

| | STC ID: |
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| l,, | understand that I am eligible for Title IV aid |
| as a result of the Fresh Start initiative. As a | Fresh Start-eligible borrower, I understand |
| that, by accepting Title IV HEA federal student aid during the Fresh Start period, I am | |
| agreeing to have my defaulted loans transferred to a new loan servicer – the company | |
| that will manage my loan - which will result in continued Title IV, HEA federal student | |
| aid eligibility beyond the Fresh Start period. I understand that this transfer may not | |
| occur immediately and that I can contact the holder(s) of my defaulted loan(s) to request | |
| transfer sooner. | |
| Student Signature: | Date: |

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