



P.O. Box 24328  
Louisville, KY 40224-0328  
Phone: (800) 693-8220  
Fax: (502) 329-7077  
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## Extended Repayment Plan Form

This alternative repayment plan can lower your payments without a consolidation. You may choose this repayment option if your student loans were made on or after October 7, 1998, and if you owe more than \$30,000 in FFELP student loan debt. You may extend your repayment up to 25 years, minus the time your loans have already been in repayment. This plan will increase the overall amount of interest paid over the life of the loan.

- I request a forbearance to cover payments due BEFORE my Extended Repayment payments begin. I understand that all accrued interest may be capitalized (added to my principal balance) unless I pay it separately.

Account or Social Security Number: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, & Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

\_\_\_\_\_  
Borrower signature Date

\_\_\_\_\_  
Co-maker signature (if applicable) Date

**Please mail this completed form to:**

KHESLC  
PO Box 24328  
Louisville, KY 40224-0328

**Or fax to:** (502) 329-7077