



William D. Ford Federal Direct Loan Program

## Federal Direct Consolidation Loan Request to Add Loans

OMB No. 1845-0053  
Form Approved  
Exp. Date 11/30/2010

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

**Read the instructions on the reverse side before completing this form.**

### Section A: Borrower Information

1. Last Name      First Name      Middle Initial      2. Social Security Number

### Section B: Education Loan Indebtedness – Loans You Want to Consolidate

3. Loan Type (See Instructions)	4. Loan Holder's/Servicer's Name, Address, and Area Code/Telephone Number (See Instructions)	5. Loan Account Number	6. Estimated Payoff Amount

### Section C: Promissory Note Addendum

- I request that the U.S. Department of Education (ED) pay in full the eligible federal education loan(s) identified above in Section B and that the amount of my Federal Direct Consolidation Loan (Direct Consolidation Loan) be increased to include the amount paid by ED.
- If my Direct Consolidation Loan has already been made, I understand that this request must be received by ED within 180 days of the date my Direct Consolidation Loan was made. I further understand that by adding these loans my repayment term may be extended and my monthly payment amount may change. I will receive a revised disclosure statement and repayment schedule from ED.
- My signature below certifies that I have read, understand, and agree to the terms and conditions of this loan, including all terms and conditions specified on the Federal Direct Consolidation Loan Application and Promissory Note which was previously submitted and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

7. **Borrower's Signature**

**Today's Date (mm-dd-yyyy)**

4/15/09



## Federal Direct Consolidation Loan – Request to Add Loans Instructions and Important Notices

### Instructions – Before You Begin

Use this form if you would like to add one or more eligible federal education loans to your Federal Direct Consolidation Loan (Direct Consolidation Loan), or to the application and promissory note you have submitted.

Note: If your Direct Consolidation Loan has already been made, you **must** return this completed form to us within 180 days after the date your Direct Consolidation Loan was made. If you want to consolidate additional eligible loans after this period of time, you will need to apply for a new Direct Consolidation Loan.

Use a blue or black ball point pen to complete this form. If you cross out anything and write in new information, put your initials beside the change.

Incorrect or incomplete information may delay processing.

### Section A: Borrower Information

**Item 1:** Enter your last name, then your first name and middle initial.

**Item 2:** Enter your nine-digit Social Security Number.

### Section B: Education Loan Indebtedness – Loans You Want to Consolidate

**Items 3-6:** Enter the requested information for each of the federal education loans that you want to add to your Direct Consolidation Loan (or to the application and promissory note you have submitted). To find the information you will need to complete these items, you can look at the last monthly billing statement you received, your quarterly interest statement or annual statement, your coupon book, or the Internet site of your loan holder or servicer. You may also obtain information about your loans by accessing the National Student Loan Data System at [www.nslds.ed.gov](http://www.nslds.ed.gov).

**Item 3:** Enter the code that corresponds to the loan type from the chart provided on this instructions page ("Loan Types and Their Codes"). If you are not sure about the loan type, leave this item blank.

**Item 4:** Enter the full name and mailing address of the holder of the loan or the holder's servicer. (This is the address to which you are or will be sending your payments.) You must provide at least the name, city, and state of the loan holder or servicer.

**Item 5:** Enter the account number for each loan (the account number should be on your statement or in your payment book). If you cannot find the account number, leave this item blank.

**Item 6:** Enter the estimated amount needed to pay off the loan, including any unpaid interest, late fees, and collection costs.

**Note:** If you need more space to list your loans, attach an additional sheet of paper to this form. Put your name, Social Security Number, and loan information on the paper.

### Section C: Promissory Note Addendum

**Item 7:** Carefully read Section C: Promissory Note Addendum. Then, sign and date the promissory note addendum in blue or black ink. If you do not sign this form, your request to add loans cannot be processed.

### Final Notes

Review all the information on the form. When complete, make a copy for your records and mail the original to us in the envelope provided. If you no longer have the envelope, mail the completed form to the address shown at the end of this instructions page.

As soon as we receive your completed form, we will begin processing. During this time, we might call you with questions. We will be sending you a notice before we pay off your loans. In the meantime, if you currently are required to make payments on your loans, continue to do so. You will need to continue making payments until you receive written notification that your loans have been successfully added to your Direct Consolidation Loan. If you are having difficulty making payments on your loans, contact your loan holder or servicer at the correspondence address or telephone number on your current loan statements to find out ways you might be able to postpone loan payments; ask specifically about your "deferment" or "forbearance" options.

### Loan Types and Their Codes (use these codes to complete Section B)

- |  |  |
|--|--|
| A Subsidized Federal Stafford Loans  | N National Defense Student Loans (NDSL)                                  |
| B Guaranteed Student Loans (GSL)   | O Subsidized Federal Consolidation Loans                                 |
| C Federal Insured Student Loans (FISL)   | P Auxiliary Loans to Assist Students (ALAS)                              |
| D Direct Subsidized Loans  | Q Health Professions Student Loans (HPSL)                                |
| E Direct Subsidized Consolidation Loans  | R Health Education Assistance Loans (HEAL)                               |
| F Federal Perkins Loans  | S Federal PLUS Loans (for parents or for graduate/professional students) |
| G Unsubsidized Federal Stafford Loans (including Nonsubsidized Stafford Loans) | T Parent Loans for Undergraduate Students (PLUS)                         |
| H Federal Supplemental Loans for Students (SLS)                                | U Direct PLUS Loans (for parents or for graduate/professional students)  |
| J Unsubsidized Federal Consolidation Loans                                     | V Direct PLUS Consolidation Loans  |
| K Direct Unsubsidized Consolidation Loans                                      | Y Nursing Student Loans (NSL)  |
| L Direct Unsubsidized Loans  | Z Loans for Disadvantaged Students (LDS)                                 |
| M National Direct Student Loans (NDSL)   | W Education loans ineligible for consolidation                           |

### Important Notices

#### Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you: The authority for collecting the requested information from and about you is §451 et seq. of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies. In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

#### Financial Privacy Act Notice

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), ED will have access to financial records in your student loan file maintained in compliance with the administration of the Direct Loan Program.

#### Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0053. The time required to complete this information collection is estimated to average 1.0 hour (60 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4700. **If you have any questions regarding the status of your individual submission of this form, write directly to the address shown below.**

For help completing this form, call 1-800-557-7392.

For the hearing impaired, the TDD number is 1-800-557-7395.

Mail this completed form to the following address:

U.S. Department of Education  
Consolidation Department  
P.O. Box 242800  
Louisville, KY 40224-2800