

# UNPAID REFUND DISCHARGE DETERMINATION REQUEST

## SECTION A: HOLDER/SERVICER & GUARANTOR INFORMATION *(to be completed by loan holder/servicer)*

1. Date: \_\_\_/\_\_\_/\_\_\_
2. Holder/Servicer Name: \_\_\_\_\_  
Holder/Servicer ID: \_\_\_\_\_ Telephone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_
3. Guarantor Name: \_\_\_\_\_

## SECTION B: BORROWER INFORMATION *(to be completed by loan holder/servicer)*

4. Borrower SSN: \_\_\_ - \_\_\_ - \_\_\_      5. Benefiting Student SSN (PLUS): \_\_\_ - \_\_\_ - \_\_\_
6. Name: \_\_\_\_\_

## SECTION C: LOAN INFORMATION *(to be completed by loan holder/servicer)*

7. Holder/Servicer Unique Loan ID: \_\_\_\_\_ 8. Date Application Received from Borrower: \_\_\_/\_\_\_/\_\_\_
9. Loan Type: \_\_\_\_\_ 10. Loan Period Begin Date: \_\_\_/\_\_\_/\_\_\_ 11. Loan Period End Date: \_\_\_/\_\_\_/\_\_\_
12. Last Date of Attendance \_\_\_/\_\_\_/\_\_\_ 13. Current Interest Rate: \_\_\_\_\_ 14. Interest Type: \_\_\_\_\_
15. Discharge Interest Start Date: \_\_\_/\_\_\_/\_\_\_
16. Original Loan Amount: \$ \_\_\_\_\_ 17. Total Refund/Cancellation Amount: \$ \_\_\_\_\_ 18. Net Loan Amount: \$ \_\_\_\_\_
19. Origination Fee: \$ \_\_\_\_\_ 20. Guarantee Fee: \$ \_\_\_\_\_ 21. Other Charges: \$ \_\_\_\_\_
22. Prepared By: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

## SECTION D: GUARANTOR DETERMINATION *(to be completed by guarantor)*

23. Date of Determination: \_\_\_/\_\_\_/\_\_\_
24.  Request Canceled Reason: \_\_\_\_\_
25.  Request Denied Reason: \_\_\_\_\_
26.  Request Approved Discharge Amount: \$ \_\_\_\_\_
27. Prepared By: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

# INSTRUCTIONS FOR COMPLETING THE UNPAID REFUND DISCHARGE DETERMINATION REQUEST

For a guarantor to determine the eligibility or calculate the amount of the unpaid refund discharge due a borrower, the holder of the loan must provide the guarantor with the data requested in Section A through C of this form. If the guarantor is **not** the holder of the loan and receives a request from a borrower for a Loan Discharge Application, the guarantor should refer the borrower to the current holder/servicer of the loan.

When a holder/servicer receives a Loan Discharge Application from the borrower, the holder/servicer completes Section A, B and C and sends this form with the Loan Discharge Application to the guarantor. A separate request must be submitted for each loan. Type or print using dark ink, and for all dates, give month, day, century and year, showing the dates as MM-DD-CCYY (for example, 'January 1, 2000' = '01-01-2000').

The guarantor determines if the borrower is eligible for a discharge, and completes Section D. If requests are received for multiple loan types, the amount to be discharged must be applied to the borrower's loan(s) in the following order as specified by federal regulations: 1. SLS Loans; 2. Unsubsidized Stafford Loans; 3. Subsidized Stafford Loans; 4. PLUS Loans; 5. Other Title IV Programs. The guarantor then returns the form(s) to the holder/servicer with either the reason for denying or canceling the request or the unpaid refund discharge payment.

## SECTION A: HOLDER/SERVICER & GUARANTOR INFORMATION *(to be completed by loan holder/servicer)*

1. **Date:** The date the form is completed.
2. **Holder/Servicer Name:** The holder/servicer's name, Department of Education identification number, and telephone number.
3. **Guarantor Name:** The name of the guarantor of the loan.

## SECTION B: BORROWER INFORMATION *(to be completed by loan holder/servicer)*

4. **Borrower SSN:** The borrower's social security number.
5. **Benefiting Student SSN (PLUS):** If a PLUS Loan, enter the benefiting student's social security number.
6. **Name:** The borrower's name.

## SECTION C: LOAN INFORMATION *(to be completed by loan holder/servicer)*

7. **Holder/Servicer Unique Loan ID:** The Unique loan identification number.
8. **Date Application Received from Borrower:** The date the Loan Discharge Application was received from the borrower.
9. **Loan Type:** The loan type, using the following codes: SF = Subsidized Stafford, including non-subsidized disbursed prior to 10/92; SU = Unsubsidized Stafford; PL = PLUS; SL = SLS; CL = Consolidation. A separate form must be submitted for each loan type.
10. **Loan Period Begin Date:** The beginning date of the loan period.
11. **Loan Period End Date:** The ending date of the loan period.
12. **Last Date of Attendance:** The out-of-school date on the holder/servicer's records. If different from that provided by the borrower on the discharge application, provide documentation to show the source of the information.
13. **Current Interest Rate:** The current interest rate on the loan.
14. **Interest Type:** The current interest rate and indicate the type of interest rate by entering the appropriate code F = Fixed rate, simple; R = Fixed rate, Rule of 78s; V = Variable rate; A = Adjustable rate (8-10%).
15. **Discharge Interest Start Date:** The date from which the guarantor begins calculation of the interest to be paid on the eligible discharge amount. Subsidized Loans: Provide the repayment start date of the loan. Unsubsidized, Non-subsidized, PLUS and SLS Loans: Provide the date the refund should have been made. Consolidation Loans: Provide the date the consolidation loan was made. If the holder/servicer does not have the "Discharge Interest Start Date", then leave the item blank and the guarantor will determine the date based on information in the borrower's file.
16. **Original Loan Amount:** The amount for which the loan was originally guaranteed.
17. **Total Refund/Cancellation Amount:** The total amount of refunds/cancellations received by the holder/servicer from the school.
18. **Net Loan Amount:** The original loan amount less refunds/cancellations
19. **Origination Fee:** The amount of origination fee charged on the original loan amount.
20. **Guarantee Fee:** The amount of the guarantee fee charged on the original loan amount.
21. **Other Charges:** The amount of other eligible charges such as late charges or collection costs paid or accrued as of the date the Loan Discharge Application was sent to the guarantor.
22. **Prepared By and Date:** The signature of the person who completed this section of the form and can answer questions about the information provided and the date signed.

## SECTION D: GUARANTOR DETERMINATION *(to be completed by guarantor)*

23. **Date of Determination:** The date the guarantor determines if the borrower is eligible for an unpaid refund discharge.
24. **Request Canceled and Reason:** If the request is canceled, the reviewer should check this box and give the reason for canceling the request. Attach any additional information needed. *(Example: Refund collected from school, check enclosed)*
25. **Request Denied and Reason:** If the request is denied, the reviewer should check this box and give the reason for denying the request. Attach any additional information needed.
26. **Request Approved:** If the request is approved, the reviewer should check this box and fill in the discharge amount.
27. **Prepared By and Date:** The signature of the person who completed this section of form and can answer questions about the information provided and the date signed.