

YOU CAN RETURN THIS FORM ONLINE BY UPLOADING THE COMPLETED FORM AND ANY SUPPORTING DOCUMENTATION.

How do I upload the form and supporting documents?

Step 1: To upload the completed form and any supporting documentation, you must sign in to your online account at heartland.ecsi.net.

Step 2: Under the **Documents Section**, click on the **Download or Upload Entitlement Form button** located at the top of the Documents page.

Step 3: Set the response to "Have you downloaded the entitlement form yet?" to **Yes**.

Step 4: Select the form name from the **Select a Form** drop-down list.

Step 5: Click on the **Choose a File to Upload** link and select the file you would like to upload. You can upload up to 5 documents per entitlement form type.

Step 6: Once you have added all of the documents you would like to upload, click on the **Submit** button. You will receive an on-page confirmation message that your documents have uploaded successfully.

You can view the documents you uploaded under the **Entitlement Documents** section of the Documents page.

Don't have an online account?

Go to heartland.ecsi.net, click on **Help Center**, and select **Are You New to Heartland ECSI**. Follow the instructions to Create a Profile and Connect An Account.

YOU CAN ALSO RETURN THIS FORM VIA U.S. MAIL AT THE ADDRESS LISTED ON THE FORM.



FORBEARANCE REQUEST FORM

Borrower Name:	Social Security Number:
Street Address, City/State/Zip:	
Original Loan Balance:	Present Loan Balance:

If poor health or your present financial situation makes paying your Nurse Faculty Loan Program (NFLP) loan a financial hardship, we may be able to grant you a forbearance of your NFLP loan. Principal payments are delayed during forbearance; however, interest will continue to accrue. You may pay the interest as it accrues or allow it to be added to your outstanding principal balance (capitalized) when the forbearance period ends. You must complete this entire form and show due financial hardship before we can grant you a forbearance of your loan. Read this form carefully before signing and return it by _____. When we receive your request, we will review it immediately and will notify you of our decision. You must continue making your regular monthly payments until your forbearance request is approved. **IF YOU ARE PAST DUE ON YOUR PAYMENTS, IT IS ESPECIALLY IMPORTANT THAT YOU RETURN THIS FORM TO US SOON.** Collection activities will continue against you until we have received and approved this form: late notices will be sent, phone calls will be made, and, if your payments become seriously past due, the delinquency may be reported to a National credit bureaus.

If you are interested in requesting forbearance of your NFLP loan, please fill out this form completely and return it to us by _____. You must provide the reason for your financial hardship before we can grant a forbearance of your loan. You may contact us at _____ if you have any questions.

BORROWER FINANCIAL DATA

Employer Name	Address	City	State	Zip
Years Employed	Net Monthly Salary	Other Income	Source of Other Income	

Monthly Expenses:

RENT/MORTGAGE: _____ UTILITIES: _____ FOOD: _____ OTHER: _____

Creditor's Information:

Name of Creditor	City/State	Monthly Payment	Balance	Past Due Amount

REASON

Although I intend to repay my NFLP loan balance, I am temporarily unable to make payments because (state reason below):



AGREEMENT

I request a forbearance of my NFLP loan starting _____ and ending _____. Any outstanding accrued interest may be added to and become a part of the principal of the loan at the end of the forbearance period. The projected capitalized interest during the forbearance period is \$_____. I will resume monthly payments on _____. I will make payments of approximately \$_____ per month with payments due on the same day of each month as the day the first regular payment is due until the full unpaid principal amount of the loan is paid off. I understand that periodically I will be provided with an account statement listing the activity on the loan and the outstanding unpaid principal amount at the end such period.

(Signature of Borrower) (Date)

FOR OFFICE USE ONLY:

_____ (lending School) believes, based upon the borrower's statement above and/or other communications regarding forbearance recorded in the account record, that the borrower intends to repay the NFLP loan but is currently unable to make loan payments.

(Accepted by Authorized Official) (Date)

**RETURN FORM TO:
ECSI
P.O. BOX 1278
WEXFORD, PA 15090**

