

You may be able to postpone your private student loan payments through deferment. During a deferment period, interest will continue to accrue on your loan, unless otherwise required by applicable law. You can choose to pay the interest as it accrues, or we will add any unpaid interest to your principal balance at the end of your deferment. This may increase the principal balance of your loan, the amount of your monthly payment and the total cost of your loan.

If you previously selected a loan with an in-school repayment option and are requesting an in-school deferment, you will once again be required to make fixed or interest-only in-school payments. If your in-school deferment request is approved and you no longer wish to make in-school payments during this time, please call us at 1-800-STUDENT.

Deferment will impact your Borrower Benefits as follows:

- If you or your cosigner are enrolled in the Automatic Payments program, your enrollment and Auto Debit Reward will be canceled during your deferment period unless you are resuming your In-School payments, or you elected to make a Minimum Payment Due + Fixed Amount payment as part of your Auto Debit payment amount. To retain the Auto Debit Reward, you must be enrolled in Automatic Payments for a Minimum Payment Due + Fixed Amount. The Auto Debit amount on your statement (which will be the amount debited) will include any Minimum Payment Due plus any Fixed Amount you have designated. The Minimum Payment Due during deferment will be zero (unless you are resuming your In-School payments).
 - If you need to make any changes to your Automatic Payments program enrollment, please call us at 1-800-STUDENT or manage your Automatic Payment preferences through DiscoverStudentLoans.com.
- For CitiAssist loans that qualify for an On Time Payment benefit, during a deferment status, you are not eligible to receive the interest rate reduction benefit for on-time monthly payments. This benefit will resume upon entering repayment, if applicable.
- For CitiAssist loans with an application date prior to 2/1/2012: While your loan is in a deferred status, you will not be eligible to release your cosigner; your loan must be in a repayment status.

To request a deferment, complete this form and return it to us along with any required documents (see Section 2). We will review your request and notify you of our decision within 30 days of the date we receive your completed Deferment Request and the required supporting documentation. If we approve your request and you have more than one loan, we will apply the deferment, up to the maximum number of months allowed, to all of your eligible private student loans unless you request otherwise.

After you have requested a deferment, please continue making your payments until we notify you that your deferment request has been approved.

You may complete your deferment application in the following ways: (1) complete the application online by logging into your Account Center at DiscoverStudentLoans.com and clicking the Request a Deferment link in the help menu, (2) complete and return this form and any supporting documentation as indicated below, or (3) request a paper copy through mail and return as indicated below.

Section 1. Borrower Information *(Please use black or blue ink, and do not use correction fluid.)*

1. Borrower Last Name <input style="width: 95%;" type="text"/>	Borrower First Name <input style="width: 95%;" type="text"/>	MI <input style="width: 20px;" type="text"/>	2. Date of Birth <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/> / <input style="width: 60px;" type="text"/> <small>MM DD YYYY</small>	3. Social Security Number/Assigned Unique Number <input style="width: 100%;" type="text"/>	
4. Permanent Home Street Address (No PO Box) <input style="width: 95%;" type="text"/>			City <input style="width: 95%;" type="text"/>	State <input style="width: 30px;" type="text"/>	ZIP Code <input style="width: 40px;" type="text"/>
5. Primary Phone Number (including area code) <input style="width: 100%;" type="text"/>		6. E-mail Address <input style="width: 95%;" type="text"/>			
<input type="checkbox"/> Land Line <input type="checkbox"/> Mobile					

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number, you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

Section 2. Reason for Deferment *(Please check the reason for your Deferment Request and provide the required supporting documentation.)*

<input type="checkbox"/> In School: You must be enrolled, at least half-time, at an educational institution approved by Discover and meet any other conditions required in your promissory note. You may also qualify for deferment if you are enrolled less than half-time and you have a CitiAssist loan received before 3/31/2012. If you are a CitiAssist borrower, you may have a limited amount of In-School deferment available. <p>Please see options for automatic processing of future, eligible In School deferment periods.</p>	<p>If your school reports to the National Student Clearinghouse (NSC), we will obtain your enrollment from them.</p> <p>If we are unable to verify your enrollment status, we will ask you to send us one of the following: a completed School Enrollment Verification Form available on our website at DiscoverStudentLoans.com/Forms or send us a letter that includes the following: enrollment status, enrollment start date, enrollment end date or anticipated graduation date, U.S. Department of Education School Code (including campus code if available), and either (i) a school official's signature and date, or (ii) a school seal/school letterhead with a date.</p> <p><input type="checkbox"/> Please check this box if you would like to have future eligible In School deferments automatically processed when qualifying school enrollment information updates are received via National Student Clearinghouse (NSC).</p>
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<input type="checkbox"/> Military Duty: You must be on active military duty or qualifying National Guard duty during a war, other military operation or a national emergency. Deferment ends at the conclusion of active-duty, up to a maximum of 36 months.	<p>Provide documentation on military letterhead or active-duty orders. If we approve your request, the deferment will begin and end on the dates provided in your required supporting documentation (if any) or as confirmed by the Department of Defense's Defense Manpower Data Center (for a Military Duty deferment), up to the maximum number of months allowed.</p> <p>We will also use the information you submit to determine eligibility for benefits under the Servicemembers Civil Relief Act (SCRA). Please note that eligibility requirements for SCRA benefits are separate and different from the eligibility requirements for deferment. If you have any questions about SCRA or other benefits while on active military duty, please call us at 1-844-DFS-4MIL (844-337-4645). If you are overseas, you may call us at 1-801-451-3730.</p>
<input type="checkbox"/> California Active-Duty Reservists: You must be an active-duty reservist, the spouse of an active-duty reservist, or a legal dependent of an active-duty reservist.	<p>If you, your spouse, or legal dependent are an active-duty reservist in the state of California then you, your spouse, or legal dependent may qualify for California State Military Deferment of up to 180 days within a 365-day period.</p> <p>Please call 1-800-STUDENT to determine eligibility and supporting documentation requirements. Then, provide supporting documentation for active-duty orders of the active-duty reservist.</p> <p>We will also use the information you submit to determine eligibility for benefits under the Servicemembers Civil Relief Act (SCRA). Please note that eligibility requirements for SCRA benefits are separate and different from the eligibility requirements for deferment. If you have any questions about SCRA or other benefits while on active military duty, please call us at 1-844-DFS-4MIL (844-337-4645). If you are overseas, you may call us at 1-801-451-3730.</p>
<input type="checkbox"/> Public Service: You must agree to serve at least six months in a public service organization approved by Discover. Deferment ends at the conclusion of service, up to a maximum of 36 months. Please note, this deferment type is only available after your entire grace period has been used.	<p>Provide a signed letter from an official of the public service organization evidencing your commitment to serve for at least six months, including the start date and estimated end date for public service.</p>
<input type="checkbox"/> Residency/Fellowship: You must be enrolled in a residency or fellowship program for a health care profession in a hospital, health care facility or organization. Non-medical internship and assistantship programs do not qualify. Deferment ends at the conclusion of the residency or fellowship program, up to a maximum of 60 months. Please note, this deferment type is only available after your entire grace period has been used.	<p>Provide a letter on letterhead, signed by an official of the hospital, health care facility, or organization including the start date and estimated end date for your residency or fellowship. The letter must be dated within 6 months of your deferment request start date. If a fellowship, it must include terminology that states the fellowship is required for: state certification, board certification or organizational compliance.</p>

Section 3. Borrower Signature

You understand that: (1) Discover will not consider this Deferment Request unless all applicable sections are completed and you provide the required supporting documentation, if applicable; (2) if the deferment is approved, the begin and end dates will be determined based on the supporting documentation, your payment due date, or the date your maximum eligibility is reached; (3) if the deferment does not cover all of your past due payments, we will grant an Administrative Forbearance before the start date of the deferment and the accrued unpaid interest for that period will be added to your principal balance at the end of the deferment period; (4) during deferment, interest continues to accrue and any unpaid interest will be added to your principal balance at the end of the deferment period, unless otherwise required by applicable law; (5) You understand the potential impact to your borrower benefits as described in the "Deferment will impact your Borrower Benefits" section above; and (6) you have the right to cancel this deferment at any time.

You certify that: (1) the information you provided is true and correct; (2) you agree, upon termination of the deferment, to repay your loan(s), including principal and accrued interest, according to the terms of your promissory note and repayment schedule. We will notify you of your next payment due date and monthly payment amount when this deferment ends.

Signature of Borrower

Date

MM DD YYYY

Please securely upload your completed form and any supporting documentation at DiscoverStudentLoans.com/upload (login required) or mail them to: Discover Student Loans • PO Box 30948 • Salt Lake City • UT 84130-0948 or Fax to: 1-224-813-5210