

**FOR ASSISTANCE CALL (888) 687-5580****Rehabilitation Agreement**

The Texas Guaranteed Student Loan Corporation (TG) requires that this agreement be filled out completely prior to the rehabilitation of your loan(s). Please follow the instructions listed below.

**INSTRUCTIONS FOR COMPLETING YOUR REHABILITATION AGREEMENT**

*EAS has provided this agreement online so you may fill in the form and scan and e-mail, fax, or mail it to our office. Please call to confirm receipt of the completed, signed agreement.*

Instructions:

1. After reading the following information, scroll down to the form titled "TG Rehabilitation Program"
2. Starting with the shaded boxes on the top of the page, fill in the date, and your name and address.
3. For the account number, you may type in your Social Security Number or call EAS for your account number.
4. In the middle of the next page, there are shaded blocks for your contact information and reference information.

Please complete all blocks for both you and your reference. **Your reference must be someone that does not live with you and they must have a different address.** Reference information will be validated for accuracy.

5. On the bottom of the page, please fill in your name and today's date in the box to the right.
6. Print the form, verify the information is correct, and sign the form in the area marked Borrower's Signature.

The completed form may be:

- Scanned and e-mailed to rehab@easerv.com (for submission of forms only)
- Faxed to (512) 310-3490
- Mailed to

**Education Assistance Services, Inc.**

**P.O. Box 6714**

**Round Rock, TX 78683-6714**

This is an attempt by a debt collector to collect a debt, and any information obtained will be used for that purpose.

SEE THE INFORMATION ON THE NEXT PAGE, AS APPLICABLE ACCORDING TO STATE OF RESIDENCE.

**SEE THE FOLLOWING INFORMATION FOR YOUR STATE OF RESIDENCE**

WE ARE REQUIRED UNDER STATE LAW TO NOTIFY CONSUMERS OF THE FOLLOWING RIGHTS. THE FOLLOWING ADDITIONAL NOTICES APPLY TO PERSONS RESIDING IN CERTAIN STATES. THIS LIST DOES NOT CONTAIN A COMPLETE LIST OF THE RIGHTS CONSUMERS HAVE UNDER STATE AND FEDERAL LAW.

**CALIFORNIA RESIDENTS**

THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 A.M. OR AFTER 9 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV.

**COLORADO RESIDENTS**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. LOCAL OFFICE: 3025 SOUTH PARKER ROAD, SUITE 711, AURORA, CO. 80014, (303) 751-3025

**MAINE RESIDENTS**

PLEASE SEE OUR HOURS OF OPERATION AND TELEPHONE NUMBER LISTED BELOW.

**MASSACHUSETTS RESIDENTS**

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**MINNESOTA RESIDENTS**

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

**NEW HAMPSHIRE RESIDENTS**

THIS COMPANY IS DOING BUSINESS AS EASERV.

**NEW YORK CITY RESIDENTS**

THIS COLLECTION AGENCY IS LICENSED BY THE NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS, LICENSE NUMBER 1340532.

**NORTH CAROLINA RESIDENTS**

THIS COLLECTION AGENCY IS LICENSED BY THE STATE OF NORTH CAROLINA, PERMIT NUMBER 103527.

**NORTH DAKOTA RESIDENTS**

THIS COMPANY IS DOING BUSINESS AS EAS.

**SOUTH DAKOTA RESIDENTS**

THIS COMPANY IS DOING BUSINESS AS EAS, INC.

**TENNESSEE RESIDENTS**

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD OF THE DEPARTMENT OF COMMERCE AND INSURANCE OF TENNESSEE.

**WISCONSIN RESIDENTS**

THIS COLLECTION AGENCY IS LICENSED BY THE WISCONSIN DIVISION OF BANKING, P.O. BOX 7876, MADISON, WISCONSIN 53707.



### TG Rehabilitation Program

Date
Your Full Name
Address
City, State, Zip Code
Account Number

Texas Guaranteed Student Loan Corporation's (TG's) rehabilitation program is an excellent opportunity to bring your account out of default, remove the default from your credit report, and restore your eligibility to receive federal student aid. When you have met all of the requirements of this program, your account will be eligible for sale to a participating rehabilitation lender (i.e., "rehabilitated"). Once rehabilitated, the original benefits of your student loan(s), including any remaining eligibility for deferments, forbearances, and repayment options will be reinstated.

Your qualifying monthly payment amount may be adjusted during the rehabilitation program based on additional default claims paid, or annual changes in collection cost rates or variable interest rates. After you have successfully completed the rehabilitation program, the lender will establish a new repayment term of 10 years (120 months), or up to 30 years (360 months) for consolidation loans, less nine months of payments made during rehabilitation. The payment schedule established with the lender may result in an increase or decrease in the monthly payment amount you paid to qualify for the rehabilitation program.

Unpaid interest and collection costs will be added to your principal balance (i.e., "capitalized") at the time your loan is rehabilitated. Although collection costs applicable to each payment you make to qualify for the rehabilitation program may be at a higher percentage rate, capitalized collection costs will not exceed 18.5% of the unpaid principal and accrued interest at the time of rehabilitation. You may benefit from rehabilitation only once.

TG attempts to establish and maintain agreements with lenders to purchase rehabilitated loans; however, there may be periods during which no lender is participating in TG's rehabilitation program. As long as you continue making regularly scheduled payments, you will remain eligible for the program when it resumes. TG reports the repayment status of your account and the timeliness of your payments to the nationwide consumer reporting agencies each month so it is important to stay on track.

On the attached Rehabilitation Agreement, you must provide your current contact information and the contact information of a reference with a separate address who will know how to contact you in the future. TG and its collection vendor must be able to validate the contact and reference information you provide. If any of the contact information changes, you must immediately notify TG or the collection vendor. Incomplete information may result in the delay or denial of your request for rehabilitation.

**Please note, if you are attempting to re-establish eligibility to receive federal student aid, you must establish a satisfactory repayment agreement and your monthly payment must be received within 15 days of the due date. Under the rehabilitation program, payments may be received within 20 days of the due date. A payment made more than 20 days before or after the due date will be credited to your outstanding balance but may not count toward the rehabilitation program. This may delay you completing the program or require you to start the program over.**



**In order to participate in the rehabilitation program:**

- You must make at least nine (9) timely monthly payments under an established satisfactory repayment agreement and continue making timely payments until your account is rehabilitated.
- Full payment must be received within 20 days (15 days for federal student aid eligibility reinstatement) of your scheduled due date each and every month. You may not combine more than one monthly payment in a single remittance, make a partial payments, **or** make a lump-sum payment toward future installments.
- At the time of rehabilitation, unpaid interest and collection costs (not to exceed 18.5%), if applicable, will be capitalized.

**THIS SECTION MUST BE COMPLETED:**

Your Full Name:	Reference Full Name:
Address Line 1:	Address Line 1:
Address Line 2:	Address Line 2:
City, State, Zip:	City, State, Zip:
Home Phone:                      Best Contact Time:	Home Phone:
Work Phone:	Work Phone (if known):
E-mail:	E-mail (if known):
Cell Phone:	Relationship:

By providing my cell phone number and e-mail address above, I authorize TG, its agents, its contractors, and/or the subsequent holder of my loan(s) to contact me regarding my account, including repayment, at the cell phone number provided or at any other cell telephone number or wireless communication service I may provide in the future, using automated telephone dialing systems and/or artificial or pre-recorded voice or text messages. I authorize TG, its agents, contractors, and/or the subsequent holder of my loan(s) to contact me at the personal e-mail address provided and at any other e-mail address I may provide in the future. I understand that persons other than me may be able to access my messages or e-mails and their content which may include specific information regarding my account and its status. I further authorize TG, its agents, and its contractors, to verify my contact and reference information provided above by phone or in writing.

**Please sign and return this completed form to: EAS, P.O. BOX 6714, ROUND ROCK, TX 78683.** Or you may fax it to (512) 310-3490. You may also scan and email the document to rehab@easerv.com. If you have any questions, please call us at 1(888) 687-5580. EAS office hours are Monday thru Friday, 8 a.m. to 5 p.m. and Saturday, 8 a.m. to 12 p.m. CST.

**You must continue making timely payments until the rehabilitation process is complete.**

**No, I do not wish to participate in the rehabilitation program (no signature required).**

_____	_____	_____
<b>Borrower's Signature</b>	<b>Printed Name</b>	<b>Date</b>
_____	_____	_____
<b>Co-maker's Signature (if applicable)</b>	<b>Printed Name</b>	<b>Date</b>

If there is a co-maker on your loan(s), both signatures are required. Provide the co-maker address and phone if different than above:

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

\_\_\_\_\_

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