

**LOMA LINDA UNIVERSITY
STUDENT LOAN ACCOUNTS OFFICE
FEDERAL PERKINS LOAN REHABILITATION INSTRUCTIONS**

Dear Graduate/Former Student,

The purpose of this notice is to inform you of Federal Perkins Loan rehabilitation benefits effective July 1, 2000. This benefit applies **ONLY** to delinquent/defaulted Federal Perkins Loans.

Rehabilitation gives delinquent/defaulted Federal Perkins Loan borrowers the opportunity to establish a new repayment agreement with Loma Linda University, Student Loan Accounts Office. Borrowers participating in the Federal Perkins loan rehabilitation program will be required to sign a loan rehabilitation agreement and make nine consecutive on-time voluntary monthly payments. The amount of the payments during and after rehabilitation will be determined by an agreement between the borrower and Loma Linda University, Student Loan Accounts Office.

If a borrower chooses to rehabilitate a defaulted Federal Perkins Loan and then fails to make nine consecutive on-time voluntary monthly payments, the rehabilitation is unsuccessful, but the borrower may still make further attempts to rehabilitate the defaulted Federal Perkins loan.

Upon successful completion of loan rehabilitation, a borrower is returned to regular billing status and is subject to the remaining loan deferment terms, conditions and benefits of their original promissory note. Additionally, Loma Linda University, Student Loan Accounts Office will request that Heartland ECSI sends information to credit agency, Experian to remove any derogatory information from the borrower's credit history regarding the rehabilitated Federal Perkins Loan. Title IV eligibility is re-established after the Federal Perkins loan is successfully rehabilitated.

In order to request rehabilitation, you must submit a letter **in writing** to:

Loma Linda University
Student Loan Accounts Office
11139 Anderson St. Room 109
Loma Linda CA 92350

Please note: that Federal Perkins Loans may be successfully rehabilitated only one time during the life of the Federal Perkins Loan. Borrowers may not rehabilitate Federal Perkins loans on which the loan holder has obtained a judgment.

If you have any other questions regarding rehabilitation, please contact Loma Linda University, Student Loan Accounts Office at stlncoll@llu.edu or call 909-558-4511.