

P.O. Box 9640
Wilkes-Barre, PA 18773-9640
Navient.com

Application to Request Release of Cosigner(s)

Dear Borrower,

Thanks for letting us take care of your education loan account and invest in your potential.

To apply for the release of your cosigner from your loan(s), please complete the next two pages and provide the following information:

- Proof of graduation or successful course completion,
- Proof of citizenship (if your citizenship status has changed), and
- Proof of income, which must be submitted for each cosigner release request.

Only you, the borrower, can apply for cosigner release.

In the event you have previously provided us proof of graduation or successful course completion and/or proof of citizenship, and there has not been any change from your prior submission, you do not need to resubmit this documentation.

Once completed, mail both pages of the application and requested documents to us at the address below. Please note that incomplete and unsigned applications will be denied. If you prefer, you can fax the application and all supporting documentation to us at 800-443-9723.

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Questions? You're welcome to visit us online at Navient.com, or call us toll free at 888-272-5543. We're here to help you Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to help you navigate the path to financial success.

Sincerely,

Navient Customer Service

Enclosure: Application to Request Release of Cosigner(s)

Application to Request Release of Cosigner(s) – Page 1

I request to have the cosigner(s) listed on my eligible private education loan(s) released from obligation. I understand that:

- Approval of my request is at your sole discretion.
- You will obtain a consumer credit report to determine whether I meet your requirements.
- Along with this application for cosigner release, I'm providing proof of graduation/successful course completion (if I have not previously provided this proof to you), which includes a copy of my diploma and/or my transcript. I understand I should not send my original diploma because the documentation submitted will not be returned to me.
- I'm providing proof of my monthly income with each cosigner release request or reconsideration (i.e., a copy of a recent paystub, W-2, public assistance/Social Security paperwork, 1099-MISC or my most recent tax return if I'm self-employed).
- I may need to submit additional information for your evaluation.
- My request will only be considered if I have demonstrated a satisfactory history of making 12 consecutive, scheduled principal and interest payments immediately preceding my cosigner release application submission and in accordance with the requirements of my loan(s).
- I must meet both age of majority (in my state of residence) and underwriting requirements at the time my request is processed.
- I must be a U.S. citizen or permanent resident at the time my request is processed. If my citizenship has changed since I applied for the loan(s) in question, I will provide proof of citizenship (if I have not previously provided this proof to you).
- My account must be current at the time my request is processed.
- By releasing my cosigner(s), Navient is not releasing me from my loan obligation(s). If I was not of the age of majority in my state of residence when the loan(s) was entered into, I am hereby ratifying my loan obligation, freely, voluntarily, and without duress, in exchange for your agreement to release my cosigner(s). In doing so, I agree to comply with and fulfill all of my obligations under my loan's Promissory Note.
- Phone numbers are optional fields, however, if I provide my phone number(s) within this application (Work #, Home #, and Cell #), I consent to being contacted at any of the phone numbers provided.

Please complete the following information:

Your Name: _____ Date of Birth: _____

Employer's Name: _____ Start Date (mm/yy): _____ Position: _____

Work #: _____ Home #: _____ Cell #: _____

Gross Annual Salary: \$ _____ Additional Income*: \$ _____ Source*: _____

***Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Monthly Housing Payment: \$ _____

Monthly Car Payment(s): \$ _____

Monthly Student Loan Payment(s): \$ _____

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Other Monthly Payments (please specify): \$ _____

Are you a U.S. citizen or permanent resident? _____ Yes _____ No

If you were a foreign student at the time you applied for your education loan(s) and have since become a U.S. citizen or permanent resident, please provide documentation stating such.

Have you included a copy of your diploma or transcript, as requested above? _____ Yes _____ No
Please check "No" if you have previously provided this documentation.

Have you included proof of income, as requested above? _____ Yes _____ No
This is required for each request made.

Have you included proof of citizenship, as requested above? _____ Yes _____ No
Please check "No" if you have previously provided this documentation.

Cosigner Name(s):

- | | |
|----------|----------|
| 1) _____ | 4) _____ |
| 2) _____ | 5) _____ |
| 3) _____ | 6) _____ |

I declare that the information provided above is true and complete to the best of my knowledge and belief. I understand and agree that you may obtain a consumer credit report in connection with this request.

Your Signature: _____ **Date:** _____