



Refinance Authorization Form

The Reset Refinance Loan is a private student loan. Refinancing federal student loans into a private student loan will cause you to lose eligibility for federal benefits, including any current or future federal loan benefits such as loan forgiveness and income-driven repayment plans.

If you included federal student loans in your application and wish to have them removed from this refinance loan, please call us at (844) 268-2202. If you are unsure if you have federal or private student loans, you should contact your current loan servicers or visit <https://studentaid.gov/manage-loans/repayment/servicers>.

Complete and return this form within 30 days of submitting your application to refinance some or all of your existing student loans. You may submit this form electronically at www.iowaStudentLoan.org/SubmitDocuments (choose In-Progress Loan Application).

Reset Refinance Loan Applicant Information

Applicant Name: _____

Loan Application ID Number: _____ Primary Phone: _____

I have reviewed and acknowledge my understanding of the following:

- This refinance loan is a private student loan and is not eligible for any federal student loan benefits.
- I am requesting to refinance only private student loans and/or understand that **any federal loans included in this refinance request will lose eligibility for current and future federal loan benefits, including potential loan forgiveness or new income-driven repayment plans.** This is my decision and I will not hold Iowa Student Loan Liquidity Corporation or Bank of Lake Mills responsible for any lost federal loan benefits.
- I authorize the school, the lender, the guarantor, the U.S. Department of Education, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular phone or other wireless device using automated phone dialing equipment or artificial or prerecorded voice or text messages.

Applicant Signature: _____ Date: _____

Please send the completed form to:

Electronic submission: www.iowaStudentLoan.org/SubmitDocuments (choose In-Progress Loan Application)

ISL Education Lending
P.O. Box 659703
West Des Moines, IA 50265-0970

Fax: (515) 471-3996

Retain a copy of this form for your records.