

**Perkins Total and Permanent Disability Discharge Assignment Procedures  
Attachment to June 2013 Electronic Announcement**

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**Summary of Changes – June 2013**

We have made the following changes to this procedures document:

- Removed all steps and procedures related to the TPD application. Applicants will submit TPD applications directly to the Nelnet Total and Permanent Disability Servicer. Perkins Loan schools will not include TPD applications in the assignment package.
- Included a reference to the new Loan Holder Notification File. For complete information about the Loan Holder Notification File, refer to our second Electronic Announcement ([May 24, 2013](#)) posted to the IFAP Web site.
- Included updated contact information and address for the assignment process
- Re-formatted the document by adding a table of contents and removed the appendices for the Assignment Form and Manifest Instructions by incorporating that information into the procedures document text. In addition, the sections have been re-numbered.
- Removed the appendix for Veterans Disability Discharge and the process for referring veteran TPD applications. *Note:* If the borrower qualifies for discharge based on documentation from the VA, the loans are not assigned to the Department of Education (the Department). We will notify the school of the effective date of the VA determination. Upon receiving this notification, the school discharges the borrower's loans and returns to the sender any payments received on or after the effective date of the VA determination that supported the borrower's eligibility for discharge.

In addition, we changed the individual sections as follows:

- Section 1: Revised text and added information about veterans disability discharge
- Section 2: Minor text updates
- Section 3: Re-formatted and reorganized information. Added Complete Repayment History information as required documentation. Added new mailing address.
- Sections 4-5: Minor text updates
- Section 6: Updated contact information
- Section 7: New mailing address
- Sections 8-11: Minor text updates
- Section 12: New mailing address
- Sections 13-15: Minor text updates

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**1. General Information**

Schools may be directed to assign Federal Perkins loans for discharge due to total and permanent disability (TPD) to the Department of Education (Department) at any time during the program year. All loans that a school assigns to the Department are assigned without recompense. The Department will not reimburse the school's Federal Perkins Loan Fund for the loans, and all rights, authorities and privileges associated with the loan are transferred to the United States. After assignment, the school is relieved of incurring additional expenses in attempting to collect on the loan. Any funds collected by the Department on these loans are the property of the United States. Note that assignment of loans for discharge due to TPD will not affect the calculation of the school's Perkins Loan cohort default rate.

Please carefully read and follow the assignment procedures. Loan assignment submissions not adhering to these procedures will need to be re-submitted. Schools must submit accounts for assignment using the Perkins Assignment Form (see the section below). A photocopy or computer facsimile of the form is acceptable.

Schools must assign loans to the Department within 45 days of the date of the notification from the Department that the borrower is approved for a TPD discharge. This notification will be sent to the school in the Loan Holder Notification file as a secured attachment via e-mail.

**Veterans TPD Discharge**

Veteran borrowers will be considered eligible for discharge due to total and permanent disability (TPD) if the veteran provides documentation from the Veterans Administration (VA) showing that the veteran has been determined to be unemployable due to a service-connected condition.

If the borrower is approved for TPD Discharge under the special qualifications for veterans, the school does not assign the loan to the Department. Instead, the Department will notify the Perkins school of each veteran borrower's eligibility for discharge through the Loan Holder Notification File sent via e-mail in a password-protected .zip file.

Upon notification by the Department that the borrower qualifies for a TPD discharge, the Perkins school notifies the borrower of the discharge and refunds any payments that were made on or after the effective date of the grant of disability by the VA.

**2. Credit Bureau and NSLDS Reporting**

As instructed in the Electronic Announcement posted to [ifap.ed.gov](http://ifap.ed.gov) on July 5, 2006 (<http://www.ifap.ed.gov/eannouncements/0705CDDCCreditBureau.html>), schools should report to credit bureaus as follows:

***Non-defaulted loan held by the School*** – The school reports Status Code “05” and the Payment Rating that is consistent with the current or delinquent status of the account on the date a school submits a disability assignment to the Department (i.e., 0, 1, 2, 3, 4, 5 or 6). Status Code 05 is defined as “Account transferred to another office” and the Payment Rating indicates that the payment for this month was current or delinquent.

No further reporting by the school would be required, as Status Code 05 is a final status. Since the Department will be responsible for the loan after assignment, it is not necessary to require further

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reporting by the school.

A Payment History Profile Grid that represents the accurate account history that should be retained for the account.

**Defaulted loan (previously reported by the school as Status Code 93 – Collection)**- The school reports Status Code “05”, Payment Rating “G” and Special Comment Code “AL.” Status Code 05 is defined as “Account transferred to another office.” Payment Rating G indicates that the account was a Collection prior to the transfer, and Special Comment Code AL indicates “Student loan – permanently assigned to government.”

All collection history already reported would be retained for historical credit reporting purposes.

No further reporting by the school would be required, as Status Code 05 is a final status. Since the Department will be responsible for the loan after assignment, it is not necessary to require further reporting by the school.

Before assigning the loan to the Department, the school must update the NSLDS record for the loan, using Loan Status Code “AE”, to reflect the assignment. In reporting the assignment to NSLDS, the school must report to NSLDS the same date for the “Date of Loan Status” that the school reports as the “Certification Date” on ED Form 553.

As with the current assignment process, when a school assigns a loan to the Department, the school reports to NSLDS a code number for the entity that will receive the loan. The Nelnet TPD Servicer NSLDS identification information is as follows:

<i>Servicer Name</i>	<i>NSLDS Name</i>	<i>ED Servicer Code</i>
Nelnet Total and Permanent Disability Servicer	DEPT OF ED/TPD	582

### **3. Required Documentation**

#### **Submission Package Manifest**

Each assignment submission package must include a manifest. See Section C of the Institutional Certification page of the Perkins Assignment Form for detailed instructions on the contents and format of the manifest.

#### **Perkins Assignment Form**

The approved Federal Perkins Loan Program/NDSL Assignment Form (OMB Number 1845-0048, expiration date 11/30/2015) must be used for assignment submissions.

A school is required to complete only one Institutional Certification page of the Perkins Assignment Form for each assignment submission package. The Institutional Certification page must bear the original signature of the school official who is authorized to transfer the institution’s assets. The Borrower and Loan Information page of the Perkins Assignment Form should be completed for each loan included in the assignment submission package.

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A school may also use a computer-generated facsimile or photocopy of the approved Perkins Assignment Form. If a school chooses to use a computerized facsimile of the Perkins Assignment Form, it must ensure, to the extent possible, that the computer-generated form is identical in format and content to the OMB-approved Perkins Assignment Form. Facsimiles that do not comply with this requirement or cannot be easily read due to tight spacing or blurring may be rejected. Assignments using any form other than the approved Perkins Assignment Form, or an acceptable facsimile or photocopy of that form, will be rejected.

The loan period for a Perkins/NDSL loan may not exceed one year. If a borrower attends a school for more than one academic year, and receives a Perkins/NDSL loan for each of those years, the borrower has received a separate Perkins/NDSL loan for each year of attendance. Separate loans may only be bundled together into one account for assignment if they have been reported to NSLDS as one loan. Do not bundle the loans if they have been reported individually to NSLDS. A school is required to submit the documentation listed below for any loan that is submitted for assignment.

- Complete the Borrower and Loan Information page of the Perkins Assignment Form for each loan,
- Package all loans for that borrower together, and
- Include a clarifying statement explaining the loan combination.

For complete information about the approved assignment form and manifest instructions, refer to the [April 19, 2013 Electronic Announcement](#) on the Information for Financial Aid Professionals (IFAP) Web site.

The school must e-mail a copy of the assignment manifest and institutional certification form to the TPD Servicer in a password-protected .zip file (and provide the password in a separate e-mail) at [disabilityinformation@nelnet.net](mailto:disabilityinformation@nelnet.net). The copy can be in .pdf or MS Word compatible formats (.doc, .docx, .rtf, .txt...etc).

**Original Promissory Note and Certification/Audit of E-Signature Process**

All promissory notes that are submitted for assignment must be valid legal instruments. Open-end and closed-end Perkins/NDSL promissory notes must contain signatures, loan amounts, and dates for each loan period. Perkins Master Promissory Notes (MPNs) must contain the borrower's signature. For Perkins Loans made using an MPN, the principal amount loaned must be supported by institutional disbursement records. For defaulted or non-defaulted loans being assigned due to TPD, schools are not required to submit disbursement records with the assignment package. However, schools are required to maintain disbursement records for at least three years from the date the loan is canceled, paid-in-full, or otherwise satisfied.

At some schools, audits and program reviews may have already identified defective or invalid notes. These loans may not be assigned without the approval of the appropriate Department official or until these defective notes have been corrected. If a defective promissory note cannot be corrected, the institution may still assign the loan by following the procedures below for assigning loans with missing or defective promissory notes.

If the original promissory note is no longer available and only a photocopy exists, the photocopy (front and back) may be submitted with the following statement, signed by an appropriate institutional official, appearing on the photocopy:

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*"Certified True Copy"*

*I declare under penalty of perjury that the foregoing is a true and correct copy of the original promissory note.*

*Signature:*

*Title:*

*Date:*

If neither the original nor a photocopy of the promissory note is available, or if the promissory note is defective, the loan may still be assigned if the school submits copies (front and back) of the signed disbursement checks or vouchers, or submits an original affirmative legal judgment with the appropriate transfer statement (see additional information on judgments below).

Copies of disbursement checks or vouchers may also be submitted as documentation of unsigned advances on a closed-end or open-end promissory note. Partial assignment of a note may be made by including a clarifying statement noting that assignment is being made of only the valid advances and by completing the Perkins Assignment Form to reflect this.

If a school has a National Defense Student Loan and a National Direct Student Loan on the same promissory note, or the promissory note includes more than one interest rate for the same borrower, or different individuals co-signed parts of the same promissory note, each loan must be treated as a separate loan even though the loans are on the same promissory note. In this situation, a school should make a certified true copy of the original promissory note (as previously instructed) and include the original promissory note with one loan and the certified true copy with the other loan(s). Attach a clarifying statement with the certified true copy indicating that the original promissory note is attached to one of the borrower's other loans included in the assignment package. (Please specify Federal Perkins, Direct, or Defense). A separate Perkins Assignment Form, along with supporting documentation, must be completed for each note with different provisions.

With the exception of Master Promissory Notes (MPN), any assignment where one promissory note represents two loans for any reason other than that described in the preceding paragraph will require the approval of the appropriate Department official to be accepted. Please send a password-protected .zip file (and provide the password in a separate e-mail) to [PerkinsLoanAssignments@ed.gov](mailto:PerkinsLoanAssignments@ed.gov) for approval requests.

If a school is assigning a Perkins Loan promissory note that was signed electronically, your school's most recent audit must verify the extent to which your school's electronic signature authentication process meets the Department of Education's Standards for Electronic Signatures in Electronic Student Loan Transactions. In addition, at the Department's request your school must provide an affidavit or certification regarding the creation and maintenance of the electronic records of the loan or loans assigned to the Department in a form that is admissible in a legal proceeding. Your school may also be required by the Department to provide testimony by an authorized official of the school to ensure the admission of the electronic records of the loan in any legal proceedings. Your school must cooperate with the Department in all activities necessary to enforce the loan.

For defaulted loans, Perkins schools must retain and maintain the following documents, relating to the cohort default rate appeal process: documentation of the date the loan entered repayment; collection

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documentation; and payment histories. Perkins schools do not have to include these documents in the hard copy files submitted to the Department. Perkins schools, however, must be able to readily furnish copies of these documents, if requested by the Department or, within the established deadlines, if requested by a school appealing its cohort default rate.

**Complete Repayment History**

A copy of the student's loan repayment history (financial profile of the account) must be provided. Such a repayment history includes all payments made, on a payment-by-payment basis, and how individual payments were applied (such as what portion of the payment was applied to principal and what portion was applied to interest, etc.). Each payment history must also include total amounts for each of these areas of payment application. A key to interpret the repayment history must also be provided and attached to any printout. Such a key will assist in the interpretation of every accounting transaction that appears on the repayment history.

**Judgment Information (If Applicable)**

If a school has initiated legal action against a borrower as part of its collection attempt, the school may still assign the loans to the United States (the Department) for discharge due to TPD. The school must transfer the original or certified true copy of the judgment to the United States with the Perkins Assignment Form.

To make the judgment enforceable by the United States as assignee, some states require the school, as holder of the judgment, to notify the court that rendered the judgment of the assignment. Other states have no such requirement. If unsure of the rules of the state, the school's attorney should contact the office of the court clerk to inquire about any such requirements.

If the state the judgment was entered in does not require that the judgment be assigned through the court, the following sample statement should accompany the judgment in order to affect the transfer:

**Sample Statement:** *"All rights, title, and interest of the undersigned in this judgment are hereby assigned to the United States of America."*

The school official authorized to release assets must sign this statement. The official's signature on the Institutional Certification page of the Perkins Assignment Form does not suffice for the above statement. Please note that, because the manner in which judgments are assigned varies from state to state, you should always consult your institution's attorney to determine the procedure and language for such a transfer for the jurisdiction in which the judgment was entered.

Any judgment that is included as part of an assignment package must cite its interest rate and expiration date. In many states, judgment interest rates and expiration dates are set by state law and thus may not be contained within the individual judgment. If the interest rate or expiration date does not appear within a judgment submitted by a school as part of its assignment package the school's attorney or the authorized official assigning the loan must provide this information in a separate signed statement. A copy of such a signed statement must be provided with each account.

*Note:* Prior to reporting judgment data on the Perkins Assignment Form, you should prepare for your records a breakout of principal, interest, etc., from any judgment that combines these amounts, to what it was at the time of the litigation, and then follow these remaining steps:

1. Enter the interest rate as assigned by the court into Item #19 ("Applicable Interest Rate")

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2. Enter all payments applied to principal (both before and since the judgment) into Item #29 ("Principal Amount Repaid")
3. Enter all payments applied to collection costs provided by the judgment into Item #32 ("Collection Costs Repaid")
4. Enter all payments applied to interest (both before the judgment at the interest rate of the note, and since the judgment at the interest rate provided by the judgment) into Item #33 ("Interest Repaid")
5. Enter any litigation or court costs, if awarded by the court, and any amounts awarded by the court that cannot be explained as representing principal, interest, or collection costs, into Item #36 ("Collection Costs/Penalty/Late Charges")
6. Enter any reductions made by the court to the principal or interest sought to Item #29 ("Principal Amount Repaid") or Item #33 ("Interest Repaid"), as applicable.

If, for any reason, the amount of the judgment that the court awarded represents a reduction from the amount sought by the institution, and it is not clear whether that reduction stems from a reduction of principal, interest, or collection costs, etc. THE ACCOUNT MAY NOT BE ASSIGNED. Any account for which Section D ("Loan Information: Financial") does not reconcile with the amount of any submitted judgment less any subsequent payments WILL BE REJECTED.

If the amount of the judgment represents a combination of Perkins loan(s) and other institutional debts, the institution releases its claim on any unpaid institutional debts covered by the judgment when the institution assigns the judgment to the Department.

*Note:* Section 484A (20 USC 1091a) deals with the statute of limitations for student loans and state court judgments on student loans. In 1991, the amendments to the HEA eliminated the previous 7-year time limitation on the collection of student loans regardless of any other statute, regulation or administrative limitation. Thus, according to section 484A, if a holder of a loan obtained a judgment on a student loan account, and the judgment expired 10 years ago, despite the expiration of the 10 years, the judgment could still be enforced and collected in the 11th year and thereafter.

**Bankruptcy Information (If Applicable)**

If a school receives notification that a bankruptcy petition has been filed prior to the time the school submits the loan to the Department, the school may still assign the account to the Department. Perkins schools should send all bankruptcy and litigation documents that are received on an account to the TPD Servicer with the assignment form. Address and contact information is as follows:

**Send bankruptcy and litigation documents via overnight or private courier to:**

U.S. Department of Education  
121 South 13<sup>th</sup> Street, Suite 201  
Lincoln, NE 68508

**E-mail Address:** [disabilityinformation@nelnet.net](mailto:disabilityinformation@nelnet.net)

**Telephone:** 888/303-7818 from 8:00 am to 8:00 pm eastern time, Monday through Friday. If the borrower is hearing-impaired, he or she may web chat with a representative by visiting [www.disabilitydischarge.com](http://www.disabilitydischarge.com) and clicking "Chat Now".



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**Fax:** 303/696-5250

Schools should fax time-sensitive documents, call the TPD Servicer to notify of the fax, and mail the original documents to the address above.

If the court rules in favor of the borrower and discharges the loan, the account then may be eligible to be written off the institution's records as a bankruptcy. If the court rules against the borrower and the loan is considered nondischargeable, the loan may be assigned to the Department, if that has not occurred at an earlier point in time. All documentation supporting the court decision must be included with the assignment submission. If you are unsure of the type of bankruptcy petition filed or the nondischargeability of the loan, you should consult with your institution's attorney. If the institution has received documentation that the bankruptcy petition has been dismissed, the account is eligible for assignment. All dismissal documents must be included with the assignment submission. If the institution receives a petition for bankruptcy after the Department has accepted the loan for assignment, that notice must be forwarded to the TPD Servicer. If a Chapter 7 bankruptcy notice of discharge is received, and the bankruptcy court entered a judgment granting that relief, the loan has been discharged and the account cannot be assigned. A discharge in bankruptcy prevents further enforcement of the obligation against the borrower.

Any cosigner is still legally responsible for the debt. The cosigner may qualify for discharge due to total and permanent disability. If directed by the Department, the Perkins school must assign the loan to the Department due to total and permanent disability of the cosigner even if the borrower's obligation has been discharged through bankruptcy.

#### **4. Optional Documentation**

An institution may, at its option, submit the additional following documentation for any loan submitted for assignment. If submitted, these items will be retained by the Department. Note that in no case will the Department reject a loan for assignment based upon the absence of or incompleteness of any of the optional items. Any of the optional items that are not included in the assignment submission package must be retained by the institution for at least 3 years from the date the loan is assigned, in accordance with 34 CFR 674.19(e).

##### Disbursement Records

Disbursement records, showing the amount and date of each disbursement of a borrower's Perkins Loans, may be needed to enforce a Perkins MPN. Disbursement records may be included in the assignment package when assigning a loan made using the Perkins MPN. A school must retain disbursement records for each loan made using an MPN for at least three years from the date the loan is canceled, paid in full, or otherwise satisfied.

##### Repayment Schedule

Federal Perkins Loan Program regulations require a school to retain a copy of the borrower's repayment schedule. The repayment schedule should have been calculated on the total amount of the loan and should include the date the first installment payment was due, plus the number, amount, and frequency of each required payment. This schedule may be included in each assignment submission.

##### Acceleration Notice

If the outstanding balance was accelerated or matured prior to the school receiving the notice from the Department to suspend collection on the loan due to a borrower's TPD discharge request, schools may

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provide a copy of the acceleration letter or documentation of the maturity date with the assignment. (Schools may not accelerate a loan and the loan may not mature after the school receives the notification from the Department to suspend collection activity on the loan.)

Documentation of Recall

All loans must be recalled from any outside firms that the school employed for billing, collection, litigation and credit bureau reporting at least 45 days prior to the certification date on the Perkins Assignment Form. This must be done so that no enforcement is still being undertaken by the school on a loan being assigned to the United States. Schools may provide documentation that the loan has been recalled or a copy of the letter from the school requesting such recall. For credit bureau reporting instructions, see **Credit Bureau and NSLDS Reporting**.

Approved Cancellation Documentation (Optional)

Copies of all cancellation requests approved by the school (as listed under Section E of the Perkins Assignment Form) may be provided in the assignment submission package. If a school chooses not to submit cancellation documentation on an assigned loan, Section E of the Perkins Assignment form **MUST** be completed.

**5. Multiple Loans**

If a borrower has more than one loan being assigned, separate supporting documentation must be included for each loan. To expedite the review process and reduce the number of rejected assignments, the title of each required document in the assignment package (except for the original promissory note and the Perkins Assignment Form) should be included at the top of each document. If there are items in the assignment submission package that need clarification or justification (for example, the school made a disbursement after the departure date), a written explanation should be included with that loan's documentation.

**6. Missing or Defective Documentation**

Explanations concerning missing or defective promissory notes, missing or incomplete bankruptcy information, or missing or incomplete judgment information require formal approval by the appropriate Department official. Please send a password-protected .zip file (and provide the password in a separate e-mail) to [PerkinsLoanAssignments@ed.gov](mailto:PerkinsLoanAssignments@ed.gov) for approval requests.

**7. Mailing Instructions**

Accounts submitted for assignment are to be mailed to the TPD Servicer at the following address:

**Send assignments via overnight or private courier to:**

U.S. Department of Education  
121 South 13<sup>th</sup> Street, Suite 201  
Lincoln, NE 68508

**E-mail Address:** [disabilityinformation@nelnet.net](mailto:disabilityinformation@nelnet.net)

**Fax:** 303/696-5250

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Due to a history of damaged/ripped packages shipped via private carriers and the US Mail, the Department has developed additional safeguards related to data exchanged between the Department and our data exchange partners. The new requirements for packaging TPD-related documents bring TPD packaging standards in line with the Department's established policies on mailing Personally Identifiable Information (PII).

Schools must double package all sensitive documents in opaque materials that are approved by the shipping agent of the school (DHL, FedEx, UPS, USPS, etc.). Both the "TO" and "FROM" addresses must be included on both the inner and outer packages. Shipping agents must have the capability of tracking the shipment's status and must require signatures upon receipt. The package should not identify the sensitivity of the contents.

### **8. Resubmission Procedures**

If it is necessary for a school to resubmit an account, corrections can be made directly on the returned Perkins Assignment Form, on a computer-generated facsimile or a photocopy of the Perkins Assignment Form. Corrections should be made using blue or black ink. (DO NOT USE RED INK). Each change must bear the initials of the staff member making the change. Corrections must be clear and legible. Alternatively, a school may prepare a new form. If a new Perkins Assignment Form is prepared, a school should not resubmit the old Perkins Assignment Form. If the account is resubmitted more than 45 days after its date of return to the school, the certification date and interest due must be changed. If an account is rejected due to a problem with any of the dates appearing on the Perkins Assignment Form, a school should ensure that all correlating dates are correct before resubmitting the assignment. For example, if a school corrects Item 21 "Date Last Grace Period Ended," the institution should ensure that Item 22 "Date of Default" is still correct. "Resubmission" must be clearly written on the envelope.

The resubmission package must include all the documentation (supporting documentation, and, if applicable, payment information) originally submitted.

An assignment submission package manifest must be included with each resubmission package.

As for original submission, the school should e-mail a copy of the assignment manifest and institutional certification form to the TPD Servicer in a password-protected .zip file (and provide the password in a separate e-mail) at [disabilityinformation@nelnet.net](mailto:disabilityinformation@nelnet.net). The copy can be in .pdf or MS Word compatible formats (.doc, .docx, .rtf, .txt...etc).

### **9. Payments from Borrowers Received after Assignment**

Payments from a borrower received by a school or its servicer after the borrower's account has been assigned to the Department for TPD discharge should be refunded to the sender.

### **10. Litigation and Judgments**

The Perkins school must suspend collection activities after receiving notification from the Department to suspend collection activity due to the borrower's intent to apply for a TPD discharge. The Perkins school should suspend routine collection activities and should not take steps to initiate litigation during the 120-day period the borrower has to submit the TPD discharge request, or during the period when the Department is reviewing the borrower's TPD discharge request.

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If certain collection activities, such as TOP or AWG, are in place when a borrower applies for a total and permanent disability discharge, it would be administratively burdensome and costly to require the Perkins school to cease those collection activities only to restart them if the borrower does not qualify for the discharge. In cases where a judgment against the borrower has already been obtained, the Perkins school is required to suspend enforcement of the judgment but is not required to vacate the judgment during the review period. The judgment should be transferred to the Department when the loan is assigned.

**11. Return of Involuntary Payments**

If you receive an involuntary payment on the account after it has been assigned to the Department due to a determination of eligibility for a total and permanent disability discharge you must return the payment to the sender.

**12. Information Sources**

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Questions regarding the assignment process for TPD Discharge or questions about loans after they have been assigned due to TPD should be directed either in writing or by phone to the Department's TPD Servicer at:

U.S. Department of Education  
P.O. Box 87310  
Lincoln, NE 68501-7130

Telephone: 888/303-7818 **Note:** If the borrower is hearing-impaired, he or she may web chat with a representative by visiting [www.disabilitydischarge.com](http://www.disabilitydischarge.com) and clicking "Chat Now".

E-mail: [disabilityinformation@nelnet.net](mailto:disabilityinformation@nelnet.net)

**13. Discrepancies Between School Data and Department Data**

The school should contact the TPD Servicer to resolve any discrepancies between institutional records and those of the Department pertaining to accounts that have already been assigned to the Department and accepted. This includes corrections to acceptance notices, bankruptcy notices, and any other general information on accepted accounts that an institution wishes to forward.

**14. Fiscal Operations Report and Application to Participate (FISAP)**

If the Department determines that the borrower is total and permanently disabled, the Perkins School must assign the loan to the Department and report the assignment, and any associated refunds, as instructed on the "Fiscal Operations Report and Application to Participate (FISAP)."

For questions about the FISAP form, contact the Campus-Based Call Center at 877/801-7168 or by e-mail at [CBFOB@ed.gov](mailto:CBFOB@ed.gov).

**15. Repayment of Loans After Assignment**

Borrowers wishing to satisfy their debts once their loans have been accepted for assignment should also contact the Department's TPD Servicer.

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Institutions wishing to confirm discharge status for borrowers requesting transcripts should contact the Department's TPD Servicer. The contact information for the Department's TPD Servicer is:

Telephone: 888/303-7818 *Note:* If the borrower is hearing-impaired, he or she may web chat with a representative by visiting [www.disabilitydischarge.com](http://www.disabilitydischarge.com) and clicking "Chat Now".

E-mail: [disabilityinformation@nelnet.net](mailto:disabilityinformation@nelnet.net)