

BORROWER ACKNOWLEDGEMENT

(Must be completed before receipt of a Title IV loan for each academic year.)

I, the undersigned, do hereby acknowledge that any subsidized and/or unsubsidized Federal Stafford or PLUS loan(s) (or Federal Perkins loan) disbursed on or subsequent to the date this acknowledgement is signed and entered into may not be discharged in the future based on any impairment or condition described by my doctor in the "Physician's Statement of Condition" (which accompanies this Acknowledgement, or was previously provided upon my initial enrollment at this college or university), **unless** that impairment or condition substantially deteriorates to the status of a total and permanent disability as it is defined in 34 CFR 682.200*.

*34 CFR 682.200 defines total and permanent disability as the condition of an individual who is unable to work and earn money because of an injury or illness that is expected to continue indefinitely or result in death.

Borrower's signature

DATE: _____