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**2020-2021**  
**Discharge Due to Total and Permanent Disability**

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan he/she must obtain a physician's certification stating that he/she the borrower has the ability to engage in substantial gainful activity meaning the borrower is able to perform a level of work for pay that involves doing significant physical or mental activities or a combination of both.

The borrower must also sign the statement below:

I as the borrower, hereby acknowledge that any new FSA loans cannot later be discharged for any present impairment unless a physician certifies that any present impairment deteriorates so that I the borrower am again totally and permanently disabled.

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Print Full Name

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Signature **(WET SIGNATURE REQUIRED)**

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Date