

Mandatory Forbearance

A lender is required to grant forbearance in any of the following situations.

* **Internship or Residency**

Upon receiving a written request and required documentation for an internship/residency deferment (see subsection 7.10.K.) from a borrower who has exhausted his or her eligibility for that type of deferment – or in cases where the borrower’s promissory note does not provide for the deferment – a lender must grant forbearance to the borrower in yearly increments (or a lesser period equal to the actual period during which the borrower is eligible).

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For a medical or dental internship or residency, the forbearance must cover one of the following:

- * The length of time remaining in the borrower’s medical or dental internship or residency that must be successfully completed before the borrower may begin professional practice or service.
- * The length of time the borrower is serving in a medical or dental internship or residency program leading to a degree or certificate awarded by an institution of higher education, a hospital, or a health care facility offering postgraduate training.

For any other internship or residency, the forbearance must cover one of the following:

- * The length of time remaining in the borrower’s internship or residency that must be successfully completed before the borrower may begin professional practice or service.
- * The length of time the borrower is serving in an internship or residency program leading to a higher degree or certificate awarded by an institution of higher education.

Once again, the citation in the regulations for this is:

HEA 428 (c)(3)(a)(i)(I); section 682.211 (i) and (g)