A borrower whose loan is cancelled because of total and permanent disability may later receive any type of Student Financial Aid Funds if he or she meets all other eligibility requirements. If such a borrower wishes to take out a SFA LOAN, he or she must obtain certification from a legally licensed physician stating that the student's condition has improved and that the student:

1. Has the ability to engage in substantial gainful activity or

2. Can attend school.

Then the student must sign the statement below indicating that he or she is aware that his or her new SFA Loan can NOT later be cancelled on the basis of any present impairment unless that condition of total and permanent disability is again met.

I am aware that my new Student Financial Aid loan cannot be cancelled on the basis of any present impairment unless that condition substantially deteriorates to the extent that the definition of total and permanent disability is again met.

X_______________________________    ____________
STUDENT'S SIGNATURE                DATE