

#	Subject	Summary of Change to Common Manual	Type of Update	Effective Date
1286	Administrative Forbearance for Total and Permanent Disability	<p>11.21.R Total and Permanent Disability Figure 11-2</p> <p>Requires the lender to cease collection activity for a period of no more than 120 days when it receives notice from the Department that the borrower has requested a loan discharge application or that the borrower has indicated that he or she intends to apply for a TPD loan discharge. The lender must extend an existing suspension of collection activities, or forbearance, or implement a new period if none exists on the borrower's loan when the lender receives notification from the Department indicating that the borrower has filed the loan discharge application.</p>	Federal	July 1, 2013, for loans for which the Department notifies the lender that the borrower intends to file an application for a total and permanent disability (TPD) discharge or has filed a TPD discharge application.

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