

REQUEST TO DELAY LOAN REPAYMENT UNDER THE CARES ACT

First Name _____ Last Name _____ Middle Initial _____

Street Address: _____ City: _____ State: _____ Zip: _____

Last 4 digits of Social Security Number: _____

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, a “qualified individual” may elect to delay their loan payments with due dates that fall between 3/27/2020 and 12/31/2020 for up to one year. After that time, the loan(s) will be re-amortized, and a new, higher payment amount will begin for the remaining scheduled payments. This new payment amount will include any interest that accrued during the delay.

Please complete the form below and return it to the Iron Workers Fund Office if you would like to elect to delay loan payments as described above. Your loan payments will begin to be delayed as soon as administratively feasible following the receipt of this completed form. Please note: This request will apply to all outstanding loan(s) you have on file as of the date of our receipt of this completed form. If you take out a new loan after our receipt of this completed form that would have payments due before 12/31/2020, you will need to complete and return a new form in order to delay payments on the new loan.

I hereby certify that I am a “qualified individual” as defined under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. I (or my spouse or dependent(s)) have been diagnosed with coronavirus disease (SARS- CoV-2 or COVID-19) and/or I have experienced adverse financial consequences due to the virus resulting from:

- being quarantined, furloughed, or laid off;
- having my work hours reduced;
- being unable to work due to lack of child care; or
- closing or reducing hours of a business I own or operate.

I elect to delay my loan repayments for up to one year as described above.

By signing this form, I certify that I have read this form in its entirety and that I understand the period of the payment due dates it covers, that interest will continue to accrue during the delay, and that at the end of the delay, the outstanding loan principal plus accrued interest will be re-amortized, resulting in a higher payment amount when payments resume.

Signature _____ Date _____

Please return your completed form to the Iron Workers Fund Office.

You can return the form by mailing to:

Iron Workers District Council of Southern Ohio & Vicinity Annuity Trust
1470 Worldwide Place, Vandalia OH 45377-1156

Or by faxing it to: **937-454-5457**

Or by scanning and emailing to: **retirement@iwtrustfund.com**