

CANDIDATES FOR REMOVAL FROM OFFSET (CALREV) SELECTION CRITERIA

All borrowers who meet conditions A or B are selected:

- A. The borrower has at least one loan which was selected for the Offset Program and which meets at least one of the following conditions #1 through #10:
1. loan is pending cancellation due to death or disability
 2. loan is pending hardship deferment or hardship billing for "interest only"
 3. loan is in bankruptcy
 4. loan is prevented from aging or being sent past due notices per campus request
 5. loan is in collection and assigned with Collection Agency Number "90139"
 6. loan meets all of the following criteria:
 - a. loan is in hardship deferment
 - b. the hardship plan selected will either bill hardship interest as it accrues during the hardship period or bill at the end of the hardship period for accrued interest
 7. loan meets all of the following criteria:
 - a. loan is in hardship deferment
 - b. the hardship plan selected will either bill a fixed total amount during the hardship period or bill the hardship amount selected by the campus plus interest during the hardship period
 - c. last payment date is within 60 days from the date of the report run
 8. loan meets all of the following criteria:
 - a. loan is in special billing status
 - b. last payment date is within 60 days from the date of the report run
 9. loan meets all of the following criteria:
 - a. loan is in collection status
 - b. Collection Agency Number does not equal "90161", "90140", "90147", "90143",

"90164", "90134", or "90142"

c. last payment date is within 60 days from the date of the report run

10. loan has a credit balance of \$10.00 or more

B. The borrower meets all of the following criteria:

1. borrower has at least one loan which was selected for the Offset Program; and

2. borrower's loans meet at least one of the following conditions:

a. the sum of the amount past due for all of the borrower's loans is \$0.00 - \$10.00

b. all of the borrower's loans have been assigned to or accepted by the Department of Education

c. (1) some of the borrower's loans have been assigned to or accepted by the Department of Education and (2) the remaining loans have amounts past due equal to \$0.00 and are in current, deferred, cancelled/postponed, or closed statuses