



## SKIP A PAYMENT REQUEST FORM

To apply for Skip-A-Payment, complete this application and return it to any MIDFLORIDA branch or mail to LoansPlus at P.O. Box 8008, Lakeland, FL 33802-8008.

---

I would like to skip my \_\_\_\_\_ loan payment.  
(Month)

Loan Account #: \_\_\_\_\_

Fee is \$25.00 (except some vehicle loans<sup>1</sup>). The fee will be deducted from your next payment.

By applying for Skip-A-Payment, I agree (for myself and all other Borrowers) to this loan extension on the stated terms. I understand that interest will continue to accrue, and my loan maturity date will extend beyond its original maturity date.

\_\_\_\_\_  
Borrower's Name

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

---

### Skip-A-Payment Agreement

Available for closed-end, fixed-rate loans only. Leases, mortgages, second mortgages and business purpose loans do not qualify for this offer. To qualify your loan must be current, open for at least 9 months, have had no late payments within the last 9 months and had no other skipped payments or half payments within the last calendar year. Loans with guarantors are not eligible for mail or online Skip-A-Payment and must go to a MIDFLORIDA branch to request Skip-A-Payment.

The fee will be automatically deducted from your next payment, reducing or eliminating the portion of your payments applied to the principal balance of the loan. If you prefer, you may pay the fee separately.

The skipped payment will be added to the end of the loan repayment period, with accrued interest. The regular monthly payment amount will not change. The loan maturity date will be extended. The final loan payment may be larger than the regular monthly payment. The skipped payment and accrued interest may be paid at any time prior to the loan maturity date. There is no forgiveness of principal or interest. All other terms of the loan agreement remain the same. Interest will continue to accrue on the principal balance of the loan during the skipped payment period. The total interest paid may be greater over the life of the loan as a result of the skipped payment and skipped payment fee. Any required insurance must be maintained and separately paid during the skipped payment period. Any credit life/disability premiums will be added to the loan balance during the skipped payment period and may result in a longer repayment period to fully repay the loan. Any GAP coverage reimbursement may be reduced by the amount of skipped payments (refer to the GAP policy/documents for specific information). This is not a waiver of any term of the loan agreement.

<sup>1</sup> If your Retail Installment Sale Contract so provides, the fee for skipping a payment is \$15. In addition to the \$15 deferment fee and the costs of extending required or optional insurance, you will also be required to pay additional finance charges as a result of exercising the deferment option.