Ohio: Adams, Athens, Brown, Clermont, Gallia, Hamilton, Hocking, Jackson, Lawrence, Meigs, Monroe, Pike, Ross, Scioto, Vinton, and Washington.

Tennessee: Carroll, Cheatham, Dyer, Madison, McNairy, Montgomery, and Obion.

West Virginia: Braxton, Cabell, Calhoun, Clay, Gilmer, Jackson, Kanawha, Lincoln, Mason, Putnam, Roane, Tyler, Wayne, Wetzel, Wirt, and Wood.

The list of designated disaster areas for borrower-initiated 90-day forbearances under the guidelines first outlined in the January 14, 1997 "Dear Guaranty Agency Director" letter is complete as of the date of this letter. We will notify you if additional areas are designated by the President or FEMA. Lenders and guaranty agencies may contact the Department's toll-free number at 1-800-433-7327, Monday through Friday from 9:00 a.m. to 5:00 p.m. EST for further updates. This letter has also been sent to each regional office of the Department, plus the National Council of Higher Education Loan Programs, Inc., the Consumer Bankers Association, and the National Association of Student Financial Aid Administrators.

Sincerely,

Patricia Newcomb

for Pamela A. Moran
Chief, Loans Branch
Policy Development Division
Student Financial Assistance Programs