

4850.0027 CERTIFYING DISABILITY.

Subpart 1. **Temporary total disability.** For a borrower to claim a temporary total disability, a doctor of medicine or osteopathic medicine, legally authorized to practice, must certify:

- A. that the disability is expected to last at least four months;
- B. that the disability interferes with the borrower's ability to make loan payments because the borrower is unable to work; and
- C. the date that the borrower became unable to work, the injury or illness associated with the disability, and how long the borrower is expected to be unable to work.

Subp. 2. **Total and permanent disability.** For a borrower or cosigner to claim a total and permanent disability, a doctor of medicine or osteopathic medicine, legally authorized to practice, must certify:

- A. that the disability is expected to continue indefinitely;
- B. that the disability interferes with the borrower's or cosigner's ability to make loan payments because the borrower or cosigner is unable to work; and
- C. the date that the borrower or cosigner became unable to work and the injury or illness associated with the disability.

Subp. 3. **Sending certification to office.** For a temporary total disability or total and permanent disability to be claimed under this chapter, a doctor of medicine or osteopathic medicine certifying a disability under this part must send the doctor's certification to the office.

Statutory Authority: *MS s 136A.16*

History: *46 SR 542*

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