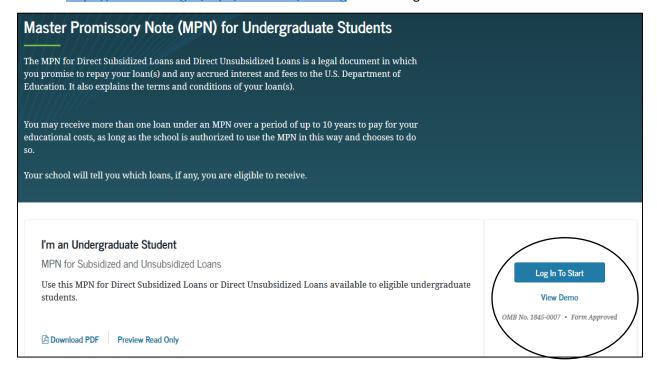


Steps to complete your Loan Agreement (Master Promissory Note)

 Log onto your Federal Student Aid account by clicking https://studentaid.gov/mpn/subunsub/landing. Select "Log In To Start"

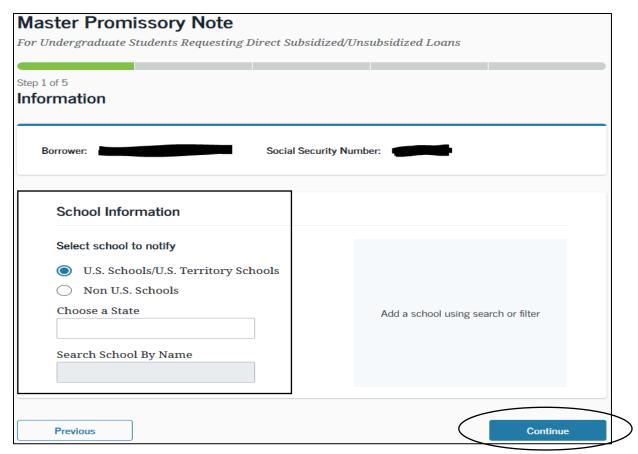


Enter your FSA ID and password Then, select Log In.





3. Search for your school by completing the "Choosing a State" and "Search by School Name" fields. Select continue.



4. You will then need to provide information for 2 references. Below, are the guidelines for entering in references.

Reference Information

Enter the requested information for two persons with different U.S. addresses who do not live with you and who have known you for at least three years. The references should be people who will be able to help us contact you in the future if we are unable to reach you. References are only used for this purpose and are never required to repay your loan.

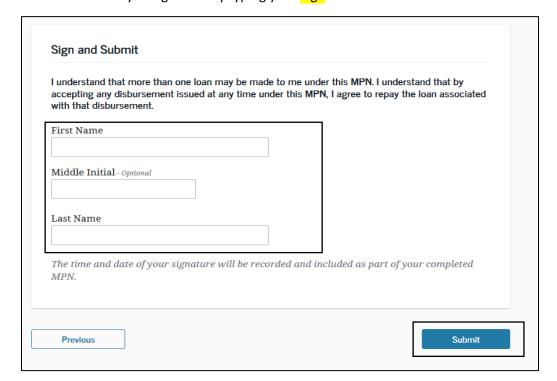
Please note the following information about your references:

- The first reference should be a parent or legal guardian.
- · References must have different addresses and telephone numbers.
- · References who live outside the United States are not acceptable.
- If the reference does not have a telephone number, or email address, or does not wish to provide an email address, enter N/A.
- Providing an email address for a reference is optional. If you provide an email address for a reference, we may use it to communicate with the reference.

- 5. On the following screens you will need to read through the terms and conditions of accepting Federal undergraduate student loans.
- 6. Once you have moved through the terms and conditions, you need to accept the promises by clicking the box, below.

Promises I promise to pay to ED the full amount of all loans that I receive under this MPN in accordance with the terms of the MPN, plus interest and any other charges and fees that I may be required to pay under the terms of the MPN. If I do not make a payment on a loan made under this MPN when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees. I promise that I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. My signature certifies that I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

7. You need to enter you signature by typing your legal first and last name. The click submit.





8. You will know you have completed the loan agreement successfully when you get the following message.



You have successfully submitted your MPN

The school you selected will be notified of your MPN completion within the next 24 hours.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

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