COMPLETING THE MASTER PROMISSORY NOTE (MPN)
● For Undergraduate Subsidized & Unsubsidized Loans ●

STEP 1:
Click on “Subsidized/Unsubsidized”

Do Not Select
- Graduate PLUS (This loan is for students pursuing a Master or Doctorate Degree only).
- Parent PLUS (This loan is for Parents only).

STEP 2:
Fill in “Borrower Information”

For School State, select “North Carolina”

For School Name, select “University of North Carolina-Gree”

Then click “Continue”
STEP 3:
You will be required to supply two (2) references. These are used as points of contact in the event the Dept. of Education has trouble contacting you. **NOTE: References cannot share the same address or phone number, must be U.S. citizens, and must be known to you for at least 3 years.**

Click “Continue” when done.
STEP 4: You must select and read all sections before you can proceed to STEP 5.

11. This is a Master Promissory Note (MPN) for one or more Federal Direct Stafford/Plus (Direct Subsidized) Loans and/or Federal Direct Unsubsidized Stafford/Plus (Direct Unsubsidized) Loans. I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this MPN not to exceed the allowable maximum amounts under the Act (the Act is defined in Section B under Governing Law). My school will notify me of the loan type and loan amount that I am eligible to receive. I may cancel a loan or request a lower amount by contacting my school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower’s Rights and Responsibilities Statement and in the disclosure statements that will be provided to me.

12. Under penalty of perjury, I certify that:
   A. The information I have provided on this MPN is true, complete, and correct to the best of my knowledge and belief and is made in good faith.
   B. I will use the proceeds of loans made under this MPN for authorized educational expenses.
   C. I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.
   D. If I owe an overpayment on a Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science or Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.
   E. If I am in default on any loan received under the Perkins Loan Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Perkins Loan (PL) Program, or the Federal Family Education Loan (FFEL) Program, I have made satisfactory repayment arrangements with the holder to repay the amount owed.
   F. If I have been convicted of, or plead guilty or nolo contendere to, a crime involving fraud in obtaining funds under Title IV of the Higher Education Act of 1965 (HEA), as amended, I have completed the repayment of the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV federal student loan.

13. For each Direct Subsidized Loan and Direct Unsubsidized Loan I receive under this MPN, I make the following authorizations:
   A. I authorize my school to verify my eligibility for the loan.
   B. I authorize my school to credit my loan proceeds to my student account at the school.
   C. I authorize my school to pay to ED any refund that may be due to the full amount of the loan.
   D. I authorize ED to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
   E. Unless I notify ED otherwise, I authorize ED to defer repayment of the loan while I am enrolled at least half-time at an eligible school.
   F. I authorize my school and ED to release information about my loan to the agencies on the loan and to members of my immediate family, unless I submit written directions otherwise.
   G. I authorize my school, lenders, and guarantors, ED, and their agents to release information about my loan to each other.

   H. I authorize my school, ED, and their respective agents and contractors to contact me regarding my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

14. I will be given the opportunity to pay the interest that ED charges during grace, in-school, deferment, forbearance, and other periods as provided under the Act, including during in-school deferment periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.

15. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

Section C: Borrower Request, Certifications, Authorizations, and Understandings

Section D: Promise to Pay

Section E: MPN Terms and Conditions

Section F: Important Notices

*Section F contains instructions for completing a paper MPN and therefore is not displayed here. All sections will display in the next step.

\[\text{I have reviewed the information on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings in Section D and the accompanying Borrower’s Rights and Responsibilities Statement. I agree to repay in full all loans made under this MPN according to the terms and conditions of the MPN. (Your response will be recorded and made part of your completed MPN.)}\]
**STEP 4 (CONTINUED):**
When a section has been completed, a green box with a ✓ will appear.

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**STEP 4 (CONTINUED):**
When all of the sections are marked with green boxes with check marks, read the acknowledgement and ✓ the box if you agree.

Next, click “Continue” to proceed to the next step.
STEP 5:
Verify that all information displayed is correct.

Enter your first name, middle initial, and last name.

Then, click "Sign"
CONGRATULATIONS, YOU’RE DONE!
STEP 1:
Go to https://studentloans.gov
Click on the green “Sign In” button

STEP 2:
PARENTS enter your Social Security Number, first two (2) letters of your last name, your date of birth, and the four-digit PIN you used to sign the FAFSA.

Click “Sign In” to continue to STEP 3.

If you do not know your PIN, click the link to the www.pin.ed.gov website and select “Request a Duplicate PIN”
STEP 3:
From this screen, select "Complete Master Promissory Note"

STEP 4:
Select "Parent PLUS"
STEP 5: Fill in “Borrower Information” (Parent Information)

Fill in “Student Information”

For School State, select “North Carolina”

For School Name, select “University of North Carolina-Gree”

Then click “Continue”
STEP 6:
You will be required to supply two (2) references. These are used as points of contact in the event the Dept. of Education has trouble contacting you. **NOTE: References cannot share the same address or phone number, must be U.S. citizens, and must have known you for at least 3 years. The student cannot be listed as a reference.**

Click "Continue" when done.
STEP 7: You must select and read all sections before you can proceed to STEP 8.
STEP 7 (CONTINUED):
When a section has been completed, a green box with a ✓ will appear.

STEP 7 (CONTINUED):
When all of the sections are marked with green boxes with check marks, read the acknowledgement and ✓ the box if you agree.

Next, click “Continue” to proceed to the next step.

You must read each section before proceeding to the next step.

<table>
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GRAMM-LEACH-BILLEY ACT NOTICE
In 1999, Congress enacted the Gramm-Leach-Billey Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

We disclose nonpublic personal information to third parties only as necessary to process and service your loan and as permitted by the Privacy Act of 1974. See the Privacy Act Notice below. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

*Section G contains instructions for completing a paper MPN and therefore is not displayed here. All sections will display in the next step.*

I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings in Section D and the accompanying Borrower’s Rights and Responsibilities Statement. I agree to repay in full all loans made under this MPN according to the terms and conditions of the MPN.

(Your response will be recorded and made part of your completed MPN.)

[Cancel]  [Continue]
STEP 8:
Verify that all information displayed on this page is correct.

Enter your first name, middle initial, and last name.

Then, click “Sign”

STEP 9:
You have completed the Parent PLUS Master Promissory Note. A confirmation page will now appear. Print this page for your records.