

Loans are awarded through the Office of Scholarships and Student Aid.

Once the promissory note has been uploaded, the website to complete the promissory note is listed below.

<https://www.ecsi.net/promi6>

You should receive an email from ECSI with your PIN number in it. If it has been more than five days since the loan was offered and you still haven't received your PIN, please send an email to [loanrepay@unc.edu](mailto:loanrepay@unc.edu). The subject of the email should be Promissory Note PIN Needed and include your PID in the email.

### **Step 1** - Confirm availability of promissory note/loan packages.

\*Note-If you try to access the promissory note right away, you may get the message "No open promissory note found". You should wait five days after the loan has been offered, before attempting to complete the promissory note.

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#### **Confirm Availability of Promissory Note/Loan Packages**

We will need to confirm that you have award packages, promissory notes, and/or loan packages available for signature before you can continue. Please enter the information requested below to complete the confirmation process.

Your School:	The University of North Carolina at Chapel Hill		
Social Security Number:*	<input type="text"/>		
First Name:*	<input type="text"/>		
Last Name:*	<input type="text"/>		
Date of Birth:*	<input type="text"/>	(mmddyyyy)	

\*Required Fields

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## Step 2 - This will only display the campus based loan(s) you have been offered.

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### Authenticate Your Identity

We need to verify your identity with our Federally Approved Vendor for your Federal Perkins Loan. This will allow you to electronically sign the promissory note. To complete the authentication process, click on the **Authenticate Me** link below.

PER - Federal Perkins Loan  
D20 - Dentistry LDS  
H20 - Dentistry HPL  
H60 - Pharmacy HPL  
NFL - NURSING FACULTY LOAN  
U07 - CONSOLIDATED #1  
U11 - DEEMS #1  
U14 - EDWARDS #1  
U16 - GRAIL, ORDER OF THE  
U21 - JENKINS, EDGAR  
U24 - UNC LOAN  
U27 - NAFEEY #1  
U35 - STACKHOUSE #1  
U50 - JOHNSON, R.W. DENT#1  
U51 - JOHNSON, R.W. MED#1  
U52 - KELLOGG MEDICAL #1  
U68 - BALLOU, JAMES & IONA  
U79 - BROWN, LANDIS G.  
U90 - Pope, Charlton A.  
Z10 - NC-CWEC  
Z10 - NC-CWEC  
Z12 - LUCIUS BLANCHARD  
Z13 - NCDMH-PMHNP SCHOL/LOAN PGM  
Z14 - HILLMAN SCHOLARS PGM-NURS INOV  
Z15 - LAW SCHOOL-LRAP  
Z16 - COASTAL HAZARDS CENTER PGM  
Z17 - NC RURAL PROMISE SCHOLARSHIP

[\[Authenticate Me\]](#)

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### Authentication Not Successful

**Sorry, we are unable to authenticate your information. However, you will be able to complete the entrance counseling process electronically.** If you also have Institutional loans that need to be signed, you will be able to retry authentication using an ECSI PIN number. We cannot allow the ECSI PIN number for Perkins loans because it is not a federally approved authentication model for your Perkins loan.

Please continue to complete the entrance counseling electronically and print your Master Promissory Note (MPN) to turn into your school. Click [here](#) to proceed.

To start the electronic process to sign your Institutional Loan(s), click [here](#).

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### Confirm Availability of Promissory Note/Loan Packages

School: The University of North Carolina at Chapel Hill  
Social Security Number:   
Enter your ECSI PIN:

If you do not have a PIN or have forgotten your PIN, please visit <https://borrower.ecsi.net> and click on "Need help logging in?". If you are unable to receive your PIN/Password, please contact ECSI at (888) 549-3274 before attempting to continue.

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## Step 3 - This will only display the campus based loan(s) you have been offered.

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### Consent

We will need you to agree to use the electronic entrance interview and/or promissory note process. Please review the information below and provide your consent by checking the box above the submit button.

### Congratulations! We were able to authenticate the information you provided.

You are about to begin the process of completing your entrance interview counseling and signing your promissory note electronically.

The electronic process does require:

1. Internet Explorer, Firefox, Google Chrome, or Safari browser.
2. Your browser to have images and JavaScript enabled.
3. If you wish to print a copy of your promissory note, you must have a printer capable of printing web pages. You can try printing the [Sample Promissory Note](#) page as a test.

Please select the loan for which you would like to complete this process. Note that you can only complete one loan at a time. **If you are declining or do not want the loan, do not select it below.**

Select	Type	Date	Amount	Loan Period	Status
<input checked="" type="radio"/>	Dentistry LDS (MPN)	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	Dentistry HPL (MPN)	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	Pharmacy HPL (MPN)	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	NURSING FACULTY LOAN	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	CONSOLIDATED #1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	DEEMS #1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	EDWARDS #1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	GRAIL, ORDER OF THE	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	JENKINS, EDGAR	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	UNC LOAN	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	NAFEY #1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	STACKHOUSE #1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	JOHNSON, R.W. DENT#1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	JOHNSON, R.W. MEDI#1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	KELLOGG MEDICAL #1	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	BALLOU, JAMES & IONA	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	BROWN, LANDIS G.	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	Pope, Charlton A.	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	NC-CWEC	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	NC-CWEC	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	LUCIUS BLANCHARD	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	NCDMH-PMHNP SCHOL/LOAN PGM	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	HILLMAN SCHOLARS PGM-NURS INOV	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	LAW SCHOOL-LRAP	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	COASTAL HAZARDS CENTER PGM	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign
<input type="radio"/>	NC RURAL PROMISE SCHOLARSHIP	12/01/2016	1,500.00	2016-2017	Entrance Interview Counseling/Promissory Note Ready to Sign

Before you begin, there is some important information that we would like you to know.

1. If you proceed, you are agreeing to complete the entrance counseling and promissory note signature process electronically.
2. Your responses to all questions throughout this process will be recorded and made part of your electronically signed document.
3. You have the option to complete this process using the traditional signature process (printing and signing your promissory note). You must contact the school if you wish to complete entrance counseling manually and sign a paper copy of your promissory note instead of electronically signing.
4. At the end of the electronic process, you will be assigned an account. We will generate a PIN/password for future use. You must keep this information confidential.
5. You can return to our website at any time to review and print documents that you electronically signed using the assigned login information provided to you at the end of the electronic process (see item 4 above).
6. You have the right to request a paper copy of any documents that you signed electronically.

☐ By checking this box, I certify that I have the required hardware and software as stated above and I agree to use an electronic entrance interview and promissory note process (electronic signature).

Submit

## Private Education Loan Application and Solicitation Disclosure

\*\*This Disclosure is for example purposes only. Loan specific disclosures will be presented for you to sign later in this session.\*\*

### Loan Interest Rate & Fees

Your starting interest rate will be between:

0% 25%

After the starting rate is set, your rate could then vary with the market.

**Term of Loan:**

Determined after the application is accepted.

**Loan Fees:**

Application Fee:	Not Applicable
Origination Fee:	Not Applicable
Loan Guarantee Fee:	Not Applicable
Repayment Fee:	Not Applicable
Late Charges:	Not Applicable
Returned Check Fee:	Not Applicable

**Your Starting Interest Rate (upon approval):**

The starting interest rate you pay will be determined after you apply. The starting interest rate may be determined based upon your creditworthiness and other factors. If approved, we will notify you of the rate you qualify for within the stated range.

**Your Interest Rate during the life of the loan:**

Your interest rates may be fixed or variable. This will be determined based upon the results of your application and the loan provided. A variable rate is based upon the Index Rate (Libor or T-Bill) as published in a nationally recognized journal. For more information on this rate, see the reference notes.

**Maximum Interest Rate:**

If you have a variable rate, your interest will vary with the market, but will never go above 25%. The rate can change once a month and there is no limit on how much the rate can increase at one time.

### Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you enter repayment. This example provides estimates based upon the number of repayment options available to you while enrolled in school and the total line of credit.

Repayment Option (while enrolled)	Amount Provided (total credit line)	Interest Rate (highest rate)	Loan Term	Total paid over term of loan
1. <b>Defer Payments</b> Make no payments while enrolled in school. Interest does not accrue while in school.	\$4,000.00	25%	10 years (120 months) starting after the deferment period	\$10,919.66
2. <b>Defer Payments</b> Accrue interest but defer while enrolled. <b>Interest accrues while enrolled</b>	\$4,000.00	25%	10 years (120 months)	\$23,883.51
3. <b>Pay Only the Interest</b> Pay accrued interest but defer payments on principal amount while enrolled. <b>Interest accrues while enrolled</b>	\$4,000.00	25%	10 years (120 months)	\$15,669.47
4. <b>Make Full Payments</b> Pay both the principal and interest amounts while enrolled in school. <b>Interest accrues while enrolled</b>	\$4,000.00	25%	10 years (120 months)	\$10,919.66

**About this example:**

The repayment example assumes that you will remain in school for 4 years and have a 9 month grace period before beginning repayment. It is based on the highest starting rate currently charged and the associated fees.

### Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
<b>PERKINS</b> for Students	5% fixed
<b>DIRECT</b> for Students	Please see the following website for current interest rates: <a href="http://www.direct.ed.gov">http://www.direct.ed.gov</a>
<b>PLUS</b> for Parents and Graduate / Professional Students	Please see the following website for current interest rates: <a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/parentloans.jsp">http://studentaid.ed.gov/PORTALSWebApp/students/english/parentloans.jsp</a>

**You may qualify for Federal Loans.**

For additional information, contact your school's financial aid office or the Dept of Ed. at:

<http://www.federalstudentaid.ed.gov>

### Next Steps

- Find Out about Other Loan Options
  - Some schools have school specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) for more information about other loans.
- To apply for this loan, complete the application or promissory note
  - You may get a self-certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for a minimum of 30 days (terms will not change during this period, except permitted by law and the variable interest rate may change based upon the market).

### Reference Notes

**Variable Interest Rate**

Your loan may have a variable interest rate, which is based upon a publically available index, such as the LIBOR or T-BILL. If your loan uses variable interest, your rate will be calculated each month by adding up to 25% to the index.

**Eligibility Criteria****Borrower**

- Must be enrolled at an eligible school at least half-time
- Must be 18 years or older at the time of application

**Co-signers**

- A co-signer may be required for this loan. Rates are typically higher without a co-signer.

**More information about your loan eligibility is available in your loan application and promissory note.****About the Repayment Example:**

The repayment example above is based on the highest starting rate currently available and associated fees. It assumes that the borrower remains in school for 4 years and has a 9 month grace period before beginning repayment. Repayment typically can last 10 years, but may last up to 20 years depending on the promissory note

Submit

## Welcome to Student Loan Entrance Interview Counseling

### Who are we?

Educational Computer Systems, Inc. (ECSI) is a loan servicer. UNC-CH uses the proprietary software owned by ECSI to perform billing, payment, and record keeping for its loan portfolio. The information you will be presented during this interview comes from the information provided by your institution.

### Things You Need to Know

Now that you're taking out a student loan, it's important to brush up on the details of your student loan. Among the most important points:

1. **You MUST pay back your loan.** That is true no matter what your circumstances -- even if you don't finish school, you don't get a job after leaving school, or your education didn't meet your expectations. If you pay on time, you build a good credit history, which makes it easier for you to borrow money in the future. If you don't pay, however, you will face serious consequences.
2. **UNC-CH is your lender for student loans -- so keep them informed.** Stay in close touch with the staff in the loan repayment section of the Office of Student Accounts and University Receivables. Contact them with any changes in your name, address, phone, employment situation, etc. You may contact staff members in the loan repayment section of the Office of Student Accounts and University Receivables by email at [loans@unc.edu](mailto:loans@unc.edu), on the web at <http://loans.unc.edu>, or by phone at 919-962-6824.
3. **Staying informed can make a big difference.** Keep your records accurate and organized, so you can resolve problems more easily. Know the amount of your student loan payments -- and when they begin. Read all information carefully. Keep copies of any promissory notes you sign: they tell you the total amounts borrowed, and the names and addresses of the institutions from which you borrowed.
4. **If you have trouble making payments, help is out there.** In fact, you have several options for resolving difficulties. The first step is to contact your school or its billing service immediately at the first sign of trouble.
5. **It helps to develop a budget now.** This helps you manage your debt. It also prepares you to manage your student loan payments when you're done with school.

Now, **please read the rest of this counseling session.** An entrance interview is a requirement for anyone who is receiving a loan. Reading this session fulfills the requirement.

### What is A Health Professions Loan?

The Health Professions Student Loan (HPSL) Program is similar to the Federal Perkins Loan. These loans are low-interest (five percent), and come from government funds, with a share contributed by the school. **As a result, UNC-CH is your contact for everything about your Health Professions Student Loan.**

Health Professions Student Loans have some deferment and cancellation privileges. Deferments help delay payments on your loan. Cancellations provide a way to have a portion (or all) of the loan and accrued interest reduced such that you will not have to pay that amount. Deferments require that you complete and submit forms to the school on a timely basis.

All of the rights and responsibilities available to you under the Health Professions Student Loan Program are documented in the [Promissory Note](#) (sample in PDF will open in a new window). Depending on when you received your loan, the terms may not be the same as the sample note. You may contact the loan repayment section of the Office of Student Accounts and University Receivables to request a copy of your signed promissory note. Deferments and cancellations are granted based on your promissory note provisions.

### What Happens After I Leave School?

Several steps take place after you graduate. First, you get a grace period - a period of time (12 months) when you don't have to make payments. (of course, you can repay your loans at any time, without penalty). During the grace period, no interest is added to your loan. The grace period immediately follows completion or termination of full-time student status and cannot be postponed to follow any deferments for which you may be eligible.

During the grace period, you will receive a repayment schedule, which tells you the interest rate, payment amounts, and payment methods. The methods may include:

1. ACH (Automated Clearing House) - an automatic deduction each month from your checking or savings account. You'll save money by not writing a check or paying postage.
2. Billing Statements - sent each month as a convenient reminder.

**One month after the grace period, your first payment is due.** The Health Professions Student Loan Program usually carries a minimum payment of \$40; your payment may be higher, depending on your loan balance. The maximum repayment period is 10 years.

### Further Information

For further information review the U.S. Department of Health and Human Service's website: <http://bhpr.hrsa.gov/dsa>.

**If you do not agree to these terms, you must stop now! Contact your school if you have any questions regarding the terms of this promissory note.**

### Test Your Understanding?

After you have read the text above, you may answer the questions below. You will not be permitted to continue until you have successfully answered all questions below.

1. Who can answer questions about the terms of repayment for this loan?  
A. My promissory note  
B. The Rights & Responsibilities statement  
C. My lender or billing service  
D. All of the above
2. During my grace period I will receive the following information from my school or its billing service:  
A. A repayment schedule  
B. Interest rate information  
C. Payment methods available  
D. All of the above
3. If I miss one payment and therefore may be in default, I should:  
A. Do nothing  
B. Contact my school or billing service for payment arrangements  
C. Consider bankruptcy since it is my only option
4. If I can't make my payments, I should:  
A. Contact my school or its billing service  
B. Hire an attorney  
C. Verify eligibility for deferment  
D. Do nothing, and wait for them to contact me  
E. A and C

Submit

## Step 4 – Rights and Responsibilities

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### Rights and Responsibilities

These are your rights and responsibilities for the promissory note you will sign.

#### HEALTH PROFESSIONS / LOANS FOR DISADVANTAGED STUDENTS (MPN) PROGRAM STATEMENT OF RIGHTS AND RESPONSIBILITIES

*In order to complete your entrance interview, you must read and acknowledge the information below.*

A Health Professions Loan or Loans for Disadvantaged Students Loan is a serious legal obligation. Therefore, it is extremely important that you understand your rights and responsibilities and you agree to honor them.

1. UNC-CH is the holder of my Promissory Note and I must, without exception, contact the loan repayment section of the Office of Student accounts and University Receivables if:
  - a. I withdraw from school
  - b. my name should change (for example, because of marriage)
  - c. my telephone number changes
  - d. I transfer to another school
  - e. my address or my parent's address, changes
  - f. I drop below full-time status
  - g. my Social Security Number changes
  - h. my expected graduation date changes
  - i. I join the military service or Peace Corps
2. I understand that when I graduate or withdraw from UNC-CH, I must arrange for an exit interview by contacting the loan repayment section of the Office of Student Accounts and University Receivables. Failure to comply can result in an administrative hold being placed on my diploma, transcripts, and registration status.
3. I understand that my first payment will be due 12 months from the time I cease to be a full-time student.
4. I understand that my minimum payment will be at least \$40. It may be more if the amount borrowed is sufficient to require larger payments.
5. I understand that the ANNUAL PERCENTAGE RATE of 5% will be charged on the unpaid balance and that it will begin to accrue 12 months after I cease to be enrolled as a full-time student.
6. I understand that cancellation may be granted for death or permanent and total disability. I also understand the school must be informed of such a status.
7. I understand that I may request that payments on my loan(s) be deferred based on provisions stated in my Promissory Note. I understand that I must inform UNC-CH of such status in writing in a timely manner.
8. I understand that if I cannot make a payment on time, I must contact the loan repayment section of the Office of Student Accounts and University Receivables to make arrangements. I will be charged late fees or penalty charges for each month I fail to make an installment when due or to comply with other terms of my Promissory Note.
9. I understand that if I fail to repay my loan as agreed, the total balance may become due and payable immediately.
10. I understand that if my loan goes into default, an administrative hold will be placed on my academic records (preventing me from obtaining a transcript, or returning to school). My loan could be sent to an outside collection agency and legal action could be taken against me. I will be responsible for all costs of collections as stipulated in my Promissory Note. (Default is when you fail to make an installment when due or to comply with other terms of your Promissory Note.)
11. I understand that I must promptly answer any communication from UNC-CH regarding my loan.
12. I understand that I may prepay the entire balance, or any portion thereof, at any time without penalty. I further understand that future interest charges will be reduced by making such payments.
13. I authorize UNC-CH to contact any school which I may attend to obtain information concerning my student status, my year of study, my dates of attendance, graduation, or withdrawal, my transfer to another school, or my current address. This authorization is in effect until my loan is paid in full.
14. I authorize UNC-CH to obtain my credit history from credit bureaus as necessary and I understand that default on any loan(s) will be reported to national credit bureaus. See the promissory note for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

See the promissory note for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

☐ By checking this box, I accept the terms outlined in the Rights and Responsibilities presented above.

Submit

**Step 5** - Provide reference information. Three references with three different addresses is required.

**\*Note** - Using the same address on references will delay your loan from transferring to your student account. If you do list duplicate references, you will receive an email requesting additional information.

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#### Reference Information

You must complete your information, provide your next of kin, and supply two people as references.

A total of three references, with three different addresses.

\* Items marked with a red asterisk are required. You cannot continue until you have provided all required items.

#### Student Information

Social Security Number:  
Student:  
First Name:\*  
Middle:  
Last:  
Permanent Address:\*  
Permanent City/State/Zip:\*  
Permanent Country:  
Permanent Phone:\*  
Local Address:\*  
Local City/State/Zip:\*  
Local Phone:  
Date Of Birth:  
Drivers License:  
Cell Phone:  
Personal Email:\*  
(Use none only if you do not have a personal email address)  
School Email:

#### Next Of Kin

This should be the name of your parent or guardian who would always know how to contact you in the event of an emergency.

First Name:\*  
Middle:  
Last:  
Address:\*  
City/State/Zip:\*  
Country:  
Home Phone:  
Work Phone:  
Permanent Email:  
Relationship:

#### First Reference

This should be the name of someone who would know how to contact you. Do not use someone who lives at one of the addresses above.

First Name:\*  
Middle:  
Last:  
Address:\*  
City/State/Zip:\*  
Country:  
Home Phone:  
Work Phone:  
Permanent Email:  
Relationship:

#### Second Reference

This should be the name of someone who would know how to contact you. Do not use someone who lives at one of the addresses above.

First Name:\*  
Middle:  
Last:  
Address:\*  
City/State/Zip:\*  
Country:  
Home Phone:  
Work Phone:  
Permanent Email:  
Relationship:

☐ I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loans at the cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Submit



# Step 6 – Disclosure Notice

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## Private Education Loan Approval Disclosure

The University of North Carolina at Chapel Hill  
CB# 1400 2215 SASB North  
Chapel Hill, NC 27599-1400

### Loan Rates & Estimated Total Costs

<b>Total Loan Amount</b> <b>\$1,500.00</b> <small>The total amount you are borrowing</small>	<b>Interest</b> <b>5.000%</b> <small>Your current interest rate</small>	<b>Finance Charge</b> <b>\$134.46</b> <small>The estimated dollar amount the credit will cost you</small>	<b>Total of Payments</b> <b>\$1,634.46</b> <small>The estimated amount you will have paid when you have made all payments</small>
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Itemization of Amount Financed	
<b>Amount paid to you</b>	\$0.00
<b>Amount paid to others</b> on your behalf	
• The University of North Carolina at Chapel Hill	+ \$1,500.00
<b>Amount Financed</b> (total amount provided)	= \$1,500.00
<b>Initial finance charges</b>	
Application Fee: \$0.00	
Origination Fee: \$0.00	+ \$0.00
Repayment Fee: \$0.00	
<b>Total Loan Amount</b>	= \$1,500.00

#### About Your Credit Rate

☒ **Your rate is fixed**

This means that your interest rate will remain constant over the full term of the loan.

☐ **Your rate is variable**

This means that your actual rate varies with the market and could be lower or higher than the rate on this form. The variable rate is based upon the [Index] Rate (as published in the [source of index]). For more information on this rate, see reference notes.

• **Although your rate will vary, it will never exceed 5.000%**

(the maximum allowable [by law] for this loan).

• **Your Annual Percentage Rate (APR) is 5.000%.**

The APR can be different from the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

#### Fees

- Late Charge Fee: **6.00%**
- Return Check Fee: **\$25.00**

### Estimated Repayment Schedule & Terms

41 MONTH LOAN TERM	Monthly Payments	
	at 5.000% the Current interest rate of your loan	at 25.00% the maximum interest rate possible for your loan
01/01/2017 to 01/01/2018 deferment period	(Interest may accrue at this time, please review your prom note)	(Interest may accrue at this time, please review your prom note)
01/01/2018 to 06/01/2021 Repayment Period	<b>\$40.00</b>	<b>\$40.00</b>

• Though your loan does not have a maximum interest rate, an example rate of 25% has been used for comparative purposes.

• The repayment term of the loan could be shorter than the maximum term. A minimum fixed payment may be required.

### Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
<b>PERKINS</b> for Students	5% fixed
<b>DIRECT</b> for Students	Please see the following website for current interest rates: <a href="http://www.direct.ed.gov">http://www.direct.ed.gov</a>
<b>PLUS</b> for Parents and Graduate / Professional Students	Please see the following website for current interest rates: <a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/parentloans.jsp">http://studentaid.ed.gov/PORTALSWebApp/students/english/parentloans.jsp</a>

You may qualify for Federal education loans.

For additional information, contact your schools financial aid office or the department of education at:  
<http://www.federalstudentaid.ed.gov>

### Next Steps & Terms of Acceptance

This offer is good until: 12/31/2016	<b>1. Find Out About Other Loan Options.</b> Contact your schools financial aid office for more information.
	<b>2. You have Until 12/31/2016 to Accept this Offer.</b> The terms of this offer will not change except as permitted by law and the variable interest rate may change based on the market.
	<b>To Accept the Terms of this loan,</b> Please check the appropriate box at the bottom of this disclosure

#### Reference Notes

##### Interest Rate:

- Your loan may have a fixed interest rate. This means the interest rate on your loan will remain fixed for the full term of the loan.
- Your loan may have a variable interest rate that is based on a publicly available index. Your rate is calculated each month, quarter or year by adding a margin to the index rate.
- The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers fees you pay to obtain the loan, the interest rate, and whether you defer (postpone) payments while in school.
- If the Interest Rate is variable, there is no limit to the amount that the rate could increase at one time.
- If the Interest Rate increases, your payments could be higher.

##### Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

##### Repayment Options

- Although you may not be required to make payments while enrolled you can still make payments to your loan servicer or directly to the school. More information about repayment deferral or forbearance options is available in your loan agreement.

##### Prepayments:

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.
- See your loan agreement for any additional information about nonpayment default, any required repayment in full before the scheduled date, and prepayments refunds and penalties.

☐ By checking this box, I confirm I have read and understand the terms outlined in the Disclosure above.

First:  Middle:  Last:

**E-Signature:** (Please type your full, legal name)

This will serve as your electronic signature for this document.



## Self Certification

OMB No. 1845-0101

Form Approved

Exp. Date 07-31-2019

### Private Education Loan Applicant Self-Certification

**Important:** Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

**Instructions:** Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

#### SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are **strongly** encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

#### SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated. See Section 5 for definitions of financial aid terms.

[aidinfo@unc.edu](mailto:aidinfo@unc.edu) or 919-982-8386

A. Student's cost of attendance for the period of enrollment covered by the loan

\$ 10000.00

B. Estimated financial assistance for the period of enrollment covered by the loan

\$ 35000.00

C. Difference between amounts A and B

\$ 5000.00

Do not use dollar signs or commas when entering in the numbers to the right.

**WARNING:** If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

#### SECTION 3: APPLICANT INFORMATION

The University of North Carolina at Chapel Hill, CB# 1400 2215 SASB North, Chapel Hill, NC 27599-1400

Full Name and Address of School

Applicant Name (last, first, MI)

Date of Birth (mm/dd/yyyy)

Permanent Street Address

City, State, Zip Code

Area Code / Telephone Number (Home)

Area Code / Telephone Number (Other)

Email Address

Period of Enrollment Covered by the Loan

If the student is not the applicant, provide the student's name and date of birth.

Student Name (last, first, MI)

Student Date of Birth

#### SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant Date (mm/dd/yyyy) 00/00/0000 00:00

#### SECTION 5: DEFINITIONS

**Cost of attendance** is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

**Estimated financial assistance** is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include: (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

**Title IV student financial aid** includes the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at [www.fafsa.gov](http://www.fafsa.gov), by calling 1-800-4-FED-AID, or from the school's financial aid office.

#### SECTION 6: PAPERWORK REDUCTION NOTICE

**Paperwork Reduction Notice:** According to the Paperwork Reduction Act of 1996, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.

☐ By checking this box, I confirm I have read and understand the Self Certification presented above.

First:  Middle:  Last:

E-Signature: (Please type your full, legal name)

This will serve as your electronic signature for this document.

Submit

## Review and Sign

Below is a draft of your promissory note for your review. If you agree, you may sign the note at the bottom of the page.

**U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)  
PUBLIC HEALTH SERVICE (PHS)  
HEALTH RESOURCES AND SERVICES ADMINISTRATION  
BUREAU OF HEALTH PROFESSIONS  
GUIDANCE**

**LOANS FOR DISADVANTAGED STUDENTS PROGRAM  
MASTER PROMISSORY NOTE  
(SINGLE OR MULTI-YEAR)  
FOR LOANS MADE ON OR AFTER  
JULY 1, 2004**

I, Joe A Lange, hereinafter called the Borrower, promise to pay to The University of North Carolina at Chapel Hill, hereinafter called the Institution located at Chapel Hill, NC, the sum of such amounts as may from time to time be advanced to me with interest at the rate of Five (5) percent per annum together with all attorney's fees, collection agent costs, and other related costs and charges for the collection of any amount not paid when in default according to the terms of this Promissory Note.

The Borrower and Institution further understand and agree that:

- Consolidation (42 CFR 57.208):** If the Institution makes more than one loan, with the same repayment terms, to the Borrower under the Loans for Disadvantaged Students program, the sum of the amounts advanced to the Borrower shall be consolidated for purposes of repayment. Each payment made by the Borrower to the Institution shall be applied first to interest which has accrued on the unpaid principal balance and then to the principal sum of the total loan.
- Repayment (Section 722 Public Health Service Act, 42 CFR 57.210):**
  - Repayment shall be made in equal or graduated periodic installments within the repayment period, except that the Institution may require repayment to be made in an amount equal to not less than \$40 per month. The repayment period begins one year after the Borrower ceases to be a full-time student at a school eligible to participate in the Loans for Disadvantaged Students program. The repayment period shall not be less than ten years, nor more than 25 years, at the discretion of the Institution. Periods of authorized deferment are not included as part of the repayment period.
  - The terms and conditions of repayment shall be set forth in a separate repayment period schedule which is approved by the Institution and agreed to by the Borrower. Payments under the repayment schedule shall be made to the Institution or its representative no less often than quarterly, except that if the Borrower is more than 60 days past due on a payment, the remaining balance of the loan shall be repaid on a monthly basis.
- Interest (Section 722 Public Health Service Act, 42 CFR 57.208):** Interest shall accrue from the beginning of the repayment period.
- Deferment (Section 722 Public Health Service Act, 42 CFR 57.210):** Periodic installments of principal and interest need not be paid, and interest shall not accrue, while the Borrower: (a) serves on active duty as a member of a uniformed service of the United States, for up to three years; (b) serves as a volunteer under the Peace Corps Act, for up to three years; (c) pursues advanced professional training, including internships and residencies; (d) pursues a full-time course of study at a health professions school eligible for participation in the Loans for Disadvantaged Students program; (e) leaves the Institution, with the intent to return to the Institution as a full-time student, to engage in a full-time educational activity which is directly related to the health profession for which the Borrower is preparing, as determined by the Secretary of Health and Human Services (the Secretary), for up to two years; and (f) participates in a fellowship training program or a full-time educational activity which is directly related to the health profession for which the Borrower prepared at the Institution, and is engaged in by the Borrower within 12 months after the completion of the Borrower's participation in advanced professional training (described in #4(c) above) or prior to the completion of the Borrower's participation in such training, for up to two years.
- Prepayment (Section 722 Public Health Service Act):** The Borrower may, at his or her option and without penalty, prepay all or any part of the principal and accrued interest at any time.
- Exit Interview (42 CFR 57.210):** The Borrower agrees to attend an exit interview prior to completing or terminating full-time student status at the Institution.
- Default (42 CFR 57.208):** If the Borrower fails to make an installment payment when due or fails to comply with any other term of this Promissory Note, the loan will be considered in default.
- Late Charge (Section 721 Public Health Service Act, 42 CFR 57.210):** The Institution shall assess a late penalty charge for failure of the Borrower to pay all or any part of an installment, or for failure to file satisfactory evidence of entitlement to deferment, if so entitled, at a rate, not to exceed an amount equal to 5 percent as determined by the Institution of the amount of such installment, on loans more than 60 days past due.
- Acceleration (42 CFR 57.208):** If the Borrower fails to make a scheduled repayment or fails to comply with any other term of this Promissory Note, the entire unpaid balance of the loan, including interest due and accrued and any applicable penalty charges, will, at the option of the Institution, become immediately due and payable.
- Credit Bureaus (42 CFR 57.210):** The Institution may disclose the Borrower's loan, and any other relevant information, to credit bureaus. If the Borrower is more than 120 days past due in making a scheduled repayment, the Institution will disclose the Borrower's delinquent status, and any other relevant information, to credit bureaus.
- Collection Agents, Litigation, and Withholding of Services (Section 722 Public Health Service Act, 42 CFR 57.210):** If the Borrower fails to make a scheduled repayment, or fails to comply with any other term of this Promissory Note, the Institution may: (a) refer the Borrower's loan to a collection agent for further collection efforts; (b) institute legal proceedings against the Borrower; (c) withhold institutional services, such as transcripts and letters of recommendation, from the Borrower; (d) refer the Borrower's loan to the Secretary for collection assistance, including offset of Federal salaries; and (e) obtain the Borrower's address from the Internal Revenue Service through the Secretary, if the Institution has no current address for the Borrower.
- Death or Disability (42 CFR 57.211):** In the event of the Borrower's total and permanent disability or death, the unpaid indebtedness remaining on the Promissory Note shall be cancelled. Subject to the regulations of the Secretary, the Institution may assess a charge on the Borrower's loan to cover the costs of insuring against death or disability cancellations.
- General:** The Borrower will promptly inform the Institution of any change in name or address after he or she ceases to be a full-time student at the Institution. The terms of this Promissory Note shall be construed according to the Federal statute and regulations governing the administration of the Loans for Disadvantaged Students program, copies of which shall be kept by the Institution.

### Notice About Subsequent Loans Made Under This Master Promissory Note

This Note authorizes the Institution to disburse multiple loans during the multi-year term of this Note upon the Borrower's request and upon the Institution's determination of the Borrower's loan eligibility.

Subsequent loans may be made under the Note for the same or subsequent periods of enrollment at this Institution. The Institution however, may at its discretion, close this Note at any time and require the borrower to sign a new Note for additional disbursements. If the Institution chooses to make subsequent loans under this Note, no such loans will be made after the earliest of the following dates: (i) the date this Institution receives the Borrower's written notice that no further loans may be made disbursed under this note; (ii) the date of withdrawal from the Institution by the Borrower.

Any amendments to the Public Health Service Act governs the terms of any loans disbursed on or after the effective date of such amendment, and such amended terms are hereby incorporated into this Note.

**NOTICE:** The Institution must require security or endorsement if the Borrower is a minor and if, under the applicable State law, the Note signed by him or her would not create a binding obligation. The Institution may not require security or endorsement in any other circumstances. The Institution shall supply a copy of this Note to the Borrower.

**WARNING:** Any person who knowingly makes a false statement or misrepresentation in obtaining these funds is subject to penalties which may include fines and imprisonment under Federal Statute.

Unsigned  
(Date)

Unsigned

Rev 5/04

☐ I accept the promissory note as presented above and affix my electronic signature below.

First:  Middle:  Last:

E-Signature: (Please type your full, legal name)

This will serve as your electronic signature for this document.

**Private Education Loan Final Disclosure****Right To Cancel**

You have a right to cancel this transaction, without penalty, by midnight **12/15/2016**. No funds will be disbursed to you or to your school until after this time. You may cancel by contacting your school's financial aid office.

Lange, Joe A  
100 Global View Drive  
Warrendale, PA 15086

The University of North Carolina at Chapel Hill  
CB# 1400 2215 SASB North  
Chapel Hill, NC 27599-1400

**Loan Rates & Estimated Total Costs****Total Loan Amount****\$1,500.00**

The total amount you are borrowing

**Interest****5.000%**

Your current interest rate

**Finance Charge****\$134.46**

The estimated dollar amount the credit will cost you

**Total of Payments****\$1,634.46**

The estimated amount you will have paid when you have made all payments

**Itemization of Amount Financed**

<b>Amount paid to you</b>	\$0.00
<b>Amount paid to others</b> on your behalf	
• The University of North Carolina at Chapel Hill	+ \$1,500.00
<b>Amount Financed</b>	= \$1,500.00
(total amount provided)	
<b>Initial finance charges</b>	
Application Fee: \$0.00	
Origination Fee: \$0.00	+ \$0.00
Repayment Fee: \$0.00	
<b>Total Loan Amount</b>	= \$1,500.00

**About Your Credit Rate**☒ **Your rate is fixed**

This means that your interest rate will remain constant over the full term of the loan.

☐ **Your rate is variable**

This means that your actual rate varies with the market and could be lower or higher than the rate on this form. The variable rate is based upon the [Index] Rate (as published in the [source of index]). For more information on this rate, see reference notes.

• **Although your rate will vary, it will never exceed 5.000%**

(the maximum allowable [by law] for this loan).

• **Your Annual Percentage Rate (APR) is 5.000%.**

The APR can be different from the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

**Fees**

- Late Charge Fee: **6.00%**
- Return Check Fee: **\$25.00**

**Estimated Repayment Schedule & Terms**

41 MONTH LOAN TERM	Monthly Payments	
	at 5.000% the Current interest rate of your loan	at 25.00% the maximum interest rate possible for your loan
01/01/2017 to 01/01/2018 deferment period	(Interest may accrue at this time, please review your prom note)	(Interest may accrue at this time, please review your prom note)
01/01/2018 to 06/01/2021 Repayment Period	<b>\$40.00</b>	<b>\$40.00</b>

• Though your loan does not have a maximum interest rate, an example rate of 25% has been used for comparative purposes.

• The repayment term of the loan could be shorter than the maximum term. A minimum fixed payment may be required.

**Reference Notes****Interest Rate:**

- Your loan may have a fixed interest rate. This means the interest rate on your loan will remain fixed for the full term of the loan.
- Your loan may have a variable interest rate that is based on a publicly available index. Your rate is calculated each month, quarter or year by adding a margin to the index rate.
- The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers fees you pay to obtain the loan, the interest rate, and whether you defer (postpone) payments while in school.
- If the Interest Rate is variable, there is no limit to the amount that the rate could increase at one time.
- If the Interest Rate increases, your payments could be higher.

**Bankruptcy Limitations**

- If you file for bankruptcy you may still be required to pay back this loan.

**Repayment Options**

- Although you may not be required to make payments while enrolled you can still make payments to your loan servicer or directly to the school. More information about repayment deferral or forbearance options is available in your loan agreement.

**Prepayments:**

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.
- See your loan agreement for any additional information about nonpayment default, any required repayment in full before the scheduled date, and prepayments refunds and penalties.

☐ By checking this box, I confirm I have read and understand the terms outlined in the Disclosure above.

First:  Middle:  Last:

**E-Signature:** (Please type your full, legal name)

This will serve as your electronic signature for this document.

Submit



## **Step 7 – Once you have completed the promissory note, the loan promissory note will not be active in Connect Carolina for four business days.**

The access information provided below is only to access your promissory note after you have signed it. You will be assigned a different PIN when you drop below half time status or graduate.

[Step 1](#) > [Step 2](#) > [Step 3](#) > [Step 4](#) > [Step 5](#) > [Step 6](#) > **Step 7**

### **Electronic Signature Accepted**

Thank you for completing the electronic promissory note process. You have successfully signed your promissory note.

**Please read this page carefully. You will need information contained on this page to retrieve, print, or access your electronic promissory note.**

You have completed all of the steps and your promissory note has been electronically signed. Please keep in mind that your school reserves the right to reject any promissory note for incomplete or incorrect information.

Click [here](#) to view and print a copy of your electronically signed promissory note. We recommend that you save a copy for your records.

**IMPORTANT: If you have additional notes/loan packages to sign, please [click here](#) to return to the list.**

Once you leave this page, in order to access your promissory note, you will need to access your account via the ECSI student website. Below you will find your login information. You will be able to manage your account, view your electronic promissory notes, and sign additional documents electronically if needed. Please note that some items (such as account balance) on your account will not be updated until your school has updated ECSI's systems/records.

To access the website go to <https://borrower.ecsi.net>

Enter the following:

School Code: **J6**  
Account: **Your Student Id Number**  
ECSI PIN:

You will need to reset your password when you visit the site for the first time.

The Email address on file is:  If there is no email address listed, we strongly recommend that you log into your account and provide your email address so that you can receive notifications and perform functions such as retrieving forgotten login information.

[Logout](#)

Connect Carolina 10/07/2016 09:01