

**Guidelines for Paper Master Promissory Notes-October 2007**  
**Attachment to DLB-07-21**

The following document presents a summary of acceptance guidelines for paper Master Promissory Notes (MPNs) received by the Department of Education (the Department). We hope this information will make MPN processing more efficient by helping you prevent errors before MPNs are mailed to the Department, thus minimizing the number of rejected MPNs that need to be corrected.

All paper MPNs are processed in Montgomery, AL. There are two separate mailing addresses, depending on how you choose to send the MPNs. Please use the correct address to ensure a timely receipt of the manifests by the processing center.

<b>Overnight, Express or Certified Mail</b>	<b>Regular Mail:</b>
Department of Education	Department of Education
201 TechnaCenter Drive	P.O. Box 5692
Montgomery, AL 36117*	Montgomery, AL 36103*

\*Note the difference in the zip codes. This is not an error; the post office in Montgomery uses a different zip code for the P.O. Box.

**What should be done to reduce the number of processing errors?**

- Data on the MPN must match the same data in the borrower record (SSN, the borrower's date of birth, and the first two characters of the borrower's first name) or the MPN will not link to an award. Please make sure the MPN information matches the data submitted on the award.
  - In cases where there are permissible alterations of data on the MPN, but the altered data does not match the borrower record, the MPN will not link. You can prevent errors by ensuring that altered data on the MPN is researched and verified against the award data in the system prior to submitting the MPN for processing.
- Handwritten data on the MPNs also increases error rates. To ensure that hand-written MPNs are processed correctly, please make certain that hand-written data on the MPN is legible.
- All pre-printed legal text and borrower-entered information should be readable by the processing team and should not be obscured by a school stamp or date stamp. The use of highlighters on any critical information on the MPN impedes the scanning process and should be avoided.
- When using the downloadable version of an MPN, please ensure that the legal text is printed on the reverse of the MPN.

If a paper MPN cannot be processed due to invalid alteration or other error, it will be returned to you to correct or to obtain a new MPN. We will also return a copy of the shipping manifest annotated to reflect the reason the MPN was returned to you (for example, no signature). You will receive any returned notes before receiving the original shipping manifest.

If you have any questions regarding the MPN process, please contact the COD School Relations Center at 800/848-0978 or e-mail [CODSupport@acs-inc.com](mailto:CODSupport@acs-inc.com). Thank you for your ongoing partnership in the Direct Loan Program.

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**Direct Subsidized Loan and Direct Unsubsidized Loan MPN Review/Acceptance Guidelines**

<b>Section A: BORROWER INFORMATION</b>			
<b>Form Label</b>	<b>Valid Values</b>	<b>Alterations?</b>	<b>Required?</b>
1. Driver's License State and No.	May be left blank. If either license number or state is present, both must be on the MPN	Yes, with initials	No
2. Social Security No.	Student borrower's social security number	Yes, with initials	Yes
3. E-mail Address	Student borrower's current e-mail address; may be blank	Yes	No
4. Name and Address (street, city, state, zip code)	Must have first and last name; middle initial is optional. Student borrower's permanent OR local street address. Student borrower's permanent OR local city, state, and zip code; must have city, state and zip code. If foreign country, zip code must be blank	Yes, with initials	Yes
		Yes	Yes
		Yes	Yes
5. Date of Birth	Student borrower's date of birth, MM/DD/YYYY format	Yes, with initials	Yes
6. Area Code/Telephone No.	Student borrower's permanent 10-digit telephone number	Yes	No
7. References	2 references – name, address, phone number, relationship to the borrower	Yes	Yes
16/17. Borrower's Signature and Today's Date	Signature should match the name in item #4, with the following exceptions: middle initial may be omitted in the signature and an obvious derivative of the first or middle name may be used (i.e., William=Bill; Richard=Dick)	No alterations are permitted on the borrower's signature. Signature must be in blue or black ink. Disabled borrowers may show their symbol, including "X", for a signature. However, the school official must provide a statement on school letterhead indicating the symbol is the signature of the borrower.	Yes
		Date may be altered with initials.	Yes
<b>Section B: SCHOOL INFORMATION</b>			
<b>Form Label</b>	<b>Valid Values</b>	<b>Alterations?</b>	<b>Required?</b>
8. School Name and Address	School Name	Yes	Yes

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8. Continued	School's Street Address	Yes	No
	School's City, State, Zip code	Yes	Yes
9. School Code/Branch	Direct Loan School Code	Yes	Yes
10. Identification No.	MPN ID format: Student SSN: ##### MPN Type: M Program Year: 07 for 2006-2007 School Code: X00000-X99999 where X = G or E MPN Sequence Number: 001-999	Only last 3 digits may be modified, with school official's initials	Yes

Additional Reasons for MPN Rejections:

MPN text or signature is altered.

Legal text is missing.

Signed MPN is a photocopy (no original signature) or is marked "copy" or "non-negotiable."

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**Direct PLUS Loan MPN Review/Acceptance Guidelines**

<b>Section A: BORROWER INFORMATION</b>			
<b>Form Label</b>	<b>Valid Values</b>	<b>Alterations?</b>	<b>Required?</b>
Check box: I am a: Graduate or Professional Student OR Parent of a Dependent Undergraduate Student	One box must be checked.  NOTE: Schools that use the non-label version of the MPN (for example, EExpress users), may print the statement without the checkbox.	Yes, with initials	Yes
1. Driver's License State and No.	May be left blank. If either license number or state is present, both must be on the MPN	Yes, with initials	No
2. Social Security No.	Borrower's social security number	Yes, with initials	Yes
3. Date of Birth	Borrower's date of birth, MM/DD/YYYY format	Yes, with initials	Yes
4. E-mail Address	Borrower's current e-mail address; may be blank	Yes	No
5. Name and Permanent Address	Borrower's first and last name; middle initial is optional. Borrower's permanent OR local street address; Borrower's permanent OR local city, state, and zip code Must have city, state and zip code. If foreign country, zip code must be blank.	Yes, with initials  Yes  Yes	Yes  Yes  Yes
6. Area Code/Telephone No.	Student borrower's permanent 10-digit telephone number	Yes	No
7. Citizenship Status	Citizenship status Alien Registration Number  If "Permanent Resident/Other Eligible Non-Citizen" is selected, the Alien Registration No. must be present.	Yes, with initials	Yes, for parent PLUS only  Leave blank for Grad PLUS
8. Employer's Name and Address	Borrower's employer name and street address, including city, state, and zip code	Yes	No
9. Work Area Code/Telephone No.	Borrower's employer 10-digit telephone number	Yes	No



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15. Social Security No.	Dependent Undergraduate Student's current social security number	Yes, with initials	Yes, for Parent PLUS only  Leave blank for Grad PLUS
16. Date of Birth	Dependent Undergraduate Student's date of birth; MM/DD/YYYY format	Yes, with initials	Yes, for Parent PLUS only  Leave blank for Grad PLUS

Additional Reasons for MPN Rejections:

MPN text or signature is altered.

Legal text is missing.

Signed MPN is a photocopy (no original signature) or is marked "copy" or "non-negotiable."