

Go to the ECSI website below:

<http://www.heartlandecsi.com/>

Click on “eSIGN A PROMISSORY NOTE”.

ECSI SERVICE NEVER RESTS

SAVE PERKINS NOW  
Sign the petition at  
[www.change.org/p/save-perkins-now](http://www.change.org/p/save-perkins-now)  
Your voice matters!

# Welcome,

Please log in below to access and manage your account 24/7, where you can make payments, view bills, and more.

LOG IN TO ACCESS YOUR ACCOUNT [Need help logging in?](#)

School code [?] Account number [?] Pin/Password [?]

Show Typing

LOG IN

CUSTOMER SERVICE

DOWNLOAD FORMS

VIEW TAX INFORMATION

FREQUENTLY ASKED QUESTIONS

HELPFUL LINKS AND RESOURCES

APPLY FOR MONTHLY TUITION PAYMENT PLAN

eSIGN A PROMISSORY NOTE

Click on **Get Started**  
Begin the Electronic Signature Process



## Electronic Promissory Notes

Welcome to ECSI's Electronic Promissory Note site. You will be able to complete, review and print your promissory note online.

Before you begin, you should be aware of the following:

1. If you proceed, you are agreeing to complete the 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. You must contact the school if you wish to sign your promissory note in ink.
4. At the end of the electronic signature process, you will be assigned an account and a password for future use. You must keep this information confidential as it can be used to electronically sign additional documents.
5. You can return to our web site at any time (using the assigned account and password information) to review and print the documents you signed electronically.
6. You have the right to request a paper copy of any documents you signed electronically.
7. By completing the electronic signature process, you are certifying that you are the person identified on the promissory note. If you purposely certify to false or misleading information, you may be fined up to \$20,000, face criminal prosecution, or both. Please do not proceed if you are not the person receiving a financial aid award.

Information about Privacy and Security:

1. Click here to view our [Privacy Policy](#)
2. For information about the security of ECSI's website, please read our [Security FAQ](#).

You will need to have the following to successfully complete the process:

1. If you are signing for a Federal Perkins Loan, you must provide your First Name, Last Name, Social Security Number, and Date of Birth for validation purposes. If we are unable to validate your identity, you will need to print and complete the paper copy and deliver the documents to your school. Further instructions will be provided after the validation process.
2. If you are signing for a Health Profession Loan, Nursing Loan, or other Institutional Loan, you will need the PIN number provided to you in the email or letter notification.
3. Internet Explorer, Firefox, Chrome or Safari
4. Your browser must have Javascript and images enabled
5. 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.

By clicking on the Get Started button, you are confirming you have read the above information and agree to use the electronic promissory note.

**Get Started**  
Begin the Electronic Signature Process

Serviced by ECSI  
Electronic Signature Process

Fill in Social Security Number, First Name, Last Name, and Date of Birth to Log In.

### 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:	University of Wisconsin Oshkosh
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

Click on the “Authenticate Me” link:

**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

NS2 - Nursing Student Loan

[\[Authenticate Me\]](#) 

If you are able to be verified/authenticated, complete the process as normal with step 5.

[http://www.uwosh.edu/fin\\_aid/process/receiving-aid/perkins-loan-processing](http://www.uwosh.edu/fin_aid/process/receiving-aid/perkins-loan-processing)

**Carefully read these instructions PRIOR to clicking on the ECSI link:**

1. Click on the [www.ecsi.net/promr8](http://www.ecsi.net/promr8) link (will open a new window).
2. Read through the information provided and click on "Begin the electronic signature process" link.
3. Enter your Social Security Number, last name and date of birth.
4. Click on "Authenticate Me" and provide your Last Name, First Name, Date of Birth and Social Security Number
5. Complete the Entrance Loan Counseling when prompted.
6. Carefully read your Rights and Responsibilities.
7. Supply reference information.
8. Review and sign the Marital Property Act.
9. Read the entire Master Promissory Note (MPN).
10. Electronically sign your MPN by checking the box and typing your full legal name.
11. Retrieve and print your MPN for your records.

If you are not able to be verified/authenticated on the ECSI website, this message will appear.

**Authentication Not Successful**

**Sorry, we were 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.

To start the entrance counseling process for your Federal Perkins Loan(s), click [here](#).

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

However, **Nursing Loan students** will be able to verified/authenticate themselves using their ECSI Pin#.

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

School: University of Wisconsin Oshkosh

Social Security Number: 200-10-2209

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.

For **Perkins Loan** students, if the ECSI website is not able to verified/authenticate, a paper Master Promissory Note will need to be completed. Check the box below and click "Submit":

**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.

**Sorry, we were unable to authenticate your information. You will be able to complete the entrance counseling process electronically;** however, you will need to print a paper copy of the promissory note and take it to your school so that you may sign the paper copy. You can take the paper copy to your school's financial aid or student accounts office. Your school may require photo identification prior to signing the promissory note.

You are about to begin the process of completing your entrance interview counseling 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"/>	Federal Perkins Loan (MPN)	11/01/2012	*	Open	Entrance Interview Counseling/Promissory Note Ready to Sign

\* Your Financial Aid letter provided the award amount for the MPN.

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 process electronically.
2. Your responses to all questions throughout this process will be recorded and made part of your account.
3. You have the option to complete the entrance counseling manually. You must contact the school if you wish do not wish to complete this process electronically.
4. 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 interview process.

Start working on your Perkins Master Promissory Note online, and press the “**Submit**” button after all 10 questions have been answered:

### Welcome to Student Loan Entrance Interview Counseling

Before you take out a student loan, you are required by federal regulation to complete this student loan entrance interview counseling session.

### 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 Perkins 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. **Your school is your lender for Perkins loans -- so keep them informed.** Stay in close touch with the financial aid professionals there. Contact them, or their billing service, with any changes in your name, address, phone, employment situation, etc.
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. **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.

Review the “Rights and Responsibilities” page, check the box at the bottom, and click on “Submit”.

#### Rights and Responsibilities

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

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.

**FEDERAL PERKINS LOAN PROGRAM STATEMENT OF RIGHTS AND RESPONSIBILITIES**  
*In order to complete your entrance interview, you must read and acknowledge the information below.*

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

Submit

Review your Reference Information page, check the box at the bottom, and click on “Submit”.

### Reference Information

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

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

Student Information	
Social Security Number:	XXX-XX-2209
Student:	Joe Lange
First Name: *	<input type="text" value="Joe"/>
Middle:	<input type="text" value="A"/>
Last: *	<input type="text" value="Lange"/>

By checking this box, I agree that for all purposes related to the servicing of this loan, including collection of delinquent payments and related discussions of all loss mitigation programs designed to assist the borrower in curing the delinquency, I administer my written consent to be contacted on all phone numbers given on this application, whether mobile phone, work phone or residential phone.

Complete the Wisconsin Marital Property Act form, certify by checking the box at the bottom, then “Submit”:

**Review and Sign**

**University of Wisconsin Oshkosh**

**The Wisconsin Marital Property Act**

I certify that I have read the foregoing notice, and that the above information is true and correct 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.

### Print Promissory Note:

#### Print Your Promissory Note

Since we were not able to authenticate your identity based upon the information you provided in Step 1 of this process, you will not be able to electronically sign your Federal Perkins Promissory Note.

You must print a paper copy of your Federal Perkins Promissory Note and take it to your school so that you can sign the paper copy. We recommend that you take the paper promissory note to your Student Financial Aid Office or Student Accounts Office for signature.

Please note that your school may require photo ID prior to signing of the promissory note.

To print your Federal Perkins Promissory Note, click [here](#).

If you have additional loans to review and sign other than Federal Perkins Loans, click [here](#) to return to Step 1 to complete the Institutional or non-Perkins loan packages.

Sign Master Promissory Note and drop it off to our Student Accounts Office (Dempsey 236):

**FEDERAL PERKINS LOAN MASTER PROMISSORY NOTE**

OMB No. 1345-0074 Form Approved Expiration Date 09/30/2015

Section A: Borrower Section	
1. Name (last, first, middle initial) and Permanent Address (street, city, state, zip code)	2. Social Security Number - -
	3. Date of Birth (mm/dd/yyyy) / /
	4. Home Area Code/Telephone Number ( ) -
	5. Driver's License Number (List state abbreviation first)
Section B: School Section	
6. School Name & Address (street, city, state, zip code)	7. Annual Interest Rate 5%

[Any bracketed clause or paragraph may be included at option of institution]

**Terms and Conditions: (Note: Additional Terms and Conditions follow on subsequent pages)**

**APPLICABLE LAW** - The terms of this Federal Perkins Loan Master Promissory Note (hereinafter called the Note) and any disbursements made under this Note shall be interpreted in accordance with Part E of Title IV of the Higher Education Act of 1965, as amended (hereinafter called the Act), as well as Federal regulations issued under the Act. All sums advanced under this Note are subject to the Act and Federal regulations issued under the Act.

**REPAYMENT** - I am obligated to repay the principal and the interest that accrues on my loan(s) to the above-named institution (hereinafter called the School) over a period beginning 9 months (or sooner if I am a Less-Than-Half-Time Borrower) after the date I cease to be at least a half-time student at an institution of higher education or a comparable School outside the United States approved by the United States Department of Education (hereinafter called the Department) and ending 10 years later, unless I request in writing that my repayment period begin sooner. I understand that the School will report the amount of my installment payments, along with the amount of this loan to at least one national credit bureau. Interest on this loan shall accrue from the beginning of the repayment period. My repayment period may be shorter than 10 years if I am required by my School to make minimum monthly payments. My repayment period may be extended during periods of deferment, hardship, or forbearance and I may make graduated installments in accordance with a schedule approved by the Department. I will make my installment payments in equal monthly, bimonthly, or quarterly installments as determined by the School. The School may round my installment payment to the next highest multiple of \$5. [I will make a minimum monthly repayment of \$40 (or \$30 if I have outstanding Federal Perkins Loans made before October 1, 1992 that included the \$30 minimum payment option or outstanding National Direct Student Loans) in accordance with the Minimum Monthly Payment Section of the Terms and Conditions contained on the reverse side of this document.]

**LATE CHARGES** - The School may impose late charges if I do not make a scheduled payment when due or if I fail to submit to the School on or before the due date of the payment, a properly documented request for any of the forbearance, deferment, or cancellation benefits as described below. No late charges may exceed 20 percent of my monthly, bimonthly, or quarterly payment. The School may add the late charges to principal the day after the scheduled payment was due or include it with the next scheduled payment after I have received notice of the charge, and such notice is sent before the next installment is due.

**FORBEARANCE, DEFERMENT, OR CANCELLATION** - I may apply for a forbearance, deferment, or cancellation on my loan. During an approved forbearance period, payments of principal and interest, or principal only, may be postponed or reduced. Interest continues to accrue while my loan is in forbearance. During an approved deferment period, I am not required to make scheduled installment payments on my loan. I am not liable for any interest that might otherwise accrue while my loan is in deferment. If I meet the eligibility requirements for a cancellation of my loan, the institution may cancel up to 100 percent of the outstanding principal loan amount. Information on eligibility and application requirements for forbearances, deferments, and cancellations is provided on pages 2 through 4 of this Note. I am responsible for submitting the appropriate requests on time, and I may lose my benefits if I fail to file my request on time.

**DEFAULT** - The School may, at its option, declare my loan to be in default if (1) I fail to make a scheduled payment when due; (2) I fail to submit to the School, on or before the due date of a scheduled payment, documentation that I qualify for a forbearance, deferment, or cancellation; or (3) I fail to comply with the terms and conditions of this Note or written repayment agreement. The School may assign a defaulted loan to the Department for collection. I will be ineligible for any further federal student financial assistance authorized under the Act until I make arrangements that are satisfactory to the School or the Department to repay my loan. The School or the Department shall disclose to credit bureau organizations that I have defaulted and all other relevant loan information. I will lose my right to defer payments and my right to forbearance if I default on my loan. The School or the Department may accelerate my defaulted loan. Acceleration means that the School or the Department demands immediate payment of the entire unpaid balance of the loan, including principal, interest, late charges, and collection costs. I will lose my right to receive cancellation benefits for service that is performed after the date the School or the Department accelerated the loan.

**CHANGE OF STATUS** - I will inform the School of any change in my name, address, telephone number, Social Security Number, or driver's license number.

**AUTHORIZATION** - I authorize the School, the Department, and their respective agents and contractors to contact me regarding my loan request or my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

**PROMISE TO PAY**: I promise to pay the School, or a subsequent holder of the Note, all sums disbursed under the terms of this Note, plus interest and other fees which may become due as provided in this Note. I understand that multiple loans may be made to me under this Note. I understand that by accepting any disbursements issued at any time under this Note, I agree to repay the loans. I understand that each loan is separately enforceable based on a true and exact copy of this Note. I understand that I may cancel or reduce the amount of any loan by not accepting or by returning all or a portion of any disbursement that is issued. If I do not make any payment on any loan under this Note when it is due, I promise to pay all reasonable collection costs, including attorney fees, court costs, and other fees. I will not sign this Note before reading the entire Note, even if I am told that I am not required to read it. I am entitled to an exact copy of this Note. This loan has been made to me without security or endorsement. My signature certifies I have read, understand, and agree to the terms and conditions of this Note.

**I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MASTER PROMISSORY NOTE AND THAT I MUST REPAY SUCH LOANS.**

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date