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**Submitter Information:**

**Name:** Melinda Fedeler

**Email:** [melinda.fedeler@dsu.edu](mailto:melinda.fedeler@dsu.edu)

**Comment Summary:**

It would be nice for the borrower to have the instructions for completing the forms come before the loan agreement and details.

**ED Response:**

The "Before You Begin" section of the Master Promissory Note instructs borrowers to read the instructions on page 14 of the form before they begin to complete the form. These instructions are for borrowers who choose to complete a paper Master Promissory Note. The majority of borrowers complete the Master Promissory Note electronically on the Department's StudentAid.gov website. Borrowers who complete the form electronically are provided with instructions separately for each individual data element.