



# TEXAS TECH UNIVERSITY

## College Access Loan Instructions

1. The Texas Higher Education Coordinating Board has specific system requirements when accessing the [www.hhloans.com](http://www.hhloans.com) website. **You must utilize a PC with Internet Explorer 6.0 (or newer version).** The use of any of the following Internet Browsers or mobile devices will cause errors and prevent submission of online loan applications and documents:
  - a. Apple MAC
  - b. Google Chrome
  - c. Mozilla Firefox
  - d. Safari
  - e. Cell Phones
  - f. Smartphone
  - g. Any tablet
2. The College Access Loan is a Borrower Initiated loan. The student borrower will initiate the College Access Loan process at [www.hhloans.com](http://www.hhloans.com). If the student borrower does not already have an account created, a new account must be established per the website instructions.
3. The student borrower is required to complete three separate processes. ***NOTE: It is recommended that the student borrower sign all documents electronically, if possible, to expedite the approval process.*** The application processes are:
  - a. Loan Application
    - i. Complete loan application/required Credit Check and submit for approval;
    - ii. A co-signer may be required if the student borrower has an insufficient credit history. Based on the approved credit of the student and/or co-signer, the loan origination fee will be determined.
    - iii. The loan origination fee of 0%, 3% or 5% will be based on the approved credit of the student and/or co-signer.
  - b. Complete and submit the Borrower Self-Certification form.
  - c. Complete the Master Promissory Note (MPN).
4. Once HHloans.com has received all three documents and approved the loan request, the loan request will be placed on the schools electronic loan certification portal for review.
5. TTU will review the approved loan request and certify the approved loan amount up to the student borrowers request or the cost of attendance minus other aid, whichever is less. TTU will send an email to the student after the school certification is completed to watch for the Final Loan Disclosure to arrive via US Mail.
6. HHloans.com will review the school certified loan amount. Once the request is approved, a Final Loan Disclosure will be sent to the student borrower via US mail for review and acceptance. The borrower has the option to sign and return the final disclosure via US mail or can log into HHloans.com to accept the terms of the final disclosure electronically.
7. The student has 90 days after the school certifies the loan eligibility to complete and submit the Final Loan Disclosure or HHLoans.com will cancel the loan in full.

8. Once HHloans.com has received the signed final disclosure, the funds request is forwarded to the state Comptroller. The borrower has 10 business days to decline the loan award should the loan no longer be needed.
9. Funds will not be disbursed by the Comptroller until the 11th business day after the final approval or 10 calendar days prior to the first day of classes, whichever is later. If the student borrower continues to be eligible at the time loan funds are received, the loan funds are applied directly to the student billing account with Student Business Services.
10. The student borrower can log into [www.hhloans.com](http://www.hhloans.com) to check the status of their loan via the HHLoans account login to view the loan status.