

**2000-2001 Direct Loan Technical Reference
559 H
Tracking Log**

Page(s) Removed	Pages Inserted	Description
Custom Layouts 1-3	Custom Layouts 1-3	Added Message Classes ED09##OP, ED11##OP, ED12##OP, ED13##OP, ED14##OP, and DQBD##OP.
1-6	1-6	Deleted "07 = SAM Batch contains a SAM indicator in header:" from the Valid Field Content column for Field #7.
1-36	1-36	Added "PLUS only" to the Valid Field Content column for Field #114.
1-45	1-45	Added "X = Pending Master Promissory Note at the LOC" to the Valid Field Content column for Field #6.
1-95	1-95	Deleted "Disbursement Activity Q = Blank" from the Valid Field Content column for Field # 16, Disbursement Activity Taken Status. Disbursement Activity "Q" can be accepted or rejected.
1-97	1-97	Added "Used only for disbursement activity = Q" to bottom half of the Valid Field Content column for Field #25.
1-116	1-116	Added "Kentucky" to State Codes.
Custom Edits 2-7 through 2-9	Custom Edits 2-7 through 2-9	Modified Error Message Text for error codes 84, 94, and 98 to "Not in Use" for Loan Origination Reject Codes and modified Error Message Text for error code 13 to "Not in Use" for change record error codes.
2-15	2-15	Modified edit description for error code 95 to "PLUS loans cannot have greater than 4 disbursements." Modified Error Text for error code 98 to "Not in Use."
2-19	2-19	Replaced previous year error code 16 description, "Disbursement sequence number must be sequential and follow in order." Back to the Disbursement Reject Codes. Error Message and Edit Description are the same as 1999/2000 Tech Ref.
2-22	2-22	Modified Error Message Text to "Not in Use" for error code 32.
Custom System Requirements 3-11	Custom System Requirements 3-11	Updated narrative with regard to change processing. Deleted the first sentence in the "Important" note.
3-32	3-32	Added the following text: "SSN, DOB and First Name on LOR and MPN must Match"
3-36	3-36	Updated the second paragraph regarding "Processing PLUS Loan Applications and Promissory Notes."
3-60 to 3-63	3-60 to 3-63	Updated "Step 3" of the Gross Disbursement Calculations and Examples 1, 2, and 3.
Implementation Guide 4-2-2	Implementation Guide 4-2-2	Updated year from 1999 - 2000 to 2000 - 2001 in headers.
4-4-1 to 4-4-3	4-4-1 to 4-4-3	Added information regarding the Plain English Disclosure Stuffer.
4-5-6	4-5-6	Updated entire page regarding the anticipated disbursements coming out of order on change records.
4-6-2	4-6-2	Added the following text: "SSN, DOB and First Name on LOR and MPN must Match".
4-6-3	4-6-3	Deleted reference to re-opening a closed MPN.

Page(s) Removed	Replacement Page(s)	Description
4-6-4	4-6-4	Updated Business Rules for MPN Status to include X= Pending MPN at LOC and changed “N” to “P” for MPN not on file at the LOC.
4-7-1	4-7-1	Updated Message Class reference for ED09##OP to ED14##OP.
4-8-1	4-8-1	Updated third paragraph regarding refunds received at Servicing.
4-9-1 to 4-9-7	4-9-0	Removed entire section on Web Access for Schools. Add page 4-9-0. The Web Access is still under development. Contents and functionality will be included in the 2001 – 2002 Technical Reference.
Combination Layouts 5-5 to 5-8	Combination Layouts 5-5 to 5-8	In the External Import Loan Origination Add File, updated the field descriptions to designate “Stafford only” or “PLUS only” when appropriate. Updated the Valid Field Content column for Field #27, MPN Exists. Updated required field for Field #30, Loan Amount Requested and Field #49, Dependency status to be required for Stafford and PLUS. Page 5-5 and 5-6. Field #51, Created Time and Field #52, User Identifier Create are no longer required fields and these fields can be blank. Page 5-8.
5-11	5-11	In the External Import Change Record, Field #23, Created Time and Field #24, User Identifier Create are no longer required fields and these fields can be blank.
5-17 and 5-18, 5-20 to 5-23, 5-25 to 5-27 5-31	5-17and 5-18, 5-20 to 5-23, 5-25 to 5-27 5-31	Updated the field descriptions of the Loan Origination Import Change Field Numbers to designate “Stafford only” or “PLUS only” when appropriate. Added Change Field Numbers for Loan Period Start Date (S032) and Loan Period End Date (S033) to be used with the External Import Change Record. Page 5-18. Removed “P = PLUS” as a valid loan type for the Change Field Number for Promissory Note Accepted Loan ID/MPN ID (S194). Page 5-31.
5-34 to 5-47	5-34 to 5-47	In the External Export record layout, record type A – Demographic Table fields, removed the “Document Add Date” field. Page 5-34. In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #9, Credit Decision, to include “D = Credit denied, endorser not OK” and “E = Credit overridden, endorser OK. Page 5-38. In the External Export record layout for record type D – Loan Table fields, updated the field length for Field #22, Origination Fee Percentage from 5 to 6 bytes. Page 5-39. In the External Export record layout for record type D – Loan Table fields, added the MPN Status of “X = Pending MPN at the LOC” to the Valid Field Content column for Field # 77, MPN Status. Page 5-45.

Page(s) Removed	Replacement Page(s)	Description
5-34 to 5-47 (continued)	5-34 to 5-47 (continued)	In the External Export record layout for record type M – Actual Disbursement Table fields the following updates occurred. Updated the field length for Field #10, Actual Disbursement Net Adjustment Amount from 5 to 6 bytes. Page 5-46. Updated the field length for Field #11, Actual Disbursement Net Amount from 6 to 5 bytes. Page 5-46. Updated the field length for Field #12, Actual Disbursement Sequence Number from 2 to 4 bytes. Page 5-46. Renamed Field #17 from Loan Detail Batch ID to Booking Batch ID. Page 5-47. Added Field #20, Actual Disbursement Booked Status. Page 5-47.
5-49	5-49	Added Kentucky to State/Country/Jurisdiction Codes.
Combination Edits 6-7	Custom Edits 6-7	Updated the message for edit 1100.
Combination System Requirements 7-3 to 7-6	Combination System Requirements 7-3 to 7-6	Updated “Step 3” of the Gross Disbursement Calculations and Examples 1, 2 and 3.
Appendix A i	Appendix A i	Updated the Appendix A Table of Contents.
A-7 to A-25	A-7 to A-18	Updated the record layout of the Delinquent Borrower Report. This updated cause the rest of the section to shift page number. Therefore, remove pages A-7 to A-25 and replace with change pages A-7 to A-18.
A-26	A-19	Updated the message class for the “Disbursement Activity Not Yet Booked At Servicing” report from ED0901OP to ED1401OP.
Appendix B B-4	Appendix B B-4	Updated the format of the Current SSN to include hyphens with the Social Security Number.
Appendix D D-2	Appendix D D-2	Updated the Sample Master Promissory Note Manifest.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	00/01 Record Length	User ID for LOC
	ED01##OP	Loan Detail Exception Report for Booked Loans (Optional)	Received		TG50005
	ED02##OP	Loan Detail Exception Report for Unbooked Loans (Optional)	Received		TG50005
	ED03##OP	Duplicate Student Borrower Report	Received		TG50005
	ED04##OP	Delinquent Borrower Report	Received		TG58647 Servicing
	ED06##OP	Inactive Loans Report (Optional)	Received		TG50005
	ED07##OP	Name, SSN, and/or Birth date Changes report	Received		TG50005
	ED08##OP	Pending SSN changes over 45 Days report	Received		TG50005
	ED09##OP	732 Detail Report	Received		TG50005
	ED11##OP	732 Summary Report	Received		TG50005
	ED12##OP	732 Monthly Detail Report	Received		TG50005
	ED13##OP	732 Monthly Summary Report	Received		TG50005
	ED0914##OP	Disbursement Activity not yet Booked at Servicing	Received		TG50005
	DQBD##OP	Direct Loan Delinquency File	Received		TG58647 Servicing

Notes: All message classes are referenced from the user perspective.
 ## = Year Indicator; 01 is used for 2000–2001 data; for example, DESF##IN. In the table above look for DESF##IN.

IN = Input to the SAIG.
 OP = Output from the SAIG.

Header (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	60	61	2	<p>Batch Reject Code (Acknowledgment)</p> <p>Single 2-byte reject code indicating reason the LOC rejected the entire batch.</p> <hr/> <p>Statement Record Type (Loan Detail Exception file Only)</p> <p>Code which identifies the type of records in the batch.</p>	<p>01 = Duplicate Batch ID number</p> <p>02 = School Code indicates non-Direct Loan Participant</p> <p>03 = File contains non-ASCII keyboard printable characters</p> <p>04 = Batch not processed, contact LOC for more information</p> <p>05 = Invalid message class</p> <p>06 = Not in Use</p> <p>07 = Batch contains a SAM indicator in header</p> <p>(SAM = Access America for Schools Student Account Manager)</p> <hr/> <p>Can be blank.</p> <hr/> <p>Statement Record Type is used only on the Loan Detail Exception file:</p> <p>BK = Booked</p> <p>UB = Unbooked</p> <p>Can be blank.</p>	Left
8	62	69	8	<p>End Date (Loan Detail Export Only)</p> <p>The date representing the end of the current statement period. This account statement represents activity up to and through this date only. Must be the calendar month end for unbooked records; includes year-to-date transactions.</p>	<p>Format is CCYYMMDD.</p> <p>19000101 – 20991231; Used for DERC01IN</p> <p>Can be blank.</p>	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
111	721	728	8	Student's Date of Birth (PLUS) The student's date of birth, on a PLUS record.	CCYYMMDD 19010101 – 19891231 Required for PLUS only.	Date
112	729	729	1	Student's Default on Education Loans (PLUS) The student is in default on a Federal Loan or owes a refund on a Federal Grant.	Y = Yes N = No Z = Overridden by School Required for PLUS only.	Left
113	730	735	6	School Code Direct Loan School Code	X00000 - X99999 where X = G or E	Left
114	736	740	5	Loan Amount Requested (Accepted Promissory Note Amount) The total amount requested for the loan.	Numeric > = 0 Can be blank. PLUS only	Right
115	741	768	28	Student's Local Address The first line of the borrower's local address. Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank.	Left

Full Loan (Stafford/PLUS) Origination Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	53	53	1	Full Loan Origination Status Flag The status of the Full Loan Origination Record.	A = Accepted Origination (Stafford Only) B = Rejected Origination C = Accepted Origination/Credit Check Accepted (PLUS Only) D = Accepted Origination/Credit Check Denied (PLUS Only) X = Accepted Origination/Credit Check Pending (PLUS Only)	Left
5	54	63	10	Full Loan Origination Reject Reasons Reject reasons for the full Stafford or full PLUS Loan records.	0-9 Uppercase A-Z See Loan Origination Reject Code table.	Left
6	64	64	1	Master Promissory Note Status The status of the MPN on file at the LOC.	A = Accepted Master Promissory Note at the LOC P = Master Promissory Note NOT on file at the LOC I = Inactive C = Closed Q = Rejected X = Pending Master Promissory Note at the LOC Blank for PLUS.	Left

**Disbursement (Export to Loan Origination Center)
Disbursement Acknowledgement, Booking Notification, or Servicer
Refund (Import from Loan Origination Center) (Continued)**

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
13	93	93	1	School Code Status Status of school code at LOC.	Ack.	I = Invalid school code Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
14	94	94	1	Loan Identifier Status Status of Loan Identifier.	Ack.	I = Invalid Loan Identifier N = Loan Identifier not on file Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
15	95	95	1	Disbursement Number Status Status of disbursement number sent from LOC.	Ack.	I = Invalid Disbursement Number N = Disbursement number already received Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
16	96	105	10	Disbursement Activity Taken Status (Multiple Reject Codes) Status of disbursement activity at the LOC.	Ack.	Blank = Accepted For all others, see Disbursement Reject Code Table. Disbursement Activity Q, L, M, P = Blank	Left
17	106	106	1	Transaction Date Status Status of date disbursement record at LOC.	Ack.	I = Invalid date Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
18	107	107	1	Sequence Number Status The status of the sequence number with the LOC.	Ack.	I = Invalid sequence number N = Sequence number already received Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left

State/Country/Jurisdiction Codes

State/Country/Jurisdiction	Code	State/Country/Jurisdiction	Code
Alabama	AL	Nebraska	NE
Alaska	AK	Nevada	NV
American Samoa	AS	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Canada	CN	North Carolina	NC
Colorado	CO	North Dakota	ND
Connecticut	CT	Northern Mariana Islands	MP
Delaware	DE	Ohio	OH
District of Columbia	DC	Oklahoma	OK
Federated States of Micronesia	FM	Oregon	OR
Florida	FL	Palau	PW
Georgia	GA	Pennsylvania	PA
Guam	GU	Puerto Rico	PR
Hawaii	HI	Rhode Island	RI
Idaho	ID	South Carolina	SC
Illinois	IL	South Dakota	SD
Indiana	IN	Tennessee	TN
Iowa	IA	Texas	TX
Kansas	KS	Utah	UT
Kentucky	KY	Vermont	VT
Louisiana	LA	Virginia	VA
Maine	ME	Virgin Islands	VI
Marshall Islands	MH	Washington	WA
Maryland	MD	West Virginia	WV
Massachusetts	MA	Wisconsin	WI
Mexico	MX	Wyoming	WY
Michigan	MI	Military Location Code AA (Asia)	AA
Minnesota	MN	Military Location Code AE (Europe)	AE
Mississippi	MS	Military Location Code AP (Pacific)	AP
Missouri	MO	Foreign Address	FC
Montana	MT		

Loan Origination Reject Codes

Code	Error Message	Edit Description
79	Not in use	Not in use.
80	Not in use.	Not in use.
81	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year than the batch message class indicates.
82	Not in use.	Not in use.
83	Borrower and Student cannot be the same person—PLUS only.	Borrower and Student date of birth cannot be the same.
84	Endorser and Student cannot be the same person—PLUS only. Not in use.	Endorser and Student date of birth and Social Security Numbers cannot be the same. Not in use.
85	Not in use.	Not in use.
86	Invalid Academic Year Start and End Dates.	Must be a valid date; cannot be all zeroes. Academic year end date not greater than academic year start date, or academic year cannot be greater than 12 months.
87	Invalid Additional Unsubsidized Eligibility up to HEAL Amount.	Additional Unsubsidized Eligibility code is not equal to "Y" or blank. OR Student's grade level is not eligible for an additional unsubsidized amount, up to the HEAL amount. Additional Unsubsidized Eligibility code must be for student grade levels 05, 06, or 07.
88	Invalid Additional Unsubsidized Eligibility for Dependent Student.	Additional Unsubsidized Eligibility code not equal to "Y" or blank. OR An independent student is not eligible for an additional unsubsidized amount for a dependent student. Additional Unsubsidized Eligibility code must be for a dependent undergraduate student loan.
89	Not in use.	Not in use.
90	Not in use; change rejects only.	Not in use; change rejects only.
91	Not in use; change rejects only.	Not in use; change rejects only.
92	Loan Period Start and End Dates exceed the borrower's academic year dates.	Loan period start and end dates must be within the borrower's academic year and cannot exceed the academic year.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
93	Not in use; change rejects only.	Not in use; change rejects only.
94	Rejected by SAM Not in use.	SAM use only. Not in use.
95	Only four anticipated disbursements are allowed for a PLUS loan.	PLUS loans can have only four anticipated disbursements (01-04).
96	Not in use.	Not in use.
97	Fee is invalid.	Fee is not equal to the current origination fee allowed for this loan type.
98	Invalid School in Batch Not in use.	A SAM record is included in a batch for a non-SAM school, OR A non-SAM school record is included in a SAM batch. (SAM = AAFS Student Account Manager) Not in use.
99	Not in use. Change rejects only.	Not in use. Change reject only.
A1	Not in use.	Not in use.
A2	Not in Use. Change reject only.	Not in Use. Change reject only.
A3	Invalid Field Content	Invalid field content for LOR field #150. (ED use only field)
A4	Invalid Field content	Invalid field content for LOR field #148. (ED use only field)

Loan Origination Change Reject Codes

These codes will appear in fields marked error 01–10 in message class DIOC01OP.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Error Message	Edit Description
01	Invalid School Code.	School code type not equal to "E," or "G," or school code not numeric.
02	Borrower's address is incomplete.	Borrower's zip code blank, or city blank, or state blank or invalid.
03	Invalid Borrower's Birth Date.	Borrower's birth date zero, blank, or invalid format. Borrower's age must be > 12 or < 100.
04	Invalid Borrower Default on Education Loans Code.	Code indicates Borrower defaulted and there is no default override code.
05	Invalid Borrower's Citizenship Code.	Borrower's not U.S. citizen and not eligible non-citizen.
06	Must Provide Borrower's First or Last Name.	Borrower's first and last name blank.
07	Must Provide Borrower's Alien Registration Number.	Borrower's eligible non-citizen and Alien registration number is 0 or blank.
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days).	Anticipated disbursement date more than 10 days before the loan period start date.
09	Anticipated Disbursement Date After the Loan Period End Date (+90 Days).	Anticipated disbursement date more than 90 days after the loan period end date.
10	Not in use.	Not in use.
11	Anticipated Disbursement Date is Blank.	Anticipated disbursement date is zero or blank and loan gross amount not equal to zero.
12	Total Amount Disbursed must Be Less than or Equal to the Loan Amount Approved.	Anticipated gross total disbursement > approved loan limit.
13	Disbursement Dates Are Not in Order Not in use.	Anticipated disbursement date is less than previous disbursement date. Not in use.
14	Not in use.	Not in use.
15	Not in use.	Not in use.
16	Not in use.	Not in use.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
91	Prior to increasing the Loan Amount Approved from \$0, anticipated disbursements must be increased.	Change record of \$0 for Loan Amount Approved received without change records to increase the corresponding anticipated disbursements.
92	Loan Period Start and End Dates exceed the borrower's academic year dates.	Loan Period Start and End Date must be within or equal to the borrower's academic year and cannot exceed the academic year.
93	Borrower's Social Security Number is not valid.	Borrower's Social Security Number is under review by the LOC. Call the LOC for assistance.
94	Not in Use.	Not in Use.
95	Only four anticipated disbursements are allowed for a PLUS loan.	PLUS loans can have only four Anticipated Disbursements (01-04). PLUS loans cannot have greater than 4 disbursements.
96	Loan not inactive for fee change.	Loan must be made inactive before changing the fee.
97	Fee is invalid.	Fee is not equal to the current origination fee allowed for this loan type.
98	Invalid School in Batch. Not in use.	A SAM record is included in a batch for a non-SAM school, OR A non-SAM school record is included in a SAM batch. Not in use.
99	Anticipated disbursements are greater than 12. LOC is required to print the Disclosure Statement.	If there are more than 12 non-zero Anticipated Disbursements, the LOC is required to print the Disclosure Statement.
A1	Not in use.	Not in use.
A2	Date of First Anticipated Disbursement must be the earliest.	The First Anticipated Disbursement received by the LOC must have the oldest date.
A3	Not in use.	Not in use.
A4	Not in use.	Not in use.

Disbursement Reject Codes

Note: All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Error Message	Edit Description
0	Not in use.	Not in use.
1	Disbursement cancellation not allowed.	Disbursement cancellation is not a valid transaction.
2	School is currently a Non-participating school.	School is not a member of the Direct Loan system.
3	Not in use.	Not in use.
4	Discrepancy being researched by the LOC.	Error occurred which does not match any other error code.
5	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year than the batch message class indicates.
6	Gross disbursement does not match the LOC amount.	Total gross disbursements may not be a negative value.
7	Net amount does not match the LOC amount.	Net amount not equal to calculated amount by program.
8	Net amount invalid for disbursement Activity.	Net amount must be greater than zero for a disbursement.
9	Fee amount does not match the LOC amount.	Fee amount not equal to amount calculated by the LOC.
10	Gross amount does not match the LOC amount.	Gross amount not equal to amount calculated by the LOC.
11	Disbursement fee is invalid.	Disbursement fee cannot be negative.
12	Gross amount is invalid.	Gross amount must be positive numeric value.
13	Adjustment amount is invalid.	Adjustment amount must be numeric.
14	Adjustment amount not valid for activity type.	Adjustment amount must be zero if activity is not "A."
15	Disbursement fee contains invalid characters.	Disbursement fee must be numeric.
16	Not in use. Disbursement Sequence Number must be sequential and follow in order.	Not in use. Disbursement Sequence #02 followed by Sequence #03 will be accepted but Sequence #02 followed by Sequence #04 will be rejected.
17	Adjusted Disbursement Date not accepted. No Actual Disbursement record on file at the LOC for this disbursement number.	In order to adjust a disbursement date, an actual disbursement record must be on file at the LOC.

Disbursement Reject Codes (Continued)

Code	Error Message	Error Description
26	Affirmation required prior to disbursement.	Actual disbursement cannot be accepted without an affirmation code.
27	First Actual Disbursement must be received first.	LOC must receive the first actual disbursement before processing any subsequent disbursements
28	First Actual Disbursement date must be prior to all subsequent disbursements.	Disbursement date of subsequent actual disbursement must be after the first actual disbursement date.
29	PLUS loan disbursement number must be 01-04.	Only four actual disbursements are allowed for a PLUS loan.
30	Fee on disbursement amount does not match fee on LOR.	The disbursement fee amount must be the same as the fee on the LOR.
31	Invalid disbursement number. Must be a number from 01 to 20.	Disbursement number not a number from 01 to 20 for a Direct Subsidized or Unsubsidized loan.
32	Invalid School in Batch Not in use	SAM school record is included in a Non-SAM school batch OR Non-SAM school record is included in a SAM batch. Not in use.

Important: ~~All changes should be submitted in *field number order*, i.e., the order the change fields appear on the Change Field Number Table in this guide.~~ Multiple change records for one Loan ID must appear in the export file together in sequence number order.

Receiving Loan Origination Change Acknowledgements

The LOC edits the change records with the same requirements as full origination data elements. The LOC returns an acknowledgement file (DIOC01OP) containing codes accepting or rejecting the change (Error Values 1–10). The school should resolve rejected fields and resubmit another change record batch to the LOC. Refer to the Record Layouts section for a list of the reject codes.

If the change was accepted, no reject codes are returned (blank). Only the fields that are in error need to be corrected and resubmitted to the LOC. The fields in error will be returned in error fields 01–10 in the DIOC01OP file.

Master Promissory Note with Multi-Year Functionality

The Master Promissory Note (MPN) is the only approved promissory note to process Direct Subsidized and Unsubsidized Loans for all schools. No changes are being made to MPN data elements. At this time, the MPN concept will not be adopted for use in the PLUS program.

The MPN ID prints on the MPN. This identification number is used by the LOC to link loans to the MPN. For newly printed MPNs for 2000-2001, the format of the MPN ID has changed to use “M” as the MPN indicator instead of “S” or “U” in the loan type code field.

As in the past, the school prints a MPN based on the completed loan origination record. However, no dollar amount is printed on the MPN by the school or the LOC and only one note is used for both subsidized and unsubsidized loans.

A MPN must be printed by the school or the LOC and signed by the student borrower before disbursing a Federal Direct Subsidized Loan or Federal Direct Unsubsidized Loan. The MPN is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program.

For 2000-2001 the Multi-Year Note (MYN) functionality will be implemented for the MPN for some schools per Direct Loan Regulations. Eligible schools include all four-year undergraduate schools and graduate schools. Any schools with questions regarding eligibility may contact Direct Loan Operations.

With this change, if a borrower is attending a school eligible for multi-year functionality, the borrower is required to have only one open MPN on file at the LOC, for all subsidized and unsubsidized loans disbursed for academic year 2000-2001 forward. For example, the open MPN at the LOC can be an MPN processed for year 1999-2000. The 2000-2001 loans and forward ~~may be~~ **will be** linked to this open MPN. Since multiple loans are linked to an MPN, the promissory note print sequence number is no longer necessary.

An open MPN on file at the LOC is assigned to the borrower and is not limited for use at a specific school. Therefore, any MPN accepted by the LOC can be used by a school eligible for MYN functionality. Thus, all loans for a student are linked to the same MPN across schools and academic years. ***The Social Security Number (SSN), date of birth, and first name on the Loan Origination record must match the SSN, date of birth, and first name on the MPN. If there are any differences, the LOC is not able to link the MPN to the Loan Origination Record.***

If a school is NOT eligible for MYN functionality (single-year schools), a new MPN must be generated each academic year for each borrower. A single-year school must use an MPN generated at or for that school only. A single-year school can link all subsidized and unsubsidized loans for the same academic year, for the same student, to the same MPN.

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement has been made. By calling an LOC Customer Service Representative, a student may close an MPN. Once an MPN has been closed, no new loans can be linked to the closed MPN. A new MPN must be generated. However, all disbursements and booking activity for the loans already attached to the closed MPN will be processed.

Printing the PLUS Loan Application and Promissory Note

The Federal Direct PLUS Loan Application and Promissory Note requests demographic information from the parent borrower, as well as references for the collection cycle. It also includes a request for information from the student and school.

Once a loan origination record is established, a school may either print a Federal Direct PLUS Application and Promissory Note with the pre-supplied information or provide the borrower or student with a blank form. The parent borrower and the student review, complete, and sign the application.

Processing PLUS Loan Applications and Promissory Notes

As you receive completed Direct PLUS Loan Application and Promissory Notes from your students or parents, enter the application data into the Direct Loan System and continue with the process explained above.

The Department provides copies of a standard, approved Federal Direct PLUS Loan Application and Promissory Note to participating schools. A copy can be found in the Appendix. However, the school may create their own form as long as it is identical in format and wording to the one provided by the Department. The form must be approved by the ~~Department's Direct Loan Operations~~ ***LOC***. ***A packet for format and wording is available by contacting the LOC at 800/848-0978.***

When printing the Direct PLUS Loan Application and Promissory Note, we recommend the use of Courier, 10 point, 12 pitch. Other settings may cause delays in the processing of the school's notes.

A minimum of two copies must be printed: one as the borrower copy and one as the LOC copy. Additional copies can be printed, if desired, as school copies.

When mailing the PLUS Loan Application and Promissory Note, we recommend the use of a #10 business window envelope.

Use the following specifications to develop your own printing system. The specifications are similar to those used to develop the EDEXpress Direct Loan Software.

Gross Disbursement Calculations

With the implementation of the option to disburse up to 20 disbursements, disbursement percentages are removed.

When determining disbursement amounts for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal except, for in some cases, the last disbursement.

When computing gross disbursement amounts, use the following specifications:

Step 1: Divide the loan amount approved by the total number of disbursements to calculate an individual disbursement amount.

- If necessary, first truncate any positions that exist past two decimal places.

Step 2: Round the individual disbursement amount. Rounding occurs at the first and second decimal places to the nearest dollar.

- If the first and second decimal places are 50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than 50, do not change the first digit to the left of the decimal sign.
- **Note:** The individual disbursement amount equals the amount of all disbursements except for the amount of the last disbursement.

Step 3: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.

- If the sum of the disbursements is greater than the loan amount approved, ~~there is a negative variance~~ **subtract the difference from the last disbursement.**
- If the sum of the disbursements is less than the loan amount approved, ~~there is a positive variance~~ **add the difference to the last disbursement.**
- The variance is applied to the **last** disbursement.
- ~~If there is a positive variance, subtract the variance from the individual disbursement amount to derive the last disbursement amount.~~
- ~~If there is a negative variance, add the variance to the individual disbursement amount to derive the last disbursement amount.~~

Example 1: A calculation for two disbursements

Loan Amount Approved: \$2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 1312.5000 truncates to 1312.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.
- 1312.50 rounds to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

1313 multiplied by 2 = 2626

- ~~▪ If the sum of the disbursements is greater than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~▪ If the sum of the disbursements is less than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Therefore, ~~Since \$2626 is more than \$2625 there is a positive variance of \$1 you~~ **subtract the difference of \$1.** The last disbursement is equal to \$1313 - \$1 or \$1312.

Final Results: 1st Gross Disbursement Amount = 1313

2nd Gross Disbursement Amount = 1312

Example 2: A calculation for three disbursements

Loan Amount Approved: \$1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 333.3333 truncates to 333.33

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.
- 333.33 rounds to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

333 multiplied by 3 = 999

- ~~▪ If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~▪ If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Therefore, ~~Since \$999 is less than \$1000 there is a negative variance of \$1.~~ ***you add the difference of \$1.*** The last disbursement is equal to \$333 + \$1 or \$334.

Final Results: 1st Gross Disbursement Amount = \$333
 2nd Gross Disbursement Amount = \$333
 3rd Gross Disbursement Amount = \$334
 Total Loan Amount = \$1000

Example 3: A calculation for six disbursements

Loan Amount Approved: \$22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 3694.5000 truncates to 3694.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50, do not change the first digit to the left of the decimal sign.

3694.50 rounds to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

3695 multiplied by 6 = 22170

- ~~If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

~~Therefore, s~~Since \$22170 is more than \$22167 there is a positive variance of \$3 *you subtract the difference of \$3*. The last disbursement is equal to \$3695 - \$3 or \$3692.

Final Results: 1st Gross Disbursement Amount = \$3695

2nd Gross Disbursement Amount = \$3695

3rd Gross Disbursement Amount = \$3695

4th Gross Disbursement Amount = \$3695

5th Gross Disbursement Amount = \$3695

6th Gross Disbursement Amount = \$3692

Total Loan Amount = \$22,167

~~1999-2000~~ 2000-2001 Modifications at a Glance

1999-2000 2000-2001 Modifications	New Process/ Procedure	New Edit	Redesign Record Layout	New or Redefined Field(s)	New Change Transmit Field(s)	New or Redefined Reject Codes	New Report/ New Format	Eliminate Fields, & Reject Codes
3.1 Allow Multiple Origination Fee	X	X		X	X			
3.2 LOC to calculate the Anticipated Completion Date	X		X					X
4.1 Redesign Disclosure Statement and Printing Process	X	X	X	X	X	X		
5.1 Allow up to 20 Anticipated Disbursements	X	X	X	X	X	X		
5.2 Send Booking Notification to Schools	X		X				X	X
5.3 Eliminate Requiring Actual Disbursements to be received in Chronological order.	X							X
6.1 Implement Multi-Year Functionality for MPN	X	X				X		
6.2 Eliminate Promissory Note Print Sequence fields.	X		X					X
7.1 Notify schools of Disbursement Activity not yet booked at Servicing	X						X	X
8.1 Process Refunds received by Servicing from a borrower and Transmit data to Schools	X			X				
9.1 Provide Online access to LOS to schools (view only)	X							
9.2 Provide Web Credit Check access to schools.	X	X		X		X		
9.3 Provide Online access to GAPS data for schools.	X							

4.4 Disclosure Statement

4.4.1 Redesign of the Disclosure Statement and Printing Process

2000-2001 Modification: The Disclosure Statement and printing process has been modified to accommodate the increased number of anticipated disbursements allowed by Direct Loans for Direct Subsidized and Unsubsidized loans. The schools now have the option of printing their own Disclosure Statements for their borrowers or having the LOC print the Disclosure Statement for their borrowers.

The Disclosure Statement has been redesigned to accommodate up to 20 anticipated disbursements for 2000-2001 loans and forward.

Currently, the LOC prints the Disclosure Statements for all schools upon acceptance of the LOR. Since only four disbursements are allowed for Direct Subsidized and Unsubsidized loans, the print specifications will not allow more than four loans on the Disclosure Statement.

Starting in 2000-2001, the Disclosure Statement has been changed to allow up to 20 anticipated disbursements for Year 2000-2001 loans and forward. Although the 1999-2000 loans use the newly designed form after implementation of 2000-2001, they do not show 20 anticipated disbursements. As in the past, they continue to show four anticipated disbursements for 1999-2000 loans and prior.

Also, for 2000-2001 a Plain English Disclosure Stuffer listing the borrower's rights and responsibilities has been devised and must be mailed to the borrower with the Disclosure Statement. You may receive the Plain English Disclosure by contacting the LOC and requesting it through the regular fulfillment process at 800-848-0978. The LOC will include the Plain English Disclosures with the Disclosure Statements that are printed at the LOC.

A new field has been added to the LOR, Disclosure Statement Print Indicator, (field #149). When a school originates a loan, the school has the option to set a flag in the Loan Origination Record (LOR) using this field to indicate if the LOC should print the Disclosure Statement. If this flag is left blank, this indicates to the LOC that the school prints the Disclosure Statement. Schools have the ability to change the Disclosure Statement Print Indicator by sending a change record to the LOC (Change field #S115).

Business Rules

Printing Process:

- The Disclosure Statement is only printed for Direct Subsidized and Unsubsidized loans.
- Disclosure Statements are not printed for PLUS loans.

Business Rules: (Continued)

- The new Disclosure Statement applies to all 1999-2000 loans and forward after implementation of 2000-2001.
- Schools can only print Disclosure Statements for 2000-2001 loans.
- The LOC will continue to print Disclosure Statements for 1999-2000 loans.
- The LOC prints the Disclosure Statement for a particular loan 10 days prior to the first anticipated disbursement date.
- Schools have the option of printing Disclosure Statements anytime before the disbursement date.
- A new field has been added to the LOR, Disclosure Statement Print Indicator, to indicate whether the school or the LOC prints the Disclosure Statement. Y = LOC prints; Blank = School prints.
- The LOC is required to print the Disclosure Statement, regardless of the print indicator, for any loan that has more than 12 non-zero anticipated disbursements.
- If the LOC receives an LOR for which the LOC is supposed to print the Disclosure Statement and 10 days prior to the first anticipated disbursement has passed, the LOC prints the Disclosure Statement upon acceptance.
- If any value other than “Y” or Blank is received, the LOC rejects the LOR with an error code of 21 (Invalid Disclosure Statement Print Indicator).
- If the Disclosure Statement Print Indicator is changed from Y to Blank and the number of anticipated disbursements increase to more than 12, the record rejects with a reject code of “99.” (See Example on page 4-6-3.)
- The Disclosure Statement is reprinted for any changes to Loan Amount Approved if the loan is not booked.
- The LOC sends the Disclosure Statement to the borrower’s permanent address.
- Any anticipated disbursement with a zero dollar amount (\$0) is not printed on the Disclosure Statement unless the loan is made inactive.
- If the anticipated disbursement date or amount changes, a new Disclosure Statement is printed.
- The maximum number of loans included on one Disclosure Statement is two. They must be different loan types (two subsidized or two unsubsidized loans are not allowed on the same Disclosure Statement). They must be the same SSN, loan year, school, loan sequence number, promissory note number, and at least one of the two loans must meet the 10 day printing criteria.
- There can only be one subsidized and one unsubsidized loan on each Disclosure Statement.

Disclosure Statement Redesign:

- The redesigned Disclosure Statement is used for 1999-2000 loans and forward as of the implementation of the 2000-2001 release.
- The majority of the legal text has been moved to the back of the form.
- The two boxes for the Subsidized and Unsubsidized loans have been enlarged to accommodate up to 12 anticipated disbursements.
- The Department provides schools that print their own Disclosure Statements preprinted stock.

When the LOC prints:

- The LOC prints the total for each loan type on the back when the number of non-zero anticipated disbursements for both loans is greater than 12.

4.5.3 Eliminate the Requirement to Process Actual Disbursements in Disbursement Number/Chronological Date Order for a Loan

2000-2001 Modification: The LOC now allows actual disbursements numbered 02-20 to be submitted in any disbursement number/chronological date order. Upon implementation, this modification affects Program Year 2000-2001 and forward.

Currently, the LOC requires schools to send anticipated and actual disbursements in sequential order for a loan. For example, disbursement number 1 should be sent before disbursement numbers 2, 3, and 4; and disbursement number 2 should be sent before 3 and 4. In addition, the LOC requires the anticipated and actual disbursements to be submitted in chronological disbursement date order.

Starting in 2000-2001, the LOC allows schools to send in actual disbursements in any order once the LOC has accepted disbursement number one as the first actual disbursement and disbursement number one contains the earliest date. The disbursement numbers and disbursement dates of subsequent actual disbursements do not have to be in order but none of the subsequent disbursements can have a date earlier than the first actual disbursement. The LOC allows schools to send in anticipated disbursements in any order as long as the first anticipated disbursement is disbursement number one and has the earliest date *on change records only*. ~~All other anticipated disbursements can be in any disbursement number or date order as long as they do not have a date earlier than anticipated disbursement number one. Change records for anticipated disbursements can be out of order~~

Business Rules:

- Applicable to Year 2000-2001 loans and forward.
- Disbursement number one must be processed first by the LOC and must have the earliest date.
- Actual Disbursements numbered 02-20 no longer have to be sent in chronological or date order.
- The first anticipated disbursement must have the earliest date.
- If the first actual disbursement does not have the earliest date, the record rejects with a reject code of “28.” (1st actual disbursement date must be prior to all subsequent disbursements.)
- If the LOC does not have the actual disbursement number 1 for a loan and the school tries to submit other actual disbursement numbers, they are rejected with reject code “27.” (The LOC must receive the first actual disbursement first.)
- If the date of the 1st anticipated disbursement is not the earliest date, it is rejected with a reject code of “A2.” (Date of 1st anticipated disbursement must be the earliest.) This applies to the LOR.

“Q” transactions are not accepted for actual disbursements that result in the disbursement date for the first actual disbursement no longer being the earliest disbursement date.

An open MPN on file at the LOC is assigned to the borrower and not limited for the use by a specific school. Therefore, any MPN accepted by the LOC can be used by a school eligible for MYN functionality. Thus, all loans for a student are linked to the same MPN across schools and academic years. ***The Social Security Number (SSN), date of birth, and the first name on the Loan Origination Record must match the SSN, date of birth, and first name on the MPN. If there are any differences, the LOC will not be able to link the MPN to the Loan Origination Record.***

If a school is NOT eligible for MYN functionality (single-year schools), a new MPN must be generated each academic year for each borrower. A single-year school must use an MPN generated at or for that institution only. A single-year school can link all subsidized and unsubsidized loans for the same academic year, for the same student, to the same MPN.

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement has been made. A student may close an open MPN by calling a Customer Service Representative at the LOC. Once an MPN has been closed, no new loans can be disbursed without a new MPN being generated. However, all disbursements and booking activity for the loans already attached to the closed MPN are processed.

Business Rules:

- Year 2000-2001 begins implementation of MYN functionality; with the ability to use existing 1999-2000 MPN's as Multi-Year Notes (MYN) for some schools.
- MYN functionality is applicable for academic year 2000-2001 and forward.
- MYN functionality does not apply to promissory note processing for PLUS loans.
- Once a loan is linked to a specific Master Promissory Note (MPN), it cannot be unlinked or relinked to any other MPN.
- Schools not eligible for multi-year functionality (Single-year schools) can only use the MPN from their school. They are able to link any subsidized and unsubsidized loans to their MPN for the same loan year, for the same student.
- A school eligible for multi-year functionality is able to use an MPN, for a specific borrower, from any school across multiple academic years.
- All MPNs, including 1999-2000 MPNs, are treated as multi-year notes.
- No new loans can be linked to an inactive MPN. An inactive MPN is defined as an MPN with no actual disbursement activity, for any loans associated with the MPN, for 18 months after the earliest first anticipated disbursement of all the loans linked to the MPN.

The LOC rejects disbursements for loans attached to an inactive MPN, if the disbursement activity date is after the date the MPN was made inactive.

- The LOC accepts disbursements for loans attached to an inactive MPN, if the activity date of the disbursement is before the date the MPN was made inactive.

Business Rules (Continued):

- If an actual disbursement has been made for any loan attached to a MPN, then that MPN can remain active up to 10 years from the earliest actual disbursement date.
- Only an “Open” MPN with an “Accepted” or “Pending” status or an “Inactive” MPN can be closed. A “Rejected” MPN cannot be closed.
- Loans, originated by schools that are not eligible for multi-year functionality, can only be linked to the latest MPN satisfying all of the following criteria:
 - The loan is either subsidized or unsubsidized.
 - The loan is for Program Year 2000-2001 and forward.
 - The loan year and school code in 21-character loan ID of the LOR matches with loan year and school code in 21-character MPN ID of the MPN.
 - The student attached to a loan matches the student attached to the MPN.
 - MPN status must not be “Rejected,” “Closed,” or “Inactive.”
- Loans originated by schools eligible for multi-year functionality can be linked to the latest MPN if the loans satisfy all of the following criteria:
 - Loan is either subsidized or unsubsidized.
 - Loan is for Program Year 2000-2001 forward.
 - The student attached to a loan matches the student attached to the MPN. The loan year and school code in the 21-character loan ID of the LOR does not have to match the loan year and school code in 21-character of the MPN ID of the MPN (The MPN can have any school code and any loan year).
 - MPN status must not be “Rejected,” “Closed,” or “Inactive.”
- Students can call a CSR at the LOC to close all of their MPNs. The LOC sends the student a letter to notify them of the closure of their MPNs.
- ~~▪ A closed MPN can only be reopened by the LOC as an error correction process. A student cannot call the LOC to reopen an MPN. they requested to have closed. If a student’s MPNs are closed by the LOC in error, the LOC will send the student a letter to notify them of the reopening of their MPNs that were closed in error.~~
- With MYN functionality, an MPN can support multiple loans across multiple academic years for a specific borrower. This change has caused the current disbursement edit that checks the total disbursed amount against the MPN amount to be removed (reject code 25).
- The field “Accepted Promissory Note Amount” in the promissory note and the LOR acknowledgement are always sent as spaces for subsidized and unsubsidized loans since these amounts do not have any significance now because of the multi-year functionality. This change is applicable for Program Year 2000-2001 and forward.

Business Rules (Continued):

- Values of the MPN status field in the LOR acknowledgement have been changed to the following:
 - A = Accepted ~~m~~**M**aster ~~p~~**P**romissory ~~n~~**N**ote at the LOC
 - ~~N~~**P** = Master ~~p~~**P**romissory ~~n~~**N**ote not on file at the LOC
 - I = Inactive
 - C = Closed
 - Q = Rejected
 - X = Pending Master Promissory Note at the LOC*
- If a school that is not eligible for Multi-Year Note functionality sends in an LOR, the LOR acknowledgement will contain the status of “N” if the MPN on file is not from their school.
- MPN ID field is populated in the LOR acknowledgement only if the MPN status is “A.” Otherwise MPN ID field is sent as blank in LOR acknowledgement.
- The LOC uses and prints “M” as a valid loan type code field (MPN Indicator) in MPN ID instead of “S” or “U.” This change is applicable to all Year 2000-2001 and forward MPNs. Year 2000-2001 MPNs are identified by “01” in the loan year field of the MPN identifier.
- Year 1999-2000 MPNs continues to use “S” or “U” as the loan type code field in the MPN identifier.
- The LOC manually rejects any 2000-2001 and forward MPNs if an MPN indicator field is not sent as “M.”

MPN Status:

Receipt Status of MPN:

- Accepted MPN: An MPN, which is received, imaged, and validated successfully by the LOC, and the LOC already has at least one accepted LOR, which is linked to this MPN.
- Pending MPN: An MPN, which is received, imaged, and validated successfully by the LOC, but no accepted LOR is linked to this MPN.
- Rejected MPN: An MPN, which is received by the LOC, but failed validation by the LOC batch- edit process.
- “Not on File” MPN status: This MPN status is used only for LOR acknowledgement purposes when a LOR received by the LOC does not have an MPN for this LOR.

4.7 Report Modifications

4.7.1 Disbursement Activity Not Yet Booked at Servicing Report

2000-2001 Modification: A Disbursement Activity Not Yet Booked at Servicing Report is created for all Direct Loan schools indicating disbursement activities that have booked at the LOC and not at Servicing.

This change is applicable for all open years beginning with Implementation of 2000-2001 requirements.

Currently there is no process in place to report to the schools any discrepancies between what has booked at the LOC and what has been booked by Servicing.

Starting in 2000-2001, Servicing sends a file to the Loan Origination Center (LOC) for a particular month's activity. By comparing what is on the LOC database to what is in the file provided by Servicing, the LOC generates a Disbursement Activity Not Yet Booked at Servicing Report. This report is generated on a monthly basis. It indicates discrepancies involving disbursement activity that has booked at the LOC and has not booked at Servicing. This report is sent to the schools (Message Class ED0914##OP). This report enables the school to determine where a particular disbursement activity stands in the process for students who have loans originated through their institution and what activities are completely booked at Servicing.

Business Rules:

- The report applies to all active loan years.
- The report is processed by the LOC and sent to schools on a monthly basis.
- The message class for this report is ED0914##OP.
- The report is created by comparing what is on the LOC database to what is in the file received from Servicing.
- The report is sorted by Loan Year.
- Displayed fields are:
 - DLSS School ID
 - School Name
 - Line Number (Sequence number for this report for quick reference)
 - Loan Year
 - Borrower Name
 - SSN
 - 21-character Loan ID
 - Disbursement Sequence Number

4.8 Servicer Interface

4.8.1 Process Refunds received from Servicing and Transmit Data to Schools

2000-2001 Modification: The LOC now sends a modified disbursement record to the school containing information on refunds received at Servicing. Upon implementation, this modification affects only Program Year 2000-2001 and forward.

Currently, when a borrower returns all or part of his or her student loan proceeds to the Servicer within 120 days from the date of an actual disbursement, it is considered a refund. If the Servicing Center receives a refund, the information is passed along to the LOC where it is edited and stored on the database. The refund is considered in the calculation of loan limits for all future disbursements received on the loan. However, the information is not sent to the schools.

Starting in 2000-2001, Servicing transmits refund information to the LOC, ~~Accordingly,~~ the LOC sends the refund transaction to the school as a modified disbursement record whereby the school is able to maintain an accurate history of disbursement transactions on the student's loan. For the purpose of annual loan limits, these transactions do not *automatically* adjust the loan amount and schools should use this transaction and adjust the annual loan limit if the borrower requests additional funds.

Business Rules:

- When the LOC has edited and accepted a refund transaction, a modified disbursement record (Message Class DIOD##OP -batch type SP) is sent to the school that originated the loan.
- This modified disbursement record applies to Program Year 2000-2001 and forward.
- The following fields are populated on the modified disbursement record sent to the schools:
 - Loan Identifier
 - Disbursement Number
 - Disbursement Activity (P)
 - Transaction Date
 - Disbursement Batch Number (batch type SP)
 - School Code
 - Servicer Refund Amount
 - Acknowledgement Date
- The LOC uses the refund amount when calculating loan limits.

The WEB Access for schools is still under development. Information regarding the content and functions will be included in the 2001-2002 Technical Reference.

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
25	187	187	1		Filler From the user perspective you will populate this field with blank spaces when creating record layouts	For ED use only	
26	188	192	5		Origination Fee Percentage Loan origination fee percentage, i.e. 04000 (Implied decimal between the 2 nd and 3 rd position from the left)	Numeric>=0	Right
27	193	193	1	S	MPN Exists <i>(Stafford only)</i> Student received a Direct Loan in 1999-2000. MPN on file at LOC.	Y = School assumes the student has a MPN on file at the LOC N Blank = School assumes the student does not have a MPN on file at the LOC Default is N Blank. Blank for PLUS	Left
28	194	194	1	S	Disclosure Statement Print Indicator <i>(Stafford only)</i> Should the LOC print a Disclosure Statement for this student.	Y = LOC prints N = School prints PLUS = N	Left
29	195	195	1	S/P	Student or Parent Borrower's Default on Education Loans Is the borrower in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School	Left
30	196	200	5	S/P	Loan Amount Requested <i>(PLUS only)</i> Total amount requested by the borrower. for a PLUS loan	Numeric>= 0	Right
31	201	205	5	S/P	Loan Amount Approved Total maximum amount for which borrower is eligible	Numeric >= 0	Right
32	206	206	1		HEAL Flag <i>(Stafford only)</i> From the user perspective you will populate this field with blank spaces when creating record layouts	Y = Yes Blank = No	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
33	207	207	1		Credit Decision Indicator <i>(PLUS only)</i> The results of a credit decision obtained by a school via the LOC Web site.	A = Approved F = Failed/Denied Can be blank	Left
34	208	215	8		Credit Decision Date <i>(PLUS only)</i> The date a credit decision is obtained via the LOC Web site.	CCYYMMDD 19000101 through the current date Can be blank	Right
35	216	216	1		Disclosure Printed? <i>(Stafford only)</i> Has a disclosure statement been printed by the school?	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N	Left
36	217	222	6		Filler From the user perspective you will populate this field with blank spaces when creating record layouts	For ED use only	Left
37	223	238	16	P	Student's Last Name <i>(PLUS only)</i> Student's last name	0-9 Uppercase A-Z Space(s) . (period) ' (apostrophe) - (dash)	Left
38	239	247	9	P	Student's First Name <i>(PLUS only)</i> Student's first name	0-9 Uppercase A-Z Space(s) . (period) ' (apostrophe) - (dash)	Left
39	248	248	1	P	Middle Initial <i>(PLUS only)</i> Student's middle initial	Uppercase A-Z	Left
40	249	249	1	P	Student's Citizenship <i>(PLUS only)</i> Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or PLUS Loan change records)	Left
41	250	258	9		Student's Alien Registration Number <i>(PLUS only)</i> ; Student's Alien Registration Number if an eligible non-citizen	00000000-99999999	Right
42	259	266	8	P	Student's Date of Birth <i>(PLUS only)</i> Student's date of birth	CCYYMMDD 19010101 – 19891231	Right
43	267	267	1	P	Student's Default on Education Loans <i>(PLUS only)</i> Is the student in default on an educational loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School Can be blank	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
44	268	269	2	S/P	Loan Period Code Loan Period Code for the period the Borrower will be attending. This code must first be defined in the disbursement profile database. Once entered, all fields associated with code will populate.	0-9 Uppercase A-Z	Left
45	270	297	28	P	Student's Local Address First line of the student's local address	0-9 Uppercase A-Z . (Period) ' (apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) Can be blank	Left
46	298	313	16	P	Student's Local Address City Student's local address city	0-9 Uppercase A-Z . (Period) ' (apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) Can be blank	Left
47	314	315	2	P	Student's Local Address State Student's local address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Right
48	316	324	9	P	Student's Local Zip Code Student's local Zip Code	0-9 Space(s) Last 4 digits may be blank Can be blank	Left
49	325	325	1	S/P	Dependency Status Dependency status of the student	I = Independent D = Dependent	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
50	326	326	1		Additional Unsubsidized Loan Flag (<i>Stafford only</i>) Is the student eligible for additional unsubsidized loan amount?	Y = Yes N or blank = No Blank is default	Left
51	327	332	6	S/P	Created Time Time when the record was created	000000 – 235959 Format is HHMMSS HH = 00 – 23 MM = 00 – 59 SS = 00 – 59 <i>Can be blank</i>	
52	333	340	8	S/P	User Identifier Create Must be a valid User ID that matches one already setup in EDEExpress	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Right
		Total Bytes	340				

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
22	319	346	28	Value 10 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
23	347	352	6	Created Time Time when the record was created	000000 - 235959 Format is HHMMSS HH = 00 - 23 MM = 00 - 59 SS = 00 - 59 Can be blank	Right
24	353	360	8	User Identifier Create Must be a valid User ID that matches one already setup in EDEpress	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Right
		Total Bytes	360			

Loan Origination Import Change Field Numbers (Continued)

Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S189	8	19 th Disbursement Refund Date Date the 19 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S190	8	20 th Disbursement Anticipated Date Anticipated disbursement date for the 20 th disbursement	Format is CCYYMMDD 19990623 – 20020629
S191	5	20 th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20 th disbursement	Numeric > = 0
S192	1	20 th Disbursement Refund Code Indicates if the 20 th disbursement was refunded	Y = Indicates the 20 th disbursement was refunded
S193	8	20 th Disbursement Refund Date Date the 20 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20000701 – 20020629
S121	8	Academic Year Start Date Date the academic year starts at the institution.	Format is CCYYMMDD 19990702 – 20010630
D007	5	Action Amount Reported Disbursement Amount	00000-99999
D006	1	Action Type Type of disbursement entered	G = Gross Disbursement N = Net Disbursement A = Adjusted Gross Disbursement J = Adjusted Net Disbursement U = Use Anticipated Disbursement Information Q = Adjusted Disbursement Date
S123	1	Additional Unsubsidized Loan Flag (<i>Stafford only</i>)	Y = Yes N or blank = No
S023	1	Borrower's Signed Note Borrower signed the promissory note	N = No Y = Yes
P011	8	Credit Decision Date (<i>PLUS only</i>)	CCYYMMDD 19000101 through the current date Can be blank
P010	1	Credit Decision Indicator (<i>PLUS only</i>)	A = Approved F = Failed/Denied Can be blank
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent
S120	1	Disbursement Affirmation Code	Y = Yes
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
S118	1	Disclosure Printed? (<i>Stafford only</i>)	Y = disclosure printed N = disclosure not printed

Loan Origination Import Change Field Numbers (Continued)

Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S115	1	Disclosure Statement Print Indicator (<i>Stafford only</i>) Disclosure statement print option used for this record	Y = LOC prints N = School prints Blank for PLUS
S109	1	Entrance Interview Flag Indicates whether the student received entrance interview counseling	Y = Yes
S110	1	Former HEAL Loan (<i>Stafford only</i>) This was formerly a HEAL Loan	Y = Yes
S029	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric >= 0
S028	5	Loan Amount Requested Total amount requested for the loan	Numeric >= 0
S090	1	Loan Inactive Flag	Y = Yes
S091	8	Loan Inactive Flag Date	Format is CCYYMMDD 19000101 - 20991231
S031	2	Loan Period Code Code used by EDEExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z
S032	8	Loan Period State Date <i>Date when classes begin, as certified by the school on the aid application (promissory note), for the specific period covered by the loan.</i>	<i>Format is CCYYMMDD</i> <i>19990702 – 20010630</i>
S033	8	Loan Period End Date <i>Date when classes end, as certified by the school on the promissory note, for the specific period covered by the loan</i>	<i>Format is CCYYMMDD</i> <i>19990701 – 20010629</i>
S117	1	MPN Exits (<i>Stafford only</i>)	Y = Assumes the borrower has an open MPN at the LOC N = Assumes no open MPN exists
S116	5	Origination Fee Percentage Origination fee percentage to be use for this record, i.e. 04000 (Implied decimal between the 2 nd and 3 rd position from the left)	Numeric >=0
S009	28	Parent/Borrower's Address First line of the Parent/Borrower's address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of)

Loan Origination Import Change Field Numbers (Continued)

Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S013	10	Parent/Borrower's Telephone Number Parent/Borrower's home telephone number	0000000000-9999999999
S012	9	Parent/Borrower's Zip Code Parent/Borrower's zip code	000000000-999999999 Last 4 digits may be blank
S194	21	Promissory Note Accepted Loan ID (MPN ID)	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P=PLUS M = MPN Indicator Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDEXpress) F = On-site (Custom System) Z = LOC Reprint
S085	6	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYMMDD 19000101 to 20991231
S027	6	School Code Direct Loan School Code. Also, identifies school originating loan record.	X00000 – X99999 where X = G or E
P008	9	Student's Alien Registration Number (PLUS only) Student's alien registration number, if eligible non-citizen	000000001-999999999
P007	1	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or PLUS Loan change records)
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	1 = 1 st year, never attended college 2 = 1 st year, attended college before 3 = 2 nd year/sophomore 4 = 3 rd year/junior 5 = 4 th year/senior 6 = 5 th year or more undergraduate 7 = Graduate/professional or beyond
P006	8	Student's Date of Birth (PLUS only) Student's date of birth on PLUS record	Format is CCYMMDD 19010101 – 19891231
P009	1	Student's Default on Education Loans (PLUS only) Is the student in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School
P003	9	Student's First Name (PLUS only) Student's first name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A – Z in the first position

Loan Origination Import Change Field Numbers (Continued)

Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P004	16	Student's Last Name (<i>PLUS only</i>) Student's last name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A – Z in the first position
S100	28	Student's Local Address Student's first line of the local address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S101	16	Student's Local Address City Student's local city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S102	2	Student's Local Address State Student's local state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S103	9	Student's Local Zip Code Student's local zip code	00000000-99999999 Last 4 digits may be blank
P005	1	Student's Middle Initial (<i>PLUS only</i>) Student's middle initial	Uppercase A-Z
P002	9	Student's Social Security Number Student's Social Security Number	001010001 – 999999999
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 19000101 – 20991231

Loan Origination Import Change Field Numbers Sorted by DL Change Number

This table provides the change number fields to use for the External Import Change Record for loan origination. This table is sorted by DL Change Number, and is the same table that appears at the beginning of this section (which is sorted alphabetically).

DL Change Number	Field Length	Field Name/Description	Valid Field Content
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 19000101 – 20991231
D006	1	Action Type Type of disbursement entered	G = Gross Disbursement N = Net Disbursement A = Adjusted Gross Disbursement J = Adjusted Net Disbursement U = Use Anticipated Disbursement Information Q = Adjusted Disbursement Date
D007	5	Action Amount Reported Disbursement Amount	00000-99999
P002	9	Student's Social Security Number Student's Social Security Number	001010001 – 999999999
P003	9	Student's First Name (<i>PLUS only</i>) Student's first name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A – Z in the first position
P004	16	Student's Last Name (<i>PLUS only</i>) Student's last name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A – Z in the first position
P005	1	Student's Middle Initial (<i>PLUS only</i>) Student's middle initial	Uppercase A-Z
P006	8	Student's Date of Birth (<i>PLUS only</i>) Student's date of birth on PLUS record	Format is CCYYMMDD 19010101 – 19891231
P007	1	Student's Citizenship (<i>PLUS only</i>) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or PLUS Loan change records)
P008	9	Student's Alien Registration Number (<i>PLUS only</i>) Student's alien registration number, if eligible non-citizen	000000001-999999999
P009	1	Student's Default on Education Loans (<i>PLUS only</i>) Is the student in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School
P010	1	Credit Decision Indicator (<i>PLUS only</i>)	A = Approved F = Failed/Denied Can be blank

Loan Origination Import Change Field Numbers (Continued)

Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P011	8	Credit Decision Date (<i>PLUS only</i>)	CCYYMMDD 19000101 through the current date Can be blank
S005	9	Parent/Borrower's Social Security Number Parent/Borrower's current Social Security Number	001010001 – 999999999
S006	9	Parent/Borrower's First Name Parent/Borrower's first name	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash)
S007	16	Parent/Borrower's Last Name Parent/Borrower's last name	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash)
S008	1	Parent/Borrower's Middle Initial Parent/Borrower's middle initial	Uppercase A-Z
S009	28	Parent/Borrower's Address First line of the Parent/Borrower's address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S010	16	Parent/Borrower's Address City Parent/Borrower's address city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S011	2	Parent/Borrower's Address State Parent/Borrower's address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S012	9	Parent/Borrower's Zip Code Parent/Borrower's zip code	000000000-999999999 Last 4 digits may be blank
S013	10	Parent/Borrower's Telephone Number Parent/Borrower's home telephone number	0000000000-9999999999

Loan Origination Import Change Field Numbers (Continued)

Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S038	8	1 st Disbursement Anticipated Date Anticipated disbursement date for the 1 st disbursement	Format is CCYYMMDD 19990623 – 20020629
S032		<i>Loan Period Start Date</i> <i>Date when classes begin, as certified by the school on the aid application (promissory note), for the specific period covered by the loan</i>	<i>Format is CCYYMMDD</i> <i>19990702 - 20010630</i>
S033		<i>Loan Period End Date</i> <i>Date when classes end, as certified by the school on the promissory note, for the specific period covered by the loan</i>	<i>Format is CCYYMMDD</i> <i>19990701 - 20010629</i>
S039	5	1 st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1 st disbursement	Numeric > = 0
S044	1	1 st Disbursement Refund Code Indicates if the 1 st disbursement was refunded	Y = Indicates the 1 st disbursement was refunded
S045	8	1 st Disbursement Refund Date Date the 1 st disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S048	8	2 nd Disbursement Anticipated Date Anticipated disbursement date for the 2 nd disbursement	Format is CCYYMMDD 19990623 – 20020629
S049	5	2 nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2 nd disbursement	Numeric > = 0
S054	1	2 nd Disbursement Refund Code Indicates if the 2 nd disbursement was refunded	Y = Indicates the 2 nd disbursement was refunded
S055	8	2 nd Disbursement Refund Date Date the 2 nd disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S058	8	3 rd Disbursement Anticipated Date Anticipated disbursement date for the 3 rd disbursement	Format is CCYYMMDD 19980623 – 20010629
S059	5	3 rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3 rd disbursement	Numeric > = 0
S064	1	3 rd Disbursement Refund Code Indicates if the 3 rd disbursement was refunded	Y = Indicates the 3 rd disbursement has been refunded
S065	8	3 rd Disbursement Refund Date Date the 3 rd disbursement was refunded	Format is CCYYMMDD 19980623 – 20010629
S068	8	4 th Disbursement Anticipated Date Anticipated disbursement date for the 4 th disbursement	Format is CCYYMMDD 19990623 – 20020629
S069	5	4 th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4 th disbursement	Numeric > = 0
S074	1	4 th Disbursement Refund Code Indicates if the 4 th disbursement was refunded	Y = Indicates the 4 th disbursement was refunded
S075	8	4 th Disbursement Refund Date Date the 4 th disbursement was refunded	Format is CCYYMMDD 199990623-20020629

Loan Origination Import Change Field Numbers (Continued)

Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDEXpress) F = On-site (Custom System) Z = LOC Reprint
S085	6	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S090	1	Loan Inactive Flag	Y = Yes
S091	8	Loan Inactive Flag Date	Format is CCYYMMDD 19000101 - 20991231
S100	28	Student's Local Address Student's first line of the local address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S101	16	Student's Local Address City Student's local city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S102	2	Student's Local Address State Student's local state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S103	9	Student's Local Zip Code Student's local zip code	000000000-999999999 Last 4 digits may be blank
S109	1	Entrance Interview Flag Indicates whether the student received entrance interview counseling	Y = Yes
S110	1	Former HEAL Loan (<i>Stafford only</i>) This was formerly a HEAL Loan	Y = Yes

Loan Origination Import Change Field Numbers (Continued)

Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S115	1	Disclosure Statement Print Indicator (<i>Stafford Only</i>) Disclosure statement print option used for this record	Y = LOC prints N = School prints Blank for PLUS
S116	5	Origination Fee Percentage Origination fee percentage to be use for this record, i.e. 04000 (Implied decimal between the 2 nd and 3 rd position from the left)	Numeric >=0
S117	1	MPN Exits (<i>Stafford Only</i>)	Y = Assumes the borrower has an open MPN at the LOC N = Assumes no open MPN exists
S118	1	Disclosure Printed? (<i>Stafford Only</i>)	Y = disclosure printed N = disclosure not printed
S120	1	Disbursement Affirmation Code	Y = Yes
S121	8	Academic Year Start Date Date the academic year starts at the institution	Format is CCYYMMDD 19990702 – 20010630
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20000701 – 20020629
S123	1	Additional Unsubsidized Loan Flag (<i>Stafford Only</i>)	Y = Yes N or blank = No
S130	8	5 th Disbursement Anticipated Date Anticipated disbursement date for the 5 th disbursement	Format is CCYYMMDD 19990623 – 20020629
S131	5	5 th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5 th disbursement	Numeric > = 0
S132	1	5 th Disbursement Refund Code Indicates if the 5 th disbursement was refunded	Y = Indicates the 5 th disbursement was refunded
S133	8	5 th Disbursement Refund Date Date the 5 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S134	8	6 th Disbursement Anticipated Date Anticipated disbursement date for the 6 th disbursement	Format is CCYYMMDD 19990623 – 20020629
S135	5	6 th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6 th disbursement	Numeric > = 0
S136	1	6 th Disbursement Refund Code Indicates if the 6 th disbursement was refunded	Y = Indicates the 6 th disbursement was refunded
S137	8	6 th Disbursement Refund Date Date the 6 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S138	8	7 th Disbursement Anticipated Date Anticipated disbursement date for the 7 th disbursement	Format is CCYYMMDD 19990623 – 20020629

Loan Origination Import Change Field Numbers (Continued) Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S184	1	18 th Disbursement Refund Code Indicates if the 18 th disbursement was refunded	Y = Indicates the 18 th disbursement was refunded
S185	8	18 th Disbursement Refund Date Date the 18 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S186	8	19 th Disbursement Anticipated Date Anticipated disbursement date for the 19 th disbursement	Format is CCYYMMDD 19990623 – 20020629
S187	5	19 th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19 th disbursement	Numeric > = 0
S188	1	19 th Disbursement Refund Code Indicates if the 19 th disbursement was refunded	Y = Indicates the 19 th disbursement was refunded
S189	8	19 th Disbursement Refund Date Date the 19 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S190	8	20 th Disbursement Anticipated Date Anticipated disbursement date for the 20 th disbursement	Format is CCYYMMDD 19990623 – 20020629
S191	5	20 th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20 th disbursement	Numeric > = 0
S192	1	20 th Disbursement Refund Code Indicates if the 20 th disbursement was refunded	Y = Indicates the 20 th disbursement was refunded
S193	8	20 th Disbursement Refund Date Date the 20 th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S194		Promissory Note Accepted Loan ID (MPN ID)	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS M = MPN Indicator Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
15	85	92	8	Document Add Date Date the document was added to the database	Format is CCYYMMDD 19000101 - 20991231	Right
16 15	93 85	93 85	1	Document Status Status of Packaged Document	B = Documents still needed for both packaging and verification C = All documents are satisfied (included documents required for both packaging and verification) V = Documents still needed for verification P = Documents still needed for packaging O = Other documents needed but not required for packaging or verification Blank = Status Not Determined	Left
17 16	94 86	113 105	20	Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) -(Dash) *(Asterisk) Can be blank	Left
18 17	114 106	115 107	2	Driver's License State Borrower's driver's license state code	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left
19 18	116 108	116 108	1	Entrance Interview Completed Has the student completed the entrance interview?	Y = Yes Blank = No	Left
20 19	117 109	125 117	9	First Name Borrower's first name	0-9 Uppercase A-Z Space(s) .(period) '(apostrophe) -(dash) Can be blank	Left
21 20	126 118	126 118	1	Has Correction Record	Y = Yes Can be blank	Left
22 21	127 119	127 119	1	Has Document Tracking Record	Y = Yes Can be blank	Left
23 22	128 120	128 120	1	Has FAFSA Record	Y = Yes Can be blank	Left
24 23	129 121	129 121	1	Has Loan Record	Display a Y if this student has at least one record on the loan database table, otherwise display N	Left
25 24	130 122	130 122	1	Has Notes Record	Y = Yes Can be blank	Left
26 25	131 123	131 123	1	Has NSLDS Record	Y = Yes Can be blank	Left
27 26	132 124	132 124	1	Has Packaging Record	Y = Yes Can be blank	Left
28 27	133 125	133 125	1	Has PELL Record	Y = Yes Can be blank	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
29 28	134 126	134 126	1	Has RAD Record	Y = Yes Can be blank	Left
30 29	135 127	135 127	1	Has Verification Worksheet	Y = Yes Can be blank	Left
31 30	136 128	155 147	20	Institution Use		Left
32 31	156 148	163 155	8	Last Mailed Date Document Tracking date of last mailing	Format is CCYYMMDD 19000101 – 20991231	Right
33 32	164 156	179 171	16	Last Name Borrower's last name	0-9 Uppercase A-Z Space(s) (period) (dash) Can be blank	Left
34 33	180 172	181 173	2	Letter Count Count of how many letters have printed per record	01 – 99	Right
35 34	182 174	209 201	28	Local Address First line of borrower's local mailing address	0-9 Uppercase A-Z (period) (apostrophe) (dash) (number) (at) (percent or care of) (ampersand) (slash) Space(s) (comma) Can be blank	Left
36 35	210 202	217 209	8	Local Address Change Date Date the local address change was effective	Format is CCYYMMDD 19000101 – 19991231	Right
37 36	218 210	233 225	16	Local City Borrower's local city	0-9 Uppercase A-Z (period) (apostrophe) (dash) (number) (at) (percent or care of) (ampersand) (slash) Space(s) (comma) Can be blank	Left
38 37	234 226	243 235	10	Local Phone Number Borrower's local home telephone number	0000000000 – 9999999999 Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
39 38	244 236	245 237	2	Local State Borrower's local state code	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
40 39	246 238	254 246	9	Local Zip Code Borrower's local zip code	000000000 – 999999999 Can be blank	Left
41 40	255 247	255 247	1	Middle Initial Borrower's middle initial	Uppercase A-Z Can be blank	Left
42 41	256 248	257 249	2	Name ID First two characters of last name	Uppercase A-Z	Left
43 42	258 250	266 258	9	Original Social Security Number Original Social Security Number used to process the loan	001010001 – 999999999	Right
44 43	267 259	267 259	1	PELL Verification Status	Y = Yes Can be blank	Left
45 44	268 260	295 287	28	Permanent Address First line of the borrower's permanent mailing address	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash) # (number) @ (at) % (percent or care of) & (ampersand) / (slash) Space(s) , (comma) Can be blank	Left
46 45	296 288	303 295	8	Permanent Address Change Date Date the permanent address change was effective	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
47 46	304 296	319 311	16	Permanent City Borrower's permanent mailing address city	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash) # (number) @ (at) % (percentage) & (ampersand) / (slash) Space(s) , (comma) Can be blank	Left
48 47	320 312	329 321	10	Permanent Phone Number Borrower's permanent home telephone number	000000000-999999999 Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
49 48	330 322	331 323	2	Permanent State Borrower's permanent state	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
50 49	332 324	340 332	9	Permanent Zip Code Borrower's permanent zip code	000000000-999999999	Left
51 50	341 333	342 334	2	Previous Transaction	01-99	Left
52 51	343 335	343 335	1	Record Source Origin of record data	N = Manual entry I = ISIR L = Import External Add, Direct Loan P = Import External Add, Packaging	Left
53 52	344 336	351 343	8	SSN Change Date Date the borrower's SSN change was effective	Format is CCYYMMDD 1990101 – 20011231 Can be blank	Right
54 53	352 344	353 345	2	State of Legal Residence Borrower's state of legal residence	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
55 54	354 346	355 347	2	Transaction Paid On	01-99 Can be blank	Right
56 55	356 348	357 349	2	Transaction Number	01-99 Can be blank	Right
57 56	358 350	365 357	8	Update Date (Demo) Date update occurred on database	Format is CCYYMMDD 19000101 – 20991231	Right
58 57	366 358	371 363	6	Update Time (Demo) Time record was last updated on database	Format is HHMMSS 000000-999999 HH = 00-23 MM = 00-59 SS = 00-59	Right
59 58	372 364	379 371	8	Update ID (Demo) User ID which updated the record in database	0-9 Uppercase A-Z .(period) '(apostrophe) -(dash) #(number) @(at) %(percentage) &(ampersand) /(slash) Space(s) Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
1	1	2	2	Record Type B	B = User Defined Database	
2	3	N	N	User Defined Database Field 1 to Field NN		Left
1	1	2	2	Record Type D	D = Loan Table fields	
2	3	10	8	Academic Year End Date	Format is CCYYMMDD 20000701-20020629	Left
3	11	18	8	Academic Year Start Date	Format is CCYYMMDD 19990702-20010630	Right
4	19	26	8	Add Date/ Loan Date the record was added to the database	Format is CCYYMMDD 19000101-20991231	Right
5	27	32	6	Add Time/ Loan Time the record was added to database	Format is HHMMSS 000000-999999 HH=00-23 MM=00-59 SS=00-59	Right
6	33	40	8	Add ID/ Loan User ID which added record to database	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash) # (number) @ (at) % (percentage) & (ampersand) / (slash) Space(s) Can be blank	Right
7	41	41	1	Additional Unsubsidized Loan Flag If yes, this student is eligible for additional unsubsidized loan funds	Y = Yes N or blank = No Blank is default	Left
8	42	42	1	Borrower Signed Note Borrower signed the promissory note	N = No Y = Yes	Left
9	43	43	1	Credit Decision PLUS credit flag indicates the results of the credit check	A = Credit approved N = Credit denied, need endorser C = Credit overridden new credit information provided D = Credit denied, endorser not ok E = Credit overridden, endorser ok F = Credit failed on WEB site request	Left
10	44	51	8	Credit Decision Original Date Original date of the credit decision from LOC	Format is CCYYMMDD 19000101 – 20991231	Right
11	52	59	8	Credit Update Date Date the credit was updated in express	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
12	60	60	1	Dependency Status (Loan) Dependency status of the student	D = Dependent with Primary EFC I = Independent with Primary EFC X = Dependent rejected (no Primary EFC) Y = Independent rejected (no Primary EFC)	Left
13	61	61	1	Disclosure Statement Print Indicator Should the LOC print a Disclosure Statement for this student.	Y = LOC prints N = School prints Blank for PLUS	Left
14	62	62	1	Export to External Flag indicating if the record is exported to an external system	Y = Yes	Right
15	63	63	1	Export to LOC Flag indicating if record has been exported to LOC	Y = Yes	Right
16	64	64	1	HEAL Loan	Y = Yes Blank = No	Right
17	65	72	8	Inactive Date Date loan was made inactive	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Left
18	73	73	1	Inactive Flag Flag indicating if loan is inactive	Y = Yes Blank = No	Left
19	74	78	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric >=0	Right
20	79	83	5	Loan Amount Requested Total amount requested for the loan	Numeric >=0	Right
21	84	106	23	Loan Change Batch Identifier Batch number containing the change record sent to the LOC	Batch Type = #E Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 Where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
22	107	111 112	5 6	Origination Fee Percentage Origination Fee Percentage for this record	Numeric >=0 3% is exported as 03.000	Right
23	112 113	132 133	21	Loan Identifier/Loan Unique identifier created at the time of origination	Student's Social Security Number: 001010001-999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year 01 School Code: X00000 – X99999 where X = G or E Loan Sequence Number: 001-999	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
24	133 134	155 156	23	Loan Origination Batch Identifier Batch number which contained the loan origination record sent to the LOC	Batch Type = #D or PF Cycle indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
25	156 157	163 164	8	Loan Origination Date Date the loan was originated	Format is CCYYMMDD 19000101 – 20991231	Right
26	164 165	165 166	2	Loan Period Code Code used by EDEExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z	Left
27	166 167	173 174	8	Loan Period End Date Date when classes end, as certified by the school on the promissory note, for the specific period covered by the loan	Format is CCYYMMDD 19990701 – 20010629	Right
28	174 175	181 182	8	Loan Period Start Date Date when classes begin, as certified by the school on the aid application (promissory note), for the specific period covered by the loan	Format is CCYYMMDD 19990702 – 20010630	Right
29	182 183	182 183	1	Loan Status Status of the loan	N = Not ready R = Ready B = Batched E = Error A = Accepted	Left
30	183 184	183 184	1	Loan Type Type of loan record	S = Subsidized U = Unsubsidized P = PLUS	Left
31	184 185	187 188	4	Loan Year Academic year the loan is taken	0001	Right
32	188 189	192 193	5	LOC Amount	Numeric Positive or negative	Right
33	193 194	200 201	8	LOC Amount Change Date Date the change was accepted by the LOC	Format is CCYYMMDD	Right
34	201 202	208 209	8	Parent/Borrower's Address Change Date Date the parent/borrower's address changed was effective	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
35	209 210	217 218	9	Parent/Borrower's Alien Registration Number Parent/Borrower's alien registration number, if eligible non-citizen	000000001-999999999 Can be blank	Right
36	218 219	218 219	1	Parent/Borrower's Citizenship Parent/Borrower's citizenship status	1 = U.S. Citizen (or U.S. national) 2 = Eligible Noncitizen 3 = Ineligible Noncitizen	Right
37	219 220	227 228	9	Parent/Borrower's Current Social Security Number Parent/Borrower's current Social Security number	001010001-999999999	Right
38	228 229	235 236	8	Parent/Borrower's Date of Birth Date of the parent/borrower's birth	Format is CCYYMMDD 19010101 – 19891231	Right
39	236 237	243 244	8	Parent/Borrower's Date of Birth Change Date Date the Parent/Borrower's date of birth changed	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
40	244 245	244 245	1	Parent/Borrower's Default on Education Loans Is the Parent/Borrower in default on an education loan or owe a refund on a Federal Grant	Y = Yes N = No Z = Overridden by school	Left
41	245 246	253 254	9	Parent/Borrower's First Name Parent/Borrower's first name	0-9 Uppercase A-Z (period) ' (apostrophe) -(dash)	Left
42	254 255	269 270	16	Parent Borrower's Last Name Parent/Borrower's last name	0-9 Uppercase A-Z (period) ' (apostrophe) -(dash)	Left
43	270 271	289 290	20	Parent/Borrower's Driver's License Number Parent/Borrower's driver's license number	0-9 Uppercase A-Z (period) '(apostrophe) -(dash) Space(s) Can be blank	Left
44	290 291	291 292	2	Parent/Borrower's Driver's License State State the Parent/Borrower's driver's license is issued	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left
45	292 293	292 293	1	Parent/Borrower's Middle Initial Parent/Borrower's middle initial	Uppercase A-Z Can be blank	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
46	293 294	301 302	9	Parent Borrower's Original SSN Parent/Borrower's original SSN	001010001 – 999999999	Right
47	302 303	329 330	28	Parent/Borrower's Permanent Address First line of the Parent/Borrower's permanent address	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash) # (number) @ (at) % (percent or care of) 	Left
48	330 331	345 346	16	Parent/Borrower's Permanent Address City Parent/Borrower's permanent address city	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash) # (number) @ (at) % (percent or care of) 	Left
49	346 347	335 336	10	Parent/Borrower's Permanent Phone Number Parent/Borrower's home telephone number	0000000000 – 99999999999 Can be blank	Right
50	356 357	357 358	2	Parent/Borrower's Permanent Address State Parent/Borrower's permanent state of residence	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table	Left
51	358 359	366 367	9	Parent/Borrower's Permanent Zip Code Parent/Borrower's permanent zip code	0-9 Space(s) Last 4 digits may be blank	Left
52	367 368	374 375	8	Parent/Borrower's Social Security Number Change Date Date the Parent/Borrower's Social Security Number changed last	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
53	375 376	397 398	23	Promissory Note Accepted Batch ID Batch number which contained the promissory note sent to the LOC	Batch Type = #A or Batch Type = #D for Level 3 (Standard Originator) Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
54	398 399	398 399	1	Professional Judgement	Y = Yes Blank = No	Left
55	399 400	406 407	8	Promissory Note Accepted Date Date the promissory note was accepted by LOC	Format is CCYYMMDD 19000101 – 20991231	Right
56	407 408	427 428	21	Promissory Note Accepted Loan ID (MPN ID)	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS M = MPN Indicator Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Right
57	428 429	435 436	8	Promissory Note Acknowledgement Date Date on which the LOC acknowledged the physical promissory note or promissory note/application	Format is CCYYMMDD 19000101 – 20991231	Right
58	436 437	458 459	23	Promissory Note Manifest Batch ID Batch number which contained the promissory note sent to the LOC	Batch Type = #A or Batch Type = #D for Level (Standard Originator) Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
59	459 460	466 467	8	Promissory Note Print Date Date the promissory note was printed	Format is CCYYMMDD 19000101 - 20991231	Right
60	467 468	467 468	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC prints (send to borrower) R = LOC prints (return to school) O = On-site (EDEXpress) F = On-site (Custom system) Z = LOC reprint	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
61	468 469	475 476	8	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 – 20991231	Right
62	476 477	483 484	8	Promissory Note Sent Date Date the promissory note is sent to the student or borrower	Format is CCYYMMDD	Right
63	484 485	484 485	1	Promissory Note Status Status of the paper promissory note with the LOC	A = Accepted R = Rejected X = Pending	Left
64	485 486	485 486	1	Promissory Note to be on Manifest	Y = Yes	Left
65	486 487	491 492	6	School Code/ Loan Direct Loan school code. Also identifies school originating loan record	0-9 Uppercase A-Z X00000 – X99999 where X = G or E	Left
66	492 493	497 498	6	Servicer Code	000000-999999	Right
67	498 499	498 499	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	1 = 1 st year, never attended college 2 = 1 st year, attended college before 3 = 2 nd year/sophomore 4 = 3 rd year/junior 5 = 4 th year/senior 6 = 5 th year or more undergraduate 7 = Graduate/professional or beyond	Right
68	499 500	499 500	1	Student's Default on Education Loans Is the student in default on any educational loans or Federal Grants?	Y = Yes N = No Z = Overridden	Left
69	500 501	500 501	1	Student Signed Note (PLUS) Flag indicator that promissory note has been signed and received	Y = Yes N = No	Left
70	501 502	502 503	2	Transmit Number Transmission number	00-99	Right
71	503 504	510 511	8	Transmitted Date Date that data was transmitted to LOC	Format is CCYYMMDD 19000101 – 20991231	Right
72	511 512	518 519	8	Update Date/ Loan Date record was updated on database	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
73	519 520	524 525	6	Update Time/ Loan Time the last update was made to record	Format is HHMMSS 000000 – 999999 HH = 00-23 MM = 00-59 SS = 00-59	Right
74	525 526	532 533	8	Update ID/ Loan User ID which updated the record on database	0-9 Uppercase A-Z . (period) ' (apostrophe) - (dash) # (number) @ (at) % (percentage) & (ampersand) / (slash) Space(s) Can be blank	Right
75	533 534	533 534	1	Disclosure Printed? Has a disclosure statement been printed by the school?	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N	Left
76	534 535	534 535	1	MPN Exists Student received a Direct Loan in 1999-2000. MPN on file at LOC.	Y = School assumes the student has a MPN on file at the LOC N = school assumes the student does not have a MPN on file at the LOC Default is N	
77	535 536	535 536	1	MPN Status The status of the MPN on file at the LOC	A = Accepted MPN at the LOC P = MPN not on file at the LOC I = Inactive C = Closed Q = Rejected X = Pending MPN at the LOC Blank for PLUS	
78	536 537	545 546	10	Origination Reject Reasons	0-9 Uppercase A-Z See Loan Origination Reject Code Table in Section Two – Custom Edits	
1	1	2	2	Record Type M	M = Actual Disbursement Table fields	Left
2	3	4	2	Actual Disbursement Number Disbursement number for the current disbursement transaction	01-20	Right
3	5	5	1	Actual Disbursement Affirmed Flag Flag indicating that disbursement has been accepted by borrower	Y = Yes Can be blank	Left
4	6	10	5	Actual Disbursement Amount Amount of disbursement transaction	Numeric >0	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
5	11	33	23	Actual Disbursement Batch Number Batch number which contained the disbursement record sent to the LOC	Batch Type = #H Cycle indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
6	34	41	8	Actual Disbursement Booked Date Date the loan was booked at the LOC	Format is CCYYMMDD 19000101 – 20991231	Right
7	42	49	8	Actual Disbursement Date Date activity occurred	Format is CCYYMMDD 19980101 – 20991231	Right
8	50	54	5	Actual Disbursement Gross Amount Actual gross amount (in dollars) of the disbursement	Numeric >0	Right
9	55	59	5	Actual Disbursement Loan Fee Amount Actual loan fee (in dollars) of the disbursement	Numeric >0	Right
10	60	64 65	5 6	Actual Disbursement Net Adjustment Amount Actual net amount (in dollars) of the adjustment to the disbursement	-99999 – 99999	Right
11	65 66	70	6 5	Actual Disbursement Net Amount Actual net amount (in dollars) of the disbursement	Numeric >0	Right
12	71	72 74	2 4	Actual Disbursement Sequence Number Sequence number that determines the order in which the disbursements are processed	01-99 0001 - 9999 Can be blank	Right
13	73 75	73 75	1	Actual Disbursement Status Status of disbursement activity at the Origination Center	N = Not ready to send to LOC R = Ready to send to LOC B = Batched A = Accepted by the LOC E = Rejected by the LOC	Left
14	74 76	74 76	1	Actual Disbursement Type Type of disbursement activity that occurred	G = Gross amount N = Net amount A = Adjusted gross amount J = Adjusted net amount Q = Adjusted disbursement date L = Booked disbursement M = Booked adjusted disbursement P = Servicing refund	Left
15	75 77	75 77	1	Actual Export to External Flag	Y = Yes Blank = No	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
16	76 78	81 83	6	School Code/Actual Direct Loan School code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left
17	82 84	104 106	23	Loan Detail Booking Batch ID Batch identifier for this batch	Batch Type = AS Cycle indicator = 1 (for 00-01) School code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
18	105 107	125 127	21	Loan Identifier/Actual Unique identifier crated at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left
19	126 128	135 137	10	Disbursement Reject Codes	0-9 Uppercase A-Z See Disbursement Reject Code Table in Section Two – Custom Edits	
20	138	138	1	Actual Disbursement Booked Status	A = Booked Blank = Unbooked	
1	1	2	2	Record Type N	N = Anticipated Disbursement Table fields	Left
2	3	10	8	Anticipated Disbursement Date Date activity is expected to occur	Format is CCYYMMDD 19000101 –20001231	Right
3	11	15	5	Anticipated Disbursement Fee Amount Anticipated loan fee (in dollars) associated with the disbursement	Numeric >0	Right
4	16	20	5	Anticipated Disbursement Gross Amount Anticipated gross amount (in dollars) of the disbursement	Numeric >0	Right
5	21	25	5	Anticipated Disbursement Net Amount Anticipated net amount (in dollars) of the disbursement	Numeric >0	Right
6	26	27	2	Anticipated Disbursement Number Disbursement number for the current disbursement transaction	1-20	Right

State/Country/Jurisdiction Codes

State/Country/Jurisdiction	Code	State/Country/Jurisdiction	Code
Alabama	AL	Nebraska	NE
Alaska	AK	Nevada	NV
American Samoa	AS	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Canada	CN	North Carolina	NC
Colorado	CO	North Dakota	ND
Connecticut	CT	Northern Mariana Islands	MP
Delaware	DE	Ohio	OH
District of Columbia	DC	Oklahoma	OK
Federated States of Micronesia	FM	Oregon	OR
Florida	FL	Palau	PW
Georgia	GA	Pennsylvania	PA
Guam	GU	Puerto Rico	PR
Hawaii	HI	Rhode Island	RI
Idaho	ID	South Carolina	SC
Illinois	IL	South Dakota	SD
Indiana	IN	Tennessee	TN
Iowa	IA	Texas	TX
Kansas	KS	Utah	UT
Kentucky	KY	Vermont	VT
Louisiana	LA	Virginia	VA
Maine	ME	Virgin Islands	VI
Marshall Islands	MH	Washington	WA
Maryland	MD	West Virginia	WV
Massachusetts	MA	Wisconsin	WI
Mexico	MX	Wyoming	WY
Michigan	MI	Military Location Code AA (Asia)	AA
Minnesota	MN	Military Location Code AE (Europe)	AE
Mississippi	MS	Military Location Code AP (Pacific)	AP
Missouri	MO	Foreign Address	FC
Montana	MT		

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1075	Loan Amount Requested	LOAN	If Loan Amount Approved is less than Loan Amount Requested (PLUS ONLY)	Loan Amount Requested may not be greater than the Loan Amount Approved.
1076	Disbursement-Anticipated Gross Amount	ANTICIPATED	If the amount is changed and the sum of the disbursements is not equal to or less than the loan amount approved (Stafford only)	Anticipated Gross Loan Total must be less than or equal to Loan Amount Approved.
1077	Disbursement-Anticipated Gross Amount	ANTICIPATED	If the amount is changed and the sum of the disbursements exceeds the loan amount approved	Anticipated Gross Loan Total may not exceed the Loan Amount Approved.
1080	Borrower Signed Note	LOAN	If Borrower Signed Note Date is changed to blank	Date Signed Note Received cannot be changed to blank.
1085	Borrower Signed Note	LOAN	If Borrower Signed Flag is N and signed note received date is non-blank If Borrower Signed Flag is Y and signed note received date is blank	Borrower Signed Flag required on received notes. Date note received required on signed notes.
1086	Borrower Signed Note Date	LOAN	If borrower signed note date is in the future	Borrower Signed Note Date may not be in the future.
1090	Borrower's Citizenship	LOAN	If changed to blank for (PLUS only)	Citizenship may not be changed to blank.
1106	Borrower's Alien Registration Number	LOAN	If Alien Registration Number is non-blank and citizenship status is 1	Alien Registration Number must be blank for citizens.
1100	Borrower's Citizenship	LOAN	If changed to 3 (PLUS only)	All anticipated and actual disbursements must be cancelled adjusted to zero prior to entering citizenship of Not Eligible.
1125	Loan Period End Date	LOAN	If Loan Period End Date is less than or equal to loan period start date	Loan Period Start Date must be prior to Loan Period End Date.
1126	Loan Period End Date	LOAN	If Loan Period End Date is more than 12 calendar months past the loan period start date	WARNING – LOC may reject this record as Loan Period may not be greater than 12 calendar months.
1135	Academic Year End Date	LOAN	If Academic Year End Date is more than 12 calendar months past the Academic Year Start Date	WARNING – LOC may reject this record as Academic Year may not be greater than 12 calendar months.
1136	Academic Year End Date	LOAN	If Loan Period Start Date is less than Academic Year Start Date OR If Loan Period End Date is greater than Academic Year End Date	Loan Period must be within Academic Year. Review Loan Period Start and End dates and Academic Year Start and End dates.
1170	School Code	LOAN	During Import Change process, if changed and saved to database different than what is previously on the database and the origination status is not N	School Code may not be changed after origination.

Gross Disbursement Calculations

With the implementation of the option to disburse up to 20 disbursements, disbursement percentages are no longer required to be sent to the LOC on the Loan Origination Record.

When determining disbursement amounts for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal except, for in some cases, the last disbursement.

When computing gross disbursement amounts, use the following specification:

Step 1: Divide the loan amount approved by the total number of disbursements to calculate an individual disbursement amount.

- If necessary, first truncate any positions that exist past two decimal places.

Step 2: Round the individual disbursement amount. Rounding occurs at the first and second decimal places to the nearest dollar.

- If the first and second decimal places are 50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than 50, do not change the first digit to the left of the decimal sign.

Note: The individual disbursement amount equals the amount of all disbursements except for the amount of the last disbursement.

Step 3: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.

- If the sum of the disbursements is greater than the loan amount approved, ~~there is a negative variance~~ **subtract the difference from the last disbursement.**
- If the sum of the disbursements is less than the loan amount approved, ~~there is a positive variance~~ **add the difference to the last disbursement.**

The variance is applied to the **last** disbursement.

- ~~If there is a positive variance, subtract the variance from the individual disbursement amount to derive the last disbursement amount.~~
- ~~If there is a negative variance, add the variance to the individual disbursement amount to derive the last disbursement amount.~~

Example 1: A calculation for two disbursements

Loan Amount Approved: \$2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 1312.5000 truncates to 1312.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.

1312.50 rounds to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

1313 multiplied by 2 = 2626

- ~~If the sum of the disbursements is greater than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is less than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Since ~~Therefore, because~~ \$2626 is more than \$2625 ~~there is a positive variance of \$1 you subtract the difference of \$1.~~ The last disbursement is equal to \$1313 - \$1 or \$1312.

Final Results: 1st Gross Disbursement Amount = 1313

2nd Gross Disbursement Amount = 1312

Example 2: A calculation for three disbursements

Loan Amount Approved: \$1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 333.3333 truncates to 333.33

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.

333.33 rounds to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

333 multiplied by 3 = 999

- ~~• If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~• If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Since ~~Therefore,~~ because \$999 is less than \$1000 ~~there is a negative variance of \$1~~ **you add the difference of \$1.** The last disbursement is equal to \$333 + \$1 or \$334.

Final Results: 1st Gross Disbursement Amount = \$333
 2nd Gross Disbursement Amount = \$333
 3rd Gross Disbursement Amount = \$334
 Total Loan Amount = \$1000

Example 3: A calculation for six disbursements

Loan Amount Approved: \$22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 3694.5000 truncates to 3694.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.

3694.50 rounds to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

3695 multiplied by 6 = 22170

- ~~• If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~• If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

~~Since~~ Therefore, because \$22170 is more than \$22167 there is a positive variance of \$3. ~~you subtract the difference of \$3.~~ The last disbursement is equal to \$3695 - \$3 or \$3692.

Final Results:

- 1st Gross Disbursement Amount = \$3695
- 2nd Gross Disbursement Amount = \$3695
- 3rd Gross Disbursement Amount = \$3695
- 4th Gross Disbursement Amount = \$3695
- 5th Gross Disbursement Amount = \$3695
- 6th Gross Disbursement Amount = \$3692
- Total Loan Amount = \$22,167

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Receiving the Delinquent Borrower Report

Message Class: ED0401OP

You may request the Delinquent Borrower Report in either report or data format (See Direct Loan Bulletin 98-25). The report indicates delinquent borrowers who are at least 31 days delinquent in making their loan payments. The preformatted print file is received in message class ED0401OP. The report is printed in portrait and lists four borrowers on a page. The following data elements are listed:

School Number
School Date
Borrower Name
Account Number
Residence Phone
Business Phone
Address Line 1
Address Line 2
Address Line 3
Address Code
Birth Date
Loan Amount
Repayment Plan
Monthly Pmt
Days Delinquent
Delinquent Date
Separation Date
Grace End Date
Current Status
Past Due Amount
Location Code
Location Name
Location Phone

A summary report is also provided. The summary is divided into three sections: Stafford Borrowers, In-School Consolidation Borrowers, and All Borrowers. Within each section the borrowers are categorized by their days past due. These categories are summarized by number of accounts, amount past due, and the original loan amount. Finally, each section has a total number of borrowers who defaulted during the current month and the number of borrowers who defaulted year to date.

Delinquent Borrower Detail Record (Data Format)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	DETL=Detail
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Borrower SSN	N	
5	28	35	8	Borrower Date of Birth	N	MMDDCCYY
6	36	65	30	Borrowers Last Name	A/N	
7	66	95	30	Borrowers First Name	A/N	
8	96	96	1	Borrowers Middle Initial	A/N	
9	97	107	11	Past Due Amount	N	Includes Pennies
10	108	111	4	Days Delinquent	N	
11	112	119	8	Delinquent Date	N	MMDDCCYY
12	120	130	11	Loan Amount	N	Includes Pennies
13	131	141	11	Monthly Payment Amount	N	Includes Pennies
14	142	149	8	Academic Completion Date	N	MMDDCCYY
15	150	179	30	Address Line 1	A/N	
16	180	209	30	Address Line 2	A/N	
17	210	234	25	City	A/N	
18	235	236	2	State Abbreviation	A	
19	237	250	14	Zip Code	A/N	
20	251	275	25	Country	A/N	
21	276	276	1	Address Condition	A	G=Good R=Returned B=Bad
22	277	286	10	Borrower's Residence Phone	A/N	
23	287	296	10	Borrower's Business Phone	A/N	
24	297	304	8	Grace End Date	N	MMDDCCYY
25	305	314	10	Borrower Status	A	Delinquent Defaulted
26	315	316	2	Repayment Option	A	FF = Fixed Payment FE = Fixed Payment Extended Term GR = Graduated Payment IC = Income Contingent NR = Not in Repayment SP = Special Plan SF = Alternate Plan Fixed Payment SG = Alternate Plan Graduated SN = Alternate Plan Fixed Term ST = Alternate Plan, Negative Amortization
27	317	320	4	Location Code	N	0101
28	321	350	30	Location Name	A/N	DLSC – Utica
29	351	360	10	Location Phone Number	N	8008480979
30	361	486	126	Filler	A/N	
		Total Bytes	486			

Privacy Act Warning Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	108	90	Privacy Act Warning	A/N	The information included in these transactions is protected under the Privacy Act of 1974
5	109	486	378	Filler	A/N	
		Total Bytes	486			

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	22	4	Non Reporting Location ID	N	0101
5	23	52	30	Non Reporting Location Name	A/N	DLSC – Utica
6	53	62	10	Borrower Services Phone Number	A/N	8008480979
7	63	486	424	Filler	A/N	
		Total Bytes	486			

Stafford Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	STTL = School School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Stafford Borrowers count 31-60 days delinquent	N	
5	28	40	13	Stafford Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	Stafford Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	Stafford Borrowers count 61-90 days delinquent	N	
8	64	76	13	Stafford Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	Stafford Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	Stafford Borrowers count 91-120 days delinquent	N	
11	100	112	13	Stafford Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	Stafford Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	Stafford Borrowers count 121-150 days delinquent	N	
14	136	148	13	Stafford Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	Stafford Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	Stafford Borrowers Count 151-180 days delinquent	N	
17	172	184	13	Stafford Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	Stafford Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	Stafford Borrowers count 181-210 days delinquent	N	
20	208	220	13	Stafford Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	Stafford Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	Stafford Borrowers Count 211-240 days delinquent	N	
23	244	256	13	Stafford Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	Stafford Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	Stafford Borrowers Count 241-270 days delinquent	N	
26	280	292	13	Stafford Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	Stafford Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	Stafford borrowers Count 271-360 days delinquent	N	

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
29	316	328	13	Stafford Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	Stafford Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	Stafford Borrowers Count Monthly Total	N	
32	352	364	13	Stafford Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	Stafford Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	Stafford Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	Stafford Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

In-School Consolidation Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	CTTL = School In-School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	In-School Borrowers count 31-60 days delinquent	N	
5	28	40	13	In-School Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	In-School Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	In-School Borrowers count 61-90 days delinquent	N	
8	64	76	13	In-School Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	In-School Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	In-School Borrowers count 91-120 days delinquent	N	
11	100	112	13	In-School Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	In-School Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	In-School Borrowers count 121-150 days delinquent	N	
14	136	148	13	In-School Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	In-School Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	In-School Borrowers Count 151-180 days delinquent	N	
17	172	184	13	In-School Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	In-School Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	In-School Borrowers count 181-210 days delinquent	N	
20	208	220	13	In-School Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	In-School Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	In-School Borrowers Count 211-240 days delinquent	N	
23	244	256	13	In-School Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	In-School Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	In-School Borrowers Count 241-270 days delinquent	N	
26	280	292	13	In-School Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	In-School Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	In-School borrowers Count 271-360 days delinquent	N	
29	316	328	13	In-School Amount Past Due 271-360 days delinquent	N	Includes Pennies

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
30	329	342	14	In-School Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	In-School Borrowers Count Monthly Total	N	
32	352	364	13	In-School Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	In-School Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	In-School Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	In-School Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

All Borrowers Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	ATTL=School All Borrowers Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	All Borrowers count 31-60 days delinquent	N	
5	28	40	13	All Borrowers Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	All Borrowers Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	All Borrowers count 61-90 days delinquent	N	
8	64	76	13	All Borrowers Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	All Borrowers Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	All Borrowers count 91-120 days delinquent	N	
11	100	112	13	All Borrowers Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	All Borrowers Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	All Borrowers count 121-150 days delinquent	N	
14	136	148	13	All Borrowers Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	All Borrowers Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	All Borrowers Count 151-180 days delinquent	N	
17	172	184	13	All Borrowers Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	All Borrowers Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	All Borrowers count 181-210 days delinquent	N	
20	208	220	13	All Borrowers Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	All Borrowers Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	All Borrowers Count 211-240 days delinquent	N	
23	244	256	13	All Borrowers Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	All Borrowers Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	All Borrowers Count 241-270 days delinquent	N	
26	280	292	13	All Borrowers Amount Past Due 241-270 days delinquent	N	Includes Pennies

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
27	293	306	14	All Borrowers Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	All Borrowers Count 271-360 days delinquent	N	
29	316	328	13	All Borrowers Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	All Borrowers Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	All Borrowers Count Monthly Total	N	
32	352	364	13	All Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	All Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	All Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	All Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Inactive Loans Report

Message Class: ED0601OP

REPORT DATE: /MM/DD/YYYY U.S. DEPARTMENT OF EDUCATION PAGE: 0000
PROGRAM: XXXXX FEDERAL DIRECT LOAN PROGRAM
INACTIVE LOANS REPORT
FOR THE PERIOD 01/01/2000 - 01/31/2000

SCHOOL NAME: XYZ ACADEMY SCHOOL CODE: 000000
ADDRESS: 123456 X-RAY TECHNICIAN BLVD, WINSTON-SALEM, NC 27403

LOAN TYPE	LOAN ID	BORROWER NAME	INACTIVE DATE
S	000000000S00X00000000	PAULSEN, PATRICK	01/03/2000
S	000000000S00X00000000	COLLINS, MICHILLE	01/02/2000
S	000000000S00X00000000	CARTWRIGHT, ROBERT	01/22/2000
S	000000000S00X00000000	BASILE, LINDA	01/28/2000
TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD:			4
U	000000000U00X00000000	MARSHALL, EDWARD	01/28/2000
U	000000000U00X00000000	FORRESTER, SUSAN	01/02/2000
TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD:			2
P	000000000P00X00000000	PHILLIPS, JOAN	01/13/2000
TOTAL NUMBER OF INACTIVE PLUS LOANS:			1
GRAND TOTAL:			7

Social Security Number/Name/Date of Birth Change Report

Message Class: ED0701OP

Run Date: 09/05/2000 U.S. Department of Education Page 1
 Run Time: 05:46:14 PM Federal Direct Loan Program

Social Security Number/Name/Date of Birth Change Report
 Reporting Period: Month Ending 08/30/2000

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: GXXXXX School Name: UNIVERSITY OF FINANCE

Borrower Name	Field Name	Old Value	Borrower SS #		
Loan ID	School Code	Change Date	New Value	Status	Ini. Ini.
Loan Period		accepted by			Loan Code
		LOS			

School Name	City	State Zipcode	Telephone #
-------------	------	---------------	-------------

MILLER, ANN			888-88-8888
999999999S00GXXXXX101	LST NAME	SMITH	MILLER
08/20/2000-05/30/2001	GXXXXX	08/24/2000	A Y
UNIV OF FINANCE	CITY	MO 65211	999-999-9999
999999999U00GXXXXX101	BIRTH DT	01/12/1970	01/21/1970
08/20/2000-05/30/2001	GXXXXX	08/28/2000	A Y
UNIV OF FINANCE	CITY	MO 65211	999-999-9999
999999999U00EXXXXXX101	SSN	999-99-9999	888-88-8888
09/20/2000-06/30/2001	EXXXXX	08/04/2000	A N
UNIVERSITY	NEWTOWN	MO 63121	888-888-8888
TUSKFB, JOAN			222-22-2222
222222222S00GXXXXX101	FST NAME	JO-ANN	JOAN
08/20/2000-05/30/2001	GXXXXX	08/07/2000	A Y
UNIV OF FINANCE	CITY	MO 65211	999-999-9999
222222222U00GAAAAA101	SSN	222222222	122222222
09/10/2000-04/15/2001	GAAAAA	08/18/2000	R N **
XYZ ACADEMY	SALT WATER	MD 99999	777-777-7777

This report lists SSN/Name/Date of Birth changes for a student with loans from schools. The list also indicates SSN changes rejected by CDS. This report assists schools in identifying when demographic data changes for a student.

** Servicer has notified the LOC of a different Social Security Number for this borrower. The LOC recommends that the school sends a Change record to the LOC to update the borrower's Social Security Number.

Social Security Number Change Pending Report

Message Class: ED0801OP

Run Date: 11/12/2000 U.S. Department of Education Page 1
 Run Time: 05:34:19 PM Federal Direct Loan Program

Pending Social Security Number Changes Over 45 Days Report

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: XXXXXX School Name: University of Finance

Borrower Name	Field Name	Old Value	Borrower SS #		
Loan ID	School Code	Change Date	New Value	Status	Ini. Ini.
Loan Period		accepted by		Loan	Code
		LOS			

School Name	City	State	Zipcode	Telephone #	
MONROE, JAMES				888-80-0003	
888800003S00EXXXXX802	SSN	778800003		888800003	
02/02/1999-03/01/2000	EXXXXX	07/29/1998		P	Y L
GRADUATE University	CAMBRIDGE	MA	02138	617-495-0802	
888800003P00GXXXXX301					
03/01/1999-03/02/2000	GXXXXX			N	
UNIV OF Finance	HOPE	AR	71801	501-777-5722	
888800003S00EXXXXX903					
03/01/1999-03/02/2000	EXXXXX			N	
TECH	PASADENA	CA	91125	818-395-8498	
888800003S00GXXXXX101					
03/01/1999-03/02/2000	GXXXXX			N	
XYZ Academy	IRVINE	CA	92717	949-824-3774	
888800003U00GXXXXX101					
01/31/1999-01/31/2000	GXXXXX			N	
UNIVERSITY Tech	BIRMINGHAM	AL	35294	205-934-8135	

This report lists Pending SSN changes for a person with loans from schools. This report assists schools in identifying pending data changes for a person. The pending status will not be changed until an "approved" or "rejected" confirmation is received from CDS/Servicing.

Sample Document Output

Report Date: 99/99/9999 U.S. DEPARTMENT OF EDUCATION Page: 99
 Report Time: 99:99:99 2000-2001 Federal Direct Loan Program
 Booked Status Measurement Report
 (Query Title) Sort: Last Name
 ALL RECORDS

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

Reported Period to: 99/99/9999

Booked Records

BORROWER'S NAME

STUDENT'S NAME	CURRENT	Orig	Pnote	Disb	Disb	Disb	Disb
LOAN ID	SSN	Sts	Sts	Sts/#	Type	Amt	Date
JAMES, JANNA F	111-11-1115						
111111115S98G91234001		A	A	R 1	A	\$99,999	99/99/9999
STANLEY, LISABETH A	111-11-1116						
111111116S98G91234001		A	A	A 1	A	\$99,999	99/99/9999
STANLEY, LISABETH A	111-11-1116						
111111116S98G91234001		A	A	A 3	A	\$99,999	99/99/9999
STANLEY, LISABETH A	111-11-1116						
111111116S98G91234001		A	A	A 4	A	\$99,999	99/99/9999
STANLEY, LISABETH A	111-11-1116						
111111116S98G91234001		A	A	A 5	A	\$99,999	99/99/9999
STANLEY, LISABETH A	111-11-1116						
111111116S98G91234001		A	A	A 6	A	\$99,999	99/99/9999

Total Booked Disbursements Actual: \$999,999,999
 Total Booked Net Adjustments: \$999.999.999

B = Batched Origination Records 9999 999.99%
 E = Rejected Origination Records 9999 999.99%
 A = Accepted Origination Records 9999 999.99%
 S = Promissory Notes Without Manifest 9999 999.99%
 M = Prom Notes Sent on Manifest 9999 999.99%
 E = Rejected Promissory Notes 9999 999.99%
 X - Pending Promissory Notes 9999 999.99%
 A = Accepted Promissory Notes 9999 999.99%
 R = Ready Disbursement Records 9999 999.99%
 B = Batched Disbursement Records 9999 999.99%
 E = Rejected Disbursement Records 9999 999.99%
 A = Accepted Disbursement Records 9999 999.99%

Total Record 99,9999
 Changed: S = Signed Promissory Notes To: S = Promissory Notes without Manifest/
 Shows change to 8 Actual Disb

Sample Master Promissory Note Manifest

Report Date: 99/99/9999 U.S. DEPARTMENT OF EDUCATION Page: 99
 Report Time: 99:99:99 Federal Direct Loan Program
 Promissory Note Shipping Manifest

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

PROMISSORY NOTE SHIPPING BATCH NUMBER: #AX9999999999999999**999999**

BORROWER'S NAME STUDENT'S NAME STUDENT'S CURRENT SSN -----	LOAN MPN ID -----
XXXXXXXXXXXXXXXXXX, XXXXXXXX X XXXXXXXXXXXXXXXXXX, XXXXXXXX X 999999999	999999999 XM 99999999999
ABCDEFGHIJKLMNQP, QRSTUVWXY Z XXXXXXXXXXXXXXXXXX, XXXXXXXX X 999999999	999999999 XM 99999999999
BCDEFGHIJKLMNQPQ, RSTUVWXYZ A XXXXXXXXXXXXXXXXXX, XXXXXXXX X 999999999	999999999 XM 99999999999

NUMBER OF NOTES FOR SHIPPING _____

I hereby certify that each borrower named on the enclosed notes/disclosures is accepted for enrollment on at least a half-time basis and is making satisfactory progress in a program that is eligible for the loan type(s) awarded. I certify that each student is an eligible borrower in accordance with the Act. I further certify that each borrower's eligibility for a Pell Grant has been determined, that each borrower is not incarcerated, and that each borrower has been determined eligible for loan(s) in the amount(s) certified. I further certify that the disbursement schedules comply with the requirements of the Act and hereby authorize the Department of Education to adjust disbursement dates if necessary to ensure compliance with the Act. I further certify that, based on records available and due inquiry, each borrower has met the requirements of the Selective Service Act, that each borrower is not liable for an overpayment of any Federal grant made under the Act, and that the information provided in the Borrower and the School sections of the promissory notes/disclosures (including information supplied in electronic format) is true, complete and accurate to the best of my knowledge and belief.

SCHOOL CODE: X99999 NAME: XXX

SIGNATURE: _____

FAA NAME: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX