

Custom Edits

The following section gives the detailed description of the reject codes received from the Loan Origination Center (LOC). Questions pertaining to reject codes should be directed to the LOC at **800/848-0978**.

Loan Origination Reject Codes

These codes will appear in field 5 in the DISF01OP/DIPF01OP file.

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 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's default is not "N" or "Z" (default override code).
05	Invalid Borrower's Citizenship Code.	Borrower's citizenship is not "1" for U.S. or "2" for alien, 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 citizenship is "2," 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	Minimum of Two Disbursements is Required.	School not "Special School" and anticipated disbursement date 1 or 2 equal to zero or blank.
11	Anticipated Disbursement Date is Blank.	Anticipated disbursement date zero or blank, and loan gross amount not equal 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	Anticipated disbursement date is less than a previous disbursement date.
14	Not in use.	Not in use.
15	Invalid Loan year.	Invalid loan year.
16	This Loan ID Is Already On File (Duplicate).	Loan ID must be unique.
17	This Borrower Has The Same Social Security Number As Another DLSS Borrower.	Same Social Security Number cannot belong to another borrower.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
18	Loan Fee Amount Does Not Reflect The Current Loan Fee Percentage.	Calculated loan fee amount not equal to anticipated disbursement fee.
19	Not in use. Change rejects only.	Not in use. Change rejects only.
20	Invalid State Code.	Non-blank state code is not a valid code.
21	Invalid Disclosure Statement Print Indicator	Print indicator is not Y or Blank
22	Not in use. Change rejects only.	Not in use. Change rejects only.
23	Not in use.	Not in use.
24	Not in use. Change rejects only.	Not in use. Change rejects only.
25	Must Provide Loan Period Start And End Dates.	Either start or end date equal to zero or blank, or loan period start date occurs before date allowed for the loan year.
26	Loan Amount Approved Exceeds the Annual Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<p>Approved loan amount greater than maximum annual loan amount:</p> <p><u>Dependent Student</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Sub and Unsub Max=2,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max=3,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max=5,500</p> <p><u>Dependent Student Eligible for Additional Unsubsidized Amount</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Sub and Unsub Max=6,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max=7,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max=10,500</p>

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
26, cont.	Loan Amount Approved Exceeds the Annual Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<p><u>Independent Student</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Unsub and Sub Max=6,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Unsub and Sub Max=7,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=10,500</p> <p>Graduate/professional and beyond (Grade level 07) Sub Max=8,500 Sub and Unsub Max=18,500</p> <p><i>Former HEAL Loan Limits</i></p> <p><u>Dependent</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05 or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=22,167</p> <p><u>Independent & Dependent Student Eligible for Additional Unsubsidized Amount</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05 or 06) Undergrad Sub Max= 5,500 Unsub and Sub Max= 27,167</p> <p><u>Graduate/professional and beyond (Grade level 07)</u> Sub Max=8,500 Sub and Unsub Max=45,167</p>
27	Anticipated Net Amount Is Not Equal to Gross Amount Minus Loan Fee.	Anticipated disbursement net amount not equal to gross amount minus the loan fee.
28	Invalid Loan Type.	Loan sequence number less than 0 or greater than 999 or loan type not equal to "S" or "U" or "P."
29	Must Provide Borrower/Student Social Security Number.	Social Security Number blank or not numeric, or SSN < 001010001.
30	Loan Period is Invalid.	Loan Period may not be greater than 12 months.
31	Loan Period Start Date is Greater Than The Loan Period End Date.	Loan Period End Date is prior to Loan Period Start Date.
32	Not in use.	Not in use.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
33	Loan Amount Must Be Positive.	Loan amount less than or equal 0.
34	Invalid Promissory Note Print Indicator.	P-note indicator not "O," "F," "R," "S," or "Z."
35	Not in use.	Not in use.
36	Borrower And Student Social Security Number Cannot Be The same.	Student's and borrower's Social Security Numbers are the same (PLUS only).
37	Invalid Student Birth Date.	Student's date of birth equal zero, blank, or invalid format. Student's age must be > 12 or < 100.
38	Invalid Student Citizenship Code.	Student not citizen of U.S. nor eligible alien.
39	Invalid Student Default On Education Loans Code.	Code indicates student defaulted and there is no default override code.
40	Must Provide Either Student's First Or Last Name.	Both first and last names blank.
41	Must Provide Student's Alien Registration Number.	Eligible non-citizen but alien registration number zero or blank.
42	Closed School	School status is closed.
43	Not in use.	Not in use.
44	School is ineligible	School is ineligible or non-participating.
45	Not in use.	Not in use.
46	The Borrower's Middle Initial Must Be A Space Or Alphabetic.	Borrower's middle initial not blank or alphabetic.
47	The Student's Middle Initial Must Be A Space Or Alphabetic.	Student's middle initial not blank or alphabetic.
48	The Phone Number Must Be Numeric or blank.	Must be numeric or blank.
49	Not in use.	Not in use.
50	Not in use.	Not in use.
51	Not in use.	Not in use.
52	Invalid Date Format.	Date format invalid, must be CCYYMMDD.
53	Not in use.	Not in use.
54	Not in use.	Not in use.
55	ZIP Code Must Be Numeric.	ZIP Code not numeric.
56	Borrower's State Code Should Not Be Blank.	ZIP Code is not blank and state code blank.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
57	Borrower's ZIP Code Should Not Be Blank.	Borrower's state non-blank and not "CN," "MX," or "FC."
58	Not in use.	Not in use.
59	Numeric Field Contains Non-numeric Characters.	Field contains non-numeric data.
60	Invalid dependency status.	Loan dependency status not equal "I" or "D." Blank is invalid.
61	Borrower's local address incomplete.	Failure to have any one or all of address, city, and state of borrower information.
62	Borrower's local ZIP Code must be numeric.	Borrower's local ZIP Code is non-blank and not numeric.
63	Borrower's local state code should not be blank.	ZIP Code not blank.
64	Borrower's local ZIP Code should not be blank.	State is non-blank and is not "CN," "MX," or "FC," and ZIP Code is blank.
65	Invalid Borrower's local state code.	Not valid local state code.
66	Not in use.	Not in use.
67	Not in use; change rejects only.	Not in use; change rejects only.
68	Not in use; change rejects only.	Not in use; change rejects only.
69	Not in use; change rejects only.	Not in use; change rejects only.
70	Not in use.	Not in use.
71	Not in use.	Not in use.
72	Total anticipated Gross disbursements Must be greater than zero.	Anticipated gross disbursements are blank or zero, or total anticipated gross disbursements is less than zero.
73	Not in use.	Not in use.
74	Not in use.	Not in use.
75	Acknowledged but not applied.	LOC researching issue.
76	Invalid loan origination date.	Loan origination date invalid, not CCYYMMDD.
77	Not in use.	Not in use.
78	Must provide a valid Student's College Grade Level.	Grade level not equal to 01 through 07.

Loan Origination Reject Codes (Continued)

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
17	This Borrower Has The Same Social Security Number As Another DLSS Borrower.	Same Social Security Number cannot belong to another borrower.
18	Loan Fee Amount Does Not Reflect The Current Loan Fee Percentages.	Calculated loan fee amount not equal to anticipated disbursement fee.
19	This Field Cannot be Modified.	Non-modifiable Field.
20	Invalid State Code.	Non-blank state code not a valid code.
21	Invalid Disclosure Statement Print Indicator	Print indicator is not Y or Blank
22	Invalid Field Number.	Invalid field number.
23	Not in use.	Not in use.
24	This Loan ID is Not on File.	The loan ID was not found.
25	Must Provide Loan Period Start And End Dates.	Either start or end date is equal to zero or blank, loan period start date occurs before date allowed for the loan year.
26	Loan Amount Approved Exceeds the Annual Loan Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan approved amount, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<p>Approved loan amount greater than maximum annual loan amount:</p> <p><u>Dependent Student</u> 1st Year (Grade level 01 or 02) Sub Max=2,625 Sub and Unsub Max=2,625 2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max=3,500 3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max=5,500</p> <p><u>Dependent Student Eligible for Additional Unsubsidized Amount</u> 1st Year (Grade level 01 or 02) Sub Max=2,625 Sub and Unsub Max=6,625 2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max=7,500 3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max=10,500</p>

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
26, cont.	Loan Amount Approved Exceeds the Annual Loan Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<p><u>Independent Student</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Unsub and Sub Max=6,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Unsub and Sub Max=7,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=10,500</p> <p>Graduate/professional and beyond (Grade level 07) Sub Max=8,500 Sub and Unsub Max=18,500</p> <p><i>Former HEAL Loan Limits</i></p> <p><u>Dependent</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=22,167</p> <p><u>Independent & Dependent Student Eligible for Additional Unsubsidized Amount</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05 or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=27,167</p> <p><u>Graduate/professional and beyond (Grade level 07)</u> Sub Max=8,500 Sub and Unsub Max=45,167</p>
27	Anticipated Net Amount Is Not Equal To Gross Amount Minus Loan Fee.	Anticipated disbursement net amount is not equal to the gross minus the loan fee.
28	Invalid Loan Type.	Loan sequence number less than 0 or greater than 999 or loan type not equal to "S" or "U" or "P."
29	Must Provide Borrower/Student Social Security Number.	Social Security Number blank or not numeric, or SSN < 001010001.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
30	Loan Period is Invalid.	Loan period cannot be greater than 12 months.
31	Loan Period Start Date is Greater than the Loan Period End Date.	Start date greater than end date.
32	Not in use.	Not in use.
33	Loan Amount Must Be Positive.	Loan amount less than \$0.
34	Invalid Promissory Note Print Indicator.	P-note indicator not "O," "F," "R," "S," or "Z."
35	Not in use.	Not in use.
36	Borrower And Student Social Security Number Cannot Be The same.	Student's and borrower's SSNs are the same (PLUS only).
37	Invalid Student's Birth Date.	Student's date of birth equals zero, blank, or invalid format. Student's age must be >12 or < 100.
38	Invalid Student Citizenship Code.	Student not citizen of U.S., nor eligible alien.
39	Invalid Student Default On Education Loans Code.	Code indicates student defaulted and there is no default override code.
40	Must Provide Either Student's First Or Last Name.	Both first and last names blank.
41	Must Provide Student's Alien Registration Number.	Eligible non-citizen but alien registration number zero or blank.
42	Closed School.	School status is closed.
43	Not in use.	Not in use.
44	School is ineligible.	School is ineligible or non-participating.
45	Not in use.	Not in use.
46	The Borrower's Middle Initial Must Be A Space Or Alphabetic.	Borrower middle initial not blank or alphabetic.
47	The Student's Middle Initial Must Be A Space Or Alphabetic.	Student's middle initial not blank or alphabetic.
48	The Phone Number Must Be Numeric.	Non blank must be numeric.
49	Not in use.	Not in use.
50	Not in use.	Not in use.
51	Not in use.	Not in use.
52	Invalid Date Format.	Date format invalid, must be CCYYMMDD.
53	Not in use.	Not in use.
54	Not in use.	Not in use.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
55	ZIP Code Must Be Numeric.	ZIP Code not numeric.
56	Borrower's State Code Should Not Be Blank.	ZIP Code is not blank and state code is blank.
57	Borrower's ZIP Code Should Not Be Blank.	Borrower's state is non-blank and is not "CN," "MX," or "FC."
58	Not in Use.	Not in Use.
59	Numeric Field Contains Non-numeric Characters.	Field contains non-numeric data.
60	Invalid dependency status.	Loan dependency status not equal to "I" or "D." Blank is invalid.
61	Borrower's local address incomplete.	Failure to have any one or all of address, city, and state of borrower information.
62	Borrower's local ZIP Code must be numeric.	Borrower's local ZIP Code is non-blank and is not numeric or non-numeric.
63	Borrower's local State code should not be blank.	ZIP Code not blank.
64	Borrower's local ZIP Code should not be blank.	State is non-blank and is not "CN," "MX," or "FC," and ZIP Code is blank.
65	Invalid Borrower's local state code.	Not valid local state code.
66	Invalid Borrower's permanent address change date.	Not a valid date.
67	Invalid Borrower's local address change date.	Not a valid date.
68	Invalid Borrower's Social Security Number change date.	Not a valid date.
69	Invalid Borrower's birth date change date.	Not a valid date.
70	Not in use.	Not in use.
71	Not in use.	Not in use.
72	Total anticipated Gross disbursements Must be greater than zero.	Anticipated gross disbursements blank or total anticipated gross disbursements are less than zero.
73	Not in use.	Not in use.
74	Not in use.	Not in use.
75	Acknowledged but not applied.	LOC researching issue.
76	Not in use.	Not in use.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
77	Not in use.	Not in use.
78	Must provide a valid Student's College Grade Level.	Grade level not equal to 01 through 07.
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	Loan Amount Approved is Less than the Sum of the Actual Disbursements.	Actual disbursements sum is more than the loan amount approved.
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.	Endorser and Student cannot be the same.
85	Not in use.	Not in use.
86	Invalid Academic Year Start and End Dates.	Must be a valid date; cannot be all zeros. Academic year and date not greater than academic 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	Changing Loan Amount Approved to \$0 requires all anticipated disbursements to be adjusted to \$0.	All anticipated disbursements corresponding to this loan are not adjusted to \$0.

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.

Promissory Note 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	Type	Error text
01	*	Missing origination record
02	*	Promissory note under review
03		Not in use.
04	**	Missing loan identification number
05	**	No original signature
06	**	Document is in pencil
07	**	Section/Block is incomplete
08	**	Missing legal text
09	**	Student or parent is in default
10	**	Duplicate Promissory Note
11	**	Not in use.
A	**	Borrower's signature is missing.
B	**	Promissory note text or signature altered
C	**	Borrower SSN is missing
D	**	Address is missing
E	**	Phone number is incomplete
F	**	Driver's license incomplete
G	**	Citizenship status is missing (PLUS)
H	**	Loan amount requested missing (PLUS)
I	**	Reference data is missing(PLUS)
J	**	Employer data is missing (PLUS)
K	**	Borrower's date of birth is missing
L	**	Student's SSN is missing (PLUS)
M	**	Student's signature is missing (PLUS)
N	**	School data is missing
O	**	Loan period is missing

Promissory Note Reject Codes (Continued)

Code	Type	Error text
P	**	Disbursement dates are missing
Q	**	Student date of birth is missing
R	**	Citizenship data is missing (PLUS)
S	*	Sum of actual disbursements greater than promissory note amount (PLUS LOANS ONLY)
T	**	Promissory note received earlier than 9 months prior to loan origination record
U	**	Signed date on promissory note after expiration date on form
V	**	Promissory note marked "copy" or "non-negotiable" received
W	**	Missing paper promissory note
X	**	Duplicate promissory note manifest
Y	**	Signed date on promissory note is missing
Z	**	Citizenship is marked as an ineligible non-citizen

*Indicates an electronic edit

**Indicates a manual edit

Promissory Note Reject codes are mainly handled through a manual process. However, there are two electronic error codes that are received, error code "01" and "S". Once the Promissory Notes are received in the mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, then the checklist will be marked in the appropriate blank for the error and returned to the school or borrower (Standard Option schools). A copy of the Promissory Note Manual Reject Checklist is included in the appendix.

Cash Allocation Reject Codes

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

Code	Error Message	Edit Description
RA	Invalid record type for LOC.	The #K record layout has been eliminated. All allocations must be done on the GAPS Web site.

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	Edit Description
18	Not in use.	Not in use.
19	Not in use.	Not in use.
20	Adjusted Disbursement Date not accepted. Disbursement Date cannot be changed to a date in the future of the current date.	Disbursement cannot be in the future.
21	MPN is inactive. There has been no disbursement activity for 12 months since the date of the first anticipated disbursement associated with the Master Promissory Note.	Disbursement date cannot be 12 months after the first anticipated disbursement associated with the Master Promissory Note if there has been no disbursement activity during that period.
22	Adjusted Disbursement Date not accepted. Date change is more than 120 days after original actual disbursement date.	Disbursement date cannot be more than 120 days after original actual disbursement date.
23	Adjusted Disbursement Date not accepted. Submitted record must provide both the Transaction Date (new Disbursement Date) and the Original Disbursement Date.	An adjusted disbursement date record requires the original disbursement date be submitted as well as the new disbursement date.
24	Disbursement Amount exceeds the Maximum Annual Loan Limit for this borrower at all enrolled schools for equal or overlapping academic years. Review the Duplicate Borrower Report to help resolve this issue.	<p>A student may not exceed the maximum annual loan limits. Review the Duplicate Borrower Report to help resolve this issue.</p> <p><u>Dependent Student</u> 1st Year (Grade level 01 or 02) Sub Max=2,625 Sub and Unsub Max=2,625 2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max=3,500 3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max=5,500</p> <p><u>Dependent Student Eligible for Additional Unsubsidized Amount</u> 1st Year (Grade level 01 or 02) Sub Max=2,625 Sub and Unsub Max=6,625</p>

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
24, cont.	Disbursement Amount exceeds the Maximum Annual Loan Limit for this borrower at all enrolled schools for equal or overlapping academic years. Review the Duplicate Borrower Report to help resolve this issue.	<p>2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max=7,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max=10,500</p> <p><u>Independent Student</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Unsub and Sub Max=6,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Unsub and Sub Max=7,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=10,500</p> <p><u>Graduate/professional and beyond</u> (Grade level 07) Sub Max=8,500 Sub and Unsub Max=18,500</p> <p><i>Former HEAL Loan Limits</i></p> <p><u>Dependent</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05 or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=22,167</p> <p><u>Independent & Dependent Student Eligible for Additional Unsubsidized Amount</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05 or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=27,167</p> <p><u>Graduate/professional and beyond</u> (Grade level 07) Sub Max=8,500 Sub and Unsub Max=45,167</p>
25	Actual disbursement exceeds the amount on the accepted Promissory Note at the LOC for this PLUS loan.	<p>Disbursements for a PLUS loan cannot exceed the accepted promissory note amount on file at the LOC.</p> <p>PLUS ONLY</p>

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.

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
A	Not in use.	Not in use.
B	Not in use.	Not in use.
C	Not in use.	Not in use.
D	Not in use.	Not in use.
E	Invalid Disbursement Activity. Must be A, D, or Q.	Disbursement Activity Status not equal to A, D, or Q.
F	Disbursement Sequence Number is not Numeric.	Disbursement Sequence Number contains non-numeric characters.
G	Total Gross Disbursements Cannot be > the Loan Amount Approved/Requested.	Gross Disbursement sum is greater than the loan amount approved/requested.
H	Reported Amount does not match LOC Amount.	Adjusted Amount not equal to calculated amount by LOC.
I	Not in use.	Not in use.
J	Credit Check not yet approved for this PLUS loan.	Credit check pending.
K	No Disbursement Record Found for this adjustment.	Disbursement record missing.
L	Unsatisfactory Eligibility Conditions.	School ineligible to participate at this time. OR school is non-participating.
M	Duplicate Disbursement. Disbursement Number already on file.	Disbursement number exists on file.
N	Not in use.	Not in use.
O	Not in use.	Not in use.
P	Duplicate adjustment transaction.	Matching gross, fee, and net found.
Q	Disbursement date outside of allowable window.	Disbursement date more than 10 days prior to loan period start date, or more than 90 days after loan period end date.
R	Disbursement date cannot be in the future	Disbursement date greater than the current date.
S	Not in use.	Not in use.
T	Must have valid Promissory Note to disburse for an Option 1 or Standard Origination. (Levels 2 and 3)	Promissory note date, loan ID, or status null or invalid.
U	Loan ID not in origination table.	Loan ID missing from file.

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
V	Action date not a valid date.	Action date contains zeros or other invalid date value.
W	Not in use.	Not in use.
X	School code not found in school table or school code invalid.	School code missing from school table or school code invalid.
Y	Action rejected because school physically closed or ownership changed.	School is closed or has changed ownership.
Z	School code does not match school code in origination record.	School code for disbursement does not match school code in origination record.