

APPENDIX C
2003-2004 LOAN STATUS CODES AND ELIGIBILITY CHARTS

CODE	STATUS	ELIGIBILITY FOR TITLE IV
AL	Abandoned Loan	Yes
BC	No Prior Default, Bankruptcy Claim, Discharged	Yes, because loan was not in default and was discharged
BK	No Prior Default, Bankruptcy Claim, Active	Yes, because loan was not in default
CA	Cancelled (Perkins = Loan Reversal)	Yes
CS	Closed School Discharge	Yes
DA	Deferred	Yes
DB	Defaulted, then Bankrupt, Active. (Perkins: all bankruptcies. FFELP and Direct Loans: Chapter 13)	No, unless debtor can show that loan is dischargeable. See Dear Colleague letter GEN-95-40, dated September 1995
DC	Defaulted, Compromise	Yes, because compromise is recognized as payment in full
DD	Defaulted, Then Died	No, because if borrower is reapplying, then loan status is in error
DE	Death	No, because if borrower is reapplying, then loan status is in error
DF	Defaulted, Unresolved	No
DI	Disability	Yes
DK	Defaulted, Then Bankrupt, Discharged. (Perkins: all bankruptcies. FFELP and Direct Loans: Chapter 13)	Yes, because defaulted loan has been totally discharged
DL	Defaulted, in Litigation	No
DN	Defaulted, Then Paid in Full Through Consolidation Loan	Yes
DO	Defaulted, Then Bankrupt, Active, other. For FFELP and Direct Loans in Chapters 7, 11, and 12	No, unless debtor can show that loan is dischargeable. See Dear Colleague letter GEN-95-40, dated September 1995
DP	Defaulted, Then Paid in Full	Yes, because loan was paid in full
DR	Defaulted Loan Included in Roll-up Loan	Yes, because the loan was combined with other loans and subrogated to the Department, which reported the same information to NSLDS in one loan. The status of that record will determine eligibility

CODE	STATUS	ELIGIBILITY FOR TITLE IV
DS	Defaulted, Then Disabled	Yes, because loan debt is cancelled
DT	Defaulted, Collection Terminated	No
DU	Defaulted, Unresolved	No
DW	Defaulted, Write-Off	No
DX	Defaulted, Satisfactory Arrangements, and Six Consecutive Payments	Yes, assuming student continues to comply with repayment plan on defaulted loan, or is granted forbearance by the GA
DZ	Defaulted, Six Consecutive Payments, Then Missed Payment	No, loan is back in active default status
FB	Forbearance	Yes
FC	False Certification Discharge	Yes
IA	Loan Originated	Yes
IG	In Grace Period	Yes
ID	In School or Grace Period	Yes
IM	In Military Grace	Yes
IP	In Post-Deferment Grace (Perkins only)	Yes
OD	Defaulted, Then Bankrupt, Discharged, other. For FFELP and Direct Loans in Chapters 7, 11, and 12	Yes, because defaulted loan has been totally discharged
PC	Paid in Full Through Consolidation Loan	Yes. Does not matter whether consolidation loan was through FFELP or Direct Loan, nor whether underlying loans were in default
PF	Paid in Full	Yes
PM	Presumed Paid in Full	Yes
PN	Non-defaulted, Paid in Full Through Consolidation Loan	Yes
RF	Refinanced	Yes, because defaulted loans cannot be refinanced
RP	In Repayment	Yes

CODE	STATUS	ELIGIBILITY FOR TITLE IV
UI	Uninsured/Unreinsured	Yes, does not matter if loan was in default
UA	Temporarily Uninsured – No Default Claim Requested	Yes
UB	Temporarily Uninsured – Default Claim Denied	Yes, because the loan is not a federal loan while temporarily uninsured
UC	FFEL: Permanently Uninsured/Unreinsured – Non- Defaulted Loan Perkins: Non-Defaulted Loan Purchased by School	Yes
UD	FFEL: Permanently Uninsured/Unreinsured – Defaulted Loan Perkins: Defaulted Loan Purchased by School	Yes, because the loan is no longer a federal loan
XD	Defaulted, Satisfactory Arrangements, and Six Consecutive Payments	Yes, assuming student continues to comply with repayment plan on defaulted loan, or is granted forbearance by the GA

FEDERAL DIRECT LOAN SERVICER

CODE	NAME	PHONE NUMBER
SV0101	Direct Loan Servicing Center, Utica, NY	800-848-0979

SELECTED SERVICERS

CODE	NAME	CITY	STATE
700006	AFSA - Academic Financial Services Assoc	Long Beach	CA
700008	Southwest Student Services Corp	Mesa	AZ
700009	Bank of North Dakota	Bismarck	ND
700010	Bank One Columbus	Columbus	OH
700014	Brazos Higher Ed Authority	Austin	TX
700022	College Finance Assistance Corp	Deerfield	IL
700023	Colorado Student Loan Pgm	Denver	CO
700027	COSTEP	McAllen	TX
700030	Intuition Inc	Jacksonville	FL
700121	UNIPAC Service Corp	Denver	CO
700037	Education Loan Services Inc	Braintree	MA
700038	Educational Assistance Service Corp Inc	Aberdeen	SD
700041	Education Financial Services	Indianapolis	IN
700043	USA Group Loan Services Inc	Indianapolis	IN
700054	FISC	Lewiston	ME
700057	Great Lakes Higher Ed Corp	Madison	WI
700059	Georgia Student Finance Authority	Tucker	GA
700065	Iowa Higher Ed Loan Pgm	Des Moines	IA
700067	Illinois State Scholarship Commission	Deerfield	IL
700072	Kentucky Higher Ed Student Loan Corp	Louisville	KY
700077	Sallie Mae	Reston	VA
700081	Missouri Higher Ed Loan Authority	St. Louis	MO
700082	Maine Ed Service	Augusta	ME
700085	Massachusetts Higher Ed Assoc	Boston	MA
700086	Mitchell Sweet and Associates	Tempe	AZ
700088	Montana Guaranteed Student Loan Pgm	Helena	MT
700096	Nellie Mae	Braintree	MA
700097	New Jersey Dept of Higher Ed	Trenton	NJ
700098	New Mexico Ed Assistance Foundation	Albuquerque	NM
700100	PHEAA	Harrisburg	PA
700101	Opportunity Plan Inc Panhandle	Canyon	TX
700106	South Carolina Student Loan Corp	Columbia	SC
700109	TGSLC Loan Servicing	Austin	TX
700112	Student Loan Fund of Idaho	Fruitland	ID
700113	Student Loan Funding Corp	Cincinnati	OH

CODE	NAME	CITY	STATE
700119	Trans World Insurance Co	Sacramento	CA
700120	USA Funds	Indianapolis	IN
700126	Utah State Board Of Regents	Salt Lake City	UT
700127	Vermont Secondary Loan Market	Winooski	VT
700133	Wyoming Student Loan Corp	Cheyenne	WY
700138	Student Information Service Center	Albany	NY
700139	Student Initiated Loan Servicing	Montgomery	AL
700143	Indiana Secondary Market	Indianapolis	IN
700147	Lender Service Pgm	Madison	WI
700165	Credit Union Processing	Battle Creek	MI
700172	Student Assistance Foundation of MT	Helena	MT
700181	Student Loan Servicing Center	Minneapolis	MN
700194	SUNTECH Inc	Ridgeland	MS
700195	Academic Loan Resource	Fruitland	ID
700196	Iowa Student Loan Liquidity Corp	Des Moines	IA
700198	AFSA Data Corp	Utica	NY
700200	Greater East Texas Servicing Corp	Bryan	TX
700202	Wells Fargo Ed Financial Service	Sioux Falls	SD
700203	Educaid	Sacramento	CA
700204	Granite State Management & Resource	Concord	NH
700790	UNIPAC Service Corp	Lincoln	NE

GUARANTY AGENCIES

NUMBER	SHORT NAME	NAME
555	FFEL	Assigned to Department of Education
705	Arkansas	Student Loan Guaranty Foundation of Arkansas
706	California	EDFund of California
708	Colorado	Colorado Student Loan Program
709	Connecticut	Connecticut Student Loan Foundation
712	Florida	Florida Department of Education OSFA
713	Georgia	Georgia Higher Education Assistance Corporation
716	Idaho	Student Loan Fund of Idaho, Inc.
717	Illinois	Illinois Student Assistance Commission
719	Iowa	Iowa College Student Aid Commission
721	Kentucky	Kentucky Higher Education Assistance Authority
722	Louisiana	Louisiana Office of Student Financial Assistance
723	Maine	Maine Education Assistance Division
725	Massachusetts	American Student Assistance of Massachusetts
726	Michigan	Michigan Higher Education Assistance Authority
729	Missouri	Missouri Coordinating Board for Higher Education
730	Montana	Montana Guaranteed Student Loan Program
731	Nebraska	National Student Loan Program, Inc.
733	New Hampshire	New Hampshire Higher Education Assistance Foundation
734	New Jersey	New Jersey Higher Education Assistance Authority
735	New Mexico	New Mexico Student Loan Guarantee Corporation
736	New York	New York State Higher Education Services
737	North Carolina	North Carolina State Ed. Assistance Authority
738	North Dakota	Student Loans of North Dakota
740	Oklahoma	Oklahoma Guaranteed Student Loan Program
741	Oregon	Oregon State Scholarship Commission
742	PHEAA	Pennsylvania Higher Education Assistance Agency
744	Rhode Island	Rhode Island Higher Education Assistance Authority
745	South Carolina	South Carolina State Ed Assistance Authority
746	South Dakota	Education Assistance Corporation-South Dakota
747	Tennessee	Tennessee Student Assistance Corporation
748	Texas	Texas Guaranteed Student Loan Corporation
749	Utah	Utah Higher Education Assistance Authority
750	Vermont	Vermont Student Assistance Corporation
753	Washington	Northwest Education Loan Association-Washington
755	Great Lakes	Great Lakes Higher Education Corporation-Wisconsin
800	USAF	United Student Aid Funds, Incorporated
927 / 951	ECMC	Education Credit Management Corporation

SELECTED LENDERS

CODE	NAME	CITY	STATE
803072	Amcore Bank NA	Rockford	IL
819928	AmSouth Bank NA	Birmingham	AL
828478	Associated Bank	Stevens Point	WI
800802	Bank of America	Los Angeles	CA
826548	Bank of Boston	Providence	RI
814392	Bank of Hawaii	Honolulu	HI
807581	Bank of New York	Newark	DE
816386	Bank of North Dakota	Bismarck	ND
809063	Bank of Oklahoma	Tulsa	OK
805156	Bank One	Columbus	OH
802933	Bank One	Columbus	OH
805069	Bank One	Columbus	OH
813697	BankBoston NA	Providence	RI
831857	Bankers Bank/EdSouth	Atlanta	GA
802340	Barnett First National Bank	Jacksonville	FL
805270	Bay Bank Harvard Trust	Cambridge	MA
805321	Bay Bank Norfolk County Trust Co	Dedham	MA
819414	Beneficial Savings Bank	Philadelphia	PA
826762	California Federal Bank FSB	Sacramento	CA
818508	Carteret Savings Bank	Parsippany	NJ
807745	Charter One Bank	Albany	NY
832142	Chase Bank as Trustee for SLFC	Cleveland	OH
830469	Chase Manhattan Bank	Garden City	NY
821623	CHELA Financial USA Inc	San Francisco	CA
826878	Citibank Student Loan Center	Pittsford	NY
804937	Citizens Fidelity Bank & Trust	Louisville	KY
809383	Clearfield Bank & Trust	Clearfield	PA
810148	CLS - National City Bank	Cleveland	OH
822660	Comerica Bank	Detroit	MI
813979	Commerce Bank	St Louis	MO
822973	Commercial National Bank In Shreveport	Shreveport	LA
802030	Connecticut Bank & Trust	Hartford	CT
802837	Continental Illinois National Bank	Chicago	IL
814119	CoreState NJ National Bank	Wilmington	DE
817846	Corus Bank	Deerfield	IL

CODE	NAME	CITY	STATE
809431	Dauphin Deposit Bank & Trust	Harrisburg	PA
829589	Dearborn Federal Credit Union	Dearborn	MI
815843	Dime Savings Bank of Norwich	Norwich	CT
822583	Dollar Bank	Pittsburgh	PA
824852	Eastern Bank	Lynn	MA
831453	Educational Funding of the South	Knoxville	TN
820872	ESB Bank	Ellwood City	PA
808780	Fifth Third Bank	Cincinnati	OH
810611	First American National Bank	Donelson	TN
822046	First Bank	St. Louis	MO
828374	First Independent Trust Company	Sacramento	CA
805353	First Mutual of Boston	Boston	MA
813651	First National Bank	Ames	IA
827311	First City Bank	New Orleans	LA
805829	First of America Bank	Kalamazoo	MI
810563	First Tennessee Bank	Maryville	TN
806078	Fifth Third Bank	Grand Rapids	MI
807542	First Union National Bank	Charlotte	NC
833191	First Union National Bank	North Brunswick	NJ
802366	First Union National Bank	Roanoke	VA
821835	First Virginia Bank	Falls Church	VA
802844	Firststar Bank Illinois	St. Paul	MN
804609	Firststar Bank, NA	Lawrence	KS
804031	Firstier Bank NA	Lincoln	NE
827204	Fleet National Bank	Utica	NY
831495	Fleet National Bank	Utica	NY
831173	Florida Federal Savings & Loan	Jacksonville	FL
831143	Florida Federal Savings Bank	St Petersburg	FL
830974	Foundation for Educational Funding	Lincoln	NE
807789	Goldome Bank	Amherst	NY
813544	Great American Federal Savings & Loan	Pittsburgh	PA
830485	Great Western Bank FSB	Chatsworth	CA
807973	Greater New York Savings Bank	Lake Success	NY
818426	Heritage Bank for Savings	Northampton	MA
827542	Heritage Community Bank	Riverdale	IL
805125	Hibernia National Bank	New Orleans	LA
804076	Hills Bank & Trust Company	Hills	IA
826481	Home Owners Savings Bank FSB	Burlington	MA
807989	Home Savings Bank	White Plains	NY
803094	Household Bank	Wood Dale	IL

CODE	NAME	CITY	STATE
808047	HSBC Bank USA	Buffalo	NY
821396	Hudson City Savings Bank	Paramus	NJ
822947	Iberia Savings Bank SSB	New Iberia	LA
829268	Imperial Federal Savings	San Diego	CA
831036	Independence FSB	Washington	DC
808173	Independence Savings Bank	Brooklyn	NY
808007	Jamaica Savings Bank	Lynbrook	NY
809675	Jersey Shore State Bank	Jersey Shore	PA
831848	Key Bank USA	Cleveland	OH
812205	LaSalle FSB	Chicago	IL
808036	M & T Bank Educational Lending	Buffalo	NY
803172	Marquette National Bank	Orland Park	IL
813476	MassBank	Lowell	MA
821024	Medford Savings Bank	Medford	MA
809747	Mellon Bank NA	Pittsburgh	PA
822892	Merchants National Bank	Leominster	MA
812731	Meridian Bank	North Brunswick	PA
824289	Michigan National Corp LLP	Farmington Hills	MI
827427	Mission Federal Credit Union	San Diego	CA
826269	NationsBank	Charlotte	NC
832006	NBD Bank	Flint	MI
806437	Northern State Bank	Thief River Falls	MN
824221	Northern Trust Bank	Chicago	IL
828141	Northwest Savings Bank	Warren	PA
803694	Old National Bank	Evansville	IN
829526	Onbank & Trust Co	Syracuse	NY
829525	Onondaga Savings Bank	Syracuse	NY
817588	Pathway Financial	Matteson	IL
812967	Penn Security Bank & Trust Co	Scranton	PA
820341	PFC Bank	Clarion	PA
822366	Pinnacle Bank of Papillion	Papillion	NE
826855	Pioneer Savings Bank	Troy	NY
809921	PNC Education Loan Center	Pittsburgh	PA
822691	Ponce Federal Bank FSB	Ponce	PR
805138	Premier Bank of Baton Rouge	Baton Rouge	LA
821288	Provident Savings Bank	Jersey City	NJ
800097	Regions Bank	Mobile	AL
828899	Reliance Savings Bank	Altoona	PA
808012	Republic National Bank of New York	Brooklyn	NY
828577	Rhode Island Student Loan Authority	Warwick	RI

CODE	NAME	CITY	STATE
808136	Richmond County Savings Bank	Staten Island	NY
815880	Savings Bank of Manchester	Manchester	CT
808680	Second National Bank of Warren	Warren	OH
823373	Service First Federal Credit Union	Sioux Falls	SD
811101	Signet Bank	Richmond	VA
815745	Simmons First National Bank	Pine Bluff	AR
800023	Southtrust Bank of Alabama	Birmingham	AL
809514	Southwest National Bank of Pennsylvania	Greensburg	PA
828707	Sovereign Bank New England	Providence	RI
820175	Standard Bank & Trust Co	Evergreen Park	IL
809081	Stillwater National Bank & Trust Co	Stillwater	OK
807642	Summit Bank	Dayton	NJ
802560	SunTrust Bank	Richmond	VA
811304	SunTrust Bank	Richmond	VA
822163	SunWest Bank of El Paso	El Paso	NM
826953	Texas Commerce Bank NA	Arlington	TX
827445	Third Federal Savings Bank	Newtown	PA
803282	Town & Country Bank of Springfield	Springfield	IL
813721	TrustMark National Bank	Jackson	MS
808543	Union Bank & Trust	Lincoln	NE
810166	Union National Bank & Trust Company	Souderton	PA
802968	Union Planters Bank	Des Moines	IA
815961	United Missouri Bank of Kansas City	Kansas City	MO
824772	Wachovia Bank	Winston-Salem	NC
820284	Waypoint Bank	York	PA
807176	Wells Fargo Ed Financial Service	Sioux Falls	SD
808471	Wells Fargo Education Financial	Sioux Falls	SD
822840	Wells Fargo Education Financial Svc	Pleasant Hill	CA
805187	Whitney National Bank	New Orleans	LA
802218	Wilmington Trust	Killeen	TX
817455	Zions First National Bank	Salt Lake City	UT

Contact Information & Fields Associated With Loan Status

LOAN	CONTACT	GA CODE	SCHOOL CODE	CURRENT HOLDER	REGION CODE
FFEL	Primary: Servicer or Lender (as applicable) Secondary: GA	Yes	OPE-ID	Servicer or Lender Code (as applicable)	Blank
FFEL, defaulted	GA	Yes	OPE-ID	000### (### is the GA Code)	Blank
FFEL, subrogated*	ED. (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
FDLP	Servicer	Blank	OPE-ID	Servicer Code	Blank
FDLP, Held by DCS	ED. (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
FISL	Primary: Servicer (if applicable) Secondary: School (is primary contact if no servicer used.)	Blank	OPE-ID	Servicer Code (if applicable), or blank	Blank
FISL, Held by DCS	ED (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
Perkins	Primary: Servicer (if applicable) Secondary: School (is primary contact if no servicer used.)	Blank	OPE-ID	Servicer Code (if applicable), or blank	Blank
Perkins, Held by DCS	ED (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes

*Subrogated = Held by Debt Collection System (DCS).

Note: The School Code field always shows the OPE-ID of the school the student attended when the loan was received.