

*NCHELP
CommonLine® Network for FFELP
And Alternative Loans*

Response File

*Reference Response (@5)
Detail Record(s) Addendum*

*NCHELP Addendum
Release 4 Processing*

REFERENCE RESPONSE (@5) DETAIL RECORD(S)

This document is an addendum to the NCHelp CommonLine® Network for FFELP and Alternative Loans Response File description for CommonLine Release 4 processing. It explains the field layout of the Reference Response (@5) Detail Record(s). This record type is optional depending on the service provider's agreement with the customer. This record type may be included in the Response File if any @5 Detail Records were submitted in the Release 4 version NCHelp CommonLine® Network for FFELP and Alternative Loans Application Send File, if reference information is being submitted for a certification request (C) or modification (M) record being created by the service provider, or if the service provider is sending reference information to an interested third party.

NOTE

The Reference Response (@5) Detail Record(s) dated 4/01/2010 for CommonLine Release 4 processing is the most recent release of this format. It replaces the NCHelp CommonLine® Network for FFELP and Alternative Loans Response File Reference Response (@5) Detail Record(s) dated 1/15/2009.

If this record type is included, there must be one Reference Response (@5) Detail Record in the file for each loan or application with borrower reference or employer information. The @5 Detail Record must follow the corresponding Response (@1) Detail Record or related records (i.e., the @5 Detail Record must fall before the next unrelated @1 Detail Record).

NOTE

This record type is optional. Service providers and school-based-software (SBS) are not required to support this record. If organizations receive information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

If this record type is included, certain fields are required as indicated in the Layout table.

The following Layout table lists all of the fields contained in the Reference Response (@5) Detail Record(s). Each field's required status, start position, length, data type, justification, and padding are also included. A definition of each field is provided after the table.

The codes appearing in the columns are:

- R = Required
- S = Strongly recommended
- O = Optional
- = Not applicable (provide default value)

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R	1	2	X(002)		
2	Reference Layout Owner Code	R	3	4	X(004)		
3	Reference Layout Identifier Code	R	7	2	X(002)		
4	Borrower/Cosigner Reference 1 Last Name	R ¹	9	35	X(035)	Left	Spaces
5	Borrower/Cosigner Reference 1 First Name	R ¹	44	12	X(012)	Left	Spaces
6	Borrower/Cosigner Reference 1 Middle Initial	R ¹	56	1	X(001)		
7	Borrower/Cosigner Reference 1 SSN	R ¹	57	9	9(009)		
8	Borrower/Cosigner Reference 1 Relationship Code	R ¹	66	1	X(001)		
9	Borrower/Cosigner Reference 1 Address (line 1)	R ¹	67	30	X(030)	Left	Spaces
10	Borrower/Cosigner Reference 1 Address (line 2)	R ¹	97	30	X(030)	Left	Spaces
11	Borrower/Cosigner Reference 1 City	R ¹	127	24	X(024)	Left	Spaces
12	Filler ²	—	151	5	X(005)		
13	Borrower/Cosigner Reference 1 State	R ¹	156	2	X(002)		
14	Borrower/Cosigner Reference 1 Zip Code	R ¹	158	5	9(005)		
15	Borrower/Cosigner Reference 1 Zip Code Suffix	R ¹	163	4	9(004)		
16	Borrower/Cosigner Reference 1 Telephone Number	O ⁴	167	10	X(010)	*	*
17	Borrower/Cosigner Reference 2 Last Name	R ¹	177	35	X(035)	Left	Spaces
18	Borrower/Cosigner Reference 2 First Name	R ¹	212	12	X(012)	Left	Spaces
19	Borrower/Cosigner Reference 2 Middle Initial	R ¹	224	1	X(001)		
20	Borrower/Cosigner Reference 2 SSN	R ¹	225	9	9(009)		
21	Borrower/Cosigner Reference 2 Relationship Code	R ¹	234	1	X(001)		
22	Borrower/Cosigner Reference 2 Address (line 1)	R ¹	235	30	X(030)	Left	Spaces
23	Borrower/Cosigner Reference 2 Address (line 2)	R ¹	265	30	X(030)	Left	Spaces

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
24	Borrower/Cosigner Reference 2 City	R ¹	295	24	X(024)	Left	Spaces
25	Filler ²	—	319	5	X(005)		
26	Borrower/Cosigner Reference 2 State	R ¹	324	2	X(002)		
27	Borrower/Cosigner Reference 2 Zip Code	R ¹	326	5	9(005)		
28	Borrower/Cosigner Reference 2 Zip Code Suffix	R ¹	331	4	9(004)		
29	Borrower/Cosigner Reference 2 Telephone Number	O ⁴	335	10	X(010)	*	*
30	Borrower/Cosigner Employer Name	R ¹	345	20	X(020)	Left	Spaces
31	Borrower/Cosigner Employer Address (line 1)	O ⁴	365	30	X(030)	Left	Spaces
32	Borrower/Cosigner Employer Address (line 2)	O ⁴	395	30	X(030)	Left	Spaces
33	Borrower/Cosigner Employer City	O ⁴	425	24	X(024)	Left	Spaces
34	Filler ²	—	449	6	X(006)		
35	Borrower/Cosigner Employer State	O ⁴	455	2	X(002)		
36	Borrower/Cosigner Employer Zip Code	O ⁴	457	5	9(005)		
37	Borrower/Cosigner Employer Zip Code Suffix	O ⁴	462	4	9(004)		
38	Borrower/Cosigner Employer Telephone Number	R ¹	466	10	X(010)	*	*
39	Borrower/Cosigner Reference 1 Foreign Postal Code	R ¹	476	14	X(014)	Left	Spaces
40	Borrower/Cosigner Reference 2 Foreign Postal Code	R ¹	490	14	X(014)	Left	Spaces
41	Borrower/Cosigner Credit Information Indicator	R	504	1	X(001)		
42	Borrower/Cosigner Monthly Housing Payment	R	505	5	9(005)	Right	Zeros
43	Borrower/Cosigner Owner/Rent Indicator	R	510	1	X(001)		
44	Borrower/Cosigner Previous Address Line 1	R ¹	511	30	X(030)	Left	Spaces
45	Borrower/Cosigner Previous Address Line 2	R ¹	541	30	X(030)	Left	Spaces
46	Borrower/Cosigner Previous City	R ¹	571	24	X(024)	Left	Spaces
47	Borrower/Cosigner Previous State	R ¹	595	2	X(002)		
48	Borrower/Cosigner Previous Zip	R ¹	597	5	9(005)		

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
49	Borrower/Cosigner Previous Zip Suffix	R ¹	602	4	9(004)		
50	Borrower/Cosigner Self-employed Indicator	R	606	1	X(001)		
51	Borrower/Cosigner Employer/Company Name	R	607	30	X(030)	Left	Spaces
52	Borrower/Cosigner Position Description	R ¹	637	26	X(026)	Left	Spaces
53	Borrower/Cosigner Years at Employer	R	663	2	9(002)	Right	Zeros
54	Filler ²	—	665	5	X(005)		
55	Borrower/Cosigner Previous Employer	R ¹	670	30	X(030)	Left	Spaces
56	Borrower/Cosigner Previous Position Description	R ¹	700	30	X(030)	Left	Spaces
57	Borrower/Cosigner Previous Employer Phone	R ¹	730	10	X(010)	*	*
58	Filler ²	—	740	5	X(005)		
59	Borrower/Cosigner Source of Other Income	R ¹	745	15	X(015)	Left	Spaces
60a	Cosigner Reference Indicator	R ¹	760	1	X(001)		
60b	Filler	—	761	279	X(279)		
61	Record Terminator	R	1040	1	X(001)		
<p>NOTE: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to Record Terminator [field 61].)</p>							
<p>¹This data is required based on condition(s) listed in the field description. ²This field is reserved for future use. ³Not applicable ⁴This data is optional based on condition(s) listed in the field description. *Justification and padding are determined by field content; see field description for details.</p>							

Field descriptions

- 1 RECORD CODE** — The value identifying the Reference Response (@5) Detail Record(s). This field must contain the constant: **@5**

This data is required.

- 2 REFERENCE LAYOUT OWNER CODE** — A code (maximum of 4 characters) indicating the owner of the fields layout included in this record. Because the Reference Response (@5) Detail Record layout is owned by NCHelp, this field must contain the constant: **NCLP**

This data is required.

- 3 REFERENCE LAYOUT IDENTIFIER CODE** — A 2-character code identifying the field layout included in this detail record. This field must contain the constant: **04**

This data is required.

- 4 BORROWER/COSIGNER REFERENCE 1 LAST NAME** — The last name of the first reference, as indicated on the application.

Examples:	SMITH JR	(John W. Smith, Jr.)
	JONES	(Mark Jones, M.D.)
	ST THOMAS	(Susan H. St. Thomas)
	JOHNSON-HALL	(Laura Johnson-Hall)
	O'CONNER	(Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data. Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 5 BORROWER/COSIGNER REFERENCE 1 FIRST NAME** — The first name of the first reference, as indicated on the application.

Examples:	JOHN	(John W. Smith, Jr.)
	MARK	(Mark Jones, M.D.)
	SUSAN	(Susan H. St. Thomas)
	LAURA	(Laura Johnson-Hall)
	PATRICK	(Patrick O'Conner)

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 6 BORROWER/COSIGNER REFERENCE 1 MIDDLE INITIAL** — The middle initial of the first reference, as indicated on the application.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with a space.

7 BORROWER/COSIGNER REFERENCE 1 SSN (Social Security Number) — The first reference's 9-digit Social Security Number.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Fill the field with zeros if you are not providing this data. If included, this must be a valid SSN (no pseudo SSN's will be included). It must not begin with an **8** or **9**, and the first 3 characters must not be **000**.

8 BORROWER/COSIGNER REFERENCE 1 RELATIONSHIP CODE — A 1-character code indicating the relationship of the first reference to the borrower/cosigner, as indicated on the application.

E	=	Employer
F	=	Friend
G	=	Guardian
O	=	Other
P	=	Parent
R	=	Relative
S	=	Sibling

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with a space.

9 BORROWER/COSIGNER REFERENCE 1 ADDRESS (line 1) — The first line of the first reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Fill the field with spaces if you are not providing this data.

10 BORROWER/COSIGNER REFERENCE 1 ADDRESS (line 2) — The second line of the first reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 11 BORROWER/COSIGNER REFERENCE 1 CITY** — The city of the first reference's last known address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.

Examples: INDIANAPOLIS
PANAMA CITY, PANAMA
LONDON, ENGLAND SW10 9HY

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 12 FILLER** — This field is reserved for future use. It is filled with spaces.

- 13 BORROWER/COSIGNER REFERENCE 1 STATE** — The 2-character state abbreviation of the first reference's last known address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** appears in this field. See Appendix B, Valid State Abbreviations, of the Response File for a complete list of abbreviations.

Example: IN (Indiana)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Reference 1 City** (field 11).

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 14 BORROWER/COSIGNER REFERENCE 1 ZIP CODE** — The 5-digit zip code of the first reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. If the address is in a *foreign country*, indicated by an **FC** in **Reference 1 State** (field 13), the field is filled with nines (99999) and **Reference 1 Foreign Postal Code** (field 39) will be populated. See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

- 15 BORROWER/COSIGNER REFERENCE 1 ZIP CODE SUFFIX** — The 4-digit zip code extension of the first reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. If the address is in a *foreign country*, indicated by an **FC** in **Reference 1 State** (field 13), the field is filled with nines (99999) and **Reference 1 Foreign Postal Code** (field 39) will be populated. See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

- 16 BORROWER/COSIGNER REFERENCE 1 TELEPHONE NUMBER** — The first reference's last known home telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the reference does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is optional if the information was provided in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided.

17 BORROWER/COSIGNER REFERENCE 2 LAST NAME — The last name of the second reference, as indicated on the application.

Examples:	SMITH JR	(John W. Smith, Jr.)
	JONES	(Mark Jones, M.D.)
	ST THOMAS	(Susan H. St. Thomas)
	JOHNSON-HALL	(Laura Johnson-Hall)
	O'CONNER	(Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data.
Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

18 BORROWER/COSIGNER REFERENCE 2 FIRST NAME — The first name of the second reference, as indicated on the application.

Examples:	JOHN	(John W. Smith, Jr.)
	MARK	(Mark Jones, M.D.)
	SUSAN	(Susan H. St. Thomas)
	LAURA	(Laura Johnson-Hall)
	PATRICK	(Patrick O'Conner)

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

19 BORROWER/COSIGNER REFERENCE 2 MIDDLE INITIAL — The middle initial of the second reference, as indicated on the application.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with a space.

20 BORROWER/COSIGNER REFERENCE 2 SSN — The second reference's 9-digit Social Security Number.

This data is required if the information was provided in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided. If included, this must be a valid SSN (no pseudo SSN's will be included). It must not begin with an **8** or **9**, and the first 3 characters must not be **000**.

21 BORROWER/COSIGNER REFERENCE 2 RELATIONSHIP CODE — A 1-character code indicating the relationship of the second reference to the borrower/cosigner, as indicated on the application.

E = Employer
F = Friend
G = Guardian
O = Other
P = Parent
R = Relative
S = Sibling

This data is required if there is a second reference indicated on the application. Otherwise, fill the field with a space.

22 BORROWER/COSIGNER REFERENCE 2 ADDRESS (line 1) — The first line of the second reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

23 BORROWER/COSIGNER REFERENCE 2 ADDRESS (line 2) — The second line of the second reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

24 BORROWER/COSIGNER REFERENCE 2 CITY — The city of the second reference's last known address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.

Examples: INDIANAPOLIS
PANAMA CITY, PANAMA
LONDON, ENGLAND SW10 9HY

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

25 FILLER — This field is reserved for future use. It is filled with spaces.

26 BORROWER/COSIGNER REFERENCE 2 STATE — The 2-character state abbreviation of the second reference's last known address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** appears in this field. See Appendix B, Valid State Abbreviations, for a complete list of abbreviations.

Example: NH (New Hampshire)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Reference 2 City** (field 24).

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

27 BORROWER/COSIGNER REFERENCE 2 ZIP CODE — The 5-digit zip code of the second reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. If the address is in a *foreign country*, indicated by an **FC** in **Reference 2 State** (field 26), the field is filled with nines (99999) and **Reference 2 Foreign Postal Code** (field 40) will be populated. See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

28 BORROWER/COSIGNER REFERENCE 2 ZIP CODE SUFFIX — The 4-digit zip code extension of the second reference's last known address.

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. If the address is in a *foreign country*, indicated by an **FC** in **Reference 2 State** (field 26), the field is filled with nines (99999) and **Reference 2 Foreign Postal Code** (field 40) will be populated. See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

- 29 BORROWER/COSIGNER REFERENCE 2 TELEPHONE NUMBER** — The second reference's last known home telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the second reference does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is optional if the information was provided in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided.

- 30 BORROWER/COSIGNER EMPLOYER NAME** — The name of the borrower/cosigner's last known employer, as indicated on the application.

If the application indicates that the borrower does not have an employer, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 31 BORROWER/COSIGNER EMPLOYER ADDRESS (line 1)** — The first line of the employer's address.

This data is optional if supplied in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided.

- 32 BORROWER/COSIGNER EMPLOYER ADDRESS (line 2)** — The second line of the employer's address.

This data is optional if the information was provided in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided.

- 33 BORROWER/COSIGNER EMPLOYER CITY** — The city of the employer's address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space. If applicable, a foreign postal code may also be included.

Examples: INDIANAPOLIS
PANAMA CITY, PANAMA
LONDON, ENGLAND SW10 9HY

This data is optional if supplied in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided.

34 FILLER — This field is reserved for future use. It is filled with spaces.

35 BORROWER/COSIGNER EMPLOYER STATE — The 2-character state abbreviation of the employer's address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** appears in this field. See Appendix B, Valid State Abbreviations, for a complete list of abbreviations.

Example: GA (Georgia)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Borrower Employer City** (field 33).

This data is optional if supplied in the Application Send File @5 Detail Record or on the application/promissory note. The field is filled with spaces if the data is not provided.

36 BORROWER/COSIGNER EMPLOYER ZIP CODE — The 5-digit zip code of the employer's address.

This data is optional if supplied in the Application Send File @5 Detail Record or on the application/promissory note. If the address is in a *foreign country*, the field is filled with nines (99999). See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

37 BORROWER/COSIGNER EMPLOYER ZIP CODE SUFFIX — The 4-digit zip code extension of the employer's address.

This data is optional if supplied in the Application Send File @5 Detail Record or on the application/promissory note. If the address is in a *foreign country*, the field is filled with nines (9999). See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

- 38 BORROWER/COSIGNER EMPLOYER TELEPHONE NUMBER** — The employer's telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the employer does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if supplied in the Application Send File @5 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 39 BORROWER/COSIGNER REFERENCE 1 FOREIGN POSTAL CODE** — A 14-character field indicating the foreign postal code of the first reference's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Reference 1 State** (field 13). Otherwise, the field is filled with spaces.

- 40 BORROWER/COSIGNER REFERENCE 2 FOREIGN POSTAL CODE** — A 14-character field indicating the foreign postal code of the second reference's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Reference 2 State** (field 26). Otherwise, the field is filled with spaces.

- 41 BORROWER/COSIGNER CREDIT INFORMATION INDICATOR** — A 1-character field that indicates for whom the credit/employment/previous employment information is specified.

S = Self
1 = Cosigner 1
2 = Cosigner 2

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 42 BORROWER/COSIGNER MONTHLY HOUSING PAYMENT** — The borrower/cosigner's monthly housing payment amount.

Example: 00550 (\$550)

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 43 BORROWER/COSIGNER OWNER/RENT INDICATOR** — A 1-character field that indicates if the borrower/cosigner owns or rents property.

O = Own
R = Rent

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 44 BORROWER/COSIGNER PREVIOUS ADDRESS LINE 1** — The first line of the borrower/cosigner's previous address.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 45 BORROWER/COSIGNER PREVIOUS ADDRESS LINE 2** — The second line of the borrower/cosigner's previous address.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 46 BORROWER/COSIGNER PREVIOUS CITY** — The city of the borrower/cosigner's previous address.

If the previous address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space. If applicable, a foreign postal code may also be included.

Examples: INDIANAPOLIS
PANAMA CITY, PANAMA
LONDON, ENGLAND SW10 9HY

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

47 BORROWER/COSIGNER PREVIOUS STATE — The 2-character state abbreviation of the borrower/cosigner's previous address.

If the previous address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** should appear in this field. See Appendix B, Valid State Abbreviations, of the Response File for a list of abbreviations.

Example: IN (Indiana)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Borrower/Cosigner Previous City** (field 46).

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

48 BORROWER/COSIGNER PREVIOUS ZIP — The 5-digit zip code of borrower/cosigner's previous address.

This data is required if the borrower/cosigner has been at their current address for less than one year. This data is optional if the borrower/cosigner has been at their current address for more than one year and the previous address is in the United States or a *territory*. If the previous address is in a *foreign country*, the field is filled with nines (99999). See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

49 BORROWER/COSIGNER PREVIOUS ZIP SUFFIX — The 4-digit zip code extension of the borrower/cosigner's previous address.

This data is required if the borrower/cosigner has been at their current address for less than one year. This data is optional if the borrower/cosigner has been at their current address for more than one year, the zip code has a suffix, and the address is in the United States or a *territory*. If the address is in a *foreign country*, the field is filled with nines (9999). See Appendix B, Valid State Abbreviations, of the Response File for a list of territories and countries. The field is filled with zeros if the data is not provided.

50 BORROWER/COSIGNER SELF-EMPLOYED INDICATOR — A 1-character field that indicates if the borrower/cosigner is self-employed.

Y = Yes, the borrower/cosigner is self-employed
N = No, the borrower/cosigner is not self-employed

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 51 BORROWER/COSIGNER EMPLOYER/COMPANY NAME** — The name of the borrower/cosigner's current employer or company.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 52 BORROWER/COSIGNER POSITION DESCRIPTION** — The description of the borrower/cosigner's position at their current place of employment.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 53 BORROWER/COSIGNER YEARS AT EMPLOYER** — The number of years the borrower/cosigner has been with their current employer.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 54 FILLER** — This field is reserved for future use. It must be filled with spaces.

- 55 BORROWER/COSIGNER PREVIOUS EMPLOYER** — The name of the borrower/cosigner's previous employer.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 56 BORROWER/COSIGNER PREVIOUS POSITION DESCRIPTION** — The description of the borrower/cosigner's position at their previous place of employment.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

- 57 BORROWER/COSIGNER PREVIOUS EMPLOYER PHONE** — The borrower/cosigner's previous employer telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates the borrower/cosigner does not have a previous employer telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

58 FILLER — This field is reserved for future use. It must be filled with spaces.

59 BORROWER/COSIGNER SOURCE OF OTHER INCOME — The source of the borrower/cosigner's other income amount.

This data is required if supplied in the Application Send File @5 Detail Record. Otherwise, the field is filled with spaces.

60a COSIGNER REFERENCE INDICATOR — A 1-character field that indicates for which cosigner the reference information is being provided.

1 = Cosigner 1
2 = Cosigner 2

This data is required depending on the alternative loan program. Fill the field with a space if you are not providing this data or if reporting borrower references.

60b FILLER — A field used to pad the record to the appropriate length. It must be filled with spaces.

61 RECORD TERMINATOR — The value identifying the end of the record. This field must contain the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to **Record Terminator** [field 61].)

The trailer record's end-of-record indicator (i.e., carriage-return and line-feed) described in the CommonLine documentation is to be the absolute end of the file. No additional characters can be provided after the end-of-record indicator.