NCHELP
CommonLine® Network for FFELP And Alternative Loans

Response File

File Description
Release 4 Processing

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INTRODUCTION

This file description explains the programming format you will use to process the NCHELP CommonLine® Network for FFELP (Federal Family Education Loan Program) and Alternative Loans Response File (dated 04/01/2010) for CommonLine Release 4 processing. The Response File provides the information needed to verify that applications (both paper and electronic) submitted via the Release 4 version NCHELP CommonLine® Network for FFELP and Alternative Loans Application Send File, dated 04/01/2010, were successfully received and/or processed. The file also allows service providers to modify or terminate applications or provide status updates for each loan. In addition, the file confirms the processing of changes submitted via the Release 4 version NCHELP CommonLine® Network for FFELP and Alternative Loans Change Transaction Send File dated 04/01/2010.

NOTE

The Response File, dated 04/01/2010, is the most recent release of this format. It replaces the NCHELP CommonLine® Network for FFELP and Alternative Loans Response File dated 01/15/2009.

The CommonLine Response Files may be sent in reply to the entity that sent the original Application Send File or Change Transaction Send File, or they may be sent for informational purposes to interested third parties, depending on existing agreements.

An interested third party is considered an entity associated to the application which needs to receive updated information on the application.

The entity maintaining the application may send updates of the application as needed to ensure data integrity between trading partners and interested third parties.

Application responses

The following types of applications submitted in the Application Send File are acknowledged in the Response File:

- Master Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)

- Master Promissory Note for Federal PLUS loans

NOTE

Within the Federal PLUS programs there are two loan types available: the FFELP PLUS and the FFELP Graduate PLUS. Throughout the document "Federal PLUS" or "PLUS loans" refer to both loan types.

- The Application and Promissory Note for alternative loans

NOTE

Please note "alternative" is used to describe private, non-Title IV loans.

Initial application responses

The file includes pertinent information for each application being acknowledged, including:

- The status of the loan(s) (guaranteed, pending, rejected, terminated, etc.) (see *Record Status Code* [field 2, Response (@1) Detail Record(s)] for details)

NOTE

Service providers may provide a more detailed indication of loan status using *Application/Loan Phase Code* (field 133).

- The scheduled disbursement date(s) and amount(s), if the loan(s) was guaranteed

- A maximum of five errors that inhibited processing the loan(s), if applicable

NOTE

The Response File must be sent in reply to the organization that sent the original Application Send File or Change Transaction Send File. The Response File may also be sent to interested third parties for initial and subsequent responses, depending on your agreement with each third party.

Modifications (**M** records)

Service providers use the Response File to report modifications to previously reported guarantees. Modifications can only be submitted if a record status code of **G** (guaranteed) or **B** (guaranteed, promissory note received and approved for disbursement) was previously sent in the Response File. Examples of post-guarantee modifications include changes to disbursement dates, disbursement amounts,. Modifications can be submitted for many fields in the Response (@1) Detail Record.

NOTE

The modifications shown in an **M** record report post-guarantee changes initiated by something **other than** the Change Transaction Send File. Changes submitted via the Change Transaction Send File are **not** acknowledged by an **M** Record. Instead, they are acknowledged by a change transaction response (**R**) record.

If the service provider reports changes prior to guarantee, *Record Status Code* (field 2, Response [@1] Detail Record) will contain the code that reflects the current state of the loan. **M** records should only be used for post-guarantee changes.

M records are not used to respond to reprint requests. Use the **N** record status code for reprint responses.

Modifications to previously reported guarantees are denoted in *Record Status Code* (field 2, Response [@1] Detail Record) with the value **M**. All changes to disbursement dates and disbursement amounts, including cancellations, must be reported via an **M** record, except as a result of a change transaction. In this case, a change transaction response (**R**) record would be sent. Sending organizations also have the option to report other post-guarantee changes via **M** records. For example, some service providers may use **M** records to provide status updates throughout the origination of a loan. In addition, service providers should only submit **M** records to those organizations that accept them. For example, a school that does not wish to receive **M** records can request that the service provider no longer send them.

If the transmission of **M** records is left uncontrolled, the possibility exists that two separate organizations could simultaneously submit **M** records for the same loan. In the worst case, invalid data might supplant correct information as a result. To avoid such confusion, **M** records should only be submitted by a single entity for each loan. It is strongly recommended that this entity be the lender. In instances where the lender is unable to create **M** records, the lender can designate an alternative agent to provide the information.

Reprint responses (**N** records)

A response to a reprint request is denoted in *Record Status Code* (field 2, Response [@1] Detail Record) with the value **N**. An **N** record advises the receiver that a request to reprint the application has been received. All SBS is required to support the **N** record; however, responses to reprint requests are optional for service providers to support. An **N** record, in itself, does not indicate that the reprint request was successfully processed. Additional reprint status information is provided in *Application/Loan Phase Code* (field 133, Response [@1] Detail Record).

Terminations (**T** records)

Termination of an application request is denoted in ***Record Status Code*** (field 2, Response [@1] Detail Record) with the value **T.** A **T** record advises the receiver that a request to terminate the application has been processed. Please note that this is a withdrawal of the application request prior to guarantee, not a loan cancellation. Loan cancellations occur after guarantee and must be reported in the Change Transaction Send File.

Change transaction responses (R records)

All changes reported via the Change Transaction Send File are acknowledged by a change transaction response (**R**) record. These transactions are denoted in ***Record Status Code*** (field 2, Response [@1] Detail Record) with the value **R**. An **R** record provides a snapshot of the service provider's database after processing the change transaction(s). In any one Response file, only a single snapshot record should be sent per loan. If changes occurred or were requested through a Change Transaction Send file and non-change transaction related modifications occurred, only one record containing the value of **R** should be sent. Sending organizations can also use the **R** record for other changes received outside of CommonLine, but every **R** record must acknowledge at least one Change Transaction Send File transaction. For example, if you are generating an **R** record in response to a Change Transaction Send File, and a change for the same loan is received via fax, telephone call, or letter, you can also acknowledge the changes made through these requests in the **R** record.

If an error(s) that would inhibit processing of a change transaction is identified, the Response File will contain an @1 Detail Record containing a ***Record Status Code*** (field 2, Response [@1] Detail Record) with the value **R**, plus a Change Transaction Error (@6) Detail Record. The @6 Detail Record can describe up to five errors for any one change transaction. For each rejected transaction, the school must correct all detected errors and re-submit the entire change transaction to the service provider using the Change Transaction Send File.

NOTE
In the case of a subsidized/unsubsidized reallocation where one of the loans fails, the service provider should fail both loans and send back the same error code for both.

In addition to an @6 Detail Record, you can also have a Unique Supplemental (@2) Detail Record, a Special Messages (@3) Detail Record, or a Supplemental Borrower Information (@7) Detail Record associated with an **R** Record.

Master Promissory Note processing

The following table summarizes how new and serial MPN processing will occur for the **GO**, **GP**, **PG**, **PO**, and **CR** processing types.

If **Processing Type Code** (field 145) is...	...and **Serial Loan Code** (field 101) is...	...if **MPN Confirmation Code** (field 102) contains **Y** (meaning the service provider **has or can confirm** that an MPN exists), the service provider will...	...if **MPN Confirmation Code** contains **N** (meaning the service provider **does not have** an MPN), the service provider will...	...if **MPN Confirmation Code** contains **U** (meaning the service provider **does not know** if an MPN exists), the service provider will...
GO	S (Serial MPN)	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current GO process.	process the guarantee request, but return an **N** in the *MPN Confirmation Code* field to notify the school that the service provider does not have the MPN. The service provider will return the same *Application/Loan Phase Code* as is done in their current GO process.	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current GO process.
GO	N (New MPN)	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current GO process.	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current GO process.	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current GO process.

If ***Processing Type Code*** (field 145) is...	...and ***Serial Loan Code*** (field 101) is...	...if ***MPN Confirmation Code*** (field 102) contains **Y** (meaning the service provider **has or can confirm** that an MPN exists), the service provider will...	...if ***MPN Confirmation Code*** contains **N** (meaning the service provider **does not have** an MPN), the service provider will...	...if ***MPN Confirmation Code*** contains **U** (meaning the service provider **does not know** if an MPN exists), the service provider will...
GP	S	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current GP process.	process the guarantee request, but return a **PRNT** in the *Application/Loan Phase Code* field to advise the school that the service provider has printed and sent a new MPN to the borrower.	process the guarantee request and 1) service providers that do not attempt to locate the MPN will return the same *Application/Loan Phase Code* as is done in their current GO process unless the service provider, as a rule, prints a new note if they are able to confirm the existence of a prior MPN. In this case, the service provider will return a **PRNT** in the Application/Loan Phase Code field to advise the school that a new MPN has been printed and sent to the borrower. -OR- 2) service providers that do attempt to locate the MPN will return the same *Application/Loan Phase Code* as is done in their current GP process. Depending on the search results, a subsequent response record will be returned to the school with the *MPN Confirmation Code* field set to either **Y** or **N** to convey their findings. (For the Application/Loan Phase Code to be returned, see the description for Y and N.)
GP	N	process the guarantee request and print and send a new MPN to the borrower. Service providers return the same *Application/Loan Phase Code* as is done in their current GP process.	process the guarantee request and print and send a new MPN to the borrower. Service providers return the same *Application/Loan Phase Code* as is done in their current GP process.	process the guarantee request and print and send a new MPN to the borrower. Service providers return the same *Application/Loan Phase Code* as is done in their current GP process.

If **Processing Type Code** (field 145) is...	...and **Serial Loan Code** (field 101) is...	...if **MPN Confirmation Code** (field 102) contains **Y** (meaning the service provider **has or can confirm** that an MPN exists), the service provider will...	...if **MPN Confirmation Code** contains **N** (meaning the service provider **does not have** an MPN), the service provider will...	...if **MPN Confirmation Code** contains **U** (meaning the service provider **does not know** if an MPN exists), the service provider will...
PG	S	process the guarantee request and return the same *Application/Loan Phase Code* as is done in their current PG process.	print and send a new MPN to the borrower, and return a **PRNT** in the *Application/Loan Phase Code* field to advise the school that the service provider has printed and sent a new MPN to the borrower.	1) service providers that do not attempt to locate the MPN will return a **PRNT** in the *Application/Loan Phase Code* field to advise the school that a new MPN was printed and sent to the borrower. -OR- 2) service providers that do attempt to locate the MPN will return the same *Application/Loan Phase Code* as is done in their current PG process. Depending on the search results, a subsequent response record will be returned to the school with the *MPN Confirmation Code* field set to either **Y** or **N** to convey their findings. (For the *Application/Loan Phase Code* to be returned, see the description for Y and N.)
PG	N	print and send a new MPN to the borrower. Service providers return the same *Application/Loan Phase Code* as is done in their current PG process.	print and send a new MPN to the borrower. Service providers return the same *Application/Loan Phase Code* as is done in their current PG process.	print and send a new MPN to the borrower. Service providers return the same *Application/Loan Phase Code* as is done in their current PG process.
PO	S	No such condition is possible; service provider will contact the submitter.	No such condition is possible; service provider will contact the submitter.	No such condition is possible; service provider will contact the submitter.
PO	N	print and send a new MPN to the borrower.	print and send a new MPN to the borrower.	print and send a new MPN to the borrower.

If **Processing Type Code** (field 145) is...	...and **Serial Loan Code** (field 101) is...	...if **MPN Confirmation Code** (field 102) contains **Y** (meaning the service provider **has or can confirm** that an MPN exists), the service provider will...	...if **MPN Confirmation Code** contains **N** (meaning the service provider **does not have** an MPN), the service provider will...	...if **MPN Confirmation Code** contains **U** (meaning the service provider **does not know** if an MPN exists), the service provider will...
CR	–	submit an initial response containing a **Y** in the *MPN Confirmation Code* field and a space in the *Serial Loan Code* field (because the service provider does not know if the school wants to use the existing [serial] MPN or a new MPN). The service provider returns the same *Application/Loan Phase Code* as is done in their current CR process. In the Application Send File, the school returns either an **S** or **N** in the *Serial Loan Code* field. The **S** indicates that the service provider is to use the existing (serial) MPN; the **N** indicates a new MPN is needed. If **S** is returned in the Application Send File, the service provider mirrors the **S** in the *Serial Loan Code* field of the response to convey that the existing MPN will be used. If **N** is returned in the Application Send File, the service provider will return **N** in the response.	submit an initial response containing an **N** in the *MPN Confirmation Code* field and an **N** (new) in the *Serial Loan Code* field. The service provider returns the same *Application/Loan Phase Code* as is done in their current CR process. The Application Send File from the school and the response from the service provider should retain an **N** for *MPN Confirmation Code* and **N** for *Serial Loan Code.* In the response to the school's Application Send File, the service provider returns the same *Application/Loan Phase Code* as is done in their current CR process.	submit an initial response containing a **U** in the *MPN Confirmation Code* field and a space in the *Serial Loan Code* field. The service provider returns the same *Application/Loan Phase Code* as is done in their current CR process. In the Application Send File, the school returns either an **S** or **N** in the *Serial Loan Code* field. The **S** indicates the service provider is to use the existing (serial) MPN; the **N** indicates a new MPN is needed. If **S** is returned in the Application Send File, the service provider mirrors the **S** in the *Serial Loan Code* field of the response to convey that the existing MPN will be used. If **N** is returned in the Application Send File, the service provider will return **N** in the response.

Blanket guarantee processing

As noted in Dear Colleague letter GEN-99-22, dated 08/02/1999: Authorized by Section 428(n) of the Higher Education Act of 1965, blanket guarantee allows a lender to disburse loan proceeds prior to submitting loan data to the guarantee agency and further qualifying a borrower for a loan. A borrower must meet certain criteria prior to pre-qualifying for blanket guarantee.

The following are important items to note about the blanket guarantee process:

- Implementation of blanket guarantee will be handled on a partner-by-partner basis and no industry-wide implementation date is needed.

- Only a lender or lender's agent can submit or send blanket guarantee records to a guarantor.

- Lenders must submit data to guarantors on a loan-by-loan basis.

- Blanket guarantees must be submitted using a guarantee only record

- The guarantor must respond to the lender with a guarantee response.

- If the guarantor also chooses to respond to the school, then it is a business decision between the guarantor and schools as to whether the Record Status Code is a 'G' or an 'M'.

- The Lender Blanket Guarantee Approval Date should be used by the guarantor as the guarantee date.

If the first disbursement is cancelled prior to reporting the guarantee to the guarantor, the first disbursement should still be reported and subsequently cancelled so that the school has the opportunity to reinstate the disbursement later if needed. Lenders will send all the disbursements in the Application Send file to the guarantor, and then will cancel any disbursements with the guarantor so that all parties, (school, lender/servicer and guarantor) will have the same number of disbursements and the same statuses.

NCHELP information

This document and its contents were created by the NCHELP Electronic Standards Committee (ESC). NCHELP, the National Council of Higher Education Loan Programs, Inc., is an association of organizations using or providing services related to postsecondary student loan programs. The format in this document was created by industry organizations to provide a simplified approach and a common format for the electronic exchange of student loan data. The standardized format will provide a consistent approach and allow each participating organization to assure data sent or received following these standards will be accepted.

This format is not mandatory, nor is it intended to limit the ability of any two organizations to define their own format, edits, or method of exchange. However, organizations that implement this format and exchange data with other organizations participating in the CommonLine Network are assured of that data's acceptance. Refer to CommonLine Compliance Rules for additional information.

The ESC recommends that organizations providing software to schools and lenders will use this format to transmit and receive data. It also recommends that this software will be created or modified to allow a school to send and receive federal and alternative loan data electronically with other organizations following these standards.

The Response File format will be reviewed and modified periodically by the ESC to meet federal requirements and user needs.

If you have any questions concerning the Response File format or the CommonLine Network, please contact the sending organization (i.e., the organization sending this file to you). If you received this document directly from NCHELP, please contact the NCHELP central office at:

> National Council of Higher Education Loan Programs, Inc.
> 1100 Connecticut Avenue, NW
> 12th Floor
> Washington, DC 20036
>
> Phone: (202) 822-2106
> Fax: (202) 822-2142
> E-mail: info@nchelp.org
> Web site: http://www.nchelp.org

Media

The media types you may use to receive the Response File will vary depending upon your approach to data exchange.

Participant types

The term "receiving organization" is used throughout this document. It refers to the service customer, which is the organization that will receive and process these records. The types of organizations receiving this file will vary depending upon the sending organization. Possible types are:

- Guarantors

- Schools

- Lenders

- Servicers or service bureaus

The term "sending organization" is used throughout this document. It refers to the service provider, which is the organization that will create these records and submit them to the service customer. The sending organization may be a guarantor, servicer or lender.

NOTE

The terms "guarantor" and "guarantee" are used throughout this document. For those organizations that are accommodating alternative loan processes, please note that the definition of these terms is equivalent to the definition of the terms "insurer" and "insurance," respectively.

Additional services

This section describes additional services supported by this file. **All school-based software (SBS) is required to support these services. However, these services are optional for sending organizations to provide.** Additional services available to you are determined by the sending organization.

The additional services listed below may require the completion of some optional fields in the Response (@1) Detail Record(s). However, they **do not** require the completion of unique fields nor the inclusion of a Unique Supplemental (@2) Detail Record.

NOTE

Some sending organizations provide other unique services that require the completion of unique fields at the end of the @1 Detail Record or the inclusion of an @2 Detail Record. Contact your sending organization if you wish to use unique services.

- School Certification Request

The School Certification Request (SCR) process is initiated when a student's application is submitted directly to the service provider. The service provider enters the application data and generates a Response File containing a Response (@1) Detail Record of the student's data. The Response File is transmitted to the school requesting that the school certify the application. After certification, the school will transmit an Application Send (@1) Detail Record, containing a *Record Type Indicator Code* (field 2, Application Send [@1] Detail Record) of **C**, back to the service provider. Response (@1) Detail Record(s) created as a result of SCR requests must be at the application level (i.e., one @1 Detail Record per application).

Because this is a common additional service, the "SCR Use" column in the record layout tables indicates whether each field is required, required if available, or optional for SCR processing.

NOTE

The generation of an @1 Detail Record as a result of an SCR request should only occur if the school has made an agreement with the service provider in advance. This process should not be used to generate unsolicited applications.

- Netting

The netting process is optional for service providers, but must be supported by all SBS. Netting is defined as a disbursement method in which funds that have been sent to the school electronically are reallocated for disbursement to another eligible borrower(s), instead of being returned. The disbursing agent then offsets (deducts) the adjusted amounts from the total dollar amounts on the next transmission of funds to the school. Netting is applicable only to EFT and master check disbursements.

NOTE

Please note that while some disbursing agents may support netting, schools are not required to perform netting transactions.

When using the netting disbursement method, the school is still required to report cancellations, refunds, and reissues via the Change Transaction Send File.

To be CommonLine compliant, a service provider must support all disbursement methods, except netting. Netting is optional for service providers; at a minimum, a service provider must provide an error code indicating that netting is not a currently supported function. If a service provider rejects a netting transaction because it is not supported, the school must submit a new change transaction in the Change Transaction Send File indicating a different funds return method, and must physically return the funds to the disbursing agent. Service providers that support netting must use a ***Record Type Indicator Code*** (field 2, Disbursement [@1] Detail Record) of **A**, and populate ***Total Deficit Amount*** (field 15, trailer record), if applicable, in the Disbursement Roster File v.2 for netting processing.

To be CommonLine compliant, SBS must be able to use a ***Funds Return Method Code*** (field 31, Disbursement Notification/Change [@1-10] Detail Record, or field 26, School Refund [@1-11] Detail Record) of **N** in the Change Transaction Send File for netting processing. In addition, SBS must support adjustment (**A**) records *and **Total Deficit Amount*** (field 15, trailer record) in the Disbursement Roster File.

IMPLEMENTATION GUIDELINES

CommonLine compliance rules

This section provides you with general processing rules to follow when implementing the Application Send and Response Files for Release 4 processing.

Application processing

- To be considered CommonLine Release 4 compliant for application processing, both Release 4 of the Application Send File and the Response File, as it relates to application processing, must be supported.

To be considered CommonLine compliant for application processing, the current version minus one must be supported for both the Application Send File and the Response File.

- Service providers are required to support all basic processing options in the Application Send and Response Files, with the exception of guarantee and print, and print and guarantee. A service provider is required to support either guarantee and print, or print and guarantee, but has the option of supporting both.

- All SBS is required to support all basic processing options and additional services. Additional services are optional for service providers to provide. (See Additional services in the Introduction.)

- If a service provider receives a request for a service it does not support (e.g., **Netting**), the record should be rejected and the appropriate error message returned.

- Service providers are required to format the Response File in the CommonLine version appropriate to the send file that was received.

- To be fully compliant, service providers must be able to communicate with other service providers, as well as schools, using CommonLine file formats (for application processing only; not applicable to change transaction responses).

- All participants are required to use a CommonLine-compliant data exchange for file transmissions. Please refer to the NCHELP Technical Manual for additional information.

- Service providers and SBS must support the modification (**M**) record. All changes to disbursement dates and amounts, including cancellations, must be reported in an **M** record. Service providers also have the option to report other post-guarantee changes via an **M** record. **M** records should only be submitted by a single entity for each loan. It is strongly recommended that this entity be the lender or a lender agent.

- All SBS must support the reprint response (**N**) record. However, the **N** record is optional for service providers to provide.

- Service providers and SBS are required to use termination (**T**) records, which are used prior to guarantee, for all termination requests received inside the CommonLine process. For those termination requests received outside of CommonLine (e.g., requests received via fax or telephone), use of the **T** record is optional.

- All service providers who process alternative loans must support all of the Application Send and Response (@1) Detail Record(s) and the Alternative Loan and Alternative Loan Response (@4) Detail Record(s) required data elements for those alternative loan programs that require them. All SBS must support the @1 and @4 Detail Record formats for those alternative loan programs requiring them.

    NOTE

    The @4 Detail Record is in response to the Application Send File only; it is not used with the Change Transaction Send File.

    All SBS is required to support the @4 Detail Record; however, the inclusion of this record type is optional in the Application Send File.

- All SBS must support all loan types (federal and alternative) in the Application Send File. Service providers must support all FFELP loan types that they offer and be able to provide, at a minimum, a reject error code in the Response File if they receive an alternative loan type they do not support.

- The School Certification Request (SCR) process is optional for service providers, but must be supported by all SBS. If a school receives an SCR request from a service provider in an Application Response (@1) Detail Record, it will transmit the certification information via an Application Send (@1) Detail Record with a **Record Type Indicator Code** (field 2) of **C**.

- All organizations who collect and process borrower reference information can submit that information in the Application Send File Reference (@5) Detail Record(s). If this record type is supported by the service provider, this information will be passed back in the Response File Reference Response (@5) Detail Record(s). These @5 Detail Records are optional. Service providers and SBS are not required to support these records.

- All organizations who collect and process supplemental borrower information can submit that information in the Application Send File Supplemental Borrower Information (@7) Detail Record(s). If this record type is supported by the service provider, this information will be passed back in the Response File Supplemental Borrower Information Response (@7) Detail Record(s). These (@7) Detail Records are optional. Service providers are not required to use this record; however SBS is required to support these records.

- If an organization receives an unsupported optional record type (e.g., a Unique Supplemental [@2] Detail Record), the organization should ignore the record and should not produce a fatal error.

- A Response File contains one header record, one or more detail records, and one trailer record. The header and trailer records indicate the source (organization creating the Response File) and the recipient. The Response File should be submitted to the organization that created the Application Send File, excluding School Certification Requests (SCR requests), regardless of how many schools were included in the detail record(s). The Response File must also be sent to interested third parties for initial responses; subsequent responses may also be reported to third parties, if applicable.

Change transaction processing

- To be considered CommonLine Release 4 compliant for change transaction processing, the Release 4 Change Transaction Send File, the Release 4 Response File as it relates to change processing, and the Release 4 Disbursement Roster File/Disbursement Roster Acknowledgment File must be supported.

- Service providers are required to support all basic processing options. If the service provider does not process a transaction, the service provider is required to obtain additional information or obtain approval from other service providers before responding to the school.

- All SBS is required to support all basic processing options and additional services. Additional services are optional for service providers to provide. (See Additional services in the Introduction.)

- All participants are required to use a CommonLine-compliant mail system for file transmissions. Please refer to the NCHELP Technical Manual for additional information.

- All organizations who receive change information via the Change Transaction Send File must support the change transaction response (**R**) record and the Change Transaction Error (@6) Detail Record in the Response File. The **R** record is a snapshot of the processor's database after processing the change. If errors exist in the original change transaction, information on these errors will be passed back to the originator via the @6 Detail Record. SBS and service providers are required to support these records.

> **NOTE**
> If a service provider does not support a change transaction type the service provider must error the change request back to the sender with an error of "Service Provider does not support this transaction type."

- If an organization receives an unsupported optional record type (e.g., a Unique Supplemental [@2] Detail Record), the organization should ignore the record and should not produce a fatal error.

- If the school has a relationship with a Central Disbursing Agent (CDA), the CDA may act as an intermediary between the school and the appropriate guarantor, lender, or servicer when processing change transactions. In this scenario, the CDA may forward the Response File to the school.

- The netting process is optional for service providers, but must be supported by all SBS. Netting is defined as a disbursement method in which funds that have been sent to the school electronically or via Master Check are reallocated for disbursement to another eligible borrower(s), instead of being returned. The disbursing agent then offsets (deducts) the adjusted amounts from the total dollar amounts on the next transmission of funds to the school. Netting is applicable only to EFT and master check disbursements.

NOTE

Please note that while some disbursing agents may support netting, schools are not required to perform netting transactions.

When using the netting disbursement method, the school is still required to report cancellations, refunds, and reissues via the Change Transaction Send File.

To be CommonLine compliant, a service provider must support all disbursement methods, except netting. Netting is optional for service providers; at a minimum, a service provider must provide an error code indicating that netting is not a currently supported function. If a service provider rejects a netting transaction because it is not supported, the school must submit a new change transaction in the Change Transaction Send File indicating a different funds return method, and must physically return the funds to the disbursing agent. Service providers that support netting must use a ***Record Type Indicator Code*** (field 2, Disbursement [@1] Detail Record) of **A**, and populate ***Total Deficit Amount*** (field 15, trailer record), if applicable, in the Disbursement Roster File for netting processing.

To be CommonLine compliant, SBS must be able to support *a Funds Return Method Code* (field 31, Disbursement Notification/Change [@1-10] Detail Record, or field 26, School Refund [@1-11] Detail Record) of **N** in the Change Transaction Send File for netting processing. In addition, SBS must support adjustment (**A**) records and *Total Deficit Amount* (field 15, trailer record) in the Disbursement Roster File.

- A Response File contains one header record, one or more detail records, and one trailer record. The header and trailer records indicate the source (organization creating the Response File) and the recipient (organization that submitted the original Change Transaction Send File). The Response File should be submitted to the organization that created the Change Transaction Send File, regardless of how many schools were included in the detail record(s).

CommonLine unique identifier and CommonLine loan sequence number

NOTE

In this section, the term "application" references either the application from the borrower or the certification from the school.

Two fields are designed as CommonLine unique identifiers for the application and resulting loans: *CommonLine Unique Identifier* (field 24, Response [@1] Detail Record[s]) and *CommonLine Loan Sequence Number* (field 25, Response [@1] Detail Record[s]). You are required to use the CommonLine unique identifier as the primary application identification code for CommonLine processing. All CommonLine files submitting information related to an application must include the CommonLine unique identifier. The CommonLine loan sequence number is required, if known by the file creator, per instructions in this section. *While CommonLine is the primary focus, use of the CommonLine Unique identifier and CommonLine loan sequence number between all business partners in processes outside of CommonLine is strongly encouraged.*

The CommonLine unique identifier is assigned at the application level. This code is assigned by the organization that transmits the first electronic record containing information about the application. Typically, this takes place when the Application Send (@1) Detail Record is submitted in the Application Send File. Please note that, for SCR requests, this number is typically assigned by the service provider in the Response File. However, there are cases in which the CommonLine unique identifier may not yet be assigned when other CommonLine files are created. When creating CommonLine files, it is the file creator's responsibility to confirm whether or not the CommonLine unique identifier has been assigned; if not, it is the file creator's responsibility to assign it.

The CommonLine loan sequence number is assigned at the loan level and is used in conjunction with the CommonLine unique identifier to identify each loan. This number is assigned by the guarantor at the time of guarantee or by the lender for BCG loans. Typically, this takes place when the Response (@1) Detail Record is submitted in the Response File.

NOTE

Once the Loan Sequence Number is assigned it can not be modified, which means you can not have more than one loan of the same type with the same unique id and multiple sequence numbers.

NOTE

When the Response File is created by an organization other than the guarantor, it is that organization's responsibility to obtain the CommonLine loan sequence number from the guarantor and populate ***CommonLine Loan Sequence Number*** after the loan is guaranteed. The guarantor has the option to delegate the responsibility of assigning the CommonLine loan sequence number to the lender. If the CommonLine loan sequence number cannot be obtained by the file creator, this field may be filled with zeros.

Refer to the Response (@1) Detail Record(s) section for complete descriptions of the ***CommonLine Unique Identifier*** and ***CommonLine Loan Sequence Number*** fields.

File transmissions: subject name

When transmitting the Response File via a CommonLine-compliant data exchange you must specify the appropriate subject name:

Internet mail: **COM04 RESP** [01] <DOE.000000:19990730053015> (see NOTE)

NOTE

The Internet mail subject line includes the file subject name, an optional 2-digit encryption method code, and a unique identifier to identify the file transmission. Please refer to the NCHELP Technical Manual for additional information.

The subject name is for file transmission only and does not appear as a value in the Response File.

NOTE

File transmissions using a CommonLine-compliant data exchange have recommended file size limits. Please refer to the NCHELP Technical Manual for additional information.

PHYSICAL CHARACTERISTICS

The physical characteristics of the Application Send File must be:

Format: IBM compatible
Recording mode: Fixed length
Character set: Standard ASCII text
Physical record length: 1040 bytes
Block size: Unblocked

Carriage-return and line-feed characters must be placed at the end of each 1040-byte physical record.

Text files should be transmitted in binary mode.

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PROCESSING INFORMATION

This section provides you with the following helpful processing information: how records in the file must be organized; how data must be represented within fields; and what fields must be included to aid in verification of the file's data.

File organization

The Response File contains the following records *in this order*:

- One header record

- One Response (@1) Detail Record for each loan or application

Data in the @1 Detail record will vary based on conditions listed in each field description. There is no restriction on the types of responses that can be contained in a single Response File (i.e., you may combine application responses and change responses in the same file).

NOTE

This file may contain detail records at both the loan and the application levels. For guaranteed applications, there will be one detail record for each corresponding loan. For pending or rejected applications, or for optional responses to reprint requests (**N** records), there may be one detail record for the application or one detail record for each corresponding loan, depending upon the sending organization's approach. SCR response (**C**) records and termination (**T**) records are at the application level. Modification (**M**) records and change transaction response (**R**) records are at the loan level. Contact the sending organization if you wish to discuss the file organization.

Additionally, this file may contain detail records at the loan or application level if you are using certain additional services or unique services. If your sending organization provides any additional or unique services, contact the sending organization for the requirements of using these services.

Sending organizations must provide all required data
elements when generating an @1 Detail Record, both for
new application responses and all other record types (e.g.,
modification [**M**] records, change transaction response
[**R**] records, etc.).

You are also required to return the full length of all fields
to ensure that all special characters (i.e., apostrophes,
hyphens, and spaces) are returned properly.

- One or more Unique Supplemental (@2) Detail Record(s) for each loan *or*
  application *if you are using unique services provided by your sending*
  organization

  If unique services are included, these additional data elements are typically
  provided for in your sending organization's unique fields area at the end of each
  @1 Detail Record. However, some unique services require the inclusion of an @2
  Detail Record for each loan or application. Contact your sending organization for
  the requirements of using unique services, if applicable. If included, the @2 Detail
  Record(s) must immediately follow the corresponding @1 Detail Record.

NOTE

All @2 Detail Record layouts must be registered with the
NCHELP central office.

If @2 Detail Record(s) are included in the Application
Send File, they may be sent back with the Response File,
depending on your agreement with the sending
organization. Contact your sending organization for more
information

If organizations receive unique information for which
they have no agreement to accept, they should ignore this
information, and should not produce a fatal processing
error.

- One or more Special Messages (@3) Detail Record(s) for each loan or application *if special messages are necessary*

    If included, the @3 Detail Record(s) must immediately follow the corresponding Response (@1) Detail Record or Unique Supplemental (@2) Detail Record(s).

    NOTE

    This record type is only included *if you are using the special message service as provided by your sending organization.*

    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.

- One Alternative Loan Response (@4) Detail Record for each alternative loan application *if this record type is included*

    This layout is defined in the file description titled NCHELP CommonLine® Network for FFELP and Alternative Loans Response File Alternative Loan Response (@4) Detail Record(s) Addendum. If you have not received this document, contact the NCHELP central office to request a copy.

    If included, the @4 Detail Record must follow the corresponding Response (@1) Detail Record or related records (i.e., the @4 Detail Record must fall before the next unrelated @1 Detail Record).

    NOTE

    This record is in response to the Application Send File only; it is not used with the Change Transaction Send File.

    All school-based software (SBS) is required to support this record type; however, if no Alternative Loan (@4) Detail Record(s) were submitted in the Application Send File, then no Alternative Loan Response (@4) Detail Records will be included in the Response File.

    If organizations receive information for which they have no agreement to accept, they must ignore this information, and should not produce a fatal processing error.

- One Reference Response (@5) Detail Record for each loan or application with borrower reference information *if this record type is included*

  This layout is defined in the file description titled NCHELP CommonLine® Network for FFELP and Alternative Loans Response File Reference Response (@5) Detail Record(s) Addendum. If you have not received this document, contact the NCHELP central office to request a copy.

  If included, 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 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.

- One Change Transaction Error (@6) Detail Record for each rejected change transaction submitted, *if this record is in response to a Change Transaction Send File*

  A **Record Status Code** (field 2) of **R** indicates that the @1 Detail Record is in response to a Change Transaction Send File. The @1 Detail Record is a snapshot of the service provider's database after processing the change transaction(s). If any transactions were rejected, and if **Record Status Code** contains **R**, one @6 Detail Record will be included for each rejected transaction. If all transactions were successfully processed, no @6 Detail Record will be included.

  If included, the @6 Detail Record must follow the corresponding Response (@1) Detail Record or related records (i.e., the @6 Detail Record must fall before the next unrelated @1 Detail Record).

- One Supplemental Borrower Information Response (@7) Detail Record for each loan application *if this record type is included*

  This layout is defined in the file description titled NCHELP CommonLine® Network for FFELP and Alternative Loans Response File Supplemental Borrower Information Response (@7) Detail Record(s) Addendum. If you have not received this document, contact the NCHELP central office to request a copy.

If included, the @7 Detail Record must follow the corresponding Response (@1) Detail Record or related records (i.e., the @7 Detail Record must fall before the next unrelated @1 Detail Record).

NOTE

This record type is optional. Service providers are not required to support this record; however, SBS is required to support this functionality. 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.

- One trailer record

You will find a description of each record and its fields in the appropriate section of this document: Header Record, Response (@1) Detail Record(s), Unique Supplemental (@2) Detail Record(s), Special Messages (@3) Detail Record(s), Change Transaction Error (@6) Detail Record(s), and Trailer Record.

Data representation

- Unless otherwise noted, all alphanumeric fields must be in uppercase A-Z or 0-9 only.

- Unless otherwise noted, numeric fields must be right-justified and padded with zeros. They must contain digits only (no blanks, hyphens, commas, slashes etc.). If there is no data in the field, it must be filled with zeros. Any exceptions to this are noted in the record layout tables and field descriptions.

- Money amounts must have no commas, decimal points, or dollar signs. Some fields appear as whole dollar amounts, and other fields accommodate decimal places. Refer to the layout tables to determine the structure for each dollar amount field.

      Example: 0250000 ($2,500.00)

- Unless otherwise noted, alpha and alphanumeric fields are left-justified and padded with spaces. If there is no data in the field, it is filled with spaces. Any exceptions to this are noted in the record layout tables and field descriptions.

- Dates in the file are in one of two formats:

  CCYYMMDD

CC	=	Century
YY	=	Year
MM	=	Month
DD	=	Day

  Example: 19981105 (November 5, 1998)

  CCYYMM

CC	=	Century
YY	=	Year
MM	=	Month

  Example: 199811 (November 1998)

  Single-digit years, months, and days are padded with a leading zero. Hyphens or slashes are not included in dates. The appropriate format for each date is indicated in the respective field description.

- All times in the file are the sending organization's local time in **HHMMSS** format on a 24-hour military clock, where:

HH	=	Hours
MM	=	Minutes
SS	=	Seconds

  Examples: 013024 (1:30:24 a.m.)
                    133024 (1:30:24 p.m.)

  Single-digit hours, minutes, and seconds are padded with a leading zero.

-

- In the record layout table for each record type, the data type for each field is represented in COBOL format, with X's indicating alphanumeric characters and 9's indicating numeric characters.

  — A number enclosed in parentheses immediately following the symbol X or 9 specifies the number of consecutive occurrences of that symbol. For example, X(005) indicates an alphanumeric field with five characters.

    Example: 05000 ($5,000)

  — A V indicates the location of an assumed decimal point. The V does not represent a character position and, therefore, is not counted in the size of the field. The number of 9's that follow the V indicates how many digits follow the assumed decimal point.

    For example, 9(005)V99 indicates a numeric field with five digits plus an assumed decimal point followed by two digits. The data appears as seven digits in a row, since the decimal point does not actually appear in the field.

    Example: 0005000 ($50.00)

- Required statuses for each field are explained in the record layout tables and field descriptions. The codes appearing in the record layout tables are:

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

  NOTE
  Some fields may be required, strongly recommended, or optional under certain conditions. These conditions are indicated by footnotes in the layout tables and explained in each field description.

- Required statuses for each field of the School Certification Request (SCR) are explained in the record layout tables and field descriptions.. The codes appearing in the "SCR Use" column of the layout table are:

  R   =   Required
  O   =   Optional
  —   =   Blank field (these fields will not be completed as they are not part of the SCR process)

Data verification

There are six fields in the trailer record used to verify the data in the file. The numbers in these fields must represent exactly what is in the file. **Any discrepancy may prevent processing of the file.**

- **RESPONSE (@1) DETAIL RECORD COUNT** (field 2) — The count of all Response (@1) Detail Record(s) in the file.

- **UNIQUE SUPPLEMENTAL (@2) DETAIL RECORD COUNT** (field 3) — The count of all Unique Supplemental (@2) Detail Record(s) in the file.

- **SPECIAL MESSAGES (@3) DETAIL RECORD COUNT** (field 4) — The count of all Special Messages (@3) Detail Record(s) in the file.

- **ALTERNATIVE LOAN RESPONSE (@4) DETAIL RECORD COUNT** (field 16) — The count of all Alternative Loan Response (@4) Detail Record(s) in the file.

- **REFERENCE RESPONSE (@5) DETAIL RECORD COUNT** (field 17) — The count of all Reference Response (@5) Detail Record(s) in the file.

- **CHANGE TRANSACTION ERROR (@6) DETAIL RECORD COUNT** (field 18) — The count of all Change Transaction Error (@6) Detail Record(s) in the file.

- **SUPPLEMENTAL BORROWER INFORMATION (@7) DETAIL RECORD COUNT** (field 19) — The count of all Supplemental Borrower Information (@7) Detail Record(s) in the file.

HEADER RECORD

A single header record must be the first record in the file.

The following Layout table lists all of the fields to be contained in the header record. 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.

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R	1	2	X(002)		
2	Software Product Code	O	3	4	X(004)	Left	Spaces
3	Software Version	O	7	4	X(004)	Left	Spaces
4	Batch ID	O	11	12	X(012)	Left	Spaces
5	File Creation Date (CCYYMMDD)	R	23	8	9(008)		
6	File Creation Time (HHMMSS)	O	31	6	9(006)		
7	File Transmission Date (CCYYMMDD)	R	37	8	9(008)		
8	File Transmission Time (HHMMSS)	O	45	6	9(006)		
9	File Identifier Name	R	51	19	X(019)	Left	Spaces
10	File Identifier Code	R	70	5	X(005)		
11	Recipient Name	R	75	32	X(032)	Left	Spaces
12	Recipient ID	R	107	8	X(008)	Left	Spaces
13	Filler[2]	—	115	2	X(002)		
14	Recipient Non-ED Branch ID	R[1]	117	4	X(004)	Left	Spaces
15	Recipient Type Code	R	121	1	X(001)		
16	Source Name	R	122	32	X(032)	Left	Spaces
17	Source ID	R	154	8	X(008)	Left	Spaces
18	Filler[2]	—	162	2	X(002)		
19	Source Non-ED Branch ID	R[1]	164	4	X(004)	Left	Spaces
20	Media Type Code	R	168	1	X(001)		
21	DUNS Recipient ID	O	169	9	X(009)		
22	DUNS Source ID	O	178	9	X(009)		
23	Filler	—	187	853	X(853)		
24	Record Terminator	R	1040	1	X(001)		

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 will 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 24].)

[1]This field is required based on condition(s) listed in the field description.
[2]This field is reserved for future use.

Field Descriptions

1   **RECORD CODE** — The value identifying the header record. This field contains the constant: **@H**

This data is required.

2   **SOFTWARE PRODUCT CODE** — A code (maximum of 4 characters) indicating the software product used to generate this file.

This data is optional. The field is filled with spaces if this data is not provided.

3   **SOFTWARE VERSION** — The value (maximum of 4 characters) indicating the version of the software identified in *Software Product Code* (field 2).

This data is optional. The field is filled with spaces if this data is not provided.

4   **BATCH ID** — The identification number (maximum of 12 characters) assigned to the batch.

This data is optional. The field is filled with spaces if the data is not provided.

> **NOTE**
> Because the structure of the batch ID is not dictated by CommonLine®, this ID is only valid for use in controlling the transmission of this file. The batch ID will not necessarily match the batch ID submitted in the Application Send File or the Change Transaction Send File.

5   **FILE CREATION DATE** — The date the file was created. This date must match *File Creation Date* (field 5, Trailer Record).

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990130 (January 30, 1999)

This data is required.

6   **FILE CREATION TIME** — The time the file was created. This is the sending organization's local time. This time must match ***File Creation Time*** (field 6, Trailer Record).

The time is in HHMMSS format on a 24-hour military clock. Single-digit hours, minutes, and seconds are padded with a leading zero.

>   Examples: 013024 (1:30:24 a.m.)
>   133024 (1:30:24 p.m.)

This data is optional. The field is filled with zeros if the data is not provided.

7   **FILE TRANSMISSION DATE** — The date the file was transmitted.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

>   Example: 19990131 (January 31, 1999)

This data is required.

8   **FILE TRANSMISSION TIME** — The time the file was transmitted. This is the sending organization's local time.

The time is in HHMMSS format on a 24-hour military clock. Single-digit hours, minutes, and seconds are padded with a leading zero.

>   Examples: 013024 (1:30:24 a.m.)
>   133024 (1:30:24 p.m.)

This data is optional. The field is filled with zeros if the data is not provided.

9   **FILE IDENTIFIER NAME** — A short description of the data in the file. This field contains the constant: **COMMON RESPONSE**

This data is required.

10   **FILE IDENTIFIER CODE** — A 5-character code indicating the type of data in the file and the version of the file layout.

FOR PRODUCTION FILES: This field must contain the constant:
                                            R004P

FOR TEST FILES: This field must contain the constant:
                                            R004T

This data is required.

11   RECIPIENT NAME — The name of the organization (guarantor, lender, school, servicer, or service bureau) identified in ***Recipient ID*** (field 12) and ***Recipient Non-ED Branch ID*** (field 14).

This data is required.

12   RECIPIENT ID — The unique identification code assigned to the organization that is the direct recipient of this file.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID's. For lenders and servicers, this is the 6-digit number assigned by the U.S. Department of Education (ED). For schools, this is the 8-digit ED-assigned school ID. The last 2 digits identify the branch campus.

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.

NOTE

If you are sending this file to a servicer or a service bureau that has not been assigned an ED number, contact the receiving organization to determine the value for this field. The receiving organization will contact the NCHELP central office to determine the appropriate 3-, 6-, or 8-character value.

This data is required.

13   FILLER — A field reserved for future use. It is filled with spaces.

14   RECIPIENT NON-ED BRANCH ID — The unique identification number (maximum of 4 characters) assigned by an entity other than ED to the branch office or campus receiving this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, the field is filled with spaces.

15   **RECIPIENT TYPE CODE** — A 1-character code indicating the type of organization receiving this file.

> G   =   Guarantor for loans in file
> L   =   Lender for loans in file
> O   =   Servicer or service bureau (any organization, acting as a servicer or service bureau, receiving this file on behalf of the guarantor, lender, or school)
> S   =   School (or branch campus) for loans in file

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NOTE
</div>

A school acting as a lender will be identified as a lender and use its ED-assigned lender ID for identification purposes.

This data is required.

16   **SOURCE NAME** — The name of the organization identified in **Source ID** (field 17) and **Source Non-ED Branch ID** (field 19).

This data is required.

17   **SOURCE ID** — The unique identification code assigned to the organization creating this file.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID's. For lenders and servicers, this is the 6-digit number assigned by ED.

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.

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NOTE
</div>

If you are a servicer or a service bureau and you have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3- or 6-character value.

This data is required.

18   **FILLER** — A field reserved for future use. It must be filled with spaces.

19   **SOURCE NON-ED BRANCH ID** — The unique identification number (maximum of 4 characters) assigned by an entity other than ED to the branch office creating this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, the field is filled with spaces.

20 MEDIA TYPE CODE — A 1-character code indicating the method used to submit this file.

> D = Diskette
> M = Mainframe transmission
> P = PC transmission
> T = Magnetic tape (9-track reels or 18-track cartridges)

NOTE

Only codes **M** and **P** are valid for CompuServe® transmissions. Codes **D** and **T** should only be used for proprietary submissions.

This data is required, The media types will vary depending upon the sending information.

21 DUNS RECIPIENT ID (Data Universal Numbering System) — A 9-digit code from ED used to identify the organization that is the direct recipient of this file. This code references the same organization identified in **Recipient ID** (field 12).

NOTE

Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. The field is filled with spaces if the data is not provided.

22 DUNS SOURCE ID — A 9-digit code from ED used to identify the organization creating this file. This code references the same organization identified in **Source ID** (field 17).

NOTE

Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. The field is filled with spaces if the data is not provided.

23 FILLER — A field used to pad the record to the appropriate length. It is filled with spaces.

24   RECORD TERMINATOR — The value identifying the end of the record. This field contains the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to **Record Terminator** [field 24].)

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.

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RESPONSE @1 DETAIL RECORD(S)

This file may be used for several basic processes, some additional services, and any number of unique services. See the Introduction for a complete description of all common processes. The following items need to be addressed when sending this file:

- There is one Response (@1) Detail Record in the file for each loan or application. Sending organizations must provide all required data elements when generating an @1 Detail Record, both for new application responses and all other record types (e.g., modification [**M**] records, change transaction response [**R**] records, etc.).

  When sending an **M** record or an **R** record, the required status of all fields is indicated by a separate column in the following layout table.

  > **NOTE**
  > The modifications shown in an **M** record report post-guarantee changes initiated by something other than the Change Transaction Send File. Changes submitted via the Change Transaction Send File are not acknowledged by an **M** Record. Instead, they are acknowledged by an **R** record.

  You are also required to return the full length of all fields to ensure that all special characters (i.e., apostrophes, hyphens, and spaces) are returned properly.

  > **NOTE**
  > If the school has a relationship with a Central Disbursing Agent (CDA), the CDA may act as an intermediary between the school and the appropriate guarantor, lender, or servicer. In this scenario, the CDA may forward the Response File to the school.

- This file may contain detail records at both the loan and the application levels. For guaranteed applications, there will be one detail record for each corresponding loan. For pending or rejected applications, or for optional responses to reprint requests, there may be one detail record for the application or one detail record for each corresponding loan, depending upon the sending organization's approach. SCR response (**C**) records and termination (**T**) records are at the application level. Modification (**M**) records and change transaction response (**R**) records are at the loan level. Contact the sending organization if you wish to discuss the file organization.

  Additionally, this file may contain detail records at the loan or application level if you are using certain additional services (e.g., modifications to previously reported guarantees) or unique services. If your sending organization provides any additional or unique services, contact the sending organization for the requirements of using these services.

- Fields 150-152 reflect data unique to the data entry software used to collect it. It allows entities to exchange data used to provide unique services. Service providers may return data in the filler portion of this area to meet the needs of their customers. The format and description of elements collected in the filler portion (field 152) are defined by the service provider.

  The unique data area of the record is optional. The school-based software (SBS) may bypass any unnecessary unique data depending on your agreement with your sending organization. If your sending organization provides any unique services, contact the sending organization for the requirements of using these services. If organizations receive unique information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

The following Layout table lists all of the fields contained in the Response (@1) Detail Record(s), along with each field's required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.

Layout

Field	Field Name	Required Field M and R Records	All Other Records	Start Position	Length	Data Type	Justify	Padding	SCR Use
1	Record Code	R	R	1	2	X(002)			R
2	Record Status Code	R	R	3	1	X(001)			R
3	Date Record Status Last Updated (CCYYMMDD)	R	R	4	8	9(008)			O
4	Borrower Last Name	R	R	12	35	X(035)	Left	Spaces	R
5	Borrower First Name	R	R	47	12	X(012)	Left	Spaces	R
6	Borrower Middle Initial	R[1]	R[1]	59	1	X(001)			R[1]
7	Borrower SSN	R	R	60	9	9(009)			R
8	Permanent Borrower Address (line 1)	R	R	69	30	X(030)	Left	Spaces	R
9	Permanent Borrower Address (line 2)	R[1]	R[1]	99	30	X(030)	Left	Spaces	R[1]
10	Permanent Borrower City	R	R	129	24	X(024)	Left	Spaces	R
11	Filler[2]	—	—	153	6	X(006)			-
12	Permanent Borrower State	R	R	159	2	X(002)			R
13	Permanent Borrower Zip Code	R[1]	R[1]	161	5	9(005)			R[1]
14	Permanent Borrower Zip Code Suffix	R[1]	R[1]	166	4	9(004)			R[1]
15	Borrower Telephone Number	R[1]	R[1]	170	10	X(010)	*	*	R[1]
16	Borrower Date of Birth (CCYYMMDD)	R[1]	R[1]	180	8	9(008)			R
17	Loan Type Code	R	R[1]	188	2	X(002)			R[1]
18	Requested Loan Amount	R[1]	R[1]	190	6	9(006)	Right	Zeros	R[1]
19	Deferment Request Code	R[1]	R[1]	196	1	X(001)			-
20	Borrower Interest Indicator	O[4]	R[1]	197	1	X(001)			R[1]
21	EFT Authorization Code	R[1]	R[1]	198	1	X(001)			R[1]
22	Borrower Signature Code	R[1]	R[1]	199	1	X(001)			R[1]

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding	SCR Use
		M and R Records	All Other Records						
23	Borrower Signature Date (CCYYMMDD)	R[1]	R[1]	200	8	9(008)			R[1]
24	CommonLine Unique Identifier	R	R	208	17	X(017)			R
25	CommonLine Loan Sequence Number	R	R[1]	225	2	9(002)			-
26	Filler[2]	—	—	227	1	X(001)			-
27	PLUS/Alternative Borrower U.S. Citizenship Status Code	O[4]	R[1]	228	1	X(001)			R[1]
28	PLUS Borrower State of Legal Residence	O[4]	R[1]	229	2	X(002)			-
29	PLUS Borrower State Resident Since Date (CCYYMM)	O[4]	R[1]	231	6	9(006)			-
30	PLUS/Alternative Borrower Default/Refund Code	O	R[1]	237	1	X(001)			R[1]
31	PLUS Borrower Outstanding Loans Code	O[4]	R[1]	238	1	X(001)			-
32	Alternative Student/Borrower Indicator Code	R[1]	R[1]	239	1	X(001)			R[1]
33	PLUS/Alternative Borrower Alien Registration Number	O	O	240	19	X(019)	Left	Spaces	O
34	PLUS/Alternative Student Last Name	R[1]	R[1]	259	35	X(035)	Left	Spaces	R[1]
35	PLUS/Alternative Student First Name	R[1]	R[1]	294	12	X(012)	Left	Spaces	R[1]
36	PLUS/Alternative Student Middle Initial	R[1]	R[1]	306	1	X(001)			R[1]
37	PLUS/Alternative Student SSN	R[1]	R[1]	307	9	9(009)			R[1]
38	PLUS/Alternative Student Date of Birth (CCYYMMDD)	O[4]	R[1]	316	8	9(008)			R[1]
39	PLUS/Alternative Student U.S. Citizenship Status Code	O[4]	R[1]	324	1	X(001)			R[1]
40	PLUS/Alternative Student Default/Refund Code	R[1]	R[1]	325	1	X(001)			R[1]
41	PLUS/Alternative Student Signature Code	O	R[1]	326	1	X(001)			R[1]
42	Servicer Code	R[1]	R[1]	327	8	X(008)	Left	Spaces	-
42a	Filler[2]	—	—	335	12	X(012)			-

Field	Field Name	Required Field M and R Records	Required Field All Other Records	Start Position	Length	Data Type	Justify	Padding	SCR Use
43	School ID	R	R	347	8	9(008)			R
44a	Borrower Self Certification Code	R[1]	R[1]	355	1	X(001)			R[1]
44b	Filler[2]	—	—	356	1	X(001)			-
45	Loan Period Begin Date (CCYYMMDD)	R[1]	R[1]	357	8	9(008)			R[1]
46	Loan Period End Date (CCYYMMDD)	R[1]	R[1]	365	8	9(008)			R[1]
47	Grade Level Code	R	R	373	1	X(001)			-
48	Borrower Electronic Signature Indicator Code	R[1]	R[1]	374	1	X(001)			R[1]
49	Enrollment Status Code	O	R	375	1	X(001)			-
50	Anticipated Completion Date (CCYYMMDD)	R	R	376	8	9(008)			-
51	Cost of Attendance	O[4]	O[4]	384	5	9(005)	Right	Zeros	-
52	Expected Family Contribution Amount	O[4]	O[4]	389	5	9(005)	Right	Zeros	-
53	Estimated Financial Aid Amount	O[4]	O[4]	394	5	9(005)	Right	Zeros	-
54	Subsidized Federal Stafford Certified Amount	O[4]	R[1]	399	5	9(005)	Right	Zeros	-
55	Unsubsidized Federal Stafford Certified Amount	O[4]	R[1]	404	5	9(005)	Right	Zeros	-
56	Federal PLUS Certified Amount	O[4]	R[1]	409	5	9(005)	Right	Zeros	-
57	School Certification Date (CCYYMMDD)	O	R	414	8	9(008)			-
58	Adjustment Cutoff Date	R[1]	R[1]	422	8	X(008)			-
59	Anticipated PUT Date	R[1]	R[1]	430	8	X(008)			-
60	Alternative Loan Certified Amount	O[3]	R[1]	438	5	9(005)	Right	Zeros	-
61	Alternative Loan Application Version Code	R[1]	R[1]	443	4	9(004)			R[1]
62	School Designated Branch/Division Code	R[1]	R[1]	447	2	X(002)			R[1]
63	E-Signature Source Type Code	R[1]	R[1]	449	9	X(009)			R[1]
64	Lender ID	R	R	458	6	X(006)			R
65	Subsidized Federal Stafford Approved Amount	S[3]	S[3]	464	5	9(005)	Right	Zeros	O

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding	SCR Use
		M and R Records	All Other Records						
66	Unsubsidized Federal Stafford Approved Amount	S[3]	S[3]	469	5	9(005)	Right	Zeros	O
67	Federal PLUS Approved Amount	S[3]	S[3]	474	5	9(005)	Right	Zeros	O
68	Lender Approved/Denied Date (CCYYMMDD)	S[3]	S[3]	479	8	9(008)			O
69	Lender Approved/Denied Code	S[3]	S[3]	487	1	X(001)			O
70	Alternative Loan Approved Amount	S[3]	S[3]	488	5	9(005)	Right	Zeros	O
71	DUNS Lender ID	O	O	493	9	X(009)			-
72	Filler[2]	—	—	502	5	X(005)			-
73	Guarantor ID	R	R	507	3	X(003)			R[1]
74	Federal Application Form Code	R[1]	R[1]	510	1	X(001)			R[1]
75	DUNS Guarantor ID	O	O	511	9	X(009)			-
76a	Filler[2]	—	—	520	2	X(002)			-
76b	Lender Blanket Guarantee Indicator Code	O	R[1]	522	1	X(001)			-
76c	Lender Blanket Guarantee Approval Date	O	O	523	8	X(008)			-
77	Guarantee Adjustment Indicator Code	O	R[1]	531	1	X(001)			-
78	Filler[2]	—	—	532	4	X(004)			-
79	Disbursement Date 1 (CCYYMMDD)	R[1]	R[1]	536	8	9(008)			O
80	Disbursement Amount 1	R[1]	R[1]	544	7	9(005)V99	Right	Zeros	-
81	Origination Fee 1	R[1]	R[1]	551	7	9(005)V99	Right	Zeros	-
82	Guarantee/Federal Default Fee 1	R[1]	R[1]	558	7	9(005)V99	Right	Zeros	-
83	Net Disbursement Amount 1	R[1]	R[1]	565	7	9(005)V99	Right	Zeros	-
84	Disbursement Date 2 (CCYYMMDD)	R[1]	R[1]	572	8	9(008)			- O
85	Disbursement Amount 2	R[1]	R[1]	580	7	9(005)V99	Right	Zeros	-
86	Origination Fee 2	R[1]	R[1]	587	7	9(005)V99	Right	Zeros	-
87	Guarantee/Federal Default Fee 2	R[1]	R[1]	594	7	9(005)V99	Right	Zeros	-
88	Net Disbursement Amount 2	R[1]	R[1]	601	7	9(005)V99	Right	Zeros	-

Field	Field Name	Required Field M and R Records	Required Field All Other Records	Start Position	Length	Data Type	Justify	Padding	SCR Use
89	Disbursement Date 3 (CCYYMMDD)	R[1]	R[1]	608	8	9(008)			O
90	Disbursement Amount 3	R[1]	R[1]	616	7	9(005)V99	Right	Zeros	-
91	Origination Fee 3	R[1]	R[1]	623	7	9(005)V99	Right	Zeros	-
92	Guarantee/Federal Default Fee 3	R[1]	R[1]	630	7	9(005)V99	Right	Zeros	-
93	Net Disbursement Amount 3	R[1]	R[1]	637	7	9(005)V99	Right	Zeros	-
94	Disbursement Date 4 (CCYYMMDD)	R[1]	R[1]	644	8	9(008)			O
95	Disbursement Amount 4	R[1]	R[1]	652	7	9(005)V99	Right	Zeros	-
96	Origination Fee 4	R[1]	R[1]	659	7	9(005)V99	Right	Zeros	-
97	Guarantee/Federal Default Fee 4	R[1]	R[1]	666	7	9(005)V99	Right	Zeros	-
98	Net Disbursement Amount 4	R[1]	R[1]	673	7	9(005)V99	Right	Zeros	-
99	Guarantee Date (CCYYMMDD)	R	R[1]	680	8	9(008)			-
100	Guarantee Amount	R[1]	R[1]	688	5	9(005)	Right	Zeros	-
101	Serial Loan Code	O	R[1]	693	1	X(001)			-
102	MPN Confirmation Code	O	R[1]	694	1	X(001)			-
103	Borrower Confirmation Indicator	R1	R1	695	1	X(001)			-
104	Origination Fees Paid 1	R[1]	R[1]	696	5	9(003)V99			-
104a	Guarantee/Federal Default Fees Paid 1	R[1]	R[1]	701	5	9(003)V99			-
104b	Direct Disbursement to Borrower Indicator 1	R[1]	R[1]	706	1	X(001)			-
104c	Direct Disbursement to Borrower Indicator 2	R[1]	R[1]	707	1	X(001)			-
104d	Direct Disbursement to Borrower Indicator 3	R[1]	R[1]	708	1	X(001)			-
104e	Direct Disbursement to Borrower Indicator 4	R[1]	R[1]	709	1	X(001)			-
104f	Filler	—	—	710	5	X(005)			-
105	Borrower Driver's License State	S	R[1]	715	2	X(002)			R[1]
106	Borrower Driver's License Number	S	R[1]	717	20	X(020)	Left	Spaces	R[1]
107	Borrower References Code	R[1]	R[1]	737	1	X(001)			R[1]

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding	SCR Use
		M and R Records	All Other Records						
108	School Use Only	R[1]	R[1]	738	23	X(023)			-
109	Disbursement 1 Hold/Release Indicator Code	R	R	761	1	X(001)			-
110	Disbursement 2 Hold/Release Indicator Code	R[1]	R[1]	762	1	X(001)			-
111	Disbursement 3 Hold/Release Indicator Code	R[1]	R[1]	763	1	X(001)			-
112	Disbursement 4 Hold/Release Indicator Code	R[1]	R[1]	764	1	X(001)			-
113	Promissory Note Delivery Code	O[4]	R[1]	765	1	X(001)			R[1]
114	Foreign Postal Code	R[1]	R[1]	766	14	X(014)	Left	Spaces	R[1]
115	PLUS/Alternative Student Electronic Signature Indicator Code	R[1]	R[1]	780	1	X(001)			R[1]
116	Lender Non-ED Branch ID	R[1]	R[1]	781	4	X(004)	Left	Spaces	R[1]
117	Lender Use Only	R[1]	R[1]	785	20	X(020)			R[1]
118	Lender of Last Resort Code	O[4]	O[4]	805	1	X(001)			-
119	Origination Fees Paid 2	R[1]	R[1]	806	5	9(003)V99			-
119a	Guarantee/Federal Default Fees Paid 2	R[1]	R[1]	811	5	9(003)V99			-
119b	Origination Fees Paid 3	R[1]	R[1]	816	5	9(003)V99			-
119c	Guarantee/Federal Default Fees Paid 3	R[1]	R[1]	821	5	9(003)V99			-
120	Disbursement Status Code 1	R[1]	R[1]	826	1	X(001)			-
121	Disbursement Status Code 2	R[1]	R[1]	827	1	X(001)			-
122	Disbursement Status Code 3	R[1]	R[1]	828	1	X(001)			-
123	Disbursement Status Code 4	R[1]	R[1]	829	1	X(001)			-
124	Response to Originator Code	R	R	830	1	X(001)			-
125	Application Send Error Message Code 1	R[1]	R[1]	831	3	X(003)			-
126	Application Send Error Message Code 2	R[1]	R[1]	834	3	X(003)			-
127	Application Send Error Message Code 3	R[1]	R[1]	837	3	X(003)			-
128	Application Send Error Message Code 4	R[1]	R[1]	840	3	X(003)			-
129	Application Send Error Message Code 5	R[1]	R[1]	843	3	X(003)			-

Field	Field Name	Required Field M and R Records	Required Field All Other Records	Start Position	Length	Data Type	Justify	Padding	SCR Use
130	Guarantee Amount Reduction Code	O[4]	R[1]	846	2	X(002)			-
131	Total Outstanding Federal Stafford/SLS Loan Amount	R[1]	R[1]	848	8	9(006)V99	Right	Zeros	-
132	Total Outstanding Federal PLUS Loan Amount	R[1]	R[1]	856	8	9(006)V99	Right	Zeros	-
133	Application/Loan Phase Code	R	R	864	4	X(004)			R
134	Date Application/Loan Phase Code Last Updated (CCYYMMDD)	O	O	868	8	9(008)			O
135	Guarantor Use Only	R[1]	R[1]	876	23	X(023)			R[1]
136	Date Permanent Address Last Updated (CCYYMMDD)	S	S	899	8	9(008)			-
137	Alternative Loan Program Type Code	R[1]	R[1]	907	3	X(003)			R[1]
138	Alternative Borrower Total Student Loan Debt	S[3]	S[3]	910	7	9(007)	Right	Zeros	-
139	Origination Fees Paid 4	R[1]	R[1]	917	5	9(003)V99			-
139a	Guarantee/Federal Default Fees Paid 4	R[1]	R[1]	922	5	9(003)V99			-
139b	Filler[2]	—	—	927	2	X(002)			-
140	Fees Paid 1	R[1]	R[1]	929	7	9(005)V99	Right	Zeros	-
141	Fees Paid 2	R[1]	R[1]	936	7	9(005)V99	Right	Zeros	-
142	Fees Paid 3	R[1]	R[1]	943	7	9(005)V99	Right	Zeros	-
143	Fees Paid 4	R[1]	R[1]	950	7	9(005)V99	Right	Zeros	-
144	Actual Interest Rate	—	R[1]	957	5	9(002)V999	Right	Zeros	-
145	Processing Type Code	—	R[1]	962	2	X(002)			R
146	Service Type Code	—	R[1]	964	2	X(002)			-
147	Revised Notice of Guarantee Indicator Code	R[1]	—	966	1	X(001)			-
148	School Refund Amount	R[1]	—	967	7	9(005)V99	Right	Zeros	-
149	Date of Refund to Lender (CCYYMMDD)	R[1]	—	974	8	9(008)			-
UNIQUE FIELDS									

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding	SCR Use
		M and R Records	All Other Records						
150	Unique Layout Vendor Code	R[1]	R[1]	982	4	X(004)	Left	Spaces	-
151	Unique Layout Identifier Code	R[1]	R[1]	986	2	X(002)			-
152	Filler	—	—	988	52	X(052)			-
153	Record Terminator	R	R	1040	1	X(001)			R

NOTE: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to **Record Terminator** [field 153].)

[1]This data is required based on condition(s) listed in the field description.
[2]This field is reserved for future use.
[3]This data is strongly recommended based on condition(s) listed in the field description.
[4]This 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.

Field descriptions

1 RECORD CODE — The value identifying the Response (@1) Detail Record. This field contains the constant: **@1**

This data is required.

2 RECORD STATUS CODE — A 1-character code indicating either the type of record or the status of the loan or application.

Status Codes:

A	=	Initial processing successful, will guarantee or obtain guarantee upon receipt of the promissory note
I	=	Initial processing successful, pending further approval
G	=	Guaranteed
B	=	Guaranteed, promissory note received and approved for disbursement
P	=	Pending processing (error resolution underway by sending organization)
D	=	Denied/rejected/incomplete; no further processing unless school, borrower, or lender provides updated data

Record Type Codes:

C	=	School certification requested for application
M	=	Modification to previously reported guarantee
N	=	Response to reprint request
R	=	Response to transaction(s) submitted in Change Transaction Send File
T	=	Termination record; no action required

NOTE

Sending organizations should not generate a Response (@1) Detail Record with a value of **G** or **B** until and unless all the data elements in the Application Send (@1) Detail Record marked as required for guarantee are present and in satisfactory condition according to NCHELP edit guidelines.

The "pending processing" code (**P**) is used for all unapproved applications that the sending organization is handling. These require no further action from the receiving organization, unless otherwise notified by the sending organization.

The "denied/rejected/incomplete" code (**D**) is used for applications that have been rejected by the sending organization and will not receive further attention unless the school, borrower, or lender provides the updated data. A **D** status code can be submitted after any previously assigned status code except **B**.

An optional response to a reprint request, whether successful or unsuccessful, is indicated by the value **N**. For more detailed reprint status information, refer to ***Application/Loan Phase Code*** (field 133).

All SBS must support the value of **C**; however, not all service providers participate in the certification process. Acceptance of **C** is dependent upon the prior agreement between the service provider and the school.

The "termination record" code (**T**) is used to advise the receiver that a request to terminate the application has been processed (ie the school requested a terminate or the borrower declined the loan). Please note that this is a withdrawal of the application request prior to guarantee, not a loan cancellation.

This data is required.

3   DATE RECORD STATUS LAST UPDATED — The date associated with the ***Record Status Code*** (field 2) being reported.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990227 (February 27, 1999)

This data is optional for school certification requests (CR). This data is required for all other processing type codes. Fill this field with zeros if you are not providing this data.

4   BORROWER LAST NAME — The last name of the borrower identified in
Borrower SSN (field 7).

        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 ***Borrower First Name*** (field 5) does not contain a
valid name. If the borrower's first name is provided and there is no last name
given, populate this field with **NLN** (no last name).

5   BORROWER FIRST NAME — The first name of the borrower identified in
Borrower SSN (field 7).

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

This data is required if ***Borrower Last Name*** (field 4) does not contain a
valid name. If the borrower's last name is provided and there is no first name
given, populate this field with **NFN** (no first name).

6   BORROWER MIDDLE INITIAL — The middle initial of the borrower identified in
Borrower SSN (field 7).

This data is required if the borrower has a middle initial. Otherwise, the field
is filled with a space.

7   **BORROWER SSN** (Social Security Number) — The borrower's 9-digit Social Security Number. This must be a valid SSN (001-01-0001 to 799-99-9999) for Stafford and PLUS loans.

NOTE

800-00-0000 to 999-99-9999 is optional to support for service providers for alternative loans when the student does not have a valid SSN. Please contact your service provider for additional information.

This data is required.

8   **PERMANENT BORROWER ADDRESS** (line 1) — The first line of the borrower's permanent home address.

This data is required.

NOTE

If a P.O. Box is submitted, it is recommended a valid street address also be submitted.

9   **PERMANENT BORROWER ADDRESS** (line 2) — The second line of the borrower's permanent home address.

This data is required if necessary for continuation of the borrower's permanent address. The second address line should be used in conjunction with **Permanent Borrower Address** (line 1) (field 8) for mailing purposes, if provided. Otherwise, the field is filled with spaces.

NOTE

If a P.O. Box is submitted, it is recommended a valid street address also be submitted.

10   **PERMANENT BORROWER CITY** — The city of the borrower's permanent home address.

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

Examples: INDIANAPOLIS
            PANAMA CITY, PANAMA

This data is required.

11   **FILLER** — A field reserved for future use. It is filled with spaces.

12   **PERMANENT BORROWER STATE** — The 2-character state abbreviation of the borrower's permanent home 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: 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 **Permanent Borrower City** (field 10).

This data is required.

13   **PERMANENT BORROWER ZIP CODE** — The 5-digit zip code of the borrower's permanent home address.

> **NOTE**
> Do not print all 9's or 0's for mailing addresses.

This data is required if the address is in the United States or a *territory*. If the address is in a *foreign country,* indicated by an **FC** in **Permanent Borrower State** (field 12), this field is filled with nines (99999) and **Foreign Postal Code** (field 114) will be populated. See Appendix B, Valid State Abbreviations, for a list of territories and countries.

14   **PERMANENT BORROWER ZIP CODE SUFFIX** — The 4-digit zip code extension of the borrower's permanent home address.

> **NOTE**
> Do not print all 9's or 0's for mailing addresses.

This data is required if the zip code has a suffix and the address is in the United States or a *territory*. If the suffix is not available, the field is filled with zeros. If the address is in a *foreign country,* indicated by an **FC** in **Permanent Borrower State** (field 12), the field is filled with nines (9999) and **Foreign Postal Code** (field 114) will be populated. See Appendix B, Valid State Abbreviations, for a list of territories and countries.

15   BORROWER TELEPHONE NUMBER — The borrower's permanent home telephone number. This includes the 3-digit area code and 7-digit telephone number.

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

Example: 0001238678

If the borrower indicates on the application that he/she does not have a telephone number, the value **N/A** appears in this field, left-justified and padded with spaces.

Example: N/A

This data is required if supplied in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required if available. Otherwise, the field is filled with spaces.

16   BORROWER DATE OF BIRTH — The borrower's date of birth.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19750102 (January 2, 1975)

This data is required if supplied in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required. Otherwise, the field is filled with zeros.

17   LOAN TYPE CODE — A 2-character code indicating the type of loan(s).

AL   =   Alternative loan
CS   =   Subsidized/unsubsidized Federal Stafford loan
GB   =   Federal Graduate/Professional PLUS loan
PL   =   Federal PLUS loan
SF   =   Subsidized Federal Stafford loan
SU   =   Unsubsidized Federal Stafford loan

NOTE

For Federal Stafford applications, both subsidized and unsubsidized loans can be requested on the same application. If the Response (@1) Detail Record is at the application level and Federal Application Form Code (field 74) contains **B**, this field contains **CS** if both subsidized and unsubsidized loans are requested. If the Response (@1) Detail Record is at the application level and Federal Form Code (field 74) contains **M**, this field contains spaces. If the @1 Detail Record is at the loan level, there are two detail records for the application, one containing **SF** and one containing **SU**.

If Loan Type Code contains **SF**, **SU**, or **CS**, either ***Subsidized Federal Stafford Certified Amount*** (field 54) and/or ***Unsubsidized Federal Stafford Certified Amount*** (field 55), as applicable, must be greater than zero. For a **CS** request, if either ***Subsidized Federal Stafford Certified Amount*** or ***Unsubsidized Federal Stafford Certified Amount*** indicates zero, there is no loan for that zero-certified record, unless this is an SCR request.

This data is required if available for school certification requests (CR). For Stafford loans, service providers may transmit a loan type of CS due to the fact that the school's certification process will determine the student's eligibility for Subsidized or Unsubsidized loans.

This data is required for all other processing type codes.

18   **REQUESTED LOAN AMOUNT** — The total loan amount requested by the borrower. If **Loan Type Code** (field 17, Application Send File) contains **CS**, this field includes both subsidized and unsubsidized Federal Stafford loan amounts requested in the Application Send File.

Example: 002500 ($2,500)

NOTE

If a valid value is received in the Application Send File for a Master Promissory Note, service providers should store and process this information.

This data is required if supplied in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required if available. Fill this field with zeros if **Federal Application Form Code** (field 74) contains **Q** or **G** and you are not providing the data. For Federal Stafford and for alternative loans, the field is filled with nines (999999) if the borrower requested the maximum amount available or did not indicate an amount.

19   **DEFERMENT REQUEST CODE** — A 1-character code indicating if the borrower requests immediate deferment of loan(s), where applicable (i.e., defer principal payments while attending school).

Y   =   Yes, borrower requests immediate deferment
N   =   No, borrower does not request immediate deferment (default)

This field is not used if **Federal Application Form Code** (field 74) contains **G**, **M** or **Q**. This data is required if the data was supplied in the Application Send File or on the application/promissory note. Otherwise, the field is filled with a space.

20 BORROWER INTEREST INDICATOR — A 1-character code indicating if the borrower intends to pay the interest on the unsubsidized Federal Stafford or Federal PLUS loan while in school and when the loan is in grace or deferment.

    Y = Yes, the borrower intends to pay the interest on the loan while in school and when the loan is in grace or deferment

    N = No, the borrower does not intend to pay the interest on the loan while in school and when the loan is in grace or deferment

if *Federal Application Form Code* is…	…use "**Y**" in this field if…	…use "**N**" in this field if…
B (Federal Stafford) (form dated 01/31/94)	on Line 14, borrower marked the "b" box (No, I prefer to pay the interest)	on Line 14, borrower marked the "a" box (Yes, I want my interest capitalized)
G (Federal Graduate/Professional PLUS MPN)	This field is not used if *Federal Application Form Code* (field 74) contains G	
M (Federal Stafford MPN)	on Line 12, borrower marked the Interest Payments box	on Line 12, borrower **did not** mark the Interest Payments box
P (Federal PLUS)	on Line 16, borrower either checked the "f" box or **did not mark** box "e" or "f"	on Line 16, borrower checked the "e" box
Q (Federal PLUS MPN)	This field is not used if *Federal Application Form Code* (field 74) contains **Q**.	

For initial application responses, this data is required for unsubsidized Federal Stafford and Federal PLUS loans where *Federal Application Form Code* (field 74) contains **P,** and if the data was supplied in the Application Send File or on the application/promissory note. For school certification requests, this data is required if available. It is optional for modification (**M**) records and change transaction response (**R**) records for unsubsidized Federal Stafford loans and for Federal PLUS loans where *Federal Application Form Code* (field 74) contains **P**. This field is not used if *Federal Application Form Code* (field 74) contains **G** or **Q**. The field is filled with a space if the data is not provided.

21   **EFT AUTHORIZATION CODE** (Electronic Funds Transfer) — A 1-character code indicating if the borrower has authorized the school to transfer the loan proceeds received by EFT to the appropriate student account or the school requests delivery by check.

     Y   =   Yes, transfer of loan proceeds has been authorized

     N   =   No, transfer of loan proceeds has not been authorized or the school requests delivery by check

NOTE
Some borrowers may choose to contact their service provider after submitting the promissory note to revise or select their EFT preference.

This data is required for Federal Stafford and Federal PLUS loans if the data was supplied in the Application Send File or on the application/promissory note. For school certification requests, this data is required if available. It is optional for modification (**M**) records and change transaction response (**R**) records for Federal Stafford, Federal PLUS, and Federal Graduate/Professional PLUS loans. Otherwise, the field is filled with a space.

22   **BORROWER SIGNATURE CODE** — A 1-character code indicating the sender has a valid promissory note signed by the borrower.

     Y   =   Yes, the sender has a valid, signed promissory note

     N   =   No, the sender does not have a valid, signed promissory note

This data is required if supplied in the Application Send File or on the application/promissory note. For school certification requests, this data is required if available. Otherwise, the field is filled with a space.

23   **BORROWER SIGNATURE DATE** — The date the borrower signed the valid promissory note.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

     Example: 19990110 (January 10, 1999)

This data is required if Field 22(Borrower Signature Code) contains Y. The field is filled with zeros if the data is not provided.

24   COMMONLINE UNIQUE IDENTIFIER — The unique code (maximum of 17 characters) identifying the application. This code is assigned by the organization that transmitted the first electronic record containing information about the application. If the CommonLine unique identifier is not yet assigned by the school or another service provider, the file creator must assign it.

NOTE

For this field, the term "application" references either the application from the borrower or the certification from the school.

This field may contain both numeric and alphabetic (uppercase only) characters; however, it should not contain spaces.

The CommonLine unique identifier is composed as follows:

Positions 1–6 = Participant ID

The unique identification code for the organization assigning the CommonLine unique identifier to the application.

For guarantors, this is the 3-digit code as shown in Appendix A, Valid Guarantor ID's. For lenders and servicers, this is the 6-digit number assigned by ED. For schools, this is the first 6 digits of the 8-digit ED-assigned school ID. The last 2 digits of the school ID will appear in positions 7–10 (Participant Branch ID).

NOTE

If you are a servicer or service bureau and you have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3-, 6-, or 8-character value.

The participant ID must be right-justified and padded with zeros.

Positions 7–10 = Participant Branch ID

If ED has assigned a branch ID: For schools, this is the last 2 digits of the 8-digit ED-assigned school ID. These 2 digits identify the branch campus assigning the CommonLine unique identifier.

If ED has not assigned a branch ID: The unique identification code (maximum of 4 characters) assigned by an entity other than ED to the branch office or campus assigning the CommonLine unique identifier.

The participant branch ID must be right-justified and padded with zeros. If no branch ID has been assigned, fill positions 7–10 with zeros.

Position 11 = System ID

A 1-character code indicating the computer system on which the original electronic application was created. The system ID is especially useful in environments where the same software product is loaded on multiple PC's.

Positions 12–17 = Incremental Code

A unique 6-character code assigned by the software to the application. See Appendix C, CommonLine Unique Identifier Algorithm, for a description of the algorithm for this code.

Use of this algorithm is strongly recommended for CommonLine processing.

This data is required for guarantee only, guarantee and print, print and guarantee, school certification requests, and disbursement of all loan programs. Otherwise, fill the field with spaces.

NOTE
In the blanket guarantee process, guarantors must be able to accept multiple loan types with the same CommonLine Unique ID, but with different loan sequence numbers, even if transmitted in separate batches from lender to guarantor.

25   COMMONLINE LOAN SEQUENCE NUMBER — If *Lender Blanket Guarantee Indicator Code* (field 76b) contains **Y**, *CommonLine Loan Sequence Number* contains a unique two-digit identification number assigned by the lender or lender's agent at the time of blanket guarantee. If *Lender Blanket Guarantee Indicator Code* contains a space, *CommonLine Loan Sequence Number* contains a unique two-digit identification number assigned by the guarantor at the time of guarantee.

NOTE
Once the Loan Sequence Number is assigned it can not be modified, which means you cannot have more than one loan of the same type with the same unique id and multiple sequence numbers.

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The number must be unique for each new loan resulting from an application. Any 2-digit number (01 to 99) is valid if the loan is guaranteed.

NOTE

If **Lender Blanket Guarantee Indicator Code** (field 76b) contains a space, and the Response File is created by an organization other than the guarantor, it is that organization's responsibility to obtain the **CommonLine Loan Sequence Number** from the guarantor and populate CommonLine Loan Sequence Number after the loan is guaranteed. The guarantor has the option to delegate the responsibility of assigning the CommonLine loan sequence number to the lender.

This data is required for all responses where **Lender Blanket Guarantee Indicator Code** (field 76b) contains a **Y.** If **Lender Blanket Guarantee Indicator Code** contains a space, this data is required if the loan guaranteed and the CommonLine loan sequence number can be obtained by the file creator. Otherwise, the field is filled with zeros.

26 **FILLER** — A field reserved for future use. It is filled with a space.

27 **PLUS/ALTERNATIVE BORROWER U.S. CITIZENSHIP STATUS CODE** — A 1-digit code indicating the Federal PLUS, Federal Graduate/Professional PLUS or alternative borrower's citizenship status.

  1 = The borrower is a citizen as defined by the Higher Education Act of 1965, as amended.
  2 = The borrower is an eligible non-citizen as defined by the Higher Education Act of 1965, as amended.
  3 = Non U.S. citizen not eligible for Title IV funds.

For initial application responses, this data is required for Federal PLUS and Federal Graduate/Professional PLUS loans if the data was supplied in the Application Send File or on the application promissory note, and required for alternative loans if **Alternative Student/Borrower Indicator Code** (field 32) contains **N** and the data was supplied in the Application Send File or on the application/promissory note. For school certification requests, this data is required if available. It is optional for modification (**M**) records and change transaction response (**R**) records for Federal PLUS, Federal Graduate/Professional PLUS and alternative loans. The field is filled with a space if the data is not provided.

NOTE

Proof of citizenship status requirements may vary for different alternative loan programs. For successful processing, additional information may be required.

28 **PLUS BORROWER STATE OF LEGAL RESIDENCE** — The 2-character abbreviation for the Federal PLUS borrower's state of legal residence.

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: NC (North Carolina)
> FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses.

For initial application responses, this data is required for Federal PLUS loans if *Federal Application Form Code* (field 74) contains **P**, and the data was supplied in the Application Send File or on the application/promissory note. It is optional for modification (**M**) records and change transaction response (**R**) records for Federal PLUS loans where *Federal Application Form Code* (field 74) contains **P**. This field is not used if *Federal Application Form Code* (field 74) contains **G** or **Q**. The field is filled with spaces if the data is not provided.

29 **PLUS BORROWER STATE RESIDENT SINCE DATE** — The date the Federal PLUS borrower became a legal resident of the state identified *in PLUS Borrower State of Legal Residence* (field 28).

The date is in CCYYMM format with single-digit years and months padded with a leading zero.

> Example: 199501 (January 1995)

For initial application responses, this data is required for Federal PLUS loans if *Federal Application Form Code* (field 74) contains **P** and the data was supplied in the Application Send File or on the application/promissory note. It is optional for modification (**M**) records and change transaction response (**R**) records for Federal PLUS loans where *Federal Application Form Code* (field 74) contains **P**. This field is not used if *Federal Application Form Code* (field 74) contains **G** or **Q**. The field is filled with zeros if the data is not provided.

30   PLUS/ALTERNATIVE BORROWER DEFAULT/REFUND CODE — A 1-character code indicating if the Federal PLUS/alternative borrower is currently in default (has failed to pay) on a student loan received under the Federal Perkins Loan Program (including NDSL), the Federal Direct Loan Program, or the Federal Family Education Loan Program or owes a refund on a federal or state grant.

Y   =   Yes, the Federal PLUS/alternative borrower has previously defaulted or owes a refund

N   =   No, the Federal PLUS/alternative borrower has not previously defaulted and does not owe a refund

For initial application responses, this data is required for alternative loans and for Federal PLUS loans, if *Federal Application Form Code* (field 74) contains **P** if the data was supplied in the Application Send File or on the application/promissory note. For school certification requests, this data is required if available. It is optional for modification (M) records and change transaction response (R) records for alternative loans, and Federal PLUS loans where *Federal Application Form Code* (field 74) contains **P**. This field is not used if *Federal Application Form Code* (field 74) contains **G** or **Q**. Fill this field with a space if you are not providing this data.

31   PLUS BORROWER OUTSTANDING LOANS CODE — A 1-character code indicating if the Federal PLUS borrower has any outstanding Federal Stafford, Federal SLS, Federal PLUS, or Federal Consolidation loans disbursed before July 1, 1993.

Y   =   Yes, the Federal PLUS borrower does have outstanding loan(s)

N   =   No, the Federal PLUS borrower does not have outstanding loan(s)

For initial application responses, this data is required for Federal PLUS loans, if *Federal Application Form Code* (field 74) contains **P**, and the data was supplied in the Application Send File or on the application/promissory note. It is optional for modification (**M**) records and change transaction response (**R**) records for Federal PLUS loans where *Federal Application Form Code* (field 74) contains **P**. This field is not used if *Federal Application Form Code* (field 74) contains **G** or **Q**. The field is filled with a space if the data is not provided.

32 **ALTERNATIVE STUDENT/BORROWER INDICATOR CODE** — A 1-character code indicating if the alternative borrower is also the student indicated on the application.

Y　=　Yes, the alternative borrower is the student
N　=　No, the alternative borrower is not the student

For initial application responses, this data is required for alternative loans if the data was supplied in the Application Send File or on the application/promissory note. For school certification requests, this data is required if available. It is optional for modification (**M**) records for alternative loans. This data is required for change transaction response (**R**) records for alternative loans if it was supplied in the Change Transaction Send File. The field is filled with a space if the data is not provided.

33 **PLUS/ALTERNATIVE BORROWER ALIEN REGISTRATION NUMBER** — An 8, 9 or 10-character code indicating the Federal PLUS, Federal Graduate/Professional PLUS, or alternative borrower's Alien Registration number.

Example = A1234567
Example = A12345678
Example = A123456789

NOTE
This field must begin with an "A" followed by 7, 8, or 9 characters.

This data is optional. Fill this field with spaces if you are not providing this data.

34   **PLUS/ALTERNATIVE STUDENT LAST NAME** — The last name of the Federal PLUS, Federal Graduate/Professional PLUS, or alternative student identified in the ***PLUS/Alternative Student SSN*** (field 37).

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.

If included, the first character of the last name must be alphabetic and cannot be blank.

This data is required for Federal PLUS and Federal Graduate/Professional PLUS loans. It is also required for alternative loans if ***Alternative Student/Borrower Indicator Code*** (field 32) contains **N**. In addition, it is required if ***PLUS/Alternative Student First Name*** (field 35) does not contain a valid name. If the PLUS/Alternative student's first name is provided and there is no last name given, populate this field with **NLN** (no last name).

NOTE

For Federal Graduate/Professional PLUS loans this field must contain the same value as in Borrower Last Name (field 4).

35   **PLUS/ALTERNATIVE STUDENT FIRST NAME** — The first name of the Federal PLUS, Federal Graduate/Professional PLUS, or alternative student identified in ***PLUS/Alternative Student SSN*** (field 37).

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

This data is required for Federal PLUS, and Federal Graduate/Professional PLUS loans. It is also required for alternative loans if ***Alternative Student/Borrower Indicator Code*** (field 32) contains **N**. In addition, it is required if ***PLUS/Alternative Student Last Name*** (field 34) does not contain a valid name. If the Federal PLUS/Alternative student's last name is provided and there is no first name given, populate this field with **NFN** (no first name).

NOTE

For Federal Graduate/Professional PLUS loans this field must contain the same value as in Borrower First Name (field 5).

36 **PLUS/ALTERNATIVE STUDENT MIDDLE INITIAL** — The middle initial of the Federal PLUS, Federal Graduate/Professional PLUS, or alternative student identified in ***PLUS/Alternative Student SSN*** (field 37).

This data is required if available for application response and school certification request records for Federal PLUS loans and alternative loans if Alternative Student Borrower Indicator Code (field 32) contains N. Otherwise, the field is filled with a space.

NOTE

For Federal Graduate/Professional PLUS loans this field must contain the same value as in Borrower Middle Initial (field 6).

37 **PLUS/ALTERNATIVE STUDENT SSN** — The Federal PLUS, Federal Graduate/Professional PLUS, or alternative student's 9-digit Social Security Number. This must be a valid SSN (001-01-0001 to 799-99-9999) for PLUS loans.

NOTE

800-00-0000 to 999-99-9999 is optional to support for service providers for alternative loans when the student does not have a valid SSN. Please contact your service provider for additional information.

This data is required for Federal PLUS and Federal Graduate/Professional PLUS loans. It is also required for alternative loans if ***Alternative Student/Borrower Indicator Code*** (field 32) contains **N**. Otherwise, the field is filled with zeros.

NOTE

For Federal Graduate/Professional PLUS loans this field must contain the same value as in Borrower SSN (field 7).

38 PLUS/ALTERNATIVE STUDENT DATE OF BIRTH — The Federal PLUS, Federal Graduate/Professional PLUS, or alternative student's date of birth.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19720102 (January 2, 1972)

This data is required if available for application response and school certification request records for Federal PLUS loans and alternative loans if Alternative Student Borrower Indicator Code (field 32) contains N.It is optional for modification (**M**) records and change transaction response (**R**) records for Federal PLUS loans and alternative loans. The field is filled with zeros if the data is not provided.

NOTE

For Federal Graduate/Professional PLUS loans this field must contain the same value as in Borrower Date of Birth (field 16).

39 PLUS/ALTERNATIVE STUDENT U.S. CITIZENSHIP STATUS CODE — A 1-digit code indicating the Federal PLUS/alternative student's citizenship status.

1 = The student is a citizen as defined by the Higher Education Act of 1965, as amended.
2 = The student is an eligible non-citizen as defined by the Higher Education Act of 1965, as amended.
3 = Non U.S. citizen not eligible for Title IV funds.

This data is required for alternative loans and for Federal PLUS, if ***Federal Application Form Code*** (field 74) contains **P,** if the data was supplied in the Application Send File or on the application/promissory note. This data is required if available for application response records for Federal PLUS loans where Federal Application Form Code (field 74) contains P and alternative loans if Alternative Student Borrower Indicator Code (field 32) contains N (No, the alternative borrower is not the student.) It is optional for modification (M) and change transaction response (R) records for alternative loans, and Federal PLUS loans where ***Federal Application Form Code*** (field 74) contains **P**. This field is not used if ***Federal Application Form Code*** (field 74) contains **G** or **Q**. The field is filled with a space if the data is not provided.

NOTE

Proof of citizenship status requirements may vary for different alternative loan programs. For successful processing, additional information may be required.

40 PLUS/ALTERNATIVE STUDENT DEFAULT/REFUND CODE — A 1-character code indicating if the Federal PLUS/alternative student is currently in default (has failed to pay) on a student loan received under the Federal Perkins Loan Program (including NDSL loans), the Federal Direct Loan Program, or the Federal Family Education Loan Program or owes a refund on a federal or state grant.

Y = Yes, the Federal PLUS/alternative student has previously defaulted or owes a refund

N = No, the Federal PLUS/alternative student has not previously defaulted and does not owe a refund

This data is required if available for alternative loans if **Alternative Student/ Borrower Indicator Code** (field 32) contains **N** and the data was supplied in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required if available.

This data is strongly recommended for Federal PLUS loans if **Federal Application Form Code** (field 74) contains **P**. This field is not used if **Federal Application Form Code** (field 74) contains **G** or **Q**. The field is filled with a space if the data is not provided.

41 PLUS/ALTERNATIVE STUDENT SIGNATURE CODE — A 1-character code indicating if the Federal PLUS/alternative student signed the application.

Y = Yes, the Federal PLUS/alternative student signed the application

N = No, the Federal PLUS/alternative student did not sign the application

This data is required if available for application response and school certification request records for Federal PLUS loans and alternative loans if Alternative Student Borrower Indicator Code (field 32) contains N. It is optional for modification (M) records and change transaction response (**R**) records for alternative loans, and Federal PLUS loans where **Application Form Code** (field 74) contains **P**. This field is not used if **Federal Application Form Code** (field 74) contains **G** or **Q**. The field is filled with a space if the data is not provided.

42 Servicer Code – The unique 6 or 8-digit identification number assigned to the repayment servicer associated with the loan(s).

This data is required if available. Fill this field with spaces if the data is not provided.

NOTE

Do not populate this field with a lender code. This field will be updated if the repayment servicer changes.

42a FILLER — A field reserved for future use. It is filled with spaces.

43   SCHOOL ID — The unique 8-digit Office of Postsecondary Education (OPE) identification number assigned by ED to the school associated with the loan(s). The last 2 digits identify the branch campus.

This data is required.

44a BORROWER SELF CERTIFICATION CODE — A 1-character code used to indicate the borrower has completed the self certification for an alternative loan.

Y	=	Yes, a valid self certification exists
N	=	No, a valid self certification does not exist

This field is filled with a space if this data is not provided.

44b FILLER — A field reserved for future use. It is filled with a space.

45   LOAN PERIOD BEGIN DATE — The beginning date, as reported by the school, of the period covered by the loan(s).

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990901 (September 1, 1999)

This data is required if the loan guaranteed or the data was provided in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required if available. Otherwise, the field is filled with zeros.

46   LOAN PERIOD END DATE — The ending date, as reported by the school, of the period covered by the loan(s). This date must be later than ***Loan Period Begin Date*** (field 45).

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19991230 (December 30, 1999)

This data is required if the loan guaranteed or the data was provided in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required if available. Otherwise, the field is filled with zeros.

47 GRADE LEVEL CODE — A 1-character code indicating the student's grade level during the loan period.

> **Undergraduate**
> 1 = 1st year (freshman)
> 2 = 2nd year (sophomore)
> 3 = 3rd year (junior)
> 4 = 4th year (senior)
> 5 = 5th year (undergraduate)
>
> **Graduate or professional**
> A = 1st year
> B = 2nd year
> C = 3rd year
> D = Beyond 3rd year

This data is not supplied for school certification requests (CR). This data is required for all other processing type codes. Fill this field with a space if you are not providing this data.

> **NOTE**
> When transmitting a Federal Graduate/Professional
> PLUS loan, grade levels A, B, C, or D must be provided.

48 BORROWER ELECTRONIC SIGNATURE INDICATOR CODE — A 1-character code indicating if the borrower electronically signed the promissory note.

> Y = Yes, the promissory note was electronically signed.

> **NOTE**
> Only the service provider capturing the electronic
> signature should populate this field; however, if it
> receives this data, it must pass it on in a subsequent
> Application Send or Response File.

If this field contains Y, Borrower Signature Code (field 22) must also contain Y.

This data is required if provided in the Application Send File. For school certification requests, this data is required if available. This field is filled with a space if this data is not provided.

49 ENROLLMENT STATUS CODE — A 1-character code indicating the student's enrollment status during the loan period.

F	=	Full-time
H	=	At least half-time
L	=	Less than half-time (alternative loans only)

For initial application responses, this data is required. It is optional for modification (**M**) records and change transaction response (**R**) records. The field is filled with a space if the data is not provided.

50 ANTICIPATED COMPLETION DATE — The anticipated date the student will complete the program at this school.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990530 (May 30, 1999)

This data is required.

51 COST OF ATTENDANCE — The estimated cost of attending school during the loan period, before subtracting any financial aid or expected family contribution.

NOTE

The calculation used to derive ***Cost of Attendance*** for alternative loans may differ from the calculation used for FFELP loans.

Example: 04500 ($4,500)

This data is optional for Federal Stafford loans and Federal PLUS, and Federal Graduate/Professional PLUS loans. For alternative loans, it is required if needed for the alternative loan program. The field is filled with zeros if the data is not provided.

52   **EXPECTED FAMILY CONTRIBUTION AMOUNT** — The amount the student's family is expected to contribute toward the cost of education for the loan period.

Example: 00900 ($900)

NOTE
The calculation used to derive **Expected Family Contribution Amount** for alternative loans may differ from the calculation used for FFELP loans.

This data is optional for Federal Stafford loans. For alternative loans, it is required if needed for the alternative loan program. The field is filled with zeros if the data is not provided.

53   **ESTIMATED FINANCIAL AID AMOUNT** — The estimated amount of financial aid that has been or will be awarded to the student for the loan period. This does not include the current requested loan amount.

This amount includes all financial aid awarded by all federal, state, or privately-supported sources for the loan period. This includes college work-study programs, Pell Grants, Social Security Educational Benefits, Veteran's Educational Benefits, and other educational loans for the loan period.

Example: 01500 ($1,500)

NOTE
If **Loan Type Code** (field 17) contains **AL**, this figure may include Federal Stafford and Federal PLUS, and Federal Graduate/Professional PLUS loans.

If **Loan Type Code** (field 17) contains **CS**, this field contains the same amount as **Estimated Financial Aid Amount** (field 53, Application Send [@1] Detail Record) in the original Application Send File.

This data is optional for Federal Stafford loans. For alternative loans, it is required if needed for the alternative loan program. The field is filled with zeros if the data is not provided.

54 SUBSIDIZED FEDERAL STAFFORD CERTIFIED AMOUNT — The amount, as specified by the school, that the borrower is eligible to receive for a subsidized Federal Stafford loan.

>   Example: 02500 ($2,500)

> **NOTE**
>
> If *Loan Type Code* (field 17) contains **SF**, **SU**, or **CS**, either *Subsidized Federal Stafford Certified Amount* and/or *Unsubsidized Federal Stafford Certified Amount* (field 55), as applicable, must be greater than zero. For a **CS** request, if either *Subsidized Federal Stafford Certified Amount* or *Unsubsidized Federal Stafford Certified Amount* indicates zero, there is no loan for that zero-certified record, unless this is an SCR request.

> For initial application responses, this data is required for subsidized Federal Stafford loans. It is optional for modification (**M**) records and change transaction response (**R**) records for subsidized Federal Stafford loans. The field is filled with zeros if the data is not provided. If this detail record is at the loan level and this field is completed, *Unsubsidized Federal Stafford Certified Amount* (field 55), *Federal PLUS Certified Amount* (field 56), and *Alternative Loan Certified Amount* (field 60) will be filled with zeros.

55 UNSUBSIDIZED FEDERAL STAFFORD CERTIFIED AMOUNT — The amount, as specified by the school, that the borrower is eligible to receive for an unsubsidized Federal Stafford loan.

>   Example: 02500 ($2,500)

> **NOTE**
>
> If *Loan Type Code* (field 17) contains **SF**, **SU**, or **CS**, either *Subsidized Federal Stafford Certified Amount* (field 54) and/or *Unsubsidized Federal Stafford Certified Amount*, as applicable, must be greater than zero. For a **CS** request, if either *Subsidized Federal Stafford Certified Amount* or *Unsubsidized Federal Stafford Certified Amount* indicates zero, there is no loan for that zero-certified record, unless this is an SCR request.

> For initial application responses, this data is required for unsubsidized Federal Stafford loans. It is optional for modification (**M**) records and change transaction response (**R**) records for unsubsidized Federal Stafford loans. The field is filled with zeros if the data is not provided. If this detail record is at the loan level and this field is completed, *Subsidized Federal Stafford Certified Amount* (field 54), *Federal PLUS Certified Amount* (field 56), and *Alternative Loan Certified Amount* (field 60) will be filled with zeros.

56 FEDERAL PLUS CERTIFIED AMOUNT — The amount, as specified by the school, that the borrower is eligible to receive for a Federal PLUS or Federal Graduate/Professional PLUS loan.

> Example: 02500 ($2,500)

For initial application responses, this data is required for Federal PLUS and Federal Graduate/Professional PLUS loans. It is optional for modification (**M**) records and change transaction response (**R**) records for Federal PLUS loans. The field is filled with zeros if the data is not provided. If this detail record is at the loan level and this field is completed, ***Subsidized Federal Stafford Certified Amount*** (field 54), ***Unsubsidized Federal Stafford Certified Amount*** (field 55), and ***Alternative Loan Certified Amount*** (field 60) will be filled with zeros.

57 SCHOOL CERTIFICATION DATE — The date the school official signed the application, or the date the application was electronically certified (school signature is on file).

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

> Example: 19990111 (January 11, 1999)

For initial application responses, this data is required. It is optional for modification (**M**) records and change transaction response (**R**) records. The field is filled with zeros if the data is not provided.

58 ADJUSTMENT CUTOFF DATE— The date on which no further loan increases, reinstatements, reissues, or reallocations can be made to the loan,

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

> Example: 19990111 (January 11, 1999)

Required if available. If this data is not being provided fill this field with spaces. If the loan has been excluded from the PUT fill this field with zeros. Spaces should not overlay a valid date.

59   **ANTICIPATED PUT DATE**—The date on which the loan PUT is anticipated or has become effective.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

     Example: 19990111 (January 11, 1999)

Required if available. If this data is not being provided fill this field with spaces. If the loan has been excluded from the PUT fill this field with zeros. Spaces should not overlay a valid date.

60   **ALTERNATIVE LOAN CERTIFIED AMOUNT** — The amount that the borrower is eligible to receive for an alternative loan, as determined by the school. Some alternative loan programs require this amount to be less than or equal to ***Cost of Attendance*** (field 51) minus ***Estimated Financial Aid Amount*** (field 53), if these fields are provided. Other alternative loan programs allow the school to certify an eligibility amount for a loan that is not tied to cost minus aid figures.

     Example: 01500 ($1,500)

This data is required for alternative loans. Otherwise, the field is filled with zeros. If this detail record is at loan level and this field is completed, ***Subsidized Federal Stafford Certified Amount*** (field 54), ***Unsubsidized Federal Stafford Certified Amount*** (field 55), and ***Federal PLUS Certified Amount*** (field 56) will be filled with zeros.

61   **ALTERNATIVE LOAN APPLICATION VERSION CODE** — A 4-digit code indicating the version of the alternative application.

This data is required if supplied in the Application Send File, on the application/promissory note, or in the Change Transaction Send File. For school certification requests, this data is required if available. Otherwise, the field is filled with zeros.

62   **SCHOOL DESIGNATED BRANCH/DIVISION CODE** — The unique 2-character code assigned by the school to identify the branch campus associated with the loan(s). This code is used by schools for internal routing purposes.

This data is required if a branch/division code has been assigned by the school. For school certification requests, this data is required if available. Otherwise, the field is filled with spaces.

63   **E-SIGNATURE SOURCE TYPE CODE —** A 9-byte code that includes the type of organization that captured the electronic signature and the organization's OPE ID or NCHELP assigned ID. Allowable codes are L for Lender, O for Guarantor or Lender Servicer, and G for Guarantor.

      Example: L888888 = Lender and Lender OPE ID

<div align="center">**NOTE**</div>

      The field will be used to determine the organization that captured the e-sign note to assist entities that perform servicing and disbursing functions. Only the service provider capturing the electronic signature can populate this field; however, if an organization receives this data, it **must** pass it on in a subsequent Application Send, Disbursement or Response File.

      This data is required if available. Fill the field with a space if you are not providing this data.

64   **LENDER ID** — The unique 6-character identification code assigned by ED to the lender associated with the loan(s). This is either the borrower lender ID or the lender ID under which the loan guaranteed.

      This data is required.

65   **SUBSIDIZED FEDERAL STAFFORD APPROVED AMOUNT** — The amount approved by the lender for a subsidized Federal Stafford loan.

<div align="center">**NOTE**</div>

      In response to an Application Send File, this amount should be provided by a lender or lender servicer only.

      Example: 01200 ($1,200)

      This data is strongly recommended for subsidized Federal Stafford loans if *Lender Blanket Guarantee Indicator Code* (field 76b) contains a **Y**. This data is strongly recommended for subsidized Federal Stafford loans if a lender submitted the Application Send File. The field is filled with zeros if the data is not provided. If this detail record is at the loan level and this field is completed, *Unsubsidized Federal Stafford Approved Amount* (field 66), *Federal PLUS Approved Amount* (field 67), and *Alternative Loan Approved Amount* (field 70) will be filled with zeros.

If this data is not provided for a subsidized Federal Stafford loan, the loan will be considered for the lesser of the following two amounts*: Requested Loan Amount* (field 18) or **Subsidized Federal Stafford Certified Amount** (field 54).

For school certification requests, this data is optional to provide.

> **NOTE**
> The sum of the blanket guarantee gross disbursement amounts must equal the lender approved amount for the appropriate loan type.

66   UNSUBSIDIZED FEDERAL STAFFORD APPROVED AMOUNT — The amount approved by the lender for an unsubsidized Federal Stafford loan.

> **NOTE**
> In response to an Application Send File, this amount should be provided by a lender or lender servicer only.

Example: 01200 ($1,200)

This data is strongly recommended for unsubsidized Federal Stafford loans if **Lender Blanket Guarantee Indicator Code** (field 76b) contains a **Y**. This data is strongly recommended for unsubsidized Federal Stafford loans if a lender submitted the Application Send File. The field is filled with zeros if the data is not provided. If this detail record is at the loan level and this field is completed, **Subsidized Federal Stafford Approved Amount** (field 65), **Federal PLUS Approved Amount** (field 67), and **Alternative Loan Approved Amount** (field 70) will be filled with zeros.

If this data is not provided for an unsubsidized Federal Stafford loan, the loan will be considered for the lesser of the following two amounts*: Requested Loan Amount* (field 18) or **Unsubsidized Federal Stafford Certified Amount** (field 55).

For school certification requests, this data is optional to provide.

> **NOTE**
> The sum of the blanket guarantee gross disbursement amounts must equal the lender approved amount for the appropriate loan type.

67   **FEDERAL PLUS APPROVED AMOUNT** — The amount approved by the lender for a Federal PLUS or Federal Graduate/Professional PLUS loan.

NOTE

In response to an Application Send File, this amount should be provided by a lender or lender servicer only.

Example: 01200 ($1,200)

This data is strongly recommended for Federal PLUS and Federal Graduate/Professional PLUS loans if **Lender Blanket Guarantee Indicator Code** (field 76b) contains a **Y**. This data is strongly recommended for Federal PLUS loans if a lender submitted the Application Send File. The field is filled with zeros if the data is not provided. If this detail record is at the loan level and this field is completed, **Subsidized Federal Stafford Approved Amount** (field 65), **Unsubsidized Federal Stafford Approved Amount** (field 66), and **Alternative Loan Approved Amount** (field 70) will be filled with zeros.

If this data is not provided for a Federal PLUS or Federal Graduate/Professional PLUS loan, the loan will be considered for the lesser of the following two amounts: **Requested Loan Amount** (field 18) or **Federal PLUS Certified Amount** (field 56).

For school certification requests, this data is optional to provide.

NOTE

The sum of the blanket guarantee gross disbursement amounts must equal the lender approved amount for the appropriate loan type.

68   **LENDER APPROVED/DENIED DATE** — The date the lender approved or denied the loan(s).

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990111 (January 11, 1999)

This data is strongly recommended if **Lender Approved/Denied Code** (field 69) is populated. For school certification requests, this data is optional to provide. Otherwise, the field is filled with zeros.

69 LENDER APPROVED/DENIED CODE — A 1-character code indicating if the
lender approved or denied the loan(s).

    A   =   Approved
    D   =   Denied

NOTE
If this field contains **D**, *Record Status Code* (field 2)
must contain **D**.

This data is strongly recommended if the loan was approved or denied by a
lender. For school certification requests, this data is optional to provide.
The field is filled with a space if the data is not provided.

70 ALTERNATIVE LOAN APPROVED AMOUNT — The amount approved by the
lender for an alternative loan.

NOTE
In response to an Application Send File, this amount
should be provided by a lender or lender servicer only.

Example: 01200 ($1,200)

This data is strongly recommended for alternative loans if a lender submitted
the Application Send File. The field is filled with zeros if the data is not
provided. If the detail record is at the loan level and this field is completed,
Subsidized Federal Stafford Loan Approved Amount (field 65),
Unsubsidized Federal Stafford Approved Amount (field 66), and *Federal
PLUS Approved Amount* (field 67) will be filled with zeros.

For school certification requests, this data is optional to provide.

NOTE
If a loan amount is needed that is greater than $99,999 it
is recommended that schools certify two applications for
the combined total. Some trading partners may
accommodate amounts exceeding $99,999 in a
proprietary method, please contact your service provider
for further information.

71 **DUNS LENDER ID** — A 9-digit code from ED used to identify the lender associated with the loan(s). This code references the same organization identified in ***Lender ID*** (field 64).

> **NOTE**
> Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. The field is filled with spaces if the data is not provided.

72 **FILLER** — A field reserved for future use. It is filled with spaces.

73 **GUARANTOR ID** — The 3-character code used to identify the guarantor associated with the loan(s). See Appendix A, Valid Guarantor ID's, for a complete list of valid values.

> **NOTE**
> For alternative loans, the terms "guarantor" and "guarantee" are equivalent to "insurer" and "insurance".
>
> For non-FFELP guarantors that have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3-character value.

This data is required if available for school certification requests (CR). This data is required for all other processing type codes.

74 **FEDERAL APPLICATION FORM CODE** — A 1-character code indicating the version of the application/promissory note. The codes listed below represent the common application/promissory notes in use at the time of this document's publication.

B	=	Application/promissory note for Federal Stafford Loans (subsidized and unsubsidized) (form dated 01/31/94)
G	=	Master Promissory Note for Federal Graduate/Professional PLUS Loans
M	=	Master Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)
P	=	Application/promissory note for Federal PLUS Loans (form dated 04/25/94)
Q	=	Master Promissory Note for Federal PLUS Loans

NOTE

If this field contains **G**, **M** or **Q**, *Serial Loan Code* (field 101) must be used in conjunction with the **G**, **M** or **Q** to determine if a new or serial Master Promissory Note is being processed.

For print requests, this field is used to determine the type of form to print.

For GP, PG, or PO requests, if a school sends a value of **G**, **M** or **Q** in *Federal Application Form Code* (field 76, Application Send File) and based on the value in *Serial Loan Code* (field 88, Application Send File), the service provider must print a Master Promissory Note and return a value of **G**, **M** or **Q** in Federal Application Form Code. If the school transmits a value other than **G**, **M** or **Q**, the service provider should return a value indicating the actual form printed, regardless of what the school has sent. If a form is not printed, this field should contain the code representing the version of the application promissory note.

This data is required for Federal Stafford and Federal PLUS and Federal Graduate/Professional PLUS loans. Otherwise, the field is filled with a space.

75   DUNS GUARANTOR ID — A 9-digit code from ED used to identify the guarantor associated with the loan(s). This code references the same organization as identified in *Guarantor ID* (field 73).

NOTE

Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. The field is filled with spaces if the data is not provided.

76a FILLER — A field reserved for future use. It is filled with spaces.

76b LENDER BLANKET GUARANTEE INDICATOR CODE — A 1-character code indicating if the lender is submitting a blanket guarantee.

Y   =   Yes

For blanket guarantee, this data is required for initial and subsequent Application Send File responses. It is optional for modification (M) records and change transaction response (R) records. This field is filled with a space if this data is not provided.

76c LENDER BLANKET GUARANTEE APPROVAL DATE — The date the blanket guarantee was approved by the lender.

The date must be in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 20011201 (December 1, 2001)

This data is optional if **Lender Blanket Guarantee Indicator Code** (field 76b) contains **Y**. Otherwise, the field is filled with spaces if the data is not provided.

NOTE

This field should be used by the guarantor as the Guarantee Date (field 99).

77 GUARANTEE ADJUSTMENT INDICATOR CODE — A 1-character code indicating if **Guarantee Amount** (field 100) has been adjusted to an amount different than the corresponding school certified amount (fields 54, 55, 56, and 60).

Y   =   Yes, the guarantee amount has been adjusted
N   =   No, the guarantee amount has not been adjusted

For initial application responses, this data is required if the loan guaranteed. It is optional for modification (**M**) records and change transaction response (**R**) records. The field is filled with a space if the data is not provided.

78 FILLER — A field reserved for future use. It is filled with spaces.

79 DISBURSEMENT DATE 1 — The first disbursement date for a multiple-disbursement loan, or the only disbursement date for a single-disbursement loan.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990915 (September 15, 1999)

This data is required if the loan guaranteed.

If the loan has not guaranteed, this field should contain the school's recommended first disbursement date if provided in the Application Send File. Otherwise, the field is filled with zeros.

For school certification requests, this data is optional to provide.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field contains the disbursement date that was current when the cancellation became effective.

80 DISBURSEMENT AMOUNT 1 — The amount guaranteed for the first disbursement of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan. This is the amount disbursed or scheduled to be disbursed, including all applicable fees and minus any cancellations.

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed. Otherwise, the field is filled with zeros.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

81   **ORIGINATION FEE 1** — For FFELP loans, the fee charged by ED to help offset the cost of administering the FFELP. For alternative loans, the fee charged by the lender to help offset the cost of originating the loan. This fee is for the first disbursement of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

       Example: 0001500 ($15.00)

This data is required for Federal Stafford, Federal PLUS and Federal Graduate/Professional PLUS loans if the loan guaranteed. It is optional for alternative loans. The field is filled with zeros if the data is not provided.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

82   **GUARANTEE/FEDERAL DEFAULT FEE 1** —The maximum fee required to be deposited into the guarantor's Federal Fund by the guaranty agency for the first disbursement of TIV Funds of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

       Example: 0001500 ($15.00)

NOTE
If this record is reporting data for an alternative loan, this field will contain the insurance premium charged by the insurer.

This data is required if a guarantee/federal default fee is charged and the loan guaranteed. Otherwise, the field is filled with zeros.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

83   NET DISBURSEMENT AMOUNT 1 — The amount issued to the borrower or school for the first disbursement of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan. This is ***Disbursement Amount 1*** (field 80) minus all fees not subsidized by the guarantor or lender.

	DISBURSEMENT AMOUNT 1	(field 80)
—	ORIGINATION FEE 1	(field 81)
—	GUARANTEE FEE/FEDERAL DEFAULT 1	(field 82)
+	FEES PAID 1	(field 140)
	NET DISBURSEMENT AMOUNT 1	

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

84   DISBURSEMENT DATE 2 — The second disbursement date for a multiple-disbursement loan.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19991204 (December 4, 1999)

This data is required if the loan guaranteed and has at least two disbursements.

If the loan has not guaranteed, this field should contain the school's recommended second disbursement date if provided in the Application Send File. Otherwise, the field is filled with zeros.

For school certification requests, this data is optional to provide.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field contains the disbursement date that was current when the cancellation became effective.

85 DISBURSEMENT AMOUNT 2 — The amount guaranteed for the second disbursement of a multiple-disbursement loan. This is the amount disbursed or scheduled to be disbursed, including all applicable fees and minus any cancellations.

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed and has at least two disbursements. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

86 ORIGINATION FEE 2 — For FFELP loans, the fee charged by ED to help offset the cost of administering the FFELP. For alternative loans, the fee charged by the lender to help offset the cost of originating the loan. This fee is for the second disbursement of a multiple-disbursement loan.

Example: 0001500 ($15.00)

This data is required for Federal Stafford, Federal PLUS, and Federal Graduate/Professional PLUS loans if the loan guaranteed and has at least two disbursements. It is optional for alternative loans. The field is filled with zeros if the data is not provided.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

87 GUARANTEE/FEDERAL DEFAULT FEE 2 — The maximum fee required to be deposited into the guarantor's Federal Fund by the guaranty agency for the second disbursement of TIV funds of a multiple-disbursement loan.

Example: 0001500 ($15.00)

NOTE

If this record is reporting data for an alternative loan, this field will contain the insurance premium charged by the insurer.

This data is required if a guarantee/federal default fee is charged, the loan guaranteed, and the loan has at least two disbursements. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

88 NET DISBURSEMENT AMOUNT 2 — The amount issued to the borrower or the school for the second disbursement of a multiple-disbursement loan. This is *Disbursement Amount 2* (field 85) minus all fees not subsidized by the guarantor or lender.

	DISBURSEMENT AMOUNT 2	(field 85)
—	ORIGINATION FEE 2	(field 86)
—	GUARANTEE/FEDERAL DEFAULT FEE 2	(field 87)
+	FEES PAID 2	(field 141)
	NET DISBURSEMENT AMOUNT 2	

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed and has at least two disbursements. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

89   DISBURSEMENT DATE 3 — The third disbursement date for a multiple-disbursement loan.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 20000302 (March 2, 2000)

This data is required if the loan guaranteed and has at least three disbursements.

If the loan has not guaranteed, this field should contain the school's recommended third disbursement date if provided in the Application Send File. Otherwise, the field is filled with zeros.

For school certification requests, this data is optional to provide.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field contains the disbursement date that was current when the cancellation became effective.

90   DISBURSEMENT AMOUNT 3 — The amount guaranteed for the third disbursement of a multiple-disbursement loan. This is the amount disbursed or scheduled to be disbursed, including all applicable fees and minus any cancellations.

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed and has at least three disbursements. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

91 ORIGINATION FEE 3 — For FFELP loans, the fee charged by ED to help offset the cost of administering the FFELP. For alternative loans, the fee charged by the lender to help offset the cost of originating the loan. This fee is for the third disbursement of a multiple-disbursement loan.

Example: 0001500 ($15.00)

This data is required for Federal Stafford, Federal PLUS and Federal Graduate/Professional PLUS loans if the loan guaranteed and has at least three disbursements. It is optional for alternative loans. The field is filled with zeros if the data is not provided.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

92 GUARANTEE FEE/FEDERAL DEFAULT FEE 3 —The maximum fee required to be deposited into the guarantor's Federal Fund by the guaranty agency for the third disbursement of TIV funds of a multiple-disbursement loan.

Example: 0001500 ($15.00)

NOTE
If this record is reporting data for an alternative loan, this field will contain the insurance premium charged by the insurer.

This data is required if a guarantee/federal default fee is charged, the loan guaranteed, and the loan has at least three disbursements. The field is filled with zeros if the data is not provided.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

93 **NET DISBURSEMENT AMOUNT 3** — The amount issued to the borrower or the school for the third disbursement of a multiple-disbursement loan. This is **Disbursement Amount 3** (field 90) minus all fees not subsidized by the guarantor or lender.

	DISBURSEMENT AMOUNT 3	(field 90)
—	ORIGINATION FEE 3	(field 91)
—	GUARANTEE/FEDERAL DEFAULT FEE 3	(field 92)
+	FEES PAID 3	(field 142)
	NET DISBURSEMENT AMOUNT 3	

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed and has at least three disbursements. Otherwise, the field is filled with zeros.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

94 **DISBURSEMENT DATE 4** — The fourth disbursement date for a multiple-disbursement loan.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 20000502 (May 2, 2000)

This data is required if the loan guaranteed and has four disbursements.

If the loan has not guaranteed, this field should contain the school's recommended fourth disbursement date if provided in the Application Send File. Otherwise, the field is filled with zeros.

For school certification requests, this data is optional to provide.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field contains the disbursement date that was current when the cancellation became effective.

95 DISBURSEMENT AMOUNT 4 — The amount guaranteed for the fourth disbursement of a multiple-disbursement loan. This is the amount disbursed or scheduled to be disbursed, including all applicable fees and minus any cancellations.

> Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed and has four disbursements. Otherwise, the field is filled with zeros.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

96 ORIGINATION FEE 4 — For FFELP loans, the fee charged by ED to help offset the cost of administering the FFELP. For alternative loans, the fee charged by the lender to help offset the cost of originating the loan. This fee is for the fourth disbursement of a multiple-disbursement loan.

> Example: 0001500 ($15.00)

This data is required for Federal Stafford, Federal PLUS and Federal Graduate/Professional PLUS loans if the loan guaranteed and has four disbursements. It is optional for alternative loans. The field is filled with zeros if this data is not provided.

NOTE
For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

97 GUARANTEE/FEDERAL DEFAULT FEE 4 — The maximum fee required to be deposited into the guarantor's Federal Fund by the guaranty agency for the fourth disbursement of TIV funds of a multiple-disbursement loan.

Example: 0001500 ($15.00)

NOTE

If this record is reporting data for an alternative loan, this field will contain the insurance premium charged by the insurer.

This data is required if a guarantee/federal default fee is charged, the loan guaranteed, and the loan has four disbursements. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

98 NET DISBURSEMENT AMOUNT 4 — The amount issued to the borrower or the school for the fourth disbursement of a multiple-disbursement loan. This is *Disbursement Amount 4* (field 95) minus all fees not subsidized by the lender or the guarantor.

	DISBURSEMENT AMOUNT 4	(field 95)
—	ORIGINATION FEE 4	(field 96)
—	GUARANTEE/FEDERAL DEFAULT FEE 4	(field 97)
+	FEES PAID 4	(field 143)
	NET DISBURSEMENT AMOUNT 4	

Example: 0150000 ($1,500.00)

This data is required if the loan guaranteed and has four disbursements. Otherwise, the field is filled with zeros.

NOTE

For modification (**M**) records or change transaction response (**R**) records, if the disbursement has been cancelled, this field is filled with zeros.

99   GUARANTEE DATE — The date the loan was guaranteed.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990227 (February 27, 1999)

This data is required if the loan guaranteed. Otherwise, the field is filled with zeros.

NOTE
If *Lender Blanket Guarantee Approval Date* (field 76c)
is populated with a valid date, the guarantor should use
that date as the guarantee date.

100   GUARANTEE AMOUNT — The total amount approved by the guarantor for the loan (including issued and pending disbursements). This amount includes all applicable fees.

Example: 06000 ($6,000)

This data is required if the loan guaranteed. Otherwise, the field is filled with zeros. The sum of the gross disbursement amounts must be equal to the guarantee amount at the time of guarantee.

NOTE
If the guarantee amount has been changed since the
original guarantee processing, the changed amount
should be provided. If the loan amount is reduced to zero
because of a reallocation zeros should be reported in the
guarantee amount.

101   REQUESTED SERIAL LOAN CODE — A 1-character code used to indicate how the school intends to use the Master Promissory Note for this certification.

N   =   New, school is requesting a new Master Promissory Note for this borrower prior to disbursement
S   =   Serial, school is requesting serial loan processing – service provider(s) will determine if a new MPN is necessary.

This data is required if *Federal Application Form Code* (field 74) contains **G**, **M** or **Q** and the data was provided in the initial Application Send File. This data is also required if *Federal Application Form Code* (field 74) contain **G**, **M** or **Q** and this is an initial SCR response record. Fill this field with a space if you are not providing this data.

102 MPN CONFIRMATION CODE — A 1-character code used to indicate if a service provider can confirm that a valid Master Promissory Note exists for this certification.

Y	=	Yes, a valid MPN exists
N	=	No, a valid MPN does not exist
U	=	Unknown, the service provider does not know if a valid MPN exists

For initial application responses, this data is required if *Federal Application Form Code* (field 74) contains **G**, **M** or **Q** and *Requested Serial Loan Code* (field 101) contains **S**. It is optional for modification (**M**) records and change transaction response (**R**) records. Otherwise, this field is filled with a space.

103 BORROWER CONFIRMATION INDICATOR — A 1-character code indicating if the service provider has received borrower confirmation of the loan request.

Y	=	Yes, service provider has received borrower confirmation
N	=	No, service provider has not received borrower confirmation

This field is required if the service provider has an agreement to provide this information to the school and this is a renewal loan for a Master Promissory Note. The field is filled with a space if the data is not provided.

104 ORIGINATION FEES PAID 1 — The total amount of origination fees subsidized by the lender on behalf of the borrower for disbursement one of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

> Example: 01000 ($10.00)

This data is required if origination fees have been or will be subsidized by the lender as known by the sending organization. Fill this field with zeros if you are not providing this data.

NOTE

This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

104a   **GUARANTEE/FEDERAL DEFAULT FEES PAID 1** — The total amount of guarantee/federal default fees subsidized on behalf of the borrower for disbursement one of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

      Example: 01000 ($10.00)

This data is required if guarantee/federal default fees have been or will be subsidized as known by the sending organization. For example for guarantors/lenders subsidizing the guarantee/federal default fee on or after 7/1/2006 this field must be populated with the guarantee/federal default fee amount being paid by the guarantor/lender. Fill this field with zeros if you are not providing this data.

NOTE

This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

104b   **DIRECT DISBURSEMENT TO BORROWER INDICATOR 1** — A 1-character code indicating if the disbursement is for a borrower enrolled in a Study Abroad program and the lender or guarantor will be verifying enrollment prior to disbursement of the funds directly to the borrower.

      Y   =   Yes the funds should be disbursed directly to the borrower enrolled in a Study Abroad program

If this field contains "Y", verification of enrollment for TIV loans for a borrower in a Study Abroad program must be done by the originator of the disbursement prior to disbursing the funds to the borrower. If this field contains a Space, funds will be disbursed to the school.

NOTE

This indicator is only valid for Stafford loans.

104c   **DIRECT DISBURSEMENT TO BORROWER INDICATOR 2** — A 1-
character code indicating if the disbursement is for a borrower enrolled in a
Study Abroad program and the lender or guarantor will be verifying
enrollment prior to disbursement of the funds directly to the borrower.

> Y   =   Yes the funds should be disbursed directly to the borrower
> enrolled in a Study Abroad program

If this field contains "Y", verification of enrollment for TIV loans for a
borrower in a Study Abroad program must be done by the originator of the
disbursement prior to disbursing the funds to the borrower. If this field
contains a Space, funds will be disbursed to the school.

NOTE

This indicator is only valid for Stafford loans.

104d   **DIRECT DISBURSEMENT TO BORROWER INDICATOR 3** — A 1-
character code indicating if the disbursement is for a borrower enrolled in a
Study Abroad program and the lender or guarantor will be verifying
enrollment prior to disbursement of the funds directly to the borrower.

> Y   =   Yes the funds should be disbursed directly to the borrower
> enrolled in a Study Abroad program

If this field contains "Y", verification of enrollment for TIV loans for a
borrower in a Study Abroad program must be done by the originator of the
disbursement prior to disbursing the funds to the borrower. If this field
contains a Space, funds will be disbursed to the school.

NOTE: This indicator is only valid for Stafford loans.

104e   **DIRECT DISBURSEMENT TO BORROWER INDICATOR 4** — A 1-
character code indicating if the disbursement is for a borrower enrolled in a
Study Abroad program and the lender or guarantor will be verifying
enrollment prior to disbursement of the funds directly to the borrower.

> Y   =   Yes the funds should be disbursed directly to the borrower
> enrolled in a Study Abroad program

If this field contains "Y", verification of enrollment for TIV loans for a
borrower in a Study Abroad program must be done by the originator of the
disbursement prior to disbursing the funds to the borrower. If this field
contains a Space, funds will be disbursed to the school.

NOTE: This indicator is only valid for Stafford loans.

104f   **FILLER** — A field reserved for future use. It is filled with spaces**.**

105 BORROWER DRIVER'S LICENSE STATE — The 2-character abbreviation for the state that issued the borrower's driver's license.

  Example: FL (Florida)

If the driver's license was issued in a territory or foreign country, the 2-character abbreviation for that location appears in this field. See Appendix B, Valid State Abbreviations, for a complete list of abbreviations.

This data is required if available for application response records and certification request records. It is strongly recommended, if available, for modification (**M**) records and change transaction response (**R**) records. If completed, this field will contain the value that was sent in the Application Send File. The field is filled with spaces if the data is not provided.

106 BORROWER DRIVER'S LICENSE NUMBER — The borrower's driver's license number (maximum of 20 characters).

  Example: 15A31R

If the borrower indicates on the application that he/she does not have a driver's license, this field contains the value **N/A**.

  Example: N/A

This data is required if available for application response records and certification request records. It is strongly recommended, if available, for modification (**M**) and change transaction response (**R**) records. If completed, this field will contain the value that was sent in the Application Send File. The field is filled with spaces if the data is not provided.

NOTE

For initial application responses, this field is required if ***Borrower Driver's License State*** (field 105) is completed.

107 BORROWER REFERENCES CODE — A 1-character code indicating if the borrower reference information on the application is complete.

  Y   =   Yes, reference information is complete
  N   =   No, reference information is not complete

This data is required if available for application response records and certification request records. Otherwise, the field is filled with a space.

108 SCHOOL USE ONLY — A field reserved for school information only. Schools may use the field to store information not otherwise tracked, such as campus activity or a school-assigned application ID.

NOTE
If this data was provided in the Application Send File or Change Transaction Send File, it must not be manipulated by the receiving organization. It must be returned in the Response File as originally submitted.

This data is required if a non-blank value was ever supplied in either the Application Send File or Change Transaction Send File. This field must contain the *most recent* non-blank value. Otherwise, the field is filled with spaces.

109 DISBURSEMENT 1 HOLD/RELEASE INDICATOR CODE — A 1-character code indicating the status of the school's requested disbursement hold or release for the first disbursement.

This field is used to respond to the school's request for a disbursement hold or release. If a hold request is received by a service provider who will not perform disbursement services for this loan, (e.g., a guarantor), this field will contain **F** to indicate that the service provider has forwarded the school's request for a hold. If a hold request is received by a service provider who performs disbursements but who does not support the optional "hold/release" function, this field will contain **N** to indicate that the disbursing agent does not support the hold request and therefore the disbursement is in release status. If the school does not submit a disbursement hold (H) or release (R) request, the service provider will return **R** to indicate the disbursement is in a release status.

If the service provider does not process hold or release requests **and** cannot forward the request to the disbursing entity, they must communicate this information to the school. If the school submits a hold request in the Application Send File for which the service provider cannot process or forward, the service provider will return an **N** in this field to indicate that the school must communicate this request to the disbursing agent. If the school submits a hold/release request in the Change Transaction Send File for which the service provider cannot process, or if the service provider does not serve as a routing agent for the Change Transaction Send File, the service provider will reject the request and return an error indicating that the school must communicate this request to the disbursing agent.

H   =   Disbursement in hold status

R   =   Disbursement in a release status. If the service provider will
          not perform disbursement services for this loan, and the
          release request has been forwarded for processing, an R
          should be returned to the sending organization and forwarded
          to interested third parties.

N   =   Disbursing entity does not support disbursement
          holdsdisbursement is in release status (used in Response File
          only when Hold was requested by the school).

F   =   If the service provider does not perform disbursement
          services for this loan, and the hold request has been
          forwarded for processing, an F can be returned to the sending
          organization and forwarded to interested third parties. The
          value of F can only be used when Hold was requested by the
          school.

This data is required if responding to an Application Send File, a hold or
release event, or if the hold/release status is known by the service provider.
Otherwise, the field is filled with a space.

110 DISBURSEMENT 2 HOLD/RELEASE INDICATOR CODE — A 1-character code
indicating the status of the school's requested disbursement hold or release
for the second disbursement.

This field is used to respond to the school's request for a disbursement hold
or release. If a hold request is received by a service provider who will not
perform disbursement services for this loan, (e.g., a guarantor), this field will
contain **F** to indicate that the service provider has forwarded the school's
request for a hold. If a hold request is received by a service provider who
performs disbursements but who does not support the optional "hold/release"
function, this field will contain **N** to indicate that the disbursing agent does
not support the hold request and therefore the disbursement is in release
status. If the school does not submit a disbursement hold (H) or release (R)
request, the service provider will return **R** to indicate the disbursement in a
release status.

If the service provider does not process hold or release requests **and** cannot
forward the request to the disbursing entity, they must communicate this
information to the school. If the school submits a hold request in the
Application Send File for which the service provider cannot process or
forward, the service provider will return an **N** in this field to indicate that the
school must communicate this request to the disbursing agent. If the school
submits a hold/release request in the Change Transaction Send File for which
the service provider cannot process, or if the service provider does not serve
as a routing agent for the Change Transaction Send File, the service provider
will reject the request and return an error indicating that the school must
communicate this request to the disbursing agent.

H = Disbursement in hold status

R = Disbursement in a release status. If the service provider will not perform disbursement services for this loan, and the release request has been forwarded for processing, an R should be returned to the sending organization and forwarded to interested third parties.

N = Disbursing entity does not support disbursement holds,disbursement is in release status (used in Response File only when Hold was requested by the school).

F = If the service provider does not perform disbursement services for this loan, and the hold request has been forwarded for processing, an F can be returned to the sending organization and forwarded to interested third parties. The value of F can only be used when Hold was requested by the school.

This data is required if **Disbursement Date 2** (field 84) contains a date and if responding to an Application Send File, a hold or release event, or if the hold/release status is known by the service provider. Otherwise, the field is filled with a space.

111 DISBURSEMENT 3 HOLD/RELEASE INDICATOR CODE — A 1-character code indicating the status of the school's requested disbursement hold or release for the third disbursement.

This field is used to respond to the school's request for a disbursement hold or release. If a hold request is received by a service provider who will not perform disbursement services for this loan, (e.g., a guarantor), this field will contain **F** to indicate that the service provider has forwarded the school's request for a hold. If a hold request is received by a service provider who performs disbursements but who does not support the optional "hold/release" function, this field will contain **N** to indicate that the disbursing agent does not support the hold request and therefore the disbursement is in release status. If the school does not submit a disbursement hold (H) or release (R) request, the service provider will return **R** to indicate the disbursement in a release status.

If the service provider does not process hold or release requests **and** cannot forward the request to the disbursing entity, they must communicate this information to the school. If the school submits a hold request in the Application Send File for which the service provider cannot process or forward, the service provider will return an **N** in this field to indicate that the school must communicate this request to the disbursing agent. If the school submits a hold/release request in the Change Transaction Send File for which the service provider cannot process, or if the service provider does not serve as a routing agent for the Change Transaction Send File, the service provider will reject the request and return an error indicating that the school must communicate this request to the disbursing agent.

H	=	Disbursement in hold status
R	=	Disbursement in a release status. If the service provider will not perform disbursement services for this loan, and the release request has been forwarded for processing, an R should be returned to the sending organization and forwarded to interested third parties.
N	=	Disbursing entity does not support disbursement holds, disbursement is in release status (used in Response File only when Hold was requested by the school).
F	=	If the service provider does not perform disbursement services for this loan, and the hold request has been forwarded for processing, an F can be returned to the sending organization and forwarded to interested third parties. The value of F can only be used when Hold was requested by the school.

This data is required if **Disbursement Date 3** (field 89) contains a date and if responding to an Application Send File, a hold or release event, or if the hold/release status is known by the service provider. Otherwise, the field is filled with a space.

112 DISBURSEMENT 4 HOLD/RELEASE INDICATOR CODE — A 1-character code indicating the status of the school's requested disbursement hold or release for the fourth disbursement.

This field is used to respond to the school's request for a disbursement hold or release. If a hold request is received by a service provider who will not perform disbursement services for this loan, (e.g., a guarantor), this field will contain **F** to indicate that the service provider has forwarded the school's request for a hold. If a hold request is received by a service provider who performs disbursements but who does not support the optional "hold/release" function, this field will contain **N** to indicate that the disbursing agent does not support the hold request and therefore the disbursement is in release status. If the school does not submit a disbursement hold (H) or release (R) request, the service provider will return **R** to indicate the disbursement in a release status.

If the service provider does not process hold or release requests **and** cannot forward the request to the disbursing entity, they must communicate this information to the school. If the school submits a hold request in the Application Send File for which the service provider cannot process or forward, the service provider will return an **N** in this field to indicate that the school must communicate this request to the disbursing agent. If the school submits a hold/release request in the Change Transaction Send File for which the service provider cannot process, or if the service provider does not serve as a routing agent for the Change Transaction Send File, the service provider will reject the request and return an error indicating that the school must communicate this request to the disbursing agent.

H   =   Disbursement in hold status

R   =   Disbursement in a release status. If the service provider will not perform disbursement services for this loan, and the release request has been forwarded for processing, an R should be returned to the sending organization and forwarded to interested third parties.

N   =   Disbursing entity does not support disbursement holds, disbursement is in release status (used in Response File only when Hold was requested by the school).

F   =   If the service provider does not perform disbursement services for this loan, and the hold request has been forwarded for processing, an F can be returned to the sending organization and forwarded to interested third parties. The value of F can only be used when Hold was requested by the school.

This data is required if **Disbursement Date 4** (field 94) contains a date and if responding to an Application Send File, a hold or release event, or if the hold/release status is known by the service provider. Otherwise, the field is filled with a space.

113 PROMISSORY NOTE DELIVERY CODE — A 1-character code indicating the method used to deliver the promissory note to the borrower.

E   =   E-mail
P   =   Paper
W   =   Web

This data is not provided if **Serial Loan Code** (field 101) contains **S.** This data is required for **GP**, **PG**, and **CR** processing. For **PO** processing, this field must contain **P**. For **GO** processing, the field is filled with a space.

This data is required if available for certification request records.

NOTE
When the service provider submits the detail record as part of the SCR process, this field will be completed.

114 FOREIGN POSTAL CODE — A 14-character field indicating the foreign postal code of the borrower's permanent home address.

NOTE
Do not print all 9's or 0's for mailing addresses.

This data is required if a foreign postal code is available and there is an **FC** in **Permanent Borrower State** (field 12). Otherwise, the field is filled with spaces.

115 PLUS/ALTERNATIVE STUDENT ELECTRONIC SIGNATURE INDICATOR
CODE — A 1-character code indicating if the PLUS/Alternative student electronically signed the promissory note.
Y   =   Yes, the signature has been captured electronically

If this field contains **Y**, PLUS/Alternative Student Signature Code (field 41) must also contain **Y**.

This data is required if available. This field is not used if *Federal Application Form Code* (field 74) contains **G** or **Q**. Otherwise, this data is optional. Fill this field with a space if you are not providing this data.

116 LENDER NON-ED BRANCH ID — The unique identification code (maximum of 4 characters) assigned by an entity other than ED to the lender's branch office associated with the loan(s). This code is the suffix for *Lender ID* (field 64).

This data is required if a non-ED branch ID has been assigned to the lender. Otherwise, the field is filled with spaces.

117 LENDER USE ONLY — A field reserved for lender information only. Lenders may use the field to store information not otherwise tracked, such as branch activity, specific accounting needs, or a lender-assigned application ID.

NOTE
If this data was provided in the Application Send File or Change Transaction Send File it must not be manipulated by the receiving organization. It must be returned in the Response File as originally submitted.

This data is optional for lenders. For all other organizations this data is required if a non-blank value was ever supplied in either the Application Send File or Change Transaction Send File. This field must contain the *most recent* non-blank value. Otherwise, the field is filled with spaces.

118 LENDER OF LAST RESORT CODE — A 1-character code indicating if the loan(s) is an eligible lender of last resort loan.

Y   =   Yes, the loan(s) is an eligible lender of last resort loan(s)
N   =   No, the loan(s) is not an eligible lender of last resort loan(s)

This data is optional for guarantors to complete. The field is filled with a space if the data is not provided.

119 ORIGINATION FEES PAID 2 — The total amount of origination fees subsidized by the lender on behalf of the borrower for disbursement two of a multiple-disbursement loan.

        Example: 01000 ($10.00)

This data is required if origination fees have been or will be subsidized by the lender as known by the sending organization. Fill this field with zeros if you are not providing this data.

NOTE

This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

119a   GUARANTEE/FEDERAL DEFAULT FEES PAID 2 — The total amount of guarantee/federal default fees subsidized on behalf of the borrower for disbursement two of a multiple-disbursement loan.

        Example: 01000 ($10.00)

This data is required if guarantee/federal default fees have been or will be subsidized as known by the sending organization. For example for guarantors/lenders subsidizing the guarantee/federal default fee on or after 7/1/2006 this field must be populated with the guarantee/federal default fee amount being paid by the guarantor/lender. Fill this field with zeros if you are not providing this data.

NOTE

This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

119b   ORIGINATION FEES PAID 3 — The total amount of origination fees subsidized by the lender on behalf of the borrower for disbursement three of a multiple-disbursement loan.

        Example: 01000 ($10.00)

This data is required if origination fees have been or will be subsidized by the lender as known by the sending organization. Fill this field with zeros if you are not providing this data.

NOTE

This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

119c   **GUARANTEE/FEDERAL DEFAULT FEES PAID 3** — The total amount of guarantee/federal default fees subsidized on behalf of the borrower for disbursement one of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

　　　　　Example: 01000 ($10.00)

This data is required if guarantee/federal default fees have been or will be subsidized as known by the sending organization. For example for guarantors/lenders subsidizing the guarantee/federal default fee on or after 7/1/2006 this field must be populated with the guarantee/federal default fee amount being paid by the guarantor/lender. Fill this field with zeros if you are not providing this data.

NOTE
This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

120 DISBURSEMENT STATUS CODE 1 — A 1-character code indicating the status of the first disbursement of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

A	=	Approved for disbursement
B	=	Full or partial cancellation initiated by borrower (pre-disbursement)
C	=	Full or partial cancellation, source unknown (pre-disbursement)
D	=	Disbursed
F	=	Full return of funds/cancellation (post-disbursement)
G	=	Full or partial cancellation initiated by guarantor (pre-disbursement)
L	=	Full or partial cancellation initiated by lender (pre-disbursement)
P	=	Partially canceled; already disbursed
R	=	Pending reissue
S	=	Full or partial cancellation initiated by school (pre-disbursement)

NOTE
This field should be completed by the service provider as a notification of the disbursement status. A new code returned in this field indicates that this new status is effective as of the file transmission date. The notification is based on the service provider's direct responsibility, or the service provider acting on the authority and/or explicit notification of the disbursing agent.

This data is required if one of the above codes apply. Otherwise, the field is filled with a space.

121 DISBURSEMENT STATUS CODE 2 — A 1-character code indicating the status of the second disbursement of a multiple-disbursement loan.

A	=	Approved for disbursement
B	=	Full or partial cancellation initiated by borrower (pre-disbursement)
C	=	Full or partial cancellation, source unknown (pre-disbursement)
D	=	Disbursed
F	=	Full return of funds/cancellation (post-disbursement)
G	=	Full or partial cancellation initiated by guarantor (pre-disbursement)
L	=	Full or partial cancellation initiated by lender (pre-disbursement)
P	=	Partially canceled; already disbursed
R	=	Pending reissue
S	=	Full or partial cancellation initiated by school (pre-disbursement)

NOTE

This field should be completed by the service provider as a notification of the disbursement status. A new code returned in this field indicates that this new status is effective as of the file transmission date. The notification is based on the service provider's direct responsibility, or the service provider acting on the authority and/or explicit notification of the disbursing agent.

This data is required if one of the above codes apply and the loan has at least two disbursements. Otherwise, the field is filled with a space.

122 DISBURSEMENT STATUS CODE 3 — A 1-character code indicating the status of the third disbursement of a multiple-disbursement loan.

A	=	Approved for disbursement
B	=	Full or partial cancellation initiated by borrower (pre-disbursement)
C	=	Full or partial cancellation, source unknown (pre-disbursement)
D	=	Disbursed
F	=	Full return of funds/cancellation (post-disbursement)
G	=	Full or partial cancellation initiated by guarantor (pre-disbursement)
L	=	Full or partial cancellation initiated by lender (pre-disbursement)
P	=	Partially canceled; already disbursed
R	=	Pending reissue
S	=	Full or partial cancellation initiated by school (pre-disbursement)

NOTE

This field should be completed by the service provider as a notification of the disbursement status. A new code returned in this field indicates that this new status is effective as of the file transmission date. The notification is based on the service provider's direct responsibility, or the service provider acting on the authority and/or explicit notification of the disbursing agent.

This data is required if one of the above codes apply and the loan has at least three disbursements. Otherwise, the field is filled with a space.

123 DISBURSEMENT STATUS CODE 4 — A 1-character code indicating the status of the fourth disbursement of a multiple-disbursement loan.

A	=	Approved for disbursement
B	=	Full or partial cancellation initiated by borrower (pre-disbursement)
C	=	Full or partial cancellation, source unknown (pre-disbursement)
D	=	Disbursed
F	=	Full return of funds/cancellation (post-disbursement)
G	=	Full or partial cancellation initiated by guarantor (pre-disbursement)
L	=	Full or partial cancellation initiated by lender (pre-disbursement)
P	=	Partially canceled; already disbursed
R	=	Pending reissue
S	=	Full or partial cancellation initiated by school (pre-disbursement)

NOTE

This field should be completed by the service provider as a notification of the disbursement status. A new code returned in this field indicates that this new status is effective as of the file transmission date. The notification is based on the service provider's direct responsibility, or the service provider acting on the authority and/or explicit notification of the disbursing agent.

This data is required if one of the above codes apply and the loan has four disbursements. Otherwise, the field is filled with a space.

124 RESPONSE TO ORIGINATOR CODE — A 1-character code indicating if this detail record is a response to an Application Send File or Change Transaction Send File originated by the organization identified in ***Recipient ID*** (field 12, Header Record), or if this detail record is provided for information to an interested third party.

Y	=	Yes, this response record is being sent to the originator of the send record
N	=	No, this response record is not being sent to the originator of the Send File; it is being sent to an interested third party

NOTE

For modification (**M**) records, use the value of **N**.

This data is required.

> **IMPORTANT**: See the NCHELP CommonLine® Network for FFELP and Alternative Loans Error Codes Addendum for a description of messages that may appear in ***Application Send Error Message Code 1–5***.

125 APPLICATION SEND ERROR MESSAGE CODE 1 — A 3-digit code indicating the first error that occurred when processing the Application Send File. A complete list of codes is contained in NCHELP CommonLine® Network for FFELP and Alternative Loans Error Message Codes.

NOTE

The Response File (fields 125-129) can describe up to five errors that occurred during application processing.

This data is required if one or more errors occurred in the Application Send File. Otherwise, the field is filled with spaces.

126 APPLICATION SEND ERROR MESSAGE CODE 2 — A 3-digit code indicating the second error that occurred when processing the Application Send File. A complete list of codes is contained in NCHELP CommonLine® Network for FFELP and Alternative Loans Error Message Codes.

NOTE

The Response File (fields 125-129) can describe up to five errors that occurred during application processing.

This data is required if two or more errors occurred in the Application Send File. Otherwise, the field is filled with spaces.

127 APPLICATION SEND ERROR MESSAGE CODE 3 — A 3-digit code indicating the third error that occurred when processing the Application Send File. A complete list of codes is contained in NCHELP CommonLine® Network for FFELP and Alternative Loans Error Message Codes.

NOTE

The Response File (fields 125-129) can describe up to five errors that occurred during application processing.

This data is required if three or more errors occurred in the Application Send File. Otherwise, the field is filled with spaces.

128 APPLICATION SEND ERROR MESSAGE CODE 4 — A 3-digit code indicating the fourth error that occurred when processing the Application Send File. A complete list of codes is contained in NCHELP CommonLine® Network for FFELP and Alternative Loans Error Message Codes.

NOTE

The Response File (fields 125-129) can describe up to five errors that occurred during application processing.

This data is required if four or more errors occurred in the Application Send File. Otherwise, the field is filled with spaces.

129 APPLICATION SEND ERROR MESSAGE CODE 5 — A 3-digit code indicating the fifth error that occurred when processing the Application Send File. A complete list of codes is contained in NCHELP CommonLine® Network for FFELP and Alternative Loans Error Message Codes.

NOTE

If more than five errors occurred during application processing, only five will be shown in the @1 Detail Record.

This data is required if five errors occurred in the Application Send File. Otherwise, the field is filled with spaces.

130 GUARANTEE AMOUNT REDUCTION CODE — A 2-digit code indicating if *Guarantee Amount* (field 100) was reduced from *Requested Loan Amount* (field 18) and/or the appropriate school certified amount (fields 54, 55, 56, and 60) and, if so, why it was reduced.

01	=	Loan approved for *Requested Loan Amount*; requested loan amount equals school certified amount
02	=	Reduced to the maximum amount allowable per grade level
03	=	Reduced to the maximum amount allowable per student (for entire career)
04	=	Reduced to the maximum amount a student may receive for the enrollment period (the amount guaranteed is the difference between the per-grade-level maximum and amounts outstanding for the same enrollment period)
05	=	Reduced to the appropriate lender approved amount (see fields 65, 66, 67, and 70) (any questions regarding this reduction should be referred to the lender)
06	=	Reduced because *Requested Loan Amount* exceeds *Cost of Attendance* (field 51) minus *Expected Family Contribution Amount* (field 52) and *Estimated Financial Aid Amount* (field 53) (as indicated by the school)
07	=	Reduced to the maximum amount allowable by the guarantor after special review of the application
08	=	Reduced to the appropriate school certification amount (see fields 54, 55, 56, and 60); school certified amount is less than the borrower requested loan amount
09	=	Reduced to the amount agreed to by the endorser
10	=	Reduced to the maximum amount allowable as calculated in accordance with guarantor policy
11	=	Reduced to the amount requested by the borrower after processing of initial application

NOTE

When a loan is reduced because the school certified amount is less than the borrower's requested loan amount, the value **08** should be used. Values **02-07** and **09-11** should be used when the guarantee amount is less than the school certified amount. The value **01** should be used if the school certified amount is equal to the borrower's requested loan amount, and the loan is approved for that amount.

If a subsidized and an unsubsidized loan were requested
via the Application Send File (i.e., **Loan Type
Requested Code** [field 17, Application Send File]
contains **CS**), two separate loans may be guaranteed. If
so, **Guarantee Amount** (field 100, Response File) will
never equal **Requested Loan Amount** (field 18,
Application Send File), because the Response File is at
the loan level rather than the application level.

For initial application responses, this data is required if the loan guaranteed.
It is optional for modification (**M**) and change transaction response (**R**)
records if the guarantee amount is being reduced after the loan has been
guaranteed. The field is filled with spaces if the data is not provided.

131 TOTAL OUTSTANDING FEDERAL STAFFORD/SLS LOAN AMOUNT — The
total amount of all the borrower's outstanding Federal Stafford and/or
Federal SLS loans, as known by the sending organization.

Example: 00030000 ($300.00)

NOTE

This amount should include the Federal Stafford/SLS
portion of the borrower's Federal Consolidation loans, if
applicable.

This data is required if the borrower has outstanding Federal Stafford/SLS
debt. Otherwise, the field is filled with zeros.

132 TOTAL OUTSTANDING FEDERAL PLUS LOAN AMOUNT — The total amount
of all the borrower's outstanding Federal PLUS and Federal
Graduate/Professional PLUS loans, as known by the sending organization.

Example: 00030000 ($300.00)

NOTE

This amount should include the Federal PLUS and
Federal Graduate/Professional PLUS portion of the
borrower's Federal Consolidation loans, if applicable.

This data is required if borrower has outstanding Federal PLUS and/or
Federal Graduate/Professional PLUS debt. Otherwise, the field is filled with
zeros.

133 APPLICATION/LOAN PHASE CODE — A 4-character code indicating the current processing phase for the application or the loan(s).

ASCH	=	Received transmission from school
RECA	=	Received application/promissory note (has yet to be approved for disbursement)
AWPN	=	Received application, awaiting promissory note
AABI	=	Awaiting additional borrower information
AAIG	=	Awaiting additional information from guarantor
AAIL	=	Awaiting additional information from lender
AAIN	=	Awaiting additional information
AAIS	=	Awaiting additional information from school
AINP	=	Processing for submission to guarantor
ASGU	=	Submitted to guarantor
AWCR	=	Awaiting credit approval
CRED	=	Credit approved
AELN	=	Approved by guarantor (not dependent on credit check)
ADIS	=	Awaiting first disbursement
PRNT	=	Application/promissory note has been printed and mailed
DPRT	=	Reprint request has been denied
SERV	=	Servicing (first disbursement has been made)
RDCT	=	Reduced disbursement amount
ALRJ	=	Rejected by lender
AGRJ	=	Rejected (denied) by guarantor
RJCT	=	Rejected due to processing problems
ATEL	=	Completing telephone follow-up to resolve problems
AXCP	=	Performing exception processing (resolving special problems)
HOLD	=	Holding while resolving outstanding problems
AREP	=	Reprocessing
ATRM	=	Terminated (application[s] has been withdrawn or cancelled)

NOTE

If **Record Type Indicator Code** (field 2, Application Send [@1] Detail Record[s]) contains **G**, and the guarantor requires a completed credit check prior to guarantee, **Application/Loan Phase Code** must indicate **CRED**. If **Record Type Indicator Code** contains **G** and the guarantor does not require a completed credit check prior to guarantee, **Application/Loan Phase Code** must contain **AELN**. For the **AELN** code, a completed credit check, whether done by the guarantor or by another organization, is not required for the guarantee. It may be required, however, for complete processing.

If **Record Status Code** (field 2) contains **N** (optional response to reprint request**)**, **Application/Loan Phase Code** must contain **PRNT** if the reprint was successfully processed. If the reprint request was rejected, **Application/Loan Phase Code** must contain **DPRT**.

If a service provider that is not responsible for collecting the promissory note receives the initial application send file and prints the promissory note the **Application/Loan Phase Code** must contain **PRNT** to notify the originator that the note has been sent to the borrower.

This data is required.

134 DATE APPLICATION/LOAN PHASE CODE LAST UPDATED — The date **Application/Loan Phase Code** (field 133) was last updated.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

     Example: 19990801 (August 1, 1999)

This data is optional. The field is filled with zeros if the data is not provided.

135 GUARANTOR USE ONLY — A field reserved for guarantor information only. Guarantors may use the field to store information not otherwise tracked, such as loan activity or a guarantor-assigned application ID.

<div align="center">NOTE</div>

If this data was provided in the Application Send File or Change Transaction Send File, it must not be manipulated by the receiving organization. It must be returned in the Response File as originally submitted.

This data is optional for guarantors. For all other organizations this data is required if a non-blank value was ever supplied in either the Application Send File or Change Transaction Send File. This field must contain the *most recent* non-blank value. Otherwise, the field is filled with spaces.

136 DATE PERMANENT ADDRESS LAST UPDATED — The date the borrower's permanent address (fields 8, 9, 10, 12, 13, and 14) was last updated.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

> Example: 19990111 (January 11, 1999)

This data is strongly recommended. The field is filled with zeros if this data is not provided.

> **NOTE**
> This field will usually reflect the date that was submitted in the Application Send File. However, in the event the service provider has a more recent address than the school, the service provider will pass back the more recent date.

137 ALTERNATIVE LOAN PROGRAM TYPE CODE — A 3-character code indicating the specific category of the alternative loan.

The NCHELP central office assigns a block of codes to each service provider that processes alternative loans. The service provider assigns one of the codes to each type of alternative loan it processes. It then registers all of these codes with the NCHELP central office, and provides these codes to its customers.

This data is required for alternative loans. The field is filled with spaces if the data is not provided.

138 ALTERNATIVE BORROWER TOTAL STUDENT LOAN DEBT — The total amount of outstanding education loan debt (undergraduate and graduate) for the borrower prior to this application, as known by the sending organization. This amount includes federal and alternative loans.

> Example: 0007500 ($7,500)

> **NOTE**
> This amount should include the borrower's Federal Consolidation loans, if applicable.

This data is strongly recommended for alternative loans if the borrower has outstanding student loan debt. The field is filled with zeros if this data is not provided.

139   **ORIGINATION FEES PAID 4** — The total amount of origination fees subsidized by the lender on behalf of the borrower for disbursement one of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

Example: 01000 ($10.00)

This data is required if origination fees have been or will be subsidized by the lender as known by the sending organization. Fill this field with zeros if you are not providing this data.

NOTE
This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

139a   **GUARANTEE/FEDERAL DEFAULT FEES PAID 4** — The total amount of guarantee/federal default fees subsidized on behalf of the borrower for disbursement one of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

Example: 01000 ($10.00)

This data is required if guarantee/federal default fees have been or will be subsidized as known by the sending organization. For example for guarantors/lenders subsidizing the guarantee/federal default fee on or after 7/1/2006 this field must be populated with the guarantee/federal default fee amount being paid by the guarantor/lender. Fill this field with zeros if you are not providing this data.

NOTE
This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

139b   **FILLER** — A field reserved for future use. It is filled with spaces.

140 FEES PAID 1 — The total amount of fees subsidized by the guarantor or lender on behalf of the borrower for the first disbursement of a multiple-disbursement loan, or the only disbursement of a single-disbursement loan.

> Example: 0001000 ($10.00)

This data is required if fees have been or will be subsidized by the guarantor or lender, as known by the sending organization. Otherwise, the field is filled with zeros.

141 FEES PAID 2 — The total amount of fees subsidized by the guarantor or lender on behalf of the borrower for the second disbursement of a multiple-disbursement loan.

> Example: 0001000 ($10.00)

This data is required for loans with at least two disbursements if fees have been or will be subsidized by the guarantor or lender, as known by the sending organization. Otherwise, the field is filled with zeros.

142 FEES PAID 3 — The total amount of fees subsidized by the guarantor or lender on behalf of the borrower for the third disbursement of a multiple-disbursement loan.

> Example: 0001000 ($10.00)

This data is required for loans with at least three disbursements if fees have been or will be subsidized by the guarantor or lender, as known by the sending organization. Otherwise, the field is filled with zeros.

143 FEES PAID 4 — The total amount of fees subsidized by the guarantor or lender on behalf of the borrower for the fourth disbursement of a multiple-disbursement loan.

> Example: 0001000 ($10.00)

This data is required for loans with four disbursements if fees have been or will be subsidized by the guarantor or lender, as known by the sending organization. Otherwise, the field is filled with zeros.

144 ACTUAL INTEREST RATE — The latest interest rate of the loan while the student is enrolled in school.

> Example: 09000 (9%)

For initial guarantee responses, this data is required if known by the sending organization. It is not provided for modification (**M**) and change transaction response (**R**) records. The field is filled with zeros if the data is not provided.

145 PROCESSING TYPE CODE — A 2-character code indicating the type of processing requested in the Application Send File.

CR	=	School certification request (SCR)
GP	=	Guarantee loan (prior to receipt of promissory note) and print application/promissory note
GO	=	Guarantee loan(s) only
PG	=	Print application/promissory note and guarantee loan (after receipt of promissory note)

For initial application responses, this data is required if it was supplied in the Application Send File. It is not provided for modification (**M**) and change transaction response (**R**) records. This data is required for SCR request responses. This field is filled with spaces if this data is not provided.

146 SERVICE TYPE CODE — A 2-character code indicating how disbursement funds will be handled and whether reference information will be included.

01	=	Lender requested to issue funds to school (no Reference [@5] Detail Record included)
02	=	Lender requested to issue funds to disbursing agent (no Reference [@5] Detail Record included)
03	=	Lender requested to issue funds to school (Reference [@5] Detail Record included)
04	=	Lender requested to issue funds to disbursing agent (Reference [@5] Detail Record included)
05	=	File creator processed application; file creator will not initiate disbursement (no Reference [@5] Detail Record included)
06	=	File creator processed application; file creator to initiate disbursement (no Reference [@5] Detail Record included)
07	=	File creator processed application; file creator will not initiate disbursement (Reference [@5] Detail Record included)
08	=	File creator processed application; file creator to initiate disbursement (Reference [@5] Detail Record included)

For initial application responses, this data is required. This data is not provided for modification (**M**) and change transaction response (**R**) records. The field is filled with spaces if the data is not provided.

147 REVISED NOTICE OF GUARANTEE INDICATOR CODE (NOG) — A 1-character code indicating if a revised Notice of Guarantee will be issued to the borrower.

Y	=	Yes, a revised NOG will be issued
N	=	No, a revised NOG will not be issued
U	=	Unknown, it is not known if a revised NOG will be issued

This data is required for modification (**M**) records and change transaction response (**R**) records if a revised NOG will be issued. Otherwise, the field is filled with an **N** or **U**.

148 SCHOOL REFUND AMOUNT — The total amount of the loan refunded by the school. The amount must be cumulative and must be updated each time a school refund occurs, if applicable. This amount does not include cancellations.

>   Example: 0010000 ($100.00)

This data is required for modification (**M**) records and change transaction response (**R**) records if a refund notification was received from the school. Otherwise, the field is filled with zeros.

149 DATE OF REFUND TO LENDER — The effective date of the refund.

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

>   Example: 19990111 (January 11, 1999)

This data is required for modification (**M**) records and change transaction response (**R**) records if a refund was received from the school. Otherwise, the field is filled with zeros.

UNIQUE FIELDS

NOTE

If organizations receive unique information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

150 UNIQUE LAYOUT VENDOR CODE — A code (maximum of 4 characters) indicating the vendor that owns the unique field layout included in this record. The vendor indicated must participate in the CommonLine Network.

NOTE

The NCHELP central office maintains a list of all vendor codes. Contact this office if you would like to obtain a current code list.

This data is required if including the unique fields area as defined by the sending organization. Otherwise, the field is filled with spaces.

151 UNIQUE LAYOUT IDENTIFIER CODE — A 2-character code identifying the unique fields layout included in this detail record. The code used to complete this field is provided by the owner of the unique layout.

This data is required for all loans and processes if including the unique fields area as defined by the sending organization. Otherwise, the field is filled with spaces.

152 FILLER — An area reserved for information that is unique to certain sending organizations. If applicable, your sending organization will provide you with documentation listing the fields included in this area.

153 RECORD TERMINATOR — The value identifying the end of the record. This field contains the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to **Record Terminator** [field 153].)

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.

UNIQUE SUPPLEMENTAL (@2) DETAIL RECORD(S)

There may be one or more Unique Supplemental (@2) Detail Record(s) in the file for each loan or application *if you are using unique services provided by your sending organization*. If included, the @2 Detail Record(s) must immediately follow the corresponding Response (@1) Detail Record.

NOTE

All @2 Detail Record layouts must be registered with the NCHELP central office.

If unique services are included, they are typically provided for in the sending organization's unique fields layout at the end of each @1 Detail Record. However, some unique services require the inclusion of an @2 Detail Record for each loan or application. If your sending organization provides any unique services, contact the sending organization for the requirements of using these services.

If @2 Detail Records(s) are included in the Application Send File, they may be sent back with the Response File, depending on your agreement with the sending organization. Contact your sending organization for more information.

If organizations receive unique information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

The following Layout table lists all of the fields contained in the Unique Supplemental (@2) Detail Record(s), along with each field's required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R[1]	1	2	X(002)		
2	Unique Supplemental Vendor Code	R[1]	3	4	X(004)	Left	Spaces
3	Unique Supplemental Layout Identifier Code	R[1]	7	2	X(002)		
4	Filler	—	9	1031	X(1031)		
5	Record Terminator	R[1]	1040	1	X(001)		

NOTE:	A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will 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 5].)

[1]This data is required based on condition(s) listed in the field description.

Field descriptions

1   RECORD CODE — The value identifying the Unique Supplemental (@2) Detail Record. This field contains the constant: **@2**

This data is required if this detail record is included.

2   UNIQUE SUPPLEMENTAL VENDOR CODE — A code (maximum of 4 characters) indicating the vendor that owns the unique supplemental fields layout included in this record. The vendor indicated must participate in the CommonLine Network.

NOTE

The NCHELP central office maintains a list of all vendor codes. Contact this office if you would like to obtain a current code list.

This data is required if this detail record is included.

3   UNIQUE SUPPLEMENTAL LAYOUT IDENTIFIER CODE — A 2-character code identifying the unique supplemental fields layout included in this detail record.

This data is required if this detail record is included. The code used to complete this field will be provided by the owner of the unique supplemental layout.

4   **FILLER** — An area reserved for information that is unique to certain sending organizations. If applicable, your sending organization will provide you with documentation listing the fields included in this area.

5   **RECORD TERMINATOR** — The value identifying the end of the record. If this record type is included, this field contains the constant: *

This data is required if this detail record is included.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to **Record Terminator** [field 5].)

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.

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SPECIAL MESSAGES (@3) DETAIL RECORD(S)

There may be one or more Special Messages (@3) Detail Record(s) in the file for each loan or application *if special messages are necessary*. This record type is only included *if the service provider uses the special message service.* If included, the @3 Detail Record(s) must immediately follow the corresponding Response (@1) Detail Record or Unique Supplemental (@2) Detail Record(s).

NOTE

If your sending organization provides any special message services, contact the sending organization for the requirements of using these services.

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.

The following Layout table lists all of the fields contained in the Special Messages (@3) Detail Record(s), along with each field's required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R[1]	1	2	X(002)		
2	Message 1	R[1]	3	160	X(160)	Left	Spaces
3	Message 2	R[1]	163	160	X(160)		
4	Message 3	R[1]	323	160	X(160)		
5	Message 4	R[1]	483	160	X(160)		
6	Message 5	R[1]	643	160	X(160)		
7	Filler	—	803	237	X(237)		
8	Record Terminator	R[1]	1040	1	X(001)		
NOTE:	A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will 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 8].)						
[1]This data is required based on condition(s) listed in the field description.							

Field descriptions

1   **RECORD CODE** — The value identifying the Special Messages (@3) Detail Record(s). This field contains the constant: **@3**

This data is required if this detail record is included.

2   **MESSAGE 1** — A brief description of the first message for the loan or application.

This data is required if this detail record is included and at least one message is necessary. Otherwise, the field is filled with spaces.

3   **MESSAGE 2** — A brief description of the second message for the loan or application.

This data is required if this detail record is included and at least two messages are necessary. Otherwise, the field is filled with spaces.

4   **MESSAGE 3** — A brief description of the third message for the loan or application.

This data is required if this detail record is included and at least three messages are necessary. Otherwise, the field is filled with spaces.

5   **MESSAGE 4** — A brief description of the fourth message for the loan or application.

This data is required if this detail record is included and at least four messages are necessary. Otherwise, the field is filled with spaces.

6   **MESSAGE 5** — A brief description of the fifth message for the loan or application.

This data is required if this detail record is included and five messages are necessary. Otherwise, the field is filled with spaces.

7   **FILLER** — A field used to pad the record to the appropriate length. It is filled with spaces.

8   **RECORD TERMINATOR** — The value identifying the end of the record. If this record type is included, this field contains the constant: *

This data is required if this detail record is included.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to **Record Terminator** [field 8].)

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.

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CHANGE TRANSACTION ERROR (@6) DETAIL RECORD(S)

There may be one Change Transaction Error (@6) Detail Record in the file for each rejected transaction submitted in the NCHELP CommonLine® Network for FFELP and Alternative Loans Change Transaction Send File for CommonLine Release 4 processing. If included, the @6 Detail Record must immediately follow the corresponding Response (@1) Detail Record or related records (i.e., the @6 record must fall before the next unrelated @1 Detail Record).

All changes reported via the Change Transaction Send File are acknowledged by a change transaction response (**R**) record. These transactions are denoted in ***Record Status Code*** (field 2, Response [@1] Detail Record) with the value **R**. An **R** record provides a snapshot of the service provider's database after processing the change transaction(s). Sending organizations can also use the **R** record for other changes received outside of CommonLine, but every **R** record must acknowledge at least one Change Transaction Send File transaction. For example, if you are generating an **R** record in response to a Change Transaction Send File, and a change for the same loan is received via fax, telephone call, or letter, you can also acknowledge the changes made through these requests in the **R** record.

If an error(s) that would inhibit processing of a change transaction is identified, the Response File will contain an @1 Detail Record containing a ***Record Status Code*** (field 2, Response [@1] Detail Record) with the value **R**, plus a Change Transaction Error (@6) Detail Record. In each @6 Detail Record, bytes 3 through 480 will echo bytes 3-480 of the original change transaction that was submitted (***Record Code*** (field 1 in the Change Transaction Send File) is not included.) See the Release 4 Change Transaction Send File description for the layout of the first 480 bytes of each transaction type.

After bytes 3-480, the @6 Detail Record contains five error message fields (***Change Transaction Error Message Code 1–5*** [fields 2-6]). These fields can describe up to five errors for any one transaction. For each rejected transaction, the school must correct all detected errors and re-submit the entire change transaction to the service provider using the Change Transaction Send File.

> **NOTE**
> A description of messages that may appear in ***Change Transaction Error Message Code 1–5*** is contained in the NCHELP CommonLine® Network for FFELP and Alternative Loans Error Codes Addendum.

The following Layout table lists all of the fields contained in the Change Transaction Error (@6) Detail Record(s), along with each field's required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R[1]	1	2	X(002)		
Positions 3-480		Echoes bytes 3-480 of the original transaction submitted via the Change Transaction Send File. For layout information, see the Change Transaction Send File description.					
2	Change Transaction Error Message Code 1	R[1]	481	3	X(003)	Left	Spaces
3	Change Transaction Error Message Code 2	R[1]	484	3	X(003)	Left	Spaces
4	Change Transaction Error Message Code 3	R[1]	487	3	X(003)	Left	Spaces
5	Change Transaction Error Message Code 4	R[1]	490	3	X(003)	Left	Spaces
6	Change Transaction Error Message Code 5		493	3	X(003)	Left	Spaces
7	Filler	—	496	544	X(544)		
8	Record Terminator	R[1]	1040	1	X(001)		
NOTE:	A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will 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 8].)						
[1]This data is required based on condition(s) listed in the field description.							

Field description

> **IMPORTANT**: A description of messages that may appear in **Change Transaction Error Message Code 1–5** is contained in the NCHELP CommonLine® Network for FFELP and Alternative Loans Error Codes Addendum.

1   RECORD CODE — The value identifying the Change Transaction Error (@6) Detail Record(s). This field contains the constant: **@6**

This data is required if this detail record is included.

> **IMPORTANT**: Positions 3 through 480 echo positions 3-480 of the original transaction submitted via the Change Transaction Send File. For layout information, see the Release 4 Change Transaction Send File description.

2   **CHANGE TRANSACTION ERROR MESSAGE CODE 1** — A 3-digit code
indicating the first error that occurred while processing the change
transaction.

NOTE
The @6 Detail Record (fields 2-6) can describe up to five
errors that occurred during processing.

This data is required if one or more errors occurred in the processing of the
change transaction. Otherwise, do not include this detail record.

3   **CHANGE TRANSACTION ERROR MESSAGE CODE 2** — A 3-digit code
indicating the second error that occurred while processing the change
transaction.

NOTE
The @6 Detail Record (fields 2-6) can describe up to five
errors that occurred during processing.

This data is required if two or more errors occurred in the processing of the
change transaction. Otherwise, the field is filled with spaces.

4   **CHANGE TRANSACTION ERROR MESSAGE CODE 3** — A 3-digit code
indicating the third error that occurred while processing the change
transaction.

NOTE
The @6 Detail Record (fields 2-6) can describe up to five
errors that occurred during processing.

This data is required if three or more errors occurred in the processing of the
change transaction. Otherwise, the field is filled with spaces.

5   **CHANGE TRANSACTION ERROR MESSAGE CODE 4** — A 3-digit code
indicating the fourth error that occurred while processing the change
transaction.

NOTE
The @6 Detail Record (fields 2-6) can describe up to five
errors that occurred during processing.

This data is required if four or more errors occurred in the processing of the
change transaction. Otherwise, the field is filled with spaces.

6   CHANGE TRANSACTION ERROR MESSAGE CODE 5 — A 3-digit code indicating the fifth error that occurred while processing the change transaction.

NOTE

The @6 Detail Record (fields 2-6) can describe up to five errors that occurred during processing.

This data is required if five or more errors occurred in the processing of the change transaction. Otherwise, the field is filled with spaces.

7   FILLER — A field used to pad the record to the appropriate length. It is filled with spaces.

8   RECORD TERMINATOR — The value identifying the end of the record. If this record type is included, this field contains the constant: *

This data is required if this detail record is included.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to **Record Terminator** [field 8].)

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.

TRAILER RECORD

A single trailer record is the last record in the file.

The following Layout table lists all of the fields contained in the trailer record, along with each field's required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R	1	2	X(002)		
2	Response (@1) Detail Record Count	R	3	6	9(006)	Right	Zeros
3	Unique Supplemental (@2) Detail Record Count	R[1]	9	6	9(006)	Right	Zeros
4	Special Messages (@3) Detail Record Count	R[1]	15	6	9(006)	Right	Zeros
5	File Creation Date (CCYYMMDD)	R	21	8	9(008)		
6	File Creation Time (HHMMSS)	O	29	6	9(006)		
7	File Identifier Code	R	35	5	X(005)		
8	Recipient Name	R	40	32	X(032)	Left	Spaces
9	Recipient ID	R	72	8	X(008)	Left	Spaces
10	Filler[2]	—	80	2	X(002)		
11	Recipient Non-ED Branch ID	R[1]	82	4	X(004)	Left	Spaces
12	Source Name	R	86	32	X(032)	Left	Spaces
13	Source ID	R	118	8	X(008)	Left	Spaces
14	Filler[2]	—	126	2	X(002)		
15	Source Non-ED Branch ID	R[1]	128	4	X(004)	Left	Spaces
16	Alternative Loan Response (@4) Detail Record Count	R[1]	132	6	9(006)	Right	Zeros
17	Reference Response (@5) Detail Record Count	R[1]	138	6	9(006)	Right	Zeros
18	Change Transaction Error (@6) Detail Record Count	R[1]	144	6	9(006)	Right	Zeros
19	Supplemental Borrower Information Response (@7) Detail Record Count	R[1]	150	6	9(006)	Right	Zeros
20	DUNS Recipient ID	O	156	9	X(009)		
21	DUNS Source ID	O	165	9	X(009)		
22	Filler	—	174	866	X(866)		

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
23	Record Terminator	R	1040	1	X(001)		
NOTE:	A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will 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 23].)						
[1]This data is required based on condition(s) listed in the field description. [2]This field is reserved for future use.							

Field descriptions

1   RECORD CODE — The value identifying the trailer record. This field contains the constant: **@T**

This data is required.

2   RESPONSE (@1) DETAIL RECORD COUNT — The count of all Response (@1) Detail Record(s) in the file.

Example: 000848 (848 @1 Detail Records)

This data is required.

3   UNIQUE SUPPLEMENTAL (@2) DETAIL RECORD COUNT — The count of all Unique Supplemental (@2) Detail Record(s) in the file.

Example: 000848 (848 @2 Detail Records)

This data is required if @2 Detail Record(s) are included in the file. Otherwise, the field is filled with zeros.

4   SPECIAL MESSAGES (@3) DETAIL RECORD COUNT — The count of all Special Messages (@3) Detail Record(s) in the file.

Example: 000848 (848 @3 Detail Records)

This data is required if @3 Detail Record(s) are included in the file. Otherwise, the field is filled with zeros.

5   FILE CREATION DATE — The date the file was created. This date must match **File Creation Date** (field 5, Header Record).

The date is in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19990130 (January 30, 1999)

This data is required.

6　**FILE CREATION TIME** — The time the file was created. This is the sending organization's local time. This time must match *File Creation Time* (field 6, Header Record).

The time is in HHMMSS format on a 24-hour military clock. Single-digit hours, minutes, and seconds are padded with a leading zero.

  Examples: 013024 (1:30:24 a.m.)
       133024 (1:30:24 p.m.)

This data is optional. The field is filled with zeros if the data is not provided.

7　**FILE IDENTIFIER CODE** — A 5-character code indicating the type of data in the file and the version of the file layout.

FOR PRODUCTION FILES:	This field must contain the constant: **R004P**
FOR TEST FILES:	This field must contain the constant: **R004T**

This data is required.

8　**RECIPIENT NAME** — The name of the organization (guarantor, lender, school, servicer, or service bureau) identified in *Recipient ID* (field 9) and *Recipient Non-ED Branch ID* (field 11).

This data is required.

9　**RECIPIENT ID** — The unique identification code assigned to the organization that is the direct recipient of this file.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID's. For lenders and servicers, this is the 6-digit number assigned by ED. For schools, this is the 8-digit ED-assigned school ID. The last 2 digits identify the branch campus.

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.

NOTE
If you are sending this file to a servicer or a service bureau that has not been assigned an ED number, contact the receiving organization to determine the value for this field. The receiving organization will contact the NCHELP central office to determine the appropriate 3-, 6-, or 8-character value.

This data is required.

10 **FILLER** — A field reserved for future use. It is filled with spaces.

11 **RECIPIENT NON-ED BRANCH ID** — The unique identification code (maximum of 4 characters) assigned by an entity other than ED to the branch office or campus receiving this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, the field is filled with spaces.

12 **SOURCE NAME** — The name of the organization identified in *Source ID* (field 13) and *Source Non-ED Branch ID* (field 15).

This data is required.

13 **SOURCE ID** — The unique identification code assigned to the organization creating this file.

For guarantors, this is the 3-digit code as shown in Appendix A, Valid Guarantor ID's. For lenders and servicers, this is the 6-digit number assigned by ED.

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.

NOTE

If you are a servicer or a service bureau and you have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3- or 6- character value.

This data is required.

14 **FILLER** — A field reserved for future use. It must be filled with spaces.

15 **SOURCE NON-ED BRANCH ID** — The unique identification code (maximum of 4 characters) assigned by an entity other than ED to the branch office creating this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, the field is filled with spaces.

16 **ALTERNATIVE LOAN RESPONSE (@4) DETAIL RECORD COUNT** — The count of all Alternative Loan Response (@4) Detail Record(s) in the file.

Example: 000348 (348 @4 Detail Records)

This data is required if @4 Detail Record(s) are included in the file. Otherwise, the field is filled with zeros.

17   REFERENCE RESPONSE (@5) DETAIL RECORD COUNT — The count of all Reference Response (@5) Detail Record(s) in the file.

Example: 000348 (348 @5 Detail Records)

This data is required if @5 Detail Record(s) are included in the file. Otherwise, the field is filled with zeros.

18   CHANGE TRANSACTION ERROR (@6) DETAIL RECORD COUNT — The count of all Change Transaction Error (@6) Detail Record(s) in the file.

Example: 000348 (348 @6 Detail Records)

This data is required if @6 Detail Record(s) are included in the file. Otherwise, the field is filled with zeros.

19   SUPPLEMENTAL BORROWER INFORMATION RESPONSE (@7) DETAIL RECORD COUNT — The count of all Supplemental Borrower Information Response (@7) Detail Record(s) in the file.

Example: 000348 (348 @7 Detail Records)

This data is required if @7 Detail Record(s) are included in the file. Otherwise, the field is filled with zeros.

20   DUNS RECIPIENT ID (Data Universal Numbering System) — A 9-digit code from ED used to identify the organization that is the direct recipient of this file. This code references the same organization as identified in *Recipient ID* (field 9).

NOTE

Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. The field is filled with spaces if the data is not provided.

21 DUNS SOURCE ID — A 9-digit code from ED used to identify the organization creating this file. This code references the same organization as identified in *Source ID* (field 13).

NOTE

Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. The field is filled with spaces if the data is not provided.

22 FILLER — A field used to pad the record to the appropriate length. It is filled with spaces.

23 RECORD TERMINATOR — The value identifying the end of the record. This field contains the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator will be included in addition to *Record Terminator* [field 23].)

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.

APPENDIX A

Valid Guarantor ID's

IMPORTANT: The following table lists the valid 3-digit codes used to identify guarantors in this file.

Please note that guarantors may guarantee loans for students attending schools and/or residing in states other than the ones for which the guarantor is designated. Schools should include the ID of the desired guarantor in the Application Send File.

NOTE
For non-FFELP guarantors that have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3-character value.

STATE/TERRITORY NAME	DESIGNATED GUARANTOR NAME	GUARANTOR ID
Alabama	Kentucky Higher Education Assistance Authority	721
Alaska	USA Funds	800
American Samoa	USA Funds	800
Arizona	USA Funds	800
Arkansas	Student Loan Guarantee Foundation of Arkansas	705
California	California Student Aid Commission	706
Colorado	Colorado Student Loan Program	708
Connecticut	Connecticut Student Loan Foundation	709
Delaware	American Education Services - AES	742
Federated States of Micronesia	USA Funds	800
Florida	Florida Department of Education	712
Georgia	Georgia Higher Education Assistance Corporation	713
Guam	USA Funds	800
Hawaii	USA Funds	800
Idaho	Northwest Education Loan Association	753
Illinois	Illinois Student Assistance Commission	717
Indiana	USA Funds	800
Iowa	Iowa College Student Aid Commission	719
Kansas	USA Funds	800
Kentucky	Kentucky Higher Education Assistance Authority	721
Louisiana	Louisiana Student Financial Assistance	722
Maine	Maine Education Assistance Division	723

STATE/TERRITORY NAME	DESIGNATED GUARANTOR NAME	GUARANTOR ID
Marshall Islands	USA Funds	800
Maryland	USA Funds	800
Massachusetts	American Student Assistance	725
Michigan	Michigan Higher Education Assistance Authority	726
Minnesota	Great Lakes Higher Education Guaranty Corporation	755
Mississippi	USA Funds	800
Missouri	Missouri Coordinating Board for Higher Education	729
Montana	Montana Guaranteed Student Loan Program	730
Nebraska	National Student Loan Program, Inc.	731
Nevada	USA Funds	800
New Hampshire	New Hampshire Higher Education Assistance Foundation	733
New Jersey	New Jersey Higher Education Assistance Authority	734
New Mexico	New Mexico Student Loan Guarantee Corporation	735
New York	New York State Higher Education Services Corporation	736
North Carolina	North Carolina State Education Assistance Authority	737
North Dakota	Student Loans of North Dakota	738
Northern Mariana	USA Funds	800
Ohio	Great Lakes Higher Education Guaranty Corporation	755
Oklahoma	Oklahoma Guaranteed Student Loan Program	740
Oregon	Educational Credit Management Corporation (ECMC)	927
Palau	USA Funds	800
Pennsylvania	American Education Services - AES	742
Puerto Rico	Great Lakes Higher Education Guaranty Corporation	755
Rhode Island	Rhode Island Higher Education Assistance Authority	744
South Carolina	South Carolina State Education Assistance Authority	745
South Dakota	Education Assistance Corporation	746
Tennessee	Tennessee Student Assistance Corporation	747
Texas	Texas Guaranteed Student Loan Corporation	748
Utah	Utah Higher Education Assistance Authority	749
Vermont	Vermont Student Assistance Corporation	750
Virgin Islands	Great Lakes Higher Education Guaranty Corporation	755
Virginia	Educational Credit Management Corporation (ECMC)	927
Washington	Northwest Education Loan Association	753
Washington D.C.	American Student Assistance	725
West Virginia	American Education Services - AES	742
Wisconsin	Great Lakes Higher Education Guaranty Corporation	755
Wyoming	USA Funds	800

APPENDIX B

Valid State Abbreviations

ABBREVIATION	FULL NAME
STATES	
AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas
CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
DC	District of Columbia
FL	Florida
GA	Georgia
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas
KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico

ABBREVIATION	FULL NAME
NY	New York
NC	North Carolina
ND	North Dakota
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VT	Vermont
VA	Virginia
WA	Washington
WV	West Virginia
WI	Wisconsin
WY	Wyoming
ARMED FORCES	
AA	Armed Forces Atlantic
AE	Armed Forces Europe
AP	Armed Forces Pacific
TERRITORIES	
AS	American Samoa
FM	Federated States of Micronesia
GU	Guam
MH	Marshall Islands
MP	Northern Mariana Islands
PW	Palau
PR	Puerto Rico
VI	Virgin Islands
COUNTRIES	
FC[1]	Foreign country
[1]Code is not valid for printing mailing addresses; instead, use the full country name.	

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APPENDIX C

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CommonLine Unique Identifier Algorithm

The following information describes the algorithm for determining the Incremental Code (positions 12-17) portion of the *CommonLine Unique Identifier*. **Use of this algorithm is strongly recommended for CommonLine processing.**

Positions 12-14 will represent the *date code* and positions 15-17 will represent the *incremental counter*. For consistency, it is recommended that the incremental counter begin with **001** (and not 000) as the first record.

This algorithm permits both the date code and an incremental (per record) counter to be compressed and stored in the 6-byte field. To accomplish this compression, the date and counter information is converted from Base 10 (0-9) to Base 36 (0-9 plus A-Z). A detailed explanation of the revised format of the Incremental Code and an explanation of the Base 36 algorithm is outlined in the sections that follow.

Layout

Positions 12-14 = Date Code

The date segment is comprised of the Julian date (numeric day of the year) with a maximum value of 366 (There are 365 days in a year; 366 for a leap year) and the two digit year with a maximum value of 99 (representing 1999). Because the 2-digit year will change from 99 to 00 in year 2000, this scheme will suffice for nearly 100 years. As this date field represents a part of the unique identifier (and not impacted by date calculations), this 2-digit year method will not be impacted by year 2000 issues. The maximum date value is represented as 36699 in Base 10; when converted to Base 36, the date is shown as SBF.

Positions 15-17 = Incremental Counter

Like the date code, the incremental counter is converted from a Base 10 value to a Base 36 value. Since the maximum Base 36 value for a 3-byte field is ZZZ, this converts to a maximum incremental counter value of 46655. This means the total number of daily Unique ID records is a maximum of 46655 (46655 converted to Base 36 equals ZZZ). A further explanation of the Base 36 conversion method follows.

Base 36

The Base 36 numbering method uses 0-9 plus A-Z as the digits for each field. The Base 10 (0-9) numbering method that is commonly used is replaced with 36 digits. Examples of each are listed below:

Base 10 Counting	1, 2, 3, . . . 9, 10, 11, 12, 13
Base 36 Counting	1, 2, 3, . . . 9, A, B, C, D

When 1 is added to 9 in Base 10, a 0 is placed in the'ones' position and 1 is placed in the 'tens' position. Adding 1 to 9 in Base 36 equals 'A'. The 'tens' position is not realized until 1 is added to 'Z' (again, Z is the highest value for a Base 36 digit). Base 36 allows larger numbers to be compressed into fewer bytes as each base 36 digit holds more counters (0-9 plus A-Z) than the standard Base 10 (0-9) method.

To further explain this concept, the sample program code below converts a Julian date and year in Base 10 to a Base 36 equivalent. This program code is one example; there are numerous programming techniques that can accomplish the same calculation. The basic purpose of this algorithm is to convert the date segment and the incremental counter segment from Base 10 to Base 36 and retain the ASCII number/character equivalent. *The conversion table shown at the end of this Appendix is for reference only.*

Example:

Converting March 15, 1998 from Base 10 to Base 36. When converted to the date segment format, the date is shown as: 7498 (74th day of 1998) (The lines showing ###' are comment lines and are for explanation purposes only.)

```
### This program shows a loop statement that starts with 36
### to the power of 1 and loops through this program until the
### conversion from Base 10 to Base 36 is complete.
    for Power = 1 to 999999999
### On the initial pass, the program sets the Power to 1;
### each successive loop increments the power by one.
    Remainder = Modulus (Base_10_Number, 36^Power)
### Modulus is a computer function that solves solely for
### the remainder.
### The Modulus function uses the comma separator as
### "divided by" in standard math.
### The "^" indicates "to the power of" (e.g., 3^2 = 9).
### Calculation: 7498 / 36^1 = 208; Remainder = 10
     Unit = Remainder / 36^ (Power - 1)
### To solve for "Unit," Remainder is divided by Power - 1
### (36^0 = 1).
### On the initial pass, Unit will equal Remainder as 36^0 equals 1
### Calculation: 10 / 36^0 = 10
    if Unit < 10 then
    Base_36_Number = char (Unit + 48) + Base_36_Number
### This step converts the Base 36 value into an ASCII value.
```

If the number is less than 10, this step converts the number
to the ASCII numeric equivalent by adding 48 to the number
(see the table below) and skips to the "end if" statement.
If the number is greater than or equal to 10 the program
skips to the conversion step below
    else
    Base_36_Number = char (Unit + 55) Base_36_Number
By skipping to this step, the number is greater than or
equal to 10.
This step converts the number to the ASCII numeric
equivalent by adding 55 to the number (see the table
below). This special step is necessary as special
characters exist in ASCII positions 58-64 that are not
part of the Base 36 number/character set.
Calculation: $10 + 55 = 65$; ASCII value 65 equals "A."
    End if
    Base_10_Number = Base_10_Number - Remainder
This step subtracts the Remainder from the
Base 10 number.
    If Base_10_Number = 0 then exit for loop
If the Base 10 number equals 0, the program ends;
if not, the program loops to the top and increments
the power to the next higher value.

This program solves for the Base 36 digits from right to left. Therefore, the first pass of this program yields a base 36 value of "A"; the second pass of this program yields a base 36 value of 'S'; the final pass of the program yields a base 36 of '5'. The conversion of the base 10 date code of 7498 yields a base 36 conversion of '5SA.'

The Incremental Code for the first application of March 15, 1998 would be '5SA001'; the 35th application would be '5SA00Z,' and the 36th would be '5SA010.' Again, the two segments are converted separately, but both use the same conversion algorithm.

Reference Table:

This table is not part of the program; it is shown to provide a cross-reference among the Base 10, Base 36, and ASCII values.

Base 10	Base 36	ASCII	Base 10	Base 36	ASCII
0	0	48	18	I	73
1	1	49	19	J	74
2	2	50	20	K	75
3	3	51	21	L	76
4	4	52	22	M	77
5	5	53	23	N	78
6	6	54	24	O	79
7	7	55	25	P	80
8	8	56	26	Q	81
9	9	57	27	R	82
10	A	65	28	S	83
11	B	66	29	T	84
12	C	67	30	U	85
13	D	68	31	V	86
14	E	69	32	W	87
15	F	70	33	X	88
16	G	71	34	Y	89
17	H	72	35	Z	90