

# Appendix A

## Direct Loan Reports

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## Management Files from COD, the LOC, and Servicing

COD, the LOC, and Servicing generate and send reports to schools through the SAIG mailbox.

The generated reports are listed below with sample reports following these descriptions.

### The School Account Statement (SAS)

The SAS reports the cash summary, cash records and the booked and unbooked disbursement transactions on file at COD. The SAS has six sections:

- Year-to-Date Cash Summary,
- Year-to-Date Disbursement Summary by Loan Type,
- Monthly Cash Summary,
- Monthly Disbursement Summary by Loan Type,
- Cash Detail (optional), and
- Loan Detail (optional).

This data must be reconciled to your school's internal accounting records.

### The 30-Day Warning Report

The 30-Day Warning Report is a file reporting unbooked loans for which COD has not received the three required elements to "book" a loan within 30 days of the first anticipated disbursement date. The report lists the Loan ID and the data that is required to book the loan. Loans where the Loan Amount Approved is adjusted to \$0 do not appear on the 30-Day Warning. Also, loans that appear on the 30-Day Warning Report for a 90-day period are removed if a Promissory Note and an Actual Disbursement has not been received at COD.

## **The Duplicate Student Borrower Report**

The Duplicate Student Borrower Report lists the student borrowers for which COD or the LOC has accepted multiple Direct Subsidized and/or Unsubsidized loan origination records with the same or overlapping academic years.

## **The Inactive Loan Report**

The Inactive Loan Report is a file listing loans that have been inactivated (adjusted to \$0) by the school for the reporting period.

## **The SSN/Name/Date of Birth Change Report**

The SSN/Name/Date of Birth Change Report lists Social Security Number Changes initiated by the school or Servicing, Name Changes initiated by the school, and Date of Birth Changes initiated by the schools. This report is generated by the LOC.

It also indicates SSN Changes initiated by the school but rejected by Servicing.

## **The Pending SSN Changes Over 45 Days Report**

The Pending SSN Changes Over 45 Days Report lists the SSN changes initiated by the school and forwarded to Servicing for confirmation. However, a confirmation has not been received from Servicing for a period of 45 days from the date the LOC sent the request to Servicing.

## **The Disbursement Activity Not Yet Booked At Servicing Report**

The Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at COD or the LOC, but have not been booked at Servicing. This report also lists the disbursement transactions that have not been booked at COD or the LOC because of error transactions received from Servicing.

## **The Pending Disbursement List (Anticipated Disbursements List)**

The Pending Disbursement List file is transmitted to Option 1 and Standard Origination schools only. This file lists all pending anticipated disbursements dated 30 to 45 days in the future.

COD generates this file based on accepted full origination records and accepted promissory notes for the school.

Schools should submit full origination records, changes, and promissory notes to COD for anticipated disbursements not included on the list but ones that the school intends to make.

## **The Funded Disbursement List (Actual Disbursement Roster)**

The Funded Disbursement List file is transmitted to Option 1 and Standard Origination schools only. The Funded Disbursement List is transmitted to schools 5 business days prior to the anticipated disbursement date.

This file lists all the Loan IDs and anticipated disbursement data on which COD has requested funds.

Funds transferred to the school from FMS must be disbursed to the borrowers based on the Funded Disbursement List.

COD includes borrowers on this report based on anticipated disbursements on accepted Loan Origination Records submitted to COD at least 10 business days prior to the anticipated disbursement date.

## **Entrance Counseling Results**

Entrance Counseling Results are transmitted on a daily, weekly, or monthly basis determined by the preference set by the school. The Entrance Counseling Results are sent either as a pre-formatted report, a fixed length file, or a comma-delimited report.

The Entrance Counseling Results lists all the borrowers that have passed the Entrance Counseling Test for a particular school during the period of the report (daily, weekly, or monthly period). Only new test results are reported.

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# Delinquent Borrower Report from the Direct Loan Servicing Center

## Receiving the Delinquent Borrower Report

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

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

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

# School Account Statement (SAS)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

## Example - Year-To-Date Cash Summary

Report Date: 06/04/2002 U.S. Department of Education Page: 1

Report Time: 99:99:99 2002-2003 Federal Direct Loan Program

Direct Loan School Account Statement

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

\*\*\*\*\*

Batch ID: AS3G0189020020603145618

COD Process Date: 06/03/2002

School Code: G01890

Month End: 05/31/2002

### YEAR-TO-DATE CASH SUMMARY

Beginning Balance:		\$00,000,000,000
Cash Receipts:	\$99,999,999,999	
Excess Cash Returned:	\$(9,999,999,999)	
Total Net Cash Receipts		\$99,999,999,999
Net Booked Disb. Actual	\$99,999,999,999	
Net Booked Disb. Adjustments	\$99,999,999,999	
Total Net Booked Loan Detail		\$99,999,999,999
Ending Cash Balance:		\$99,999,999,999

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Net Unbooked Disb. Actual	\$99,999,999,999	
Net Unbooked Disb. Adjustments	\$99,999,999,999	
Total Net Unbooked Loan Detail		\$99,999,999,999

Adjusted Ending Cash Balance: \$99,999,999,999

\*\*\*\*\*

COD's Ending Cash Balance represents the Department's official cash balance for your school at the end of the current month. This ending cash balance from COD's records will be used by the Department to monitor the cash activity and balances at your school. If your records do not agree, please notify your Customer Service Representative IMMEDIATELY.

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# School Account Statement (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

## Example - Monthly Cash Summary

Report Date: 06/04/2002 U.S. Department of Education Page: 3  
Report Time: 99:99:99 2002-2003 Federal Direct Loan Program  
Direct Loan School Account Statement

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Batch ID: AS3G0189020020603145618  
COD Process Date: 06/03/2002

School Code: G01890  
Month End: 05/31/2002

### MONTHLY CASH SUMMARY

Beginning Balance:		\$99,999,999,999
Cash Receipts:	\$99,999,999,999	
Excess Cash Returned:	\$(9,999,999,999)	
Total Net Cash Receipts		\$99,999,999,999
Net Booked Disb. Actual	\$99,999,999,999	
Net Booked Disb. Adjustments	\$99,999,999,999	
Total Net Booked Loan Detail		\$99,999,999,999
Ending Cash Balance:		\$99,999,999,999

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Net Unbooked Disb. Actual	\$99,999,999,999	
Net Unbooked Disb. Adjustments	\$99,999,999,999	
Total Net Unbooked Loan Detail		\$99,999,999,999
Adjusted Ending Cash Balance:		\$99,999,999,999

\*\*\*\*\*

COD's Ending Cash Balance represents the Department's official cash balance for your school at the end of the current month. This ending cash balance from COD's records will be used by the Department to monitor the cash activity and balances at your school. If your records do not agree, please notify your Customer Service Representative IMMEDIATELY.

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# School Account Statement—Direct Loan (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

## Example - Monthly Disbursement Summary

Report Date: 06/04/2002 U.S. DEPARTMENT OF EDUCATION Page: 4

Report Time: 09:25:07 2002-2003 Federal Direct Loan Program

Direct Loan School Account Statement

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BATCH ID: AS3G0189020020603145618

COD Process Date: 06/03/2002

School Code: G01890

Month End: 05/31/2002

### MONTHLY DISBURSEMENT SUMMARY

#### Disbursement Loan Totals:

	BOOKED LOANS	UNBOOKED LOANS
Subsidized Gross :	\$99,999,999,999	\$99,999,999,999
Subsidized Fee :	\$(9,999,999,999)	\$(9,999,999,999)
Subsidized Rebate :	\$9,999,999,999	\$9,999,999,999
Subsidized Net :	\$99,999,999,999	\$99,999,999,999
Unsubsidized Gross :	\$99,999,999,999	\$99,999,999,999
Unsubsidized Fee :	\$(9,999,999,999)	\$(9,999,999,999)
Unsubsidized Rebate :	\$9,999,999,999	\$9,999,999,999
Unsubsidized Net :	\$99,999,999,999	\$99,999,999,999
PLUS Gross :	\$99,999,999,999	\$99,999,999,999
PLUS Fee :	\$(9,999,999,999)	\$(9,999,999,999)
PLUS Rebate :	\$9,999,999,999	\$9,999,999,999
PLUS Net :	\$99,999,999,999	\$99,999,999,999

#### Total for all Loan Types:

Sub/Unsub/PLUS Gross :	\$99,999,999,999	\$99,999,999,999
Sub/Unsub/PLUS Fee :	\$(9,999,999,999)	\$(9,999,999,999)
SubUnsub/PLUS Rebate :	\$9,999,999,999	\$9,999,999,999
Sub/Unsub/PLUS Net :	\$99,999,999,999	\$99,999,999,999

**School Account Statement (SAS) (Continued)**  
**Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP**

**Example - Cash Detail**

Report Date: 06/04/2002 U.S. DEPARTMENT OF EDUCATION Page: 5  
 Report Time: 09:25:07 2002-2003 Federal Direct Loan Program  
 Direct Loan School Account Statement

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT  
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BATCH ID: AS3G0189020020603145618  
 COD Process Date: 06/03/2002

School Code: G01890  
 Month End: 05/31/2002

CASH DETAIL RECORDS FOR THIS MONTH

TRANS TYPE	DATE	AMOUNT	GAPS CONTROL #	CHECK #
-----	-----	-----	-----	-----
Cash Receipt	05/11/2002	\$99,999,999,999	XXXXXXXXXXXXXX	
Excess Cash	05/11/2002	\$99,999,999,999		XXXXXXX

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# School Account Statement (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

## Example - Loan Detail

Report Date: 06/04/2002 U.S. DEPARTMENT OF EDUCATION Page: 6

Report Time: 09:25:09 2002-2003 Federal Direct Loan Program

Direct Loan School Account Statement

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BATCH ID: AS3G0189020020603145618

COD Process Date: 06/03/2002

School Code: G01890

Month End: 05/31/2002

### LOAN DETAIL RECORDS

BORROWER'S NAME LOAN ID	DISB#/TYPE SEQ#/ DATE	COD AMOUNT	STATUS	DISB.BOOKED DATE
----- MAGUIRE, JERRY 0010100001U03G01890001	01 D 001 05/13/2002	----- \$ 1312 \$ 39 \$ 19 \$ 1292 \$	BOOKED GROSS FEE REBATE NET NET ADJUSTMENT	----- 05/14/2002

\* ALL RECORDS BOOKED \*



# Duplicate Student Borrower Report

Message Class: DUPLPFOP, DUPLCDOP, ED0303OP, or UPC03OP

Report Date: 03/10/2003 U.S. Department of Education Page: 1  
 Report Time: 18:31:25 Federal Direct Loan Program  
 Duplicate Student Borrower Report  
 For Direct Loan Year 2002-2003

Reporting Period: 02/30/2003

School Code: G99999  
 School Name: Sample Institute

Borrower SS #	Borrower Name				
Loan ID	Loan Amount Approved	Total Actual Gross Dis Amount	G R A D E	Loan Period	School Code
School Name	City	State	Zipcode	Telephone #	
Borrower Academic Year	Dependency	Additional Unsub. Eligibility: Dependent Student HEAL			
999-99-9999	Student Smith				
999999999S03G99999001	\$02625	\$01313	01	09/10/2002-06/01/2003	G99999
Sample Institute	New City	VA	99999-0000	999-999-9999	
09/10/2002-06/01/2003	D				
999999999S03G88888001	\$02625	\$01312	01	09/06/2002-05/10/2003	G88888
Test College	College Station	CA	99999-0000	999-999-9999	
09/06/2002-05/10/2003	D				
888-88-8888	Student Jones				
888888888U03G99999001	\$03500	\$03500	03	09/02/2002-12/15/2002	G99999
Sample Institute	New City	VA	99999-0000	999-999-9999	
09/02/2002-05/20/2003	D				
888888888U03G99999002	\$04000	\$04000	03	02/01/2002-06/30/2002	G99999
Sample Institute	New City	VA	99999-0000	999-999-9999	
02/01/2003-08/28/2003	D	Y			

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 The Duplicate Student Borrower Report lists student borrowers for which COD has accepted multiple Direct Subsidized and/or Unsubsidized Loan Origination records. The list indicates other schools that have submitted a loan origination record for the same borrower who may be attending your school. This report assists in identifying subsequent loan origination records that may reject due to exceeding the annual loan limits. This report does NOT relieve the school of its responsibility to monitor all loan activity (including FFEL) for a student through the Financial Aid Transcript and NSLDS processes.

# Inactive Loans Report

Message Class: *INACPFOP, INACCDOP, ED0603OP or DILC03OP*

REPORT DATE: 02/01/2003 U.S. DEPARTMENT OF EDUCATION PAGE: 1  
PROGRAM: XXXXX FEDERAL DIRECT LOAN PROGRAM  
INACTIVE LOANS REPORT  
FOR THE PERIOD 01/01/2002 - 01/31/2003

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

LOAN TYPE	LOAN ID	BORROWER NAME	INACTIVE DATE
S	000000000S03X00000000	PAULSEN, PATRICK	01/03/2003
S	000000000S03X00000000	COLLINS, MICHILLE	01/02/2003
S	000000000S03X00000000	CARTWRIGHT, ROBERT	01/22/2003
S	000000000S03X00000000	BASILE, LINDA	01/28/2003

TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD: 4

U	000000000U03X00000000	MARSHALL, EDWARD	01/28/2003
U	000000000U03X00000000	FORRESTER, SUSAN	01/02/2003

TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD: 2

P	000000000P03X00000000	PHILLIPS, JOAN	01/13/2003
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TOTAL NUMBER OF INACTIVE PLUS LOANS: 1

GRAND TOTAL: 7

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# Social Security Number/Name/Date of Birth Change Report

**Message Class: ED0703OP or DSNC03OP**

Run Date: 09/05/2002 U.S. Department of Education Page 1  
 Run Time: 05:46:14 PM Federal Direct Loan Program

Social Security Number/Name/Date of Birth Change Report  
 Reporting Period: Month Ending 08/30/2002

School Code: GXXXXX School Name: UNIVERSITY OF FINANCE

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

School Name	City	State	Zipcode	Telephone #
MILLER, ANN				888-88-8888
999999999S03GXXXXX101	LST NAME	SMITH		MILLER
08/20/2002-05/30/2003	GXXXXX	08/24/2002		A Y
UNIV OF FINANCE	CITY	MO 65211		999-999-9999
999999999U03GXXXXX101	BIRTH DT	01/12/1970		01/21/1970
08/20/2002-05/30/2003	GXXXXX	08/28/2002		A Y
UNIV OF FINANCE	CITY	MO 65211		999-999-9999
999999999U03EXXXXXX101	SSN	999-99-9999		888-88-8888
09/20/2002-06/30/2003	EXXXXX	08/04/2002		A N
UNIVERSITY	NEWTOWN	MO 63121		888-888-8888
222222222U03GAAAAA101	SSN	222222222		122222222
09/10/2002-04/15/2003	GAAAAA	08/18/2002		R N **
XYZ ACADEMY	SALT WATER	MD 99999		777-777-7777

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

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

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

# Pending Social Security Number Changes Over 45 Days Report

Message Class: ED0803OP or DPSC03OP

Run Date: 11/12/2002 U.S. Department of Education Page 1  
 Run Time: 05:34:19 PM Federal Direct Loan Program

## Pending Social Security Number Changes Over 45 Days Report

School Code: XXXXXX School Name: University of Finance

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

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

MONROE, JAMES				888-80-0003
888800003S03EXXXXXX802	SSN	778800003		888800003
02/02/2002-03/01/2003	EXXXXX	07/29/1998		P Y L
GRADUATE University	CAMBRIDGE	MA	02138	617-495-0802
888800003P03GXXXXX301	GXXXXX			N
03/01/2002-03/02/2003	HOPE	AR	71801	501-777-5722
888800003S03EXXXXXX903	EXXXXX			N
03/01/2002-03/02/2003	PASADENA	CA	91125	818-395-8498
888800003S03GXXXXX101	GXXXXX			N
03/01/2002-03/02/2003	IRVINE	CA	92717	949-824-37742
888800003U03GXXXXX101	GXXXXX			N
01/31/2002-01/31/2003	BIRMINGHAM	AL	35294	205-934-8135

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

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



**Disbursement Activity Not Yet Booked At Servicing**  
**Message Class: DABSPFOP, DABSCDOP, ED1403OP, or DASC03OP**

Run Date: 11/30/2002 U.S. Department of Education Page 1  
 Federal Direct Loan Program  
 Report on Disbursement Activity Not Yet Booked at Servicing  
 as of 11/30/2002  
 For Transactions Received (From Schools)  
 and booked at LOS by 11/13/2002  
 School Code: G99903 School Name: SAMPLE COMMUNITY COLLEGE

Line No	Program Yr	Borrower Name	Borrower SSN
Loan ID	Disb Seq No	Activity Seq No	Trans Type
Booked Dt	Dt Recv@LOS	Net Amt/Net Adj	Days Held(Y/N)
1	2002-2003	GREENE1, TREVOR	123-22-1234
123221234S03G99903001	1		1 D
10/02/2002	*10/02/2002	\$340.00	5 N
2	2002-2003	GREENE1, TREVOR	123-22-1234
123221234S03G99903001	2		1 D
10/02/2002	*10/02/2002	\$340.00	5 N
3	2002-2003	GREENE1, TREVOR	123-22-1234
807009040S03G99903001	3		1 D
10/02/2002	*10/02/2002	\$340.00	5 N

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

This Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at LOS but have not been booked at Servicing. This report also lists the disbursements transactions that have not been booked in LOS because of the transactions error (Held). The report assists schools in identifying the problem loans.

\* indicates the transaction has been reported in the previous month.

**Pending Disbursement List (Anticipated Disbursement List)**  
**Message Class: DIAA03OP or DALC03OP**

*Sample to be provided.*

**Funded Disbursement List (Actual Disbursement Roster)**  
**Message Class: DIAO03OP or DARC03OP**

*Sample to be provided.*

**Entrance Counseling Results Report**  
**Message Class: DECC03OP, DECF03OP, or DECP03OP**  
**Monthly Delivery**

REPORT DATE: 07/31/2002      U.S. DEPARTMENT OF EDUCATION      Page 1  
 REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM  
 ENTRANCE COUNSELING QUIZ RESULTS

SCHOOL NAME: HARVARD UNIVERSITY  
 ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382  
 SCHOOL CODE: G92155

Borrower SSN	Borrower DOB	Borrower Name	Completion Date	Completion Time	R&R Ack
111-22-3333	01/01/1975	Pradip T Harris	07/02/2002	12:01:01 AM	Y
222-33-4444	01/01/1980	Scott Myers	07/12/2002	12:01:01 PM	Y
333-22-5555	01/01/1978	Joe Blow	07/21/2002	11:01:01 PM	Y

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT  
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**Entrance Counseling Results Report (Continued)**  
**Message Class: DECC03OP, DECF03OP, or DECP03OP**  
**Weekly Delivery**

REPORT DATE: 07/31/2002      U.S. DEPARTMENT OF EDUCATION      Page 1  
 REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM  
 ENTRANCE COUNSELING QUIZ RESULTS

SCHOOL NAME: HARVARD UNIVERSITY  
 ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382  
 SCHOOL CODE: G92155

Borrower SSN	Borrower DOB	Borrower Name	Completion Date	Completion Time	R&R Ack
111-22-3333	01/01/1975	Pradip T Harris	07/24/2002	12:01:01 AM	Y
222-33-4444	01/01/1980	Scott Myers	07/26/2002	12:01:01 PM	Y
333-22-5555	01/01/1978	Joe Blow	07/29/2002	11:01:01 PM	Y

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

**Entrance Counseling Results Report (Continued)**  
**Message Class: DECC03OP, DECF03OP, or DECP03OP**  
**Daily Delivery**

REPORT DATE: 07/31/2002      U.S. DEPARTMENT OF EDUCATION      Page 1  
 REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM  
 ENTRANCE COUNSELING QUIZ RESULTS

SCHOOL NAME: HARVARD UNIVERSITY  
 ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382  
 SCHOOL CODE: G92155

Borrower SSN	Borrower DOB	Borrower Name	Completion Date	Completion Time	R&R Ack
111-22-3333	01/01/1975	Pradip T Harris	07/30/2002	06:01:01 AM	Y
222-33-4444	01/01/1980	Scott Myers	07/30/2002	12:01:01 PM	Y
333-22-5555	01/01/1978	Joe Blow	07/30/2002	07:01:01 PM	Y

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

# Delinquent Borrower Report

## Delinquent Borrower Detail Record (Data Format)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	DETL=Detail
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Borrower SSN	N	
5	28	35	8	Borrower Date of Birth	N	MMDDCCYY
6	36	65	30	Borrowers Last Name	A/N	
7	66	95	30	Borrowers First Name	A/N	
8	96	96	1	Borrowers Middle Initial	A/N	
9	97	107	11	Past Due Amount	N	Includes Pennies
10	108	111	4	Days Delinquent	N	
11	112	119	8	Delinquent Date	N	MMDDCCYY
12	120	130	11	Loan Amount	N	Includes Pennies
13	131	141	11	Monthly Payment Amount	N	Includes Pennies
14	142	149	8	Academic Completion Date	N	MMDDCCYY
15	150	179	30	Address Line 1	A/N	
16	180	209	30	Address Line 2	A/N	
17	210	234	25	City	A/N	
18	235	236	2	State Abbreviation	A	
19	237	250	14	Zip Code	A/N	
20	251	275	25	Country	A/N	
21	276	276	1	Address Condition	A	G=Good R=Returned B=Bad
22	277	286	10	Borrower's Residence Phone	A/N	
23	287	296	10	Borrower's Business Phone	A/N	
24	297	304	8	Grace End Date	N	MMDDCCYY
25	305	314	10	Borrower Status	A	Delinquent Defaulted

## Delinquent Borrower Report (Continued)

### Delinquent Borrower Detail Record (Data Format) (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
26	315	316	2	Repayment Option	A	FF = Fixed Payment FE = Fixed Payment Extended Term GR = Graduated Payment IC = Income Contingent NR = Not in Repayment SP = Special Plan SF = Alternate Plan Fixed Payment SG = Alternate Plan Graduated SN = Alternate Plan Fixed Term ST = Alternate Plan, Negative Amortization
27	317	320	4	Location Code	N	0101
28	321	350	30	Location Name	A/N	DLSC – Utica
29	351	360	10	Location Phone Number	N	8008480979
30	361	486	126	Filler	A/N	
		Total Bytes	486			



## Delinquent Borrower Report (Continued)

### Privacy Act Warning Record

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

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

## Delinquent Borrower Report (Continued)

### Stafford Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	STTL = School School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Stafford Borrowers count 31-60 days delinquent	N	
5	28	40	13	Stafford Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	Stafford Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	Stafford Borrowers count 61-90 days delinquent	N	
8	64	76	13	Stafford Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	Stafford Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	Stafford Borrowers count 91-120 days delinquent	N	
11	100	112	13	Stafford Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	Stafford Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	Stafford Borrowers count 121-150 days delinquent	N	
14	136	148	13	Stafford Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	Stafford Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	Stafford Borrowers Count 151-180 days delinquent	N	

## Delinquent Borrower Report (Continued)

### Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	Stafford Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	Stafford Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	Stafford Borrowers count 181-210 days delinquent	N	
20	208	220	13	Stafford Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	Stafford Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	Stafford Borrowers Count 211-240 days delinquent	N	
23	244	256	13	Stafford Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	Stafford Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	Stafford Borrowers Count 241-270 days delinquent	N	
26	280	292	13	Stafford Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	Stafford Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	Stafford borrowers Count 271-360 days delinquent	N	

## Delinquent Borrower Report (Continued)

### Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
29	316	328	13	Stafford Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	Stafford Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	Stafford Borrowers Count Monthly Total	N	
32	352	364	13	Stafford Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	Stafford Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	Stafford Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	414	14	Zeroes	N	
37	415	423	9	Stafford Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

## Delinquent Borrower Report (Continued)

### *In-School Consolidation Summary Record*

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	CTTL = School In-School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	In-School Borrowers count 31-60 days delinquent	N	
5	28	40	13	In-School Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	In-School Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	In-School Borrowers count 61-90 days delinquent	N	
8	64	76	13	In-School Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	In-School Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	In-School Borrowers count 91-120 days delinquent	N	
11	100	112	13	In-School Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	In-School Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	In-School Borrowers count 121-150 days delinquent	N	
14	136	148	13	In-School Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	In-School Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	In-School Borrowers Count 151-180 days delinquent	N	

## Delinquent Borrower Report (Continued)

### *In-School Consolidation Summary Record (Continued)*

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	In-School Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	In-School Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	In-School Borrowers count 181-210 days delinquent	N	
20	208	220	13	In-School Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	In-School Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	In-School Borrowers Count 211-240 days delinquent	N	
23	244	256	13	In-School Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	In-School Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	In-School Borrowers Count 241-270 days delinquent	N	
26	280	292	13	In-School Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	In-School Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	In-School borrowers Count 271-360 days delinquent	N	
29	316	328	13	In-School Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	In-School Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	In-School Borrowers Count Monthly Total	N	
32	352	364	13	In-School Borrowers Past Due Amount Monthly Total	N	Includes Pennies

## Delinquent Borrower Report (Continued)

### *In-School Consolidation Summary Record (Continued)*

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
33	365	378	14	In-School Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	In-School Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	414	14	Zeroes	N	
37	415	423	9	In-School Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

## Delinquent Borrower Report (Continued)

### All Borrowers Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	ATTL=School All Borrowers Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	All Borrowers count 31-60 days delinquent	N	
5	28	40	13	All Borrowers Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	All Borrowers Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	All Borrowers count 61-90 days delinquent	N	
8	64	76	13	All Borrowers Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	All Borrowers Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	All Borrowers count 91-120 days delinquent	N	
11	100	112	13	All Borrowers Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	All Borrowers Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	All Borrowers count 121-150 days delinquent	N	
14	136	148	13	All Borrowers Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	All Borrowers Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	All Borrowers Count 151-180 days delinquent	N	



## Delinquent Borrower Report (Continued)

### All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	All Borrowers Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	All Borrowers Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	All Borrowers count 181-210 days delinquent	N	
20	208	220	13	All Borrowers Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	All Borrowers Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	All Borrowers Count 211-240 days delinquent	N	
23	244	256	13	All Borrowers Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	All Borrowers Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	All Borrowers Count 241-270 days delinquent	N	
26	280	292	13	All Borrowers Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	All Borrowers Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	All Borrowers Count 271-360 days delinquent	N	
29	316	328	13	All Borrowers Amount Past Due 271-360 days delinquent	N	Includes Pennies

## Delinquent Borrower Report (Continued)

### All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
30	329	342	14	All Borrowers Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	All Borrowers Count Monthly Total	N	
32	352	364	13	All Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	All Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	All Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	414	14	Zeroes	N	
37	415	423	9	All Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			