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## Chapter composition

Chapter 8, Consolidation Loan Records, contains the following record types:

- Record type 17 (Consolidation Loan Notification)
- Record type 18 (Consolidation Loan Add-On/Increase Notification)
- Record type 20 (Consolidation Demographic Data)

## Record type 17 (Consolidation Loan Notification)

Lenders/lender-servicers submit Record type 17 (Consolidation Loan Notification) to notify guarantors/guarantor-servicers of a new consolidation loan. Guarantors/guarantor-servicers send this record back to the lender/lender-servicer to acknowledge acceptance of the loan and provide loan identifier information for future reporting purposes. Some lenders send multiple Record type 17s for the same borrower because subsidized, unsubsidized, and HEAL loans may be handled as separate consolidation loans.

Record type 20 (Consolidation Demographic Data) is used to provide initial demographic information for the borrower and/or spouse. Record type 05 (Address/Phone Change) is used to supply subsequent address changes.

Use Record type 15 (Loan Status Change) to cancel a consolidation loan. Use Record type 15 (Loan Status Change) and Record type 26 (Principal and Accrued Interest Balance) to reinstate the underlying loans that were previously paid by consolidation.

CAM does not currently support automated decrease transactions for consolidation loans. If a consolidation decrease is necessary, use an existing proprietary process.

Note: The changes made to section 428C(a)(3)(C) by the HERA eliminate the ability of a married couple to consolidate their eligible student loans in a joint FFEL or Direct Consolidation Loan. This change is effective for Consolidation Loan applications received on or after July 1, 2006.

In an effort to synchronize all parties' databases, the creator of a CAM record must be able to submit a replacement CAM record in a timely manner, when the original CAM record was rejected.

For Record type 17 (Consolidation Loan Notification), these record-level errors can be sent:

- If the CL Unique ID is blank or does not match an existing consolidation loan on the recipient's database, but the underlying loan amounts and disbursement date provided equal those in an existing consolidation loan on the recipient's database, the recipient should reject the notification. [067]
- The notification sent with this record must conform to the guarantor's/guarantor-servicer's consolidation loan policy. [068] (If a guarantor/guarantor-servicer uses error [068] to reject a consolidation loan notification record, they are encouraged to make use of the text portion of the error segment to make clear to the lender the reason for the reject.) Note: Utilize edit [068] stating "Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006."
- The consolidation loan must be reported by the lender within the Common Manual policy guidelines. [069]
- The consolidation loan cannot exceed the aggregate consolidation loan limit established by the guarantor/guarantor-servicer. [070]
- If the consolidation loan contains an underlying Direct Consolidation loan type, it must also contain at least one additional eligible loan type. [090]

Record dependency:

- Record type 02 (Identifier Data) for individual represented in the SSN field.
- Record type 20 (Consolidation Demographic Data) for the consolidation loan borrower, and, if the spouse resides at a different address, an additional Record type 20 (Consolidation Demographic Data) for the consolidation loan spouse.

Recommended reporting frequency: Weekly

Record type 17 (Consolidation Loan Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must equal SSN field in Record type 02. [105] SSN must meet applicable state residency requirements. [365]
04	Source ID	Sender's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number, according to function: Guarantor=3-character guarantor code Lender=6-character lender code Lender-servicer=6-character lender-servicer code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP-assigned guarantor-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Unique Loan Identifier	Unique value assigned and used by guarantor-servicer identifying loan (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> ). Lender/Lender servicer enters spaces on notification record Guarantor/guarantor-servicer enters unique identifier on Acknowledgement record, if applicable.	44	16	C	R1	If Source ID is lender or lender-servicer code, Unique Loan Identifier must be spaces. [350]
11	Guaranty Date	Date loan was guaranteed (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> ). Used by some guarantors/guarantor-servicers to identify loan. Lender enters zeros on notification; guarantor-servicer enters guaranty date on confirmation. CCYYMMDD format.	60	8	N	R1	If Source ID is lender, Guaranty Date must be zeros. [351] If Source ID is guarantor, Guaranty Date must be less than or equal to As-Of Date in Record type 01. [352]
12	Filler	Spaces.	68	13	C	R	

Record type 17 (Consolidation Loan Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
13	Holder/Lender Code	Six-digit ED-assigned code identifying current loan holder.	81	6	N	R	Holder/Lender Code must be ED-assigned lender code. [014] Holder/Lender Code must be eligible consolidation holder/lender on guarantor's database. [002]
14	Servicer Code	A 6-digit ED-assigned lender-servicer code used if non-holder services the loan.	87	6	N	R1	If filled, Servicer Code must be ED-assigned lender-servicer code. [014]
15	Filler	Spaces.	93	27	C	R	
16	CommonLine Unique Identifier	CommonLine Unique Identifier assigned to the loan by the creator of the submittal record file. If not provided in the initial submittal record, the recipient of this record may assign the ID and return that ID in the acknowledgment record. If provided in the initial submittal, the recipient may not assign a new ID.	120	17	C	R1	
17	CommonLine Loan Sequence Number	If assigned, CommonLine 2-digit loan sequence number. Only filled when record is being returned as confirmation of guaranty (See the Section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> ).	137	2	N	R1	If Source ID is lender or lender-servicer, CommonLine Loan Sequence Number must be zeros. [354]
18	Filler	Spaces.	139	4	C	R	
19	Servicer Responsibility Date	If non-holder services the loan, date on which lender-servicer assumed servicing responsibility. CCYYMMDD format.	143	8	N	R1	If filled, Servicer Responsibility Date must be greater than Guaranty Date minus 1 year. [293] If filled, Servicer Responsibility Date must be less than or equal to As-Of Date in Record type 01. [008] If filled, Servicer Responsibility Date must be greater than or equal to Disbursement Date. [355] If Servicer Code is filled, Servicer Responsibility Date must be greater than zero. [356]
20	Disbursement Date	Date funds were disbursed to repay original loan(s). CCYYMMDD format.	151	8	N	R	Disbursement Date must be less than or equal to As-Of Date in Record type 01. [008] Disbursement Date must be within lender's consolidation loan agreement with the guarantor. [357]
21	Consolidation Loan Amount	Total loan amount for which guaranty is requested. 999999V99 format.	159	8	N	R	Consolidation Loan Amount must equal sum of underlying loans (FFEL subsidized Stafford, FFEL unsubsidized Stafford, FFEL SLS, FFEL PLUS, FFEL Graduate/Professional PLUS, FFEL subsidized consolidation, HEAL, Nursing, Perkins, FISL, HPSL, FDL subsidized, FDL unsubsidized, FDL PLUS, FDL Graduate/Professional PLUS, FDL unsubsidized consolidation, FDL subsidized consolidation, FFEL unsubsidized consolidation). [358] Consolidation Loan Amount must be greater than or equal to minimum consolidation loan amount required by guarantor. [359]
Note: Prior to the 08/07/2006 Publication, Field 22 Length was 9.							
22	Filler	Spaces.	167	1	C	R	
22a	Underlying FFEL Graduate/Professional PLUS Loan Amount	Total amount of FFEL Graduate/Professional PLUS loan(s) paid by this consolidation. 999999V99 format Note: Since this field was previously a Character field, the Sender of the file may populate the field with spaces.	168	8	N	R1	

Record type 17 (Consolidation Loan Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
23	Interest Rate Type Code	A 1-character code indicating the type of interest being charged on the loan: F=fixed rate V=variable rate	176	1	C	R	Interest Rate Type must be F or V. [014]
24	Interest Rate	Current interest rate of loan identified. Degree of accuracy represented by five decimal places, e.g.: 10450=10.45%, 08000=8% V99999 format.	177	5	N	R1	If Interest Rate Type is V, Interest Rate must be zeros. [361] If Interest Rate Type is F, Interest Rate must be filled. [362]
25	Underlying FFEL Subsidized Stafford Loan Amount	Total amount of FFEL subsidized Stafford loan(s) paid by this consolidation. 999999V99 format.	182	8	N	R1	
26	Underlying FFEL Unsubsidized Stafford Loan Amount	Total amount of FFEL unsubsidized Stafford loan(s) paid by this consolidation. 999999V99 format.	190	8	N	R1	
27	Underlying FFEL SLS Loan Amount	Total amount of FFEL SLS loan(s) paid by this consolidation. 999999V99 format.	198	8	N	R1	
28	Underlying FFEL PLUS Loan Amount	Total amount of FFEL PLUS loan(s) paid by this consolidation 999999V99 format	206	8	N	R1	
29	Underlying FFEL Subsidized Consolidation Loan Amount	Total amount of FFEL consolidation loan(s) paid by this consolidation. 999999V99 format.	214	8	N	R1	
30	Underlying HEAL Loan Amount	Total amount of HEAL loan(s), including HEAL consolidation loans, paid by this consolidation. 999999V99 format.	222	8	N	R1	
31	Underlying Nursing Loan Amount	Total amount of Nursing loan(s) paid by this consolidation. 999999V99 format.	230	8	N	R1	
32	Underlying Perkins Loan Amount	Total amount of Perkins loan(s) paid by this consolidation. 999999V99 format.	238	8	N	R1	
33	Underlying FISL Loan Amount	Total amount of FISL loan(s) paid by this consolidation. 999999V99 format.	246	8	N	R1	
34	Underlying HPSL Loan Amount	Total amount of HPSL loan(s) paid by this consolidation. 999999V99 format.	254	8	N	R1	
35	Underlying FDL Subsidized Loan Amount	Total amount of FDL subsidized loan(s) paid by this consolidation. 999999V99 format.	262	8	N	R1	
36	Underlying FDL Unsubsidized Loan Amount	Total amount of FDL unsubsidized loan(s) paid by this consolidation. 999999V99 format.	270	8	N	R1	

Record type 17 (Consolidation Loan Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
37	Underlying FDL PLUS Loan Amount	Total amount of FDL PLUS loan(s) paid by this consolidation. 999999V99 format.	278	8	N	R1	
38	Underlying FDL Unsubsidized Consolidation Loan Amount	Total amount of FDL unsubsidized consolidation loan(s) paid by this consolidation. 999999V99 format.	286	8	N	R1	
39	Underlying FDL Subsidized Consolidation Loan Amount	Total amount of FDL subsidized consolidation loan(s) paid by this consolidation. 999999V99 format.	294	8	N	R1	
40	Underlying FFEL Unsubsidized Consolidation Loan Amount	Total amount of FFEL unsubsidized consolidation loan(s) paid by this consolidation. 999999V99 format.	302	8	N	R1	
41	Application Received Date	Date that application for consolidation was received by the consolidating lender. CCYYMMDD format.	310	8	N	R1	
Note: Prior to the 03/01/2006 Publication, Field 42 Length was 16.							
42	Filler	Spaces.	318	6	C	R	
42a	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.  Fill this field with a space if you are not providing this data or if the note is not electronically signed.	324	1	C	R1	Borrower Electronic Signature Indicator Code is invalid [321]
42b	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  Note: This field will be used to determine the organization that captured the e-sign note to assist entities that perform servicing. The creator of the CAM submittal record will populate this field if they have the information.	325	9	C	R1	E-signature Source Type Code contains an invalid value [322]
43	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or a school-assigned application identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	

Record type 17 (Consolidation Loan Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
44	Lender Use Only	Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity, or a lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	
45	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
46	Separate Spousal Address Indicator	Y=separate spousal address N=no separate spousal address  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	400	1	C	R	Separate Spousal Address Indicator must be Y or N. [014]
47	Filler	Spaces.	401	1	C	R	
48	Holder/Lender Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	402	4	C	R1	If filled, Holder/Lender Non-ED Branch ID must be valid identifier on recipient's database. [002]
49	Spousal SSN	SSN of spouse jointly liable for consolidation loan repayment.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	406	9	N	R1	If filled, Spousal SSN must be less than all nines. [014] If filled, Spousal SSN must be different than SSN field. [363] If filled and used for matching, Spousal SSN must equal value on recipient's database. [016] If Spousal Last Name is filled, Spousal SSN must be filled. [364] If Spousal First Name is filled, Spousal SSN must be filled. [364] If Spousal Date of Birth is filled, Spousal SSN must be filled. [364]
Note: Prior to the 08/07/2006 Publication, Field 50 was DUNS Holder/Lender Code starting in Position 415 with a Length of 9.							
50	Filler	Spaces.	415	1	C	R	
50a	Underlying FDL Graduate/ Professional PLUS Loan Amount	Total amount of FDL Graduate/Professional PLUS loan(s) paid by this consolidation. 999999V99 format Note: Since this field was previously a Character field, the Sender of the file may populate the field with spaces.	416	8	N	R1	
51	DUNS Servicer Code	Reserved for future use, upon initiation of DUNS by ED.	424	9	N	R1	
52	Submittal As-Of Date	As of date from header record of original submission, filled by original sender. Always included in return file. CCYYMMDD format.	433	8	N	R1	
53	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	

Record type 17 (Consolidation Loan Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
54	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
55	Record Status	Type of record being sent: S=submittal R=reject A=acknowledgment	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R or A. [003]
56	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
57	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 18 (Consolidation Loan Add-On/Increase Notification)

Lenders/lender-servicers submit Record type 18 (Consolidation Loan Add-On/Increase Notification) to notify a guarantor/guarantor-servicer of an add-on or increase to a consolidation loan. Guarantors/guarantor-servicers send this record back to the lender/lender-servicer to acknowledge acceptance of the add-on or increase. Some lenders send multiple type 18 records for the same borrower because subsidized, unsubsidized, and HEAL loans may be handled as separate consolidation loans.

Use Record type 15 (Loan Status Change) to cancel a consolidation loan. Use Record type 15 (Loan Status Change) and Record type 26 (Principal and Accrued Interest Balance) to reinstate the underlying loans that were previously reported as paid by consolidation.

CAM does not currently support automated decrease transactions for consolidation loans. If a consolidation decrease is necessary, use an existing proprietary process.

In an effort to synchronize all parties' databases, the creator of a CAM record must be able to submit a replacement CAM record in a timely manner, when the original CAM record was rejected.

For Record type 18 (Consolidation Loan Add-On/Increase Notification), these record-level errors can be sent:

- Loan must not be in a claim paid status on the guarantor's system. [053]
- The notification sent with this record must conform to the guarantor's/guarantor-servicer's consolidation loan policy. [068] (If a guarantor/guarantor-servicer uses error [068] to reject a consolidation loan notification record, they are encouraged to make use of the text portion of the error segment to make clear to the lender the reason for the reject.)
- The consolidation loan must be reported by the lender within the Common Manual policy guidelines. [069]
- The consolidation loan cannot exceed the aggregate consolidation loan limit established by the guarantor/guarantor-servicer. [070]
- Loan is closed on recipient's database [071]

Record dependency:

- Record type 02 (Identifier Data) for individual represented in the SSN field.

Recommended reporting frequency: Weekly

Record type 18 (Consolidation Loan Add-On/Increase Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must equal SSN field in Record type 02. [105]
04	Source ID	Sender's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number, according to function: Guarantor=3-character guarantor code Lender=6-character lender code Lender-servicer=6-character lender-servicer code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP-assigned guarantor-servicer code. [014]

Record type 18 (Consolidation Loan Add-On/Increase Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Unique Loan Identifier	Unique value assigned and used by guarantor identifying loan (See the section in <i>Chapter 2, Loan Characteristics</i> , titled <i>Loan identifier fields</i> ). This is the value reported by the guarantor/guarantor-servicer in Acknowledgement Record type 17, Consolidation Loan Notification.	44	16	C	R1	If filled and used for matching, Unique Loan Identifier must equal value on recipient's database. [018]
11	Guaranty Date	Date loan was guaranteed (see the section in <i>Chapter 2, Loan Characteristics</i> , titled <i>Loan identifier fields</i> ). Used by some guarantors/guarantor-servicers to identify loan. This is the value reported by the guarantor-servicer in Acknowledgement Record type 17, Consolidation Loan Notification. CCYYMMDD format.	60	8	N	R1	If filled and used for matching, Guaranty Date must equal value on recipient's database $\pm 30$ days. [018]
12	Filler	Spaces.	68	13	C	R	
13	Holder/Lender Code	Six-digit ED-assigned code identifying current loan holder.	81	6	N	R	If used for matching, Holder/Lender Code must equal value on recipient's database. [018]
14	Servicer Code	A 6-digit ED-assigned lender-servicer code used if non-holder services the loan.	87	6	N	R1	If filled and used for matching, Servicer Code must equal value on recipient's database. [018]
15	Filler	Spaces.	93	27	C	R	
16	CommonLine Unique Identifier	If assigned, CommonLine Unique Identifier (See the section in <i>Chapter 2, Field Characteristics</i> , titled <i>Loan identifier fields</i> ).	120	17	C	R1	If filled and used for matching, CommonLine Unique Identifier must equal value on recipient's database. [018]
17	CommonLine Loan Sequence Number	If assigned, CommonLine 2-digit loan sequence number (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> ).	137	2	N	R1	If filled and used for matching, CommonLine Loan Sequence Number must equal value on recipient's database. [018]
18	Filler	Spaces.	139	4	C	R	
19	Subsequent Disbursement Date	Date funds were disbursed to repay add-on/increase amount. CCYYMMDD format.	143	8	N	R	Subsequent Disbursement Date must be greater than or equal to Disbursement Date. [366] Subsequent Disbursement Date must be less than or = to 210 days from the date the original Consolidation Loan was originally disbursed. [367]
20	Disbursement Date	Date funds were disbursed to repay loan(s) originally reported. CCYYMMDD format.	151	8	N	R	Disbursement Date must be less than or equal to As-Of Date in Record type 01. [008]

Record type 18 (Consolidation Loan Add-On/Increase Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
21	Consolidation Loan Amount	Total amount of guaranty after add-on or increase. Include any previous consolidation amounts for this loan, plus any additional amount being added. 999999V99 format.	159	8	N	R	Consolidation Loan Amount must equal sum of underlying loans (FFEL subsidized Stafford, FFEL unsubsidized Stafford, FFEL SLS, FFEL PLUS, FFEL Graduate/Professional PLUS, FFEL subsidized consolidation, HEAL, Nursing, Perkins, FISL, HPSL, FDL subsidized, FDL unsubsidized, FDL PLUS, FDL Graduate/Professional PLUS, FDL unsubsidized consolidation, FDL subsidized consolidation, FFEL unsubsidized consolidation). [358] Consolidation Loan Amount must be greater than or equal to minimum consolidation loan amount required by guarantor. [359]
22	Amount Added to Consolidation Loan	Additional amount being requested (to be added to consolidation loan guaranty). 999999V99 format.	167	8	N	R	Amount Added to Consolidation Loan plus current guaranty amount must equal new Consolidation Loan Amount. [368]
23	Loan Add-On/Increase Indicator	A=add-on I=increase	175	1	C	R	Loan Add-On/Increase Indicator must be A or I. [014]
24	Interest Rate Type Code	A 1-character code indicating the type of interest being charged on the loan: F=fixed rate V=variable rate	176	1	C	R	Interest Rate Type must be F or V. [014]
25	Interest Rate	Interest rate of loan identified after add-on. Degree of accuracy represented by five decimal places, e.g.: 10450=10.45%, 08000=8%. V99999 format.	177	5	N	R1	If Interest Rate Type is V, Interest Rate must be zero. [361] If Interest Rate Type is F, Interest Rate must be filled. [362]
26	Revised Underlying FFEL Subsidized Stafford Loan Amount	Revised total of FFEL subsidized Stafford loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	182	8	N	R1	If filled, Revised Underlying FFEL Subsidized Stafford Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
27	Revised Underlying FFEL Unsubsidized Stafford Loan Amount	Revised total of FFEL unsubsidized Stafford loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	190	8	N	R1	If filled, Revised Underlying FFEL Unsubsidized Stafford Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
28	Revised Underlying FFEL SLS Loan Amount	Revised total of FFEL SLS loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	198	8	N	R1	If filled, Revised Underlying FFEL SLS Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
29	Revised Underlying FFEL PLUS Loan Amount	Revised total of FFEL PLUS loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	206	8	N	R1	If filled, Revised Underlying FFEL PLUS Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]

Record type 18 (Consolidation Loan Add-On/Increase Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
30	Revised Underlying FFEL Subsidized Consolidation Loan Amount	Revised total of FFEL consolidation loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	214	8	N	R1	If filled, Revised Underlying FFEL Subsidized Consolidation Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
31	Revised Underlying HEAL Loan Amount	Revised total of HEAL loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	222	8	N	R1	If filled, Revised Underlying HEAL Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
32	Revised Underlying Nursing Loan Amount	Revised total of Nursing loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	230	8	N	R1	If filled, Revised Underlying Nursing Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
33	Revised Underlying Perkins Loan Amount	Revised total of Perkins loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	238	8	N	R1	If filled, Revised Underlying Perkins Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
34	Revised Underlying FISL Loan Amount	Revised total of FISL loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	246	8	N	R1	If filled, Revised Underlying FISL Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
35	Revised Underlying HP SL Loan Amount	Revised total of HP SL loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	254	8	N	R1	If filled, Revised Underlying HP SL Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
36	Revised Underlying FDL Subsidized Loan Amount	Revised total of FDL subsidized loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	262	8	N	R1	If filled, Revised Underlying FDL Subsidized Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
37	Revised Underlying FDL Unsubsidized Loan Amount	Revised total of FDL unsubsidized loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	270	8	N	R1	If filled, Revised Underlying FDL Unsubsidized Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
38	Revised Underlying FDL PLUS Loan Amount	Revised total of FDL PLUS loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	278	8	N	R1	If filled, Revised Underlying FDL PLUS Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
39	Revised Underlying FDL Unsubsidized Consolidation Loan Amount	Revised total of FDL unsubsidized consolidation loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	286	8	N	R1	If filled, Revised Underlying FDL Unsubsidized Consolidation Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]

Record type 18 (Consolidation Loan Add-On/Increase Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
40	Revised Underlying FDL Subsidized Consolidation Loan Amount	Revised total of FDL subsidized consolidation loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	294	8	N	R1	If filled, Revised Underlying FDL Subsidized Consolidation Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
41	Revised Underlying FFEL Unsubsidized Consolidation Loan Amount	Revised total of FFEL unsubsidized consolidation loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format.	302	8	N	R1	If filled, Revised Underlying FFEL Unsubsidized Consolidation Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
42	Application Received Date	Date that application for consolidation was received by the consolidating lender. CCYYMMDD format.	310	8	N	R1	
42a	Revised Underlying FFEL Graduate/Professional PLUS Loan Amount	Revised total amount of FFEL Graduate/Professional PLUS loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format Note: Since this field was previously a Character field, the Sender of the file may populate the field with spaces.	318	8	N	R1	If filled, Revised Underlying FFEL Graduate/Professional PLUS Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
Note: Prior to the 08/07/2006 Publication, Field 43 Length was 16.							
43	Filler	Spaces.	326	8	C	R	
44	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or a school-assigned application identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	
45	Lender Use Only	Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity, or a lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	
46	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
47	Filler	Spaces.	400	2	C	R	

Record type 18 (Consolidation Loan Add-On/Increase Notification)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
48	Holder/Lender Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	402	4	C	R1	If filled, Holder/Lender Non-ED Branch ID must be valid identifier on recipient's database. [002]
49	Filler	Spaces.	406	9	C	R	
Note: Prior to the 08/07/2006 Publication, Field 50 was DUNS Holder/Lender Code starting in Position 415 with a Length of 9.							
50	Filler	Spaces.	415	1	C	R	
50a	Revised Underlying FDL Graduate/ Professional PLUS Loan Amount	Revised Total amount of FDL Graduate/Professional PLUS loan(s) paid by this consolidation. Include any amount(s) previously paid by this consolidation plus any additional amount being added. 999999V99 format Note: Since this field was previously a Character field, the Sender of the file may populate the field with spaces.	416	8	N	R1	If filled, Revised Underlying FDL Graduate/Professional PLUS Loan Amount must be greater than or equal to current underlying amount on guarantor's database. [369]
51	DUNS Servicer	Reserved for future use, upon initiation of DUNS by ED.	424	9	N	R1	
52	Submittal As-Of Date	As of date from header record of original submission, filled by original sender. Always included in return file. CCYYMMDD format.	433	8	N	R1	
53	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
54	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
55	Record Status	Type of record being sent: S=submittal R=reject U=update A=acknowledgment	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R, A, or U. [003]
56	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
57	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 20 (Consolidation Demographic Data)

Lenders and lender-servicers submit Record type 20 (Consolidation Demographic Data) to provide initial borrower or spouse demographic information with Record type 17 (Consolidation Loan Notification).

For non-spousal consolidation loans, one record type 20 is reported which contains the demographic information for the borrower as well as identifying information to link it to the appropriate Record type 17. In record 20, fill the SSN field (field 3) with the borrower's SSN and the Spousal SSN field (field 35) with zeros. Fill the remaining spousal identifier fields with spaces or zeros depending on the data type indicated for the field.

For spousal consolidation loans the spouses may or may not have the same addresses:

- If the addresses are the same, fill the SSN field (field 3) of record 20 with the primary borrower's SSN and the Spousal SSN field (field 35) with zeros. A lack of a second Record type 20 indicates the address for the spouse is the same. In this scenario, the spousal SSN is reported in Record 17 (field 49) only.

- If the spousal addresses are different:
  - For the first Record type 20, fill the SSN field (field 3) with the primary borrower's SSN and the Spousal SSN field (field 35) with zeros. The Spousal SSN field will be the only field required to have zeros for separate spousal address reporting. This indicates to the recipient that the demographic information being reported is for the primary borrower on this Record type 20.
  - For the second Record type 20, fill the SSN field (field 3) of record 20 with the primary borrower's SSN and the Spousal SSN field (field 35) with the spouse's SSN. This indicates to the recipient that the address being provided is for the spouse. In this situation, the spousal SSN is reported in Record Type 20 and in Record type 17, field 49. The pertinent spousal demographic information is also reported on this Record type 20.

To report any change in demographic information after guaranty, submit Record type 05 (Address/Phone Change). For Record type 05, report the SSN of the person for whom the change is being reported.

The following fields must be populated to be considered a complete address: Street Address 1, City, State, and Zip/Postal Code. If one of these fields is populated, the others must be as well. There are exceptions for foreign country addresses (State = FC) and these exceptions are outlined in the edits.

Note: The changes made to section 428C(a)(3)(C) by the HERA eliminate the ability of a married couple to consolidate their eligible student loans in a joint FFEL or Direct Consolidation Loan. This change is effective for Consolidation Loan applications received on or after July 1, 2006.

In an effort to synchronize all parties' databases, the creator of a CAM record must be able to submit a replacement CAM record in a timely manner, when the original CAM record was rejected.

Record dependency:

- Record type 02 (Identifier Data) for individual represented in the SSN field.
- Record type 17 (Consolidation Loan Notification).
- Record type 20 (Consolidation Demographic Data).

Report a second Record type 20 if the following two conditions occur simultaneously:

- The loan being reported is a spousal consolidation loan and
- The primary borrower and the spouse have different addresses.

Recommended reporting frequency: Weekly

Record type 20 (Consolidation Demographic Data)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of primary consolidation loan borrower.	5	9	N	R	SSN must equal SSN field in Record type 02. [105]

Record type 20 (Consolidation Demographic Data)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
04	Source ID	Sender's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number, according to function: Guarantor=3-character guarantor code Lender=6-character lender code Lender-servicer=6-character lender-servicer code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP-assigned guarantor-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Filler	Spaces.	44	1	C	R	
11	Street Address 1	If this is the first Record type 20 being sent, first line of the street address for person identified by SSN. If this is the second Record type 20 being sent, first line of the street address for person identified in Spousal SSN field.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	45	35	C	R1	If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code) must be provided. [167]
12	Street Address 2	If this is the first Record type 20 being sent, the second line of the street address for person identified by SSN. If this is the second Record type 20 being sent, the second line of the street address for person identified in Spousal SSN field. This data is required if necessary for continuation of the person's Street Address 1 information.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	80	35	C	R1	

Record type 20 (Consolidation Demographic Data)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
13	City	If this is the first Record type 20 being sent, city of address for person identified by SSN. If this is the second Record type 20 being sent, city of the address for person identified in Spousal SSN field.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	115	24	C	R1	If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code) must be provided. [167]
14	State	If this is the first Record type 20 being sent, a 2-character state abbreviation for the address of the person identified by SSN. If this is the second Record type 20 being sent, a 2-character state abbreviation for the address of the person identified in the Spousal SSN field. If the address is a foreign country, this field should be populated with FC (See <i>Appendix A, Code Values</i> ).  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	139	2	C	R	State must be valid state code or FC (foreign country). [014] If Country is filled, State must be FC. [168] If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code) must be provided. [167]
15	Country	If this is the first Record type 20 being sent, country of residence, if other than U.S., of person identified by SSN. If this is the second Record type 20 being sent, country of residence, if other than U.S. of person identified in the Spousal SSN field.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	141	25	C	R1	If State is FC, Country must be filled. [177]
16	Zip/Postal Code	If this is the first Record type 20 being sent, U.S. zip or foreign postal code for the address identified by SSN. If this is the second Record type 20 being sent, U.S. zip or foreign postal code of person in the Spousal SSN field.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	166	14	C	R1	Zip/Postal Code cannot contain hyphens. [011] If State is other than FC, Zip/Postal Code must be valid U.S. zip code (5 or 9 characters). [014] If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code) must be provided. [167]
17	Filler	Spaces.	180	9	C	R	
18	Home Phone Number	Home phone number, or N/A if it has been verified that the person identified by the SSN does not have a phone. Leave blank if unknown if person has phone. Must be provided if available.	189	10	C	R1	If filled, Home Phone Number must be greater than all zeros but less than all nines, or N/A. [014]
19	Home Phone International Prefix	International prefix for home phone number, or N/A if it has been verified that the person identified by the SSN does not have a phone.	199	10	C	R1	
20	Filler	Spaces.	209	9	C	R	

Record type 20 (Consolidation Demographic Data)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
21	Work Phone Number	Work phone number or N/A if it has been verified that the workplace does not have a phone. Leave blank if unknown if workplace has phone. Must be provided if available.	218	10	C	R1	If filled, Work Phone Number must be greater than all zeros but less than all nines, or N/A. [014]
22	Work Phone International Prefix	International prefix for work phone number, or N/A if it has been verified that the workplace does not have a phone.	228	10	C	R1	
23	Borrower Driver's License State	State of borrower's driver's license, or spaces if borrower does not provide driver's license state on application.	238	2	C	R1	If Borrower Driver's License Number is other than N/A, Borrower Driver's License State must be filled. [371] If filled, Borrower Driver's License State must be valid state code or FC (foreign country). [014]
24	Borrower Driver's License Number	Identification number on borrower's driver's license, or N/A if borrower does not provide driver's license identification number on applications.	240	20	C	R1	If Borrower Driver's License State is filled, Borrower Driver's License Number must be filled. [371]
25	Spousal Driver's License State	State of spouse's driver's license, or spaces if borrower does not provide driver's license state on application.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	260	2	C	R1	If filled, Spousal Driver's License State must be valid state code or FC (foreign country). [014] If Spousal Driver's License Number is other than N/A, Spousal Driver's License State must be filled. [372] Complete Spousal Date of Birth, Spousal First Name, Spousal Last Name, Spousal Driver's License State, Spousal License Number must be provided. If two Record Type 20s exist the information on both Record Type 20s must match, excluding the Spousal SSN which is only populated on the second Record Type 20. [373]
26	Spousal Driver's License Number	Identification number on spouse's driver's license, or N/A if borrower does not provide driver's license identification number on applications.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	262	20	C	R1	If Spousal Driver's License State is filled, Spousal Driver's License Number must be filled. [372] Complete Spousal Date of Birth, Spousal First Name, Spousal Last Name, Spousal Driver's License State, Spousal License Number must be provided. If two Record Type 20s exist the information on both Record Type 20s must match, excluding the Spousal SSN which is only populated on the second Record Type 20. [373]
27	Spousal Last Name	Current last name of spouse. Place suffixes (Jr., SR., II, III, etc.) at end of new last name, following one space. Do not use professional and educational titles as part of the name. NLN if no last name.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	282	35	C	R1	If filled and used for matching, Spousal Last Name must equal value on recipient's database. [016] If filled, first character of Spousal Last Name cannot be a space. [102] If Spousal Last Name is NLN, Spousal First Name cannot be NFN. [156] Complete name information must be provided. [157] Complete Spousal Date of Birth, Spousal First Name, Spousal Last Name, Spousal Driver's License State, Spousal License Number must be provided. If two Record Type 20s exist the information on both Record Type 20s must match, excluding the Spousal SSN which is only populated on the second Record Type 20. [373]

Record type 20 (Consolidation Demographic Data)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
28	Spousal First Name	First name of spouse Do not use professional and educational titles as part of the name. NFN if no first name.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	317	12	C	R1	If filled, first character of Spousal First Name cannot be a space. [102] If Spousal First Name is NFN, Spousal Last Name cannot be NLN. [156] Complete name information must be provided. [157] If filled and used for matching, Spousal First Name must equal value on recipient's database. [016] Complete Spousal Date of Birth, Spousal First Name, Spousal Last Name, Spousal Driver's License State, Spousal License Number must be provided. If two Record Type 20s exist the information on both Record Type 20s must match, excluding the Spousal SSN which is only populated on the second Record Type 20. [373]
29	Spousal Middle Initial	Current middle initial of the spouse. Space if no middle initial.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	329	1	C	R1	
30	Filler	Spaces.	330	4	C	R	
31	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or a school-assigned application identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	
32	Lender Use Only	Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity, or a lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	
33	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
34	Filler	Spaces.	400	6	C	R	

Record type 20 (Consolidation Demographic Data)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
35	Spousal SSN	Spousal SSN jointly liable for consolidation loan repayment. This field is only filled when reporting a spousal address that is different than the borrower's address.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	406	9	N	R1	If filled, Spousal SSN must be less than all nines. [014] Complete Spousal Date of Birth, Spousal First Name, Spousal Last Name, Spousal Driver's License State, Spousal License Number must be provided. If two Record Type 20s exist the information on both Record Type 20s must match, excluding the Spousal SSN which is only populated on the second Record Type 20. [373] If filled, Spousal SSN must match the Spousal SSN in Record 17, Field 49. [394] If Spousal SSN in Record 17, Field 49 is zero, Spousal SSN must be zero. [395] If Spousal SSN in Record 17, Field 49 is filled, and separate Spousal Address Indicator in Record 17, Field 46 is N, Spousal SSN must be zero. [396] If Spousal SSN in Record 17, Field 49 is filled and Separate Spousal Address Indicator in Record 17 is Y, Spousal SSN in one record type 20 must match Spousal SSN in record type 17 and the Spousal SSN in the other record type 20 must be zero. [397]
36	Spousal Date of Birth	Spouse's date of birth. CCYYMMDD format.  Note: Spousal Consolidation is not permitted for Consolidation Loan applications received on or after July 1, 2006.	415	8	N	R1	If filled, Spousal Date of Birth must be at least 12 years, but no more than 99 years, before As-Of Date in Record type 01. [159] If spouse already exists on recipient's database, Spousal Date of Birth must equal spousal date of birth on recipient's database. [374] Complete Spousal Date of Birth, Spousal First Name, Spousal Last Name, Spousal Driver's License State, Spousal License Number must be provided. If two Record Type 20s exist the information on both Record Type 20s must match, excluding the Spousal SSN which is only populated on the second Record Type 20. [373]
37	Filler	Spaces.	423	10	C	R	
38	Submittal As-Of Date	As of date from header record of original submission, filled by original sender. Always included in return file. CCYYMMDD format.	433	8	N	R1	
39	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
40	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
41	Record Status	Type of record being sent: S=submittal R=reject	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R. [003]
42	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
43	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]