

Chapter 10

Default Aversion Assistance Request (DAAR) Records

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Chapter composition

Chapter 10, Default Aversion Assistance Request (DAAR) Records, contains the following record types:

- Record type 40 (DAAR Borrower Demographic Information)
- Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)
- Record type 42 (DAAR Reference Information)
- Record type 43 (DAAR E/C/S Information)
- Record type 44 (Loan-Level DAAR Information)

Overview - General information for Default Aversion Assistance Request (DAAR) reporting

Default aversion assistance request (DAAR) reporting allows lenders/lender-servicers to systematically request default aversion assistance (DAA) from guarantors/guarantor-servicers. The DAAR record types have been designed to support reporting within the policies and guidelines outlined in the Common Manual. In order to realize the benefits of an electronic process, although not currently supported by the Common DAAR form, update and cancellation functions have been added.

In response to requirements unique to DAAR processing, some of the standards of CAM processing were modified slightly and are outlined below. The list also contains issues that are unique to DAAR processing, but are not specifically variations from CAM processes.

Acknowledgements

A value of A (acknowledgement) or I (informational) being returned in the Record Status field for a DAAR record set has a more distinct meaning beyond the term “processed”. These return values indicate that the DAAR has been successfully processed and loaded to the guarantor’s/guarantor-servicer’s system and default aversion (DA) work has been initiated.

Guarantor receipt date

Because it is difficult for a lender/lender-servicer to track the guarantor’s/guarantor-servicer’s receipt date for electronic processes, the Guarantor Receipt Date field was included in Record type 44 (Loan-Level DAAR Information). The field is populated with zeros by the lender/lender-servicer during original submittal to be filled by the guarantor/guarantor-servicer upon receipt. The value used to populate this field should be the date the guarantor/guarantor-servicer received the electronic submittal or the tape containing the DAAR and will be communicated to the lender/lender-servicer in the return file.

This value will be critical to determining the timely filing of the DAAR(s) in absence of evidence to the contrary (e.g., express mail receipt for tape submittal). Since delays in electronic transmission and mail can occur, the following formulas are recommended to help the lender/lender-servicer determine if there may be a receipt date discrepancy between trading partners:

- For electronic submittals, the value in the Guarantor Receipt Date must be the date the file transmission was received by the guaranty agency, not the date the DAARs were processed on the guarantor’s/guarantor-servicer’s system.
- For tape submittals, the value in the Guarantor Receipt Date field should be within five days of the date the lender/lender-servicer sent the tape.

Loan-level submittal and processing

Complications exist when processing DAARs at a borrower- or account-level. These complications include the need to tie all loans included in the original DAAR to all subsequent update or cancellation activities. It is possible to accept and activate DA processing for one loan within a DAAR record set, while rejecting another loan within the same set. Additionally, it is possible for a cure or update of delinquency to occur for one loan when several loans were included in the original DAAR. In order to eliminate these complications, it is necessary to submit certain DAAR information at loan-level.

Loan link

The value in the Loan Link field is a numeric code assigned by the sender and is used to match records for the same loan. The Loan Link field exists only in Record types 43 (DAAR E/C/S Information) and 44 (Loan-Level DAAR Information) because these are the only loan-level DAAR records. The sender assigns the same value for the loan link in both the 43 and 44 records. This allows a match between Record type 43 (DAAR E/C/S Information) and Record type 44 (Loan-Level DAAR Information) for the same loan. Guarantors/guarantor-servicers can use either the Loan Link or identifier data fields, such as disbursement date, to link the loans.

New record status

A new return record status I (Informational) has been added to allow acceptance of DAAR reporting activities despite one or more data discrepancies between lender and guarantor/guarantor-servicer information. The new record status allows communication of this discrepancy, but does not prevent loading of the DAAR and initiation of the appropriate activity by the guarantor/guarantor-servicer. The record status of I not only acknowledges a discrepancy existed, but also indicates the successful loading of the DAAR.

DAAR date

The DAAR Date field in Record type 44 (Loan-Level DAAR Information) should contain the date the lender/lender-servicer identified the need to request, update or cancel DAAR activity, regardless of file submittal date. For example, if a lender/lender-servicer identifies a need for a DAAR on Tuesday, March 16, this date should be reported as the DAAR Date even though the submittal file may not be created until Saturday, March 20.

Record types

Most CAM records were designed to report a single transaction; however, almost all submissions of DAAR information require multiple records.

Required fields

For all record layouts, an R in the Required column in the record layout chapters indicates the field is required on all records of this type. An R1 indicates the data should be provided if available. Data in R1 fields may or may not be required, based on condition(s) in the edits (global, record-level, and field-level). Specific field requirements are included in each record layout chapter.

For purposes of electronic documentation, the required nature of the fields on the form does not necessarily correlate to the required nature of the fields in the electronic version. A data element that is required on an “if available” basis on the form does not mean this field will necessarily have a value of R in the “Required” column of the layouts. A field that may not contain a value in the electronic version has a value of R1 in the “Required” column of the layouts. A value of R would only be placed in the “Required” column of the layouts for fields that would always be populated, regardless of business reason.

As an example, the Current Principal Balance Amount has the value of R1 in the “Required” column of the layouts because it may contain zeros for certain business reasons. Additionally, the Source ID has a value of R in the “Required” column because it will always contain a positive value.

E-mail information

A submittal of a DAAR may trigger a submittal of a Record type 19 (E-mail information). It should not be considered as part of the DAAR submittal record set and should not affect the editing or processing of the DAAR by the guarantor.

Skiptracing assistance requests

In addition to DAAR reporting, Record type 40 (DAAR Borrower Demographic Information) may also be used to request skiptracing assistance for borrowers who are not delinquent or whose delinquency is not sufficient to require DAAR reporting. The Skiptracing Request Indicator field will indicate the reason for the DAAR. No other records are required to initiate a request for skiptracing assistance.

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Note: A skiptracing request does not provide any delinquency information. Therefore, a standard DAAR must be generated if a borrower becomes delinquent following the submittal of a skiptracing request. If a lender is requesting skiptracing assistance in addition to the default aversion assistance, a Record Type 44 must be included in the record set. The lender should utilize the validity indicator in the appropriate address or phone field in Record Type 40 to signify the need for skiptracing.

Because other mechanisms exist to advise the guarantor/guarantor-servicer of a new or updated address (e.g., Record type 05 Address/Phone Change), there is no provision for providing updates or cancellations of skiptracing requests through the DAAR records. Until CAM Record type 05 (Address/Phone Change) is in place between trading partners, their current proprietary process should be used to convey this information.

DAAR submittal file

Frequency

If multiple events occur for the same borrower within a single reporting period, all events will be reported in the next submittal file. For example, a DAAR, an update, and a cancellation all occur for the same loan on different days during a single week. The lender/lender-servicer should report each activity in the next submittal file to ensure the guarantor/guarantor-servicer is aware of all DAAR information pertaining to the borrower for this reporting period. All DAAR activities for a single borrower may be reported in the same record set. It may be necessary for the guarantor/guarantor-servicer to use the DAAR Date or Date/Time Stamp to determine the appropriate processing order.

Regardless of when the file is ultimately sent to the guarantor/guarantor-servicer, all three activities are sent. All activities can be reported in the same record set.

Day of Activity	Activity	DAAR Type
Monday	DAAR	DF
Tuesday	Delinquency changed	UP
Thursday	Delinquency cured	CA

Lender/Lender-servicer change

If an active DAAR exists when a lender sells the loan or in the case of a servicer change, the guarantor/guarantor-servicer would update the new lender or servicer code on the existing request rather than requiring a new request.

Note: If a borrower is delinquent on loans with more than one guarantor/guarantor-servicer, a separate record set should be submitted for each guaranty agency.

There is adequate information provided in Record type 44 (Loan-Level DAAR Information) to perform holder/servicer transfers when necessary. Guarantors are encouraged to process this information and not to return the DAAR for this reason.

DAAR activity flow

The following examples are intended to illustrate DAAR activity reporting flow. In these examples, a value of S in the Record Status column indicates a submittal record; R indicates a return record; and A indicates an acknowledgement record. In the Submittal Indicator column, “—” indicates that this field does not exist in the record type being explained.

The Submittal Indicator field is present to indicate whether the DAAR is being submitted for the first time (Submittal Indicator = O) or whether the activity was previously submitted (Submittal Indicator = D) and not accepted. When a value of D is being reported in the Submittal Indicator field, the value in the Guarantor/guarantor-servicer Receipt Date from the previous return file also needs to be supplied by the lender. The Submittal Indicator, in conjunction with the Guarantor/guarantor-servicer Receipt Date, allows trading partners to confirm timely submittal of DAAR according to guarantor/guarantor-servicer policy.

Submittal example

For instance, a lender requests DAA from a guarantor/guarantor-servicer for a borrower with three delinquent loans. Loan 1 contains an endorser, and only one reference is available. In addition to Record type 02 (Identifier Data), the lender sends the following records types:

Record type	Record Status value	Submittal Indicator value
40 (DAAR Borrower Demographic Information)	S	--
41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)	S	--
42 (DAAR Reference Information)	S	--
43 (DAAR E/C/S Information), loan 1	S	--
44 (Loan-Level DAAR Information), loan 1	S	O
44 (Loan-Level DAAR Information), loan 2	S	O
44 (Loan-Level DAAR Information), loan 3	S	O

Return example

The guarantor/guarantor-servicer processes the lender's data to determine if the loans can be matched and assistance can be initiated. The guarantor/guarantor-servicer is able to identify the borrower, demographic, reference, comaker, and endorser information, as well as loans 1 and 3; however, the guarantor/guarantor-servicer is unable to match loan 2. The guarantor/guarantor-servicer initiates assistance on loans 1 and 3. Then, in addition to Record type 02 (Identifier Data), the guarantor/guarantor-servicer returns the following records to the lender:

Record type	Record Status value	Submittal Indicator value
40 (DAAR Borrower Demographic Information)	A	--
41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)	A	--
42 (DAAR Reference Information)	A	--
43 (DAAR E/C/S Information), loan 1	A	--
44 (Loan-Level DAAR Information), loan 1	A	O
44 (Loan-Level DAAR Information), loan 2	R	O
44 (Loan-Level DAAR Information), loan 3	A	O

Resubmittals

Resubmittal records are generated by lender/lender-servicers when a guarantor/guarantor-servicer has rejected a DAAR record and aversion assistance has not been initiated. The lender/lender-servicer determines what information is needed to satisfy the guarantor's requirements and time frame, and then resubmits the DAAR. The Record type 44 (DAAR Information) Submittal Indicator field is set to a D. The original fields and the Guarantor Receipt Date fields should be populated with the data that was provided by the guaranty agency when the DAAR record was originally returned. A resubmittal record may contain more recent information than that supplied in the original submittal.

In the resubmittal process, there is a need to track the DAAR date, principal balance amount, and accrued interest balance amount, payment due date, and number of days delinquent from the original DAAR. Fields for this data are present in Record type 44 (Loan-Level DAAR Information). There is also a need to capture the original delinquency date and amounts for the guarantor's default aversion fee tracking. In cases of resubmittal, the borrower's delinquency may have changed from when the original request was submitted. In all cases, the data in the "original" fields of the resubmitted record 44 (Loan-Level DAAR Information) must match the data in the "original" fields of the initial record 44 (Loan-Level DAAR Information). Adding "original" fields to Record type 44 (Loan-Level DAAR Information) provides the information needed to process a resubmittal while providing the most recent information, without having to provide corresponding update records.

Resubmittal example

The lender receives the return file from the guarantor, corrects the information on loan 2, and resubmits the DAAR for loan 2, using newly created records to capture the most recent information. Record type 44 (Loan-Level DAAR Information) for loans 1 and 3 are not resubmitted, because they were accepted the first time. However, newly created Record types 40 (DAAR Borrower Demographic Information), 41 (DAAR Employment/Deferment/Borrower Contact Information), and 42 (DAAR Reference Information) are included in the resubmittal for these loans to ensure that the guarantor/guarantor-servicer has access to the most recent information. In addition to Record type 02 (Identifier Data), the resubmittal includes the following information:

Note: If Record type 43 (DAAR E/C/S Information) was accepted in the original submittal and its corresponding Record type 44 (Loan-Level DAAR Information) was also accepted, it is not necessary to resubmit Record type 43 (DAAR E/C/S Information) in subsequent submittals.

Record type	Record Status value	Submittal Indicator value
40 (DAAR Borrower Demographic Information)	S	--
41 (DAAR Employment/Deferment/Borrower Contact Information)	S	--
42 (DAAR Reference Information)	S	--
44 (Loan-Level DAAR Information), loan 2	S	D

DAAR update and cancellation flow

Updates to delinquency DAARs are triggered by any changes to the previously reported payment due date. These updates are sent using the same record types as those used for an original DAAR submittal.

Cancellations to delinquency DAARs are sent using Record type 44 (Loan-Level DAAR Information) only, because after the account is cured, the guarantor/guarantor-servicer no longer needs any of the other information. The appropriate Cancellation/Update Reason value must be provided.

DAAR updates and cancellations are submittal files, even though some of the information has been previously submitted. Neither DAAR updates nor cancellations require acknowledgments.

In these examples, a value of S in the Record Status column indicates a submittal file. In the DAAR Type column, -- indicates the field in question does not exist in the record type being explained; DF indicates a delinquent DAAR; UP indicates an update to the DAAR; and CA indicates a cancellation of the DAAR. In the Update/Cancellation Reason column, -- indicates the field in question does not exist in the record type being explained; spaces indicates the field in question would be filled with spaces; and PR indicates payment received.

Original submittal example

As an example, a lender requests aversion assistance from a guarantor/guarantor-servicer for a borrower with three delinquent Stafford loans. Loan 2 contains an endorser, and only one reference is available. In addition to Record type 02 (Identifier Data), the lender submits the following records:

Record type	Record Status value	DAAR Type value	Update/Cancellation Reason value
40 (DAAR Borrower Demographic Information)	S	--	--
41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)	S	--	--
42 (DAAR Reference Information)	S	--	--
43 (DAAR E/C/S Information), loan 2	S	--	--
44 (Loan-Level DAAR Information), loan 1	S	DF	Spaces
44 (Loan-Level DAAR Information), loan 2	S	DF	Spaces
44 (Loan-Level DAAR Information), loan 3	S	DF	Spaces

Cancellation example

Cancellation record sets do not require Record types 40 (DAAR Borrower Demographic Information), 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information), 42 (DAAR Reference Information), and 43 (DAAR E/C/S/Information), since the DAAR is closed and the guarantor/guarantor-servicer no longer needs the most recent information for this loan. If a DAAR or update record set is required for the same borrower, the cancellation(s) may also be included in that record set.

The next day, the delinquency on loan 1 is cured due to a receipt of a payment. To cancel the DAAR for this loan, in addition to Record type 02 (Identifier Data), the lender submits the following records:

Record type	Record Status value	DAAR Type value	Update/Cancellation Reason value
44 (Loan-Level DAAR Information), loan 1	S	CA	PR

Update example

Record types 40 (DAAR Borrower Demographic Information), 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information), 42 (DAAR Reference Information), and 43 (DAAR E/C/S Information) are submitted together to provide a DAAR update to the guarantor/guarantor-servicer, this ensures the guarantor/guarantor-servicer has the most recent information.

After the original DAAR is sent, a payment is received from the endorser on loan 2. In addition to Record type 02 (Identifier Data), the lender submits the following records to update the DAAR:

Record type	Record Status value	DAAR Type value	Update/Cancellation Reason value
40 (DAAR Borrower Demographic Information)	S	--	--
41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)	S	--	--
42 (DAAR Reference Information)	S	--	--
43 (DAAR E/C/S Information), loan 2	S	--	--
44 (Loan-Level DAAR Information), loan 2	S	UP	PR

If the update would result in a level of delinquency below regulatory guidelines, the lender should submit a DAAR type CA instead of UP.

Errors

Conflicting statuses

The status of DA activities on the guarantor's/guarantor-servicer's system may differ from the status of DA activities on the lender/lender-servicer's system. This may be the result of a variety of issues surrounding the communication of data between multiple trading partners. In order to ensure timely initiation of DA activities and to alert the lender/lender-servicer of potential problems, the following actions should occur:

- If an active DAAR already exists and a new DAAR is sent, the second request should be rejected and a fatal error is returned.
- If a DAAR update is received and no active DAAR exists on the guarantor's/guarantor-servicer's system, the DAAR update should be treated as a new request and an informational error should be returned.
- If a DAAR cancellation is received and no active DAAR exists on the guarantor's/guarantor-servicer's system, a fatal error should be returned. No other action is required of the guarantor/guarantor-servicer.

Error severity

Fields in the DAAR records are classified based on their impact on the ability of guarantors/guarantor-servicers to initiate aversion assistance when there is inconsistency in data between lender/lender-servicer and guarantor/guarantor-servicer. The classifications are:

- Fields designated with an F (fatal) are critical fields, which can result in the rejection of the record and may result in the rejection of associated records. If a fatal error occurs within Record type 40 (DAAR Borrower Demographic Information), all subsequent records for this DAAR must be returned with a record status of R. If no fatal errors exist, DAA can be initiated by the guarantor/guarantor-servicer.
- Fields designated as NFC (non-fatal clarify) are noted and returned in informational return records for clarification. These errors do not prevent the guarantor/guarantor-servicer from initiating assistance, but it is strongly recommended they be resolved by the time of claim submittal.
- Remaining fields are considered supplementary and may be useful in aversion practices by the guarantor/guarantor-servicer. Missing or invalid data in these fields does not prevent assistance from being initiated. Fields with no edits identified in the documentation are still subject to global formatting edits. These fields are used by the guarantor/guarantor-servicer, and other fields may be calculated using the information in those fields. Lenders/lender-servicers should not assume that these fields with no edits can be left blank because default aversion benefits all trading partners.

Optional text message

Guarantors/guarantor-servicers are encouraged to use the optional text message section of the return file to communicate specific information regarding any error(s) identified. For example, if a guarantor/guarantor-servicer receives Record type 40 (DAAR Borrower Demographic Information) with an out-of-school date that is inconsistent with their data, an informational error is returned for resolution prior to claim submittal. Record type 40 (DAAR Borrower Demographic Information) is returned with Record Status=I, an error code of 0039456, and text message of “Month and year of Out-of-School date must equal month and year of out-of-school date on recipient’s database” to provide the lender/lender-servicer with the discrepant information.

Resolving errors

When rejected DAAR return files are received, the lender/lender-servicer is encouraged to pursue and investigate the reasons for the errors. Guarantors/guarantor-servicers must work closely with lenders/lender-servicers to resolve any discrepancies or conflicts before claim time. Agencies are encouraged to reconcile rejects in order to work toward the industry goal of default aversion. It may not be possible to use the electronic CAM process for all error resolution; some problems may require manual intervention.

When informational (Record Status=I) DAAR return files are received, lenders/lender-servicers have the option of contacting the guarantor/guarantor-servicer to resolve the data discrepancy, but are not required to take any additional action within CAM. When fatal (Record Status=R) DAAR return files are received, lenders/lender-servicers must resubmit the DAAR with the error(s) resolved promptly to ensure timely resubmittal timeframes are met. Refer to current individual guarantor/guarantor-servicer policies for rejected assistance resubmittal time frames.

Return records

Informational (Record Status=I)

The occurrence of informational errors is limited to DAAR processing and occurs only when the guarantor/guarantor-servicer identifies data inconsistencies between lender and guarantor information. The lender/lender-servicer may opt to resolve these discrepancies to avoid future data inconsistencies and/or more severe errors at claim time. Although rejected records (Record Status = R) may report both fatal and informational errors, informational records (Record Status = I) report only informational errors. Receipt of an informational record implies acceptance of the corresponding submittal record; therefore, a separate acknowledgement record (Record Status = A) will not be sent.

Each return record with a Record Status of I is returned as it was received in the original submittal, with three exceptions:

- The Record Status field in the return record is filled with a value of I (informational) to indicate that the record contained an NFC error.
- The error information (up to five codes and optional text messages) is appended to identify the nature of the error (see the section in *Chapter 3, Return Files*, titled *Error segment*).
- The Guarantor Receipt Date field in Record type 44 (Loan-Level DAAR Information) is populated by the guarantor/guarantor-servicer.

Note: If not all the records in the record set contain informational errors, and it is necessary to send back records with a Record Status of A, R, or U as well as a Record Status of I, see the section of this chapter titled *Combination return status values*.

For example, if a lender/lender-servicer submits a file to a guarantor/guarantor-servicer containing these records:

01 (Header)
02 (Identifier Data)
40 (DAAR Borrower Demographic Information)
41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)
42 (DAAR Reference Information)
42 (DAAR Reference Information)
44 (Loan-Level DAAR Information)
96 (Record Totals, Series One)
97 (Record Totals, Series Two)
99 (Trailer)

The guarantor/guarantor-servicer finds informational errors in Record types 40, 41, both 42s, and 44. For all records in the record set that contain informational errors only, the Record Status field is changed to I in the return record. The following record set is returned to the lender/lender-servicer:

New 01 (Header) with filler added
New 02 (Identifier Data) with Record Status=S and filler added
Original 40 (DAAR Borrower Demographic Information) with Record Status=I and error segment appended
Original 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information) with Record Status=I and error segment appended
Original 42 (DAAR Reference Information) with Record Status=I and error segment appended
Original 42 (DAAR Reference Information) with Record Status=I and error segment appended
Original 44 (Loan-Level DAAR Information) with Record Status=I and error segment appended
New 96 (Record Totals, Series One) with filler added
New 97 (Record Totals, Series Two) with filler added
New 99 (Trailer) with filler added

Combination record status values

A single record may result in more than one return record being provided. The possible combinations of return records are detailed in this section using the Record Status value to identify the type of return record. These combinations are for DAAR-specific return combinations. For standard CAM combinations, see *Chapter 3, Return Files*.

I and R

If one record contains an informational error (Record Status = I) and a fatal error (Record Status = R), an I is not sent because multiple errors of different types are represented by the most severe (Record Status = R).

1. Send a copy of the record with Record Status set to R, the error segment appended, and the error codes with optional text for all errors included, regardless of error type (fatal and informational).

A and R

This is not a valid combination, because an R indicates the record could not be successfully processed, and therefore cannot be acknowledged. Send a copy of the record in error back with Record Status set to R, the error segment appended, and the error codes and/or text included.

A and I

If one record must be acknowledged (Record Status = A) and contains an informational error (Record Status = I), only the record status of I is sent.

1. Send a copy of the record back with the Record Status set to I, the error segment appended, and the error codes with optional text for the errors identified.

I and U

If one record contains an informational error (Record Status = I) and the guarantor/guarantor-servicer decides to return a loan ID update (Record Status = U), both a record status of I and a record status of U are sent.

1. Send a copy of the record back with the Record Status set to I, the error segment appended, and the error codes with optional text for the errors identified.
2. Send another copy of the record back with the Record Status set to U, the filler added, and the unique loan identifier you want to use entered in the CommonLine® Unique ID and/or Unique Loan Identifier field.

I, R, and U

If one record contains an informational error (Record Status = I), a fatal error (Record Status = R), and the guarantor/guarantor-servicer decides to return a loan ID update (Record Status = U), only two return records are necessary. The informational and fatal errors are returned in a single record with a record status of R and a second record with a record status of U is also sent.

1. Send a copy of the record back with the Record Status set to R, the error segment appended, and the error codes with optional text for all the errors identified (fatal and informational).
2. Send a copy of the record back with Record Status set to U, the filler added, and the loan ID you want to use entered in the CommonLine Unique ID and/or Unique Loan Identifier field.

A, I, and U

If one record must be acknowledged (Record Status = A), contains an informational error (Record Status = I), and the guarantor/guarantor-servicer decides to return a loan ID update (Record Status = U), only two return records are necessary. A record with a record status of I and a record with a record status of U are both sent.

1. Send a copy of the record back with the Record Status set to I, the error segment appended, and the error codes with optional text for the errors identified.
2. Send a copy of the record back with Record Status set to U, the filler added, and the loan ID you want to use entered in the CommonLine Unique ID and/or Unique Loan Identifier field.

Record type 40 (DAAR Borrower Demographic Information)

Lenders/lender-servicers use Record type 40 (DAAR Borrower Demographic Information) to report a borrower's address and telephone number.

Because other mechanisms exist to advise the guarantor/guarantor-servicer of a new or updated address (e.g., Record type 05 Address Change), there is no provision for providing updates or cancellations of skiptracing requests through DAAR records.

To cancel a skiptracing request, send the new, valid address through the established process for communicating address information. Do not use DAAR records for this purpose.

The following fields must be populated to be considered a complete address: Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date. 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.

The following fields must be populated to be considered a complete phone: phone number, phone validity indicator, and phone effective date.

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:

- Delinquency DAAR
 - Record type 02 (Identifier Data)
 - Record type 44 (Loan-Level DAAR Information)
- Skiptracing
 - Record type 02 (Identifier Data)

Recommended reporting frequency: Weekly

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	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	F	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	F	SSN must equal SSN field in Record type 02. [105]

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
04	Source ID	Sender's identification number: Lender=6-digit lender code Lender-servicer=6-digit lender-servicer code	14	8	C	R	F	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	F	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: Guarantor=3-digit guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	F	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 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	F	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Street Address 1	The first line of the street address for the person identified by SSN.	44	35	C	R1	NFC	If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date) must be provided. [167]
11	Street Address 2	The second line of the street address for the person identified by SSN. This data is required if necessary for continuation of the person's Street Address 1 information.	79	35	C	R1	NFC	
12	City	The city of address for the person identified by the SSN.	114	24	C	R1	NFC	If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date) must be provided. [167]
13	State	A 2-character state abbreviation for the permanent home address of the borrower. If the address is a foreign country, this field should be populated with FC. (See <i>Appendix A, Code Values</i>).	138	2	C	R	NFC	State must be valid state code or FC (foreign country). [014] If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date) must be provided. [167] If Country is filled, State must be FC. [168]
14	Country	Country of residence, if other than U.S.	140	25	C	R1	NFC	If State is FC, Country must be filled. [177]

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
15	Zip/Postal Code	A 14-character code identifying the U.S. zip or foreign postal code for the address of the person identified by the SSN.	165	14	C	R1	NFC	If State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date) must be provided. [167] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5 or 9 characters). [014] Zip/Postal Code cannot contain hyphens. [011]
16	Address Validity Indicator	A 1-character field that indicates if the address information is valid for the person identified by the SSN: Y=Yes, address information is valid N=No, address information is not valid	179	1	C	R	NFC	Address Validity Indicator must be Y or N. [014] If State not equal to FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date) must be provided. [167]
17	Address Effective Date	Date address change became effective or sender became aware of the address change information. CCYYMMDD format.	180	8	N	R	NFC	Address Effective Date must be less than or equal to As-Of Date in Record type 01. [008] If State not equal to FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, Address Validity Indicator, and Address Effective Date) must be provided. [167]
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 borrower has phone. Must be provided if available.	188	10	C	R1	NFC	If filled, Home Phone Number must be greater than all zeros, but less than all nines, or N/A. [014] If filled, then complete phone information (Home Phone Number, Home Phone Validity Indicator, and Home Phone Effective Date) must be provided. [171]
19	Home Phone International Prefix	International prefix for home phone number, or N/A if it has been verified that the person identified by SSN does not have a phone.	198	10	C	R1	NFC	
20	Home Phone Validity Indicator	A 1-character field that indicates if the phone information is valid for the person identified by the SSN: Y=Yes, home phone is valid, or you know they don't have a phone N=No, home phone is not valid, or you don't know if they have a phone	208	1	C	R	NFC	Home Phone Validity Indicator must be Y or N. [014]
21	Home Phone Effective Date	Date home phone number became effective, or sender became aware of information. CCYYMMDD format.	209	8	N	R1	NFC	If filled, home Phone Effective Date must be less than or equal to As-Of Date in Record type 01. [008] If filled, then complete phone information (Home Phone Number, Home Phone Validity Indicator, and Home Phone Effective Date) must be provided. [171]
22	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.	217	10	C	R1	NFC	If filled, Work Phone Number must be greater than all zeros but less than all nines, or N/A. [014] If filled, then complete phone information (Work Phone Number, Work Phone Validity Indicator, and Work Phone Effective Date) must be provided. [171]

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
23	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.	227	10	C	R1	NFC	
24	Work Phone Validity Indicator	A 1-character field that indicates if the work phone information is valid for the person identified by the SSN: Y=Yes, phone is valid, or you know they don't have a phone N=No, phone is not valid, or you don't know if they have a phone	237	1	C	R	NFC	Work Phone Validity Indicator must be Y or N. [014]
25	Work Phone Effective Date	Date work phone number became effective, or sender became aware of information. CCYYMMDD format.	238	8	N	R1	NFC	If filled, Work Phone Effective Date must be less than or equal to As-Of Date in Record type 01. [008] If filled, then complete phone information (Work Phone Number, Work Phone Validity Indicator, and Work Phone Effective Date) must be provided. [171]
26	Other Phone Number	Other phone number, or N/A if it has been verified that person identified by the SSN does not have a phone. Leave blank if unknown if person has phone. Must be provided if available.	246	10	C	R1	NFC	If filled, Other Phone Number must be greater than all zeros and less than all nines, or N/A. [014] If filled, then complete phone information (Other Phone Number, Other Phone Validity Indicator, and Other Phone Effective Date) must be provided. [171]
27	Other Phone International Prefix	International prefix for other phone number, or N/A if it has been verified that person identified by the SSN does not have another phone.	256	10	C	R1	NFC	
28	Other Phone Validity Indicator	A 1-character field that indicates if the other phone information is valid for the person identified by the SSN: Y=Yes, phone is valid, or you know they don't have another phone N=No, phone is not valid, or you don't know if they have another phone	266	1	C	R	NFC	Other Phone Validity Indicator must be Y or N. [014]
29	Other Phone Effective Date	Date other phone number became effective, or sender became aware of information. CCYYMMDD format.	267	8	N	R1	NFC	If filled, Other Phone Effective Date must be less than or equal to As-Of Date in Record type 01. [008] If filled, then complete phone information (Other Phone Number, Other Phone Validity Indicator, and Other Phone Effective Date) must be provided. [171]
30	AKA: Last Name	Borrower's previous or alternative last name (for example, maiden name). Place suffixes (Jr., SR., II, III, etc.) at end of last name, following one space. Do not use professional and educational titles as part of the name. NLN if no last name.	275	35	C	R1		If filled, first character of AKA: Last Name cannot be a space. [102] If AKA: First Name is NFN, AKA: Last Name cannot be NLN. [156]
31	AKA: First Name	Previous or alternative first name of borrower. Do not use professional and educational titles as part of the name. NFN if no first name.	310	12	C	R1		If filled, first character of AKA: First Name cannot be a space. [102] If AKA: Last Name is NLN, AKA: First Name cannot be NFN. [156]

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
32	AKA: Middle Initial	Previous or alternative middle initial for the borrower. Space if no middle initial.	322	1	C	R1		
33	Code for Last School Attended	Six- or eight-digit OPEID code used to identify last-known eligible school attended by borrower or PLUS student.	323	8	N	R1		
34	Skiptracing Request Indicator	A one-byte indicator used to identify whether this record is being used to only initiate a request for skiptracing assistance: Y=only skiptracing assistance being requested N=not only skiptracing assistance being requested	331	1	C	R	F	Skiptracing Request Indicator must be Y or N. [014]
35	Filler	Spaces.	332	2	C	R		
36	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 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.	334	23	C	R1		
37	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		
38	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 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.	377	23	C	R1		

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
39	Out-Of-School Date	Stafford Loans: Most recently verified date the borrower ended enrollment on at least a half-time basis that resulted in the first loan reaching maturity and entering repayment. PLUS/Graduate PLUS/SLS Loans Immediately Deferred: Date the borrower/student ceased eligibility for initial in-school deferment or if applicable, (for PLUS/Grad PLUS loans only), provide the date the post-enrollment deferment period ended. Consolidation Loans and PLUS/Graduate PLUS/SLS Loans Not Immediately Deferred: Date of last disbursement. Consolidation Loans with Add-Ons: Determine if the due date of the first monthly payment was changed due to an add-on loan. If so, provide the disbursement date of the add-on loan. If not, provide the last disbursement date of the beginning loan balance. CCYYMMDD format.	400	8	N	R	NFC	Month and year of Out-Of-School Date must equal month and year of out-of-school date on recipient's database. [456]
40	Notification Date	Date sender was notified of the Out-Of-School Date. If the account was converted to repayment based upon the anticipated graduation date, provide zeros in this field. For PLUS/Graduate PLUS/SLS loans entering immediate repayment, provide the date of the last disbursement. For an SLS loan converted to repayment based on an alignment forbearance with a corresponding Stafford loan, provide the last day of the alignment forbearance. For Consolidation loans, provide the date of the last disbursement or the date of the add-on disbursement if that is what was used in the Out-of-School Date filed. For repurchased loans (including rehabilitated loans), provide the date used to convert the loan back to repayment status. Not applicable to CS, FC, or IN claims. CCYYMMDD format.	408	8	N	R1	NFC	If filled, Notification Date must be less than or equal to As-Of Date in Record type 01. [008]
41	Out-Of-School Certification Date	Date the school or its agent certified the borrower's Out-Of-School Date of record. If the account was converted to repayment based upon the expected graduation date on the application, provide zeros. Using this data element, the recipient can determine which information is more current if there is a discrepancy between the sender's data and the recipient's data. CCYYMMDD format.	416	8	N	R1		If filled, Certification Date must be less than or equal to As-Of-Date in Record type 01. [008]

Record type 40 (DAAR Borrower Demographic Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
42	DUNS School Code	Reserved for future use, upon initiation of DUNS by ED.	424	9	N	R1		
43	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1		
44	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1		
45	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1		
46	Record Status	Type of record being sent: A=acknowledgment I=informational R=reject S=submittal	459	1	C	R	F	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 A, I, or R. [003]
47	Date/Time Stamp	Date and time record was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	F	
48	Record Terminator	End-of-record indicator.	480	1	C	R	F	Record Terminator must be * (asterisk). [014]

Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)

Lenders/lender-servicers use Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information) to report employment, deferment, and forbearance data required at time of DAAR submittal. It is also used to convey information about whom the borrower should contact regarding their DAAR account.

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 address (State = FC) and these exceptions are outlined in the edits.

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:

- 02 (Data Identifier)
- 40 (DAAR Borrower Demographic Information)
- 44 (Loan-Level DAAR Information)

Recommended reporting frequency: Weekly

Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	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	F	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	F	SSN must equal SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Lender=6-digit lender code Lender-servicer=6-digit lender-servicer code	14	8	C	R	F	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	F	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: Guarantor=3-digit guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	F	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 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	F	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Employer Name	Employer's name.	44	35	C	R1	NFC	If filled, first character of Employer Name cannot be a space. [102]
11	Employer Street Address 1	The first line of the street address for the employer.	79	35	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, and Zip/Postal Code) must be provided. [167]
12	Employer Street Address 2	The second line of the street address for the employer. This data is required if necessary for continuation of the employer's Street Address 1 information.	114	35	C	R1	NFC	
13	Employer City	The city of address for the employer.	149	24	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, and Zip/Postal Code) must be provided. [167]
14	Employer State	A 2-character state abbreviation for the address of the employer. If the address is a foreign country, this field should be populated with FC. (See <i>Appendix A, Code Values</i>).	173	2	C	R1	NFC	If filled, State must be valid state code or FC (foreign country). [014] If filled and State not equal FC, then complete address information (Street Address 1, City, State, and Zip/Postal Code) must be provided. [167] If Country is filled, State must be FC. [168]
15	Employer Country	Employer's country, if other than U.S.	175	25	C	R1	NFC	If state is FC, Country must be filled. [177]

Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
16	Employer Zip/Postal Code	A 14-character code identifying the U.S. zip or foreign postal code for the address of the employer.	200	14	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, and Zip/Postal Code) must be provided. [167] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5- or 9- characters). [014] Zip/Postal Code cannot contain hyphens. [011]
17	Employer Phone Number	Phone number of employer, or N/A if it has been verified that the employer does not have a phone. Leave blank if unknown if employer has phone. Must be provided if available.	214	10	C	R1	NFC	If filled, Employer Phone Number must be greater than all zeros and less than all nines, or N/A. [014]
18	Employer Phone Number International Prefix	International prefix for phone number of the employer, or N/A if it has been verified that the employer does not have a phone.	224	10	C	R1	NFC	
19	AC Deferment Months	Total number of Action Program (AC) deferment months granted to borrower.	234	2	N	R1		
20	AP Deferment Months	Total number of Armed Forces (AP) or public health service (PHS) deferment months granted to borrower.	236	2	N	R1		
21	EH Deferment Months	Total number of economic hardship (EH) deferment months granted to borrower.	238	2	N	R1		
22	IR Deferment Months	Total number of internship/residency (IR) deferment months granted to borrower.	240	2	N	R1		
23	NO Deferment Months	Total number of NOAA (NO) deferment months granted to borrower.	242	2	N	R1		
24	PC Deferment Months	Total number of Peace Corps (PC) deferment months granted to borrower.	244	2	N	R1		
25	PL Deferment Months	Total number of parental leave (PL) deferment months granted to borrower.	246	2	N	R1		
26	TD Deferment Months	Total number of temporary disability (TD) deferment months granted to borrower.	248	2	N	R1		
27	TE Deferment Months	Total number of tax-exempt organizations (TE) deferment months granted to borrower.	250	2	N	R1		
28	TS Deferment Months	Total number of teacher shortage (TS) deferment months granted to borrower.	252	2	N	R1		
29	UE Deferment Months	Total number of unemployment (UE) deferment months granted to borrower.	254	2	N	R1		
30	UN Deferment Months	Total number of unemployment (UN) deferment months granted to borrower.	256	2	N	R1		
31	WM Deferment Months	Total number of working mother (WM) deferment months granted to borrower.	258	2	N	R1		
32	FC Forbearance Months	Total number of discretionary forbearance (FS) months granted to borrower.	260	2	N	R1		
33	Borrower Contact	Person, department, or entity to which borrower should be referred.	262	50	C	R1		
34	Contact Number	Lender/servicer phone number to whom borrower should be referred.	312	10	C	R1		

Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
Note: Prior to the 08/07/2006 Publication, Field 35 was Filler starting in Position 322 with a Length of 12.								
35	MO Deferment Months	Total number of Military Operation (MO) months granted to borrower.	322	2	N	R1		
Note: Prior to the 07/31/2008 Revision 1.2.0 Publication, Field 35a was Filler starting in Position 324 with a Length of 10.								
35a	MR Deferment Months	Total number of Military Reservists (MR) months granted to borrower.	324	2	N	R1		
35b	Filler	Spaces.	326	8	C	R		
36	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 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.	334	23	C	R1		
37	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		
38	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 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.	377	23	C	R1		
39	Filler	Spaces.	400	33	C	R		
40	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1		
41	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1		
42	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1		
43	Record Status	Type of record being sent: A=acknowledgment I=informational R=reject S=submittal	459	1	C	R	F	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 A, I, or R. [003]

Record type 41 (DAAR Employment/Deferment/Forbearance/Borrower Contact Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
44	Date/Time Stamp	Date and time record was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	F	
45	Record Terminator	End-of-record indicator.	480	1	C	R	F	Record Terminator must be * (asterisk). [014]

Record type 42 (DAAR Reference Information)

Lenders/lender-servicers use Record type 42 (DAAR Reference Information) to provide reference information to the guarantor/guarantor-servicer at the time DAAR is requested. A separate Record type 42 (DAAR Reference Information) is sent for each reference. This record is required for loans first disbursed on or after 9/1/1998. However, only two references are required for loans disbursed on or after 9/1/1998. For loans disbursed prior to 9/1/1998, if lender has the information, it must be provided. References are not tied to specific loans; use reference information from the most recent loan application or exit interview.

The following fields must be populated to be considered a complete address: Street Address 1, City, State, Zip/Postal Code and Address Validity Indicator. 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.

The following fields must be populated to be considered a complete phone: phone number and phone validity indicator.

The following fields must be populated to be considered a complete name: Reference Last Name, Reference First Name. Please note that both of these fields must be populated. The fields are considered populated if the values of "NFN" or "NLN" are provided.

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:

- 02 (Data Identifier)
- 40 (DAAR Borrower Demographic Information)
- 44 (Loan-Level DAAR Information)

Recommended reporting frequency: Weekly

Record type 42 (DAAR Reference Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	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	F	SSN must equal SSN field in Record type 02. [105]

Record type 42 (DAAR Reference Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
04	Source ID	Sender's identification number: Lender=6-digit lender code Lender-servicer=6-digit lender-servicer code	14	8	C	R	F	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	F	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: Guarantor=3-digit guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	F	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 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	F	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Reference Street Address 1	The first line of the street address for the reference.	44	35	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167]
11	Reference Street Address 2	The second line of the street address for the reference. This data is required if necessary for continuation of the reference's Street Address 1 information.	79	35	C	R1	NFC	
12	Reference City	The city of address for the reference.	114	24	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167]
13	Reference State	A 2-character state abbreviation for the address of the reference. If the address is a foreign country, this field should be populated with FC. (See <i>Appendix A, Code Values</i>).	138	2	C	R1	NFC	If filled, State must be valid state code or FC (foreign country). [014] If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167] If Country is filled, State must be FC. [168]
14	Reference Country	Reference's country, if other than U.S.	140	25	C	R1	NFC	If State is FC, Country must be filled. [177]

Record type 42 (DAAR Reference Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
15	Reference Zip/Postal Code	A 14-character code identifying the U.S. zip or foreign postal code for the address of the reference.	165	14	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5 or 9 characters). [014] Zip/Postal Code cannot contain hyphens. [011]
16	Reference Address Validity Indicator	A 1-character field that indicates if the address information is valid for the reference: Y=Yes, address information is valid N=No, address information is not valid	179	1	C	R1	F	If filled, Reference Address Validity Indicator must be Y or N. [014] If filled, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167]
17	Reference Relationship	Relationship of each reference to borrower (See <i>Appendix A, Code Values</i>).	180	1	C	R1		
18	Contact Indicator	Indicates whether or not the recipient can contact the reference: Y=yes N=no	181	1	C	R1		
19	Filler	Spaces.	182	7	C	R		
20	Reference Home Phone Number	Home phone number for the reference, or N/A if it has been verified that that reference does not have a phone. Leave blank if unknown if reference has phone. Must be provided if available.	189	10	C	R1	NFC	If filled, Reference Home Phone is filled must be greater than all zeros but less than all nines, or N/A. [014] If filled, then complete phone information (Home Phone Number and Home Phone Validity Indicator) must be provided. [171]
21	Reference Home Phone International Prefix	International prefix for phone number of the reference, or N/A if it has been verified that the reference does not have a phone.	199	10	C	R1	NFC	
22	Reference Home Phone Validity Indicator	A 1-character field indicating if reference's phone information is valid: Y=Yes, home phone is valid, or you know they don't have a phone N=No, home phone is not valid, or you don't know if they have a phone	209	1	C	R	F	Reference Home Phone Validity Indicator must be Y or N. [014]
23	Filler	Spaces.	210	37	C	R		
24	Reference Other Phone Number	Other phone number for the reference, or N/A if it has been verified that reference does not have another phone. Leave blank if unknown if person has phone. Must be provided if available.	247	10	C	R1	NFC	If filled, Reference Other Phone Number must be greater than all zeros but less than all nines, or N/A. [014] If filled, then complete phone information (Other Phone Number, Other Phone Validity Indicator) must be provided. [171]
25	Reference Other Phone International Prefix	International prefix for the other phone number for the reference, or N/A if it has been verified that the reference does not have another phone.	257	10	C	R1	NFC	

Record type 42 (DAAR Reference Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
26	Reference Other Phone Validity Indicator	A 1-character field indicating if reference's other phone information is valid: Y=Yes, phone is valid, or you know they don't have another phone N=No, phone is not valid, or you don't know if they have another phone	267	1	C	R	F	Reference Other Phone Validity Indicator must be Y or N. [014]
27	Reference Last Name	Last name of the reference. Must be submitted for loans first disbursed on or after 9/1/1998. Place suffixes (Jr., Sr., II, III, etc.) at end of last name, following one space. Do not use professional and educational titles as part of the name. NLN if no last name.	268	35	C	R	NFC	If filled, first character of Reference Last Name cannot be a space. [102] If first name is NFN, last name cannot be NLN. [156]
28	Reference First Name	First name of reference. Do not use professional and educational titles as part of the name. NFN if no first name.	303	12	C	R	NFC	If filled, first character of Reference First Name cannot be a space. [102] If last name is NLN, first name cannot be NFN. [156]
29	Reference Middle Initial	Middle initial for the reference. Space if no middle initial.	315	1	C	R1		
30	Filler	Spaces.	316	18	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 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.	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 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.	377	23	C	R1		
34	Filler	Spaces.	400	33	C	R		

Record type 42 (DAAR Reference Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
35	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1		
36	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1		
37	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1		
38	Record Status	Type of record being sent: A=acknowledgment I=informational R=reject S=submittal	459	1	C	R	F	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 A, I, or R. [003]
39	Date/Time Stamp	Date and time record was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	F	
40	Record Terminator	End-of-record indicator.	480	1	C	R	F	Record Terminator must be * (asterisk). [014]

Record type 43 (DAAR E/C/S Information)

Lenders/lender-servicers use Record type 43 (DAAR E/C/S Information) to notify the guarantor/guarantor-servicer of any endorser, comaker, or PLUS student on a loan. A separate Record type 43 (DAAR E/C/S Information) is sent for each endorser, comaker, or PLUS student. This record is required for loans first disbursed on or after 9/1/1998. For loans disbursed prior to 9/1/1998, if the lender has the information, it must be provided.

The following fields must be populated to be considered a complete address: Street Address 1, City, State, Zip/Postal Code and Address Validity Indicator. If one of the 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.

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 43 (DAAR E/C/S Information), the following record-level error can be sent:

- Loan Identifier Data fields must match corresponding values in associated loan-level information record. [076]

The following fields must be populated to be considered a complete phone: phone number and phone validity indicator.

Record dependency:

- 02 (Data Identifier)
- 40 (DAAR Borrower Demographic Information)

- 44 (Loan-Level DAAR Information)

Recommended reporting frequency: Weekly

Record type 43 (DAAR E/C/S Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	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	F	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	F	SSN must equal SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Lender=6-digit lender code Lender-servicer=6-digit lender-servicer code	14	8	C	R	F	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	F	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: Guarantor=3-digit guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	F	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 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	F	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, Field characteristics</i> , titled <i>Loan identifier fields</i>).	44	16	C	R1	F	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, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors to identify loan. CCYYMMDD format.	60	8	N	R1	F	If filled and used for matching, Guaranty Date must equal value on recipient's database ±30 days. [018]
12	Loan Type	A 2-character code indicating the type of loan (See <i>Appendix A, Code Values</i>). The lender should verify the guarantor accepts default aversion assistance requests for loan type AL.	68	2	C	R	F	Loan Type must be AL, CL, GB, PL, RF, SF, SL, or SU. [014] If used for matching, Loan Type must match value on recipient's database. [018]

Record type 43 (DAAR E/C/S Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
13	Alternative Loan Program Type Code	A 3-character code indicating the specific category of the alternative loan. For the most recent code list, see the NCHHELP website at www.nchelp.org or contact NCHHELP.	70	3	C	R1	F	If Loan Type is AL, Alternative Loan Program Type Code must be valid 3-character alternative loan code. [014] If Loan Type is other than AL, Alternative Loan Program Type Code must be spaces. [173] If filled and used for matching, Alternative Loan Program Type Code must equal value on recipient's database. [018]
14	First Disbursement Date	Date loan was first disbursed (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors to identify loan. CCYYMMDD format.	73	8	N	R1	F	If filled and used for matching, First Disbursement Date must equal value on recipient's database ±30 days. [018]
15	Holder/Lender Code	A 6-digit ED-assigned code identifying current loan holder.	81	6	N	R	F	Holder/Lender Code Must be eligible lender on recipient's database. [002]
16	Servicer Code	A 6-digit ED-assigned lender-servicer code used if non-holder services the loan.	87	6	N	R1	F	If filled, Servicer Code must be eligible lender-servicer on recipient's database. [002] If filled and used for matching, Servicer Code must equal value on recipient's database. [018]
17	Loan Period Begin Date	The beginning date of the period covered by the loan. CCYYMMDD format.	93	8	N	R1	F	If filled and used for matching, Loan Period Begin Date must equal value on recipient's database. [018]
18	Loan Period End Date	The ending date of the period covered by the loan. CCYYMMDD format.	101	8	N	R1	F	If filled and used for matching, Loan Period End Date must equal value on recipient's database. [018]
19	Student SSN	Student for whom loan proceeds are intended. Provide only if PLUS or alternative loan. This field is optional for Graduate/Professional PLUS.	109	9	N	R1	F	If filled and used for matching, Student SSN must equal value on recipient's database. [018] If Loan Type is PL or AL, Student SSN must be greater than zero and less than all nines. [014] If Loan Type is other than PL, GB, or AL, Student SSN must be zeros. [174]
20	CommonLine Unique Identifier	If assigned, CommonLine Unique Identifier (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>).	118	17	C	R1	F	If filled and used for matching, CommonLine Unique Identifier must equal value on recipient's database. [018]
21	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>).	135	2	N	R1	F	If filled and used for matching, CommonLine Loan Sequence Number must equal value on recipient's database. [018]
22	E/C/S Code	Code indicating role of person for whom data is being reported (See <i>Appendix A, Code Values</i>).	137	1	C	R	NFC	E/C/S Code must be C, E, or S. [014] If Loan Type is CL, SF, SL or SU, E/C/S Code cannot be S. [451]
23	E/C Numeric Identifier	Each endorser/comaker is identified with a numeric identifier, which has a value greater than zero. An individual who is endorser or comaker or both has a single numeric identifier, regardless of number of loans they are associated with. This number is used to differentiate collection activity on separate endorsers/comakers.	138	1	N	R1	NFC	If E/C/S Code is E or C, E/C/S Numeric Identifier must be filled. [500] If E/C Numeric Identifier matches any other E/C Numeric Identifier in the same record set, then E/C SSN, E/C/S Last Name, E/C/S First Name, and E/C/S Middle Initial must match. [504]

Record type 43 (DAAR E/C/S Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
24	E/C SSN	SSN of endorser or comaker for loan identified.	139	9	N	R1	NFC	If filled and used for matching, E/C SSN must equal value on recipient's database. [018] If filled, Endorser/Comaker SSN cannot equal SSN. [478] If filled, Endorser/Comaker SSN cannot equal Student SSN. [479]
25	E/C/S Last Name	Last name of the endorser, comaker, or PLUS student. Place suffixes (Jr., SR., II, III, etc.) at end of last name, following one space. Do not use professional and educational titles as part of the name. NLN if no last name.	148	35	C	R	NFC	First character of E/C/S Last Name cannot be a space. [102] If E/C/S First Name is NFN, E/C/S Last Name cannot be NLN. [156]
26	E/C/S First Name	First name of endorser, comaker, or PLUS student. Do not use professional and educational titles as part of the name. NFN if no first name.	183	12	C	R	NFC	First character of E/C/S First Name cannot be a space. [102] If E/C/S Last Name in NLN, E/C/S First Name cannot be NFN. [156]
27	E/C/S Middle Initial	Middle initial for the endorser, comaker, or PLUS student. Space if no middle initial.	195	1	C	R1		
28	E/C/S Street Address 1	The first line of the street address for the endorser, comaker, or PLUS student.	196	35	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167]
29	E/C/S Street Address 2	The second line of the street address for the endorser, comaker, or PLUS student. This data is required if necessary for continuation of the person's Street Address 1 information.	231	35	C	R1	NFC	
30	E/C/S City	The city of address for the endorser, comaker, or PLUS student.	266	24	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167]
31	E/C/S State	A 2-character state abbreviation for the address of the endorser, comaker, or PLUS student. If the address is a foreign country, this field should be populated with FC. (See <i>Appendix A Code Values</i> .)	290	2	C	R1	NFC	If filled, State must be valid state code or FC (foreign country). [014] If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167] If Country is filled, State must be FC. [168]
32	E/C/S Country	Endorser, comaker, or PLUS student's country of residence, if other than U.S.	292	11	C	R1	NFC	If State is FC, Country must be filled. [177]
33	Filler	Spaces.	303	5	C	R		

Record type 43 (DAAR E/C/S Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
34	Loan Link	Assigned by sender to link together records for the same loan. The same value is used in 43 (DAAR E/C/S Information) and 44 (Loan-Level DAAR Information) to link endorser/comaker/student information to loan information.	308	3	N	R	F	Loan Link must be greater than zero and less than 1000. [467] Loan Link must match Loan Link provided in loan-level information record. [508]
35	E/C/S Home Phone Number	The home phone number, or N/A if it has been verified that the endorser, comaker, or PLUS student does not have a phone. Leave blank if unknown if endorser, comaker or PLUS student has phone. Must be provided if available.	311	10	C	R1	NFC	If filled, E/C/S Home Phone Number must be greater than all zeros but less than all nines, or N/A. [014] If filled, then complete phone information (Home Phone Number and Home Validity Indicator) must be provided. [171]
36	E/C/S Home Phone International Prefix	International prefix for the home phone number of the endorser, comaker, or PLUS student, or N/A if it has been verified that the E/C/S does not have a phone.	321	10	C	R1	NFC	
37	Filler	Spaces.	331	3	C	R		
38	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 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.	334	23	C	R1		
39	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		
40	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 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.	377	23	C	R1		
41	Filler	Spaces.	400	7	C	R		

Record type 43 (DAAR E/C/S Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
42	E/C/S Zip/Postal Code	A 14-character code identifying the U.S. zip or foreign postal code for the address of the endorser, comaker, or PLUS student.	407	14	C	R1	NFC	If filled and State not equal FC, then complete address information (Street Address 1, City, State, Zip/Postal Code, and Address Validity Indicator) must be provided. [167] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5- or 9- characters). [014] Zip/Postal Code cannot contain hyphens. [011]
43	E/C/S Address Validity Indicator	A 1-character field that indicates if the address information is valid for the endorser, comaker, or PLUS student: Y=Yes, address information is valid N=No, address information is not valid	421	1	C	R	F	If filled, E/C/S Address Validity Indicator must be Y or N. [014]
44	E/C/S Home Phone Validity Indicator	A 1-character field indicating if E/C/S phone information is valid: Y=Yes, home phone is valid, or you know they don't have a phone N=No, home phone is not valid, or you don't know if they have a phone	422	1	C	R	F	E/C/S Home Phone Validity Indicator must be Y or N. [014]
45	Filler	Spaces.	423	10	C	R		
46	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1		
47	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1		
48	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1		
49	Record Status	Type of record being sent: A=acknowledgment I=informational R=reject S=submittal U=update	459	1	C	R	F	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 A, I, R, or U. [003]
50	Date/Time Stamp	Date and time record was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	F	
51	Record Terminator	End-of-record indicator.	480	1	C	R	F	Record Terminator must be * (asterisk). [014]

Record type 44 (Loan-Level DAAR Information)

Lenders/lender-servicers use Record type 44 (Loan-Level DAAR Information) when a DAAR is submitted to the guarantor/guarantor-servicer for processing. A separate Record type 44 (Loan-Level DAAR Information) is sent for each loan included in the DAAR.

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.

The Loan Link field in this record is used to match the endorser, comaker, or PLUS student to the corresponding loan reported in Record type 43 (DAAR E/C/S Information). If a DAAR is received without a Record Type 43 for a comaker and a comaker exists on the recipient's database, the following global error will be sent on the affected Record Type 44:

- Transaction rejected due to missing dependent transaction. [015]

For Record type 44 (Loan-Level DAAR Information), these record-level errors can be sent:

- Loan must not be canceled, paid by borrower, paid as a result of the borrower obtaining a Consolidation loan, paid by claim, or paid as a result of the loan being refinanced by another lender or a loan that has permanently lost eligibility for insurance status on the guarantor's system. . [071]
- Loan exists in approved default claim on guarantor's/guarantor-servicer's system. [072]
- An active DAAR already exists. [073]
- A DAAR update has been received and no active pre-claim exists on the guarantor's/guarantor-servicer's database. [074]
- A DAAR cancellation has been received and no active pre-claim exists on the guarantor's/guarantor-servicer's database. [075]
- A DAAR update has been received but number of days delinquent falls below regulatory guidelines. [089]

Record dependency:

- Delinquency and Update DAAR
 - 02 (Data Identifier)
 - 40 (DAAR Borrower Demographic Information)
- Cancellation
 - 02 (Data Identifier)

Recommended reporting frequency: Weekly

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	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	F	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	F	SSN must equal SSN field in Record type 02. [105]

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
04	Source ID	Sender's identification number: Lender=6-digit lender code Lender-servicer=6-digit lender-servicer code	14	8	C	R	F	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	F	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: Guarantor=3-digit guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	F	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 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	F	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, Field characteristics</i> , titled <i>Loan identifier fields</i>).	44	16	C	R1	F	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, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors to identify loan. CCYYMMDD format.	60	8	N	R1	F	If filled and used for matching, Guaranty Date must equal value on recipient's database ± 30 days. [018]
12	Loan Type	A 2-character code indicating the type of loan (See <i>Appendix A, Code Values</i>). The lender should verify the guarantor accepts default aversion assistance requests for loan type AL.	68	2	C	R	F	Loan Type Must be AL, CL, GB, PL, RF, SF, SL, or SU. [014] If used for matching, Loan Type must match value on recipient's database. [018]
13	Alternative Loan Program Type Code	A 3-character code indicating the specific category of the alternative loan. For the most recent code list, see the NCHHELP website at www.nchelp.org or contact NCHHELP.	70	3	C	R1	F	If filled and used for matching, Alternative Loan Program Type Code must equal value on recipient's database. [018] If Loan Type is AL, Alternative Loan Program Type Code must be valid 3-character alternative loan code. [014] If Loan Type is other than AL, Alternative Loan Program Type Code must be spaces. [173]
14	First Disbursement Date	Date loan was first disbursed. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors to identify loan. CCYYMMDD format.	73	8	N	R1	NFC	If filled and used for matching, First Disbursement Date must equal value on recipient's database ± 30 days. [018]

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
15	Holder/Lender Code	A 6-digit ED-assigned code identifying current loan holder.	81	6	N	R	F	Holder/Lender Code Must be eligible lender on recipient's database. [002] If used for matching, Holder/Lender Code must equal value on recipient's database. [018]
16	Servicer Code	A 6-digit ED-assigned lender-servicer code used if non-holder services the loan.	87	6	N	R1	F	If filled, Servicer Code must be eligible lender-servicer on recipient's database. [002] If filled and used for matching, Servicer Code must equal value on recipient's database. [018] If Servicer Responsibility Date is filled, Servicer Code must be filled. [287] If Servicer Responsibility Date is zeros, Servicer Code must be zeros. [292]
17	Loan Period Begin Date	The beginning date of the period covered by the loan. CCYYMMDD format.	93	8	N	R1	F	If filled and used for matching, Loan Period Begin Date must equal value on recipient's database. [018]
18	Loan Period End Date	The ending date of the period covered by the loan. CCYYMMDD format.	101	8	N	R1	F	If filled and used for matching, Loan Period End Date must equal value on recipient's database. [018]
19	Filler	Spaces.	109	2	C	R		
20	Student SSN	Student for whom loan proceeds are intended. Provide only if PLUS or alternative loan. This field is optional for Graduate/Professional PLUS.	111	9	N	R1	F	If filled and used for matching, Student SSN must equal value on recipient's database. [018] If Loan Type is PL or AL, Student SSN must be greater than zero and less than all nines. [014] If Loan Type is other than PL, GB, or AL, Student SSN must be zeros. [174]
21	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	F	If filled and used for matching, CommonLine Unique Identifier must equal value on recipient's database. [018]
22	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	F	If filled and used for matching, CommonLine Loan Sequence Number must equal value on recipient's database. [018]
23	DAAR Type	DAAR type (See <i>Appendix A, Code Values</i>).	139	2	C	R	F	DAAR Type must be CA, DF, DQ, or UP. [475] If DAAR Type is CA or UP, Cancellation/Update Reason Code field must be filled. [452]
24	DAAR Date	Date which lender identified the need to request, cancel, or update the DAAR according to policies established by the guarantor. CCYYMMDD format.	141	8	N	R	F	DAAR Date must be less than or equal to As-Of Date in Record type 01. [008]
25	DAAR Date from Original DAAR	Date of DAAR, or date delinquency changed or dropped below guarantor cancellation threshold for updates and cancellations. In original submittals, this value equals DAAR Date. In resubmittals that are providing information requested in a return file, this value remains the same as in the original submittal.	149	8	N	R	F	If Submittal Indicator is O and DAAR type is not UP or CA, DAAR Date from Original DAAR must equal DAAR Date. [468]

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
26	Cancellation/Update Reason Code	Reason for DAAR cancellation or update (See <i>Appendix A, Code Values</i>). If DAAR Type is CA or UP, provide Cancellation/Update Reason Code. Use Reason Code for the last activity if multiple activities occurred during the reporting period.	157	2	C	R1	F	If Cancellation, must be AC, BK, DA, FB, OT, PC, or PR. [453] If Update, must be DA, DR, FB, NS, or PR. [454]
27	Date Loan Sold	If loan sold, date of sale as reported by purchasing lender. CCYYMMDD format.	159	8	N	R1	NFC	If filled, Date Loan Sold must be less than or equal to As-Of Date in Record type 01. [008] If filled, Date Loan Sold must be greater than or equal to the guaranty date. [204] If filled, Date Loan Sold must be greater than or equal to date loan sold on recipient's database. [289] If Holder/Lender Code does not equal current holder/lender code on recipient's database, Date Loan Sold must be filled. [533]
28	Servicer Responsibility Date	If non-holder services the loan, date on which lender assumed servicing responsibility. CCYYMMDD format.	167	8	N	R1	NFC	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 servicer responsibility date on recipient's database. [294] If Servicer Code is filled, Servicer Responsibility Date must be filled. [287] If filled, Servicer Responsibility Date must be greater than Guaranty Date minus 1 year. [293]
29	Current Principal Balance Amount	Value of outstanding principal balance, including all insured and uninsured capitalized interest. For resubmittals, this value is updated to reflect the most current information. 999999V99 format.	175	8	N	R1	F	The sum of Current Principal Balance Amount and Accrued Interest Balance Amount must be greater than zero if DAAR Type is other than CA. [457]
30	Current Principal Balance Amount from Original DAAR	In original submittals, this value equals the Current Principal Balance Amount. In resubmittals that are providing information requested in a return file, this value remains the same as in the original submittal. 999999V99 format.	183	8	N	R	F	If Submittal Indicator is O, Current Principal Balance Amount from Original DAAR must equal Current Principal Balance Amount. [469]
31	Accrued Interest Balance Amount	Value of outstanding accrued interest due from borrower. 999999V99 format.	191	8	N	R1		
32	Accrued Interest Balance Amount for Original DAAR	In original submittals, this value equals the Accrued Interest Balance Amount. In resubmittals that are providing information requested in a return file, this value remains the same as in the original submittal. 999999V99 format.	199	8	N	R	F	If Submittal Indicator is O, Accrued Interest Balance Amount for Original DAAR must equal Accrued Interest Balance Amount. [470]
33	Filler	Spaces.	207	12	C	R		

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
34	Payment Due Date	Date of borrower's first unmet installment. For resubmittals, this value is updated to reflect the most current information. CCYYMMDD format.	219	8	N	R1	F	Must be less than or equal to As-Of Date in Record type 01. [008] If filled, Payment Due Date must be greater than or equal to Payment Due Date previously reported unless Cancellation/Update Reason Code is BK, DR, NS or OT. [458] If DAAR Type is DF, DQ, or UP, Payment Due Date must be filled. [459]
35	Payment Due Date from Original DAAR	In original submittals, this value equals the Payment Due Date. In resubmittals that are providing information requested in a return file, this value remains the same as in the original submittal. CCYYMMDD format.	227	8	N	R1	F	If Submittal Indicator is O, Payment Due Date from Original DAAR must equal Payment Due Date. [471]
36	Payment Amount	Amount of borrower's currently scheduled payment due at the loan level. 999999V99 format.	235	8	N	R1	F	If DAAR Type is other than CA, Payment Amount must be filled. [460]
37	Last Payment Date	Most recent date that a payment was received. CCYYMMDD format.	243	8	N	R1		
38	Last Payment Amount	Amount of borrower's most recent payment. 999999V99 format.	251	8	N	R1		
39	Amount Delinquent	Total amount the borrower was past due (including late charges) when DAAR was generated. 999999V99 format.	259	8	N	R1	F	If DAAR Type is other than CA, Amount Delinquent must be filled. [461]
40	Number of Days Delinquent	Number of days borrower was delinquent when DAAR was generated.	267	3	N	R1	F	If DAAR Type is other than CA, must be greater than zero. [462] If DAAR Type is DF, DQ or UP, Number of Days Delinquent must be within regulatory guidelines. [463],
41	Number of Days Delinquent from Original DAAR	In original submittals, this value equals the Number of Days Delinquent. In resubmittals that are providing information requested in a return file, this value remains the same as in the original submitted.	270	3	N	R1	F	If Submittal Indicator is O, Number of Days Delinquent from Original DAAR must equal Number of Days Delinquent. [472]
42	Submittal Indicator	1 byte character indicating whether this is the original submittal or a resubmittal: D=resubmittal (duplicate) O=original	273	1	C	R	F	Submittal Indicator must be D or O. [473] If Submittal Indicator is D, Guarantor Receipt Date must be filled. [464]
43	Guarantor Receipt Date	Filled with zeros on original submittal. Filled by guarantor with date of file receipt on all subsequent transmissions. Lender must retain this information in this field for all subsequent resubmittals. CCYYMMDD format.	274	8	N	R1	NFC	If Record Status is R, Guarantor Receipt Date must be filled. [465]
44	Filler	Spaces.	282	26	C	R		

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
45	Loan Link	Assigned by sender to link together records for the same loan. The same value is used in 43 (DAAR E/C/S Information) and 44 (Loan-Level DAAR Information) to link endorser/comaker/student information to loan information.	308	3	N	R	F	Loan Link must be greater than zero and less than 1000. [467] Loan Link must be unique value for each loan within the record set. [509]
46	Filler	Spaces.	311	23	C	R		
47	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 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.	334	23	C	R1		
48	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		
49	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 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.	377	23	C	R1		
50	Filler	Spaces.	400	2	C	R		
51	Holder/Lender Non-ED Branch ID	If assigned, non-standard value used to designate specific branch or location.	402	4	C	R1	F	If filled and used for matching, Holder/Lender Non-ED Branch ID must equal value on recipient's database. [018] If filled, Holder/Lender Non-ED Branch ID must be valid identifier on recipient's database. [002]
52	Filler	Spaces.	406	9	C	R		
53	DUNS Holder/Lender Code	Reserved for future use (upon initiation of DUNS by ED).	415	9	N	R1		
54	DUNS Servicer Code	Reserved for future use (upon initiation of DUNS by ED).	424	9	N	R1		

Record type 44 (Loan-Level DAAR Information)								
Field no.	Field name	Description	Start	Length	Data	Required	Severity	Edits
55	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1		
56	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1		
57	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1		
58	Record Status	Type of record being sent: A=acknowledgment I=informational R=reject S=submittal U=update	459	1	C	R	F	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 A, I, R, or U. [003]
59	Date/Time Stamp	Date and time record was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	F	
60	Record Terminator	End-of-record indicator.	480	1	C	R	F	Record Terminator must be * (asterisk). [014]