

### Table of Contents

Chapter composition.....	11-2
Overview - General information for Claim Submittal.....	11-2
Claim submittal flow.....	11-4
Resubmittals.....	11-7
Claim recalls.....	11-7
Record type 50 (Claim Borrower Demographic Information).....	11-9
Record type 51 (Claim Employment Information).....	11-14
Record type 53 (Claim E/C/S Information).....	11-17
Record type 54 (Loan-Level Claim Information).....	11-22
Record type 55 (Additional Information-Lender to Guarantor).....	11-23
Record type 56 (Repayment Information/Requested Claim Amount).....	11-31
Record type 57 (Collection Activity).....	11-39
Record type 58 (Claim Recall Request).....	11-47

## Chapter composition

Chapter 11, Claim Submittal Records, contains the following record types:

- Record type 50 (Claim Borrower Demographic Information)
- Record type 51 (Claim Employment Information)
- Record type 53 (Claim E/C/S Information)
- Record type 54 (Loan-Level Claim Information)
- Record type 55 (Additional Information—Lender to Guarantor)
- Record type 56 (Repayment Information/Requested Claim Amount)
- Record type 57 (Collection Activity)
- Record type 58 (Claim Recall Request)

## Overview - General information for Claim Submittal

The Claim Submittal records allow lenders and guarantors to systematically handle most aspects of claim submittal. The Claim Submittal record types have been designed to support claim reporting within the policies and guidelines for the CCI Claim Form outlined in the Common Manual.

Trading partners electing to participate in the electronic claims process must be prepared to send and receive all of the records included in Chapter 11. However, because it is in the best interest of all parties to ensure that recalls are processed efficiently and timely, trading partners must also be prepared to utilize a proprietary recall process in place of the Record type 58 (Claim Recall Request) in situations where the electronic process may not be timely enough to avoid a claim payment being issued by the guarantor.

Note: It is necessary to review *Chapter 2, Processing Overview*, and *Chapter 3, Return Files*, prior to reviewing this chapter to ensure a thorough understanding of overall CAM processes since claim processing follows the same basic guidelines (e.g., file transmission, edits/errors, return files, etc.).

### Claim packaging

The Federal Family Education Loan Program Claim Form and electronic process provide lenders the ability to submit claim requests on a claim-level, rather than on a loan-level. Lenders should submit claims in this manner to eliminate submitting duplicate account-level information for each loan contained in the claim. All loans included in the submittal must have the same loan type, due date, interest paid through date, claim review status, and lender ID.

As allowed for in the Claim Form instructions, some guarantors may require separate claim record sets for subsidized and unsubsidized Stafford loans, and/or loans with different interest rates. Record sets cannot include loans for more than one lender or guarantor.

### E/C Numeric Identifier

Record type 53 (Claim E/C/S Information) is used to identify any endorsers, comakers, or PLUS students for the loans included in a claim record set. These parties are tied to specific loans in the claim record set through the Loan Link field in Record type 53 (Claim E/C/S Information) and Record type 54 (Loan-Level Claim Information).

Each comaker or endorser is also assigned an E/C Numeric Identifier in Record type 53 (Claim E/C/S Information) that is used to identify collection and/or skiptracing activities performed for these parties in Record type 57 (Collection Activity).

It is not necessary for lenders or servicers to maintain the same numeric identifier for endorsers or comakers regardless of whether the claim is an original submittal, a resubmittal, or a subsequent claim with a new claim ID; the lender/servicer may assign a new identifier or use the prior value.

## Edits

The edits in the claim records are the most stringent edits that can be applied and should be used only to the extent of ensuring data integrity. These initial edits are performed during the load process and do not include claim review edits. Each guarantor will perform claim review edits after the claim record set has passed initial load edits. Refer to *Chapter 3, Return Files*, for a complete explanation of edit and error code processing and *Chapter 12, Claim Disposition and Claim Payment Records*, for an explanation of how to communicate the claim review results.

## E-mail information

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

## Record status values

There is a record status of L (loaded, with errors) that is unique to the claim submittal process. If a guarantor is able to load the claim submittal record set to their system but it does not pass the initial edits within the CAM record layout, they will return the lender's original record set with a record status value of L. It is up to each guarantor to determine what edits must be passed to constitute that the claim submittal record set has been loaded to their system. However, it is encouraged that guarantors load the claim submittal record set whenever possible. (An inability to identify the person or loans to which the claim information pertains would be examples of reasons for not loading the claim.) Guarantors should provide the lender the benefit of the claim file date from the claim submittal record set which was returned with a record status value of L. In other words, the record status value of L denotes a claim return, whereas a record status value of R indicates that the guarantor may not have any record of receiving the claim submittal record set. If a claim record set is returned with a record status of L or R, it will not be processed for payment by the guarantor until the lender resolves the discrepancy and resubmits the claim.

## Guarantor receipt date

Because it is difficult for a lender to track the guarantor's receipt date for electronic processes, the Guarantor Receipt Date field is included in Record type 56 (Repayment Information/Requested Claim Amount). The field is populated with zeros by the lender during the original submittal to be filled by the guarantor upon receipt. The value used to populate this field is the date the guarantor received the electronic submittal or the tape containing the claim(s) or recall(s), and will be communicated to the lender in the return file, regardless of whether or not the guarantor was able to load or match the submittal file to their system.

This value will be critical in determining the timely filing of the claim in the 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 parameters should help the lender determine if there may be a receipt date discrepancy:

- For electronic submittals, the value in the Guarantor Receipt Date field must be the date the file transmission was received by the guaranty agency, not the date the claim submittal was loaded or processed on the guarantor's system.
- For tape submittals, the value in the Guarantor Receipt Date field should be within five days of the date that the lender sent the tape.

## Lender/lender-servicer change

There is adequate information provided in Record type 54 (Loan-Level Claim Information) to perform holder/servicer transfers when necessary. Guarantors are encouraged to process this information and not to return the claim for this reason.

## Lender return receipt date

The determination of timeliness for a claim that is being resubmitted is based on the date the lender received notification of the claim return. The lender Return Receipt Date field in Record type 56 (Repayment Information/Requested Claim Amount) is populated by the lender with the date they received the latest claim information. The claim would have been returned either as the original claim submittal record set with a record status value of L (loaded, with errors) or R (reject: unable to load), or via Record type 60 (Claim Disposition). Refer to *Chapter 12, Claim Disposition and Claim Payment Records*.

## Loan link

The value in the Loan Link field is a numeric code assigned by the lender and is used to match records for the same loan if the claim contains a Record type(s) 53 (Claim E/C/S Information). The Loan Link field exists only in records 53 (Claim E/C/S Information) and 54 (Loan-Level Claim Information) because these are the only loan-level claim processing records.

The Loan Link field in Record type 54 (Loan-Level Claim Information) must be populated for each loan included in the claim record set if the claim contains a Record type(s) 53 (Claim E/C/S Information). Each Record type 54 (Loan-Level Claim Information) in a record set has a unique Loan Link number. If endorser, comaker, or PLUS student information exists for any of the loans included in the claim record set, Record type 53 (Claim E/C/S Information) should contain the Loan Link number of the corresponding loan. Guarantors can use either the Loan Link or identifier data fields to link the loans. It is necessary to provide multiple type 53 (Claim E/C/S Information) records with the same value in the Loan Link field when more than one endorser/comaker/PLUS student combination exists for a single loan. Additionally, if the same endorser/comaker/PLUS student exists for more than one loan within the claim record set, a separate Record type 53 (Claim E/C/S Information) must be sent for each loan with a different Loan Link value in each.

## Submittal indicator

The Submittal Indicator field is present to indicate whether the claim is being submitted for the first time (Submittal Indicator = O), or whether the claim was previously submitted (Submittal Indicator = D). When a value of D is being reported in the Submittal Indicator field, the lender also needs to populate the Guarantor Receipt Date field with the value supplied by the guarantor in the Guarantor Receipt Date field in the return file. The Submittal Indicator, in conjunction with the Guarantor Receipt Date, can help trading partners confirm timely filing of claims.

## Unique claim identifier

The value in the Unique Claim Identifier field is a numeric code assigned by the lender and is used to identify a specific claim record set and its underlying loan(s) for a specific SSN. This field is in each claim record and can be used to uniquely identify a claim for all aspects of claim processing, including claim recalls and claim payment processing.

- The Unique Claim Identifier field is an 11-byte field assigned by the lender who may use any numeric value greater than zero provided this number is unique among record sets and will not be duplicated in a subsequent claim.

## Claim submittal flow

### Claim submittal

A claim submittal record set must contain at least the following record types:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 54 (Loan-Level Claim Information); one for each loan included in the claim
- Record type 56 (Repayment Information/Requested Claim Amount)

Depending upon claim type, loan type, and/or other relationships inherent to the specific claim or underlying loans, additional record types may also be required:

- Record type 51 (Claim Employment Information)
- Record type 53 (Claim E/C/S Information)
- Record type 57 (Collection Activity)

The table below identifies the records required according to the type of claim submitted (see *Appendix A, Code Values*, for a description of the claim types):

Claim type	Record Type						
	50	51	53*	54**	55***	56	57****
<b>BC</b>	Required	If Available	If Applicable	Required	If Applicable	Required	If delinquent prior to DCO
<b>BH</b>	Required	If Available	If Applicable	Required	If Applicable	Required	If delinquent prior to DCO
<b>CS</b>	Required	If Available	If Applicable	Required	If Applicable	Required	N/A
<b>DB</b>	Required	If Available	If Applicable	Required	If Applicable	Required	Required
<b>DE</b>	Required	If Available	If Applicable	Required	If Applicable	Required	Required
<b>DF</b>	Required	If Available	If Applicable	Required	If Applicable	Required	Required
<b>DI</b>	Required	If Available	If Applicable	Required	If Applicable	Required	If delinquent prior to DCO
<b>DQ</b>	Required	If Available	If Applicable	Required	If Applicable	Required	Required
<b>DU</b>	Required	If Available	If Applicable	Required	If Applicable	Required	Required
<b>FC</b>	Required	If Available	If Applicable	Required	If Applicable	Required	N/A
<b>ID</b>	Required	If Available	If Applicable	Required	If Applicable	Required	N/A
<b>IN</b>	Required	If Available	If Applicable	Required	If Applicable	Required	Required

\* = Multiple type 53 (Claim E/C/S Information) records are required if multiple endorsers, comakers, or PLUS students exist in the record set, or if the same endorser, comaker, or PLUS student exists for more than one loan in the claim record set.

\*\* = A separate Record type 54 (Loan-Level Claim Information) is required for each loan in the claim submittal.

\*\*\* = Record type 55 (Additional Information-Lender to Guarantor) can only be included in a claim record set when the claim is being resubmitted.

\*\*\*\* = Multiple type 57 (Collection Activity) records must be sent if due diligence exceeds space available in a single record.

## Submittal example

The lender submits a claim for a borrower with three defaulted loans (claim type DF). One of these loans contains an endorser. For the purpose of this example, the lender has employment information for the borrower. In addition to records 01 (Header), 02 (Identifier Data), 96 (Record Totals, Series One), 97 (Record Totals, Series Two), and 99 (Trailer), the lender submits the following records:

Record Type	Record Status Value	Submittal Indicator Value	Loan Link Value
50 (Claim Borrower Demographic Information)	S	N/A	N/A
51 (Claim Employment Information)	S	N/A	N/A
53 (Claim E/C/S Information)	S	N/A	003
54 (Loan-Level Claim Information)	S	N/A	001
54 (Loan-Level Claim Information)	S	N/A	002
54 (Loan-Level Claim Information)	S	N/A	003
56 (Repayment Information/Requested Claim Amount)	S	O	N/A
57 (Collection Activity)	S	N/A	N/A

Note: The examples provided in this chapter are not one continuous illustration. Each example is designed to illustrate a unique part of the overall process.

## Claim return

Due to the importance of ensuring the guarantor has received the claim request and to notify the lender whether the claim record set was accepted or not accepted, it is strongly recommended guarantors return claim submittal record sets within two business days. As in CAM return records, a guarantor can return claim record sets with a record status of A (acknowledgement) or R (reject). In addition to the standard CAM return records, a guarantor can also return a claim record set with a record status of L (loaded, with errors). See *Chapter 3, Return Files*, for more specific information on CAM standards for return files and return record status U (Loan Identifier update).

**Record Status A**

If a guarantor is able to load the claim submittal record set to their system without errors, they will return the lender's original record set with the following changes:

- New Record type 02 (Identifier Data) replaces the lender's Record type 02 (Identifier Data).
- Record Status set to A (acknowledgement) in each record, except for the newly created Record type 02 (Identifier Data), which should have Record Status set to S.
- Guarantor Receipt Date field populated in Record type 56 (Repayment Information/Requested Claim Amount).
- Record length expanded to 800 bytes.

**Record Status R**

If a guarantor is not able to load the claim submittal record set to their system (e.g., due to SSN mismatch or failure to pass edits within the record layout), they will reject and return the lender's original record set with the following changes:

- New Record type 02 (Identifier Data) replaces the lender's Record type 02 (Identifier Data), unless the original error occurred in the lender's Record type 02 (Identifier Data).
- Record Status set to R (reject) in each record, except for the newly created Record type 02 (Identifier Data), which should have Record Status set to S.
- Guarantor Receipt Date field populated in Record type 56 (Repayment Information/Requested Claim Amount). This insures that the guarantor receipt date is captured and sent back to the lender despite the fact that the guarantor was unable to load the record. The lender must retain this information for any subsequent resubmittal.
- Error segments appended to records with corresponding errors.
- Record length expanded to 800 bytes.

Note: The use of the word reject for this process indicates the claim could not be loaded to the guarantor's system. It does not indicate a loss of guaranty.

**Record Status L**

If a guarantor is able to load the claim submittal record set to its system, but the claim contains one or more errors that will prevent the guarantor from processing it, the guarantor will return the lender's original record set with the following changes:

- New Record type 02 (Identifier Data) replaces the lender's Record type 02 (Identifier Data).
- Record Status set to L (loaded, with errors) in each record, except for the newly created Record type 02 (Identifier Data), which should have a Record Status set to S.
- Guarantor Receipt Date field populated in Record type 56 (Repayment Information/Requested Claim Amount).
- Error segments appended to records with corresponding errors.
- Record length expanded to 800 bytes.

**Return example**

The guarantor returns a claim record set to the lender with a return record status of R, because they are unable to identify the borrower (e.g., SSN mismatch). In addition to Record types 01 (Header), 02 (Identifier Data), 96 (Record Totals, Series One), 97 (Record Totals, Series Two), and 99 (Trailer), the guarantor returns the following record set:

Note: In this example, the original Record type 02 (Identifier Data) would be returned and include the error information. The error segment of the remaining records should contain the following error: Transaction rejected due to error in associated transaction.  
[010]

Record Type	Record Status Value	Submittal Indicator Value	Loan Link Value
50 (Claim Borrower Demographic Information)	R	N/A	N/A
51 (Claim Employment Information)	R	N/A	N/A
53 (Claim E/C/S Information)	R	N/A	002
54 (Loan-Level Claim Information)	R	N/A	001
54 (Loan-Level Claim Information)	R	N/A	002
56 (Repayment Information/Requested Claim Amount)	R	O	N/A
57 (Collection Activity)	R	N/A	N/A

Note: The examples provided in this chapter do not designate one continuous illustration. Each example is designed to illustrate a unique part of the overall process.

## Resubmittals

The resubmittal process is designed for resubmittal of original claim submittals returned with record status L or R, or in response to a claim disposition. This process is not designed for submittal of requests for supplemental claim payment adjustments. Supplemental adjustments are currently considered outside the scope.

When resubmitting a claim record set, the lender should provide the Unique Claim Identifier from the original submittal to assist the guarantor with matching the resubmitted record set to the original record set. If all of the loans in the original claim record set are not resubmitted, or are not resubmitted together, the record set will be returned with record level error [088] for Record Type 56. For these cases, a new claim record set must be created with a new Unique Claim Identifier, the Submittal Indicator set to D, and the Guarantor Receipt Date from the original claim submittal.

Resubmittals or subsequent submittals may not contain the same data that was present in the original submittal.

### Record Status of L or R

After the lender has addressed errors cited by the guarantor, the lender may resubmit the claim request electronically. If a lender is resubmitting a claim record set based on the receipt of an L or R Record Status, the Guarantor Receipt Date and Lender Return Receipt Date should be populated with the date from the most recent return file and the Submittal Indicator should be set to D.

### Claim disposition

Lenders may choose to resubmit a claim record set following the receipt of a claim disposition as described in *Chapter 12, Claim Disposition and Claim Payment Records*. If a lender is resubmitting a claim record set in response to the guarantor's claim disposition of T or L, the Guarantor Receipt Date and Lender Return Receipt Date should be populated with the date from the return file and the Submittal Indicator should be set to D. This will assist the guarantor in making an informed decision as to the eligibility of the claim for payment. If the resubmittal does not involve a change to the data previously sent to the guarantor, a type 55 (Additional Information-Lender to Guarantor) record may need to be included with justification for the resubmitted claim.

## Claim recalls

If a borrower is willing to repay his or her debt, a lender is strongly encouraged, or may be required, to recall the claim when any of the qualifying conditions detailed in the Common Manual are present. In these situations, the lender may initiate the recall of the claim by submitting Record type 58 (Claim Recall Request) electronically.

The recalled claim may be identified by using the Unique Claim Identifier reported by the lender in Record type 58 (Claim Recall Request). After processing Record type 58 (Claim Recall Request), the guarantor returns the record with the appropriate Return Record Status to indicate whether or not any additional action (e.g., repurchase) is required in order to recall the claim. If the Return Record Status is A, it indicates the recall was processed, the claim payment was successfully averted on the guarantor's system, and the recall of the claim is acknowledged. If the Return Record Status is R, however, it indicates the recall could not be processed and the claim payment was not averted on the guarantor's system. The error code associated with this record should provide insight into the reason for the claim payment not being averted. The lender may need to repurchase the claim through existing processes established with the guarantor (see the Common Manual for additional information about repurchases).

Timing must be considered when requesting a recall. If there is a delay expected in the submittal (e.g., due to tape/cartridge mailing or transaction stacking), an alternative process should be considered to help ensure the default is averted.

## Reactivating default aversion assistance requests

Default aversion assistance activities should be either re-initiated or canceled according to the delinquency level.

Lenders should send the appropriate default aversion assistance records after the guarantor has confirmed the claim aversion via the returned Record type 58 (Claim Recall Request):

- If the borrower's delinquency remains above the guarantor's default aversion assistance cancellation threshold, lenders should submit a default aversion assistance update record set (see *Chapter 10, Default Aversion Assistance Request Records*); or,
- If the borrower's delinquency meets or falls below the guarantor's default aversion assistance cancellation threshold, lenders should submit a default aversion assistance cancellation record set (see *Chapter 10, Default Aversion Assistance Request Records*).

The subsequent default aversion assistance request reporting ensures the borrower's account reflects the correct status on the guarantor's system. Default aversion assistance request update records will provide all information necessary for a guarantor to update the default aversion assistance request on their system, whether or not it was previously canceled by the guarantor at the time of claim submittal. With the inclusion of the Guarantor Receipt Date field taken from Record type 44 (Loan- Level Default Aversion Assistance Request Information), update records will also allow guarantors to maintain timely filing information from the original default aversion assistance request. Submittal of default aversion assistance request cancellation records will allow guarantors to cancel default aversion assistance requests that remain outstanding.

## Guarantor-initiated recalls

Borrower status changes (e.g., continuous enrollment, deferment, etc.) identified by the guarantor through their default aversion program(s) should be reported through existing processes. Record type 58 (Claim Recall Request) should only be used by lenders to initiate recalls.

# Chapter 11

## Record type 50 (Claim Borrower Demographic Information)

Lenders use Record type 50 (Claim Borrower Demographic Information) to report a borrower's complete address and/or telephone number.

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 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.

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

The following fields must be populated to be considered a complete AKA Name: AKA Last Name and AKA First Name. The fields are considered populated if the value of NFN or NLN is 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:

- Record type 02 (Identifier Data)
- Record type 54 (Loan-Level Claim Information)
- Record type 56 (Repayment Information/Requested Claim Amount)

Recommended reporting frequency: Weekly

Record type 50 (Claim Borrower Demographic Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHelp-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]

Record type 50 (Claim Borrower Demographic Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
07	Recipient ID	Recipient's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHELP-assigned guarantor-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Street Address 1	The first line of the street address for the person identified by SSN.	44	35	C	R1	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	
12	City	The city of address for the person identified by SSN.	114	24	C	R1	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	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	If State is FC, Country must be filled. [177]
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	Zip/Postal Code cannot contain hyphens. [011] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5- or 9- characters). [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]
16	Address Validity Indicator	A 1-character field that indicates if the address information is valid for the person identified by SSN. Y=Yes, address information is valid. N=No, address information is not valid.	179	1	C	R	Address Validity Indicator must be Y or N. [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]

Record type 50 (Claim Borrower Demographic Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
17	Address Effective Date	The date the address change became effective or sender became aware of the address change information. CCYYMMDD format.	180	8	N	R	Address Effective Date must be less than or equal to As-Of Date in Record type 01. [008] 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]
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	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 the SSN does not have a phone.	198	10	C	R1	
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	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	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	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]
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	
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	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	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]

Record type 50 (Claim Borrower Demographic Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
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	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 of other phone number, or N/A if it has been verified that the person identified by the SSN does not have another phone.	256	10	C	R1	
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	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	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	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	First character of AKA: First Name cannot be a space. [102] If AKA: Last Name is NLN, AKA: First Name cannot be NFN. [156]
32	AKA: Middle Initial	Previous or alternative middle initial for the borrower. Space if no middle initial	322	1	C	R1	
33	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
34	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or 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	

Record type 50 (Claim Borrower Demographic Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
35	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	
36	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	
37	Out-Of-School Date	Not applicable for claim types CS, FC, or IN or for BC, BH, DE, or DI claims that have not entered repayment. Stafford Loans: Most recently verified date the borrower ended enrollment on at least a half-time basis that caused the loan, in this claim package that first reached maturity, to enter repayment. PLUS/Graduate PLUS/SLS Loans Immediately Deferred: Date the borrower/student ceased eligibility for the 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 the last disbursement. Consolidation Loans with Add-On Loans: Determine if the due date of the first monthly installment 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	R1	

Record type 50 (Claim Borrower Demographic Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
38	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 field. 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 or for BC, BH, DE, or DI claims that have not entered repayment. CCYYMMDD format.	408	8	N	R1	If filled, Notification date must be less than or equal to the As-Of Date in Record type 01. [008]
39	Filler	Spaces.	416	17	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 L=return (loaded, with errors) R=reject (unable to load) S=submittal	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, or R. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
44	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
45	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 51 (Claim Employment Information)

Lenders use Record type 51 (Claim Employment Information) to report employment information. This record type is required at the time of claim submittal if employment information is available.

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

Record dependency:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 54 (Loan-Level Claim Information)
- Record type 56 (Repayment Information/Requested Claim Amount)

Recommended reporting frequency: Weekly

Record type 51 (Claim Employment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Lender=6-character lender code Lender/-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP- assigned guarantor-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Employer Name	Employer's name.	44	35	C	R	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	If filled and State not equal FC, then complete address information (Street Address 1, City, State, and Zip/Postal Code) must be provided. [167]

Record type 51 (Claim Employment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
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	
13	Employer City	The city of address for the employer.	149	24	C	R1	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	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	If State is FC, Country must be filled. [177]
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	Zip/Postal Code cannot contain hyphens. [011] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5 or 9 characters). [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]
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	If filled, Employer Phone Number must be greater than all zeros and less than all nines, or N/A. [014] If prefix provided, complete phone number must be provided.[171]
18	Employer Phone Number International Prefix	International prefix for the 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	
19	Filler	Spaces.	234	89	C	R	
20	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
21	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or 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	
22	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	

Record type 51 (Claim Employment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
23	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	
24	Filler	Spaces.	400	33	C	R	
25	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
26	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
27	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
28	Record Status	Type of record being sent: A=acknowledgment L=return (loaded, with errors) R=reject (unable to load) S=submittal	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, or R. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
29	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
30	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 53 (Claim E/C/S Information)

Lenders use Record type 53 (Claim E/C/S Information) to notify the guarantor of any endorser, comaker, or PLUS student on a loan. A separate Record type 53 (Claim E/C/S Information) is sent for each endorser, comaker, or PLUS student on the loan. 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 54 (Loan-Level Claim Information).

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 53 (Claim 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 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.

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

Record dependency:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 54 (Loan-Level Claim Information)
- Record type 56 (Repayment Information/Requested Claim Amount)

Recommended reporting frequency: Weekly

Record type 53 (Claim E/C/S Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHELP-assigned guarantor-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Unique Loan Identifier	Unique value assigned and used by guarantor to identify loan. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	44	16	C	R1	If filled and used for matching, Unique Loan Identifier must match 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	If filled and used for matching, Guaranty Date must match value on recipient's database $\pm 30$ days. [018]

Record type 53 (Claim E/C/S Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
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 claims for loan type AL.	68	2	C	R	Loan Type must match a value on the recipient's database. [002] 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 <a href="http://www.nchelp.org">www.nchelp.org</a> or contact NCHHELP.	70	3	C	R1	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	If filled and used for matching, First Disbursement Date must match value on recipient's database $\pm 30$ days. [018]
15	Holder/Lender Code	A 6-character ED-assigned code identifying current loan holder.	81	6	N	R	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-character ED-assigned lender-servicer code used if non-holder services the loan.	87	6	N	R1	If filled, Servicer Code must be eligible lender-servicer-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	If filled and used for matching, Loan Period Begin Date must match 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	If filled and used for matching, Loan Period End Date must match 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	If filled and used for matching, Student SSN must equal value on recipient's database. [018] If Loan Type is PL, GB, 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 section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	118	17	C	R1	If filled and used for matching, CommonLine Unique Identifier must match value on recipient's database. [018]
21	CommonLine Loan Sequence Number	If assigned, CommonLine 2-digit loan sequence number. (See section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	135	2	N	R1	If filled and used for matching, CommonLine Loan Sequence Number must match 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	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]

Record type 53 (Claim E/C/S Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
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	If E/C/S Code is E or C, E/C 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]
24	E/C SSN	SSN of endorser or comaker for loan identified.	139	9	N	R1	If filled and used for matching, E/C SSN must equal value on recipient's database. [018] If filled, E/C SSN cannot equal Borrower SSN. [478] If filled, E/C SSN cannot equal Student SSN. [479]
25	E/C/S Last Name	Last name of 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	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	First character of E/C/S First Name cannot be a space. [102] If E/C/S Last Name is 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 name.	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	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	
30	E/C/S City	The city of address for the endorser, comaker, or PLUS student.	266	24	C	R1	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	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	16	C	R1	If State is FC, Country must be filled. [177]

Record type 53 (Claim E/C/S Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
33	Loan Link	Assigned by sender to link together records for the same loan. The same value is used in records 53 (Claim E/C/S Information) and 54 (Loan-Level Claim Information) to link endorser/comaker/PLUS student information to loan information.	308	3	N	R	Loan Link must match Loan Link provided in loan-level information record. [508] Loan Link must be greater than zero and less than 1000. [467]
34	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	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 Phone Validity Indicator) must be provided. [171]
35	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.	321	1	C	R	E/C/S Home Phone Validity Indicator must be Y or N. [014]
36	E/C/S Address Validity Indicator	A 1-character field that indicates if the address is valid for the endorser, comaker, or PLUS student. Y=Yes, address information is valid. N=No, address information is not valid.	322	1	C	R1	If filled, E/C/S 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]
37	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
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 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	

Record type 53 (Claim E/C/S Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
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	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 E/C/S does not have a phone.	400	10	C	R1	
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.	410	14	C	R1	Zip/Postal Code cannot contain hyphens. [011] If State is other than FC, Zip/Postal Code must be valid U.S. zip code format (5 or 9 characters). [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]
43	Filler	Spaces.	424	9	C	R	
44	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
45	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
46	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
47	Record Status	Type of record being sent: A=acknowledgment L=return (loaded, with errors) R=reject (unable to load) S=submittal U=update	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, R, or U. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
48	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
49	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 54 (Loan-Level Claim Information)

Lenders submit Record type 54 (Loan-Level Claim Information) when a claim is submitted to the guarantor for processing. A separate Record type 54 (Loan-Level Claim Information) is sent for each loan included in the claim. 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 53 (Claim E/C/S Information). If a claim is received without a Record Type 53 for a comaker and a comaker exists on the recipient's database, the following global error will be sent on the affected Record Type 54:

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

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 54 (Loan-Level Claim 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]
- Active claim for this loan already exists on recipient's database. [077]
- Claim or refund for this loan already paid by guarantor. [078]

Record dependency:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 56 (Repayment Information/Requested Claim Amount)

Recommended reporting frequency: Weekly

Record type 54 (Loan-Level Claim Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]

Record type 54 (Loan-Level Claim Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 characters	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP- assigned guarantor-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Unique Loan Identifier	Unique value assigned and used by guarantor identifying loan. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	44	16	C	R1	If filled and used for matching, Unique Loan Identifier must match 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	If filled and used for matching, Guaranty Date must equal value on recipient's database $\pm 30$ 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 claims for loan type AL.	68	2	C	R	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 <a href="http://www.nchelp.org">www.nchelp.org</a> or contact NCHHELP.	70	3	C	R1	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	If filled and used for matching, First Disbursement Date must match value on recipient's database $\pm 30$ days. [018]
15	Holder/Lender Code	A six-digit ED-assigned code identifying current loan holder.	81	6	N	R	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 six-digit ED-assigned lender-servicer code used if non-holder services the loan	87	6	N	R1	If filled, Servicer Code must be eligible lender-servicer-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]

Record type 54 (Loan-Level Claim Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
17	Loan Period Begin Date	The beginning date of the period covered by the loan. CCYYMMDD format.	93	8	N	R1	If filled and used for matching, Loan Period Begin Date must match 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	If filled and used for matching, Loan Period End Date must match 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	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 section in Chapter 2, Field characteristics, titled Loan identifier fields.)	120	17	C	R1	If filled and used for matching, CommonLine Unique Identifier must match value on recipient's database. [018]
22	CommonLine Loan Sequence Number	If assigned, CommonLine 2-digit loan sequence number. (See section in Chapter 2, Field characteristics, titled Loan identifier fields.)	137	2	N	R1	If filled and used for matching, CommonLine Loan Sequence Number must match value on recipient's database. [018]
23	Filler	Spaces.	139	4	C	R	
24	Date Loan Sold	If loan sold, date of sale as reported by purchasing lender. CCYYMMDD format.	143	8	N	R1	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 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]
25	Servicer Responsibility Date	If non-holder services the loan, date on which lender-servicer assumed servicing responsibility. CCYYMMDD format.	151	8	N	R1	If filled, Servicer Responsibility Date must be less than or equal to As-Of Date in Record type 01. [008] 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] If filled, Servicer Responsibility Date must be greater than or equal to servicer responsibility date on recipient's database. [294]
26	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.	159	8	N	R	Current Principal Balance Amount must be greater than zero if Claim Type is other than CS or FC. [526]
Note: Prior to the 04/09 Publication, Field 27 was Filler starting in Position 167 with a length of 40							

Record type 54 (Loan-Level Claim Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
27	Standard-Standard Payment Amount	Payment amount calculated when the borrower initially entered repayment based on a 10-year term.	167	8	N	R	Not applicable for CS, DE, FC, and-ID and IN claims or for Parent PLUS or Consolidation loans that include Parent PLUS. Also not applicable for BC, BH, or DI claims for which no first payment due date has been established. In those cases zeros should be provided. [483]
27a	Permanent-Standard Payment Amount	Payment amount calculated immediately preceding an Income Based Repayment plan on the loan balance outstanding at the time the loan entered IBR, based on a new 10-year term.	175	8	N	R1	Not applicable for CS, DE, FC, and-ID and IN claims or for Parent PLUS or Consolidation loans that include Parent PLUS. Also not applicable for BC, BH, or DI claims for which no first payment due date has been established. In those cases zeros should be provided. [483]
27b	25-Year Forgiveness Begin Date	Earliest date the 25-year clock can begin for loan forgiveness calculation. This date will be the first qualifying payment date or the date an Economic Hardship deferment began, but no earlier than July 1, 2009.	183	8	N	R1	If Number of Qualifying Forgiveness Months is greater than zero, field must be filled. [480] Not applicable for CS, DE, FC, and-ID and IN claims or for Parent PLUS or Consolidation loans that include Parent PLUS. Also not applicable for BC, BH, or DI claims for which no first payment due date has been established. In those cases zeros should be provided. [483]
27c	Number of Qualifying Forgiveness Months	Total number of forgiveness months satisfied by qualifying IBR payments and/or Economic Hardship deferment.	191	3	N	R1	If 25-Year Forgiveness Begin Date is populated, field must be greater than zero. [481] Not applicable for CS, DE, FC, and-ID and IN claims or for Parent PLUS or Consolidation loans that include Parent PLUS. Also not applicable for BC, BH, or DI claims for which no first payment due date has been established. In those cases zeros should be provided. [483]
27d	Income Based Repayment Start Date	Date the loan was initially placed in the IBR plan.	194	8	N	R1	Not applicable for CS, DE, FC, and-ID and IN claims or for Parent PLUS or Consolidation loans that include Parent PLUS. Also not applicable for BC, BH, or DI claims for which no first payment due date has been established. In those cases zeros should be provided. [483]
27e	Number of Days of Economic Hardship Deferment	Total number of days the loan was on an Economic Hardship deferment on or after Income Based Repayment Start Date.	202	5	N	R1	Not applicable for CS, DE, FC, and-ID and IN claims or for Parent PLUS or Consolidation loans that include Parent PLUS. Also not applicable for BC, BH, or DI claims for which no first payment due date has been established. In those cases zeros should be provided. [483]
28	Uninsured Interest	Amount of cure interest capitalized and unpaid cure interest not capitalized for loan claimed that accrued during period(s) account was out of guaranty (in cure status). 999999V99 format.	207	8	N	R	
29	Current Interest Rate	Current interest rate of loan identified. Degree of accuracy represented by five decimal places: (e.g.: 10450=10.45%, 08000=8%). V99999 format.	215	5	N	R	
30	Interest Rate Type Code	A 1-character code indicating the type of interest being charged on the loan (See <i>Appendix A, Code Values</i> ).	220	1	C	R	Interest Rate Type must be 8, F, or V. [014]

Record type 54 (Loan-Level Claim Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
31	Conversion Date	If applicable, date loan identified was converted as required by 1986 HEA or 1992 Rebate Requirements. Zero if loan was not converted or was not subject to Rebate Requirements. CCYYMMDD format.	221	8	N	R1	If filled, Conversion Date must be less than or equal to As-Of Date in Record type 01. [008]
32	Endorser	Specify if there is an endorser for this loan. Y = Yes, the loan has an endorser N = No, the loan does not have an endorser	229	1	C	R	If Y, corresponding endorser or comaker record must be included in claim submittal. [511] Endorser must be Y or N. [014]
33	Comaker	Specify if there is a comaker for this loan. Y = Yes, the loan has a comaker N = No, the loan does not have a comaker	230	1	C	R	If Y, corresponding endorser or comaker record must be included in claim submittal. [511] Comaker must be Y or N. [014]
34	Filler	Spaces.	231	77	C	R	
35	Loan Link	Assigned by sender to link together records for the same loan. The same value is used in records 53 (Claim E/C/S Information) and 54 (Loan-Level Claim Information) to link endorser/comaker/student information to loan information.	308	3	N	R	Loan Link must be unique value for each loan within the record set. [509] If filled, Loan Link must be greater than zero and less than 1000. [467]
Note: Prior to the 03/01/2006 Publication, Field 36 was Filler starting in Position 311 with a Length of 12.							
36	Unpaid Origination Fees	Amount of unpaid origination fee in the principal balance as of the date claimed. For CS, DE, FC or ID claims, provide zeros.	311	8	N	R1	If loan disbursed before 9/1/04, amount must be 0 [014]
36a	Filler	Spaces.	319	4	C	R	
37	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
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 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	

Record type 54 (Loan-Level Claim Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
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	2	C	R	
42	Holder/Lender Non-ED Branch ID	If assigned, non-standard value used to designate specific branch or location.	402	4	C	R1	If filled, Current Holder/Lender Non-ED Branch ID must be valid identifier on recipient's database [002] If filled and used for matching, Holder/Lender Non-ED Branch ID must equal value on recipient's database. [018]
Note: Prior to the 03/01/2006 Publication, Field 43 was Filler starting in Position 406 with a Length of 9.							
43	Unpaid Capitalized Interest	Amount of unpaid capitalized interest in the principal balance as of the date claimed. For CS, DE, or FC claims, provide zeros.	406	8	N	R1	If loan disbursed before 9/1/04, amount must be 0 [014]
43a	Filler	Spaces.	414	1	C	R	
44	DUNS Holder/Lender Code	Reserved for future use upon initiation of DUNS by ED.	415	9	N	R1	
45	DUNS Servicer Code	Reserved for future use upon initiation of DUNS by ED.	424	9	N	R1	
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 L=return (loaded, with errors) R=reject (unable to load) S=submittal U=update	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, R, or U. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
50	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
51	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 55 (Additional Information-Lender to Guarantor)

Record type 55 (Additional Information-Lender to Guarantor) cannot be included in an original claim submittal record set. However, lenders may use Record type 55 (Additional Information-Lender to Guarantor) in a resubmittal record set to provide additional information that cannot be included in the standard claim resubmittal record set, but is relevant for a response to the initial claim review.

This information should only explain extenuating servicing circumstances associated with the claim record set and should be used only on an exception basis. Inclusion of this record type may result in a delay in the receipt of a claim disposition due to the need for manual review of the free-form text included in this record.

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 55 (Additional Information-Lender to Guarantor), these record-level errors can be sent:

- If there is a value of O in the Submittal Indicator field in Record type 56 (Repayment Information/Requested Claim Amount), Record type 55 (Additional Information-Lender to Guarantor) cannot be submitted in the same record set. [079]

Record dependency:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 54 (Loan-Level Claim Information)
- Record type 56 (Repayment Information/Requested Claim Amount)

Recommended reporting frequency: Weekly

Record type 55 (Additional Information-Lender to Guarantor)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
1	Record Code	Not used for CAM.	1	2	C	-	
2	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
3	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
4	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
5	Filler	Spaces.	22	3	C	R	

Record type 55 (Additional Information-Lender to Guarantor)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
6	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
7	Recipient ID	Recipient's identification number, according to function: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHELP-assigned guarantor-servicer code. [014]
8	Filler	Spaces.	37	3	C	R	
9	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, must be recipient's Non-ED Branch ID. [009]
10	Text	This space is used to convey a free-form text message.	44	279	C	R	
11	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
12	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or 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	
13	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	
14	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	
15	Filler	Spaces.	400	33	C	R	
16	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
17	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
18	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	

Record type 55 (Additional Information-Lender to Guarantor)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
19	Record Status	Type of record being sent: A=acknowledgment L=return (loaded, with errors) R=reject (unable to load) S=submittal	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, or R. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
20	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
21	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 56 (Repayment Information/Requested Claim Amount)

Lenders use Record type 56 (Repayment Information/Requested Claim Amount) to report financial and claim information. This record includes summary information about the number of months in deferment/forbearance, the number of monthly payments made, and other information to help the guarantor verify timely conversion to repayment status and the borrower's current payment due date. The claim type and the date condition occurred are also in this record.

Note: No claim may be submitted for an amount less than \$50.00, except claim type CS or FC. The minimum claim amount does not apply to CS or FC claims to allow for borrower refund processing.

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 56 (Repayment Information/Requested Claim Amount), these record-level errors can be sent:

- Only Loan Types SF and SU can be combined in a single record set. No other Loan Types can be combined. [083]
- Claim record set cannot contain a combination of subsidized/unsubsidized loans and/or multiple interest rates. [082]  
Note: This edit is intended to be used if the guarantor's system cannot accommodate a claim submittal that has a combination of subsidized/unsubsidized loans and/or multiple interest rates.
- Record type 57 (Collection Activity) is required if the claim type is BC, BH, or DI, and the loan was at least 46 days delinquent prior to the Date Condition Occurred. [015]  
Note: This error is reported in Record type 56 (Repayment Information/Requested Claim Amount) because there is no Record type 57 (Collection Activity) created in this situation.
- Record type 57 (Collection Activity) is required if the claim type is DB, DE, DF, DQ, DU, or IN. [015]  
Note: This error is reported in Record type 56 (Repayment Information/Requested Claim Amount) because there is no Record type 57 (Collection Activity) created in this situation.
- No more than one Record type 56 (Repayment Information/Requested Claim Amount) can be processed for the same Unique Claim Identifier. [085]
- Holder/Lender Code must equal the Holder/Lender Code for all type 54 (Loan-Level Claim Information) records with the same Unique Claim Identifier. [084]
- Servicer code in all Record type 54's must equal the Servicer Code for all other Record types 54's (Loan-Level Claim Information) with the same Unique Claim Identifier in the record set. [080]
- Loans in the original claim do not match loans in the resubmittal claim. [088]
- Claim or refund already paid by guarantor. [078]

Record dependency:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 54 (Loan-Level Claim Information)

Recommended reporting frequency: Weekly

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
1	Record Code	Not used for CAM.	1	2	C	-	
2	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
3	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
4	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
5	Filler	Spaces.	22	3	C	R	
6	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
7	Recipient ID	Recipient's identification number: =3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP- assigned guarantor-servicer code. [014]
8	Filler	Spaces.	37	3	C	R	
9	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Total Amount of Borrower Payments	Total amount of payments made by or on behalf of the borrower (for CS or FC claims, provide principal, interest, and any collection costs paid by the borrower that may be subject to refund, not including payments made by third parties). 999999V99 format.	44	8	N	R	If Number of Payment Months is greater than zero, Total Amount of Borrower Payments must be greater than zero. [513]
11	Number of Payment Months	If account has entered repayment, number of months the due date was advanced by payments made by or on behalf of the borrower. Use the loan with the highest number of months advanced by payments. Do not include payments that did not advance the due date of the borrower's account. Not applicable to CS, FC, or IN	52	3	N	R1	

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
		claims.					
12	Number of Deferment Months	If the account has entered repayment, number of regular monthly payments deferred. Provide the higher or highest number when multiple loans are included in the claim and their use of deferment differs. When there are overlapping periods of deferment on multiple loans, count those months only once. Not applicable to CS, FC, or IN claims.	55	3	N	R1	
13	Number of Forbearance Months	If the account has entered repayment, number of regular monthly payments forborne. Provide the higher or highest number when multiple loans are included in the claim and their use of forbearance differs. When there are overlapping periods of forbearance on multiple loans, count those months only once. Do not include forbearance periods covering uninsured months. Not applicable to CS, FC, or IN claims.	58	3	N	R1	
14	Number of Violation Months	If account has entered repayment, the number of days the account was out of guarantee (i.e., in cure status and uninsured). Divide the total number of days by 30 and round up to obtain the number of violation months. Provide the total number of violation months. Include forbearance periods covering uninsured months. Not applicable to CS, FC, or IN claims.	61	3	N	R1	
15	Number of Events	Provide the total number of non-continuous individual periods of deferment and forbearance granted on the account. A deferment or forbearance immediately followed by another deferment or forbearance must be considered one event. Include all uninsured months, whether a forbearance period was granted or not. Not applicable to CS, FC, or IN claims.	64	3	N	R1	If Number of Deferment Months, Number of Forbearance Months or Number of Violation Months is greater than zero, Number of Events must be greater than zero. [514] If the Number of Events is greater than zero, then the Number of Deferment Months, Number of Forbearance Months, or Number of Violation Months must be greater than zero. [527] If Number of Re-Conversion Months is greater than zero, then Number of Events must be greater than zero. [529]
16	Number of Re-Conversion Months	For Stafford and SLS loans, multiply the number of events times 3 months (90 days). For PLUS, Graduate PLUS and Consolidation loans, multiply the number of events times 2 months (60 days). Not applicable to CS, FC, or IN claims.	67	3	N	R1	If Number of Events is greater than zero, Number of Re-Conversion Months must be greater than zero. [530]
17	Payment Due Date	If the account has entered repayment, provide the due date of the first unmet payment of the borrower's delinquency. For DB, DF, DQ, or DU claims, this date would be the same as the Date Condition Occurred (DCO). For BC, BH, DE, or DI, claims, not applicable unless the account was delinquent prior to the DCO, in which case this date must be prior to the DCO.	70	8	N	R1	If Claim Type is DB, DF, DQ, or DU, Payment Due Date must be equal to the Date Condition Occurred. [517]

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
		Not applicable for CS, FC, or IN claims. CCYYMMDD format.					
18	Interest Paid Through Date	Date through which interest was last paid. For DI claims that are based on a Department of Veterans Affairs (VA) determination, provide the date through which interest was last paid prior to the effective date of the grant of disability by the VA, unless a subsidized deferment or capitalized interest applied to the claimed loan(s) requires adjustment to a later date For CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans paid in full due to a Consolidation loan, date of consolidation (unless subsidized deferment applied to Consolidation loan requires adjustment to a later date). CCYYMMDD format.	78	8	N	R	Interest Paid Through Date must be less than or equal to As-Of Date in Record type 01. [008]
19	Total Amount Disbursed/Repurchased	Total original principal value of loans disbursed to the borrower. (For CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans that have been paid in full as a result of a Consolidation loan, provide the amount paid by the consolidation lender to the prior holder on applicable underlying loan(s).) For repurchased loans (including rehabilitated loans), provide the amount restored to servicing excluding uninsured interest, if identified by the guarantor. 999999V99 format.	86	8	N	R	Total Amount Disbursed/Repurchased must be greater than zero. [502] Total Amount Disbursed/Repurchased must be less than or equal to guaranty amount or the repurchased amount on recipient's database. [534]
20	Filler	Spaces.	94	1	C	R	
21	Capitalized Interest	Total amount of interest capitalized (added to total principal amount) and disclosed to the borrower. (Not applicable for CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans that have been paid in full as a result of a Consolidation loan.) For repurchased loans (including rehabilitated loans), all interest capitalized after resumption of servicing of the repurchase or rehabilitation should be included in this field, including uninsured interest excluded from Total Amount Disbursed/Repurchased. 999999V99 format.	95	8	N	R	

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
22	Principal Repaid	Total principal (only) repaid on the borrower's account before and after entering repayment, including any cancellations after disbursement, post-withdrawal return of funds, third party payments, and prepayments to principal. (Not applicable for CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans that have been paid in full as a result of a Consolidation loan.) For DI claims that are based on a Department of Veterans Affairs (VA) determination, do not include payments to principal made after the effective date of the grant of disability by the VA. For repurchased loans (including rehabilitated loans), include only those payments applied to principal following the repurchase or rehabilitation. 999999V99 format.	103	8	N	R	
23	Principal Used For Interest Claimed	Total principal value of borrower's debt, including insured and uninsured capitalized interest. Interest claimed should be calculated based on this principal amount. 999999V99 format.	111	8	N	R	The total of all loan-level Current Principal Balance amounts must equal the Principal Used for Interest Claimed amount. [519] If the Claim Type is other than CS or FC, the Principal Used for Interest Claimed must be greater than zero. [502] The Principal Used for Interest Claimed must be equal to the sum of the Total Amount Disbursed plus Capitalized Interest minus Principal Repaid. [532]
24	Cure Interest Capitalized	Any capitalized interest amount not eligible for claim payment because it accrued during a violation period when the account was out of guaranty. Do not include this amount in the Principal Claimed or Interest Claimed fields. Not applicable for CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans paid in full as a result of a Consolidation loan. 999999V99 format.	119	8	N	R	Cure Interest Capitalized must be less than or equal to the Capitalized Interest. [520] The sum of Cure Interest Capitalized plus Unpaid Cure Interest Not Capitalized must be equal to the total of all loan-level Uninsured interest. [531]
25	Principal Claimed	Total principal value of claim, calculated as Principal Used For Interest Claimed less Cure Interest Capitalized. 999999V99 format.	127	8	N	R	If the Claim Type is other than CS, FC or ID, the sum of the Principal Claimed plus the Interest Claimed must be equal to or greater than \$50.00. [521] The Principal Claimed must be equal to the sum of the Principal Used for Interest Claimed less the Cure Interest Capitalized. [522]
26	Unpaid Cure Interest Not Capitalized	Amount of unpaid interest that accrued during period(s) the account was out of guaranty that was not capitalized. Not applicable for CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans that have been paid in full as a result of a Consolidation loan. 999999V99 format.	135	8	N	R	The sum of Cure Interest Capitalized plus Unpaid Cure Interest Not Capitalized must be equal to the total of all loan-level Uninsured Interest. [531]
27	Interest Claimed As-Of Date	Date through which interest claimed was accrued. CCYYMMDD format.	143	8	N	R1	Interest Claimed As-Of Date must be less than or equal to As-Of Date in Record type 01. [008] If the Claim Type is other than CS, FC or ID, the Interest

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
28	Interest Claimed	Amount of outstanding accrued insured interest claimed through Interest Claimed As-Of Date. Do not include any uninsured interest (unpaid cure interest not capitalized). For CS or FC claims that include Stafford, PLUS, Graduate PLUS, or SLS loans paid in full as a result of consolidation, provide the amount of interest accrued from the date of consolidation through the date interest was claimed on the amount of the applicable underlying loan(s). 999999V99 format.	151	8	N	R	Claimed As-Of Date must be greater than zero. [507] If the Claim Type is other than CS, FC or ID, the sum of the Principal Claimed plus the Interest Claimed must be equal to or greater than \$50.00. [521]
29	Other Charges Claimed	Amount of any other insured costs incurred by the lender on this claim (for example, guarantor collection costs repurchased, or collection costs incurred on CS or FC claims). Do not include late charges. 999999V99 format.	159	8	N	R1	
30	Claim Review Status	Code to indicate claim review status (See <i>Appendix A, Code Values</i> ).	167	2	C	R	Claim Review Status must be 01, 02, or 03. [014]
31	Claim Type	Appropriate 2-character claim type (See <i>Appendix A, Code Values</i> ).	169	2	C	R	Claim Type must be BC, BH, CS, DB, DE, DF, DI, DQ, DU, FC, or IN. [014]

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
32	Date Condition Occurred	The date entered is based on the two-character Claim Type code: BC =date the lender received the Notice of First Meeting of Creditors or other acceptable evidence of the bankruptcy action or the date the guarantor advised the lender to file a claim. BH=date the lender received the petition for undue hardship (or adversary complaint), or the date the guarantor advised the lender to file a claim. CS=date the lender received the statement from the borrower certifying eligibility for a Closed School discharge, or the date the guarantor advised the lender to file a claim. DB=due date of borrower's first unmet payment. DE=date the lender received official notification of the death of the borrower, or in case of a PLUS loan, the student. DF=due date of the borrower's first unmet payment. DI=date the lender received official notification that the borrower's physician certified the borrower to be totally and permanently disabled. DQ=due date of the borrower's first unmet payment. DU=due date of borrower's first unmet payment that resulted in the original default. FC=date the lender received the statement from the borrower certifying eligibility for the False Certification discharge, or the date the guarantor advised the lender to file a claim. ID=date lender received documentation of conviction of the crime of identity theft. IN=date the lender determines or was notified of the borrower's or other responsible party's ineligibility. CCYYMMDD format.	171	8	N	R	Date Condition Occurred must be less than or equal to As-Of Date in Record type 01. [008] Date Condition Occurred must be a valid date. [006]
33	Repayment Change	If the Out-Of-School Date was received after the loan entered repayment, and the resulting First Payment Due Date is prior to the Notification Date, provide a "Y". If there was no change to the Out-Of-School Date after the loan entered repayment or the receipt of the Out-Of-School Date resulted in establishing a new First Payment Due Date that is later than the Notification date, provide an "N". For repurchased loans (including rehabilitated loans), provide an "N". Not applicable to CS, FC, or IN claims or BC, BH, DE or DI claims that have not entered repayment.	179	1	C	R1	

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
34	First Payment Due Date	Due date of the first monthly payment established following the Out-Of-School Date. If this claim includes loans that entered repayment at different times, provide the due date of the first monthly payment for the first loan entering repayment. For repurchased loans (including rehabilitated loans), provide the due date established following the Notification Date. Not applicable to CS, FC, or IN claims or BC, BH, DE or DI claims that have not entered repayment. CCYYMMDD format.	180	8	N	R1	If filled, First Payment Due Date must be less than or equal to As-Of Date in Record type 01. [008]
35	Submittal Indicator	1-byte character indicating whether this is the original submittal or a resubmittal. D=resubmittal (duplicate) O=original	188	1	C	R	Submittal Indicator must be D or O. [473]
36	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.	189	8	N	R1	If filled, Guarantor Receipt Date must be less than or equal to As-Of Date in Record type 01. [008] If Submittal Indicator is D, Guarantor Receipt Date must be filled. [464]
37	Lender Return Receipt Date	Populated by the lender/lender-servicer with the date they received the claim return information. The record set can be returned as either an L or R or the disposition can be sent via Record Type 60. CCYYMMDD format.	197	8	N	R1	If the Submittal Indicator is D, the Lender Return Receipt Date must be greater than zero and less than or equal to the As-Of Date on Record type 01. [524]
Note: Prior to the 04/01/2005 Publication, Field 38 was Filler starting in Position 205 with a Length of 118. (All fields following Field 38 were renumbered.)							
38	DI Refund	Provide the total amount of payments made by or on behalf of the borrower that were received by the lender/servicer after the date the physician certified the total and permanent disability discharge application. For disability claims only. Do not complete for DI claims based on a Department of Veterans Affairs (VA) determination of disability.	205	8	N	R1	If DI Refund is greater than zero, Claim type must be DI. [535]
39	Filler	Spaces.	213	110	C	R	
40	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
41	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or 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	

Record type 56 (Repayment Information/Requested Claim Amount)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
42	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	
43	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	
44	Filler	Spaces.	400	33	C	R	
45	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
46	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
47	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
48	Record Status	Type of record being sent: A=acknowledgment L=return (loaded, with errors) R=reject (unable to load) S=submittal	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, or R. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
49	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
50	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 57 (Collection Activity)

Lenders use Record type 57 (Collection Activity) to report collection dates and codes from the 270-day period prior to default, any skiptracing dates and codes performed prior to the delinquency in order to demonstrate that skip requirements were satisfied, and the date of death. Record type 57 (Collection Activity) is not sent if collection/skiptracing activity was not performed (for example, disability or bankruptcy claims do not require this record unless the borrower's loans were at least 46 days delinquent prior to the Date Condition Occurred). Record type 57 (Collection Activity) is not required if the Claim Type in Record type 56 (Repayment Information/Requested Claim Amount) is CS, FC or ID regardless of any delinquency prior to the Date Condition Occurred.

Note: Refer to the *Claim submittal file chart* in the *Chapter 11 Overview* for the claim type codes that require the inclusion of Record type 57 (Collection Activity).

A lender must submit additional type 57 (Collection Activity) records if more due diligence information is required for the claim than can be reported in a single Record type 57 (Collection Activity). Each Record type 57 (Collection Activity) can accommodate up to 25 Collection Activity Codes and the corresponding Date Collection Activity Performed. The due diligence activity fields within this record must be filled chronologically, oldest to newest. Each occurrence of collection or skiptracing activity must be reported separately. Collection Activity Codes and Skiptracing Activity Codes are defined in *Appendix A, Code Values*.

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.

Note: If more than one type 57 record (Collection Activity) is located within the same record set, the proper order for processing is determined by the value in the date/time stamp field.

Record dependency:

- Record type 02 (Identifier Data)
- Record type 50 (Claim Borrower Demographic Information)
- Record type 54 (Loan-Level Claim Information)
- Record type 56 (Repayment Information/Requested Claim Amount)

Recommended reporting frequency: Weekly

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
1	Record Code	Not used for CAM.	1	2	C	-	
2	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
3	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
4	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
5	Filler	Spaces.	22	3	C	R	
6	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
7	Recipient ID	Recipient's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHELP- assigned guarantor-servicer code. [014]
8	Filler	Spaces.	37	3	C	R	

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
9	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	44	3	C	R	If Claim Type in Record type 56 is DB, DE, DF, DQ, DU, or IN, Collection Activity Code must be provided. [501] Must provide valid Collection Activity Code. [014] Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
11	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	47	8	N	R	Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
12	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	55	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
13	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	58	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
14	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	66	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
15	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	69	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
16	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	77	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
17	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	80	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
18	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	88	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
19	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	91	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
20	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	99	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
21	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	102	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
22	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	110	3	C	R1	If filled, Collection Activity Code must be valid code. [014] Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
23	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	113	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
24	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	121	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
25	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	124	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
26	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	132	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
27	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	135	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
28	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	143	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
29	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	146	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
30	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	154	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
31	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	157	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
32	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	165	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
33	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	168	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
34	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	176	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
35	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	179	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
36	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	187	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
37	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	190	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
38	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	198	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
39	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	201	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
40	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	209	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
41	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	212	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
42	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	220	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
43	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	223	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
44	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	231	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
45	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	234	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
46	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	242	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
47	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	245	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
48	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	253	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
49	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	256	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
50	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	264	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
51	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	267	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
52	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	275	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
53	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	278	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
54	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	286	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
55	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	289	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
56	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	297	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
57	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	300	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
58	Collection Activity Code	Appropriate collection or skiptracing activity code from Claim Form instructions (see <i>Appendix A, Code Values</i> ) followed by zero to indicate borrower due diligence, or E/C identifier number assigned in Record type 53 to identify endorser/comaker due diligence.	308	3	C	R1	If filled, Collection Activity Code must be valid code. [014] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
59	Date Collection Activity Performed	Date of each collection/skiptracing activity identified in Collection Activity Code. CCYYMMDD format.	311	8	N	R1	If filled, Date Collection Activity Performed must be less than or equal to As-Of Date in Record type 01. [008] If filled, Collection Activity Code and corresponding Date Collection Activity Performed must be filled as a set. [503]
60	Filler	Spaces.	319	4	C	R	
61	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
62	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or 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	
63	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	
64	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	
65	Filler	Spaces.	400	33	C	R	
66	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
67	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
68	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
69	Record Status	Type of record being sent: A=acknowledgment L=return (loaded, with errors) R=reject (unable to load) S=submittal	459	1	C	R	If File Type in Record type 01 is CAMR, Record Status must be A, L, or R. [003] If File Type in Record type 01 is CAMS, Record Status must be S. [003]
70	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	

Record type 57 (Collection Activity)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
71	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

## Record type 58 (Claim Recall Request)

Lenders use Record type 58 (Claim Recall Request) to request the return of a claim prior to the receipt of the guarantor's claim payment. This record is not used to facilitate the return of claims that have been paid in the last 30 days even though these are referred to as "recalls" in the Common Manual.

Claim Recalls can be performed only at the claim level, not the loan level.

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 58 (Claim Recall Request), these record-level errors can be sent:

- The Unique Claim Identifier does not match a claim on the guarantor's database. [081]
- The claim matching this Unique Claim Identifier is not active on the guarantor's database and can not be recalled. Contact the guarantor for possible repurchase. [086]

Record dependency:

- Record type 02 (Identifier Data)

Recommended reporting frequency: Weekly

Record type 58 (Claim Recall Request)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
1	Record Code	Not used for CAM.	1	2	C	-	
2	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
3	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
4	Source ID	Sender's identification number: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
5	Filler	Spaces.	22	3	C	R	

Record type 58 (Claim Recall Request)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
6	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
7	Recipient ID	Recipient's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHELP- assigned guarantor-servicer code. [014]
8	Filler	Spaces.	37	3	C	R	
9	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's Non-ED Branch ID. [009]
10	Claim Recall Date	Date the claim is recalled by the lender. CCYYMMDD format.	44	8	N	R	Claim Recall Date must be greater than or equal to the date the original claim was submitted. [505] Claim Recall Date must be less than or equal to As-Of Date in Record type 01. [008]
11	Claim Recall Reason	Reason the claim is being recalled (See <i>Appendix A, Code Values</i> ).	52	2	C	R	Claim Recall Reason must be BK, DA, FB, OT, PC, or PR. [014]
12	Filler	Spaces.	54	269	C	R	
13	Unique Claim Identifier	Numeric code assigned by the lender used to identify a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502]
14	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or 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	
15	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	
16	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	
17	Filler	Spaces.	400	33	C	R	

Record type 58 (Claim Recall Request)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
18	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
19	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
20	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
21	Record Status	Type of record being sent: A=acknowledgment R=reject S=submittal	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be A or R. [003]
22	Date/Time Stamp	Date and time record was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
23	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]