

**Contents:**

<b>Issue 2023GM</b> .....	<b>2</b>
Document revisions for 2023GM .....	2
<b>Issue 2042GM</b> .....	<b>2</b>
Document revisions for 2042GM .....	2
<b>Issue 2046GM</b> .....	<b>3</b>
Document revisions for 2046GM .....	3
<b>Issue 2047GM</b> .....	<b>3</b>
Document revisions for 2047GM .....	4
<b>Issue 2050GM</b> .....	<b>4</b>
Document revisions for 2050GM .....	4
<b>Issue 2053GM</b> .....	<b>4</b>
Document revisions for 2053GM .....	4
<b>Issue 2054GM</b> .....	<b>5</b>
Document revisions for 2054GM .....	5
<b>Issue 2056GM</b> .....	<b>6</b>
Document revisions for 2056GM .....	6
<b>Issue 2062GM</b> .....	<b>6</b>
Document revisions for 2062GM .....	6
<b>Issue 2068GM</b> .....	<b>7</b>
Document revisions for 2068GM .....	7
<b>Issue 2069GM</b> .....	<b>7</b>
Document revisions for 2069GM .....	7
<b>Issue 2070GM</b> .....	<b>8</b>
Document revisions for 2070GM .....	8
<b>Issue 2071GM</b> .....	<b>9</b>
Document revisions for 2071GM .....	9
<b>Issue E-Signature Data</b> .....	<b>9</b>
Document revisions for E-Signature Data .....	9

**Issue 2023GM**

**Description:**

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Field 14 and Field 15 in the CAM 95 – the CAM manual states that these fields must be zeros if the Source ID is not a guarantor. Is this correct? Wouldn't these have to be in the trailer totals for "Lender Flow" as well?

**Resolution:**

Remove the edits from fields 14 and 15 indicating that the fields should be zeros if the source is other than the guarantor.

**Document revisions for 2023GM**

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Updated by Michelle Fosnot

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 9	Page 22	Removed Edit code [391] from Field 14.	01/14/2008
Chapter 9	Page 22	Removed Edit code [393] from Field 15.	01/14/2008
Appendix B	Page 13	Removed Edit code [391].	01/14/2008
Appendix B	Page 13	Removed Edit code [393].	01/14/2008

**Issue 2042GM**

**Description:**

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In the CAM 15 record field 31 Date Entered Repayment there is an error 313 that states The date entered repayment must be greater than or equal to the guarantee date. One of our trading partners is asking if this is true for Consol loans also since the repayment sometimes begins prior to the guarantee.

**Resolution:**

Modify CAM Edit code [313] to read: "If the Loan Type is other than CL, Date Entered Repayment must be greater than or equal to the guaranty date." Create a new Edit code specific for Consolidation Loans to read: "If the Loan Type is CL, Date Entered Repayment must be greater than or equal to the guaranty date minus one year."

**Document revisions for 2042GM**

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Updated by Michelle Fosnot

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 7	Page 26	Modified error message for Edit code [313] of Record Type 15.	11/19/2007
Chapter 7	Page 26	Created new Edit code specific for Consolidation loans for Record type 15.	11/19/2007
Appendix B	Page 12	Modified error message for Edit code [313].	11/19/2007
Appendix B	Page 12	Added new Edit code [326].	11/19/2007

**Issue 2046GM**

**Description:**

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In the CAM Manual, Appendix E, Person, Loan, and Disbursement Examples (Issued 08/07/2006), the description for Example 3 for SSN 444556666 states that "the school returned the third disbursement, asking that all \$1000 be reissued on 4/15/1998." This is a future reissue, since today is 4/1/1998. The descriptions for both fields 25 and 26, Disbursement Date and Amount, state: "Do not report if disbursement was subsequently cancelled in full, or was returned for later reissue." But the example for the CAM 10 records shows fields 25 and 26, filled with the original disbursement information. It seems to me that the description is correct, and, since the disbursement was returned for later reissue, the example should have zero for those fields. Do you agree?

**Resolution:**

Modify Example 3, Record type 10 for SSN 444556666, fields 25 and 26 with zeros.

**Document revisions for 2046GM**

Updated by Michelle Fosnot

Chapter	Location	Description	Date Approved
Appendix E	Page 17	Fields 25 and 26 were updated with zeros for Example 3 Record type 10.	11/19/2007

**Issue 2047GM**

**Description:**

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1071GM was opened and resolved in May 2006.

Issue Description We had a question about the field additions for CAM 17 and CAM 18. The new fields are listed as 22A, 42A, 50A. Would the error message field need to be returned as using the "A" code or would the field remain numeric only?

Resolution: Changing the field number within the error code to an alpha/numeric field would create major programming changes. Since the field number is critical to some entities and one field can have more than one letter associated to it (i.e. 50 (a) and 50 (b)), the decision was made to include the field number in with the text message of the error. This would allow entities receiving the error the ability to know exactly which field is in error.

We have this issue again with fields 43A & 43B and error 002. Since we used the global edit to identify items not matching, we can't put the field number in the message. Should we create 2 new messages so we can include the field or should we reconsider making the error field character instead of numeric?

**Resolution:**

Add a note to Chapter 3 to clarify how to populate the Error Code and the Option Text Message when the field in error has an alpha-character.

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**Document revisions for 2047GM**

Updated by Michelle Fosnot

Chapter	Location	Description	Date Approved
Chapter 3	Page 5	Added a note.	01/14/2008

**Issue 2050GM**

**Description:**

In the CAM Record type 10 information there is the statement:

Reissue/Reinstatement with date in the past or today's date:

- If the reissue/reinstatement is requested but the date of the reissue/reinstatement is in the past or today, only one Record type 10 is needed and it includes only notification data (the reissue/reinstatement fields are left blank).

Why is the reissue/reinstatement flags left blank? You still only need to send one record, but how does the guarantor/servicer know the funds were reissued/reinstated if the flag is not there?

**Resolution:**

Modify wording in Chapter 6, Record type 10, page 6-8:

Reissue/Reinstatement with date in the past or today's date:

- If the reissue/reinstatement is requested but the date of the reissue/reinstatement is in the past or today, only one Record type 10 is needed and it includes reissue/reinstatement information along with the notification data.

**Document revisions for 2050GM**

Updated by Rob Boisen

Chapter	Location	Description	Date Approved
Chapter 6	Page 9	Modified text regarding Reissue/Reinstatement when the date is in the past or today's date.	04/07/2008

**Issue 2053GM**

**Description:**

With the change to the loan period to remove the 12 month maximum, Edit code [253] needs to be revised or removed.

**Resolution:**

Update Edit code [253] to read, "Loan Period is greater than expected by recipient". Changing the edit to exclude specific lengths, the edit will allow organizations to choose their length.

**Document revisions for 2053GM**

Updated by Michelle Fosnot

Chapter	Location	Description	Date Approved
Chapter 7	Page 6	Modified Edit code [253].	03/17/2008
Appendix B	Page 10	Modified Edit code [253].	03/17/2008

**Issue 2054GM**

**Description:**

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Is there a plan to start using Field 27 (Disbursement Hold/ Release Indicator) of Record Type 09? Hold/Release of disbursements causes a tremendous amount of reconciliation during FDF billing. Disbursements that are on hold continue to bill every month until disbursed or canceled. If this indicator was active, lenders/lender servicers could submit a RT09 to notify the guarantor that a disbursement is on hold, and the guarantor/servicer could develop business processes to reduce the number of times a bill is produced.

**Resolution:**

Activate Field code 27 in Record type 09 to allow lenders/servicers to send hold and release notification to the guarantors.

**Document revisions for 2054GM**

Updated by Michelle Fosnot

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<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 6	Page 6	Added a description of the Disbursement Hold/Release Indicator to activate Field code 27.	05/12/2008
Chapter 6	Page 6	Added Edit code [014] If filled, disbursement Hold/Release Indicator must be a valid value.	05/12/2008
Chapter 6	Page 6	Added Edit code [233] A disbursement hold/release was requested, but the servicer provider does not process hold/release transactions.	05/12/2008
Chapter 6	Page 6	Added Edit code [234] Cannot combine a hold/release request with other transactions in the same record. A disbursement hold or release must be submitted as a separate record.	05/12/2008
Chapter 6	Page 6	Added Edit code [235] Hold/Release cannot be processed because disbursement is canceled.	05/12/2008
Chapter 6	Page 6	Added Edit code [236] Hold/Release cannot be processed because funds already disbursed.	05/12/2008
Chapter 6	Page 6	Added Edit code [237] Hold/Release cannot be processed because disbursement does not exist.	05/12/2008
Appendix B	Page 10	Added Edit code [233].	05/12/2008
Appendix B	Page 10	Added Edit code [234].	05/12/2008
Appendix B	Page 10	Added Edit code [235].	05/12/2008
Appendix B	Page 10	Added Edit code [236].	05/12/2008
Appendix B	Page 10	Added Edit code [237].	05/12/2008

**Issue 2056GM**

**Description:**

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In the up front CAM documentation for the CAM 28 record there is an error code that says: Disbursement Date, Disbursement Amount, and Disbursement Identifier Number are reported in up to four sets. Each set carries information about one disbursement, and must be populated as a group (if any of the fields are filled, the other two in that set must also be filled; if any are zeros, the others in that set must also be zeros.). [061]

Does this mean if a disbursement is cancelled and then a 28 is sent in on the disbursed disbursement that the cancelled disbursement would all be zeros? Or that if there was never a disbursement established then they would all be zeros? CommonLine standards state that once a disbursement date is established it can not be 'removed', so I am looking for clarification to see if the CAM 28 is different.

**Resolution:**

A change was made to the text for Record type 28 and 29 to read: “Disbursement Date/Amount/Identifier Number sets are populated for each disbursement on the loan, regardless of whether the post-withdrawal return was attributable to all disbursements for which a post-withdrawal return was received. It is optional to populate Disbursement Date / Amount/ Identifier for which a post withdrawal return was not received. The corresponding Return to Lender Date/Amount fields are populated (value greater than zero) only for those disbursements for which a post-withdrawal return was received. “

**Document revisions for 2056GM**

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Updated by Rob Boisen

Chapter	Location	Description	Date Approved
Chapter 7	Page 44-45	Modified test for Record type 28 regarding the populated of all disbursement information.	07/14/2008
Chapter 7	Page 53	Modified test for Record type 29 regarding the populated of all disbursement information.	07/14/2008

**Issue 2062GM**

**Description:**

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Add 'MR' Deferment type per Technical Update GA-2008-02 to the list of possible deferment types.

**Resolution:**

Add 'MR' as a valid deferment type.

**Document revisions for 2062GM**

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Updated by Michelle Fosnot

Chapter	Location	Description	Date Approved
Chapter 7	Page 25	Added 'MR' as a valid Deferment Type to Edit code [014].	04/21/2008
Appendix A	Page 10	Added 'MR' as a valid Deferment Type to the list of valid codes.	04/21/2008

**Issue 2068GM**

**Description:**

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Our IT area is having issues determining what needs to go in each field for the RT28 with the new changes and how fields 23,24,26,27 and 43 would be populated. We are more interested in how fields would be populated in the following example:

4 disbursements dated 1/1/08, 2/1/08, 3/1/08 and 4/1/08

disbursement 2 was a full cancel

disbursement 4 has the refund

Borrower paid 25% of the fees

Lender Subsidized 75% of the fees

**Resolution:**

Examples have been updated to reveal the new fields and new edits for the Record Type 28 and 29.

**Document revisions for 2068GM**

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Updated by Audra Head

Chapter	Location	Description	Date Approved
Appendix E	Page 19	Added additional example information to Record type 29.	07/14/2008
Appendix E	Page 20-21	Added additional example information to Record type 28.	07/14/2008
Appendix E	Page 83-84	Added additional example information to Record type 28.	07/14/2008
Appendix E	Page 99	Added additional example information to Record type 28.	07/14/2008
Appendix E	Page 100	Added additional example information to Record type 28.	07/14/2008

**Issue 2069GM**

**Description:**

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Does the edit need to be changed since a late disbursement can be 180 past the LP end date?

If filled, Revised Scheduled Disbursement Date must be on or after the 30th day prior to Date Loan Period Begins or on or before the 90th day after Date Loan Period Ends. [206]

**Resolution:**

Modify edit [206] to read: "If filled, Revised Scheduled Disbursement Date must be on or after the 30th day prior to Date Loan Period Begins or on or before the 180th day after Date Loan Period Ends."

**Document revisions for 2069GM**

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Updated by Michelle Fosnot

Chapter	Location	Description	Date Approved
Chapter 6	Page 6	Description for edit [206] in Record type 09 Field 28 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 6	Page 13	Description for edit [206] in Record type 10 Field 33 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 7	Page 11	Description for edit [206] in Record type 13 Field 28 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 11	Description for edit [206] in Record type 13 Field 30 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 11	Description for edit [206] in Record type 13 Field 32 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 12	Description for edit [206] in Record type 13 Field 34 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 17	Description for edit [206] in Record type 14 Field 28 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 18	Description for edit [206] in Record type 14 Field 30 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 18	Description for edit [206] in Record type 14 Field 32 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Chapter 7	Page 18	Description for edit [206] in Record type 14 Field 34 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Appendix B	Page 9	Description for edit [206] was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008

**Issue 2070GM**

**Description:**

Does the edit need to be changed since a late disbursement can be 180 past the LP end date?

Field in error causes one or more disbursement dates to be either more than 30 days prior to New Loan Period Begin Date or more than 90 days after New Loan Period End Date. [308]

**Resolution:**

Modify edit [308] to read: "Field in error causes one or more disbursement dates to be either more than 30 days prior to New Loan Period Begin Date or more than 180 days after New Loan Period End Date."

**Document revisions for 2070GM**

Updated by Michelle Fosnot

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 7	Page 5	Description for edit [308] in Record type 07 Field 23 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 7	Page 6	Description for edit [308] in Record type 07 Field 24 was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008
Appendix B	Page 12	Description for edit [308] was modified to allow for a late disbursement of 180 days past the loan period end.	06/30/2008

**Issue 2071GM**

**Description:**

This question is similar to one I asked under Issue 2046GM. In the CAM Manual, Appendix E, Person, Loan, and Disbursement Examples (10/01/2007 Revision 1.1.0), the description for Example 8 for SSN 123456789 states that "The second disbursement of \$1000 was made on 10/3/1997, and was subsequently returned and reissued on 1/15/1998. The lender is now sending a Record type 10 to notify the guarantor of this reissue disbursement." I assume the difference between this reissue and the one in Example 3 is that the recipient in Ex 3 already knew of the Disbursement, and is only being notified of the Reissue. In Ex 8, the recipient is being notified of both the disbursement and the return of that disbursement for later reissue. Is that allowed? The response to Issue 2046GM indicates that Ex 3 is in error, and that both fields 25 and 26 should be zero when the "disbursement was subsequently cancelled in full, or was returned for later reissue." Is that not also true for Ex 8? But how can you report the disbursement (if not previously reported) without filling these fields?

**Resolution:**

Modify Example 8 documentation to indicate that it is being utilized to report a disbursement notification only.

**Document revisions for 2071GM**

Updated by Michelle Fosnot

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Appendix E	Page 61	Revised description of Example 8 for James D. Rogers.	07/14/2008
Appendix E	Page 63	Modified field values in Record type 10 Fields 32, 33 and 34.	07/14/2008

**Issue E-Signature Data**

**Description:**

Add the Borrower Electronic Signature Indicator Code and E-Signature Source Type Code to Record type 10.

**Resolution:**

The Borrower Electronic Signature Indicator Code and E-Signature Source Type Code will be added to Record type 10.

**Document revisions for E-Signature Data**

Updated by Michelle Fosnot

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 6	Page 13	Added note regarding the change from Filler to Borrower Electronic Signature Indicator Code regarding Field code 31.	05/12/2008
Chapter 6	Page 13	Added the Borrower Electronic Signature Indicator Code as a new field.	05/12/2008

<b>Chapter</b>	<b>Location</b>	<b>Description</b>	<b>Date Approved</b>
Chapter 6	Page 13	Added note regarding the change in the length of Filler Field code 36.	05/12/2008
Chapter 6	Page 14	Added the E-Signature Source Type Code as a new field.	05/12/2008
Appendix B	Page 12	Added Record type 10 Field code 31 to Edit code [321].	05/12/2008
Appendix B	Page 12	Added Record type 10 Field code 36a to Edit code [322].	05/12/2008