

*NCHelp
CommonLine® Network for FFELP
and Alternative Loans*

Application Send File

*Alternative Loan (@4)
Detail Record(s) Addendum*

*File Description
Release 4 Processing*

ALTERNATIVE LOAN (@4) DETAIL RECORD(S)

This document is an addendum to the NCHelp CommonLine® Network for FFELP and Alternative Loans Application Send File description for CommonLine Release 4 processing. It explains the field layout of the Alternative Loan (@4) Detail Record(s). This record type is optional. You may include this record type in the Application Send File when submitting alternative loan applications, depending on your agreement with the service provider.

NOTE

The Alternative Loan (@4) Detail Record(s) dated 11/01/2008, is the most recent release of this format. It replaces the NCHelp CommonLine® Network for FFELP and Alternative Loans Application Send File Alternative Loan (@4) Detail Record(s) (dated 07/30/1999), the Blanket Guarantee Addendum (dated 12/20/1999), the Release 4 Addendum (dated 2/26/2003), and the Release 4 HERA Addendum (dated 5/12/2006).

If you are including this record type, there must be one Alternative Loan (@4) Detail Record in the file for each alternative loan application. The @4 Detail Record must follow the corresponding Application Send (@1) Detail Record or related records (i.e., the @4 Detail Record must fall before the next unrelated @1 Detail Record).

NOTE

All school-based software (SBS) is required to support this record type; however, SBS may optionally support fields 55-63. The inclusion of this record type is optional depending on your agreement with the receiving organization. If organizations receive information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

If you are including this record type, certain fields are required as indicated in the Layout table. If you are not submitting alternative loans, do not include this record type. The fields listed below only apply to alternative loans.

The following Layout table lists all of the fields to be contained in the Alternative Loan (@4) Detail Record(s). Each field's required status, start position, length, data type, justification, and padding are also included. A definition of each field is provided after the table.

The codes appearing in the columns are:

- R = Required
- S = Strongly recommended
- O = Optional
- = Not applicable (provide default value)

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R	1	2	X(002)		
2	Alternative Loan Layout Owner Code	R	3	4	X(004)		
3	Alternative Loan Layout Identifier Code	R	7	2	X(002)		
4	Federal Stafford Loan Debt	R ¹	9	5	9(005)	Right	Zeros
5	Federal SLS Debt	R ¹	14	5	9(005)	Right	Zeros
6	HEAL Debt	R ¹	19	6	9(006)	Right	Zeros
7	Perkins Debt	R ¹	25	5	9(005)	Right	Zeros
8	Other Debt	R ¹	30	6	9(006)	Right	Zeros
9	Other Loans this Period	R ¹	36	7	9(007)	Right	Zeros
10	Credit Under Different Name Code	R	43	1	X(001)		
11	Cosigner 1 Last Name	R ¹	44	35	X(035)	Left	Spaces
12	Cosigner 1 First Name	R ¹	79	12	X(012)	Left	Spaces
13	Cosigner 1 Middle Initial	R ¹	91	1	X(001)		
14	Cosigner 1 SSN	R ¹	92	9	9(009)		
15	Cosigner 1 U.S. Citizenship Status Code	R ¹	101	1	X(001)		
16	Cosigner 1 Address (line 1)	R ¹	102	30	X(030)	Left	Spaces
17	Cosigner 1 Address (line 2)	R ¹	132	30	X(030)	Left	Spaces
18	Cosigner 1 City	R ¹	162	24	X(024)	Left	Spaces
19	Filler ²	—	186	6	X(006)		
20	Cosigner 1 State	R ¹	192	2	X(002)		
21	Cosigner 1 Zip Code	R ¹	194	5	9(005)		
22	Cosigner 1 Zip Code Suffix	R ¹	199	4	9(004)		
23	Cosigner 1 Telephone Number	R ¹	203	10	X(010)	*	*
24	Cosigner 1 Signature Code	R ¹	213	1	X(001)		
25	Cosigner 2 Last Name	R ¹	214	35	X(035)	Left	Spaces
26	Cosigner 2 First Name	R ¹	249	12	X(012)	Left	Spaces
27	Cosigner 2 Middle Initial	R ¹	261	1	X(001)		
28	Cosigner 2 SSN	R ¹	262	9	9(009)		
29	Cosigner 2 U.S. Citizenship Status Code	R ¹	271	1	X(001)		
30	Cosigner 2 Address (line 1)	R ¹	272	30	X(030)	Left	Spaces
31	Cosigner 2 Address (line 2)	R ¹	302	30	X(030)	Left	Spaces
32	Cosigner 2 City	R ¹	332	24	X(024)	Left	Spaces

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
33	Filler ²		356	6	X(006)		
34	Cosigner 2 State	R ¹	362	2	X(002)		
35	Cosigner 2 Zip Code	R ¹	364	5	9(005)		
36	Cosigner 2 Zip Code Suffix	R ¹	369	4	9(004)		
37	Cosigner 2 Telephone Number	R ¹	373	10	X(010)	*	*
38	Cosigner 2 Signature Code	R ¹	383	1	X(001)		
39	Borrower Gross Annual Salary	R ¹	384	7	9(007)	Right	Zeros
40	Borrower Other Income	R ¹	391	7	9(007)	Right	Zeros
41	Cosigner 1 Gross Annual Salary	R ¹	398	7	9(007)	Right	Zeros
42	Cosigner 1 Other Income	R ¹	405	7	9(007)	Right	Zeros
43	Cosigner 2 Gross Annual Salary	R ¹	412	7	9(007)	Right	Zeros
44	Cosigner 2 Other Income	R ¹	419	7	9(007)	Right	Zeros
45	Cosigner 1 Foreign Postal Code	R ¹	426	14	X(014)	Left	Spaces
46	Cosigner 2 Foreign Postal Code	R ¹	440	14	X(014)	Left	Spaces
47	Student Major	R ¹	454	15	X(015)	Left	Spaces
48	Cosigner 1 Date of Birth	R ¹	469	8	9(008)		
49	Cosigner 1 Driver's License State	R ¹	477	2	X(002)		
50	Cosigner 1 Driver's License Number	R ¹	479	20	X(020)	Left	Spaces
51	Cosigner 2 Date of Birth	R ¹	499	8	9(008)		
52	Cosigner 2 Driver's License State	R ¹	507	2	X(002)		
53	Cosigner 2 Driver's License Number	R ¹	509	20	X(020)	Left	Spaces
54	Filler ²	—	529	20	X(020)		
55	Student School Phone	O	549	10	X(010)	*	*
56	Cosigner 1 Relationship to Student	R ¹	559	1	X(001)		
57	Cosigner 1 Suffix	R ¹	560	3	X(003)	Left	Spaces
58	Cosigner 1 Years at Address	R ¹	563	2	9(002)	Right	Zeros
59	Cosigner 2 Relationship to Student	R ¹	565	1	X(001)		
60	Cosigner 2 Suffix	R ¹	566	3	X(003)	Left	Spaces
61	Cosigner 2 Years at Address	R ¹	569	2	9(002)	Right	Zeros
62	Interest Rate Option	R ¹	571	1	X(001)		
63	Repayment Option Code	R ¹	572	1	X(001)		
64	Filler	—	573	307	X(307)		
65	Record Terminator	R	880	1	X(001)		

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
<p>NOTE: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to <i>Record Terminator</i> [field 65].)</p>							
<p>¹This data is required based on condition(s) listed in the field description. ²This field is reserved for future use. [*]Justification and padding are determined by field content; see field description for details.</p>							

Field descriptions

- 1 RECORD CODE** — The value identifying the Alternative Loan (@4) Detail Record(s). This field must contain the constant: **@4**

This data is required.

- 2 ALTERNATIVE LOAN LAYOUT OWNER CODE** — A code (maximum of 4 characters) indicating the owner of the fields layout included in this record. Because the Alternative Loan (@4) Detail Record layout is owned by NCHELP, this field must contain the constant: **NCLP**

This data is required.

- 3 ALTERNATIVE LOAN LAYOUT IDENTIFIER CODE** — A 2-character code identifying the fields layout included in this detail record. This field must contain the constant: **03**

This data is required.

- 4 FEDERAL STAFFORD LOAN DEBT** — The borrower's total Federal Stafford loan debt prior to this loan period, as known by the sending organization.

Example: 02500 (\$2,500)

NOTE

This amount should include the Federal Stafford portion of the borrower's Federal Consolidation loans, if applicable.

This data is required if the borrower has outstanding Federal Stafford loans. Otherwise, fill the field with zeros.

- 5 FEDERAL SLS DEBT** — The borrower’s total Federal Supplemental Loans for Students (SLS) debt prior to this loan period, as known by the sending organization.

Example: 02500 (\$2,500)

NOTE

This amount should include the Federal SLS portion of the borrower’s Federal Consolidation loans, if applicable.

This data is required if the borrower has outstanding Federal SLS loans. Otherwise, fill the field with zeros.

- 6 HEAL DEBT** — The borrower’s total Health Education Assistance Loan (HEAL) debt prior to this loan period, as known by the sending organization.

Example: 002500 (\$2,500)

This data is required if the borrower has outstanding HEAL loans. Otherwise, fill the field with zeros.

- 7 PERKINS DEBT** — The borrower’s total Perkins loan debt prior to this loan period, as known by the sending organization.

Example: 02500 (\$2,500)

This data is required if the borrower has outstanding Perkins loans. Otherwise, fill the field with zeros.

- 8 OTHER DEBT** — The borrower’s total other student educational loan debt prior to this loan period (not included in fields 4–7), as known by the sending organization. This amount includes both federal and alternative loans.

Example: 002500 (\$2,500)

This data is required if the borrower has other outstanding student educational loans. Otherwise, fill the field with zeros.

- 9 OTHER LOANS THIS PERIOD** — The borrower’s total other student educational loan debt for this loan period, as known by the sending organization. This amount includes both federal and alternative loans.

Example: 0012500 (\$12,500)

This data is required if the borrower has other outstanding student educational loans for this period. Otherwise, fill the field with zeros.

10 CREDIT UNDER DIFFERENT NAME CODE — A 1-character code indicating if the borrower has been granted credit under a different name.

- Y = Yes, the borrower has been granted credit under a different name
N = No, the borrower has not been granted credit under a different name

This data is required.

11 COSIGNER 1 LAST NAME — The last name of the cosigner identified in **Cosigner 1 SSN** (field 14).

Examples: SMITH JR (John W. Smith, Jr.)
JONES (Mark Jones, M.D.)
ST THOMAS (Susan H. St. Thomas)
JOHNSON-HALL (Laura Johnson-Hall)
O'CONNOR (Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data. Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if **Cosigner 1 First Name** (field 12) does not contain a valid name. If the cosigner's first name is provided and there is no last name given, populate this field with **NLN** (no last name).

12 COSIGNER 1 FIRST NAME — The first name of the cosigner identified in **Cosigner 1 SSN** (field 14).

Examples: JOHN (John W. Smith, Jr.)
MARK (Mark Jones, M.D.)
SUSAN (Susan H. St. Thomas)
LAURA (Laura Johnson-Hall)
PATRICK (Patrick O'Conner)

This data is required if **Cosigner 1 Last Name** (field 11) does not contain a valid name. If the cosigner's last name is provided and there is no first name given, populate this field with **NFN** (no first name).

- 13 COSIGNER 1 MIDDLE INITIAL** — The middle initial of the cosigner identified in **Cosigner 1 SSN** (field 14).

This data is required if there is a cosigner and the cosigner has a middle initial. Otherwise, fill the field with a space.

- 14 COSIGNER 1 SSN (Social Security Number)** — The first cosigner's 9-digit Social Security Number.

This data is required if there is a cosigner. Otherwise, fill the field with zeros. If included, this must be a valid SSN (do not send pseudo SSN's). It must not begin with an **8** or **9**, and the first 3 characters must not be **000**.

- 15 COSIGNER 1 U.S. CITIZENSHIP STATUS CODE** — A 1-digit code indicating the first cosigner's citizenship status.

— 1 =

— The cosigner is a citizen as defined by the Higher Education Act of 1965, as amended.

2 = The cosigner is an eligible non-citizen as defined by the Higher Education Act of 1965, as amended.

This data is required if there is a cosigner. Otherwise, fill the field with a space.

NOTE

Proof of citizenship status requirements may vary for different alternative loan programs. For successful processing, additional information may be required.

- 16 COSIGNER 1 ADDRESS (line 1)** — The first line of the first cosigner's last known address.

This data is required if there is a cosigner. Otherwise, fill the field with spaces.

Note: If a P.O. Box is submitted, it is recommended a valid street address also be submitted.

- 17 COSIGNER 1 ADDRESS (line 2)** — The second line of the first cosigner's last known address.

This data is required if necessary for continuation of the first cosigner's address. Otherwise, fill the field with spaces.

Note: If a P.O. Box is submitted, it is recommended a valid street address also be submitted.

18 COSIGNER 1 CITY — The city of the first cosigner's last known address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.

Examples: INDIANAPOLIS
PANAMA CITY, PANAMA
LONDON, ENGLAND SW10 9HY

This data is required if there is a cosigner. Otherwise, fill the field with spaces.

19 FILLER — A field reserved for future use. It must be filled with spaces.

20 COSIGNER 1 STATE — The 2-character state abbreviation of the first cosigner's last known address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** should appear in this field. See Appendix B, Valid State Abbreviations, of the Application Send File for a complete list of abbreviations.

Examples: IN (Indiana)
FC (foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Cosigner 1 City** (field 18).

This data is required if there is a cosigner. Otherwise, fill the field with spaces.

21 COSIGNER 1 ZIP CODE — The 5-digit zip code of the first cosigner's last known address.

This data is required if there is a cosigner and the address is in the United States or a *territory*. If the address is in a *foreign country*, indicated by an **FC** in **Cosigner 1 State** (field 20), the field is filled with nines (99999) and **Cosigner 1 Foreign Postal Code** (field 45) will be populated. See Appendix B, Valid State Abbreviations, of the Application Send File for a list of territories and countries. If there is no cosigner, fill the field with zeros.

- 22 COSIGNER 1 ZIP CODE SUFFIX** — The 4-digit zip code extension of the first cosigner's last known address.

This data is required if there is a cosigner, the zip code has a suffix, and the address is in the United States or a *territory*. If the address is in a *foreign country*, indicated by an **FC** in **Cosigner 1 State** (field 20), the field is filled with nines (9999) and **Cosigner 1 Foreign Postal Code** (field 45) will be populated. See Appendix B, Valid State Abbreviations, of the Application Send File for a list of territories and countries. If there is no cosigner or there is no zip code suffix, fill the field with zeros.

- 23 COSIGNER 1 TELEPHONE NUMBER** — The first cosigner's last known home telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the cosigner does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if there is a cosigner. Otherwise, fill the field with spaces.

- 24 COSIGNER 1 SIGNATURE CODE** — A 1-character code indicating if the signature of the first cosigner is present.

Y = Yes, the signature of the first cosigner is present
N = No, the signature of the first cosigner is not present

This data is required if there is a cosigner. Otherwise, fill the field with a space.

25 COSIGNER 2 LAST NAME — The last name of the cosigner identified in **Cosigner 2 SSN** (field 25).

Examples: SMITH JR (John W. Smith, Jr.)
JONES (Mark Jones, M.D.)
ST THOMAS (Susan H. St. Thomas)
JOHNSON-HALL (Laura Johnson-Hall)
O'CONNER (Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data.
Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if **Cosigner 2 First Name** (field 26) does not contain a valid name. If the cosigner's first name is provided and there is no last name given, populate this field with **NLN** (no last name).

26 COSIGNER 2 FIRST NAME — The first name of the cosigner identified in **Cosigner 2 SSN** (field 28).

Examples: JOHN (John W. Smith, Jr.)
MARK (Mark Jones, M.D.)
SUSAN (Susan H. St. Thomas)
LAURA (Laura Johnson-Hall)
PATRICK (Patrick O'Conner)

This data is required if **Cosigner 2 Last Name** (field 25) does not contain a valid name. If the cosigner's last name is provided and there is no first name given, populate this field with **NFN** (no first name).

27 COSIGNER 2 MIDDLE INITIAL — The middle initial of the cosigner identified in **Cosigner 2 SSN** (field 28).

This data is required if there is a second cosigner and the second cosigner has a middle initial. Otherwise, fill the field with a space.

28 COSIGNER 2 SSN — The second cosigner's 9-digit Social Security Number.

This data is required if there is a second cosigner. Otherwise, fill the field with zeros. If included, this must be a valid SSN (do not send pseudo SSN's). It must not begin with an **8** or **9**, and the first 3 characters must not be **000**.

29 COSIGNER 2 U.S. CITIZENSHIP STATUS CODE — A 1-digit code indicating the second cosigner's citizenship status.

- 1 = The cosigner is a citizen as defined by the Higher Education Act of 1965, as amended.
- 2 = The cosigner is an eligible non-citizen as defined by the Higher Education Act of 1965, as amended.

This data is required if there is a second cosigner. Otherwise, fill the field with a space.

NOTE

Proof of citizenship status requirements may vary for different alternative loan programs. For successful processing, additional information may be required.

30 COSIGNER 2 ADDRESS (line 1) — The first line of the second cosigner's last known address.

This data is required if there is a second cosigner. Otherwise, fill the field with spaces.

Note: If a P.O. Box is submitted, it is recommended a valid street address also be submitted.

31 COSIGNER 2 ADDRESS (line 2) — The second line of the second cosigner's last known address.

This data is required if there is a second cosigner and it is necessary for continuation of the cosigner's address. Otherwise, fill the field with spaces.

Note: If a P.O. Box is submitted, it is recommended a valid street address also be submitted.

32 COSIGNER 2 CITY — The city of the second cosigner's last known address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.

Examples: INDIANAPOLIS
PANAMA CITY, PANAMA
LONDON, ENGLAND SW10 9HY

This data is required if there is a second cosigner. Otherwise, fill the field with spaces.

33 FILLER — A field reserved for future use. It must be filled with spaces.

- 34 COSIGNER 2 STATE** — The 2-character state abbreviation of the second cosigner's last known address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** should appear in this field. See Appendix B, Valid State Abbreviations, of the Application Send File for a complete list of abbreviations.

Examples: VA (Virginia)
FC (foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Cosigner 2 City** (field 32).

This data is required if there is a second cosigner. Otherwise, fill the field with spaces.

- 35 COSIGNER 2 ZIP CODE** — The 5-digit zip code of the second cosigner's last known address.

This data is required if there is a second cosigner and the address is in the United States or a *territory*. If the address is in a *foreign country*, indicated by an **FC** in **Cosigner 2 State** (field 34), the field is filled with nines (99999) and **Cosigner 2 Foreign Postal Code** (field 46) will be populated. See Appendix B, Valid State Abbreviations, of the Application Send File for a list of territories and countries. If there is no second cosigner, fill the field with zeros.

- 36 COSIGNER 2 ZIP CODE SUFFIX** — The 4-digit zip code extension of the second cosigner's last known address.

This data is required if there is a second cosigner, the zip code has a suffix, and the address is in the United States or a *territory*. If the address is in a *foreign country*, indicated by an **FC** in **Cosigner 2 State** (field 34), the field is filled with nines (99999) and **Cosigner 2 Foreign Postal Code** (field 46) will be populated. See Appendix B, Valid State Abbreviations, of the Application Send File for a list of territories and countries. If there is no second cosigner or there is no zip code suffix, fill the field with zeros.

- 37 COSIGNER 2 TELEPHONE NUMBER** — The second cosigner's last known home telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the second cosigner does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if there is a second cosigner. Otherwise, fill the field with spaces.

- 38 COSIGNER 2 SIGNATURE CODE** — A 1-character code indicating if the signature of the second cosigner is present.

Y = Yes, the signature of the second cosigner is present
N = No, the signature of the second cosigner is not present

This data is required if there is a second cosigner. Otherwise, fill the field with a space.

- 39 BORROWER GROSS ANNUAL SALARY** — The total income earned by the borrower from his or her primary employment.

Example: 0032500 (\$32,500)

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with zeros.

- 40 BORROWER OTHER INCOME** — The total income earned by the borrower from sources other than his or her primary employment.

Example: 0004500 (\$4,500)

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with zeros.

- 41 COSIGNER 1 GROSS ANNUAL SALARY** — The total income earned by the cosigner identified in **Cosigner 1 SSN** (field 14) from his or her primary employment.

Example: 0032500 (\$32,500)

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with zeros.

- 42 COSIGNER 1 OTHER INCOME** — The total income earned by the cosigner identified in **Cosigner 1 SSN** (field 14) from sources other than his or her primary employment.

Example: 0004500 (\$4,500)

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with zeros.

- 43 COSIGNER 2 GROSS ANNUAL SALARY** — The total income earned by the cosigner identified in **Cosigner 2 SSN** (field 28) from his or her primary employment.

Example: 0032500 (\$32,500)

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with zeros.

- 44 COSIGNER 2 OTHER INCOME** — The total income earned by the cosigner identified in **Cosigner 2 SSN** (field 28) from sources other than his or her primary employment.

Example: 0004500 (\$4,500)

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with zeros.

- 45 COSIGNER 1 FOREIGN POSTAL CODE** — A 14-character field indicating the foreign postal code of the first cosigner's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Cosigner 1 State** (field 20). Otherwise, fill the field with spaces.

- 46 COSIGNER 2 FOREIGN POSTAL CODE** — A 14-character field indicating the foreign postal code of the second cosigner's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Cosigner 2 State** (field 34). Otherwise, fill the field with spaces.

- 47 STUDENT MAJOR** — The student's major field of study.

This data is required depending on the alternative loan program. If you are not providing this data, fill the field with spaces.

48 COSIGNER 1 DATE OF BIRTH — The first cosigner's date of birth.

The date must be in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19750102 (January 2, 1975)

This data is required if there is a first cosigner. Otherwise, fill the field with zeros.

49 COSIGNER 1 DRIVER'S LICENSE STATE — The 2-character abbreviation for the state that issued the first cosigner's driver's license.

If the driver's license was issued in a territory or foreign country, the 2-character abbreviation for that location or **FC** should appear in this field. See Appendix B, Valid State Abbreviations, of the Application Send File for a complete list of abbreviations.

Example: MO (Missouri)

This data is required if there is a first cosigner and the first cosigner has a driver's license. Otherwise, fill the field with spaces.

50 COSIGNER 1 DRIVER'S LICENSE NUMBER — The first cosigner's driver's license number (maximum of 20 characters).

Example: 15A31R

If the first cosigner does not have a driver's license, enter the value **N/A**.

Example: N/A

This data is required if there is a first cosigner and the first cosigner has a driver's license. Otherwise, fill the field with spaces.

NOTE

This field must be completed if **Cosigner 1 Driver's License State** (field 49) is completed.

51 COSIGNER 2 DATE OF BIRTH — The second cosigner's date of birth.

The date must be in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19750102 (January 2, 1975)

This data is required if there is a second cosigner. Otherwise, fill the field with zeros.

52 COSIGNER 2 DRIVER'S LICENSE STATE — The 2-character abbreviation for the state that issued the second cosigner's driver's license.

If the driver's license was issued in a territory or foreign country, the 2-character abbreviation for that location or **FC** should appear in this field. See Appendix B, Valid State Abbreviations, of the Application Send File for a complete list of abbreviations.

Example: MO (Missouri)

This data is required if there is a second cosigner and the second cosigner has a driver's license. Otherwise, fill the field with spaces.

53 COSIGNER 2 DRIVER'S LICENSE NUMBER — The second cosigner's driver's license number (maximum of 20 characters).

Example: 15A31R

If the second cosigner does not have a driver's license, enter the value **N/A**.

Example: N/A

This data is required if there is a second cosigner and the second cosigner has a driver's license. Otherwise, fill the field with spaces.

NOTE

This field must be completed if **Cosigner 2 Driver's License State** (field 52) is completed.

54 FILLER — A field reserved for future use. It must be filled with spaces.

55 STUDENT SCHOOL PHONE — The student's school telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates the student does not have a school telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

NOTE

SBS is not required to program for this field.

This data is optional. Fill the field with spaces if you are not providing this data.

56 COSIGNER 1 RELATIONSHIP TO STUDENT — The first cosigner's relationship to the student.

E = Employer
F = Friend
G = Guardian
O = Other
P = Parent
R = Relative
S = Sibling

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with a space if you are not providing this data.

57 COSIGNER 1 SUFFIX — A 3-character field that identifies the suffix of the first cosigner's name.

Examples: Jr
 Sr
 III

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with spaces if you are not providing this data.

58 COSIGNER 1 YEARS AT ADDRESS — A 2-digit field that indicates the number of years the first cosigner has been at the address indicated in fields 16 – 22.

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with zeros if you are not providing this data.

59 COSIGNER 2 RELATIONSHIP TO STUDENT — The second cosigner's relationship to the student.

E = Employer
F = Friend
G = Guardian
O = Other
P = Parent
R = Relative
S = Sibling

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with a space if you are not providing this data.

60 COSIGNER 2 SUFFIX — A 3-character field that identifies the suffix of the second cosigner's name.

Examples: Jr
 Sr
 III

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with spaces if you are not providing this data.

61 COSIGNER 2 YEARS AT ADDRESS — A 2-digit field that indicates the number of years the second cosigner has been at the address indicated in fields 16 – 22.

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with zeros if you are not providing this data.

62 INTEREST RATE OPTION — A 1-character field that indicates the type of interest rate associated with the loan.

- F = Fixed, the interest rate does not change throughout the life of the loan
- V = Variable, the interest rate changes on a periodic basis over the life of the loan

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with a space if you are not providing this data.

63 REPAYMENT OPTION CODE — A 1-character field that indicates the type of repayment option requested by the borrower.

- D = Deferment
- I = Interest only
- P = Principal and interest

NOTE

SBS is not required to program for this field.

This data is required depending on the alternative loan program. Fill the field with a space if you are not providing this data.

64 FILLER — A field used to pad the record to the appropriate length. It must be filled with spaces.

65 RECORD TERMINATOR — The value identifying the end of the record. This field must contain the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to **Record Terminator** [field 65].)

The trailer record's end-of-record indicator (i.e., carriage-return and line-feed) described in the CommonLine documentation is to be the absolute end of the file. No additional characters can be provided after the end-of-record indicator.

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