

*NCHelp  
CommonLine® Network for FFELP  
And Alternative Loans*

*Response File*

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

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*File Description  
Release 4 Processing*



## ALTERNATIVE LOAN RESPONSE (@4) DETAIL RECORD(S)

This document is an addendum to the NCHelp CommonLine® Network for FFELP and Alternative Loans Response File description for CommonLine Release 4 processing. It explains the field layout of the Alternative Loan Response (@4) Detail Record(s). This record type is optional. This record type will be included in the Response File if any @4 Detail Records were submitted in the NCHelp CommonLine® Network for FFELP and Alternative Loans Application Send File for Release 4 processing.

### NOTE

The Alternative Loan Response (@4) Detail Record(s) dated 11/01/2008 for CommonLine Release 4 processing is the most recent release of this format. It replaces the NCHelp CommonLine® Network for FFELP and Alternative Loans Application Response File Alternative Loan Response (@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 this record type is included, there must be one @4 Detail Record in the file for each alternative loan application. The @4 Detail Record must follow the corresponding Response (@1) Detail Record or related records (i.e., the @4 Detail Record must fall before the next unrelated @1 Detail Record.)

### NOTE

This record is in response to the Application Send File only; it is not used with the Change Transaction Send File.

All school-based software (SBS) is required to support this record; however, SBS may optionally support fields 55-63. The inclusion of this record type is optional in the Application Send File. If no Alternative Loan (@4) Detail Records were submitted in the Application Send File, then no Alternative Loan Response (@4) Detail Records will be included in the Response File. If an organization receives information for which it has no agreement to accept, it should ignore this information, and should not produce a fatal processing error.

If this record is included in the Response File, certain fields are required as indicated in the Layout table. The fields listed below apply only to alternative loans.

The following Layout table lists all of the fields contained in the Alternative Loan Response (@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 <sup>1</sup>	9	5	9(005)	Right	Zeros
5	Federal SLS Debt	R <sup>1</sup>	14	5	9(005)	Right	Zeros
6	HEAL Debt	R <sup>1</sup>	19	6	9(006)	Right	Zeros
7	Perkins Debt	R <sup>1</sup>	25	5	9(005)	Right	Zeros
8	Other Debt	R <sup>1</sup>	30	6	9(006)	Right	Zeros
9	Other Loans this Period	R <sup>1</sup>	36	7	9(007)	Right	Zeros
10	Credit Under Different Name Code	R <sup>1</sup>	43	1	X(001)		
11	Cosigner 1 Last Name	R <sup>1</sup>	44	35	X(035)	Left	Spaces
12	Cosigner 1 First Name	R <sup>1</sup>	79	12	X(012)	Left	Spaces
13	Cosigner 1 Middle Initial	R <sup>1</sup>	91	1	X(001)		
14	Cosigner 1 SSN	R <sup>1</sup>	92	9	9(009)		
15	Cosigner 1 U.S. Citizenship Status Code	R <sup>1</sup>	101	1	X(001)		
16	Cosigner 1 Address (line 1)	R <sup>1</sup>	102	30	X(030)	Left	Spaces
17	Cosigner 1 Address (line 2)	R <sup>1</sup>	132	30	X(030)	Left	Spaces
18	Cosigner 1 City	R <sup>1</sup>	162	24	X(024)	Left	Spaces
19	Filler <sup>2</sup>	—	186	6	X(006)		
20	Cosigner 1 State	R <sup>1</sup>	192	2	X(002)		
21	Cosigner 1 Zip Code	R <sup>1</sup>	194	5	9(005)		
22	Cosigner 1 Zip Code Suffix	R <sup>1</sup>	199	4	9(004)		

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
23	Cosigner 1 Telephone Number	R <sup>1</sup>	203	10	X(010)	*	*
24	Cosigner 1 Signature Code	R <sup>1</sup>	213	1	X(001)		
25	Cosigner 2 Last Name	R <sup>1</sup>	214	35	X(035)	Left	Spaces
26	Cosigner 2 First Name	R <sup>1</sup>	249	12	X(012)	Left	Spaces
27	Cosigner 2 Middle Initial	R <sup>1</sup>	261	1	X(001)		
28	Cosigner 2 SSN	R <sup>1</sup>	262	9	9(009)		
29	Cosigner 2 U.S. Citizenship Status Code	R <sup>1</sup>	271	1	X(001)		
30	Cosigner 2 Address (line 1)	R <sup>1</sup>	272	30	X(030)	Left	Spaces
31	Cosigner 2 Address (line 2)	R <sup>1</sup>	302	30	X(030)	Left	Spaces
32	Cosigner 2 City	R <sup>1</sup>	332	24	X(024)	Left	Spaces
33	Filler <sup>2</sup>	—	356	6	X(006)		
34	Cosigner 2 State	R <sup>1</sup>	362	2	X(002)		
35	Cosigner 2 Zip Code	R <sup>1</sup>	364	5	9(005)		
36	Cosigner 2 Zip Code Suffix	R <sup>1</sup>	369	4	9(004)		
37	Cosigner 2 Telephone Number	R <sup>1</sup>	373	10	X(010)	*	*
38	Cosigner 2 Signature Code	R <sup>1</sup>	383	1	X(001)		
39	Borrower Gross Annual Salary	R <sup>1</sup>	384	7	9(007)	Right	Zeros
40	Borrower Other Income	R <sup>1</sup>	391	7	9(007)	Right	Zeros
41	Cosigner 1 Gross Annual Salary	R <sup>1</sup>	398	7	9(007)	Right	Zeros
42	Cosigner 1 Other Income	R <sup>1</sup>	405	7	9(007)	Right	Zeros
43	Cosigner 2 Gross Annual Salary	R <sup>1</sup>	412	7	9(007)	Right	Zeros
44	Cosigner 2 Other Income	R <sup>1</sup>	419	7	9(007)	Right	Zeros
45	Cosigner 1 Foreign Postal Code	R <sup>1</sup>	426	14	X(014)	Left	Spaces
46	Cosigner 2 Foreign Postal Code	R <sup>1</sup>	440	14	X(014)	Left	Spaces
47	Student Major	R <sup>1</sup>	454	15	X(015)	Left	Spaces
48	Cosigner 1 Date of Birth	R <sup>1</sup>	469	8	9(008)		
49	Cosigner 1 Driver's License State	R <sup>1</sup>	477	2	X(002)		
50	Cosigner 1 Driver's License Number	R <sup>1</sup>	479	20	X(020)	Left	Spaces
51	Cosigner 2 Date of Birth	R <sup>1</sup>	499	8	9(008)		
52	Cosigner 2 Driver's License State	R <sup>1</sup>	507	2	X(002)		
53	Cosigner 2 Driver's License Number	R <sup>1</sup>	509	20	X(020)	Left	Spaces
54	Filler <sup>2</sup>	—	529	20	X020)		
55	Student School Phone	O	549	10	X(010)	*	*
56	Cosigner 1 Relationship to Student	R <sup>1</sup>	559	1	X(001)		
57	Cosigner 1 Suffix	R <sup>1</sup>	560	3	X(003)	Left	Spaces

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
58	Cosigner 1 Years at Address	R <sup>1</sup>	563	2	9(002)	Right	Zeros
59	Cosigner 2 Relationship to Student	R <sup>1</sup>	565	1	X(001)		
60	Cosigner 2 Suffix	R <sup>1</sup>	566	3	X(003)	Left	Spaces
61	Cosigner 2 Years at Address	R <sup>1</sup>	569	2	9(002)	Right	Zeros
62	Interest Rate Option	R <sup>1</sup>	571	1	X(001)		
63	Repayment Option Code	R <sup>1</sup>	572	1	X(001)		
64	Filler	—	573	467	X(467)		
65	Record Terminator	R	1040	1	X(001)		
<p><b>NOTE:</b> 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].)</p>							
<p><sup>1</sup>This data is required based on condition(s) listed in the field description.  <sup>2</sup>This field is reserved for future use.  <sup>3</sup>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 Response (@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 Response (@4) Detail Record layout is owned by NCHelp, this field contains the constant: **NCLP**

This data is required.

- 3 ALTERNATIVE LOAN LAYOUT IDENTIFIER CODE** — A 2-character code identifying the field's layout included in this detail record. This field contains the constant: **04**

This data is required.

- 4 FEDERAL STAFFORD LOAN DEBT** — The borrower's total Federal Stafford loan debt prior to this loan period, as reported by the creator of the Application Send File.

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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

- 5 FEDERAL SLS DEBT** — The borrower's total Federal Supplemental Loans for Students (SLS) debt prior to this loan period, as reported by the creator of the Application Send File.

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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

- 6 HEAL DEBT** — The borrower's total Health Education Assistance Loan (HEAL) debt prior to this loan period, as reported by the creator of the Application Send File.

Example: 002500 (\$2,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

- 7 PERKINS DEBT** — The borrower's total Perkins loan debt prior to this loan period, as reported by the creator of the Application Send File.

Example: 02500 (\$2,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 reported by the creator of the Application Send File. This amount includes both federal and alternative loans.

Example: 002500 (\$2,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

- 9 OTHER LOANS THIS PERIOD** — The borrower's total other student educational loan debt for this loan period, as reported by the creator of the Application Send File. This amount includes both federal and alternative loans.

Example: 0012500 (\$12,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with a space.

- 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'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 supplied in the Application Send File (@4) Detail Record, on the application promissory note, or if **Cosigner 1 First Name** (field 12) does not contain a valid name. If the cosigner's first name is completed and there is no last name given, this field will contain **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 supplied in the Application Send File (@4) Detail Record, on the application promissory note, or if **Cosigner 1 Last Name** (field 11) does not contain a valid name. If the cosigner's last name is completed and there is no first name given, this field will contain **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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with a space.

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

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros. This must be a valid SSN (no pseudo SSN's will be included). 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

- 19 FILLER** — A field reserved for future use. It is 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** appears in this field. See Appendix B, Valid State Abbreviations, of the Response File for a complete list of abbreviations.

Example: 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. 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 Response File for a list of territories and countries. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. 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 Response File for a list of territories and countries. Otherwise, the field is filled 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 first cosigner does not have a telephone number, the field is filled with the value **N/A**, left justified and padded with spaces.

Example: N/A

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with a space.

**25 COSIGNER 2 LAST NAME** — The last name of the cosigner identified in  
**Cosigner 2 SSN** (field 28).

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 supplied in the Application Send File (@4) Detail  
Record, on the application promissory note, or if **Cosigner 2 First Name**  
(field 26) does not contain a valid name. If the cosigner's first name is  
completed and there is no last name given, this field will contain **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 supplied in the Application Send File (@4) Detail  
Record, on the application promissory note, or if **Cosigner 2 Last Name**  
(field 25) does not contain a valid name. If the cosigner's last name is  
completed and there is no first name given, this field will contain **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 supplied in the Application Send File @4 Detail  
Record or on the application/promissory note. Otherwise, the field is filled  
with a space.

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

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros. If included, this must be a valid SSN (no pseudo SSN's will be included). 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with spaces.

**33 FILLER** — This field is reserved for future use. It is 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** appears in this field. See Appendix B, Valid State Abbreviations, of the Response File for a complete list of abbreviations.

Example: 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 2 City** (field 32).

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. 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 Response File for a list of territories and countries. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. 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 Response File for a list of territories and countries. Otherwise, the field is filled 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, the field is filled with the value **N/A**, left justified and padded with spaces.

Example: N/A

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

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

Example: 0004500 (\$4,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

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

Example: 0004500 (\$4,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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 if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled with zeros.

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

Example: 0004500 (\$4,500)

This data is required if supplied in the Application Send File @4 Detail Record or on the application/promissory note. Otherwise, the field is filled 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, the field is filled 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, the field is filled with spaces.

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

This data is required if supplied in the Application Send File (@4) Detail Record or on the application/promissory note and depending on the alternative loan program. Otherwise, the field is filled 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 supplied in the Application Send File (@4) Detail Record or on the application/promissory note and there is a first cosigner.

- 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 supplied in the Application Send File (@4) Detail Record or on the application/promissory note and there is a first cosigner who has a driver's license.

- 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 supplied in the Application Send File (@4) Detail Record or on the application/promissory note and there is a first cosigner who has a driver's license. Otherwise, the field is filled 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 supplied in the Application Send File (@4) Detail Record or on the application/promissory note and there is a second cosigner. Otherwise, the field is filled 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 supplied in the Application Send File (@4) Detail Record or on the application/promissory note and there is a second cosigner who has a driver's license. Otherwise, the field is filled 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 supplied in the Application Send File (@4) Detail Record or on the application/promissory note and there is a second cosigner who has a driver's license. Otherwise, the field is filled 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 is 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 required if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

**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 if supplied in the Application Send File (@4) Detail Record. The field is filled with spaces if the data is not provided.

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

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

This data is required.

**IMPORTANT:** A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) will follow each physical record. This end-of-record indicator will not be included in determining the fixed length of the record. (Please note that this end-of-record indicator is 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.