

## NSLDS Lender Manifest Common Edits

**June 1, 2006**

- Dates must be all numbers and include year, month, and day (CCYYMMDD). Day (DD) must be value from 01 through 28, 29, 30 or 31 depending on the month and year.
- Except for Date of Birth, all dates must be later than November 7, 1965.
- Except for Date of Birth, and Date of Loans Status when Code for Loan Status is equal to “ID”, all dates must be equal to or greater than the Date of Guaranty.
- Valid default values (Numeric = 0, Character = Space) must be supplied in unreported fields.

Note: Records will not be rejected due to discrepancies between the GA database and the Lender Manifest file if the GA can determine that the discrepancy is the result of an event that occurred and was recorded on the GA database subsequent to the preparation of the Lender Manifest file.

Field Number	Field Name	Edits	Error Code/Error Message
1	Code for Guaranty Agency	<ul style="list-style-type: none"> <li>• Must be all numbers</li> <li>• Must be valid code from GA codes table (See Table A)</li> </ul>	0100/Code for GA is required 0101/Invalid Code for GA
2	Code for Current Holder Lender	<ul style="list-style-type: none"> <li>• Must be all numbers, range from 800000 through 999899 and be valid code from ED lender code table</li> <li>• If code different from the code for the current holder/lender on the GA database, Field #29 must be greater than the last Date Loan Sold on the GA database</li> </ul>	0200/Code for Current Holder Lender is required 0201/Invalid code for Current Holder Lender 0202/Code for Current Holder Lender differs from GA Database
3	Student's SSN	<ul style="list-style-type: none"> <li>• Must be all numbers and greater than zero</li> </ul>	0300/Student's SSN is required 0301/Invalid Student's SSN 0302/ Student's SSN not found on GA database

Field Number	Field Name	Edits	Error Code/Error Message
4	Date of Student's Birth	<ul style="list-style-type: none"> <li>If required by GA, must be all numbers and the year must be less than submittal date and less than Date of Guaranty</li> <li>Must be supplied if Date of Guaranty is greater than 11/94</li> </ul>	0400/Student's Date of Birth is required 0401/Invalid Date of Birth 0402/Student's Date of Birth differs from GA database
5	Plus Borrower's SSN	<ul style="list-style-type: none"> <li>Required if Type of Loan equal to "PL"</li> <li>Must be all spaces if Type of Loan is not equal to "PL"</li> <li>If real rather than pseudo., must be all numbers</li> <li>If Type of Loan is equal to "GB", SSN must be equal to #3 or all spaces</li> </ul>	0500/PLUS Borrower's SSN is required 0501/Invalid PLUS Borrower's SSN 0502/PLUS Borrower's SSN not found on GA database 0503/Field not reported for this loan type
6	Type of Loan	<ul style="list-style-type: none"> <li>Must be valid code from Loan Type Codes table (See Table B)</li> <li>Must match Type of Loan on GA database</li> </ul>	0600/Type of Loan is required 0601/Invalid Type of Loan 0602/Type of Loan differs from GA database
7	Date of Guaranty	<ul style="list-style-type: none"> <li>If required by GA must be all numbers, later than 11/7/1965, and match Date of Guaranty on the GA database</li> </ul>	0700/Date of Guaranty is required 0701/Invalid Date of Guaranty 0702/Date of Guaranty differs from GA database
8	First Disbursement Date	<ul style="list-style-type: none"> <li>If required by GA must be equal to or greater than GA Date of Guaranty and must match first disbursement date on the GA Database.</li> </ul> <p>Note: When used by GA for matching purposes, GA may require reporting the scheduled or anticipated disbursement date for loan not yet disbursed.</p>	0800/First Disbursement Date is required 0801/Invalid First Disbursement Date 0802/First Disbursement Date differs from GA database 0803/First Disbursement Date less than Date of Guaranty
9	Unique Loan Identifier	<ul style="list-style-type: none"> <li>If required by GA must match identifier on GA database</li> </ul>	0900/Unique Loan Identifier is required 0901/Invalid Unique Loan Identifier 0902/Unique Loan Identifier not found on GA database

<b>Field Number</b>	<b>Field Name</b>	<b>Edits</b>	<b>Error Code/Error Message</b>
10	Interest Rate	<ul style="list-style-type: none"> <li>• Required if Type of Interest Rate (#11) is equal to F or 8</li> <li>• Must be all numbers representing five decimal places. Example: 10.45% would require 10450</li> </ul>	1000/Interest Rate is required 1001/Invalid Interest Rate 1002/Interest rate is inconsistent with Type of Interest Rate 1003/Interest rate exceeds statutory maximum
11	Type of Interest Rate	<ul style="list-style-type: none"> <li>• Must be valid code (F, V, C or 8) from Type of Interest Rate Codes tables. (See Table C)</li> </ul>	1100/Type of Interest Rate is required 1101/Invalid Type of Interest Rate 1102/Type of Interest Rate differs from GA database
12	Date Loan Converted to Variable Interest Rate	<ul style="list-style-type: none"> <li>• If reported, date must be greater than Date of Guaranty and #11 must be equal to "C"</li> </ul>	1200/N/A 1201/Invalid Date Converted to Variable Interest Rate 1202/Inconsistent with Type of Interest Rate on GA database
13	Date of Loan Status	<ul style="list-style-type: none"> <li>• Must contain a value greater than zero</li> <li>• If #14 (Code for Loan Status) is equal to "DA", then must equal #16 (Date Deferment Starts)</li> <li>• Record will reject if #13 is greater than period end date of current reporting period</li> </ul>	1300/Date of Loan Status is required 1301/Invalid Date of Loan Status 1302/Date of Loan Status differs from GA database 1303/Date not equal to Date Deferment Starts

Field Number	Field Name	Edits	Error Code/Error Message
14	Code for Loan Status	<ul style="list-style-type: none"> <li>• Must contain a value and be a valid code from the Loan Status Codes table (See Table D)</li> <li>• If GA database reflects Loan Status of “CA”, record may reject if #14 not equal to “CA”</li> <li>• Record may reject if Code for Loan Status is equal to “CA” and GA database does not reflect loan in “CA” status</li> <li>• If Type of Loan is equal to “CL”, record will reject if Code for Loan Status is equal to “IA”, “ID”, “IG” or “IM”</li> <li>• If Type Loan equal to “CL”, “SF”, “SU”, or “RF” record will reject if Code for Loan Status is equal to “RF”</li> <li>• If Code for Loan Status is equal to “RP”, record may reject if GA has recent Consolidation loan for borrower</li> <li>• If GA database reflects “PF”, “PC”, “PN” or “RF” for more than 150 days, record may reject if Code for Loan Status is equal to “RP”.</li> </ul>	<p>1400/Code for Loan Status is required  1401/Invalid Code for Loan Status  1420/Code for Loan Status Differs from GA database or other data provided in this record</p>
15	Type of Deferment	<ul style="list-style-type: none"> <li>• If field contains a value other than spaces, there must be a corresponding value in #16 and #17 (Date Deferment Starts and Date Deferment Stops)</li> <li>• If other than spaces, must contain a valid code from Deferment Type codes table (See Table E)</li> <li>• Required if Code for Loan Status equal to “DA”</li> <li>• Required if #16 and #17 greater than zero</li> </ul>	<p>1500/Type of Deferment is required  1501/Invalid Type of Deferment  1502/Type of Deferment differs from GA database</p>

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16	Date Deferment Starts	<ul style="list-style-type: none"> <li>• Must be all numbers</li> <li>• Required if #15 is greater than spaces</li> <li>• Required if #17 is greater than zero</li> <li>• If Code for Loan Status equal to “DA”, must equal #13 and date must be greater than or equal to #36 (Date Entered Repayment) except when Type of Loan is equal to “SL” (SLS)</li> </ul>	1600/Date Deferment Starts is required 1601/Invalid Date Deferment Starts 1602/Date must be greater than or equal to Date Entered Repayment
17	Date Deferment Stops	<ul style="list-style-type: none"> <li>• Must be all numbers and have corresponding values in #15 and #16</li> <li>• Must be greater than #16</li> </ul>	1700/Date Deferment Stops is required 1701/Invalid Date Deferment Stops 1702/Date must be later than Date Deferment Starts
18	Indicator of Deferment Prior to First Payment	<ul style="list-style-type: none"> <li>• If #14 equal to “DA”, must be “Y” or “N”</li> <li>• If #14 not “DA”, must be blank</li> <li>• Must be collected for all Deferment loans after June 30, 1995. Prior to 7/1/95, default to “Y” if data not available</li> </ul>	1800/Indicator of Deferment Prior to First Payment is required 1801/Invalid Indicator of Deferment Prior to First Payment 1802/Indicator of Deferment Prior to First Payment inconsistent with GA database 1803/Loan Status not “DA”
19	Date of Outstanding Principal Balance	<ul style="list-style-type: none"> <li>• If #30 and #31 greater than zero, must be greater than zero</li> <li>• If #20 contains value greater than zero, must contain valid date. May contain date if #20 contains value equal to zero.</li> <li>• Must reflect end-of-quarter effective date, or end of most recent reporting period if reported more frequently, unless loan closed (Code for Loan Status = “PC”, “PF”, “PN”, “RF”, “UC”, or “UD”) prior to end of reporting period. Then report actual date closed.</li> </ul>	1900/Date of Outstanding Principal Balance is required 1901/Invalid Date of Outstanding Principal Balance 1902/Must be updated or verified at least once each quarter current through the last day of the quarter

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20	Amount of Outstanding Principal Balance	<ul style="list-style-type: none"> <li>• If #30 and #31 greater than zero, must be equal to or greater than zero</li> <li>• If value greater than zero, #19 must contain value greater than zero</li> </ul> <p>Note: At a minimum, lenders/servicers must report Amount of Outstanding Principal Balance and Amount of Outstanding Interest Balance current through the last day of the quarter (March 31, June 30, September 30, and December 31).</p>	2000/Amount of Outstanding Principal Balance is required 2001/Invalid Amount of Outstanding Principal Balance 2002/Amount of Outstanding Principal Balance inconsistent with GA database 2003/Conflicts with data reported in #31
21	Date of Outstanding Accrued Interest Balance	<ul style="list-style-type: none"> <li>• If #30 and #31 greater than zero, must be greater than zero</li> <li>• If #22 contains value greater than zero, must contain valid date. May contain date if #22 contains value equal to zero.</li> <li>• Must reflect end-of-quarter effective date, or end of most recent reporting period if reported more frequently, unless loan closed (Code for Loan Status = "PC", "PF", "PN", "RF", "UC", or "UD") prior to end of reporting period. Then report actual date closed.</li> </ul>	2100/Date of Outstanding Accrued Interest Balance is required 2101/ Invalid Date of Outstanding Accrued Interest Balance 2102/ Must be updated or verified at least once each quarter current through the last day of the quarter
22	Amount of Outstanding Accrued Interest Balance	<ul style="list-style-type: none"> <li>• If value greater than zero, #21 must contain valid date</li> <li>• If subsidized Stafford loan in "IA", "ID", "IG", or "IM" status must be zero</li> </ul>	2200/Amount of Outstanding Principal Balance is required 2201/Invalid Amount of Outstanding Principal Balance 2202/Amount of Outstanding Principal Balance inconsistent with GA database
23	Date of Refund to Lender	<ul style="list-style-type: none"> <li>• Must be greater than zero if #24 greater than zero</li> </ul>	2300/Date of Refund to Lender is required 2301/Invalid Date of Refund 2302/Date of Refund differs from GA database

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24	Amount of Refund from School to Lender According to Lender	<ul style="list-style-type: none"> <li>Must be greater than zero if #23 greater than zero, and cannot exceed amount #31</li> </ul>	2400/ Amount of Refund from School to Lender According to Lender is required 2401/Invalid Amount of Refund from School to Lender According to Lender 2402/ Amount of Refund from School to Lender differs from GA database
25	Date of Servicer Responsibility	<ul style="list-style-type: none"> <li>If value greater than zero then #26 must contain value greater than zero</li> <li>Must equal zero until Department assigns servicer code</li> </ul>	2500/Date of Servicer Responsibility 2501/Invalid Date of Servicer Responsibility 2502/Date of Servicer Responsibility differs from GA database
26	Code for Servicer	<ul style="list-style-type: none"> <li>If value greater than zero than #25 must contain value greater than zero</li> <li>If greater than zero must contain valid value from ED Servicer Code Table</li> <li>Must equal zero until Department assigns servicer codes</li> </ul>	2600/Code for Servicer is required 2601/Invalid Code for Servicer 2602/Code for Servicer differs from GA database
27	Code for Originating Lender	<ul style="list-style-type: none"> <li>If originating lender is known, report code. Code must be valid code from ED Lender Code table and must be all numbers from 800000 to 999899</li> <li>If originating lender, value must equal value in #2</li> <li>If originating lender is unknown must equal zero</li> </ul>	2700/Code for Originating Lender is required 2701/Invalid Code for Originating Lender 2701/Code for Originating Lender differs from GA database
28	Indicator of Origination Fee Payor	<ul style="list-style-type: none"> <li>Must be "Y" or space</li> </ul>	2800/ Indicator of Origination Fee Payor is required 2801/Invalid Indicator of Origination Fee Payor
29	Date Loan sold (as reported by RECEIVING lender)	<ul style="list-style-type: none"> <li>If #2 not equal to current holder/lender on GA database, date must be greater than zero, and greater than Date Loan Sold date on GA database</li> </ul>	2900/Date Loan Sold is required 2901/Invalid Date Loan Sold 2902/Date Loan Sold differs from GA database

Field Number	Field Name	Edits	Error Code/Error Message
30	Date of Latest Disbursement	<ul style="list-style-type: none"> <li>If #31 is greater than zero then #30 must be greater than zero. (Report date of last consummated disbursement.)</li> </ul>	3000/Date of Latest Disbursement is required 3001/Invalid Date of Latest Disbursement 3002/Date of Latest Disbursement differs from GA database
31	Amount of Disbursement	<ul style="list-style-type: none"> <li>If greater than zero, must be equal to or less than amount of guaranty, and the date of last consummated disbursement must be reported in #30</li> <li>If #14 (Code for Loan Status) equals "CA", Amount of Disbursement must be zero</li> </ul>	3100/Amount of Disbursement is required 3101/Invalid Amount of Disbursement 3102/Amount of Disbursement differs from GA database
32	Date of Cancellation	<ul style="list-style-type: none"> <li>If greater than zero, year must be greater than or equal to year in #7, (Date of Guaranty)</li> <li>If #14 equals "CA", #32 must equal #13</li> <li>If #33 greater than zero, #32 must be greater than zero</li> </ul>	3200/Date of Cancellation is required 3201/Invalid Date of Cancellation 3202/Date of Cancellation differs from GA database
33	Amount of Cancellation	<ul style="list-style-type: none"> <li>Must not exceed amount of guaranty</li> <li>If Code for #14 equals "CA", then must equal amount of guaranty</li> <li>If #32 is greater than zero, #33 must be greater than zero. If #35 is greater than zero, #33 must be greater than or equal to #35</li> </ul>	3300/Amount of Cancellation 3301/Invalid Amount of Cancellation 3302/Amount of Cancellation differs from GA database
34	Indicator of Unconsummated Loan	<ul style="list-style-type: none"> <li>If #35 is greater than zero, #34 must be "Y"</li> </ul>	3400/Indicator of Unconsummated Loan is required 3401/Invalid Indicator of Unconsummated Loan 3402/Indicator Unconsummated Loan differs from GA database
35	Unconsummated Loan Amount	<ul style="list-style-type: none"> <li>If #34 is equal to "Y", #35 must be greater than zero but cannot exceed #33</li> </ul>	3500/Unconsummated Loan Amount is required 3501/Invalid Unconsummated Loan Amount 3502/Unconsummated Loan Amount differs from GA database

Field Number	Field Name	Edits	Error Code/Error Message
36	Date Entered Repayment	<ul style="list-style-type: none"> <li>• Must be valid date greater than GA Date of Guaranty</li> <li>• If #14 equal to "IA", "ID", "IG" or "IM" must be greater than #13</li> <li>• If SLS loan, must be greater than #30</li> <li>• If PLUS loan or GB loan and disbursed in full, must equal #30</li> <li>• If Consolidation or Refinanced loan, must equal #30</li> </ul>	3600/Date Entered Repayment is required 3601/Invalid Date Entered Repayment 3602/Date Entered Repayment differs from GA database
37	Filler	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	