



Effective 12/2002

STANDARD CUSTOMER RECORD LAYOUT REPORT S6416160, 850 BYTES REPORT S6416760, 1000 BYTES

ITEM	FIELD SHORT NAME	850 PACKED		1000 UNPACKED		TYPE
		REL POS	PICTURE	REL POS	PICTURE	
HEADER RECORD						
	POST-DATE	1-4	S9(7)	1-7	9(7)	N
	SORT-OPTION	5	X	8	X	A/N
	FREQUENCY	6-7	X(2)	9-10	X(2)	A/N
	FILLER	8-850	X(843)	11-1000	X(990)	A/N
DETAIL RECORD						
1.	BORROWER-NAME	1-30	X(30)	1-30	X(30)	A/N
2.	SOC-SEC-NUMBER	31-35	S9(9)	31-39	9(9)	N
3.	P-ADDR-LINE-1	36-60	X(25)	40-64	X(25)	A/N
4.	P-ADDR-LINE-2	61-85	X(25)	65-89	X(25)	A/N
5.	P-ADDR-LINE-3	86-110	X(25)	90-114	X(25)	A/N
6.	P-ADDR-CITY-STATE	111-128	X(18)	115-132	X(18)	A/N
7.	P-ZIP-CODE	129-137	X(9)	133-141	X(9)	A/N
8.	P-ADDR-TYPE	138	X	142	X	A/N
9.	P-ADDR-STATUS	139	X	143	X	A/N
10.	P-PHONE	140-145	S9(11)	144-154	9(11)	N
11.	S1-ADDR-LINE-1	146-170	X(25)	155-179	X(25)	A/N
12.	S1-ADDR-LINE-2	171-195	X(25)	180-204	X(25)	A/N
13.	S1-ADDR-LINE-3	196-220	X(25)	205-229	X(25)	A/N
14.	S1-ADDR-CITY-STATE	221-238	X(18)	230-247	X(18)	A/N
15.	S1-ZIP-CODE	239-247	X(9)	248-256	X(9)	A/N
16.	S1-ADDR-TYPE	248	X	257	X	A/N
17.	S1-ADDR-STATUS	249	X	258	X	A/N
18.	S1-PHONE	250-255	S9(11)	259-269	9(11)	N
19.	S2-ADDR-LINE-1	256-280	X(25)	270-294	X(25)	A/N
20.	S2-ADDR-LINE-2	281-305	X(25)	295-319	X(25)	A/N
21.	S2-ADDR-LINE-3	306-330	X(25)	320-344	X(25)	A/N

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ITEM	FIELD SHORT NAME	850 PACKED		1000 UNPACKED		TYPE
		REL POS	PICTURE	REL POS	PICTURE	
22.	S2-ADDR-CITY-STATE	331-348	X(18)	345-362	X(18)	A/N
23.	S2-ZIP-CODE	349-357	X(9)	363-371	X(9)	A/N
24.	S2-ADDR-TYPE	358	X	372	X	A/N
25.	S2-ADDR-STATUS	359	X	373	X	A/N
26.	S2-PHONE	360-365	S9(11)	374-384	9(11)	N
27.	PROGRAM-NUMBER	366-368	S9(5)	385-389	9(5)	N
28.	PROGRAM-NAME	369-398	X(30)	390-419	X(30)	A/N
29.	LOAN-NUMBER	399-403	S9(9)	420-428	9(9)	N
30.	LOAN-SEQ-NUMBER	404-405	S99	429-430	99	N
31.	LOAN-STATUS	406-407	S999	431-433	999	N
32.	LOAN-TYPE	408	X	434	X	A/N
33.	SEPARATION-DATE	409-412	S9(7)	435-441	9(7)	N
34.	NOTE-DATE	413-416	S9(7)	442-448	9(7)	N
35.	LOAN-AMOUNT	417-420	S9(5)V99	449-455	9(5)V99	N
36.	PRINCIPAL-BALANCE	421-424	S9(5)V9(2)	456-462	9(5)V9(2)	N
37.	CAPITALIZED-BAL	425-428	S9(5)V99	463-469	9(5)V99	N
38.	AMOUNT-DUE	429-432	S9(5)V99	470-476	9(5)V99	N
39.	AMOUNT-PAST-DUE	433-436	S9(5)V99	477-483	9(5)V99	N
40.	LATE-CHARGES-DUE	437-440	S9(5)V99	484-490	9(5)V99	N
41.	COLLECTION-COSTS	441-444	S9(5)V99	491-497	9(5)V99	N
42.	OTHER-COSTS	445-448	S9(5)V99	498-504	9(5)V99	N
43.	REPAYMENT-PLAN	449-450	X(2)	505-506	X(2)	A/N
44.	REPAY-FREQUENCY	451	X	507	X	A/N
45.	INTEREST-RATE	452-456	S99V999	508-512	99V999	N
46.	BILL-AMOUNT	457-460	S9(5)V99	513-519	9(5)V99	N
47.	CUM-PRIN-PAID	461-464	S9(5)V99	520-526	9(5)V99	N
48.	CUM-INT-PAID	465-468	S9(5)V99	527-533	9(5)V99	N
49.	CUM-HARD-INT-PAID	469-472	S9(5)V99	534-540	9(5)V99	N
50.	CUM-CAP-BAL-PAID	473-476	S9(5)V99	541-547	9(5)V99	N
51.	CUM-CAP-INT-PAID	477-480	S9(5)V99	548-554	9(5)V99	N

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ITEM	FIELD SHORT NAME	850 PACKED		1000 UNPACKED		TYPE
		REL POS	PICTURE	REL POS	PICTURE	
52.	DAYS-PAST-DUE-REP	481-483	S9(5)	555-559	9(5)	N
53.	DAYS-PAST-DUE-NON	484-486	S9(5)	560-564	9(5)	N
54.	LAST-PAYMENT-DATE	487-490	S9(7)	565-571	9(7)	N
55.	NEXT-PAYMENT-DATE	491-494	S9(7)	572-578	9(7)	N
56.	LAST-PAY-AMT	495-498	S9(5)V99	579-585	9(5)V99	N
57.	DAILY-INT-AMT	499-502	S9(3)V9(4)	586-592	9(3)V9(4)	N
58.	OUTST-INT-ACRD	503-506	S9(5)V99	593-599	9(5)V99	N
59.	YTD-AMT-ADV	507-510	S9(5)V99	600-606	9(5)V99	N
60.	NUM-ADVANCES	511-512	S999	607-609	999	N
61.	CUM-PRIN-CAN-TYPE1	513-516	S9(5)V99	610-616	9(5)V99	N
62.	CUM-PRIN-CAN-TYPE2	517-520	S9(5)V99	617-623	9(5)V99	N
63.	CUM-PRIN-CAN-TYPE3	521-524	S9(5)V99	624-630	9(5)V99	N
64.	CUM-PRIN-CAN-TYPE4	525-528	S9(5)V99	631-637	9(5)V99	N
65.	CUM-INT-CAN-TYPE1	529-532	S9(5)V99	638-644	9(5)V99	N
66.	CUM-INT-CAN-TYPE2	533-536	S9(5)V99	645-651	9(5)V99	N
67.	CUM-INT-CAN-TYPE3	537-540	S9(5)V99	652-658	9(5)V99	N
68.	CUM-INT-CAN-TYPE4	541-544	S9(5)V99	659-665	9(5)V99	N
69.	NUM-CUM-CAN-TYPE1	545	S9	666	9	N
70.	NUM-CUM-CAN-TYPE2	546	S9	667	9	N
71.	NUM-CUM-CAN-TYPE3	547	S9	668	9	N
72.	NUM-CUM-CAN-TYPE4	548	S9	669	9	N
73.	CANC-TYPE1-CODE	549-550	X(2)	670-671	X(2)	A/N
74.	CANC-TYPE2-CODE	551-552	X(2)	672-673	X(2)	A/N
75.	CANC-TYPE3-CODE	553-554	X(2)	674-675	X(2)	A/N
76.	CANC-TYPE4-CODE	555-556	X(2)	676-677	X(2)	A/N
77.	COLLAGCY-ASG-FLAG	557	X	678	X	A/N
78.	COLLAGCY-NUMBER	558-560	S9(5)	679-683	9(5)	N
79.	SC-AUDIT	561	X	684	X	A/N
80.	SC-BILL-ALL-PROCS	562	X	685	X	A/N
81.	SC-BILL-INVOICES	563	X	686	X	A/N

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ITEM	FIELD SHORT NAME	850 PACKED		1000 UNPACKED		TYPE
		REL POS	PICTURE	REL POS	PICTURE	
82.	SC-DELINQ-PROCS	564	X	687	X	A/N
83.	SC-INT-ACC	565	X	688	X	A/N
84.	SC-PD-NTCS-CONT	566	X	689	X	A/N
85.	CB-IND	567	X	690	X	A/N
86.	CB-DATE	568-570	S9(5)	691-695	9(5)	N
87.	CUST-FIELD1	571-572	X(2)	696-697	X(2)	A/N
88.	CUST-FIELD2	573-575	X(3)	698-700	X(3)	A/N
89.	CUST-FIELD3	576-577	X(2)	701-702	X(2)	A/N
90.	YTD-INT-PAID	578-581	S9(5)V99	703-709	9(5)V99	N
91.	GRC-MTHS-ORIG	582-583	S999	710-712	999	N
92.	ACCL-LOAN-IND	584	X	713	X	A/N
93.	FUND-ID	585-594	X(10)	714-723	X(10)	A/N
94.	LOAN-REMARKS	595-624	X(30)	724-748	X(25)	A/N
95.	LATE-CHRG-CODE	625	X	749	X	A/N
96.	BORROWER-NUMBER	626-630	S9(9)	750-758	9(9)	N
97.	TOT-FIN-CHRG	631-634	S9(5)V99	759-765	9(5)V99	N
98.	GRC-EXPIRE-DATE	635-638	S9(7)	766-772	9(7)	N
99.	PAY SCHEDULE (SEE RE-DEFINE)	639-673		773-827		
100.	TYPE-NOTE-CODE	674	X	828	X	A/N
101.	STUDENT-ID-NUMBER	675-685	X(11)	829-839	X(11)	A/N
102.	DT-PLD-W-COLL-AGCY	686-689	S9(7)	840-846	9(7)	N
103.	AMT-PLD-W-COLL-AGCY	690-693	S9(7)	847-853	9(7)	N
104.	JUDGEMENT-FLAG	694	X	854	X	A/N
105.	LAST-IAC-DATE	695-698	S9(7)	855-861	9(7)	N
106.	SPECIAL-FEES-FLAG	699	X	862	X	A/N
107.	BPCC-MAX-FLAG	700	X	863	X	A/N
108.	LAST-ADV-DATE	701-704	S9(7)	864-870	9(7)	N
109.	LAST-ADV-AMOUNT	705-708	S9(5)V99	871-877	9(5)V99	N
110.	ENRL-STATUS	709	X	878	X	A/N
111.	ENRL-PERIOD	710-713	S9(7)	879-885	9(7)	N

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ITEM	FIELD SHORT NAME	850 PACKED		1000 UNPACKED		TYPE
		REL POS	PICTURE	REL POS	PICTURE	
112.	ENRL-START-DATE	714-717	S9(7)	886-892	9(7)	N
113.	ENRL-END-DATE	718-721	S9(7)	893-899	9(7)	N
114.	ACAD-LEVEL	722	X	900	X	A/N
115.	BIRTH-DATE	723-726	S9(7)	901-907	9(7)	N
116.	FILLER	727-730	S9(7)	908-914	9(7)	N
117.	FILLER	731-734	S9(7)	915-921	9(7)	N
118.	TRA-PRI-YR-INT-PD	735-738	S9(5)V99	922-928	9(5) V99	N
119.	C-YR CAP BAL PD	739-742	S9(5)V99	929-935	9(5) V99	N
120.	TRA-RPT-FLAG	743	X	936	X	A/N
121.	ACT-DAYS-PAST-DUE	744-746	S9(5)	937-941	9(5)	N
122.	CAL-YR-INT-PAID	747-750	S9(5)V99	942-948	9(5) V99	N
123.	COHORT-DFLT-FLG	751-752	X(2)	949-950	XX	A/N
124.	COHORT-DFLT-YEAR	753-754	X(2)	951-952	XX	N
125.	DELINQ-START-DT	755-758	S9(7)	953-959	9(7)	N
126.	OPE-CODE	759-763	S9(9)	960-967	9(8)	N
127.	CUM-COL-FEES-PD	764-767	S9(5)V99	968-974	9(5) V99	N
128.	CUM-OTH-COST-PD-LN	768-771	S9(5)V99	975-981	9(5) V99	N
129.	CUM-LT-CHRGs-PD-LN	772-775	S9(5)V99	982-988	9(5)V99	N
130.	CONSEC-PAYMENT-CTR	776-777	S9(3)	989-991	9(3)	N
131.	REQUEST-REHAB-FLAG	778	X	992	X	A/N
132.	DATE-POSTED-W/COLL AGCY	779-782	S9(7)	993-999	9(7)	N
133.	FILLER	783-850	X(68)	1000	X(1)	

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PAY SCHEDULE REDEFINE

NON-GRADUATED SCHEDULE

ITEM	DATA DESCRIPTION	850 PACKED		1000 UNPACKED		TYPE
		REL POS	PICTURE	REL POS	PICTURE	
99a	NUM-BILLS-SCH1	639-640	S9(3)	773-775	9(3)	N
99b	BILL-AMT-SCH1	641-644	S9(5)V99	776-782	9(5)V99	N
99c	BIL-FREQ-SCH1	645	X	783	X	A/N
99a	NUM-BILLS-SCH2	646-647	S9(3)	784-786	9(3)	N
99b	BILL-AMT-SCH2	648-651	S9(5)V99	787-793	9(5)V9V	N
99c	BILL-FREQ-SCH2	652	X	794	X	A/N
99a	NUM-BILLS-SCH3	653-654	S9(3)	795-797	9(3)	N
99b	BILL-AMT-SCH3	655-658	S9(5)V99	798-804	9(5)V99	N
99c	BILL-FREQ-SCH3	659	X	805	X	A/N
99a	NUM-BILLS-SCH4	660-661	S9(3)	806-808	9(3)	N
99b	BILL-AMT-SCH4	662-665	S9(5)V99	809-815	9(5)V99	N
99c	BILL-FREQ-SCH4	666	X	816	X	A\N
99a	NUM-BILLS-SCH5	667-668	S9(3)	817-819	9(3)	N
99b	BILL-AMT-SCH5	669-672	S9(5)V99	820-826	9(5)V99	N
99c	BILL-FREQ-SCH5	673	X	827	X	A/N
GRADUATED SCHEDULE LOAN (not included on 850)						
99d	GRAD-NUM-BILL-S1			773-775	9(3)	N
99e	GRAD-FACTOR-S1			776-782	99V9(5)	N
99f	GRAD-FREQ-S1			783	X	A/N
99g	GRAD-PRIN-S1			784-790	9(5)V99	N
	FILLER			791-827	X(37)	A/N

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**STANDARD CUSTOMER
ALPHABETICAL FIELD LISTING/DESCRIPTION**

ITEM	FIELD DESCRIPTION/COMMENTS												
<p>NOTE: If the Loan Status is less than "80" and the Acceleration Flag for the loan is equal to "1" or "2" (i.e. the loan is accelerated), Items 38, 40, 41, and 42 will be zero filled and Item 39, will reflect the sum of the following:</p> <table border="0"> <tr> <td>Principal Balance</td> <td>Capitalized Balance</td> </tr> <tr> <td>Late Charge Due</td> <td>Collection Cost Due</td> </tr> <tr> <td>Other Cost Due</td> <td>Billed Interest Due</td> </tr> <tr> <td>Billed Interest Past Due</td> <td>Postponed Interest Accrued</td> </tr> <tr> <td>Hardship Interest Accrued</td> <td>Repayment Interest Accrued</td> </tr> <tr> <td>Non-Repayment Interest Accrued</td> <td>Capitalized Interest Accrued</td> </tr> </table> <p>This amount represents the Payoff Amount of the loan</p>		Principal Balance	Capitalized Balance	Late Charge Due	Collection Cost Due	Other Cost Due	Billed Interest Due	Billed Interest Past Due	Postponed Interest Accrued	Hardship Interest Accrued	Repayment Interest Accrued	Non-Repayment Interest Accrued	Capitalized Interest Accrued
Principal Balance	Capitalized Balance												
Late Charge Due	Collection Cost Due												
Other Cost Due	Billed Interest Due												
Billed Interest Past Due	Postponed Interest Accrued												
Hardship Interest Accrued	Repayment Interest Accrued												
Non-Repayment Interest Accrued	Capitalized Interest Accrued												
114.	Academic Level												
92.	Acceleration Loan Indicator												
121.	Actual Days Past Due												
6.	Address City/State												
3.	Address line 1												
4.	Address line 2												
5.	Address line 3												
9.	Address Status – G = Good B = Bad												
8.	Address Type – 1 = Primary, 2 = Billing, and 3 = Secondary												
38.	Amount Due												
39.	Amount Past Due												
103.	Amount Placed With Collection Agency												
46.	Bill Amount												
1.	Borrower Name - displayed as last name, comma, space, first name, space, middle initial (ex.: Doe, Joe F).												
107.	Borrower Paid Collection Cost Maximum Flag												
119.	Calendar Year Capitalize Balance Paid												
122.	Calendar Year Interest Paid												
73.	Cancellations Type 1 Code (Refer to your Operations manual for valid codes)												
74.	Cancellations Type 2 Code												
75.	Cancellations Type 3 Code												
76.	Cancellations Type 4 Code												
37.	Capitalized Balance												
123.	Cohort Default Repayment Flag												

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ITEM	FIELD DESCRIPTION/COMMENTS
124.	Cohort Default Year
77.	Collection Agency Flag, Values are: A = Automatically Placed E = Eligible For Collections M = Manually Placed I = In House Collections R = Returned by Agency W = Withheld from Collection
78.	Collection Agency Number (Assigned by EFG, contact your Customer Service Representative for a matrix of the valid values for your agencies.)
41.	Collection Cost Due
130.	Consecutive Payment Counter
86.	Credit Bureau Effective Date
85.	Credit Bureau Indicator, Values are: Blank = Eligible to Report * = Blocked from Reporting S = Reporting E = Reporting Ended/Deleted
50.	Cumulative Capitalized Balance Paid
51.	Cumulative Capitalized Interest Paid
127.	Cumulative Collection Fees Paid
49.	Cumulative Hardship Interest Paid
65.	Cumulative Interest Cancelled Type 1
66.	Cumulative Interest Cancelled Type 2
67.	Cumulative Interest Cancelled Type 3
68.	Cumulative Interest Cancelled Type 4
48.	Cumulative Interest Paid
129.	Cumulative Late Charges Paid
128.	Cumulative Other Costs Paid
61.	Cumulative Principal Cancelled Type 1
62.	Cumulative Principal Cancelled Type 2
63.	Cumulative Principal Cancelled Type 3
64.	Cumulative Principal Cancelled Type 4
47.	Cumulative Principal Paid
87.	Customer Field One
89.	Customer Field Three

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ITEM	FIELD DESCRIPTION/COMMENTS
88.	Customer Field Two
57.	Daily Interest Amount
115.	Date of Birth
102.	Date Placed With Collection Agency
132.	Date posted with a collection agency. This will be the date that the collection agency placement was entered on the system.
53.	Days Past Due – Notification
52.	Days Past Due – Repayment
125.	Delinquency Start Date
113.	Enrollment End Date
112.	Enrollment Start Date
110.	Enrollment Status Code
111.	Enrollment Status Period Effective Date
116.	Filler – all zeros will be moved here.
117.	Filler – all zeros will be moved here.
16.	First Secondary Address Type – 1 = Primary, 2 = Billing, and 3 = Secondary
14.	First Secondary Address City/State
11.	First Secondary Address line 1
12.	First Secondary Address line 2
13.	First Secondary Address line 3
17.	First Secondary Address Status – G = Good, B = Bad
18.	First Secondary Telephone Number
15.	First Secondary Zip Code
93.	Fund Number
98.	Grace Expiration Date
91.	Grace Months
45.	Interest Rate - expressed in percentage format (Example: 5 % = 05000).
104.	Judgement Flag
109.	Last Advance Amount
108.	Last Advance Date
105.	Last Interest Accrual Date
56.	Last Payment Amount

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ITEM	FIELD DESCRIPTION/COMMENTS
54.	Last Payment Date
40.	Late Charge Due
95.	Late Charge Indicator
29.	Loan Number
35.	Loan Amount
94.	Loan Remark
30.	Loan Sequence Number - Assigned by Institution to differentiate between multiple loans for the same borrower within a program.
32.	Loan Type - Values are: N = Federal Perkins/Direct T = NSL H = HPSL/LDS I = Institutional
55.	Next Payment Date - Repayment
34.	Note Date
60.	Number of Advances
69.	Number of Cumulative Cancellations Type 1
70.	Number of Cumulative Cancellations Type 2
71.	Number of Cumulative Cancellations Type 3
72.	Number of Cumulative Cancellations Type 4
126.	OPE Code
42.	Other Cost Due
58.	Outstanding Interest Accrued – Outstanding interest accrued repayment + interest accrued on capitalized balance + deferred interest accrued to be capped + outstanding non-repayment interest accrued + hardship interest accrued + non-repayment interest due + non-repayment interest past due + postponed interest accrued.
36.	Principal Balance
28.	Program Name
27.	Program Number
44.	Repayment Frequency - Values are: M = monthly B = bi-monthly Q = quarterly S = semi-annual A = annual

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ITEM	FIELD DESCRIPTION/COMMENTS
43.	Repayment Plan - Values for HPSL - NSL: IA = Equal Principal payment H1 = Equal total payment H3 = Graduated principal payment H4 = Graduated principal payment H5 = Graduated principal payment II = Graduated principal payment Values for Perkins/NDSL and Institutional loan programs: IA = Equal total payment I = Equal principal payment II = Graduated principal payment
99.	Repayment Schedule
131.	Request Rehabilitation Flag Values for Perkins/NDSL loan programs: P-loan pending rehabilitation R-12 th payment received/loan rehabilitation completed (this month) S-rehabilitation report sent to credit bureau U-rehabilitation attempt unsuccessful (payment missed or late) V-rehabilitation voided by subsequent default
22.	Second Secondary Address City/State
19.	Second Secondary Address line 1
20.	Second Secondary Address line 2
21.	Second Secondary Address line 3
25.	Second Secondary Address Status – G = Good, B = Bad
24.	Second Secondary Address Type – 1 = Primary, 2 = Billing, and 3 = Secondary
26.	Second Secondary Telephone Number
23.	Second Secondary Zip Code
33.	Separation Date
96.	Social Security Number
2.	Social Security Number
106.	Special Fees Flag
31.	Status of Loan (Refer to your Operations manual for valid codes)
84.	Stop Code - Aging/Past Due Contact Creation/Mailing (Institutional Loan Programs Only)
79.	Stop Code – Audit Message
80.	Stop Code – Bill Accrual and Statement Creation/Mailing (Institutional loan programs only)

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ITEM	FIELD DESCRIPTION/COMMENTS
83.	Stop Code – Interest Accrual (Institutional loan programs only)
82.	Stop Code – Past Due Contact Creation/Mailing
81.	Stop Code – Statement Creation/Mailing
101.	Student ID Number
10.	Telephone Number
97.	Total Estimated Finance Charge
118.	TRA Prior Year Interest Paid
120.	TRA Reporting Flag
100.	Type Note Code, Values are: B, C, D, S, T, U, M, N, and O
59.	Y-T-D Amount Advanced
90.	Y-T-D Interest Paid
7.	Zip Code

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**STANDARD CUSTOMER
NUMERICAL FIELD LISTING/DESCRIPTION**

ITEM	FIELD DESCRIPTION/COMMENTS
1.	Borrower Name - displayed as last name, comma, space, first name, space, middle initial (ex.: Doe, Joe F).
2.	Social Security Number
3.	Address line 1
4.	Address line 2
5.	Address line 3
6.	Address City/State
7.	Zip Code
8.	Address Type – 1 = Primary, 2 = Billing, and 3 = Secondary
9.	Address Status – G = Good B = Bad
10.	Telephone Number
11.	First Secondary Address line 1
12.	First Secondary Address line 2
13.	First Secondary Address line 3
14.	First Secondary Address City/State
15.	First Secondary Zip Code
16.	First Secondary Address Type – 1 = Primary, 2 = Billing, and 3 = Secondary
17.	First Secondary Address Status – G = Good, B = Bad
18.	First Secondary Telephone Number
19.	Second Secondary Address line 1
20.	Second Secondary Address line 2
21.	Second Secondary Address line 3
22.	Second Secondary Address City/State
23.	Second Secondary Zip Code
24.	Second Secondary Address Type – 1 = Primary, 2 = Billing, and 3 = Secondary
25.	Second Secondary Address Status – G = Good, B = Bad
26.	Second Secondary Telephone Number
27.	Program Number
28.	Program Name
29.	Loan Number

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ITEM	FIELD DESCRIPTION/COMMENTS												
30.	Loan Sequence Number - Assigned by Institution to differentiate between multiple loans for the same borrower within a program.												
31.	Status of Loan (Refer to your Operations manual for valid codes)												
32.	Loan Type - Values are: N = Federal Perkins/Direct T = NSL H = HPSL/LDS I = Institutional												
33.	Separation Date												
34.	Note Date												
35.	Loan Amount												
36.	Principal Balance												
37.	Capitalized Balance												
38.	Amount Due												
39.	Amount Past Due												
<p>NOTE: If the Loan Status is less than "80" and the Acceleration Flag for the loan is equal to "1" or "2" (i.e. the loan is accelerated), Items 38, 40, 41, and 42 will be zero filled and Item 39, will reflect the sum of the following:</p> <table border="0"> <tr> <td>Principal Balance</td> <td>Capitalized Balance</td> </tr> <tr> <td>Late Charge Due</td> <td>Collection Cost Due</td> </tr> <tr> <td>Other Cost Due</td> <td>Billed Interest Due</td> </tr> <tr> <td>Billed Interest Past Due</td> <td>Postponed Interest Accrued</td> </tr> <tr> <td>Hardship Interest Accrued</td> <td>Repayment Interest Accrued</td> </tr> <tr> <td>Non-Repayment Interest Accrued</td> <td>Capitalized Interest Accrued</td> </tr> </table> <p>This amount represents the Payoff Amount of the loan</p>		Principal Balance	Capitalized Balance	Late Charge Due	Collection Cost Due	Other Cost Due	Billed Interest Due	Billed Interest Past Due	Postponed Interest Accrued	Hardship Interest Accrued	Repayment Interest Accrued	Non-Repayment Interest Accrued	Capitalized Interest Accrued
Principal Balance	Capitalized Balance												
Late Charge Due	Collection Cost Due												
Other Cost Due	Billed Interest Due												
Billed Interest Past Due	Postponed Interest Accrued												
Hardship Interest Accrued	Repayment Interest Accrued												
Non-Repayment Interest Accrued	Capitalized Interest Accrued												
40.	Late Charge Due												
41.	Collection Cost Due												
42.	Other Cost Due												
43.	Repayment Plan - Values for HPSL - NSL: IA = Equal Principal payment H1 = Equal total payment H3 = Graduated principal payment H4 = Graduated principal payment H5 = Graduated principal payment II = Graduated principal payment Values for Perkins/NDSL and Institutional loan programs: IA = Equal total payment I = Equal principal payment II = Graduated principal payment												

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ITEM	FIELD DESCRIPTION/COMMENTS
44.	Repayment Frequency - Values are: M = monthly B = bi-monthly Q = quarterly S = semi-annual A = annual
45.	Interest Rate - expressed in percentage format (Example: 5 % = 05000).
46.	Bill Amount
47.	Cumulative Principal Paid
48.	Cumulative Interest Paid
49.	Cumulative Hardship Interest Paid
50.	Cumulative Capitalized Balance Paid
51.	Cumulative Capitalized Interest Paid
52.	Days Past Due – Repayment
53.	Days Past Due – Notification
54.	Last Payment Date
55.	Next Payment Date - Repayment
56.	Last Payment Amount
57.	Daily Interest Amount
58.	Outstanding Interest Accrued
59.	Y-T-D Amount Advanced
60.	Number of Advances
61.	Cumulative Principal Cancelled Type 1
62.	Cumulative Principal Cancelled Type 2
63.	Cumulative Principal Cancelled Type 3
64.	Cumulative Principal Cancelled Type 4
65.	Cumulative Interest Cancelled Type 1
66.	Cumulative Interest Cancelled Type 2
67.	Cumulative Interest Cancelled Type 3
68.	Cumulative Interest Cancelled Type 4
69.	Number of Cumulative Cancellations Type 1
70.	Number of Cumulative Cancellations Type 2
71.	Number of Cumulative Cancellations Type 3
72.	Number of Cumulative Cancellations Type 4

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ITEM	FIELD DESCRIPTION/COMMENTS
73.	Cancellations Type 1 Code (Refer to your Operations manual for valid codes)
74.	Cancellations Type 2 Code
75.	Cancellations Type 3 Code
76.	Cancellations Type 4 Code
77.	Collection Agency Flag, Values are: A = Automatically Placed E = Eligible For Collections M = Manually Placed I = In House Collections R = Returned by Agency W = Withheld from Collection
78.	Collection Agency Number (Assigned by EFG, contact your Customer Service Representative for a matrix of the valid values for your agencies.)
79.	Stop Code – Audit Message
80.	Stop Code – Bill Accrual and Statement Creation/Mailing (Institutional loan programs only)
81.	Stop Code – Statement Creation/Mailing
82.	Stop Code – Past Due Contact Creation/Mailing
83.	Stop Code – Interest Accrual (Institutional loan programs only)
84.	Stop Code - Aging/Past Due Contact Creation/Mailing (Institutional Loan Programs Only)
85.	Credit Bureau Indicator, Values are: Blank = Eligible to Report * = Blocked from Reporting S = Reporting E = Reporting Ended/Deleted
86.	Credit Bureau Effective Date
87.	Customer Field One
88.	Customer Field Two
89.	Customer Field Three
90.	Y-T-D Interest Paid
91.	Grace Months
92.	Acceleration Loan Indicator
93.	Fund Number
94.	Loan Remark
95.	Late Charge Indicator
96.	Social Security Number
97.	Total Estimated Finance Charge

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ITEM	FIELD DESCRIPTION/COMMENTS
98.	Grace Expiration Date
99.	Repayment Schedule
100.	Type Note Code, Values are: B, C, D, S, T, U, M, N, and O
101.	Student ID Number
102.	Date Placed With Collection Agency
103.	Amount Placed With Collection Agency
104.	Judgement Flag
105.	Last Interest Accrual Date
106.	Special Fees Flag
107.	Borrower Paid Collection Cost Maximum Flag
108.	Last Advance Date
109.	Last Advance Amount
110.	Enrollment Status Code
111.	Enrollment Status Period Effective Date
112.	Enrollment Start Date
113.	Enrollment End Date
114.	Academic Level
115.	Date of Birth
116.	Filler
117.	Filler
118.	TRA Prior Year Interest Paid
119.	Calendar year capitalized balance paid.
120.	TRA Reporting Flag
121.	Actual Days Past Due
122.	Calendar Year Interest Paid
123.	Cohort Default Repayment Flag
124.	Cohort Default Year
125.	Delinquency Start Date
126.	OPE Code
127.	Cumulative Collection Fees Paid
128.	Cumulative Other Costs Paid

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ITEM	FIELD DESCRIPTION/COMMENTS
129.	Cumulative Late Charges Paid
130.	Consecutive Payment Counter
131.	Request Rehabilitation Flag Values for Perkins/NDSL loan programs: P-loan pending rehabilitation R-12 th payment received/loan rehabilitation completed (this month) S-rehabilitation report sent to credit bureau U-rehabilitation attempt unsuccessful (payment missed or late) V-rehabilitation voided by subsequent default
132.	Date Posted with a Collection Agency - This will be the date that the collection agency placement was entered on the system.