

Master Promissory Notes – MPN Searches and MPN Reports

Introduction Schools may use the [Common Origination and Disbursement \(COD\) Web site](#) to determine whether or not a borrower has a Master Promissory Note (MPN) through the MPN Search page.

In addition, several MPN reports are available on the [COD Web site](#) and/or sent to schools via the Student Aid Internet Gateway (SAIG). Additional information about the reports is found in [Volume VI, Section 8 of the COD Technical Reference: COD Reports](#).

MPN Search on COD Web site Schools may search for MPNs via the [COD Web site's](#) MPN Search Screen. Searches may be done:

- By date range (returns MPNs within range on which the school is listed)
 - For a specific borrower
 - By MPN ID
 - By Social Security Number
 - By Last name and first name (returns unlinked MPNs)
 - By Last name, first name, and date of birth (returns linked MPNs)
-

Direct Loan MPN Report The Direct Loan MPN Report lists MPNs completed for a school during the prior week (Saturday to Friday). It will include all MPNs on the report regardless of MPN source (electronic or paper). If there are no new MPNs submitted within the reporting period for a given school, the report will not be generated.

The report will run weekly and made available to a school only via its Direct Loan newsbox on the COD Reporting Web site in CSV (comma-delimited) format.

Direct Loan MPN Discharge Report The Direct Loan MPN Discharge Report lists MPNs that have become inactive within the last 30 days due to discharges for Death, Unauthorized Signature, or False Certification/Identity Theft.

This report is available through a school's SAIG Mailbox and via the school's Direct Loan newsbox on the COD Reporting Web site.

**Direct Loan
Expired MPN
Report**

The Direct Loan Expired MPN Report lists MPNs that have expired within the last 30 days due to any of the following reasons:

- No actual disbursements have occurred for loans linked to the MPN within one year of the date of receipt of the MPN.
- 10 years have passed since the date of receipt of the MPN.
- A Direct PLUS Loan linked with an endorser.

This report is available through a school's SAIG Mailbox and via the school's Direct Loan newsbox on the COD Reporting Web site.

**Direct Loan
MPNs Due to
Expire Report**

The Direct Loan Due to Expire MPN Report lists MPNs that will expire within the next 60 days due to any of the following reasons:

- No actual disbursements have occurred for loans linked to the MPN within one year of the date of receipt of the MPN.
- 10 years have passed since the date of receipt of the MPN.

This report is available through a school's SAIG Mailbox and via the school's Direct Loan newsbox on the COD Reporting Web site.
