

APPENDIX C—NSLDS FINANCIAL AID HISTORY/NSLDS MATCH FLAGS

NSLDS Match

As mentioned in the introduction, the NSLDS Financial Aid History Information Summary that appears on the SAR and ISIR has been revised for the 1997-98 cycle to provide more comprehensive financial aid information.

To summarize the changes made for 1997-98: All indicator flags now contain a value. Pending disbursement information will be provided for aggregate amounts. The “First Disbursement Prior to 7/1/87” field has been deleted for Federal Perkins Loans. The sections for most recent loans and defaulted loans will now display up to six loan records each, provide information on FISL loans, and indicate when additional loans exist. The column headings for these sections have been standardized so the same information is provided for every loan record.

Although NSLDS match flags and results flags do not appear on the Financial Aid History summary page, the flags will be printed in the FAA Information sections on 1997-98 SARs and ISIRs. These flags are described in the Introduction to this guide and in the chart in this Appendix.

Details of the changes made to the NSLDS Financial Aid History Information Summary follow. A mockup of the 1997-98 NSLDS Financial Aid History page, as it will appear in the SAR, follows as Page C-5.

When NSLDS Page/Information Appears

As mentioned in the discussion of the SAR-Part 1, the NSLDS Financial Aid History information for both SARs and ISIRs will be included with a student’s record only when certain conditions apply. If a student’s record is rejected for any reason, the SAR will not include a page for NSLDS information (only an NSLDS Results Flag

of “1” will generate the NSLDS information page) . All rejected SARs, Part 1, consist of a single sheet of paper (two-sided), containing the SAR comments and the FAA Information section. The summary of application information and the NSLDS Financial Aid History page will not be printed for rejected SARs/ISIRs.

If the student’s record is not rejected, the NSLDS page/information may be absent from the record for other reasons: the student may have no previous loan history, the NSLDS data may not be relevant, or the match was incomplete and we could not reliably identify the student. If data are not sent to the CPS, we will not include the NSLDS page/information on that record. It is necessary to review the match flags and results flags together to understand each situation.

The chart in Appendix B displays the various combinations of the NSLDS Match Flags and NSLDS Results Flags and indicates in which situations data are sent from NSLDS to the CPS and when resolution is required by the school.

Flags (Upper Section)

All “Yes-No” fields in the section at the top of the Financial Aid History page showing Overpayments, Defaulted Loans, and Active Bankruptcy will display a value of either “Y” or “N.” Previously a blank in this area was used to indicate “No.”

Aggregate Amounts

For 1997-98, NSLDS will provide Pending Disbursement information. The amount of pending disbursement is calculated by subtracting the outstanding principal balance and the amount cancelled, if any, from the amount of the loan. Calculations will only be reported for subsidized and unsubsidized loans with an ID

status and Date of Guaranty and First Disbursement Date that is no more than one year before the date the application was matched with NSLDS. The “Total” reported in this section is the sum of the outstanding principal balance plus the pending disbursement. Loans paid in full, discharged, or fully cancelled will be excluded from this calculation.

Aggregate amounts show outstanding principal balances for three classes of loans. The aggregate for subsidized loans is the cumulative outstanding principal balance for Stafford Subsidized (SF) and Direct Stafford Subsidized (D1) Loans. The aggregate for unsubsidized loans is the cumulative outstanding principal balance of Stafford Unsubsidized (SU) and Direct Stafford Unsubsidized (D2) Loans, SLS (SL) Loans, and Refinance (RF) Loans. The aggregate for consolidated loans is the cumulative outstanding principal balance of Federal Consolidation (CL), Federal Direct Consolidation Unsubsidized (D5) and Federal Direct Consolidation Subsidized (D6) Loans.

Federal Perkins Loans

The Federal Perkins Loans section will display the same information as reported in the 1996-97 Financial Aid History, except that “First Disbursements Prior to 7/1/87” will no longer be reported. In this section, the First Disbursement Prior to 10/1/92 and the Expanded Loan Flag Option will always display a “Y” or “N.” The Perkins Cumulative Loan Amount and Current Year (1997-98) Loan Amount fields will also always display a value, either a dollar amount, if one exists, or a “zero.”

Most Recent Loans

The third section from the top of the page will display up to six of the student’s most recent FFEL, FISL, or Direct Loans, reported in descending order with the most recent loan appear-

ing in the first position. If more than one loan has the same beginning date, the first loan printed will be the loan with the largest outstanding principal balance. (Note that the mockup in this Appendix displays “Perkins,” although Perkins Loans will not be reported in this area.) If more than six loans exist in NSLDS, the bottom of this section will display a message stating “Access NSLDS for additional loan records.”

FFELP and Direct Loans that are paid in full, discharged, or fully cancelled will not be reported in this section.

Defaulted Loans

The last section on the page reports up to six defaulted loans for the FFEL, FISL, Direct Loan, and Federal Perkins Loan programs. If more than six defaulted loans exist, the message to “Access NSLDS for more records” will print at the bottom of the section.

Unlike last year, loans with DD (Defaulted then died) and DE (Death) status will be reported in the “Defaulted Loan” section. Please contact the current loan holder for resolution.

The defaulted loans will appear in this section in descending order with the most severe defaulted loan in the first position, i.e., the first loan would DD (Defaulted then died) and DE (Death), followed by DL, DU, DT, DW, DB and DO. A chart of the loan status codes is also included in this appendix.

Please note that some overlap in reporting may occur. A defaulted loan may appear in the Most Recent Loan section because it is a recent loan, and a recent loan may also be in default.

See Appendix C-6-8 for the Loan Status Code and Eligibility Chart.

Standardized Information

The information appearing in the most recent loans and the defaulted loans sections has been standardized: each loan type displays a status code, status “as of” date, outstanding balance and “as of” date. The columns for each loan type display the GA code, school code, current holder, and region code. The “School Code” is the OPE ID. The “Current Holder” will display either the servicer code or the lender code, depending upon the type of loan. For a defaulted Federal Perkins Loan, “Current Holder” will be blank because the current holder code and school code are the same.

This Appendix includes lists of the Direct Loan Servicer codes (C-9), the FFELP servicer codes (C-10), the FFELP Guaranty Agency Codes (C-11) and selected FFELP Lender Codes (C-12 to C-16, and Contact Information (C-17).

NSLDS Transaction Number

An NSLDS Transaction Number will be added to the SAR/ISIR in 1997-98. This number is separate from the current CPS (SAR/ISIR) transaction number and alerts the Financial Aid Administrator (FAA) that something has changed in a student’s NSLDS Financial Aid History.

For example, on the first 1997-98 CPS SAR/ISIR transaction (01), the NSLDS transaction number will also be “01.” When a SAR/ISIR 02 transaction resulting from a subsequent application or a correction is processed, the student’s record is matched again with NSLDS. If the NSLDS information for that student is unchanged, the NSLDS transaction number will continue to be reported as 01. If a further correction is processed and a SAR/ISIR 03 transaction is created, current NSLDS information is again compared to the previous transaction. If the data differ, the NSLDS transaction number will be set to 03 to

reflect that there has been a change in the NSLDS data since the SAR/ISIR 02 transaction. In this example, the FAA should review NSLDS data.

This NSLDS Transaction Number is triggered when any item that appears in the NSLDS Financial Aid History changes, when it is compared with data on the previous transaction. This means that a change to a date or a loan amount, as well as a flag, can trigger a new NSLDS Transaction Number.

New NSLDS Match Flag

As mentioned in the Introduction, we have added a new NSLDS Match Flag of “7” to indicate that the student’s SSN was found in NSLDS but neither the first name nor the date of birth matched. Because the student’s identity was not reliably confirmed, the NSLDS data will not be passed to the CPS. This match flag will be combined with a results flag of “3” and will trigger a “C” flag on the SAR and ISIR and SAR/ISIR comment #138.

To assist schools in resolving this situation, the NSLDS borrower tracking function has been enhanced to allow on-line access using the SSN only and can be used to retrieve the record with the matching SSN. This will help you determine whether that SSN belongs to the student you are assisting. You can also learn which data provider supplied the conflicting SSN information and contact the provider directly to resolve the discrepancy. Once the discrepancy is resolved, you do not need to wait for NSLDS to be updated before continuing the award process.

If the match failure involves a mismatch on first name or date of birth, for example, if the student used a nickname or entered the date of birth incorrectly, see Dear Colleague Letter GEN-96-13, Q&A #26 for guidance.

NSLDS Results Flags

Four flags that give specific details about the results of the NSLDS match will appear in the FAA Information sections on the SAR, the SAR Information Acknowledgement, and the hard-copy ISIR in 1997-98. These flags are not new, but previously appeared only in the ISIR record layout and not on the output documents.

A flag of “1” means that the reported SSN was matched and confirmed with the NSLDS; NSLDS data were sent to the CPS and will appear on the SAR and ISIR. Schools are responsible for using this information when determining eligibility for Title IV aid.

A flag of “2” means that the student’s SSN was found in the NSLDS but the match could not be confirmed using either the first name or date of birth. This results flag will generate comment code #138, informing the student and school that the problem must be resolved before Title IV aid can be paid. See Dear Colleague Letter (GEN-96-13) Q&A #26 for further discussion of this issue.

A flag of “3” means that the reported SSN was not found in the NSLDS. This results flag will generate comment code 140 and a school may assume that the student had not received any previous Title IV loans unless the school is aware of conflicting information.

A flag of “4” means that the reported SSN was found (full match on SSN and either the date of birth, the first name, or both) and confirmed in the NSLDS, but there were no relevant data to print on the NSLDS page. For example, the only data in the NSLDS were a prior year’s Pell disbursement or one or more loans that had been fully repaid or discharged. This results flag will generate comment code 137.

[[The mock-up page “Part 1 -- Information Summary; NSLDS FINANCIAL AID HISTORY” on page C-5 is currently unavailable in electronic format. Please reference your paper document for additional information.]]

LOAN STATUS CODES AND ELIGIBILITY CHART

CODE	STATUS	ELIGIBILITY FOR TITLE IV*
AE	Perkins Assigned	Yes, because actual loan will be reported to NSLDS by the Department, and the status of that record will determine eligibility
BC	No Prior Default, Bankruptcy Claim, Discharged	Yes, because loan was not in default and was discharged
BK	No Prior Default, Bankruptcy Claim, Active	Yes, because loan was not in default
CA	Cancelled	Yes
DA	Deferred	Yes
DB	Defaulted, then Bankrupt, Active. (Perkins: all bankruptcies. FFELP and Direct Loans: Chapter 13)	No, unless debtor can show that loan is dischargeable. See Dear Colleague letter GEN-95-40, dated September 95
DC	Defaulted, Compromise	Yes, because compromise is recognized as payment in full
DD	Defaulted, Then Died	No, because if borrower is reapplying, then loan status is in error
DE	Death	No, because if borrower is reapplying, then loan status is in error
DF	Defaulted, False certification/defaulted and then loan discharged	Yes, because loan has been discharged
DG	Defaulted, Ability to benefit, false certification loan discharged	Yes, discharged for lack of ability to benefit. Not applicable to Perkins.
DI	Disability	Yes
DJ	Defaulted, Judicial ruling discharges loan	Yes, because loan has been discharged

* Under the Federal Perkins Loan Program regulations [Section 674.9(e)], the financial aid administrator has discretion to deny eligibility for additional loans under the policy of "unwillingness to pay."

CODE	STATUS	ELIGIBILITY FOR TITLE IV
DK	Defaulted, Then Bankrupt, Discharged. (Perkins: all bankruptcies. FFELP and Direct Loans: Chapter 13)	Yes, because defaulted loan has been totally discharged
DL	Defaulted, in Litigation	No
DN	Defaulted, closed school loan discharged	Yes, because loan has been fully discharged, not applicable to Perkins
DO	Defaulted, Then Bankrupt, Active. For FFELP and Direct Loans in Chapters 7, 11, and 12	No, unless debtor can show that loan is dischargeable. See Dear Colleague letter GEN-95-40, dated September 95
DP	Defaulted, Then Paid in Full	Yes, because loan was paid in full
DS	Defaulted, Then Disabled	Yes, because loan debt is cancelled
DT	Defaulted, Collection Terminated	No
DU	Defaulted, Unresolved	No
**DW	Defaulted, Write-Off	No
DX	Defaulted, Satisfactory Arrangements, and Six Consecutive Payments	Yes, assuming student continues to comply with repayment plan on defaulted loan, or is granted forbearance by the GA
EA	Ability to benefit, false certification, loan discharged	Yes
EC	School closed	Yes, not applicable to Perkins
EF	Fraud, loan discharged	Yes, Fraudulent disbursement of Title IV aid
EJ	Court order, Write-Off	Yes

** An exception is permissible if the applicant: (a) reaffirms his/her Title IV loan obligation(s) with holder(s) of the note(s) that was (were) written off and makes satisfactory repayment arrangements as a part of the reaffirmation for any loan(s) in default prior to the write-off, or (b) repays the loan(s) in full.

CODE	STATUS	ELIGIBILITY FOR TITLE IV
FB	Forbearance	Yes
ID	In School or Grace Period	Yes
OD	Defaulted, Then Bankrupt, Discharged. For FFELP and Direct Loans in Chapters 7, 11, and 12	Yes, because defaulted loan has been totally discharged
PC	Paid in Full Through Consolidation Loan	Yes. Does not matter whether consolidation loan was through FFELP or Direct Loan, nor whether underlying loans were in default
PF	Paid in Full	Yes
RF	Refinanced	Yes, because defaulted loans cannot be refinanced
RP	In Repayment	Yes
UI	Uninsured/Unreinsured	Yes, does not matter if loan was in default

FEDERAL DIRECT LOAN SERVICERS		
Code:	Name:	Phone No.:
000100	Direct Loan Servicing Center, Utica, NY	800-848-0979
000200	Direct Loan Servicing Center, Madison, WI	TBA
000300	Direct Loan Servicing Center, Louisville, KY	TBA
000400	Direct Loan Servicing Center, Indianapolis, IN	TBA

FFELP LOAN SERVICERS

<u>Code</u>	<u>Name</u>	<u>City</u>	<u>State</u>
700004	STUDENT LOAN MARKETING ASSOCIATION	LAWRENCE	KS
700005	OHIO PAYMENT SERVICES	COLUMBUS	OH
700006	ACADEMIC FINANCIAL SERVICES	LONG BEACH	CA
700008	SOUTHWEST STUDENT SERVICES	MESA	AZ
700014	BRAZOS HIGHER EDUCATION AUTHORITY	AUSTIN	TX
700023	COLORADO STUDENT LOAN PROGRAM	DENVER	CO
700027	COSTEP	MCALLEN	TX
700030	INTUITION, INC.	JACKSONVILLE	FL
700037	EDUCATION LOAN SERVICES	BRAINTREE	MA
700038	EDUCATIONAL ASST SERVICE CO.	ABERDEEN	SD
700041	EDUCATIONAL FINANCIAL SERVICES, INC.	INDIANAPOLIS	IN
700043	USA GROUP LOAN SERVICES, INC.	INDIANAPOLIS	IN
700057	GREAT LAKES HIGHER EDUCATION CORP.	MADISON	WI
700061	EDUSERV TECHNOLOGIES, INC.	ST. PAUL	MN
700075	EDUSERV TECHNOLOGIES, INC.	SALT LAKE CITY	UT
700078	STUDENT LOAN MARKETING ASSOCIATION	HERNDON	VA
700079	STUDENT LOAN MARKETING ASSOCIATION	KILLEEN	TX
700100	PHEAA	HARRISBURG	PA
700101	OPPORTUNITY PLAN, INC.	CANYON	TX
700121	UNIPAC	DENVER	CO
700124	STUDENT LOAN MARKETING ASSOCIATION	WALTHAM	MA
700133	WYOMING STUDENT LOAN CORP.	CHEYENNE	WY
700141	STUDENT LOAN SERVICING	HARRISBURG	PA
700162	CHEMICAL BANK	JERICO	NY
700190	STUDENT LOAN MARKETING ASSOCIATION	SPOKANE	WA
700191	STUDENT LOAN SERVICING CENTER	LYNN HAVEN	FL
700194	SUNTECH, INC.	JACKSON	MS
700195	EFS	FRUITLAND	ID
700198	AFSA DATA CORPORATION	UTICA	NY
700204	GRANITE STATE MANAGEMENT	CONCORD	NH
700789	STUDENT LOAN MARKETING ASSOCIATION	WILKES-BARRE	PA
700790	UNIPAC SERVICE CORPORATION	LINCOLN	NE

FFELP GUARANTY AGENCIES

<u>Number</u>	<u>Short Name</u>	<u>Name</u>
555	FFEL	ASSIGNED TO DEPARTMENT OF EDUCATION
701	ALABAMA	ALABAMA COMMISSION ON HIGHER EDUCATION
705	ARKANSAS	STUDENT LOAN GUARANTEE FOUNDATION OF ARKANSAS
706	CALIFORNIA	CALIFORNIA STUDENT AID COMMISSION
708	COLORADO	COLORADO STUDENT LOAN PROGRAM
709	CONNECTICUT	CONNECTICUT STUDENT LOAN FOUNDATION
710	DELAWARE	DELAWARE HIGHER EDUCATION LOAN PROGRAM
712	FLORIDA	FLORIDA DEPARTMENT OF EDUCATION
713	GEORGIA	GEORGIA HIGHER EDUCATION ASSISTANCE CORPORATION
716	IDAHO	STUDENT LOAN FUND OF IDAHO, INC.
717	ILLINOIS	ILLINOIS STUDENT ASSISTANCE COMMISSION
719	IOWA	IOWA COLLEGE STUDENT AID COMMISSION
721	KENTUCKY	KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY
722	LOUISIANA	LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE
723	MAINE	MAINE EDUCATION ASSISTANCE DIVISION
725	MASSACHUSETTS	AMERICAN STUDENT ASSISTANCE OF MASSACHUSETTS
726	MICHIGAN	MICHIGAN DEPARTMENT OF ED GUARANTEED STUDENT LOAN PGM
727	MINNESOTA	NORTHSTAR GUARANTY INC. OF MINNESOTA
729	MISSOURI	MISSOURI COORDINATING BOARD FOR HIGHER EDUCATION
730	MONTANA	MONTANA GUARANTEED STUDENT LOAN PROGRAM
731	NEBRASKA	NEBRASKA STUDENT LOAN PROGRAM, INC.
733	NEW HAMPSHIRE	NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION
734	NEW JERSEY	NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY
735	NEW MEXICO	NEW MEXICO STUDENT LOAN GUARANTEE CORPORATION
736	NEW YORK	NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION
737	NORTH CAROLINA	NORTH CAROLINA STATE EDUCATION ASSISTANCE AUTHORITY
738	NORTH DAKOTA	STUDENT LOANS OF NORTH DAKOTA
739	OHIO	OHIO STUDENT LOAN COMMISSION
740	OKLAHOMA	OKLAHOMA GUARANTEED STUDENT LOAN PROGRAM
741	OREGON	OREGON STATE SCHOLARSHIP COMMISSION
742	PENNSYLVANIA	PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY
744	RHODE ISLAND	RHODE ISLAND HIGHER EDUCATION ASSISTANCE AUTHORITY
745	SOUTH CAROLINA	SOUTH CAROLINA STATE EDUCATION ASSISTANCE AUTHORITY
746	SOUTH DAKOTA	EDUCATION ASSISTANCE CORPORATION-SOUTH DAKOTA
747	TENNESSEE	TENNESSEE STUDENT ASSISTANCE CORPORATION
748	TEXAS	TEXAS GUARANTEED STUDENT LOAN CORPORATION
749	UTAH	UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY
750	VERMONT	VERMONT STUDENT ASSISTANCE CORPORATION
751	VIRGINIA	VIRGINIA STATE EDUCATION ASSISTANCE AUTHORITY
753	WASHINGTON	NORTHWEST EDUCATION LOAN ASSOCIATION-WASHINGTON
755	WISCONSIN	GREAT LAKES HIGHER EDUCATION CORPORATION-WISCONSIN
800	USAF	UNITED STUDENT AID FUNDS, INC.
927	TGA	TRANSITIONAL GUARANTY AGENCY, INC.

SELECTED FFELP LENDERS				
Code	Name	City	State	
800023	SOUTHTRUST BANK OF ALABAMA	BIRMINGHAM	AL	
800097	FIRST ALABAMA BANK OF MOBILE	MOBILE	AL	
800241	BANK ONE, ARIZONA, NA	PHOENIX	AZ	
800246	ARKANSAS RURAL ENDOWMENT FUND	LITTLE ROCK	AR	
801871	BANK OF AMERICA	PASADENA	CA	
801895	ENT FEDERAL CREDIT UNION	COLO SPRINGS	CO	
802176	FLEET RETAIL LOAN SERVICES	UTICA	NY	
802445	FIRST UNION NATIONAL BANK	ROANOKE	VA	
802560	SUNTRUST BANK, ATLANTA	ATLANTA	GA	
802933	FIRST NATIONAL BANK OF CHICAGO	CHICAGO	IL	
803094	HOUSEHOLD BANK	WOOD DALE	IL	
803228	BANK ONE, SPRINGFIELD, JOELLA	SPRINGFIELD	IL	
803258	FIRST NATIONAL BANK OF CHICAGO	FLINT	MI	
803335	BANK ONE, INDIANAPOLIS, NA	INDIANAPOLIS	IN	
803538	BANK ONE, MARION, INDIANA, NA	MARION	IN	
803634	NBD BANK	FLINT	MI	
803674	CLS - NATIONAL CITY BANK	CLEVELAND	OH	
804146	FEDERAL HOME LOAN BANK	WEST DES MOINES	IA	
804959	CLS - NATIONAL CITY BANK	CLEVELAND	OH	
805069	CENTRAL BANK	MONROE	LA	
805147	FIRST NBC	NEW ORLEANS	LA	
805204	CITIZENS BANK OF MASSACHUSETTS	RIVERSIDE	RI	
805243	FIRST NATIONAL BANK OF BOSTON	PROVIDENCE	RI	
805314	FLEET NATIONAL BANK OF MASSACHUSETTS	UTICA	NY	
805317	FLEET RETAIL LOAN SERVICES	UTICA	NY	
805321	BAYBANK NORFOLK COUNTY TRUST	DEDHAM	MA	
805595	SIGNET BANK	BALTIMORE	MD	
805974	NBD BANK, NA	FLINT	MI	
806078	OLD KENT BANK AND TRUST COMPANY	GRAND RAPIDS	MI	
807037	COLLEGE FOUNDATION INC.	RALEIGH	NC	
807176	NORWEST BANK SOUTH DAKOTA, NA	SIOUX FALLS	SD	
807510	FIRST UNION NATIONAL BANK	NORTH BRUNSWICK	NJ	
807542	FIRST FIDELITY BANK	NORTH BRUNSWICK	NJ	
807563	CHEMICAL BANK	JERICO	NY	
807566	FIRST FIDELITY BANK	NORTH BRUNSWICK	NJ	
807582	MIDLANTIC NATL BANK c/o PNC BANK	PITTSBURGH	PA	
807655	UNITED COUNTIES TRUST COMPANY	CRANFORD	NJ	
807745	ALBANY SAVINGS BANK, FSB	ALBANY	NY	
807857	EASTMAN SAVINGS AND LOAN ASSOC	ROCHESTER	NY	
807893	FIRST FEDERAL SAVINGS AND LOAN	ROCHESTER	NY	
807973	GREATER NEW YORK SAVINGS BANK	BROOKLYN	NY	
807989	HOME FEDERAL SAVINGS BANK	PATCHOGUE	NY	
808012	REPUBLIC NATIONAL BANK	BROOKLYN	NY	
808036	MANUFACTURERS AND TRADERS TRUST	BUFFALO	NY	
808037	CHEMICAL BANK	JERICO	NY	

808047	MARINE MIDLAND BANK NA	BUFFALO	NY
808085	KEY BANK OF NEW YORK	ALBANY	NY
808134	RELIANCE FEDERAL SAVINGS BANK	GARDEN CITY	NY
808173	INDEPENDENCE SAVINGS BANK	BROOKLYN	NY
808190	TEACHERS FEDERAL CREDIT UNION	FARMINGVILLE	NY
808543	UNION BANK & TRUST COMPANY	LINCOLN	NE
808662	CLS - NATIONAL CITY BANK	CLEVELAND	OH
808874	CLS - NATIONAL CITY BANK	CLEVELAND	OH
808888	CLS - NATIONAL CITY BANK	CLEVELAND	OH
808959	KEY BANK USA - ED LENDING OPERATIONS	BROOKLYN	OH
809514	SOUTHWEST NATIONAL BANK OF PA	GREENSBURG	PA
809556	FIRST VALLEY BANK	BETHLEHEM	PA
809617	MELLON BANK NA (MELLON PSFS)	PITTSBURGH	PA
809709	MELLON BANK NA (CENTRAL REGION)	PITTSBURGH	PA
809747	MELLON BANK NA (WESTERN REGION)	PITTSBURGH	PA
809839	MELLON BANK NA (NORTHERN REGION)	PITTSBURGH	PA
809921	PNC EDUCATION LOAN CENTER	PITTSBURGH	PA
810088	FULTON BANK	EAST PETERSBURG	PA
810094	MELLON BANK NA (COMMONWEALTH REGION)	PITTSBURGH	PA
810148	CLS - NATIONAL CITY BANK	CLEVELAND	OH
810235	FLEET NATIONAL BANK	PROVIDENCE	RI
810563	FIRST TENNESSEE BANK	MARYVILLE	TN
810656	SUNTRUST BANK, NORTHEAST TN	JOHNSON CITY	TN
810691	SUNTRUST BANK, NASHVILLE, N.A.	MURFREESBORO	TN
811252	JEFFERSON NATIONAL BANK	CHARLOTTESVILLE	VA
811304	CRESTAR BANK - STUDENT LENDING	RICHMOND	VA
811323	SIGNET BANK	BALTIMORE	MD
811938	ASSOCIATED BANK GREEN BAY	GREEN BAY	WI
812089	TEXAS HIGHER EDUCATION COORDINATING BOARD	AUSTIN	TX
812731	MERIDIAN BANK	READING	PA
812967	PENN SECURITY BANK & TRUST CO	SCRANTON	PA
813298	WELLS FARGO BANK STUDENT LOANS	WALNUT CREEK	CA
813697	BAYBANK	DEDHAM	MA
813760	KEY BANK USA - ED LENDING OPERATIONS	BROOKLYN	OH
813830	FIRST UNION NATIONAL BANK	NORTH BRUNSWICK	NJ
813979	COMMERCE BANK OF ST LOUIS	ST LOUIS	MO
814392	BANK OF HAWAII	HONOLULU	HI
815745	SIMMONS FIRST NATIONAL BANK	PINE BLUFF	AR
816386	BANK OF NORTH DAKOTA	BISMARCK	ND
817420	MICHIGAN FINANCIAL CORPORATION	MARQUETTE	MI
817846	CORUS BANK	CHICAGO	IL
817950	CHEMICAL BANK	JERICHO	NY
819414	BENEFICIAL MUTUAL SAVINGS BANK	PHILA	PA
819873	CRESTAR BANK - STUDENT LENDING	RICHMOND	VA
819928	AMSOUTH BANK, NA	BIRMINGHAM	AL
819931	CLS - NATIONAL CITY BANK	CLEVELAND	OH
820682	SAN ANTONIO FEDERAL CREDIT UNION	SAN ANTONIO	TX
820685	INDIANA UNIVERSITY EMPLOYEES FCU	BLOOMINGTON	IN
821396	HUDSON CITY SAVINGS BANK	PARAMUS	NJ

821692	GLENDAL FEDERAL BANK	GLENDAL	CA
821835	FIRST VIRGINIA BANK	FALLS CHURCH	VA
821920	FIRSTRUST SAVINGS BANK	PHILADELPHIA	PA
822573	GEORGIA STUDENT FINANCE AUTHORITY	TUCKER	GA
822583	DOLLAR BANK	PITTSBURGH	PA
822592	BETHPAGE FEDERAL CREDIT UNION	BETHPAGE	NY
822660	COMERICA BANK	DETROIT	MI
822717	NEW MEXICO EDUCATION ASST FOUNDATION	ALBUQUERQUE	NM
822840	WELLS FARGO BANK	WALNUT CREEK	CA
822904	STUDENT LOAN CORPORATION	PITTSFORD	NY
823459	ROYAL CREDIT UNION	EAU CLAIRE	WI
823936	HARVARD UNIVERSITY	CAMBRIDGE	MA
823964	UNION BANK & TRUST COMPANY	LINCOLN	NE
824246	CONNECTICUT STUDENT LOAN FOUND	ROCKY HILL	CT
824289	MICHIGAN NATIONAL BANK	FARMINGTON	MI
824421	BANK OF AMERICA N.T. & S.A.	PASADENA	CA
824573	KEY BANK	INDIANAPOLIS	IN
824607	OKLAHOMA STUDENT LOAN AUTHORITY	OKLAHOMA CITY	OK
824608	FIRST UNION NATIONAL BANK - CONNECTICUT	NORTH BRUNSWICK	NJ
824772	WACHOVIA BANK OF NC	WINSTON-SALEM	NC
825310	CHEMICAL BANK	JERICO	NY
825386	CHELA-UNION BANK TRUSTEE	SAN FRANCISCO	CA
825585	MICHIGAN HIGHER EDUCATION STUDENT LOAN PROGRAM	LANSING	MI
825659	OKLAHOMA STUDENT LOAN AUTHORITY	OKLAHOMA CITY	OK
826269	NATIONSBANK TEXAS	CHARLOTTE	NC
826316	VIRGINIA EDUCATION LOAN AUTHORITY	RICHMOND	VA
826351	IL DESIGNATED ACCOUNT PURCHASE PROGRAM	DEERFIELD	IL
826442	CENTRAL TEXAS HIGHER ED AUTHOR	SAN MARCOS	TX
826509	ARKANSAS STUDENT LOAN AUTHORITY	LITTLE ROCK	AR
826548	BANK OF BOSTON	PROVIDENCE	RI
826626	NEBRASKA HIGHER EDUCATION LOAN PROGRAM	LINCOLN	NE
826688	KENTUCKY HIGHER ED STUDENT LOAN PROGRAM	LOUISVILLE	KY
826717	UTAH STATE BOARD OF REGENTS	SALT LAKE CITY	UT
826738	STUDENT LOAN FINANCE CORPORATION	ABERDEEN	SD
826764	INDUSTRIAL COMMISSION	BISMARCK	ND
826878	CITIBANK STUDENT LOAN CENTER	ROCHESTER	NY
826953	TEXAS COMMERCE BANK, N.A.	DALLAS	TX
826953	TEXAS COMMERCE BANK, N.A.	DALLAS	TX
827116	SLF OF I MARKETING ASSOCIATION., INC.	FRUITLAND	ID
827283	WYOMING STUDENT LOAN CORPORATION	CHEYENNE	WY
827542	HERITAGE COMMUNITY BANK	RIVERDALE	IL
827825	IOWA STUDENT LOAN LIQUIDITY CO	DES MOINES	IA
828141	NORTHWEST SAVINGS BANK	ERIE	PA
828577	RHODE ISLAND STUDENT LOAN AUTHORITY	WARWICK	RI
828614	CT STUDENT LOAN SECONDARY MARKET	ROCKY HILL	CT
828863	MISSOURI HIGHER EDUCATION LOAN AUTHORITY	ST. LOUIS	MO
828924	AES/PHEAA	HARRISBURG	PA
829076	NELLIE MAE	BRAINTREE	MA
829077	AELMAC	MESA	AZ

829083	NELLIE MAE	BRAINTREE	MA
829189	ALABAMA HIGHER EDUCATION LOAN CORPORATION	BIRMINGHAM	AL
829503	PENNSYLVANIA HIGHER EDUCATION ASST AUTHORITY	HARRISBURG	PA
829587	SALLIE MAE/EDUSERV - UTAH	WASHINGTON	DC
829626	STUDENT LOAN FUNDING CORPORATION	CINCINNATI	OH
829639	CHASE MANHATTAN BANK, N.A.	TAMPA	FL
829640	STUDENT LOAN MARKETING ASSOCIATION	TUCKER	GA
829691	STUDENT LOAN FINANCE ASSOCIATION	SEATTLE	WA
829769	USBR 1988 REVENUE BOND	SALT LAKE CITY	UT
829775	STUDENT LOAN MARKETING ASSOCIATION	LONG BEACH	CA
829988	NELLIE MAE	BRAINTREE	MA
830075	VSAC EDUCATION LOAN FINANCE PROGRAM	WINOOSKI	VT
830084	STUDENT LOAN MARKETING ASSOCIATION	LAWRENCE	KS
830151	STUDENT LOAN MARKETING ASSOCIATION	SPOKANE	WA
830160	S.C. STUDENT LOAN CORPORATION	COLUMBIA	SC
830186	CHEMICAL BANK	JERICO	NY
830251	FIRST BANK MONTANA	ST PAUL	MN
830308	NELLIE MAE	BRAINTREE	MA
830344	M.H.E.S.A.C.	HELENA	MT
830447	MELLON BANK, NA	PITTSBURGH	PA
830469	CHASE MANHATTAN BANK TRUST/SLMA	NEW YORK	NY
830485	GREAT WESTERN BANK/STUDENT LOANS	NORTHRIDGE	CA
830486	BANK OF AMERICA	PASADENA	CA
830604	MARINE MIDLAND BANK NA (DELAWARE)	BUFFALO	NY
830628	ILLINOIS DESIGNATED ACCOUNT PURCHASE PROGRAM	DEERFIELD	IL
830630	AELMAC	MESA	AZ
830649	STUDENT LOAN MARKETING ASSOCIATION	HARRISBURG	PA
830664	MARINE MIDLAND EFSI	SAN JUAN CAPISTRANO	CA
830670	NORWEST BANK SOUTH DAKOTA, NA	SIOUX FALLS	SD
830735	CHEMICAL BANK	JERICO	NY
830794	STUDENT LOAN MARKETING ASSOCIATION	WALTHAM	MA
830868	UNION BANK & TRUST COMPANY	LINCOLN	NE
830906	WACHOVIA BANK OF GA	ATLANTA	GA
830931	MISSOURI HIGHER EDUCATION LOAN AUTHORITY	CHESTERFIELD	MO
831008	STUDENT LOAN FUNDING CORPORATION	CINCINNATI	OH
831036	INDEPENDENCE FSB STUDENT LOAN	WASHINGTON	DC
831053	STUDENT LOAN MARKETING ASSOCIATION	WILKES-BARRE	PA
831119	MISSOURI HIGHER EDUCATION LOAN AUTHORITY	CHESTERFIELD	MO
831140	MELLON BANK-MARYLAND	PITTSBURGH	PA
831158	ONE VALLEY BANK NA	CHARLESTON	WV
831299	STUDENT LOAN FUNDING CORPORATION	CINCINNATI	OH
831300	MAINE EDUCATIONAL LOAN MARKETING	AUGUSTA	ME
831322	HOMELAND STUDENT LOAN COMPANY	WEST DES MOINES	IA
831387	BANK OF MISSISSIPPI, TRUSTEE	JACKSON	MS
831420	CHEMICAL BANK	JERICO	NY
831453	EDUCATIONAL FUNDING OF THE SOUTH	KNOXVILLE	TN
831458	FLEET RETAIL LOAN SERVICES	UTICA	NY
831474	STUDENT LOAN MARKETING ASSOCIATION	KILLEEN	TX
831484	UNION BANK & TRUST COMPANY	LINCOLN	NE

831495	FLEET RETAIL LOAN SERVICES	UTICA	NY
831692	STUDENT LOAN FUNDING CORPORATION	CINCINNATI	OH
831719	LAW ACCESS LOAN PROGRAM	PITTSBURGH	PA
831719	LAW ACCESS LOAN PROGRAM	PITTSBURGH	PA
831846	BARNETT H.E.L.P.	JACKSONVILLE	FL
831848	KEY BANK USA - ED LENDING OPERATIONS	BROOKLYN	OH
831857	BANKERS BANK/EDSOUTH	ATLANTA	GA
832036	BANK OF AMERICA TEXAS	PASADENA	CA
832095	NORWEST BANK TEXAS, N.A.	LUBBOCK	TX
832141	SOCIETY NATIONAL BANK	CLEVELAND	OH
832142	SOCIETY NATIONAL BANK	CLEVELAND	OH
832198	ACCOUNT PORTFOLIOS	ATLANTA	GA
832260	M.H.E.S.A.C.	HELENA	MT
832825	CORESTATES BANK OF DELAWARE,	WILMINGTON	DE
833016	SOUTH CAROLINA STUDENT LOAN CORPORATION	COLUMBIA	SC
833088	BANK ONE, TEXAS, N.A.	FORT WORTH	TX
833090	EDUCAID STUDENT LOAN TRUST	SACRAMENTO	CA
833128	SOUTH CAROLINA STUDENT LOAN CORPORATION	COLUMBIA	SC
833135	BANC ONE STUDENT LOAN TRUST 19	COLUMBUS	OH
833253	CHASE USA TR SALLIE MAE TRUSTS	HERNDON	VA
888882	STUDENT LOAN MARKETING ASSOCIATION	JACKSONVILLE	FL
888885	STUDENT LOAN MARKETING ASSOCIATION	LYNN HAVEN	FL
888887	STUDENT LOAN MARKETING ASSOCIATION	LYNN HAVEN	FL
899980	INDIANA SECONDARY MARKET	INDIANAPOLIS	IN
899982	STUDENT LOAN MARKETING ASSOCIATION	WASHINGTON	DC
899983	STUDENT LOAN MARKETING ASSOCIATION	INDIANAPOLIS	IN
899985	STUDENT LOAN MARKETING ASSOCIATION	LONG BEACH	CA
899986	STUDENT LOAN MARKETING ASSOCIATION	LAWRENCE	KS
899987	STUDENT LOAN MARKETING ASSOCIATION	BRAINTREE	MA
899988	STUDENT LOAN MARKETING ASSOCIATION	WASHINGTON	DC
899993	STUDENT LOAN MARKETING ASSOCIATION	WALTHAM	MA
899995	STUDENT LOAN MARKETING ASSOCIATION	HARRISBURG	PA
899996	STUDENT LOAN MARKETING ASSOCIATION	LONG BEACH	CA
899999	STUDENT LOAN MARKETING ASSOCIATION	ST. PAUL	MN
999712	ILLINOIS STUDENT ASSISTANCE CO	DEERFIELD	IL
999739	SOUTH CAROLINA STUDENT LOAN CORPORATION	COLUMBIA	SC

Contact Information & Fields Associated With Loan Status					
Loan:	Contact:	GA Code:	School Code:	Current Holder:	Region Code:
FFEL	Primary: Servicer or Lender (as applicable)	Yes	OPE-ID	Servicer or Lender Code (as applicable)	Blank
	Secondary: GA				
FFEL, defaulted	GA	Yes	OPE-ID	000### (### is the GA Code)	Blank
FFEL, subrogated*	ED. (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
FDLP	Servicer	Blank	OPE-ID	Servicer Code	Blank
FDLP, Held by DCS	ED. (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
FISL	Primary: Servicer (If applicable)	Blank	OPE-ID	Servicer Code (if applicable), or blank	Blank
	Secondary: School (Is primary contact if no servicer used.)				
FISL, Held by DCS	ED (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
Perkins	Primary: Servicer (If applicable)	Blank	OPE-ID	Servicer Code (if applicable), or blank	Blank
	Secondary: School (Is primary if no servicer used.)				
Perkins, Held by DCS	ED (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes

*Subrogated = Held by Debt Collection System (DCS).

Note: The School Code field always shows the OPE-ID of the school the student attended when the loan was received.