

The Common Origination and Disbursement Process utilizes one single record across programs for both originations and disbursements. Users utilize a Common Record – one that uses common data elements, definitions, edits, and structure for Grants and Direct Loans. Although the record has the same layout for all programs, not all data elements are required for each transmission. This new record layout relies on a technology called the eXtensible Markup Language, or XML.

This section provides examples of some of the COD Receipt and Response Documents. For additional information regarding business rules, please refer to Volume II, Section 1: Implementation Guide. For additional information regarding XML and the Common Record, please refer to Volume I, Section 3: COD Overview of this technical reference.

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COD Schema 3.0e Common Record

In this section you will find an example of a common record input file containing records two students that collectively have an award of each program type.

Common Record Input Example

```
<?xml version="1.0" encoding="UTF-8"?>
<CommonRecord xmlns="http://www.ed.gov/FSA/COD/2011/v3.0e"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
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      </School>
    </Source>
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        <RoutingID>00000001</RoutingID>
      </COD>
    </Destination>
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      <SoftwareProvider>mite</SoftwareProvider>
      <SoftwareVersion>2.0</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
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    <ReportedFinancialSummary>
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            <BirthDate>1967-07-28</BirthDate>
            <LastName>GUILLOTTE</LastName>
        </Index>
        <Name>
            <FirstName>LINDSEY</FirstName>
            <MiddleInitial>D</MiddleInitial>
        </Name>
        <Contacts>
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                <City>ORANGE GROVE CIT</City>
                <StateProvinceCode>TX</StateProvinceCode>
                <PostalCode>53442</PostalCode>
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        </Contacts>
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```

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  <AbilityToBenefitCompletionDate>2011-09-
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    </Index>
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  <AcademicYearEndDate>2014-07-01</AcademicYearEndDate>
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  <AbilityToBenefitTestAdministratorCode>01</AbilityToBenefitTestAdministratorCode>
  <AbilityToBenefitTestCode>01</AbilityToBenefitTestCode>
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    <AbilityToBenefitTestAdministratorCode>01</AbilityToBenefitTestAdministratorCode>
    <AbilityToBenefitTestCode>01</AbilityToBenefitTestCode>
    <AbilityToBenefitCompletionDate>2011-09-
03</AbilityToBenefitCompletionDate>
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            <SSN>999999995</SSN>
            <BirthDate>1981-05-28</BirthDate>
            <LastName>LISNER</LastName>
        </Index>
        <Name>
            <FirstName> MEREDITH </FirstName>
            <MiddleInitial>D</MiddleInitial>
        </Name>
        <Contacts>
            <PermanentAddress>
                <AddressLine>CLARK DR</AddressLine>
                <City>TULSA</City>
                <StateProvinceCode>OK</StateProvinceCode>
                <PostalCode>74101</PostalCode>
            </PermanentAddress>
        </Contacts>
        <Citizenship>
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        </Citizenship>
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    </Borrower>
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    <DisbursementFeeAmount>40</DisbursementFeeAmount>
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    <AcademicYearEndDate>2014-07-01</AcademicYearEndDate>
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    <AbilityToBenefitTestAdministratorCode>01</AbilityToBenefitTestAdministratorCode>
    <AbilityToBenefitTestCode>01</AbilityToBenefitTestCode>
    <AbilityToBenefitCompletionDate>2011-09-
03</AbilityToBenefitCompletionDate>
        <Disbursement Number="1">
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            <DisbursementDate>2013-07-01</DisbursementDate>

    <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
        <DisbursementSequenceNumber>1</DisbursementSequenceNumber>
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        <SchoolNoteMessage>First Disbursement</SchoolNoteMessage>
    </Note>
    </Disbursement>
</Perkins>
</Student>
</AttendedSchool>
</ReportingSchool>
</CommonRecord>

```

COD Schema 3.0e Receipts

COD Receipts are generated for every Common Record document received via SAIG by the COD System. The COD Receipt indicates that the Common Record document was received and can be read by the COD System.

Pell, TEACH Grant, Perkins and Direct Loan Receipt

```
<?xml version="1.0" encoding="UTF-8"?>
<CommonRecord xmlns="http://www.ed.gov/FSA/COD/2011/v3.0e"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
    <DocumentID>2013-07-14T14:42:55.9510004433</DocumentID>
    <CreatedDateTime>2014-04-01T14:59:44.86</CreatedDateTime>
    <Source>
      <COD>
        <RoutingID>00000001</RoutingID>
      </COD>
    </Source>
    <Destination>
      <School>
        <RoutingID>10004433</RoutingID>
      </School>
    </Destination>
  </TransmissionData>
  <Receipt>2014-04-01T14:59:44.86</Receipt>
</CommonRecord>
```

COD Schema 3.0e Response Documents

For all Common Records received and processed by the COD System, the COD System returns a Response document indicating the processing results, including any rejected data elements and reason for the rejection.

Pell Grant, TEACH Grant, Perkins and Direct Loan with Warning Edit Response

```
<?xml version="1.0" encoding="UTF-8"?>
<CommonRecord xmlns="http://www.ed.gov/FSA/COD/2011/v3.0e"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
    <DocumentID>2013-07-14T14:42:55.9510004433</DocumentID>
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    <Source>
      <COD>
        <RoutingID>00000001</RoutingID>
      </COD>
    </Source>
    <Destination>
      <School>
        <RoutingID>10004433</RoutingID>
      </School>
    </Destination>
    <Software>
      <SoftwareProvider>mite</SoftwareProvider>
      <SoftwareVersion>2.0</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
  <ReportingSchool>
    <RoutingID>10004433</RoutingID>
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      <FinancialAwardYear>2014</FinancialAwardYear>
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      <TotalReportedDisbursement>1000.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <ReportedFinancialSummary>
      <FinancialAwardType>Pell</FinancialAwardType>
      <FinancialAwardYear>2014</FinancialAwardYear>
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        <LastName>STRICKER</LastName>
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        <MiddleInitial>J</MiddleInitial>
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  <TotalCountRejected>0</TotalCountRejected>
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Pell Origination and Disbursement Response

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xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
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    </Destination>
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      <SoftwareProvider>mite</SoftwareProvider>
      <SoftwareVersion>2.0</SoftwareVersion>
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          <MiddleInitial>J</MiddleInitial>
        </Name>
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            <City>GLOVERVILLE CDP</City>
            <StateProvinceCode>SC</StateProvinceCode>
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Pell Award Correction Response

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xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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      </School>
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      <SoftwareVersion>2.0</SoftwareVersion>
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          <MiddleInitial>J</MiddleInitial>
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Pell Award Reject Response

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xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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SSN Date of Birth Reject Response

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      <SoftwareVersion>5.0</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
  <ReportingSchool>
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        </Index>
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            <City>Glenvar Heights CDP</City>
            <StateProvinceCode>FL</StateProvinceCode>
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            <City>Paris</City>
            <StateProvince>PA</StateProvince>
            <PostalCode>98765</PostalCode>
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        <Email>
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        <InterestRebateAmount>5.00</InterestRebateAmount>
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        <TotalReportedDisbursement>1000.00</TotalReportedDisbursement>
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</ReportingSchool>
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</Response>
</CommonRecord>

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Direct Loan with Anticipated Disbursements and Warning Edits Response

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<CommonRecord xmlns="http://www.ed.gov/FSA/COD/2011/v3.0e"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
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    <CreatedDateTime>2014-04-02T16:52:44.33</CreatedDateTime>
    <Source>
      <COD>
        <RoutingID>00000001</RoutingID>
      </COD>
    </Source>
    <Destination>
      <School>
        <RoutingID>10003125</RoutingID>
      </School>
    </Destination>
    <Software>
      <SoftwareProvider>Data Sende</SoftwareProvider>
      <SoftwareVersion>5.0</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
  <ReportingSchool>
    <RoutingID>10003125</RoutingID>
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      <FinancialAwardType>DLSubsidized</FinancialAwardType>
      <FinancialAwardYear>2014</FinancialAwardYear>
      <TotalCount>1</TotalCount>
      <TotalReportedAward>1000.00</TotalReportedAward>
      <TotalReportedDisbursement>1000.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <AttendedSchool>
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        <Index>
          <SSN>943108910</SSN>
          <BirthDate>1969-08-04</BirthDate>
          <LastName>STOPS</LastName>
        </Index>
        <Contacts>
          <PermanentAddress>
            <AddressLine>TOWNLINE RD</AddressLine>
            <City>Glenvar Heights CDP</City>
            <StateProvinceCode>FL</StateProvinceCode>
            <PostalCode>19771</PostalCode>
          </PermanentAddress>
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            <AddressLine>789 Main Avenue</AddressLine>
            <City>Paris</City>
            <StateProvince>PA</StateProvince>
            <PostalCode>98765</PostalCode>
            <CountryCode>FR</CountryCode>
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          </Phone>
        </Contacts>
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    </AttendedSchool>
  </ReportingSchool>
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        </Phone>
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            <EmailAddress>r.e.kimble@uofi.edu</EmailAddress>
        </Email>
    </Contacts>
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        <CitizenshipStatusCode>1</CitizenshipStatusCode>
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        <SchoolNoteMessage>New Person</SchoolNoteMessage>
    </Note>
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        <InterestRebatePercent>0</InterestRebatePercent>

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        <AcademicYearEndDate>2014-07-01</AcademicYearEndDate>
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        <InterestRebateAmount>5.00</InterestRebateAmount>
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        <TotalReportedDisbursement>100.00</TotalReportedDisbursement>
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    <DocumentStatusCode>A</DocumentStatusCode>
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</Response>
</CommonRecord>

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Denied Credit Decision Response

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xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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      </COD>
    </Source>
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        <RoutingID>10003125</RoutingID>
      </School>
    </Destination>
    <Software>
      <SoftwareProvider>Data Sende</SoftwareProvider>
      <SoftwareVersion>5.0</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
  <ReportingSchool>
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      <FinancialAwardYear>2014</FinancialAwardYear>
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      <TotalReportedDisbursement>1000.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <AttendedSchool>
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          <BirthDate>1969-08-06</BirthDate>
          <LastName>STOPPEL</LastName>
        </Index>
        <Contacts>
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            <City>Glenvar Heights CDP</City>
            <StateProvinceCode>FL</StateProvinceCode>
            <PostalCode>19771</PostalCode>
          </PermanentAddress>
          <TemporaryAddress>
            <AddressLine>789 Main Avenue</AddressLine>
            <City>Paris</City>
            <StateProvince>PA</StateProvince>
            <PostalCode>98765</PostalCode>
            <CountryCode>FR</CountryCode>
          </TemporaryAddress>
          <Phone>
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        </Contacts>
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    </AttendedSchool>
  </ReportingSchool>
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        <Email>
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    </Contacts>
    <Citizenship>
        <CitizenshipStatusCode>1</CitizenshipStatusCode>
    </Citizenship>
    <Note>
        <SchoolNoteMessage>New Person</SchoolNoteMessage>
    </Note>
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        <AcademicYearEndDate>2014-07-01</AcademicYearEndDate>
    </DLLoanInformation>
    <DLPLUS>
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        <FinancialAwardNumber>1</FinancialAwardNumber>
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                <BirthDate>1969-12-09</BirthDate>
                <LastName>WILKES</LastName>
            </Index>
            <Name>
                <FirstName>LYLE</FirstName>
            </Name>
            <Contacts>
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DR</AddressLine>
                    <City>ATLANTA</City>

                <StateProvinceCode>GA</StateProvinceCode>
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            </Contacts>
            <Citizenship>

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</DLPLUS>
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        <TotalReportedDisbursement>1000.00</TotalReportedDisbursement>
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    <EditProcessResult>
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<ResponseErrorField>TotalReportedDisbursement</ResponseErrorField>

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Direct Loan Web Origination and Disbursement Response

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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
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    <CreatedDateTime>2013-04-02T17:00:55.54</CreatedDateTime>
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      </COD>
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      </School>
    </Destination>
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      <SoftwareProvider>COD</SoftwareProvider>
      <SoftwareVersion>1.00</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
  <ReportingSchool>
    <RoutingID>10003125</RoutingID>
    <AttendedSchool>
      <RoutingID>10003125</RoutingID>
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          <BirthDate>1969-08-05</BirthDate>
          <LastName>STOPPKOTTE</LastName>
        </Index>
        <Name>
          <FirstName>NOMA</FirstName>
          <MiddleInitial xsi:nil="true" />
        </Name>
        <Contacts>
          <PermanentAddress>
            <AddressLine>CALLANDER CRT</AddressLine>
            <City>GLENVAR HEIGHTS CDP</City>
            <StateProvinceCode>FL</StateProvinceCode>
            <PostalCode>19771</PostalCode>
          </PermanentAddress>
          <TemporaryAddress>
            <AddressLine>113 Rottenburg Way</AddressLine>
            <AddressLine>C/0 Front office</AddressLine>
            <AddressLine>Apt 1/2B</AddressLine>
            <City>Bel Air</City>
            <StateProvinceCode>CA</StateProvinceCode>
            <PostalCode>19771</PostalCode>
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          </Email>
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    </AttendedSchool>
  </ReportingSchool>
</CommonRecord>

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          </Note>
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          <FinancialAwardNumber>1</FinancialAwardNumber>
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            <DisbursementSequenceNumber>1</DisbursementSequenceNumber>
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            </Note>

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              </EditProcessResult>
            </Response>
          </Disbursement>
        </DLSubsidized>

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TEACH Grant Web Origination and Disbursement Response

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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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        </Destination>
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            <SoftwareVersion>1.00</SoftwareVersion>
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        <FullResponseCode>F</FullResponseCode>
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        <AttendedSchool>
            <RoutingID>10003125</RoutingID>
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                    <LastName>STOPPKOTTE</LastName>
                </Index>
                <Name>
                    <FirstName>NOMA</FirstName>
                    <MiddleInitial xsi:nil="true" />
                </Name>
            </Student>
        </AttendedSchool>
    </ReportingSchool>

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    <AgreementToServeLinkIndicator>false</AgreementToServeLinkIndicator>
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        <DisbursementDate>2013-07-17</DisbursementDate>

    <DisbursementReleaseIndicator>false</DisbursementReleaseIndicator>

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        <EditProcessResult>

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        </EditProcessResult>
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        <Response>
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        </Response>
    </AttendedSchool>
    <Response>
        <ResponseCode>A</ResponseCode>
    </Response>
</ReportingSchool>
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    <DocumentStatusCode>A</DocumentStatusCode>
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</Response>
</CommonRecord>
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TEACH Grant Counseling Acknowledgement

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xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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    <Source>
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        <RoutingID>00000001</RoutingID>
      </COD>
    </Source>
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          <BirthDate>1968-07-24</BirthDate>
          <LastName>SMITH</LastName>
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          <MiddleInitial>S</MiddleInitial>
        </Name>
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          <CounselingType>TEACHCounseling</CounselingType>
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01</CounselingCompleteDate>
          <Response>
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          </Response>
        </Counseling>
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      <Response>
        <ResponseCode>A</ResponseCode>
      </Response>
    </AttendedSchool>
    <Response>
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    </Response>
  </ReportingSchool>
  <Response>
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    <DocumentStatusCode>A</DocumentStatusCode>
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</CommonRecord>

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Entrance Counseling Acknowledgement

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<?xml version="1.0" encoding="UTF-8"?>
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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
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    <CreatedDateTime>2014-02-28T17:06:12.95</CreatedDateTime>
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      <COD>
        <RoutingID>00000001</RoutingID>
      </COD>
    </Source>
    <Destination>
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        <RoutingID>10000111</RoutingID>
      </School>
    </Destination>
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  </TransmissionData>
  <ReportingSchool>
    <RoutingID>10000111</RoutingID>
    <AttendedSchool>
      <RoutingID>10000111</RoutingID>
      <Student>
        <Index>
          <SSN>174730173</SSN>
          <BirthDate>1982-08-29</BirthDate>
          <LastName>ABOUD</LastName>
        </Index>
        <Name>
          <FirstName>ALETHIA</FirstName>
          <MiddleInitial>U</MiddleInitial>
        </Name>
        <Counseling>
          <FinancialAwardYear>2014</FinancialAwardYear>
          <CounselingType>DLSEntranceCounseling</CounselingType>
          <CounselingSequenceNumber>1</CounselingSequenceNumber>
          <CounselingCompleteDate>2014-02-
28</CounselingCompleteDate>
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            <ResponseCode>A</ResponseCode>
          </Response>
        </Counseling>
        <Response>
          <ResponseCode>A</ResponseCode>
        </Response>
      </Student>
    </AttendedSchool>
  </ReportingSchool>
  <Response>
    <ResponseCode>A</ResponseCode>
  </Response>

```

```

    </AttendedSchool>
    <Response>
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    </Response>
  </ReportingSchool>
  <Response>
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    <DocumentStatusCode>A</DocumentStatusCode>
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  </Response>
</CommonRecord>

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Exit Counseling Acknowledgement

```

<?xml version="1.0" encoding="UTF-8"?>
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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
  <TransmissionData>
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    <CreatedDateTime>2014-02-28T17:06:12.95</CreatedDateTime>
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      </COD>
    </Source>
    <Destination>
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      </School>
    </Destination>
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  </TransmissionData>
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    <AttendedSchool>
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          <BirthDate>1982-08-29</BirthDate>
          <LastName>ABOUD</LastName>
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          <MiddleInitial>U</MiddleInitial>
        </Name>
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</ReportingSchool>
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MPN Acknowledgment

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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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            </School>
        </Destination>
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    </TransmissionData>
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        <RoutingID>10000403</RoutingID>
        <AttendedSchool>
            <RoutingID>10000403</RoutingID>
            <Student>
                <Index>
                    <SSN>999900345</SSN>
                    <BirthDate>1968-06-27</BirthDate>
                    <LastName>DOE</LastName>
                </Index>
                <Name>
                    <FirstName>JACKIE</FirstName>
                    <MiddleInitial>M</MiddleInitial>
                </Name>
            </Student>
        </AttendedSchool>
    </ReportingSchool>

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```

        <DLSubsidized>
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            <FinancialAwardNumber>1</FinancialAwardNumber>

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        <MPNStatusCode>A</MPNStatusCode>
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</DLSubsidized>
<Response>
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13T18:57:35.0000000001,

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PLUS Application Acknowledgment

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<CommonRecord xmlns="http://www.ed.gov/FSA/COD/2011/v3.0e"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/2011/v3.0e CommonRecord3.0e.xsd">
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        <RoutingID>00000001</RoutingID>
      </COD>
    </Source>
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    </Destination>
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  </TransmissionData>
  <ReportingSchool>
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    <AttendedSchool>
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          <LastName>SMITH</LastName>
        </Index>
        <Name>
          <FirstName>JOHN</FirstName>
          <MiddleInitial>I</MiddleInitial>
        </Name>
        <Contacts>
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            <AddressLine>ERINDALE CRES</AddressLine>
            <City>HEWLETT HARBOR V</City>
            <StateProvinceCode>NY</StateProvinceCode>
            <PostalCode>21141</PostalCode>
          </PermanentAddress>
          <Phone>
            <PhoneNumber>090-0989</PhoneNumber>
          </Phone>
          <Email>
            <EmailAddress>JOHN.SMITH@AOL.COM</EmailAddress>
          </Email>
        </Contacts>
      </DLPLUS>
      <FinancialAwardYear>2014</FinancialAwardYear>
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      <Borrower>
        <Index>
          <SSN>999903910</SSN>
          <BirthDate>1981-01-01</BirthDate>
          <LastName>SMITH</LastName>
        </Index>

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        <Name>
            <FirstName>BRADLEY</FirstName>
            <MiddleInitial>P</MiddleInitial>
        </Name>
        <Contacts>
            <PermanentAddress>
                <AddressLine>ERINDALE CRES</AddressLine>
                <City>HEWLETT HARBOR V</City>

<StateProvinceCode>NY</StateProvinceCode>
                <PostalCode>21141</PostalCode>
            </PermanentAddress>
            <Phone>
                <PhoneNumber>090-0989</PhoneNumber>
            </Phone>
            <Email>

<EmailAddress>JOHN.DOE@AOL.COM</EmailAddress>
                </Email>
            </Contacts>
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<CitizenshipStatusCode>1</CitizenshipStatusCode>
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        </Borrower>
        <Response>
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07</AwardRangeRequestedStartDate>
            <AwardRangeRequestedEndDate>2011-
07</AwardRangeRequestedEndDate>

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