Web Services and E-Authentication

Adele Marsh, AES
Charlie Miller, RIHEAA
Web Services

- Web applications that use programmatic interfaces for application to application communications. Data is usually collected from multiple servers and presented in a comprehensive view.

- Most definitions include these technologies:
  - Extensible Markup Language (XML)
  - Simple Object Access Protocol (SOAP)
  - Web Services Description Language (WSDL)
  - Universal Description Discovery Interface (UDDI)
Web Services

- Using web services for basic system integration and XML interfaces is relatively stable

- Largest concern today is on securing web services
Security Requirements

- Three capabilities must exist for secure web services:
  - Secure Credential Transfer
  - Ensure Message Integrity
  - Ensure Message Confidentiality
SOAP and Security

- SOAP is simply a standard for sending messages over HTTP using XML

- The SOAP specification does not address security at all.

- SOAP contains no protocol limitations
  – Can use HTTP or HTTPS
  – Can use just about any known protocol
Security Assertion Markup Language (SAML)

- SAML defines an XML framework for exchanging security information and attributes.
- SAML communicates this information in the form of Assertions.
  - Assertions contain information about subjects (people or computers) which have an identity in the network.
  - Assertions are issued by SAML authorities - authentication authorities, attribute authorities, and policy decision points.
SAML Assertions

- Authentication
  - Previous authentication acts
  - Assertions should not usually contain passwords

- Attributes
  - Profile information
  - Preference information

- Authorization
  - Given the attributes, should access be allowed?
Typical Assertion

- Issuer ID and issuance timestamp
- Assertion ID
- Subject
- Name and security domain
- Conditions under which the assertion is valid
- Assertion validity period
- Audience restrictions
- Target restrictions (intended URLs for the assertion)
- Application specific conditions
Securing SAML Assertions with XML Signatures

- The SAML assertion is signed by the entity that created it.

- When signed, all irrelevant white-space is removed.

- Once signed, the document may not be modified without invalidating the XML signature.
Planning an Implementation

When planning your own Web Services:
- Gain a detailed understanding of the potential risks (viruses, hackers, natural disasters).
- Make a proactive analysis of the consequences and countermeasures in relation to risks.
- Create an implementation strategy for integrating security measures into your enterprise network.
E-Authentication Objectives

- Provide a flexible, easy to implement authentication system that meets the needs of your organization and your clients.

- Ensure compliance with the Gramm-Leach-Bliley Act (GLBA), federal guidelines, and applicable state privacy laws.
E-Authentication Objectives

- Assure data owners that only appropriately authenticated end users have access to data.
- Ensure compliance to internal security and privacy guidelines.
E-Authentication

- Worked with Shibboleth - Shibboleth, a project of Internet2/Mace, is developing architectures, policy structures, practical technologies, and an open source implementation to support inter-institutional sharing of web resources subject to access controls. In addition, Shibboleth will develop a policy framework that will allow inter-operation within the higher education community.

- Shibboleth project participants include Brown University, Ohio State, Penn State and many other colleges and universities.
Requirements for Secure e-Authentication

- User must be required to provide an ID and a shared secret.
- Assignment and delivery of shared secret must be secure.
- Assignment of shared secret is based on validated information.
- Reasonable assurances that the storage of the IDs shared secrets are secure.
Evaluating E-Authentication Policies

- A central authority must exist for evaluating network participants E-Authentication Policies
- Participants must ensure appropriate authentication for each end user
- Participants must provide authentication policy to central authority
- Participants must provide central authority with 30 day advance notice of changes to authentication policy
Evaluating E-Authentication Policies

- Participants must agree to appropriate use of data
- Once accepted, participant is added to a Central Registry of all valid network participants.
- Additional requirements may be defined in current or future State or Federal Legislation.
- Additional requirements may be imposed by Central Authority.
Secure E-Authentication Process

- End user authenticates at member site
- Member creates authentication assertion (SAML)
- Member signs authentication assertion with digital certificate (XML Signature)
- Control is passed to partner site
E-Authentication Process

- Partner site verifies assertion using the member’s public key stored in the registry.

- End user is provided access to appropriate web service
What is Meteor?

- Web-based universal access channel for financial aid information
- Aggregated information to assist the FAP with counseling borrowers and with the aid process in general
- Collaborative effort
- A gift to schools and borrowers
The Meteor Process

Access Providers

Data Providers

Financial Aid Professional/Student

Index Providers

One

Two

Three
How does Meteor Work?

Meteor uses the concepts of **Access Providers**, **Data Providers** and **Index Providers**.

- A Meteor **Access Provider** allows inquirers to obtain information through its web site by hosting a copy of the Meteor software, which generates the request to the Data Providers for the borrower’s information.

- **Access providers can be Schools, Guarantors, Lenders, Servicers, or Secondary Markets.**
Current Access Providers

- AES/PHEAA
- EAC
- Connecticut
- Florida
- KHEAA
- Montana
- NELA
- Rhode Island
- SLMA
- TGSLC
How does Meteor Work?

- A Meteor **Data Provider** hosts a copy of the Meteor software that enables them to respond to the Access Provider’s request for information, supplying data from their system.

- **Data Providers are typically Lenders, Servicers, Guarantors, and Secondary Markets.**

- In the future, the Dept. of ED, State Grant authorities, Schools, and others could become Data Providers.
Current Data Providers

- AES/PHEAA
- Arkansas
- Connecticut
- EAC
- Florida
- Georgia
- Great Lakes
- Illinois (Default Information)
- Kentucky
- Louisiana
- Maine

- Michigan
- Montana
- NELA
- New Mexico
- North Dakota
- Oklahoma
- Rhode Island
- Sallie Mae
- Texas
- USAF
How does Meteor Work?

- A Meteor **Index Provider** is used to identify the location(s) of the requested student/borrower information.

- The current Meteor Index Provider is the **National Student Clearinghouse**

- In the future, other indices will be added based on the type of data to be incorporated into the network.
Registry

- Each participant will be required to register, sign a participation agreement, and submit policies and procedures surrounding their authentication process.
Registry

- Meteor uses a centralized LDAP server to contain:
  - Public keys of all participants
  - Network status information (active, pending, suspended)
  - Contact Information
Additional Assertion Attributes

- Role of end user
- Social Security Number
- Authentication Process ID
- Level of Assurance
- Opaque ID
Each Access Provider uses their existing authentication model (single sign-on)

- Level of assurance assigned at registration
  - Level 0 (Unique ID)
  - Level 1 (Unique ID & 1 piece of validated public data)
  - Level 2 (Unique ID & 2 pieces of validated public data)
  - Level 3 (Unique/User ID & shared secret)
Meteor Security

All security in Meteor is through the use of industry standard technologies.

- Centralized registry
- SAML
- XML Signatures
- SSL
Meteor does not use XML Encryption

- The Specification was not available when we began development

- Plan to move to this as the technology matures

- Currently all communication is over SSL
Three capabilities must exist for secure web services:

- Credential Transfer
  - SAML Assertions

- Message Integrity
  - XML Signatures and SSL

- Message Confidentiality
  - SSL
The Meteor Advisory Team sought input and expertise regarding privacy and security from the sponsoring organizations and the NCHELP Legal Committee.

Analysis was provided in relation to GLB and individual state privacy laws.

The analysis revealed that Meteor complied with both GLB and known state privacy provisions.
Meteor Screens
FAA Screens
By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.
Data Provider List

Connecticut Student Loan Foundation
Great Lakes Higher Education Guaranty Corporation
Texas Guaranteed Student Loan Corporation
Student Loans of North Dakota
SallieMae
KHEAA
Education Assistance Corporation
AES Guaranty
AES Graduate Services
AES Servicing
Illinois Student Assistance Commission
Student Loan Guarantee Foundation of Arkansas
Louisiana Office of Student Financial Assistance
Finance Authority of Maine
Michigan Guaranty Agency
New Mexico Student Loan Guarantee Corporation
Northwest Education Loan Association
Oklahoma State Regents for Higher Education
Rhode Island Higher Education Assistance Authority
United Student Aid Funds
Office of Student Financial Assistance
Connecticut Student Loan Foundation
Georgia Higher Education Assistance Corp
Montana Guaranteed Student Loan Program
## Award Summary

**Student Name:** Susie S. Student  |  402-45-9999

<table>
<thead>
<tr>
<th>#</th>
<th>Borrower's Name</th>
<th>Loan Status</th>
<th>Award Type</th>
<th>Award Amount</th>
<th>Begin Date</th>
<th>End Date</th>
<th>School</th>
<th>Lender</th>
<th>Servicer</th>
<th>Guarantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bob Q Borrower</td>
<td>In Repayment</td>
<td>FFELPLUS</td>
<td>$6,000.00</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>My University</td>
<td>My Lender</td>
<td>My Loan Servicer</td>
<td>My Guarantor *</td>
</tr>
<tr>
<td>2</td>
<td>Susie S Student</td>
<td>In Repayment</td>
<td>FELSub</td>
<td>$3,000.00</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>My University</td>
<td>My Lender</td>
<td>My Loan Servicer</td>
<td>My Guarantor *</td>
</tr>
</tbody>
</table>

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

### Messages

- **Lending For You**

Please check your account on-line at www.myaccount.net.

- **D-004 One or more Data Providers were unable to respond**
Entity Details

My Guarantor (ID: 444)
Primary Phone: 918-895-1111
Address: 16 Federally Insured Drive
Maul, HI 98509

Email: myinsurer@myguarantor.org
Web: myguarantor.org
## Borrower Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Permanent Address</td>
<td>432 Main Street, Midway, MO 64665</td>
</tr>
<tr>
<td>Primary Phone</td>
<td>501-456-8765</td>
</tr>
<tr>
<td>E-mail Address</td>
<td><a href="mailto:susie.student@myuniversity.edu">susie.student@myuniversity.edu</a></td>
</tr>
<tr>
<td>Address Validated</td>
<td>Yes</td>
</tr>
<tr>
<td>Drivers License</td>
<td>666777888999</td>
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<tr>
<td>Driver's License State</td>
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## Award Details

<table>
<thead>
<tr>
<th>Field</th>
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<tbody>
<tr>
<td>Data Provider Type</td>
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<tr>
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<td>FFELS</td>
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<td>Award Amount</td>
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<tr>
<td>Cancelled Amount</td>
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<tr>
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<tr>
<td>Award End Date</td>
<td>2001-05-21</td>
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<tr>
<td>Guaranteed Date</td>
<td>2000-08-13</td>
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<td>Graduation Date</td>
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<tr>
<td>Repayment Begin Date</td>
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<td>Grade Level</td>
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<td>Award Status</td>
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<td>Award Status Date</td>
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<td>E-Signature</td>
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## Award Information

<table>
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<th>Lender</th>
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<th>Guarantor</th>
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<tr>
<td>FFELSub</td>
<td>$4,000.00</td>
<td>1988-08-20</td>
<td>1989-05-21</td>
<td>Learning For You *</td>
<td>Lending For You</td>
<td>Servicing For You</td>
<td>Little QA</td>
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</table>

## Disbursements

<table>
<thead>
<tr>
<th>Sequence Number</th>
<th>Scheduled Disbursement Date</th>
<th>Actual Disbursement Date</th>
<th>Net Amount</th>
<th>Status</th>
<th>Status Date</th>
<th>Disbursement on Hold</th>
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<tbody>
<tr>
<td>1</td>
<td>1988-08-20</td>
<td>1988-09-21</td>
<td>$1,280.00</td>
<td>Disbursed</td>
<td>1988-08-21</td>
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<tr>
<td>2</td>
<td>1988-10-20</td>
<td>1988-10-20</td>
<td>$1,200.00</td>
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<tr>
<td>3</td>
<td>1988-12-22</td>
<td>1988-12-22</td>
<td>$1,280.00</td>
<td>Approved</td>
<td>1988-07-22</td>
<td></td>
</tr>
</tbody>
</table>

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.
## Repayment Summary

### Award Information

<table>
<thead>
<tr>
<th>#</th>
<th>Loan Status</th>
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<th>Begin Date</th>
<th>End Date</th>
<th>Data Provider</th>
<th>Data Provider Type</th>
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<tbody>
<tr>
<td>1</td>
<td>In Repayment</td>
<td>FFEL Sub</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>Lending For You</td>
<td>Lender Originator</td>
</tr>
</tbody>
</table>

### Repayment Information

- **Repayment Plan:** Standard
- **Repayment Starting Date:** 2002-06-15
- **Next Payment Due Date:** 2003-08-22
- **Amount Due:** $423.45

### Grand Totals

- **Grand Total Original Account Balance:** $9,000.00
- **Grand Total Outstanding Account Balance:** $5,786.44
- **Grand Total Other Fees Currently Outstanding:** $734.78
# Repayment Details

**Borrower Name:** Susie S. Student  
**SSN:** 402-45-9999

<table>
<thead>
<tr>
<th>Repayment Details</th>
<th>Award Type</th>
<th>Begin Date</th>
<th>End Date</th>
<th>Data Provider</th>
<th>Data Provider Type</th>
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<tr>
<td>Loan Status</td>
<td>FFELSub</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>Lending For You</td>
<td>Lender Originator</td>
</tr>
</tbody>
</table>

- **Original Account Balance:** $3,000.00
- **Capitalized Interest:** $0.00
- **Accrued Interest:** $4,987.55
- **Most Recent Payment:** $423.45
- **Other Fees Outstanding:** $312.78
- **Outstanding Account Balance:** $2,393.22
- **Current Interest Rate:** 6.50%
- **Payment Plan:** Standard
- **Payment Begin Date:** 2002-06-15
- **Next Payment Due Date:** 2003-06-22
- **Account Balance Date:** 2003-07-01

*Please note: This is not a Payoff Amount. In order to obtain a Payoff Amount, please contact your Loan Servicer identified at the bottom of this screen.*

## Most Recent Deferment/Waiver/Forbearance

**Type:** Discretionary: Financial Difficulties  
**Begin Date:** 2002-11-15  
**End Date:** 2003-03-13

**Send Payments To:**
My Guarantor (ID: 444)  
Primary Phone: 919-990-1111  
Address: 16 Federally Insured Drive  
Mau, HI 98989

Email: mvinsurer@mvguarantor.org  
Web: mvguarantor.org

If you require additional information regarding the loan that you are viewing, please contact the source of the data.
<table>
<thead>
<tr>
<th>Payment Amount</th>
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<th>End Date</th>
<th>Deferrment/Forbearance Type</th>
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<td>$423.45</td>
<td>2003-05-01</td>
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<td>Late Fee</td>
<td>$43.34</td>
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<td>Other Fees</td>
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<td>Servicing Fees</td>
<td>$16.09</td>
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<td>Collection Costs</td>
<td>$252.45</td>
<td>2002-12-15</td>
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</tr>
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</table>
## Claim and Default Details

**Student Name:** Susie S. Student  •  **Phone:** 402-45-8888

- [Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#) | [Help](#)

### Lending For You (ID: 708569)

| Default | Satis. Payment Arrangements | Eligibility | Reinstated Date | Default Aversion Requested | Requested Date | Claim Filed | Claim Filed Date | Claim Paid | Claim Paid Date |
|---------|----------------------------|-------------|-----------------|----------------------------|-----------------|-------------|-----------------|------------|----------------|}
| Yes     | Yes                        | Yes         | Yes             | Yes                        | 2002-11-15      | Yes         | 2002-09-20      | Yes        | 2002-10-01      |

**My Guarantor (ID: 444)**
- Primary Phone: 919-998-1111
- Address: 16 Federally Insured Drive
- Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org
## Consolidated View

### Award Summary

<table>
<thead>
<tr>
<th>Award Type</th>
<th>Guarantor</th>
<th>Lender</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>My Guarantor</td>
<td>My Lender</td>
</tr>
<tr>
<td>Award Status</td>
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<tr>
<td>Award Status Date</td>
<td>2002-11-19</td>
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</tr>
<tr>
<td>Award Amount</td>
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<td>$3,000.00</td>
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### Award Detail

<table>
<thead>
<tr>
<th>Entity Address</th>
<th>Guarantor</th>
<th>Lender</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>My Guarantor</td>
<td>My Lender</td>
</tr>
<tr>
<td>Entity Phone</td>
<td>919-999-1111</td>
<td>686-444-2222</td>
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<tr>
<td>CommonLine ID</td>
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<tr>
<td>Grad Date</td>
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<tr>
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<td>????</td>
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<td>Repaid Principal</td>
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<td>????</td>
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<tr>
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<td>????</td>
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<tr>
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<tr>
<td>Award End Date</td>
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<td>2001-05-21</td>
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<td>MPN</td>
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<td>E-Signature</td>
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<td>Disbursement Detail</td>
<td>Guarantor</td>
<td>Lender</td>
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<tr>
<td>---------------------</td>
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<td></td>
<td>My Guarantor</td>
<td>My Lender</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Entity Address</th>
<th>16 Federally Insured Drive, Maui, HI 96799</th>
<th>622 Lending Street, Wilmington, DE 96790</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entity Phone</td>
<td>919-999-1111</td>
<td>666-444-2222</td>
</tr>
<tr>
<td>CommonLine ID</td>
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**Disbursement 1**

<table>
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<tr>
<th>Scheduled Date</th>
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<tbody>
<tr>
<td>Actual Date</td>
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<tr>
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<td>$1,500.00</td>
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<tr>
<td>Hold Release Indicator</td>
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**Disbursement 2**

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<tbody>
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</tr>
<tr>
<td>Net Amount</td>
<td>$1,500.00</td>
<td>$1,440.00</td>
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<tr>
<td>Hold Release Indicator</td>
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</table>

**Repayment Detail**

<table>
<thead>
<tr>
<th>Guarantor</th>
<th>Lender</th>
</tr>
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<tbody>
<tr>
<td>My Guarantor</td>
<td>My Lender</td>
</tr>
</tbody>
</table>

**Reference Detail**

<table>
<thead>
<tr>
<th>Guarantor</th>
<th>Lender</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Guarantor</td>
<td>My Lender</td>
</tr>
</tbody>
</table>

**Most Recent Defer/Var/Forb**

<table>
<thead>
<tr>
<th>Guarantor</th>
<th>Lender</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Guarantor</td>
<td>My Lender</td>
</tr>
</tbody>
</table>

**Default Detail**

<table>
<thead>
<tr>
<th>Guarantor</th>
<th>Lender</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Guarantor</td>
<td>My Lender</td>
</tr>
</tbody>
</table>
Student/Borrower Screens
By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

Click Here to continue.

Click Here to see a list of all current Data Providers.
# Award Information

<table>
<thead>
<tr>
<th>#</th>
<th>Student's Name</th>
<th>Loan Status</th>
<th>Award Type</th>
<th>Award Amount</th>
<th>Begin Date</th>
<th>End Date</th>
<th>School</th>
<th>Lender</th>
<th>Servicer</th>
<th>Guarantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Susie S. Student</strong></td>
<td>In Repayment</td>
<td>FFEL Sub</td>
<td>$3,000.00</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>My University</td>
<td>My Lender</td>
<td>My Loan Servicer</td>
<td>My Guarantor</td>
</tr>
<tr>
<td>2</td>
<td><strong>Susie S. Student</strong></td>
<td>In Repayment</td>
<td>FFELPLUS</td>
<td>$6,000.00</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>My University</td>
<td>My Lender</td>
<td>My Loan Servicer</td>
<td>My Guarantor</td>
</tr>
</tbody>
</table>

* Denotes source of data

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

## Messages

- **CSLE**
  - Lending For You
  - Office Of Student Financial Assistance/Florida Foundation for Educational Services

Invalid Authentication credentials received by Data Provider

Please check your account on-line at www.myaccount.net.

Invalid Authentication credentials received by Data Provider

Invalid Authentication credentials received by Data Provider

D-004 One or more Data Providers were unable to respond.
**Student Name**

Susie S Student

**Borrower Information**

<table>
<thead>
<tr>
<th>Permanent Address</th>
<th>Primary Phone: 5014566865</th>
</tr>
</thead>
<tbody>
<tr>
<td>432 Main Street</td>
<td>E-mail Address: <a href="mailto:susie_student@myuniversity.edu">susie_student@myuniversity.edu</a></td>
</tr>
<tr>
<td>Midway, MO 64666</td>
<td>Drivers License: 666777888999</td>
</tr>
<tr>
<td></td>
<td>Driver's License State: MO</td>
</tr>
</tbody>
</table>

**Award Details**

- **Data Provider Type:** Lender Originator
- **Award Type:** FFELSub
- **Award Amount:** $3,000.00
- **Cancelled Amount:**
- **Award Begin Date:** 2000-08-20
- **Award End Date:** 2001-05-21
- **Guaranteed Date:** 2000-08-13
- **Graduation Date:** 2002-05-15
- **Repayment Begin Date:** 2002-08-15
- **Grade Level:** 4
- **Award Status:** In Repayment
- **Award Status Date:** 2002-11-19
- **E-Signature:** Yes
Entity Details

My Lender (ID: 700900)
Primary Phone: 666-444-2222
Address: 622 Lending Street
Wilmington, DE 95959

Email: mycontact@mylender.com
Web: mylender.com
**Disbursements**

<table>
<thead>
<tr>
<th>Award Type</th>
<th>Award Amount</th>
<th>Begin Date</th>
<th>End Date</th>
<th>School</th>
<th>Lender</th>
<th>Servicer</th>
<th>Guarantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFELSub</td>
<td>$3,000.00</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>MyUniversity</td>
<td>MyLender*</td>
<td>MyServicer</td>
<td>MyGuarantor</td>
</tr>
</tbody>
</table>

**Disbursements**

- **Sequence Number:** 1
  - Scheduled Disbursement: 2000-08-21
  - Date:
  - Actual Disbursement Date: 2000-08-21
  - Net Amount: $1,440.00
  - Status: Disbursed
  - Status Date: 2000-09-22
  - Disbursement on Hold: Release

- **Sequence Number:** 2
  - Scheduled Disbursement: 2001-01-15
  - Date:
  - Actual Disbursement Date: 2001-01-15
  - Net Amount: $1,440.00
  - Status: Disbursed
  - Status Date: 2001-02-22
  - Disbursement on Hold: Release

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.
<table>
<thead>
<tr>
<th>References</th>
</tr>
</thead>
</table>
| Father O Student  
Primary Phone: 501-888-9999  
Address: 432 Main Street  
Midway, MO 64666  
Email: myfather@work.com |
## Repayment Summary

### Award Information

<table>
<thead>
<tr>
<th>#</th>
<th>Loan Status</th>
<th>Award Type</th>
<th>Begin Date</th>
<th>End Date</th>
<th>Data Provider</th>
<th>Data Provider Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>In Repayment</td>
<td>FFELS Sub</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>Lending For You</td>
<td>Lender Originator</td>
</tr>
<tr>
<td>2</td>
<td>In Repayment</td>
<td>FFELPLUS</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>Lending For You</td>
<td>Lender Originator</td>
</tr>
</tbody>
</table>

### Repayment Information

<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Repayment Starting Date</th>
<th>Next Payment Due Date</th>
<th>Amount Due</th>
</tr>
</thead>
</table>

### Grand Totals

- Grand Total Original Account Balance: $9,000.00
- Grand Total Outstanding Account Balance: $5,766.44
- Grand Total Other Fees Currently Outstanding: $734.78
### Repayment Details

<table>
<thead>
<tr>
<th>Loan Status</th>
<th>Award Type</th>
<th>Begin Date</th>
<th>End Date</th>
<th>Data Provider</th>
<th>Data Provider Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Repayment</td>
<td>FFELSub</td>
<td>2000-08-20</td>
<td>2001-05-21</td>
<td>Lending For You</td>
<td>Lender Originator</td>
</tr>
</tbody>
</table>

- Original Account Balance: $3,000.00
- Capitalized Interest: $0.00
- Accrued Interest: $4,987.65
- Most Recent Payment: $423.45
- Other Fees Outstanding: $312.78
- Outstanding Account Balance: $2,893.22
- Current Interest Rate: 6.50%
- Payment Plan: Standard
- Payment Begin Date: 2002-06-15
- Next Payment Due: $423.45
- Next Payment Due Date: 2003-06-22
- Account Balance Date: 2003-07-01

*Please note: This is not a Payoff Amount.*

In order to obtain a Payoff Amount, please contact your Loan Servicer identified at the bottom of this screen.

### Most Recent Deferment/Waiver/Forbearance

<table>
<thead>
<tr>
<th>Type</th>
<th>Financial Difficulties</th>
<th>Begin Date</th>
<th>End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2002-11-15</td>
<td>2003-03-13</td>
</tr>
</tbody>
</table>

**Send Payments To:**

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 96889

Email: myinsurer@myguarantor.org
Web: myguarantor.org

If you require additional information regarding the loan that you are viewing, please contact the source of the data.
### Claim and Default Details

**Borrower Name:** Susie S. Student

#### Lending For You (ID: 706569)

<table>
<thead>
<tr>
<th>Default</th>
<th>Suits, Payment Arrangements</th>
<th>Eligibility Reinstated</th>
<th>Reinstated Date</th>
<th>Claim Paid Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>2002-11-15</td>
<td>2002-10-15</td>
</tr>
</tbody>
</table>

**My Guarantor (ID: 444)**

- **Primary Phone:** 919-999-1111  
- **Address:** 16 Federally Insured Drive  
  Maui, HI 90889

**Email:** myinsurer@myguarantor.org  
[Web: myguarantor.org]
Technical Assistance

We appreciate your feedback and comments.

We can be reached:

Adele Marsh
Phone: 717-720-2711
Email: amarsh@aessuccess.org

Charlie Miller
Phone: 401-736-1175
Email: cmiller@riheaa.org