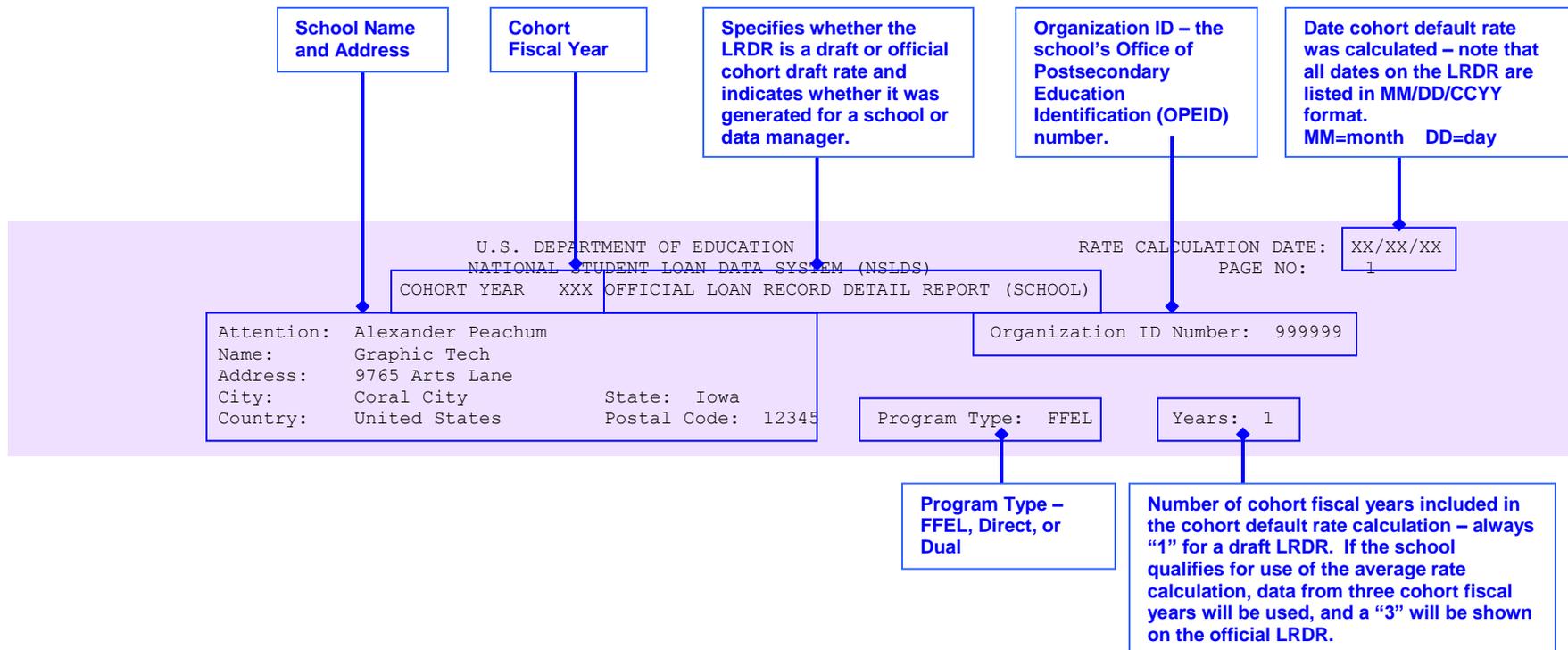


Loan Record Detail Report: Reader-Friendly Format

TIP: Follow these steps to print your LRDR report in a more easily read format after the file is returned through the SAIG and saved to a PC:

1. Open Microsoft Word and then open your file.
2. Click **Edit**, then **Select All** in the Menu bar.
3. Click **Format**, then **Font** in the Menu bar.
4. In the Font dialog box, change the font size to 8 and the style to Courier New. Then click **Ok**.
5. Click **File**, then **Page Setup**. Select the Margins tab.
6. Change the margins to:
 - Top = 1"
 - Bottom = 1"
 - Left = 0.7"
 - Right = 0.7"
 - Gutter = 0"
7. Click the Paper Size tab. Select the Landscape radio button.
8. Click **Ok**.

TITLE SECTION (Top of each page of LRDR)



BODY SECTION – LINE 1 BORROWER

OF EDUCATION

OPEID of the school that certified/originated the loan

RATE CALCULATION DATE: XX/XX/XX

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
 COHORT YEAR XXX OFFICIAL LOAN RECORD DETAIL REPORT (SCHOOL)

PAGE NO: 1

Borrower's Social Security Number

Last Name

First Name/Middle Initial

Date of Birth

Beginning & Ending [Class] Dates for Loan Period

Borrower's Academic Level When Loan Was Obtained (see code list)

Name: Alexander Peachum
 Address: Graphic Tech
 9765 Arts Lane
 City: Coral City
 Country: United States
 State: Iowa
 Postal Code: 12345
 Organization ID Number: 999999
 Program Type: FFEL
 Years: 1

SSN	Last Name	First/M.I.	D.O.B	Original School	Begin Date	End Date	Academic Level
0001-01-0001	CHARM	JIM K	06/30/1977	00XXXXXX	09/01/1999	05/30/2000	1
8888888888	9999999999			667	09/02/1999	12/31/2001	FD
0001-01-0001	CHARM	JIM K	06/30/1977	00XXXXXX	09/01/2000	04/30/2001	3
8888888888	9999999999			667	08/21/2000	12/31/2001	E E
0002-01-0001	XU	DENZEL A	10/01/1973	00XXXXXX	01/12/2000	05/12/2000	2
0101	0101			0101	02/14/2000	05/10/2002	DB
0003-00-0001	Jackson	MARK R	10/29/1983	00XXXXXX	08/22/2002	05/09/2003	1
0101	0101			0101	11/04/2002	12/13/2002	DD

	FFEL	DIRECT	DUAL	
TOTAL DOLLARS IN DEFAULT :	1,071,266	7,875	0	(Based on Outstanding Principa
TOTAL DOLLARS IN REPAYMENT :	6,950,053	44,625	0	(Based on Outstanding Principa
TOTAL INSURANCE CLAIM PAYMENTS:	0			
***** = Not Available				
-Actual Numerator Count :	134		Report Count :	134(B Usage
Actual Denominator Count:	842	Actual Default Rate: 15.9	Report Count :	842(D & B Us
INDIVIDUAL PROGRAM TALLY: FFEL:	134/842	DIRECT:	3/20	
Appealed Rate flag: N (D=Direct, I=Indirect, N=No Appeal, U=Unknown)			IC:	0 (Nega
End of Loan Record Detail Report				
-Default Rate Usage 1: D=Denominator, B=Numerator/Denominator, N=Not Used, E=Eligible but not counted				
Default Rate Usage 2: FD=FFEL Denominator, FB=FFEL Numerator/Denominator, DD=Direct Denominator, DB=Direct Nu				
IC=ICR (Negative Amortization Only), N = Not Used, E = Eligible but not counted				

Academic Level Codes	
1	Freshman/First Year
2	Sophomore/Second year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth Year/Other
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional
N	Not Available

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BODY SECTION – LINE 2 LOAN INFORMATION

Lender/Service/ Holder
– that provided loan to the borrower

***Loan Type –**
FFEL or Direct Loan (see code list)

U.S. DEPARTMENT OF EDUCATION
NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
REPORT YEAR XXX OFFICIAL LOAN RECORD DETAIL REPORT (SCHOOL)

***Usage**
Usage 1 – identifies how the borrower is used in the school's cohort default rate calculation.
Usage 2 – identifies how the borrower is counted in each individual loan program

Organization ID Number: Peachum Tech
State: Iowa
Postal Code: 12345
Program Type: FFEL

SSN	Last Name	First/M.I.	D.O.B	School	Begin Date	CLASS End Date	Academic Level	
0001-01-0001	CHARM	JIM K	06/30/1977	00XXXXXX	09/01/1999	05/30/2000	1	
8888888888	9999999999	SF	RP	00/00/0000	10/31/2002	\$ 2,625	667	
0001-01-0001	CHARM	JIM K	06/30/1977	00XXXXXX	09/01/2000	04/30/2001	3	
8888888888	9999999999	SU	RP	00/00/0000	10/31/2002	\$ 5,500	667	
0002-01-0001	XU	DENZEL A	10/01/1973	00XXXXXX	01/12/2000	05/12/2000	2	
0101 0101		D1	DU	IX	12/17/2003	11/02/2002	\$ 3,500	0101
0003-00-0001	Jackson	MARK R	10/29/1983	00XXXXXX	08/22/2002	05/09/2003	1	
0101 0101		D1	DA		00/00/0000	06/14/2003	\$ 2,625	0101

FFEL	DIRECT	DUAL
TOTAL DOLLARS IN DEFAULT	7,875	
TOTAL DOLLARS IN REPAYMENT	44,625	

***Default/Neg Am Date** - the date a guaranty agency paid a default claim to a lender (claim paid date) on a FFEL or the day a Direct Loan or FFEL purchased by the Department is considered in default either because the borrower has defaulted (default date) or met the other specified condition. This date determines if the loan is included in the numerator of the cohort default rate calculation.

***Repay Date** – date the borrower entered into repayment on the loan. This date determines if the borrower is included in the denominator of the cohort default rate calculation.

***Guarantor/Service/er** - the data manager responsible for the loan. See data manager addresses at: fap.ed.gov/DefaultManagement

Guaranty Loan/Date – date that the guaranty agency insured a FFEL or the first date of disbursement for a Direct Loan.

Enrollment Status Code— borrower's enrollment status at time the rate was calculated.

Enrollment Status Date — last date the borrower's enrollment status changed. If no date is available, the data manager may use 01/01/1900. (Note that the enrollment status code and date may reflect subsequent enrollment at a different school rather than borrower's enrollment at the school listed on the LRDR.)

*** These fields are the ones most often cited in challenges and adjustments.**

Loan Type Codes	
CL	FFEL Consolidated Loan
D0	Direct Stafford Subsidized (SULA Eligible)
D1	Direct Subsidized Loan
D2	Direct Unsubsidized Loan
D4	Direct PLUS Loan
D5	Direct Unsubsidized Consolidation Loan
D6	Direct Subsidized Consolidation Loan
D7	Direct PLUS Consolidation Loan
D9	Direct Consolidated Subsidized (SULA Eligible)
PL	FFEL PLUS Loan
RF	FFEL Refinanced Loan
SF	FFEL Subsidized Stafford Loan

Claim Reason Codes	
BC	FFEL Bankruptcy, Chapter 13
BO	FFEL Bankruptcy, Other
CS	FFEL Closed School
DE	FFEL Death
DF	FFEL Default
DI	FFEL Disability
EX	FFEL Exempt
FC	FFEL False Certification
FR	Fraud
ID	Identity Theft
IN	Income Contingent Negative Amortization
IX	Direct Loan, Defaulted Loan

Enrollment Status Codes	
A	Approved leave of absence
D	Deceased
F	Full-time
G	Graduated
H	Half-time or more, but less than full-time
L	Less than half-time
N	NSLDS Updated
Q	Three-Quarter Time
W	Withdrawn
X	Never attended
Z	No record found

Usage 1 Codes	
D	Denominator only
B	Both Numerator and Denominator
N	Not Used
E	Eligible, but not counted

Usage 2 Codes		
Code	Program	
FD	FFEL	Denominator
FB	FFEL	Numerator and Denominator
DD	Direct Loan	Denominator
DB	Direct Loan	Numerator and Denominator
N	FFEL/Direct Loan	Not included in the cohort default rate calculation
E	FFEL/Direct Loan	Eligible, but not counted or used in the cohort default rate calculation

Loan Status Codes			
AL	Abandoned Loan	DX	Defaulted, Six Consecutive Payments
BC	Bankruptcy Claim, Discharged	DZ	Defaulted, Six Consecutive Payments, Then Missed Payment
BK	Bankruptcy Claim, Active	FB	Forbearance
		FX	Fraud
		FR	Fraud
CA	Canceled	FC	False Certification Discharge
CS	Closed School Discharge	IA	Loan Originated
DA	Deferred	ID	In School or Grace Period
DB	Defaulted, Then Bankrupt, Active, Chapter 13	IG	In Grace Period
DC	Defaulted, Compromise	IM	In Military Grace
		IP	In Post- Deferment
DD	Defaulted, Then Died	OD	Defaulted, Then Bankrupt, Discharged, Other
DE	Death	PC	Paid in Full Through Consolidation Loan
DF	Defaulted, Unresolved	PF	Paid in Full
DI	Disability	PM	Presumed Paid in Full
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13	PN	Non-Defaulted, Paid in Full Through Consolidation Loan
DL	Defaulted, In Litigation	RF	Refinanced
DN	Defaulted, Paid in Full Through Consolidation Loan	RP	In Repayment
DO	Defaulted, Then Bankrupt, Active, Other	UA	Temporarily Uninsured-No Default Claim Requested
DP	Defaulted, Paid in Full	UB	Temporarily Uninsured-Default Claim Denied
DR	Defaulted, Loan Included in Roll-Up-Loan	UC	Permanently Uninsured/Unreinsured-No Default Claim Requested
DS	Defaulted, Then Disabled	UD	Permanently Uninsured/Unreinsured-Default Claim Denied
DT	Defaulted, Collection Terminated	UI	Unreinsured
DU	Defaulted Unresolved	XD	Defaulted, Six Consecutive Payments
DW	Defaulted, Write-Off	VA	Disabled Veteran Discharged

SUMMARY – bottom of last page of LRDR

	FFEL	DIRECT	DUAL	
TOTAL DOLLARS IN DEFAULT :	1,071,266	7,875	0	(Based on Outstanding Principal Balance)
TOTAL DOLLARS IN REPAYMENT :	6,950,053	44,625	0	(Based on Outstanding Principal Balance)
TOTAL INSURANCE CLAIM PAYMENTS:	0			
***** = Not Available				
-Actual Numerator Count :	134			Report Count : 129(B Usage 1 Codes only)
-Actual Denominator Count:	842			Report Count : 837(D & B Usage 1 Codes)
INDIVIDUAL PROGRAM TALLY:	FFEL: 134/842	DIRECT: 7/842	DUAL: 0/842	
Appealed Rate flag: N (D=Direct, I=Indirect, N=No Appeal, U=Unknown)				IC: 0 (Negative Amortization Only)
End of Loan Record Detail Report				
Report Generation Date: XX/XX/05				
-Default Rate Usage 1: D=Denominator, B=Numerator/Denominator, N=Not Used, E=Eligible but not counted				
-Default Rate Usage 2: FD=FFEL Denominator, FB=FFEL Numerator/Denominator, DD=Direct Denominator, DB=Direct Numerator/Denominator, IC=ICR (Negative Amortization Only), N = Not Used, E = Eligible but not counted				
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Total Dollars in Default – total outstanding principal balance (including any interest that has accrued on the loan since it went into default) for the defaulted loans that are included in the CDR calculation.

Total Dollars in Repayment – total dollar volume for loans that have entered repayment during the cohort fiscal year in question.

Total Insurance Claim Payments – actual amount of guaranty agency claims paid to lenders on FFELs.

Because the Total Dollars in Default includes interest, this figure will not match the Total Insurance Claim Payments, which does not include interest.

Actual Numerator Count – total number of unduplicated borrowers included in the numerator of the CDR calculation.

Actual Denominator Count – Is the total number of unduplicated borrowers included in the denominator of the CDR calculation.

Actual Default Rate – based on one cohort fiscal year of data, which is, in most cases the school's cohort default rate. However, if a school has 29 or fewer borrowers entering repayment in the CDR calculation or if the school has a combined, substituted, or merged cohort default rate, the actual default rate will not reflect the school's cohort default rate.

Report Count/ Numerator –unduplicated borrowers listed on the LRDR with a “B” in the Usage 1 field.

Report Count/Denominator – unduplicated borrowers listed on the LRDR with a “D” or “B” in the Usage 1 field.

NOTE: the Report Count may differ from the Actual Count if rate has changed due to adjustment/appeal. The Actual Count will reflect adjustment/ appeal changes.

Individual Program Tally – the number of borrowers identified with each loan program and the number of those borrowers who have defaulted or met the other specified condition. These fields are purely informational and do not reflect the school's cohort default rate.

Appealed Rate Flag –
(D) Direct = School's cohort default rate altered due to the school's adjustment/appeal
(I) Indirect = School's cohort default rate altered due to an adjustment/appeal filed by a different school in a combination/substitution/merger
(N) No Appeal = School's cohort default default rate not altered by an adjustment/appeal
(U) Unknown = Adjustment/appeal status unknown for a cohort default rate prior to FY 1993.

Income Contingent – this field is no longer used.