

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	<b>Credit Supplement</b>												
2	<i>Common Record Work Group</i>												
3	Common Record Layout												
4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
7													
42	<b>DETAIL</b>												
43	<b>Record Code:</b> The value identifying the Disbursement @1 Detail Record. This field must contain the constant @1.	2	X(002)	Y			The value identifying the Supplemental Borrower Information	2	X(002)		RecCode		Field must contain the constant: @4
44	Alternate Loan Layout Owner Code	1	X(001)	Y			Alternate Loan Layout Owner Code	1	X(001)		AltLoanLayoutOwnerCode		Field must contain the constant: 05
45	Alternate Loan Layout Identifier Code	1	x(001)	Y			Alternate Loan Layout Identifier Code						

	A	B	C	D	E	F	G	H	I	J	K	L	M
4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
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6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
46	Borrower's total Federal Stafford loan debt prior to this loan period, as known by the sending organization.	5	9(005)	Y			Borrower's total Federal Stafford loan debt prior to this loan period, as known by the sending organization.	5	9(005)	Y	FedStaffordLoanDebt		Whole dollars, no cents.
47	Borrower's total Federal Supplemental Loans for Students (SLS) debt prior to this loan period, as known by the sending organization.	5	9(005)	Y			Borrower's total Federal Supplemental Loans for Students (SLS) debt prior to this loan period, as known by the sending organization.	5	9(005)	Y	FedSLSDebt		Whole dollars, no cents.
48	Borrower's total Health Education Assistance Loan (HEAL) debt prior to this loan period, as known by the sending organization.	6	9(006)	Y			Borrower's total Health Education Assistance Loan (HEAL) debt prior to this loan period, as known by the sending organization.		9(006)	Y	HEALDebt		Whole dollars, no cents.
49	Borrower's total Perkins loan debt prior to this loan period, as known by the sending organization.	5	9(005)	Y			Borrower's total Perkins loan debt prior to this loan period, as known by the sending organization.	5	9(005)		PerkinsDebt		Whole dollars, no cents.

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		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
50	Borrower's total other student educational loan debt prior to this loan period (not included in fields 4-7), as known by the sending organization. This amount includes both federal and alternative loans.	6	9(006)	Y			Borrower's total other student educational loan debt prior to this loan period (not included in fields 4-7), as known by the sending organization. This amount includes both federal and alternative loans.	6	9(006)		OtherDebt		Whole dollars, no cents.
51	Borrower's total other student educational loan debt for this loan period, as known by the sending organization. This amount includes both federal and alternative loans.	7	9(007)	Y			Borrower's total other student educational loan debt for this loan period, as known by the sending organization. This amount includes both federal and alternative loans.	7	9(007)		OtherLoansThisPeriod		Whole dollars, no cents.
52	Code indicating if the borrower has been granted credit under a different name.	2	x(002)	Y			Code indicating if the borrower has been granted credit under a different name.	2	x(002)	Y	CreditUnderDiffNameCode		Y = Yes, the borrower has been granted credit under a different name N = No, the borrower has not been granted credit under a different name
53	Last name of cosigner # 1	35	X(035)	Y			Last name of cosigner # 1	35	X(035)	Y	Cos1LastName		

	A	B	C	D	E	F	G	H	I	J	K	L	M		
4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name				
5	<b>CommonLine 5.0 Draft</b>														
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>								
54	First name of cosigner # 1	12	X(012)	Y			First name of cosigner # 1	12	X(012)	Y	Cos1FirstName				
55	Middle initial of cosigner # 1	1	X(001)	Y			Middle initial of cosigner # 1	1	X(001)	Y	Cos1MiddleInitial				
56	First cosigner's Social Security	9	X(009)	Y			First cosigner's Social Security Number.	9	X(009)	Y	Cos1SSN				
57	Code indicating first cosigner's citizenship status.	1	X(001)	Y			Code indicating first cosigner's citizenship status.	1	X(001)	Y	Cos1USCitznStatusCode		1 = The cosigner is one of the following: — U.S. citizen — U.S. National — Permanent resident of Palau 2 = The cosigner is an eligible non-citizen meeting the approved citizenship status guidelines.		
58	First line of first cosigner's last known address.	30	x(030)	Y			First line of first cosigner's last known address.	30	x(030)	Y	Cos1Addr1				
59	Second line of first cosigner's last known address.	30	x(030)				Second line of first cosigner's last known address.	30	x(030)		Cos1Addr2				
60	City of the first cosigner's last known address.	24	x(024)	Y			City of the first cosigner's last known address.	24	x(024)	Y	Cos1City		If address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.		

	A	B	C	D	E	F	G	H	I	J	K	L	M
4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
61	State abbreviation of the first cosigner's last known address.	2	x(002)	Y			State abbreviation of the first cosigner's last known address.	2	x(002)	Y	Cos1State		If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.
62	Zip code of the first cosigner's last known address.	5	x(005)	Y			Zip code of the first cosigner's last known address.	5	x(005)	Y	Cos1ZipCode		
63	Zip code extension of the first cosigner's last known address.	4	x(004)				Zip code extension of the first cosigner's last known address.	4	x(004)		Cos1ZipCodeSuffix		

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5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
64	First cosigner's last known home telephone number.	10	x(010)	Y			First cosigner's last known home telephone number.	10	x(010)		Cos1PhoneNumber		Includes the 3-digit area code and 7-digit telephone number.
65	Code indicating if the signature of the first cosigner is present.	10	x(010)	Y			Code indicating if the signature of the first cosigner is present.	10	x(010)		Cos1SignatureCode		
66	Last name of cosigner # 2	35	x(035)	Y			Last name of cosigner # 2	35	x(035)	Y	Cos2LastName		
67	First name of cosigner # 2	12	x9(012)	Y			First name of cosigner # 2	12	x9(012)	y	Cos2FirstName		

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4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
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6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
68	Middle initial of cosigner # 2	1	x9(001)				Middle initial of cosigner # 2	1	x9(001)		Cos2MiddleInitial		
69	Second cosigner's Social Security Number.	9	x(009)	Y			Second cosigner's Social Security Number.	9	x(009)		Cos2SSN		
70	Code indicating second cosigner's citizenship status.	1	x(001)				Code indicating second cosigner's citizenship status.	1	x(001)		Cos2USCitznStatusCode		1 = The cosigner is one of the following: U.S. citizen                      — U.S. National                      — Permanent resident of Palau                      2 = The cosigner is an eligible non-citizen meeting the approved citizenship status guidelines.
71	First line of second cosigner's last known address.	30	x(030)	Y			First line of second cosigner's last known address.	30	x(030)		Cos2Addr1		

	A	B	C	D	E	F	G	H	I	J	K	L	M
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4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
72	Second line of second cosigner's last known address.	30	x(030)				Second line of second cosigner's last known address.	30	x(030)		Cos2Addr2		
73	City of the second cosigner's last known address.	24	x(024)	Y			City of the second cosigner's last known address.	24	x(024)		x(024)		If address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.
74	State abbreviation of the second cosigner's last known address.	2	x(002)				State abbreviation of the second cosigner's last known address.	2	x(002)		Cos2State		
75	Zip code of the second cosigner's last known address.	2	x(002)	Y			Zip code of the second cosigner's last known address.	2	x(002)		Cos2ZipCode		

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4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
5	CommonLine 5.0 Draft												
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
76	Zip code extension of the second cosigner's last known address.	4	x(004)				Zip code extension of the second cosigner's last known address.	4	x(004)		Cos2ZipCodeSuffix		
77	Second cosigner's last known home telephone number.	10	x(010)	Y			Second cosigner's last known home telephone number.	10	x(010)		Cos2PhoneNumber		
78	Code indicating if the signature of the second cosigner is present.	1	x(001)	Y			Code indicating if the signature of the second cosigner is present.	1	x(001)		Cos2SignatureCode		
79	Total income earned by the borrower from his or her primary employment.	7	9(007)	Y			Total income earned by the borrower from his or her primary employment.	7	9(007)		CustGrossAnnualSalary		Whole dollars, no cents.

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5	CommonLine 5.0 Draft												
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
80	Total income earned by the borrower from sources other than his or her primary employment.	7	9(007)	Y			Total income earned by the borrower from sources other than his or her primary employment.	7	9(007)		CustOtherIncome		Whole dollars, no cents.
81	Total income earned by cosigner # 1 from sources other than his or her primary employment.	7	9(007)	Y			Total income earned by cosigner # 1 from sources other than his or her primary employment.	7	9(007)		Cos1GrossAnnualSalary		Whole dollars, no cents.
82	Total income earned by cosigner # 2 from sources other than his or her primary employment.	7	n(007)	Y			Total income earned by cosigner # 2 from sources other than his or her primary employment.	7	n(007)		Cos1OtherIncome		Whole dollars, no cents.
83	Total income earned by cosigner # 1 from sources other than his or her primary employment.	7	9(007)	y			Total income earned by cosigner # 1 from sources other than his or her primary employment.	7	9(007)		Cos2GrossAnnualSalary		Whole dollars, no cents.
84	Total income earned by cosigner # 2 from sources other than his or her primary employment.	7	9(007)	y			Total income earned by cosigner # 2 from sources other than his or her primary employment.	7	9(007)		Cos2OtherIncome		Whole dollars, no cents.

	A	B	C	D	E	F	G	H	I	J	K	L	M
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4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
85	Field indicating the foreign postal code of the first cosigner's last known address.	14	x(014)				Field indicating the foreign postal code of the first cosigner's last known address.	14	x(014)		Cos1ForPostCode		
86	Field indicating the foreign postal code of the second cosigner's last known address.	14	x(014)				Field indicating the foreign postal code of the second cosigner's last known address.	14	x(014)		Cos2ForPostCode		
87	Student's major field of study.	15	x(015)				Student's major field of study.	15	x(015)		StdntMajor		

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4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
88	First cosigner's date of birth.	x(008)		y			First cosigner's date of birth.		x(008)		Cos1DtOfBirth		
89	Abbreviation for the state that issued the first cosigner's driver's license.	x(002)		y			Abbreviation for the state that issued the first cosigner's driver's license.		x(002)		Cos1DLState		CCYYMMDD format

	A	B	C	D	E	F	G	H	I	J	K	L	M
		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
90	First cosigner's driver's license number.	x(020)					First cosigner's driver's license number.				Cos1DLNum		
91	Second cosigner's date of birth.	8	x(008)	Y			Second cosigner's date of birth.	8	x(008)		Cos2DtOfBirth		
92	Abbreviation for the state that issued the second cosigner's driver's license.	2	x(002)				Abbreviation for the state that issued the second cosigner's driver's license.	2	x(002)		Cos2DLState		

	A	B	C	D	E	F	G	H	I	J	K	L	M
4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name		
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
93	Second cosigner's driver's license number.	x(020)					Second cosigner's driver's license number.		x(020)		Cos2DLNumber		
94	Student's school telephone number.	10	x(010)				Student's school telephone number.	10	x(010)		StdntSchlPhoneNum		Includes the 3-digit area code and 7-digit telephone number.
95	First cosigner's relationship to the student.	1	x(001)				First cosigner's relationship to the student	1	x(001)		Cos1RelationshipToStdnt		E = Employer F = Friend G = Guardian O = Other P = Parent R = Relative S = Sibling
96	A 3-character field that identifies the suffix of the first cosigner's name.	3	x(003)				A 3-character field that identifies the suffix of the first cosigner's name.	3	x(003)		Cos1Sfx		Examples: Jr; Sr; III

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4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
97	Field that indicates the number of years the first cosigner has been at the address indicated.	2	x(002)				Field that indicates the number of years the first cosigner has been at the address indicated.	2	x(002)		Cos1YrAtAddr		
98	Second cosigner's relationship to the student.	1	x(001)				Second cosigner's relationship to the student.	1	x(001)		Cos2RelationshiptoStdnt		
99	A 3-character field that identifies the suffix of the second cosigner's name.	3	x(003)				A 3-character field that identifies the suffix of the second cosigner's name.	3	x(003)		Cos2Sfx		Examples: Jr; Sr; III
100	Field that indicates the number of years the second cosigner has been at the address indicated.	2	x(002)				Field that indicates the number of years the second cosigner has been at the address indicated.	2	x(002)		Cos2YrAtAddr		

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4		Field Length	Field Type	Req?		Field #		Field Length	Field Type	Req?	XML Field Name			
5	<b>CommonLine 5.0 Draft</b>													
6	<b>Proposed Common Record Format (Unverified)</b>													
101	Field that indicates the type of interest rate associated with the loan.	1	x(001)				Field that indicates the type of interest rate associated with the loan.	1	x(001)		IntRateOption		F = Fixed, the interest rate does not change throughout the life of the loan V = Variable, the interest rate changes on a periodic basis over the life of the loan	
102	Type of repayment option requested by the borrower.	1	x(001)				Type of repayment option requested by the borrower.	1	x(001)		RepaymentOptionCode		D = Deferment                      I = Interest only P = Principal and interest	
103	Supplemental field used for a foreign telephone number.	10	x(010)				Supplemental field used for a foreign telephone number.	10	x(010)		Cos1ForPhoneNumPfx		Field may be used in conjunction with Cosigner 1 Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	
104	Supplemental field used for a foreign telephone number.	10	x(010)				Supplemental field used for a foreign telephone number.	10	x(010)		Cos2ForPhoneNumPfx		Field may be used in conjunction with Cosigner 2 Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	

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4													
5													
6	<b>CommonLine 5.0 Draft</b>						<b>Proposed Common Record Format (Unverified)</b>						
105	Value identifying the end of the record.	1	x(001)				Value identifying the end of the record.	1	x(001)		RecTerminator		