

Loan Co-signer Block										
Common Record Work Group										
Common Record Layout										
	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name	
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS
DETAIL										
Record Code: The value identifying the Application Send @1 Detail Record. This field must contain the constant @1.	2	X(002)	Y		Record Code: The value identifying the Application Send @1 Detail Record. This field must contain the constant @1.	2	X(002)		RecCode	May not be required for XML
Borrower/Cosigner Credit Information Indicator: Field that indicates for whom the credit/employment information is specified. S = Self; B = Borrower; 1 = Cosigner 1; 2 = Cosigner 2. <i>Reference @5 Detail Record Addendum</i>	1	X(001)			Borrower/Cosigner Credit Information Indicator: Field that indicates for whom the credit/employment information is specified. S = Self; B = Borrower; 1 = Cosigner 1; 2 = Cosigner 2.	1	X(001)		CustOrCosCreditInfoIndicator	May not be required for XML
Cosigner 1 Last Name: Last name of cosigner # 1 <i>Alternative Loan @4 Detail Record(s) Addendum</i>	35	X(035)			Cosigner 1 Last Name: Last name of cosigner # 1 <i>Alternative Loan @4 Detail Record(s) Addendum</i>	35	X(035)		Cos1LastName	
Cosigner 1 Suffix: A 3-character field that identifies the suffix of the second cosigner's name. Examples: Jr; Sr; III. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	3	X(003)			Cosigner 1 Suffix: A 3-character field that identifies the suffix of the second cosigner's name. Examples: Jr; Sr; III.	3	X(003)		Cos1Sfx	
Cosigner 1 First Name: First name of cosigner # 1. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	12	X(012)			Cosigner 1 First Name: First name of cosigner # 1.	12	X(012)		Cos1FirstName	
Cosigner 1 Middle Initial: Middle initial of cosigner # 1. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	1	X(001)			Cosigner 1 Middle Initial: Middle initial of cosigner # 1.	1	X(001)		Cos1MiddleInitial	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft						Proposed Common Record Format (Unverified)					COMMENTS
Cosigner 1 SSN: First cosigner's Social Security Number. Alternative Loan @4 Detail Record(s) Addendum	9	9(009)			Cosigner 1 SSN: First cosigner's Social Security Number.	9	9(009)		Cos1SSN		
Cosigner 1 Date of Birth: First cosigner's date of birth. CCYYMMDD format. Alternative Loan @4 Detail Record(s) Addendum	8	9(008)			Cosigner 1 Date of Birth: First cosigner's date of birth. CCYYMMDD format.	8	9(008)		Cos1DtOfBirth		
Cosigner 1 Relationship to Student: First cosigner's relationship to the student. E = Employer, F = Friend, G = Guardian, O = Other, P = Parent, R = Relative, S = Sibling. Alternative Loan @4 Detail Record(s) Addendum	1	X(001)			Cosigner 1 Relationship to Student: First cosigner's relationship to the student. E = Employer, F = Friend, G = Guardian, O = Other, P = Parent, R = Relative, S = Sibling.	1	X(001)		Cos1RelationshipToStdnt		
Cosigner 1 U.S. Citizenship Status Code: Code indicating first cosigner's citizenship status. 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. Alternative Loan @4 Detail Record(s) Addendum	1	X(001)			Cosigner 1 U.S. Citizenship Status Code: Code indicating first cosigner's citizenship status. 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.	1	X(001)		Cos1USCitznStatusCode		
Cosigner 1 Address (line 1): First line of first cosigner's last known address. Alternative Loan @4 Detail Record(s) Addendum	30	X(030)			Cosigner 1 Address (line 1): First line of first cosigner's last known address.	30	X(030)		Cos1Addr1		
Cosigner 1 Address (line 2): Second line of first cosigner's last known address. Alternative Loan @4 Detail Record(s) Addendum	30	X(030)			Cosigner 1 Address (line 2): Second line of first cosigner's last known address.	30	X(030)		Cos1Addr		
Cosigner 1 City: City of the first cosigner's last known address. 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. Alternative Loan @4 Detail Record(s) Addendum	24	X(024)			Cosigner 1 City: City of the first cosigner's last known address. 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.	24	X(024)		Cos1City		

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 State: State abbreviation of the first cosigner's last known address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	2	X(002)			Cosigner 1 State: State abbreviation of the first cosigner's last known address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.	2	X(002)		Cos1State		
Cosigner 1 Zip Code: Zip code of the first cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	5	9(005)			Cosigner 1 Zip Code: Zip code of the first cosigner's last known address.	9	9(009)		Cos1ZipCode	Combined Zip Code & Zip Code Sfx to be consistant with IFX	
Cosigner 1 Zip Code Suffix: Zip code extension of the first cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	4	9(004)									
Cosigner 1 Foreign Postal Code: Field indicating the foreign postal code of the first cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	14	X(014)			Cosigner 1 Foreign Postal Code: Field indicating the foreign postal code of the first cosigner's last known address.	14	X(014)		Cos1ForPostCode		
Cosigner 1 Years at Address: Field that indicates the number of years the first cosigner has been at the address indicated. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	2	X(002)			Cosigner 1 Years at Address: Field that indicates the number of years the first cosigner has been at the address indicated.	2	X(002)		Cos1YrAtAddr		
Cosigner 1 Telephone Number: First cosigner's last known home telephone number. Includes the 3-digit area code and 7-digit telephone number. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	10	X(010)			Cosigner 1 Telephone Number: First cosigner's last known home telephone number. Includes the 3-digit area code and 7-digit telephone number.	10	X(010)		Cos1PhoneNum		

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Cosigner 1 Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits. Alternative Loan @4 Detail Record(s) Addendum	10	X(010)			Cosigner 1 Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Cosigner 1 Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	10	X(010)		Cos1ForPhoneNumPfx		
Cosigner 1 Previous Address Line 1: First line of the borrower/cosigner's previous address. Used if the borrower/cosigner has been at their current address for less than one year. Alternative Loan @4 Detail Record(s) Addendum	30	X(030)			Cosigner 1 Previous Address Line 1: First line of the borrower/cosigner's previous address. Used if the borrower/cosigner has been at their current address for less than one year.	30	X(030)		Cos1PrevAddr1	Modified for unique XML element	
Cosigner 1 Previous Address Line 2: Second line of the borrower/cosigner's previous address. Reference @5 Detail Record Addendum	30	X(030)			Cosigner 1 Previous Address Line 2: Second line of the borrower/cosigner's previous address.	30	X(030)		Cos1PrevAddr2	Modified for unique XML element	
Cosigner 1 Previous City: City of the borrower/cosigner's previous address. 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. Reference @5 Detail Record Addendum	24	X(024)			Cosigner 1 Previous City: City of the borrower/cosigner's previous address. 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.	24	X(024)		Cos1PrevCity	Modified for unique XML element	
Cosigner 1 Previous State: State abbreviation of the borrower/cosigner's previous address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field. Reference @5 Detail Record Addendum	2	X(002)			Cosigner 1 Previous State: State abbreviation of the borrower/cosigner's previous address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.	2	X(002)		Cos1PrevState	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 Previous Zip: Zip code of borrower/cosigner's previous address. Reference @5 Detail Record Addendum	5	9(005)			Cosigner 1 Previous Zip: Zip code of borrower/cosigner's previous address.	9	9(009)		Cos1PrevZip	Modified for unique XML element Combined Zip Code & Zip Code Sfx to be consistent with IFX	
Cosigner 1 Previous Zip Suffix: Zip code extension of the borrower/cosigner's previous address. Reference @5 Detail Record Addendum	4	9(004)									
Cosigner 1 Driver's License State: Abbreviation for the state that issued the first cosigner's driver's license. Alternative Loan @4 Detail Record(s) Addendum	2	X(002)			Cosigner 1 Driver's License State: Abbreviation for the state that issued the first cosigner's driver's license.	2	X(002)		Cos1DLState		
Cosigner 1 Driver's License Number: First cosigner's driver's license number. Alternative Loan @4 Detail Record(s) Addendum	20	X(020)			Cosigner 1 Driver's License Number: First cosigner's driver's license number.	20	X(020)		Cos1DLNum		
Cosigner 1 Signature Code: Code indicating if the signature of the first cosigner is present. Y = Yes, the signature of the first cosigner is present; N = No, the signature of the first cosigner is not present. Alternative Loan @4 Detail Record(s) Addendum	1	X(001)			Cosigner 1 Signature Code: Code indicating if the signature of the first cosigner is present. Y = Yes, the signature of the first cosigner is present; N = No, the signature of the first cosigner is not present.	1	X(001)		Cos1SignatureCode		
Cosigner 1 Gross Annual Salary: Total income earned by cosigner # 1. Whole dollars, no cents. Alternative Loan @4 Detail Record(s) Addendum	7	9(007)			Cosigner 1 Gross Annual Salary: Total income earned by cosigner # 1. Whole dollars, no cents.	7	9(007)		Cos1GrossAnnualSalary		
Cosigner 1 Other Income: Total income earned by cosigner # 1 from sources other than his or her primary employment. Whole dollars, no cents. Alternative Loan @4 Detail Record(s) Addendum	7	9(007)			Cosigner 1 Other Income: Total income earned by cosigner # 1 from sources other than his or her primary employment. Whole dollars, no cents.	7	9(007)		Cos1OtherIncome		

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 Source of Other Income: Source of the borrower's/cosigner's other income amount. <i>Reference @5 Detail Record Addendum</i>	15	X(015)			Cosigner 1 Source of Other Income: Source of the borrower's/cosigner's other income amount.	15	X(015)		Cos1OtherIncomeSrc	Modified for unique XML element	
Cosigner 1 Monthly Housing Payment: Borrower/cosigner's monthly housing payment amount. Whole dollars, no cents. <i>Reference @5 Detail Record Addendum</i>	5	9(005)			Cosigner 1 Monthly Housing Payment: Borrower/cosigner's monthly housing payment amount. Whole dollars, no cents.	5	9(005)		Cos1MonthlyHousingPmt	Modified for unique XML element	
Cosigner 1 Owner/Rent Indicator: Field that indicates if the borrower/cosigner owns or rents property. O = Own; R = Rent. <i>Reference @5 Detail Record Addendum</i>	1	X(001)			Cosigner 1 Owner/Rent Indicator: Field that indicates if the borrower/cosigner owns or rents property. O = Own; R = Rent.	1	X(001)		Cos1OwnOrRentIndicator	Modified for unique XML element	
Cosigner 1 Self-employed Indicator: Field that indicates if the borrower/cosigner is self-employed. Y = Yes, the borrower/cosigner is self-employed;N = No, the borrower/cosigner is not self-employed. <i>Reference @5 Detail Record Addendum</i>	1	X(001)			Cosigner 1 Self-employed Indicator: Field that indicates if the borrower/cosigner is self-employed. Y = Yes, the borrower/cosigner is self-employed;N = No, the borrower/cosigner is not self-employed.	1	X(001)		Cos1SelfEmployedIndicator	Modified for unique XML element	
Cosigner 1 Employer/Company Name: Name of cosigner's current employer or company. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 1 Employer/Company Name: Name of cosigner's current employer or company.		X(030)		Cos1EmplrOrCompanyName	Modified for unique XML element	
Cosigner 1 Years at Employer: Number of years the borrower/cosigner has been with their current employer. <i>Reference @5 Detail Record Addendum</i>	2	X(002)			Cosigner 1 Years at Employer: Number of years the borrower/cosigner has been with their current employer.	2	X(002)		Cos1YrAtEmplr	Modified for unique XML element	
Cosigner 1 Employer Name: Name of the borrower's/cosigner's last known employer, as indicated on the application. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 1 Employer Name: Name of the borrower's/cosigner's last known employer, as indicated on the application.		X(030)		Cos1EmplrName	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 Position Description: Description of the borrower/cosigner's position at their current place of employment. <i>Reference @5 Detail Record Addendum</i>	26	X(026)			Cosigner 1 Position Description: Description of the borrower/cosigner's position at their current place of employment.	26	X(026)		Cos1PositionDesc	Modified for unique XML element	
Cosigner 1 Employer Address (line 1): First line of the employer's address. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 1 Employer Address (line 1): First line of the employer's address.	30	X(030)		Cos1EmplrAddr1	Modified for unique XML element	
Cosigner 1 Employer Address (line 2): Second line of the employer's address. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 1 Employer Address (line 2): Second line of the employer's address.	30	X(030)		Cos1EmplrAddr2	Modified for unique XML element	
Cosigner 1 Employer City: City of the employer's address. 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. <i>Reference @5 Detail Record Addendum</i>	24	X(024)			Cosigner 1 Employer City: City of the employer's address. 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.	24	X(024)		Cos1EmplrCity	Modified for unique XML element	
Cosigner 1 Employer State: State abbreviation of the employer's address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field. <i>Reference @5 Detail Record Addendum</i>	2	X(002)			Cosigner 1 Employer State: State abbreviation of the employer's address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.	2	X(002)		Cos1EmplrState	Modified for unique XML element	
Cosigner 1 Employer Zip Code: Zip code of the employer's address. <i>Reference @5 Detail Record Addendum</i>	5	9(005)			Cosigner 1 Employer Zip Code: Zip code of the employer's address.	9	9(009)		Cos1EmplrZipCode	Modified for unique XML element Combined Zip Code & Zip Code Sfx to be consistant with IFX	
Cosigner 1 Employer Zip Code Suffix: Zip code extension of the employer's address. <i>Reference @5 Detail Record Addendum</i>	4	9(004)									

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 Employer Telephone Number: Employer's telephone number. Includes the 3-digit area code and 7-digit telephone number. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 1 Employer Telephone Number: Employer's telephone number. Includes the 3-digit area code and 7-digit telephone number.		X(010)		Cos1EmplrPhoneNum	Modified for unique XML element	
Cosigner 1 Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 1 Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	10	X(010)		Cos1EmplrForPhoneNumPfx	Modified for unique XML element	
Cosigner 1 Previous Employer: Name of the borrower/cosigner's previous employer. Used if the borrower/cosigner has been at their current place of employment for less than two years. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 1 Previous Employer: Name of the borrower/cosigner's previous employer. Used if the borrower/cosigner has been at their current place of employment for less than two years.	30	X(030)		Cos1PrevEmplr	Modified for unique XML element	
Cosigner 1 Previous Position Description: Description of the borrower/cosigner's position at their previous place of employment. Used if the borrower/cosigner has been at their current place of employment for less than two years. <i>Reference @5 Detail Record Addendum</i>	26	X(026)			Cosigner 1 Previous Position Description: Description of the borrower/cosigner's position at their previous place of employment. Used if the borrower/cosigner has been at their current place of employment for less than two years.	26	X(026)		Cos1PrevPositionDesc	Modified for unique XML element	
Cosigner 1 Previous Employer Telephone Number: Borrower/cosigner's previous employer telephone number. Includes the 3-digit area code and 7-digit telephone number. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 1 Previous Employer Telephone Number: Borrower/cosigner's previous employer telephone number. Includes the 3-digit area code and 7-digit telephone number.	10	X(010)		Cos1PrevEmplrPhoneNum	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 1 Previous Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 1 Previous Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	10	X(010)		Cos1PrevEmplrForPhoneNumPfx	Modified for unique XML element	
Cosigner 2 Last Name: Last name of cosigner # 2. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	35	X(035)			Cosigner 2 Last Name: Last name of cosigner # 2.	35	X(035)		Cos2LastName		
Cosigner 2 Suffix: A 3-character field that identifies the suffix of the second cosigner's name. Examples: Jr; Sr; III. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	3	X(003)			Cosigner 2 Suffix: A 3-character field that identifies the suffix of the second cosigner's name. Examples: Jr; Sr; III.	3	X(003)		Cos2Sfx		
Cosigner 2 First Name: First name of cosigner # 2. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	12	X(012)			Cosigner 2 First Name: First name of cosigner # 2.	12	X(012)		Cos2FirstName		
Cosigner 2 Middle Initial: Middle initial of cosigner # 2. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	1	X(001)			Cosigner 2 Middle Initial: Middle initial of cosigner # 2.	1	X(001)		Cos2MiddleInitial		
Cosigner 2 SSN: Second cosigner's Social Security Number. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	9	9(009)			Cosigner 2 SSN: Second cosigner's Social Security Number.	9	9(009)		Cos2SSN		
Cosigner 2 Date of Birth: Second cosigner's date of birth. CCYYMMDD format. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	8	9(008)			Cosigner 2 Date of Birth: Second cosigner's date of birth. CCYYMMDD format.	8	9(008)		Cos2DtOfBirth		

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Relationship to Student: Second cosigner's relationship to the student. E = Employer, F = Friend, G = Guardian, O = Other, P = Parent, R = Relative, S = Sibling. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	1	X(001)			Cosigner 2 Relationship to Student: Second cosigner's relationship to the student. E = Employer, F = Friend, G = Guardian, O = Other, P = Parent, R = Relative, S = Sibling.	1	X(001)		Cos2RelationshipToStdnt		
Cosigner 2 U.S. Citizenship Status Code: Code indicating second cosigner's citizenship status. 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. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	1	X(001)			Cosigner 2 U.S. Citizenship Status Code: Code indicating second cosigner's citizenship status. 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.	1	X(001)		Cos2USCitznStatusCode		
Cosigner 2 Address (line 1): First line of second cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	30	X(030)			Cosigner 2 Address (line 1): First line of second cosigner's last known address.	30	X(030)		Cos2Addr1		
Cosigner 2 Address (line 2): Second line of second cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	30	X(030)			Cosigner 2 Address (line 2): Second line of second cosigner's last known address.	30	X(030)		Cos2Addr		
Cosigner 2 City: City of the second cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	24	X(024)			Cosigner 2 City: City of the second cosigner's last known address.	24	X(024)		Cos2City		
Cosigner 2 State: State abbreviation of the second cosigner's last known address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	2	X(002)			Cosigner 2 State: State abbreviation of the second cosigner's last known address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.	2	X(002)		Cos2State		

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Zip Code: Zip code of the second cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	5	9(005)			Cosigner 2 Zip Code: Zip code of the second cosigner's last known address.	9	9(009)		Cos2ZipCode	Combined Zip Code & Zip Code Sfx to be consistent with IFX	
Cosigner 2 Zip Code Suffix: Zip code extension of the second cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	4	9(004)									
Cosigner 2 Foreign Postal Code: Field indicating the foreign postal code of the second cosigner's last known address. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	14	X(014)			Cosigner 2 Foreign Postal Code: Field indicating the foreign postal code of the second cosigner's last known address.	14	X(014)		Cos2ForPostCode		
Cosigner 2 Years at Address: Field that indicates the number of years the second cosigner has been at the address indicated. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	2	X(002)			Cosigner 2 Years at Address: Field that indicates the number of years the second cosigner has been at the address indicated.	2	X(002)		Cos2YrAtAddr		
Cosigner 2 Telephone Number: Second cosigner's last known home telephone number. Includes the 3-digit area code and 7-digit telephone number. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	10	X(010)			Cosigner 2 Telephone Number: Second cosigner's last known home telephone number. Includes the 3-digit area code and 7-digit telephone number.	10	X(010)		Cos2PhoneNum		
Cosigner 2 Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Cosigner 2 Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	10	X(010)			Cosigner 2 Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Cosigner 2 Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	10	X(010)		Cos2ForPhoneNumPfx		

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Previous Address Line 1: First line of the borrower/cosigner's previous address. Used if the borrower/cosigner has been at their current address for less than one year. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 2 Previous Address Line 1: First line of the borrower/cosigner's previous address. Used if the borrower/cosigner has been at their current address for less than one year.	30	X(030)		Cos2PrevAddr1	Modified for unique XML element	
Cosigner 2 Previous Address Line 2: Second line of the borrower/cosigner's previous address. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 2 Previous Address Line 2: Second line of the borrower/cosigner's previous address.	30	X(030)		Cos2PrevAddr2	Modified for unique XML element	
Cosigner 2 Previous City: City of the borrower/cosigner's previous address. 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. <i>Reference @5 Detail Record Addendum</i>	24	X(024)			Cosigner 2 Previous City: City of the borrower/cosigner's previous address. 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.	24	X(024)		Cos2PrevCity	Modified for unique XML element	
Cosigner 2 Previous State: State abbreviation of the borrower/cosigner's previous address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field. <i>Reference @5 Detail Record Addendum</i>	2	X(002)			Cosigner 2 Previous State: State abbreviation of the borrower/cosigner's previous address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.	2	X(002)		Cos2PrevState	Modified for unique XML element	
Cosigner 2 Previous Zip: Zip code of borrower/cosigner's previous address. <i>Reference @5 Detail Record Addendum</i>	5	9(005)			Cosigner 2 Previous Zip: Zip code of borrower/cosigner's previous address.	9	9(009)		Cos2PrevZip	Modified for unique XML element Combined Zip Code & Zip Code Sfx to be consistant with IFX	
Cosigner 2 Previous Zip Suffix: Zip code extension of the borrower/cosigner's previous address. <i>Reference @5 Detail Record Addendum</i>	4	9(004)									

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Driver's License State: Abbreviation for the state that issued the second cosigner's driver's license. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	2	X(002)			Cosigner 2 Driver's License State: Abbreviation for the state that issued the second cosigner's driver's license.	2	X(002)		Cos2DLState		
Cosigner 2 Driver's License Number: Second cosigner's driver's license number. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	20	X(020)			Cosigner 2 Driver's License Number: Second cosigner's driver's license number.	20	X(020)		Cos2DLNum		
Cosigner 2 Signature Code: Code indicating if the signature of the second cosigner is present. Y = Yes, the signature of the first cosigner is present; N = No, the signature of the first cosigner is not present. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	1	X(001)			Cosigner 2 Signature Code: Code indicating if the signature of the second cosigner is present. Y = Yes, the signature of the first cosigner is present; N = No, the signature of the first cosigner is not present.	1	X(001)		Cos2SignatureCode		
Cosigner 2 Gross Annual Salary: Total income earned by cosigner # 2. Whole dollars, no cents. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	7	9(007)			Cosigner 2 Gross Annual Salary: Total income earned by cosigner # 2. Whole dollars, no cents.	7	9(007)		Cos2GrossAnnualSalary		
Cosigner 2 Other Income: Total income earned by cosigner # 2 from sources other than his or her primary employment. Whole dollars, no cents. <i>Alternative Loan @4 Detail Record(s) Addendum</i>	7	9(007)			Cosigner 2 Other Income: Total income earned by cosigner # 2 from sources other than his or her primary employment. Whole dollars, no cents.	7	9(007)		Cos2OtherIncome		
Cosigner 2 Source of Other Income: Source of the borrower's/cosigner's other income amount. <i>Reference @5 Detail Record Addendum</i>	15	X(015)			Cosigner 2 Source of Other Income: Source of the borrower's/cosigner's other income amount.	15	X(015)		Cos2OtherIncomeSrc	Modified for unique XML element	
Cosigner 2 Monthly Housing Payment: Borrower/cosigner's monthly housing payment amount. Whole dollars, no cents. <i>Reference @5 Detail Record Addendum</i>	5	9(005)			Cosigner 2 Monthly Housing Payment: Borrower/cosigner's monthly housing payment amount. Whole dollars, no cents.	5	9(005)		Cos2MonthlyHousingPmt	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Owner/Rent Indicator: Field that indicates if the borrower/cosigner owns or rents property. O = Own; R = Rent. Reference @5 Detail Record Addendum	1	X(001)			Cosigner 2 Owner/Rent Indicator: Field that indicates if the borrower/cosigner owns or rents property. O = Own; R = Rent.	1	X(001)		Cos2OwnOrRentIndicator	Modified for unique XML element	
Cosigner 2 Self-employed Indicator: Field that indicates if the borrower/cosigner is self-employed. Y = Yes, the borrower/cosigner is self-employed;N = No, the borrower/cosigner is not self-employed. Reference @5 Detail Record Addendum	1	X(001)			Cosigner 2 Self-employed Indicator: Field that indicates if the borrower/cosigner is self-employed. Y = Yes, the borrower/cosigner is self-employed;N = No, the borrower/cosigner is not self-employed.	1	X(001)		Cos2SelfEmployedIndicator	Modified for unique XML element	
Cosigner 2 Employer/Company Name: Name of cosigner's current employer or company. Reference @5 Detail Record Addendum	30	X(030)			Cosigner 2 Employer/Company Name: Name of cosigner's current employer or company.	30	X(030)		Cos2EmplrOrCompanyName	Modified for unique XML element	
Cosigner 2 Years at Employer: Number of years the borrower/cosigner has been with their current employer. Reference @5 Detail Record Addendum	2	X(002)			Cosigner 2 Years at Employer: Number of years the borrower/cosigner has been with their current employer.	2	X(002)		Cos2YrAtEmplr	Modified for unique XML element	
Cosigner 2 Employer Name: Name of the borrower's/cosigner's last known employer, as indicated on the application. Reference @5 Detail Record Addendum	30	X(030)			Cosigner 2 Employer Name: Name of the borrower's/cosigner's last known employer, as indicated on the application.	30	X(030)		Cos2EmplrName	Modified for unique XML element	
Cosigner 2 Position Description: Description of the borrower/cosigner's position at their current place of employment. Reference @5 Detail Record Addendum	26	X(026)			Cosigner 2 Position Description: Description of the borrower/cosigner's position at their current place of employment.	26	X(026)		Cos2PositionDesc	Modified for unique XML element	
Cosigner 2 Employer Address (line 1): First line of the employer's address. Reference @5 Detail Record Addendum	30	X(030)			Cosigner 2 Employer Address (line 1): First line of the employer's address.	30	X(030)		Cos2EmplrAddr1	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Employer Address (line 2): Second line of the employer's address. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 2 Employer Address (line 2): Second line of the employer's address.	30	X(030)		Cos2EmplrAddr1	Modified for unique XML element	
Cosigner 2 Employer City: City of the employer's address. 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. <i>Reference @5 Detail Record Addendum</i>	24	X(024)			Cosigner 2 Employer City: City of the employer's address. 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.	24	X(024)		Cos2EmplrCity	Modified for unique XML element	
Cosigner 2 Employer State: State abbreviation of the employer's address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field. <i>Reference @5 Detail Record Addendum</i>	2	X(002)			Cosigner 2 Employer State: State abbreviation of the employer's address. If the address is in a territory or foreign country, the abbreviation for that location or FC should appear in this field.	2	X(002)		Cos2EmplrState	Modified for unique XML element	
Cosigner 2 Employer Zip Code: Zip code of the employer's address. <i>Reference @5 Detail Record Addendum</i>	5	9(005)			Cosigner 2 Employer Zip Code: Zip code of the employer's address.	9	9(009)		Cos2EmplrZipCode	Modified for unique XML element Combined Zip Code & Zip Code Sfx to be consistent with IFX	
Cosigner 2 Employer Zip Code Suffix: Zip code extension of the employer's address. <i>Reference @5 Detail Record Addendum</i>	4	9(004)									
Cosigner 2 Employer Telephone Number: Employer's telephone number. Includes the 3-digit area code and 7-digit telephone number. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 2 Employer Telephone Number: Employer's telephone number. Includes the 3-digit area code and 7-digit telephone number.	10	X(010)		Cos2EmplrPhoneNum	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Cosigner 2 Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 2 Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	10	X(010)		Cos2EmplrForPhoneNumPfx	Modified for unique XML element	
Cosigner 2 Previous Employer: Name of the borrower/cosigner's previous employer. Used if the borrower/cosigner has been at their current place of employment for less than two years. <i>Reference @5 Detail Record Addendum</i>	30	X(030)			Cosigner 2 Previous Employer: Name of the borrower/cosigner's previous employer. Used if the borrower/cosigner has been at their current place of employment for less than two years.	30	X(030)		Cos2PrevEmplr	Modified for unique XML element	
Cosigner 2 Previous Position Description: Description of the borrower/cosigner's position at their previous place of employment. Used if the borrower/cosigner has been at their current place of employment for less than two years. <i>Reference @5 Detail Record Addendum</i>	26	X(026)			Cosigner 2 Previous Position Description: Description of the borrower/cosigner's position at their previous place of employment. Used if the borrower/cosigner has been at their current place of employment for less than two years.	26	X(026)		Cos2PrevPositionDesc	Modified for unique XML element	
Cosigner 2 Previous Employer Telephone Number: Borrower/cosigner's previous employer telephone number. Includes the 3-digit area code and 7-digit telephone number. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 2 Previous Employer Telephone Number: Borrower/cosigner's previous employer telephone number. Includes the 3-digit area code and 7-digit telephone number.	10	X(010)		Cos2PrevEmplrPhoneNum	Modified for unique XML element	
Cosigner 2 Previous Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits. <i>Reference @5 Detail Record Addendum</i>	10	X(010)			Cosigner 2 Previous Employer Foreign Telephone Number Prefix: Supplemental field used for a foreign telephone number. Field may be used in conjunction with Telephone Number Field to accommodate foreign telephone numbers which may exceed 10 digits.	10	X(010)		Cos2PrevEmplrForPhoneNumPfx	Modified for unique XML element	

	Field Length	Field Type	Req?	Field #		Field Length	Field Type	Req?	XML Field Name		
CommonLine 5.0 Draft					Proposed Common Record Format (Unverified)					COMMENTS	
Record Terminator: Value identifying the end of the record.	1	X(001)			Record Terminator: Value identifying the end of the record.	1	X(001)		RecTerminator	May not be required for XML	