



LaRS File Transfer Process and Record Layout

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1.0 LaRS Data File Load

This document describes an alternate method of entering the Quarterly Financial Report into the SFA Lender Reporting System (LaRS).

Lender/Service users can use this approach as an alternative method to the on-line LaRS screens to provide financial report information. Once the data file is provided, the information from the data file will be stored in a temporary area where the data on the file can be validated. If the data passes the validation, the data will then be imported into the LaRS Oracle extension application. When the data has been imported, the Lender/Service users can view this information via the on-line LaRS screens.

1.1 Description

File Transfer

Lenders/ Service users will access the LaRS Secure Login Site. The Lender/ Service user will log in to the LaRS application using their assigned User ID and Password. Upon entering LaRS, users will have the option of submitting LaRS via the Web or via FILE TRANSFER. The Lender/Service user will select the FILE TRANSFER option, select the file that should be transferred from their local system, and submit the file via a secure site to a central FMS Server. The invoice-processing program will access the file for processing from this location.

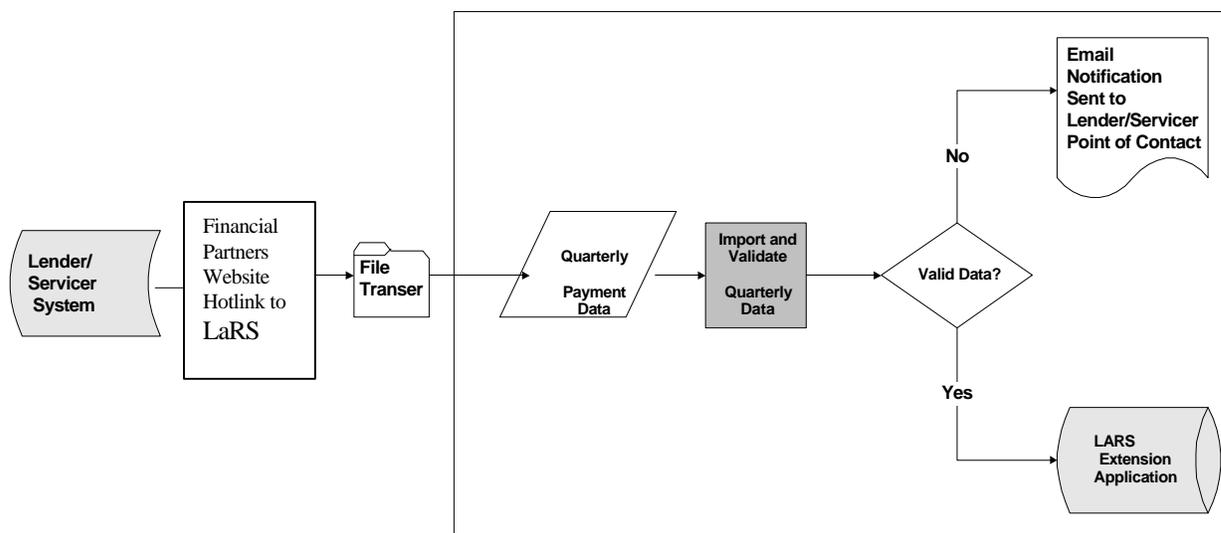
In an effort to provide additional automation, SFA is investigating a more automated approach to file transfer.

1.2 Process Overview

Below is a graphical depiction of the process:



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If the data is valid, calculations are performed, the data is imported into the LaRS application extension, and the invoice is automatically submitted to the ED Financial Partners (the Status is set to “Submitted”). An email is sent to the Lender/ Servicer user and to ED Financial Partners notifying them of a successful submission.

Note: Lender/ Servicer will be allowed to submit only one invoice per quarter. Invoice duplication will be prevented based on the unique key combination of LID, Servicer ID (if applicable), quarter, and year.

Once the data is loaded, the Lender/ Servicer users may view the information using the respective LaRS screen.

1.3 Rejection / Re-Submission

If a file level error was detected (the error checks are further described below), the file will not be loaded into the LaRS Oracle application extension nor will it be submitted to the ED Financial Partners. To resubmit a file, the Lender/ Servicer will follow the same process that they originally used for submitting the file.

1.4 File Level Error Checks

The Lender/ Servicer is responsible for ensuring that correct information is sent to SFA. A file will be rejected for any of the following reasons:

1. File Header information is incorrect.



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2. File Trailer information is incorrect
3. The information entered in the trailer is not consistent with the header information.
4. The file gets corrupted during transmission.
5. The file has the same file name as a previously successfully processed file.

If a file is rejected, the sending organization will receive a notice indicating the incorrect items. If the file is accepted, it will be retained in the SFA archives.

1.5 Invoice Level Error Checks

Although the LaRS Data File Load will perform some validation checks, the Lender/ Servicer is responsible for ensuring that correct information is sent to SFA. Any error will cause the invoice to be rejected. All rejected invoices will be reported back to the Lender/ Servicer for correction and will need to be resubmitted.

Items to assist the Lender/ Servicer in sending valid invoices include:

1. A single file from a Servicer may contain data for multiple LIDs.
2. Validation to prevent duplicate invoices submitted from a Lender/ Servicer (based on unique key Lender ID / Servicer ID, quarter, and year) will occur.
3. If a field is not applicable and the field is an amount field then enter zero for the amount. The number of zeros must be equal to the length of the field.
4. Right justify amount fields, left justify all others. This implies that leading positions are filled with zeros for amount fields.
5. Do not enter dollar signs.
6. Do not enter commas.

1.6 File Extension

The file will be an ASCII file with the extension of TXT.



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2.0 LaRS File Layout

2.1 Contact Information

For additional clarification on the LaRS File Transfer Process, Email LaRS support personnel at: OSFA_LR@ed.gov.

2.2 File Naming Convention

The naming convention for File Transfer file submittals from Lenders/Serviceers for LaRS reports will have a format that uniquely identifies each file. The suggested format is LaRSXXXXXXDDMMYYYY99, where LaRS stands for Lender Reporting System, XXXXXX for the Sender's ID (this will be a LID or Serviceer ID), DDMMYYYY for sending day, month and year, and 99 is the sequence number. The sequence number may be incremented by one for each additional file sent in a given day.

2.3 LaRS Data File Layout

The table contains details about the new file layout.

- 1) **Position:**
 - a) **Start:** Indicates starting position of a data element in the record.
 - b) **End:** Indicates ending position of a data element in the record.
- 2) **Length:** Indicates the length of the data element.
- 3) **Data Element:** Contains the name of the data element.
- 4) **Edit Number:** Contains an SFA only way to identify edits. Lenders and Serviceers should understand and program for the edit and should not rely upon the edit number.
- 5) **Additional Information:** Indicates the rules for populating the field, valid values and edit rules. Also includes rules regarding padding the value.

Note:

If 'N' is the value for the 'Activity' field in the LaRS Report Detail Record Header Layout (RECORD_0), then 'N' should be the values for the other three 'activity' fields, i.e. 'Origination or Activity/Adjustments', 'Interest Activity or Adjustment', and 'Special Allowance or Adjustment'.

LaRS Report Header Record Layout (HEADER)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
1	6	6	Sender ID	200	Should be Lender ID if the sender is a Lender, or Serviceer ID if the sender is a serviceer. Must be a valid ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243



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LaRS Report Header Record Layout (HEADER)					
Position Start End		Length	Data Element	Edit Number	Additional Information
7	7	1	Servicer	201	Y = Yes, N = No
8	13	6	Total Number of Invoices in the file	202	It should be 000001 if the sender is a Lender, otherwise it could be more than 000001. If the number of invoices in the file contains less than 6 digits, place zeroes before the number until it contains 6 digits, e.g. 000220 This number should be the number of LaRS Report Detail Record Header Layout (RECORD_0) records that are contained in the file.
14	154	141	Filler		Fill with spaces. This field may be used for future enhancements.

LaRS Report Detail Record Header Layout (RECORD_0)					
Position Start End		Length	Data Element	Edit Number	Additional Information
1	6	6	Lender ID (LID)	200	Must be valid Lender ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243
7	8	2	Record Type	203	Must be zeroes (e.g. 00). This will be a constant
9	12	4	Year	204	Year of the LaRS Report in YYYY format
13	13	1	Quarter	205	Quarter of LaRS Report 1 = 1 st quarter, March 31 2 = 2 nd quarter, June 30 3 = 3 rd quarter, September 30 4 = 4 th quarter, December 31
14	14	1	Activity	201	Y = Yes, N = No This flag is a "short cut" method to identify if the sender is reporting 'Activity' on this invoice.
15	15	1	Origination or Activity/Adjustments	201	Y = Yes, N = No This flag is a "short cut" method to identify if the sender is reporting 'Origination or Activity/Adjustments' on this invoice. If 'N' is the value for the 'Activity' field then 'N' should be the values for the other three 'activity' fields, i.e. 'Origination or Activity/Adjustments', 'Interest Activity or Adjustment', and 'Special Allowance or Adjustment'.



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LaRS Report Detail Record Header Layout (RECORD_0)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
16	16	1	Interest Activity or Adjustment	201	<p>Y = Yes, N = No This flag is a “short cut” method to identify if the sender is reporting ‘Interest Activity or Adjustments’ on this invoice.</p> <p>If ‘N’ is the value for the ‘Activity’ field then ‘N’ should be the values for the other three ‘activity’ fields, i.e. ‘Origination or Activity/Adjustments’, ‘Interest Activity or Adjustment’, and ‘Special Allowance or Adjustment’.</p>
17	17	1	Special Allowance or Adjustment	201	<p>Y = Yes, N = No This flag is a “short cut” method to identify if the sender is reporting ‘Special Allowance or Adjustments’ on this invoice.</p> <p>If ‘N’ is the value for the ‘Activity’ field then ‘N’ should be the values for the other three ‘activity’ fields, i.e. ‘Origination or Activity/Adjustments’, ‘Interest Activity or Adjustment’, and ‘Special Allowance or Adjustment’.</p>
18	154	137	Filler		Fill with spaces. This field may be used for future enhancements.

LaRS Report Detail Record Layout for Loan Origination (Part I) (RECORD_1)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
1	6	6	Lender ID (LID)	200	Must be valid Lender ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243
7	8	2	Record Type	203 205 017	<p>Must be one (e.g. 01). This will be a constant.</p> <p>The value of “Origination or Activity/Adjustments” or “Activity” on RECORD_0 is ‘N’</p> <p>There can be only one occurrence for each unique combination of Loan Type, Fee Code, Fee Percent and Loan Interest Rate.</p>
9	10	2	Loan Type	109	<p>SF = Stafford except unsubsidized Stafford</p> <p>PL = Federal PLUS</p> <p>SL = Federal SLS</p> <p>CL = Federal Consolidation</p>



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LaRS Report Detail Record Layout for Loan Origination (Part I) (RECORD_1)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
11	12	2	Fee Code	010	<p>SU = Unsubsidized Stafford</p> <p>Origination fees for current quarter:</p> <p>FN - New loans you have made in the quarter covered by this form if you owe the origination fees FS - Loans you made and sold in the quarter covered by this form if the purchaser owes the origination fees FB - Loans you bought from another Lender in the quarter covered by this form, if you owe the origination fees</p> <p>Origination fee adjustments to previously reported quarters:</p> <p>FI - Net increase in loans you made or bought as reported for a previous quarter, if you owe the origination fees FD - Net decrease in loans you made or bought as reported for a previous quarter, if the fees are to be credited to you</p> <p>Lender loan fees for current quarter:</p> <p>LN - New loans you have made (including those then sold) in the quarter covered by this form, if you owe the Lender loan fees LS - Loans you made and sold in the quarter covered by this form, if the purchaser owes the Lender loan fees LB - Loans you bought from another Lender in the quarter covered by this form, if you owe the Lender loan fees.</p> <p>Lender fee adjustments to previously reported quarters:</p> <p>LI - Net increase in loans you made or bought as reported for a previous quarter, if you owe the Lender fees LD - Net decrease in loans you made or bought as reported for a previous quarter, if the fees are to be credited to you.</p>
				123	Fee code FB, FD, FI, FN, or FS is invalid with loan type CL .
13	17	5	Fee Percent	009	Valid values are 0.005, 0.030, 0.050, 0.055, and 0.065.
				011	Fee Percent for Fee Code FN must be .03 for the



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LaRS Report Detail Record Layout for Loan Origination (Part I) (RECORD_1)					
Position Start End		Length	Data Element	Edit Number	Additional Information
				047	billing period indicated on the lender profile
				110	If the Loan Type is SF, PL, SU the Fee Percent must be valid for Fee Code, FN. If the Loan Type is SU, the Fee Percent must be valid for Fee Codes FB, FD, FI or FS. For Loan Type SU, the origination fee percent must be .065 or .03.
				111	If the Loan Type is PL or SL the Fee Percent must be valid for Fee Codes FB, FD, FI or FS. For loan types PL or SL, the origination fee percent must be .05, or .03.
				112	If the Loan Type is SF the Fee Percent must be valid for Fee Codes FB, FD, FI or FS. For Loan Type SF, the origination Fee Percent must be .05, or .03.
				118	If the Fee Code is LN, LS, LB, LI, or LD the Fee Percent must be valid. Fee percent for Fee Codes LN, LS, LB, LI, or LD must be .005. In the file layout these numbers will be represented as 00005, 00030, 00050, 00055, and 00065.
18	24	7	Loan Interest Rate	012	EVAR – For variable Federal Stafford and Unsubsidized Stafford, PLUS and SLS loans made on or after October 1, 1992, and Consolidation loans made during the “Emergency Consolidation Loan Act”. CVAR – For Federal PLUS and SLS loans made in 1986-7 where the interest rate changes each January 1 FVAR7 - Converted fixed rate loans of 7%. FVAR8 - Converted fixed rate loans of 8% FVAR9 - Converted fixed rate loans of 9% FVAR10 - Converted fixed rate loans of 10% FVARX - Converted fixed rate loans of 8/10% VAR – For all other variable interest rates Loan interest rate must be .07, .08, .09, .08, .10, VAR, CVAR, EVAR, FVARX, FVAR7, FVAR8, FVAR9 or FVAR10.
				012A	Loan interest rate must be greater than zero if the loan type is CL.



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LaRS Report Detail Record Layout for Loan Origination (Part I) (RECORD_1)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
				120	Interest rates FVAR7, FVAR8, FVAR9 or FVAR10 only apply to federal Stafford and FISL (SF) loans and unsubsidized Stafford (SU) loans.
				120A	For Fee Codes FN, FI and FD the Interest Rate must be in the range 3% - 8.25% for the Billing Period greater than or equal to 2000/1
				125	Interest rate for federal consolidated (CL) loans must fall within the range of 1% to 25%.
				125A	If the Loan Type is CL, and the Fee Code is LN then the Interest Rate must be EVAR for the Billing Period 1997/4 to 1998/3
				125B	If the Loan Type is CL, and the Fee Code is LN then the Interest Rate must be 3% - 8.25% for the Billing Period greater than or equal to 1998/4. If the number of positions used in the rate is less than 7, place zeroes before the value until it contains 7 digits, e.g. 00FVAR7. An Interest Rate of 7% will be represented as 0007000.
25	36	12	Principal Amount of Loan	013	Must be the whole dollar amount. Must be a positive number or zero.
				137	For loan type SF, SU, PL, total FN/FS principal amount of loans must be equal to total LN plus LS principal amount of loans for current billing period.
				016	Loan Type, Fee Code, Fee Percent, and Loan Interest Rate must be filled and valid if there is a value in this field.
				016A	Interest Rate 8/10 is valid only for Fee Codes FI, FD, LI or LD. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098143. If the amount field should be zero, then enter 000000000000.
37	154	118	Filler		Fill with spaces. This field may be used for future enhancements.



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LaRS Report Detail Record Layout for Interest Benefits (PART II) (RECORD_2)					
Position Start End		Length	Data Element	Edit Number	Additional Information
1	6	6	Lender ID (LID)	200	Must be valid Lender ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243
7	8	2	Record Type	203 206	Must be two (e.g. 02). This will be a constant The value of "Activity" or "Interest Activity or Adjustment" on RECORD_0 is 'N'.
9	10	2	Loan Type	113	SF = Stafford except unsubsidized Stafford PL = Federal PLUS SL = Federal SLS CL = Federal Consolidation SU = Unsubsidized Stafford
11	17	7	Interest Rate	004 018 125 125A 125B	EVAR – For variable Federal Stafford and Unsubsidized Stafford, PLUS and SLS loans made on or after October 1, 1992, and Consolidation loans made during the "Emergency Consolidation Loan Act". CVAR – For Federal PLUS and SLS loans made in 1986-7 where the interest rate changes each January 1 FVAR7 - Converted fixed rate loans of 7%. FVAR8 - Converted fixed rate loans of 8% FVAR9 - Converted fixed rate loans of 9% FVAR10 - Converted fixed rate loans of 10% FVARX - Converted fixed rate loans of 8/10% VAR – For all other variable interest rates Interest Rate must be the actual value. A value of 0.01725 will be represented as 0001725. This field must be entered only if the Billing Code is BC. The Interest Rate for Loan Type SF is capped at 10%. The Interest Rate for Loan Type CL must fall within the range of 1% to 25%. If the Loan Type is CL, and the Fee Code is LN then the Interest Rate must be EVAR for the Billing Period 1997/4 to 1998/3. If the Loan Type is CL, and the Fee Code is LN then the Interest Rate must be 3% - 8.25% for the Billing Period greater than or equal to 1998/4.



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LaRS Report Detail Record Layout for Interest Benefits (PART II) (RECORD_2)					
Position Start End		Length	Data Element	Edit Number	Additional Information
18	19	2	Billing Code	019 027 099	<p>BC – Interest due to you for the current quarter BI – Adjustment, resulting in a net increase in the interest due to you from previous quarters’ billings BD – Adjustment, resulting in a net decrease in the interest due to you from previous quarters’ billings</p> <p>There can be only one occurrence for each unique combination of Loan Type and Interest Rate for Billing Code of BC.</p> <p>Only one adjustment for each BI, BD code is permitted for each loan type.</p>
20	31	12	Ending Principal Balance	020	<p>Ending Principal Balance must be entered UNLESS the Billing Code is BI or BD.</p> <p>Must be the whole dollar amount. Must be positive or zero. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098143. If the Billing Code is BI or BD then enter 000000000000 in this field</p>
32	43	12	Average Daily Principal Balance	024 021	<p>Average Daily Principal Balance must be entered UNLESS the Billing Code is BI or BD.</p> <p>If this field is entered, fields Loan Type, Interest Rate, and Ending Principal Balance must contain valid values.</p> <p>Must be the whole dollar amount. Must be positive or zero. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098143. If the Billing Code is BI or BD then enter 000000000000 in this field</p>
44	58	15	Interest Amount	022 208	<p>Interest Amount must be entered UNLESS the Billing Code is BC. Must be the exact dollar amount to the penny. Must be positive or zero. If the number of digits before the decimal point in the amount is less than 12, place zeroes before the number until it contains 12 digits before the decimal point. e.g. 000000098143.22. If the Billing Code is BC then enter 0000000000000000 in this field. Note: This is the only field where a decimal point is entered in the file layout.</p> <p>If the Billing code is BI or BD, the Interest Rate, Ending Principal Balance, and Average Daily Balance fields should contain all zeros.</p>



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LaRS Report Detail Record Layout for Interest Benefits (PART II) (RECORD_2)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
59	154	96	Filler		Fill with spaces. This field may be used for future enhancements.

LaRS Report Detail Record Layout for Special Allowance (PART III) (RECORD_3)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
1	6	6	Lender ID (LID)	200	Must be valid Lender ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243
7	8	2	Record Type	203 207 043	Must be three (e.g. 03). This will be a constant The value of "Activity" or "Special Allowance or Adjustment" on RECORD_0 is 'N'. There can be only one record for each unique combination of Year, Quarter, Special Allowance Category, Loan Type, Interest Rate and Billing Code.
9	10	2	Billing Code	033, 034 035 045 036	BC – Interest due to you for the current quarter. BI – Adjustment, resulting in a net increase in the interest due to you from previous quarters' billings BD – Adjustment, resulting in a net decrease in the interest due to you from previous quarters' billings Billing code BI or BD, SAC code of SE or XE is not valid prior to 1993/1; SAC code of SJ or XJ is not valid prior to 1998/4; SAC code of SK, XK, SL, or XL is not valid prior to 1999/1. SAC code of CA, CB, CC and CD is not valid prior to 2000/1. Billing code must be entered if there is a value in field Average Daily Principal Balance or Adjustments.
11	14	4	Year	028	Must be 4-digit number, e.g. 2001. Must be greater than 1997
15	15	1	Quarter	029	Valid values are 1,2,3,4: 1 = 1 st quarter, March 31 2 = 2 nd quarter, June 30 3 = 3 rd quarter, September 30 4 = 4 th quarter, December 31
16	17	2	Loan Type	031	SF = Stafford except unsubsidized Stafford PL = Federal PLUS SL = Federal SLS CL = Federal Consolidation SU = Unsubsidized Stafford



LaRS File Transfer Process and Record Layout

LaRS Report Detail Record Layout for Special Allowance (PART III) (RECORD_3)					
Position Start End		Length	Data Element	Edit Number	Additional Information
18	19	2	Special Allowance Category	030	<p>SA, SB, SC, SD, SE, SG, SH, SJ, SK, SL, XA, XB, XC, XE, XG, XH, XJ, XK, XL</p> <p>Codes for CA, CB, CC, and CD are valid for 2000/1 and later. Codes SH/XH are valid for bill periods 95/3 and later; SJ/XJ are valid for bill periods 98/3 and later. SK/XK and SL/XL are valid for 98/4 and later.</p>
				049	<p>Certain Loan Types are not valid for specific SACs.</p> <ul style="list-style-type: none"> -For Loan Types CL/PL/SL, SAC SH, XH is NOT valid. -For Loan Types CL/PL/SL, SACs SJ, XJ is NOT valid. -For Loan Type CL, SAC SA/XA is NOT valid. -For Loan Type SU, SAC SA, SB, SC, XA, XB, XC is NOT valid. -For Loan Types CL/SL SAC SG/XG is NOT valid. -For Loan Type SF, SL, SU or CL is not valid with SAC CD.
				081	<p>Loan Type PL/SL with SAC SE, SG, SH, XE, XH and CD are only valid with interest rate EVAR</p>
				090	<p>Loan Type PL/SL with SAC SA is not valid with interest rates other than 9%.</p>
				091	<p>Loan Type PL/SL with SAC SB is not valid with interest rates other than 12%, or 14%.</p>
				092	<p>Loan Type PL/SL with SAC SC is not valid with interest rates other than 12%, 14%, VAR, and CVAR</p>
				093	<p>Loan Type PL/SL with SAC SD is not valid with interest rates other than VAR or CVAR.</p>
				094	<p>Loan Type PL/SL with SAC XA is not valid with interest rates other than 9%.</p>
				095	<p>Loan Type PL/SL with SAC XB is not valid with interest rates other than 12%, 14%, VAR, or CVAR.</p>
				096	<p>Loan Type PL/SL with SAC XC is not valid with interest rates other than 12%, 14%, VAR, and CVAR.</p>



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LaRS Report Detail Record Layout for Special Allowance (PART III) (RECORD_3)					
Position Start End		Length	Data Element	Edit Number	Additional Information
20	26	7	Interest Rate		<p>EVAR – For variable Federal Stafford and Unsubsidized Stafford, PLUS and SLS loans made on or after October 1, 1992, and Consolidation loans made during the “Emergency Consolidation Loan Act”.</p> <p>CVAR – For Federal PLUS and SLS loans made in 1986-7 where the interest rate changes each January 1</p> <p>FVAR7 - Converted fixed rate loans of 7%.</p> <p>FVAR8 - Converted fixed rate loans of 8%</p> <p>FVAR9 - Converted fixed rate loans of 9%</p> <p>FVAR10 - Converted fixed rate loans of 10%</p> <p>FVARX - Converted fixed rate loans of 8/10%</p> <p>VAR – For all other variable interest rates</p>
				032	EVAR, CVAR, FVAR7, FVAR8, FVAR9, FVAR10, FVARX, VAR, 0.07, 0.08, 0.09, 0.10, 0.11, 0.12, 0.13, 0.14
				044	<p>Must be complete and valid based on the Loan Type and SAC.</p> <p>Loan Type PL/SL with SAC of SE, XE, or CD is NOT valid with Interest rate CVAR.</p> <p>Loan Type SF/CL/SU and SAC SE/XE, SH/XH, or SJ/XJ is NOT valid with Interest rate CVAR or VAR.</p> <p>Loan Type SF and SAC SA/SB/XA are NOT valid with interest rate .10.</p> <p>Loan Type SF/SU with SAC SD, is NOT valid with interest rates VAR or CVAR.</p> <p>Loan Type CL with SAC SL, XL, or CC is not valid with interest rates < 3% or > 8.25%.</p> <p>Loan Type SF/SU with SAC CA or CB is NOT valid with interest rates VAR or CVAR.</p> <p>Interest Rate of 10% is not valid for Loan Type SF with SAC XB/ SD and Billing Code BC.</p>
				051	Loan interest rate of EVAR can only be used with special allowance category of SD, SE, SG, SK, SH, XE, XG, XK or XH; as of 1998, SJ or XJ; and as of 2000, CA, CB or CD.
				122	Interest rates FVAR7, FVAR8, FVAR9, and FVAR10 are only valid for billing periods 93/4 and later except adjustments which are valid 92/3 and later.
				125	Interest rate for federal consolidation (CL) loans must



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LaRS Report Detail Record Layout for Special Allowance (PART III) (RECORD_3)					
Position Start End		Length	Data Element	Edit Number	Additional Information
					fall within the range of 1% - 25%.
				125A	Interest rate for federal consolidated (CL) loans must be EVAR for the billing period 1997/4 to 1998/3.
				125B	Interest rate for federal consolidated (CL) loans must fall within the range of 3% to 8.25% for the billing period greater than or equal to 1998/4.
				046	The Calendar Year/Quarter/SAC/Interest Rate must match the SAC/Interest Rate Table for the Calendar Year/Quarter.
				048	The Interest Rate must be EVAR for specific Loan Type/SAC combinations. -For Loan Types SF/PL/SU with SAC SG, SH, SJ, SK, XG, XH, XK, CA, CB, or CD
				050	Certain Interest rates are not valid for specific Loan Types. -For Loan Type SF Interest Rates greater than 10%, or VAR, or CVAR are NOT valid. -For Loan Type CL, Interest Rates less than 1% or greater than 25% or not valid.
				051	Interest rate of EVAR can only be used with special allowance category of SD, SE, SG, SH, SK, XE, XG, XK or XH; and as of 1998, SJ or XJ.
				124	Loan Type PL/SL/CL is not valid with interest rates other than 01% - 25%, VAR, CVAR, and EVAR.
				134	Interest rate of FVARX with special allowance code of XB or SD and billing code of BC, BI, or BD is valid only with loan type SF and for billing periods 96/3 and later
				135	Interest rate of FVARX can be used only with special allowance category SD or XB.
				136	Loan type SF with special allowance category SD or XB. With interest rate of FVARX is invalid for billing periods prior to 96/3.
					If the number of positions used in the rate is less than



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LaRS Report Detail Record Layout for Special Allowance (PART III) (RECORD_3)					
Position Start End		Length	Data Element	Edit Number	Additional Information
					7, place zeroes before the value until it contains 7 digits, e.g. 00FVAR7 or 0007000 (for 7%)
27	38	12	Ending Principal Balance	037	Ending Principal Balance must be entered UNLESS the Billing Code is BI or BD. Must be the whole dollar amount. Must be a positive number or zero. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098143. If the Billing Code is BI or BD then enter 000000000000 in this field
39	50	12	Average Daily Principal Balance	038 040, 042	<p>Average Daily Principal Balance must be entered UNLESS the Billing Code is BI or BD. Must be the whole dollar amount. Must be a positive number or zero. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098143. If the Billing Code is BI or BD then enter 000000000000 in this field.</p> <p>If this field is entered, the Billing Code must be BC and fields Year, Quarter, Special Allowance Code, Loan Type, Interest Rate, and Ending Principal Balance must be entered and valid.</p> <ul style="list-style-type: none"> -Calendar year and quarter must be numeric. -Quarter must be 1, 2, 3, or 4. -SAC must be SA, SB, SC, SD, SE, SG, SH, SJ, SK, SL, XA, XB, XC, XE, XG, XH, XJ, XK, XL, CA, CB, CC, or CD. -Interest Rate must be VAR, CVAR, EVAR, FVAR10, FVAR7, FVAR8, FVAR9, or 1% through 25%. -If the Loan Type is SF/SU, the Interest rate must be EVAR, FVAR0, FVAR7, FVAR8, FVAR9, or 7% through 10% AND the SAC must be SA, SB, SC, SD, SE, SG, SH, SJ, XA, XB, XC, XE, XG, XH, XJ. -If the Loan Type is PL/SL, the Interest Rate must be 9%, 12%, 14%, VAR, CVAR, or EVAR and the SAC must NOT be SH, SJ, SL, XH, XJ, XL, CA, CB or CC. -If the Loan Type is CL, the SAC must NOT be SG, SH, SJ, SK, XG, XH, XJ, XK, CA, CB, and CD and the Interest Rate must be 1% through 25%.



LaRS File Transfer Process and Record Layout

LaRS Report Detail Record Layout for Loan Activity (Part IV) (RECORD_4)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
9	10	2	Loan Type	109	SF = Stafford except unsubsidized Stafford PL = Federal PLUS SL = Federal SLS CL = Federal Consolidation SU = Unsubsidized Stafford
11	22	12	Beginning Principal Balance	053	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
23	34	12	Loan Principal Disbursed	130	Must be entered UNLESS the value in the 'Loan Type' field above is SL (Federal SLS). Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the 'Loan Type' field above is SL, then enter 000000000000 in this field. Loan Type SL must not be reported after Billing Period 94/2.
35	46	12	Interest Capitalized or Other Principal Increases	055	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
47	58	12	Principal of Loans Purchased	056	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
				057	For each Loan Type, the value must equal the sum of all Part I line items coded FB in the Fee Code column. A small tolerance is allowed.
59	70	12	Principal of Loans Cured	058	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.



LaRS File Transfer Process and Record Layout

LaRS Report Detail Record Layout for Loan Activity (Part IV) (RECORD_4)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
71	82	12	Principal of Loans Sold	059 060	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000. For each Loan Type, must equal the sum of all Part I line items coded FS in the Fee Code column. A small tolerance is allowed.
83	94	12	Principal paid by Insurance Claims	061	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
95	106	12	Principal of Loans on which the Guaranty was voided	062	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
107	118	12	Principal of Loans by Borrowers and Other Principal Reductions	063	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
119	154	36	Filler		Fill with spaces. This field may be used for future enhancements.

LaRS Report Detail Record Layout for Loan Portfolio Status (PART V) (RECORD_5)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
1	6	6	Lender ID (LID)	200	Must be valid Lender ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243
7	8	2	Record Type	203	Must be five (e.g. 05). This will be a constant



LaRS File Transfer Process and Record Layout

LaRS Report Detail Record Layout for Loan Portfolio Status (PART V) (RECORD_5)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
9	10	2	Loan Type	082	<p>SF = Stafford except unsubsidized Stafford PL = Federal PLUS SL = Federal SLS CL = Federal Consolidation SU = Unsubsidized Stafford</p> <p>There must be a reporting for Loan Type CL if Loan Type CL was reported in Part II with a Billing Code BC.</p> <p>Part V - The totals of lines 1 and 2, Federal Consolidation (column D) should be equal to or more than the total amounts reported in Part II, Federal Consolidation (column D) for CL loans with billing codes BC</p>
11	22	12	Loans in School and Grace	066	<p>Must be entered UNLESS the value in the 'Loan Type' field above is PL (Federal PLUS) or SL (Federal SLS) or CL (Federal Consolidation). Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the 'Loan Type' field above is PL, SL, or CL, then enter 000000000000 in this field. If the amount field should be zero, then enter 000000000000.</p>
23	34	12	Loans in Authorized Deferment	067	<p>Must be the whole dollar amount. Must be a positive number or zero. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.</p>
35	46	12	Loans in Repayment or Forbearance: Current or less than 31 days past due	068	<p>Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.</p>
47	58	12	Loans in Repayment or Forbearance: 31 – 60 days past due	069	<p>Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.</p>



LaRS File Transfer Process and Record Layout

LaRS Report Detail Record Layout for Loan Portfolio Status (PART V) (RECORD_5)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
59	70	12	Loans in Repayment or Forbearance: 61 – 90 days past due	070	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
71	82	12	Loans in Repayment or Forbearance: 91 – 120 days past due	071	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
83	94	12	Loans in Repayment or Forbearance: 121 – 180 days past due	072	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
95	106	12	Loans in Repayment or Forbearance: 181 – 270 days past due	073	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
107	118	12	Loans in Repayment or Forbearance: 271 days or more past due	074	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
119	130	12	Claims filed, not yet paid	079	Must be entered. Must be a positive number or zero. Must be the whole dollar amount. If the number of digits in the amount is less than 12, place zeroes before the number until it contains 12 digits, e.g. 000000098100. If the amount field should be zero, then enter 000000000000.
131	154	24	Filler		Fill with spaces. This field may be used for future enhancements.



LaRS File Transfer Process and Record Layout

LaRS Report Trailer Record Layout (TRAILER)					
Position		Length	Data Element	Edit Number	Additional Information
Start	End				
1	6	6	Sender ID	200	Should be Lender ID if the sender is a Lender, or Servicer ID if the sender is a servicer. Must be a valid ID in SFA LaRS. If the number of digits in the ID is less than 6, place zeroes before the number until it contains 6 digits, e.g. 000243
7	7	1	Servicer	201	Y = Yes, N = No
8	16	9	Total Number of records in the file.	204	This number should be the total number of records in the file including the header and trailer records. If the number of digits in the count is less than 9, place zeroes before the number until it contains 9 digits, e.g. 000014555
17	154	138	Filler		Fill with spaces. This field may be used for future enhancements.



LaRS File Transfer Process and Record Layout

3.0 Sample File Layout

NOTE: The Pound Sign (#) in the sample file layout below represents filler spaces to indicate the 154-bit length of the record. In the actual file any unused spaces should be left blank..

Sample 1: File Layout for Servicer with 3 invoices

HEADER

```
700041Y000003#####  
#####  
#####
```

Invoice #1

RECORD 0

```
8002330020021YYYY#####  
#####  
#####
```

RECORD 1

```
80023301SFVN0006500FVAR7000449890644#####  
#####  
#####
```

```
80023301PLFS0005500FVARX000444034844#####  
#####  
#####
```

```
80023301CLFI000050FVAR1000442365644#####  
#####  
#####
```

RECORD 2

```
80023302SF0008125BC000232343444000243237844000000000000#####  
#####  
#####
```

```
80023302SL0000000BI000000000000000000000000000003434044#####  
#####  
#####
```

```
80023302PL0000000BD00000000000000000000000000000343444#####  
#####  
#####
```

RECORD 3

```
80023303BC20021SFS00FVAR7000232343444000232343444000000000000#####  
#####  
#####
```



LaRS File Transfer Process and Record Layout

80023303BI20021SFSC00FVAR8000000000000000000000000000254400444#####

#####

80023303BD20021SFSD00FVAR900000000000000000000000000028900044#####

#####

RECORD 4

80023304SF0003333333330000333333330000333333330000333333330000333333330
000333333333000033333333000033333333000033333333#####
#####

80023304PL0003928923330000928923330000928923330000928923330000928923330
00092892333000092892333000092892333000092892333#####
#####

80023304SL000928923333000000000000000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80023304CL0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80023304SU0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000046454333000046454333#####
#####

RECORD 5

80023305SF00033356100000003475213330000475213330000475213330000475213330
00047521333000033333333000033333333000033333333#####
#####

80023305PL0000000000000000908433330000908433330000908433330000908433330
00090843333000090843333000092892333000092892333#####
#####

80023305SL0000000000000000989573330000123313330000127813330000127813330
00012781333000012781333000012781333000012331333#####
#####

80023305CL0000000000000000135313330000135313330000135313330000135313330
00013531333000013531333000013531333000013531333#####
#####

80023305SU0001187133330000118713330000118713330000118713330000118713330
00011871333000011871333000046454333000046454333#####
#####



LaRS File Transfer Process and Record Layout

Invoice #2

RECORD 0

8004210020021YYYY#####

#####

RECORD 1

80042101SFN0006500FVAR7000449890644#####

#####

80042101PLFS0005500FVARX000444034844#####

#####

80042101CLFI000050FVAR10000442365644#####

#####

RECORD 2

80042102SF0008125BC000232343444000243237844000000000000#####

#####

80042102SL0000000BI000000000000000000000000000000003434044#####

#####

80042102PL0000000BD00000000000000000000000000000000343444#####

#####

RECORD 3

80042103BC20021SFSA00FVAR7000232343444000232343444000000000000#####

#####

80042103BI20021SFSC00FVAR80000000000000000000000000000000254400444#####

#####

80042103BD20021SFSD00FVAR9000000000000000000000000000000028900044#####

#####

RECORD 4

80042104SF0003333333330000333333330000333333330000333333330000333333330
000333333333000033333333000033333333000033333333#####
#####



LaRS File Transfer Process and Record Layout

80042104PL0003928923330000928923330000928923330000928923330000928923330
00092892333000092892333000092892333000092892333#####
#####

80042104SL0009289233330000000000000000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80042104CL0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80042104SU0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000046454333000046454333#####
#####

RECORD 5

80042105SF0003335610000000347521330000475213330000475213330000475213330
00047521333000033333333000033333333000033333333#####
#####

80042105PL0000000000000000908433330000908433330000908433330000908433330
00090843333000090843333000092892333000092892333#####
#####

80042105SL0000000000000000989573330000123313330000127813330000127813330
00012781333000012781333000012781333000012331333#####
#####

80042105CL0000000000000000135313330000135313330000135313330000135313330
00013531333000013531333000013531333000013531333#####
#####

80042105SU0001187133330000118713330000118713330000118713330000118713330
00011871333000011871333000046454333000046454333#####
#####

Invoice #3

RECORD 0

8001010020021YYYY#####

#####

RECORD 1

80010101SFFN0006500FVAR7000449890644#####

#####

80010101PLFS0005500FVARX000444034844#####

#####



LaRS File Transfer Process and Record Layout

80010101CLFI000050FVAR10000442365644#####

#####

RECORD 2

80010102SF0008125BC00023234344400024323784400000000000#####

#####

80010102SL0000000BI000000000000000000000000000000003434044#####

#####

80010102PL0000000BD000000000000000000000000000000343444#####

#####

RECORD 3

80010103BC20021SFSA00FVAR700023234344400023234344400000000000#####

#####

80010103BI20021SFSC00FVAR800000000000000000000000000254400444#####

#####

80010103BD20021SFSD00FVAR900000000000000000000000000028900044#####

#####

RECORD 4

80010104SF000333333330000333333330000333333330000333333330000333333330
00033333333000033333333000033333333#####
#####

80010104PL0003928923330000928923330000928923330000928923330000928923330
00092892333000092892333000092892333000092892333#####
#####

80010104SL000928923333000000000000000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80010104CL0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80010104SU0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000046454333000046454333#####
#####



LaRS File Transfer Process and Record Layout

Sample 2: File Layout for Lender with 1 invoice

HEADER

```
800121N000001#####  
#####  
#####
```

RECORD 0

```
8001210020021YYYY#####  
#####  
#####
```

RECORD 1

```
80012101SFFN0006500FVAR7000449890644#####  
#####  
#####
```

```
80012101PLFS0005500FVARX000444034844#####  
#####  
#####
```

```
80012101CLFI000050FVAR10000442365644#####  
#####  
#####
```

RECORD 2

```
80012102SF0008125BC000232343444000243237844000000000000#####  
#####  
#####
```

```
80012102SL0000000BI000000000000000000000000000000003434044#####  
#####  
#####
```

```
80012102PL0000000BD000000000000000000000000000000343444#####  
#####  
#####
```

RECORD 3

```
80012103BC20021SFS00FVAR7000232343444000232343444000000000000#####  
#####  
#####
```

```
80012103BI20021SFSC00FVAR8000000000000000000000000000254400444#####  
#####  
#####
```

```
80012103BD20021SFSD00FVAR900000000000000000000000000028900044#####  
#####  
#####
```



LaRS File Transfer Process and Record Layout

RECORD 4

80012104SF0003333333330000333333330000333333330000333333330000333333330
000333333333000033333333000033333333000033333333#####
#####

80012104PL0003928923330000928923330000928923330000928923330000928923330
00092892333000092892333000092892333000092892333#####
#####

80012104SL0009289233330000000000000000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80012104CL0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000012331333000012331333#####
#####

80012104SU0001233133330000123313330000123313330000123313330000123313330
00012331333000012331333000046454333000046454333#####
#####

RECORD 5

80012105SF0003335610000000347521330000475213330000475213330000475213330
00047521333000033333333000033333333000033333333#####
#####

80012105PL00000000000000000908433330000908433330000908433330000908433330
00090843333000090843333000092892333000092892333#####
#####

80012105SL00000000000000000989573330000123313330000127813330000127813330
00012781333000012781333000012781333000012331333#####
#####

80012105CL00000000000000000135313330000135313330000135313330000135313330
00013531333000013531333000013531333000013531333#####
#####

80012105SU0001187133330000118713330000118713330000118713330000118713330
00011871333000011871333000046454333000046454333#####
#####

TRAILER

800121N000000022#####

#####