



**[BARBARA DAVIS:]** My name is Barbara Davis, I work with the U.S. Department of Education. I've been with the department for about 10 years. Before I came to the department I worked at a school that was a year 2 Direct Loan school, then I was a client account manager in San Francisco. Presenting with me today is my friend, Kristina Rodriguez. We're going to talk about what you need to know in order to process Direct Loans successfully through COD. We're going to cover 4 different areas. We're going to cover promissory notes and credit checks, how you can view them or view a list of them that were completed at your institution. We're going to look at how you research and resolve edit code rejects. We're also going to show you how you can access your Direct Loan reports on the COD website, as all of them are available there on the COD website as well as through your SAIG mailbox, except for your School Account Statement. (Can you still hear me in the back of the room over in the corner there? Okay, great deal.) Finally, we're going to cover reconciliation, and you may be thinking what do you care, because most of you are probably financial aid people, right? Okay. You do care about the money, right, and that you're accounting for that. So I'll show you some screens that you can look at as well.

So let's go ahead and dive right in. We're going to show you how you can search by date range as well as searching for a specific borrower SSN, and we're going to show you how you can view that electronic master promissory note right on the COD web site. I'm going to show you how you can search for credit checks, or perform an online credit check on the COD web site. On the COD web site, you'll log in, you'll go to the person screen, and every time you see on COD gray boxes, it represents a different type of search that you can do. So, in the top part up here, you'll notice you can type in an SSN, or you can type in an MPN ID, and either one of these searches will bring back promissory notes, whether they have loans linked to them or not. And by linked, I mean you could get a promissory note, you need to have an origination or loan record that comes in and hooks up with that promissory note. So, you'll see promissory notes that are unlinked, and prom notes that are linked to awards. The next search will just bring you back, this one right here, last name and first name, will only return promissory notes that have linked records with them, okay? Down here you can search for either agreements to serve, ATS, which is associated with the TEACH grant program, or promissory notes that are unlinked, and here is where schools go to do a date range search to pull back all of the promissory notes associated with your institution that were completed during a specific date range, up to 60 days.

So let's go ahead and type in an SSN, and we'll get the results of that, and here's an example of a linked promissory note. Notice we've got the borrower's name, we've got the MPN ID which consists of the borrower's SSN, the type of promissory note that was completed, M for sub/unsub, N for PLUS, and that can be either Grad PLUS or Parent PLUS; how it was completed, in this case it was electronically completed, but if it was by paper you would see paper there; how many loans have been linked to this, how many awards or loans have been linked to this specific promissory note, also when COD received the promissory note and the expiration date. Notice that this one has a 10-year expiration date. That's because one or all of these loans have an actual disbursement associated with it. You can have loans linked to an MPN, but if there is no actual



disbursement, then you're going to have a 1-year expiration date. Once you have an actual disbursement, it bumps it out to 10 years. Any programmers in here? Okay. It's really not 1 year and 10 years. It's 365 days, and 3650 days, just so you know. But for me it's 10 years. But for programmers it's to the hour, right? Sorta? You're not smiling. You are smiling, there ya go.

Two other things. You can view that signed promissory note, which we'll do in just a second, if it was completed electronically. Also, a function or a feature that we added this year was electronic correspondence options. When a borrower is completing their master promissory note, they can indicate whether they want to receive correspondence from the department electronically, and that correspondence would be their disclosure statement. So, if they indicate they want to get the disclosure statement electronically, and they provide an e-mail address to us, then we'll go ahead and shoot that disclosure statement to their e-mail address, and that just lets you know what the borrower indicated here.

Let's go ahead and go to the next slide, and show an unlinked promissory note. Here we've got Wilma Flintstone. Her MPN ID is an N, so it's a PLUS note. Notice the 1-year expiration date. There's not an MPN or an award linked to it, so obviously there can't be an actual disbursement, so that's why we've got the 1-year going on here. No linked awards. It was completed electronically, and it's pending. Keep in mind, if you're new to Direct Loans, the MPN and the credit check are 2 separate occurrences. Pending for the MPN just means that there's no award linked to it yet. Credit checks are either accepted or denied. If you have a pending credit check, it's because we couldn't identify the person who the credit check is for at the credit bureaus. It could be that one of the identifiers that was provided was incorrect, or it could be that the credit bureau has a bunch of identifiers, all slightly different, associated with that particular person, which sounds kind of wacko, but I've seen it, and it's out there. In a case where you have a pending credit decision, you can either wait 24 hours for it to get cleared up, or go ahead and call customer service, who is actively working pending credit decisions on a daily basis to make sure that they are helping get those processed through if it's very easy to tell which identifiers should match up with that person. Pending MPN, no award. Pending credit check, identifier problem. Okay? Two different things.

I mentioned that we would show you how to view that electronic master promissory note. This is the PDF version that we'll pull up. I actually covered up all the privacy data on this, but you would see the borrower's information up here, you would see their references, which must be 2 different U. S. addresses, as well as your school name, your Direct Loan code, and that really long MPN ID, and the time and date stamp of when they signed it electronically with the PIN. The same PIN that they complete their FAFSA with.

Okay, so now we've shown you how you can do a search by SSN. Lets go down here and do a date-range search by your school. If you only have access to your school information, then you'll just hit the pop-down box, and it will populate with your school entity ID which is your COD entity ID, and there ya go. I made this screen shot, I have



access to all of your schools, so I actually have to type in school codes that I want to look for. You can also do a 60-day date-range search here, and it will pull back a list of all the MPNs associated with your institution, whether they're linked or unlinked. Notice the first one here, it just has the first 2 letters of the first name, and that's because there's no award yet linked to this to go ahead and flush this out. On the 2nd one, it's been linked, we have an award, and so we know that it belongs to Fred Flint. Also, you'll notice that these are all sub/unsub MPNs. Down here we have our first PLUS MPN, and we tell you whether it's a Parent PLUS or a Grad PLUS, over here in the type indicator.

Okay, on to credit check. You can also do a credit check or search for credit checks by going to the person menu and credit check search. I want you to imagine, this was also made with my access, and you are very glad to know that I don't have access to do credit checks, but just imagine that there's another little box here, same pumpkin-pie colored, right there, that says create new, or create, or do new, perform new, whatever it says. Create new. That's what you would do, if you chose to do an on-line instant credit check. How many of you are familiar with what I am talking about? Okay. In the current world in Direct Loans there are 2 ways that a school initiates the credit check, and it is the school that currently is initiating credit checks. You either do it through the origination process, by sending in your loan origination record for the PLUS borrower, and we'll look on our system and see if there's a credit check that's already been done within the last 90 days that we can hook up to. If there's not, then we'll perform a new credit check, and send you the response back on your origination record. If you do it that way, and the borrower is declined, then we will send the borrower an entire packet of information that tells them how they can appeal that credit decision, or they can go forward with an endorser. The credit decision is good for the entire loan period when you do it the origination record way. If you have somebody in your institution, or that comes into your office, I used to work at a career college, so we frequently wanted a decision so we could go on with the unsub because they weren't going to appeal, they weren't going to get an endorser, we just needed to go on, so you have a parent in your office that says, I filed bankruptcy for the last 25 years. There is no way I'm going to get accepted, blah, blah, blah, whatever they tell you. You want to do that on-line instant credit check so that you can get the denial, put it in your file for the auditor, and move forward. You can go do that new, with their written permission, go ahead and do that new credit check, get the denial or acceptance, and move on to the next step of the process. If they are denied with the online instant credit check, we only send the borrower a letter that says you've been declined or denied, this is the credit bureau that declined it for you, and this is the reason why. Contact your school if you want to go further. If they want to get an endorser, you've got to send in that origination record so we can send them an endorser packet with the amount approved, so it's really better to just do the origination in the first place. Also, that credit decision by the on-line instant credit decision, well it is if you aren't sure if you're going to get a denial. If you're sure you're going to get a denial, then that can be relayed to you. Also, with the instant credit check, it's good for 90 days, or until an origination record comes in and hooks up with it. So, if you are doing instant credit checks, say in February, but you don't send us in the origination record until June or July, it's going to have been more than 90 days, and we're going to run another credit check. Are you with me? Okay.



Here's what the credit decision looks like. This is what you, the school, can see if you do a search. You'll see the borrower's name, when the credit decision was requested, whether it was accepted or declined, that's all you see. The borrower gets information that says, this was the credit bureau, this was the reason, but you just see accepted or declined. Okay.

We're going to get ready to break for our hands-on session, but I want to talk to you a little bit first about the COD CBT, computer-based training, which you can actually download from IFAP to your computers and work a lesson at a time at your leisure. It's not something you have to log into on the web and remember a password, focus on it. You can do a few lessons to help a student, come back and do a few lessons, it's really very cool. Let's go and see where we can see it on IFAP. See the one at the top, the tab at the top. We've logged into IFAP, and we click on Tools for Schools, and you notice the very first one that's listed there is the COD Computer-Based Training. We're going to click on that, and that's a hyperlink to the announcement that we posted a few weeks ago about our training. There are lots of little hyperlinks in there that take you to the COD website, and everything about the CBT up top, but if you scroll all the way down to the bottom, then you'll see each of our simulations that are there, which you can choose to download all of them, or just the ones that you're really interested in looking at for that day, for that week, for that year, come back and get them any time you want. So that's where you go to get them. We've already done that for you when we placed them on your computers, and we'll show you where those are in a second, but I want to bring to your attention the ones that are specifically Direct Loan related, locating Direct Loan information, down through working with batches, and you can read these yourself or have printed them out. The one I really want to bring to your attention here is our eMPN series. We have simulations that you can download and put on your school website, or use for your training, to actually walk the borrower through every single step of completing an electronic promissory note, whether its Grad PLUS, Parent PLUS, or sub/unsub. Now, as you may have been hearing already, our current eMPN website, DLEnote.ed.gov is going to be replaced by a new MPN web site the last weekend of March, I think it's March 27th, which basically means functionality is available that following Monday. New MPN website. On that new MPN website we will do a redirect from the DLEnote.ed.gov to that new website which, last I heard, the name was Direct Loans, as opposed to myDirectLoans, so, is the URL in concrete yet? Okay. URL is still floating, but the website is being built. It's a great new website, great, and we're adding functionality, and I'm getting off topic here. We're adding functionality where the borrower can go out and do their own credit check. So, if you're starting Direct Loans after April 1st, say, these simulations, which are great for right now, won't apply after April 1st because it's a new website, where the borrower can initiate their own credit check, they can do their own appeal, they can submit endorser forms, that's added functionality. We're not taking away any of the current functionality where the school can originate and do the credit check, or the school can do the online instant, so be happy. But we're adding functionality for schools to choose to allow their borrowers to do it the way that many of them are used to doing it in the FFEL world.



What we're going to do now is, we're going to go ahead and break, to go ahead and do some practice. We want to show you where the COD CBTs are located. They're in this folder, and if Kristina will go ahead and click on that, and we'll bring up the one that we're actually going to work on this morning, which would be locating Direct Loan information. So, as soon as we release your computers, if you're going to log into the COD website, there is a little icon on your screen for the COD website, so you can just click on that and go right to it, or you can go ahead and open up the COD CBT, choose locating Direct Loan information, and we'll give you about 10 minutes to go ahead and walk through the CBT or practice locating MPNs or credit checks for your students if you have any that have done that work. This is also when, if you have questions or comments or anything, raise your hand. There are several of us here that will come around and answer those questions for you. So Kristina, if you'll go ahead and release their computers, you guys should be good to go, and you are ready to get started.

The other thing I really like about the COD CBT is you can, once you get into it, you can click here, you can click next, do you see these directions up here? You don't have to go from screen to screen, and actually type in everything accurately. You can kind of just type whatever you want, and it will take you to the next screen. It's not dependent on you being able to type correctly to learn the lesson, or you can just click the arrow and go to the next screen.

[ Inaudible ]

**[KRISTINA RODRIGUEZ:]** Okay, we're going to go ahead and take your computers back. We're going to go through another section, and then give us some more time to do some hands on, so Barb's going to take your computers back. So we're going to talk a little bit about researching and resolving rejects. So let's talk about the reasons why it's important to fix your edit code rejects. It's a more efficient way of processing. You want to avoid hitting duplicate rejects. You want to have a better cash flow, and obviously easier reconciliation. So, I'm going to show you where you can find a list of rejects and how to fix them. If you go to [FSAdownload.ed.gov](http://FSAdownload.ed.gov), there is the COD technical reference. This is the user guide for the COD system. This will answer any question you have about COD. So there are a bunch of good sections in here, but there is a whole section on edit codes. Volume II section 4 is the edit code section. In this section it tells you the edit number, the edit type, whether it's a warning or a reject, the edit message, the condition of when this edit is triggered, which award types are affected by the edit, and then my favorite column of how to fix the edit.

So let's take a look at a couple of the edits. The first one I want to talk about is edit 55. Notice this one has a W, meaning warning. The message is disbursement information received 30 days or more after the date of disbursement, and if we look down at the how to fix record column, it says no action required. It's no action required because COD went ahead and processed your record, but we returned a warning to you, a warning message. When you disburse money to a student, you have 30 days to report that disbursement to COD. So if you receive an edit 55, it's telling you, hey, we went ahead and processed your record, but it's been more than 30 days from the date of



disbursement, so you might want to take a look at the rest of your records and make sure that you're reporting timely. The one below that is edit 56. This one is an actual reject. It hits on a disbursement record. This one says sequence number not in sequential order. For how to fix it, it says to review your disbursement transactions and sequence numbers. When you send in your very first disbursement, that's disbursement 1, sequence 1. If you need to make a change to that disbursement, you're going to send in disbursement 1 sequence 2. So every time you make a change to a disbursement, you need to up that sequence number. So, if you received an edit 56, you did not go in order. Does that make sense? Okay. The one at the bottom is edit 58. This one is also a reject. It also hits on a disbursement record. This one says duplicate disbursement information on file. For how to fix it, this one also says no action required, but that's from a COD perspective. You may need to take action on this edit. Duplicate disbursement information on file means you're sending us a record that COD already has accepted. So you need to review that disbursement information. If you intended to make a change, you need to make that change, up the sequence number, and send it back in. Does that make sense? Okay, good. Also in the technical reference there's a section called the implementation guide. This section contains all of the business rules for processing within COD. This section here is all about Direct Loans. It has a piece on the disbursement release indicator, performing annual loan limits, submitting disbursement information. It has a section on origination fee and interest rebate calculations, how to adjust disbursements, how to inactivate a loan, and there is also a whole section on master promissory notes, and that section goes through how promissory notes link, so it's also a very good section to review.

So let's talk about different ways we can research rejects. The first one is a date range search, and the second one is, you can search by a specific student, and that will give you a complete history on that student. So, this is our batch search screen. If you look at the blue bar on the top, we clicked on batch, and as Barb mentioned earlier, we have 3 gray boxes on this screen, so there are really 3 ways to search. The top one is our date range. The middle one is, you can search by document ID, but it's that very long document ID number that you have to type in, so it's really not the most popular search. The one at the bottom is your search by specific SSN, but we're going to do a date range search, so we would enter in a start and end date, and click search, and these are our results. The first column here is your document ID, the one next to it is record type. The first 2 say DL, that means that there are only Direct Loan records in that batch. The 3rd one down says common, that means there could be more than 1 program in that batch, maybe you sent your Pell and Direct Loan records all in the same batch. The column next to that is doc type. RS is response. That means we responded to a regular batch that you sent in. There are a couple of more of the row PS that is a payment from servicing. If a student makes a payment on a loan within 120 days to servicing, we send the school a batch to let you know that. The one below that is PN, that means P-note acknowledgement. This is a batch of students that completed promissory notes. A couple more below that is BN. That's a booking notification. This is a batch of loans that booked at servicing. And way down at the bottom there is WB. This means web. If you make a change directly on the COD website, COD creates a document ID, and you notice it's shorter than the rest, and that is the action that you



took on the web. The next 2 columns are date received and date response sent. Date received is the date COD received your batch. Date response sent is the date that we responded to your batch. If the date response sent is blank, it means that COD has not finished processing your batch. We like to allow 24 hours for your batch to process, although normally it's much, much faster than that. The next column is status, the status of the batch, whether it's accepted or rejected. The next column is students, how many students were in the batch. The next one is accepted. This is how many students were accepted. Even though your batch has student records in it and awards and disbursements, this is just telling you how many students were accepted. Same with the next column, rejected, how many students were rejected. And the last column is if we returned any warnings to you within that batch.

So if we click on one of the batches it brings us to our batch detail information screen. It tells us all of the details of the batch, how many students were in there, how many awards, how many disbursements, and then a dollar amount that was associated with that batch. In the first red box there notice that we had 25 awards rejected for over \$85,000. In the bottom red box we had 59 disbursements reject for over \$54,000. This is why it's very, very important to fix your rejects so that you get the money that you were expecting from that batch. If you scroll down on that same screen, it lists out all the students that were included in that batch, and we have some filters here. Obviously if we had records that were accepted, that's great, but usually we want to take action on our rejected records, so we can filter by rejected, and that's what we have done here. So, to wrap up our batch level research, we went to the blue bar at the top of the screen, we clicked on batch, we put in our dates, we clicked on the batch, I showed you how to filter by rejected. If you click on the word reject it brings up the error. We can look and see what corrections we need to make, and resubmit. The other search I want to talk about is by specific SSN, so in the bottom gray box we can enter in our Social Security number that we're interested in, and you can search by specific award year, or you can search by all. And if you search by all, it's going to give you a complete history of all the batches that were sent. So we'd enter our social and click search, and here are our results.

I want to let you know that when you do a Social Security number search, it will return all batches from all schools that were submitted for this student. So, we're interested in rejects here, so we're going to go ahead and click on one of the rejects, and it will bring us to our record error screen. This screen is telling us that this record rejected for edit #144 on the disbursement date field, and our description is disbursement dates do not match origination fee percent, and/or interest rebate percent on file, and the status is rejected, and it gives us a field value. The 2 orange buttons at the bottom, view record, if you click on that it's going to show you the incoming record that came into COD. If you click on view response it will show you the response that COD sent back to the school. So for now we're going to click on view response, and up at the top in red it shows our disbursement date, and that's our field that rejected, and notice the origination fee is 2.0, and the interest rebate is 1.5. For any disbursement date after July 1, 2009, our origination fee needs to be 1.5%, and our interest rebate needs to be 1.0. And I know that can be confusing, so if you go back to the technical reference and the



implementation guide, there is a whole section on loan fee and interest rebate. It explains what dates coincide with what percentages, it has a nice chart in there, and then it also has a little section over to the side that if you need to change your percentages, how to do that. So, to wrap up our student level research, we again went to the blue bar, clicked on batch. We entered in our Social Security number and award year, we reviewed the history of records that came in to see when we got our rejects, we clicked on the word reject to find out why it rejected, and then you would make your corrections, and then go ahead and resubmit that record. So now we'll go into another little hands-on time for you. You can go into COD like earlier, or you can go into the CBT. If you go into the CBT, click on working with batches, it's the very last one at the bottom, and we'll go through that. And if you guys have any questions, just raise your hand and we'll run over.

[ Inaudible ]

**[DAVIS:]** Okay, I'm going to be grabbing your computers back again, so if you're in the middle of doing something, I apologize. Next part of our lesson, and the final part that we'll do before we do a final hands-on and/or break for lunch, depending upon what you want to do, is we're going to show you how you can access your reports, your Direct Loan reports, on the COD website. These are the same reports that are sent to your SAIG mailbox, and they are sent on different frequency depending upon what type of report it is. You access those reports by going to the services tab within the COD website, click on the services tab using your same login ID as COD. It is a separate database so you can be looking back and forth between your reports and COD at the same time, and keep in mind, then, that you have to log off of each of them separately. You can use the COD CBT when we break for our hands-on, or you can access your own if you've got your own login. Here are the reports that are available on the COD website. You'll see that there's a 30-day warning report, inactive loans, MPNs due to expire, a pending disbursement list, and expired MPNs. If you click on the title of the report it will take you to the current version of that report, the CSV means it's in a common delimited or Excel format. If you click on the word actions it will actually take you to all the versions that are available for that report, so the 30-day warning report is a monthly report, so you'd have all the reports for that award year that have been run, depending upon what time of year you look at it, and you could also choose if you want to view it in a different format, sometimes there is more than one option, you can change how you're looking at that. So these are not new reports that are run, it's just a way for you to view a report that was sent to your SAIG mailbox.

We're going to skip that "Pro" practice time and go into monthly reconciliation. What are you supposed to do? It's the business office that reconciles, right? There you are, I knew that. But, you don't probably have access to G5, and probably your business office or bursar's office probably doesn't have access to COD, so it's like you're in 2 different worlds, right? Get them to give you view-only access to G5. You don't want to be touching the money, but that doesn't mean you can't look at it and drool. Give them view-only access to COD, so they can see when you're sending in disbursements, in case you don't talk. Or you could go to lunch together and talk. My business office





person was right down the hall, and we talked on a regular basis, but we still didn't always communicate as effectively as we should have, so it's really important that you can see what each other is doing as well. We're going to show you how you can check some of the cash screens in COD that actually are communicating with our other system, G5, which is where the business office goes to draw down funds, and we're going to tell you that as a financial aid office you can work your 30-day warning report and your School Account Statement report that is sent to your SAIG mailbox monthly. The School Account Statement is like your bank statement for Direct Loans, like your personal bank statement that you get. We'll send you a monthly School Account Statement that will give you all of the previous months' activity that you've done, your disbursements and funds you've drawn down, and that's what you want to use to reconcile to.

So, one of the first screens that I like to look at is the funding information which I found in the school summary screen, right when you log in and choose school. You see I've changed my program to default, to Direct Loans, so I'm looking at the Direct Loan information, although this drop down box, you could look at your Pell, your ACG, your SMART, whatever programs you're currently participating in, and you could look by award year. I blanked this out, but you really do want to make sure that you've got all of your contact information up to date, because that's how we communicate with you, so please make sure that that is up to date. Notice right up here at the top we have cash greater than accepted, and posted disbursements, and older than 30 days, at a zero. This school is in compliance. They are reporting to us timely, so they have no funds that they've drawn down that they haven't sent in disbursements for that are older than 30 days. For all programs, this is not just Direct Loans, you need to be reporting timely and reporting any disbursements or disbursement changes within 30 days. Right down here, you'll notice cash greater than accepted and posted disbursements, and this is less than 30 days. If this is a positive value, then obviously the cash that's been drawn down is more than the disbursements that you've sent in to us to substantiate that money. If in this case it's at a negative value, this means you've sent in disbursements to COD, but the business office hasn't gone to get the money. Sometimes I see this at like a couple of million dollars, and I'm thinking whoa, and I'll go back a week later and it's still a couple of million dollars, and I'm thinking whoa, that school must have a lot of money that they haven't drawn down those funds yet, and sometimes I'll give them a call, say, you know, you've have disbursements reported and you haven't drawn the funds down yet, are you using your own money here? You might want to go get those funds from G5. They can use their own money, but I don't have a couple of million dollars.

Anyway, another screen that's useful to you is the cash activity screen which you can see also from a school menu, cash activity right here, again we've chosen Direct Loans for our program and our award year. This is a really cool screen, and it actually runs horizontally. Every time you do a drawdown in G5, that information gets sent to COD, or you return funds to G5, it gets sent to COD, and then as you send in disbursements to us, we substantiate. In this case, the school has fully substantiated the funds that they drew down on 10/20/2009. When I worked in a financial aid office, I used to take this report, flip it to printer friendly which takes all that horizontal data, makes it vertical, I



print out a report out of G5, and I'd make sure that all my cash matched between the 2 systems. I only did that if my cash didn't match. It wasn't something that I had to do all the time, but it's a really great way for you to look and make sure the cash is matching between both systems. Next screen that we'll look at is the school summary financial information. Remember I told you the School Account Statement is a snapshot? We run it the first Saturday of the month, and it's pushed to your SAIG mailbox that following Monday, and it's actually a snapshot in time of your previous month's activity. This screen also simulates, or it's set up exactly the same way as the first part of your School Account Statement, this is the cash summary. It looks exactly the same, but this screen as opposed to a snapshot is fluid. This changes daily, or as often as you either drawn down funds or send in disbursements. So if you really want to keep up to speed, if you're being reconciled on a daily basis, you can be looking at this screen here because it will tell you at the beginning of the year what your cash balance was, year to date how much you've drawn down, how much your net drawdowns and payments minus any refunds or cash you might have made, your disbursements that have booked, and if you have any unbooked disbursements, as well as if you have any ending balance at the end of that particular day or hour, depending upon how often you do things.

We are actually going to release your computers again, and you can either go into COD and view your school's cash screens, or you can go to the COD CBT lesson, which would be managing, think we're looking at Direct Loan reports, so you can go in and see how you can access your reports. We would very much like for you guys to take some time to do this, and we're available to answer more questions. If you want to sneak off for lunch a little early, I understand that too, but we will be in the room. Please fill out your evaluations, and if we go back to the presentation one more time, and then keep going on to our, there's our contact information. Woods and my e-mail address is up there. We have a phone number there for Kristina. We'll go ahead and leave this screen up. We'll release your computers, and just raise your hand, jump up and down for questions. Don't forget to fill out your evaluations. Thank you very much.