January 29, 2002

To: Holders and Servicers Participating in the Health Education
           Assistance Loan (HEAL) Program.

Subject: Revised HEAL Borrower Loan Status (BLS) Error Messages and
           File Specifications; Amendment to Lender Policy Memorandum
           L-2001-1
           Lender Policy Memorandum L-2002-2

Lender Policy Memorandum L-2001-01 dated November 28, 2000 contained the
Revised BLS Borrower Loan Status process. This process began January 1,
2001. This revised process allows the HEAL Program to complete a variety of
mandated reports and effectively manage our over $3.2 billion loan portfolio.

Lenders and servicers have complied with the process requirements and we are
greatly appreciative. The purpose of this memorandum is to provide you with a
revised listing of error messages and file specifications (copies attached).
These error messages and file specifications have already been in use, however
we are providing them to you for your records.

If you have any questions regarding these revisions, please contact
Ms. Terri Ehrenfeld of the HEAL Program at (301) 443-1540 or by Fax at (301)
594-6911.

Peter Martineau
Acting Branch Chief, HEAL
Division of Health Careers Diversity
   and Development

Attachments

BORROWER LOAN STATUS
Error Messages

Error Reasons:

1. Required value is missing.

2. Supplied value is invalid.

3. Cannot find SSN in HEAL file.

4. Loan ID supplied is invalid since the HEAL system contains no record of the supplied Loan ID ever being issued.

5. Loan ID supplied is associated with another borrower's SSN.

6. New SSN already exists in HEAL file for another borrower.

7. Loan ID is submitted more than once on the electronic submission. 8.. Repayment Date submitted is before HEAL First Disbursement Date.

9. Effective Date of Loan Status submitted is before HEAL First Disbursement Date. 10. Effective Date of Loan Status is greater than HEAL tape-received date.

11. "I" (Deferred/In-School) or "G" (Grace Period) Loan Status submitted and repayment date submitted.

12. "I" (Deferred/In-School) Loan Status submitted and HEAL Loan Status is PB, PO, or EP.

13. "I" (Deferred/In School) Loan Status submitted and Effective Date of Loan Status is prior to the Grad/Sep date submitted. (Since last graduating class will be 6/30/2002, this error message will take effect July 2002.)

14. "G"(Grace) Loan Status submitted and HEAL Loan Status is PB, PO, or EP.

15. "G"(Grace) Loan Status submitted and the Effective Date of Loan Status is prior to the Grad/Sep. Date submitted.

16. Repayment date submitted is less than 270 days after Grad/Sep Date submitted.

17. Repayment date submitted with a status of G (Grace) or I (Deferred/In-School).

18. "R" (Repayment) Loan Status submitted, and HEAL Loan Status is PB, PO, or EP. 19. "R" (Repayment) Loan Status submitted, and Effective Date of Loan Status is prior to the Grad/Sep. Date submitted.

20. "Q" (In repayment, but deferred) Loan Status submitted, and Effective Date of Loan Status is prior to the Grad/Sep. Date submitted.

21. "Q" (In repayment, but deferred) Loan Status submitted, and Effective Date of Loan Status is prior to the Repayment date submitted.

22. "Q" (In repayment, but deferred) submitted, and HEAL Loan Status is EP, PB, or PO. 23.

"Q" or "I" submitted, and deferment type was blank. 24. "F" (Forbearance) submitted, and

HEAL Loan Status is EP, PB, or PO.

25. "F" (Forbearance) Loan Status submitted, and Effective Date of Loan Status is
    prior to the Grad/Sep. Date submitted.

26. "F" (Forbearance) Loan Status submitted, and Effective Date of Loan Status is prior
    to the Repayment Date submitted.

27. "PB" Loan Status submitted, and HEAL Loan Status is EP or PO.

28. "EP" (Dept. of Education Consolidation) Loan Status submitted, and HEAL Loan
    Status is PB or PO.

29. "PO" Loan Status submitted, and HEAL Loan Status is PB or EP.

30. "PB, PO, or EP" Loan status submitted with outstanding balance greater than $0.

31. Loan is part of a HEAL consolidation.

32. Loan is part of a paid claim or has the status of BD, DP, U, UP, V, W, X, Y, or Z. 33.

Repayment Plan is not a G=Graduated, I=Income Sensitive or L=Level.

34. Current Outstanding Loan Balance must be greater than or equal to -$1,000 and less
    than $500,000.

35. Current Outstanding Principal Balance must be greater than or equal to -$1,000 and
    less than $400,000.

36. Current Monthly Payment Amount must be greater than or equal to $0 and less than $
    5,000.

37. Current Interest Rate must be greater than or equal to 3.0% and less than or equal to
    20.000%.

38. File Type must be "SO" or "SE".

39. Grad/sep. date submitted is earlier than the end date (academic year to on the

application) of the academic year for the loan.

NOTE: Error #39 used to be # 40 and the previous #39 was a duplicate of #32. This
only existed for about 6 months.

Revised 01/23/2002

Item #	Field Name	Required/ Optional	Type	Size	Column	Format
1	Loan ID	R	Number	12	1-12	YYYYBB999999
2	Social Security Number	R	Character	9	14-22	999999999
3	Last Name of Borrower	R	Character	30	24-53	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower·	R	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXX
5	Middle Initial of Name	O	Character	1	81-81	X
6	File Type	R	Character	2	83-84	SO (status original) or SE (status errors)
7	Holder ID Number	R	Number	6	86-91	999999
8	Servicer ID Number	R	Number	6	93-98	999999
9	New Social Security Number	O*	Character	9	100-108	999999999
10	Current Loan Status	R	Character	2	110-111	Values: G, R, F, I, Q, PB, PO, EP
11	Effective date of loan status	R	Date	8	113-120	YYYYMMDD
12	Actual Graduation/Separation Date	R	Date	8	122-129	YYYYMMDD
13	Deferment Type	R**	Character	2	131-132	Values: FT, IR, GF, PC, AC, AP, PP, CH, IH
14	Repayment date	R***,	Date	8	134-141	YYYYMMDD
15	Current Repayment Plan	R****	Character	1	143-143	G=Graduated, I=Income Sensitive, L=Level
16	Current Outstanding Loan Balance	R	Number	9	145-153	999999.99
17	Current Principal Balance	R	Number	9	155-163	999999.99
18	Current Monthly Payment Amount	R	Number	7	165-171	9999.99
19	Current Interest Rate	R	Number	6	173-178	99.999
20	# of Days Delinquent/Past Due	R	Number	4	180-183	9999
21	Refinanced Loan Y or N	R	Character	1	185-185	Y=Yes and N=No
22	Borrower's street address (home)-1st	R	Character	60	187-246	Street Number and Name
23	Borrower's street address (hm)- 2nd	O	Character	60	248-307	Street Number and Name
24	Borrower's city (home)	R	Character	30	309-338	City
25	Borrower's state (home)	R	Character	2	340-341	State or FC if Foreign Country
26	Borrower's zip code (home)	R	Number	9	343-351	Can be either 5 or 9 digits. No dashes.
27	Borrower's country (home)	R	Character	25	353-377	XXXXXXXX Spell out Country XXXXXXXX
28	Borrower's phone number (home)	R	Number	10	379-388	9999999999
29	Borrower's e-mail address	O	Character	50	390-439	Email Address
30	Borrower's street address (bus.)-1st	O	Character	60	441-500	Street Number and Name
31	Borrower's street address (bus.)- 2nd	O	Character	60	502-561	Street Number and Name
32	Borrower's city (business)	O	Character	30	563-592	City
33	Borrower's state (business)	O	Character	2	594-595	State
34	Borrower's zip code (business)	O	Number	9	597-605	Can be either 5 or 9 digits. No dashes.
35	Borrower's country (business)	O	Character	25	607-631	XXXXXXXXXXXXXXXXXXXXXXXXX
36	Borrower's phone number (business)	O	Number	10	633-642	9999999999
37	Filler	R		58	643-700	Space characters

R=Required   O=Optional, report when data is available

* If reporting SSN change, then "required" on all loan records for the borrower reported on this file.
** Required only when loan status is a 'I' or "Q".
*** Required except when submitting statuses of "G" or 'I'.
**** Required for all loan statuses except "G" or 'I'.

Note: Use a CD, Floppy Disk, or PGP (e-mail encryption) to submit BLS data. These are the only acceptable media. HEAL no longer supports mainframe tapes or cartridges.

HEAL CUSTOMER FILE SPECIFICATIONS
FOR REPORTING BORROWER STATUS UPDATE ERRORS
ERROR TRANSACTION REPORT
HEAL-TO-LENDER

Revised 01/23/2002

Item #	Field Name	Type	Size	Column	Format
1	Loan ID	Number	12	1-12	YYYYBB999999
2	Social Security Number	Character	9	14-22	999999999
3	Last Name of Borrower	Character	30	24-53	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXX
5	Middle Initial of Name	Character	1	81-81	X
6	File Type *	Character	2	83-84	Status SO (original), SE (errors), or SA (acceptance)
7	Holder ID Number	Number	6	86-91	999999
8	Servicer ID Number	Number	6	93-98	999999
9	New Social Security Number	Character	9	100-108	999999999
10	Current Loan Status	Character	2	110-111	Values: G, R, F, I, Q, PB, PO, EP
11	Effective date of loan status	Date	8	113-120	YYYYMMDD
12	Actual Graduation/Separation Date	Date	8	122-129	YYYYMMDD
13	Deferment Type	Character	2	131-132	Values: FT, IR, GF, PC, AC, AP, PP, CH, IH
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19	Current Interest Rate	Number	6	173-178	99.999
20	# of Days Delinquent/Past Due	Number	4	180-183	9999
21	Refinanced Loan Y or N	Character	1	185-185	Y=Yes and N=No
22	Borrower's street address (home)-1st	Character	60	187-246	Street Number and Name
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29	Borrower's e-mail address	Character	50	390-439	Email Address
30	Borrower's street address (bus.)-1st	Character	60	441-500	Street Number and Name
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32	Borrower's city (business)	Character	30	563-592	City
33	Borrower's state (business)	Character	2	594-595	State
34	Borrower's zip code (business)	Number	9	597-605	Can be either 5 or 9 digits. No dashes.
35	Borrower's country (business)	Character	25	607-631	XXXXXXXXXXXXXXXXXXXXXXXXX
36	Borrower's phone number (business)	Number	10	633-642	9999999999
37	HEAL Process Date	Date	8	644-651	YYYYMMDD
38	Error Message Number (s)	Char/Num	50	653-702	9,99,99,99
39	Item # for Error 1 (missing data)**	Char/Num	50	704-753	9,99,99,99,99
40	Item # for Error 2 (invalid data)**	Char/Num	50	755-804	9,99,99,99,99,99
41	Filler		96	805-900	Blanks

* Item #6 on original submission will be replaced with "SE" or "SA".

** Series of numbers representing error message(s) separated by commas. For error #1 and #2, the corresponding Item # from Lender-to-HEAL file specification is also listed.

Note: Files will be returned on one of the following media: CD, Floppy Disk, or PGP (e-mail encryption).