

January 5, 2005

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

Subject: Amendment to L-2005-1: HEAL Borrower Loan Status (BLS) Update Process and the Lender's Report on Health Education Assistance Loans (HEAL) and Amendment to L-2002-2: Revised HEAL Borrower Loan Status (BLS) Error Messages and File Specifications; Amendment to Lender Policy Memorandum L-2001-1  
Lender Policy Memorandum L-2005-4

The purpose of this policy memorandum is to address two issues. The first issue is related to policy memorandum L-2005-1. There was a question raised concerning the definition of outstanding dollar amount balance as referenced in the HEAL BLS Business Rules and the Lender's Report on HEAL. The definition in the HEAL BLS Business Rules states, "The balance of current principal, interest and **other fees** on the borrower's loan." The Lender's Report on HEAL refers to outstanding balance as principal and interest only. After researching this issue, we would like to state that outstanding balance should be a total of principal and interest only. Therefore, we are enclosing a revised HEAL BLS Business Rule document that modifies the current outstanding loan balance definition to **exclude "other fees"**. The deadline listed in policy memorandum L-2005-1 for the HEAL BLS and the Lender's Report on HEAL to be equal will continue to be for the quarter ending March 2005. This means that the BLS submitted for March 2005 data to be received by the HEAL program by the 10<sup>th</sup> of April 2005 and the Lender's report for quarter ending March 2005 to be received by April 30, 2005 must be EQUAL.

The second issue is related to policy memorandum L-2002-2. Since we were already updating the HEAL BLS Business Rule document to reflect the correct outstanding balance definition, we went ahead and also updated the HEAL BLS error messages and file specifications that go along with the document. The only update that should require programming assistance is the change in the definition of the outstanding balance amount. Please have this change made to your system to be reflected in your April 2005 HEAL BLS monthly submission. This means March 2005 data to be received by April 10, 2005. If you have any questions, please contact Ms. Denise Sorrell at (301) 443-3831.

Sincerely,

Henry Lopez, Jr.  
Director  
Division of Health Careers Diversity  
and Development

## **HEAL Borrower Loan Status Business Rules**

### **Basic Requirements/Reporting**

- Borrower Loan Status (BLS) data must be submitted to HHS by the 10<sup>th</sup> of each month.
- BLS data must reflect status changes or other relevant information that occurred the prior month.
- HHS expects data reported by servicers/holders will be accurate and complete.
- The data must be submitted on a loan level basis. Loan ID for each loan must be unique on the dataset submission and not submitted more than once.
- BLS data must be submitted to HHS in ascending order by loan id.
- HHS will produce an acceptance and/or an error transaction and summary reports or ASCII files for each BLS data submission.
- Servicers/holders must correct errors and resubmit the corrections on the HEAL returned electronic submission to HHS within 30 days from the process date reported on the Error Transaction Report (ASCII file).
- HHS assumes the last status action reflects the accurate status of the loan at the time it is reported.
- Each borrower status record includes all applicable data elements as defined by the attached HEAL Customer Tape Specifications (Lender-to-HEAL).
- Report monthly all HEAL loans with an outstanding balance and those HEAL loans that have been “closed” during the prior month due to a paid in full by borrower, paid in full by another party other than borrower or paid in full by the Department of Education. When a loan is reported once as “closed” it will no longer be reported on subsequent submissions.
- Loans paid by HHS claim payment should drop off the data submission.
- All required and applicable optional fields should be populated every month regardless of whether it changed from the prior month.

## Definitions/Inferences

### G - In Grace Period

- “In Grace Period” means that the borrower is in the nine month grace period.
- In “I” type deferments (internship or residency) the “Grace Period” follows the deferment.
- If not an “I” type deferment, the “Grace Period” begins immediately following separation from school or attendance less than full time.
- Nine months of grace must be completed prior to entering repayment.

### I - Deferred (Repayment period postponed)/In-School

- Payments are deferred prior to the expiration of “In Grace Period”.
- Internship/residency programs that begin prior to the expiration of the grace period.
- Fellowships and educational programs that begin within twelve months of the end of internship/residency are eligible for “I” type deferments and the grace period will start upon completion of this deferment.
- Graduates of chiropractic school are eligible for “Deferred” status immediately upon graduation - for 1 year and prior to the grace period.
- Borrowers currently in a full-time student status

### R - Repayment

- “Repayment” means that a borrower is in the repayment period either on the 1st day of the 10th month following graduation after the 9 month grace period; or the 1st day of the 10th month after an “I” type deferment plus grace.
- Repayment date has been called conversion date.

### Q - In repayment, but deferred

- Payments are deferred after the expiration of the “In Grace Period”.
- Borrower has used the nine month grace period.
- Borrower has enrolled, full time, in a HEAL school or at an institution of higher education, is participating in the Federal Family Education Loan Program (FFELP) or the Direct Loan Program, is a member of the Armed Forces, Peace Corps, VISTA or National Health Service Corps, or has completed an internship or residency training program in osteopathic general practice, family medicine, general internal medicine, preventive medicine, or general pediatrics and is practicing primary care, or provides health care to Indians through a health program/facility funded in whole or part by the Indian Health Service.

### F - Forbearance

- Borrower is currently in a period of forbearance granted by the loan holder.
- Status preceding forbearance may only be a “G”, “R” or “Q”.
- A repayment date must have been or must be submitted prior to/or when receiving a forbearance.

**PB - Paid loan in full by borrower**

- Borrower has paid the HEAL loan in full to the holder.
- “Borrower paid loan in full” does not mean a claim has been paid on the loan by HHS.
- “Borrower paid loan in full” does not mean the loan has been consolidated.
- “Borrower paid loan in full” does not mean the loan has been sold to another HEAL holder.
- “Borrower paid loan in full” does not mean the loan has been consolidated with Department of Education.

**PO - Paid loan in full by another party other than the borrower.**

- Another party other than the borrower has paid the HEAL loan in full to the holder.
- Examples of another party other than the borrower are financial or educational institution, mortgage company, friend, family member, attorney, etc.
- “Other than borrower paid loan in full” does not mean a claim has been paid on the loan by HHS.
- “Other than borrower paid loan in full” does not mean the loan has been sold to another HEAL holder.
- “Other than borrower paid loan in full” does not mean the loan has been consolidated with Department of Education.

**EP - Loan paid in full by the Department of Education**

- Borrower has consolidated/refinanced this HEAL loan with the Department of Education and the loan holder no longer holds this HEAL loan for this borrower.

**Loan Status**

- BLS actions are reported on a loan level.
- BLS actions are not reported on a disbursement or borrower level.
- Voided or canceled loan transactions are not valid BLS actions and therefore should not be reported.
- All BLS actions are reported to HHS within 45 days of the date the action occurs or the date the servicer/holder is notified of the action.
- Loan status must be one of the following values:

**G** - Grace  
**I** - Deferred (Repayment period postponed)/In-School  
**R** - Repayment  
**Q** - In repayment, but deferred  
**F** - Forbearance  
**PB** - Paid loan in full by borrower  
**PO** - Paid loan in full by another party other than the borrower  
**EP** - Loan paid in full by Department of Education

- For multiple changes in one report period, only submit the most recent loan status.
- The loan status and borrower changes for all loans purchased in a given month is reported by the new purchaser (holder) to HHS within 45 days after the purchase transaction.
- The “effective date of loan status” refers to the date the action actually occurred on the status of the loan.
- The “effective date of loan status” is independent of the holder’s system posting date.
- Future, estimated, or projected status change dates will not be reported to HHS.
- If a loan is sold in a given month, the lender/holder selling the loan **does not** report the loan to HHS.
- All loan statuses **must** have an effective date of loan status.
- Loans with statuses “G”, or “I” can not have a conversion to repayment date.
- Valid repayment statuses are “R”, “Q”, or “F”.
- Loans with statuses “R”, ”Q”, or “F” **must** have a conversion to repayment date.
- Loan statuses “PB”, “PO”, and “EP” are considered closed statuses.
- Loan statuses “PB”, “PO”, and “EP” are reported to HHS only once.
- Loan statuses “PB”, “PO”, and “EP” **must** have a conversion to repayment date, if the loan was in a repayment status before the loan was closed.
- If a loan goes into a “Q” or “F” status the repayment date on the record does not change.

## Repayment Date

- Repayment date is defined as the date the borrower actually begins repayment.
- Repayment date typically begins either the first day of the 10th month after the borrower graduates or the first day of the 10th month after an “I” type deferment.
- Repayment date **will not** be reported to HHS until the borrower actually goes into repayment.
- The repayment date value will not be changed if the borrower loan status changes from an “R” to a “Q” or “F”, only the effective date of loan status will change.
- The repayment date must appear on each submission except when submitting a loan status of “I” or “G” in which the field will be left blank.
- Future, estimated, calculated or projected repayment dates will not be submitted to HHS.

## Deferment Type

- The Deferment Type field should only be populated if the status being submitted is a “I” or “Q”.
- Deferment Type must be one of the following values:
  - FT** - Full time attendance at a HEAL school or FFELP school
  - IR** - Internship/Residency
  - GF** - Graduate fellowship training or educational activity
  - PC** - Peace Corps
  - AC** - Voluntary service in Vista/Action program
  - AP** - Service in National Health Service Corps or full time active duty in Armed Forces
  - CH** - Graduate of Chiropractic school
  - PP** - Completed Internship/Residency training and practicing Primary Care (Osteopathic General Practice, Family Medicine, General Internal Medicine, Preventive Medicine or General Pediatrics)
  - IH** - Providing health care to Indians through a health program/facility funded in whole or part by the Indian Health Service

## Status Update Data Dictionary

<b>Field Name</b>	<b>Field Definition and Constraints</b>
<b>Loan ID</b>	Format is: YYYYBB999999 . Number assigned or approved by HHS for all insured loans. YYYY indicates the government fiscal year in which the loan was disbursed, BB is the HHS assigned block number, followed by a 6 position sequentially generated number.
<b>SSN</b>	Social security number for borrower currently on the HEAL database. If there is a SSN change, report old SSN in this field and new SSN in “New SSN” field.
<b>Last Name of Borrower</b>	Last Name of the borrower.
<b>First Name of Borrower</b>	First Name of the borrower.
<b>Middle Initial of Borrower</b>	Middle Initial of the borrower’s name.
<b>File Type</b>	“SO” or “SE” will always be reported in this field to indicate a Status Update file type of “status original” or “status error”.
<b>Holder ID Number</b>	HHS assigned number for the holder of the loan.
<b>Servicer ID Number</b>	HHS assigned number for the servicer of the loan.
<b>New SSN</b>	Report the new SSN, if applicable, in each loan record in data file for this borrower. If new SSN, then old SSN is reported in “SSN” field. If no change, leave blank.
<b>Current Loan Status</b>	Loan status of borrower’s loan in the month the data were reported. Refer to section on Loan Status.
<b>Effective Date of Loan Status</b>	Date loan status change actually begins. Data in this field is submitted to HHS <i>no later than</i> 45 days after the date of occurrence or the date the servicer/holder is notified of the action.
<b>Actual Graduation/ Separation Date</b>	Actual date the borrower graduated or withdrew from school.
<b>Deferment Type</b>	Refer to prior section on Deferment Type.

<b><u>Field Name</u></b>	<b><u>Field Definition and Constraints</u></b>
<b>Repayment Date</b>	Actual date the borrower's loan went into repayment.
<b>Current Repayment Plan</b>	Current type of Repayment Plan borrower is enrolled (G-Graduated, I-Income Sensitive, or L-Level).
<b>Current Outstanding Loan</b>	The balance of current Principal and Interest on the borrower's loan.
<b>Current Principal Balance</b>	The balance of current Principal on the borrower's loan.
<b>Current Monthly Payment Amount</b>	Current Monthly payment the borrower is billed on a particular loan.
<b>Current Interest Rate</b>	Format is: 99.999. Current Interest Rate which is calculated by T-Bill rate + additional interest on a particular loan.
<b>Number of Days Delinquent/Past Due</b>	The Number of Days Delinquent or Past Due on a particular loan.
<b>Refinanced Loan Y or N</b>	Yes or No, indicating whether the particular loan is a refinanced/consolidated loan.
<b>Borrower's Street Address (Home)-first line</b>	Current street address of the borrower.
<b>Borrower's Street Address (Home)-second line</b>	Addition to borrower's street address shown on first line.
<b>Borrower's City (Home)</b>	Current city in which borrower resides.
<b>Borrower's State (Home)</b>	Current state in which borrower resides. Must be a valid US state code, "FC" for foreign country, "AA" for Military Americas, "AE" for Military Europe/Mid East/Africa/Canada or "AP" for Military Pacific.
<b>Borrower's Zip Code (Home)</b>	Borrower's current zip code.
<b>Borrower's Country (Hm.)</b>	Current country in which borrower resides.
<b><u>Field Name</u></b>	<b><u>Field Definition and Constraints</u></b>



<b>Borrower's Phone Number (Home)</b>	Current phone number for the borrower. Include area code.
<b>Borrower's E-mail Address</b>	Borrower's current e-mail address.
<b>Borrower's Street Address (Business)-first line</b>	Current street address of borrower's place of business.
<b>Borrower's Street Address (Business)-second line</b>	Addition to borrower's place of business street address shown on first line.
<b>Borrower's City (Business)</b>	Current city of the borrower's place of business.
<b>Borrower's State (Bus.)</b>	Current state in which borrower works. Must be a valid US state postal code, "FC" for foreign country, "AA" for Military Americas, "AE" for Military Europe/Mid East/Africa/Canada or "AP" for Military Pacific.
<b>Borrower's Zip Code (Business)</b>	Current zip code of borrower's place of business.
<b>Borrower's Country (Bus.)</b>	Current country of borrower's place of business.
<b>Borrower's Phone No. (Business)</b>	Current phone number for the borrower's place of business. Include area code.
<b>HEAL Process Date</b>	Date the HEAL program processed the original BLS electronic submission.
<b>Error Message Number(s)</b>	Error numbers that inform the servicer that problems do exist with the particular loan record. The BLS record is not accepted and the HEAL database is not changed. Servicers are responsible to fix the record and resubmit.
<b>Item # for Error 1 (Missing Data)</b>	Item numbers that indicate which field(s) received an Error 1.
<b>Item # for Error 2 (Invalid Data)</b>	Item numbers that indicate which field(s) received an Error 2.
<b>Filler</b>	Blank spaces.

Revised 12/2004

**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, EP, W, X, Y, Z, DP or BD.
- 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, EP, W, X, Y, Z, DP or BD.
- 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, EP, W, X, Y, Z, DP or BD.
- 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 PB, PO, EP, W, X, Y, Z, DP or BD.
- 23) "Q" or "I" submitted, and deferment type was blank.
- 24) "F" (Forbearance) submitted, and HEAL Loan Status is PB, PO, EP, W, X, Y, Z, DP or BD.
- 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 PO, EP, W, X, Y, Z, DP or BD.
- 28) "EP" (Dept. of Education Consolidation) Loan Status submitted, and HEAL Loan Status is PB, PO, W, X, Y, Z, DP or BD.
- 29) "PO" Loan Status submitted, and HEAL Loan Status is PB, EP, W, X, Y, Z, DP or BD.
- 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, 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 \$6,500.
- 37) Current Interest Rate must be greater than or equal to 2.0% and less than or equal to 20.000%.
- 38) File Type must be "SO" or "SE".

HEAL CUSTOMER FILE SPECIFICATIONS  
BORROWER STATUS UPDATES  
LENDER-TO-HEAL

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	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower	R	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
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

Item #	Field Name		Required/	Type	Size	Column	Format
			Optional				
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	XXXXXXXXX Spell out Country XXXXXXXXX
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	

Item #	Field Name	Required/ Optional	Type	Size	Column	Format
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	XXXXXXXXXXXXXXXXXXXXXXXXXXXXX
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 or Floppy Disk to submit BLS data.

These are the only acceptable media. HEAL no longer supports mainframe tapes or cartridges.

# HEAL CUSTOMER FILE SPECIFICATIONS

## BORROWER STATUS UPDATES

### HEAL-TO-LENDER

Revised  
01/23/2002 1/23/2002

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	XXXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXXXXXX
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: <b>G, R, F, I, Q, PB, PO, EP</b>
11	Effective date of loan status	Date	8	113-120	YYYYMMDD
12	Actual Graduation/Separation Date	Date	8	122-129	YYYYMMDD

Item #	Field Name	Type	Size	Column	
					Format
13	Deferment Type	Character	2	131-132	Values: <b>FT, IR, GF, PC, AC, AP, PP, CH, IH</b>
14	Repayment date	Date	8	134-141	YYYYMMDD
15	Current Repayment Plan	Character	1	143-143	<b>G</b> =Graduated, <b>I</b> =Income Sensitive, <b>L</b> =Level
16	Current Outstanding Loan Balance	Number	9	145-153	999999.99
17	Current Principal Balance	Number	9	155-163	999999.99
18	Current Monthly Payment Amount	Number	7	165-171	9999.99
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
23	Borrower's street address (hm)- 2nd	Character	60	248-307	Street Number and Name
24	Borrower's city (home)	Character	30	309-338	City
25	Borrower's state (home)	Character	2	340-341	State or FC if Foreign Country
26	Borrower's zip code (home)	Number	9	343-351	Can be either 5 or 9 digits. No dashes.
27	Borrower's country (home)	Character	25	353-377	XXXXXXX Spell out Country XXXXXX
28	Borrower's phone number (home)	Number	10	379-388	9999999999
29	Borrower's e-mail address	Character	50	390-439	Email Address



Item #	Field Name	Type	Size	Column	Format
30	Borrower's street address (bus.)-1st	Character	60	441-500	Street Number and Name
31	Borrower's street address (bus.)- 2nd	Character	60	502-561	Street Number and Name
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	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
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 or Floppy Disk**