

## Instructions for Lender/Guarantor Default Rate Files

Below, we explain how to view the information in the official cohort default rate spreadsheets for lenders and guaranty agencies. These instructions apply generally to any release; only the cohort year would differ. If a hard copy of the reports is required, call the Cohort Default Rate Hotline at 202-377-3053.

### Downloading and Viewing Data

Files will download as a Microsoft Excel file. Double-click on the file, and it will open in Excel.

The Lender Rates spreadsheet contains the official cohort default rate data for lenders with more than 30 borrowers in repayment. The GA Rates spreadsheet contains the official cohort default rate data for guaranty agencies.

The following two tables define the layouts for the Lender Rates and GA Rates spreadsheets.

**Table 1: Layout for Lender Rates Spreadsheets**

Field Name	Field Description
LID	Lender's OPE ID
Name	Lender's Name
Address	Lender's Address
City	Lender's City
State	Lender's State
Zip Code	Lender's Zip Code
Zip Ext	Lender's Zip Code Extension
Cohort Year	Cohort Year 20XX
Orig Rate	Originating Lender's Official Default Rate
Orig Def	Originating Number of Borrowers in Default
Orig Rep	Originating Number of Borrowers in Repayment
Orig Rep Amt	Originating Amount in Repayment
Curr Rate	Current Holder's Official Default Rate
Curr Def	Current Holder's Number of Borrowers in Default
Curr Rep	Current Holder's Number of Borrowers in Repayment
Curr Rep Amt	Current Holder's Amount in Repayment

**Table 2: Layout for GA Rates Spreadsheets**

<b>Field Name</b>	<b>Field Description</b>
GA Code	Guarantor ID
Name	Guarantor's Name
Address	Guarantor's Address
City	Guarantor's City
State	Guarantor's State
Zip Code	Guarantor's Zip Code
Zip Ext	Guarantor's Zip Code Extension
Cohort Year	Cohort Year 20XX
GA Default	Guarantor's Number of Borrowers in Default
GA Repayment	Guarantor's Number of Borrowers in Repayment
GA Rates	Guarantor's Official Default Rate
Dollars in Repayment	Guarantor's Amount in Repayment