

The Common Origination and Disbursement Process utilizes one single record across programs for both originations and disbursements. Users utilize a Common Record – one that uses common data elements, definitions, edits, and structure for Grants and Direct Loans. Although the record has the same layout for all programs, not all data elements are required for each transmission. This new record layout relies on a technology called the eXtensible Markup Language, or XML.

This section provides examples of some of the COD Receipt and Response Documents. For additional information regarding business rules, please refer to Volume II, Section 1: Implementation Guide. For additional information regarding XML and the Common Record, please refer to Volume I, Section 3: COD Overview of this technical reference.

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COD Schema 3.0c Common Record

In this section you will find an example of a common record input file containing records two students that collectively have an award of each program type.

Common Record Input Example

```
O*N05TG01408      ,CLS=COMRECIN,XXX,BAT=0000000000000000,NCT=000001
<?xml version="1.0" encoding="UTF-8"?>
<CommonRecord xmlns="http://www.ed.gov/FSA/COD/2009/v3.0c"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.ed.gov/FSA/COD/v3.0c CommonRecord3.0.xsd">
  <TransmissionData>
    <DocumentID>2010-10-27T18:57:09.4510000396</DocumentID>
    <CreatedDateTime>2010-10-27T18:57:09.04</CreatedDateTime>
    <Source>
      <School>
        <RoutingID>11111111</RoutingID>
      </School>
    </Source>
    <Destination>
      <COD>
        <RoutingID>00000001</RoutingID>
      </COD>
    </Destination>
    <Software>
      <SoftwareProvider>mite</SoftwareProvider>
      <SoftwareVersion>2.0</SoftwareVersion>
    </Software>
    <FullResponseCode>F</FullResponseCode>
  </TransmissionData>
  <ReportingSchool>
    <RoutingID>11111111</RoutingID>
    <ReportedFinancialSummary>
      <FinancialAwardType>AcademicCompetitivenessGrant</FinancialAwardType>
      <FinancialAwardYear>2010</FinancialAwardYear>
      <TotalCount>1</TotalCount>
      <TotalReportedAward>635.00</TotalReportedAward>
      <TotalReportedDisbursement>525.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <ReportedFinancialSummary>
      <FinancialAwardType>DLPLUS</FinancialAwardType>
      <FinancialAwardYear>2011</FinancialAwardYear>
      <TotalCount>2</TotalCount>
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      <TotalReportedDisbursement>2000.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <ReportedFinancialSummary>
      <FinancialAwardType>DLSubsidized</FinancialAwardType>
      <FinancialAwardYear>2011</FinancialAwardYear>
      <TotalCount>1</TotalCount>
      <TotalReportedAward>2500.00</TotalReportedAward>
      <TotalReportedDisbursement>2500.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <ReportedFinancialSummary>
      <FinancialAwardType>NationalSMARTGrant</FinancialAwardType>
      <FinancialAwardYear>2010</FinancialAwardYear>
      <TotalCount>1</TotalCount>
      <TotalReportedAward>3500.00</TotalReportedAward>
      <TotalReportedDisbursement>1750.00</TotalReportedDisbursement>
    </ReportedFinancialSummary>
    <ReportedFinancialSummary>
      <FinancialAwardType>TEACH</FinancialAwardType>
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```

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  </ReportedFinancialSummary>
</ReportedFinancialSummary>
  <FinancialAwardType>Pell</FinancialAwardType>
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  <TotalReportedDisbursement>3013.00</TotalReportedDisbursement>
</ReportedFinancialSummary>
ReportedFinancialSummary>
  <FinancialAwardType>DLUnsubsidized</FinancialAwardType>
  <FinancialAwardYear>2011</FinancialAwardYear>
  <TotalCount>1</TotalCount>
  <TotalReportedAward>100.00</TotalReportedAward>
  <TotalReportedDisbursement>100.00</TotalReportedDisbursement>
</ReportedFinancialSummary>
<ReportedFinancialSummary>
  <FinancialAwardType>Perkins</FinancialAwardType>
  <FinancialAwardYear>2011</FinancialAwardYear>
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  <TotalReportedDisbursement>100.00</TotalReportedDisbursement>
</ReportedFinancialSummary>
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  <RoutingID>11111111</RoutingID>
  <Student>
    <Index>
      <SSN>999999997</SSN>
      <BirthDate>1967-07-28</BirthDate>
      <LastName>GUILLOTTE</LastName>
    </Index>
    <Name>
      <FirstName>LINDSEY</FirstName>
      <MiddleInitial>D</MiddleInitial>
    </Name>
    <Contacts>
    <PermanentAddress>
      <AddressLine>KENLEY LANE</AddressLine>
      <City>ORANGE GROVE CIT</City>
      <StateProvinceCode>TX</StateProvinceCode>
      <PostalCode>53442</PostalCode>
    </PermanentAddress>
    </Contacts>
    <Citizenship>
      <CitizenshipStatusCode>1</CitizenshipStatusCode>
    </Citizenship>
    <Pell>
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      <CPSTransactionNumber>01</CPSTransactionNumber>
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      <AttendanceCost>13000</AttendanceCost>
      <EnrollmentDate>2009-07-03</EnrollmentDate>
      <VerificationStatusCode>W</VerificationStatusCode>
      <Disbursement Number="01">
        <DisbursementAmount>1575</DisbursementAmount>
        <DisbursementDate>2009-10-03</DisbursementDate>
        <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
        <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
      </Disbursement>
      <Disbursement Number="02">
        <DisbursementAmount>1438</DisbursementAmount>
        <DisbursementDate>2009-10-04</DisbursementDate>
        <DisbursementReleaseIndicator>>false</DisbursementReleaseIndicator>

```

```

        <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
    </Disbursement>
</Pell>
<DLLoanInformation AwardKey="01">
    <OriginationFeePercent>1</OriginationFeePercent>
    <InterestRebatePercent>0.5</InterestRebatePercent>
    <PromissoryNotePrintCode>S</PromissoryNotePrintCode>
    <DisclosureStatementPrintCode>Y</DisclosureStatementPrintCode>
    <StudentLevelCode>0</StudentLevelCode>
    <FinancialAwardBeginDate>2010-07-02</FinancialAwardBeginDate>
    <FinancialAwardEndDate>2011-07-01</FinancialAwardEndDate>
    <AcademicYearBeginDate>2010-07-02</AcademicYearBeginDate>
    <AcademicYearEndDate>2011-07-01</AcademicYearEndDate>
</DLLoanInformation>
<DLSubsidized>
    <AwardKey>01</AwardKey>
    <FinancialAwardYear>2011</FinancialAwardYear>
    <CPSTransactionNumber>01</CPSTransactionNumber>
    <FinancialAwardAmount>2500</FinancialAwardAmount>
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        <SchoolNoteMessage>Origination</SchoolNoteMessage>
    </Note>
    <DependencyStatusCode>I</DependencyStatusCode>
    <EntranceCounseling>true</EntranceCounseling>
    <DefaultOverpayCode>Y</DefaultOverpayCode>
    <FinancialAwardNumber>002</FinancialAwardNumber>
    <FinancialAwardID>999999997S11G00396002</FinancialAwardID>
    <FinancialAwardCreateDate>2010-07-01</FinancialAwardCreateDate>
    <Disbursement Number="01">
        <DisbursementAmount>1400</DisbursementAmount>
        <DisbursementDate>2010-10-18</DisbursementDate>
        <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
        <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
        <Note>
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        </Note>
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        <DisbursementFeeAmount>14</DisbursementFeeAmount>
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    </Disbursement>
    <Disbursement Number="02">
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        <DisbursementDate>2010-10-18</DisbursementDate>
        <DisbursementReleaseIndicator>false</DisbursementReleaseIndicator>
        <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
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            <SchoolNoteMessage>Second Disbursement</SchoolNoteMessage>
        </Note>
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        <DisbursementFeeAmount>11</DisbursementFeeAmount>
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</DLSubsidized>
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    <PromissoryNotePrintCode>S</PromissoryNotePrintCode>
    <DisclosureStatementPrintCode>Y</DisclosureStatementPrintCode>
    <StudentLevelCode>5</StudentLevelCode>
    <FinancialAwardBeginDate>2010-07-02</FinancialAwardBeginDate>
    <FinancialAwardEndDate>2011-07-01</FinancialAwardEndDate>
    <AcademicYearBeginDate>2010-07-02</AcademicYearBeginDate>
    <AcademicYearEndDate>2011-07-01</AcademicYearEndDate>
</DLLoanInformation>

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<DLPLUS>
  <AwardKey>02</AwardKey>
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  <FinancialAwardAmount>1000</FinancialAwardAmount>
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    <SchoolNoteMessage>Origination</SchoolNoteMessage>
  </Note>
  <DependencyStatusCode>D</DependencyStatusCode>
  <EntranceCounseling>true</EntranceCounseling>
  <DefaultOverpayCode>N</DefaultOverpayCode>
  <FinancialAwardNumber>001</FinancialAwardNumber>
  <FinancialAwardID>999999997P11G00396001</FinancialAwardID>
  <FinancialAwardCreateDate>2010-07-01</FinancialAwardCreateDate>
  <FinancialAwardAmountRequested>1000</FinancialAwardAmountRequested>
  <Borrower>
    <Index>
      <SSN>999999998</SSN>
      <BirthDate>1969-05-11</BirthDate>
      <LastName>GULLICKSON</LastName>
    </Index>
    <Name>
      <FirstName>COREY</FirstName>
      <MiddleInitial>W</MiddleInitial>
    </Name>
    <Contacts>
      <PermanentAddress>
        <AddressLine>HILBORN AVE</AddressLine>
        <City>Onarga village</City>
        <StateProvinceCode>IL</StateProvinceCode>
        <PostalCode>53383</PostalCode>
      </PermanentAddress>
    </Contacts>
    <Citizenship>
      <CitizenshipStatusCode>1</CitizenshipStatusCode>
    </Citizenship>
    <Note>
      <SchoolNoteMessage>Parent Plus Borrower</SchoolNoteMessage>
    </Note>
    <DefaultOverpayCode>N</DefaultOverpayCode>
  </Borrower>
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  <FinancialAwardNumber>001</FinancialAwardNumber>
  <FinancialAwardID>999999997A10001408001</FinancialAwardID>
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  <RigorousHighSchoolProgramCode>DD0001</RigorousHighSchoolProgramCode>
  <EnrollmentDate>2009-07-03</EnrollmentDate>
  <Disbursement Number="01">
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  </Disbursement>

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        <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
    </Disbursement>
</AcademicCompetitivenessGrant>
</Student>
<Student>
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        <BirthDate>1981-05-28</BirthDate>
        <LastName>MEREDITH</LastName>
    </Index>
    <Name>
        <FirstName>LISNER</FirstName>
        <MiddleInitial>K</MiddleInitial>
    </Name>
    <Contacts>
    <PermanentAddress>
        <AddressLine>CLARK DR</AddressLine>
        <City>TULSA</City>
        <StateProvinceCode>OK</StateProvinceCode>
        <PostalCode>74101</PostalCode>
    </PermanentAddress>
    </Contacts>
    <Citizenship>
        <CitizenshipStatusCode>1</CitizenshipStatusCode>
    </Citizenship>
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        <OriginationFeePercent>1</OriginationFeePercent>
        <InterestRebatePercent>0.5</InterestRebatePercent>
        <PromissoryNotePrintCode>S</PromissoryNotePrintCode>
        <DisclosureStatementPrintCode>Y</DisclosureStatementPrintCode>
        <StudentLevelCode>5</StudentLevelCode>
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        <FinancialAwardEndDate>2011-07-01</FinancialAwardEndDate>
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        <AcademicYearEndDate>2011-07-01</AcademicYearEndDate>
    </DLLoanInformation>
    <DLUnsubsidized>
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        <FinancialAwardAmount>100</FinancialAwardAmount>
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        </Note>
        <DependencyStatusCode>D</DependencyStatusCode>
        <EntranceCounseling>true</EntranceCounseling>
        <DefaultOverpayCode>Y</DefaultOverpayCode>
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        <FinancialAwardID>99999995U11G00396002</FinancialAwardID>
        <FinancialAwardCreateDate>2010-07-01</FinancialAwardCreateDate>
        <HPPAIndicator>>false</HPPAIndicator>
        <AdditionalUnsubsidizedEligibility>true</AdditionalUnsubsidizedEligibility>
        <PreprofessionalCourseworkIndicator>false</PreprofessionalCourseworkIndicator>
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            <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
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                <SchoolNoteMessage>First Disbursement</SchoolNoteMessage>
            </Note>
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            <DisbursementFeeAmount>1</DisbursementFeeAmount>
            <InterestRebateAmount>1</InterestRebateAmount>
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    </DLUnsubsidized>
</Student>

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</DLUnsubsidized>
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  <FinancialAwardEndDate>2010-07-01</FinancialAwardEndDate>
  <AcademicYearBeginDate>2009-07-02</AcademicYearBeginDate>
  <AcademicYearEndDate>2010-07-01</AcademicYearEndDate>
  <PromissoryNotePrintCode>S</PromissoryNotePrintCode>
  <DisclosureStatementPrintCode>S</DisclosureStatementPrintCode>
</DLLoanInformation>
<DLPLUS>
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    <SchoolNoteMessage>Origination</SchoolNoteMessage>
  </Note>
  <DependencyStatusCode>D</DependencyStatusCode>
  <EntranceCounseling>true</EntranceCounseling>
  <DefaultOverpayCode>N</DefaultOverpayCode>
  <FinancialAwardNumber>001</FinancialAwardNumber>
  <FinancialAwardID>999999995P11G00396001</FinancialAwardID>
  <FinancialAwardCreateDate>2010-07-01</FinancialAwardCreateDate>
  <FinancialAwardAmountRequested>1000</FinancialAwardAmountRequested>
  <Borrower>
    <Index>
      <SSN>999999995</SSN>
      <BirthDate>1981-05-28</BirthDate>
      <LastName>LISNER</LastName>
    </Index>
    <Name>
      <FirstName> MEREDITH </FirstName>
      <MiddleInitial>D</MiddleInitial>
    </Name>
    <Contacts>
      <PermanentAddress>
        <AddressLine>CLARK DR</AddressLine>
        <City>TULSA</City>
        <StateProvinceCode>OK</StateProvinceCode>
        <PostalCode>74101</PostalCode>
      </PermanentAddress>
    </Contacts>
    <Citizenship>
      <CitizenshipStatusCode>1</CitizenshipStatusCode>
    </Citizenship>
    <Note>
      <SchoolNoteMessage>Grad Plus Borrower</SchoolNoteMessage>
    </Note>
    <DefaultOverpayCode>N</DefaultOverpayCode>
  </Borrower>
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    <DisbursementAmount>1000</DisbursementAmount>
    <DisbursementDate>2010-07-01</DisbursementDate>
    <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
    <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
    <FirstDisbursementIndicator>true</FirstDisbursementIndicator>
    <DisbursementNetAmount>975</DisbursementNetAmount>
    <DisbursementFeeAmount>40</DisbursementFeeAmount>
    <InterestRebateAmount>15</InterestRebateAmount>
  </Disbursement>
</DLPLUS>
<NationalSMARTGrant>
  <FinancialAwardYear>2010</FinancialAwardYear>

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    <CPSTransactionNumber>01</CPSTransactionNumber>
    <FinancialAwardAmount>3500</FinancialAwardAmount>
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    <StudentLevelCode>3</StudentLevelCode>
    <EnrollmentDate>2009-07-03</EnrollmentDate>
    <ProgramCIPCode>11.0101</ProgramCIPCode>
    <Disbursement Number="01">
      <DisbursementAmount>1750</DisbursementAmount>
      <DisbursementDate>2009-10-15</DisbursementDate>
      <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
      <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
    </Disbursement>
  </NationalSMARTGrant>
  <TEACH>
    <FinancialAwardYear>2010</FinancialAwardYear>
    <CPSTransactionNumber>01</CPSTransactionNumber>
    <FinancialAwardAmount>1750</FinancialAwardAmount>
    <FinancialAwardNumber>001</FinancialAwardNumber>
    <FinancialAwardID>999999995H10001408001</FinancialAwardID>
    <StudentLevelCode>3</StudentLevelCode>
    <TeacherExpertIndicator>false</TeacherExpertIndicator>
    <EnrollmentDate>2009-07-03</EnrollmentDate>
    <Disbursement Number="01">
      <DisbursementAmount>1750</DisbursementAmount>
      <DisbursementDate>2009-10-14</DisbursementDate>
      <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
      <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
    </Disbursement>
  </TEACH>
  <Perkins>
    <FinancialAwardYear>2011</FinancialAwardYear>
    <CPSTransactionNumber>01</CPSTransactionNumber>
    <FinancialAwardAmount>100</FinancialAwardAmount>
    <Note>
      <SchoolNoteMessage>Origination</SchoolNoteMessage>
    </Note>
    <DependencyStatusCode>D</DependencyStatusCode>
    <EntranceCounseling>true</EntranceCounseling>
    <DefaultOverpayCode>false</DefaultOverpayCode>
    <FinancialAwardNumber>001</FinancialAwardNumber>
    <FinancialAwardID>999999995K11G00396001</FinancialAwardID>
    <FinancialAwardCreateDate>2010-07-01</FinancialAwardCreateDate>
    <OriginationFeePercent>1</OriginationFeePercent>
    <InterestRebatePercent>0.5</InterestRebatePercent>
    <PromissoryNotePrintCode>S</PromissoryNotePrintCode>
    <DisclosureStatementPrintCode>Y</DisclosureStatementPrintCode>
    <StudentLevelCode>0</StudentLevelCode>
    <FinancialAwardBeginDate>2010-07-02</FinancialAwardBeginDate>
    <FinancialAwardEndDate>2011-07-01</FinancialAwardEndDate>
    <AcademicYearBeginDate>2010-07-02</AcademicYearBeginDate>
    <AcademicYearEndDate>2011-07-01</AcademicYearEndDate>
    <Disbursement Number="01">
      <DisbursementAmount>100</DisbursementAmount>
      <DisbursementDate>2010-07-01</DisbursementDate>
      <DisbursementReleaseIndicator>true</DisbursementReleaseIndicator>
      <DisbursementSequenceNumber>01</DisbursementSequenceNumber>
    <Note>
      <SchoolNoteMessage>First Disbursement</SchoolNoteMessage>
    </Note>
    </Disbursement>
  </Perkins>
</Student>
</AttendedSchool>
</ReportingSchool>
</CommonRecord>

```


O*N95TG01408 ,CLS=COMRECIN,XXX,BAT=0000000000000000,NCT=000001

COD Schema 3.0c Receipts

COD Receipts are generated for every Common Record document received via SAIG by the COD System. The COD Receipt indicates that the Common Record document was received and can be read by the COD System.

Pell, ACG, National SMART Grant, TEACH Grant, Perkins and Direct Loan Receipt

```
<?xml version="1.0"?>
<CommonRecord
  xmlns="http://www.ed.gov/FSA/COD/2009/3.0c"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="http://www.ed.gov/sfa/COD/v2 CommonRecord3.0c.xsd"
>
<TransmissionData>
<DocumentID>2008-07-14T14:42:55.9510004433</DocumentID>
<CreatedDateTime>2008-04-01T14:59:44.86</CreatedDateTime>
<Source>
<COD>
<RoutingID>00000001</RoutingID>
</COD>
</Source>
<Destination>
<School>
<RoutingID>10004433</RoutingID>
</School>
</Destination>
</TransmissionData>
<Receipt>2008-04-01T14:59:44.86</Receipt>
</CommonRecord>
```

COD Schema 3.0c Response Documents

For all Common Records received and processed by the COD System, the COD System returns a Response document indicating the processing results, including any rejected data elements and reason for the rejection.

Pell Grant, ACG, National SMART Grant, TEACH Grant, Perkins and Direct Loan with Warning Edit Response

```
<?xml version="1.0"?>
<CommonRecord
  xmlns="http://www.ed.gov/FSA/COD/2009/3.0c"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="http://www.ed.gov/sfa/COD/v2 CommonRecord3.0c.xsd"
>
<TransmissionData>
<DocumentID>2008-07-14T14:42:55.9510004433</DocumentID>
<CreatedDateTime>2008-07-14T14:42:55.95</CreatedDateTime>
<Source>
<COD>
<RoutingID>00000001</RoutingID>
</COD>
</Source>
<Destination>
<School>
<RoutingID>10004433</RoutingID>
</School>
</Destination>
<Software>
<SoftwareProvider>mite</SoftwareProvider>
<SoftwareVersion>2.0</SoftwareVersion>
</Software>
<FullResponseCode>F</FullResponseCode>
</TransmissionData>
<ReportingSchool>
<RoutingID>10004433</RoutingID>
<ReportedFinancialSummary>
<FinancialAwardType>AcademicCompetitivenessGrant</FinancialAwardType>
<FinancialAwardYear>2009</FinancialAwardYear>
<TotalCount>1</TotalCount>
<TotalReportedAward>750.00</TotalReportedAward>
<TotalReportedDisbursement>500.00</TotalReportedDisbursement>
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Pell Origination and Disbursement Response

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Pell Award Correction Response

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Pell Award Reject Response

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SSN Date of Birth Reject Response

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Direct Loan with Anticipated Disbursements and Warning Edits Response

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  xsi:schemaLocation="http://www.ed.gov/sfa/COD/v2 CommonRecord3.0c.xsd"
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Direct Loan Denied Credit Decision Response

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  xsi:schemaLocation="http://www.ed.gov/sfa/COD/v2 CommonRecord3.0c.xsd"
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Direct Loan Web Origination and Disbursement Response

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TEACH Grant Web Origination and Disbursement Response

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TEACH Grant Counseling Acknowledgement

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Direct Loan Entrance Counseling Acknowledgement

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  xsi:schemaLocation="http://www.ed.gov/FSA/COD/2009/v3.0c CommonRecord3.0c.xsd"
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          <MiddleInitial>U</MiddleInitial>
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MPN Acknowledgment

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Plus Application Acknowledgment

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