

Attachment 1 Guaranty Agency LRDR Record File Layout

LRDR Header Record

Length 335

| Position from | Position to | Field Length | Field Format | Name | Description Field Content |
|----------------------|--------------------|---------------------|---------------------|------------------------|---|
| 1 | 20 | 20 | Character | Filler | Filler |
| 21 | 21 | 1 | Numeric | Record Type | Indicator used to identify the header record. Value must be "1" (one). |
| 22 | 24 | 3 | Numeric | Organization ID Number | The three-digit guaranty agency code (assigned by the Department of Education) used to identify the guaranty agency receiving the LRDR. |
| 25 | 143 | 119 | Character | Filler | Filler |
| 144 | 203 | 60 | Character | Organization Name | Guaranty Agency's name. |
| 204 | 253 | 50 | Character | Address | Guaranty Agency's address. |
| 254 | 273 | 20 | Character | City | Guaranty Agency's city. |
| 274 | 275 | 2 | Character | State | Guaranty Agency's state. |
| 276 | 295 | 20 | Character | Country | Guaranty Agency's country. |
| 296 | 304 | 9 | Numeric | Zip Code | Guaranty Agency's Zip Code. |
| 305 | 312 | 8 | Date | Request Date | Identifies the request date of the LRDR report; format is CCYYMMDD. |
| 313 | 320 | 8 | Date | Rate Calculation Date | Identifies the date the rate was calculated; format is CCYYMMDD. |
| 321 | 324 | 4 | Date | Cohort Year | Identifies the cohort period associated with the report; format is CCYY. |
| 325 | 331 | 7 | Character | Title IV Program | Identifies the program type of loans included in the Loan Record Detail Report. |
| 332 | 334 | 3 | Character | Filler | Filler |
| 335 | 335 | 1 | Numeric | Filler | Filler |

| Position from | Position to | Field Length | Field Format | Name | Description Field Content |
|---------------|-------------|--------------|--------------|------------------------------|---|
| 1 | 20 | 20 | Character | Filler | Filler |
| 21 | 21 | 1 | Character | Record Type | Indicator used to identify the detail record. Value must be "2" (two). |
| 22 | 24 | 3 | Character | Guaranty Agency Code | A three-digit ED Office of Postsecondary Education (OPE) code used to identify the guaranty agency submitting the LRDR request. |
| 25 | 37 | 13 | Character | Filler | Filler |
| 38 | 46 | 9 | Character | SSN | Title IV recipient's or beneficiary's Social Security Number. |
| 47 | 47 | 1 | Character | Default Rate Usage Code | Identifies how the loan is counted in the guaranty agency's cohort default rate calculation. |
| 48 | 65 | 18 | Character | Filler | Filler |
| 66 | 100 | 35 | Character | Current Last Name | Title IV recipient's or beneficiary's current last name. |
| 101 | 112 | 12 | Character | Current First Name | Title IV recipient's or beneficiary's current first name. |
| 113 | 113 | 1 | Character | Student Middle Initial | Title IV recipient's or beneficiary's middle initial. |
| 114 | 121 | 8 | Numeric | Student Date of Birth | Title IV recipient's or beneficiary's date of birth. |
| 122 | 129 | 8 | Character | Original School Code | ED OPE code for school that certified/originated the loan for the borrower. |
| 130 | 137 | 8 | Numeric | Begin Class Date | The date classes were scheduled to begin for the loan period covered by the loan. |
| 138 | 145 | 8 | Numeric | End Class Date | The date classes were scheduled to end for the loan period covered by the loan. |
| 146 | 146 | 1 | Character | Academic Level | Student's academic or grade level in school at the beginning of the specific period covered by the loan. |
| 147 | 152 | 6 | Character | Original Lender/Service Code | Code for entity that provided the loan to the student; identifies the originating holder of the loan. |
| 153 | 156 | 4 | Character | Filler | Filler |
| 157 | 162 | 6 | Character | Current Lender/Service Code | Current lender code. |

| Position from | Position to | Field Length | Field Format | Name | Description Field Content |
|---------------|-------------|--------------|--------------|-------------------------------|--|
| 163 | 166 | 4 | Character | Current Lender/Service Branch | Current lender branch. |
| 167 | 168 | 2 | Character | Loan Type | The type of loan. |
| 169 | 170 | 2 | Character | Loan Status Code | The status of the borrower's loan. |
| 171 | 178 | 8 | Numeric | Loan Status Code Date | Effective date of the loan status code. |
| 179 | 186 | 8 | Numeric | Repay Date | Date loan entered repayment. |
| 187 | 192 | 6 | Numeric | Amount | Full amount of the loan. |
| 193 | 195 | 3 | Character | Code for Guarantor/Service | Entity that guaranties the loan on behalf of the Department. |
| 196 | 203 | 8 | Numeric | Guaranty Loan Date | Date that the guaranty agency insured an FFEL Program loan. |
| 204 | 211 | 8 | Numeric | Default Date | Date that a default claim was paid on an FFEL Program loan. |
| 212 | 213 | 2 | Character | Claim Reason Code | Identifies the reason a claim was paid on an FFEL Program loan. |
| 214 | 234 | 21 | Character | Filler | Filler |
| 235 | 235 | 1 | Character | Enrollment Code | Student's enrollment status at the time the cohort default rate was calculated. |
| 236 | 243 | 8 | Numeric | Enrollment Code Date | Effective date of the Enrollment Status Code. If no data is available, the guaranty agency or Direct Loan servicer may use 01/01/1900. |
| 244 | 244 | 1 | Character | Program Type | Identifies loan program type "F" (FFEL) or "D" (Direct Loan). |
| 245 | 249 | 5 | Character | Filler | Filler |
| 250 | 255 | 6 | Numeric | Claim Amount | The claim amount. |
| 256 | 261 | 6 | Numeric | Outstanding Principal Balance | The original dollar amount of the loan. |
| 262 | 263 | 2 | Character | Usage Two | Identifies how the loan is counted in each individual loan program (i.e., the FFEL Program and/or the Direct Loan Program). |
| 264 | 320 | 57 | Character | Filler | Filler |
| 321 | 324 | 4 | Character | Cohort Year | Identifies the cohort year; format is CCYY. |
| 325 | 335 | 11 | Character | Filler | Filler |

| Position from | Position to | Field Length | Field Format | Name | Description Field Content |
|---------------|-------------|--------------|--------------|-------------------------------|---|
| 1 | 20 | 20 | Character | Filler | Filler |
| 21 | 21 | 1 | Character | Record Type | Indicator used to identify the trailer record. Value must be "3" (three). |
| 22 | 24 | 3 | Character | Guaranty Agency Code | A three-digit ED OPE code used to identify the guaranty agency receiving the LRDR. |
| 25 | 31 | 7 | Character | Filler | Filler |
| 32 | 39 | 8 | Numeric | Actual Numerator Count | The total number of unduplicated borrowers reported in the numerator of the cohort default rate. The report count for the numerator represents the unduplicated report with a "B" in the usage code 1 field. |
| 40 | 47 | 8 | Numeric | Actual Denominator Count | The total number of unduplicated borrowers reported in the denominator of the cohort default rate. The report count for the denominator represents the unduplicated borrower listed on the Loan Record Detail Report with a "D" or "B" in the usage code 1 field. |
| 48 | 55 | 8 | Numeric | Report Count | Identifies the unduplicated number of borrowers included in the numerator of the cohort default rate calculation. |
| 56 | 63 | 8 | Numeric | Report Count | Identifies the unduplicated number of borrowers included in the denominator of the cohort default rate calculation. |
| 64 | 71 | 8 | Numeric | IC | Identifies the number of borrowers meeting income contingency repayment conditions on the Loan Record Detail Report. |
| 72 | 79 | 8 | Numeric | Individual Program Tally | The total number of unduplicated borrowers counted in the numerator of the FFEL Program. |
| 80 | 87 | 8 | Numeric | Individual Program Tally | The total number of unduplicated borrowers counted in the denominator of the FFEL Program. |
| 88 | 135 | 48 | Numeric | Filler | Filler |
| 136 | 136 | 1 | Character | Appealed Rate Flag | Identifies if the cohort default rate has been revised due to an appeal. |
| 137 | 146 | 10 | Numeric | Dual Total Dollars in Default | Total dollars in default. Indicates the total dollar volume of defaulted loans included in the cohort default rate calculation. |

| Position from | Position to | Field Length | Field Format | Name | Description Field Content |
|----------------------|--------------------|---------------------|---------------------|---------------------------------|--|
| 147 | 156 | 10 | Numeric | Dual Total Dollars in Repayment | Total dollars in repayment. Indicates the total dollar volume for loans that have entered into repayment during the cohort period in question. |
| 157 | 166 | 10 | Numeric | FFEL Total Dollars in Default | Dollars in default on FFEL Program. |
| 167 | 176 | 10 | Numeric | FFEL Total Dollars in Repayment | Dollars in repayment on FFEL Program. |
| 177 | 196 | 20 | Numeric | Filler | Filler |
| 197 | 206 | 10 | Numeric | Total Insurance Claim Payments | Identifies the total dollar amount for insurance claim payments. |
| 207 | 320 | 114 | Character | Filler | Filler |
| 321 | 324 | 4 | Date | Trailer Sort Cohort Year | Identifies the cohort year; format is CCYY. |
| 325 | 335 | 11 | Character | Filler | Filler |