

Attachment 1 Lender 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/Servicer 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/Servicer 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