



## ***Session 35***

# ***Web Services and E-Authentication***

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# Web Services

- Web applications that use programmatic interfaces for application to application communications. Data is usually collected from multiple servers and presented in a comprehensive view.
  
- Most definitions include these technologies:
  - Extensible Markup Language (XML)
  - Simple Object Access Protocol (SOAP)
  - Web Services Description Language (WSDL)
  - Universal Description Discovery Interface (UDDI)



# Web Services

- Using web services for basic system integration and XML interfaces is relatively stable
- Largest concern today is on securing web services



# Security Requirements

- Three capabilities must exist for secure web services:
  - Secure Credential Transfer
  - Ensure Message Integrity
  - Ensure Message Confidentiality



# SOAP and Security

- SOAP is simply a standard for sending messages over HTTP using XML
- The SOAP specification does not address security at all.
- SOAP contains no protocol limitations
  - Can use HTTP or HTTPS
  - Can use just about any known protocol



# Security Assertion Markup Language (SAML)

- SAML defines an XML framework for exchanging security information and attributes.
- SAML communicates this information in the form of Assertions.
  - Assertions contain information about subjects (people or computers) which have an identity in the network.
  - Assertions are issued by SAML authorities - authentication authorities, attribute authorities, and policy decision points.



# SAML Assertions

- Authentication
  - Previous authentication acts
  - Assertions should not usually contain passwords
- Attributes
  - Profile information
  - Preference information
- Authorization
  - Given the attributes, should access be allowed?



# Typical Assertion

- Issuer ID and issuance timestamp
- Assertion ID
- Subject
- Name and security domain
- Conditions under which the assertion is valid
- Assertion validity period
- Audience restrictions
- Target restrictions (intended URLs for the assertion)
- Application specific conditions





# Securing SAML Assertions with XML Signatures

- The SAML assertion is signed by the entity that created it.
- When signed, all irrelevant white-space is removed.
- Once signed, the document may not be modified without invalidating the XML signature.



# Planning an Implementation

- When planning your own Web Services:
  - Gain a detailed understanding of the potential risks (viruses, hackers, natural disasters).
  - Make a proactive analysis of the consequences and countermeasures in relation to risks.
  - Create an implementation strategy for integrating security measures into your enterprise network.



# E-Authentication Objectives

- Provide a flexible, easy to implement authentication system that meets the needs of your organization and your clients.
- Ensure compliance with the Gramm-Leach-Bliley Act (GLBA), federal guidelines, and applicable state privacy laws.



# E-Authentication Objectives

- Assure data owners that only appropriately authenticated end users have access to data.
- Ensure compliance to internal security and privacy guidelines.



# E-Authentication

- Worked with Shibboleth - Shibboleth, a project of Internet2/Mace, is developing architectures, policy structures, practical technologies, and an open source implementation to support inter-institutional sharing of web resources subject to access controls. In addition, Shibboleth will develop a policy framework that will allow inter-operation within the higher education community.
- Shibboleth project participants include Brown University, Ohio State, Penn State and many other colleges and universities.



# Requirements for Secure e-Authentication

- User must be required to provide an ID and a shared secret.
- Assignment and delivery of shared secret must be secure.
- Assignment of shared secret is based on validated information.
- Reasonable assurances that the storage of the IDs shared secrets are secure.



# Evaluating E-Authentication Policies

- A central authority must exist for evaluating network participants E-Authentication Policies
- Participants must ensure appropriate authentication for each end user
- Participants must provide authentication policy to central authority
- Participants must provide central authority with 30 day advance notice of changes to authentication policy



# Evaluating E-Authentication Policies

- Participants must agree to appropriate use of data
- Once accepted, participant is added to a Central Registry of all valid network participants.
- Additional requirements may be defined in current or future State or Federal Legislation.
- Additional requirements may be imposed by Central Authority.





# Secure E-Authentication Process

- End user authenticates at member site
- Member creates authentication assertion (SAML)
- Member signs authentication assertion with digital certificate (XML Signature)
- Control is passed to partner site



# E-Authentication Process

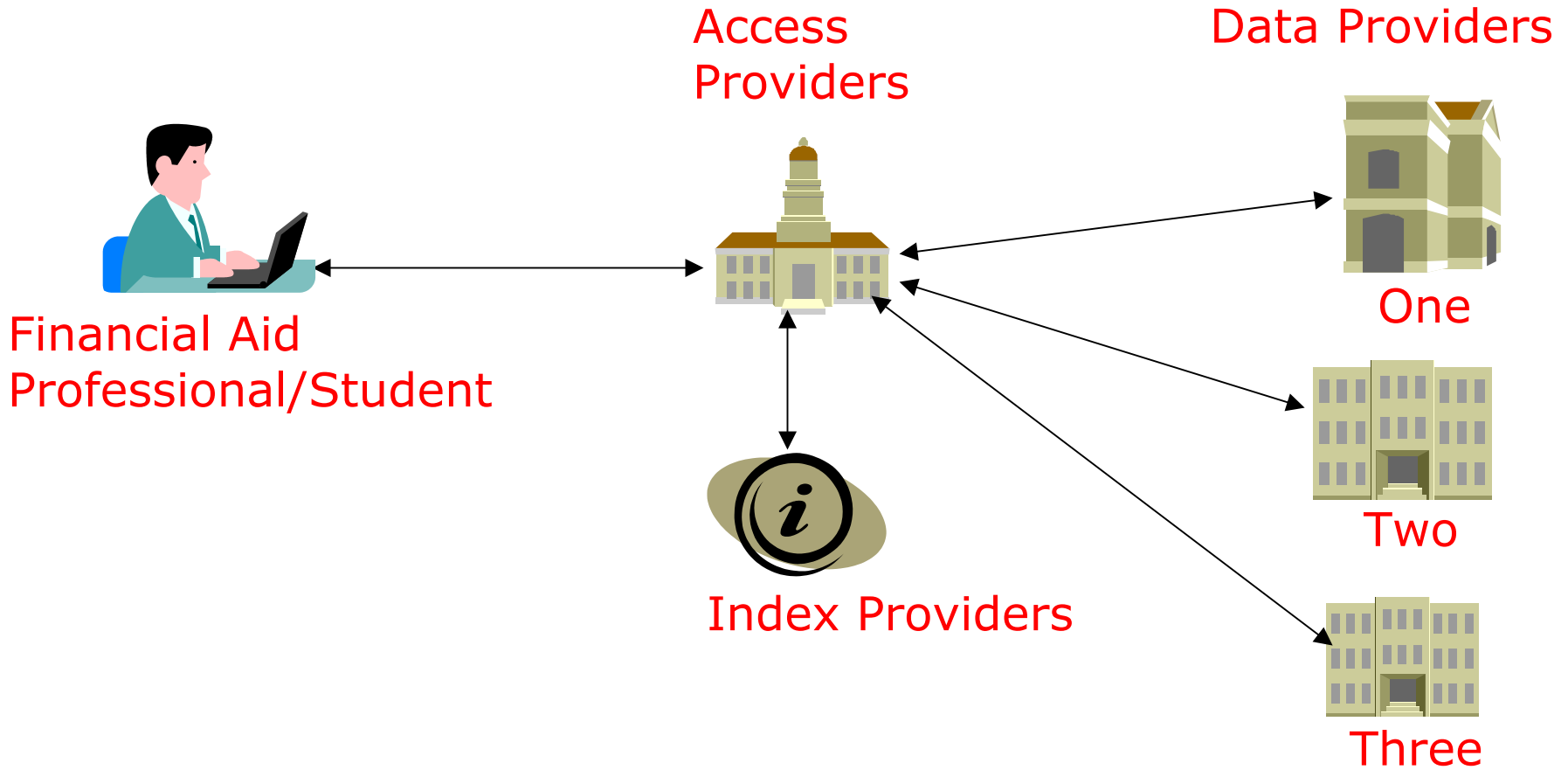
- Partner site verifies assertion using the member's public key stored in the registry.
- End user is provided access to appropriate web service



# What is Meteor?

- Web-based universal access channel for financial aid information
- Aggregated information to assist the FAP with counseling borrowers and with the aid process in general
- Collaborative effort
- A gift to schools and borrowers

# The Meteor Process





# How does Meteor Work?

Meteor uses the concepts of **Access Providers**, **Data Providers** and **Index Providers**.

- A Meteor **Access Provider** allows inquirers to obtain information through its web site by hosting a copy of the Meteor software, which generates the request to the Data Providers for the borrower's information.
- **Access providers can be Schools, Guarantors, Lenders, Servicers, or Secondary Markets.**



# Current Access Providers

- AES/PHEAA
- EAC
- Connecticut
- Florida
- KHEAA
- Montana
- NELA
- Rhode Island
- SLMA
- TGSLC



## How does Meteor Work?

- A Meteor **Data Provider** hosts a copy of the Meteor software that enables them to respond to the Access Provider's request for information, supplying data from their system.
- **Data Providers are typically Lenders, Servicers, Guarantors, and Secondary Markets.**
- In the future, the Dept. of ED, State Grant authorities, Schools, and others could become Data Providers.



# Current Data Providers

- AES/PHEAA
- Arkansas
- Connecticut
- EAC
- Florida
- Georgia
- Great Lakes
- Illinois (Default Information)
- Kentucky
- Louisiana
- Maine
- Michigan
- Montana
- NELA
- New Mexico
- North Dakota
- Oklahoma
- Rhode Island
- Sallie Mae
- Texas
- USAF





## How does Meteor Work?

- A Meteor **Index Provider** is used to identify the location(s) of the requested student/borrower information.
- The current Meteor Index Provider is the **National Student Clearinghouse**
- In the future, other indices will be added based on the type of data to be incorporated into the network.



# Registry



- Each participant will be required to register, sign a participation agreement, and submit policies and procedures surrounding their authentication process.



# Registry

- Meteor uses a centralized LDAP server to contain:
  - Public keys of all participants
  - Network status information (active, pending, suspended)
  - Contact Information



# Additional Assertion Attributes

- Role of end user
- Social Security Number
- Authentication Process ID
- Level of Assurance
- Opaque ID



# Authentication

- Each Access Provider uses their existing authentication model (single sign-on)
  
- Level of assurance assigned at registration
  - Level 0 (Unique ID)
  - Level 1 (Unique ID & 1 piece of validated public data)
  - Level 2 (Unique ID & 2 pieces of validated public data)
  - Level 3 (Unique/User ID & shared secret)



# Meteor Security

All security in Meteor is through the use of industry standard technologies.

- Centralized registry
- SAML
- XML Signatures
- SSL



# Encryption

Meteor does not use XML Encryption

- The Specification was not available when we began development
- Plan to move to this as the technology matures
- Currently all communication is over SSL



# Meteor Security Requirements

Three capabilities must exist for secure web services:

- Credential Transfer
  - **SAML Assertions**
  
- Message Integrity
  - **XML Signatures and SSL**
  
- Message Confidentiality
  - **SSL**





# Building Trust and Integrity

- The Meteor Advisory Team sought input and expertise regarding privacy and security from the sponsoring organizations and the NCHELP Legal Committee.
- Analysis was provided in relation to GLB and individual state privacy laws.
- The analysis revealed that Meteor complied with both GLB and known state privacy provisions.



# Meteor Screens



# FAA Screens

Student SSN:

[Click Here](#) to see a list of all current Data Providers.

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

## Data Provider List

Connecticut Student Loan Foundation  
Great Lakes Higher Education Guaranty Corporation  
Texas Guaranteed Student Loan Corporation  
Student Loans of North Dakota  
SallieMae  
KHEAA  
Education Assistance Corporation  
AES Guaranty  
AES Graduate Services  
AES Servicing  
Illinois Student Assistance Commission  
Student Loan Guaranty Foundation of Arkansas  
Louisiana Office of Student Financial Assistance  
Finance Authority of Maine  
Michigan Guaranty Agency  
New Mexico Student Loan Guaranty Corporation  
Northwest Education Loan Association  
Oklahoma State Regents for Higher Education  
Rhode Island Higher Education Assistance Authority  
United Student Aid Funds  
Office of Student Financial Assistance  
Connecticut Student Loan Foundation  
Georgia Higher Education Assistance Corp  
Montana Guaranteed Student Loan Program



# Award Summary

Student Name: **Susie S. Student** • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Printer Friendly Version](#) | [Help](#)

## Award Information

#	Borrower's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Service	Guarantor
1	<a href="#">Bob Q Borrower</a>	In Repayment	FFELPLUS	\$6,000.00	2000-08-20	2001-05-21	<a href="#">My University</a>	<a href="#">My Lender</a>	<a href="#">My Loan Servicer</a>	<a href="#">My Guarantor</a> *
2	<a href="#">Susie S Student</a>	In Repayment	FFELSub	\$3,000.00	2000-08-20	2001-05-21	<a href="#">My University</a>	<a href="#">My Lender</a>	<a href="#">My Loan Servicer</a>	<a href="#">My Guarantor</a> *

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

## Messages

[Lending For You](#)

Please check your account on-line at [www.myaccount.net](http://www.myaccount.net).

D-004 One or more Data Providers were unable to respond



## Entity Details

Student Name: **Susie S. Student** • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

### Entity Details

My Guarantor (ID: 444)  
Primary Phone: 919-999-1111  
Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)  
Web: [myguarantor.org](http://myguarantor.org)



## Award Details

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Consolidated View](#) | [Enter New SSN](#)

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### Borrower Information

Permanent Address: 432 Main Street  
Midway, MO 64666

Primary Phone: 5014568765

Address Validated: Yes

E-mail Address: [susie\\_student@mvuniversity.edu](mailto:susie_student@mvuniversity.edu)

Drivers License: 666777888999

Driver's License State: MO

### Award Details

Data Provider Type: Guaranty Agency

Award Type: FFELSub

CommonLine ID: 09876543210987654

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date:

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes





# Disbursements

Student Name: Terry H. SwissCheese • 609-55-3609

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#) [Help](#)

## Award Information

Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
FFELSub	\$4,000.00	1988-08-20	1989-05-21	<a href="#">Learning For You</a> *	<a href="#">Lending For You</a>	<a href="#">Servicing For You</a>	<a href="#">Little GA</a>

## Disbursements

Sequence Number: 1  
Scheduled Disbursement Date: 1988-08-20  
Actual Disbursement Date: 1988-08-21  
Net Amount: \$1,280.00  
Status: Disbursed  
Status Date: 1988-08-21  
Disbursement on Hold:

Sequence Number: 2  
Scheduled Disbursement Date: 1988-10-20  
Actual Disbursement Date: 1988-10-20  
Net Amount: \$1,280.00  
Status: Disbursed  
Status Date: 1988-10-20  
Disbursement on Hold:

Sequence Number: 3  
Scheduled Disbursement Date: 1988-12-22  
Actual Disbursement Date:  
Net Amount: \$1,280.00  
Status: Approved  
Status Date: 1988-07-22  
Disbursement on Hold:

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



# Repayment Summary

Borrower Name: Susie S. Student • 402-45-8888

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Help](#)

## Award Information

#	Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
1	In Repayment	FFELSub	2000-08-20	2001-05-21	<a href="#">Lending For You</a>	Lender Originator

## Repayment Information

Repayment Plan	Repayment Starting Date	Next Payment Due Date	Amount Due
Standard	2002-06-15	2003-08-22	423.45

## Grand Totals

Grand Total Original Account Balance:	\$9,000.00
Grand Total Outstanding Account Balance:	\$5,786.44
Grand Total Other Fees Currently Outstanding:	\$734.78



## Repayment Details

Borrower Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Consolidated View](#) | [Enter New SSN](#)

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### Repayment Details

Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
In Repayment	FFELSub	2000-08-20	2001-05-21	<a href="#">Lending For You</a>	Lender Originator

Original Account Balance: \$3,000.00	Current Interest Rate: 6.50%
Capitalized Interest: \$0.00	Payment Plan: Standard
Accrued Interest: \$4,987.65	Payment Begin Date: 2002-06-15
<a href="#">Most Recent Payment</a> : \$423.45	Next Payment Due: \$423.45
<a href="#">Other Fees Outstanding</a> : \$312.78	Next Payment Due Date: 2003-08-22
Outstanding Account Balance: *\$2,893.22	Account Balance Date: 2003-07-01

\* Please note: This is not a Payoff Amount.  
In order to obtain a Payoff Amount, please  
Contact your Loan Servicer identified at the  
Bottom of this screen.

### Most Recent Deferment/Waiver/Forbearance

Type: Discretionary: Financial Difficulties	Begin Date: 2002-11-15	End Date: 2003-03-13
---	------------------------	----------------------

#### Send Payments To:

My Guarantor (ID: 444)

Primary Phone: 919-999-1111

Address: 16 Federally Insured Drive

Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)

Web: [myguarantor.org](http://myguarantor.org)

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

Done

Internet



## Most Recent Payments

Borrower Name: Susie S. Student • 402-45-8888

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### Most Recent Payments / Deferments / Forbearances

Payment Amount	Payment Date	Deferment/Forbearance		Deferment/Forbearance Type
		Begin Date	End Date	
		2002-11-15	2003-03-13	Discretionary: Financial Difficulties
\$423.45	2003-04-01			
\$423.45	2003-05-01			
\$423.45	2003-06-01			
\$423.45	2003-07-01			



## Fees Details

Borrower Name: Susie S. Student • 402-45-9999

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### Fee Information

	Fee Amount	Fee Date
Late Fee:	\$43.34	2003-06-23
Other Fees:	\$422.00	2003-05-31
Servicing Fees:	\$16.99	2003-02-14
Collection Costs:	\$252.45	2002-12-15

Done

Internet



## Claim and Default Details

**Student Name:** Susie S. Student • 402-45-8888

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

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### Lending For You (ID: 708569 )

Default	Satis. Payment Arrangements	Eligibility Reinstated	Reinstated Date	Default Aversion Requested	Requested Date	Claim Filed	Claim Filed Date	Claim Paid	Claim Paid Date
Yes	Yes	Yes	2002-11-15	Yes	2002-09-20	Yes	2002-10-01	Yes	2002-10-15

My Guarantor (ID: 444)  
Primary Phone: 919-999-1111  
Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)  
Web: [myguarantor.org](http://myguarantor.org)



# Consolidated View

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Reset View](#) | [Enter New SSN](#)

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Award Summary	Guarantor My Guarantor <input checked="" type="checkbox"/>	Lender My Lender <input checked="" type="checkbox"/>
Award Type	FFELSub	FFELSub
Award Status	In Repayment	In Repayment
Award Status Date	2002-11-19	2002-11-19
Award Amount	\$3,000.00	\$3,000.00

<input checked="" type="checkbox"/> Award Detail	Guarantor My Guarantor	Lender My Lender
Entity Address	16 Federally Insured Drive Maui, HI 98989	622 Lending Street Wilmington, DE 95959
Entity Phone	919-999-1111	666-444-2222
CommonLine ID	09876543210987654	09876543210987654
Grad Date	2002-05-15	2002-05-15
Award Type	FFELSub	FFELSub
Award Amount	\$3,000.00	\$3,000.00
Cancelled Amount	???	???
Repaid Principal	???	???
Capitalized Int.	???	???
Award Begin Date	2000-08-20	2000-08-20
Award End Date	2001-05-21	2001-05-21
Grade Level	4	4
MPN	Yes	Yes
E-Signature	Yes	Yes
Guaranteed Date	2000-08-13	2000-08-13

<input checked="" type="checkbox"/> Disbursement Detail	Guarantor My Guarantor	Lender My Lender
---	---------------------------	---------------------

Award End Date	2001-05-21	2001-05-21
Grade Level	4	4
MPN	Yes	Yes
E-Signature	Yes	Yes
Guaranteed Date	2000-08-13	2000-08-13

 <b>Disbursement Detail</b>	<b>Guarantor</b> My Guarantor	<b>Lender</b> My Lender
--	----------------------------------	----------------------------

Entity Address	16 Federally Insured Drive Maui, HI 98989	622 Lending Street Wilmington, DE 95959
Entity Phone	919-999-1111	666-444-2222
CommonLine ID	09876543210987654	09876543210987654

**Disbursement 1**

Scheduled Date	2000-07-15	2000-08-21
Actual Date		2000-08-21
Net Amount	\$1,500.00	\$1,440.00
Hold Release Indicator	H	R

**Disbursement 2**

Scheduled Date	2001-01-15	2001-01-15
Actual Date		2001-01-15
Net Amount	\$1,500.00	\$1,440.00
Hold Release Indicator	H	R

 <b>Repayment Detail</b>	<b>Guarantor</b> My Guarantor	<b>Lender</b> My Lender
---	----------------------------------	----------------------------

 <b>Reference Detail</b>	<b>Guarantor</b> My Guarantor	<b>Lender</b> My Lender
---	----------------------------------	----------------------------

 <b>Most Recent Defer/Wvr/Forb</b>	<b>Guarantor</b> My Guarantor	<b>Lender</b> My Lender
---	----------------------------------	----------------------------

 <b>Default Detail</b>	<b>Guarantor</b> My Guarantor	<b>Lender</b> My Lender
---	----------------------------------	----------------------------





# Student/Borrower Screens

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

[Click Here to continue.](#)

[Click Here](#) to see a list of all current Data Providers.

**Borrower Name: Susie S. Student**

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

## Award Information

#	Student's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
1	<a href="#">Susie S Student</a>	In Repayment	FFELSub	\$3,000.00	2000-08-20	2001-05-21	<a href="#">My University</a>	<a href="#">My Lender *</a>	<a href="#">My Loan Servicer</a>	<a href="#">My Guarantor</a>
2	<a href="#">Susie S Student</a>	In Repayment	FFELPLUS	\$6,000.00	2000-08-20	2001-05-21	<a href="#">My University</a>	<a href="#">My Lender *</a>	<a href="#">My Loan Servicer</a>	<a href="#">My Guarantor</a>

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

## Messages

<a href="#">CSLE</a>	Invalid Authentication credentials received by Data Provider
<a href="#">Lending For You</a>	Please check your account on-line at <a href="http://www.myaccount.net">www.myaccount.net</a> .
<a href="#">Office Of Student Financial Assistance/Florida</a>	Invalid Authentication credentials received by Data Provider
<a href="#">Foundation for Educational Services</a>	Invalid Authentication credentials received by Data Provider
	D-004 One or more Data Providers were unable to respond



## Award Details

**Borrower Name: Susie S. Student**

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[Help](#)

### Student Name

Susie S StudentSusie S Student

### Borrower Information

Permanent Address: 432 Main Street  
Midway, MO 64666

Primary Phone: 5014568765

E-mail Address: [susie\\_student@myuniversity.edu](mailto:susie_student@myuniversity.edu)

Drivers License: 666777888999

Driver's License State: MO

### Award Details

Data Provider Type: Lender Originator

Award Type: FFELSub

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date: 2002-06-15

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes



## Entity Details

**Borrower Name: Susie S. Student**

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

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### Entity Details

My Lender (ID: 700900)  
Primary Phone: 666-444-2222  
Address: 622 Lending Street  
Wilmington, DE 95959

Email: [mycontact@mylender.com](mailto:mycontact@mylender.com)  
Web: [mylender.com](http://mylender.com)



# Disbursements

**Borrower Name:** Susie S. Student

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## Award Information

Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
FFELSub	\$3,000.00	2000-08-20	2001-05-21	<a href="#">My University</a>	<a href="#">My Lender *</a>	<a href="#">My Loan Servicer</a>	<a href="#">My Guarantor</a>

## Disbursements

Sequence Number: 1  
Scheduled Disbursement 2000-08-21  
Date:  
Actual Disbursement Date: 2000-08-21  
Net Amount: \$1,440.00  
Status: Disbursed  
Status Date: 2000-08-22  
Disbursement on Hold: Release

Sequence Number: 2  
Scheduled Disbursement 2001-01-15  
Date:  
Actual Disbursement Date: 2001-01-15  
Net Amount: \$1,440.00  
Status: Disbursed  
Status Date: 2001-02-22  
Disbursement on Hold: Release

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



## References

**Borrower Name: Susie S. Student**

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

### References

Father O Student  
Primary Phone: 501-888-9999  
Address: 432 Main Street  
Midway, MO 64666  
Email: [myfather@work.com](mailto:myfather@work.com)



# Repayment Summary

Borrower Name: Susie S. Student

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## Award Information

#	Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
1	In Repayment	FFELSub	2000-08-20	2001-05-21	<a href="#">Lending For You</a>	Lender Originator
2	In Repayment	FFELPLUS	2000-08-20	2001-05-21	<a href="#">Lending For You</a>	Lender Originator

## Repayment Information

Repayment Plan	Repayment Starting Date	Next Payment Due Date	Amount Due
Standard	2002-06-15	2003-08-22	423.45

## Grand Totals

Grand Total Original Account Balance:	\$9,000.00
Grand Total Outstanding Account Balance:	\$5,786.44
Grand Total Other Fees Currently Outstanding:	\$734.78





## Repayment Details

**Borrower Name: Susie S. Student**

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

### Repayment Details

Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
In Repayment	FFELSub	2000-08-20	2001-05-21	<a href="#">Lending For You</a>	Lender Originator
Original Account Balance: \$3,000.00		Current Interest Rate: 6.50%			
Capitalized Interest: \$0.00		Payment Plan: Standard			
Accrued Interest: \$4,987.65		Payment Begin Date: 2002-06-15			
<a href="#">Most Recent Payment</a> : \$423.45		Next Payment Due: \$423.45			
<a href="#">Other Fees Outstanding</a> : \$312.78		Next Payment Due Date: 2003-08-22			
Outstanding Account Balance: *\$2,893.22		Account Balance Date: 2003-07-01			

\* Please note: This is not a Payoff Amount.  
In order to obtain a Payoff Amount, please  
Contact your Loan Servicer identified at the  
Bottom of this screen.

### Most Recent Deferment/Waiver/Forbearance

Type: Discretionary: Financial Difficulties

Begin Date: 2002-11-15

End Date: 2003-03-13

#### Send Payments To:

My Guarantor (ID: 444)

Primary Phone: 919-999-1111

Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)

Web: [myguarantor.org](http://myguarantor.org)

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



## Claim and Default Details

**Borrower Name:** Susie S. Student

[Award Summary](#) | [Repayment Summary](#) | Claim and Default Details

[Help](#)

### Lending For You (ID: 708569 )

Default	Satis. Payment Arrangements	Eligibility Reinstated	Reinstated Date	Claim Paid Date
Yes	Yes	Yes	2002-11-15	2002-10-15

My Guarantor (ID: 444)  
Primary Phone: 919-999-1111  
Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)  
Web: [myguarantor.org](http://myguarantor.org)



# Technical Assistance

We appreciate your feedback and comments.

We can be reached:

**Adele Marsh**

**Phone: 717-720-2711**

**Email: [amarsh@aessuccess.org](mailto:amarsh@aessuccess.org)**

**Charlie Miller**

**Phone: 401-736-1175**

**Email: [cmiller@riheaa.org](mailto:cmiller@riheaa.org)**