

LVC Request and Response Field Details



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Introduction

When borrowers associated with your institution consolidate their loans under Direct Loan Consolidation, Great Lakes must verify each loan’s eligibility for consolidation and payoff balance. To obtain this information, Great Lakes sends you Loan Verification Certificate (LVC) requests. Once you review these requests, you then submit your appropriate LVC responses to Great Lakes.

This document provides details about the fields included in LVC requests and responses, which can be sent in either plain text (.txt) format (referred to as electronic LVCs (eLVCs)) or comma-separated values (.csv) format. You can use this document to help you better understand the data that displays in LVC requests Great Lakes sends to you and to ensure you provide the correct information in a valid format when submitting LVC responses to Great Lakes.

Comma-Separated Values Format

When Great Lakes sends LVC requests to you in comma-separated values (.csv) format, you can use that same file to enter your LVC response information. When submitting your LVC response information, keep the following in mind.

- If you are creating an LVC response for a borrower with multiple loans, each of the borrower’s loans requires its own line in the LVC response. To provide this information, copy the initial row for the borrower, and then paste a new row in the LVC response for each individual loan. Then, populate the appropriate data for each loan. This ensures that all loan information you enter is associated with the correct borrower.

Example: You are submitting an LVC response that must include three loans for a borrower. Your LVC response must contain:

- Three individual rows of data (one for each loan or each disbursement in the case of Perkins Loans).
- Three instances of the borrower’s SSN.
- Your desktop preferences for Microsoft Excel may affect cell formatting, and you may need to adjust the cell number format to ensure data displays correctly. To do this, right-click the appropriate cell(s) and select *Format Cells* from the menu that displays. Then, select the appropriate option from the *Category* list on the *Number* tab.
- The information in your LVC response should match the data in the National Student Loan Data System (NSLDS) by loan or disbursement.

Example: Perkins schools that report loans to NSLDS by disbursement should report loans that way on LVC responses.

- If you are sending your LVC response via encrypted email, use the following file name format, to ensure your response is processed efficiently: LVCRES_[institution ID]_700581_[date in CCYYMMDD format][time].csv

LVC Request and Response Field Details

The following table provides details about the fields included in the combined LVC request and response file in comma-separated values (.csv) format.

Note: Asterisks (*) denote required fields. When submitting LVC response files, data must be provided in the order fields are listed in the table.

Field Name	Description	Cell Number Format Type
LVC Request		
Loan Holder ID*	Unique identification number assigned to you as the loan holder/servicer. Example: 123456	General
Transmission ID*	Unique identification number assigned to the transmission sent to you as the loan holder/servicer. Example: 0000012345	General
Consolidation Application ID	Unique identification number assigned to the Direct Consolidation Loan application. Example: 123456789012	General
Person SSN*	SSN of the borrower for whom the certification information is requested. Example: 999999999	General
Last Name	Last name of the borrower for whom the certification information is requested. Example: Doe	General
First Name	First name of the borrower for whom the certification information is requested. Example: John	General
City Name	Name of the city in which the borrower for whom the certification information is requested currently resides. Example: Madison	General
Health Professions Loan Indicator	Indicates whether the borrower wants to consolidate health professions loans. <ul style="list-style-type: none"> • Y = Yes • N = No 	General
LVC Response		
Certification Date*	The date you calculated the following amounts, in MM/DD/CCYY format. <ul style="list-style-type: none"> • Outstanding principal balance • Outstanding interest balance • Fees and late charges • Collection costs Example: 01/24/2013 Note: The certification date must be between the application date and today's date.	General
Account Number	Account number assigned to each of the borrower's loans for which you are the loan holder/servicer.	General

Field Name	Description	Cell Number Format Type
Loan Type*	Loan type code. <ul style="list-style-type: none"> • 0 = Subsidized Usage Limit Applies (SULA) Direct Subsidized Loan • 9 = SULA Direct Subsidized Consolidation Loan • A = Federal Subsidized Stafford Loan • B = Guaranteed Student Loans (GSL) • C = Federal Insured Student Loans (FISL) • D = Direct Subsidized Loan • E = Direct Subsidized Consolidation Loan • F = Federal Perkins Loan • G = Federal Unsubsidized Stafford Loan • H = Federal Supplemental Loans for Students (SLS) • I = Direct Grad PLUS Loan • J = Federal Unsubsidized Consolidation Loan • K = Direct Unsubsidized Consolidation Loan • L = Direct Unsubsidized Loan • M = National Direct Student Loans (NDSL) • N = National Defense Student Loans (NDSL) • O = Federal Subsidized Consolidation Loan • P = Auxiliary Loans to Assist Students (ALAS) • Q = Health Professions Student Loans (HPSL) • R = Health Education Assistance Loans (HEAL) • S = Federal Grad PLUS Loan • T = Federal Parent PLUS Loan • U = Direct Parent PLUS Loan • V = Direct PLUS Consolidation Loan • W = Education loans ineligible for consolidation • Y = Nursing Student Loans (NSL) • Z = Loans for Disadvantaged Students (LDS) 	General
Interest Rate %*	The annual interest rate (percent) in effect for the loan as of the certification date, without decimal points. If the rate is different from the statutory interest rate for the loan, enter the rate in effect as of the certification date, not the statutory interest rate. A leading zero must be added for single-digit interest rates. Example: 8.25% should be entered as 082500. Note: This value must be between 0% and 15%.	General
Principal Balance Outstanding*	Loan's outstanding principal balance as of the certification date. Example: \$500.50 should be entered as 500.50. Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs.</i> If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs;</i> however, if the loan is paid in full, all of these fields must be populated with a value of 0.	Number

Field Name	Description	Cell Number Format Type
Interest thru Certification Date*	<p>Loan's outstanding interest balance as of the certification date.</p> <p>Example: \$500.50 should be entered as 500.50.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs.</i></p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p>	Number
Fees and Late Charges*	<p>Loan's outstanding fees and late charges as of the certification date.</p> <p>Example: \$500.50 should be entered as 500.50.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs.</i></p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p>	Number
Collection Costs*	<p>Outstanding collection costs payable on the loan as of the certification date.</p> <p>Example: \$500.50 should be entered as 500.50.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs.</i></p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Balance Outstanding, Interest thru Certification Date, Fees and Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p> <p>Loan status and loan type can be used to determine valid field values.</p> <ul style="list-style-type: none"> • For guarantors, this field can contain a value greater than 0 if the loan status code is Bankruptcy Active (BA), Default – Satisfactory Repayment Arrangements Not Made (DN), or Default – Satisfactory Repayment Arrangements Made (DS); for all other loan statuses, this field must contain a value of 0 or be blank. • For schools, this field can contain a value greater than 0 if the loan status code is Default – Satisfactory Repayment Arrangements Not Made (DN) or Default – Satisfactory Repayment Arrangements Made (DS); for all other loan statuses, this field must contain a value of 0 or be blank. • The value in this field cannot exceed 100% of the sum of the outstanding principal balance and the outstanding interest balance for the following loan types: Federal Perkins Loans (loan type F); National Direct Student Loans (NDSL) (loan type M); National Defense Student Loans (NDSL) (loan type N); HPSL (loan type Q); HEAL (loan type R); NSL (loan type Y); and LDS (loan type Z). • The value in this field cannot exceed 18.5% of the sum of the outstanding principal balance and outstanding interest balance for all other loan types. (For Federal Family Education Loan Program (FFELP) Consolidation Loans (loan type X), this includes balances entered for the subsidized loans (loan type O) and/or unsubsidized loans (loan type J) included in the FFELP Consolidation Loan.) 	Number

LVC Request and Response Field Details

Field Name	Description	Cell Number Format Type
Total Due*	Total of the amounts in the <i>Principal Balance Outstanding, Unpaid Accrued Interest, Fees and Late Charges, and Collection Costs</i> fields. Example: \$500.50 should be entered as 500.50.	Number
First/Only Disbursement Date (MM/DD/YYYY)*	Date on which funds were first disbursed for this loan, in MM/DD/CCYY format. Example: 01/24/2013	General
Completion Date*	One of the following dates, in MM/DD/CCYY format. <ul style="list-style-type: none"> For in school borrowers, the anticipated graduation date For all other statuses, the date the borrower left school or dropped below half-time status Example: 01/24/2013 Note: Loan status can be used to determine valid field values. <ul style="list-style-type: none"> If the loan's status is In Grace (GR), this field cannot be left blank or contain a date in the future. If the loan is not a Grad PLUS Loan and its status is In Repayment (RP), Bankruptcy Active (BA), or In Deferment (DE), this field cannot contain a date in the future. If the loan's status is In Forbearance (FB), Default – Satisfactory Repayment Arrangements Made (DS), Default – Satisfactory Repayment Arrangements Not Made (DN), or Submitted for Default Aversion (AV), this field cannot contain a date in the future. 	General
Loan Status Code*	Status of the loan being certified. <ul style="list-style-type: none"> AV = Submitted for Default Aversion BA = Bankruptcy DE = Deferment DI = Currently Subject to Judgment or Wage Garnishment Order DN = Default – Satisfactory Repayment Arrangements Not Made DS = Default – Satisfactory Repayment Arrangements Made FB = Forbearance GR = In Grace IS = In School ND = Not Fully Disbursed OT = Other PF = Paid in Full RP = Repayment TD = Technical Default - More than 270 Days Delinquent TR = Transferred to Another Servicer 	General
IBR Start Date (MM/DD/YYYY)	Date the borrower began repaying their loan(s) under an Income-Based Repayment (IBR), Pay As You Earn, or Revised Pay As You Earn plan, in MM/DD/CCYY format. This field is used to determine how many months of the 3-year interest subsidy have been used. Example: 01/24/2013	General
Days of Economic Hardship Deferment	Total number of days of economic hardship deferment time used by the borrower. This field is used to determine how many months of the 3-year interest subsidy have been used. The total number of days is converted to months and subtracted from the number of subsidy months used.	General

Field Name	Description	Cell Number Format Type
Additional Comments	Important comments regarding the LVC response that may impact loan payoff or borrower demographic information, including explanations of why certifications cannot be completed.	General

Plain Text Format

eLVC Requests

The following table provides details about the fields included in eLVC requests sent by Great Lakes in plain text (.txt) format.

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Header Record					
Transaction Type	1	2	2	PIC X(2)	Type of transaction. Example: HH = Header record
Origination System	3	10	8	PIC 9(8)	ID of the consolidation origination servicer. Example: 12345678
Destination System	11	18	8	PIC 9(8)	ID of the loan holder/servicer. Example: 12345678
Transmission ID	19	28	10	PIC X(10)	Unique identification number assigned to the transmission sent to you as the loan holder/servicer. Example: 0000012345
Transmission Date	29	36	8	PIC X(8)	Date of the transmission, as generated by the originating system, in CCYYMMDD format. Example: 01/24/2013 should be entered as 20130124.
Version Number	37	41	5	PIC X(5)	Version of the eLVC file layout, in V99.9 format. Example: V01.1
Reserved	42	54	13	PIC X(22)	Reserved for future use; this field is populated with spaces.
Terminator	55	55	1	PIC X(1)	Used to indicate the end of the header record. A constant value of # displays in this field.
Detail Record					
Transaction Type	1	2	2	PIC X(2)	Type of transaction. Example: EC = Detail record
Loan Holder ID	3	10	8	PIC 9(6)	Unique identifier assigned to you as the loan holder/servicer by the U.S. Department of Education (ED). Example: 12345678 Note: For guaranty agencies, this is the 3-digit guaranty agency ID. For lenders and servicers, this is the 6-digit lender or servicer ID. For schools, this is the 8-digit school ID.
Consolidation Application ID	11	22	12	PIC 9(12)	Unique identification number assigned to the Direct Consolidation Loan application. Example: 123456789012

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Person SSN	23	31	9	PIC 9(9)	SSN of the borrower for whom the certification information is requested. Example: 999999999
Last Name	32	61	30	PIC X(30)	Last name of the borrower for whom the certification information is requested. Example: Doe
First Name	62	91	30	PIC X(30)	First name of the borrower for whom the certification information is requested. Example: John
Borrower Street 1	92	119	28	PIC X(28)	Line 1 of the street address of the borrower for whom certification information is requested. Example: 123 Main St
Borrower Street 2	120	147	28	PIC X(28)	Line 2 of the street address of the borrower for whom certification information is requested. Example: Apt 123
Borrower City	148	167	20	PIC X(20)	Name of the city in which the borrower for whom the certification information is requested currently resides. Example: Madison
Borrower State	168	169	2	PIC X(2)	Two-character state abbreviation of the state in which the borrower for whom certification information is requested currently resides. Example: CA
Borrower ZIP	170	178	9	PIC X(9)	Postal ZIP Code in which the borrower for whom certification information is requested currently resides. Example: 555555555
Borrower Telephone	179	188	10	PIC X(10)	Area code and phone number of the borrower for whom certification information is requested. Example: 5555555555
Filler	189	569	381	PIC X(381)	Reserved for future use; this field is populated with spaces.
Terminator	570	570	1	PIC X(1)	Used to indicate the end of the detail record. A constant value of # displays in this field.
Trailer Record					
Transaction Type	1	2	2	PIC X(2)	Type of transaction. Example: TT = Trailer record
Originating System	3	10	8	PIC 9(8)	ID of the consolidation origination servicer. Example: 12345678
Destination System	11	18	8	PIC 9(8)	ID of the loan holder/servicer. Example: 12345678
Transmission ID	19	28	10	PIC X(10)	Unique identification number assigned to the transmission sent to you as the loan holder/servicer. Example: 0000012345

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Total Records Sent	29	33	5	PIC 9(5)	Total number of records sent. Example: 00515
Filler	34	54	21	PIC X(21)	Reserved for future use; this field is populated with spaces.
Terminator	55	55	1	PIC X(1)	Used to indicate the end of the trailer record. A constant value of # displays in this field.

eLVC Responses

The following table provides details about the fields to be included in eLVC responses sent in plain text (.txt) format.

Notes: Asterisks (*) denote required fields. When submitting eLVC responses, data must be provided in the order fields are listed in the table.

If you are sending your LVC response via File Transfer Protocol (FTP) or encrypted email, use the following file name format to ensure your response is processed efficiently: LVCRES_[institution ID]_700581_[date in CCYYMMDD format][time].txt

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Header Record					
Transaction Type*	1	2	2	PIC X(2)	Type of transaction. Example: HH = Header record
Origination System*	3	10	8	PIC 9(8)	ID of the loan holder/servicer. Add left-justified spaces at the end, as needed. Example: 12345678
Destination System*	11	18	8	PIC 9(8)	ID of the consolidation origination servicer. Add left-justified spaces at the end, as needed. Example: 12345678
Transmission ID	19	28	10	PIC X(10)	Unique identification number assigned to the transmission sent to you as the loan holder/servicer. Example: 0000012345
Transmission Date*	29	36	8	PIC X(8)	Date of the transmission, as generated by the originating system, in CCYYMMDD format. Example: 01/24/2013 should be entered as 20130124.
Version Number	37	41	5	PIC X(5)	Version of the eLVC file layout, in V99.9 format. Example: V01.1
Reserved	42	54	13	PIC X(22)	Reserved for future use; this field is populated with spaces.
Terminator	55	55	1	PIC X(1)	Used to indicate the end of the header record. A constant value of # displays in this field.

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Detail Record					
Transaction Type*	1	2	2	PIC X(2)	Type of transaction. Example: EC = Detail record
Loan Holder ID*	3	10	8	PIC 9(6)	Unique identification number assigned to you as the loan holder/servicer. Add left-justified spaces at the end, as needed. Example: 12345678 Note: For guaranty agencies, this is the 3-digit guaranty agency ID. For lenders and servicers, this is the 6-digit lender or servicer ID. For schools, this is the 8-digit school ID.
Consolidation Application ID	11	22	12	PIC 9(12)	Unique identification number assigned to the Direct Consolidation Loan application. Example: 123456789012
Person SSN*	23	31	9	PIC 9(9)	SSN of the borrower for whom the certification information is requested. Example: 999999999
Last Name	32	61	30	PIC X(30)	Last name of the borrower for whom the certification information is requested. This value should be left justified. Example: Doe
First Name	62	91	30	PIC X(30)	First name of the borrower for whom the certification information is requested. This value should be left justified. Example: John
City Name	92	111	20	PIC X(20)	Name of the city in which the borrower for whom the certification information is requested currently resides. This value should be left justified. Example: Madison
Loan Identification Number	112	134	23	PIC X(23)	Identification number of the loan at your institution.

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Loan Type Code*	135	135	1	PIC X(1)	<p>Loan type code.</p> <ul style="list-style-type: none"> • 0 = Subsidized Usage Limit Applies (SULA) Direct Subsidized Loan • 9 = SULA Direct Subsidized Consolidation Loan • A = Federal Subsidized Stafford Loan • B = Guaranteed Student Loans (GSL) • C = Federal Insured Student Loans (FISL) • D = Direct Subsidized Loan • E = Direct Subsidized Consolidation Loan • F = Federal Perkins Loan • G = Federal Unsubsidized Stafford Loan • H = Federal Supplemental Loans for Students (SLS) • I = Direct Grad PLUS Loan • J = Federal Unsubsidized Consolidation Loan • K = Direct Unsubsidized Consolidation Loan • L = Direct Unsubsidized Loan • M = National Direct Student Loans (NDSL) • N = National Defense Student Loans (NDSL) • O = Federal Subsidized Consolidation Loan • P = Auxiliary Loans to Assist Students (ALAS) • Q = Health Professions Student Loans (HPSL) • R = Health Education Assistance Loans (HEAL) • S = Federal Grad PLUS Loan • T = Federal Parent PLUS Loan • U = Direct Parent PLUS Loan • V = Direct PLUS Consolidation Loan • W = Education loans ineligible for consolidation • Y = Nursing Student Loans (NSL) • Z = Loans for Disadvantaged Students (LDS)
Interest Rate (%)*	136	141	6	PIC X(6)	<p>Current interest rate on the loan (including all applicable interest rate reductions), without decimal points. Add padded zeros on the left, as needed.</p> <p>Example: 8.25% should be entered as 082500.</p> <p>Note: This value must be between 0% and 15%.</p>
Interest Per Day	142	145	4	PIC X(4)	<p>Computed interest accrual per day. Add padded zeros on the left, as needed.</p> <p>Example: \$5.61 should be entered as 0561.</p>

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Principal Outstanding Loan Amt	146	153	8	PIC 9(8)V99	<p>Loan's outstanding principal balance as of the certification date, without decimal points. Add padded zeros on the left, as needed.</p> <p>Example: \$11025.90 should be entered as <i>01102590</i>.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>.</p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p>
Interest Outstanding	154	161	8	PIC 9(8)V99	<p>Loan's outstanding interest balance as of the certification date, without decimal points. Add padded zeros on the left, as needed.</p> <p>Example: \$376.98 should be entered as <i>00037698</i>.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>.</p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p>
Fees & Late Charges	162	169	8	PIC 9(8)V99	<p>Loan's outstanding fees and late charges as of the certification date, without decimal points. Add padded zeros on the left, as needed.</p> <p>Example: \$23.75 should be entered as <i>00002375</i>.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>.</p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p>

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Collection Costs	170	177	8	PIC 9(8)V99	<p>Outstanding collection costs payable on the loan as of the certification date, without decimal points. Add padded zeros on the left, as needed.</p> <p>Example: \$57.25 should be entered as 00005725.</p> <p>Note: If the loan is eligible for consolidation, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs.</i></p> <p>If the loan is not eligible for consolidation and is not paid in full, at least 1 of the following fields must contain a value greater than 0: <i>Principal Outstanding Loan Amt, Interest Outstanding, Fees & Late Charges, or Collection Costs</i>; however, if the loan is paid in full, all of these fields must be populated with a value of 0.</p> <p>Loan status and loan type can be used to determine valid field values.</p> <ul style="list-style-type: none"> • For guarantors, this field can contain a value greater than 0 if the loan status code is Bankruptcy Active (BA), Default – Satisfactory Repayment Arrangements Not Made (DN), or Default – Satisfactory Repayment Arrangements Made (DS); for all other loan statuses, this field must contain a value of 0 or be blank. • For schools, this field can contain a value greater than 0 if the loan status code is Default – Satisfactory Repayment Arrangements Not Made (DN) or Default – Satisfactory Repayment Arrangements Made (DS); for all other loan statuses, this field must contain a value of 0 or be blank. • The value in this field cannot exceed 100% of the sum of the outstanding principal balance and the outstanding interest balance for the following loan types: Federal Perkins Loans (loan type F); National Direct Student Loans (NDSL) (loan type M); National Defense Student Loans (NDSL) (loan type N); HPSL (loan type Q); HEAL (loan type R); NSL (loan type Y); and LDS (loan type Z). • The value in this field cannot exceed 18.5% of the sum of the outstanding principal balance and outstanding interest balance for all other loan types. (For Federal Family Education Loan Program (FFELP) Consolidation Loans (loan type X), this includes balances entered for the subsidized loans (loan type O) and/or unsubsidized loans (loan type J) included in the FFELP Consolidation Loan.)
First Disbursement Date*	178	185	8	PIC X(8)	<p>Date on which funds were first disbursed for the loan, in CCYYMMDD format.</p> <p>Example: 01/24/2013 should be entered as 20130124.</p>

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Field Name	Starting Position	Ending Position	Field Length	Format	Description
Loan Status*	186	187	2	PIC X(2)	<p>Status of the loan being certified.</p> <ul style="list-style-type: none"> • AV = Submitted for Default Aversion • BA = Bankruptcy • DE = Deferment • DI = Currently Subject to Judgment or Wage Garnishment Order • DN = Default – Satisfactory Repayment Arrangements Not Made • DS = Default – Satisfactory Repayment Arrangements Made • FB = Forbearance • GR = In Grace • IS = In School • ND = Not Fully Disbursed • OT = Other • PF = Paid in Full • TD = Technical Default - More than 270 Days Delinquent • TR = Transferred to Another Servicer • RP = Repayment <p>Note: Only the following codes are valid for consolidation loans: AV, BA, DE, DN, DS, FB, GR, RP, and TD.</p>
Separation Date	188	195	8	PIC X(8)	<p>One of the following dates, in CCYYMMDD format.</p> <ul style="list-style-type: none"> • For in school borrowers, the anticipated graduation date • For all other statuses, the date the borrower left school or dropped below half-time status <p>Example: 01/24/2013 should be entered as 20130124.</p> <p>Note: This date must be after the current date. In addition, loan status can be used to determine valid field values.</p> <ul style="list-style-type: none"> • If the loan's status is In Grace (GR), this field cannot be left blank or contain a date in the future. • If the loan is not a Grad PLUS Loan and its status is In Repayment (RP), Bankruptcy Active (BA), or In Deferment (DE), this field cannot contain a date in the future. • If the loan's status is In Forbearance (FB), Default – Satisfactory Repayment Arrangements Made (DS), Default – Satisfactory Repayment Arrangements Not Made (DN), or Submitted for Default Aversion (AV), this field cannot contain a date in the future.
Joint Consolidation Indicator	196	196	1	PIC X(1)	<p>Indicates whether the loan being certified is a joint consolidation loan.</p> <ul style="list-style-type: none"> • Y = Yes • N = No

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Pay to Name	197	246	50	PIC X(50)	Name of the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to Street 1	247	274	28	PIC X(28)	Line 1 of the street address of the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to Street 2	275	302	28	PIC X(28)	Line 2 of the street address of the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to City	303	322	20	PIC X(20)	City in which the institution funds are being paid to is currently located. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to State Code	323	324	2	PIC X(2)	Code of the state in which the institution funds are being paid to is currently located. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to Zip Code	325	333	9	PIC X(9)	Postal code of the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to Phone Number	334	343	10	PIC X(10)	Phone number of the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to Fax Number	344	353	10	PIC X(10)	Fax number of the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.
Pay to Contact Name	354	403	50	PIX X(50)	Name of the contact at the institution to which funds are being paid. Note: You only need to populate this field if this institution is different from the institution that received the request to certify the loan.

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Loan Holder Data	404	433	30	PIC X(30)	Loan holder/servicer-specific information that can be used to reference and identify unique borrower and loan criteria on Great Lakes' systems. Note: As a loan holder/servicer, you do not need to populate this field.
Data Availability Indicator	434	434	1	PIC X(1)	Indicates the status of data supplied by your institution. <ul style="list-style-type: none"> • Y = All data is available for the borrower for whom certification is requested, and the data passes all 21 exception edits. • N = Data failed all 21 exception edits. • X = All data is available for the borrower for whom certification is requested, but the data failed one or more exception edits. Note: Any available data should be supplied for certification.
Reserved for Future Exception Edit #1	435	435	1	PIC X(1)	Reserved for future use.
Exception Edit #2	436	436	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Loan is not delinquent by 270 days or more.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Exception Edit #3	437	437	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Loan is fully disbursed.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Exception Edit #4	438	438	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Match found for provided SSN.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Exception Edit #5	439	439	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Match found for provided first name, last name, or city.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Exception Edit #6	440	440	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Loan is not currently being processed as a claim due to death or disability.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Exception Edit #7	441	441	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Loan is not a federally-sponsored loan type.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Exception Edit #8	442	442	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Loan has not been paid in full or overpaid.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Reserved for Future Exception Edit #9	443	443	1	PIC X(1)	Reserved for future use.
Reserved for Future Exception Edit #10	444	444	1	PIC X(1)	Reserved for future use.
Exception Edit #11	445	445	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>A consolidation application is not already in progress for this borrower.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Exception Edit #12	446	446	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>You have certified health professions loans held for this borrower.</i> <ul style="list-style-type: none"> • P = Borrower has health professions loans you have certified or borrower has no health professions loans • F = Borrower has health professions loans you have not certified
Exception Edit #13	447	447	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>No negative balance in principal or interest fields.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail
Reserved for Future Exception Edit #14	448	448	1	PIC X(1)	Reserved for future use.
Exception Edit #15	449	449	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Borrower's loan(s) not assigned to the Department of Justice.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail <p>Note: This field is for use by the U.S. Department of Education's (ED) Default Resolution group only. For all other loan holders/servicers, a constant value of <i>P</i> displays.</p>
Exception Edit #16	450	450	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>No grant owed or satisfactory repayment arrangements made on a grant owed to ED's Default Resolution group.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail <p>Note: This field is for use by ED's Default Resolution group only. For all other loan holders/servicers, a constant value of <i>P</i> displays.</p>

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Exception Edit #17	451	451	1	PIC X(1)	Indicates whether the loan passes the following exception edit: <i>Debt is not in protected status.</i> <ul style="list-style-type: none"> • P = Pass • F = Fail Note: This field is for use by ED's Default Resolution group only. For all other loan holders/servicers, a constant value of <i>P</i> displays.
Reserved for Future Exception Edit #18	452	452	1	PIC X(1)	Reserved for future use.
Reserved for Future Exception Edit #19	453	453	1	PIC X(1)	Reserved for future use.
Reserved for Future Exception Edit #20	454	454	1	PIC X(1)	Reserved for future use.
Reserved for Future Exception Edit #21	455	455	1	PIC X(1)	Reserved for future use.
REPAYE/IBR/PAYE Start Date	456	463	8	PIC X(8)	For each loan that has been repaid or is currently in repayment under an Income-Based Repayment (IBR), Pay As You Earn (PAYE), or Revised Pay As You Earn (REPAYE) plan, the date the borrower's IBR, PAYE, or REPAYE plan started, in CCYYMMDD format. <p>Example: July 23, 2014 should be entered as 20140723.</p> Note: Populate this field only if: <ul style="list-style-type: none"> • The loan has loan type A, D, E, O, 0, or 9 (as indicated in field 9). • The borrower has repaid or is currently repaying the loan under an IBR, PAYE, or REPAYE plan.
Days of Economic Hardship Deferment Used	464	467	4	PIC X(4)	For each loan that has been repaid or is currently in repayment under an IBR, PAYE, or REPAYE plan, the number of days of economic hardship the borrower has received since the IBR, PAYE, or REPAYE plan started. This value should be left justified, with padded zeros on the left, as needed. <p>Example: 123 days should be entered as 0123.</p>
Comments	468	569	102	PIC X(102)	Comments to explain any exceptions (e.g., entering the correct borrower name or SSN). <p>Note: This field is for use by loan holders/servicers only.</p>
Terminator	570	570	1	PIC X(1)	Used to indicate the end of the detail record. A constant value of # displays in this field.

LVC Request and Response Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Trailer Record					
Transaction Type*	1	2	2	PIC X(2)	Type of transaction. Example: TT = Trailer record
Originating System*	3	10	8	PIC 9(8)	ID of the loan holder/servicer. Add left-justified spaces at the end, as needed. Example: 12345678
Destination System*	11	18	8	PIC 9(8)	ID of the consolidation origination servicer. Add left-justified spaces at the end, as needed. Example: 12345678
Transmission ID	19	28	10	PIC X(10)	Unique identification number assigned to the transmission sent to you as the loan holder/servicer. Example: 0000012345
Total Records Sent*	29	33	5	PIC 9(5)	Total number of records sent. Add padded zeros on the left, as needed. Example: 00515
Filler	34	54	21	PIC X(21)	Reserved for future use; this field is populated with spaces.
Terminator	55	55	1	PIC X(1)	Used to indicate the end of the trailer record. A constant value of # displays in this field.