

Underpayment Adjustment Request Field Details



When borrowers associated with your institution consolidate their loans under Direct Loan Consolidation, Great Lakes Educational Loan Services, Inc. (Great Lakes) sends funds to pay off borrowers' original loans. If you determine that the funds sent do not satisfy the outstanding loan balance, you must send a payoff manifest adjustment request to Great Lakes providing information about the underpayment.

This document provides details about the fields to be included in adjustment requests for underpayments, which can be sent in either plain text (.txt) or comma-separated values (.csv) format. You can use this document to ensure you provide the correct information in a valid format when submitting these adjustment requests to Great Lakes.

Plain Text Format

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

Note: Asterisks (*) denote required fields. When submitting underpayment adjustment requests, data must be provided in the order fields are listed in the table.

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Header Record					
Record Type*	1	1	1	PIC X(1)	Type of record. Example: H = Header record
Loan Holder Name	2	41	40	PIC X(40)	Name of the loan holder/servicer who is sending the underpayment adjustment request. Example: Loan Holder A
Loan Holder ID*	42	49	8	PIC 9(8)	ID of the loan holder/servicer who is sending the underpayment adjustment request. Example: 123456
Transaction Date	50	59	10	PIC X(10)	Date of the transaction, in <i>CCYY-MM-DD</i> format. Example: 10/24/2013 = 2013-10-24
Adjustment Type	60	60	1	PIC X(1)	Type of adjustment being sent. Example: U = Underpayment
Filler	61	350	290	PIC X(290)	Unused.
Detail Record					
Record Type*	1	1	1	PIC X(1)	Type of record. Example: D = Detail record

Underpayment Adjustment Request Field Details

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Manifest Number*	2	16	15	PIC X(15)	Manifest number from the original funding manifest, in [5-digit deal ID][2-character loan holder type code][8-character loan holder ID] format. Example: G5000SC12345678
NSLDS ID Tx*	17	33	17	PIC X(17)	National Student Loan Data System (NSLDS) unique identifier. Note: Either this field or the <i>Originator Loan ID Nr</i> field must be populated.
Originator Loan ID Nr*	34	46	13	PIC X(13)	Loan ID of the originator from the original manifest, in S2[MMDDYY][5-digit numeric unique ID] format. Note: Either this field or the <i>NSLDS ID Tx</i> field must be populated. Example: S201019900001
Borrower SSN*	47	55	9	PIC 9(9)	Borrower SSN. Example: 999999999
Borrower Last Name	56	90	35	PIC X(35)	Borrower last name. Example: Doe
Borrower First Name	91	125	35	PIC X(35)	Borrower first name. Example: John
Borrower Account Number*	126	175	50	PIC X(50)	Account number assigned to each of the borrower's loan(s) for which you are the loan holder/servicer.
LVC Loan Type*	176	176	1	PIC X(1)	Loan type code. <ul style="list-style-type: none"> • 0 = Direct Subsidized Loan (Subsidy Loss Eligible) • 9 = Direct Subsidized Consolidation Loan (Subsidy Loss Eligible) • 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

Field Name	Starting Position	Ending Position	Field Length	Format	Description
LVC Loan Type* (continued)					<ul style="list-style-type: none"> • 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)
1st Disb Date*	177	186	10	PIC X(10)	<p>First or only disbursement date for the loan (i.e., the disbursement date on the electronic Loan Verification Certificate (eLVC)), in CCYY-MM-DD format.</p> <p>Example: 10/24/2013 = 2013-10-24</p>
Certification Date	187	196	10	PIC X(10)	<p>Certification date, in CCYY-MM-DD format.</p> <p>Example: 10/24/2013 = 2013-10-24</p>
Principal Balance Outstanding*	197	205	9	PIC 9(7)v99	<p>Outstanding principal balance, including capitalized interest, without decimal points.</p> <p>Example: \$1500.00 = 000150000</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest Amount, Fees and Late Charges Amount, Collection Costs.</i></p>
Accrued Interest Amount*	206	214	9	PIC 9(7)v99	<p>Amount of unpaid accrued interest, without decimal points.</p> <p>Example: \$15.00 = 000001500</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest Amount, Fees and Late Charges Amount, Collection Costs.</i></p>
Fees and Late Charges Amount*	215	223	9	PIC 9(7)v99	<p>Amount of unpaid fees and late charges if applicable, as defined by federal regulations, without decimal points.</p> <p>Example: \$15.00 = 000001500</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest Amount, Fees and Late Charges Amount, Collection Costs.</i></p>

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Collection Costs*	224	232	9	PIC 9(7)v99	Amount of unpaid collection costs if applicable, as defined by federal regulations, without decimal points. Example: \$15.00 = 000001500 Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest Amount, Fees and Late Charges Amount, Collection Costs.</i>
Filler	233	350	118	PIC X(118)	Unused.
Trailer Record					
Record Type*	1	1	1	PIC X(1)	Type of record. Example: T = Trailer record
Record Count*	2	9	8	PIC 9(8)	Number of records in the file. Example: 12345678
Total Due Amount*	10	20	11	PIC 9(9)v99	Sum of the <i>Amount Returned</i> field for all records in the file, without decimal points. Example: \$1500.00 = 00000150000
Filler	21	350	330	PIC X(330)	Unused.

Comma-Separated Values Format

The following table provides details about the fields to be included in underpayment adjustment requests sent in comma-separated values (.csv) format.

Note: Asterisks (*) denote required fields. When submitting underpayment adjustment requests, data must be provided in the order fields are listed in the table.

Field Name	Description
Manifest Number*	Manifest number from the original funding manifest, in [5-digit deal ID][2-character loan holder type code][8-character loan holder ID] format. Example: G5000SC12345678
Loan Holder Name	Name of the loan holder/servicer who is sending the underpayment adjustment request. Example: Loan Holder A
Loan Holder ID*	ID of the loan holder/servicer who is sending the underpayment adjustment request. Example: 123456
NSLDS Identifier*	National Student Loan Data System (NSLDS) unique identifier. Note: Either this field or the <i>Originator Loan ID</i> field must be populated.

Field Name	Description
Originator Loan ID*	Loan ID of the originator from the original manifest, in S2[MMDDYY][5-digit numeric unique ID] format. Note: Either this field or the <i>NSLDS Identifier</i> field must be populated. Example: S201019900001
SSN*	Borrower SSN. Example: 999999999
Last Name	Borrower last name. Example: Doe
First Name	Borrower first name. Example: John
Account Number*	Account number assigned to each of the borrower's loan(s) for which you are the loan holder/servicer.
LVC Loan Type*	Loan type code. <ul style="list-style-type: none"> • 0 = Direct Subsidized Loan (Subsidy Loss Eligible) • 9 = Direct Subsidized Consolidation Loan (Subsidy Loss Eligible) • 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

Field Name	Description
LVC Loan Type* <i>(continued)</i>	<ul style="list-style-type: none"> • W = Education loans ineligible for consolidation • Y = Nursing Student Loans (NSL) • Z = Loans for Disadvantaged Students (LDS)
First Disb Date*	<p>First or only disbursement date for the loan (i.e., the disbursement date on the Loan Verification Certificate (LVC)), in MM/DD/CCYY format.</p> <p>Example: 10/24/2013 = 10/24/2013</p>
Certification Date*	<p>Certification date, in MM/DD/CCYY format.</p> <p>Example: 10/24/2013 = 10/24/2013</p>
Principal Balance Outstanding*	<p>Outstanding principal balance, including capitalized interest, in dollars and cents.</p> <p>Example: 1500.00</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest, Fees and Late Charges, Collection Costs.</i></p>
Accrued Interest*	<p>Amount of unpaid accrued interest, in dollars and cents.</p> <p>Example: 15.00</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest, Fees and Late Charges, Collection Costs.</i></p>
Fees and Late Charges*	<p>Amount of unpaid fees and late charges if applicable, as defined by federal regulations, in dollars and cents.</p> <p>Example: 15.00</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest, Fees and Late Charges, Collection Costs.</i></p>
Collection Costs*	<p>Amount of unpaid collection costs if applicable, as defined by federal regulations, in dollars and cents.</p> <p>Example: 15.00</p> <p>Note: At least 1 of the following fields must contain an amount greater than 0: <i>Principal Balance Outstanding, Accrued Interest, Fees and Late Charges, Collection Costs.</i></p>