

**HEAL CUSTOMER FILE SPECIFICATIONS
BORROWER STATUS UPDATES
LENDER-TO- HEAL**

Revised 01/23/2002

Item #	Field Name	Required/ Optional	Type	Size	Column	Format
1	Loan ID	R	Number	12	1-12	YYYYBB999999
2	Social Security Number	R	Character	9	14-22	999999999
3	Last Name of Borrower	R	Character	30	24-53	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower	R	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
5	Middle Initial of Name	O	Character	1	81-81	X
6	File Type	R	Character	2	83-84	SO (status original) or SE (status errors)
7	Holder ID Number	R	Number	6	86-91	999999
8	Servicer ID Number	R	Number	6	93-98	999999
9	New Social Security Number	O*	Character	9	100-108	999999999
10	Current Loan Status	R	Character	2	110-111	Values: G, R, F, I, Q, PB, PO, EP
11	Effective date of loan status	R	Date	8	113-120	YYYYMMDD
12	Actual Graduation/Separation Date	R	Date	8	122-129	YYYYMMDD
13	Deferment Type	R**	Character	2	131-132	Values: FT, IR, GF, PC, AC, AP, PP, CH, IH
14	Repayment date	R***	Date	8	134-141	YYYYMMDD
15	Current Repayment Plan	R****	Character	1	143-143	G=Graduated, I=Income Sensitive, L=Level
16	Current Outstanding Loan Balance	R	Number	9	145-153	999999.99
17	Current Principal Balance	R	Number	9	155-163	999999.99
18	Current Monthly Payment Amount	R	Number	7	165-171	9999.99
19	Current Interest Rate	R	Number	6	173-178	99.999
20	# of Days Delinquent/Past Due	R	Number	4	180-183	9999
21	Refinanced Loan Y or N	R	Character	1	185-185	Y=Yes and N=No
22	Borrower's street address (home)-1st	R	Character	60	187-246	Street Number and Name
23	Borrower's street address (hm)- 2nd	O	Character	60	248-307	Street Number and Name
24	Borrower's city (home)	R	Character	30	309-338	City
25	Borrower's state (home)	R	Character	2	340-341	State or FC if Foreign Country
26	Borrower's zip code (home)	R	Number	9	343-351	Can be either 5 or 9 digits. No dashes.
27	Borrower's country (home)	R	Character	25	353-377	XXXXXXXX Spell out Country XXXXXXXX
28	Borrower's phone number (home)	R	Number	10	379-388	9999999999
29	Borrower's e-mail address	O	Character	50	390-439	Email Address
30	Borrower's street address (bus.)-1st	O	Character	60	441-500	Street Number and Name
31	Borrower's street address (bus.)- 2nd	O	Character	60	502-561	Street Number and Name
32	Borrower's city (business)	O	Character	30	563-592	City
33	Borrower's state (business)	O	Character	2	594-595	State
34	Borrower's zip code (business)	O	Number	9	597-605	Can be either 5 or 9 digits. No dashes.
5	Borrower's country (business)	O	Character	25	607-631	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
6	Borrower's phone number (business)	O	Number	10	633-642	9999999999
	Filler	R		58	643-700	

R=Required O=Optional, report when data is available

**HEAL CUSTOMER FILE SPECIFICATIONS
FOR REPORTING BORROWER STATUS UPDATE ERRORS
ERROR TRANSACTION REPORT
HEAL-TO-LENDER**

Revised 01/23/2002

Item #	Field Name	Type	Size	Column	Format
1	Loan ID	Number	12	1-12	YYYYBB999999
2	Social Security Number	Character	9	14-22	999999999
3	Last Name of Borrower	Character	30	24-53	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
5	Middle Initial of Name	Character	1	81-81	X
6	File Type *	Character	2	83-84	Status SO (original), SE (errors), or SA (acceptance)
7	Holder ID Number	Number	6	86-91	999999
8	Servicer ID Number	Number	6	93-98	999999
9	New Social Security Number	Character	9	100-108	999999999
10	Current Loan Status	Character	2	110-111	Values: G, R, F, I, Q, PB, PO, EP
11	Effective date of loan status	Date	8	113-120	YYYYMMDD
12	Actual Graduation/Separation Date	Date	8	122-129	YYYYMMDD
13	Deferment Type	Character	2	131-132	Values: FT, IR, GF, PC, AC, AP, PP, CH, IH
14	Repayment date	Date	8	134-141	YYYYMMDD
15	Current Repayment Plan	Character	1	143-143	G=Graduated, I=Income Sensitive, L=Level
16	Current Outstanding Loan Balance	Number	9	145-153	999999.99
17	Current Principal Balance	Number	9	155-163	999999.99
18	Current Monthly Payment Amount	Number	7	165-171	9999.99
19	Current Interest Rate	Number	6	173-178	99.999
20	# of Days Delinquent/Past Due	Number	4	180-183	9999
21	Refinanced Loan Y or N	Character	1	185-185	Y=Yes and N=No
22	Borrower's street address (home)-1st	Character	60	187-246	Street Number and Name
23	Borrower's street address (hm)- 2nd	Character	60	248-307	Street Number and Name
24	Borrower's city (home)	Character	30	309-338	City
25	Borrower's state (home)	Character	2	340-341	State or FC if Foreign Country
26	Borrower's zip code (home)	Number	9	343-351	Can be either 5 or 9 digits. No dashes.
27	Borrower's country (home)	Character	25	353-377	XXXXXX Spell out Country XXXXXX
28	Borrower's phone number (home)	Number	10	379-388	9999999999
29	Borrower's e-mail address	Character	50	390-439	Email Address
30	Borrower's street address (bus.)-1st	Character	60	441-500	Street Number and Name
31	Borrower's street address (bus.)- 2nd	Character	60	502-561	Street Number and Name
32	Borrower's city (business)	Character	30	563-592	City
33	Borrower's state (business)	Character	2	594-595	State
34	Borrower's zip code (business)	Number	9	597-605	Can be either 5 or 9 digits. No dashes.
35	Borrower's country (business)	Character	25	607-631	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
36	Borrower's phone number (business)	Number	10	633-642	9999999999
37	HEAL Process Date	Date	8	644-651	YYYYMMDD
38	Error Message Number (s)	Char/Num	50	653-702	9,99,99,99
39	Item # for Error 1 (missing data)**	Char/Num	50	704-753	9,99,99,99,99
40	Item # for Error 2 (invalid data)**	Char/Num	50	755-804	9,99,99,99,99,99
41	Filler		96	805-900	Blanks

Item #6 on original submission will be replaced with "SE" or "SA".
* Series of numbers representing error message(s) separated by commas. For error #1 and #2, the corresponding Item # from Lender-to-HEAL file specification is also listed.

Note: Files will be returned on one of the following media:
CD, Floppy Disk, or PGP (e-mail encryption).