

*NCHHELP
CommonLine[®] Network for FFELP
and Alternative Loans*

Response File

*Reference/Cosigner Response (@5)
Detail Record(s) Addendum*

*NCHHELP Addendum
Release 5 Processing*

REFERENCE/COSIGNER RESPONSE (@5) DETAIL RECORD(S)

This document is an addendum to the NCHelp CommonLine® Network for FFELP and Alternative Loans Response File description for CommonLine Release 5 processing. It explains the field layout of the Reference/Cosigner Response (@5) Detail Record(s). This record type is optional. Depending on your agreement with a service provider, you may include this record type in the Application Send File when submitting borrower reference information, borrower/cosigner information, or borrower/cosigner employer information included on the application. Multiple @5 Records may be included; however, only one type of information (borrower or cosigner) may be included in each record.

NOTE

The Reference/Cosigner Response (@5) Detail Record(s) Addendum (dated 04/01/2010) for CommonLine Release 5 processing is the most recent release of this format. It replaces the NCHelp CommonLine® Network for FFELP and Alternative Loans Response File Reference/Cosigner Response (@5) Detail Record(s) Addendum (dated 02/15/2009).

If you are including this record type, there must be one Reference/Cosigner Response (@5) Detail Record in the file for each loan or application with borrower reference, cosigner, or employer information. The value in **Borrower/Cosigner Information Indicator** (field 41) determines for whom the information is specified (borrower or cosigner). A separate @5 Detail Record must be included for borrower, cosigner 1, or cosigner 2 information. Do not submit Borrower reference information in a record that contains cosigner information. The @5 Detail Record must follow the corresponding Application Send (@1) Detail Record or related records (i.e., the @5 Detail Record must fall before the next unrelated @1 Detail Record).

NOTE

Service providers and school-based-software (SBS) are not required to support this record. If organizations receive information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

If this record type is included, certain fields are required as indicated in the Layout table.

The Layout table in this section lists all of the fields contained in the Reference/Cosigner Response (@5) Detail Record(s). Each field's required status, start position, length, data type, justification, and padding are also included. A definition of each field is provided after the table.

Layout

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding
		Credit Records	Other Records					
1	Record Code	R	R	1	2	X(002)		
2	Reference Layout Owner Code	R	R	3	4	X(004)		
3	Reference Layout Identifier Code	R	R	7	2	X(002)		
4	Borrower/Cosigner Reference 1 Last Name	—	R ¹	9	35	X(035)	Left	Spaces
5	Borrower/Cosigner Reference 1 First Name	—	R ¹	44	12	X(012)	Left	Spaces
6	Borrower/Cosigner Reference 1 Middle Initial	—	R ¹	56	1	X(001)		
7	Borrower/Cosigner Reference 1 SSN	—	R ¹	57	9	9(009)		
8	Borrower/Cosigner Reference 1 Relationship Code	—	R ¹	66	1	X(001)		
9	Borrower/Cosigner Reference 1 Address (line 1)	—	R ¹	67	30	X(030)	Left	Spaces
10	Borrower/Cosigner Reference 1 Address (line 2)	—	R ¹	97	30	X(030)	Left	Spaces
11	Borrower/Cosigner Reference 1 City	—	R ¹	127	24	X(024)	Left	Spaces
12	Filler ²	—	—	151	5	X(005)		
13	Borrower/Cosigner Reference 1 State	—	R ¹	156	2	X(002)		
14	Borrower/Cosigner Reference 1 Zip Code	—	R ¹	158	5	9(005)		
15	Borrower/Cosigner Reference 1 Zip Code Suffix	—	R ¹	163	4	9(004)		
16	Borrower/Cosigner Reference 1 Telephone Number	—	R ¹	167	10	X(010)	*	*
17	Borrower/Cosigner Reference 2 Last Name	—	R ¹	177	35	X(035)	Left	Spaces
18	Borrower/Cosigner Reference 2 First Name	—	R ¹	212	12	X(012)	Left	Spaces
19	Borrower/Cosigner Reference 2 Middle Initial	—	R ¹	224	1	X(001)		
20	Borrower/Cosigner Reference 2 SSN	—	R ¹	225	9	9(009)		
21	Borrower/Cosigner Reference 2 Relationship Code	—	R ¹	234	1	X(001)		
22	Borrower/Cosigner Reference 2 Address (line 1)	—	R ¹	235	30	X(030)	Left	Spaces

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding
		Credit Records	Other Records					
23	Borrower/Cosigner Reference 2 Address (line 2)	—	R ¹	265	30	X(030)	Left	Spaces
24	Borrower/Cosigner Reference 2 City	—	R ¹	295	24	X(024)	Left	Spaces
25	Filler ²	—	—	319	5	X(005)		
26	Borrower/Cosigner Reference 2 State	—	R ¹	324	2	X(002)		
27	Borrower/Cosigner Reference 2 Zip Code	—	R ¹	326	5	9(005)		
28	Borrower/Cosigner Reference 2 Zip Code Suffix	—	R ¹	331	4	9(004)		
29	Borrower/Cosigner Reference 2 Telephone Number	—	R ¹	335	10	X(010)	*	*
30	Borrower/Cosigner Employer Name	R ¹	R ¹	345	20	X(020)	Left	Spaces
31	Borrower/Cosigner Employer Address (line 1)	R ¹	R ¹	365	30	X(030)	Left	Spaces
32	Borrower/Cosigner Employer Address (line 2)	R ¹	R ¹	395	30	X(030)	Left	Spaces
33	Borrower/Cosigner Employer City	R ¹	R ¹	425	24	X(024)	Left	Spaces
34	Filler ²	—	—	449	6	X(006)		
35	Borrower/Cosigner Employer State	R ¹	R ¹	455	2	X(002)		
36	Borrower/Cosigner Employer Zip Code	R ¹	R ¹	457	5	9(005)		
37	Borrower/Cosigner Employer Zip Code Suffix	R ¹	R ¹	462	4	9(004)		
38	Borrower/Cosigner Employer Telephone Number	R ¹	R ¹	466	10	X(010)	*	*
39	Borrower/Cosigner Reference 1 Foreign Postal Code	—	R ¹	476	14	X(014)	Left	Spaces
40	Borrower/Cosigner Reference 2 Foreign Postal Code	—	R ¹	490	14	X(014)	Left	Spaces
41	Borrower/Cosigner Information Indicator	R	R	504	1	X(001)		
42	Borrower/Cosigner Monthly Housing Payment	R ¹	R ¹	505	5	X(005)	Right	Zeros
43	Borrower/Cosigner Owner/Rent Indicator	R ¹	R ¹	510	1	X(001)		
44	Borrower/Cosigner Previous Address Line 1	R ¹	R ¹	511	30	X(030)	Left	Spaces
45	Borrower/Cosigner Previous Address Line 2	R ¹	R ¹	541	30	X(030)	Left	Spaces

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding
		Credit Records	Other Records					
46	Borrower/Cosigner Previous City	R ¹	R ¹	571	24	X(024)	Left	Spaces
47	Borrower/Cosigner Previous State	R ¹	R ¹	595	2	X(002)		
48	Borrower/Cosigner Previous Zip	R ¹	R ¹	597	5	9(005)		
49	Borrower/Cosigner Previous Zip Suffix	R ¹	R ¹	602	4	9(004)		
50	Borrower/Cosigner Self-employed Indicator	R ¹	R ¹	606	1	X(001)		
51	Filler ²	—	—	607	30	X(030)		
52	Borrower/Cosigner Position Description	R ¹	R ¹	637	26	X(026)	Left	Spaces
53	Borrower/Cosigner Years at Employer	R ¹	R ¹	663	2	X(002)	Right	Zeros
54	Filler ²	—	—	665	5	X(005)		
55	Borrower/Cosigner Previous Employer	—	R ¹	670	30	X(030)	Left	Spaces
56	Borrower/Cosigner Previous Position Description	—	R ¹	700	26	X(026)	Left	Spaces
57	Filler ²	—	—	726	4	X(004)		
58	Borrower/Cosigner Previous Employer Telephone Number	—	R ¹	730	10	X(010)	*	*
59	Filler ²	—	—	740	5	X(005)		
60	Borrower/Cosigner Source of Other Income	R ¹	R ¹	745	15	X(015)	Left	Spaces
61	Borrower/Cosigner Reference 1 Foreign Telephone Number Prefix	—	R ¹	760	10	X(010)	Right	Zeros
62	Borrower/Cosigner Reference 2 Foreign Telephone Number Prefix	—	R ¹	770	10	X(010)	Right	Zeros
63	Borrower/Cosigner Employer Foreign Telephone Number Prefix	R ¹	R ¹	780	10	X(010)	Right	Zeros
64	Borrower/Cosigner Previous Employer Foreign Telephone Number Prefix	—	R ¹	790	10	X(010)	Right	Zeros
65	Borrower/Cosigner Employer Foreign Postal Code	R ¹	R ¹	800	14	X(014)	Left	Spaces
66	Borrower/Cosigner Previous Foreign Postal Code	R ¹	R ¹	814	14	X(014)	Left	Spaces
67a	Cosigner Reference Indicator	R ¹	R ¹	828	1	X(001)		
67b	Filler	—	—	829	371	X(371)		
68	Record Terminator	R	R	1200	1	X(001)		

Field	Field Name	Required Field		Start Position	Length	Data Type	Justify	Padding
		Credit Records	Other Records					
<p>NOTE: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to Record Terminator [field 68].)</p> <p>¹This data is required based on condition(s) listed in the field description. ²This field is reserved for future use. ³Not applicable ⁴This data is optional based on condition(s) listed in the field description. * Justification and padding are determined by field content; see field description for details.</p>								

Field descriptions

- 1 RECORD CODE** — The value identifying the Reference Response (@5) Detail Record(s). This field must contain the constant: **@5**

This data is required.

- 2 REFERENCE LAYOUT OWNER CODE** — A code (maximum of 4 characters) indicating the owner of the fields layout included in this record. Because the Reference/Cosigner Response (@5) Detail Record layout is owned by NCHelp, this field must contain the constant: **NCLP**

This data is required.

- 3 REFERENCE LAYOUT IDENTIFIER CODE** — A 2-character code identifying the field layout included in this detail record. This field must contain the constant: **05**

This data is required.

4 BORROWER/COSIGNER REFERENCE 1 LAST NAME — The last name of the first reference, as indicated on the application.

Examples:	SMITH JR	(John W. Smith, Jr.)
	JONES	(Mark Jones, M.D.)
	ST THOMAS	(Susan H. St. Thomas)
	JOHNSON-HALL	(Laura Johnson-Hall)
	O'CONNER	(Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data.
Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if available. Fill this field with spaces if you are not providing this data. If the reference's first name is provided and there is no last name given, populate this field with **NLN** (no last name). If this field contains, **NLN**, **Reference 1 First Name** (field 5) must contain a valid first name.

5 BORROWER/COSIGNER REFERENCE 1 FIRST NAME — The first name of the first reference, as indicated on the application.

Examples:	JOHN	(John W. Smith, Jr.)
	MARK	(Mark Jones, M.D.)
	SUSAN	(Susan H. St. Thomas)
	LAURA	(Laura Johnson-Hall)
	PATRICK	(Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data.
Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the first name must be alphabetic and cannot be blank.

This data is required if available. Fill this field with spaces if you are not providing this data. If the reference's last name is provided and there is no first name given, populate this field with **NFN** (no first name). If this field contains, **NFN**, **Borrower Last Name** (field 4) must contain a valid last name.

- 6 BORROWER/COSIGNER REFERENCE 1 MIDDLE INITIAL** — The middle initial of the first reference, as indicated on the application.

This data is required if available. Fill this field with a space if you are not providing this data.

- 7 BORROWER/COSIGNER REFERENCE 1 SSN (Social Security Number)** — The first reference's 9 digit Social Security Number.

This data is required if available. Fill this field with zeros if you are not providing this data. If included, this must be a valid SSN (no pseudo SSN's will be included). It must not begin with an 8 or 9, and the first 3 characters must not be 000.

- 8 BORROWER/COSIGNER REFERENCE 1 RELATIONSHIP CODE** — A 1-character code indicating the relationship of the first reference to the borrower, as indicated on the application.

E = Employer
F = Friend
G = Guardian
O = Other
P = Parent
R = Relative
S = Sibling

This data is required if available. Fill this field with a space if you are not providing this data.

- 9 BORROWER/COSIGNER REFERENCE 1 ADDRESS (line 1)** — The first line of the first reference's last known address.

This data is required if available. Fill the field with spaces if you are not providing this data.

- 10 BORROWER/COSIGNER REFERENCE 1 ADDRESS (line 2)** — The second line of the first reference's last known address.

This data is required if available. Fill this field with spaces if you are not providing this data.

- 11 BORROWER/COSIGNER REFERENCE 1 CITY** — The city of the first reference's last known address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.

Examples: INDIANAPOLIS
CRUZ, ST JOHN
PANAMA CITY, PANAMA

This data is required if available. Fill this field with spaces if you are not providing this data.

- 12 FILLER** — This field is reserved for future use. It is filled with spaces.

- 13 BORROWER/COSIGNER REFERENCE 1 STATE** — The 2-character state abbreviation of the first reference's last known address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** appears in this field. See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations.

Example: IN (Indiana)
VI (Virgin Islands)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Reference 1 City** (field 11).

This data is required if available. Fill this field with spaces if you are not providing this data.

- 14 BORROWER/COSIGNER REFERENCE 1 ZIP CODE** — The 5-digit zip code of the first reference's last known address.

This data is required if available. If the address is in a *foreign country*, indicated by an **FC** in **Reference 1 State** (field 13), the field is filled with nines (99999) and **Reference 1 Foreign Postal Code** (field 39) may be populated. See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

15 BORROWER/COSIGNER REFERENCE 1 ZIP CODE SUFFIX — The 4-digit zip code extension of the first reference's last known address.

This data is required if available. If the address is in a *foreign country*, indicated by an **FC** in **Reference 1 State** (field 13), the field is filled with nines (99999) and **Reference 1 Foreign Postal Code** (field 39) may be populated. See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

16 BORROWER/COSIGNER REFERENCE 1 TELEPHONE NUMBER — The first reference's last known home telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the reference does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if available. Fill this field with spaces if you are not providing this data.

17 BORROWER/COSIGNER REFERENCE 2 LAST NAME — The last name of the second reference, as indicated on the application.

Examples:	SMITH JR	(John W. Smith, Jr.)
	JONES	(Mark Jones, M.D.)
	ST THOMAS	(Susan H. St. Thomas)
	JOHNSON-HALL	(Laura Johnson-Hall)
	O'CONNER	(Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data.
Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if available. Fill this field with spaces if you are not providing this data. If the reference's first name is provided and there is no last name given, populate this field with **NLN** (no last name). If this field contains, **NLN**, **Reference 2 First Name** (field 18) must contain a valid first name.

18 BORROWER/COSIGNER REFERENCE 2 FIRST NAME — The first name of the second reference, as indicated on the application.

Examples: JOHN (John W. Smith, Jr.)
 MARK (Mark Jones, M.D.)
 SUSAN (Susan H. St. Thomas)
 LAURA (Laura Johnson-Hall)
 PATRICK (Patrick O'Conner)

NOTE

Hyphens, apostrophes, and spaces are acceptable data.
Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the first name must be alphabetic and cannot be blank.

This data is required if available. Fill this field with spaces if you are not providing this data. If the reference's last name is provided and there is no first name given, populate this field with **NFN** (no first name). If this field contains, **NFN**, **Reference 2 Last Name** (field 17) must contain a valid last name.

19 BORROWER/COSIGNER REFERENCE 2 MIDDLE INITIAL — The middle initial of the second reference, as indicated on the application.

This data is required if available. Fill this field with a space if you are not providing this data.

20 BORROWER/COSIGNER REFERENCE 2 SSN — The second reference's 9 digit Social Security Number.

This data is required if available. Fill this field with zeros if you are not providing this data. If included, this must be a valid SSN (no pseudo SSN's will be included). It must not begin with an 8 or 9, and the first 3 characters must not be 000.

21 BORROWER/COSIGNER REFERENCE 2 RELATIONSHIP CODE — A 1-character code indicating the relationship of the second reference to the borrower, as indicated on the application.

E = Employer
F = Friend
G = Guardian
O = Other
P = Parent
R = Relative
S = Sibling

This data is required if there is a second reference indicated on the application. Fill this field with a space if you are not providing this data.

22 BORROWER/COSIGNER REFERENCE 2 ADDRESS (line 1) — The first line of the second reference's last known address.

This data is required if available. Fill this field with spaces if you are not providing this data.

23 BORROWER/COSIGNER REFERENCE 2 ADDRESS (line 2) — The second line of the second reference's last known address.

This data is required if available. Fill this field with spaces if you are not providing this data.

24 BORROWER/COSIGNER REFERENCE 2 CITY — The city of the second reference's last known address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space.

Examples: INDIANAPOLIS
CRUZ BAY, ST JOHN
PANAMA CITY, PANAMA

This data is required if available. Fill this field with spaces if you are not providing this data.

25 FILLER — This field is reserved for future use. It is filled with spaces.

26 BORROWER/COSIGNER REFERENCE 2 STATE — The 2-character state abbreviation of the second reference's last known address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** appears in this field. See Appendix B, Valid State and Territory Abbreviations, for a complete list of state and territory abbreviations.

Example: NH (New Hampshire)
VI (Virgin Islands)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Reference 2 City** (field 24).

This data is required if available. Fill this field with spaces if you are not providing this data.

27 BORROWER/COSIGNER REFERENCE 2 ZIP CODE — The 5-digit zip code of the second reference's last known address.

This data is required if available. If the address is in a *foreign country*, indicated by an **FC** in **Reference 2 State** (field 26), the field is filled with nines (99999) and **Reference 2 Foreign Postal Code** (field 40) may be populated. See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

28 BORROWER/COSIGNER REFERENCE 2 ZIP CODE SUFFIX — The 4-digit zip code extension of the second reference's last known address.

This data is required if available. If the address is in a *foreign country*, indicated by an **FC** in **Reference 2 State** (field 26), the field is filled with nines (99999) and **Reference 2 Foreign Postal Code** (field 40) may be populated. See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

- 29 BORROWER/COSIGNER REFERENCE 2 TELEPHONE NUMBER** — The second reference's last known home telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the second reference does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if available. Fill this field with spaces if you are not providing this data.

- 30 BORROWER/COSIGNER EMPLOYER NAME** — The name of the current employer, as indicated on the application of the individual specified in ***Borrower/Cosigner Information Indicator*** (field 41).

If the application indicates that the borrower/cosigner does not have an employer, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if available. Fill this field with spaces if you are not providing this data.

- 31 BORROWER/COSIGNER EMPLOYER ADDRESS (line 1)** — The first line of the current employer's address, as indicated on the application of the individual specified in ***Borrower/Cosigner Information Indicator*** (field 41).

This data is required if available. Fill this field with spaces if you are not providing this data.

- 32 BORROWER/COSIGNER EMPLOYER ADDRESS (line 2)** — The second line of the current employer's address, as indicated on the application of the individual specified in ***Borrower/Cosigner Information Indicator*** (field 41). This data is required if available. Fill this field with spaces if you are not providing this data.

- 33 BORROWER/COSIGNER EMPLOYER CITY** — The city of the current employer's address, as indicated on the application of the individual specified in **Borrower/Cosigner Information Indicator** (field 41).

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space. If applicable, a foreign postal code may also be included.

Examples: INDIANAPOLIS
CRUZ BAY, ST JOHNS
PANAMA CITY, PANAMA

This data is required if available. Fill this field with spaces if you are not providing this data.

- 34 FILLER** — This field is reserved for future use. It is filled with spaces.

- 35 BORROWER/COSIGNER EMPLOYER STATE** — The state of the current employer's address, as indicated on the application of the individual specified in **Borrower/Cosigner Information Indicator** (field 41).

If the address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** appears in this field. See Appendix B, Valid State and Territory Abbreviations, for a complete list of state and territory abbreviations.

Example: GA (Georgia)
VI (Virgin Islands)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in **Borrower Employer City** (field 33).

This data is required if available. Fill this field with spaces if you are not providing this data.

- 36 BORROWER/COSIGNER EMPLOYER ZIP CODE** — The 5-digit zip code of the current employer's address, as indicated on the application of the individual specified in **Borrower/Cosigner Information Indicator** (field 41).

This data is required if available. If the address is in a *foreign country*, indicated by an **FC** in **Borrower/Cosigner Employer State** (field 35), the field is filled with nines (99999). See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

- 37 BORROWER/COSIGNER EMPLOYER ZIP CODE SUFFIX** — The 4-digit zip code extension of the current employer's address, as indicated on the application of the individual specified in **Borrower/Cosigner Information Indicator** (field 41).

This data is required if available. If the address is in a *foreign country*, indicated by an **FC** in **Borrower/Cosigner Employer State** (field 35), the field is filled with nines (9999). See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

- 38 BORROWER/COSIGNER EMPLOYER TELEPHONE NUMBER** — The employer's telephone number. This includes the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded with zeros.

Example: 0001238678

If the application indicates that the employer does not have a telephone number, enter the value **N/A**, left-justified and padded with spaces.

Example: N/A

This data is required if available. Fill this field with spaces if you are not providing this data.

- 39 BORROWER/COSIGNER REFERENCE 1 FOREIGN POSTAL CODE** — A 14-character field indicating the foreign postal code of the first reference's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Reference 1 State** (field 13). Fill this field with spaces if you are not providing this data.

- 40 BORROWER/COSIGNER REFERENCE 2 FOREIGN POSTAL CODE** — A 14-character field indicating the foreign postal code of the second reference's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Reference 2 State** (field 26). Fill this field with spaces if you are not providing this data.

41 BORROWER/COSIGNER INFORMATION INDICATOR — A 1-character field that indicates for whom the credit/employment/previous address information is specified.

B = Borrower
1 = Cosigner 1
2 = Cosigner 2

This data is required if available. Fill this field with spaces if you are not providing this data.

42 BORROWER/COSIGNER MONTHLY HOUSING PAYMENT — The borrower/cosigner's monthly housing payment amount.

Example: 00550 (\$550)

This data is required. Fill this field with spaces if you are not providing this data.

43 BORROWER/COSIGNER OWNER/RENT INDICATOR — A 1-character field that indicates if the borrower/cosigner owns or rents property.

O = Own
R = Rent

This data is required if available. Fill this field with spaces if you are not providing this data.

44 BORROWER/COSIGNER PREVIOUS ADDRESS LINE 1 — The first line of the borrower/cosigner's previous address.

This data is required if available. Fill this field with spaces if you are not providing this data.

45 BORROWER/COSIGNER PREVIOUS ADDRESS LINE 2 — The second line of the borrower/cosigner's previous address.

This data is required if available. Fill this field with spaces if you are not providing this data.

46 BORROWER/COSIGNER PREVIOUS CITY — The city of the borrower/cosigner's previous address.

If the previous address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space. If applicable, a foreign postal code may also be included.

Examples: INDIANAPOLIS
CRUZ BAY, ST JOHNS
PANAMA CITY, PANAMA

This data is required if available. Fill this field with spaces if you are not providing this data.

47 BORROWER/COSIGNER PREVIOUS STATE — The 2-character state abbreviation of the borrower/cosigner's previous address.

If the previous address is in a territory or foreign country, the 2-character abbreviation for that location or **FC** should appear in this field. See Appendix B, Valid State and Territory Abbreviations, of the Response File for a list of abbreviations.

Example: IN (Indiana)
VI (Virgin Islands)
FC (Foreign country)

NOTE

FC is not valid for printing mailing addresses. When **FC** is used, the name of the country should still appear in ***Borrower/Cosigner Previous City*** (field 46).

This data is required if available. Fill this field with spaces if you are not providing this data.

48 BORROWER/COSIGNER PREVIOUS ZIP — The 5-digit zip code of borrower/cosigner's previous address.

This data is required if the borrower/cosigner has been at their current address for less than one year. It is optional if the borrower/cosigner has been at their current address for more than one year and the previous address is in the United States or a *territory*. If the previous address is in a *foreign country*, indicated by an **FC** in ***Borrower/Cosigner Previous State*** (field 47), the field is filled with nines (99999). See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

- 49 BORROWER/COSIGNER PREVIOUS ZIP SUFFIX** — The 4-digit zip code extension of the borrower/cosigner's previous address.

This data is required if the borrower/cosigner has been at their current address for less than one year. This data is optional if the borrower/cosigner has been at their current address for more than one year, the zip code has a suffix, and the address is in the United States or a *territory*. If the address is in a *foreign country*, indicated by an **FC** in **Borrower/Cosigner Previous State** (field 47), the field is filled with nines (9999). See Appendix B, Valid State and Territory Abbreviations, of the Response File for a complete list of state and territory abbreviations. Fill this field with zeros if you are not providing this data.

- 50 BORROWER/COSIGNER SELF-EMPLOYED INDICATOR** — A 1-character field that indicates if the borrower/cosigner is self-employed.

Y = Yes, the borrower/cosigner is self-employed
N = No, the borrower/cosigner is not self-employed

This data is required if available. Fill this field with spaces if you are not providing this data.

- 51 FILLER** — This field is reserved for future use. It must be filled with spaces.

- 52 BORROWER/COSIGNER POSITION DESCRIPTION** — The description of the borrower/cosigner's position at their current place of employment.

This data is required if available. Fill this field with spaces if you are not providing this data.

- 53 BORROWER/COSIGNER YEARS AT EMPLOYER** — The number of years the borrower/cosigner has been with their current employer.

This data is required if available. Fill this field with spaces if you are not providing this data.

- 54 FILLER** — This field is reserved for future use. It must be filled with spaces.

- 55 BORROWER/COSIGNER PREVIOUS EMPLOYER** — The name of the borrower/cosigner's previous employer.

This data is required if available. Fill this field with spaces if you are not providing this data.

- 56 BORROWER/COSIGNER PREVIOUS POSITION DESCRIPTION** — The description of the borrower/cosigner's position at their previous place of employment.

This data is required if available. Fill this field with spaces if you are not providing this data.

57 FILLER — This field is reserved for future use. It must be filled with spaces.

58 BORROWER/COSIGNER PREVIOUS EMPLOYER TELEPHONE NUMBER —
The borrower/cosigner's previous employer telephone number. This includes
the 3-digit area code and 7-digit telephone number.

If the area code is unavailable, the field must be right-justified and padded
with zeros.

Example: 0001238678

If the application indicates the borrower/cosigner does not have a previous
employer telephone number, enter the value **N/A**, left-justified and padded
with spaces.

Example: N/A

This data is required if available. Fill this field with spaces if you are not
providing this data.

59 FILLER — This field is reserved for future use. It must be filled with spaces.

60 BORROWER/COSIGNER SOURCE OF OTHER INCOME — The source of the
borrower/cosigner's other income amount.

This data is required if supplied in the Application Send File @5 Detail
Record. Fill this field with spaces if you are not providing this data.

61 BORROWER/COSIGNER REFERENCE 1 FOREIGN TELEPHONE NUMBER PREFIX — A supplemental field used for a foreign telephone number. This field may be used in conjunction with **Reference 1 Telephone Number** (field 16) to accommodate foreign telephone numbers which may exceed 10 digits.

For foreign telephone numbers, populate **Reference 1 Telephone Number** with the last 10 digits of the foreign telephone number and use **Reference 1 Foreign Telephone Number Prefix** to accommodate any portion of the foreign telephone number which does not fit in the **Reference 1 Telephone Number** field. The field is right-justified and padded with zeros.

Example: 00000017035551234567
 └───┬───┘
 foreign telephone
 prefix number

This field is required if necessary to **complete Reference 1 Telephone Number** (field 16). Fill this field with spaces if you are not providing this data.

62 BORROWER/COSIGNER REFERENCE 2 FOREIGN TELEPHONE NUMBER PREFIX — A supplemental field used for a foreign telephone number. This field may be used in conjunction with **Reference 2 Telephone Number** (field 29) to accommodate foreign telephone numbers which may exceed 10 digits.

For foreign telephone numbers, populate **Reference 2 Telephone Number** with the last 10 digits of the foreign telephone number and use **Reference 2 Foreign Telephone Number Prefix** to accommodate any portion of the foreign telephone number which does not fit in the **Reference 2 Telephone Number** field. The field is right-justified and padded with zeros.

Example: 00000017035551234567
 └───┬───┘
 foreign telephone
 prefix number

This field is required if necessary complete **Reference 2 Telephone Number** (field 16). Fill this field with spaces if you are not providing this data.

63 BORROWER/COSIGNER EMPLOYER FOREIGN TELEPHONE NUMBER

PREFIX — A supplemental field used for a foreign telephone number. This field may be used in conjunction with **Borrower/Cosigner Employer Telephone Number** (field 38) to accommodate foreign telephone numbers which may exceed 10 digits.

For foreign telephone numbers, populate **Borrower/Cosigner Employer Telephone Number** with the last 10 digits of the foreign telephone number and use **Borrower/Cosigner Employer Foreign Telephone Number Prefix** to accommodate any portion of the foreign telephone number which does not fit in the **Borrower/Cosigner Employer Telephone Number** field. The field is right-justified and padded with zeros.

Example: 00000017035551234567
 └───┬───┘
 foreign telephone
 prefix number

This field is required if necessary to complete **Borrower/Cosigner Employer Telephone Number** (field 38). Fill this field with spaces if you are not providing this data.

64 BORROWER/COSIGNER PREVIOUS EMPLOYER FOREIGN TELEPHONE NUMBER PREFIX

— A supplemental field used for a foreign telephone number. This field may be used in conjunction with **Borrower/Cosigner Previous Employer Telephone Number** (field 58) to accommodate foreign telephone numbers which may exceed 10 digits.

For foreign telephone numbers, populate **Borrower/Cosigner Previous Employer Telephone Number** with the last 10 digits of the foreign telephone number and use **Borrower/Cosigner Previous Employer Foreign Telephone Number Prefix** to accommodate any portion of the foreign telephone number which does not fit in the **Borrower/Cosigner Previous Employer Telephone Number** field. The field is right-justified and padded with zeros.

Example: 00000017035551234567
 └───┬───┘
 foreign telephone
 prefix number

This field is required if necessary to complete **Borrower/Cosigner Previous Employer Telephone Number** (field 58). Fill this field with spaces if you are not providing this data.

65 BORROWER/COSIGNER EMPLOYER FOREIGN POSTAL CODE — A 14-character field indicating the foreign postal code of the borrower/cosigner previous employer's last known address.

This data is required if a foreign postal code is available and there is an **FC** in **Borrower/Cosigner Employer State** (field 35). Fill this field with spaces if you are not providing this data.

66 BORROWER/COSIGNER PREVIOUS FOREIGN POSTAL CODE — A 14-character field indicating the foreign postal code of the borrower's/cosigner's previous address.

This data is required if a foreign postal code is available and there is an **FC** in **Borrower/Cosigner Previous State** (field 47). Fill this field with spaces if you are not providing this data.

67a COSIGNER REFERENCE INDICATOR — A 1-character field that indicates for which cosigner the reference information is being provided.

1 = Cosigner 1
2 = Cosigner 2

This data is required depending on the alternative loan program. Fill the field with a space if you are not providing this data or if reporting borrower references.

67b FILLER — A field used to pad the record to the appropriate length. It must be filled with spaces.

68 RECORD TERMINATOR — The value identifying the end of the record. This field must contain the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to **Record Terminator** [field 68].)