IT Client Services

A Division of American Student Assistance

MODEL Direct User Guide (Lender Version)

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MODEL Direct User Guide (Lender Version)

Version 2004.01

Revision Date: 6/2/04

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CHAPTER 1

INTRODUCTION TO THE MODEL DIRECT USER GUIDE (LENDER VERSION)

Overview

Since 1998, the ASA System has provided Lenders, Servicers and Guarantors with a powerful tool for managing the entire student loan process - from origination to claims. MODEL Direct takes the power of the ASA System a step further - providing both small and large institutions with a simple and intuitive method for:

- adding and modifying loans
- processing and modifying disbursement records
- certifying, denying or rejecting PLUS Loans
- transferring and viewing CommonLine files
- viewing detailed report information - on demand

MODEL Direct gives you the processing capabilities of a large Client/Server application - without the hardware and configuration issues! You simply log in and start processing your loan volume.

Assumptions

This user guide assumes the following:

- You are familiar with Microsoft Windows and standard Windows conventions.
- You know how to navigate the web using Microsoft Internet Explorer or Netscape Navigator.
- You understand the processing of student loan creation and disbursement

Understanding of the following concepts is helpful but not required:

- Familiarity with other elements of the ASA System (the ASA System Client, and the ASA System Database).

Required Configuration

Note...

- If your system has been configured, you can skip this section
- If you need assistance, consult:
  - Your Internal Technical Support Staff
  - Your Client Service Representative
  - Your Browser documentation

Your system should be configured as follows:

Browser:

- Microsoft Internet Explorer 4.0 or higher (**Note**: version 6.0 with the Latest Microsoft Service Pack is strongly recommended).
  - The latest Internet Explorer service pack information is available at:

    http://www.microsoft.com/windows/ie/default.asp
- Netscape Navigator 4.06 and higher

  Important:
  - MODEL Direct is NOT compatible with Netscape Navigator 6.
  - Your browser must also be configured to:
    - Use Secure Sockets Layer (SSL), and:
    - accept cookies

Third Party Software

To work with MODEL Direct Reports (see page 81), you need the following applications:

- Adobe Acrobat Reader 4.0 or higher (to view reports and print/download MPNs).
  - You can download a free version of Acrobat Reader at:

    http://www.adobe.com/products/acrobat
- Microsoft Excel 4.0 or higher (to view reports saved in Excel or CSV format)
  - You can download a free version of Microsoft Excel Reader at:

    http://www.microsoft.com/downloads/

Logging In

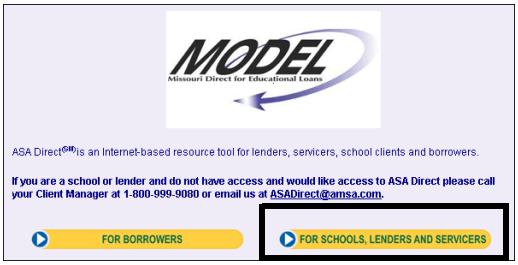
The logon process is simple.

- Your Client Representative will provide you with:
  - the URL (web address) of the MODEL Direct Login page, and:
  - a User ID and password
- You then:

- Navigate to the MODEL Directlogin page with your browser.
- Click on the **For Schools, Lenders and Servicers** Link:

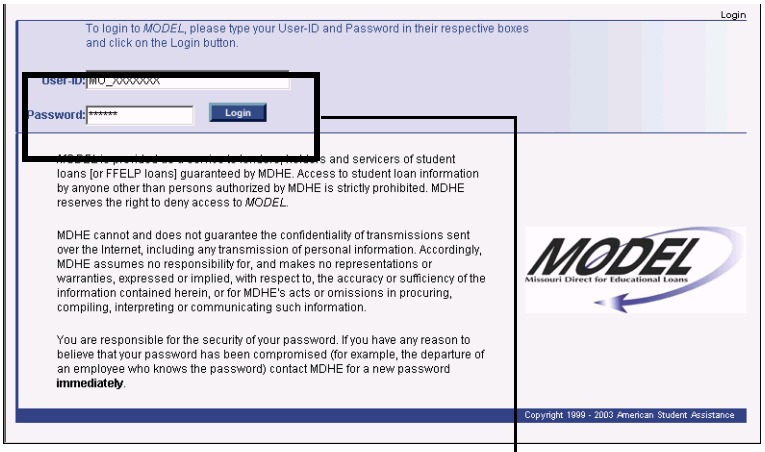
Note: schools can also elect to have borrowers access to:

- initiate loans and
- view status information concerning their loans.



Note: Borrower use of MODEL Direct is not covered in this document. Please speak with you MODEL Direct Client Representative for more information on configuring MODEL Direct for borrowers.

You'll see the following:



Note: your password is case sensitive.

Important:

By logging into MODEL Direct, you agree to the following

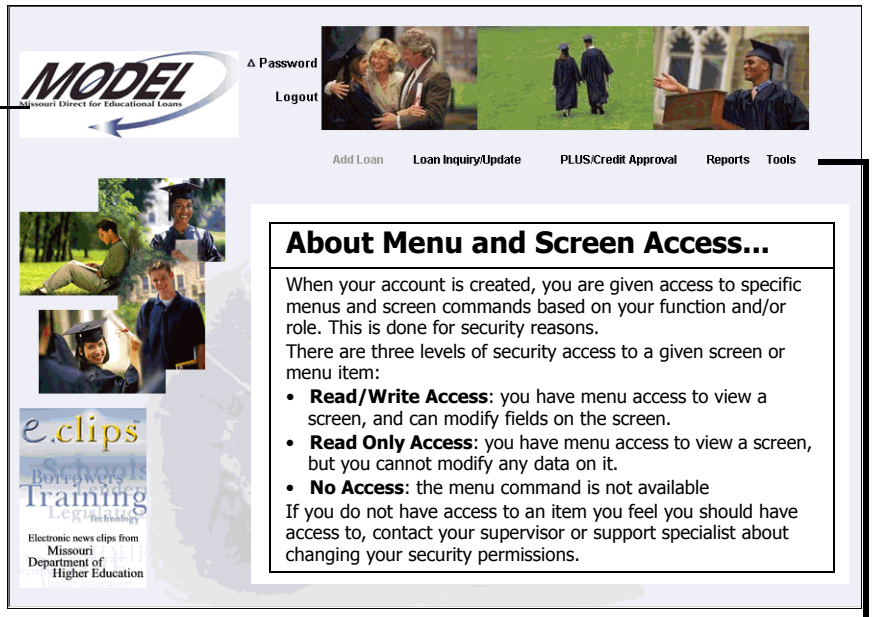
- MODEL Direct is provided as a service to lenders, holders and servicers of student loans [or FFELP loans] guaranteed by MDHE. Access to student loan information by anyone other than persons authorized by MDHE is strictly prohibited. MDHE reserves the right to deny access to MODEL Direct.
- MDHE cannot and does not guarantee the confidentiality of transmissions sent over the Internet, including any transmission of personal information. Accordingly, MDHE assumes no responsibility for, and makes no representations or warranties, expressed or implied, with respect to, the accuracy or sufficiency of the information contained herein, or for MDHE's acts or omissions in procuring, compiling, interpreting or communicating such information.
- You are responsible for the security of your password. If you have any reason to believe that your password has been compromised (for example, the departure of an employee who knows the password) contact MDHE for a new password immediately.

- *Are you logging on to* MODEL Direct *for the first time?*

  Yes: you will be required to change your password (see page 6).

No: you'll be taken to the MODEL Direct Home Page:

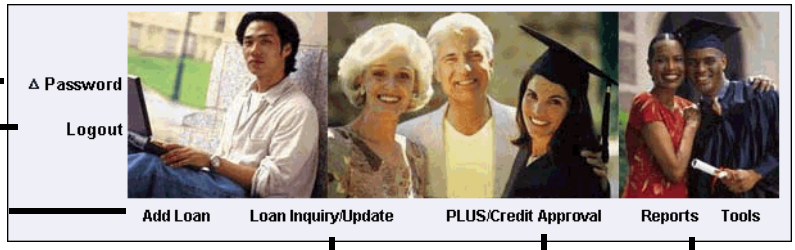
Tip: regardless of where you are in MODEL Direct, you can return to the Home Page by clicking on the MODEL Direct logo.



MODEL Direct Menu Options:

Change your Password (see page 5)

Log off of MODEL Direct (see page 6).



Check the validity of an SSN, and View and/or update an Institution Address (see page 93).

Enter both Stafford and PLUS Loans (see page 9).

- Use the Template feature when entering multiple loans with similar information (see page 21).

- View/update an individual's Application Record, Loan Record or MPN (see page 29).

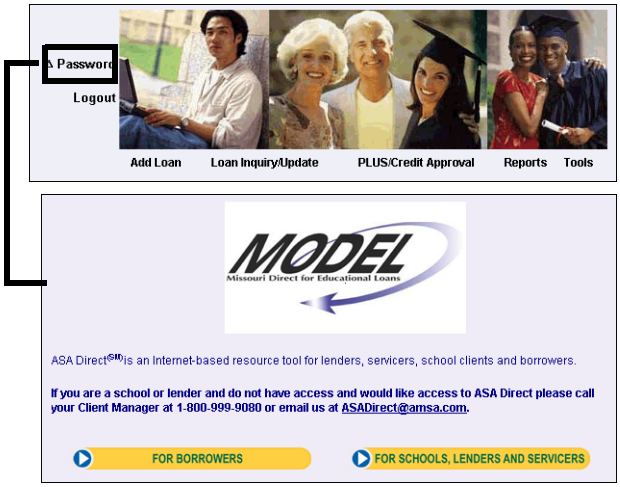
- Enter a credit approval, initiate a PLUS loan, and review an applicant's pending SCRs (School Certification Requests - see page 69).

View and set options for subscription and custom reports (see page 81).

Logging Out

For security reasons, it is important to log out of MODEL Direct when you've completed a session.

- On clicking the **Log Out** link, you will be returned to the login page:



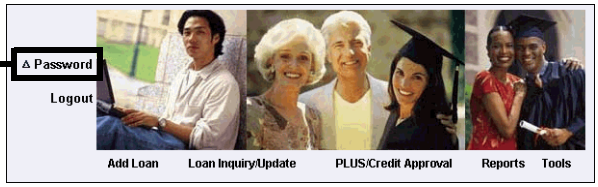
Changing Your Password

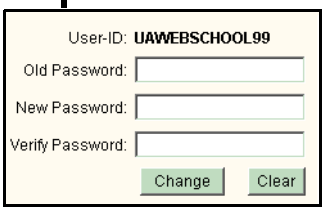
Important!

- The first time you log into MODEL Directyou will be directed to this screen, and required to change your password.
- You *must* change your password every 180 days.
  - If your account is active (see below), MODEL Direct prompts you to change your password once it is more than 180 days old.
- If you do not use your MODEL Direct account for 360 days, it becomes inactive, and you will not be able to log in.
  - Contact you MODEL Direct Client Representative or Technical Support Representative to obtain a new password.

It is good security practice to change your password periodically. Use the **Password** option to do this:

Click the Password link:





Enter your old password, and then enter your new password twice (in the **New Password** and **Confirm New Password** fields

The parameters for password are as follows:

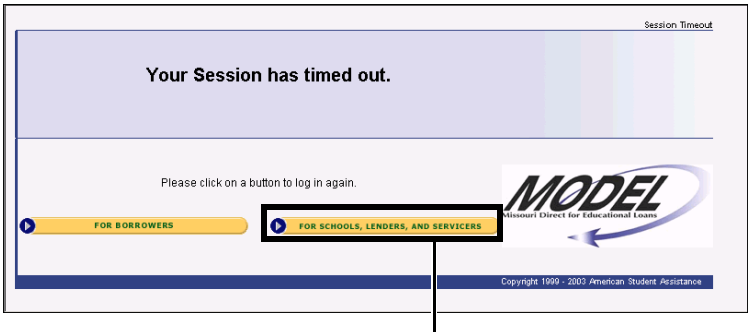
- It can be eight to fourteen characters in length.
- it can contain any combination of characters or numbers.
- It cannot contain spaces.

Inactivity Time-Out Period

A MODEL Directsession "times out" after 20 minutes of inactivity (this is done both for security and system performance reasons). You are then required to log in again.

For example:

- You are working in MODEL Direct, and are called away to a meeting.
- You come back in 25 minutes, and attempt to complete the task you were engaged in.
- MODEL Direct displays the following window, alerting you that your session has timed out:



Click on the **For Schools, Lenders and Servicers** button to log in again (see page 2).

CHAPTER 2

ADDING LOANS IN MODEL DIRECT

From the **Add Loan** menu option, you can

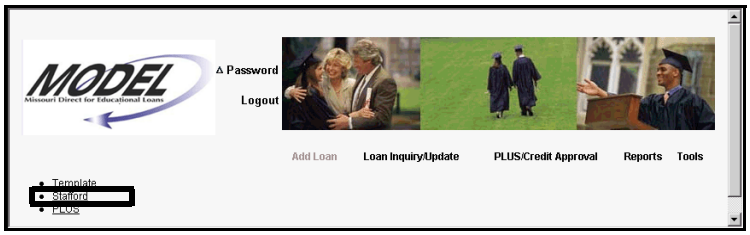
- Add Stafford Loans,
- Add PLUS Loans, and:
- Create a template (to automate the processing of groups of loans with similar information).

Adding a Stafford Loan

❑ TO ADD A STAFFORD LOAN IN MODEL DIRECT

1. From the MODEL Direct Home page, select the Add Loan link:

2. Click the **Stafford** link:



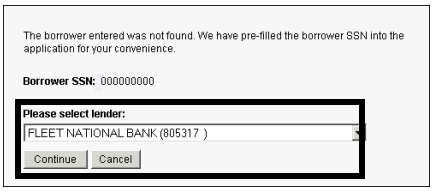
You'll see the following screen, where you are prompted for the borrower's Social Security Number:

3. Do the following:

   a. Enter the borrower's SSN, and:

   b. Click the **Search** Button.

   The following screen appears:



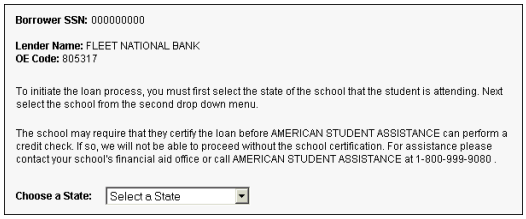
4. *Does your institution have Branch Codes?*

   No: go to step 5.

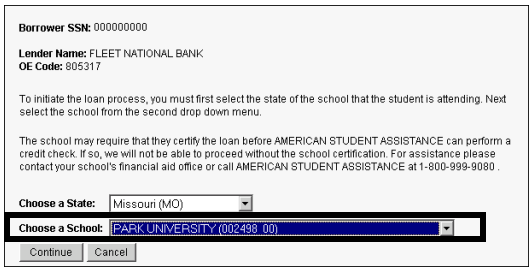
   Yes: select the applicable code from the dropdown list.

5. Click the **Continue** Button.

6. Select the state of the school the student is attending:



   The screen refreshes, and the following screen appears:



7. Do the following:

   a. Select a school from the dropdown list, and:

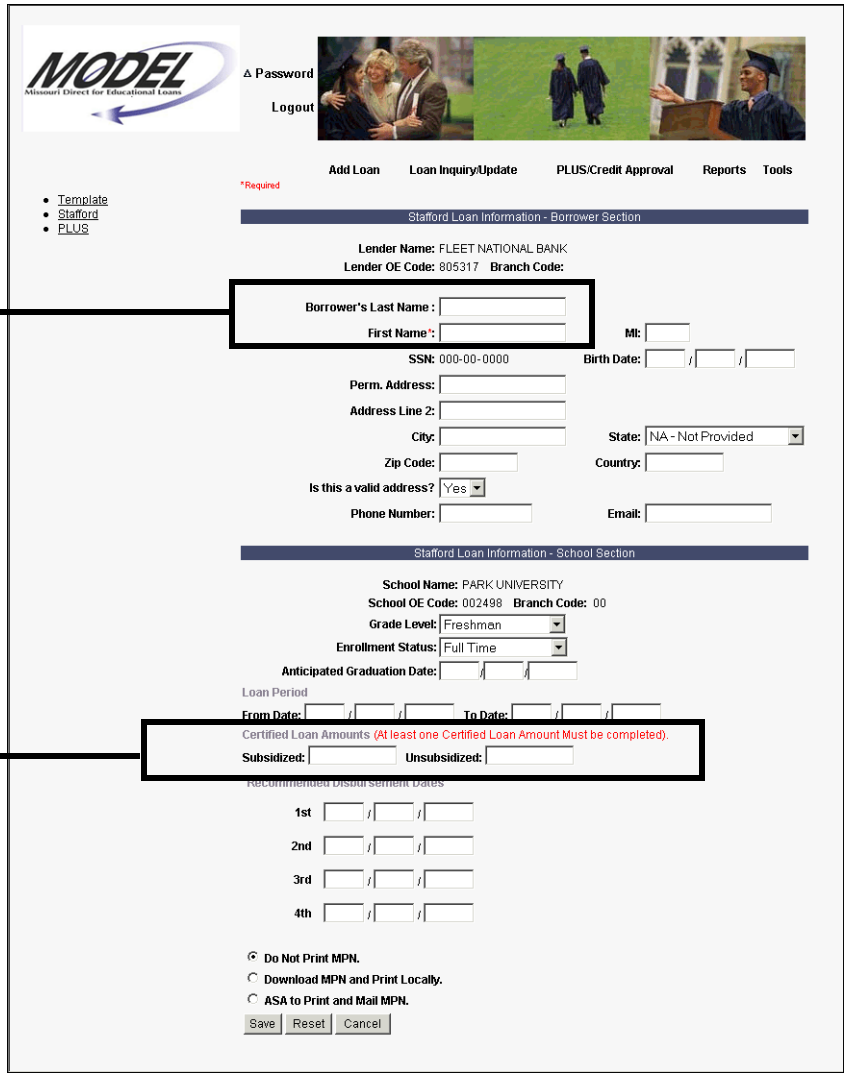
   b. Click the **Continue** button.

The **Add Stafford Loan** screen appears:

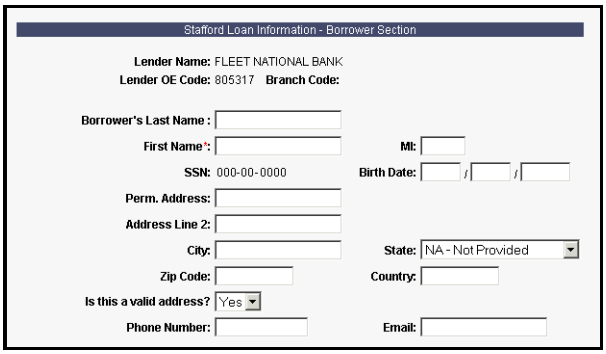
Fields with a red asterisk (or comments in red) indicate that the field is required.

Note: if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 29).

Note: if a borrower application was already on file, existing demographic fields will be filled in as available.

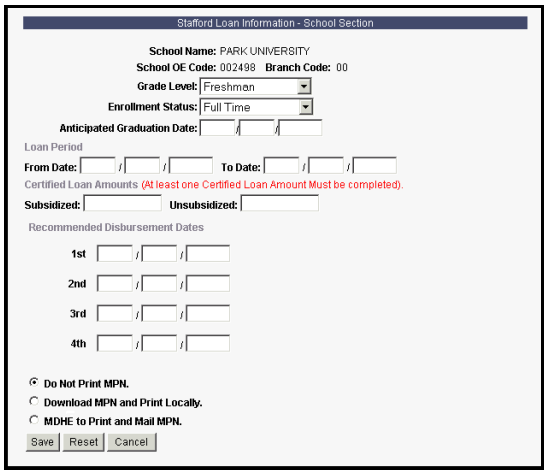


8. In the **Borrower** section, add or view the following:



Field	Notes
Borrower Last Name	Last Name and First Name are required.
Borrower First Name	
Borrower MI	
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	Select the two character state code from the dropdown list.
Is this a valid address?	Select **Yes** or **No** from the dropdown menu.
Borrower Phone Number	
Borrower Email Address	

9. In the **School** section, add or view the following:



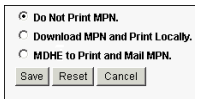
Field	Notes
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Loan Period from/to date	Enter in format MM/DD/YYYY
Certified Loan Amounts	**Important**: at least one certified loan amount (i.e, either the Subsidized or Unsubsidized Loan Amount) must be entered.
Recommended Disbursement Date(s)	Process as follows: 1 Enter the disbursement date, and: 2 select the **Hold** or **Release** button (optional).

More about the Do Not Print MPN Option...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower filled out a paper MPN in your Financial Aid Office, and you already have it in hand).

In such cases, check the **Do Not Print MPN** checkbox.

10. Select one of the following options for MPN Processing:



Select this option...	If you...
Do Not Print MPN (default)	Do not want to print MPN (see sidebar at right).
Download MPN and Print Locally	Want to download a preprinted MPN, and mail it to the borrower.
MDHE to Print and Mail MPN	Want the guarantor to print and mail the MPN.

11. Click the **Save** button

You'll see one of the following:

- **If you've violated a business rule**:

  You'll see a error message dialog box (similar to the following):

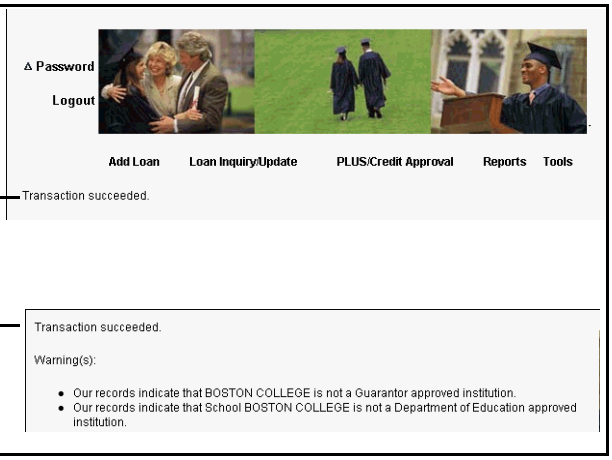
In this example, the Valid Address flag was set to Yes, but no address information was provided.

- If you selected the **Do Not Print MPN** or **MDHE to Print and Mail MPN** Option:

  You'll see the **Transaction succeeded** message:

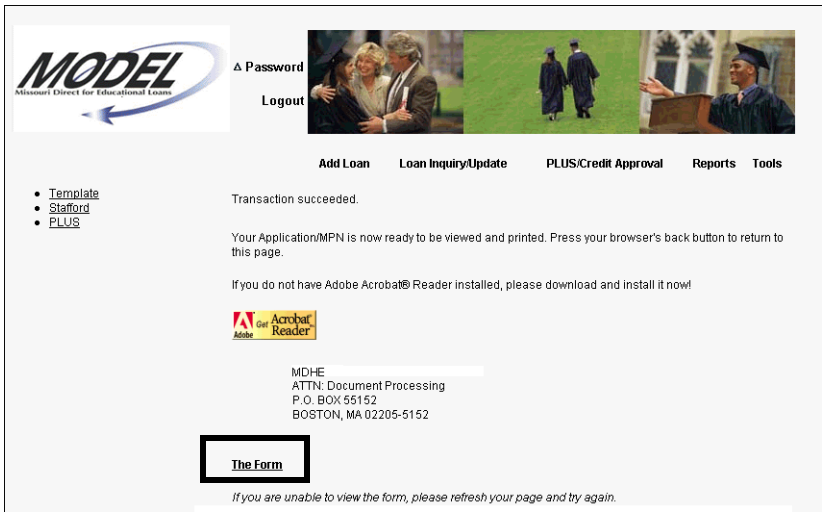
Important: You will see additional warnings if:

- MODEL Direct saved your application, but:
- other issues could result in processing



- If you selected the **Download MPN and Print Locally** option:

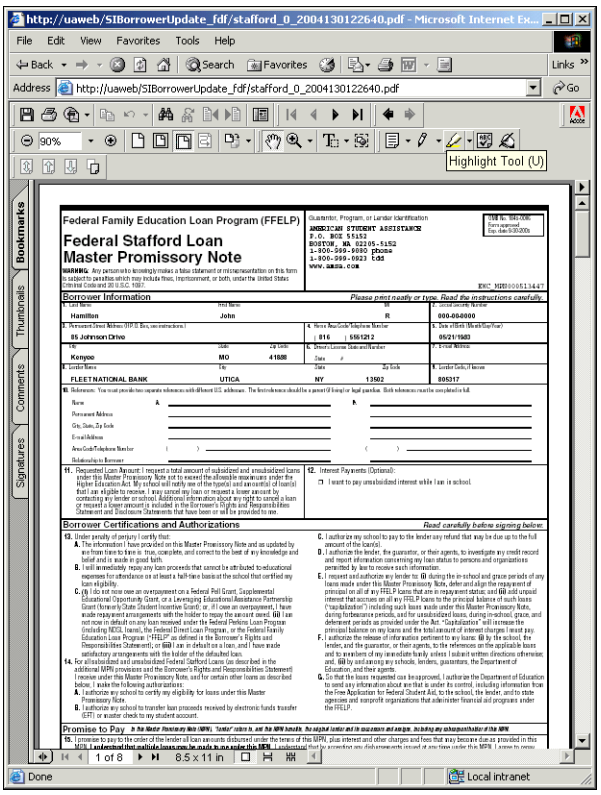
  You'll see the following screen:



Click the **Form** link (See previous figure) to open Adobe Acrobat and print the MPN:

The MPN is pre-filled with:

- information you supplied on the application, and:
- the guarantor's return address/ contact information.



Adding a PLUS Loan

Adding a PLUS Loan versus Initiating a PLUS Loan...

In the PLUS/Credit Approval menu (see page 72), there is an option to initiate a PLUS Loan. At first glance, it may appear that these are identical activities, but there is an important difference between the two.

Use the Add PLUS Loan Option (described in this section) when:

- you have obtained a school certification for the borrower, and:
- have obtained the borrower's written permission to perform a Credit Check.

  As part of the Add Loan process, you are asked if:
  - You want to perform the Credit Check, or:
  - have the guarantor perform the credit check.

  The loan comes to guarantee:
  - immediately (if you perform the credit check) or:
  - on credit approvals (if the guarantor performs the credit check).

Use the Initiate PLUS Loan Option (described on page 72) when:

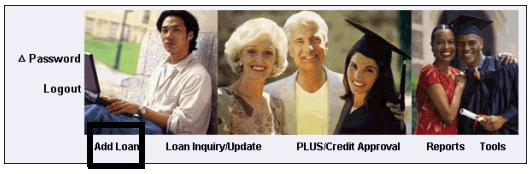
- A borrower has directed you to initiate a loan, and has authorized a credit check.

  Once the loan is initiated:
  - MODEL Direct creates an application record, and:
  - sends an SCR (School Certification Request) to the school.

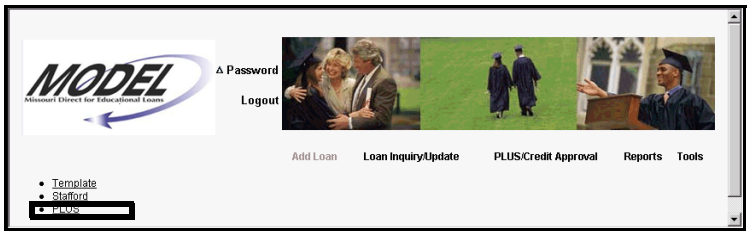
Important: For non-pre approval lenders, credit check options are disabled.

❑ To add a PLUS Loan in MODEL Direct

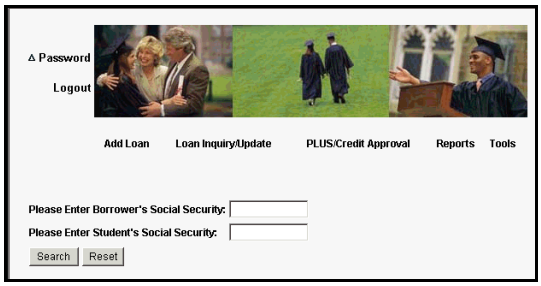
1. From the MODEL Direct Home page, select the Add Loan link:



2. Click the **PLUS** link:

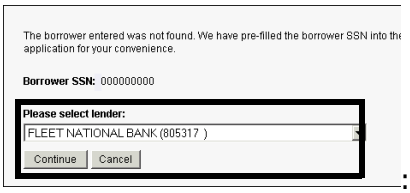


You'll see the following screen:



3. Do the following:
   a. Enter the borrower's SSN,
   b. Enter the student's SSN, and:
   c. Click the **Search** button.

   The following screen appears:



:

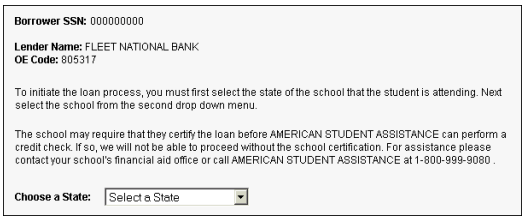
4. *Does your institution have Branch Codes?*

   No: go to step 5.

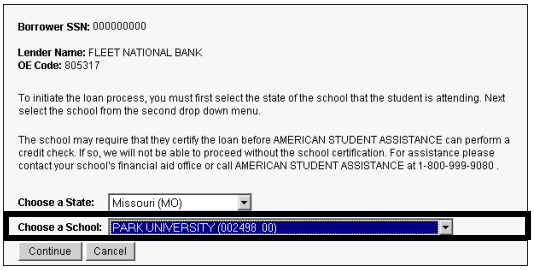
   Yes: select the applicable code from the dropdown list.

5. Click the **Continue** button.

6. Select the state of the school the student is attending:



The screen refreshes, and the following screen appears:



7. Do the following:

   a. Select a school from the dropdown list, and:

   b. Click the **Continue** button.

      The **Add PLUS App** screen appears:

Important - Not all schools...

allow lenders or borrowers to initiate PLUS loans.

If this is the case for the school you select, you'll see the following message:

The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel".

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

Fields with a red asterisk (or comments in red) indicate that the field is required.

Note: if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 29).

Note: if a borrower application was already on file, existing fields will be filled in as available.

Borrower Section

Credit Check Section

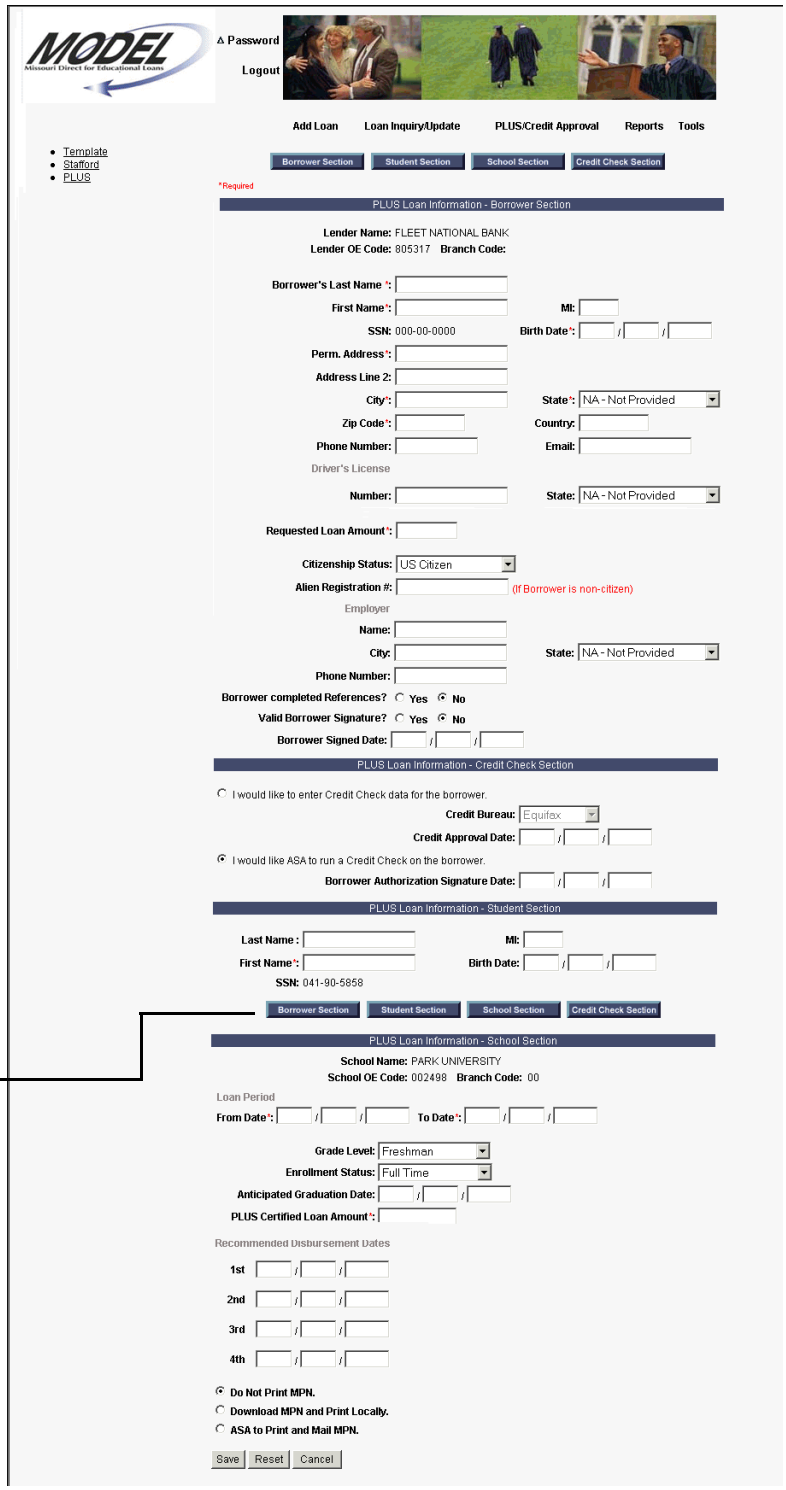
Student Section

Click a button to jump to the given section on the page.

School Information

Disbursement Information

MPN Options



8. Modify or view the following information in the borrower section:

   a. Enter the following demographic information:

PLUS Loan Information - Borrower Section

Lender Name: FLEET NATIONAL BANK
Lender OE Code: 805317 Branch Code:

Borrower's Last Name *:
First Name *: MI:
SSN: 000-00-0000 Birth Date *: / /
Perm. Address *:
Address Line 2:
City *: State *: NA - Not Provided
Zip Code *: Country:
Phone Number: Email:

Field	Notes
Borrower Last Name/ First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Phone Number	
EMail	

   b. Enter the following License, Citizenship, Employer and Reference information:

Driver's License
Number: State: NA - Not Provided
Requested Loan Amount *:
Citizenship Status: US Citizen
Alien Registration #: (If Borrower is non-citizen)
Employer
Name:
City: State: NA - Not Provided
Phone Number:
Borrower completed References? Yes No
Valid Borrower Signature? Yes No
Borrower Signed Date: / /

Field	Notes
Driver's License Number	
Driver's License State	Select the state/territory from the dropdown list.

Field	Notes
Requested Loan Amount	
Citizenship Status	Select either **US Citizen** or **Qualified non-citizen** from the dropdown list.
Alien Registration Number	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
Employer Name/City/ Phone/State	Select a two letter state code from the dropdown list.

c. Answer the following questions (by clicking the **Yes** or **No** radio button):

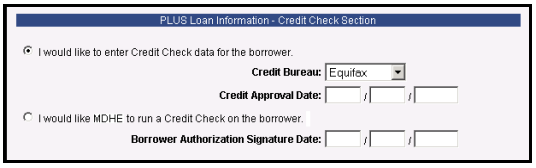
- Borrower currently delinquent?
- Valid Borrower Signature?

d. *Do you have a Valid Borrower Signature?*

No: Go to step 5.

Yes: Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

9. Do you *want to enter the results of a credit check your institution performed*, or do you *want the guarantor to perform the credit check?*



If you are *entering the results of your credit check*:

a. Select the **I Would Like to Enter Credit Check Data for the Borrower** radio button.

b. In the **Credit Bureau** field, select the Credit Bureau your institution used from the dropdown list (Equifax, Trans Union, Experian).

c. Enter the **Credit Approval Date** (in MM/DD/YYYY format).

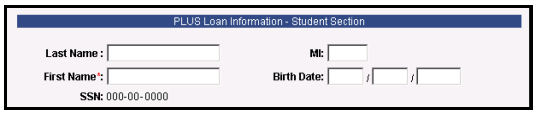
If you *would like the guarantor to perform the credit check*:

a. Select the **I Would Like MDHE to run a Credit Check on the borrower** radio button.

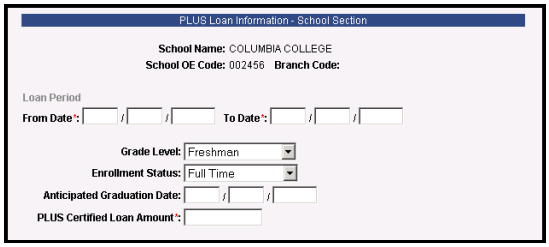
b. Enter the Borrower Authorization Signature Date (in MM/DD/YYYY format).

10. In the Student Section, enter or view the student's:

- Name information
- Birth Date
- SSN (View only)

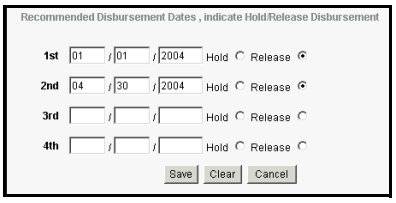


11. Enter or view the following in the **School Information** section:



Field	Notes
School OE Code/Branch Code	Read only
Loan Period From/to Date	Enter in format MM/DD/YYYY
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
PLUS Certified Loan Amount	Required

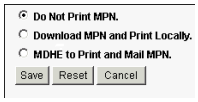
12. Process Recommended Disbursement Dates as follows:



a. Enter the disbursement date, and:

b. Select the **Hold** or **Release** button (optional).

13. Select one of the following options for MPN Processing:



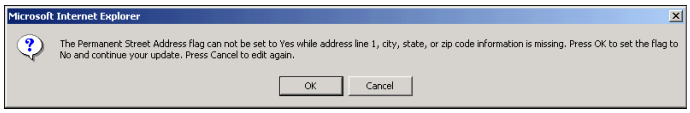
Select this option...	If you...
Do Not Print MPN (default)	Do not want to print MPN (see sidebar at right).
Download MPN and Print Locally	Want to download a preprinted MPN, and mail it to the borrower
MDHE to Print and Mail MPN	Want the guarantor to print and mail the MPN

14. Click the **Save** button

You'll see one of the following:

- **If you've violated a business rule**:

  You'll see a error message dialog box (similar to the following):



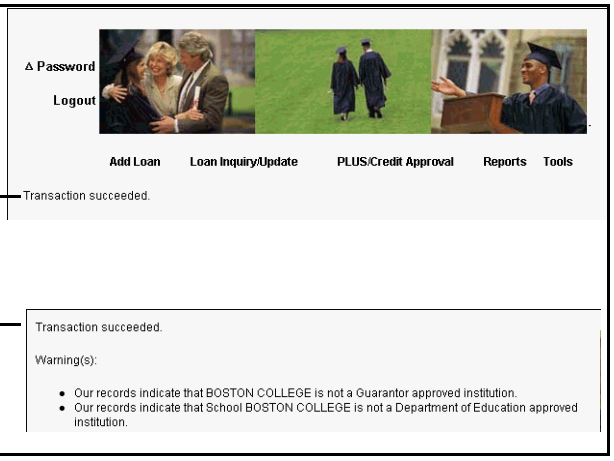
In this example, the Valid Address flag was set to Yes, but no address information was provided.

- If you selected the **Do Not Print MPN** or **MDHE to Print and Mail MPN** Option:

  You'll see the **Transaction succeeded** message:

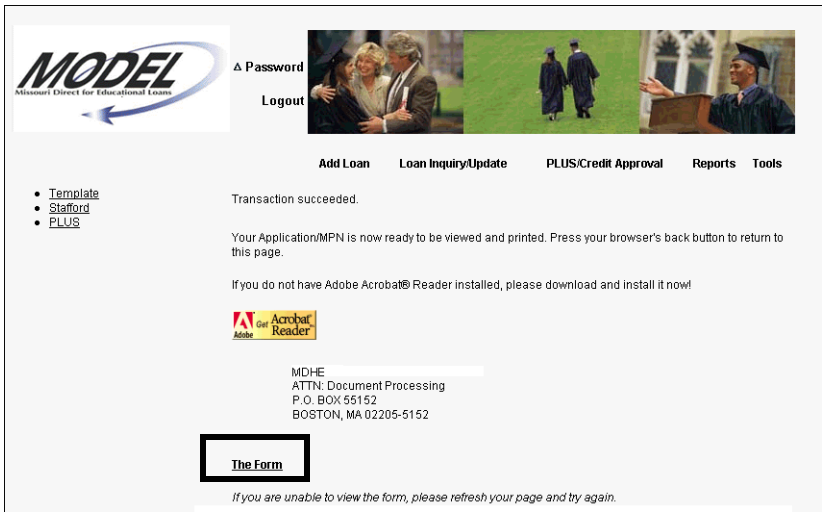
Important: You will see additional warnings if:

- MODEL Direct saved your application, but:
- other issues could result in processing problems



- If you selected the **Download MPN and Print Locally** option:

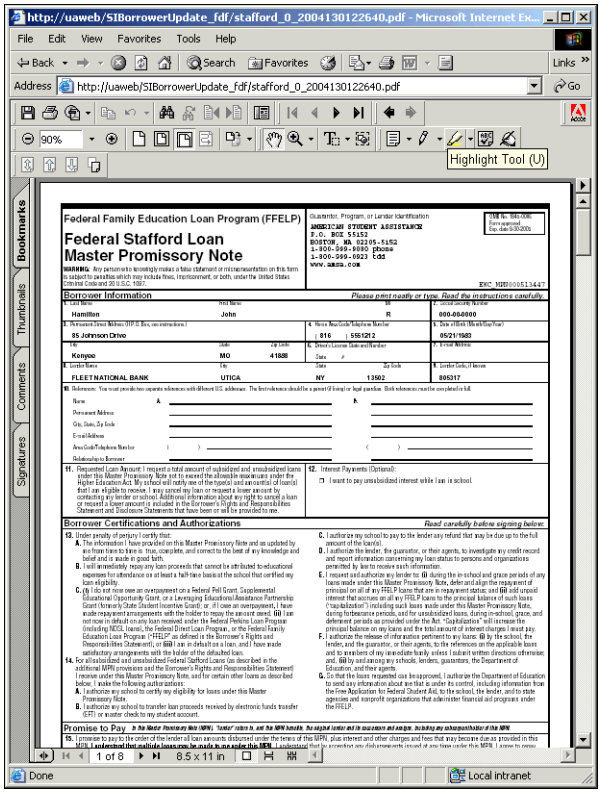
  You'll see the following screen:



Click the **Form** link (See previous figure) to open Adobe Acrobat and print the MPN:

The MPN is pre-filled with:

- information you supplied on the application, and:
- the guarantor's return address/ contact information.



Working with a Loan Template

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.) you can create a template - and avoid keying repetitive data.

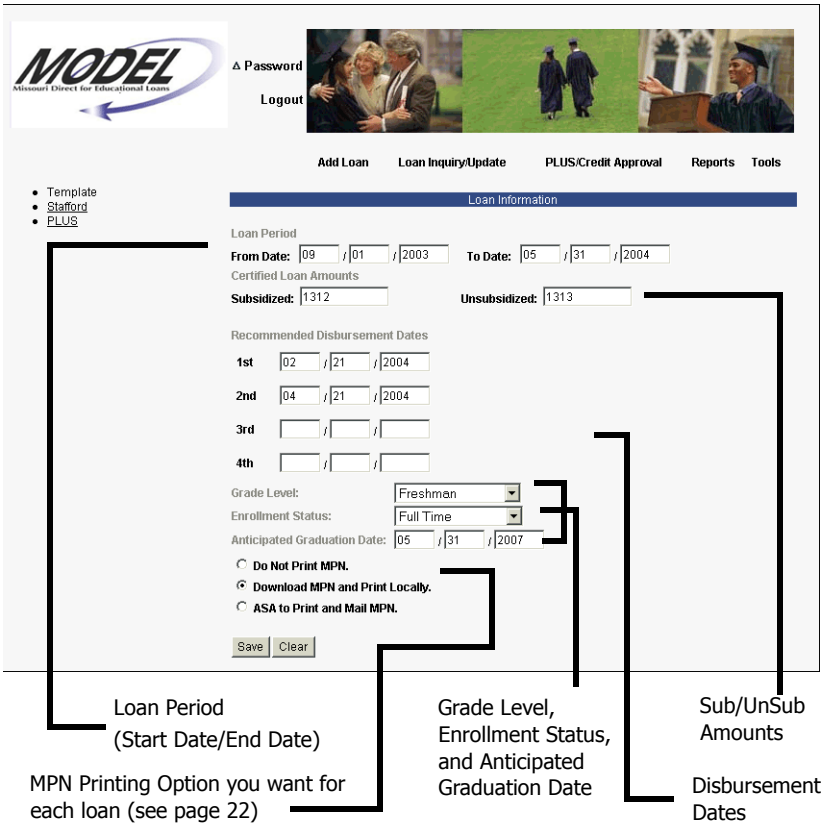
In the following example, we're planning to add all loan data for incoming freshman. All of them have the same:

- Branch Code,
- Loan Period Dates,
- Stafford Subsidized/Unsubsidized split,
- Disbursement Dates,
- Grade Level, and:
- Enrollment Status.

Lastly:

- All require the printing/processing of an MPN

We create a template in which all available fields are filled in:



Loan Period
(Start Date/End Date)

MPN Printing Option you want for each loan (see page 22)

Grade Level, Enrollment Status, and Anticipated Graduation Date

Sub/UnSub Amounts

Disbursement Dates

When we go to add a new Loan, all fields from the template are filled in for the new loan. We need only add student-specific information:

Information added to a new Stafford Loan

Stafford Loan Information - School Section

School Name: CONCORDIA SEMINARY
School OE Code: 002457 Branch Code:
Grade Level: Freshman
Enrollment Status: Full Time
Anticipated Graduation Date: 05 / 31 / 2007
Loan Period
From Date: 09 / 01 / 2003 To Date: 05 / 31 / 2004
Certified Loan Amounts (At least one Certified Loan Amount Must be completed).
Subsidized: 1312 Unsubsidized: 1313
Recommended Disbursement Dates
1st 02 / 21 / 2004
2nd 04 / 21 / 2004
3rd / /
4th / /
Do Not Print MPN.
Download MPN and Print Locally.
ASA to Print and Mail MPN.
Save Reset Cancel

Information added to a new PLUS Loan

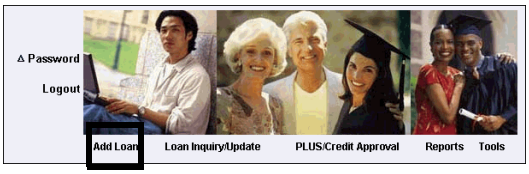
PLUS Loan Information - School Section

School Name: CONCORDIA SEMINARY
School OE Code: 002457 Branch Code:
Loan Period
From Date*: 09 / 01 / 2003 To Date*: 05 / 31 / 2004
Grade Level: Freshman
Enrollment Status: Full Time
Anticipated Graduation Date: 05 / 31 / 2007
PLUS Certified Loan Amount*:
Recommended Disbursement Dates
1st 02 / 21 / 2004
2nd 04 / 21 / 2004
3rd / /
4th / /
Do Not Print MPN.
Download MPN and Print Locally.
ASA to Print and Mail MPN.
Save Reset Cancel

Note: you can choose to override the template fields if necessary

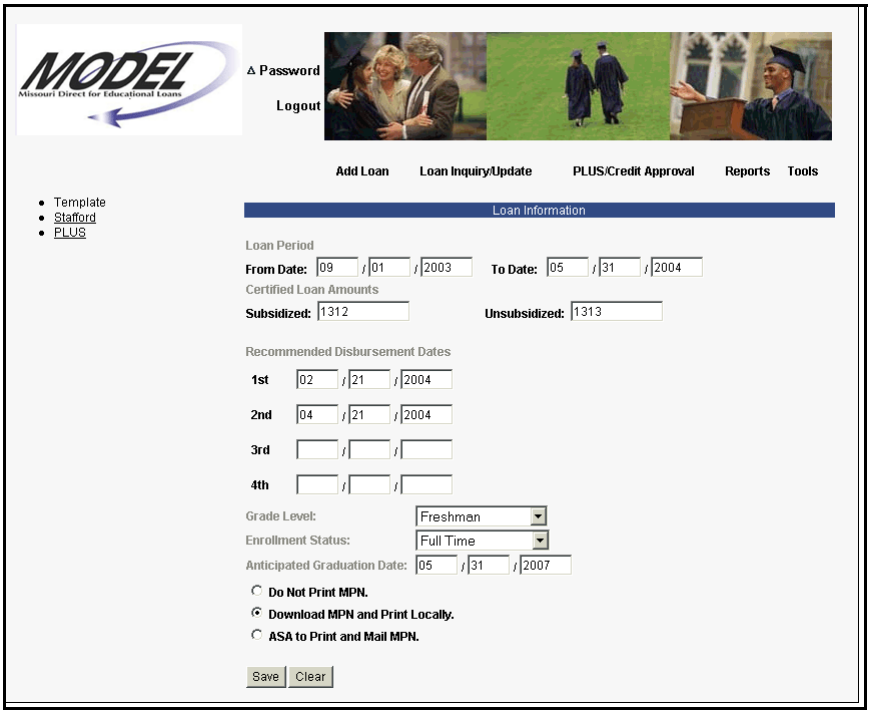
❑ TO CREATE A LOAN TEMPLATE:

1. From the MODEL Direct Home page, select the **Add Loan** link:



2. Click the **Template** link:

You'll see the **Loan Template** Screen:



3. Enter any or all of the following fields:

Field	Notes
Loan Period From/to Date	Enter in format MM/DD/YYYY
Certified Loan Amount	While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified.
Disbursement Date/ Status	• Enter Date (in MM/DD/YYYY format), and: • Select the **Hold** or **Release** radio button (optional).
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
One of the following MPN Printing Options: • **Do not Print MPN** • **Download MPN and Print Locally** • **MDHE to Print and Mail MPN.**	For more information on these options, see page 22

4. Click the **Save** button.

5. The following occurs:

   - You'll see the following screen, alerting you that your template was saved and is available:

   - When you create new loans, your template information will appear in the field(s) you added (see page 26).

Important...

- Your template is only available to you during your current login session.
  - You cannot share a template across multiple browser sessions on the same machine.
  - Your template is not saved if your session times out due to inactivity.
- You can modify your template by:
  - returning to the Template Screen,
  - editing your template, and:
  - saving your changes.
- When adding a loan, you can override fields populated by the template.

CHAPTER 3

LOAN INQUIRIES AND UPDATES IN MODEL DIRECT

Before you begin...

By regulation, you can only view application, loan and disbursement data associated with your institution.

For example:

- Jane S. has transferred into your school from another school.
  You cannot view application, loan and disbursement data from the previous school.

MODEL Direct will alert you if you do not have the required privileges or relationship to view a specific record. For more information, see your system administrator or MODEL Direct Client Service Representative.

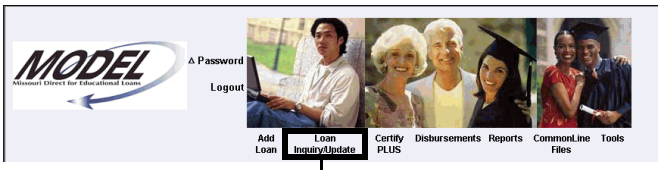
From the Loan Inquiry/Update Menu you can view and/or modify:

- Application Detail (including a PDF copy of the borrower's MPN - see page 35)
- Loan Detail (see page 47)
- Demographic Information (see page 51)
- Summary information for the borrower (on the Master Borrower Screen - see page 53)
- Summary information for the Student (on the Master Student Screen - see page 58)
- Data on borrower Claims and Preclaims (see page 63 and page 65)
- Holds and Releases (see page 67)

The Inquiry Search Screen

You search for application and loan records in MODEL Direct by:

- Demographic information (SSN, Last Name/First Name combination),
- CommonLine ID, or:
- Loan ID.



From the MODEL Direct Home Page, click the Loan Inquiry/Update link.

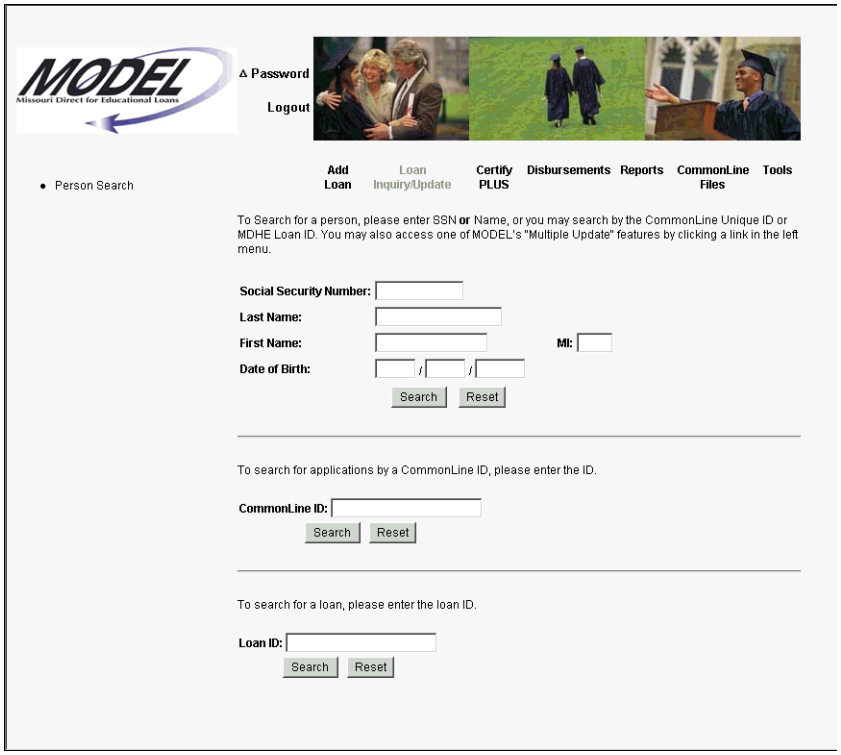
- The Search screen appears, as shown below:

Person Search

- see page 31 for restrictions on Person searches

CommonLine ID Search

Loan ID Search



Consult the chart below to determine which type of query to use:

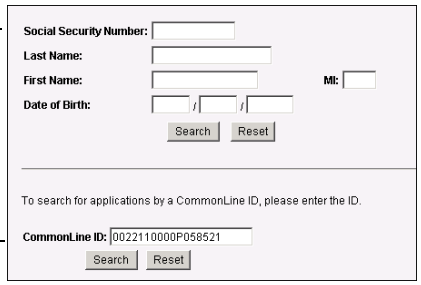
Use This Inquiry type...	when you have this information...	to perform these actions:
Person Search	• SSN, or: • a Name/Phone Number combination	• View Application Data (see page 31) • Download a borrower's MPN (see page 33). • View/modify Loan Detail (see page 47). • View/modify Demographic Information (see page 51). • View Borrower Summary Information (see page 53).
CommonLine ID	a Commonline File ID	• view an application submitted via a CommonLine file (see page 31).
Loan ID	a Loan ID (in the format LOA0000XXXXX)	• view specific loans associated with a borrower/student of your institution (see page 47).

Doing an Application Search

❑ TO PERFORM AN APPLICATION SEARCH:

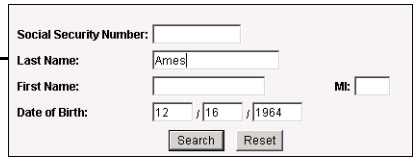
1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the Loan Inquiry/ Update link (see figure on page 30).
3. In the Person section, enter:
   - an SSN,
   - a Name/Date of Birth combination, or:
   - a Commonline ID.

If you search by SSN or Commonline ID, the Application detail window appears (See page 35).

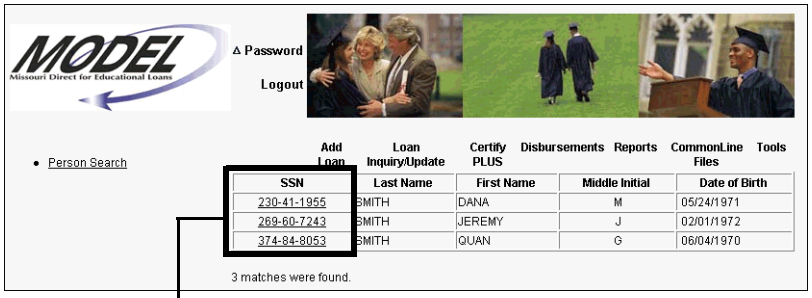


You can also search by:

- last name, or:
- a combination of name (First/Last/MI) and date of birth.



Searches Returning Multiple Records...

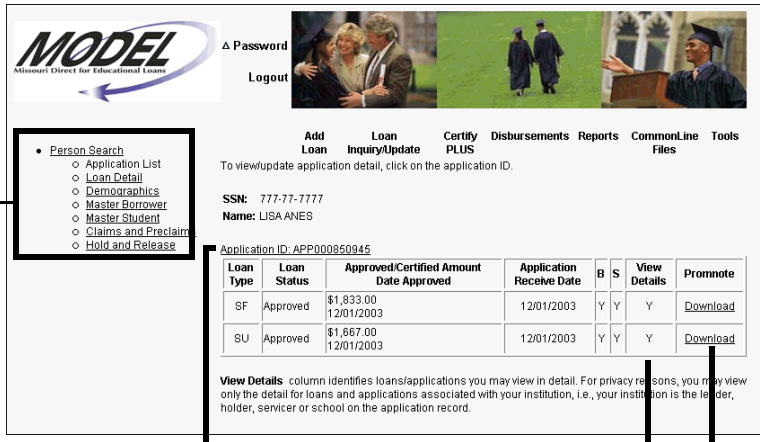


- If your search returns between 2 and 20 names, you'll see a screen similar to the figure above. Click on the SSN link to open the Application Detail window (see page 35).
- If your search returns more that 20 names, you will be advised to refine your search by entering a first name and/or Date of Birth.

Once you've selected a specific account, the **Application List** window appears:

Save yourself time...

If you need to perform more than one task for an individual, use the links at right to work with their account. It will save you the effort of having to re-enter your search criteria.



Click this link to view Application Detail (see page 35).

Note: you can only view Application Detail if the Application Details field equals Y.

Click the Download link to view and/or print a PDF copy of the borrower's MPN (see page 33)

- Only available when:
  - the guarantor holds the original MPNs, or:
  - the ESign process is used by the guarantor.

4. View the following:

Field	Description/Notes
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Loan Status	One of the following: • A Approved • B Approved For Disbursement • I Incomplete • R Rejected
Approved/Certified Amount/Date Approved	
Application Receive Date	
B	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
S	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).).
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account (see step 5)

5. *Do you want to view Application Detail?*

   No: Go to Step 6.

   Yes: see page 35.

6. *Do you want to view/download a borrower MPN?*

   No: the procedure is complete.

   Yes: see the next section.

Viewing and Printing an MPN

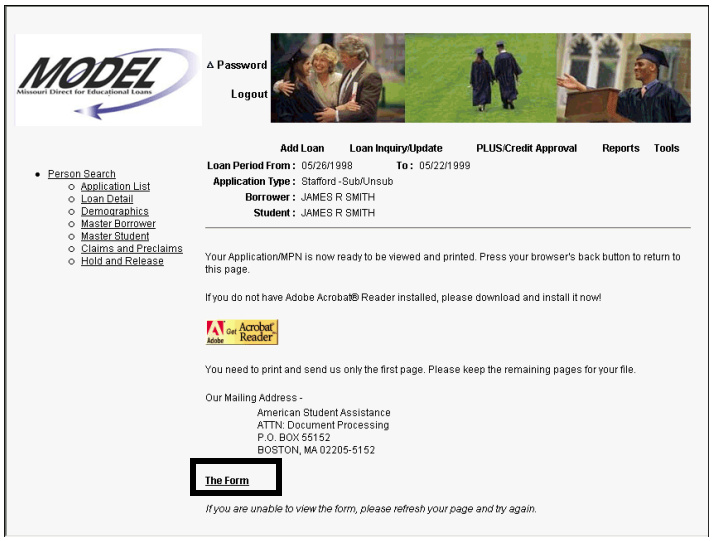
❑ To View or Print a Borrower MPN:

Before you Begin...

This Feature only available if:
- the guarantor holds the original MPNs, or:
- the ESign process is used by the guarantor.

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **Loan Inquiry/ Update** link (see figure on page 30).
3. Locate the person whose MPN you want to view (see page 31).
4. From the Application List screen, click the download link for the desired loan:

You'll see the following screen:



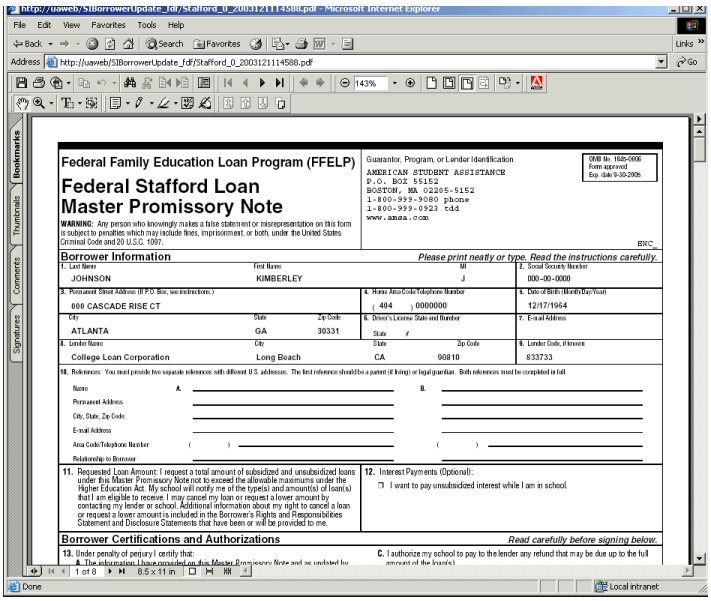
5. Click on the **Form** link (See previous figure).

   MODEL Direct launches Adobe Acrobat, which displays a scanned copy of the MPN:

You can save or print the MPN:

- To Save the MPN, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.



Viewing Application Detail

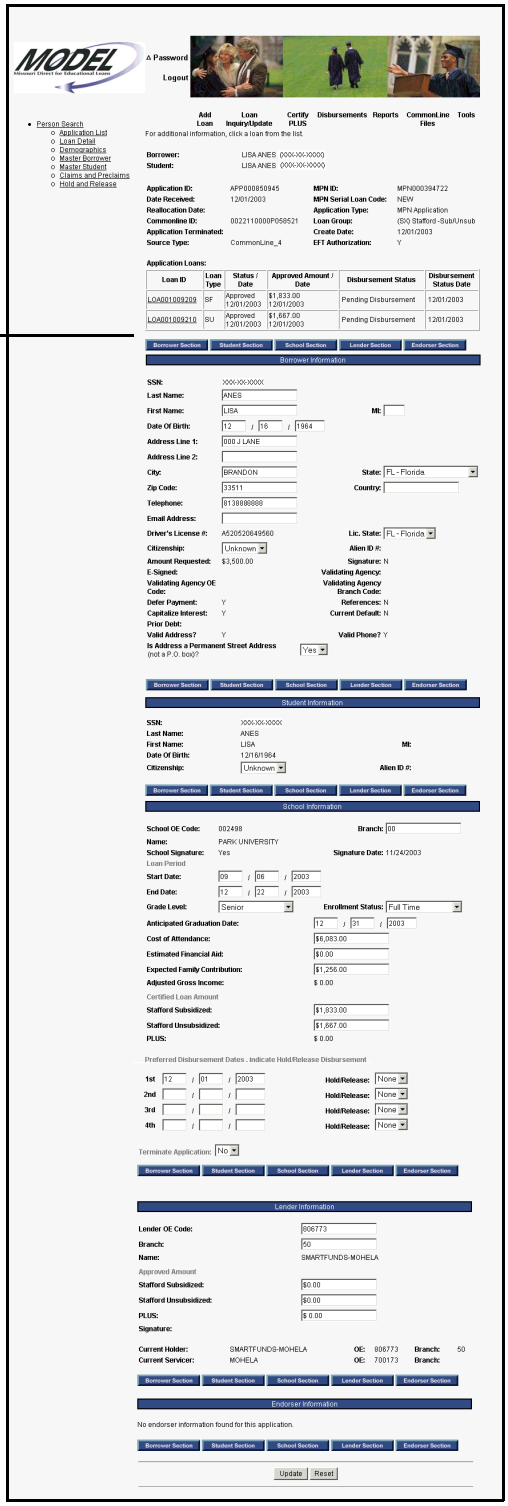
You can also view Application Detail…

- from the Master Borrower Screen (See page 53), and:
- the Master Student Screen (see page 58).

❑ TO VIEW A BORROWER'S APPLICATION DETAIL:

1. Navigate to the Application ID you want to view:
   a. Log into MODEL Direct, if you have not already done so (see page 2).
   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 30).
   c. Locate the person whose Application you want to view (see page 31).
2. From the Application List screen, click the **Application ID** link:

The **Application Detail** window appears:



Use these buttons to quickly jump to a given section of the screen

Application Summary (See detail on page 37)

Borrower Information (See detail on page 40)

Student Information (See detail on page 42)

School Information (See detail on page 43)

Lender Information (See detail on page 45)

Endorser Information (PLUS Loans Only - See detail on page 46)

Important: you will see additional sections on this screen under the following conditions:

- If the application could not be approved, you will see the **Reasons for Non-Approval** section (See detail on page 39).
- If Application Loans cannot be approved for disbursement, (for example, the MPN is missing or incomplete) you will see the **Reasons Not Approved** section (See detail on page 39).

3. In the **Summary** section, view the following:

Click the **Loan ID** link to be taken to the **Loan Detail** screen (see page 47).

For additional information, click a loan from the list.

Borrower: LISA ANES (777-77-7777)
Student: LISA ANES (777-77-7777)

Application ID:	APP000850945	**MPN ID:**	MPN000394722
Date Received:	12/01/2003	**MPN Serial Loan Code:**	NEW
Reallocation Date:		**Application Type:**	MPN Application
Commonline ID:	0022110000P058521	**Loan Group:**	(SX) Stafford -Sub/Unsub
Application Terminated:		**Create Date:**	12/01/2003
Source Type:	CommonLine_4	**EFT Authorization:**	Y

Application Loans:

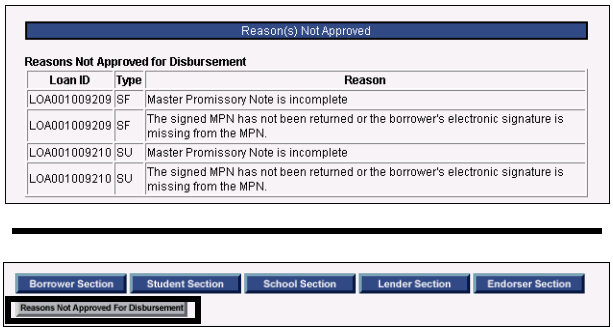
Loan ID	Loan Type	Status / Date	Approved Amount / Date	Disbursement Status	Disbursement Status Date
LOA001009209	SF	Approved 12/01/2003	$1,833.00 12/01/2003	Pending Disbursement	12/01/2003
LOA001009210	SU	Approved 12/01/2003	$1,667.00 12/01/2003	Pending Disbursement	12/01/2003

Borrower Section | Student Section | School Section | Lender Section | Endorser Section

Field	Description/Notes
Borrower Name/SSN	Will be two different individuals on a PLUS application. Otherwise, the borrower and student will be the same.
Student Name/SSN	
Application ID/Date Received	Application ID is in format APP0000XXXXX
Reallocation Date	If loan amounts have been changed (for example, a reallocation between Stafford Sub and Unsub Loan pairs), this field displays the date the adjustment occurred.
Commonline ID	If the application was submitted via a CommonLine process, this field contains the CommonLine ID. • You can also search for an application via CommonLine ID - see page 31.
Application Terminated	If a Y appears in this field, the application has been terminated by the school.
Source Type	One of the following: • ASAP • CommonLine_4 • CommonLine_5 • Conversion from Mainframe • Enterprise Web Client • Electronic • Paper
MPN ID	In format MPN000XXXXXX
MPN Serial Code	One of the following: • New (First application on MPN) • Serial (Additional application on MPN)
Application Type	One of the following: • Common Full App • Consolidated App • MPN Application • Non-Common FASTAP • Non-Common Full App • Common FASTAP

Field	Description/Notes
Loan Group	One of the following: • CL Consolidation • CO Stafford -Sub/Unsub, AND SLS (conversion only) • PL PLUS • RF Refinanced • SF Stafford Subsidized • SL SLS • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub
Create Date	Date application was entered/accepted into the MODEL Direct database.
EFT Authorization	A Y is in this field indicates that the borrower has approved EFT transfer of funds into the student's account.
Loan ID	In format LOA000XXXXX • This field is also a live link to the Loan Detail screen (see previous figure and page 47).
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Status/Date	Current Loan Status, and date current status was established. • Loan Status can be one of the following: - A Approved - B Approved For Disbursement - I Incomplete - R Rejected
Approval Amount/Date	Approved amount for this loan, and date of approval.
Disbursement Status/ Disbursement Status Date	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed

4. *Do you see the following section beneath the summary information?*



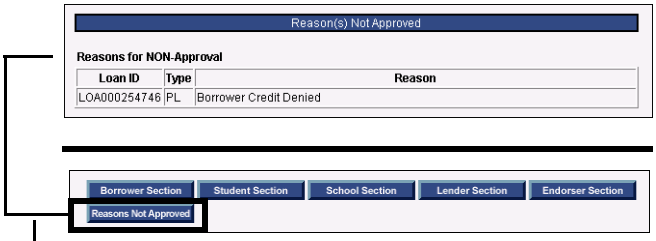
Note: if you see the **Reason(s) Not Approved for Disbursement** section, you will also see an additional button in the navigation bar in the other sections of the screen.

No: Proceed to step 5.

Yes: The loan(s) cannot be approved for disbursement. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXXX • This field is also a live link to the Loan Detail screen (see figure above and page 47).
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Reason(s)	Reason for the delay (usually missing MPN information)

5. *Do you see the following section beneath the summary information?*



Note: if you see the **Reason(s) for Non-Approval** section, you will also see an additional button in the navigation bar in the other sections of the screen.

No: Proceed to step 6.

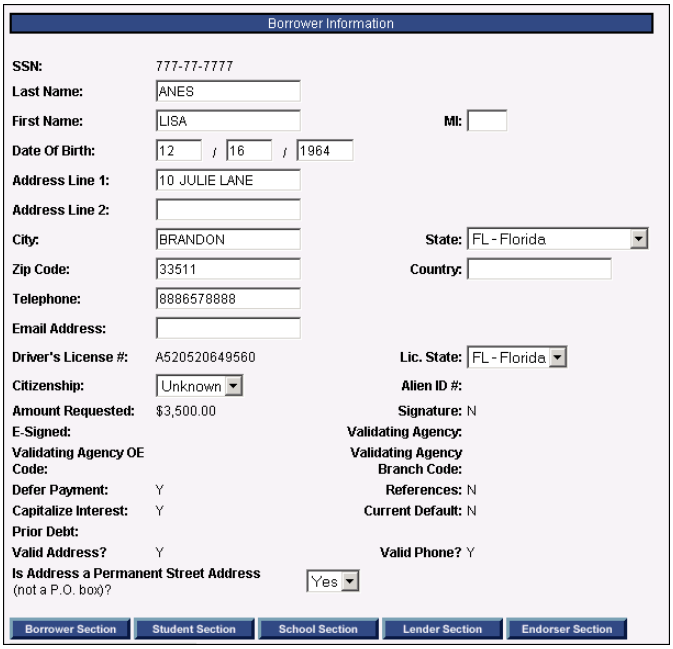
Yes: The loan was denied. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Reason(s)	Reason for the denial (usually an incomplete MPN, or denied credit for a PLUS loan applicant).

Note...

You can also change Demographic Information directly from the Application List page (see page 51).

6. In the **Borrower Information** Section, view or modify the following:



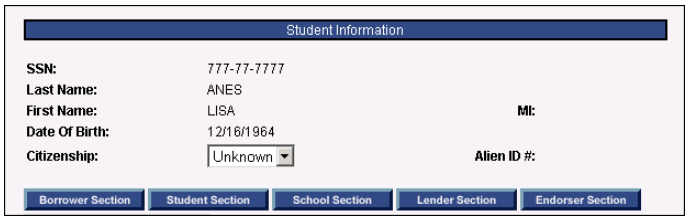
About Loan Phase Codes...

The Phase (or processing stage) of a loan may affect what fields are available for editing.
The tables in this section make reference to these loan phase codes. For descriptions of these codes, see *Appendix A, Loan Phase Code Descriptions.*

Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/ Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	
Driver's License #	U (see note)	Can only be updated if: • you are processing a PLUS Full or FastAp, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Lic. State	U (see note)	Select a state from the dropdown list. • Can only be updated if: - you are processing a PLUS Full or FastAp, and: - the Application has not been approved yet (i.e., has a loan phase code of 0).
Citizenship	U (see note)	Can only be updated if: • you are processing a PLUS Full or FastAp, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Alien ID #	U (see note)	Can only be updated if: • you are processing a PLUS Full or FastAp, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Amount Requested	U (see note)	Can only be updated if: • you are processing a PLUS Full or FastAp, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Signature		A Y in this field indicates that the application has a valid signature
E-Signed	R	A Y in this field indicates that the application has been electronically signed.

Field Name	Read Only (R)/ Update (U)	Description/Notes
Validating Agency	R	If the application has a digital signature, this field contains the name of the Validating Agency
Validating Agency OE Code	R	If the application has a digital signature, this field contains the OE Code of the Validating Agency
Validating Agency Branch Code	R	If the application has a digital signature, this field contains the Branch Code of the Validating Agency (if applicable).
Defer Payment	R	**Y** indicates that the borrower elected to defer payments while in school (Stafford Unsub loans only)
Capitalized Interest	R	**Y** indicates that the borrower elected to capitalize interest payment (Stafford Unsub loans only)
References	R	**Y** indicates that the borrower has provided valid references
Current Default	R	**Y** indicates that the borrower is currently in default on an FFELP Loan
Prior Debt	R	**Y** indicates that the borrower has existing Stafford or PLUS Loans
Valid Address / Valid Phone	R	**Y** indicates that the borrower has provided a valid address and phone
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select **Yes** or No from the dropdown list.

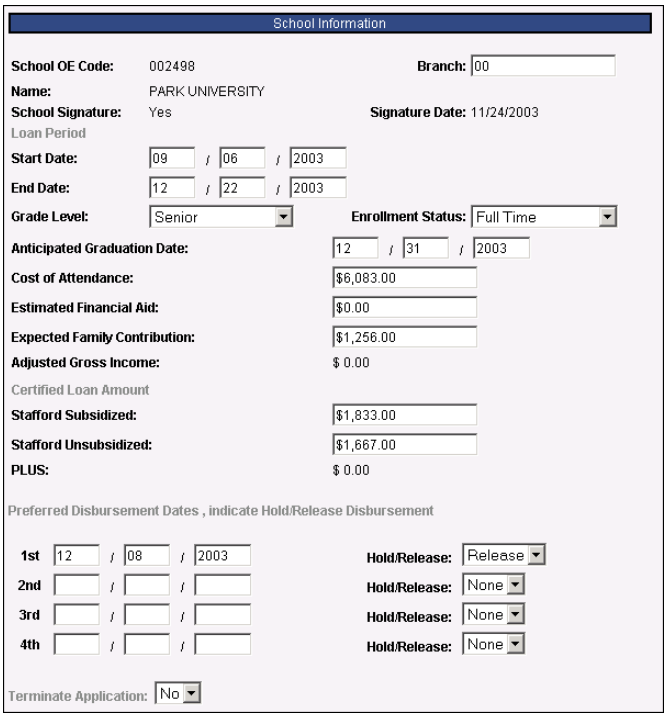
7. In the **Student** Section, view or modify the following:



Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	

Field Name	Read Only (R)/ Update (U)	Description/Notes
Citizenship	U (see note)	Can only be updated if: • you are processing a PLUS Full or FastAp, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Alien ID #	U (see note)	Can only be updated if: • you are processing a PLUS Full or FastAp, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).

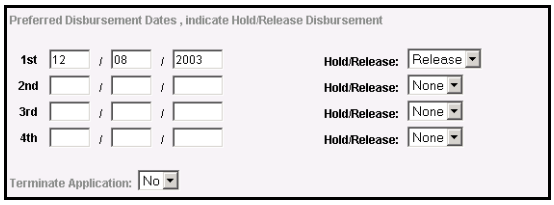
8. In the **School** Section:



a. view or modify the following school/financial information:

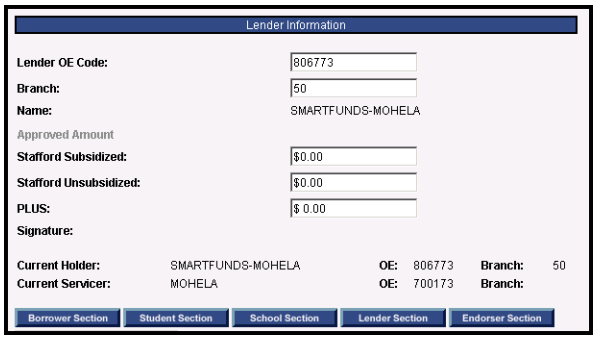
Field Name	Read Only (R)/ Update (U)	Description/Notes
School OE Code	R	
Branch	U	**For all loans**: can be modified if: • the loan has not been approved (all loan types). **For Non Disbursement Services Loans**: can be modified after approval if: • the current date is less than eight days after approval, or: • the loan's earliest disbursement date is more than seven days in the future.
Name	R	
School Signature	R	
Signature Date		
Start Date	U	**For all loans**: can be modified if: • the loan has not been approved (all loan types) **For Non Disbursement Services Loans**: can can be updated through Phase 4
End Date	U	
Grade Level	U	
Enrollment Status	U	
Anticipated Graduation Date	U	
Cost of Attendance	U (see note)	Can be updated: • on PLUS Full and FastAps that are disbursed by the lender. Cannot be updated: • for PLUS MPN and Stafford MPN applications.
Estimated Financial Aid		
Expected Family Contribution		
Adjusted Gross Income	R	
Stafford Subsidized	U	-
Stafford Unsubsidized		
PLUS	U	Cannot be updated after approval

b. View the following



- Disbursement Dates
- Disbursement Status (**Hold**, **Release**, **None**)
- Termination Status (**Yes** or **No)**

9.)In the **Lender** section, modify or view the following:



Field Name	Read Only (R)/ Update (U)	Description/Notes
Lender OE Code/Branch	U	**For Disbursement Services Loans:** • field can be changed prior to approval (provided origination rights have not been sold) **For Non Disbursement Services Loans**: can be modified after approval if: • the current date is less than eight days after approval, or: • the loan's earliest disbursement date is more than seven days in the future
Name	D	
Stafford Subsidized/ Stafford Unsubsidized/ PLUS	U	**For Disbursement Services Loans:** • field can be changed prior to approval (provided origination rights have not been sold) **For Non Disbursement Services Loans**: can be modified after approval if: • the current date is less than eight days after approval, or: - the loan's earliest disbursement date is more than seven days in the future

Field Name	Read Only (R)/ Update (U)	Description/Notes
Signature	D	
Current Holder Name/OE Code/Branch		
Current Servicer Name/ OE Code/ Branch		

10. In the **Endorser** section, view the following:

Note: This section is only populated when:

- you are viewing a PLUS Loan, and:
- an endorser was required (i.e., the principal borrower was denied credit).

- SSN
- Last Name/First Name/MI
- Date of Birth
- Address Line 1
- Address Line 2
- City/State/Zip/Country
- Telephone
- E-mail Address
- Valid Address
- Valid Phone

Viewing Loan Detail

You can access Loan Detail in three ways:

- From the Application Detail Screen (see page 37),
- From the Application List screen, or:
- From the MODEL Direct Home Page (see page 31).

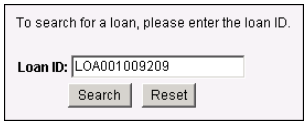
❑ TO VIEW LOAN DETAIL:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. *What page are you currently on?*

If you don't have a specific Loan ID number...
You will have to access the loan via the borrower's Application screen (see page 31).

If you are on this page...	take the following steps...
MODEL Direct Home Page (see page 31)	a Click on the **Loan Inquiry/Update** link. You're prompted to enter the Loan ID (in format LOAXXX0000 - see following figure). b Go to step 3
Application List Page (see page 32)	a Do one of the following - From the Main Menu, click on the **Loan Inquiry/ Update** link (see page 31), or: - From the Person Search menu (at the left of the screen), click on the **Loan Detail** Link. You're prompted to enter the Loan ID (in format LOA0000XXXXX - see following figure). b Go to step 3
Application Detail Page (see page 32)	a Click on the **Loan ID** link (see page 37) The Loan Detail screen appears (see figure on page 47). b Go to step 4

3. Do the following:
   - Enter the Loan ID (in format LOA0000XXXXX), and:
   - Click the **Search** button

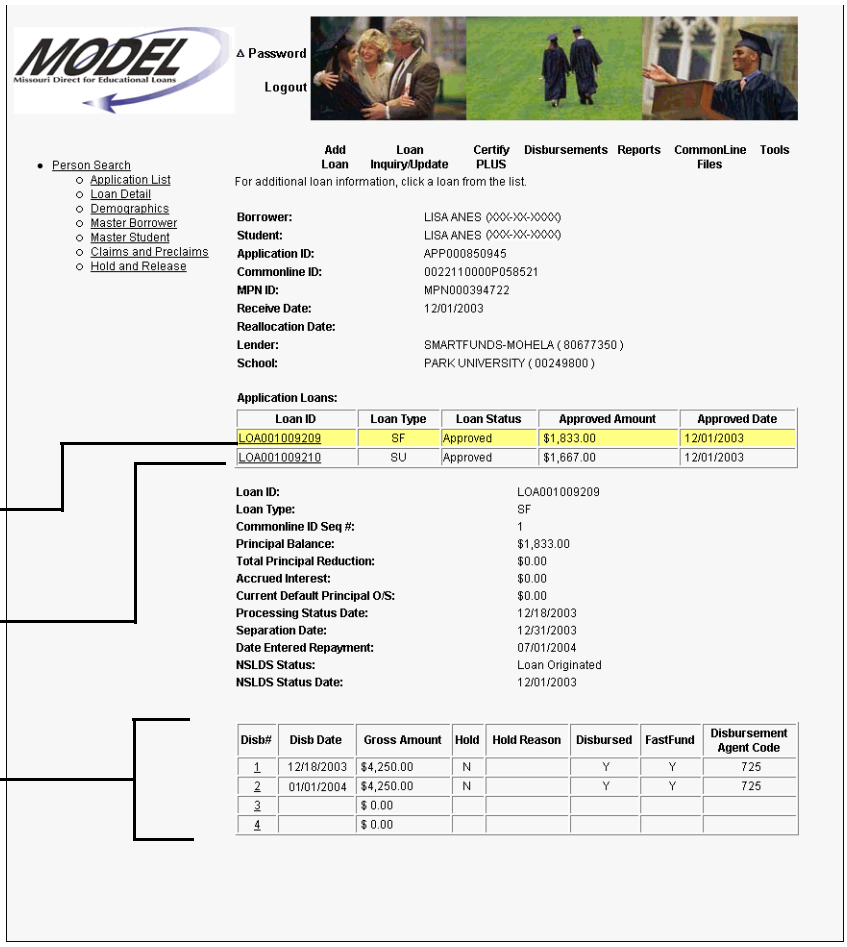


The Loan Detail screen appears:

Important: you can also view the detail of other loans associated with this borrower.

- If the row is highlighted in yellow, it indicates that you are currently viewing detail for that loan.
- Click on the **Loan ID** link to view the detail for another loan.

View Disbursement and Hold information.



4. On the **Loan Detail** screen (see previous figure):
   a. View the following application information:

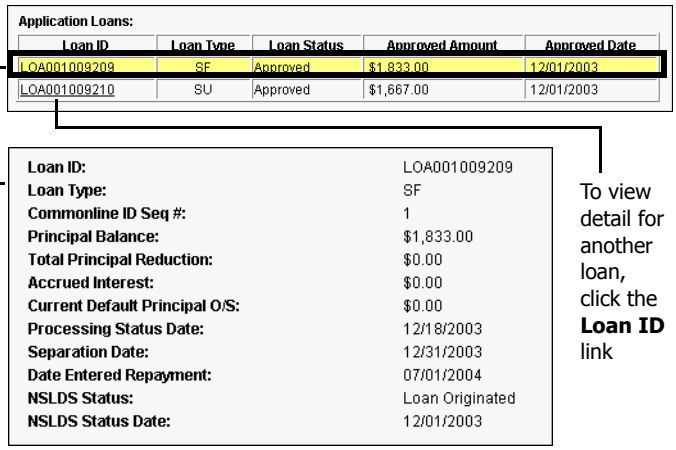
Borrower:	LISA ANES (XXX-XX-XXXX)
Student:	LISA ANES (XXX-XX-XXXX)
Application ID:	APP000850945
Commonline ID:	0022110000P058521
MPN ID:	MPN000394722
Receive Date:	12/01/2003
Reallocation Date:	
Lender:	SMARTFUNDS-MOHELA (80677350)
School:	PARK UNIVERSITY (00249800)

Field Name	Description/Notes
Borrower Name/SSN	
Student Name/SSN	

Field Name	Description/Notes
Application ID	In format APP0000XXXXX • To view Application Detail, see page 35).
MPN ID	In format MPN0000XXXXX • To view a copy of an MPN, see page 33.
Receive Date	Date application was received by your organization.
Reallocation Date	If funds were reallocated on this loan (i.e., between Stafford Sub and Unsub amounts), the date the reallocation occurred.
Lender Name/OE Code	
School Name/OE Code	

b. Verify that you are viewing the correct loan detail:

When a row in the grid is highlighted in yellow, you are viewing detail for that loan.



To view detail for another loan, click the **Loan ID** link

c. View the following loan specific detail (see previous figure):

Field Name	Description/Notes
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Loan Status	One of the following: • Approved • Approved For Disbursement • Incomplete • Rejected

Field Name	Description/Notes
Amount Approved	
Approval Date	
Commonline ID Sequence Number	If a Stafford sub/unsub loan pair is submitted via a Commonline file, the sequence number is used to distinguish the two loans.
Principal Balance	Balance currently due on loan
Total Principal Reduction	If principal was reduced on this loan, the amount of the reduction
Accrued Interest	If interest has accrued on the loan, the amount accrued.
Current Default Principal O/S	If loan is in default, the principal amount in default • To view Claims and Preclaims information, see pages 63 - 65).
Processing Status Date	Date current Processing status (as listed in the Application Loan Grid) was established.
Separation Date	Date student graduated or left school (or is scheduled to leave).
Date Entered Repayment	Date student entered (or is expected to enter) into repayment.
NSLDS Status/Status Date	For a complete list of NSLDS Statuses, see Appendix B, *NSLDS Loan Status Codes.*

d. View the following hold/release information:

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	10/14/1998	$4,250.00	N		Y	Y	725
2	12/02/1998	$4,250.00	N		Y	Y	725
3		$ 0.00					
4		$ 0.00					

Field Name	Description/Notes
Disb #	In format LOA000XXXXX
Disbursement Date	Date of actual (or scheduled) disbursement.
Gross Amount	Disbursement amount minus applicable fees
Hold	Value is **Y** or **N**.
Hold Reason	One of the following: • A Copy Missing • Admin Hold • MPN Hold (Complete MPN Not Present) • Reallocation • School Hold • Other
Disbursement Flag	A Y indicates the funds have been disbursed.

Field Name	Description/Notes
ATOM II	• An **N** in this field indicates that the lender made (or is scheduled to make) the disbursement • A **Y** indicates that the Guarantor (or the Guarantor's agent) made the disbursement
Disbursement Agent Code	**For non disbursement services loans** • the disbursing lender's OE code appears in this field. **For disbursement services loans** One of the following appears in this field: - the OE Code of the guarantor, or: - the OE Code of the guarantor's agent (i.e, ELM)

Viewing and Modifying Demographic Information

Note...

You can also change borrower demographic information from the Application Detail screen (in the **Borrower** section - see page 40).

❑ TO VIEW OR MODIFY DEMOGRAPHIC INFORMATION:

1. Navigate to the desired record:
   a. Log into MODEL Direct, if you have not already done so (See page 2).
   b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 30).
   c. Locate the desired person (see page 31 - page 32).
2. From the **Application List** screen, select the **Demographic** link (See page 32).

   The Demographics screen appears:

3. View or modify the following

Field Name	Read Only (R) /Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/ Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	

Field Name	Read Only (R) /Update (U)	Description/Notes
Address Source	U	Indicates how address was obtained. Valid values are: • DMGSRC_ASADIRBWR (Borrower via Web Client) • DMGSRC_BORROWER (Borrower) • DMGSRC_COBORR (CoBorrower) • DMGSRC_COLLECT (Collections System) • DMGSRC_CREDIT (Credit Agency) • DMGSRC_ENDORSER (Endorser) • DMGSRC_HOLDER (Holder) • DMGSRC_IRS (Internal Revenue Service) • DMGSRC_LENDER (Lender) • DMGSRC_OTHER (Other) • DMGSRC_REFERENCE (Reference • DMGSRC_SCHOOL (School) • DMGSRC_SERVICER (Servicer) • DMGSRC_STUDENT (Student)
Valid Address	R	System will update this value if: • The original value of this field was N (i.e., the record did not contain a valid address), and: • You update any of the address fields during this session.
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select **Yes** or No from the dropdown list. • **Important**: set this field to Y before updating the record (your update will fail if the value of this field is **N**).
Valid Phone	R	System will update this value if: • The original value of this field was N (i.e., the record did not contain a valid phone number), and: • You update the phone number during this session.

4. Click the **Update** button.

Working with the Master Borrower Screen

Use the Master Borrower Screen to

- access Application Detail (see page 35), and:
- view summary information concerning the borrower's indebtedness.

Note...

You can only view loans associated with your institution. For example:

- The borrower has two loans with your bank, and three with other banks.
  You will only see the two loans associated with your bank.

❑ TO WORK WITH THE MASTER BORROWER SCREEN:

1. Navigate to the desired record:
   a. Log into MODEL Direct, if you have not already done so (See page 2).

b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 30).

c. Locate the desired borrower (see page 31 - page 32).

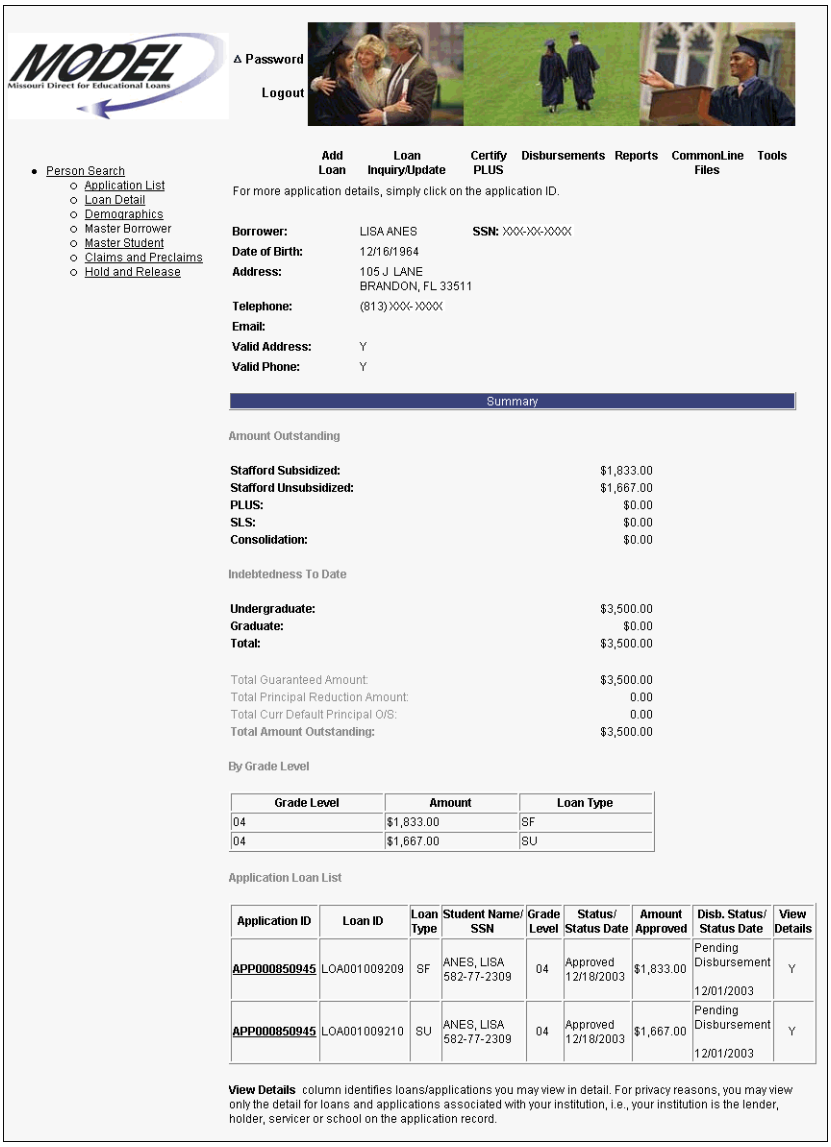
2. From the Application List screen, select the **Master Borrower** link (see page 32).

The **Master Borrower** screen appears:

Header Section

Summary Section

Application Loan List



MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

Add Loan | Loan Inquiry/Update | Certify PLUS | Disbursements | Reports | CommonLine Files | Tools

For more application details, simply click on the application ID.

Borrower: LISA ANES **SSN:** XXX-XX-XXXX
Date of Birth: 12/16/1964
Address: 105 J LANE
BRANDON, FL 33511
Telephone: (813)XXX- XXXX
Email:
Valid Address: Y
Valid Phone: Y

Summary

Amount Outstanding

Stafford Subsidized:	$1,833.00
Stafford Unsubsidized:	$1,667.00
PLUS:	$0.00
SLS:	$0.00
Consolidation:	$0.00

Indebtedness To Date

Undergraduate:	$3,500.00
Graduate:	$0.00
Total:	$3,500.00

Total Guaranteed Amount:	$3,500.00
Total Principal Reduction Amount:	0.00
Total Curr Default Principal O/S:	0.00
Total Amount Outstanding:	$3,500.00

By Grade Level

Grade Level	Amount	Loan Type
04	$1,833.00	SF
04	$1,667.00	SU

Application Loan List

Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 582-77-2309	04	Approved 12/18/2003	$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 582-77-2309	04	Approved 12/18/2003	$1,667.00	Pending Disbursement 12/01/2003	Y

View Details column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

3. View the following demographic information in the header section:

Borrower:	LISA ANES	**SSN:** XXX-XX-XXXX
Date of Birth:	12/16/1964	
Address:	10 J LANE BRANDON, FL 33511	
Telephone:	(888) 888-8888	
Email:		
Valid Address:	Y	
Valid Phone:	Y	

   - Borrower (First Name/Last Name/MI)
   - SSN
   - Address
   - Telephone
   - E-mail
   - Valid Address/Valid Phone

   Note: For a discussion of address/phone validation, see page 53.

4. In the **Summary** section, view the following information concerning the borrower's indebtedness:

   a. **Amount Outstanding:** lists borrower's indebtedness by Loan type (Stafford Sub/Unsub, PLUS, SLS, Consolidation)

Amount Outstanding	
Stafford Subsidized:	$1,833.00
Stafford Unsubsidized:	$1,667.00
PLUS:	$0.00
SLS:	$0.00
Consolidation:	$0.00

   b. **Indebtedness to Date**: lists borrower's indebtedness by:

Indebtedness To Date	
Undergraduate:	$3,500.00
Graduate:	$0.00
Total:	$3,500.00
Total Guaranteed Amount:	$3,500.00
Total Principal Reduction Amount:	0.00
Total Curr Default Principal O/S:	0.00
Total Amount Outstanding:	$3,500.00

Field	Description/Notes
Undergraduate Loans	The sum of: • the Principal Balance, plus: • Defaulted Principal Amounts Outstanding for all loans with a grade level of: • 0 through 5

Field	Description/Notes
Graduate Loans	The sum of: • the Principal Balance, plus: • Defaulted Principal Amounts Outstanding for all loans with a grade level of: • 6 through 20, or • A through D.
Total (of both Graduate and Undergraduate Loans)	Sum of two rows above.
Total Guaranteed Amount	Total approved amount for all borrower loans.
Total Principal Reduction	This amount is subtracted from the total amount outstanding (see final listing in this table).
Current Default Principal O/S	Outstanding principal in default • included in totals for Undergraduate and Graduate balances above.
Total Amount Outstanding	Equals: `(The Total Guaranteed Amount + the Current Default Principal Outstanding) - the Total Principal Reduction`

c. **By Grade Level:** lists all loan balances by:

By Grade Level

Grade Level	Amount	Loan Type
04	$1,833.00	SF
04	$1,667.00	SU

- Grade Level
- Amount, and:
- Loan Type

5. In the **Application Loan List**, view:

Application Loan List

Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 777-77-7777	04	Approved 12/18/2003	$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 777-77-7777	04	Approved 12/18/2003	$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the Application ID link to view Application Detail (See page 35 and page 57).

Field Name	Description/Notes
Application ID	In format APP0000XXXXX • To view Application Detail, see page 35).
Loan ID	In format LOA000XXXXX

Field Name	Description/Notes
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Student Name/SSN	
Grade Level	One of the following: • 00 Correspondence • 01 Freshman/First Year • 02 Sophomore/Second Year • 03 Junior/Third Year • 04 Senior/Fourth Year • 05 Fifth Year/Other Undergraduate • 06 1st Year Graduate/Professional • 07 2nd Year Graduate/Professional • 08 3rd Year Graduate/Professional • 09 4th Year Graduate/Professional • 10 5th Year Graduate/Professional • 11 6th Year Graduate/Professional • 12 7th Year Graduate/Professional • 13 8th Year Graduate/Professional • 14 9th Year Graduate/Professional • 15 10th Year Graduate/Professional • 16 11th Year Graduate/Professional • 17 12th Year Graduate/Professional • 18 13th Year Graduate/Professional • 19 14th Year Graduate/Professional • 20 15th Year Graduate/Professional
Loan Status/Status Date	The following are valid values for loan status: • Approved • Approved For Disbursement • Incomplete • Rejected
Amount Approved	
Disbursement Status/ Date	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
View Details	A **Y** in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

   No: The procedure is complete.

   Yes: Click on the **Application ID** link (See figure on page 56).

   The **Application Detail** window appears (see page 35).

Working with the Master Student Screen

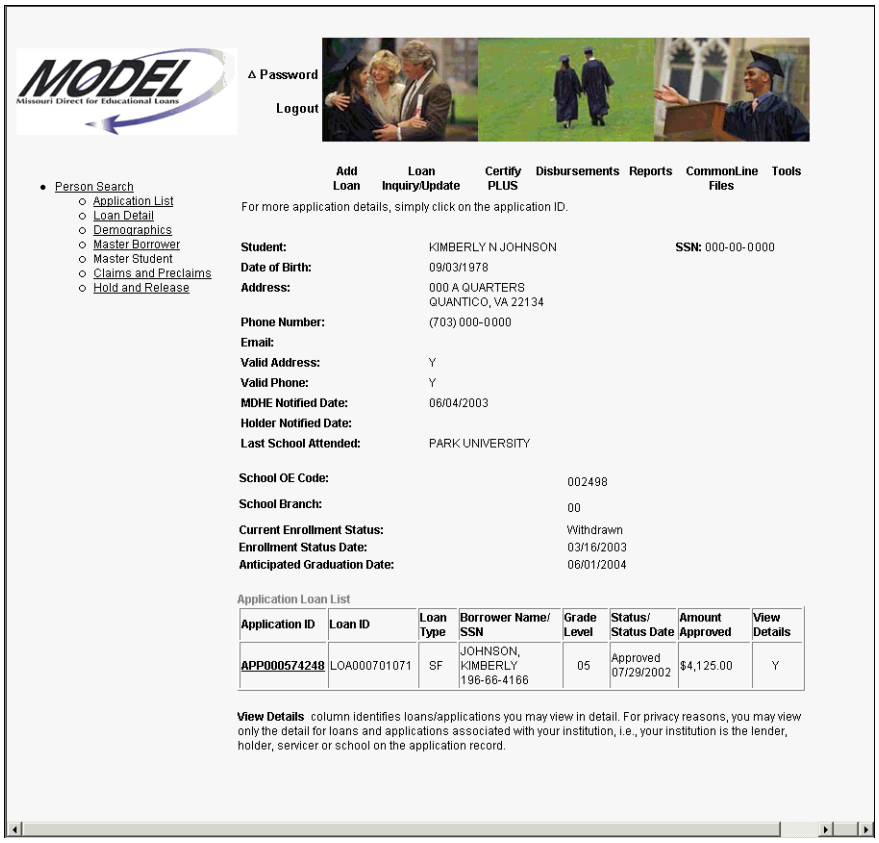
Use the **Master Student** Screen to

- View Demographic information about the student,
- View enrollment information, and:
- Access Application Detail (see page 35).

❑ TO WORK WITH THE MASTER STUDENT SCREEN:

1. Navigate to the desired record:
   a. Log into MODEL Direct, if you have not already done so (See page 2).
   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 30).
   c. Locate the desired borrower (see page 31 - 32).
2. From the **Application List** screen, select the **Master Student** link (see page 32).

   The **Master Student** screen appears:



3. View the following Demographic Information:

Field Name	Description/Notes
Student	
SSN	
Date of Birth	
Address	
Phone/Email	
Valid Address/Valid Phone	**Y** indicates that the borrower has provided a valid address/ phone • For a discussion of address/phone validation, see page 53.

4. View the following enrollment information:

Field Name	Description/Notes
MDHE Notified Date	Date guarantor was notified of student enrollment
Holder Notified Date	Date holder was notified of student enrollment
Last School Attended/ OE Code/Branch	
Current Enrollment Status/Current Enrollment Status Date	Valid values are: • Approved Leave of Absence • Deceased • Enrolled Full Time • Graduated • Enrolled Half Time or More • Enrolled Less Than Half Time • Not Available • Withdrawn • Never Attended
Anticipated Graduation Date	As reported by school

5. In the **Application Loan List**, view:

Application Loan List

Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 777-77-7777	04	Approved 12/18/2003	$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 777-77-7777	04	Approved 12/18/2003	$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the Application ID link to view Application Detail (See page 35 and page 57).

Field Name	Description/Notes
Application ID	In format APP0000XXXXX • To view Application Detail, see page 35).
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Student Name/SSN	
Grade Level	One of the following: • 00 Correspondence • 01 Freshman/First Year • 02 Sophomore/Second Year • 03 Junior/Third Year • 04 Senior/Fourth Year • 05 Fifth Year/Other Undergraduate • 06 1st Year Graduate/Professional • 07 2nd Year Graduate/Professional • 08 3rd Year Graduate/Professional • 09 4th Year Graduate/Professional • 10 5th Year Graduate/Professional • 11 6th Year Graduate/Professional • 12 7th Year Graduate/Professional • 13 8th Year Graduate/Professional • 14 9th Year Graduate/Professional • 15 10th Year Graduate/Professional • 16 11th Year Graduate/Professional • 17 12th Year Graduate/Professional • 18 13th Year Graduate/Professional • 19 14th Year Graduate/Professional • 20 15th Year Graduate/Professional
Loan Status/Status Date	Following are valid values for loan status: • Approved • Approved For Disbursement • Incomplete • Rejected
Amount Approved	
Disbursement Status/ Date	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

   No: The procedure is complete.

   Yes: Click on the **Application ID** link (see figure on page 56)

   The **Application Detail** window appears (see page 35).

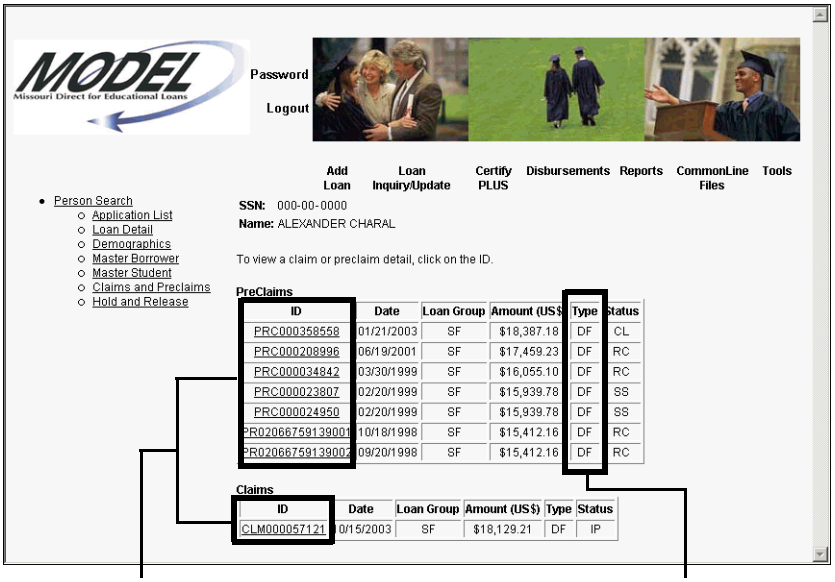
Working with Claims and Preclaims

MODEL Direct allows you to view a borrower's claim and/or preclaim records

❑ TO WORK WITH THE CLAIM AND PRECLAIM SCREEN:

1. Navigate to the desired record:
   a. Log into MODEL Direct, if you have not already done so (See page 2).
   b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 30).
   c. Locate the desired borrower (see page 31 - page 32).
2. From the **Application List** screen, select the **Claims and Pre-Claims** link (see page 32).

   The **Claim/Preclaim** screen appears:



Click on the **Claim ID** or **PreClaim ID** link to view detail data (see pages 63 and 65).

Note: the PreClaim type can be one of the following:

- **DF** (delinquent on monthly payments),
- **DQ** (delinquent on payments less frequent than monthly), and
- **SK** (skip trace assistance for account not otherwise eligible for pre-claim assistance).

3. In the Claim and/or PreClaim grid, view the following:

Field Name	Description/Notes
ID	• PreClaim IDs have a CLM prefix • Claim IDs have a CLM prefix
Date	Date Claim/Preclaim was received by guarantor
Loan Group	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Amount (US$)	Amount (in U.S. Dollars) of Claim /PreClaim.
Type	**For PreClaims:** One of the following: • DF Default • DQ Default Less Freq than 1 month • SK Skip **For Claims:** One of the following: • BC Bankruptcy, Chapter 12 or 13 • BH Bankruptcy, Hardship Petition • BO Bankruptcy, Chapter 7 or 11 • CS Closed School • DB Default prior to Bankruptcy Notification • DE Death • DF Default, Failure to Make Monthly Payments • DI Disability, Total and Permanent • DQ Default, Failure to Make Quarterly Payments • DU Abbreviated Cure • FC False Certification • IN Ineligible • UR Unpaid Refund
Status	**For PreClaims:** One of the following: • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected **For Claims:** one of the following: • AP Approved for Payment • IP In Process • PD Paid • RI Reinstated • RJ Rejected • RP Repurchased • RT Returned • SP Scheduled for Payment • UP Urgent Payment

Viewing PreClaim Detail

4. *Do you want to view PreClaim detail?*

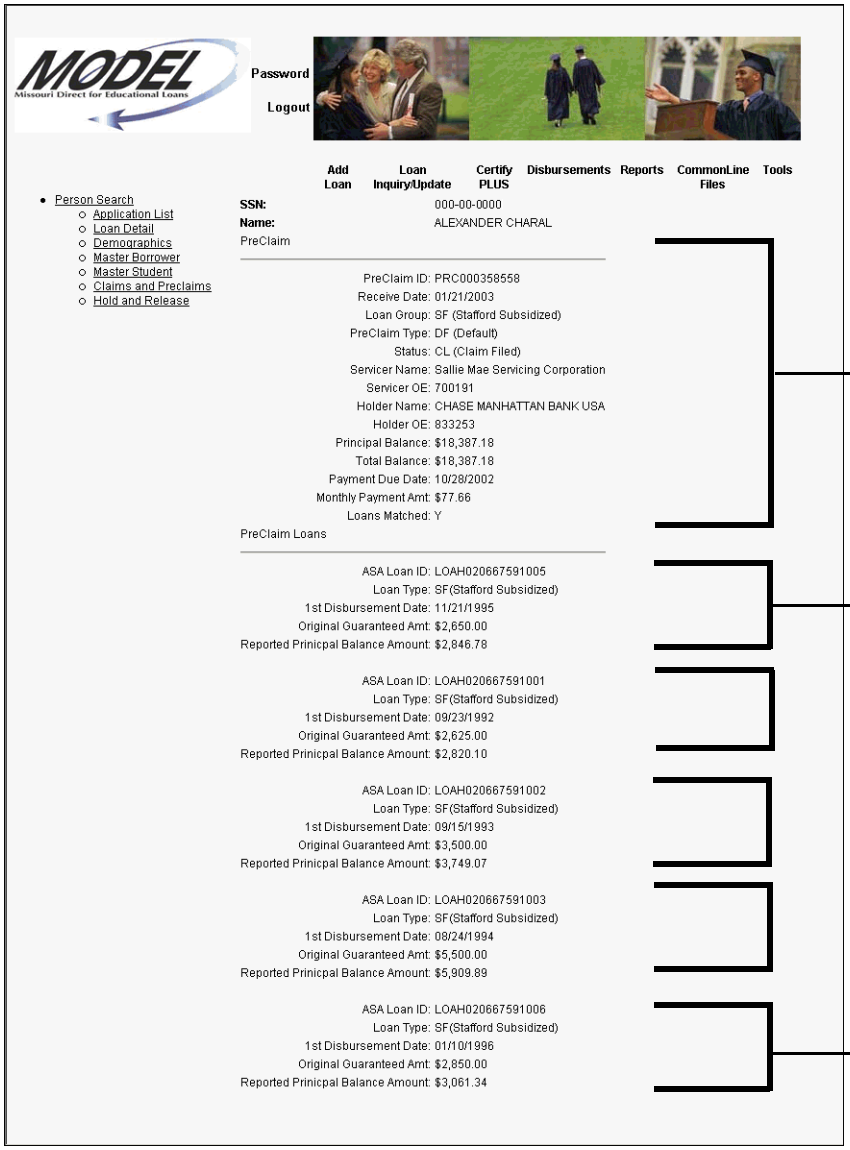
   No: go to step 5.

   Yes: click on the **PreClaim ID** link for the desired PreClaim:

PreClaims

ID	Date	Loan Group	Amount (US$)	Type	Status
PRC000358558	01/21/2003	SF	$18,387.18	DF	CL

The **PreClaim Detail** screen appears:



a. View the following PreClaim information:

Field Name	Description
PreClaim ID	• PreClaim IDs have a PRC prefix • Claim IDs have a CLM prefix
Receive Date	Date Claim/Preclaim was received by guarantor
Loan Group	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
PreClaim Type	• DF Default • DQ Default Less Freq than 1 month • SK Skip
Status	One of the following: • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected
Servicer Name/OE Code	
Holder Name/OE Code	
Principal Balance	
Total Balance	
Payment Due Date	
Monthly Payment Amt	
Loans Matched	A Y in this field indicates that loans were matched to the preclaim (see following sidebar)

b. View the following information for associated loan

Field Name	Description
Loan ID	In format LOA0000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amt	Balance as of time PreClaim was filed

Viewing Claim Detail

5. *Do you want to view claim detail?*

No: the procedure is complete.

Yes: click on the **Claim ID** link for the desired claim:

PreClaims

ID	Date	Loan Group	Amount (US$)	Type	Status
PRC000358558	01/21/2003	SF	$18,387.18	DF	CL

The **Claim Detail** screen appears:

Associating a PreClaim with a Claim...

While not required, a Claim may have an associated PreClaim,

- The following PreClaim types cannot be linked to an incoming claim:
  - Skip
  - Superseded
  - Recalled
- A Claim may be associated with a PreClaim that is already associated with one or more other Claims.
- The loan groups on the Claim and PreClaim must be of the same loan type.
- The Preclaim original received date must be within 330 days of the Claim received date.
- If more than one PreClaim match is found for a Claim, the Claim is associated with the PreClaim that has the most recent received date.

a. View the following claim information:

Field Name	Description
Claim ID	In format CLM0000XXXXX.
Receive Date	Date Claim was received by guarantor.
Associated PreClaim ID	MODEL Direct matches the person code on the claim with the person code of an existing PreClaim record.
Loan Group	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Type	• DF Default • DQ Default Less Freq than 1 month • SK Skip
Status/Status Date	One of the following: • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected
Principal Claimed	Amount of principal claimed by holder.
DCO Date	Date condition occurred • For certain claims (for example, a bankruptcy claim), the claim must be filed within a certain time period after the date the condition occurred.
Reactivated Date	The date a previously returned or rejected claim is resubmitted to the guarantor. • When a claim is resubmitted, its status is changed to IP (in process) and is considered to be reactivated.
Paid Date/Paid Amount	Amount paid be guarantor to holder.

b. View comments (if entered), from the original claims processor:

Comments

PAY 12/02 STAF W/ORIG NOTE. IB

c. View the following information for associated loans:

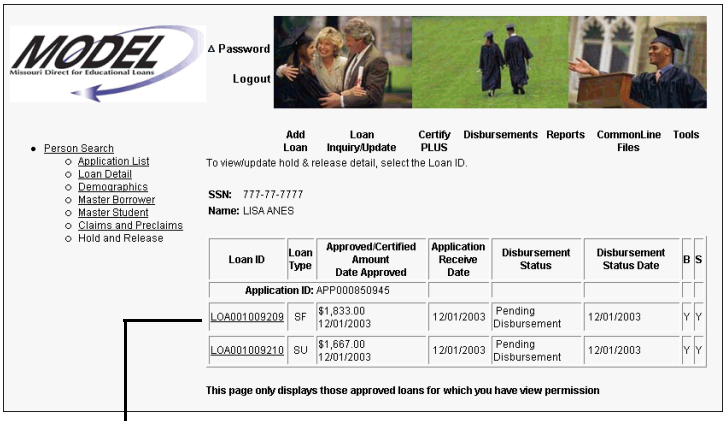
Field Name	Description
Loan ID	In format LOA0000XXXXX.
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amount	Balance as of time PreClaim was filed

Viewing Hold Information

❑ TO VIEW HOLD INFORMATION:

1. Navigate to the desired record:
   a. Log into MODEL Direct, if you have not already done so (See page 2).
   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 30).
   c. Locate the desired borrower (see page 31 - page 32).
2. From the **Application List** screen, select the **Hold/Release** link (see page 32).

   The **Loan List** appears:



Click on a **Loan ID** link to access Hold/Release information for a given loan.

3. If desired, view the following:

Field Name	Description
Loan ID	In format LOA0000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Approved/Certified Amount/ Date Approved	
Application Receive Date	
Disbursement Status/ Disbursement Status Date	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
B	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
S	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).

4. Click on the desired Loan ID (see above figure).

   The Loan Detail screen appears (see page 47).

5. In the **Disbursement** area, view hold information (see page 48).

CHAPTER 4

WORKING WITH PLUS LOANS AND CREDIT CHECKS

MODEL Direct makes it easy for you to:

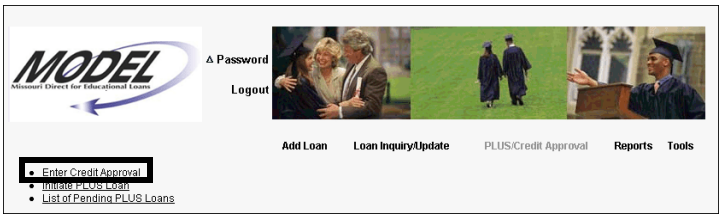
- Enter a Credit Approval,
- Initiate a PLUS Loan, and:
- Review an Applicant's pending SCRs (School Certification Requests).

Entering a Credit Approval

❑ TO ENTER A CREDIT APPROVAL:

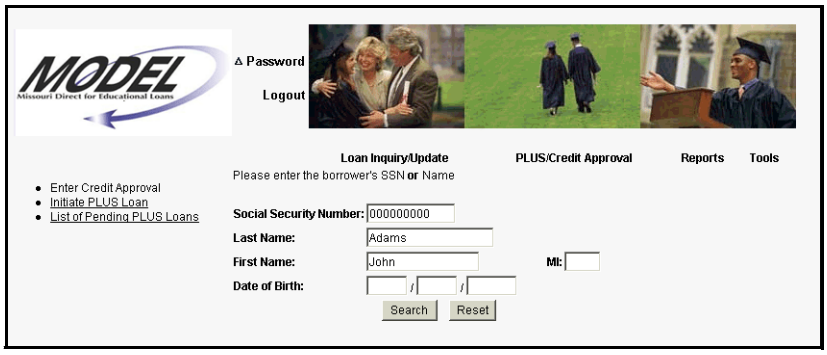
1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link:

You'll see the following:



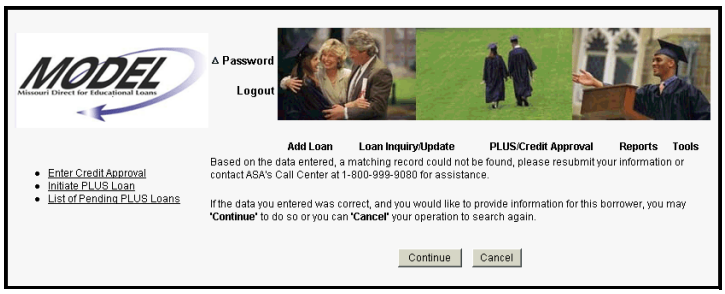
3. Click the **Enter Credit Approval** link.

   You'll see the following:



4. Enter one of the following:
   - an SSN, or:
   - a name and/or date of birth combination.

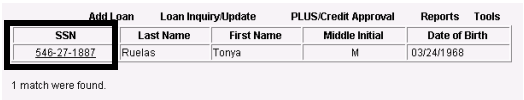
     Note: you must enter a minimum of last name, and two characters of the first name.
5. Click the **Search** button.
6. *Do you see a window similar to the following?*:



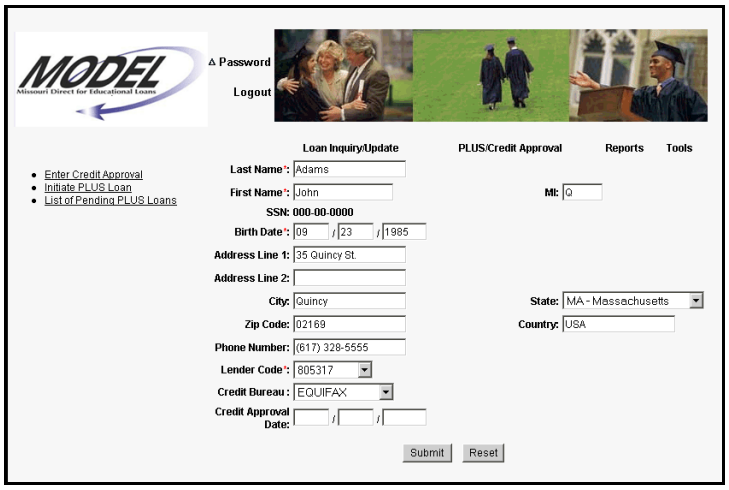
Yes: no application exists for the borrower.

If you want to...	do this...
Re-enter your search criteria	Click the **Cancel** button.
Enter a credit approval for this borrower (and enter an application at a later time)	Click the **Continue** button.

No: You'll see the following:



Click on the SSN link. You'll see the following:



7. If desired, view and/or enter the following:

Field Name	Description/Notes
SSN	
Last Name/First Name/MI	
Date of Birth	
Address Line 1	
Address Line 2	
City/State/Zip/Country	Select a State from the dropdown list.
Phone Number	
Lender Code	

8. Enter the credit approval as follows:
   a. In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian).
   b. Enter the **Credit Approval Date** (in MM/DD/YYYY format).
9. Click the **Submit** button.

Initiating a PLUS Loan

Before you Begin...

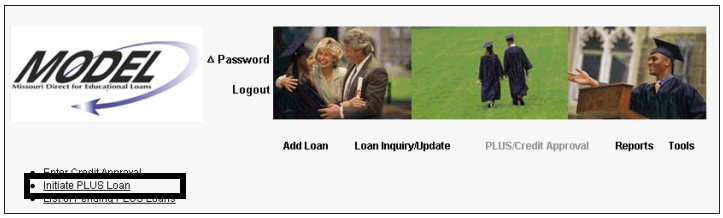
If you already have a school certification in hand, **do not perform this procedure**. Use the **Add PLUS Loan** procedure described on page 16.

- For more information on the differences between the two procedures, see the sidebar on page 16.

❑ TO INITIATE A PLUS LOAN:

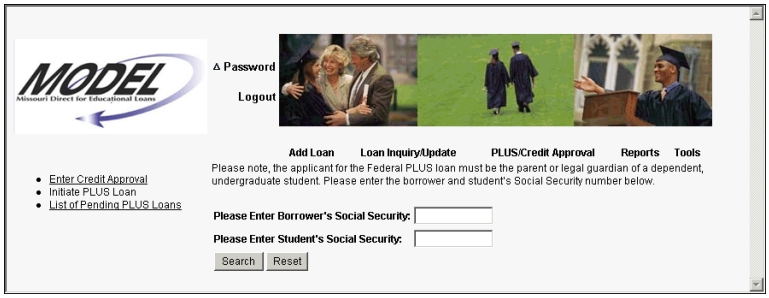
1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link.

You'll see the following:



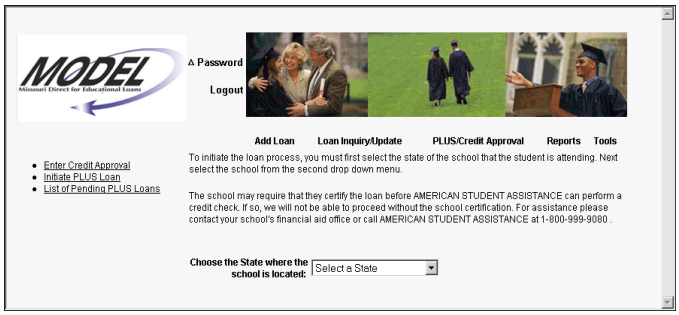
3. Click the **Initiate PLUS Loan** link.

   You'll see the following:



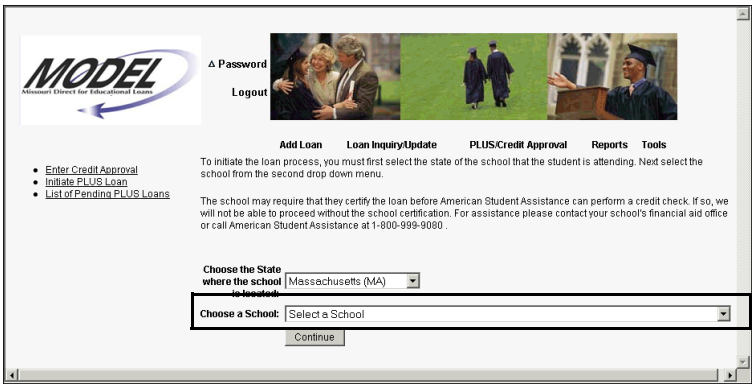
4. Do the following:
   - Enter the borrower and student's SSN, and:
   - Click the **Search** button.

     You'll see the following:



5. Select a State from the dropdown menu.

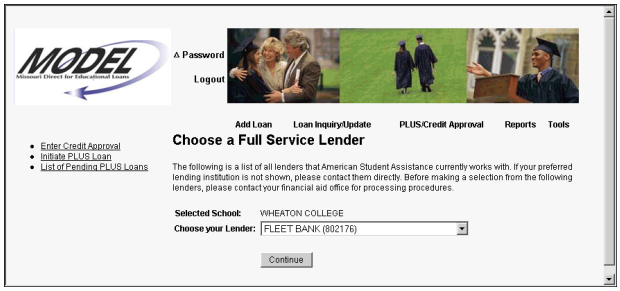
   The screen refreshes, and you see the following:



6. Do the following:

   - Select a school from the dropdown menu (see previous figure), and:
   - Click the **Continue** button.

     You'll see the following:



7. Do the following:

   - If necessary, select a different branch code from the dropdown list, and:

Important - Not all schools...

allow lenders or borrowers to initiate PLUS loans.

If this is the case for the school you select, you'll see the following message:

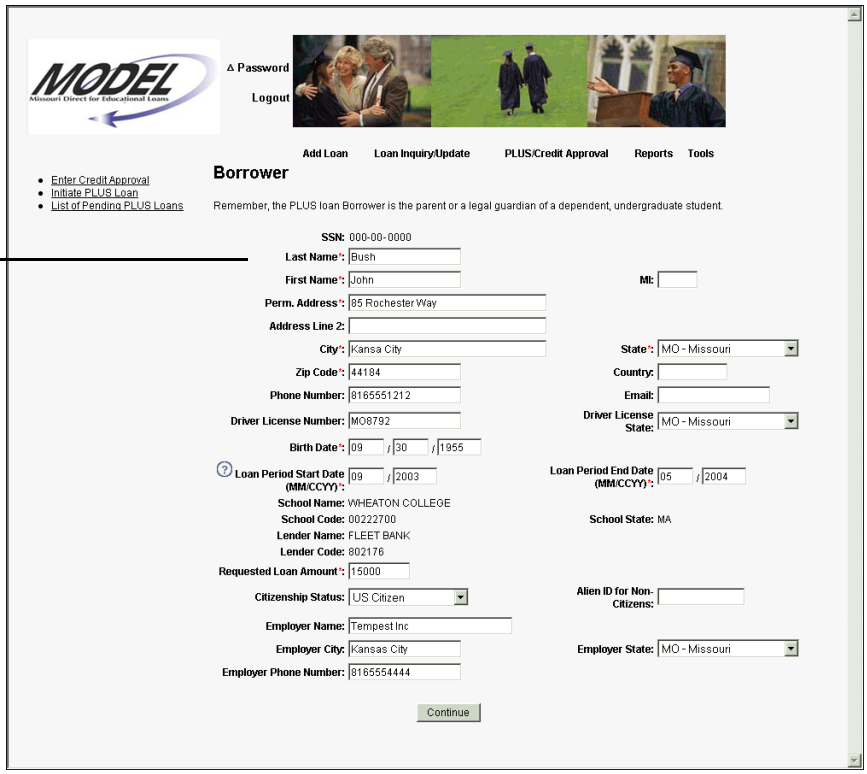
The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel"

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

- Click the **Continue** button.

The Borrower screen appears:

Note: fields with an asterisk next to them are required.



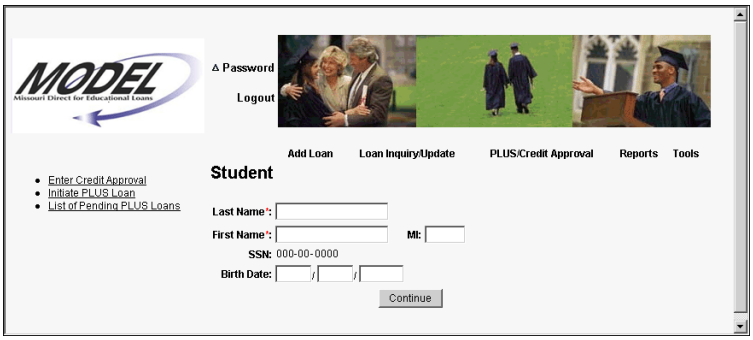
8. Enter or view the following:

Field	Required?	Notes
Borrower SSN	N/A	Read Only
Borrower Last Name/First Name/MI	see note	Last Name and First Name are required
Borrower Perm Address	Y	
Borrower Address Line 2	N	
Borrower City/State/Zip Code/Country	see note	City, State and Zip Code are required
Phone Number	N	
EMail	N	
Driver's License Number	N	
Driver's License State	N	Select the state/territory from the dropdown list.
Birth Date	Y	Enter in format MM/DD/YYYY

Field	Required?	Notes
Loan Period From/to Date		Enter in format MM/YYYY
School Name/Code/State	N/A	Read Only (based on items you previously selected.
Lender Name/Code		
Requested Loan Amount	Y	
Citizenship Status	N	Select either **US Citizen** or **Qualified non-citizen** from the dropdown list.
Alien Registration Number	See note	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
Employer Name/City/Phone/State	N	

9. Click the **Continue** button.

   The Student screen appears:



10. Do the following:

    - Enter the student's Last Name/First Name/MI/Date of Birth, and:
    - Click the **Continue** button.

      You'll see the following:

Δ Password

Logout

Add Loan | Loan Inquiry/Update | PLUS/Credit Approval | Reports | Tools

- Enter Credit Approval
- Initiate PLUS Loan
- List of Pending PLUS Loans

Please verify the information below. You may either edit the information, save it or cancel this update.

Please note that any blank field(s) may prevent your loan from being approved and disbursed to the school.

Lender Information

Lender Code	802176
Lender Name	FLEET BANK

School Information

School Name	WHEATON COLLEGE
School Code	00222700
School State	MA

Borrower Information

Last Name	Bush
First Name	John
Middle Initial	
SSN	000-00-0000
Address Line 1	85 Rochester Way
Address Line 2	
City	Kansas City
State	MO
Zip Code	44184
Country	
Phone Number	(816) 555-1212
E-mail Address	
Date of Birth	09/30/1955
Driver's License State	MO
Driver's License Number	MO8792
Citizenship Status	US Citizen
Alien ID Number (if non-citizen)	
Employer Name	Tempest Inc
Employer City	Kansas City
Employer State	MO
Employer Phone	(816) 555-4444
Loan Period Start Date(MM/CCYY)	09/2003
Loan Period End Date(MM/CCYY)	05/2004
Requested Loan Amount	$15,000.00

Student Information

Last Name	Bush
First Name	Kathyrn
Middle Initial	
SSN	000-00-0000
Date of Birth	09/07/1985
Citizenship Status	
Alien ID	
Are you currently in default on a federal education loan or do you owe a refund on a federal student grant?	

Please select one of the following:

Do you want to download the application and print it yourself?

Do you want ASA to print the application and mail it to the borrower?

Do you already have a completed application?

Save | Edit | Cancel

Information you have submitted

Select an option for MPN Processing (See step b)

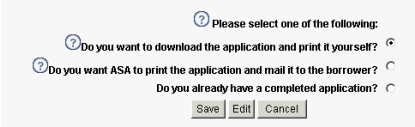
Click the **Edit** button to reactivate the wizard, and change what you've entered (see step 11a)

11. Complete your submission as follows:

a. Review the information you've entered:

If you...	do this...
have enter all information correctly	Go to step b
need to edit information	1. Click the **Edit** button 2. Repeat steps 5 through 10 3. go to step b

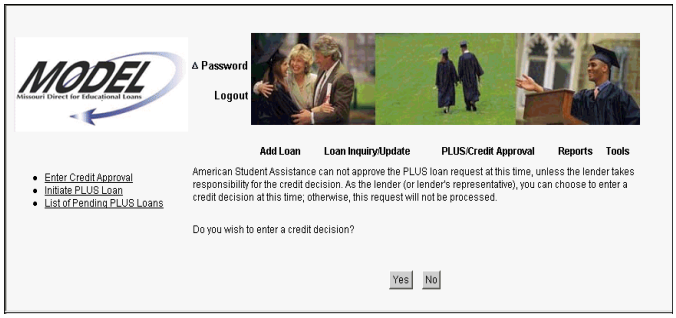
b. Determine how you want to process your MPN by selecting one of the following:



Option	Comments
Do you want to download the application and print it yourself?	Selecting this option, pending credit approval, will allow you to download the PLUS MPN with pre-filled information. • The borrower is then required b to sign, date and mail the application to the address provided.
Do you want <the guarantor> to print the application and mail it to the borrower?	If the borrower has approved credit, select this option to have the guarantor print and mail a PLUS MPN to the borrower. • The borrower is then required b to sign, date and mail the application to the address provided.
Do you already have a completed application?	Use if the borrower has already completed a paper application, and no MPN printing is necessary.

c. Click the **Save** button.

You'll see the following:



If you are a non preapproval lender...

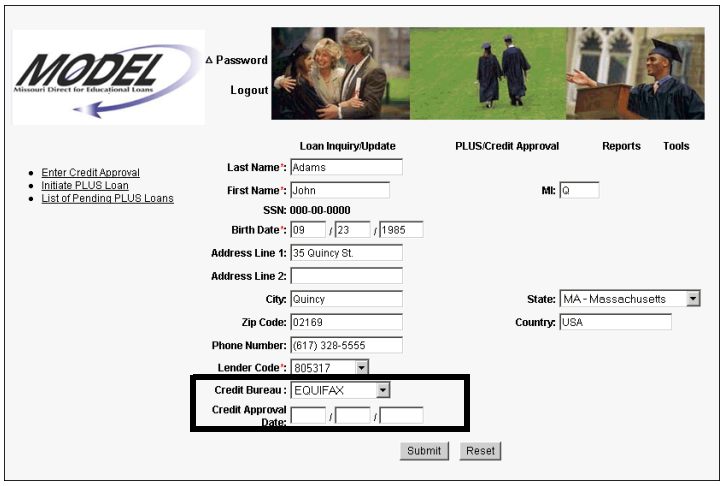
Select the No button, as credit checks are not necessary for non pre-approval lenders.

12. *Do you want to enter a credit approval?*

No: click the No button.

- You will be returned to the main menu, and:
- The system will perform a credit check.

Yes: Click the **Yes** button. You'll see the following window:



Enter the credit approval as follows:

a. In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian)

b. Enter the **Credit Approval Date** (in MM/DD/YYYY format).

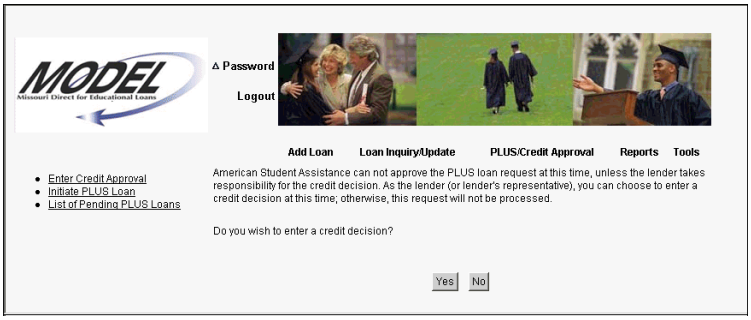
c. Click the **Submit** button.

Viewing Pending PLUS Loans

❑ TO VIEW A BORROWER'S PENDING PLUS LOANS:

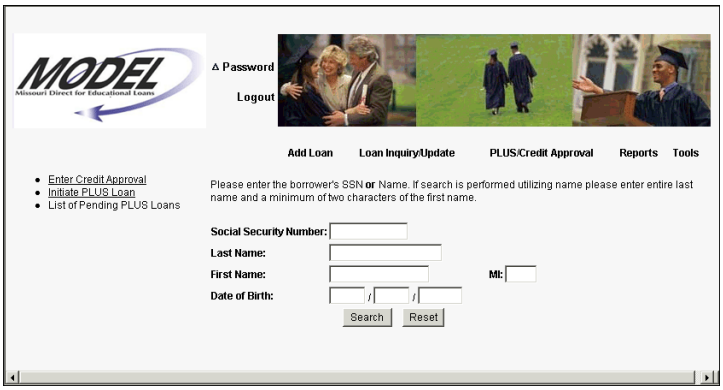
1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link.

You'll see the following:



3. Click the **List of Pending PLUS Loans** link.

   You'll see the following:



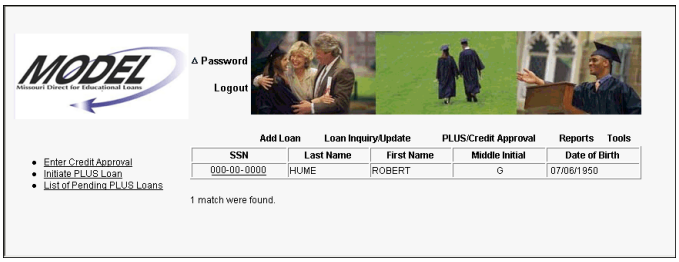
4. Do the following:

   a. Enter either:

      - an SSN, or:
      - a name/date of birth combination.

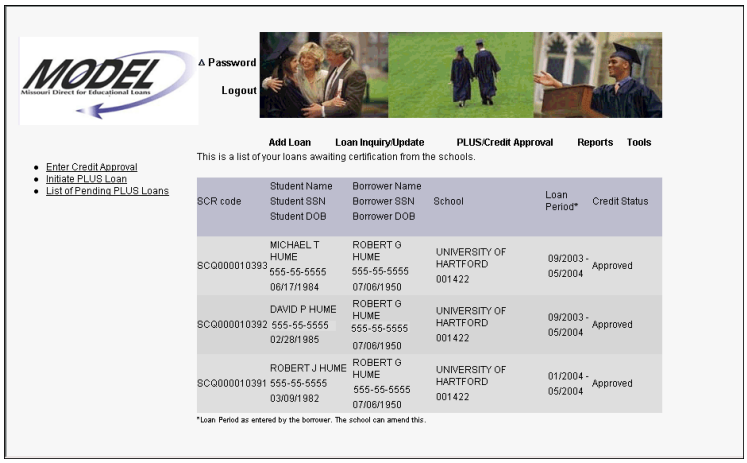
b. Click the **Search** button.

If the individual has pending PLUS Loans: you'll see the following:



5. Select the **SSN** link.

   You'll see a list of pending School Certification Requests for the individual:



6. View the following:

   - Student Name/SSN/DOB
   - Borrower Name/SSN/DOB
   - School/OE Code
   - Loan Period
   - Credit Status

CHAPTER 5

WORKING WITH REPORTS

MODEL Direct provides you with extensive reporting capabilities. You can:

- subscribe to any or all of the following reports:
  - Fee Billing Invoice
  - Lender Disbursement Invoice
  - Processing Summary Report
  - Disbursement Service Totals by School within Lender Report
  - Missing Promissory Note Report (Lender Version)
  - Promissory Note Verify Error Report
- manage your subscriptions (i.e., elect which reports you want to receive).
- view and/or download the following custom reports on demand:
  - Guarantee Monthly Summary
  - Guarantee Loan Detail (Without Borrower Detail)
  - Guarantee Loan Detail (With Borrower Detail)
  - Disbursement Monthly Summary
  - Disbursement Loan Detail (Without Borrower Detail)
  - Disbursement Loan Detail (With Borrower Detail)
  - CommonLine M-Record Suppression Report
  - School Certification Request
  - Loans by Signature Date/Method

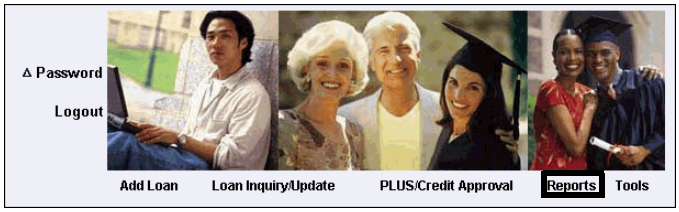
Working with Subscription Reports

Your school has a profile in the MODEL Direct database. Part of the profile includes the output (reports and feeds) your school elected to receive. A subset of these reports is available through MODEL Direct (see list on previous page), and you can subscribe to these reports (i.e., elect to view/download them on the web).

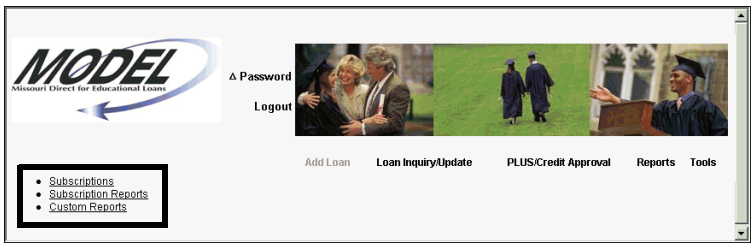
Subscribing to a Report

❑ TO SUBSCRIBE TO A MODEL DIRECT REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:

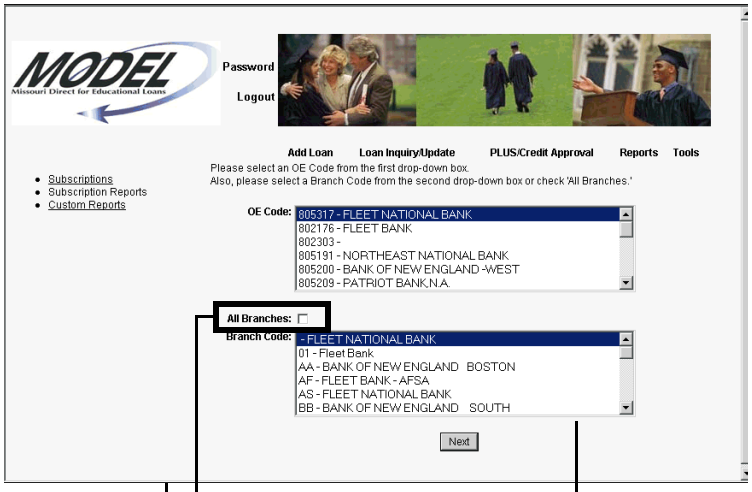


The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription** link (see figure above).

   The following screen appears:



OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options.

Branch Codes (if applicable) of the parent OE Code.

4. If needed, Select the OE Code and Branch Code(s) you want to work with:

   a. In the OE Codes box (see figure above), *do you see more than one institution*?

      No: You are only associated with one institution. Proceed to step b.

      Yes: Click on the desired institution to select it. Proceed to step b.

   b. Does your institution have branch codes?

      No: go to step d.

      Yes: go to step c.

   c. Do you want view or modify options for a s*pecific Branch Code*, or for *all branch codes*?

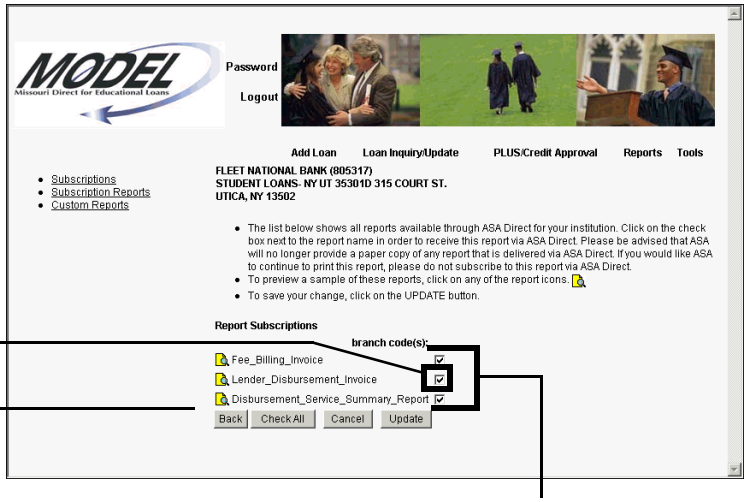
      To modify options for a specific branch code: In the **Branch Codes** box, select the desired branch code.

      To modify options for all branch codes: click the **All Branches** checkbox (see previous figure).

   d. Click the **Next** button.

      You'll see one of the following:

If your institution has no branches (or you selected a single branch code), you'll see the screen at right:



Click on the check box to select/ deselect a specific report.

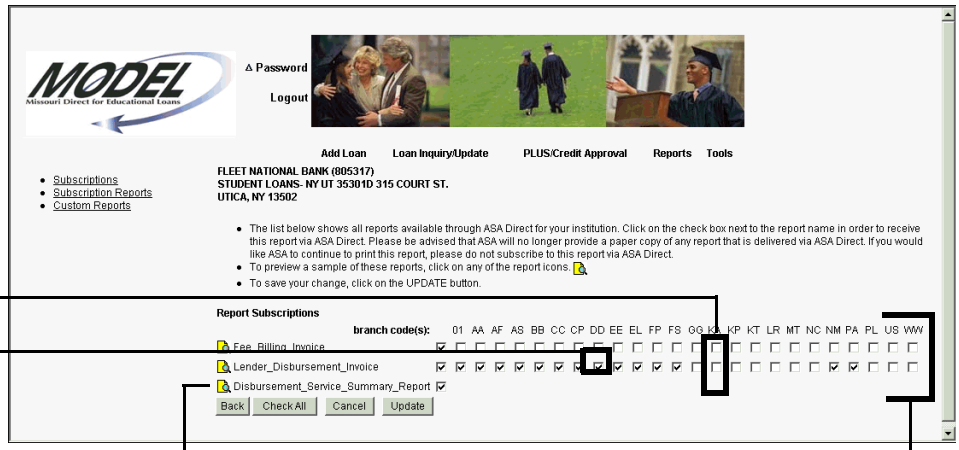
Click on the Document Icon to view a Report Layout Sample (in Word Format).

- For an actual report sample (i.e., with data), consult the MODEL Direct *Reports Guide*.

Important: Not all reports are available to all schools - therefore, you may not see all of these reports.

- If you want one of these reports - but do not currently see it in your subscriptions window - contact your Client Service Representative to have your school profile modified.

If you selected the All Branches option, you'll see the screen at right:



Each column represent the options available to the given Branch Code

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide

Important: Not all reports may be available to all branches. If the report is not currently available to a branch, you will not see a checkbox in the column for the branch.

- If you want a report you cannot access via this window, contact your Client Service Representative to have your school profile modified.

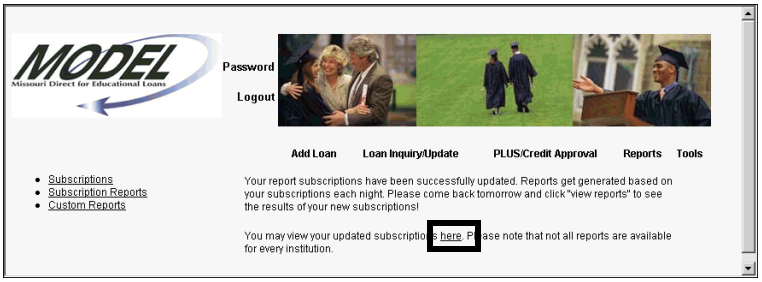
5. Do the following to change report settings:

   To change a specific report setting: click on the report checkbox to select/deselect the item.

   To select all reports: click the **Select All** button.

6. Click the **Update** button.

   You'll see the following window:



7. *Do you want to review your changes?*

   No: You're done updating your subscriptions.

   Yes: Click on the link in the second paragraph of the confirmation window (see previous figure).

Viewing and Downloading Subscription Reports

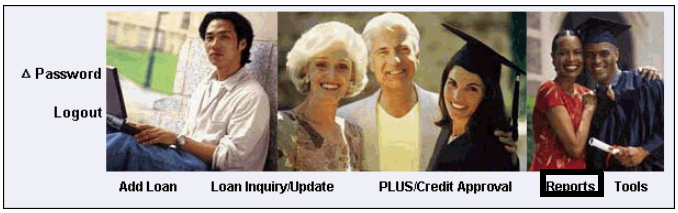
❑ To View or Download a Subscription Report:

Before you begin...

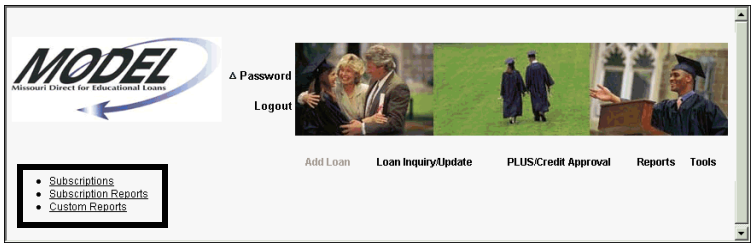
MODEL Direct groups your reports into three categories:
- reports that are 1 - 5 days old,
- reports that are 6 - 20 days old, and:
- Reports over 20 days old.

If a report is over 20 days old, you cannot view it through MODEL Direct. You must contact the guarantor to obtain a printed copy of the report.

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:

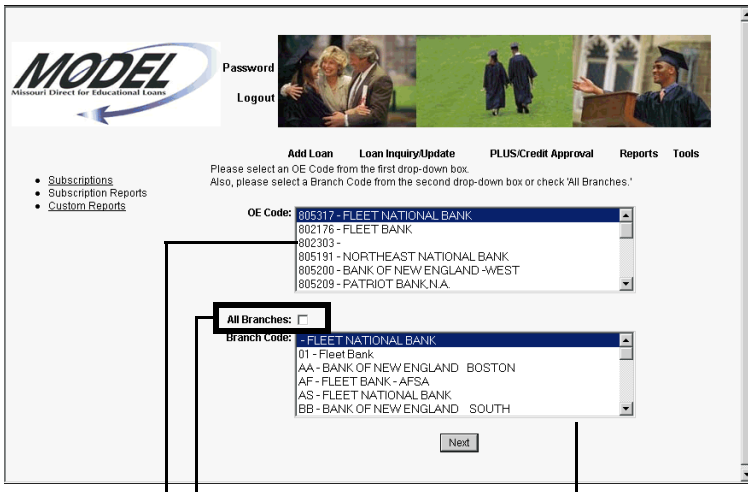


The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription Reports** link (see figure above).

   The following screen appears:



OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options

Branch Codes (if applicable) of the parent OE Code

4. If necessary, select the OE code/Branch code(s) you want to work with (or select the **All Branches** button - see previous figure).

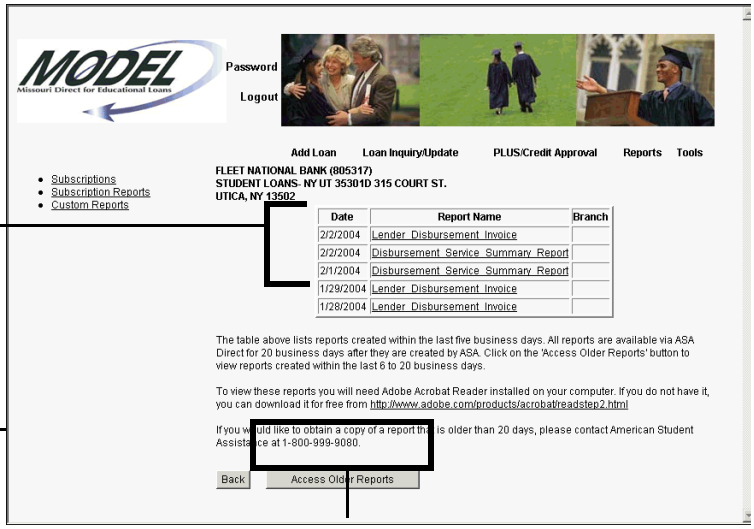
5. Click the **Next** button.

You'll see the following window, listing all reports that are 1 - 5 days old:

For each report, the grid lists:

- the Report Run Date
- Report Name
- Branch Code (if applicable)

Click on the Report Name link to launch an Acrobat PDF copy of the report (see page 88).



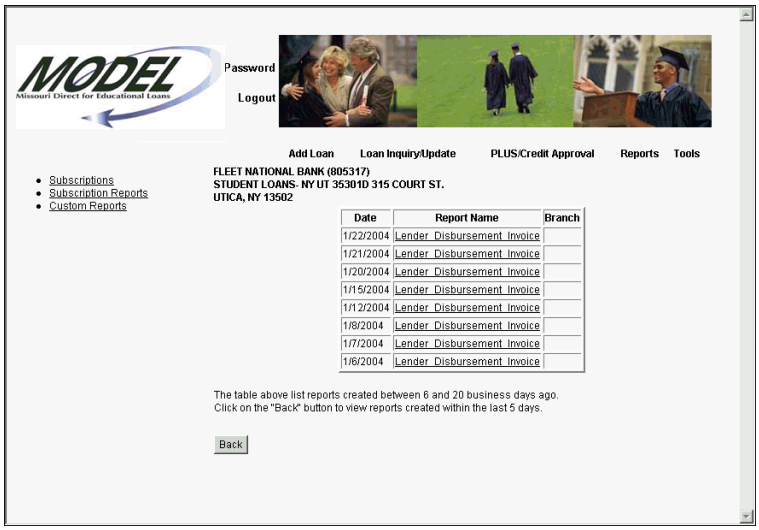
Click the **Access Older Reports** button to view reports between 6 and 20 days old.

6. *Do you see the desired report in the grid?*

Yes: Go to step 7

No: Click on the **Access Older Reports** button.

You'll see the following window, listing all reports between 6 - 20 days old:



If you see the report: go to step 7.

If you do not see the report: The report is more than 20 days old. You cannot view the report through MODEL Direct; you must contact the guarantor to obtain a printed copy.

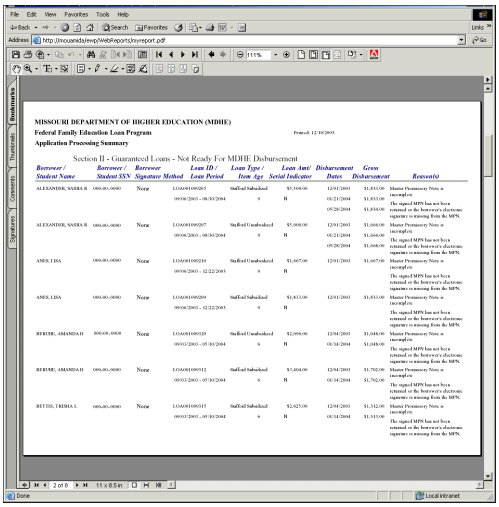
7. Click the **Report Name** link (see page 87).

Your report opens in Adobe Acrobat Reader:

You can save or print the report:

- To save the report, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.



Before you begin...

Custom Reports should not be confused with real time queries.

- Unlike an Ad Hoc query (which uses real time data), a MODEL Direct custom report uses a copy of the previous day's production database - i.e., transactions from the current business day will not appear in your report.

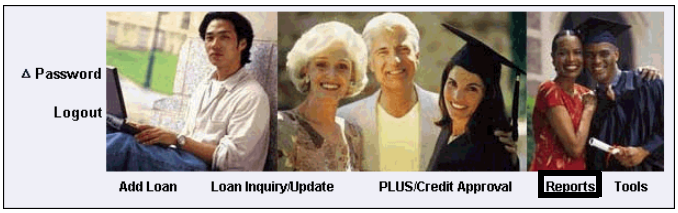
Working with Custom Reports

Custom reports differ from subscription reports in that:

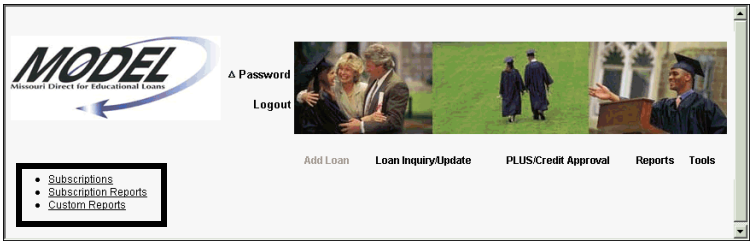
- they are not dependant on your school profile (see page 84),
- they can be run at any time, and:
- you can enter report parameters (such as date ranges).

❑ TO RUN A CUSTOM REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:

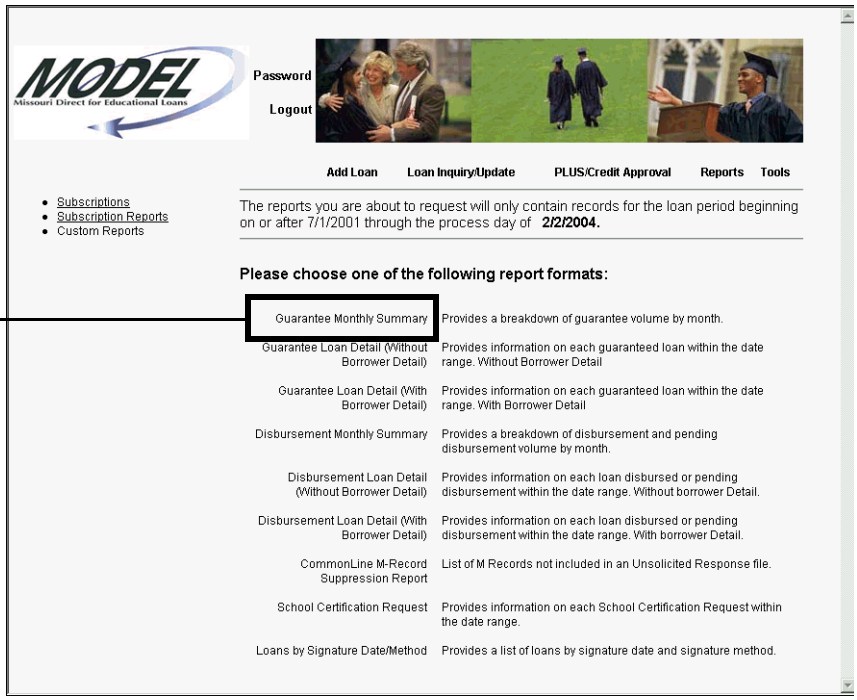


3. Click on the **Custom Reports** link (see figure above).

   The following screen appears:

Click on a report title to generate the report

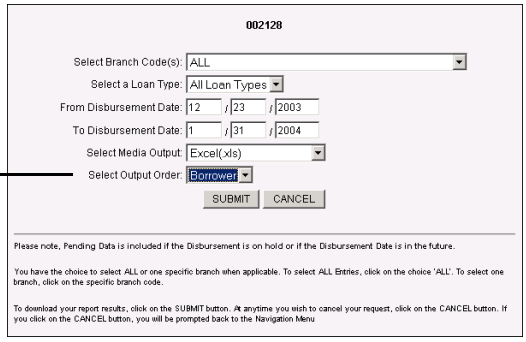
- For a list of available custom reports, see page 81.
- To view custom report samples, see the MODEL Direct *Web Reports Guide*.



4. Click on the title of the report you want to generate.

   You will be prompted to enter report parameters.

   - You will see one of the following windows (depending on the report you are generating):



Note: some reports do not require you to select the output order (see following table).

5. Enter the following as necessary:

Field	Description/Notes
Select OE/Branch Code	By default, all related OE/Branch codes are selected. • Optionally, you can select a specific branch code from the dropdown list.
Select a Loan Type	By default, all loan types are selected • Optionally, you can select one of the following loan types from the dropdown list: - SF (Stafford Subsidized) - SU (Stafford Unsubsidized - PL (PLUS Loan)
Select a Participation Type	One of the following: • ATOM II Only • Non ATOM II only • ATOM II and non ATOM II
From/to Date	Enter a date range for the given report. • Field labels may differ based on report type (i.e., "Enter Disbursement Date", "Enter SCR Date", etc.)
Select Media Output	The following output formats are available: • Comma Delimited (.CSV) • Plain Text (.TXT) • Microsoft Excel (.XLS)
Select Output Order	From the dropdown menu, select **Borrower**, **Lender**, or **School** order. • This option is not available for the following reports: - Approved Loans with Disbursement Information (Summary) - Pending Disbursements with Hold/Release Status (Summary) - MPN Receipt by SSN - CommonLine M-Record Suppression Report

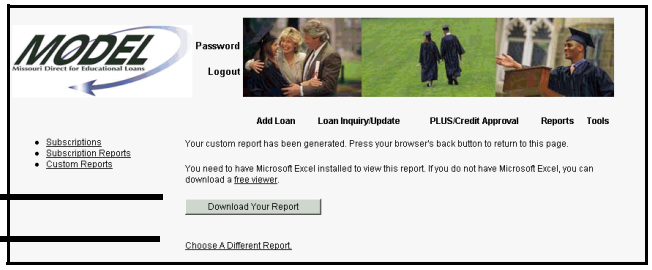
6. Click the **Submit** button.

   You'll see the following:

During processing, you'll see the window at right...

Important: do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

When the report is processed, you'll see this window...

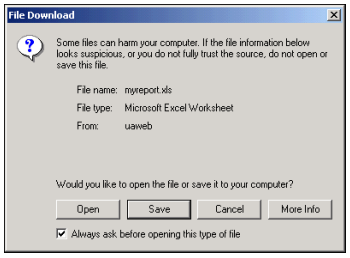


Click this button to download your report.

Click this link to select a different custom report (see step 3).

7. Click the **Download** button.

   You'll see the following:



8. Do one of the following:
   - Click the Open button to view the report in your browser (or helper application - i.e., Excel).
   - Click the Save button (to view the file at a later time).
9. *Do you want to generate another report?*

   No: the procedure is complete.

   Yes: do the following:
   - Click the **Back** button on your browser.
   - Click the **Custom Reports** link.
   - Repeat steps 4 through 9.

CHAPTER 6

WORKING WITH THE TOOLS MENU

From the Tools menu, you can:

- validate an SSN,
- view contact information (for any institution in the database), and:
- update addresses/contact information (for your institution and/ or branches).

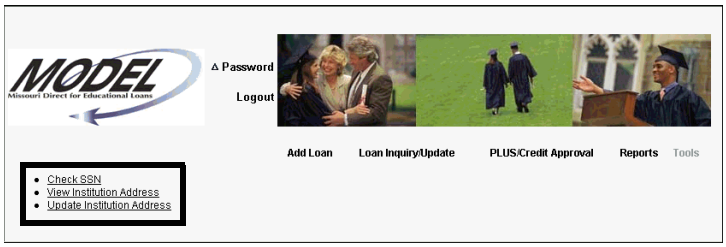
Validating a Social Security Number (SSN)

❑ TO VALIDATE AN SSN:

1. Log into MODEL Direct, if you have not already done so (see page 2).

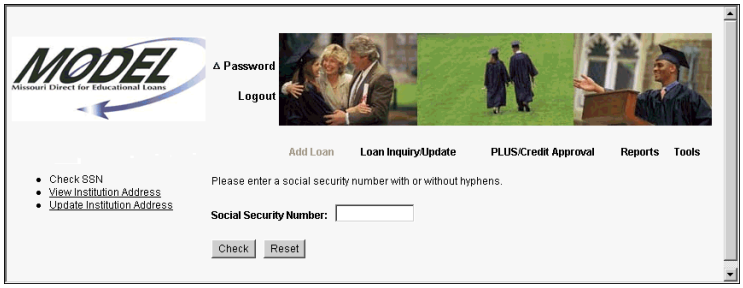
2. From the MODEL Direct Home Page, select the **Tools** link:

The screen refreshes, and the Tools options appear at the left:



3. Click on the **Check SSN** link (see figure above).

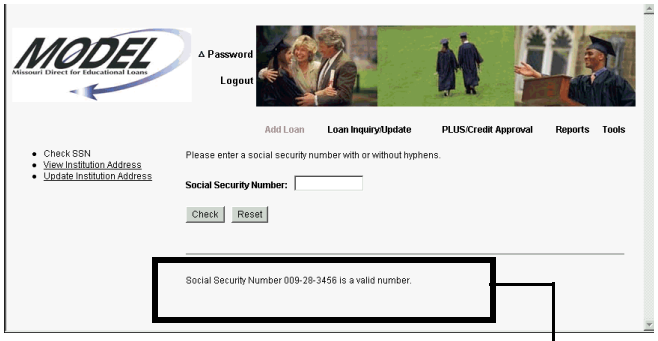
   The following screen appears:



4. Do the following:

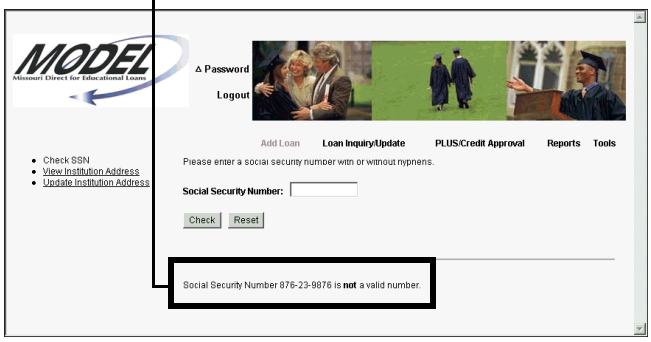
   - Enter a 9 digit SSN, and:
   - Click the **Check** button.

     The screen refreshes, and one of the following messages appears:



Valid SSN

Invalid SSN



5. Repeat steps 4 and 5 for each SSN you want to validate.

Viewing Institution Contact Information

You can view contact information for any institution in the MODEL Direct database.

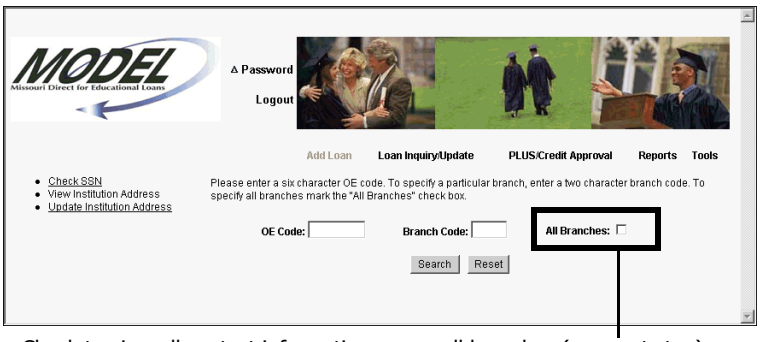
❑ To View An Institution's Contact Information:

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Tools** link:

The screen refreshes, and the Tool options appear at the left:

3. Click on the **View Institution Address** link (see figure above). The following screen appears:



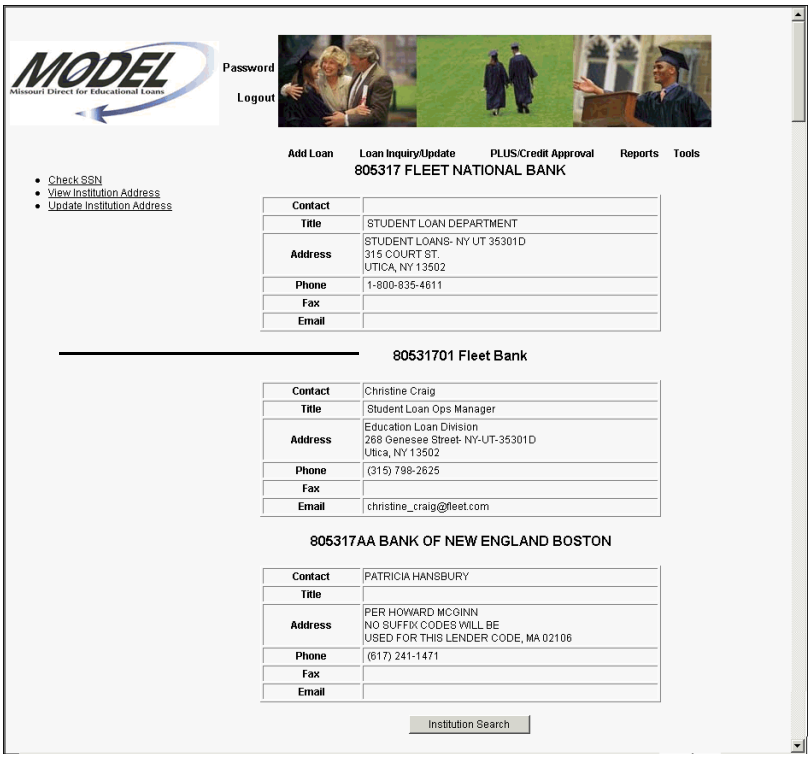
Check to view all contact information across all branches (see next step).

4. Enter the following as applicable:
   - The institution's OE Code, or:
   - The Institution's Branch Code

     Note: Check the **All Branches** checkbox to view all contacts across all branch codes (see previous figure).
5. Click the **Search** button.

   You'll see a window similar to the following:

Contact information is grouped by OE Code/ Branch Code (where applicable)



6. Review the desired contact information (Name, Title, Address, Phone/Fax/EMail).
7. Do you want to view another organization's contact information?

   No: the procedure is complete.

   Yes: do the following:
   - Click the **Institution Search** button, and:
   - Repeat steps 3 through 6.

Updating Your Institution's Contact Information

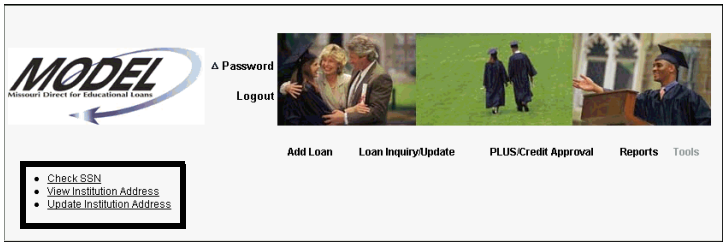
You can update contact information for your institution and/or its branches.

❑ TO MODIFY YOUR CONTACT INFORMATION:

1. Log into MODEL Direct, if you have not already done so (see page 2).

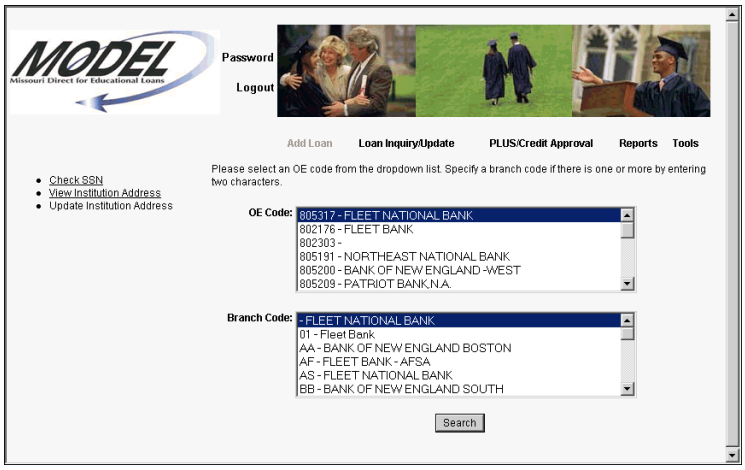
2. From the MODEL Direct Home Page, select the **Tools** link:

The screen refreshes, and the Tool options appear at the left:



3. Click on the **Update Institution Address** link (see figure above).

The following screen appears:



4. If needed, Select the OE Code and Branch Code(s) you want to work with:

   a. In the OE Codes box (see figure above), *do you see more than one institution*?

      No: You are only associated with one institution. Proceed to step b.

      Yes: Click on the desired institution to select it. Proceed to step b.

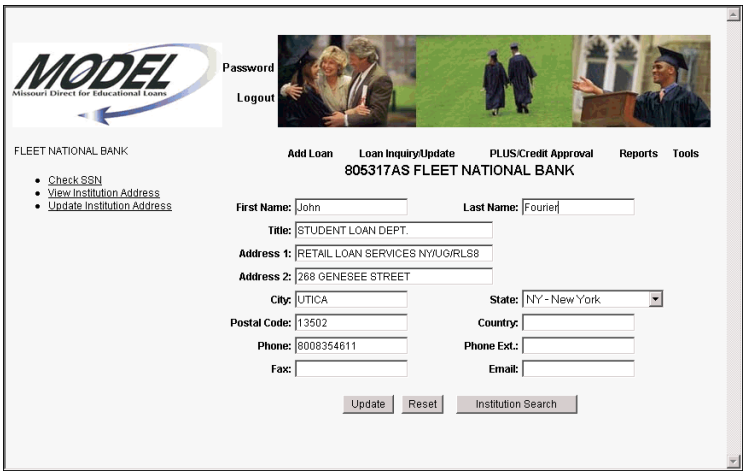
   b. Does your institution have branch codes?

      No: Go to step c.

      Yes: In the Branch Codes box, click on the desired Branch Code (by default the parent institution is selected).

   c. Click the **Next** button.

      You'll see the following screen:



5. Edit any of the following fields as necessary:

- First Name
- Last Name
- Title
- Address Line 1
- Address Line 2
- City
- State
- Postal Code
- Country
- Phone
- Phone Ext
- Fax
- EMail

6. Click the **Update** button.

   You'll see the following:

7. *Do you want to update another contact*?

   No: the procedure is complete.

   Yes: do the following:

   - Click on the **Institution Search** button (see figure above), and:
   - Repeat steps 3 through 7.

APPENDIX A

LOAN PHASE CODE DESCRIPTIONS

In most applications, a field is either Read Only (you can view it, but not modify it) or editable (you can update the data at any time).

MODEL Direct User Guide (Lender Version) contains a third category of data - fields that can only be modified under certain conditions (due to regulation and/or business rules). In many cases, the ability to modify a given data field depends on what *phase,* or processing state, the loan is in.

The following chart lists all loan Phase codes, along with a description. Please note the following abbreviations:

- **DS** - Disbursement Services (commonly referred to as an ATOM Loan)
- **NDS** - Non Disbursement Services Loan (i.e., guarantee only)
- **PA** - Lender of record has a preapproval agreement with the Operating Organization (i.e., loan is immediately guaranteed)
- **NPA** - non-preapproval Lender (loan must be reviewed before guarantee).

Loan Phase	Description
0	Prior to Approval
5	Active Preclaim
6	Active Claim
7	Claim Paid
8	Resolved Defaults
2 NPA DS	DS, Non-PA: Post Approval - Prior to Disbursement Invoicing
2 PA DS	DS, PA: Post Approval - Prior to Disbursement Invoicing
3 NPA DS	DS, Non-PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 NPA NDS	Non-DS, Non-PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
3 PA DS	DS, PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 PA NDS	Non-DS, PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
4 NPA DS	DS, Non-PA: Loan has appeared on a Roster
4 NPA NDS	Non-DS, Non-PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future
4 PA DS	DS, PA: Loan has appeared on a Roster
4 PA NDS	Non-DS, PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future

APPENDIX B

NSLDS LOAN STATUS CODES

For more information...

go to the following URL: http://www.fp.ed.gov/PORTALSWebApp/fp/codes.jsp

The table below lists:

- all NSLDS Status Codes,
- the effective date for the status,
- whether the code represents an open or closed status, and:
- whether the code represents defaulted or non-defaulted status

Code	Status	Effective Date	Open/ Closed	Default/ Non-Default
AL	Abandoned Loan	>= 1/1/01	Open	Non-Default
BC	Bankruptcy Claim, Discharged	Anytime	Closed	Default
BK	Bankruptcy Claim, Active	Anytime	Open	Default
CA	Cancelled	Anytime	Closed	Non- Default
CS	Closed School Discharge	>= 1/1/01	Closed	Default
DA	Deferred	Anytime	Open	Non- Default
DB	Defaulted, Then Bankrupt, Active, Chapter 13	Anytime	Open	Default
DC	Defaulted, Compromise	Anytime	Closed	Default
DD	Defaulted, Then Died	Anytime	Closed	Default
DE	Death	Anytime	Closed	Default
DF	Defaulted, Unresolved	>= 1/1/01	Open	Default
DI	Disability	Anytime	Closed	Default
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13	Anytime	Closed	Default
DL	Defaulted, In Litigation	Anytime	Open	Default
DN	Defaulted, Then Paid in Full by Consolidation	>= 1/1/01	Closed	Default
DO	Defaulted, Then Bankrupt, Active, Other	Anytime	Open	Default
DP	Defaulted, Paid in Full	Anytime	Closed	Default
DR	Defaulted, Loan Included in Roll-up	>= 1/1/01	Closed	Default
DS	Defaulted, Then Disabled	Anytime	Closed	Default
DT	Defaulted, Collection Terminated	Anytime	Open	Default
DU	Defaulted, Unresolved	<= 12/31/01	Open	Default
DW	Defaulted, Write-Off	Anytime	Closed	Default

Code	Status	Effective Date	Open/ Closed	Default/ Non-Default
DX	Defaulted, Six Consecutive Payments	<= 12/31/ 01	Open	Default
DZ	Defaulted, Six Consecutive Payments, Then Missed Payments	>= 1/1/01	Open	Default
FB	Forbearance	Anytime	Open	Non- Default
FC	False Certification Discharge	>= 1/1/01	Closed	Default
IA	Loan Originated	>= 1/1/01	Open	Non- Default
ID	In School or Grace Period	<= 12/31/ 01	Open	Non- Default
IG	In Grace Period	>= 1/1/01	Open	Non- Default
IM	In Military Grace	>= 1/1/01	Open	Non- Default
OD	Defaulted, Then Bankrupt, Discharged, Other	Anytime	Closed	Default
PC	Paid in Full Through Consolidation Loan	<= 12/31/ 01	Closed	Non- Default
PF	Paid in Full	Anytime	Closed	Non- Default
PM	Presumed Paid in Full	>= 1/1/01	Closed	Non- Default
PN	Non-defaulted, Paid in Full Through Consolidation Loan	>= 1/1/01	Closed	Non- Default
RF	Refinanced	Anytime	Closed	Non- Default
RP	In Repayment	Anytime	Open	Non- Default
UA	Temporarily Uninsured, No Default Claim Requested	>= 1/1/01	Open	Non- Default
UB	Temporarily Uninsured, Default Claim Denied	>= 1/1/01	Open	Non- Default
UC	Permanently Uninsured/Unreinsured, No Default Claim Requested	>= 1/1/01	Closed	Non- Default
UD	Permanently Uninsured/Unreinsured, Default Claim Denied	>= 1/1/01	Closed	Non- Default
UI	Uninsured/Unreinsured	<= 12/31/ 01	Closed	Non- Default
XD	Defaulted, Six Monthly Payments	>= 1/1/01	Open	Default