Disbursement Register Report

Purpose

The Disbursement Register Report lists the individual Private Credit loan program disbursements that Navient is disbursing to a school. The report can also include Passive Disbursements. Passive is a lender service level within the LFM subsystem, which provides lenders total control of the loan disbursements as the disbursing agent, while allowing Passive disbursements to be included in the consolidated disbursement register.

Navient and schools use this report to see the details of disbursements issued via Automated Clearing House (ACH), cashless, master check, and check.

For each disbursement, the report provides loan, disbursement, and borrower information.

Note: Only the appropriate footnotes are printed on the report page when applicable.

Sort

The Lender Funds Management subsystem creates a separate report for each disbursement method and school location ID combination.

The report is sorted by lender ID, guarantor ID, and borrower SSN or last name.

Frequency

The Disbursement Register Report is distributed:

- Daily

Medium

The Disbursement Register Report is available via:

- Paper
- PageCenterX®

Report Owner

The Disbursement Register Report is owned by:

- Operations Finance
The Disbursement Register Report is available to internal and external customers.

The following report sample contains all available sections of the report and may be edited for length. The report you receive may not contain all of these sections depending on the data.
### Report Sample

**REPORT NBR:** LFHB4  
**CREATED BY:** LFXB4

**DISBURSEMENT METHOD CHK**  |  **REGISTER NAME:** XXXX  |  **DISBURSEMENTS**
--- | --- | ---
**REGISTER ID:** 123456789 | **REGISTER TYPE:** STND
**SCHOOL ID:** 070234-00 | **SCHL LOC ID:** 000999999
**SCHOOL ACCOUNT:**

**HUNTER JUNIOR COLLEGE**  
**RVT TEST**  
**SECONDARY EMAIL ADR**

| SCHOOL ACCOUNT: | 100 COLLEGE STREET | KANE KY 56214-0000 |

<table>
<thead>
<tr>
<th>LOAN</th>
<th>TOTL</th>
<th>GUARANTEE</th>
<th>GRD</th>
<th>ORIG</th>
<th>APP</th>
<th>FD/INS</th>
<th>NET</th>
<th>CHECK</th>
<th>SCHOOL</th>
<th>USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>DSBR ID</td>
<td>DSBR PRGM/PROD</td>
<td>APP CD</td>
<td>DATE</td>
<td>LVL</td>
<td>FEE</td>
<td>FEE</td>
<td>FEE</td>
<td>DSBR AMT</td>
<td>NUMBER</td>
<td>USE</td>
</tr>
</tbody>
</table>

| PC-999999999-01 | 2 XS | 10/02/2007 | 0.00 | 0.00 | 0.00 | 1,200.00 | 0000010563 | F DO C |
| BORR 999-00-9544 ADAMS, ALICE | STDT 999-00-9544 ADAMS, ALICE | 0000010563 |

**LOAN PERIOD:** 09/01/2014 - 01/01/2014  
**LENDER ID:** 863001  
**LENDER NAME:** VALLEY BANK

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**OV** - Borrower override - Borrower answered no to EFT on common application  
**R** - Re-Issued Disbursement  
**DO** - Disbursement day override requested  
**A** - Authorized for Reinstatement  
**F** - Orig First Dsbr of Loan  
**C** - Funds sent Direct to Consumer

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Issued: 03/26/2018  
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**Report Nbr:** LFHB4  
**Created By:** LFXB4  
**Report Name:** EAGLE II - REPORT SAMPLE COMPANY  
**Disbursement Register Report**  
**For:** 10/05/2014  
**Issued:** 03/26/2018  
**Date:** 10/04/2014  
**Time:** 12:39:50

**Disbursement Method CHK**  
**Register Name:** XXXX DISBURSEMENTS  
**Register ID:** 123456789  
**Register Type:** STND  
**School ID:** 070234-00  
**Schl Loc ID:** 000999999  
**School Account:** HUNTER JUNIOR COLLEGE  
**RVT Test**  
**Secondary Email Adr:** 100 COLLEGE STREET KANE KY 56214-0000

**Guarantor Totals:**

<table>
<thead>
<tr>
<th>Guarantor</th>
<th>COUNT</th>
<th>Gross DSBR Amount</th>
<th>Net DSBR Amount</th>
<th>Orig Fee Amount</th>
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</thead>
<tbody>
<tr>
<td>703</td>
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<td>1,200.00</td>
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</table>

**Lender Totals:**

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<th>Lender ID</th>
<th>COUNT</th>
<th>Gross DSBR Amount</th>
<th>Net DSBR Amount</th>
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</thead>
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<tr>
<td>863001</td>
<td>1</td>
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<td>1,200.00</td>
<td>0.00</td>
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</tbody>
</table>

**OV** - Borrower override - Borrower answered no to EFT on common application  
**R** - Re-issued Disbursement  
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**LFHB4 • 4**  
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**Issued:** 03/26/2018
### Loan Program Totals:

<table>
<thead>
<tr>
<th>XS</th>
<th>COUNT</th>
<th>GROSS DSBR AMOUNT</th>
<th>NET DSBR AMOUNT</th>
<th>ORIG FEE AMOUNT</th>
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</thead>
<tbody>
<tr>
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<td>1</td>
<td>1,200.00</td>
<td>1,200.00</td>
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</tr>
</tbody>
</table>

### Disbursement Summary

#### First Disbursements

<table>
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<tr>
<th>COUNT</th>
<th>GROSS DSBR AMOUNT</th>
<th>NET DSBR AMOUNT</th>
<th>ORIG FEE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1,200.00</td>
<td>1,200.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

#### Subsequent Disbursements

<table>
<thead>
<tr>
<th>COUNT</th>
<th>GROSS DSBR AMOUNT</th>
<th>NET DSBR AMOUNT</th>
<th>ORIG FEE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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</tbody>
</table>

#### Less Direct to Consumer

<table>
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<tr>
<th>COUNT</th>
<th>GROSS DSBR AMOUNT</th>
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<th>ORIG FEE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
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<td>1,200.00</td>
<td>1,200.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

#### Register Totals:

<table>
<thead>
<tr>
<th>COUNT</th>
<th>GROSS DSBR AMOUNT</th>
<th>NET DSBR AMOUNT</th>
<th>ORIG FEE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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**CV** - Borrower override - Borrower answered no to EFT on common application  
**R** - Re-Issued Disbursement  
**A** - Authorized for Reinstatement  
**F** - Orig First Dsbr of Loan  
**DO** - Disbursement day override requested  
**C** - Funds sent Direct to Consumer
REPORT NBR: LFHB4
CREATED BY: LFXB4

DISBURSEMENT METHOD CHK  REGISTER NAME: XXXX DISBURSEMENTS
REGISTER ID 123456789  REGISTER TYPE: STND
SCHOOL ID  070234-00 SCHL LOC ID 000999999
SCHOOL ACCOUNT:

HUNTER JUNIOR COLLEGE
RVT TEST
SECONDARY EMAIL ADR
100 COLLEGE STREET
KANE KY  56214-0000

* * * END OF REPORT * * *
Field Definitions

Fields on the report include the following:

1. **REPORT NBR.** (Report Number) A 5-character field that indicates the number assigned by EAGLE II to a report. The first two characters identify the subsystem from which the report was generated.

2. **REPORT DATE.** An 8-digit field that indicates the generation date of the information contained in the report. The field format is MM/DD/CCYY.

3. **DISBURSEMENT METHOD.** A 4-character field that identifies the way funds were disbursed to a customer for an education loan. The LFM subsystem determines the disbursement method for a customer based on the options available when the disbursement register was created. Valid values are:
   - ACH — Automated Clearing House (24-hour batch process)
   - ACHC — Automated Clearing House Customer (24-hour batch process)
   - CSLH — Cashless
   - CHK — Check
   - MCHK — Master check
   - MEMO — Credit or debit memo
   - WIRE — Wire (immediate transfer of funds)
   - XFER — Internal Transfer

Note: For Passive loan disbursements, ACH is the only disbursement method.

4. **REGISTER NAME.** A field that indicates the unique customized name of the disbursement register.

5. **REGISTER ID.** ([Disbursement] Register ID) An 11-digit field that indicates the unique identification number assigned by LFM to a disbursement register. The field format is 99999999999.

6. **REGISTER TYPE.** A 4-character field that indicates the type of disbursement register.

7. **SCHOOL ID.** (School [Reinsurer Assigned] ID) An 8-digit field that indicates the identification number assigned to a school by a reinsurer. The field format is 99999999.
8. **SCHL LOC ID.** (School Location ID) A 9-digit field that indicates the unique identification number assigned by EAGLE II to a school location. The field format is 999999999.

9. **SCHOOL ACCOUNT.** A 22-character field that indicates the customized name a school has chosen to identify their disbursement account.

10. **[SCHOOL NAME].** A 35-character field that indicates the name of a school location.

11. **[SCHOOL CONTACT].** A 35-character field that indicates additional school contact information.

12. **[SCHOOL ADDRESS].** Two 35-character fields that indicate the address of a school location.

13. **LOAN DSBR ID.** A 13-character field that uniquely identifies a lender disbursement. A lender disbursement represents the funds sent to the school and the fees sent to the guarantor for an education loan. The field format is XX-999999999-99.

   Example: US-123456781-01

   A loan disbursement ID is split into a 2-character database code, a 9-digit sequential number, and a 2-digit sequence number. The 2-character database code and the 9-digit sequential number make up the loan identification number. The last 2-digits identify a disbursement for the loan.

14. **TOTL DSBR.** (Total Number of Disbursements) A 1-digit field that indicates the total number of disbursements associated to the education loan. The field format is 9.

15. **LOAN PRGM/PROD [CODE].** (Loan Program/Product [Code]) A 4-character field that indicates the abbreviated Private Credit loan program name. If a product is associated with a Private Credit loan program, the product code will be displayed; otherwise the product code field will be blank.

16. **LOAN APP CD.** (Loan Application Code) A 1-character field that indicates the type of application used to guarantee the loan. This field is blank for Private Credit loans.

17. **GUARANTEE DATE.** An 8-digit field that indicates the date the loan guaranteed. The field format is MM/DD/CCYY.
18. **GRD LVL.** (Grade Level) A 1-character field that indicates a student's grade level during the loan period. Valid values are:

- 0 — COR, correspondence
- 1 — U1, first year undergraduate
- 2 — U2, second year undergraduate
- 3 — U3, third year undergraduate
- 4 — U4, fourth year undergraduate
- 5 — U5+, fifth year undergraduate
- A — G1, first year graduate
- B — G2, second year graduate
- C — G3, third year graduate
- D — G4+, fourth year graduate
- K — KK, K – 12th
- O — OTH, residency, Ph.D., etc.
- U — UNK, unknown

*Note: For Passive loan disbursements, this field will be blank.*

19. **ORIG FEE.** (Origination Fee) An 8-digit field that identifies the origination fee amount of a disbursement. This fee is subtracted from the gross disbursement amount when calculating the net disbursement amount to be disbursed to the school. The field format is ZZZ,ZZ9.99.

20. **APP FEE.** (Application Fee) A field that indicates the total dollar amount associated with processing a private loan program application. This fee is applied to some, but not all Private Credit loan programs.

21. **FD/INS FEE.** (Insurance Fee) An 8-digit field that indicates the total insurance fee dollar amount for a disbursement. This fee is subtracted from the gross disbursement amount when calculating the net disbursement amount to be disbursed to the school. The field format is ZZZ,ZZ9.99.

22. **NET DSBR AMT.** (Net Disbursement Amount) An 8-digit field that identifies the total amount of a disbursement that is disbursed to the school. The field format is ZZZ,ZZ9.99.

23. **CHECK NUMBER.** An 11-digit field that identifies the check number associated with an outgoing bank transaction. An outgoing bank transaction represents funds debited to a Navient bank account. Navient may issue an individual check or master check for a lender disbursement. The field format is 99999999999. This field is blank for DISBURSEMENT METHOD ACH.

24. **SCHOOL USE.** A field that describes school-specific information. This field displays information not otherwise tracked (i.e., campus activity or school-assigned application ID).
25. **[DISBURSEMENT INDICATOR/AFFINITY CODE]**. A 1-character field that indicates additional information about the disbursement. Valid values are:

- **A** — Authorized for reinstatement
- **C** — Funds sent Direct to Consumer
- **DO** — Disbursement day override requested
- **F** — Original First Disbursement Of Loan
- **OV** — Borrower override – borrower answered no to EFT on common application
- **R** — Re-issued disbursement

26. **BORR.** (Borrower [SSN]) A 9-digit identification number assigned to a borrower by the U.S. Social Security Administration. The field format is 999-99-9999.

27. **[BORR NAME]**. A 35-character field that indicates the borrower’s last name, first name, middle initial, and suffix. A borrower is the person responsible for repaying an education loan.

28. **STDT [SSN]**. (Student SSN) A 9-digit identification number assigned to a student by the U.S. Social Security Administration. The field format is 999-99-9999.

29. **[STDT NAME]**. A 35-character field that identifies the student’s last name, first name, middle initial, and suffix.

30. **GUAR ID**. (Guarantor [Reinsurer Assigned] ID) A 3-digit field that indicates the identification number assigned to a guarantor by a reinsurer. The field format is 999.

31. **LOAN PERIOD**. A 16-digit field that identifies the begin and end dates for the academic term of a borrower’s loan. The field format is MM/DD/CCYY - MM/DD/CCYY.

32. **LENDER ID**. (Lender [Reinsurer Assigned] ID) A 6-digit field that indicates the identification number assigned to a lender by a reinsurer. The field format is 999999.

33. **LENDER NAME**. (Lender Name) A 35-character field that indicates the name of a lender.

34. **GUARANTOR TOTALS COUNT**. A field that indicates the total number of disbursements Navient sent to the school for the specified guarantor.
35. **GUARANTOR TOTALS GROSS DSBR AMOUNT.** (Guarantor Totals Gross Disbursement Amount) A field that indicates the total gross disbursement amount of all disbursements sent to the school for the guarantor. The gross disbursement amount for each disbursement is calculated by adding the **NET DSBR AMT**, **ORIG FEE**, and **FD/INS FEE** amounts.

36. **GUARANTOR TOTALS NET DSBR AMOUNT.** (Guarantor Totals Net Disbursement Amount) A field that indicates the total **NET DSBR AMT** of all disbursements sent to the school for the guarantor.

37. **GUARANTOR TOTALS ORIG FEE AMOUNT.** (Guarantor Totals Origination Fee Amount) A field that indicates the total **ORIG FEE** amount of all disbursements for the guarantor.

38. **LENDER TOTALS.** Fields that indicate the total **COUNT, GROSS DSBR AMOUNT, NET DSBR AMOUNT** and **ORIG FEE AMOUNT** of all disbursements sent to the school for the specified lender.

39. **LOAN PROGRAM TOTALS.** Fields that indicate the total **COUNT, GROSS DSBR AMOUNT, NET DSBR AMOUNT** and **ORIG FEE AMOUNT** of all disbursements sent to the school for the specified Private Credit loan programs.

40. **DISBURSEMENT SUMMARY [TOTALS].** Fields that indicate the total **COUNT, GROSS DSBR AMOUNT, NET DSBR AMOUNT** and **ORIG FEE AMOUNT** of all disbursements sent to the school for the specified disbursement type.

41. **REGISTER TOTALS.** Fields that indicate the total **COUNT, GROSS DSBR AMOUNT, NET DSBR AMOUNT** and **ORIG FEE AMOUNT** of all disbursements sent to the school for the register.
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