

ISSUE 3

Core Chapters Divided for Easier Access!

Common Manual core chapters underwent structural changes to make information easier to access and more intuitive to find using the life of the loan format.

- 4 core chapters split into shorter more tightly focused chapters

Current Chapter	New Chapters
Chapter 5 - Borrower Eligibility and Loan Certification	Chapter 5 - Borrower Eligibility Chapter 6 - School Certification
Chapter 6 - Guarantee, Disbursement, and Delivery	Chapter 7 - Loan Origination Chapter 8 - Loan Delivery
Chapter 7 - Loan Servicing	Chapter 9 - Loan Servicing Chapter 10 - Deferment and Forbearance
Chapters 8 and ^{CCI} 8 - Delinquency, Default, and Claims	Chapter 11 - Due Diligence in Collecting Loans Chapter 12 - Claim Filing, Discharge, and Forgiveness Chapter 13 - Violations, Penalties, and Cures

- Information in chapters divided into smaller, single-topic segments
- Single-topic segments identified by specific subtitles/section numbers
- Subtitles reordered to more closely follow life of the loan format