

#	Subject	Summary of Change to <i>Common Manual</i>	Type of Update	Effective Date
1023 (originally distributed in Batch 149)  <b>Deferred for further development</b>	Documentation Required for Last Name Changes	<p><b>3.5.F</b>     <b><u>Reporting Social Security Number, Date of Birth, and First Name Changes or Corrections</u></b></p> <p><b>9.1</b>        <b><u>Reporting Social Security Number, Date of Birth, and First Name Changes or Corrections</u></b></p> <p>Establishes an industry standard that provides acceptable documentation for a change or correction to a borrower's last name.</p>	Guarantor	Last name change requests received by the school or lender on or after January 1, 2009, unless implemented earlier by the guarantor.
997 (originally distributed in Batches 146 and 149)	Servicing of a Consolidation Loan with Multiple Loan Records	<p><b>14.1.E</b>     <b><u>Violations and Cures Associated with Unsynchronized Servicing of a Consolidation Loan with Multiple Loan Records</u></b></p> <p>Clarifies that although the subsidized, unsubsidized, and HEAL portions of a single Consolidation loan may appear as separate loan records on the lender's system, the lender must ensure that the Consolidation loan is administered as a single Consolidation loan. If a lender fails to perform due diligence activities on a single payment due date and amount, the lender may incur due diligence violations and penalties sufficient to cause a loss of guarantee on the loan. Also clarifies what a lender may do to cure these violations.</p>	Guarantor	Claims filed by the lender on or after January 1, 2009, unless implemented earlier by the guarantor.
991 (originally distributed in Batches 146 and 149)	Servicing Parameters for a Consolidation Loan with Multiple Loan Records	<p><b>3.5.E</b>     <b><u>Reporting Loan Assignments, Sales, and Transfers</u></b></p> <p><b>11.1.A</b>    <b><u>General Deferment Eligibility Criteria</u></b></p> <p><b>11.19</b>    <b><u>Forbearance</u></b></p> <p><b>12.4</b>     <b><u>Due Diligence Requirements</u></b></p> <p><b>13.1.A</b>   <b><u>Claim Filing Requirements</u></b></p> <p><b>15.1.A</b>   <b><u>Agreement to Guarantee Federal Consolidation Loans</u></b></p>	Federal	Consolidation loan applications received by the lender on or after November 13, 1997.

		<p><b><u>15.2</u></b>      <b><u>Borrower Eligibility and Underlying Loan Holder Requirements</u></b></p> <p><b><u>15.4</u></b>      <b><u>Disbursement</u></b></p> <p><b><u>15.5.A</u></b>    <b><u>Establishing the First Payment Due Date</u></b></p> <p><b><u>15.5.B</u></b>    <b><u>Disclosing Repayment Terms</u></b></p> <p>Clarifies that although the subsidized, unsubsidized, and HEAL portions of a single Consolidation loan may appear as separate loan records on the lender's system, the lender must ensure that the Consolidation loan is administered as a single Consolidation loan. Due diligence must be performed at a loan level, and should the Consolidation loan default, all portions of the loan must default on the same date and be filed in the same claim or at least simultaneously with the guarantor.</p> <p>Clarifies that lenders and servicers are expected to maintain adequate internal controls and procedures to ensure that all portions of the single Consolidation loan remain synchronized throughout the life of the loan, and any re-synchronization occurs in a timely manner to ensure that the loan maintains a single due date and amount, and that the guarantor may examine the lender's controls, procedures, and servicing history during a program review.</p>		
1063	Alternatives to Recommended Lender Lists	<p><b><u>4.4.A</u></b>      <b><u>Recommended Lender Lists</u></b></p> <p>Aligns the Manual with Departmental guidance that provides additional clarifications regarding alternatives to a school's recommended lender list, and how a school may provide important lender information to their FFELP applicants.</p>	Federal	Information provided by schools regarding lenders participating with the school on or after May 9, 2008.
1055 (originally distributed in Batch 151)	NSLDS Enrollment Reporting	<p><b><u>9.2.A</u></b>      <b><u>National Student Loan Data System (NSLDS) Enrollment Reporting</u></b></p> <p>Updates information concerning a school that fails to provide updated enrollment data to the NSLDS in a timely manner. Adds technical information regarding the timing and format of the NSLDS Late</p>	Federal	Eligibility determinations made on or after July 1, 2007, unless implemented earlier by the school.

		Enrollment Reporting Notification. Defines the date that NSLDS "created" the school's Enrollment Reporting Roster File as the date and time stamp that the NSLDS enters into the Roster File's header record.		
1064	Regulatory and Statutory Waivers for Students, Borrowers, and Schools Affected by a Disaster	<b><u>H.4.C</u></b> <b><u>Higher Education Hurricane Relief Act Waivers</u></b>  Aligns the Manual with regulatory and statutory waivers that are still in effect for students, borrowers, schools, and lenders affected by a hurricane or other disaster per Departmental guidance.	Federal	For the 3-month administrative forbearance, August 5, 1999. For the Title IV grant overpayment waiver, November 9, 2005. For all other waivers, February 24, 2004.
1065	Teacher Loan Forgiveness	<b><u>13.9.B</u></b> <b><u>Teacher Loan Forgiveness Program</u></b>  Aligns the Manual with Departmental clarifying guidance that states in the case of a borrower who has taught more than 5 years, any consecutive 5-year period of qualifying service may be counted for teacher loan forgiveness purposes.	Correction	Teacher Loan Forgiveness discharge determinations made after October 8, 1998.
1066	Identity Theft	<b><u>13.8.E</u></b> <b><u>False Certification as a Result of the Crime of Identity Theft</u></b>  Relocates current Manual text regarding the loss of insurance as a result of the crime of identity theft and the refunding of interest benefits and special allowance to a more appropriate subsection of the Manual.	Organizational	False Certification as a result of identity theft loan discharge claims processed by the lender on or after September 8, 2006.