

ISSUE 3

Core Chapters Divided to Make Manual Easier to Use!

Common Manual core chapters underwent structural changes to allow users to access information more intuitively.

- Chapters 8 and ^{CCI}8 were merged.
- Core chapters were split into shorter, more focused chapters.
- Information within chapters was divided into more succinct sections.
- Sections were divided more extensively with subsections and subheadings.
- Information was reordered to more closely follow the life-of-the-loan format around which the manual was already organized.
- The following chart shows how the manual’s four core chapters were reorganized:

Previous Chapters	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
Chapter 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