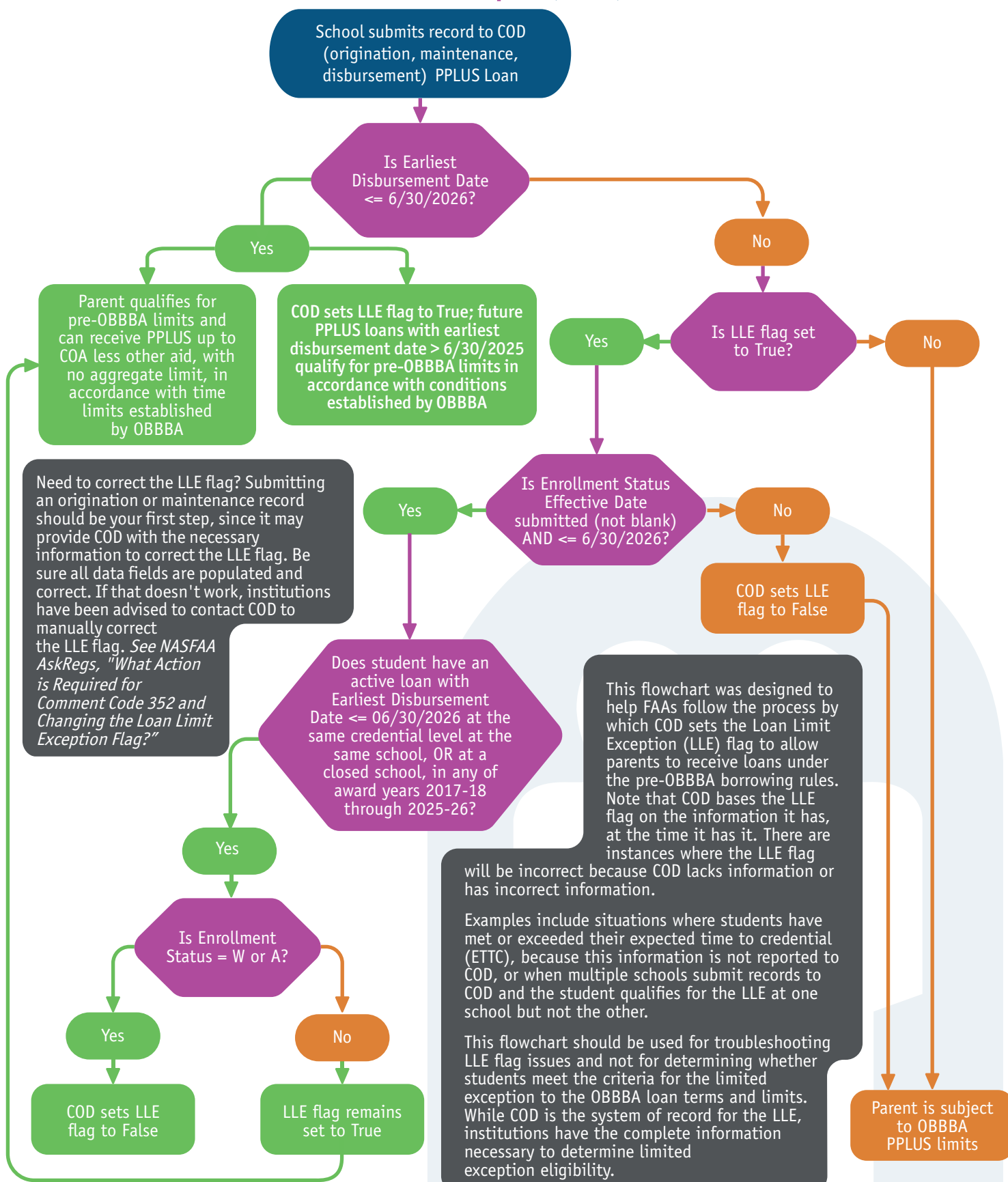


2026-27 & Beyond Parent PLUS Loan Limit Exception (LLE) Flag COD Process Flow



Need to correct the LLE flag? Submitting an origination or maintenance record should be your first step, since it may provide COD with the necessary information to correct the LLE flag. Be sure all data fields are populated and correct. If that doesn't work, institutions have been advised to contact COD to manually correct the LLE flag. See NASFAA AskRegs, "What Action is Required for Comment Code 352 and Changing the Loan Limit Exception Flag?"

This flowchart was designed to help FAAs follow the process by which COD sets the Loan Limit Exception (LLE) flag to allow parents to receive loans under the pre-OBBA borrowing rules. Note that COD bases the LLE flag on the information it has, at the time it has it. There are instances where the LLE flag will be incorrect because COD lacks information or has incorrect information.

Examples include situations where students have met or exceeded their expected time to credential (ETTC), because this information is not reported to COD, or when multiple schools submit records to COD and the student qualifies for the LLE at one school but not the other.

This flowchart should be used for troubleshooting LLE flag issues and not for determining whether students meet the criteria for the limited exception to the OBBA loan terms and limits. While COD is the system of record for the LLE, institutions have the complete information necessary to determine limited exception eligibility.