

***jack henry* Banking**[®]

A DIVISION OF JACK HENRY & ASSOCIATES INC[®]

SilverLake

Small Business Association (SBA)

Third Party Servicer: Colson Services



Presenter: Marilyn Bryan

SBA Reporting Agent

- Colson Services is the Fiscal Transfer Agent (FTA) for the US Small Business Administration (SBA) secondary marketing program
- SBA has designated Colson as the collection agent for guaranty balances and loan status information.
- All monies (monthly P&I and basis points) due SBA will be sent through Colson Services as agent for SBA

SBA 1502 FORM

- The 1502 is used for reporting all loans in your portfolio
- Monthly P&I pmts, guaranty balances, loan status info and basis points fees are all to be reported on the 1502 form
- Reporting starts 90 days from the approval date of the loan (signed loan authorization agreement) regardless if the loan is closed or disbursed
- An un-disbursed loan needs to be reported with a status “9” and the amount un-disbursed

SBA Reporting Procedures

- The reporting period is from the first through the last day of the month
- Colson reporting is due on the 3rd calendar day of the following month
- The basis points fee is due monthly if the borrower made an interest payment in the reporting period
- The basis fees and P&I funds are due to Colson on the 3rd calendar day of the following month
- P & I Funds remitted to Colson are on an actual/actual basis

SBA Reporting Procedures

- The split payment as billed field must be set to “N” because Colson requires interest to the paid date unless interest only
- Guaranty balances and loan status information has to be reported to Colson monthly regardless of payment activity
- Guaranty Fee calculation for term loan: guaranteed portion balance X basis points/interest base X number of days in period
- Ex: 750,000. X .005/360 x 30 = \$312.50
- Guaranty Fee calculation for credit lines: guaranteed portion interest received X basis points/interest rate %
- Ex: \$5,937.50 X .005 / .095 = \$312.50

SBA Reporting Procedures

- The bank has been paying basis points on a SBA guaranteed loan that has now been sold to Colson. The following rules will apply:
 - The month that the loan is sold, the bank will pay basis points plus P&I funds if the loan is sold effective any day of the month except the due date. The following month the bank will no longer pay the basis points
 - If the loan is sold effective on the due date of the month, then the bank will only pay P&I funds for the month and not basis points
 - The first payment on the sold loan must be equal to the next due date of the gross loan

SBA Reporting Procedures

- When a loan is guaranteed by SBA, the GP #, basis points and guaranteed percent has to be completed on the master loan
- If the guaranteed loan is then partially sold to SBA, you have to complete the fields on the sold loan also
- The system will report them both the first month, then the next month and forward, the system will not pull in the main loan for reporting, just the sold loan

Payment/Information to SBA

- A check and the 1502 report can be mailed to Colson
- The 1502 report can be faxed and the funds wired to Colson
- The 1502 report can be sent via electronic e-mail using Client Access or JHMENU EXPRESS

General Loan Parameters for SBA

PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE

General Loan Parameter Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

Include frozen/unfunded money on Liability Report Yes No

Include earnings on rebates in account history Yes No

SLTV Aggregates for lines of credit Committed Balance

SBA basis points (5.3)

SBA contact person

SBA contact fax number

Accumulate 100% participated loans in report counts

Include in Gross and Sold loan counts Exclude from all loan counts

Accumulate Sold participated loans in report counts

Include in Gross and Sold loan counts Include in Sold loan counts only

Update maturity date on Unit Priced Master Record

Earliest Maturing Unit Latest Maturing Unit No Update

Net sold credit lines in bank totals on Credit Line Inquiry

Payment Reversal Refund Check Debit Account/Type

Payment Reversal Refund Deposit Credit Tran code

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS
> MAINTENANCE

SILVERLAKT

This option is used to define those parameters that apply to all loan types in the same way.

The parameters to be defined are:

- Amount required to appear on the Total Liability Report - Key the total amount of liability a customer should have in order to be included on the total liability report. If no entry is made, that report will list all customers and their total liability.

[Learn more >](#)

Loan Type Parameter

The screenshot shows a web application interface for "Loan Type Parameter Maintenance". At the top, there are navigation links: "PRINT FORM", "PRINT iSERIES FORM", and "RETRIEVE MESSAGE". The main title "Loan Type Parameter Maintenance" is displayed in a large blue font. Below the title, there are navigation buttons: "PREVIOUS <", "SUBMIT >", and "EXIT X".

On the left side, there is a sidebar with a "PAGE FUNCTIONS" section containing a "> ADD" button. The main content area features a "POSITION" field with a dropdown arrow and a text input box. Below this, there are action buttons: "DISPLAY

The central part of the interface is a table with two columns: "Type" and "Description". The table contains the following entries:

Type	Description
I2	Int 1st w/pre-notice
LC	Letter of Credit
MP	Master Plan LOC
OD	Overdraft Protection
RR	Real Estate
R1	Real Estate Mtg 360
R2	Real Estate Coml 365
R3	Real Estate Res 365
R4	Real Estate ARM
R5	Real Estate Res 365
SL	Specialty Lending LOC
S1	SBA Loan 360
S2	SBA Loan 365
T1	HELOC Convertible
T5	RE Amortized TX HE

Below the table, there are "Previous" and "More" buttons with up and down arrows. At the bottom of the interface, there are navigation buttons: "PREVIOUS <", "SUBMIT >", and "EXIT X".

On the right side, there is a help box with a photo of three men in suits. The text in the help box reads: "All type codes currently in the system will be displayed. A POSITION TO field is provided to allow a search for a specific type code. If a type code is entered in the field and SUBMIT is selected, the user will be taken directly to the requested type code entry." Below the text is a link: "[Learn more. >](\"#\")".

The bottom right corner of the interface features the "SILVERLAKT" logo.

Loan Type Parameter Maintenance



PREVIOUS < | SUBMIT > | EXIT X

CHANGE

Loan Type S1

GENERAL PARAMETERS

Loan type description	<input type="text" value="SBA Loan 360"/>
Enhanced stmt description	<input type="text" value="SBA Loan 360"/>
Inquiry type	<input type="text" value="SBA 360"/>
GL group code	<input type="text" value="180"/>
GL group description	<input type="text" value="SBA Loans"/>
Interest base	<input type="text" value="2"/>
Accrue Odd Days 365 lbase	<input type="text" value="N"/>
Credit Bureau reporting	<input type="text" value="N"/>
Credit Bureau type code	<input type="text" value="0"/>
GAP type code	<input type="text" value="1"/>
Master Plan LOC	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Specialty
Tiered Rate Loan	<input type="radio"/> Yes <input checked="" type="radio"/> No

NEW LOAN INPUT TOLERANCES

Maximum number of days to backdate	<input type="text" value="060"/>
Allow override on backdating	<input checked="" type="radio"/> Yes <input type="radio"/> No

PREVIOUS < | SUBMIT > | EXIT X



The fields to be completed on this screen include:

Loan type description - Key a description of this loan type. The description should be unique for each loan type. Since this description will be shown on loan inquiry, it should be as complete as possible in describing the loan type. You must make an entry in this field.

Enhanced stmt description - Key a description that you want to be used on the enhanced deposit statement or the parameter defined loan statement.

[Learn more. >](#)

PAGE FUNCTIONS

> MAINTENANCE

Loan Type Parameter Choices:

- System will input closed status code for SBA credit lines when straight line is fully funded
- Display prepayment penalty in message line
- Post prepayment as a curtailment
 - If set to Yes and no outstanding bill and the next payment due date is $>$ the scheduled due date, the system will change the affects from C to Q to the affects of C to P for the payment
 - If set to Yes and no outstanding bill and the next payment due date is equal to the scheduled due date, the system will change the affects from C to Q to the affects of C to P for the payment
 - If set to No, the system will post the payment with a C to Q affects transaction



Loan Type Parameter Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE

Print final maturity billing notice	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Number of Days Before Maturity to Print Maturity Notice	<input type="text" value="30"/>	
Automatically change past due loans to non-accrual	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Number of days past due to change to non-accrual	<input type="text"/>	
Move accrued interest to/from secondary accrual	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Include secondary accrual in payoff	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Net partial/suspense for late charge calculation	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Forecast interest on AFTs pulled before non-proc	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Print notice/stmt if bill amt less than min due	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Post stop suspects	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Contract Collections	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Should ARMs unpost prepayments past next rate change	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Should FASB branch and group follow the loan	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Close SBA credit line when totally funded	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Post prepayment to SBA loan as a curtailment	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Display prepayment penalty message in inquiry	<input checked="" type="radio"/> Yes	<input type="radio"/> No



Entries on this screen include:

- Automatically change past due loans to non-accrual.
- Number of days past due to change to non-accrual.
- Move accrued interest to/from secondary accrual.

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT ✕



Loan Type Parameter Maintenance



PAGE FUNCTIONS

> MAINTENANCE

PREVIOUS < | SUBMIT > | EXIT X

CHANGE

Percent of payment considered full payment

Payoff loan if transaction amount is within (.2)

Add curtailments back for amortized interest split Yes No Unspecified

Take accrued interest to date on interest only SBA loans Yes No

Take full months interest on amortized payoffs Yes No

Calculate interest using IBASE 3 method Yes No

Allow negative amortization on amortized loans Yes No

Add amount of negative amortization to int PD YTD Yes No

Track Supervisory LTV Limits Yes No

ATM Card access for Equity Lines of credit Yes No

Maximum late charge for life of loan

Apply amount in excess of bills on cycled or interest only (P, A, I)

Apply amount in excess & No bills on cycled/interest only (A, I)

Apply payment to most current payment due (for late charge)

Minimum dollar amount for New Loans report

Print on Low Balance Report if below

Minimum number of days past due for past due report



If you are updating parameters for an existing loan type and have changed the information you intended to change, click Previous to return to the loan type selection screen. Changes from the previous screen have been recorded. Once there, click Exit to terminate loan type parameter entry.

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT X

Loan Type Parameter Maintenance



PREVIOUS < | SUBMIT > | EXIT X

CHANGE

Cost Center	<input type="text"/>
Product Code	<input type="text"/>
Call report code	<input type="text" value="4A"/>
Mailing Instructions	<input type="text"/>
Semi-monthly days of the month	<input type="text" value="00"/> <input type="text" value="00"/>
Payment code	0 - Pmt includes Princ, Int, Etc. ▾
Payment code 6 method	0 - N/A ▾
Late charge code	<input type="text" value="002"/>
Minimum interest charge	<input type="text"/> (.2)
Reamortize payment amount	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Demand <input type="radio"/> Informational
Class code	<input type="text" value="C"/> (A-Z)
Status	4 - New loan today, transactions accepted ▾
Participation code	<input type="radio"/> Bought <input type="radio"/> Partial <input type="radio"/> Full <input type="radio"/> Sold <input checked="" type="radio"/> Blank
Regulatory risk weight	<input type="text" value="000"/>
Prepare IRS form 1098	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> 1098-E
Prepayment Penalty code	<input type="text" value="3"/>
Curt./Recoup Penalty Code	<input type="text" value="1"/>
Department Code	C - Commercial Loan Department ▾



If you are updating parameters for an existing loan type and have changed the information you intended to change, click Previous to return to the loan type selection screen. Changes from the previous screen have been recorded. Once you have returned to the loan type selection screen you can use Exit to terminate the loan type parameter entry.

Selecting MAINTENANCE from the Functions menu will display any maintenance performed on this type.

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT X

PAGE FUNCTIONS
> MAINTENANCE

Loan Prepayment Penalty Maintenance



PREVIOUS < | SUBMIT > | EXIT X

CHANGE

Penalty type 4

Description SBA Pre-Payment Early Payoff

Penalty Calculation Based On

Exp. Term 1 M to 360 M

Balance type C = Current Balance

000 000000 % of Selected Balance, or

21 D Interest on Selected Balance, or

interest on amount that exceeds 000 000000 %
per annum of Selected Balance

Minimum Penalty Amount (11.2)

Maximum Penalty Amount (11.2)

Minimum Finance Charge to Waive Penalty (11.2)

000 000000 % Maximum Note Rate Eligible to Assess Penalty

Report as YTD Interest Yes No

Automatically Calculate Penalty Yes No

PREVIOUS < | SUBMIT > | EXIT X



The prepayment penalty code 'A' displayed on this screen is set up to charge a flat \$100 prepayment penalty fee to all loans for which the code is attached. The parameters to the left offer numerous options for establishing prepayment penalty calculations.

[Learn more. >](#)



Curtailment/Recoupment Penalty Code Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

DISPLAY | CHANGE | COPY | DELETE

POSITION



PAGE FUNCTIONS

- > ADD
- > TOP
- > BOTTOM

Penalty	Description
1	SBA Penalty type
2	pen #2
3	pen # 3
4	penalty #4
5	new penalty type
6	new penalty type 6
7	new penalty type 7
100	new penalty type 100
101	SBA penalty
200	new penalty type 200
300	new penalty type 300
400	new penalty type 400
500	new penalty type 500
600	new penalty type 600

[Learn more. >](#)

Previous ▲ | More ▼

PREVIOUS < | SUBMIT > | EXIT ✕

Curtailment/Recoupment Penalty Code Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

Change



PENALTY INFORMATION

Penalty Code 1

Penalty Description SBA Penalty type

INSUFFICIENT CURTAILMENT NOTICE PENALTY

Notice Days 21

Notice Expiration Days 30

Curtailment Percentage 20

Curtailment Dollar(s) (.2)

Penalty calculated on C = Current Loan Balance

Pass to sold Day(s) 10

Report Insufficient Notice Fees on 1098 Yes No Blank

[Learn more. >](#)

RECOUPMENT PENALTY

Cumulative Transaction Blank

Pass to Sold Loan D = Designated

Charge if total curtailment(s) are at or above

25 % of C = Current Balance

For start date on new loans use Initial Loan Disbursement

Curtailment/Recoupment Penalty Code Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

Change



PENALTY INFORMATION

Penalty Code 1

Penalty Description SBA Penalty type

For start date on new loans use Initial Loan Disbursement

Net above percentage from total curtailment(s) for charge N

Assess Recoupment fees on early payoff Yes No Blank

PERCENTAGE/FREQUENCY OF CHARGES

Charge 1st	12	M	5		%
2nd	12	M	3		%
3rd	12	M	1		%
4th					%
5th					%
Final					%

every after final frequency

Per charge minimum (.2)

Per charge maximum (.2)

Report Recoupment Fees on 1098 Yes No Blank

PREVIOUS < | SUBMIT > | EXIT ✕

[Learn more >](#)

Loan Fee Processing Parameter Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

ADD



Fee Number 817

Loan Type 08 COLSON SOLD

Accrual Type F - Fee

Statement Description Insufficient Notice Penalty

Include Fee in APR Calculation Yes No

Include Fee in Finance Charge Total Yes No

Capitalize Yes No

Capitalize when billed Yes No

Accrue on Capitalized Yes No

Collect fee at payoff Yes No

T/C for capitalizing

T/C for splitting payments 531

T/C for reversing capitalized

T/C for reversing split payments 532

T/C for waiving assessed fees 533

PREVIOUS < | SUBMIT > | EXIT ✕

The fee processing parameter maintenance has been enhanced to accommodate automatic reassessment of fees. The re-occurring fees will be supported by the addition of the following fields to the Fee Parameter file.

- Re-occurring Fee
- Re-occurrence Frequency Code
- Semi-Monthly 1st Day & 2nd Day
- Re-occurrence Frequency Assessing Transaction

[Learn more . >](#)

PAGE FUNCTIONS
> MAINTENANCE



Loan Fee Processing Parameter Maintenance



PREVIOUS < | SUBMIT > | EXIT X

CHANGE

Loan Type S1 SBA Loan 360

Accrual Type F - Fee

Statement Description Recoupment Fee

Include Fee in APR Calculation Yes No

Include Fee in Finance Charge Total Yes No

Capitalize Yes No

Capitalize when billed Yes No

Accrue on Capitalized Yes No

Collect fee at payoff Yes No

T/C for capitalizing

T/C for splitting payments 536

T/C for reversing capitalized

T/C for reversing split payments 537

T/C for waiving assessed fees 538

PREVIOUS < | SUBMIT > | EXIT X



The fee processing parameter maintenance has been enhanced to accommodate automatic reassessment of fees. The re-occurring fees will be supported by the addition of the following fields to the Fee Parameter file.

Re-occurring Fee
 Re-occurrence Frequency Code
 Semi-Monthly 1st Day & 2nd Day
 Re-occurrence Frequency Assessing Transaction Code

[Learn more. >](#)

PAGE FUNCTIONS
 > MAINTENANCE
 > TRAN CODES

Loan Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CUSTOMER INFORMATION

Jimmy K Banker

101 Front Street
Oceanside CA 01857

Type SBA Loan 360
Base 2

Master Loan



[Learn more. >](#)

RECOUPMENT INFORMATION

Curtailment Penalty pass to this Loan Yes No Blank

Recoupment Penalty pass to this Loan Yes No Blank

Recoupment Percentage to Pass to Loan (6.5)

CURTAILMENT INFORMATION

Notice of curtailment date

Curtailment notice expire date

Curtailment allowable date

Investor allowable date

PENALTY STATUS INFORMATION

Curtailment/Recoupment penalty code 1

Penalty expiration date Friday, January 26 2018

Penalty start date Monday, January 26 2015

Penalty renew date

Penalty renew frequency/code

Recoupment curtailments to date

PREVIOUS < | SUBMIT > | EXIT ✕

Loan Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CUSTOMER INFORMATION

Jimmy K Banker

101 Front Street
Oceanside CA 01857

Type SBA Loan 360
Base 2

Sold Loan

[Learn more. >](#)

RECOUPMENT INFORMATION

Curtailment Penalty pass to this Loan Yes No Blank
 Recoupment Penalty pass to this Loan Yes No Blank
 Recoupment Percentage to Pass to Loan

CURTAILMENT INFORMATION

Notice of curtailment date

Curtailment notice expire date

Curtailment allowable date

Investor allowable date

PENALTY STATUS INFORMATION

Curtailment/Recoupment penalty code

Penalty expiration date

Penalty start date

Penalty renew date

Penalty renew frequency/code

Recoupment curtailments to date

PREVIOUS < | SUBMIT > | EXIT ✕

Loan Payoff Inquiry -



PREVIOUS < | SUBMIT > | EXIT X

CUSTOMER INFORMATION

Jimmy K Banker

101 Front Street
Oceanside CA 01857

Loan number 61709 L
 SEA Type SBA Loan 360
 PerDiem 25.00000
 Ins PerDiem
 Eff date Monday, February 2 2015

Messages Active

SPECIAL MESSAGES. >



The P/O Pending message appears at the top of the screen. To remove the payoff pending indicator, click the SET P/O PENDING function and the payoff pending status will be removed.

[Learn more. >](#)

PAGE FUNCTIONS

- > MESSAGES
- > ESCROW/INSURANCE
- > SET P/O PENDING
- > FEE INQUIRY
- > CALCULATE DP
- > CALC PENALTY
- > GEN. P/O LETTER

Description	Amounts	Rebates	Payoffs
Current Balance	150,000.00		150,000.00
Accrued Interest	175.00		150,175.00
Curtailment Penalty Fe	525.00		150,700.00
Recoupment Penalty Fee	7,500.00		158,200.00
Total Payoff			158,200.00

PREVIOUS < | SUBMIT > | EXIT X

Investor Servicing Parameters

- If the bank is selling loans to SBA, then you will need to use the Investor Servicing module for reporting purposes to Colson Services
- If the bank is not selling loans to SBA and just need to be able to report the activity and calculate the basis points on a 1502, then you just need to set up a Processing Type in Loan Servicing Parameters

Set up SBA or Colson Services as Investor

The screenshot shows a web application interface for "Investor Maintenance". At the top, there are navigation links: "PRINT FORM", "PRINT iSERIES FORM", and "RETRIEVE MESSAGE". The main title "Investor Maintenance" is displayed in a green header bar. Below the title, there are navigation buttons: "PREVIOUS <", "SUBMIT >", and "EXIT X". A "POSITION" field with a dropdown arrow is present. Below that, there are action buttons: "DISPLAY ", "CHANGE ", and "DELETE ".

Investor Number	Name
1000	Federal National Mortgage Assoc - FNMA
2000	Federal Home Loan Mortgage Corp. - FHLMC
3000	Small Business Association (SBA)
4000	Larry Loaner
5000	Federal Home Loan Bank

At the bottom of the table area, there is a "Previous" button with an upward arrow. The interface also includes a sidebar on the left with "PAGE FUNCTIONS" and an "ADD" button, and a right-hand panel with a photo of a man and descriptive text about the menu option.

Investor Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE

CUSTOMER INFORMATION

Small Business Association (SBA)

1234 Lending Avenue
Anywhere VA 43939

CIF number SAA0001
Short name SMALL BUSINESS ASSOC
Investor Number 3000



Investor name and address - The investor name and address information will be displayed in this field.

CIF number - The CIF number of the investor will be output in this field.

Short name - The short name of the investor will be output in this field.

[Learn more. >](#)

Mailing Instructions

Y

Seller/Service Number

Previous Remittance Reconciliation Amount Due

Current Remittance Reconciliation Amount Due

REMITTANCE P&I INFORMATION

Contract Remittance Disposition

Contract Remit Acct#

Contract Remittance Acct Type

Contract Remittance Br#

Contract Remittance Cst Ctr

Contract Remittance Prd.Code

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS

> CONTACTS

> MAINTENANCE

Investor Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE | DELETE

Name	Title
John Helper	Representative
Telephone number:	

Previous

PREVIOUS < | SUBMIT > | EXIT ✕



Name - This field will display the name of the contact.

Title - This field will contain the title and telephone number of the contact person.

[Learn more. >](#)

PAGE FUNCTIONS

> ADD

Remittance Schedule Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

Schedule 200 Colson Services

CHANGE DATE | DELETE DATE

Remittance date	Payment Type
Schedule is daily. >	

Previous ⬆

PREVIOUS < | SUBMIT > | EXIT ✕



Remittance date - The date, in MM/DD/YY format, and the day of the week for the remittance will be displayed in these fields.

Payment type - This field will display a description of the payment type.

[Learn more. >](#)

PAGE FUNCTIONS

> ADD DATE

Add Processing Type for SBA

- The cutoff date in the processing type will tell the system what month's activity to generate to the 1502 report
- If you only have loans guaranteed by SBA, you don't have to purchase the Investor Servicing Module
 - However, you do have to manually update the “next cutoff date” each month in the Processing Type

Processing Type Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

DISPLAY | CHANGE | COPY | DELETE

Type	Description
CC	Contract Collections A/A
SB	SBA - 1502 Reporting
1	FNMA Actual/Actual
10	FNMA S/S
2	FHLMC S/A - Regular
20	FHLMC S/AARC
5	FHLB A/A
50	FHLB S/S

Previous

PREVIOUS < | SUBMIT > | EXIT ✕



Processing types are used to establish the parameters in which the various remittances will be handled. This two-character code indicates to whom funds are to be remitted, the basis for the remittance (i.e., Scheduled/Scheduled, Scheduled/Actual, etc.), provides the capability of defining an interface for each processing type, and define various default codes as well as common codes.

[Learn more. >](#)

PAGE FUNCTIONS

> ADD

Processing Type Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕ | CHANGE

Processing type: SB

Description:

General ledger group code:

REMITTANCE, PAYOFF INFORMATION

Remittance interest base:

Interest remittance method: Actual Scheduled

Principal remittance method: Actual Scheduled

Remittance schedule number:

Payoff method:

Payoff interest base: 365 360

Action code group:

Default payoff action code:

Default pymt reversal action code:

Call in dollar limit: (.0)

Next sched call in date/day of mth: (0,29,30,31)

Call in report freq / freq code:

Next cutoff date / cutoff day of month: Saturday, February 28 2015 31 (0,29,30,31)

Cutoff frequency/frequency code:

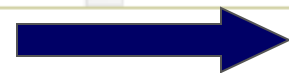
PREVIOUS < | SUBMIT > | EXIT ✕



Description - This field will contain a description of the processing type. This description should include the agency for whom remittance is being made as well as the method of remittance. For example, the description might read "FNMA Actual/Actual", "Freddie Mac Scheduled/Actual", etc.

General ledger group code - Key the general ledger group code to which loans in this type belong. This group code will be unique for each type. It is used to segregate each processing types transactions and totals.

[Learn more. >](#)



- PAGE FUNCTIONS
- > INTERFACE
 - > MAINTENANCE
 - > CUTOFF REPORTS

Processing Type Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE

GENERAL PROCESSING INFORMATION

Processing type SB

Payment reversals from custodial account Debit Hold

Funds held for the investor are located in escrow balance

#1 N #2 N #3 N #4 N #5 N #6 N #7 N #8 N #9 N #10 N

Advance bank funds for distributions that overdraw escrow Yes No

Net escrow balances for funds advanced

Balance bucket to use 00

MISCELLANEOUS PROCESSING INFORMATION

Report format

- FNMA Yes No
- FHLMC Yes No
- GNMA 1 2 No
- Colson Yes No
- OTHER Yes No

Exclude processing type OTHER from variable rate service fee calcs Yes No

After days since last payment Hold Recover delinquent interest

Number of days to appear on payoff reminder report

Number of days to allow backdated payoffs to affect cutoff

Seller / Servicer number

Calculate guaranty fees on current or previous security bal

Interest calculated at cutoff is for Previous Next Period

Number of days past due to send reminder notice

Use Original — OR — Remaining bill amounts on past due reports

Default for account history to pass at sale All Parameters

PREVIOUS < | SUBMIT > | EXIT ✕



As mentioned in the conceptual operation section of this documentation, the loan servicing module has its own fully integrated General Ledger capability. This allows the automation of the transaction processing function in loan servicing, as well as the booking of servicing fees to income as the payments are posted to the affected loans.

[Learn more. >](#)

are posted to the affected loans.

[Learn more. >](#)



Processing Type Transaction Interface



PREVIOUS < | SUBMIT > | EXIT ✕

Processing type SB SBR - 1502 Reporting

DISPLAY | CHANGE

POSITION

Description	IFC	Type
Escrow 3 reversals	00015	Credit
Escrow 3 reversals	00015	Debit
Escrow 3 disbursements	00016	Credit
Escrow 3 disbursements	00016	Debit
Payment suspense entered	00017	Credit
Payment suspense entered	00017	Debit
Payment suspense used	00018	Credit
Payment suspense used	00018	Debit
Service fee collected	00019	Credit
Service fee collected	00019	Debit
Service fee reversed	00020	Credit
Service fee reversed	00020	Debit
Guaranty fee collected	00021	Credit
Guaranty fee collected	00021	Debit

Previous ▲ | More ▼

PREVIOUS < | SUBMIT > | EXIT ✕



[Learn more. >](#)

PAGE FUNCTIONS



PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Processing Type Transaction Interface

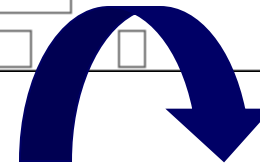
PREVIOUS < | SUBMIT > | EXIT ✕

Processing type SB SBA - 1502 Reporting
Transaction Credit Service fee collected

Application	Account Number	Branch	Cost Center	Product Code	Transaction Code	Total Net
GL	4465	1			20	
Description Service Fee Collected						

Application codes are:
CS=Custodial Reconciliation
DD=Inhouse DDA
GL=Inhouse General Ledger
SV=Inhouse Savings
IN=Investor

[Learn more. >](#)



PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Processing Type Transaction Interface

PREVIOUS < | SUBMIT > | EXIT ✕

Processing type SB SBA - 1502 Reporting
Transaction Debit Service fee collected

Application	Account Number	Branch	Cost Center	Product Code	Transaction Code	Total Net
GL	2494	1			90	
Description Service Fee Collected						

Application codes are:
CS=Custodial Reconciliation
DD=Inhouse DDA
GL=Inhouse General Ledger
SV=Inhouse Savings
IN=Investor

[Learn more. >](#)

G/L Interface Group Definition - Master Interface Set

PREVIOUS < | SUBMIT > | EXIT ✕

MASTER INTERFACE SET

Application LN
 Group 180
 Branch 000 Education Bank 1
 Group Description CL-Commercial Loans

POSITION → 00000

4185 0000 000 00171 Cr N - None

Description Net interest paid by investor income cr
 LN Interest Income
 See LNS165P. This should be the # reflected on the LNS165P as 'Int. pd by investor'.

2430 0000 000 00171 Dr N - None

Description Net interest paid by investor payable dr
 LN Servicing Sales/Repurchase Clearing
 See LNS165P. This should be the # reflected on the LNS165P as 'Int. pd by investor'.

4465 0000 000 00173 Cr N - None

Description Premium on loan sale income credit
 LN Premium Sale Income
 Moves premium from clearing to income when the bank sells a loan thru the DELIVERY menu.

The field "FrBr" is used for forcing all entries into a particular branch and account number. If you want a line item to go to only the Branch 001, normally Main Office, enter 001 in this field. For example, Settlement accounts usually reside in branch 001 only, therefore all entries going to Settlement account should have an 001 in this field, otherwise the branch number will be used for posting. The "FrBr" field is only shown when entering branch 000 for master set of interface.

[Learn more. >](#)

[Learn more. >](#)

PAGE FUNCTIONS
 > MAINTENANCE

G/L Interface Group Definition - Master Interface Set



PREVIOUS < | SUBMIT > | EXIT ✕

LN & LP Types

MASTER INTERFACE SET

Application LN
 Group 180
 Branch 000 Education Bank 1
 Group Description CL-Commercial Loans

POSITION → 00000

FrBr	Account	C/C	P/C	IFC	Type	Charge Off
<input type="checkbox"/>	<input type="text" value="2950460"/>	<input type="text" value="0000"/>	<input type="text" value="000"/>	<input type="text" value="00607"/>	Dr	N - None

Description Escrow 1 sent to custodian on sale
 LN Escrow Payable
 When selling a loan thru the DELIVERY menu.
 Then will use LS interface line 55.

<input type="checkbox"/>	<input type="text" value="2494"/>	<input type="text" value="0000"/>	<input type="text" value="000"/>	<input type="text" value="00608"/>	Cr	N - None
--------------------------	-----------------------------------	-----------------------------------	----------------------------------	------------------------------------	----	----------

Description Pos Escrow 1 repurchased/foreclosed cr
 LN Servicing Sales/Repurchase Clearing
 Repurchase will use LP & LS interface unless
 doing a complete investor payoff.

<input type="checkbox"/>	<input type="text" value="2950460"/>	<input type="text" value="0000"/>	<input type="text" value="000"/>	<input type="text" value="00608"/>	Dr	N - None
--------------------------	--------------------------------------	-----------------------------------	----------------------------------	------------------------------------	----	----------

PREVIOUS < | SUBMIT > | EXIT ✕

Previous ▲ | More ▼

The field "FrBr" is used for forcing all entries into a particular branch and account number. If you want a line item to go to only the Branch 001, normally Main Office, enter 001 in this field. For example, Settlement accounts usually reside in branch 001 only, therefore all entries going to Settlement account should have an 001 in this field, otherwise the branch number will be used for posting. The "FrBr" field is only shown when entering branch 000 for master set of interface.

[Learn more. >](#)

PAGE FUNCTIONS
 > MAINTENANCE

G/L Interface Group Definition - Master Interface Set

PREVIOUS < | SUBMIT > | EXIT ✕

MASTER INTERFACE SET

Application	LP
Group	180
Branch	000 Education Bank 1
Group Description	CL-Commerical Loans

POSITION

Fee 808. T/C 805. Only fill out if lines 24 and 58 are filled out. Reversal of assessment

Cr

Description
LN Principal / Asset

Dr

Description
LN Part Payable or Servicing Clearing
LN interface goes to income but in LP this should go to service clearing and LS will offset.

Cr

Description
LN Part Payable or Servicing Clearing
Field LN201 in lnpost file.

Dr

Description
LN Part Payable or Servicing Clearing
Field LN204 in lnpost file.

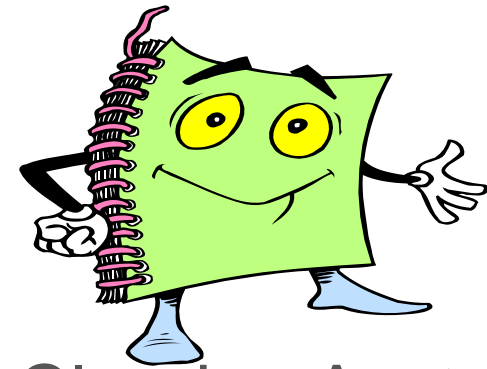
The field "FrBr" is used for forcing all entries into a particular branch and account number. If you want a line item to go to only the Branch 001, normally Main Office, enter 001 in this field. For example, Settlement accounts usually reside in branch 001 only, therefore all entries going to Settlement account should have an 001 in this field, otherwise the branch number will be used for posting. The "FrBr" field is only shown when entering branch 000 for master set of interface.

[Learn more. >](#)

all entries going to Settlement account should have an 001 in this field, otherwise the branch number will be used for posting. The "FrBr" field is only shown when entering branch 000 for master set

PAGE FUNCTIONS
> MAINTENANCE

General Ledger Accounts



- Gain/Loss on sale of loan accounts
- Interest Income Acct for SBA loans
- Service Fee Acct
- SBA/Colson Clearing Acct
- Bank Shortage Acct for Escrow

LNIN Menu, Loan Maintenance Additional Mortgage Information

- Define the SBA basis points
- Complete the Guaranteed Percentage
- Enter SBA assigned GP number

Loan Maintenance



[PREVIOUS <](#) |
 [SUBMIT >](#) |
 [EXIT !\[\]\(99f58673407353e96a019fbca558fd72_img.jpg\)](#)

CUSTOMER INFORMATION

Jimmy K Banker

101 Front Street
 Oceanside CA 01857

Type SBA Loan 360
 Base 2
 Group 180
 Loan number 61709

SBA INFORMATION

SBA guaranteed pct
 SBA GP number
 SBA Basis Points (5.3)

IDENTIFICATION INFORMATION

Appraiser's state license number
 Supervisory appraiser's license number
 Appraisal document file Id
 Loan origination company Id
 Loan Originator Id

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 [EXIT !\[\]\(9c2e8d1b5bd77cb5c9f83b7a9cff79fd_img.jpg\)](#)

Monthly housing expense -
 Enter the monthly housing
 expense of the borrower in
 this field.

Monthly debt expense -
 Enter the monthly debt
 expense of the borrower in
 addition to housing
 expense as defined by the
 previous field.

Eligible rents - Units
 1,2,3,4 - If the loan is for
 multi-family dwelling(s),
 enter the number of rentals
 available in each unit.

[Learn more. >](#)

Interest Only End Date

- The basis points fee is due to SBA on all loans approved AFTER 10-12-1995
- The basis points fee is not paid on any loans approved PRIOR to 10-12-1995
- Complete the “Interest Only End Date” field with the actual SBA approval date on all loans approved before 10-12-1995
 - This will keep the basis points from calculating on the 1502 report

Loan Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CUSTOMER INFORMATION

Jimmy K Banker

101 Front Street
Oceanside CA 01857

Type SBA Loan 360
Base 2
Group 180
Loan number 61709



Interest only end date - If this mortgage loan has been initially established as an interest only type loan, enter the date upon which the loan will become a regular pay note.

Feature code (1a) - Enter the feature code applicable to this loan. Valid codes are:

- "B" (Buydown)
- "C" (CHAP loan)
- "F" (FHA loan)
- "K" (Capitalized loan)
- "M" (Mtg credit certif.)
- "S" (Shared equity)
- "V" (VA loan)
- "X" (Shared equity/buydown).

[Learn more. >](#)

ADDITIONAL MORTGAGE SERVICING INFORMATION

HMDA Reporting Required Yes No

Rate spread (4.2)

HOEPA status

Interest only end date

Feature code

Reduced documentation

Graduated payment option

Condo/PUD name

Yearly paymnt increase %

Convertible ARM

PREVIOUS < | SUBMIT > | EXIT ✕

SELECT SUBMIT FOR NEXT PAGE



Selling Loans to Colson

- If the loan has been sold to Colson, then the loan has to be sold on the system in the Delivery Menu through an Offering
 - Make sure the Saleable Code is set to Yes

Create New Offering

- This option is used to define the criteria to be used in selecting loans to be included in an offering to SBA

Selection Criteria



PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE

Note Date	<input type="text"/>	<input type="text"/>
Term	<input type="text"/>	<input type="text"/>
Rate	<input type="text"/>	<input type="text"/>
Index	<input type="text"/>	<input type="text"/>
Margin	<input type="text"/>	<input type="text"/>
Period Cap Up	<input type="text"/>	<input type="text"/>
Period Cap Down	<input type="text"/>	<input type="text"/>
Period Cap Term	<input type="text"/>	<input type="text"/>
Ceiling	<input type="text"/>	<input type="text"/>
Floor	<input type="text"/>	<input type="text"/>
LTV Ratio	<input type="text"/>	<input type="text"/>
Current balance	<input type="text"/>	<input type="text"/>
% of Loans to Sell	85 <input type="text"/>	<input type="text"/> Days past due
Purpose Type	<input type="text"/>	
Property Type	<input type="text"/>	
Balance limit table	<input type="text"/>	
Loan types	S1 <input type="text"/>	<input type="text"/>
Description	SBA LN# 61709	
Pledge Flag	<input type="text"/>	



Note date (MMDDYY) - Enter the range of note dates required by the investor for this offering. Enter the earliest acceptable date for this offering in the "greater than or equal to" field. Enter the latest acceptable date for this offering in the "less than or equal to" field.

Term - Enter the range of terms required by the investor for this offering. Enter the smallest term in the "greater than or equal to" column and the largest term in the "less than or equal to" column.

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT ✕

- PAGE FUNCTIONS
- > PRPSE/PROP TYPES
 - > LIMIT TABLES



Offering Inquiry/Update



PREVIOUS < | SUBMIT > | EXIT ✕

POSITION

DISPLAY | UPDATE | DELETE

Account Number	Name	Balance	Due Date
61709 L	BANKER JIMMY K	127,500.00	7/18/09

Previous ▲

PREVIOUS < | SUBMIT > | EXIT ✕



Update - This option will allow you to select an offering for update or change.

[Learn more. >](#)

PAGE FUNCTIONS
> ADD

Offering Inquiry/Update



PREVIOUS < | SUBMIT > | EXIT X

CHANGE

CUSTOMER INFORMATION

Offering number	7	Short name	BANKER JIMMY K
Commitment number		CIF number	BAA0001
Account number	61709		
Street address			
City/State/Zip			

ACCOUNT INFORMATION

Original balance	150,000.00
Current balance	12750000
Appraised amount	0
Net down payment	.00
Payment amount	500.00
Monthly P & I	500.00
Origination date	Thursday, June 18 2009
1st pmt due to inv	Saturday, July 18 2009
1st / last payment date	Saturday, July 18 2009 0/00/00
New rate / pmt date	0/00/00 0/00/00
Investor purpose/property type	
Gross Current balance	150,000.00
LTV / CLTV	0.00% 0.00%
JHA MI/Investor MI code	
Loan type	S1
Term / Code	360 M
Rate / Index	6.000000%
Margin/Margin Code	0.000000%
Floor/Ceiling	0.000000% 0.000000%
Cap down/up	0.000000% 0.000000%
Cap period/Round method	000
Occupancy code/FHA_VA flag	
Flex price	
Loan Value	133,556.25

This screen provides loan information for the institution and the investor. Three fields are input capable:

Current balance -This is the current balance of the loan in offering.

1st pmt due to investor (MMDDYY) - Enter the date the investor should receive the first payment on the loan account.

[Learn more. >](#)

in offering.

1st pmt due to investor (MMDDYY) - Enter the date the investor should receive the first payment on the loan account.

[Learn more. >](#)

Commitment Maintenance

- Loans that have been included in an offering and have been accepted are part of a commitment
- This option is used to add information about a new commitment

Commitment Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE

GENERAL COMMITMENT INFORMATION

Commitment number	30	
Description	<input type="text" value="SBR LN# 61709"/>	
Commit to offering number	<input type="text" value="7"/>	
Commitment Period	<input type="text"/>	
<hr/>		
Price	<input type="text" value="104"/>	<input type="text" value="750000000"/>
Processing type	<input type="text" value="SB"/>	
Purchase documents	<input type="checkbox"/>	
Plan Number	<input type="text"/>	
Loan Type	<input type="checkbox"/>	

Pass-thru rate	<input type="text" value="5"/>	<input type="text"/>
Servicing fee	<input type="text" value="1"/>	<input type="text"/>
Guaranty fee	<input type="text"/>	<input type="text"/> (MBS only)
Excess servicing	<input type="text"/>	<input type="text"/>

Remittance Type	<input type="checkbox"/>	
Delivery date	<input type="text" value="Monday, January 12 2009"/>	<input type="button" value="Calendar"/>
Funding date	<input type="text" value="Monday, January 12 2009"/>	<input type="button" value="Calendar"/>

ARC Days	<input type="text"/>	
Amortization type	<input type="text"/>	
% Sold to Investor	<input type="text" value="85"/>	<input type="text" value="000000"/>

CONTRACT INFORMATION

Date	<input type="text" value="Monday, January 5 2009"/>	<input type="button" value="Calendar"/>
Expiration	<input type="text" value="Sunday, January 25 2009"/>	<input type="button" value="Calendar"/>
Amount	<input type="text"/>	

SELLER, SERVICER NUMBERS

Seller	<input type="text" value="123456789"/>
Servicer	<input type="text" value="123456789"/>

PREVIOUS < | SUBMIT > | EXIT ✕



Contract Date - This field is for the date the contract, or commitment, has been accepted.

Seller Number - This field will contain the number assigned by the agency, for this seller, if applicable.

Commitment Period - The number of days or months between the acceptance date and the funding date.

[Learn more.](#) >



Contract Date - This field is for the date the contract, or commitment, has been accepted.

Seller Number - This field will contain the number assigned by the agency, for this seller, if applicable.

Commitment Period - The number of days or months between the acceptance date and the funding date.

[Learn more.](#) >

PAGE FUNCTIONS

- > MAINTENANCE
- > OFFERINGS
- > PROCESSING TYPES
- > OFFER HISTORY

PAGE FUNCTIONS

- > MAINTENANCE
- > OFFERINGS
- > PROCESSING TYPES
- > OFFER HISTORY

Settle Commitment

- The loan servicing application will make the appropriate general ledger entries and create sold participation records at settlement time



Settle on Loan Commitment



PREVIOUS < | SUBMIT > | EXIT X

PAGE FUNCTIONS

Commitment number

Contract number

Investor number

Investor group

Processing type

Service fee rate — OR — Pass thru rate

Guaranty fee rate

Funding date

Partial Sold Prefix Number

Escrow Transactions Pass To Partial Sold Loan Yes No



The loan servicing application will make the appropriate general ledger entries and create the sold participation records at settlement time. Upon occasion it may be necessary to delete the settlement entries and sold participation records. This option is available and will reset the loans back to their original status.

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT X

Settlement Detail Update



PREVIOUS < | SUBMIT > | EXIT X

Enter a Service Fee Rate and/or a Pass Through Rate. >

Account Short Name	Investor Account	Serv Fee Rate	Pass Thru Rate	Guar Fee Rate
61909 L BANKER JIMMY K	10061909	1	5	



The customer account number, type and name will be defaulted to this screen. The guaranty fee will be shown, if applicable. The user will need to input the service fee rate or pass thru rate (if these fields are blank) and the investor account number and select SUBMIT.

This will return the user to the "Settle on Loan Commitment screen.

[Learn more. >](#)

Previous ⬆

PREVIOUS < | SUBMIT > | EXIT X

Settle on Loan Commitment



PREVIOUS < | SUBMIT > | EXIT ✕

The settlement report will now be printed.
Please verify it against your funding sheets from the investor.

Failure to verify and correct errors prior to processing will cause issues that are more difficult and time consuming to correct post processing.



Click Submit again and the user will be returned to the main menu and the commitment settlement process is complete.

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT ✕



Date Printed 3/09/15
 Education Bank 1

Detail Loan Settlement Report

2/02/09 4:56PM LNS165P Page 1

Account # Name	Delivered Balance	Pass Thru rate	Service Fee rate	Price Esc Balance	YASB	Int. pd by Investor	Discount/ Premium	Due From Investor
Commitment 10 61909 L Jimmy X Banker	SBA LNH 61709 127,500.00	5.000000	1.000000	Funding date 1/12/09 104.750000000 .00	.00	.00	6,056.25	133,556.25
Group total Number 1	127,500.00			.00	.00	.00	6,056.25	133,556.25

SBA Monthly Reporting

- Monthly reporting options are listed on the LNSERV Menu
 - Option 40: To Build Monthly 1502
 - Option 42: To Print Monthly 1502
- Take the monthly reporting options after the last day of the month and before the 3rd calendar day of the following month

Investor Servicing Menu



SUBMIT >

CURRENT MENU → LNSERV

MENU →

Notes

Schedule

Appointments

Calendar

[Create FHLMC monthly file for MIDANET](#)

[Create FHLB monthly file for MPF](#)

[Close a cutoff](#)

[Create FNMA monthly file for LASER](#)

123 ✓ [Serviced loan file maintenance](#)

123 ✓ [Pool file maintenance](#)

[Build SBA 1502 Work File](#)

123 ✓ [SBA 1502 Work File Maintenance](#)

[Print Monthly SBA 1502 Form & Download file](#)

123 ✓ [Daily SBA 1502 Work File Maintenance](#)

[Print Daily 1502 Forms & Download File Creation](#)

3/09/2015
5:12 PM



The Silverlake® System Browser Access menus have an Internet look and feel. Menus are used to navigate the new Silverlake® On-Line Help system quickly and easily. Users now have a simple and comprehensive information base.

iSeries menu options can be selected in the following ways:

1. Select the desired option by using Tab or Point & Click
2. In Classic View - You may also type an option number in the Option field.

[Learn more. >](#)

↑ UP

↓ DOWN

SIGNOFF

SUBMIT >

IM CONTENTS → [Hide. >](#)

MENU STYLE → [Classic. >](#)

U.S. SMALL BUSINESS ADMINISTRATION

Guaranty Loan Status & Lender Remittance Form

Check box if lender information reflects changes

Check box if secondary market payment reported in late payment or prepayment

Lender(s) Name: Education Bank 1 Lender(s) Street Address: P.O. Box 807
 Lender(s) City, State, Zip: Waco TX 76788 Lender(s) Contact Person: Eva Worker
 Contact Person(s) Telephone No.: (417) 235-6652 Contact Person(s) Fax No.: (417) 235-6106

Month Ending 5/09/09

SBA GP Number	Lender Loan Number	Next Instmt Due Date (4 - 9)	Status Code	Amt Disbursed this period on Total Loan	Amount Undisbursed on Total Loan	Interest Rate	Guar. Portion Interest	Guar. Portion Principal	Total to PTA Guar. Portion Pymt or Fee	Interest Period From To	% of Calendar Days Basis	Guar. Portion Closing Balance	Remittance Penalty (if any)
GP34939384	0000000019582058	L 1/25/09		.00	.00	8.000	.00	.00	.00	1/25/09 2/24/09	30 365	75,000.00	.00
GP43948388	0000000362999423	L 12/03/08		.00	.00	5.750	.00	.00	.00	5/05/08 6/03/08	29 360	27,200.00	.00
GP49348399	0000000000061709	L 7/18/09		.00	.00	6.000	.00	.00	.00	12/27/08 1/26/09	30 360	127,500.00	.00
GP49348399	0000000000061909	L 6/18/09		.00	.00	5.000	.00	.00	.00	0/00/00 1/26/09	360	127,500.00	.00
123456789	0000000000000558	L 2/27/09		.00	.00	8.500	432.00	196.00	.00	12/28/08 1/27/09	30 360	63,121.99	.00
123456789	0000000000000566	L 2/15/09		.00	.00	4.300	.00	.00	.00	12/17/08 1/15/09	29 360	90,235.83	.00
123456789	0000000000000612	L 11/28/08		.00	.00	15.000	.00	.00	.00	9/28/08 10/28/08	30 365	192,100.00	.00
Page Total:									.00	Page Total:			.00
Page Total Points:									8,263.00				
Page Grand Total:									.00				
Total:									.00	Total:			.00
Total Points:									8,263.00				
Grand Total:									.00				
Total to PTA & Penalty													

SBA Form 1502 Maintenance



PREVIOUS < | SUBMIT > | EXIT X

PAGE FUNCTIONS

> ADD

DISPLAY | CHANGE

Short Name	Account Number	GP Number
DREXLER TRANSPORTATI	558 L	123456789
MR G'S FLORAL & GREE	566 L	123456789
CE SCHMIT LAWN MAINT	612 L	123456789
BANKER JIMMY K	61709 L	GP49348399
BANKER JIMMY K	61909 L	GP49348399
STRATTON GARY S SR	19582058 L	GP34939384
GOFF RICK F	362999423 L	GP43948388

Previous ▲

PREVIOUS < | SUBMIT > | EXIT X



[Learn more. >](#)

SBA Form 1502 Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

CUSTOMER INFORMATION

Account Number
 GP Number
 Short Name

ACCOUNT INTEREST

Next Due Date
 Interest Paid From
 Interest Paid To
 Guaranteed Interest
 Guaranteed Principal
 Basis Point Fee
 Period Days
 Total To FTA

AMOUNT, BALANCE INFORMATION

Amount Disbursed
 Amount Undisbursed
 Closing Balance
 Rate
 Calendar Basis
 Status
 Remittance Penalty
 Record Sequence

PREVIOUS < | SUBMIT > | EXIT ✕

When this option is taken the file that was built through the Build SBA 1502 Work File is available to make any changes in the data. This is done for monthly reporting.

[Learn more. >](#)

PAGE FUNCTIONS

> DELETE

Very Important ! ! ! !

- Once the work file has been created and the file printed, if maintenance has been performed to the file, do not take option “Build SBA Work File” again or you will loose the maintenance that has been performed
- After maintenance has been completed, just take the print option again to print the corrected monthly 1502 report to be sent to Colson

Colson Requirements for Sold Loans

- Delinquent payments, Payoffs and Curtailments of 20% or greater are due to Colson within 2 business days of receipt of good funds
- These payments are to be reported on a separate SBA 1502 form
- They should not be combined with the next scheduled remittance due Colson

Colson Requirements for Sold Loans

- The following reports should be set up to be printed on a daily basis:
 - Daily Past Due Activity Report # LNS640
 - Daily Payoff Activity Report # LNS645
 - Daily Curtailment Activity Report # LNS646
 - Daily Charge Off Activity Report # LNS647

Report # LNS640P – Delinquent Pmts.

								LNS640P
U.S. SMALL BUSINESS ADMINISTRATION								
Check box if lender information reflects changes								
Lender(s) Name:		Education Bank 1			Lender(s) Street Address:			P.O. Box 887
Lender(s) City, State, Zip:		Monett MO 65708			Lender(s) Contact Person:			Ina Worker
Contact Person(s) Telephone No.:				(417) 235-6652		Contact Person(s) Fax No.:		4172354106
SBA	Lender	Next	Status	Ant Disbursed	Amount			Total to FI
GP Number	Loan Number	Instmnt	Code	this Period	Undisbursed	Interest	Guar. Portion	Guar. Portion
		Due Date	(4 - 9)	on Total Loan	on Total Loan	Rate	Interest	Principal
								Pynt or Fee
								Page Total:
								Page Total Points:
								Page Grand Total:
								Total:
								Total Points:
								Grand Total:

Report # LNS645P - Payoffs

LNS645P

U.S. SMALL BUSINESS ADMINISTRATION

Check box if lender information reflects changes

Lender(s) Name: Education Bank 1 Lender(s) Street Address: P.O. Box 887

Lender(s) City, State, Zip: Monett MO 65708 Lender(s) Contact Person: Ina Worker

Contact Person(s) Telephone No.: (417) 235-6652 Contact Person(s) Fax No.: (417) 235-4106

SBA	Lender	Next	Status	Ant Disbursed	Amount				Total to FT
GP Number	Loan Number	Instmnt	Code	this Period	Undisbursed	Interest	Guar. Portion	Guar. Portion	Guar. Porti
		Due Date	(4 - 9)	on Total Loan	on Total Loan	Rate	Interest	Principal	Pynt or Fee

NO PAYOFFS TODAY

Page Total: .
 Page Total Points: .
 Page Grand Total: .
 Total: .
 Total Points: .

Report # LNS646P - Curtailments

LNS646P

U.S. SMALL BUSINESS ADMINISTRATION

Check box if lender information reflects changes

Lender(s) Name: Education Bank 1 Lender(s) Street Address: P.O. Box 807

Lender(s) City, State, Zip: Monett MO 65708 Lender(s) Contact Person: Ina Worker

Contact Person(s) Telephone No.: (417) 235-6652 Contact Person(s) Fax No.: (417) 235-4106

SBA GP Number	Lender Loan Number	Next Instmnt Due Date (4 - 9)	Status Code	Ant Disbursed this Period on Total Loan	Amount Undisbursed on Total Loan	Interest Rate	Guar. Portion Interest	Guar. Portion Principal	Total to FT Guar. Porti Pynt or Fee
---------------	--------------------	-------------------------------	-------------	---	----------------------------------	---------------	------------------------	-------------------------	-------------------------------------

NO CURTAILMENTS TODAY

Page Total: .
 Page Total Points: .
 Page Grand Total: .
 Total: .
 Total Points: .

Report # LNS647P – Pmts. on Charge-off Loans

LNS647P

U.S. SMALL BUSINESS ADMINISTRATION

Check box if lender information reflects changes

Lender(s) Name: Education Bank 1 Lender(s) Street Address: P.O. Box 807
 Lender(s) City, State, Zip: Monett MO 65708 Lender(s) Contact Person: Ina Worker
 Contact Person(s) Telephone No.: (417) 235-6652 Contact Person(s) Fax No.: (417) 235-4106

SBA	Lender	Next	Status	Amt Disbursed	Amount	Interest	Guar. Portion	Guar. Portion	Total to FT
GP Number	Loan Number	Instnt Due Date	Code (4 - 9)	this Period on Total Loan	Undisbursed on Total Loan	Rate	Interest	Principal	Guar. Porti Pynt or Fee

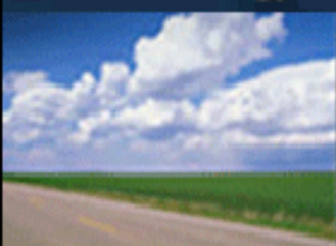
NO CHARGE OFF ACTIVITY TODAY

Page Total: .
 Page Total Points: .
 Page Grand Total: .
 Total: .
 Total Points: .

Colson Requirements for Sold Loans

- Option 51 - Print Daily 1502 Forms & Download File Creation
 - Take this option if activity on LNS640, LNS645, LNS646, LNS647
 - Send 1502 form and monies to Colson within 2 business days of receipt of good funds
- Option 50 – Take this option if maintenance is needed on the above download file





Investor Servicing Menu



SUBMIT >

CURRENT MENU LNSERV

MENU

Notes

Notes content area.

Schedule

Schedule content area.

Appointments

Appointments content area.

Calendar

March 2015

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29	30	31				

- [Create FHLMC monthly file for MIDANET](#)
- [Create FHLB monthly file for MPF](#)
- [Close a cutoff](#)
- [Create FNMA monthly file for LASER](#)
- 123 [Serviced loan file maintenance](#)
- 123 [Pool file maintenance](#)
- [Build SBA 1502 Work File](#)
- 123 [SBA 1502 Work File Maintenance](#)
- [Print Monthly SBA 1502 Form & Download file](#)
- 123 [Daily SBA 1502 Work File Maintenance](#)
- [Print Daily 1502 Forms & Download File Creation](#)

3/10/2015
9:52 AM



UP
 DOWN

The Silverlake® System Browser Access menus have an Internet look and feel. Menus are used to navigate the new Silverlake® On-Line Help system quickly and easily. Users now have a simple and comprehensive information base.

iSeries menu options can be selected in the following ways:

1. Select the desired option by using Tab or Point & Click
2. In Classic View - You may also type an option number in the Option field.

[Learn more. >](#)

SIGNOFF

SUBMIT >

IM CONTENTS Hide.> MENU STYLE Classic.>



Investor Servicing Menu



SUBMIT >

CURRENT MENU

LNSERV

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- [Print preview test SBA 1502](#)
- [Print SBA 1149 Transcript of account](#)
- [Print/Maintain Freddie Mac form 59](#)
- [Print Funds Adv/Recover for Escrow Current Period](#)
- [Print Funds Adv/Recovered for Escrow Last Period](#)
- [Print Test Post Transaction Report](#)
- [Loan Modification Programs](#)
- [Delivery menu](#)
- [Sign Off](#)

3/10/2015
10:49 AM

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[Learn more. >](#)

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March 2015

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29	30	31				

t UP

SIGNOFF

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IM CONTENTS

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MENU STYLE

Classic. >

Report # LNS657P – Month to Date Activity

U.S. SMALL BUSINESS ADMINISTRATION

Check box if lender information reflects changes

Lender(s) Name: Education Bank 1

Lender(s) Street Address: P.O. Box 807

Lender(s) City, State, Zip: Monett MO 65708

Lender(s) Contact Person: Ina Worker

Contact Person(s) Telephone No.: (417) 235-6652

Contact Person(s) Fax No.: (417) 235-4106

SBA GP Number	Lender Loan Number	Next Instmnt Due Date (4 - 9)	Status Code	Ant Disbursed this Period on Total Loan	Amount Undisbursed on Total Loan	Interest Rate	Guar. Portion Interest	Guar. Portion Principal	Total to FT Guar. Porti Pynt or Fee
GP34939384	0000000019582058 L			.00	.00	5.000	.00	.00	.
GP43948388	00000000362999423 L	12/03/08		.00	.00	5.750	.00	.00	.
GP49348399	00000000000061709 L	7/18/09		.00	.00	6.000	.00	.00	.
GP49348399	00000000000061909 L	7/18/09		.00	.00	5.000	.00	.00	.
123456789	0000000000000558 L	2/27/09		.00	.00	8.500	.00	.00	.
123456789	0000000000000566 L	2/15/09		.00	.00	4.300	.00	.00	.

SBA Form 1149 – Transcript of Account

- Option # 54 – Print SBA 1149 Transcript of Account
 - Colson Services will request the 1149 on a specific customer
 - They will provide the date range for the customer transaction history



Investor Servicing Menu



SUBMIT >

CURRENT MENU

LNSERV

MENU

- [Print preview test SBA 1502](#)
- [Print SBA 1149 Transcript of account](#)
- [Print/Maintain Freddie Mac form 59](#)
- [Print Funds Adv/Recover](#)
- [Print Funds Adv/Recover](#)
- [Print Test Post Transact](#)
- [Loan Modification Progr](#)
- [Delivery menu](#)
- [Sign Off](#)

3/10/2015
11:08 AM

The Silverlake® System Browser Access menus have an Internet look and feel. Menus are used to navigate the new Silverlake® On-Line Help system quickly and easily. Users now have a simple and comprehensive information base.

iSeries menu options can be selected in the following ways:

1. Select the desired option by using Tab or Point & Click
2. In Classic View - You may also type an option number in the Option field.

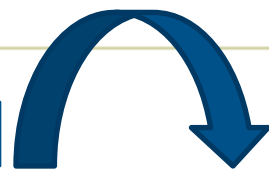
[Learn more. >](#)

Silverlake Browser Interface

Request SBA1149 Transcript of Account

Account number

PREVIOUS < SUBMIT > EXIT



UP

Notes

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MENU STYLE

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Report # LNS670P – Account Transcript

U.S. Small Business Administration Lender's Transcript of Account								
Borrower: Drexler Transportation Inc				Loan Number:		123456		
Lender : Education Bank 1			Loan Amount:		85,000.00 Basis		360	
Bank Loan#		558						
Repayment Terms as Stated in the Note				Payment Type: Principal and Interest				
Note date: 10/27/08		Payment: 837.03		Interest Rate: 8.500000%				
Maturity date: 10/27/13		Payment Freq: MONTHLY		Rate Change: YEARLY				
Date	Amount Disbursed	Amount Repaid	Application of Payment Principal	Interest	Interest Rate	Interest Paid From	Interest Paid To	Principal Balance
10/27/08	Interest Rate Changed To: 8.500000%							
10/27/08	85,000.00				8.500000%		0/00/00	85,000.00
10/29/08		787.96	165.79	622.17	8.500000%	10/27/08	11/27/08	84,834.21
10/29/08		212.04	212.04	0.00	8.500000%		11/27/08	84,622.17
12/29/08		837.03	240.23	596.80	8.500000%	11/27/08	12/27/08	84,381.94
1/28/09		837.03	219.29	617.74	8.500000%	12/27/08	1/27/09	84,162.65
Totals:	85,000.00	2,674.06	837.35	1,836.71				
I certify this to be a true copy of transcript of account								

Additional SBA Reports Available

- LNS660P – SBA Payment Reversals
- LNS610P – Credit Line Advances by Allocation
- LNS611P – Prepayment Transactions
- LNS612P – Loan Posting Journal by Loan Type
- LNS613P – SBA Credit Line Advances
- LNS614P – SBA Base Rate Report
- LNS615P – SBA Monthly Principal Advances

QUESTIONS???

Best Practices volunteers needed!!



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