

***jack henry* Banking**[®]

A DIVISION OF JACK HENRY & ASSOCIATES INC[®]

**Guidance Lines/Multi-Level
Lines of Credit & MPLOC Loans**

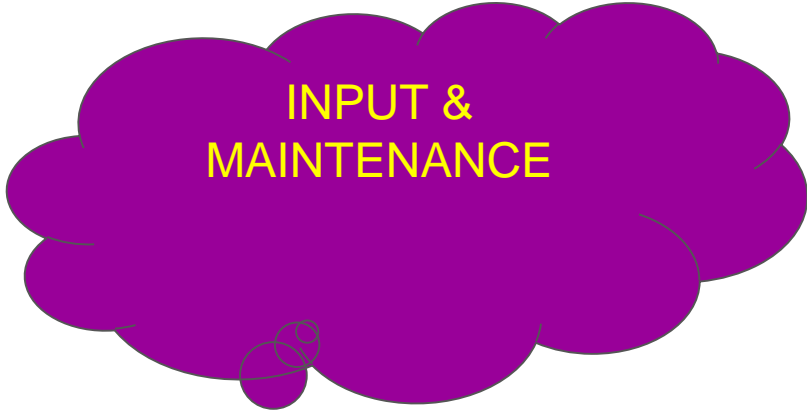
SilverLake

Instructor: Marilyn Bryan

DISCUSSION TOPICS



INQUIRY



INPUT &
MAINTENANCE



PARAMETERS



SAMPLE
STATEMENTS
& REPORTS

Multi-Level Credit Lines

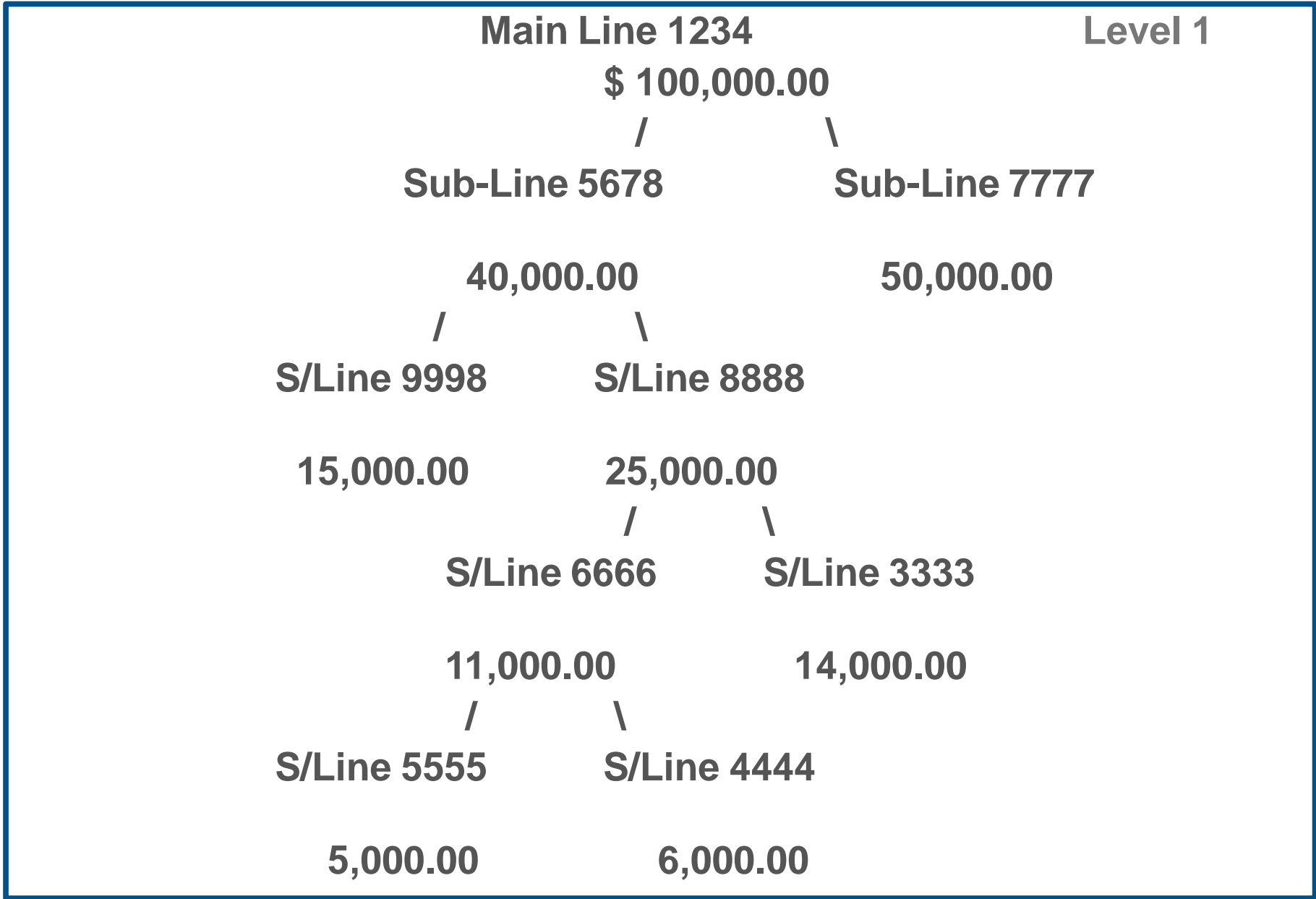
- Loan Master File
 - If activity “Yes”
 - If no activity “Not required”



- Credit Line File



Line No.	Leading Line		Line Amount	Level
Guidance Line	1234		100,000.00	1
Sub-Line	5678	1234	40,000.00	2
Sub-Line	9998	5678	15,000.00	3
Sub-Line	8888	5678	25,000.00	3
Sub-Line	7777	1234	50,000.00	2
Sub-Line	6666	8888	11,000.00	4
Sub-Line	5555	6666	5,000.00	5
Sub-Line	4444	6666	6,000.00	5
Sub-Line	3333	8888	14,000.00	4



Multi-Level Credit Line Example

Level	Line#/Type	Line Amt	Committed Funds	Used	Avail
1	1234 - ML	100,000.00	90,000.00	.00	10,000.00
2	5678 - SL	40,000.00	40,000.00	.00	.00
2	7777 - SL	50,000.00	.00	.00	50,000.00
3	9998 - SL	15,000.00	.00	15,000.00	.00
3	8888 - SL	25,000.00	25,000.00	.00	.00
4	6666 - SL	11,000.00	11,000.00	.00	.00
4	3333 - SL	14,000.00	.00	14,000.00	.00
5	5555 - SL	5,000.00	.00	5,000.00	.00
5	4444 - SL	6,000.00	.00	6,000.00	.00

Multi-level Lines of Credit

- This module is for Consumer or Commercial loans. Examples are:
 - Guidance Lines
 - Real Estate Subdivision Development
 - Lot Loans
 - Letters of Credit
- The master line can be attached to a loan or not. It's used to keep the loans attached to it from going over their line amount.
- The master line has to be a revolving line of credit.
- Each loan attached to the master has to be set up with a line.
- Each line that can be funded or posted to has to be a credit line loan.

Multi-level Lines of Credit

- This product can use bills, statements, or coupons.
 - Each piece receives a separate bill, statement, or coupon book with different loan numbers.
- A combined statement can be furnished to the customer (LN2260P).
 - This is not a billing statement but an informational statement.
- Transactions can be posted from AFT, ACH, Sweep, POD, or manually posted in the *Enter Loan Transaction* screen, LNIN menu, option 4 or Cross Application.
- Each credit line loan has to be file maintained separately.
- Fees are attached at the individual sub loan level.

Multi-level Lines of Credit

- Each credit line loan has its own loan number.
- This product uses standard menu options and regular past due notices.
- Different CIFs can be attached under the Multi-Level LOC.
- Loans can be participated.

Multi-Level Line of Credit – Billing Options

- LN2200 – Individual bills generated for each loan
- LN6280(series) – Individual statements generated for each loan
- Individual coupon books can be generated for each loan

Multi-Level Lines of Credit Transactions

- LNIN menu, Option 4 **Loan Transaction Posting** to post transactions.
- Each Line of Credit loan has to have a different loan number.
- Each Line of Credit loan has to be funded or advanced separately.
- All payments have to be posted to each individual loan separately.
- If the Master line is just a credit line and not a loan, it can't be funded or have transactions posted to it. It just houses the information for all the loans attached to it.

Enter/Update Loan Transactions



PREVIOUS < | SUBMIT > | EXIT ✕

Sequence Number	Account Number / Type	Tran Code	Amount	Action Code	Serial Number
-----------------	-----------------------	-----------	--------	-------------	---------------

5	9824	L 10	661.50		
AAA0002	ABC COMPANY				
6	8824	L 10	500.00		

Effective Date

Description

Batch Number



When a transaction is entered, the operator enters the account number, transaction code, amount, and effective date and presses SUBMIT. The system will display the customers name, split the payment according to the rules for the loan and payment code for this account.

[Learn more. >](#)

This is an example of posting payments to two different LOC loans attached to a multi level LOC. Payments are not posted to the master # 824.



PAGE FUNCTIONS

- > DELETE
- > TRAN CODES
- > TRANSACTIONS

Enter/Update Loan Transactions



PREVIOUS < | SUBMIT > | EXIT [X]

- PAGE FUNCTIONS
- > DELETE
 - > TRAN CODES
 - > TRANSACTIONS

Sequence Number	Account Number / Type	Tran Code	Amount	Action Code	Serial Number
-----------------	-----------------------	-----------	--------	-------------	---------------

3	8824	L 1	140,000.00		
AAA0002	ABC COMPANY				
4	9824	L 1	120,000.00		
AAA0002	ABC COMPANY				

<input type="text"/>	<input type="text"/>	L	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	---	----------------------	----------------------	----------------------	----------------------

Effective Date

Description

Batch Number



When a transaction is entered, the operator enters the account number, transaction code, amount, and effective date and presses SUBMIT. The system will display the customers name, split the payment according to the rules for the loan and payment code for this account.

[Learn more. >](#)

This is an example of funding two LOC loans attached to a Multi Level Line of Credit.

PRE

Loan Maintenance



PREVIOUS < | SUBMIT > | EXIT X

Loan Number 9824

SPECIAL MESSAGES. >

New loan Memo posted Credit Line

SCREEN OPTIONS

Select SUBMIT To Select New Account Number

[General Information](#)

[Balance Information](#)

[Payment Information](#)

[Rate Information](#)

[Date Information](#)

[Miscellaneous Codes](#)

[YTD,PYTD,LTD Amounts](#)

[YTD,PYTD,LTD Counters](#)

[Special Information Codes](#)

[Special Messages](#)

[Additional Mortgage Information](#)

[Escrow & Insurance Information](#)

[Officer List](#)

[Alternate Payment Schedule](#)

[Bill Information](#)

[User Codes and Cycle codes](#)

[Protection Accounts](#)

[Fee Records](#)

[FASB](#)

[Allocation History Transactions](#)

[ARM Conversion](#)

[Payment Change Warehouse Records](#)

The account number which was selected from the previous screen will be output in the loan number field and cannot be changed at this time. If you had selected several accounts for maintenance SUBMIT will page through those records for which maintenance is to be performed. If an account was selected in error, you can click SUBMIT to advance to the next record which was selected.

[Learn more. >](#)

Multi Level LOC Example: Enter the loan number of the LOC that needs maintenance. If multiple, enter one loan at a time.

Guidance Line Tracking

- Guidance Line may be a stand alone credit line or attached to a loan
- Totals for both Current Balance and Available Balance are available at all levels of the Guidance Line structure
- Calculation option determines if principal paydowns on straight LOCs are added back to the available balance on the Guidance Line
- Queryable Advised/Unadvised Status field determines if Guidance Line is included in customer liability totals
 - The guidance line or all sub-lines should be included, not both or the amount will be overstated

Guidance Master Line must be Revolving LOC: Three types of Sub-lines Available:

Revolving Line of Credit

Straight Line

Letter of Credit

Guidance Line Fields and Examples



General Loan Parameter Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

GUIDANCE LINES

- Affect on LOC Level Availability Available Blank
- Allow user to override Affect on LOC choice at loan level Yes No
- Auto Reverse Shadow Transactions - Default Yes No



[Learn more >](#)

PREVIOUS < | SUBMIT > | EXIT ✕



PAGE FUNCTIONS
> MAINTENANCE

Affect on LOC Level Availability Examples

- Loan #1 – Guidance Line, revolving **Credit Line Amount** of \$1,000,000.00 with three straight LOCs attached
- 1st Screen Example = Blank
- 2nd Screen Example = Available



Example # 1

Attached Loans	LOC Type	Total Line Amount	Principal Pay Down Amount	Reserve from Guidance Line Amount
#11	Straight LOC	\$100,000	\$5,000	\$100,000
#12	Straight LOC	\$170,000	\$10,000	\$170,000
#13	Straight LOC	\$200,000	\$50,000	\$200,000
	Totals:	\$470,000	\$65,000	\$470,000

Guidance Line Availability = \$530,000.

Example # 2

Attached Loans	LOC Type	Total Line Amount	Principal Pay Down Amount	Reserve from Guidance Line Amount
#11	Straight LOC	\$100,000	\$5,000	\$95,000
#12	Straight LOC	\$170,000	\$10,000	\$160,000
#13	Straight LOC	\$200,000	\$50,000	\$150,000
	Totals:	\$470,000	\$65,000	\$405,000

Guidance Line Availability = \$595,000.

LNIN – Option 7 Credit Line

Loan Credit Line Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

CUSTOMER INFORMATION

CIF #	GAA0001	C/L CIF #	GAA0001
Name	GAS AMERICA	C/L CIF# Name	GAS AMERICA
Line Number	89		

LINE ACCOUNT INFORMATION

Line amount	<input type="text" value="100000000"/> (.2)
Expiration date	<input type="text" value="Monday, August 25 2014"/> (optional)
Attached to line number	<input type="text"/>
Branch number	<input type="text" value="1"/>
Type of Line	1 - Revolving line of credit
Guidance Line	<input checked="" type="radio"/> Yes <input type="radio"/> No
Credit line officer	<input type="text" value="CML"/>
Status	<input type="radio"/> Advised <input checked="" type="radio"/> Unadvised
Participation code	<input type="text"/>
Affect on LOC Level Available	<input type="radio"/> Available <input checked="" type="radio"/> Blank
Original Line Amount	<input type="text" value="100000000"/> (.2)
Original Term/Code	<input type="text" value="060"/> <input type="text" value="M"/>
Freeze advance amount	<input type="text"/>

PREVIOUS < | SUBMIT > | EXIT ✕

Additional information for field entry is covered in the Credit line section of this manual.

When entry is complete, click SUBMIT. The system will return you to the new loan input screen. When SUBMIT is clicked again, the next screen for Loan input is displayed for cycled loans. If the account is not a cycled loan this screen will not display unless the loan type requires a statement. In that case, only the first three fields are present.

[Learn more. >](#)

- PAGE FUNCTIONS
- > LINE ALLOCATION
- > OFFICER LIST
- > DELETE
- > LINE REDUCTION



Loan Credit Line Inquiry



LNMENU,
Option 33

PREVIOUS < | SUBMIT > | EXIT ✕

Status Active

CUSTOMER INFORMATION

Gas America

123 Jade St.
Fort Wayne IN 46802

CIF Number GAA0001
Line Number 89
Credit Line Officer CML
Line Amount 1,000,000.00
Line Committed 120,000.00
Line Balance .00
Line Advances .00
Line Available 880,000.00
Line Original Amount 1,000,000.00

Revolving Line of Credit

No associated Loans were found

Guidance Balance .00
Guidance Available 1,000,000.00
Expiration date Monday, August 25 2014
Print consolidated statement Yes

The customer name and address, Type of Credit Line, CIF Number, Line Number, Credit line officer code, Line Amount, Line Committed, Line Balance, Line Advances, Line Available, and Line Original Amount are defaulted to upper portion of the screen.

[Learn more. >](#)

Guidance Balance – This is the overall balance of all lines attached to the Guidance Line.

Guidance Available – This is the overall available amount of all lines including the available on the guidance line.

PREVIOUS < | SUBMIT > | EXIT ✕

Loan Credit Line Inquiry



PREVIOUS < | SUBMIT > | EXIT ✕

Status Active

Gas America

123 Jade St.
Fort Wayne IN 46802

CIF Number GAA0001 C/L Officer CML
 Line Number 10089
 Line Amount 120,000.00
 Line Committed .00
 Line Balance 15,000.00
 Line Advance 15,000.00
 Line Adjustment .00
 Line Available 105,000.00
 Line Orig Amount 120,000.00

Level Balance	.00
Level Available	120,000.00

Straight Line of Credit

DISPLAY USAGE INFORMATION

Account Number	Officer Code	Original Loan Amount	Current Balance	Pct	Loan Status
10089	CML	121,000.00	15,000.00	%	New loan

The customer name and address, Type of Credit Line, CIF Number, Line Number, Credit line officer code, Line Amount, Line Committed, Line Balance, Line Advances, Line Available, and Line Original Amount are defaulted to upper portion of the screen.

[Learn more. >](#)

Level Balance – The balance just for this line.

Level Available – The available amount for this line.

Previous ▲

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS

> MAINTENANCE

> ALLOC TOTALS

> LINE REDUCTION

> MORE FUNCTIONS

Gotchas

- When adding new lines to an existing guidance line, the bank will only use the Line Available field to see what is available for new sub-lines. Since the Guidance Available includes un-used amounts from existing sub-lines, they should not use this amount to determine what is available for new lines.
- If line adjustment transactions (D-LC) are posted to sub-lines making money re-available on those lines, the system will not consider if this money that was paid down has been used on a newer line. Banks should be cautious if using the line adjustment transactions on lines that add back principal pay downs to the guidance line.

Gotchas, (Continued)

- If using restrict auto advances on a Guidance line loan, this will not restrict any loans attached to sub-lines. Those sub-line loans will have to have restrict auto advances set individually on each of those loans to restrict whichever lines the bank needs restricted.

Credit Line Inquiry



Loan Menu
Option #33



F19 In Loan
Inquiry



F15 CIF
Inquiry

Loan Credit Line Inquiry



LNMENU,
Option 33

PREVIOUS < | SUBMIT > | EXIT ✕

Status Active

CUSTOMER INFORMATION

Gas America

123 Jade St.
Fort Wayne IN 46802

CIF Number GAA0001
Line Number 89
Credit Line Officer CML
Line Amount 1,000,000.00
Line Committed 120,000.00
Line Balance .00
Line Advances .00
Line Available 880,000.00
Line Original Amount 1,000,000.00

Revolving Line of Credit

No associated Loans were found

Guidance Balance .00
Guidance Available 1,000,000.00
Expiration date Monday, August 25 2014
Print consolidated statement Yes
Statement frequency 1 M
Statement day of month 25
Semi-monthly days of month
Last statement date Tuesday, January 20 2009

Collateral code 6

PREVIOUS < | SUBMIT > | EXIT ✕

The customer name and address, Type of Credit Line, CIF Number, Line Number, Credit line officer code, Line Amount, Line Committed, Line Balance, Line Advances, Line Available, and Line Original Amount are defaulted to upper portion of the screen.

[Learn more. >](#)

PAGE FUNCTIONS

- > UNIT PRICE IQ
- > MAINTENANCE
- > LINE REDUCTION
- > OFFICER LIST
- > COLLATERAL TRACKING
- > **GUIDANCE LINES**



Loan Credit Line Inquiry



PREVIOUS < | SUBMIT > | EXIT ✕

Status Active

Gas America

c/o Bookkeeping, Inc.
456 Coleman
Fort Wayne, IN 46802

CIF Number GAA0001
Line Number 10089
Line Amount
Line Balance 15,000.00
Line Committed 120,000.00
Line Available 105,000.00

Guidance Balance .00
Guidance Available 1,000,000.00

Revolving Line of Credit

SELECT ✓

Line Number	Current Balance	Available Balance	Pct	Level
Line Amt	St Line Prin Pmts	Affect		
10089	15,000.00	105,000.00	12%	2

Previous ▲

PREVIOUS < | SUBMIT > | EXIT ✕

- PAGE FUNCTIONS
- > MAINTENANCE
 - > LINE REDUCTION
 - > ALLOCATION TOTALS



[Learn more. >](#)

Loan Inquiry For **GAA0001**
Gas America



PREVIOUS < | SUBMIT > | EXIT X

10089 L
Commercial Loan 360

SPECIAL MESSAGES. >

New loan Memo posted Credit Line

PAGE FUNCTIONS

Functions Expanded

Customer Profile Account Information Payment Interest Information Bank Internal Reporting

- > ADDL FUNCTIONS
- > REGULAR / CR LINE
- > SWEEP INQUIRY
- > HISTORY
- > ADDRESS
- > MESSAGES
- > MAINTENANCE
- > RELATIONSHIPS
- > ALT PMT SCHEDULE
- > ESCROW/INSURANCE
- > MORE FUNCTIONS

Current balance	15,000.00	Branch number	001
Late charges due	.00	Loan term / code	12 M
Other charges	.00	Date of loan setup	1/20/09

Officer CML J Commercial
Sales Associate

Maturity information

Maturity date	8/25/10	Maturity grace	0
Maturity rate	0.000000%		

Credit information

Credit limit	120,000.00	Available credit	105,000.00
--------------	------------	------------------	------------

Payoff summary information

Current payoff	15,000.00	Payoff good thru	0/00/00
Next period payoff	.00	Payoff pending	No
		Date paid off	0/00/00

Charge off date	0/00/00	Charge off amount	.00
-----------------	---------	-------------------	-----

PREVIOUS < | SUBMIT > | EXIT X

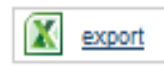


The loan type description comes from the loan type parameter file.

If the account is using an alternate address the letters "ALT" will appear after the zip code line in the address information for the customer.

If the account is using a seasonal address the letters "SEA" will appear after the zip code line in the address information for the customer.

[Learn more. >](#)



Loan Credit Line Inquiry For **AAA0002**
ABC Company



PREVIOUS < | SUBMIT > | EXIT ✕

824

CUSTOMER INFORMATION

500 Broadway
Suite 205
Springfield MD 65807

Revolving Line of Credit

PAM Pam M.

Status Active

SELECT ✓

Line Number	Attached to Line Number	Credit Line Amount	Amount Available	Part Code
824		1,000,000.00	880,000.00	
9824	824	120,000.00	120,000.00	
7824	824	10,000.00	10,000.00	

Previous ▲



The customer name, Enter name of customer, and address, CIF Number, Line Number, Credit line officer, type of credit line and participation information are defaulted to the screen.

[Learn more. >](#)

- PAGE FUNCTIONS
- > **DETAIL**
- > OVERALL TOTALS

Multi-Level Line of Credit Loan
F19 – Credit Line Screen

PREVIOUS

Loan Credit Line Inquiry For **AAA0002**
 ABC Company



PREVIOUS < | SUBMIT > | EXIT ✕

824



CUSTOMER INFORMATION

500 Broadway
 Suite 205
 Springfield MD 65807

Revolving Line of Credit

PAM Pam M.

Status Active

The customer name, Enter name of customer, and address, CIF Number, Line Number, Credit line officer, type of credit line and participation information are defaulted to the screen.

[Learn more. >](#)

SELECT ✓

Line Number Description	Attached to Line Number Total Advances	Credit Line Amount Amount Used Amount Committed	Amount Available Expiration Date Adjustments	Part Code
824 Master Credit Li		1,000,000.00	880,000.00 8/24/14	
9824 Purchase #3 inve	824	120,000.00	120,000.00 0/00/00	
7824 Letter of Credit	824	10,000.00	10,000.00 0/00/00	

Previous ▲

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS

- > SUMMARY
- > OVERALL TOTALS



Loan Credit Line Inquiry For **GAA0001**
Gas America



PREVIOUS < | SUBMIT > | EXIT ✕

89

CUSTOMER INFORMATION

123 Jade St.
Fort Wayne IN 46802

Guidance Revolving

CML Johnny Commercial

Status Active

SELECT ✓

Line Number Description	Attached to Line Number Total Advances	Credit Line Amount Amount Used Amount Committed	Amount Available Expiration Date Adjustments	Part Code
89		1,000,000.00	880,000.00	
<u>master line of c</u>		120,000.00	8/25/14	
10089	89	120,000.00	105,000.00	
<u>working capital</u>	15,000.00	15,000.00	0/00/00	

Previous ⏪

PREVIOUS < | SUBMIT > | EXIT ✕

The customer name, Enter name of customer, and address, CIF Number, Line Number, Credit line officer, type of credit line and participation information are defaulted to the screen.

[Learn more. >](#)

- PAGE FUNCTIONS
- > SUMMARY
 - > OVERALL TOTALS



Loan Credit Line Inquiry



PREVIOUS < | SUBMIT > | EXIT ✕

Status Active

CUSTOMER INFORMATION

Anna J Best

49W010 Ellithorpe Rd
Aurora MO 65605

C/L CIF number B300061
CIF number B300061
Account number 280
Credit line officer KSH
Loan officer KSH

L

Revolving Line of Credit
Tax reference

CURRENT MONTH

High usage	100.00
Low usage	100.00
Average usage	100.00

OVERALL 12 MONTH PERIOD

High usage	100.00
High usage date	Thursday, October 23 2008
Low usage	100.00
Low usage date	Thursday, October 23 2008
Average usage	100.00



The customer name, and address, CIF Number, Account No. Credit line officer, Loan officer, and type of credit line are defaulted to the screen. The following information displays on the screen to satisfy regulatory reporting requirements for banks, savings and other agencies regulated by the OTS (Office of Thrift Supervision).

[Learn more. >](#)

- PAGE FUNCTIONS
- > UNIT PRICE INQUIRY
 - > MAINTENANCE
 - > OFFICER LIST

PREVIOUS < | SUBMIT > | EXIT ✕

Previous ▲ | More ▼



Loan Credit Line Inquiry



PREVIOUS < | SUBMIT > | EXIT X

Status Active

CUSTOMER INFORMATION

Anna J Best

49W010 Ellithorpe Rd
Aurora MO 65605

C/L CIF number B300061
CIF number B300061
Account number 280
Credit line officer KSH
Loan officer KSH

L

Revolving Line of Credit

		High Usage	Low Usage	Average Usage
January	2009	100.00	100.00	100.00
December	2008	100.00	100.00	100.00
November	2008	100.00	100.00	100.00
October	2008	100.00	100.00	100.00

The customer name and address, CIF Number, Account No., Credit line officer, Loan officer, type of credit line and sold information are defaulted to the screen.

This screen displays the actual usage over a 12-month period, showing the High usage, Low usage, and the Average Usage totals for the customer on the participated portion (amount) of the credit line

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT X

Previous ▲

- PAGE FUNCTIONS
- > MAINTENANCE
 - > OFFICER LIST



Customer Totals Vs. Bank Totals

- Net sold credit lines in bank totals on Credit Line Inquiry..... Y
 - When this parameter is set to “Y”
 - Customer Totals – will reflect the total liability for the customer.
 - Bank Totals – will reflect the net between the overall customer totals and the portion of the credit line that is sold.

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 ✕



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 Credit Line Inquiry For **GAA0001**
Gas America



PREVIOUS < | SUBMIT > | EXIT ✕

89

CUSTOMER INFORMATION

c/o Bookkeeping, Inc.
456 Coleman
Fort Wayne, IN 46802

Guidance Revolving

CML Johnny Commercial

Status Active

Total Advances	Total Used	Total Adjustments	Total Available
Customer Totals			
30,000.00	15,000.00	.00	985,000.00
Bank Totals			
30,000.00	15,000.00	.00	985,000.00

Previous ⏪

PREVIOUS < | SUBMIT > | EXIT ✕

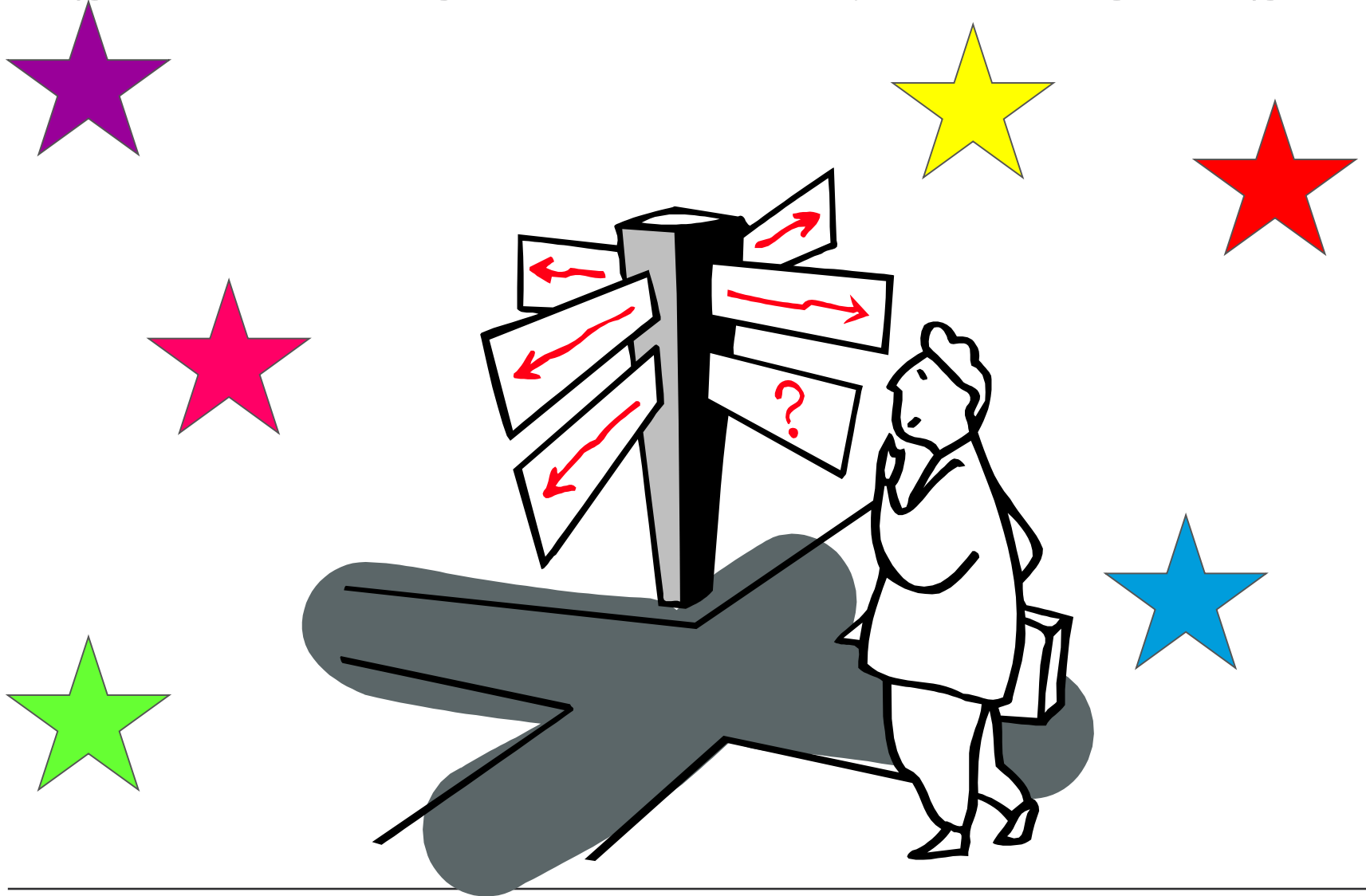


The customer name, Enter name of customer, and address, CIF Number, Line Number, Credit line officer, type of credit line and participation information are defaulted to the screen. From this screen, the user can see the overall totals for the Customer and Bank.

[Learn more. >](#)

PAGE FUNCTIONS

SAMPLE CREDIT LINE REPORTS



Multi-Level Credit Line Listing – LN3021P

Class 1 East - 2013			Loan Journal				OFF. - CML			1/28/09	
Acct Num	Loan Date	Term	Current / Accrual / Balance / Discount	Per Dien Rebate / Payoff	Maturity/ Next Due	Payment	30 / 60 / 90 / 120 / 150 / 180	Rate	Col	Off	
105 L	8/25/09	60 M	.00	.00	8/25/14	.00	/ /	5.000	N	10	CML
			.00	.00	9/25/09		/ /				
***** Credit Line Loan *****											
111 L	9/15/09	12 M	1,200.00	.16	9/15/10	100.00	/ /	5.000	N	1	CML
			1.15	1,201.15	10/15/09		/ /				
328 L	8/25/09	360 M	100,000.00	15.27	8/25/39	567.79	/ /	5.500	N	32	CML
			91.67	100,091.66	9/25/09		/ /				
654 L	7/06/09	360 M	.00	.00	7/06/39	1,650.00	/ /	5.050	Y	32	CML
			.00	.00	8/06/09		/ /				
987 L	7/06/09	360 M	.00	.00	7/06/39	2,150.00	/ /	6.000	Y	30	CML
			.00	.00	8/06/09		/ /				
1234 L	8/24/09	60 M	.00	.00	8/24/14	517.58	/ /	5.250	N	50	CML
			.00	.00	9/24/09		/ /				
2345 L	8/25/09	60 M	.00	.00	8/25/14	.00	/ /	7.000	N	7	CML
			.00	.00	9/25/09		/ /				

Report # LN3300P

Guidance Line Listing

- All lines that are part of a guidance line set up will appear on this report regardless of anything else, including closed lines.
- The Available Balance for a Guidance Line will reflect the new calculation and will include straight line principal pay downs from sub-lines.



Report # LN3300P

File : LN3300P

Page/Line 1/2

Control

Columns 1 - 130

Find

*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...3

DATE PRINTED: 3/07/12

JHA 2012 Silverlake Test Bank

Guidance Line Listing

3/06/12 10:09 AM

LN3300P

PAGE 1

	Level	Current Balance	Available Balance	S/L Prin Paydowns	Original Amount
	001	.00	1,375,000.00	.00	4,000,000.00
7021	ASSOCIATE GUIDANCE L 002	540,000.00	.00	.00	540,000.00
7022	ASSOCIATE GUIDANCE L 002	1,050,000.00	.00	35,000.00	1,085,000.00
7023	ASSOCIATE GUIDANCE L 002	675,000.00	165,000.00	50,000.00	890,000.00
7024	ASSOCIATE GUIDANCE L 002	.00	195,000.00	.00	195,000.00
8020	CUSTOMER GUIDANCE L 001	.00	63,000.00	.00	1,000,000.00
8021	CUSTOMER GUIDANCE L 002	190,000.00	.00	22,000.00	212,000.00
8022	CUSTOMER GUIDANCE L 002	49,000.00	23,000.00	4,000.00	76,000.00
8023	CUSTOMER GUIDANCE L 002	550,000.00	125,000.00	.00	675,000.00
9020	BORROWER GUIDANCE L 001	.00	178,000.00	.00	3,750,000.00
9021	BORROWER GUIDANCE L 002	400,000.00	.00	.00	400,000.00
9022	BORROWER GUIDANCE L 002	1,172,000.00	.00	28,000.00	1,200,000.00
9030	BORROWER GUIDANCE L 002	.00	810,000.00	.00	2,000,000.00
9031	BORROWER GUIDANCE L 003	258,000.00	.00	7,000.00	265,000.00
9032	BORROWER GUIDANCE L 003	829,000.00	80,000.00	16,000.00	925,000.00

Bottom

Consolidated Credit Line Statement – Report # LN2260

- Informational Statement Only
 - Not a billing statement
- Total Line Amounts with Balances and Availability
- Sub-Lines with descriptions



Consolidated Credit Line Statement

Line Number 5006

ABC Company
500 Broadway
Suite 205
Springfield MO 65807

Consolidated Master Line statement for period: 1/15/09 to 2/01/09

Master Line/Sub-Line Balance Summary for the Period:

Line Number	Beginning Principal	Total Debits	Total Credits	Ending Principal
5006	0.00	0.00	0.00	0.00
Totals	0.00	0.00	0.00	0.00

Master Line/Sub-Line Availability at End of Period:

Line Number	Description	Line Amount Committed Amt	Line Used Line Available
-------------	-------------	------------------------------	-----------------------------

Master Plan Line of Credit

- This 2008 enhancement was specifically for a Consumer/Commercial Line of Credit product.
- It includes a portion of the loan that is a revolving or straight line of credit (Pmt Code 6) and a portion(s) of the loan to have a fixed term(s).
- All portions of the MPLOC will use the same loan number and a new loan type has to be set up.

Master Plan Line of Credit

- Funds may be advanced on the line of credit or advanced as a fixed term portion of the loan.
- Payments are to be posted to the Master and will be automatically applied (if desired) according to a predetermined posting sequence to each portion of the loan.
- Each unit attached to the master loan will be maintained separately with transaction history maintained separately as well.

Master Plan Line of Credit

- This new MPLOC product will use standard menu options.
- The entire Master Plan will be billed using a new bank Defined Statement that combines all portions of the loan into one common cycled statement that is compliant with Reg. Z.
- This product will use the regular past due notices.
- A 1098 will be reported for interest if flag is turned on at the loan type level
-

Posting Sequence Defaults

- FI = First In, First Out (based on original loan date)
- LI = Last In, First Out (LIFO)
- HR = Highest rate to lowest rate
- LR = Lowest rate to highest rate
- HB = Highest balance to lowest balance
- LB = Lowest balance to highest balance
- Blank = Sequence to be determined manually

The “Cans”

- Can set up using standard new loan entry or through a loan platform system.
- Can post transactions from POD, AFT, ACH, Sweeps, manual loan posting to master plan line of credit or split out to individual units.
- All eligible fees including late charges are attached at the unit level.

The “Can Nots”

- Can not have escrow
- Can not be participated, syndicated or sold
- Can not be included on a combined DDA statement
- Can not have an alternate payment schedule
- Can not be on Shadow Accounting
- Can not have any type of rebatable insurance

The “Can Nots”

- Can not create coupon books
- Can not be flagged as construction loans
- Can not be a Dealer loan
- Can not be an ARM loan
- Can not be a Multi-level LOC
- Can not have Debt Protection or MOB Ins. attached
- Can not switch loan from another loan type to MPLOC and vice versa

New MPLOC Loan Type Has to Be Set-up

BA 2008 Test Bank #211 About | Client Portal | NetForum | Website | Help Desk | Home
9/14/2007 -- 1:50 PM

PRINT FORM | PRINT iSERIES FORM | VIEW MESSAGES

Loan Type Parameter Maintenance

CHANGE

Loan Type MP

GENERAL PARAMETERS

Loan type description	Master Plan LOC
Enhanced stmt description	Master Plan LOC
Inquiry type	Master
GL group code	110
GL group description	Master Plan LOC
Interest base	0
Accrue Odd Days 365 lbase	B
Credit Bureau reporting	Y
Credit Bureau type code	R
GAP type code	1
Master Plan LOC	<input checked="" type="radio"/> Yes <input type="radio"/> No

NEW LOAN INPUT TOLERANCES

Maximum number of days to backdate	995
Allow override on backdating	<input checked="" type="radio"/> Yes <input type="radio"/> No
Minimum interest rate	001 000000
Maximum interest rate	018 000000

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. >](#)

SILVERLAKE SYSTEM

Copyright 1992-2007 Jack Henry & Associates, Inc.

Send Payment Billing Must Be Set to M

Loan Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

Group 110
Loan Number 31313131

ACCOUIT FLAGS, AIND CODES

Send billing notice **M - Master Plan Line of Credit**

Demand/Student Loan Flag Demand Student Neither
Renewed/Extended Flag Renewed Extended Neither

Department Reporting Code **C - Commercial Loan**

Mailing Instructions

Participation ID Number

Purpose Code

Collateral Code

Late Charge Type

Credit Rating Code

Call Report Code

Payoff Pending Yes No
Exclude from auto nonaccrual Yes No
Flood Insurance Required Yes No

Pmt Split as Billed Has to Be Set to Y

Education 2008 Training Bank About | Client Portal | NetForum | Website | Help Desk | Home
9/11/2007 -- 2:55 PM

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Loan Maintenance

PREVIOUS < SUBMIT > EXIT ✕

Monett MO 65701 Type Home Equity Line
Base
Group 110
Loan number 31313131

PAYMENT SPLIT INFORMATION

Split payments as billed Yes No

Roll Due Date on short payments for Payment code 6 **B - Both Late and Other Charges**

Regular payment posting sequence: 1-5 (1=First, 5=Last)

Escrow Interest Other charges
Principal Late charge

Minimum due to create bill
#Days after stmt for payment

REAMORTIZATION INFORMATION

Reamortize payment date
Reamortize payment day of month
Reamortize payment term/code

Post Short Payments Yes No

PREVIOUS < SUBMIT > EXIT ✕

Split payment as billed - If the payment is to be split according to the billed amounts, a check will be shown in this field. If the payment is to be split according to the amount of interest accrued at the time the payment is made regardless of billed amounts, the entry in this field will be blank.

[Learn more. >](#)

SILVERLAKE SYSTEM

Copyright 1992-2007 Jack Henry & Associates, Inc.

Default Posting Sequence

QA 2008 Test Bank #1
Broader, Deeper, Stronger

About | Client Portal | NetForum | Website | Help Desk | Home
10/11/2007 -- 3:13 PM

PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE

Loan Type Parameter Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

CHANGE

Loan Type MP

MISCELLANEOUS PARAMETERS

Convertible loan type Yes No

Allow override of minimum check amount at acct level Yes No

Allow OVERRIDE of minimum check amount Yes No

Allow advance if available credit is less than minimum check amount Yes No

Automatically close loan LOC at conversion Yes No

Convert to loan type code

Reamortize payment amount

Cross Reference Number (Max Len 0)

SCRA - Send Code

MPLOC Posting Sequence Default

PREVIOUS < | SUBMIT > | EXIT ✕

[Learn more. >](#)

New Loan Entry Screen LNIN, Opt. 1

PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE

New Loan Input

PREVIOUS < | SUBMIT > | EXIT ✕

Year base 0
MPLOC Unit 00001

ACCOUNT INFORMATION

Unit Description	MASTER UNIT REV LOC
Branch number	001
Officer responsible	PAM
Collateral code	100
Class code	B
Call report code	4
Tax reference number	

ACCOUNT DATE INFORMATION


Date of loan	Thursday, October 11 2007
Maturity date	Thursday, October 11 2012

RATE/TERM/PROCEEDS INFORMATION

Interest rate	009	
Loan term/term code	060	M
Loan amount	20000000	(.2)

PREVIOUS < | SUBMIT > | EXIT ✕

Learn more. >



New Loan Input



PREVIOUS < | SUBMIT > | EXIT ✕

RATE/TERM/PROCEEDS INFORMATION

Interest rate

Loan term/term code

Loan amount (.2)

Proceeds

PAYMENT INFORMATION

First payment date

Day of month for payment

Payment code (0-6)

Payment frequency/freq code

Late charge type

Total interest amount

Scheduled payment amount (.2)

Scheduled P&I amount (.2)

Number of payments

Semi-monthly days of month

Alternate payment schedule

DEALER INFORMATION

PREVIOUS < | SUBMIT > | EXIT ✕



The customer's name and address, additional names on the original loan, and CIF information are displayed in the upper portion of the screen. This information cannot be changed at this time. It does not need to be changed because this is a participation. Notice that the account number is that of the participation and not the original loan.

[Learn more. >](#)

PAGE FUNCTIONS

- > CREDIT LINE
- > FASB COSTS
- > FASB FEES
- > SIC CODES
- > DELETE
- > OFFICER LIST

Loan Credit Line Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

LINE ACCOUNT INFORMATION

Line amount (.2)

Expiration date Thursday, October 11 2012 (optional)

Attached to line number

Branch number 1

Credit line officer PAM

Participation code

Original Line Amount (.2)

Original Term/Code 060 M

Freeze advance amount

Call report code 4

Collateral Code 100

Tax reference number

Regulatory Risk Weight 100

Type of Line

Status Active Closed Matured

Description

PREVIOUS < | SUBMIT > | EXIT ✕



Additional information for field entry is covered in the Credit line section of this manual.

When entry is complete, click SUBMIT. The system will return you to the new loan input screen. When SUBMIT is clicked again, the next screen for Loan input is displayed for cycled loans. If the account is not a cycled loan this screen will not display unless the loan type requires a statement. In that case, only the first three fields are present.

[Learn more. >](#)

PAGE FUNCTIONS

LINE ALLOCATION

> OFFICER LIST

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

New Loan Input



PREVIOUS < | SUBMIT > | EXIT ✕

CUSTOMER INFORMATION

CIF number	K000026	Account number	512	L
Short name	KELLY CURTIS G	Loan type	MPLOC-Master Pla LOC	
Unit Description	MASTER UNIT LOC		MPLOC Unit	00001

SCRA INFORMATION

Military applicant Yes NoSend Code Begin Date End Date Send MPLOC rate change notices Yes No[Learn more >](#)

PREVIOUS < | SUBMIT > | EXIT ✕

No Entry Allowed in These Fields

Education 2008 Training Bank About | Client Portal | NetForum | Website | Help Desk | Home
5/16/2008 -- 2:45 PM

PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE

New Loan Input

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS

- > AFT
- > CREDIT LINE
- > COLL TRACKING
- > FASB COSTS
- > FASB FEES
- > SIC CODES
- > OFFICER LIST

MATURITY RATE INFORMATION

Maturity rate _____

Maturity rate grace days _____

Balloon payment amount _____

REAMORTIZATION INFORMATION

Reamortize payment amount N _____

Reamortize payment date _____

Reamortize payment day of month _____

Reamortize payment term/code _____

% of Balance to re-amortize _____


Payment amount cap percent _____

Amortize through date _____

Negative amortization cap percentage _____

CONVERTIBLE LOAN INFORMATION

Convertible ARM Yes No Inprocess



All rate fields can be used to describe the terms of the participation. There are no restrictions which dictate that the participation must have the same fixed- or variable-rate structure as the original loan. They can be completely different.

One topic usually raised at this point is, "How is the rate differential on a serviced loan entered? Is it entered on this screen, as a difference in the rate of the participation from the original loan, or is it entered with servicing information as a rate differential?" The answer is "Either, but not both".

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT ✕

No Entry Allowed in These Fields

Education 2008 Training Bank About | Client Portal | NetForum | Website | Help Desk | Home
5/16/2008 -- 2:49 PM

PRINT FORM | PRINT I SERIES FORM | RETRIEVE MESSAGE

New Loan Input

PREVIOUS < | SUBMIT > | EXIT ✕

PARTICIPATION INFORMATION

Participation ID Number
Participation ID

Participation Percent
Participated Account
Principal Payment Split Percentage
Participation Payment Seq #
Interest Payment Split Percentage
Participation First Payment Option (SOLD)
Participation Payment Split Option

ACCOUNT FUNDING

Funding Sequence Number
Funding Limit
Funding Split Percentage
Regulatory Risk Weight

DELINQUENCY INFORMATION

Delinquent Rate index variance
Delinquent Rate index variance code

PREVIOUS < | SUBMIT > | EXIT ✕

If the loan were already on the system at the time of its sale, the following screen would be used to enter the new participation sold. The first step would be to file maintain the original loan to have a "P" in the participation ID field.

The participation identification code "tells" the system that the loan has either been purchased (bought), participated (fully with different rates or conditions, or partially sold), participated fully with the same terms and conditions as the original loan, or partially charged off.

[Learn more. >](#)

No Entry Allowed in These Fields (except posting

Education 2008 Training Bank About | Client Portal | NetForum | Website | Help Desk | Home
5/16/2008 -- 2:52 PM

PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE

New Loan Input

PREVIOUS < | SUBMIT > | EXIT ✕

PAYMENT SPLIT INFORMATION

Use billed amount when splitting payments Yes No

Roll Due Date/Short Payments/Payment Code 6 N - No

Regular payment posting sequence: 1-5 (1=First, 5=Last)

Escrow	5	Interest	1	Other charges	4
Principal	2	Late charge	3		

Post Short Payments Yes No

Use Payment Suspend Yes No

Payments Using Payment Suspend B - Both long and short

#Days after statement to take p 3

Minimum amount to create bill

Interest First Product Yes No

Accrue odd days 365 ibase B - Both

STEP RATE LOAN INFORMATION

Step Rate Loan Yes No

PREVIOUS < | SUBMIT > | EXIT ✕

Entries to be made on this screen include:

Use billed amount when splitting payments? (1a) - If you wish to split payments made to this loan according to the billing check this field. If not unchecked. Payment code "B" loans must have a check in this field.

The user can access fees at the schedule date when the "Use billed amount when splitting payments" is set to "checked". Fees can not be taken at payment time, when a transaction code with a affects of C to Q is posted.

[Learn more. >](#)

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Master Plan Unit Sequence Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

UNIT SEQUENCE INFORMATION

Loan Number 512 L
Type default Low Balance to High Balance

Unit Number	Unit Description	Current Seq Number	New Rate	Status
00001	MASTER UNIT LOC	1	<input type="text" value="1"/> 9.000000%	New
00002	BOAT LOAN (FIXED RATE/TERM)	2	<input type="text" value="2"/> 7.000000%	New

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT ✕

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

New Master Plan Loan Account



PREVIOUS < | SUBMIT > | EXIT ✕

MAINTENANCE INFORMATION



Loan Number 512 L

CHANGE

Unit Number	Unit Description	Unit Balance	Status
00001	MASTER UNIT LOC	.00	New

Previous

PREVIOUS < | SUBMIT > | EXIT ✕



[Learn more. >](#)

PAGE FUNCTIONS

- > ADD
- > TOP
- > BOTTOM



Adding additional unit to the master line

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

New Loan Input



PREVIOUS < | SUBMIT > | EXIT X

CUSTOMER INFORMATION



CIF number K000026
Short name KELLY CURTIS G
Account number 512 L
Loan type MPLOC-Master Pla LOC
Group 110
Year base 0

MPLOC Unit 00002



The customer's name and address, additional names on the original loan, and CIF information are displayed in the upper portion of the screen. This information cannot be changed at this time. It does not need to be changed because this is a participation. Notice that the account number is that of the participation and not the original loan.

[Learn more.](#) >

ACCOUNT INFORMATION

Unit Description BOAT LOAN (FIXED RATE/TERM)
Branch number 1
Officer responsible PAM
Collateral code 500
Class code P
Call report code 6B
Tax reference number

ACCOUNT DATE INFORMATION

Date of loan Friday, May 16 2008

PREVIOUS < | SUBMIT > | EXIT X

PAGE FUNCTIONS

- > SIC CODES
- > DELETE
- > OFFICER LIST



PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Master Plan Unit Sequence Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

UNIT SEQUENCE INFORMATION

Loan Number 512 L
 Type default Low Balance to High Balance

Unit Number	Unit Description	Current Seq Number	New Seq Number	Rate	Status
00001	MASTER UNIT LOC	1	<input type="text" value="1"/>	9.000000%	New
00002	BOAT LOAN (FIXED RATE/TERM)	0	<input type="text" value="2"/>	7.000000%	New

[Learn more. >](#)

PREVIOUS < | SUBMIT > | EXIT ✕

Loan Input Menu

 >

CURRENT MENU

LNIN

MENU



- 129 ✓ [Enter/Update New Loans](#)
- [Renew or Extend Loans](#)
- 129 ✓ [Loan Master File Maintenance](#)
- 129 ✓ [Enter Loan Transactions](#)
- 129 ✓ [Enter Loan Payment Reversals](#)
- 129 ✓ [Payment Schedule Maintenance](#)
- 129 ✓ [Credit Line Maintenance](#)
- 129 ✓ [Rate Change Maintenance](#)
- 129 ✓ [Loan/Deposit Relationship Maintenance](#)
- 129 ✓ [Enter/Update New Participations Sold](#)
- 129 ✓ [Enter/Update New Partial Charge Off](#)
- 129 [Print Amortization Schedule](#)
- 129 ✓ [Loan Effective-dated File Maintenance](#)
- 129 ✓ [Memo Post Maintenance](#)
- 129 ✓ [Account Special Information Code Maintenance](#)
- 129 ✓ [Bill File Maintenance](#)

 5/16/2008
1:52 PM


The Silvertake® System Browser Access menus have an Internet look and feel. Menus are used to navigate the new Silvertake® 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. >](#)

Notes

Schedule

Appointments

Calendar

May 2008						
Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



Draw on Master and Funding Units

Education 2008 Training Bank About | Client Portal | NetForum | Website | Help Desk | Home
5/16/2008 -- 2:03 PM

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Enter/Update Loan Transactions

PREVIOUS < | SUBMIT > | EXIT X

Sequence Number	Account Number / Type	Tran Code	Amount	Action Code	Serial Number
116 WAR0001	83107	L 1	5,000.00		
117 WAR0001	83107	L 1	6,500.00		
118 WAR0001	83107	L 1	2,500.00		

L

Effective Date

Batch Number

PREVIOUS < | SUBMIT > | EXIT X

When a transaction is entered, the operator enters the account number, transaction code, amount, and effective date and presses SUBMIT. The system will display the customers name, split the payment according to the rules for the loan and payment code for this account.

[Learn more. >](#)

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Enter/Update MPLOC Unit Transactions



PREVIOUS < | SUBMIT > | EXIT X

MAINTENANCE INFORMATION

Loan Number 83107

L

SELECT v

Unit Number	Unit Description	Unit Balance	Due Date
00001	MASTER LINE	.00	0/00/00
00002	CAR LOAN LOCK IN AT 5%	.00	0/00/00
00003	4-WHEELER VIN# 25783357879	.00	0/00/00

[Learn more. >](#)

Previous ^

PREVIOUS < | SUBMIT > | EXIT X

Posting Reg. Pmt. to MPLOC loan

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Enter/Update Loan Transactions

PREVIOUS < | SUBMIT > | EXIT ✕

Sequence Number	Account Number / Type	Tran Code	Amount	Action Code	Serial Number
	656565	L 10	50000		

Effective Date

Batch Number

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS

- > DELETE
- > TRAN CODES
- > TRANSACTIONS

When a transaction is entered, the operator enters the account number, transaction code, amount, and effective date and presses SUBMIT. The system will display the customers name, split the payment according to the rules for the loan and payment code for this account.

[Learn more. >](#)

MPLOC Unit Transaction Posting Screen

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Enter/Update MPLOC Unit Transactions

PREVIOUS < | SUBMIT > | EXIT ✕

MAINTENANCE INFORMATION

Loan Number 656565 L

SELECT ✓

Unit Number	Unit Description	Unit Balance	Due Date
00000	MAIN LOAN	79,700.00	12/01/06
00001	HOME EQUITY LOAN	65,000.00	0/00/00
00002	TRACTOR	12,500.00	0/00/00
00003	BRUSH HOG	2,200.00	0/00/00

Previous ⏪

PREVIOUS < | SUBMIT > | EXIT ✕

[Learn more. >](#)

MPLOC Unit Transaction Posting Screen

- After selecting the unit # and clicking submit, the system brings you back to the posting screen to enter the amount for the next unit.
- If you select the master unit, the system will automatically post to the individual units looking at the unit sequencing.

Loan Bill Maintenance Screen

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Loan Master Plan Bill Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

MAINTENANCE INFORMATION

HALSTEAD MARGUERITE Loan Number 656565 L

SELECT ✓

Unit Number	Unit Description	Unit Balance	Status
00001	HOME EQUITY LOAN	65,000.00	Active
00002	TRACTOR	12,500.00	Active
00003	BRUSH HOG	2,200.00	Active

Previous ⬆

PREVIOUS < | SUBMIT > | EXIT ✕

[Learn more . >](#)

Loan Master Plan Bill Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

Account Number 656565 L HALSTEAD MARGUERITE
 Unit Number AAAA1
 Due Date Thursday, November 1 2007

SELECT ✓

Date Due for	Billed Date	Total Billed	Total Remaining	Reprint
11/01/07	10/11/07	365.80	365.80	

Previous ▲

PREVIOUS < | SUBMIT > | EXIT ✕

This screen lists all the billed records for the loan beginning with the most recent billed amounts.

[Learn more >](#)

PAGE FUNCTIONS

- > ADD BILL
- > FEE DESC MAINT



Can Not Reprint the MPLOC Statement

PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE

Loan Master Plan Bill Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

LOAN BILL MAINTENANCE

Account Number 656565 L HALSTEAD MARGUERITE
Unit Number 00001

Date Due for Thursday, November 1 2007

	Remaining	Billed
Principal	<input type="text"/>	<input type="text"/>
Interest	36580	36580
Late charge	<input type="text"/>	<input type="text"/>
Other charges	<input type="text"/>	<input type="text"/>
Total	365.80	365.80

Reprint this bill

PREVIOUS < | SUBMIT > | EXIT ✕

Copyright 1992-2007 Jack Henry & Associates, Inc. SILVERLAKE SYSTEM

Date Due for - Key the correct due date for this billing record. Remember that this is the date on which the payment is (was) due to be paid. If you are entering a new record because of a payment reversal, be sure to key the date on which that payment was originally due.

Principal amount - Key the new amount necessary to advance the payment date that is being added to the record or changed in the record.

[Learn more. >](#)

LNIN, Option 3 - File Maintenance Screen

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Loan Master Plan Maintenance

PREVIOUS < | SUBMIT > | EXIT ✕

MAINTENANCE INFORMATION

HALSTEAD MARGUERITE Loan Number 656565 L

SELECT ✓

Unit Number	Unit Description	Unit Balance	Status
00001	HOME EQUITY LOAN	65,000.00	Active
00002	TRACTOR	12,500.00	Active
00003	BRUSH HOG	2,200.00	Active

Previous 🏠

PREVIOUS < | SUBMIT > | EXIT ✕

SILVERLAKE SYSTEM

Copyright 1988-2003 Jack Henry & Associates, Inc.



Loan Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

Loan Number 656565

MPLOC Unit..... 00001



The account number which was selected from the previous screen will be output in the loan number field and cannot be changed at this time. If you had selected several accounts for maintenance SUBMIT will page through those records for which maintenance is to be performed. If an account was selected in error, you can click SUBMIT to advance to the next record which was selected.

[Learn more. >](#)

SCREEN OPTIONS

To Select a new Loan Number click SUBMIT >

- > [General Information](#)
- > [Balance Information](#)
- > [Payment Information](#)
- > [Rate Information](#)
- > [Date Information](#)
- > [Miscellaneous Codes](#)
- > [YTD,PYTD,LTD Amounts](#)
- > [YTD,PYTD,LTD Counters](#)
- > [Special Information Codes](#)
- > [Special Messages](#)
- > [Additional Mortgage Information](#)
- > [Escrow & Insurance Information](#)
- > [Officer List](#)
- > [Alternate Payment Schedule](#)
- > [Bill Information](#)
- > [User Codes and Cycle codes](#)
- > [Protection Accounts](#)
- > [Fee Records](#)
- > [FASB](#)
- > [Allocation History Transactions](#)
- > [ARM Conversion](#)
- > [Payment Change Warehouse Records](#)

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS

> DELETE

Pmt. Reversal Screen

PRINT FORM | PRINT iSERIES FORM | RETRIEVE MESSAGE

Loan Number: For 656565 L

PREVIOUS < | SUBMIT > | EXIT X

SELECT [v] | POSITION []

Unit Number	Unit Balance	Due Date	Rate	Master
00001	65,000.00	11/01/07	7.500000%	Y
00002	12,500.00	11/01/07	18.000000%	N
00003	2,200.00	11/01/07	7.500000%	N

Learn more >

Previous []

Copyright 1999-2007 Jack Henry & Associates, Inc.

SILVERBLADE
S Y

Select units that have the transactions to be reversed

Master Plan LOC Transaction Reve
Marguerite Halstead



PREVIOUS < | SUBMIT > | EXIT ✕

656565 L

Original balance 100,000.00 Payment amount 365.80
 Current balance 65,000.00 Next due date Thursday, November 1 2007
 Unit 00001

SPECIAL MESSAGES. >

Memo posted Messages Credit Line Loan

SELECT ✓

Date	T/C	Amount	Afft	Dr/Cr	Bch	Sequence	Eff Date	Due Date
12/14/05	00001	65,000.00	P	D	901	1	12/01/05	
12/14/05	00000	65,000.00						
12/15/05	00023	25.00	LA	D	901	2	12/15/05	
12/15/05	00012	700.00	I	C	901	10	12/15/05	
12/15/05	00000	725.00						

Previous ▲

PREVIOUS < | SUBMIT > | EXIT ✕

[Learn more.](#) >

Do You Have Any Questions?



JACKHENRY University



JACKHENRY University | Jack Henry Banking®



JACKHENRY University | ProfitStars®



JACKHENRY University | Symitar®



JACKHENRY University | Corporate LEARNING Solutions