jack henry Banking®

A DIVISION OF JACK HENRY & ASSOCIATES INC®

Loan Tips and Tricks

SilverLake

Dates contained in this document are provided as estimates only and can be changed at any time at the sole discretion of Jack Henry & Associates, Inc. This information may not be incorporated into any contract and should not be relied upon in making purchasing decisions.

Instructor: Marilyn Bryan

Introduction – Only the Best of Past Enhancements
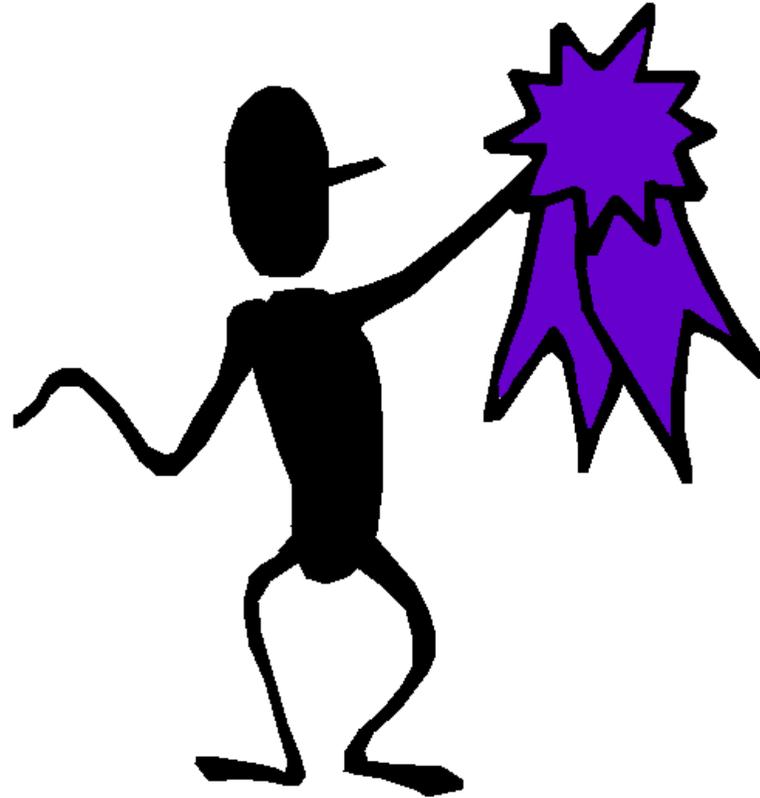
Dates contained in this document are provided as estimates only and can be changed at any time at the sole discretion of JHA.

HMDA Reporting Option at New Loan Entry

- A field called **HMDA Reporting Required** is available during the new loan set-up.

- If the flag is set to **Y**, the user will be prompted to enter the new loan application information (LARS).

- Once the application has been completed, the user will be returned to the new loan entry screens for completion.

Loan Type Parameter Maintenance - Change

✕ Exit   ◀ Previous   [OK]   [Maintenace]

Loan Type Parameter Maintenance Information

🖶 Print ▾

Convertible Index Number:	0	Apply Payments to Past Due Loans:	Y - Yes ▾
Convertible Variance:	%	Number of Payments Past Due to Trigger:	0
Convertible Variance Code:	- Blank ▾	Apply Payments to Pre-Paid Loans:	Y - Yes ▾
Report to Credit Bureau:	Y - Yes ▾	Post Excess as a Principal Curtailment:	Y - Yes ▾
HMDA Reporting Required:	Y - Yes ▾		
Recognize Holds on DDA Before ODP Transfer:	Y - Yes ▾		
Minimum Amount Due to Create Bill:	0.00		
Step Rate Loan:	N - No ▾		
Interest First Product:	N - No ▾		

Number, Percent or Dollar Amount Pre-Paid to Trigger   [1]   [D - Dollar Amount ▾]

New Loan Input

✕ Exit   ◀ Previous   [OK]

New Loan Input Information

🖨 Print ▾

Short Name:	**STANUSH TRENTON F**	Co-Borrower Gender (1,2,3,4,5):		Eligible Rents - Unit 3 (.0):	$0
Loan Type:	**Mortgage-Fixed Rate**	Borrower Race 1 (1-7):		Eligible Rents - Unit 4 (.0):	$0
Loan To Value Ratio:	80.00%	Borrower Race 2 (1-7):			
Combined LTV Ratio:	0.00%	Borrower Race 3 (1-7):		**SBA Details**	
Down Payment:	$0.00	Borrower Race 4 (1-7):		SBA Guarnteed Percentage:	%
		Borrower Race 5 (1-7):		SBA GP Number:	

Mortgage Property Address

		Co-Borrower Race 1 (1-8):		SBA Basis Points (.3):	0.000
Street:	100 LOGAN COVE	Co-Borrower Race 2 (1-8):			
City:	SAN ANTONIO	Co-Borrower Race 3 (1-8):		**HMDA Details**	
State:	TX	Co-Borrower Race 4 (1-8):		HMDA Reporting Required:	Y - Yes
Zip:	78235	Co-Borrower Race 5 (1-8):			
Zip4:		Borrower Age:	0		

		Co-Borrower Age:	0

Mortgage Information

		First Time Homebuyer (Y,N):	N - No
Pledge Flag (Y,N):	N - No		
Pledge Code:		**Property Details**	

Loan Application Register - Update

ⓘ F3=Exit

Loan Application Register Information

🖨 Print ▾

Application Number: 4

Application Information

Application Date:	03/24/2017 ▾
Loan Amount (Whole Dollars):	$125,000
Decision Center:	1
Decision Officer:	JHA
Purpose (1,2,3):	1
Type Finance (1,2,3,4):	1
Occupancy (1,2,3):	1

Reporting Information

Report this Application to HMDA(Y,N):	Y - Yes ▾
Reason not Reporting:	
Action Taken (1,2,3,4,5,6,7,8):	1
Disposition Date:	03/31/2017 ▾
Denial Reason 1 (1-9 or Blank):	▾
Denial Reason 2:	▾
Denial Reason 3 (1-9 or Blank):	▾
Type of Purchaser:	1
MSA Number:	5920
Property is within your MSA (Y,N):	Y - Yes ▾
Census Tract:	$1.00
State Number:	51
County Number:	710

Applicant Details

Applicant Name:	Jack Gannon
Applicant Tax ID:	453102930
Applicant Race (1,2,3,4,5,6,7):	5 - White ▾
Applicant Race 2 (1,2,3,4,5):	▾
Applicant Race 3 (1,2,3,4,5):	▾
Applicant Race 4 (1,2,3,4,5):	▾
Applicant Race 5 (1,2,3,4,5):	▾
Applicant Age:	32
Applicant Marital Status (M,U,S,N):	U - Unmarried ▾
Applicant Sex (1,2,3,4):	1
Ethnicity (1-4):	2 - Not Hispanic or Latino ▾

Loan Application Register - Update

✕ Exit ◀ Previous [OK] [View codes]

ⓘ **F3=Exit**

Loan Application Register Information

🖨 Print ▾

Application Number: 4

Co-Applicant Information	
Co-Applicant Name:	N/A
Co-Applicant Tax ID:	0
Co-Applicant Race (1,2,3,4,5,6,7,8):	7 - Not Applicable ▾
Co-Applicant Race 2 (1,2,3,4,5):	▾
Co-Applicant Race 3 (1,2,3,4,5):	▾
Co-Applicant Race 4 (1,2,3,4,5):	▾
Co-Applicant Race 5 (1,2,3,4,5):	▾
Co-Applicant Age:	0
Co-Applicant Marital Status (M,U,S,N):	▾
Co-Applicant Sex (1,2,3,4,5):	0
Co-Applicant Ethnicity(1-5):	▾

Property Information	
CRA Delineated:	Y - Yes ▾
Purchase Price(Whole Dollar):	135000
Appraisal Amount(Whole Dollar):	140000
Appraisal Date:	03/01/2017 ▾
Year Built:	2010
Request for Pre-Approval:	
Legal Description 1:	LOT 1, BLOCK 2, BRAXON
Legal Description 2:	
Loan/Value Ratio:	90.
Term of Loan in Months:	360
Loan Number Assigned:	49300
Contract Interest Rate:	4.500%
Annual Percentage Rate:	4.500000%
Rate Spread:	0.000000%
Principal/Interest Payment:	$1,000.00
Property Type (1-3):	1 - 1-4 Family (not manufac ▾
Rate Lock-In Date:	03/10/2017 ▾

✕ Exit ◀ Previous | OK | View codes

ⓘ F3=Exit

Loan Application Register Information

🖨 Print ▾

Application Number: 5

Co-Applicant Information

Co-Applicant Name:	N/A
Co-Applicant Tax ID:	7
Co-Applicant Race (1,2,3,4,5,6,7,8):	▾
Co-Applicant Race 2 (1,2,3,4,5):	▾
Co-Applicant Race 3 (1,2,3,4,5):	▾
Co-Applicant Race 4 (1,2,3,4,5):	▾
Co-Applicant Race 5 (1,2,3,4,5):	▾
Co-Applicant Age:	0
Co-Applicant Marital Status (M,U,S,N):	▾
Co-Applicant Sex (1,2,3,4,5):	0
Co-Applicant Ethnicity(1-5):	▾

Property Information

CRA Delineated:	Y - Yes ▾
Purchase Price(Whole Dollar):	125000
Appraisal Amount(Whole Dollar):	140000
Appraisal Date:	03/01/2017 ▾
Year Built:	2010
Request for Pre-Approval:	
Legal Description 1:	LOT 1, BLOCK 2, LOGAN COVE
Legal Description 2:	
Loan/Value Ratio:	90.
Term of Loan in Months:	360
Loan Number Assigned:	49300
Contract Interest Rate:	4.500%
Annual Percentage Rate:	4.500000%
Rate Spread:	0.000000%
Principal/Interest Payment:	$1,000.00
Property Type (1-3):	1 - 1-4 Family (not manufac ▾
Rate Lock-In Date:	03/15/2017 ▾

Loan Application Register - Update

✕ Exit ◀ Previous | OK | **View Codes** | View MSA/Census tract

ℹ F3=Exit

Loan Application Register Information

🖨 Print ▼

Application Number: 4

Application Information

Application Date:	03/24/2017 ▼
Loan Amount (Whole Dollars):	$125,000
Decision Center:	1
Decision Officer:	JHA
Purpose (1,2,3):	1
Type Finance (1,2,3,4):	1
Occupancy (1,2,3):	1

Reporting Information

Report this Application to HMDA(Y,N):	Y - Yes ▼
Reason not Reporting:	
Action Taken (1,2,3,4,5,6,7,8):	1
Disposition Date:	03/31/2017 ▼
Denial Reason 1 (1-9 or Blank):	▼
Denial Reason 2:	▼
Denial Reason 3 (1-9 or Blank):	▼
Type of Purchaser:	1
MSA Number:	5920
Property is within your MSA (Y,N):	Y - Yes ▼
Census Tract:	$1.00
State Number:	02

Applicant Details

Applicant Name:	Jack Gannon
Applicant Tax ID:	453102930
Applicant Race (1,2,3,4,5,6,7):	5 - White ▼
Applicant Race 2 (1,2,3,4,5):	▼
Applicant Race 3 (1,2,3,4,5):	▼
Applicant Race 4 (1,2,3,4,5):	▼
Applicant Race 5 (1,2,3,4,5):	▼
Applicant Age:	32
Applicant Marital Status (M,U,S,N):	U - Unmarried ▼
Applicant Sex (1,2,3,4):	1
Ethnicity (1-4):	2 - Not Hispanic or Latino ▼

3/24/17   Enter New Loan Applications   16:00:55

Type of Financing

   1=Conventional   3=VA guaranteed

   2=FHA insured   4=FSA or RHS

Purpose

   1=Home purchase

   2=Home improvement

   3=Refinancing

Occupancy

   1=Owner occupied

   2=Not owner occupied

   3=Not applicable

Action Taken

   1=Loan Originated

   2=Approved but not accepted by Applicant

   3=Denied   4=Application withdrawn

   5=File closed for incompleteness

   6=Loan purchased by institution

   7=Preapproval Request denied

   8=Preapproval Approved not accepted

Applicant(s) Sex

   1=Male   3=Not provided   5=No Co-app

   2=Female   4=Not applicable

Type of Purchaser

   0=Not sold   5=Private Security

   1=FNMA   6Savings/Commmercial

   2=GNMA   7=Life Ins company

   3=FHLMC   8=Affilated inst.

   4=FSA or RHS   9=Other

Reasons for Denial

   1=Debt/Income ratio

   2=Employment hist

   3=Credit hist

   4=Collateral

   5=Insufficient cash

   6=Unverifiable information

   7=Credit application incomplete

   8=Mortgage insurance denied

   9=Other

Applicant(s) Race

   1=American Indian or Alaskan

   2=Asian

   3=Black   6=Not provided

   4=Hawaiian   7=Not Applicable

   5=White   8=No co-applicant

Property Type

1=1-4 Family(other than manufactured
          housing)
2=Manufactured Housing
3=Multifamily

HOEPA Status

1=HOEPA Loan
2=Not a HOEPA Loan

Requests for Preapproval

1=Preapproval Requested
2=Preapproval Not Requested
3=Not applicable

Lien Status

1=Secured by first lien
2=Secured by Subordinate lien
3=Not Secured by a lien
4=Not   applicable(purchased   loans)

Ethnicity

1=Hispanic or Latino
2=Not Hispanic or Latino
3=Information not provided
    by applicant in mail,internet
    or telephone solicitation
4=Not applicable
5=No co-applicant

Loan Application Register - Update

✕ Exit ◀ Previous | OK | View Codes | **View MSA/Census tract** |

ⓘ F3=Exit

Loan Application Register Information

🖶 Print ▼

Application Number:	4		

Reporting Information

Report this Application to HMDA(Y,N):	Y - Yes ▼
Reason not Reporting:	

Applicant Details

Applicant Name:	Jack Gannon
Applicant Tax ID:	453102930

Application Information

Application Date:	03/24/2017 ▼
Loan Amount (Whole Dollars):	$125,000
Decision Center:	1
Decision Officer:	JHA
Purpose (1,2,3):	1
Type Finance (1,2,3,4):	1
Occupancy (1,2,3):	1

Action Taken (1,2,3,4,5,6,7,8):	1
Disposition Date:	03/31/2017 ▼
Denial Reason 1 (1-9 or Blank):	▼
Denial Reason 2:	▼
Denial Reason 3 (1-9 or Blank):	▼
Type of Purchaser:	1
MSA Number:	5920
Property is within your MSA (Y,N):	Y - Yes ▼
Census Tract:	$1.00
State Number:	02

Applicant Race (1,2,3,4,5,6,7):	5 - White ▼
Applicant Race 2 (1,2,3,4,5):	▼
Applicant Race 3 (1,2,3,4,5):	▼
Applicant Race 4 (1,2,3,4,5):	▼
Applicant Race 5 (1,2,3,4,5):	▼
Applicant Age:	32
Applicant Marital Status (M,U,S,N):	U - Unmarried ▼
Applicant Sex (1,2,3,4):	1
Ethnicity (1-4):	2 - Not Hispanic or Latino ▼

Census Tract Parameter File

✕ Exit   ◀ Previous   [OK]

Census Tract Parameter File Items

🖨 ▾ | ◀ ▶   SMSA [🔍] Census Tract [🔍] State [🔍] County [🔍]   [Display]

SMSA Number	Census	State	County	Description
▶	8840	9,901.00	51	47
	8840	9,901.00	51	99
	8840	9,902.00	51	47
	8840	9,902.00	51	99
	8840	9,903.00	51	47
	8840	9,903.00	51	99
	8840	9,904.00	51	47
	8840	9,904.00	51	99
	8840	9,905.00	51	47
	8840	9,905.00	51	99

SilverLake Menu

Inappl

▶ My Menu ▶ Search Results
▶ Loan Application Tracking Menu

Enter New Loan Applications ☆

Update Loan Applications ☆

Maintain Census Tract Information ☆

Maintain Census Tract Information - prior to 2004 ☆

HMDA Reporting Quality Edit ☆

Create HMDA Tape ☆

Loan Application File Parameters ☆

Create HMDA Pipe Delimited File ☆

Loan Application Register

✕ Exit   ◀ Previous   OK

Update

🖨 Print ▾

Application Number: 41
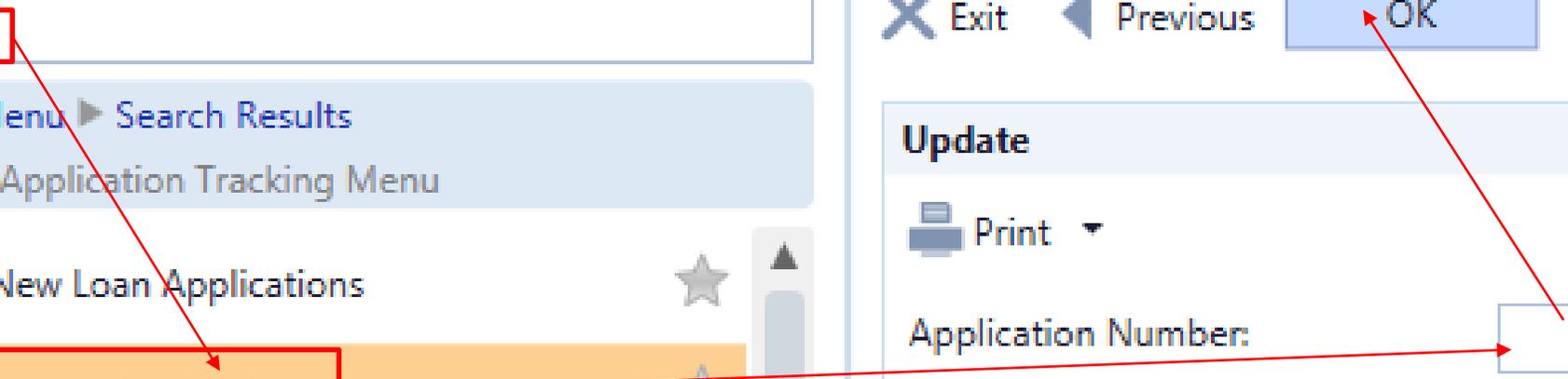
Loan Application Register - Update

✕ Exit　◀ Previous　| OK | View Codes | View MSA/Census tract | Delete |

Loan Application Register Information

🖨 Print ▾

Application Number:　41

Application Information

Application Date:	03/21/2017 ▾
Loan Amount (Whole Dollars):	$100,000
Decision Center:	1
Decision Officer:	JHA
Purpose (1,2,3):	1 - Home purchase(1-4 family) ▾
Type Finance (1,2,3,4):	1 - Conventional ▾
Occupancy (1,2,3):	1 - Owner occupied ▾

Reporting Information

Report this Application to HMDA	Y - Yes ▾

Applicant Details

Applicant Name:	Tom Smith
Applicant Tax ID:	460139201
Applicant Race (1,2,3,4,5,6,7):	5 - White ▾
Applicant Race 2 (1,2,3,4,5):	▾
Applicant Race 3 (1,2,3,4,5):	▾
Applicant Race 4 (1,2,3,4,5):	▾
Applicant Race 5 (1,2,3,4,5):	▾
Applicant Age:	38
Applicant Marital Status (M,U,S,N):	U - Unmarried ▾
Applicant Sex (1,2,3,4):	1 - Male ▾
Ethnicity (1-4):	2 - Not Hispanic or Latino ▾

A Regulatory Risk Weight Field is Available in the Loan Input/Maintenance Option and Inquiry Screens

FDIC Call Reporting – Schedule RC-R:

- This will allow the system to get the Risk Weight from each loan or GL account and then put the amount into the appropriate column.

- It will put all loans that are past due 90 days or more or in nonaccrual status into the 100% risk weight.

- The SBA and FHA/VA loans that have guaranteed portions will split into two columns with the appropriate risk weight.

Regulatory Risk Weight (Cont.)...

OTS REPORTING – Schedules CCR:

- The new column heading of *100%RISK* will allow programming of loans that are 90 days or more past due.

- The column heading range will also allow for OTS banks to cross reference information as well as use the column range for risk weight, but not require it.

Loan Maintenance

✕ Exit   ◀ Previous | OK | Maintenance | W/W Eff Dated Maint |

Loan Maintenance Information

🖶 Print ▾

Loan Type: **Mtg. Loan - Amortize**

Interest Base: **5**

GL Group: **160**

Loan Number: **10798129080**

Forfeit Discount/Rebate by Number of Days:	0
Forfeit Discount/Rebate by Number of Payments:	0
Forfeit Dealer Rebate After Early Payoff Days/Payments (B,D):	▾
U/F Remainder Banks or Dealer:	▾
Forfeit Dealer Rebate After Charge-Off Days/Payments (B,D):	▾

Account Information

Unit Price Report Method (U,D,M):	- Blank ▾
Minimum Unit Advance:	$0.00
Regulatory Risk Weight:	20
ATM Card Holder:	N - No ▾

Credit Buruae Reporting Details

| Report to Credit Bureau (Y/N): | N |
| | PMT DISPUTE |

Ability to Input and Track Waived Fees

- This was designed to increase fee income and allow management to measure where fee income is being generated and where it is being lost.

- The CIF options allow the user to enter fees that were waived, input a reason code and store information at the CIF level, and generate a waived income report.

  OR

- Set the waive flag to **Yes** on all transaction codes to waive loan fees (i.e., Late charge) and run a query or Cognos® report.

Loan Transaction Code Maintenance

✕ Exit ◀ Previous | OK | | Add |

Transaction Code Details

🖨 Print ▼ | ◀ Previous Records ▶ Next Records | [search] | | Change | | Copy | | Delete | | Display |

	Transaction Code ▼	Description
▸	21	Late Charge Assessed
▸	23	Waive Late Charges Assessed
▸	29	Escrow balance increase
▸	30	Increase Escrow Balance 1
▸	31	Increase Escrow Balance 2
▸	32	Increase Escrow Balance 3
▸	33	Increase Escrow Balance 4
▸	34	Increase Escrow Balance 5
▸	35	Decrease Escrow Balance 1
▸	36	Decrease Escrow Balance 2

Loan Transaction Code Maintenance – CHANGE

✕ Exit   ◀ Previous | OK | | Maintenance | | Affects Codes |

Loan Transaction Code Maintenance Information

🖨 Print ▾

Transaction Code:	23
Description:	Waive Late Charges Assessed
Statement Description:	Waive Late Charges
Debit/Credit (D,C):	C – Credit ▾
Affects Code:	LA
Affects Next Payment Date?	N – No ▾
Force Pay:	N – No ▾
Print on Statment:	Y – Yes ▾
Process Escrow Analysis:	N – No ▾
Check for Stop Payments:	N – No ▾
Code to Print on Statements:	
Count as Enclosure:	N – No ▾
Fee Number:	808
Override Close on Zero?	N – No ▾
Non-Monetary Transaction:	N – No ▾
Print Receipt Y/N:	N – No ▾
Use Minimum Check Toleran Y/N:	N – No ▾
Re-amortize Y/N:	N – No ▾
Waive:	Y – Yes ▾
Servicing Release Y/N:	N – No ▾
Cash Transaction Y/N:	N – No ▾

SilverLake Menu   −

cfmenu

Select from Menu

CIF Marketing Information Inquiry   ☆

Loan Pricing Inquiry   ☆

Tax Reporting Inquiry   ☆

Special Message Inquiry   ☆

Alert Message Inquiry   ☆

CIF Help Display   ☆

Relationship Pricing Master Inquiry   ☆

Enter Waived Income Transactions   ☆

Waived Reason Code Parameter Maint.   ☆

Update Waived Income Transactions   ☆

Print Waived Income Transaction Edit   ☆

SilverLake Menu   _

cfmenu

▸ My Menu ▸ Search Results ▸ CIF Maintenance Menu

CIF Marketing Information Inquiry ☆

Loan Pricing Inquiry ☆

Tax Reporting Inquiry ☆

Special Message Inquiry ☆

Alert Message Inquiry ☆

CIF Help Display ☆

Relationship Pricing Master Inquiry ☆

Enter Waived Income Transactions ☆

Waived Reason Code Parameter Maint. ☆

Update Waived Income Transactions ☆

Print Waived Income Transaction Edit ☆

Waived Income Transaction Entry

✕ Exit   ◀ Previous   OK

ⓘ **Select Batch or leave blank for next available Batch**

Waived Income Transaction Entry Information

🖨 Print ▾

Batch Date: **020209**

Batch Number: 100

Waived Income Transaction Entry

✕ Exit ◀ Previous | OK | Display Batch

Waived Income Transaction Entry Information

🖨 Print ▾

Batch Date:	**02/02/2009**	
Batch Number:	**100**	
Sequence Number:	**2**	

Branch Information

Branch Number:	1
Officer:	KJH
Account Number:	60065
Account Type:	L - Loan ▼
Customer Number:	T300749
Authorizing Officer:	KJH
Waive Reason Code:	1
Possible Income:	$65.69
Waived Income:	$65.69

Waived Income Reason Code Maintenance

✕ Exit   ◀ Previous   OK   Add

Waived Income Reason Code Maintenance Items

🖨 Print ▼ | ◀ Previous Records [🔍] | Change | Delete | Display

	Reason Code	Description
▶	001	Per Loan Officer
▶	002	Per Bank President Request

749

Customer Inquiry	Customer Profile ✖	Customer Waived Income ✖

🖨 Print ▾   🔄 Refresh | **Balances:** Liability: **$177,347.99** Deposit: **$134,900.00**

Account Type	Fee Type	MTD	QTD	YTD	LTD
⚖ Loan	Potential Fees	$0.00	$65.69	$65.69	$65.69
⚖ Loan	Waived Fees	$0.00	$65.69	$65.69	$65.69
⚖ Loan	Actual Fees	$0.00	$0.00	$0.00	$0.00
💲 All Demand Deposits	Potential Fees	$0.00	$0.00	$0.00	$0.00
💲 All Demand Deposits	Waived Fees	$0.00	$0.00	$0.00	$0.00
💲 All Demand Deposits	Actual Fees	$0.00	$0.00	$0.00	$0.00
📄 Time Deposit	Potential Fees	$0.00	$0.00	$0.00	$0.00
📄 Time Deposit	Waived Fees	$0.00	$0.00	$0.00	$0.00
📄 Time Deposit	Actual Fees	$0.00	$0.00	$0.00	$0.00
🏛 Safe Deposit	Potential Fees	$0.00	$0.00	$0.00	$0.00
🏛 Safe Deposit	Waived Fees	$0.00	$0.00	$0.00	$0.00
🏛 Safe Deposit	Actual Fees	$0.00	$0.00	$0.00	$0.00
👤 Customer	Potential Fees	$0.00	$0.00	$0.00	$0.00

Report # CF3575

```
DATE PRINTED: 3/24/17

Class 1 East - 2017                                    WAIVED INCOME TRANSACTION EDIT

BATCH    SEQ NO      ACCOUNT NO      CIF NO    FEE CODE    POSSIBLE INCOME    WAIVED INCOME    BRANCH    OFFICER    AUT. OFFICE
 100        1          60065  L     T300749      001             65.69             65.69         1        KJH         KJH
Per Loan Officer                                         Entered by SLCLASS1                 at workstation QPADEV0002
                              ** TOTALS **   POSSIBLE INCOME -        65.69    WAIVED INCOME -        65.69
```

Allow Re-Am on a Daily Rate Change

- If a loan rate is set to be reviewed daily, the pmt. can be set to reamortize on a different date.

- Previously, rates set to review daily could only be reamortized daily as well.

- Ex: The rate can be set to be reviewed daily (1 D) with the pmt. set to reamortize the payment every six months (6 M).

Loan Maintenance

✕ Exit ◀ Previous | OK | Maintenance | W/W Eff Dated Maint |

Loan Maintenance Information

🖨 Print ▼

Name and Address

	Jimmy K Banker
	101 Front Street
	Oceanside CA 01857

Account Details

Loan Type:	**Commercial Loan 360**
Interest Base:	**2**
GL Group:	**180**
Loan Number:	**4399**

Loan Information

Loan Interest Rate:	6.000000%
Maturity Rate:	0.000000%
Maturity Rate Grace Days:	0

General Rate Information

Tiered Rate Type?	N - No ▼
Regulatory Teaser Rate Applies:	N - No ▼
Has ARM Information:	Y - Yes ▼
Days for ARM Notice:	0

Rate Review Information

Rate Index Number:	500
Rate Review Date:	03/01/2017 ▼
Rate Review Term:	1
Rate Review Term Code:	D
Rate Review Day of Month:	0
Rate Margin:	2.000000%
Rate Margin Variance Code:	+
Rate Floor:	0.000000%

Rate Cap Information

Rate Cap Upward:	0.000000%
Rate Cap Downward:	0.000000%
Rate Cap Review Date:	// ▼
Rate Cap Review Day of Month:	0
Rate Cap Period:	0
Rate Cap Period Code:	
Rate Rounding Method:	
Round to Amount (Percent):	0.000000%
Payment Amount Cap	0.000000%

Loan Rate Information

Previous Rate:	0.000000%
New Rate:	0.000000%
New Rate Effective Date:	// ▼
Rate at Begin of Cap:	0.000000%
Reamortize Payment Amount?	Y - Yes ▼
Percentage of Balance to Ream Loan:	%

Loan Maintenance

✕ Exit   ◀ Previous   [OK]   [Maintenance]   [Remove Eff.Mnt.]

Fields

🖶 Print ▾

Name and Address

	Jimmy K Banker
	101 Front Street
	Oceanside CA 01857

Account Details

Loan Type:	**Commercial Loan 360**
Interest Base:	
GL Group:	180
Loan Number:	4399

Payment Posting Sequence

Billing Information

Number of Days After Statement for Payment:	10
Day of Month to Create Bill:	
Minimum Amount Due To Create Bill:	$0.00

Reamortize Details

Reamortize Payment Date:	09/01/2017 ▾
Reamortize Payment Term:	6
Reamortize Payment Term Code:	M
Reamortize Payment Day of Month:	0

Additional Payment Posting Details

Split Payments as Billed:	Y - Yes ▾
Ignore L/C - Other chg post seq for exact multi payments....:	B
Post Short Payments:	Y - Yes ▾
Use Payment Suspense:	N - No ▾
Payments Using Payment Suspense:	B - Both long and short ▾
Apply Payments to Past Due Loans:	Y - Yes ▾
Number of Payments Past Due to Trigger:	0
Apply Payments to Pre-Paid Loans:	Y - Yes ▾
Apply Excess as Principal Curtailment:	N - No ▾
Number, Percent, or Dollar Pre-Paid:	0
Number, Percent, or Dollar Pre-Paid Code:	- Blank ▾

Allow Zero (0) for Lead Days on Bills

- The system will allow the field **# of Days Before Pay Date to Print Billing Notices** to contain a value of zero (except for Pmt Code 6, Unit Priced loans, and Loan Conversion loans).
- When using a zero for lead days, a billing notice will be created the day prior to the due date with interest to the due date.
- When using a 1- for lead days, a billing notice will be created on the actual due date and would include interest up to and including the due date.

Loan Maintenance

✕ Exit   ◀ Previous | OK | | Maintenance | | Remove Eff.Mnt. |

Fields

🖨 Print ▾

Name and Address		Billing Information		Additional Payment Posting Details	
	Jimmy K Banker	Number of Days After Statement for Payment:	0	Split Payments as Billed:	Y - Yes ▾
	101 Front Street	Day of Month to Create Bill:		Ignore L/C - Other chg post seq for exact multi payments....:	B
	Oceanside CA 01857	Minimum Amount Due To Create Bill:	$0.00	Post Short Payments:	Y - Yes ▾
				Use Payment Suspense:	N - No ▾
				Payments Using Payment Suspense:	B - Both long and short ▾
Account Details		**Reamortize Details**			
Loan Type:	Commercial Loan 360	Reamortize Payment Date:	09/01/2017 ▾	Apply Payments to Past Due Loans:	Y - Yes ▾
Interest Base:		Reamortize Payment Term:	6	Number of Payments Past Due to Trigger:	0
GL Group:	180	Reamortize Payment Term Code:	M	Apply Payments to Pre-Paid Loans:	Y - Yes ▾
Loan Number:	4399	Reamortize Payment Day of Month:	0	Apply Excess as Principal Curtailment:	N - No ▾
				Number, Percent, or Dollar Pre-Paid:	0
Payment Posting Sequence				Number, Percent, or Dollar Pre-Paid Code:	- Blank ▾

Minimum Amount Due to Create a Bill

- A statement for a Payment Code 6 or Loan Conversion type of loan cannot be stopped and has to be sent to customer.

- However, the minimum bill amount can be used, the statement would show zero due, and the next due date would be rolled.

Loan Type Parameter Maintenance - Change

✕ Exit   ◀ Previous   OK   Maintenace

Loan Type Parameter Maintenance Information

🖨 Print ▾

Loan Type:		HE

			Additional Information	
Convertible Index Number:	0		Apply Payments to Past Due Loans:	Y - Yes ▾
Convertible Variance:	%		Number of Payments Past Due to Trigger:	0
Convertible Variance Code:	- Blank ▾		Apply Payments to Pre-Paid Loans:	Y - Yes ▾
Report to Credit Bureau:	Y - Yes ▾		Post Excess as a Principal Curtailment:	N - No ▾
HMDA Reporting Required:	N - No ▾			
Recognize Holds on DDA Before ODP Transfer:	Y - Yes ▾			
Minimum Amount Due to Create Bill:	5.00			
Step Rate Loan:	N - No ▾			
Interest First Product:	N - No ▾			

Number, Percent or Dollar Amount Pre-Paid to Trigger   [   ] [▾]

Loan Type Parameter Maintenance - Change

✕ Exit ◀ Previous | OK | Maintenace

Loan Type Parameter Maintenance Information

🖨 Print ▾

Loan Type: HE

Miscellaneous Parameters

Print Final Maturity Billing Notice:	Y - Yes ▾
Number of Days Before Maturity to Print Maturity Notice:	30
Net Partial/Suspense for Late Charge Calculation:	N - No ▾
Automatically Change Past Due Loans to Non-Accrual:	N - No ▾
Number of Days Past Due to Change to Non-Accrual:	0
Move Accrued Interest to/from Secondary Accrual:	N - No ▾
Include Secondary Accrual in Payoff:	Y - Yes ▾
Forecast Interest on AFTs pulled before Non-Proc:	N - No ▾
Print Notice/Statement if Bill Amount Less than Minimum Due:	Y - Yes ▾
Post Stop Suspects:	N - No ▾
Contract Collections Type:	N - No ▾

SilverLake Menu

Inpar

▶ My Menu ▶ Search Results
▶ Loan Parameter Maintenance Menu

Dealer Type Maintenance

Dealer Code Maintenance

Application User-Defined Field Parameter Maint

Loan Currency Type Maintenance

Loan Syndication Parameter Maintenance

Census Tract Parameters - prior to 2004

Exception to RE Lending Policy Code Maintenance

Exclude from Supervisory LTV Limits Code Maint

LTV Limit/RE Property Type Parameter Maintenance

Loan Minimum Bill Message Maintenance

Bank Affiliate Lending Parameter

Loan Minimum Bill Message Maintenance

✕ Exit   ◀ Previous   Enter

Loan Types

🖨 Print ▾ | ◀ Previous Records   ▶ Next Records   Display

Loan Type	Loan Type Description
CS	Comml Tier Splt accr
CT	Comml Tiered 365/365
C1	Commercial Loan 360
C2	Commercial Loan 365
D1	Construction Ln 360
D2	Construction Ln 365
D3	Construc Ln Draws
FL	Floor Plan Loan
HE	Home Equity Line
IF	Int 1st HELOC to Mtg
I1	Consumer Installment
I2	Int 1st w/pre-notice

Loan Minimum Bill Message Maintenance - Change

✕ Exit   ◀ Previous   [OK]   [Maintenance]

ⓘ The variable \MINBIL can be typed on a message line and the minimum amount to create a bill from the loan will print in its place.
The variable \MINTOT can be typed on a message line and the total amount due when the payment date was advanced will print in its place.

Loan Minimum Bill Message Maintenance Information

🖶 Print ▾

Statement Message for Loan Type: HE - Home Equity Line

Additional Information

Line	Text
Message Line 1	No amount is due on your loan for
Message Line 2	this period. The amount due is
Message Line 3	less than the minimum of \MINBIL.
Message Line 4	Calculated amount due was \MINTOT.

Payment Processing Choices

- These fields only pertain to IBase 5 and IBase 7 loan types.
- The new fields are:
  - **Apply Pmts to Past Due Loans**: Y, N, Suspense.
  - **# of Pmts Past Due to Trigger** (It can be blank).
  - **Apply Pmts to Pre-paid Loans**: Y, N, Suspense.
  - **Post Excess as a Principal Curtailment**: Y, N.
  - **#, % or Dollar Amt of Prepayments to Trigger**: (this field can be blank).

Payment Processing Choices

- Apply payments to past due loans:
  - **Yes** = Payment will post to loan as it currently does.
  - **No** = The payment will unpost.
  - **S** = The pmt. will be posted to the suspense account
  - **# of Pmts. Past Due to Trigger**: If left blank and **Apply Pmts. to Past Due Loans** is set to yes, then the pmt. will post to the loan as it currently does.
  - **# of Pmts Past Due to Trigger**: If set with a **2** and **Apply Pmts. to Past Due Loans** is set to no or suspense, then, if the cust. makes a pmt. and the loan is two pmts. delinquent, we could have the funds unpost or put in suspense, and the bank could decide how to apply the funds.

Payment Processing Choices

- Apply payments to pre-paid loans:
    - **Yes** = Payment will post to loan as it currently does.
    - **No** = The payment will unpost.
    - **S** = The pmt. will be posted to the suspense account.

    Note: Apply payments to pre-paid loans must be set to **Yes** to use the **Post Excess as a Principal Curtailment** field.

Payment Processing Choices

- Post excess as Principal Curtailment:

  - **Yes** = Post excess of regular pmt. as a principal curtailment (if cust. sends two pmts. plus $50 and **Post Pmts. to Pre-paid Loans** is set to yes, the system would post both pmts. and roll due dates accordingly, and the $50. would apply to principal as a curtailment).

  - **No** = Excess will go to the suspense account.

    - **Note:** The intention of this field is for when a customer makes a pmt. (C to Q t/c) and has rounded the pmt. up or has included extra funds along with the regular payment amount.

Dates contained in this document are provided as estimates only and can be changed at any time at the sole discretion of JHA.

Loan Maintenance

✕ Exit ◀ Previous | OK | Maintenance | Remove Eff.Mnt. |

Fields

🖨 Print ▼

Jimmy K Banker	Number of Days After Statement for Payment:	10	Split Payments as Billed:	N - No ▼
101 Front Street	Day of Month to Create Bill:		Ignore L/C - Other chg post seq for exact multi payments....:	B
Oceanside CA 01857	Minimum Amount Due To Create Bill:	$0.00	Post Short Payments:	Y - Yes ▼
			Use Payment Suspense:	Y - Yes ▼
			Payments Using Payment Suspense:	S - Short payments ▼

Account Details			**Reamortize Details**				
Loan Type:	**FHLMC S/A SOLD**	Reamortize Payment Date:	// ▼	Apply Payments to Past Due Loans:	Y - Yes ▼
Interest Base:		Reamortize Payment Term:	0	Number of Payments Past Due to Trigger:	0
GL Group:	**160**	Reamortize Payment Term Code:		Apply Payments to Pre-Paid Loans:	Y - Yes ▼
Loan Number:	**10798129163**	Reamortize Payment Day of Month:	0	Apply Excess as Principal Curtailment:	Y - Yes ▼
				Number, Percent, or Dollar Pre-Paid:	1
				Number, Percent, or Dollar Pre-Paid Code:	D - Dollar Amount ▼

Payment Posting Sequence

Principal Posting Sequence: **Escrow.......**

Find ▾ | **Print** ▾ | **Refresh** | **Edit** | **All Fields** | **Merge Document** ▾

Banner Messages (4)

Memo posted | Messages | Escrow | Participated Affiliate

| Account | Payment | Interest | Bank Internal | Reporting | Collateral | Participation | Variable Rate | Customer |

Account Name and Address

	Jimmy K Banker
	101 Front Street
	Oceanside CA 01857

Balance Details

Original Loan Amount:	$300,000.00
Current Balance:	$300,000.00
Interest Accrued:	$936.98
Late Charge Due:	$0.00
Other Charges:	$0.00
Accrual Balance:	$300,000.00

Payment

Payment Amount:	$1,998.65
Principal & Interest Amount:	$1,798.65
Current Due:	$0.00
Escrow Payment Amount:	$200.00
Past Due Amount:	$0.00
Total Amount Due:	$0.00
Partially Paid Amount:	$0.00
Payment Suspense Amount:	$0.00

Interest

Interest Base:	5 - Interest amortized monthly
Interest Rate:	6.000000 %
Daily Accrual:	$49.31506
One Months Interest:	$1,500.00

Payment Details

Payment Due Date:	06/01/2009
Next Scheduled Payment Date:	06/01/2009
Use Billed Amounts When Splitting Payments:	No
Payment Type:	0 - Scheduled payment includes accrued int.
Payment Frequency (Term):	1
Payment Frequency (Units):	M - Months
Loan Term:	120
Loan Term (Units):	M - Months

Dates

Original Loan Date:	04/15/2009
Last Payment Date:	
Maturity Date:	06/01/2019
Next Review Date:	
Last Maintenance Date:	03/31/2017

📧 <u>Memo posted</u>   📑 <u>Messages</u>   🏠 <u>Escrow</u>   👥 <u>Participated Affiliate</u>

| Account | **Payment** | Interest | Bank Internal | Reporting | Collateral | Participation | Variable Rate | Customer |

Sent:

Last Payment Amount:	$400.00	Posting Sequence 2:	**Principal**
Partially Paid Amount:	$0.00	Posting Sequence 3:	**Escrow**
Payments Remaining:	121	Posting Sequence 4:	**Late charge**
		Posting Sequence 5:	**Other charge**

Amortized Payment

Reamortize Payment:	Yes
Amortized through Date:	05/01/2039
Percentage of Balance to Reamortize:	0.000000 %
Negative Amortization Percentage Cap:	0
Payment Reamortization Date:	
Payment Reamortization Day of Month:	0
Reamortization Term (period):	0
Reamortization Term (Units):	

Additional Payment Posting Details

Post Excess Payment as Principal Curtailment:	**Yes**
Number, Percent, or Dollar Pre-Paid Code:	**D - Dollars over regular payment amount**
Pre-Paid Number:	**0**
Pre-Paid Percent:	**0 %**
Pre-Paid Amount:	**$1**
Apply Payments to Pre-Paid Loans:	**Y - Payment Post as normal**
Apply Payments to Past Due Loans:	**Y - Payment post as normal**

I Base 3 Method Allowed on I Base 5 Loans

- The calculation of the **One Month's Int.** amt. will remain the same as using an Interest Base 5 method.
- The difference is in figuring the per diem and the number of days of earnings each month.
  - IBase 5 method takes one month's int. divided by the number of days in the accrual period and books accrual earnings every day of the year.
  - IBase 3 method calculates the accruals by applying the rate against the accrual balance each day to a maximum of 30 days monthly, ending with only 360 days worth of accruals in a year's period.

Loan Type Parameter Maintenance - Change

✕ Exit ◀ Previous | OK | Maintenace

Loan Type Parameter Maintenance

🖨 Print ▾

Loan Type Details

Loan Type: [▾]   R1

General Parameters

Interest Base: [5 - Amortized ▾]

Accrue Odd Days 365 IBASE: [B - Both ▾]

Interest Base Parameters

Allow Users to Change IBASE From Loan Type Default at the Loan Account Level: [N - No ▾]

Apply Excess of Simple Interest Regular Payments to: [- Blank ▾]

Calculate Interest Using IBASE 3 Method: [Y - Yes ▾]

Loan Inquiry

Banner Messages (4)

Memo posted   Messages   Escrow   Participated Affiliate

Account	Payment	**Interest**	Bank Internal	Reporting	Collateral	Participation	Variable Rate	Customer

Interest Rate:	6.000000 %	Deferred Interest:	$0.00
Daily Accrual:	$49.31506	Deferred Interest Paid:	$0.00
Interest Base:	5 - Interest amortized monthly		
Accrue Odd Days Int on 365 Day Basis:	B - Both - both More and Less scenarios		

Other Interest Details

Interest Rebate:	$0.00
Minimum Interest Charge:	$0.00

Accrued

Interest Accrued:	$936.98
Secondary Interest Accrued:	$0.00
One Months Interest:	$1,500.00
Accrual Balance:	$300,000.00
Previous Accrual Balance:	$300,000.00

Interest Paid

Interest Paid to Date:	05/01/2009
Interest Paid YTD:	$0.00
Interest Paid Prior Year:	$0.00
Interest Paid LTD:	$0.00
Requires 1098:	Y - Yes, create a form 1098

Nonaccrual Information

Non-Accrual Date:	
Exclude from Automatic Non-Accrual:	No

Allow More than One FASB Record per Loan

- Provide FASB Fee and Cost Type parameters the ability to allow for more than one FASB fee record per loan.

- Provide for the integration of earnings and expenses to more than one GL account.

Allow More than one FASB Record per Loan (cont.)...

- Added Source code of LF as a valid source code in General Ledger interface.
- Changed menu option in **FASB Fee Type Parameters** in **FASB91** menu.
- Changed menu option in **FASB Cost Type Parameters** in **FASB91** menu.
- FASB Type Parameters replaced the Group Fees and Costs Parameters.

Allow More than one FASB Record per Loan (cont.)…

- FASB Fee Type Parameters
  - Up to nine different FASB Fee GL accounts can be added to the GL Application Interface.
  - Up to nine different FASB Cost GL accounts can be added to the GL Application Interface.
  - The Bucket number keyed will dictate where the entries for those fees or costs will report in the General Ledger.

Allow More than one FASB Record per Loan (cont.)…

- Interface lines 111 through 194: Origination Fees
- Interface lines 211 through 294: Origination Costs

SilverLake Menu —

glpar

▶ My Menu ▶ Search Results
▶ General Ledger Parameter Maintenance Menu

GL New Product Code Copy ☆

GL Account Number Parameter Maintenance ☆

GL Automatic Transaction Allocation Maintenance ☆

GL Recurring Transaction Maintenance ☆

GL Transaction from POD Account Definition ☆

GL Automatic Description Parameter Maintenance ☆

GL Batch reversal ☆

GL Application Interface Code Maintenance ⭐

GL Application Interface Mass Maintenance ☆

GL Change Account Numbers ☆

G/L Interface Group Definition

✕ Exit   ◀ Previous   OK   Print Selection

ⓘ **Branch 000 for Master set of Interface**

G/L Interface Group Definition Information

🖨 Print ▾

Branch: 000

Application Code: LF - Loan FASB ▾

Group Code: 180 ⋯

Master Interface Set Information

📇 Print ▾

Application:	LF
Group:	180
Branch:	000 Class 1 East - 2017
Group Description:	CL-Commercial Loans - FASB 91

G/L Interface Group Definition Items

◀ Previous Records ▶ Next Records   00000 🔍

The bucket # will dictate where fees or costs will report in General Ledger

Force Branch	Account	C/C	P/C	Description	Interface Number	Type	Charge
0 ···	1480000 ···	0000 ···	000 ···	FASB Origination Fees #1	111	Cr	N - No
0 ···	1400500 ···	0000 ···	000 ···	FASB Origination Fees #1	111	Dr	N - No
0 ···	4431300 ···	0000 ···	000 ···	FASB Daily origination fees #1	112	Cr	N - No
0 ···	1480000 ···	0000 ···	000 ···	FASB Daily origination fees #1	112	Dr	N - No

fasb91

Enter New FASB Fee Accounts ☆

FASB Fee Master File Maintenance ☆

FASB Fee Type Parameters ☆

Process FASB Fee Reports ☆

Enter New FASB Cost Accounts ☆

FASB Cost Master File Maintenance ☆

FASB Cost Type Parameters ☆

Process FASB Cost Reports ☆

FASB Fee Inquiry ☆

FASB Cost Inquiry ☆

FASB Yield Calculator ☆

Print FASB Origination Fee Trial ☆

Print FASB Origination Cost Trial ☆

FASB Fee Type Maintenance

✕ Exit ◀ Previous   OK   Add

FASB Fee Types

🖨 Print ▾ | ◀ Previous Records Change Copy Delete Display

Type	Bucket Number	MSR/Origination	Description
▶ X		6 Orig	Origination Fee - Real Estate
XO		1 Orig	Origination Fees
XS		1 MSR	Mortgage Servicing Rights Fees
X1		2 Orig	Origination Fee - Commercial
X2		8 Orig	Loan Doc Fees - Real Estate

These are the corresponding GL
Bucket #'s assigned to each fee type.

FASB Fee Type Maintenance - CHANGE

X Exit   ◀ Previous   OK   Maintenance

ⓘ **Bucket number and FASB type cannot be changed Accounts are using this type**

FASB Fee Type Maintenance Information - CHANGE

🖨 Print ▼

FASB Fee Type:	X
Type Description:	Origination Fee - Real Estate
Default Amount (.2):	$0.00
FASB Type (O,S):	O - Origination fees
G/L Interface Bucket Number:	6

FASB Fee Type Maintenance - ADD

✕ Exit   ◀ Previous   [OK]

FASB Fee Type Maintenance Information - ADD

🖨 Print ▾

FASB Fee Type:	X4
Type Description:	Loan Doc Fee - Commercial
Default Amount (.2):	$250.00
FASB Type (O,S):	O - Origination fees ▾
G/L Interface Bucket Number:	3

SilverLake Menu   –

fasb91

▸ My Menu ▸ Search Results ▸ FASB91 Processing

Enter New FASB Fee Accounts	☆
FASB Fee Master File Maintenance	☆
FASB Fee Type Parameters	☆
Process FASB Fee Reports	☆
Enter New FASB Cost Accounts	☆
FASB Cost Master File Maintenance	☆
FASB Cost Type Parameters	☆
Process FASB Cost Reports	☆
FASB Fee Inquiry	☆
FASB Cost Inquiry	☆
FASB Yield Calculator	☆
Print FASB Origination Fee Trial	☆
Print FASB Origination Cost Trial	☆

FASB Cost Type Maintenance
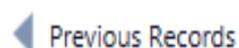
✕ Exit   ◀ Previous   [OK]   [Add]

FASB Cost Types

🖨 Print ▼   ◀ Previous Records   [Change]   [Copy]   [Delete]   [Display]

Type	Bucket Number	MSR/Origination	Description
XO	1	Orig	Origination Costs
XS	1	MSR	Mortgage Servicing Rights Cost
X1	1	Orig	Origination Costs -Real Estate
X2	1	Orig	Origination Costs - Commercial
X3	1	Orig	Document Prep Costs

FASB Cost Type Maintenance - ADD

X Exit   ◀ Previous   OK

FASB Cost Type Maintenance Information - ADD

🖶 Print ▼

FASB Cost Type: X4

Type Description: Origination Costs - Mortgage

Default Amount (.2): $750.00

FASB Type (O,S):   O - Origination costs   ▼

G/L Interface Bucket Number: 2

FASB Maintenance

X Exit ◀ Previous | OK | Add Fee | Add Cost | Maintenance

Account Information

🖶 Print ▾

Short Name:	BANKER JIMMY K
Account Number:	10798129163
Account Type:	L

FASB Items

🖶 Print ▾ | ◀ Previous Records | Select

FASB Processing Type	FASB Processing Type Description	FASB Type	FASB Type Description	Original Date	Maturity Date
▶ XO	Origination Fees	Fees	Orig	04/01/09	04/01/29
XO	Origination Fees	Fees	Orig	04/15/09	05/01/39
X2	Loan Doc Fees - Real Estate	Fees	Orig	04/15/09	06/01/19
XO	Origination Costs	Costs	Orig	04/15/09	05/01/39
XS	Mortgage Servicing Rights Cost	Costs	MSR	04/15/09	05/01/19

Several records for one loan

FASB Fees New Account Entry

✕ Exit   ◀ Previous   [OK]   [Maintenance]

FASB Fees New Account Entry Information

🖶 Print ▼

Customer Number:	**BAA0001**	Amortization Method (I,S):	S - Straight Line ▾	First Payment Date:	06/01/2009 ▾
Name:	**BANKER JIMMY K**	Continue Amortization After Sale:	N - No ▾	Day of Payment:	0
Account Number:	**0000010798129163 - Loan**			Amortization Term:	1

FASB Details

Required for Interest Yield or Straight Line:

FASB Processing Type:	**X2**	Gross Fees (.2):	$250.00	Amortization Term Code:	M
FASB Type:	**Origination Fees**	Capitalizable Costs (.2):	$0.00	Loan Proceeds(.2):	$300,000.00
FASB Sequence Number:	**3**	Origination Date:	04/15/2009 ▾	Semi-Monthly Days 1:	0
Description:	**Loan Doc Fees - Real Estate**	Maturity Date of Amortization:	06/01/2019 ▾	Semi-Monthly Days 2:	0
				Payment Amount (.2):	$1,798.65
				Loan Rate (.8):	0.06000000
				Yield for Fees (.8):	**0.00000000**
				Odd Day Calculate Code (P,U):	P - Paid upfront ▾

GL Information

Branch Number:	1
G/L Group Code:	160
Cost Center:	0
Product Code:	0
Branch and Group Follow	Y - Yes ▾

Past Due Notices for Guarantors

- This option will enable you to send only the past due notices to signers/guarantors on loans without sending them all the other notices generated for the borrower.

- The field is located in the CIF Relationship Code parameter file and the CIF Account file.

Past Due Notices for Guarantors

- The system uses the current loan type code parameter fields for **# Days Past Due to Send Add Signers Notice**.

- When the field in CIF Account file **Past Due Notice for Relationship** is set to **Y**, the system will generate the appropriate past due notices depending on the values in the **Past Due Notice for Signers** field and the number of days the loan is delinquent.

SilverLake Menu

Relationship Code Maintenance

cfpar

▶ My Menu ▶ Search Results
▶ CIF Parameter Maintenance Menu

Special Information Code Maintenance ☆

Common City/State/Zip Code Maintenance ☆

User Information Code Maintenance ☆

Short Name Parameter Maintenance ☆

Insider Code Maintenance ☆

Relationship Code Maintenance ⭐

Marketing Information Code Maintenance ☆

CIF Inquiry Parameter Maintenance ☆

CIF Default Parameter Maintenance ☆

Loan Pricing Parameter Maintenance ☆

Mailing Instruction Parameter Maintenance ☆

Financial Statement Waive Code Parameters ☆

Income Level Parameters ☆

✕ Exit ◀ Previous   OK   Add   Maintenance

Relationship Code Maintenance Items

🖨 Print ▾ | ◀ Previous Records ▶ Next Records   Change   Delete   Display

Code	Description	Valid Application	Relationship Type	Text
*	Alt name	B	N	Alternate name on account
A	Auth Sign	D	N	Authorized Signer on Account
B	Benefciary	D	N	Beneficiary on Account
C	Co-Signor	L	D	Co-Signor
D	Deputy	D	N	Deputy for safe deposit box
E	Endorser	D	N	Endorser
F	Trustee	D	I	Trustee
G	Guarantor	L	I	Guarantor of Loan
H	Guardian	B	D	Guardian
I	Influence	B	N	Influence on account only
J	Joint	B	D	Joint
K	Pwr Atty	D	D	Power of Attorney

Relationship Code Maintenance - Change

✕ Exit   ◀ Previous   OK   Maintenance

Relationship Code Maintenance Information

🖨 Print ▾

Relationship Code:	G
Description:	Guarantor
Text:	Guarantor of Loan
Valid for Applications (B,D,L):	L - Loan ▾
Type of Liability Relationship (D,I,N):	I - Indirect Liability ▾
Affect Loan Liability Report (Y,N):	Y - Yes ▾
Include in Privacy Act Processing (Y,N):	N - No ▾
Past due Notices to Relationship(Y/N):	Y
Account Owner Relationship (Y/N):	N
Default Into Additional Name Line Fields for StreamLine (Y/N):	N - No ▾

Update Relationship Codes in CFPAR

Customer Account Maintenance - Change

✕ Exit   ◀ Previous   [OK]

Customer Account Maintenance Information

🖨 Print ▾

Customer Number:	BAA0002
Account Number:	12

Name And Address

Jane Banker

100 S Main St

Monett MO 65708

Additional Information

Relationship:	C
Past Due Notice for Relationship:	Y
Receive Mail?	N

Guarantor

Percent Limit:	50.0000%
Dollar Limit:	$0.00
Delete:	N - No

Only eligible for entry when relationship code is not 'P'

Loan Type Parameter Maintenance - Change

X Exit ◀ Previous | OK | | Maintenace |

Loan Type Parameter Maintenance Information

🖨 Print ▾

Print History Cards/Statement on Paid Off Loans:	S - Statements ▾
Print History Cards/Statement on Past Due Loans:	N - No ▾
Print Notice when Prime Rate Changes:	Y - Yes ▾
Print Notice and/or Reamortize Regardless of Rate Change:	Y - Yes ▾
Subtract Partial Ppayments from Past Due Amounts:	Y - Yes ▾

Number of Days past due to trigger past due notice #1 [15] #2 [30] #3 [45] #4 [60] #5 [75] #6 [999] #7 [999] #8 [999] #9 [999]

Number of Days past due to send add signers notice #1 [20] #2 [40] #3 [60] #4 [80] #5 [999] #6 [999] #7 [999] #8 [999] #9 [999]

Number of Right-to-Cure Notices/Reset Code [1] N - Never ▾

Number of days past due to trigger right-to-cure notice [30]

Number of days to cure default on right-to-cure notices [21]

Number of days to trigger past due history cards/statement [0]

Notice Parameter Maintenance

X Exit ◀ Previous | OK | | Add |

Notice Parameter Maintenance Items

🖨 Print ▾ | ◀ Previous Records ▶ Next Records | [_____ 🔍] | | Change | | Copy | | Delete | | Display |

PDF	Notice	Description
▶	LN2311P	Servicemembers Civil Relief Act Notice
▶	LN2320P	First Past Due Notices Add Signers
▶	LN2322P	Second Past Due Notices Add Signers
▶	LN2323P	Third Past Due Notices Add Signers
▶	LN2324P	Fourth Past Due Notices Add Signers
▶	LN2325P	Fifth Past Due Notices Add Signers
▶	LN2326P	Sixth Past Due Notices Add Signers
▶	LN2327P	Seventh Past Due Notices Add Signers
▶	LN2328P	Eighth Past Due Notices Add Signers
▶	LN2329P	Ninth Past Due Notices Add Signers
▶	LN2350P	Print Unit Priced Loan First Past Due Notice
▶	LN2352P	Print Unit Priced Loan Second Past Due Notice

Ignore Charges on Pmt. Code 6 Loan Payments

- This field allows you the flexibility of having loans with a payment code of 6 to advance the Payment Due Date if the payment is short by late charges, other charges, or both.

- Bills satisfied short of these fees will clear, and unpaid fees will attach to the next bill and not be included in the APR calculation since they would have been included in the previous APR calculation for the period in which they occurred.

Loan Type Parameter Maintenance - Change

✕ Exit   ◀ Previous   [OK]   [Maintenace]

Loan Type Parameter Maintenance Information

🖶 Print ▼

Loan Type Details

Loan Type:	HE

New Loan Input Defaults

Use Billed Amount when Splitting Payments?	Y - Yes ▼
Number of Days Before Pay Date to Print Billing Notices:	10

Regular Payment Posting Sequence 1-5 (1=First, 5=Last)

Escrow:	3
Interest:	1
Principal:	2
Late Charge:	4
Other Charges:	5

Additional New Loan Input Defaults

Roll Pmt Due Dt on short pmt-Pmt code 6 loans(L,O,B,N):	B - Both Late and Other Cha ▼
Unpost Credit Line Advances over Credit Limit:	Y - Yes ▼
Restrict Advances to Loan:	N - Do Not Restrict any type ▼
Restrict Auto Payments to Loan:	N - No ▼
Default Credit Line Type:	R - Revolving ▼
Only Advance Funds if DDA Account is below (0):	0
Keep Loan at Zero Balance if Possible:	N - No ▼
Take Payment From NSF DDA:	N - No ▼
Freeze Account if Past Due:	Y - Yes ▼
Balance Due at Maturity:	Y - Yes ▼
Continue Billing Past Maturity:	Y - Yes ▼
Negative Amortization Cap Percentage:	0

Loan Maintenance

Exit | Previous | OK | Maintenance | Remove Eff.Mnt.

Fields

Print ▼

Name and Address

	Jane Banker
	100 S Main St
	Monett MO 65708

Account Details

Loan Type:	**Overdraft Protection**
Interest Base:	
GL Group:	**140**
Loan Number:	**7421**

Billing Information

Number of Days After Statement for Payment:	10
Day of Month to Create Bill:	
Minimum Amount Due To Create Bill:	$0.00

Reamortize Details

Reamortize Payment Date:	//
Reamortize Payment Term:	0
Reamortize Payment Term Code:	
Reamortize Payment Day of Month:	0

Additional Payment Posting Details

Split Payments as Billed:	Y - Yes
Roll Due Date on short payments for Pmt code 6 loans (L,O,B,N):	B
Post Short Payments:	Y - Yes
Use Payment Suspense:	N - No
Payments Using Payment Suspense:	B - Both long and short
Apply Payments to Past Due Loans:	Y - Yes
Number of Payments Past Due to Trigger:	0
Apply Payments to Pre-Paid Loans:	Y - Yes
Apply Excess as Principal Curtailment:	N - No
Number, Percent, or Dollar Pre-Paid:	0
Number, Percent, or Dollar	- Blank

Create Refund for Payment Reversal

- Capability to create a refund from a loan directly to the customer is available on the loan reversal screen.

  – Refund can be directly deposited into customer's DDA or Savings account.

  – Refund can be sent via ACH to the customer's account at a different financial institution.

  – Refund can be sent via check.

- Example: Customer makes a payment directly and the funds are debited from his DDA, this will allow funds to be returned to the customer.

SilverLake Menu

Inpar

▶ My Menu ▶ Search Results
▶ Loan Parameter Maintenance Menu

Collateral Code Maintenance	☆
Purpose Code Maintenance	☆
Escrow/Insurance Distribution Code Maintenance	☆
Escrow/Insurance Type Code Maintenance	☆
Enhanced Escrow Analysis Statement Parameter Maint	☆
Escrow Billing Tape Formats	☆
Loan Prepayment Penalty Parameter Maintenance	☆
Loan Payment Code "6" Payment Methods	☆
General Loan Run Parameter Maintenance	★
General Collection Run Parameter Maintenance	☆
Loan/Collection Officer Relationship	☆

General Loan Parameter Maintenance

✕ Exit   ◀ Previous   OK   Maintenance

General Loan Parameter Maintenance Information

🖶 Print ▾

Include Earnings on Rebates in Account History(Y or N):	Y - Yes
SBA Basis Points (5.3):	
SBA Contact Person:	Sandy Midyett
SBA Contact Fax Number:	4172354106
Consolidate Multiple Line Items on the SBA 1502 Report (Y or N):	N - No
Accumulate 100% Participated Loans in Report Counts (A, B):	A - Include in Gross and Sold lo...
Accumulate Sold Participated Loans in Report Counts (A, B):	B - Include in Sold loan counts ...
Net Sold Credit Lines in Bank Totals on Credit Line Inquiry:	Y
Update Maturity Date on Unit Priced Master Record (E, L, N):	N
Payment Reversal Refund Check Debit Account:	8879
Payment Reversal Refund Check Debit Account Type:	D
Payment Reversal Refund Deposit Credit Tran Code:	17

SilverLake Menu

Inpar

▶ My Menu ▶ Search Results
▶ Loan Parameter Maintenance Menu

Credit Bureau Special Comment Code Maintenance ☆

Census Tract Parameters ☆

Loan Statement Message Maintenance ☆

Credit Bureau Additional Information Parameters ☆

NAI Classification File Maintenance ☆

Allocation Code Parameter Maintenance ☆

Loan ACH Parameter Maintenance ☆

User Status Code Parameter Maintenance ☆

HMDA Report parameter file ☆

HMDA Column parameters ☆

Pledged Loan Institution Code Maintenance ☆

Participation ID Number Parameter ☆

Parameter Maintenance for LN ACH Entries

✕ Exit   ◀ Previous   OK

Parameter Maintenance for LN ACH Entries Information

🖨 Print ▼

ACH Parameter Maintenance Type:

C – Contract Collections
D – Dealer Disbursements
P – Participation Disbursements
R – Loan Payment Reversal Refund
S – Syndication Disbursements

Enter/Update New Loans

Renew or Extend Loans

Loan Master File Maintenance

Enter Loan Transactions

Enter Loan Payment Reversals

Payment Schedule Maintenance

Credit Line Maintenance

Rate Change Maintenance

Loan/Deposit Relationship Maintenance

Enter/Update New Participations Sold

Enter/Update New Partial Charge Off

Print Amortization Schedule
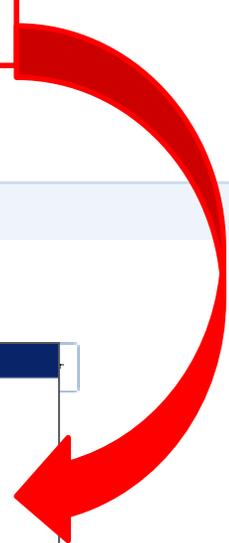
✕ Exit ◀ Previous | Enter | Page Up | Page Down | to reverse and not show the transactions or

| 4/03/17 | | Loan Payment Reversal | | 17:45:22 |

JOHN ADAMS

| | | | Loan number: | 260999137 | L |

Due date before reversal   2/16/09   Total Reversal Amount   88.38

Date next payment due   11609   Accrual adjustment   9

Orig. Partial Payment   .00   Partial Payment Amt

Number Full Payments Reversed   NSF fee

Create Refund (A, C, D or N)   D   Add Description (Y/N)   N

Request a manual Right To Cure?   N   Billed Overline Amount

Messages   1 of 1

Date	T/C	Amount	Afft	Dr/Cr	Bch	Sequence	Eff Date	Due Date
1/26/09	00911	25.00	L	C	907	2	1/26/09	12/16/08
1/26/09	00912	7.33	I	C	907	2	1/26/09	1/16/09
1/26/09	00914	56.05	P	C	907	2	1/26/09	1/16/09

Bottom

If 'Deposit' is selected for Payment Reversal Refund

Loan Payment Reversal Refund

✕ Exit   ◀ Previous   OK

Fields

🖶 Print ▾

Deposit Account Number: 1234
Type: D

If 'Check' is selected for Payment Reversal Refund

Loan Payment Reversal Refund

Check Information

Loan account number/type...   260999137 L

JOHN ADAMS
PO BOX 1983
MONETT MO 65708

Loan Payment Reversal Refund

✕ Exit   ◀ Previous   OK

Previously Entered ACH information

🖨 Print ▼

ACH Master Account Number:	260999137
ACH Account Name:	BESSIE ADAMS
ACH Credit Account Number:	
ACH Credit Bank ABA:	0
ACH Credit Transaction Code:	0
ACH Send Prenotice:	N
ACH Entry Description:	REVERSAL
ACH Standard Entry Class:	PPD
ACH Company Name:	HENRY BK & TR
ACH Company ID:	820000032
ACH Company Discretionary Data:	PMT REVERSAL

If 'ACH' is selected for Payment Reversal Refund

SilverLake Menu

sysopr

Backup EOD from Save File to Tape ☆

Create Encrypted Back-up Tape ☆

Restore and Decrypt Back-up Tape ☆

Process Affiliate Lending Activity ☆

Enter Check Numbers on Loan Reversal Refund Checks ☆

Enter Check Numbers on Unit Priced Refund Checks ☆

Enter Check Numbers on Escrow Balance Refund Check ☆

Print Participation Disbursement Checks ☆

Print Loan Reversal Refund Checks ☆

Print Unit Priced Loan Reversal Refund Checks ☆

Print UCF Notices ☆

Loan Reversal Refund Check Numbers

✕ Exit   ◄ Previous   **OK**

ⓘ **Second sequence through tenth sequence is included to allow for breaks in check numbers while printing**

Loan Reversal Refund Check Numbers Information

🖨 Print ▾

Number of Checks to be Numbered is: 0

Check Number Input

Description	Starting Number	Ending Number
First Sequence of Checks		
Second Sequence of Checks		
Third Sequence of Checks		
Fourth Sequence of Checks		
Fifth Sequence of Checks		
Sixth Sequence of Checks		
Seventh Sequence of Checks		
Eighth Sequence of Checks		
Ninth Sequence of Checks		

Reports and Notices

- LN0660 – Payment Reversal Refund List
- LN0662 - Payment Reversal Refund Check
- LN0664 – Payment Reversal Refund Notice

Report # LN0660P

```
..........1.........2.........3.........4.........5.........6.........7.........8.........9.........
DATE PRINTED:  4/03/17
Class 1 East - 2017                                Loan Payment Reversal Refund List
      Account          Name                  Type   T/C          Amount      Eff Date
--------------------------------------------------------------------------------------------------
  Total refunds-        0                     .00
  Total ACH-            0                     .00
  Total checks-         0                     .00
  Total deposits-       0                     .00
```

Report # LN0662P

Notice # LN0664P

Loan Payment Reversal Refund Notice - Application default

◄ Previous Records   ► Next Records

```
           1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
```

\BNAME   DATE: \PSTDATE*K

\BRADDR

\BRCSZ

\BRPH

            *** Notice of Loan Payment Reversal Refund Deposit ***

\BC

A payment reversal in the amount of $ \AMT   has been posted to loan

account \FACCT16   . This amount has been credited to your deposit

account \TACCT16   .

If you have any questions concerning your loan or this notice,

Loan Rate Change Maintenance

- Accrual Adjustment for a backdated Master Rate Number.
  - All loans attached to that specific master rate number taking into consideration all principal changes during that period.

- Accrual Adjustment for a single loan with a backdated rate change.
  - Taking into consideration all principal changes as well as rate changes during that period.

SilverLake Menu —

Inin

Enter/Update New Loans ☆

Renew or Extend Loans ☆

Loan Master File Maintenance ⭐

Enter Loan Transactions ☆

Enter Loan Payment Reversals ☆

Payment Schedule Maintenance ☆

Credit Line Maintenance ☆

Rate Change Maintenance ☆

Loan/Deposit Relationship Maintenance ☆

Enter/Update New Participations Sold ☆

Rate Change Maintenance

✕ Exit   ◀ Previous   OK

Rate Change Maintenance Information

🖨 Print ▾

Loan Number: 0

Loan Type:

-or-

Master Rate Number: 700

Region: 0

SilverLake Menu ─

Inin

Enter/Update New Loans ☆

Renew or Extend Loans ☆

Loan Master File Maintenance ★

Enter Loan Transactions ☆

Enter Loan Payment Reversals ☆

Payment Schedule Maintenance ☆

Credit Line Maintenance ☆

Rate Change Maintenance ☆

Loan/Deposit Relationship Maintenance ☆

Enter/Update New Participations Sold ☆

Rate Change Maintenance

✕ Exit ◀ Previous | OK |

ⓘ **Remember! This Procedure will Only Create Interest Adjustments.
The Master Rate must be Changed using Master Rate Maintenance .**

Rate Change Maintenance Information

🖶 Print ▾

Master Rate Number:	**500 000-WSJ Prime Rate**
Current Interest Rate:	**5.000000**
New Interest Rate:	4.000000%
Effective Date:	11009
Day Adjustment:	**23**

Rate Change Maintenance

✕ Exit   ◀ Previous | Submit | | Show Work | ➡

Rate Change Maintenance Information

🖨 Print ▾

Name and Address	
	Silverlake T Customer
	123 Elm St
	Monett MO 65708

Loan Description	
Loan Number:	12890 - Loan
Type Description:	Commercial Loan 365
Current Balance:	$50,000.00
Accrued:	115.06850
Current Interest Date:	7.000000
New Interest Rate:	6.000000%
Effective Date:	11009

23 day adjustment will INCREASE accrued interest by 690.75

Rate Change Maintenance

✕ Exit ◀ Previous | Enter | | Print Work Display |

Rate Change Maintenance Information

🖨 Print ▾

Name and Address

	Silverlake T Customer
	123 Elm St
	Monett MO 65708
Loan Number:	<u>12890 - Loan</u>
Type:	**Commercial Loan 365**
Balance:	**$50,000.00**
Accrued:	445.068509%

Rate Change Maintenance Items

🖨 Print ▾ | ◀ Previous Records

From	To	Old Rate	Rate Difference	Balance	Adjustment Amount
11/12/2009	02/02/2009	7.00000000%	1.00000000%	$50,000.00	$387.67
01/21/2009	11/12/2009	5.25000000%	0.75000000%	$50,000.00	$303.08
01/10/2009	01/21/2009	5.25000000%	0.75000000%	$0.00	$0.00

CONSOLIDATED MAINTENANCE REPORTS

- A consolidated maintenance report that can be run with various date ranges and sorts.

- The consolidated maintenance report will also have a menu option where the bank can choose to see particular User IDs.

- Report can be run with five different sort options.

- Report Number: (JH8360)

SilverLake Menu —

jhpar

▶ My Menu ▶ Search Results
▶ System Parameter Maintenance Menu

User Defined Inquiry Template Maintenance	☆
User Defined Inquiry Template Variable Maintenance	☆
Field Level Security Risk Parameters	☆
Field Level Application Risk Assignment Parameters	☆
Field Level User Defined Message Parameters	☆
Print Field Level Security Risk Parameters	☆
Print Field Level Appl Risk Assignment Parameters	☆
Print Field Level User Defined Message Parameters	☆
Clear and Recreate Consolidated Maintenance File	☆
Print Consolidated Appl Maint - Select User Sort	☆

Consolidated Maintenance Report

✕ Exit   ◀ Previous | OK | | Field Value Help |

ⓘ *Required Fields

Consolidated Maintenance Report Information

🖨 Print ▼

Enter User ID(s) or All*

User 1:	SLCLASS2
User 2:	
User 3:	
User 4:	
User 5:	
User 6:	
User 7:	
User 8:	
User 9:	
User 10:	
Enter Application (Leave Blank for ALL):	

Maintenance Print Request

From Date:	01/01/2008 ▼
To Date*:	01/28/2009 ▼
Report Sort*:	3 - Application and User ID ▼

| | | | Maintenanc | CIF | | Account | | | |
User ID / User Name	Date	Time	Program	File	Number	Number	Type		Changes
SLCLASS2	1/14/09	10:23 AM	DD9150	DDDMNT	B300462	5658631	D	From:	02.000000 %
Class Signon					Field Changed: Interest rate			To:	03.000000 %
SLCLASS2	1/14/09	10:24 AM	DD9150	DDDMNT	A300317	1216	S	From:	01.000000 %
Class Signon					Field Changed: Interest rate			To:	02.000000 %
SLCLASS2	1/14/09	10:26 AM	DD9152	DDDMNT	R300308	868	D	From:	.02500000
Class Signon					Field Changed: Interest rate			To:	.02750000
SLCLASS2	1/14/09	10:26 AM	DD9152	DDDMNT	F300657	876	D	From:	.02500000
Class Signon					Field Changed: Interest rate			To:	.02750000
SLCLASS2	1/14/09	10:26 AM	DD9152	DDDMNT	L300120	884	D	From:	.02500000
Class Signon					Field Changed: Interest rate			To:	.02750000
SLCLASS2	1/14/09	10:26 AM	DD9152	DDDMNT	U300103	892	D	From:	.02500000
Class Signon					Field Changed: Interest rate			To:	.02750000
SLCLASS2	1/14/09	10:26 AM	DD9152	DDDMNT	M300576	949	D	From:	.02500000
Class Signon					Field Changed: Interest rate			To:	.02750000

Ability to Add Verbiage to the Message Line

- Messages can be added to the Message Line.

  - Account Level or CIF Level.

- User messages display in the Message Line of application inquiry screen.

- User-defined messages can be displayed before or after system messages.

- **User Message Maintenance** option has been added to the **CFMENU**, option **19**.

SilverLake Menu

cfmenu

▶ My Menu ▶ Search Results ▶ CIF Maintenance Menu

Marketing Information Maintenance ☆

Change Account Primary CIF Number ☆

Enter/Update Seasonal Address ☆

Enter/Update Customer TIN Information ☆

Alternate Name Maintenance ☆

CIF Scrub ☆

CIF Related Group Number Maintenance ☆

CIF Group Relationship Code Maintenance ☆

Special Message Maintenance ☆

Alert Message Maintenance ☆

User Message Maintenance ☆

User Message Maintenance

✕ Exit ◀ Previous OK

User Message Maintenance Information

🖶 Print ▼

Account Number:	12890
Account Type:	L
-OR-	
Customer Number:	

User Message Maintenance

User Message Maintenance Information

🖨 Print ▼

Customer Number:	CAA0005
Customer Name:	Silverlake T Customer
Account Number:	12890 - Loan

User Message Maintenance Items

🖨 Print ▼ | ◀ Previous Records   Change   Delete   Display

Sort Order	Sequence Number	Message Text
	1	1 Chapter 7 Bankrupt

User Message Maintenance

✕ Exit   ◀ Previous   OK

User Message Maintenance Information

🖨 Print ▾

Customer Number: CAA0005

Customer Name: **Silverlake T Customer**

Account Number: 12890 - Loan

Display User Messages Before/   B - Before   ▾
After System Messages (B,A):

User Message Maintenance Items

◀ Previous Records

Option	Message Text
▾	Chapter 7 Bankrupt

🔍 Find ▾ | 🖨 Print ▾ | 🔄 Refresh | ✏ Edit | 🗔 All Fields | 📄 Merge Document ▾

- Banner Messages (4)

ⓘ Chapter 7 Bankrupt | 🔢 Credit Line | 👤 Participated | ⓘ C/B Non-reporting

| Account | Payment | Interest | Bank Internal | Reporting | Collateral | Participation | Variable Rate | Customer |

Account Name and Address

	Silverlake T Customer
	123 Elm St
	Monett MO 65708

Balance Details

Original Loan Amount:	$250,000.00
Current Balance:	$50,000.00
Interest Accrued:	$115.06
Late Charge Due:	$0.00
Other Charges:	$0.00

Payment

Payment Amount:	$1,200.00
Principal & Interest Amount:	$1,200.00
Current Due:	$0.00
Escrow Payment Amount:	$0.00
Past Due Amount:	$0.00
Total Amount Due:	$0.00
Partially Paid Amount:	$0.00
Payment Suspense Amount:	$0.00

Interest

Interest Base:	**0 - Interest accrued on 365/365**
Interest Rate:	7.000000 %
Daily Accrual:	$9.58904

Payoff

Payment Details

Payment Due Date:	12/11/2009
Next Scheduled Payment Date:	12/11/2009
Use Billed Amounts When Splitting Payments:	Yes
Payment Type:	**0 - Scheduled payment includes accrued int.**
Payment Frequency (Term):	1
Payment Frequency (Units):	**M - Months**
Loan Term:	60
Loan Term (Units):	**M - Months**

Dates

Original Loan Date:	11/12/2009
Last Payment Date:	
Maturity Date:	11/12/2014
Next Review Date:	
Last Maintenance Date:	

Internal

Participation Sold Percentage

- A report is available that displays the original percent sold and the current percent sold.

- Report is used to make sure that participation percents are in sync.

Report # LN3057P

```
Date Printed   4/03/17
Class 1 East - 2017                    Participation Sold Percentage Exc. Report Methods A & D
        Main Ln# Id      Balance Pct           Main Ln Cbal                    Main Accrued Int

        Sold Ln#   Op  Percent Sold        Sold Ln Cbal   Sold Bal Pct     Sold Accrued Int    Sold Int Pct
            175 P     .5000000000000000      110,000.00                          1,272.76
         100175 S A   .5000000000000000       55,000.00   .5000000000000000       179.32     .1408906628115277


            Main Ln rate   7.000000        Sold Ln rate   7.000000
            558 P     .7526273200000000       84,162.65                           119.29
       9000000558 S D   .0000000000000000       63,343.11   .7526273200000000        89.77     .7525358370357951


            Main Ln rate   8.500000        Sold Ln rate   8.500000
            566 P     .7652263700000000      120,314.45                           258.68
       9000000566 S D   .7500000000000000       92,067.79   .7652263700000000       718.80    2.7787227462501933


            Main Ln rate   4.300000        Sold Ln rate   4.300000
            612 P     .8500000000000000      226,000.00                          6,320.39
       9000000612 S A   .8500000000000000      192,100.00   .8500000000000000      5,318.27     .8414464930170448
```

Participations Sold to Multiple Institutions

- If you have a participation that is sold to multiple institutions, all the sold participation loans must use the same participation payment split option. The system will not split the payments properly to the sold loans if the payment split options are different.

Adjusting Shadow Principal

- Charging off principal can be posted with a D-CA and will not require a GL offset.

- Reversing charged-off principal can be posted with a C-CA and will not require a GL offset.

- Increasing charged-off principal can be posted with a D-CA and will decrease the shadow principal balance.

- Reversing charged-off principal can be posted with a C-CA and will increase the shadow principal balance.

Adjusting Shadow Principal (cont.)

- Manipulating interest applied to principal will require a GL offset to loan settlement. Generally, the GL entry will be between settlement and income.

- A C-IA will increase interest applied to principal which in turn will decrease the shadow principal balance.

- A D-IA will decrease interest applied to principal which will increase the shadow principal balance.

- Posting a C-IA will require a credit to settlement, and a D-IA will require a debit to settlement.

Telephone Transfer from Loan Inquiry

Account Inquiry - Commercial Loan 365 | Credit Line Overview ✕

Find ▾ | Print ▾ | Refresh | Edit | All Fields | Merge Document ▾

- **Banner Messages (4)**

ⓘ Chapter 7 Bankrupt | Credit Line | Participated | ⓘ C/B Non-reporting

| Account | Payment | Interest | Bank Internal | Reporting | Collateral | Participation | Variable Rate | Customer |

Account Name and Address

	Silverlake T Customer
	123 Elm St
	Monett MO 65708

Balance Details

Original Loan Amount:	$250,000.00
Current Balance:	$50,000.00
Interest Accrued:	$115.06
Late Charge Due:	$0.00
Other Charges:	$0.00

Internal

Payment

Payment Amount:	$1,200.00
Principal & Interest Amount:	$1,200.00
Current Due:	$0.00
Escrow Payment Amount:	$0.00
Past Due Amount:	$0.00
Total Amount Due:	$0.00
Partially Paid Amount:	$0.00
Payment Suspense Amount:	$0.00

Interest

Interest Base:	0 - Interest accrued on 365/365
Interest Rate:	7.000000 %
Daily Accrual:	$9.58904

Payoff

Payment Details

Payment Due Date:	12/11/2009
Next Scheduled Payment Date:	12/11/2009
Use Billed Amounts When Splitting Payments:	Yes
Payment Type:	0 - Scheduled payment includes accrued int.
Payment Frequency (Term):	1
Payment Frequency (Units):	M - Months
Loan Term:	60
Loan Term (Units):	M - Months

Dates

Original Loan Date:	11/12/2009
Last Payment Date:	
Maturity Date:	11/12/2014
Next Review Date:	
Last Maintenance Date:	

Print ▾ | OK | Cancel

Adding Telephone Transfer Details

Debit Information

Account Number:	12890
Account Type:	Loan

Silverlake T Customer

123 Elm St

Monett MO 65708

CIF #:	CAA0005
Credit Line:	$250,000.00
Credit Available:	$200,000.00

Transfer Information

Transfer Amount:	$1,000.00
In Person Transfer:	Yes ▾

Description

Fees

Amount to Charge:	$0.00
Waived Officer:	▾

Notices/Receipts

Print Receipt:	Yes

Credit Information

Account: 1234 ▾ 🔍 Type: 📧 Checking ▾ Amount: $1,000.00 ➕ **Transferor and transferee are different**

ACH Transfer from Loan Inquiry

Account Inquiry - Commercial Loan 365 | 🔳 Credit Line Overview ✕

🔍 Find ▼ | 🖨 Print ▼ | 🔄 Refresh | ✏ Edit | 🔳 All Fields | 📄 Merge Document ▼

- **Banner Messages (4)**

| ⓘ Chapter 7 Bankrupt | 🔳 Credit Line | 🔳 Participated | ⓘ C/B Non-reporting |

| Account | Payment | Interest | Bank Internal | Reporting | Collateral | Participation | Variable Rate | Customer |

Account Name and Address		**Payment**		**Payment Details**	
	Silverlake T Customer	Payment Amount:	$1,200.00	Payment Due Date:	12/11/2009
	123 Elm St	Principal & Interest Amount:	$1,200.00	Next Scheduled Payment Date:	12/11/2009
	Monett MO 65708	Current Due:	$0.00	Use Billed Amounts When Splitting Payments:	Yes
		Escrow Payment Amount:	$0.00	Payment Type:	0 - Scheduled payment includes accrued int.
		Past Due Amount:	$0.00	Payment Frequency (Term):	1
		Total Amount Due:	$0.00	Payment Frequency (Units):	M - Months
		Partially Paid Amount:	$0.00	Loan Term:	60
Balance Details		Payment Suspense Amount:	$0.00	Loan Term (Units):	M - Months
Original Loan Amount:	$250,000.00				
Current Balance:	$50,000.00	**Interest**		**Dates**	
Interest Accrued:	$115.06	Interest Base:	0 - Interest accrued on 365/365	Original Loan Date:	11/12/2009
Late Charge Due:	$0.00	Interest Rate:	7.000000 %	Last Payment Date:	
Other Charges:	$0.00	Daily Accrual:	$9.58904	Maturity Date:	11/12/2014
				Next Review Date:	
Internal		**Payoff**		Last Maintenance Date:	

Account Inquiry - Commercial Loan 365 | Credit Line Overview ✖ | 💲 Transfers ✖

🖨 Print ▾ | OK | Cancel

Adding ACH Transfer Details

General Information

Name:	Silver Customer
Account Number:	12890
Date Entered:	04/04/2017 ▾
Last Transfer Date:	// ▾
Expiration Date:	// ▾
Send Prenotice:	Yes ▾

Credit Information

Bank Routing Number:	744034013
Standard Entry Class:	PPD - Prearranged Pa ▾
Account Number:	34300
Account Type:	Checking ▾
Branch Number:	
Transaction Code:	22

Company Information

Company Entry Description:	Deposit
3rd Party Name:	
Company ID:	744034013
Company Discretionary Data:	1ST NATIONAL BANK

Fee Information

Fee Amount:	$0.00
Debit Fees Bank:	0
Debit Account Number:	
Debit Account Type:	▾
Debit Account Branch:	
Debit Transaction Code:	27
Credit Fees Bank:	111222887
Credit Account Number:	
Credit Account Type:	General Ledger ▾
Credit Account Branch:	0
Credit Transaction Code:	22
Life to Date Fees Collected:	$0.00

Debit Information

Bank Routing Number:	810000032
Standard Entry Class:	PPD - Prearranged Pa ▾
Account Number:	12890
Account Type:	Loan ▾
Branch Number:	
Transaction Code:	27

Transfer Information

Transfer Amount:	$1,000.00
Next Transfer Date:	// ▾
Transfer Frequency Term:	0
Transfer Frequency Unit:	▾
Next Transfer Day:	0
Auto Recurring Entry:	Yes ▾
Days in Advance to Pull:	1
Use Transfer Date for	No ▾