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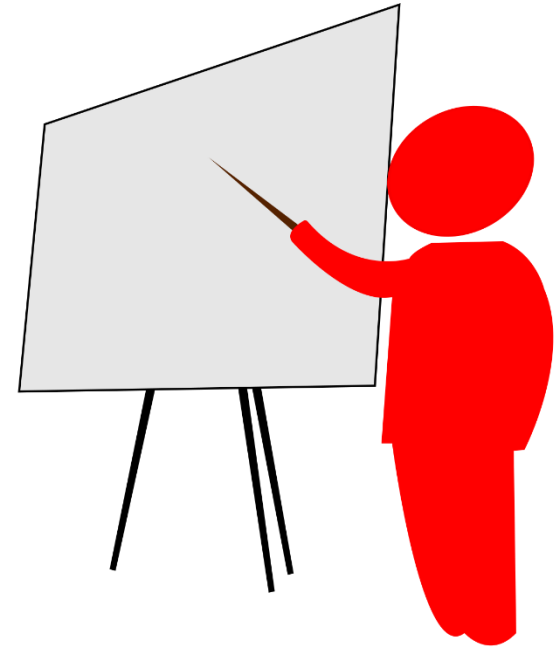
A DIVISION OF JACK HENRY & ASSOCIATES INC[®]

2017 LOAN ENHANCEMENTS

SilverLake

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Instructor: Marilyn Bryan



1113046 – Accrued Interest Identification Enhanced



Interest accrual on a loan is now easily identified on both normal and shadow loans.

12 new fields have been added to help identify interest amounts.

This enhancement provides a reduction of time spent calculating the interest amounts.

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

Customer and Account Inquiry / Edit

Account Inquiry - Contract Collections

Print Refresh Edit Account View Merge Document

- Banner Messages (6)

Fraud Alert Past due Contract Collection Participated ACH Auto Trfr Items C/B Non-reporting

Search

Description: accrued

Account Fields

Properties

Description	Value	Field Help
Bank Interest Accrued	\$0.56577	
Bank Interest Accrued Previous YTD	\$0.00000	
Bank Interest Accrued YTD	\$0.56577	
Dealer Accrued Interest MTD	\$0.00000	
Dealer Interest Accrued	\$0.00	
Interest Accrued	\$0.00	
Interest Accrued (extended)	\$0.00419	
Interest Accrued Previous YTD	\$0.00000	
Interest Accrued YTD	\$0.56577	
Secondary Interest Accrued	\$0.00	
Secondary Interest Accrued (extended)	\$0.00000	
Secondary Interest Accrued Previous YTD	\$0.00000	
Secondary Interest Accrued YTD	\$0.00000	
Shadow GL Book Accrued	\$0.00	
Shadow Interest Accrued (extended)	\$0.00000	
Shadow Interest Accrued Previous YTD	\$0.00000	
Shadow Interest Accrued YTD	\$0.00000	
Shadow Loan Accrued Interest	\$0.00	

Account Inquiry - Contract Collections

Print Refresh Edit Account View Merge Document

- Banner Messages (6)

Fraud Alert Past due Contract Collection Participated ACH Auto Trfr Items C/B Non-reporting

Search

Description: shadow d

Account Fields

Properties

Description	Value	Field Help
Shadow Deferred Interest	\$0.00000	
Shadow Deferred Interest Previous YTD	\$0.00000	
Shadow Deferred Interest YTD	\$0.00000	

Bank Interest Accrued

- This is the Net Interest Accrued to Income.
- This is the same as the accrued interest on 100 percent sold loans.
- This does not accrue while 100 percent sold.
- However, it begins accrual if the loan is repurchased.
- This provides for greater efficiency in tracking bank income.

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Shadow Deferred Interest

- This is the **Net Interest Not Accrued to Income** field which is included in shadow processing.
- The daily per diem, added to this field, should be the **Net of Accrued Interest** field less the **Shadow Accrued Interest** field.
- The interest increases daily.
- However, the interest increases or decreases with shadow transactions to IN.

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1113032 – Loan Credit History Search Enhanced



TIN search option added
to Credit History Inquiry.

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and can be changed at any time at the sole discretion of JHA.*

Credit History Inquiry

Loan Credit History Inquiry

✕ Exit ◀ No Changes OK

Loan Credit History Inquiry Information

Print ▾

Short Name:

-OR-

TIN Number:

1113034 – Interest Base Options Added to Loan Types



IBase (Interest Base) is now available at the account level.

Previously, the IBase could only be maintained at the loan type level.

A new parameter controls if the IBase can be maintained at the account level.

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

Loan Type Maintenance > General Parameters

Loan Type Parameter Maintenance option 2 - Change

✕ Exit ◀ Previous OK Maintenance

Loan Type Parameter Maintenance

Print ▾

Loan Type Details		Interest Base Parameters	
Loan Type:	BL	Allow Users to Change IBASE From Loan Type Default at the Loan Account Level:	Y - Yes ▾
		Apply Excess of Simple Interest Regular Payments to:	P - Partial Pay ▾
		Calculate Interest Using IBASE 3 Method:	N - No ▾

General Parameters	
Interest Base:	0 - Interest is accrued on ▾
Accrue Odd Days 365 IBASE:	B - Both ▾

Customer and Account Inquiry / Edit

Account Inquiry - Contract Collections

Print Refresh OK Cancel Account View Delete Account Effective Date Maintenance

- Banner Messages (6)

Fraud Alert Past due Contract Collection Participated ACH Auto Trfr Items C/B Non-reporting

Search

Description: base

Account Fields

Properties

Description	Value	Field Help
A & H Accrual Base	0 - Interest accrued on a 365/365 day basis	
Credit Life Accrual Base	0 - Interest accrued on a 365/365 day basis	
Interest Base	0 - Interest accrued on 365/365	
Unemployment Insurance Fee Accrual Interest Base	0 - Interest accrued on a 365/365 day basis	
Unused Line Fee Accrual Interest Base	0	

Account Field Maintenance

Interest Base: 0 - Interest accrued on 36!

OK Cancel

- 0 - Interest accrued on 365/365
- 1 - Interest accrued on 360/360
- 2 - Interest accrued on 365/360**
- 3 - Interest accrued on 360/30
- 4 - Interest amortized biweekly
- 5 - Interest amortized monthly
- 7 - Interest accrued on Schedule Bal 365/365
- 9 - Interest is Add-On

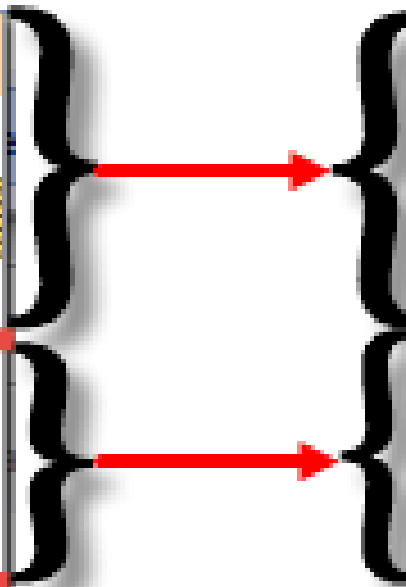
Account Maintenance Allowed

Loan Type

0 - Interest accrued on 365/365
1 - Interest accrued on 360/360
2 - Interest accrued on 365/360
3 - Interest accrued on 360/30
4 - Interest amortized biweekly
5 - Interest amortized monthly
7 - Interest accrued on Schedule Bal 365/365
9 - Interest is Add-On

Account Type

0 - Interest accrued on 365/365
1 - Interest accrued on 360/360
2 - Interest accrued on 365/360
3 - Interest accrued on 360/30
4 - Interest amortized biweekly
5 - Interest amortized monthly
7 - Interest accrued on Schedule Bal 365/365
9 - Interest is Add-On



Loan Mass Maintenance

Loan File Mass Maintenance

✕ Exit ◀ Previous OK

Fields To Maintain

🖨️ ◀ [Search Box] 🔍 Change

Description

- ▶ ARM Notice Type
- ▶ #Days for Initial ARM Notice
- ▶ Snd HELOC End of Draw Period Notice
- ▶ Interest Base
- ▶ Send Bill Regardless of Due Date
- ▶ Day of Month to Create a Bill

Enter Update New Loans

SilverLake Menu

New Loan Input

Exit Previous OK Debt Protection Credit Line FASB Costs FASB Fees SIC Codes Delete

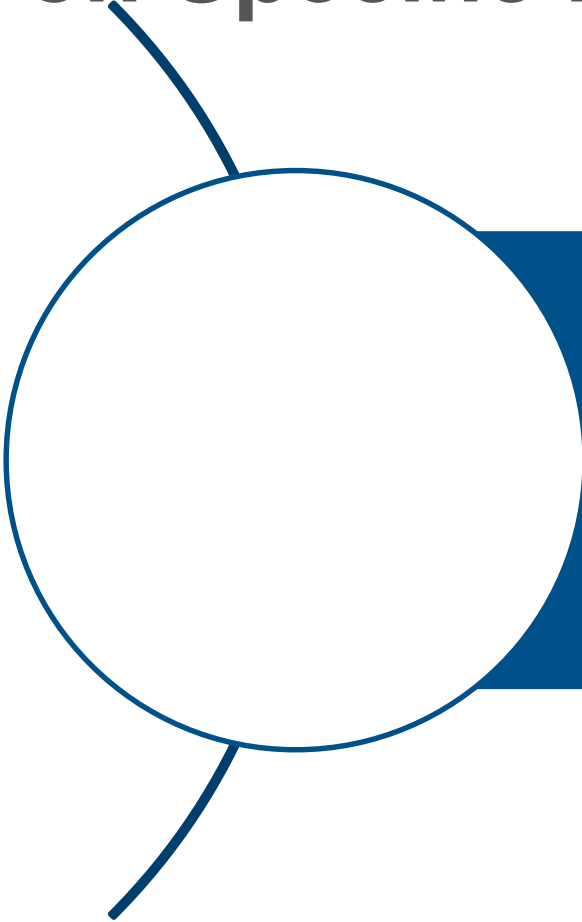
New Loan Input Information

Print

Name and Address	Loan Input Information	
Mary Sue Tester ***** *****	Branch Number: 0	
Forward to Drive-In ***** *****	Class Code:	
	Collateral Code: 0	
	Call Report Code: 4	
	Interest Base: 2 - Interest is accrued on a 3	
	Interest Rate: 0 - Interest accrued on 365/365	
	Date of Loan: 1 - Interest accrued on 360/360	
	Loan Term: 2 - Interest accrued on 365/360	
	Loan Term Code: 3 - Interest accrued on 360/30	
	Maturity Date: 4 - Interest amortized biweekly	
	Loan Amount (,:2): 5 - Interest amortized monthly	
		6 - Interest accrued on Schedule Bal 365/365
		7 - Interest is Add-On
		8 - Interest is Add-On
		9 - Interest is Add-On

Account Details
Customer Number: TAA0005
Short Name: MARY ANN SUE SMITH J
Account Number: 60460 - Loan
Type Description: TEST
Group: 120

1113036 – Option Established for Creating Bills on Specific Day of Month



Option added to create a loan billing notice/statement on a specific day of the month.

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

Loan Type Maintenance > New Loan Input Defaults

Defaults:

SilverLake Menu | **Loan Type Parameter Maintenance - Change**

Exit Previous OK Maintenance

Loan Type Parameter Maintenance Information

Print

Loan Type Details

Loan Type: BM

New Loan Input Defaults

Cost Center:	0
Mailing Instructions:	
Include on Combined Statement:	Y - Yes
Call Report Code:	4
Payment Frequency:	0
Payment Frequency Code:	- Blank
Semi Monthly 1st day:	0
Semi Monthly 2nd day:	0
Payment Code:	0 - Payment Includes Principal
Send Bill regardless of Due Date:	- Blank
Payment Code 6 Method:	0 - Payment Includes Principal
Late Charge Code:	1 - Payment is Amount + Interest
Coupon Book Loan Type:	2 - Interest Only
Minimum Interest Charge (.2):	3 - Principal Only
Is Title Still Needed:	5 - Single Pay
	6 - Payment Calc Method

SilverLake Menu | **Loan Type Parameter Maintenance - Change**

Exit Previous OK Maintenance

Loan Type Parameter Maintenance Information

Print

Loan Type Details

Loan Type: BM

New Loan Input Defaults

Use Billed Amount when Splitting Payments? Y - Yes

Number of Days Before Pay Date to Print Billing Notices: 3

or Day of Month to Create Bill: 00

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

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

Customer and Account Inquiry / Edit

Account Inquiry - Contract Collections

Print Refresh Edit Account View Merge Document

- Banner Messages (4)

Past due Contract Collection Participation sold C/B Non-reporting

Search

Description: month

Account Fields

Description	Value	Field Help
Day of Month to Create Bill	0	
Line of Credit Fee Day of Month	0	
Monthly Debt Expense	\$0	
Monthly Housing Expense	\$0	
Monthly Income	\$0	

Loan Mass Maintenance

Loan File Mass Maintenance

✕ Exit ◀ Previous **OK**

Fields To Maintain

🖨️ | ◀ [] 🔍 **Change**

Description

- ▶ ARM Notice Type
- ▶ #Days for Initial ARM Notice
- ▶ Snd HELOC End of Draw Period Notice
- ▶ Interest Base
- ▶ Send Bill Regardless of Due Date
- ▶ **Day of Month to Create a Bill**

Enter Update New Loans

New Loan Input

Exit Previous OK Debt Protection AFT Credit Line Coll Tracking FASB Costs FA

New Loan Input Information

Print

Account Details

Customer Number: TAA0005

Account Number: 894532 - Loan

Short Name: MARY ANN SUE SMITH J

Loan Type: TEST

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

Escrow: 3 - Third

Interest: 4 - Fourth

Principal: 5 - Last

Late Charge: 2 - Second

Other Charges: 1 - First

Payment Information

Use Bill Amount When: Y - Yes

Splitting Payments:

Number Of Days After Statement To Take Payment: 3

Day of Month to Create Bill:

Ignore LC/OC seq - exact multi pmts: N - Roll to next bill if full pr

Post Short Payment: Y - Yes

Use Payment Suspense: N - No

Payments Using Payment Suspense: B - Both long and short

1113033 – Generation of Monthly Loan Statements for All Loan Accounts



Ability added to generate loan statements regardless of the balance or payment due.



This allows customers who are paid ahead to still receive a statement.

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

Loan Type Maintenance > New Loan Input Defaults:

SilverLake Menu

Loan Type Parameter Maintenance - Change

✕ Exit ◀ Previous OK Maintenance

Loan Type Parameter Maintenance Information

Print ▾

Loan Type Details

Loan Type: **BM**

New Loan Input Defaults

Cost Center:	<input type="text" value="0"/>
Mailing Instructions:	<input type="text"/>
Include on Combined Statement:	Y - Yes ▾
Call Report Code:	<input type="text" value="4"/>
Payment Frequency:	<input type="text" value="0"/>
Payment Frequency Code:	- Blank ▾
Semi Monthly 1st day:	<input type="text" value="0"/>
Semi Monthly 2nd day:	<input type="text" value="0"/>
Payment Code:	0 - Payment Includes Principal ▾
Send Bill regardless of Due Date:	N - No ▾
Payment Code 6 Method:	0 - N/A ▾
Late Charge Code:	<input type="text" value="2"/>

Customer and Account Inquiry / Edit

Account Inquiry - Contract Collections

Print Refresh Edit Account View Merge Document

- Banner Messages (4)

Past due Contract Collection Participation sold C/B Non-reporting

Search

Description: send b

Account Fields

Description	Value	Field Help
Send Bill Regardless of Due Date	No	
Send Billing Notice	N - Billing Notices are not to be sent	

Loan Mass Maintenance

Loan File Mass Maintenance

✕ Exit ◀ Previous OK

Fields To Maintain

🖨️ | ◀ [] 🔍 Change

Description

- ▶ ARM Notice Type
- ▶ #Days for Initial ARM Notice
- ▶ Snd HELOC End of Draw Period Notice
- ▶ Interest Base
- ▶ **Send Bill Regardless of Due Date**
- ▶ Day of Month to Create a Bill

Enter Update New Loans

New Loan Input

✕ Exit ◀ Previous **OK**

New Loan Input Information

Print ▾

Account Details		Additional Input Information	
Customer Number:	<u>TAA0005</u>	Status:	4 - New loan today-transact ▾
Account Number:	<u>60460 - Loan</u>	GL Cost Center:	0
Short Name:	MARY ANN SUE SMITH J	GL Product Code:	0
Loan Type:	TEST	Send Payment Billing Notice:	S - Statement ▾
Loan Input Information		Print Coupon Book:	N - No ▾
Prepayment Penalty Code:	<input type="text" value=""/>	Coupon Book Term:	0
Include on Combined Statement:	Y - Yes ▾	Send Bill Regardless of Due Date:	N - No ▾
Minimum Charge (.2):	<input type="text" value="\$0.00"/>	Coupon Book Reorder Date:	// ▾
		Close On Zero Balance:	N - No ▾

2016 Monthly Additions

May	
LN 464582 - Fee Assessment.....	
LN 1091371 - Redesign Fee Processing and Payment Method Parameters.....	
June	
LN 1104093 - Public Rate Index Indicator.....	
July	
No enhancements were released this month.....	
August	
LN 1110155 - HMDA Pipe Delimited File Creation.....	
September	
LN 1075680 - Early Intervention Notice.....	
LN 1111312 - Memo Posting Demand Deposit Disbursements for Loans in Process....	
LN 1104358 - Electronic Device Type Added to Credit Bureau/Coupon Book Files.....	
October	
LN 468744 - Ability to Charge a Bank-Defined Reoccurring Fee.....	
LN 1114285 - PMI Estimate.....	
November	
No enhancements were released this month.....	
December	
LN 1104358 - Electronic Device Type Added to Credit Bureau/Coupon Book Files.....	

Fee Assessment



802 Accrued Unused Line Charges can now be assessed at a different frequency than the loan billing.

Payment code 6 loans will continue to assess and bill the unused line fees at statement time.

Unused line fees do not apply to unit priced loans (Dealers, Units, MPLOC, and Specialty Lending types of loans).

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Fee Calculation Parameters - CHANGE

✕ Exit ◀ Previous OK Maintenance

Fee Calculation Parameter - CHANGE

Print ▾

Fee Calculation Information

Fee Number: 802

Calculation Code: 1

Fee Calculation Details

Fee Calculation Method F/A/P: A - Accrued ▾

Fee Flat Amount:

Fee Calculation Rate Number:

--- OR ---

Fee Calculation Factor: 0.000000%

Fee Calculation Interest Base (0,2): 0

Balance for Fee Calculation (B,L,U,): ▾

Number of Days Paid to Zero for Fee: 90

Minimum Fee Amount: \$0.00

Maximum Fee Amount: \$0.00

Flat Amount – already had this functionality
Percentage – does not apply to 802

Banner Messages (8)

- Employee
- Past due
- Contract Collection
- Messages
- Escrow
- 100% Sold
- C/B Non-reporting

Search

Description:

Customer Fields

Account Fields

Properties

Description	Value	Field Help
Unused Credit Line Accrual	\$0.00	
Unused Credit Line Accrual (extended)	\$0.00000	
Unused Credit Line Assessment Date		
Unused Credit Line Fee Calculation Code		
Unused Credit Line Fee Day of Month	0	
Unused Credit Line Fee Frequency		
Unused Credit Line Fee Frequency (Units)	0	
Unused Line Fee Accrual Interest Base	0	
Unused Line Fee Accrual Interest Rate	0.000000 %	Use file LNFACC and Field LNFRAT when Rate Factor is set up. Use file JH
Unused Line Fee Accrual Interest Rate Number	0	
Unused Line Fee Accrual Per Diem	\$0.00000	

Redesign Fee Processing and Payment Method Parameters

LNPAR > Fee Processing Parameter Maintenance and Loan Payment Code “6” Payment Methods options modified for easier access.

The list of fees can be displayed by **Fee Number** or **Loan Type**.

A list screen was added to display existing payment code 6 payment methods.

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

Loan Fee Processing Parameter Maintenance



PREVIOUS < | SUBMIT > | EXIT ✕

POSITION

DISPLAY | CHANGE | COPY | DELETE

Fee No.	Type	Description
100	C1	Mtg. Satisfaction Fee
100	C2	Mtg. Satisfaction Fee
100	D1	Mtg. Satisfaction Fee
100	D2	Mtg. Satisfaction Fee
100	HE	Mtg. Satisfaction Fee
100	I1	Release of Lien Fee
100	LC	Release of Lien Fee
100	OD	Release of Lien Fee
100	R1	Release of Lien Fee
100	R2	Release of Lien Fee
100	R3	Release of Lien Fee
100	R4	Release of Lien Fee
100	S1	Release of Lien Fee
100	S2	Release of Lien Fee
101	CC	Contract Collection Annual Fee

Previous | More



This option is used to define processing fees to be assessed to loans. There are standard fee numbers that are defined by the system and your institution can define particular fee numbers to use for different types of

LNPAR > Fee Processing Parameter Maintenance – Release 2015

PREVIOUS < | SUBMIT > | EXIT ✕

PAGE FUNCTIONS
ADD



Menu

LNPAR

My Menu Search Results

Loan Parameter Maintenance Menu

- Purge Loan History
- User Code Parameter Maintenance
- Fee Processing Parameter Maintenance**
- Credit Bureau Special Comment Code Maintenance
- Census Tract Parameters
- Loan Statement Message Maintenance

Loan Fee Processing Parameter Maintenance

Exit Previous OK

Loan Fee Processing Parameter Maintenance Information

Print

Fee Number: 802

-OR-

Loan Type:

-OR- Leave Blank and Enter for List

Loan Fee Processing Parameter Maintenance

Exit Previous OK Add

Loan Fee Processing Parameter Maintenance Items

Print Previous Records Change Copy Delete Display

Fee Number	Type	Description
802 BL		Unused Line Charge
802 CL		Unused Line Charge
802 CR		Unused Line Charge
802 HE		Unused Line Charge
802 HF		Unused Line Charge
802 IP		Unused Line Charge
802 01		Unused Line Charge
802 02		Unused Line Charge
802 03		Unused Line Charge

Loan Fee Processing Parameter Maintenance

Exit Previous OK

Loan Fee Processing Parameter Maintenance Information

Print ▾

Fee Number:

-OR-

Loan Type:

-OR- Leave Blank and Enter for List



Loan Fee Processing Parameter Maintenance

Exit Previous OK Add

Loan Fee Processing Parameter Maintenance Items

Print ▾ | Previous Records Change Copy Delete Display

Fee Number	Type	Description
▶ 1	CC	Legal Fee
▶ 2	CC	Filing Fees
▶ 5	CC	Closing costs
▶ 100	CC	C/C Payment Processing Fee
▶ 101	CC	C/C Annual Fee
▶ 800	CC	Prepayment Penalty
▶ 807	CC	Other Charge
▶ 808	CC	Late Charges
▶ 810	CC	NSF Fee
▶ 813	CC	Overline Fee

Loan Fee Processing Parameter Maintenance

✕ Exit ◀ Previous OK

Loan Fee Processing Parameter Maintenance Information

Print

Fee Number:

-OR-

Loan Type:

-OR- Leave Blank and Enter for List

Loan Fee Processing Parameter Maintenance

✕ Exit ◀ Previous OK Add Sort By Loan Type

Loan Fee Processing Parameter Maintenance Items

Print ◀ ▶ Change Copy Delete Display

Fee Number	Type	Description
1 CC	Legal Fee	
1 IL	Legal Fee	
1 12	Legal Fee	
1 70	Legal Fee	
2 CC	Filing Fees	
2 HE	Filing Fees	
2 IL	Filing Fees	
2 20	Filing Fees	
2 24	Filing Fees	
2 25	Filing Fees	
2 26	Filing Fees	
3 25	Appraisal Fee	
4 BL	FEE TEST NEW USER CODES	
5 B1	Closing costs	
5 CC	Closing costs	

Loan Fee Processing Parameter Maintenance

Exit Previous OK Add **Sort By Loan Type**

Loan Fee Processing Parameter Maintenance Items

Change Copy Delete Display

Fee Number	Type	Description
1 CC	Legal Fee	
1 IL	Legal Fee	
1 12	Legal Fee	
1 70	Legal Fee	
2 CC	Filing Fees	
2 HE	Filing Fees	
2 IL	Filing Fees	
2 20	Filing Fees	
2 24	Filing Fees	
2 25	Filing Fees	
2 26	Filing Fees	
3 25	Appraisal Fee	
4 BL	FEE TEST NEW USER CODES	
5 B1	Closing costs	
5 CC	Closing costs	

Loan Fee Processing Parameter Maintenance

Exit Previous OK Add **Sort By Fee Number**

Loan Fee Processing Parameter Maintenance Items

Change Copy Delete Display

Fee Number	Type	Description
800 AA	Prepayment Penalty	
816 AA	Line of Credit Fee	
808 AC	Late Charges	
815 AC	Debt Protection Fee	
4 BL	FEE TEST NEW USER CODES	
801 BL	Finance Charge	
802 BL	Unused Line Charge	
803 BL	Credit Life Charge	
804 BL	A&H Charge	
805 BL	Auto Advance Charge	
806 BL	Yearly Charge	
807 BL	Other Charge	
808 BL	Late Charges	
810 BL	NSF Fee	
813 BL	Overline Fee	

Menu

Inpar

▶ My Menu ▶ Search Results

▶ Loan Parameter Maintenance Menu

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 Payment Code "6" Payment Methods



Exit



Previous

OK



Leave blank and enter for a list of codes or to add new codes

Loan Payment Code "6" Payment Methods Information



Print

Payment Method (1-4):

Type Code:

1104093 – Public Rate Index Indicator



A public rate index indicator was added to the JHA rate file.

This indicator is used to trigger the 45-day advance rate change notice required under Regulation Z.

Applies to consumer open-end non-real estate secured loans with a bank controlled rate.

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SilverLake Menu

jhpar

- ▶ My Menu ▶ Search Results
- ▶ System Parameter Maintenance Menu

Bank and Branch Parameter Maintenance

Withholding Code Maintenance

Officer Code Maintenance

Master Rate Maintenance

Class Code Maintenance

Calendar Build

Calendar Maintenance

Application Billing Parameter Maintenance

State Parameter Maintenance

JHA Application Maintenance

Tape Density Parameters

Tape Job Parameters

Postal Barcode Parameter Maintenance

Master Rate File Maintenance - CHANGE

✕ Exit ◀ Previous OK Add ARM Src Info Maintenance

REMINDER - The effective date is for informational purposes only. No accrual adjustment will be made.

Master Rate File Maintenance Information

Print

Master Rate Number: 11

Rate Description: Tier 1 Now Chg

Public Rate Index: Y

Current Rate: 6.050000%

Primary Rate Number: 0

Primary Region Number: 0

Rate Variance: 0.000000%

Rate Variance Code:

Effective Date: 09/10/2012

Valid Platform Applications:

Previous Rate: 6.05000000%

Date Previous Rate was Changed: 09/10/12

JH1050 – Master Rate Listing

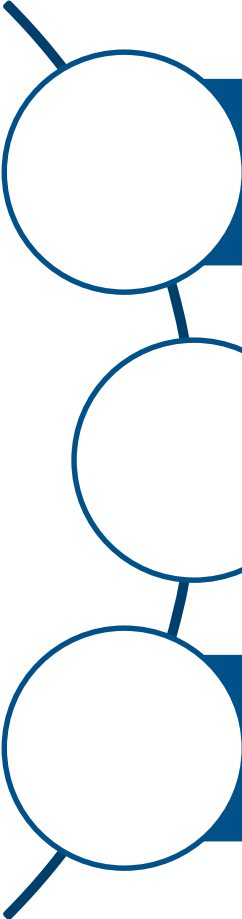
DATE PRINTED:
Release 2016 Bank #401 EDU

- MASTER RATE LISTING -

8:55AM JH1050P PAI

RATE #	REGION	DESCRIPTION	-- PRIMARY --		---- INTEREST RATES ----			---- CHANGE DATES ----			OPERATOR ID	PUBLIC RATE
			RATE	VARIANCE	CURRENT	PREVIOUS	PRIOR	CURRENT	PREVIOUS	PRIOR		
390		IRA Variable Rate			2.975000	4.000000	4.750000	1/29/04	3/20/01	12/09/96	AMY	Yes
400		Special CD Rate			3.000000	9.000000	9.250000	1/29/04	7/15/03	3/08/01	AMY	Yes
500		JHA Prime Rate			6.150000	6.250000	6.400000	11/10/05	11/09/05	11/03/05	STEPHY	Yes
501		One year Tbill	500	0.250000 +	6.400000	6.500000	6.650000	11/10/05	11/09/05	11/03/05	STEPHY	Yes
502		3 Year T-Bill			5.900000	5.875000	4.750000	10/20/05	7/18/03	7/16/03	STEPHY	Yes
503		JHA Prime Rate Prem			6.500000	6.150000	6.150000	8/15/06	8/15/06	11/10/05	STEPHY	Yes
504		JHA Prime Rate			6.150000	6.250000	6.400000	11/10/05	11/09/05	11/03/05	STEPHY	Yes
508		JHA PRIME TEST			6.500000	6.000000	6.500000	7/20/05	7/19/05	7/19/05	STEPHY	Yes
510		Wall Street Prime			6.000000	6.875000	6.750000	10/06/03	7/18/03	7/16/03	JUDYJ	Yes
520		New York Prime			6.150000	6.250000	6.500000	8/04/03	7/30/03	7/18/03	STEPHY	Yes
530		New York Prime +1		1.000000 +	7.000000	7.150000	7.000000	3/12/03	8/12/02	10/31/01	STEPHY	Yes

1110155 – HMDA Pipe Delimited File Creation



Consumer Financial Protection Bureau (CFPB) file format changes for 2017 reporting.

To accommodate the current and new format, the option **Create HMDA Pipe Delimited File** was added to the **LNAPPL** menu.

New report added, and existing report modified.

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

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 Help Display



Print Loan Application Register



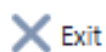
Applications Accepted for Previous Month



Print Public Applications report



Mortgage Loan Disclosure Parameters



Exit



Previous

OK

Maintenance

Mortgage Loan Disclosure Parameters Information



Contact

Name:	JOHN DOE
Phone:	(417) 555-5555
Extension:	123
Fax:	(417) 555-5555
E-mail Address:	JDOE@JHA.COM
SMSA Location:	I DON'T KNOW
Address:	
City:	
State:	
Zip Code:	00000-0000

Tape Information

Respondent ID or Tax ID:	123456789
Tax ID:	55552110
District Number (1-12):	4
Reporting Year:	2016
Do You Want to Send MSA List:	Y - Yes
Create File for HMDA DES:	N - No
Reporting Agency:	3 - FDIC

Electronic File Information

IFS Path Name: /jhadc510

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 Help Display ★

Create HDMA Pipe Delimited File

✕ Exit ◀ Previous **Enter**

ⓘ The path name shown below does not exist. You must define a valid path name in Loan Application Parameters in order to run this process.

Press Enter to Return

Create HDMA Pipe Delimited File Information

 Print ▼

`/jhadc510`

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 Help Display 

Create HDMA Pipe Delimited File

 Exit  Previous 

 Press Enter to create the file

Create HDMA Pipe Delimited File Information

 Print 

The file will be created at the following location: **/jhadc510**

Reports

- LN4580 – Loan Applications Reported (delimited file format)
 - New report listing the contents of the file
 - Similar to the LN4570 – Loan Applications Reported (current flat format)
- LN4540 – Loan Application Quality Edit
 - Existing quality edit report containing the pipe delimited file information.

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

1075680 – Early Intervention Notice



You can now restore the **Early Intervention Notice Date** while processing a loan reversal.



The previous EIN date is retrieved from maintenance history.



It is only available to restore if it is within 180 days of the reversal.

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

Loan Type Parameter Maintenance - Change

Exit Previous

Loan Type Parameter Maintenance Information

Print

Loan Type Details

Loan Type: **A3**

Regulation Z (Consumer) Product Definitions

Open-End Real Estate Secured Product:

Open-End Non-Real Estate Secured Product:

Closed-End Secured by a Dwelling Product:

Send Early Intervention Notice:

Additional Information

Days Past Due to Send Early Intervention Notice:

Default ARM Notice Type:

Default Number of Days for Initial ARM Notice:

Principal Dwelling Input Default:

Use Settlement Date for Effective Date:

Send HELOC End of Draw Period Notice:

Loan Payment Reversal

Exit Previous OK Scan back

Press F13 to reverse and not show the transactions or press Enter to reverse above transactions, or F12 to cancel.

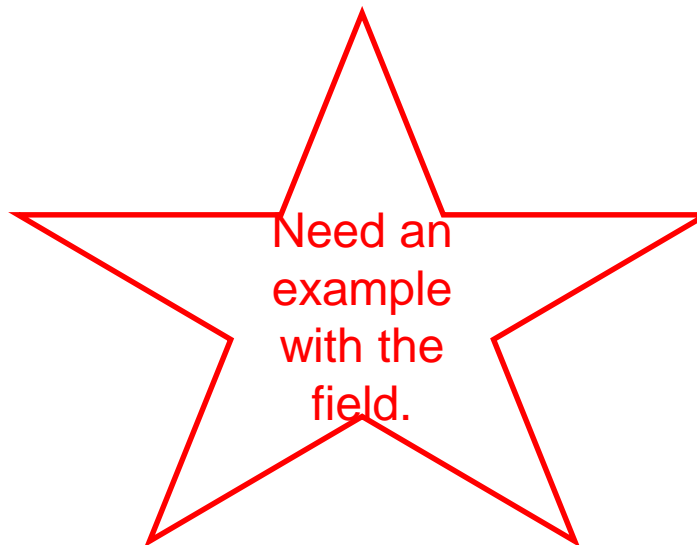
Banner Messages

Contract Collection Participated ACH Auto Trfr Items C/B Non-reporting LOAN STOP SYSTEM Internet Banking

Loan Payment Reversal Information

Print

Customer name:	John Elway
Account Number:	5500 - Loan
Due Date Before Reversal:	03/24/2017
Total Reversal Amount:	\$88.54
Next Payment Due Date:	03/24/2017
Accrual Adjustment:	\$0
Original Partial Payment:	\$0.00
Partial Payment Amount:	\$0.00
Number of Full Payments Reversed:	
NSF Fee:	\$0.00
Create Refund:	N - No
Add Description:	N - No
Request a Manual Right To Cure?	N - No
Billed Overline Principal:	\$0.00



Transaction Details

Print Previous Records

Posting Date	Tran Code	Transaction Amount	Affects Code	Dr/Cr Code	Batch Number	Sequence Number	Effective Date	Payment Due Date
01/13/17	912	\$88.54 I		C		8 2552000008	01/13/2017	12/24/2016

Memo Post LIP Disbursements to a DDA



The system will now memo-post LIP disbursements to the deposit account when memo posting to the loan.

If the disbursement is future-dated, the deposit will memo post when the loan is memo posted.

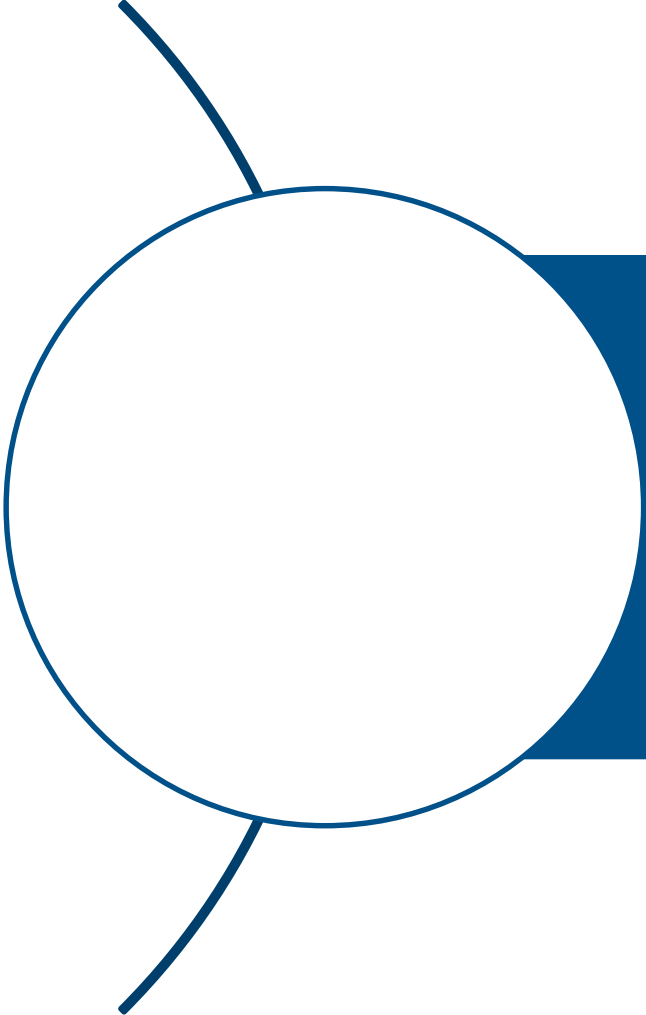
If the disbursement is deleted, the memo post is removed.

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

Customer

	Posted Date	Effective Date	Time	Business Day	Source	Transaction Description	Amount
▶	09/02/2016	09/02/2016	12:23:01 PM	Today	LOANS-IN-PROCES	164 Loans In Process Payment	\$85.00

1104358 – Electronic Device Type Added to Credit Bureau/Coupon Book Files



Parameters have been created for establishing electronic files for Metro 2 credit bureau or coupon book files.

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

SilverLake Menu

jhpar

▶ My Menu ▶ Search Results

▶ System Parameter Maintenance Menu

General Fax Parameters



EOD Pre-Processing Validation Parameters



IFS Path Name Parameter Maintenance



ESI XML Document Server Parameter Maintenance



ESI XML Document Build Parameter Maintenance



Release Tracking Information



Inquiry Access Tracking General Parameter Maint.



IFS Path Parameter Maintenance



Exit

◀ Previous

Enter

IFS Path Parameter Maintenance Items



Print

◀ Previous Records

Change



File

Description

▶ LNCBM2

METRO 2

▶ LNDLX2

JHADIRECT

▶ LNHARL

HARLAND

▶ LNKSCP

KANSAS BANK NOT

▶ LNNCP1

N.C.P.

▶ LNPAYT

PAYTECH

IFS Path Parameter Maintenance



Exit

◀ Previous

OK

F8=Maintenance

IFS Path Parameter Maintenance Information



Print

Data file name:

LNCBM2

IFS description:

METRO 2

IFS Path:

IFS File name:

SilverLake Menu

Inpar

- ▶ My Menu ▶ Search Results
- ▶ Loan Parameter Maintenance Menu

- Credit Rating Code Maintenance ★
- Loan Coupon/Credit Bureau Parameters ★**
- Purge Loan History ★
- User Code Parameter Maintenance ★
- Fee Processing Parameter Maintenance ★
- Credit Bureau Special Comment Code Maintenance ★
- Census Tract Parameters ★
- Loan Statement Message Maintenance ★

Metro 2 Credit Bureau Parameter Maintenance - Change

✕ Exit
◀ Previous
OK
Maintenance
Delete

Metro 2 Credit Bureau Parameter Maintenance Information

Print

Identifier Details	
CCA Program Identifier:	CCA
Equifax Program Identifier:	EQUIFAX
Experian Program Identifier:	EXPER
Transaction Union Program Identifier:	TRANSUNION

Date Details	
Program Date:	01/01/2001
Program Revision Date:	04/05/2001
Last Reporting Date:	08/19/2016

Other Details	
Cycle Number:	0
Print Edit Report:	Y - Yes
Back up Device Name:	
Use 366 or 426 Format:	2 - 426
Device Type:	N - None
Report Charged off DDA:	D - Diskette
Report FNMA or FHLMC Segment:	N - None
Reporter Name:	T - Tape
Address Line 1:	E - Electronic
Address Line 2:	13 STREET

Bank-Defined Reoccurring Fees



Recurring fee functionality added for non-contract collection type loans.

Recurring bank fees are a schedule for fees to occur.

Minor changes to existing contract collection recurring fees.

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

Menu -

Inpar

- ▶ My Menu ▶ Search Results
- ▶ Loan Parameter Maintenance Menu

- Collection Status Code Parameter Maintenance ★
- Maintain Collection Letter Text ★
- Loan Notice Parameter Maintenance ★
- Loan Application File Parameters ★
- Special Information Code Maintenance ★
- Credit Rating Code Maintenance ★
- Loan Coupon/Credit Bureau Parameters ★
- Purge Loan History ★
- User Code Parameter Maintenance ★
- Fee Processing Parameter Maintenance ★
- Credit Bureau Special Comment Code Maintenance ★
- Census Tract Parameters ★
- Loan Statement Message Maintenance ★
- Credit Bureau Additional Information Parameters ★
- NAI Classification File Maintenance ★

Loan Fee Processing Parameter Maintenance

✕ Exit
◀ Previous
OK
Add

Loan Fee Processing Parameter Maintenance Items

Print
◀ Previous Records
▶ Next Records
Change
Copy
Delete
Display

▶	Fee Number	Type	Description
▶	100 A2		DEFERRED INTEREST FEE
▶	100 BC		DEFERRED INTEREST FEE
▶	100 L2		DEFERRED INTEREST FEE
▶	100 RC		DEFERRED INTEREST FEE
▶	100 R2		DEFERRED INTEREST FEE
▶	100 R9		DEFERRED INTEREST FEE
▶	101 AR		APPRAISAL FEE
▶	101 A2		APPRAISAL FEE
▶	101 BC		APPRAISAL FEE
▶	101 BE		APPRAISAL FEE
▶	101 BP		APPRAISAL FEE
▶	101 CC		APPRAISAL FEE
▶	101 CN		APPRAISAL FEE
▶	101 CV		APPRAISAL FEE
▶	101 DE		APPRAISAL FEE

Loan Fee Processing Parameter Maintenance - CHANGE

✕ Exit ◀ Previous OK Maintenance Tran Codes

Loan Fee Processing Parameter Maintenance Information

Print ▾

Loan Details

Fee Number: 101
Loan Type: CC Contract Collections
Accrual Type: F - Fee
Statement Description: C/C Annual Fee

Fee Details

Include Fee in APR Calculation: N - No
Include Fee in Finance Charge Total: N - No
Capitalize: N - No
Accrue on Capitalized: N - No
Capitalize when Billed: N - No
Collect Fee at Payoff: N - No

Transaction Code Information

Transaction Code for Capitalizing: 0
Transaction Code for Splitting Payments: 262
Transaction Code for Reversing Capitalized: 0
Transaction Code for Reversing Split Payments: 263
Transaction Code for Waiving Assessed Fees: 261

Fee Information

Minimum Fee Amount: \$0.00
Maximum Fee Amount: \$0.00
Assessment Option: S

Re-Occurring

Re-occurring Fee: Y
Tran Code for Assessing Fee: 260
Re-occurrence Frequency: 12
Re-occurrence Frequency Code: M
Re-occurrence Day of Month: 0
Semi-Monthly 1st Day: 0
Semi-Monthly 2nd Day: 0

Shadow

Shadow Capitalized Fees Recovered to Income or to Fee: I - Income
Increase GL Principal Balance for Shadow Capitalized Fees: N - No

Menu

re-oc

▶ My Menu ▶ Search Results

Re-Occurring Contract Collection Fee Maintenance



Re-Occurring Fee File Maintenance



Exit



Previous

OK

Re-Occurring Fee File Maintenance Search



Print

Account Number:

0

Account Type:

Menu -

Inpar

- ▶ My Menu ▶ Search Results
- ▶ Loan Parameter Maintenance Menu

- Collection Status Code Parameter Maintenance ★
- Maintain Collection Letter Text ★
- Loan Notice Parameter Maintenance ★
- Loan Application File Parameters ★
- Special Information Code Maintenance ★
- Credit Rating Code Maintenance ★
- Loan Coupon/Credit Bureau Parameters ★
- Purge Loan History ★
- User Code Parameter Maintenance ★
- Fee Processing Parameter Maintenance ★
- Credit Bureau Special Comment Code Maintenance ★
- Census Tract Parameters ★
- Loan Statement Message Maintenance ★
- Credit Bureau Additional Information Parameters ★
- NAI Classification File Maintenance ★

Loan Fee Processing Parameter Maintenance

✕ Exit ◀ Previous OK Add

Loan Fee Processing Parameter Maintenance Items

Print |
 ◀ Previous Records |
 Next Records ▶ 🔍
Change Copy Delete Display

▶	Fee Number	Type	Description
▶	100 A2		DEFERRED INTEREST FEE
▶	100 BC		DEFERRED INTEREST FEE
▶	100 L2		DEFERRED INTEREST FEE
▶	100 RC		DEFERRED INTEREST FEE
▶	100 R2		DEFERRED INTEREST FEE
▶	100 R9		DEFERRED INTEREST FEE
▶	101 AR		APPRAISAL FEE
▶	101 A2		APPRAISAL FEE
▶	101 BC		APPRAISAL FEE
▶	101 BE		APPRAISAL FEE
▶	101 BP		APPRAISAL FEE
▶	101 CC		APPRAISAL FEE
▶	101 CN		APPRAISAL FEE
▶	101 CV		APPRAISAL FEE
▶	101 DE		APPRAISAL FEE

Loan Fee Processing Parameter Maintenance - CHANGE

✕ Exit ◀ Previous **OK** Maintenance Tran Codes

Loan Fee Processing Parameter Maintenance Information

Print ▾

Loan Details

Fee Number: **102**
Loan Type: **MC MASTER PLAN LOC**
Accrual Type: **F - Fee**
Statement Description: **Reoccurring Fee Test**

Fee Details

Include Fee in APR Calculation: **N - No**
Include Fee in Finance Charge Total: **N - No**
Capitalize: **N - No**
Accrue on Capitalized: **N - No**
Capitalize when Billed: **N - No**
Collect Fee at Payoff: **N - No**

Transaction Code Information

Transaction Code for Capitalizing: **0**
Transaction Code for Splitting Payments: **50002**
Transaction Code for Reversing Capitalized: **0**
Transaction Code for Reversing Split Payments: **50004**
Transaction Code for Waiving Assessed Fees: **0**

Fee Information

Minimum Fee Amount: **\$0.00**
Maximum Fee Amount: **\$0.00**

Re-Occuring

Re-occurring Fee: **Y**
Tran Code for Assessing Fee: **50001**
Re-occurrence Frequency: **12**
Re-occurrence Frequency Code: **M**
Re-occurrence Day of Month: **0**
Semi-Monthly 1st Day: **0**
Semi-Monthly 2nd Day: **0**

Shadow

Shadow Capitalized Fees Recovered to Income or to Fee: **I - Income**
Increase GL Principal Balance for Shadow Capitalized Fees: **N - No**

Loan 2292012

- History
- Officer List
- Collateral Tracking
- ABA Lookup
- Additional Addresses
- Related Functions

Customer

AAA0005

JOHN ADAMS

PO BOX 1983
MONETT MO 65708

[Additional Addresses](#)

Relationship:
Primary account owner

Date of Birth: 09/15/1969

Tax ID: 111-11-1111

(417)555-6652
(417)555-9685
(417)555-6459 ext. 1234
jadams@jackhenry.com

- Demand Deposits (4)
- Loans (16)
- Time Deposits (3)
- Misc Accounts (5)

Inquiry ID Code: **HOT SAND 777**

VIP Customer: **No**

Account Inquiry - Real Estate

Transactions

No records to display

- ABA Lookup
- Account Maintenance
- ACH Warehouse
- Additional Addresses
- Alternate Payment Schedule
- Associated Demand Accounts
- Bill/Fee Information
- Calculate Debt Protection
- Collateral Tracking
- Credit Bureau File
- Credit Line
- Credit Line Overview
- Customer Identification
- Document/Image Inquiry
- Escrow/Insurance
- Extension
- FASB
- Forward Account
- HAMP Loan Inquiry
- History
- Image Inquiry
- Inquiry Tracking
- Insurance Accrual
- Liability Inquiry
- Litigation Account
- Loan Assumption
- Loan Rate Schedules
- Loan Stop Functions
- Maintenance History
- Master Plan LOC
- Memo Post
- Messages
- Officer List
- Participant
- Payment Change Warehouse
- Payoff
- Print Loan History
- Related Accounts
- Relationships
- Renewal
- Re-Occurring Fee
- Reoccurring Fee Inquiry**
- Rewards Field Inquiry
- Servicing
- Special Information Codes
- Specialty Lending Inquiry
- Stops/Holds
- Supervisory LTV Property Types
- Sweep Inquiry
- Syndication Agent
- Syndication Member
- Tiered Rate Information
- Transaction Entry
- Transfers
- Unit Priced
- Wire Inquiry
- Wires-Recurring
- Zillow PowerOn

Loan 2292012

Customer

AAA0005

JOHN ADAMS

PO BOX 1983
MONETT MO 65708

Additional Addresses

Relationship:
Primary account owner

Date of Birth: 09/15/1969
Tax ID: 111-11-1111

(417)555-6652
(417)555-9685
(417)555-6459 ext. 1234

jadams@jackhenry.com

- Demand Deposits (4)
- Loans (16)
- Time Deposits (3)
- Miss Accounts (0)

Inquiry ID Code: **HOT SAND 777**

VIP Customer: **No**

Account Inquiry - Real Estate History Reoccurring Fee Inquiry

Refresh

Reoccurring Fees

Print **+ Add**

No Records to Display

Account Inquiry - Real Estate History Reoccurring Fee Inquiry

Reoccurring Fee Details

Print OK Cancel

Fee Information		Reoccurrence Information	
Fee Number:	<input type="text"/>	Frequency Term:	<input type="text" value="0"/>
Amount:	<input type="text" value="\$0.00"/>	Frequency Term (Units):	<input type="text"/>
Assessed Date:	<input type="text" value="//"/>	Reoccurrence Day of Month:	<input type="text" value="0"/>
		Semi-Monthly Day 1:	<input type="text" value="0"/>
		Semi-Monthly Day 2:	<input type="text" value="0"/>

Loan 2292012

- History
- Officer List
- Collateral Tracking
- ABA Lookup
- Additional Addresses
- Related Functions

Customer

AAA0005

JOHN ADAMS

PO BOX 1983
MONETT MO 65708

Additional Addresses

Relationship:
Primary account owner

Date of Birth: 09/15/1969

Tax ID: 111-11-1111

(417)555-6652
(417)555-9685
(417)555-6459 ext. 1234

jadams@jackhenry.com

- Demand Deposits (4)
- Loans (16)
- Time Deposits (3)
- Missed Accounts (0)

Inquiry ID Code: **HOT SAND 777**

VIP Customer: **No**

- Account Inquiry - Real Estate
- History
- Reoccurring Fee Inquiry

Refresh

Reoccurring Fees

Print Add

Fee Description	Frequency	Assessed Date	Amount
▶ 102 - C/C Monthly Fee	1 - Months	03/30/2017	\$50.00

Reoccurring Fee Details

Print Edit Delete

Fee Information	
Fee Number:	102 - C/C Monthly Fee
Amount:	\$50.00
Assessed Date:	03/30/2017

Reoccurrence Information	
Frequency Term:	1
Frequency Term (Units):	Months
Reoccurrence Day of Month:	30
Semi-Monthly Day 1:	0
Semi-Monthly Day 2:	0

Loan 328

Customer

AAA0005

JOHN ADAMS

PO BOX 1983
MONETT MO 65708

Additional Addresses

Relationship:
Primary account owner

Date of Birth: 09/15/1969

Tax ID: 111-11-1111

(417)555-6652

(417)555-9685

(417)555-6459 ext. 1234

jadams@jackhenry.com

Demand Deposits (4)

Loans (16)

Time Deposits (3)

Missed Payments (0)

Inquiry ID Code: **HOT SAND 777**

VIP Customer: **No**

Account Inquiry - Real Estate Mtg 360

History Payoff

Effective date cannot be prior to the origination date

Loan Information			
Type:	Real Estate Mtg 360	Current Balance:	\$100,000.00
Per Diem:	\$15.27777	Origination Date:	08/25/2009
Insurance Per Diem:	\$0.00000		

Payoff Messages
Messages Active

Summary Information

Print Payoff Summary Fee Summary Effective Date: 04/05/2017

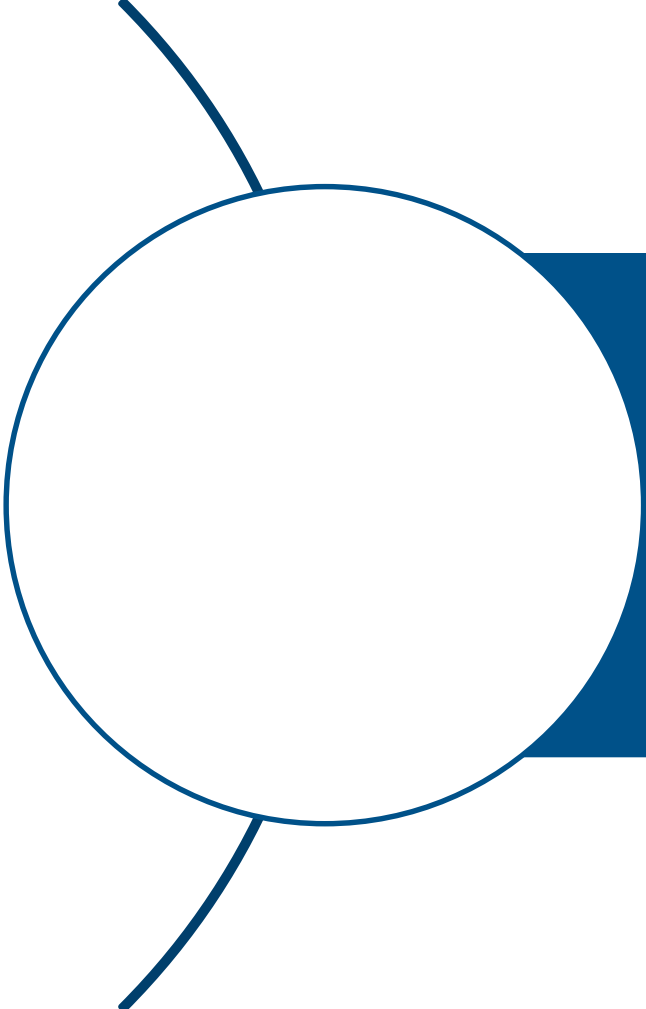
Set date before or on the last processing date of 2/2/2009 if you wish to post a transaction.

Description	Amounts	Payoffs
▶ Current Balance	\$100,000.00	\$100,000.00
▶ Accrued Interest	\$45,711.10	\$145,711.10
▶ Reoccurring Fees	\$30.00	\$145,741.10
▶ Late Charge Due Amount	\$28.39	\$145,769.49
Total Payoff		\$145,769.49

Regulatory Updates - 2016

▶ LN 1113871 - HELOC Maturity Notices	11/18/2016
▶ LN 1100864 - Fannie Mae® and FHLB Investor Servicing Changes	11/18/2016
FinCEN 314(a) for SilverLake - Updated 8-31-16	08/31/2016
September 2016 RFMENU Updates Documentation	09/13/2016
▶ AC 1117474 - Run All Origination Items as Same Day and Next Day	08/30/2016
FinCEN 314(a) for SilverLake	08/26/2016
Same Day ACH - Additional FAQs	08/24/2016
▶ AC 458884 - Same Day ACH Phase 1: Originate Items to the Fed	08/23/2016
▶ LN 1110289 - Military Lending Act	08/12/2016
Same Day ACH SilverLake Documentation	07/22/2016
▶ AC 1111649 - Same Day ACH Phase 1 Receive and Process Incoming Transactions from Fed	07/11/2016
Same Day ACH Information-SilverLake System	05/04/2016
▶ RF 1089140 - Include FR 2644 in RFMENU	02/01/2016

1113871 – HELOC Maturity Notices



Home Equity Line of Credit (HELOC) lenders can send notices to borrowers of the upcoming changes of their loan before their end of draw period, or maturity date, in accordance with Interagency Guidelines

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

Loan Type Parameter Maintenance - Change

Exit Previous

Loan Type Parameter Maintenance Information

Print

Loan Type Details

Loan Type: HE

Regulation Z (Consumer) Product Definitions

Open-End Real Estate Secured Product: Y - Yes

Open-End Non-Real Estate Secured Product: N - No

Closed-End Secured by a Dwelling Product: N - No

Send Early Intervention Notice: N - No

Additional Information

Days Past Due to Send Early Intervention Notice:

Default ARM Notice Type: N - No

Default Number of Days for Initial ARM Notice:

Principal Dwelling Input Default:

Use Settlement Date for Effective Date: N - No

Send HELOC End of Draw Period Notice: N - No

Loan Type Parameter Maintenance - Change

X Exit

◀ Previous

OK

Maintenance

Miscellaneous Parameters

Print ▾

Loan Type Details

Loan Type: HE

Miscellaneous Parameters

Cross Reference Number:	<input type="text"/>
SCRA Send Code:	2 - Send SCRA Notice in Lieu of ▾
MPLOC Posting Sequence Default:	<input type="text"/>
Accruals Billed as of:	B - Billing Date
Days Past Due to Exclude from Escrow Analysis:	<input type="text" value="61"/>
Credit Bureau Type Code:	R - Revolving ▾
Number of Days for First HELOC End of Draw Period Notice:	<input type="text" value="180"/>
Number of Days for Second HELOC End of Draw Period Notice:	<input type="text" value="120"/>
Number of Days for Third HELOC End of Draw Period Notice:	<input type="text" value="090"/>
Number of Days for Final HELOC End of Draw Period Notice:	<input type="text" value="030"/>

Reports

Report Management Maintenance Items

Print | Previous Records | Next Records | Change | Display

Branch	Representative	Report	Mode Allowed	Title
		LN2245P	I	Dealer Reserve Temporary Statement
	*	LN2260P	A	Consolidated Credit Line Statement
		LN2261P	A	Consolidated Credit Line Statement
		LN2285P	A	1st HELOC End of Draw Notice
		LN2285XP	A	1st HELOC End of Draw Notice (Archive)
		LN2286P	A	2nd HELOC End of Draw Notice
		LN2286XP	A	2nd HELOC End of Draw Notice (Archive)
		LN2287P	A	3rd HELOC End of Draw Notice
		LN2287XP	A	3rd HELOC End of Draw Notice (Archive)
		LN2288P	A	Final HELOC End of Draw Notice
		LN2288XP	A	Final HELOC End of Draw Notice (Archive)
	*	LN2300P	A	First Past Due Notices

1100864 – Fannie Mae® and FHLB Investor Servicing Changes



New fields and menu options have been added to accommodate changes in Fannie Mae® and FHLB Xtra monthly reporting.

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

SilverLake Menu

Insert

▶ My Menu ▶ Search Results ▶ Investor Servicing Menu

Create FHLMC payoff file for MIDANET



Create FHLB Daily Reporting File



Create FHLB Monthly Reporting File



Custodial transaction entry/update



Request a payoff on Investor side only



Print request investor payoffs



Create FNMA Daily Reporting File



Create FNMA Monthly Reporting File



Create cutoff information



Create FHLB monthly file for MPP




Loan Servicing Parameter Menu > Processing Type Maintenance

Processing Type Maintenance - CHANGE

✕ Exit ◀ Previous

Processing Type Maintenance Information

 Print ▾

General Information	
Processing Type:	5
Default for Account History to Pass at Sale (A,P):	<input type="text" value="A"/>
Flag processing Type as Scheduled FHLB Reporting (Y,N):	<input type="text"/>

Reporting Information	
Investor Reporting Date:	<input type="text"/>
Investor Reporting Day of Month (0,29,30,31):	<input type="text"/>
Investor Reporting Frequency:	<input type="text"/>
Investor Reporting Frequency Code:	<input type="text"/>
Report Before or After Weekend/Holiday:	<input type="text"/>
Default MI Discontinuance Action Code:	<input type="text"/>

Actual/Actual Types Only

For interest payments due investor on loan sale compare the (E,D) against the (D,F) date

For principal payments due investor on loan sale compare (E,D) against the (D,F) date

1110289 – Military Lending Act



Parameters, fields, and reports have been added to assist in monitoring loans for the Military Lending Act.

Effective October 2016.

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

Customer

BAA0001

Jimmy K Banker

101 Front Street
Oceanside CA 01857

▶ Seasonal Address

Relationship: **Primary account owner**

Date of Birth: 07/04/1976

Tax ID: 000-00-5555

(417)555-6644

(417)555-6644 ext. 1234

jbanker@yahoo.com

Account Inquiry - Consumer Installment Loan History

Print Refresh Edit Account View Merge Document

- Banner Messages (3)

[Messages](#) [Insurance](#) [Effective Dated Maintenance](#)

Search

Description:

Customer Fields

Account Fields

Description	Value	Field Help
Military APR Covered Loan	No	
SCRA Military Applicant	No	

Customer

BAA0001

**Jimmy K
Banker**

101 Front Street
Oceanside CA 01857

▶ Seasonal Address

Relationship: **Primary account owner**

Date of Birth: 07/04/1976

Tax ID: 000-00-5555

(417)555-6644

(417)555-6644 ext. 1234

jbanker@yahoo.com

Loans (34)

Account Inquiry - Consumer Installment Loan History

Print Refresh Edit Account View Merge Document

- Banner Messages (4)

[Messages](#)

[Insurance](#)

Military APR loan

[Effective Dated Maintenance](#)

Search

Description:

Customer Fields

Account Fields

Properties

Description	Value	Field Help
Military APR Covered Loan	Yes	
SCRA Military Applicant	No	

SilverLake Menu

military lending |

► My Menu ► Search Results

Military Lending Act Parameter Maintenance 



Exit



Previous

OK

Maintenance



NOTE: Interest charges are always included in the MAPR Calculation

Fields



Print ▼

MAPR Threshold:

36

Change MAPR loans on SCRA End

N

Date:

Exit Previous OK Maintenance

Fields

Print

Additional Information

Previous Records Next Records

Fee number	Fee Description	
100	Mtg. Satisfaction Fee	N
101	Contract Collection Annual Fee	N
102	C/C Monthly Fee	N
800	Prepayment Penalty	N
802	Unused Line Charge	N
803	Credit Life Charge	N
804	A&H Charge	N
805	Auto Advance Charge	N
806	Yearly Charge	N
808	Late Charges	N
810	NSF Fee	N
811	Min Check Fee	N
812	Seasonal Promo Fee	N
813	Overline Fee	N
814	Unemployment Ins Fee	N
815	Debt Protection Fee	N

Report Management Maintenance

✕ Exit ◀ Previous

Report Management Maintenance Information

Print ▾

Application: **Loans**

Total Reports: **796**

Report Management Maintenance Items

Print ▾

◀ Previous Records

▶ Next Records



	Branch	Representative	Report	Mode Allowed	Title
▶		*	LN6150P	A	Escrow Analysis Coming Due List
▶		*	LN6152P	A	Escrow Past Due Analysis List
▶		*	LN6153P	A	Escrow Analysis Exception Items
▶		*	LN6240P	A	Loan Protection Statements
▶			LN6240XP	A	Loan Protection Statements (archive)
▶		*	LN6245P	B	Loan Protection Statements in Effective Date Order
▶		*	LN6250P	A	Loan Statement Journal
▶			LN6255P	A	Military APR Daily Exception Report
▶			LN6256P	A	Military APR Statement Exception Report
▶		*	LN6260P	A	Print Loan Statement Exception Report
▶			LN6280I	A	Loan Statement - Image
▶		*	LN6280P	A	Loan Parameterized Statements

LN6255P - Military APR Daily Exception Report

Education Refresh Bank		MILITARY APR DAILY EXCEPTION REPORT				1/28/09 01:49 PM LN6255P	
Account#/Type	Short Name	Military APR	Next Scheduled Due Date/Cycle	Total Fees	Current Balance	Avg Balance	Accrued Int Prv Accrued Int Paid

MISCELLANEOUS ENHANCEMENTS



1112382 - Centralized Phone Number Maintenance



Two additional phone number fields added.

Format control added for all phone number fields.

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Customer and Account Inquiry / Edit

Customer Inquiry Customer Profile

Print Refresh OK Cancel Name Change Customer View Reset PIN Delete Customer

- Banner Messages (7)

Employee Messages Sweeps Credit Line Internet Banking

Example of a banner message in PowerOn Multi-Bank Account Listing

Search

Description:

Account Fields

Description	Value	Field Help
Home Phone Format	01 - (XXX)XXX-XXXX	
Home Phone 2 Format	02 - XXX-XXX-XXXX	
Home Phone 2	417-235-6652	
Home Phone	(417)555-1234	
Home Cell Phone Format	03 - XXX/XXX/XXXX	
Home Cell Phone	417/555/9876	
Business Phone Format	04 - XXX.XXX.XXXX	
Business Phone Extension	1234567890	
Business Phone 2 Format	05 - XXX-XXX-XXXXXXX	
Business Phone 2	000-417-5551478	
Business Phone	417.555.4590	
Business Cell Phone Format	06 - XXXXX-XXX-XXX-XXXX	
Business Cell Phone	41755-576-901-1111	

Customer and Account Inquiry / Edit

The screenshot displays a web-based banking interface for 'Customer Inquiry' and 'Customer Profile'. At the top, there are navigation buttons: Print, Refresh, OK, Cancel, Name Change, Customer View, Reset PIN, and Delete Customer. Below this is a section for 'Banner Messages (7)' with links for Employee, Messages, Sweeps, Credit Line, and Internet Banking. A 'Search' section contains a 'Description:' field with the text 'phone'. The main area is titled 'Account Fields' and contains a table with columns for 'Description' and 'Field Help'. A modal window titled 'Account Field Maintenance' is open, showing a dropdown menu for 'Business Phone 2 Format'. A red arrow points from the dropdown to a list of six options: 01 - (XXX)XXX-XXXX, 02 - XXX-XXX-XXXX, 03 - XXX/XXX/XXXX, 04 - XXX.XXX.XXXX, 05 - XXX-XXX-XXXXXXXX, and 06 - XXXXX-XXX-XXX-XXXX.

Description	Field Help
Home Phone Format	
Home Phone 2 Format	
Home Phone 2	
Home Phone	
Home Cell Phone Format	
Home Cell Phone	
Business Phone Format	

Account Field Maintenance

Business Phone 2 Format: [Dropdown]

OK Cancel

- 01 - (XXX)XXX-XXXX
- 02 - XXX-XXX-XXXX
- 03 - XXX/XXX/XXXX
- 04 - XXX.XXX.XXXX
- 05 - XXX-XXX-XXXXXXXX
- 06 - XXXXX-XXX-XXX-XXXX

Customer and Account Inquiry / Edit

The screenshot displays a banking software interface. At the top left, the account number '013' is visible. The main header shows 'Customer Inquiry' and 'Customer Profile'. Below this, there are navigation tabs for 'Customer', 'Tax Information', and 'Financials and Risk'. The 'Tax Information' tab is active, showing 'Tax Identification' details: Tax ID Number (XXX-XX-5678), Tax ID Type (I - Individual TIN), Tax ID Certification Status (S - You have sent the customer a TIN certif.), and Tax ID Certification Date (04/04/2016). A 'Tax Return' section is also visible with fields for Tax Return Date and Tax Return Extension Date. A dropdown menu is open, listing various services such as 'Additional Addresses', 'Bill Pay', 'Cognos', 'Collateral Tracking', 'Combined Statement', 'Credit Line', 'Credit Line Overview', 'CRM', 'Customer Address Change', 'Customer All-In-One Maintenance', 'Customer Due Diligence', 'Customer Identification', 'Customer jhaKNOW Report', 'Customer Maintenance' (highlighted), 'Customer Maintenance' (searched), 'Customer waived income', 'Document/Image Inquiry', 'Forward Account', 'Geographic Address Reference', 'Google', 'Google Test', 'Inquiry Tracking', 'Jack Henry Associates', 'Liability Inquiry', 'Litigation', 'Maintenance History', 'Marketing Information', 'Messages', 'Multi-Bank Account Listing', 'Officers', 'Plans', 'PowerOn Walkthrough', 'Profitability', and 'Related Customers'. The interface also includes a toolbar with 'Find', 'Print', 'Refresh', 'Edit', and 'Name Change' options, and a 'Banner Messages (7)' section.

Customer and Account Inquiry / Edit

The screenshot displays a CRM interface for customer management. The main window shows the 'CIF Customer Information' for 'ADAMS BETTY' with customer number 'A000013'. Below this is the 'Contact Information' section with a table of phone records. A 'Select' button is highlighted with a red box, and a red arrow points from it to a 'CIF Customer Phone Maintenance Information' pop-up window. The pop-up window shows details for a 'Home' phone number '4175551234' with a 'Phone Display Format' of '01' and a 'Phone Format String' of '(XXX)XXX-XXXX'.

CIF Customer Information

Short name: **ADAMS BETTY**
Customer number: **A000013**

Contact Information

Phone Type	Phone Number	Phone Extension
Home	(417)555-1234	
Business	417.555.4590	1234567890
Home Cell	417/555/9876	
Bus. Cell	41755-576-901-1111	
Home Fax		
Bus. Fax		
Home 2	417-235-6652	
Business 2	-417-5551478	

CIF Customer Phone Maintenance Information

Phone Type: Home
Phone Number: 4175551234
Phone Display Format: 01
Phone Format String: (XXX)XXX-XXXX

-
- ▶ My Menu ▶ Search Results
- ▶ CIF Parameter Maintenance Menu
- Application User-Defined Field Parameter Maint ★
- Relationship Pricing Parameter Maintenance ★
- User-Define Field Validation Parameter Maintenance ★
- CIF Profitability Loan Risk Maintenance ★
- Customer Profitability Category Maintenance ★
- Alien Customer Country of Residency codes ★
- Alien Customer Recipient codes ★
- Alien Customer Withholding Exemption codes ★
- Risk Rating Code Parameter Maintenance ★
- Customer Relationship Balance Report Parameters ★
- Affiliate Opt-out Exception Code Maintenance ★
- CIF General Parameter Maintenance ★
- Cross Application Transaction Template Parameter ★
- W8 Processing Parameter Maintenance ★
- Limitation on Benefit codes ★
- Print Alien Customer Country of Residency ★

✕ Exit ◀ Previous

Display Customer Field Validations Items

Print ◿ ◀ Previous Records ▶ Next Records

Name	Description	Personal Control	Non-Personal Control
▶ CFADT6	Last Alien Certification	NOT REQUIRED	NOT REQUIRED
▶ CFAFLECD6	Affiliate Opt-out Exception Date	NOT REQUIRED	NOT REQUIRED
▶ CFAFLEXCD	Affiliate Opt-out Exception Code	NOT REQUIRED	NOT REQUIRED
▶ CFAFLEXD6	Affiliate Opt-out Expiration Date	NOT REQUIRED	NOT REQUIRED
▶ CFAFLG	Alien Flag	NOT REQUIRED	NOT REQUIRED
▶ CFAFLOPT	Affiliate Opt-out Code	JHA REQUIRE	NOT REQUIRED
▶ CFBIR6	Date of Birth	NOT REQUIRED	NOT REQUIRED
▶ CFBND6	Last IRS Notification	NOT REQUIRED	NOT REQUIRED
▶ CFBNOT	B Notice Flag	JHA REQUIRE	NOT REQUIRED
▶ CFBPHO	Business Phone	NOT REQUIRED	NOT REQUIRED
▶ CFBPHX	Business Phone Extension	NOT REQUIRED	NOT REQUIRED
▶ CFBRNN	Branch Number	NOT REQUIRED	NOT REQUIRED
▶ CFBUST	Standard Industrial Code	NOT REQUIRED	NOT REQUIRED
▶ CFB2EXT	Business Phone 2 Extension	NOT REQUIRED	NOT REQUIRED
▶ CFB2PHON	Business Phone 2	NOT REQUIRED	NOT REQUIRED
▶ CFH2PHON	Home Phone 2	NOT REQUIRED	NOT REQUIRED
▶ CFH2PHON	Home Phone 2	NOT REQUIRED	NOT REQUIRED
▶ CFINCL	Income Level	NOT REQUIRED	NOT REQUIRED

Work with CIF Validation Parameter File Entry

✕ Exit ◀ Previous

Work with CIF Validation Parameter File Entry Information

Print ◿

Field Name: **CFB2PHON**

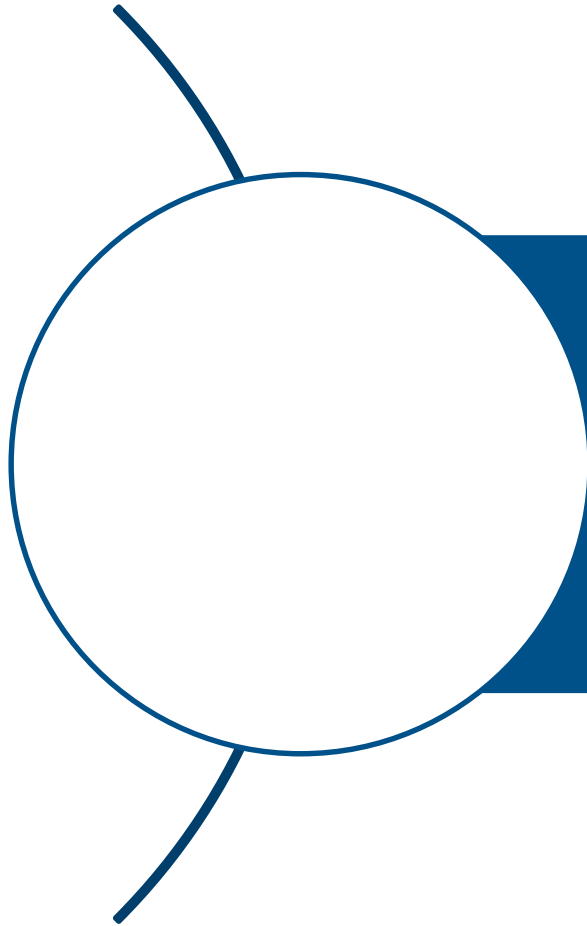
Field Description: **Business Phone 2**

Personal Field Control:

Non-Personal Field Control:

- R - Required
- O - Override
- N - Not Required

1089496 – Cross Application Entry



Cross application
templates added.

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SilverLake Menu

cross application

▶ My Menu ▶ Search Results

Cross Application Default Description Maintenance ★

Cross Application Item Entry Edit (Multiple) ★

Cross Application Item Entry Edit (Single) ★

Cross Application Item Entry Notice Print (Single) ★

Cross Application Item Entry/Update (Multiple) ★

Cross Application Item Entry/Update (Single) ★

Cross Application Item Notice Print (Multiple) ★

Cross Application Transaction Template Parameter ★

Print Cross Application Default Description Codes ★

Print Cross Application Template Parameters ★

Cross Application Template Parameter

✕ Exit

◀ Previous

OK

Add

ⓘ No Data to Display.

Templates

ⓘ No records available

Cross Application Template Parameter

✕ Exit

◀ Previous

OK

Cross Application Template Parameter Information

Print ▾

Template Name: EXAMPLE123

Description: Example123456789012345678901;

Cross Application Template Parameter - Add

✕ Exit ◀ Previous **OK** Clear Detail Descriptions Maintenance **Apply Change** Fold/Unfold

Cross Application Template Parameter Information

Print ▾

Print Notice:

Debits: **\$0.00**

Credits: **\$0.00**

Description 1:

Description 2:

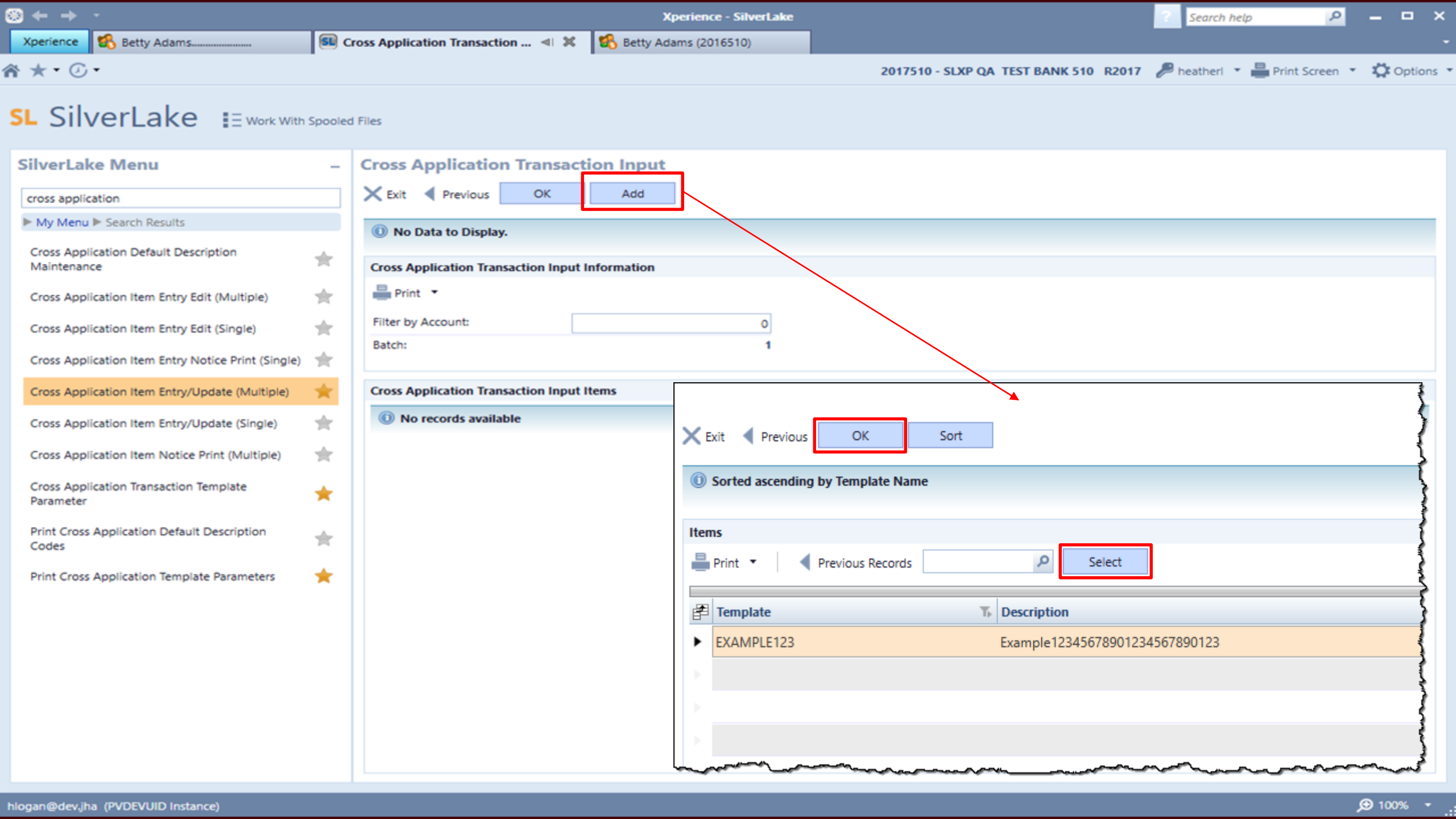
Template Name: **EXAMPLE123**

Template Description:

Cross Application Template Transactions

◀ Previous Records ▶ Next Records

Account Number	Account Type	Transaction Code	Serial Number	Amount(.2)	Funds Source	Officer Code	Print on Notice
<input type="text" value="0"/>	<input type="checkbox"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Y - Yes"/>
<input type="text" value="0"/>	<input type="checkbox"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Y - Yes"/>
<input type="text" value="0"/>	<input type="checkbox"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Y - Yes"/>
<input type="text" value="0"/>	<input type="checkbox"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Y - Yes"/>
<input type="text" value="0"/>	<input type="checkbox"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Y - Yes"/>
<input type="text" value="0"/>	<input type="checkbox"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Y - Yes"/>



SilverLake Menu

- cross application
- My Menu Search Results
- Cross Application Default Description Maintenance
- Cross Application Item Entry Edit (Multiple)
- Cross Application Item Entry Edit (Single)
- Cross Application Item Entry Notice Print (Single)
- Cross Application Item Entry/Update (Multiple)
- Cross Application Item Entry/Update (Single)
- Cross Application Item Notice Print (Multiple)
- Cross Application Transaction Template Parameter
- Print Cross Application Default Description Codes
- Print Cross Application Template Parameters

Cross Application Transaction Input

Exit Previous OK Add

No Data to Display.

Cross Application Transaction Input Information

Print

Filter by Account:

Batch:

Cross Application Transaction Input Items

No records available

Exit Previous OK Sort

Sorted ascending by Template Name

Items

Print Previous Records Select

Template	Description
EXAMPLE123	Example12345678901234567890123

- SilverLake Menu**
- cross application
 - My Menu Search Results
 - Cross Application Default Description Maintenance
 - Cross Application Item Entry Edit (Multiple)
 - Cross Application Item Entry Edit (Single)
 - Cross Application Item Entry Notice Print (Single)
 - Cross Application Item Entry/Update (Multiple)**
 - Cross Application Item Entry/Update (Single)
 - Cross Application Item Notice Print (Multiple)
 - Cross Application Transaction Template Parameter
 - Print Cross Application Default Description Codes
 - Print Cross Application Template Parameters

Cross Application Transaction Input - Add

Exit Previous OK Clear Detail Descriptions Apply Change Fold/Unfold

Cross Application Transaction Input Information

Print

Batch: 1

Set: *NEW*

Print Notice: Y - Yes

Debits: \$50.00

Credits: \$50.00

Description 1:

Description 2:

Cross Application Transaction Input Items

Previous Records Next Records

Account Number	Account Type	Transaction Code	Serial	Amount(.2)	Funds Source	Officer Code	Print on Notice
88880	D	1	0	\$50.00	...		Y - Yes
88880	L	10	0	\$50.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes
0		0	0	\$0.00	...		Y - Yes