

Business Requirements

Freddie Mac CME Sales Reporting File

Job#: 19020

May 17, 2018

Version: 1.01 - Final Revision 1

The information contained in this document is intended only for the use of McCracken Financial Solutions Corp. and is considered confidential and proprietary. Unauthorized dissemination, distribution or reproduction of this document is strictly prohibited.

Author: Karla Ferguson
415-474-0339
Karla.Ferguson@McCrackenfs.com

Table of Contents

1. PURPOSE OF PROJECT.....	3
1.1. BACKGROUND.....	3
1.2. GOALS.....	3
2. GLOSSARY	3
2.1. NAMING CONVENTIONS AND DEFINITIONS	3
2.2. RELEVANT FACTS AND ASSUMPTIONS	3
3. FUNCTIONAL REQUIREMENTS.....	4
3.1. SCOPE OF THE WORK.....	4
3.2. BUSINESS USE CASES	4
3.3. FUNCTIONAL REQUIREMENTS	6
3.4. DATA ELEMENTS	18
4. NONFUNCTIONAL REQUIREMENTS.....	19
4.1. LOOK AND FEEL REQUIREMENTS.....	19
4.2. SECURITY REQUIREMENTS.....	19
5. PROJECT ISSUES.....	19
5.1. OPEN ISSUES	19
5.2. CONSIDERATIONS	19
6. FUTURE REQUIREMENTS.....	19

1. Purpose of Project

1.1. Background

Freddie Mac requires Seller/Service providers to submit a Monthly Sales Reporting File containing information on their Freddie Mac Capital Markets Execution (CME) loans. Strategy will produce the CME Sales Reporting File so the Seller/Service providers can submit it by the 12th of every month (or next business day).

1.2. Goals

Freddie Mac requires Seller/Service providers to submit a monthly report on their CME portfolio.

2. Glossary

2.1. Naming Conventions and Definitions

2.1.1. Freddie Mac Commercial Market Execution (CME) loans: These are loans that are waiting to be securitized into a Freddie K Deal. Seller/Service providers will include the CME loans in the Sales Reporting File until they are securitized. Once securitized they will no longer be included in the Sales Reporting File and will be reported using a subset of the CREFC reporting requirements.

2.1.2.

2.1.3.

2.2. Relevant Facts and Assumptions

2.2.1. Facts

- The Sales Reporting File does not replace any existing Strategy Freddie Mac Reporting; this is an additional reporting file that needs to be created.
- These loans cannot be identified using Investor Program ID. Customers set the loans up differently. Majority of customers will tie the loans to a D2 Investor and the D2 Program ID is used for multiple types of loans.
- The Investor Reporting MAC Committee compiled these requirements.
- The details for the data mapping, field requirements, and creation of the reporting file is in the excel file embedded in this document under Use Case #9. All tabs in the spreadsheet should be reviewed.
-

2.2.2. Assumptions

- Job #18718 – Reporting Requirements for Freddie K Deals will be completed and delivered to the customer base prior to starting development for this job (currently scheduled to be included in Release 19). Job #18718 includes the foundation for the reserve translation tables which is required for the Sales Reporting File.
- The creation of the file will be on demand.
- The Sales Reporting File will be uploaded to an excel file for transmission.
- Run Date parameters are not needed.
- Customers may have multiple Freddie Mac Seller/Service provider #'s. A single Sales Reporting File must be sent including the loans for ALL Seller/Service provider #'s.

3. Functional Requirements

3.1. Scope of the Work

- 3.1.1. This is not a new Freddie Mac reporting requirement. Customers are already submitting the report but the process is labor intensive. This project will streamline the reporting process.
- 3.1.2. Two new fields will be added to Strategy File PMAST2 and made accessible from the Master 2 Maintenance Widget in Portal.
- 3.1.3. Conversion programs will be created to calculate and populate a few of the PMAST2 fields.
- 3.1.4. Complete Job #19467 to bring the custom Reserve Cap screen into the Strategy package.
- 3.1.5. Use the IRP Reserve Translation functionality completed under Job #18718 as the foundation for creating the Reserve and Letter of Credit Translation Tables for the Sales Reporting File.
- 3.1.6. Create two new drop down fields in the Investor Vendor File: Beneficiary of Escrow Interest Earnings and Beneficiary of Reserve Interest Earnings. Valid entries would be: (B)orrower or (L)ender.
- 3.1.7. Create mechanism to indicate at the Investor Vendor Level which Investor Numbers will be included in the Freddie Mac CME Sales Reporting File.
- 3.1.8. Create a User Interface that allows for manual manipulation of the data in the Freddie Mac CME Sales Reporting File.
- 3.1.9. Use the data mapping excel file embedded in this document under Use Case #9 to upload the correct elements in the Freddie Mac CME Sales Reporting File.
- 3.1.10.
- 3.1.11.

3.2. Business Use Cases

- 3.2.1. **Use Case #1**
Description: Create new fields in Strategy File PMAST2. These fields will be accessed from the Master 2 Maintenance Widget in Portal.
- 3.2.2. **Use Case #2**
Description: Create conversion programs to calculate and populate PMAST2 fields.
- 3.2.3. **Use Case #3**
Description: Complete Job #19467 which moves the custom Reserves Cap screen (File-PCAPSRV) and associated programming to core Strategy so it's accessible for entry to all customers in Strategy CS. Original work was done under Job #14437.
- 3.2.4. **Use Case #4**

Description: Use the IRP Reserve Translation functionality completed under Job #18718 as the foundation for creating the Reserve Translation Table for the Sales Reporting File.

3.2.5. Use Case #5

Description: Use the IRP Reserve Translation functionality completed under Job #18718 as the foundation for creating the Letter of Credit Translation Table for the Sales Reporting File.

3.2.6. Use Case #6

Description: Need new drop down fields added to Investor Vendor File: Beneficiary of Escrow Interest Earnings and Beneficiary of Reserve Interest Earnings. Valid entries are: (B)orrower or (L)ender.

3.2.7. Use Case #7

Description: Create mechanism to indicate at the Investor Vendor Level which Investor Numbers will be included in the Freddie Mac Sales Reporting File.

3.2.8. Use Case #8

Description: Create UI allowing users to manually manipulate the loans being included in the Sales Reporting File as well as edit the reporting data.

3.2.9. Use Case #9

Description: Create CME Sales Reporting File using the “Sales Data Mapping_Job 19020_MAC_Final” excel spreadsheet embedded in this document.

3.2.10. Use Case #10

Description: Add functionality to Master Pending Change records to be able to indicate at the record level when to update the new First Amortized Payment Due Date field in PMAST2.

3.2.11. Use Case #11

Description:

3.2.12. Use Case #12

Description:

3.3. Functional Requirements

USE CASE #1 - (Create new fields in Strategy File PMAST2. These fields will be accessed from the Master 2 Maintenance Widget in Portal.)

3.3.1. Requirement # 1

Description - Create new field 'Amortization Term in Months'

Rationale – The current amortization term field in the Master file is stored as YY/MM. There are multiple reporting files that require this information to be reported in total # of months. By creating this new field, we will alleviate the ongoing need of converting the current Master field from YY/MM to # of months.

Test Scenario – Enter value in the Master 2 Maintenance Widget and confirm its being populated correctly in the Freddie Mac Sales Reporting File.

Use Case - 1

3.3.2. Requirement # 2

Description - Create new field 'First Amortized Payment Due Date'

Rationale – This field is not specifically used in this reporting file but is needed for internal Compliance Reporting.

Test Scenario – Enter value in the Master 2 Maintenance Widget and query for confirmation.

Use Case – 1

3.3.3. Requirement # 3

Description –

Rationale -

Test Scenario -

Use Case -

3.3.4. Requirement # 4

Description -

Rationale -

Test Scenario-

Use Case –

USE CASE #2 - (Create conversion programs to calculate and populate PMAST2 fields)
CONVERSIONS SHOULD RUN OVER ALL ACTIVE LOANS; NOT JUST THE SELECTION OF LOANS FOR THE FREDDIE MAC SALES REPORTING FILE.

3.3.5. Requirement # 5

Description – Create a conversion program using the following logic to calculate and populate the new PMAST2 field 'Amortization Term in Months':

Link Master File and Pending Master Change File - PMASTR_CML# = PXMAST_XMLLN#.

Look for first/oldest Pending Master Change Record where the Payment Type

(PXMAST_XMPYTP) = "P". If it's a Balloon loan (PMASTR_CMDMD) = "Y" then calculate term as follows: Amortization To Date (PDMND_DMAMDT) - Pending Change Date (PXMAST_XMCYMD) + 1 month {since change date is 1 month prior to actual P&I payment effective date}. If no Pending Master Change Record for Payment Type (PXMAST_XMPYTP) = "P" is found then: If Balloon loan (PMASTR_CMDMD) = "Y" then calculate term as follows: Amortization To Date (PDMND_DMAMDT) - First Payment Date (PMASTR_CM1PDT). If non-Balloon loan, (PMASTR_CMDMD) = "N" then retrieve PMASTR_CMTERM and convert from years/months to months.

Rationale – There are multiple reporting files that require this information to be reported in total # of months so this data will be utilized for more than this one project. Creating the conversion program will calculate the # of months for varying loan scenarios (loan that has an interest only period, and balloon loan) and streamlines the population of this field.

Test Scenario – After running the conversion program write a query to confirm the new field is populated. Review a sample of loans including: loans that have an I/O period with a Pending Master Change Record flipping it to Regular Amortizing (both demand and non-demand loans), a Regular Amortizing loan with no Pending Master Change Record (both demand and non-demand loans).

Use Case - 2

3.3.6. Requirement # 6

Description - Create a conversion program using the following logic to calculate and populate the existing 'I/O Period (Months)' field (PMAST2.O5IOPER):

If PMAST2_O5IOPER isn't populated then: Record where PMASTR_CML# = PXMAST_XMLN#. Look for first/oldest Pending Master Change Record where the Payment Type (PXMAST_XMPYTP) = "P". Calculate by taking Pending Change Date (PXMAST_XMCYMD) - First Payment Date (PMASTR_CM1PDT) + 1 month {since change date is 1 month prior to actual P&I payment effective date}.

Rationale – There are multiple reporting files that require this information. Even though this field already exists, the majority of customers have not populated it yet.

Test Scenario - After running the conversion program write a query to confirm the existing field is populated on loans that had a Pending Master Change Record flipping the loan to Regular Amortizing.

Use Case - 2

3.3.7. Requirement # 7

Description -

Rationale -

Test Scenario -

Use Case – 2

USE CASE #3 - (Complete Job #19467 which moves the custom Reserves Cap screen (File-PCAPSRV) and associated programming to core Strategy so it's accessible for entry to all customers in Strategy CS. Original work was done under Job #14437.)

3.3.8. Requirement # 8A

Description – The new Reserves Cap screen will allow all customers to store the necessary cap information at the individual reserve level for reporting purposes. This screen contains the following fields:

Cap Reserve Balance, Cap Reserve Payment, and Cap Reserve Date are required fields.

Cap Reserve Instructions is not required and is tied to a new PINFO Table.

Cap Document Code and Notice Code are not required and can be used to generating writetrack documents.

The screenshot shows a Windows-style dialog box titled "Cap Reserves". The dialog contains the following fields and controls:

- Account #: [blurred]
- Sequence #: 1
- Cap Reserve Balance: [text box] .00
- Cap Reserve Payment: [text box] .00
- Cap Review Date: [date picker] 00/00/0000
- Cap Reserve Instructions: [dropdown menu]
- Cap Document Code: [text box]
- Notice Type: [text box]

At the bottom of the dialog are four buttons: OK, Cancel, Apply, and Help. The status bar at the very bottom of the window shows "Ready".

Rationale – The Sales Reporting File includes fields related to reserve caps. By bringing this custom programming into the Strategy package all customers will be able to enter the information so it can be included in the report.

Test Scenario – Enter the Reserve Cap information and generate the Sales Reporting File. Verify the report includes the cap information for the applicable reserves.

Use Case – 3

Requirement # 8B

Description – New security tasks are available to control access and actions related to the new Reserves Cap screen.

Rationale – Ability to control who has access to this information and which users are able to change the pertinent cap information.

Test Scenario – Before granting security to new window confirm no access to the Reserves Cap screen. Grant security and test for access, and updates.

Use Case – 3

3.3.9. Requirement # 9A

Description - On a daily basis (at Dayend), after all transactions have been posted including PAT and late charges, the system will compare the reserve balance to the **Cap Reserve Balance** and automatically make the necessary changes to the reserve/loan:

- If the reserve balance reaches the **Cap Reserve Balance**, the system will delete the reserve payment amount from the: escrow module>reserve tab, the loan administration>master information tab, and any receivables where a bill has not been generated/sent
 - The monthly constant is removed from the reserve payment amount, but this information will be retained in the **Cap Reserve Payment Amount** field.
 - The system will populate the **Cap Reserve Payment Amount** field with the data removed.
- If the reserve balance falls below the **Cap Reserve Balance**, the system will make the necessary changes to the reserve/loan to reinstate the reserve payment amount from the **Cap Reserve Payment Amount** and to the: escrow module>reserve tab, the loan administration>master information tab, and any receivables where a bill has not been generated/sent
 - The system will copy the value in the **Capped Reserve Payment Amount** field into the reserve monthly payment amount.

Rationale – Reserve constants will be in place until the cap reserve amount is collected, then the constant will be zeroed out. If the reserve falls below the cap amount, the reserve constant is reinstated.

Test Scenario – Set the Reserve Balance and Payment amounts up to exceed the Caps and verify that the billing of any associated reserve payment is suspended. Also, test that once the balance falls below the cap that the reserve constant is reinstated.

Use Case – 3

Requirement # 9B

Description – A writetrack letter can automatically be generated notifying the borrower of the change in reserve billing.

Rationale – Customers may need to notify borrowers of changes made to their payments/billing statements. This can be achieved by setting up a writetrack letter.

Review Job #15788 related to the writetrack letters reflecting incorrect reserve descriptions. Confirm this fix is included in the programming brought forward as part of this BRD.

Test Scenario –Set up writetrack letter and enter applicable Cap Document Code or Notice Code in the new reserve cap screen. Setup data conditions where reserve balance is greater than the reserve cap and billing of constant is suspended. Also, setup data conditions where the reserve balance goes below the reserve cap and the billing of the reserve constant is reinstated. Confirm writetrack letter or notice is generated and correctly reflects the applicable reserve change.

Use Case – 3

Requirement # 9C

Description – All changes will be reflected in file maintenance history.

Rationale – Customers need ability to track changes.

Test Scenario –Setup data conditions where reserve balance is greater than the reserve cap and billing of constant is suspended. Also, setup data conditions where the reserve balance goes below the reserve cap and the billing of the reserve constant is reinstated. Verify that this activity is captured in file maintenance history.

Use Case – 3

Requirement # 9D

Description – Create an On Demand report to show all active reserves with cap information; report can be sorted by loan number or the Cap Review Date:

- i. Users can pull from the Tools>Reports Menu
- ii. Report to automatically generate at Monthend (in **Cap Review Date order**)
- iii. Fields included on report:
 1. Loan #
 2. Investor Number (first sequence)
 3. Loan Name
 4. Reserve Sequence
 5. Reserve Type
 6. Reserve Name
 7. Reserve Balance
 8. **Cap Reserve Balance**
 9. Reserve Payment Amount (from escrow module>reserve tab)
 10. **Cap Reserve Payment Amount**
 11. **Cap Review Date**
 12. **Cap Special Instructions Code**
 13. **Cap Special Instructions Full Description**

Rationale – Customers need ability to generate report containing the reserve cap information.

Test Scenario –Setup various reserve cap information on multiple loans that cross over multiple investors. Verify that the on demand report can be generated and contains the applicable information.

Use Case – 3

Requirement # 9E

Description – Create a Dayend report reflecting the daily changes to reserves.

Fields included on dayend report:

- Loan #
- Investor Number (first sequence)
- Loan Name
- Reserve Sequence
- Reserve Type
- Reserve Name
- Reserve Balance
- **Cap Reserve Balance**
- Reserve Payment Amount (from escrow module>reserve tab)
- **Cap Reserve Payment Amount**
- Action Message (see examples below)
 - RESERVE BALANCE HAS MET THE CAP RESERVE BALANCE
 - RESERVE BALANCE IS BELOW THE CAP RESERVE BALANCE
- Receivable Date (affected with the change)
- **Cap Document Code**
- Letter Generated Y/N

Rationale – Customers need a report that lists all changes made to the reserve constants based on the reserve cap settings.

Test Scenario –Setup various reserve cap information on multiple loans that cross over multiple investors. Include data conditions where the reserve balance exceeds the cap to verify the billing of the reserve constant is suspended. Also, setup conditions where the reserve balances falls below the cap and the billing of the reserve constant is reinstated. Run dayend and verify the information/reserve constant activity is included on the dayend report.

Use Case – 3

USE CASE #4 – (Use the IRP Reserve Translation functionality completed under Job #18718 as the foundation for creating the Reserve Translation Table for the Sales Reporting File.)

3.3.10. **Requirement # 10**

Description - Need to provide a method to create a Translation/Reporting Table for Reserve Types stored in PINFO Table “2V”. This requirement is in process and near completion under Job #18718 – Reporting Requirements for Freddie K Deals. The reserve translation table for PINFO Table “2V” will be accessed from the new Reporting Translation Table Widget.

Rationale - The Reserve Type Codes in 2V are user defined so a table needs to be built allowing each Customer to categorize all of their unique 2-CH codes into the

applicable Reserve Reporting Categories. For Example, codes "RR", "RS", "CD" = Replacement Reserve; "RE", "RH" = Repair; "FE", "FF" = FF&E....

Test Scenario – Setup the translation table and create the Sales Reporting File. Verify the various reserve types are being reported in the correct categories.

Use Case - 4

3.3.11. Requirement # 11

Description – The Reserve Type (PINFO Table “2V”) Translation/Reporting Table developed under Job #18718 translates the reserves into the required Freddie K Deal reporting categories. Need to add ability to perform the same type of translation for other types of Investor Reporting including the Freddie Mac CME Sales Reporting File. For example:

Full Description	Freddie K Reporting Translation Description
COMPLETION GS [CG]	OTHER [13]
CAPITAL IMPROVEMENTS [CI]	CAPITAL IMPROVEMENT RESERVE [6]
HAP RESERVE [HA]	OTHER [13]
HUD RESERVE [HR]	OTHER [13]
RATE CAP [RC]	OTHER [13]
COMPLETION REPAIR [RE]	REPAIR SERVICE [3]
REPLACEMENT RESERVE [RR]	REPLACEMENT RESERVE [1]
RR TENANT IMPROVEMENT [RT]	LEASING RESERVE [11]

Reporting Translation Table	
Select PINFO Table RESERVE TYPE [2V]	
Full Description	Freddie CME Sales Reporting Translation Description
COMPLETION GS [CG]	OTHER [13]
CAPITAL IMPROVEMENTS [CI]	CAPITAL IMPROVEMENT RESERVE [6]
HAP RESERVE [HA]	OTHER [13]
HUD RESERVE [HR]	OTHER [13]
RATE CAP [RC]	OTHER [13]
COMPLETION REPAIR [RE]	REPAIR SERVICE [3]
REPLACEMENT RESERVE [RR]	REPLACEMENT RESERVE [1]
RR TENANT IMPROVEMENT [RT]	LEASING RESERVE [11]

The 'Translation Description' for Sales Reporting will be different for some of the reserve types than those used for Freddie K (not shown here).

Rationale - The same Reserve Type will often times be reported in multiple agency reporting files (GinnieMae RFS, Freddie Mac Reserves, Freddie Mac Sales, CREFC IR Reserves, FannieMae...). For each Reserve Type there must be a way to translate the field for each reporting file so it's reported in the correct reserve category/field in the applicable file.

For each Reserve Type there must be a way to indicate the field within each reporting file it should be reported in. Example: Replacement Reserve is straight forward for the various files:

- o GinnieMae RFS File - report under Replacement Reserve
- o Freddie Mac Reserves File - report under Replacement Reserve
- o Freddie Mac Sales File - report under Replacement Reserve
- o CFREC Reserve File - report under Replacement Reserve

Other Reserve Types would not be straight forward. Example: FF&E Reserve:

- o GinnieMae RFS File - would not be reported
- o Freddie Mac Reserves File - report under Other Reserves
- o Freddie Mac Sales File - report under Other Reserve 1 or Other Reserve 2
- o CREFC Reserve File - report under FF&E Reserve

Test Scenario – Build the appropriate reserve translation tables for the Sales Reporting File. Create the file and verify that the reserve types are being reported in the correct categories/fields.

Use Case - 4

USE CASE #5 – (Use the IRP Reserve Translation functionality completed under Job #18718 as the foundation for creating the Letter of Credit Translation Table for the Sales Reporting File.)

3.3.12. Requirement # 12

Description – Need to provide a method to create a Translation/Reporting Table for Letters of Credit. This is the Credit Instrument Type stored in PINFO Table “93”. We’d need to add PINFO Table “93” to the dropdown list of available PINFO Tables in the new Reporting Translation Table Widget created under Job #18718 – Reporting Requirements for Freddie K Deals.

Rationale - The Credit Instrument Types stored in PINFO Table “93” are user defined and may include some codes that should not be included in the Sales Reporting File. Therefore, the user needs to identify which of their unique 3-CH codes should be included in the reporting file.

Test Scenario – Setup the translation table identifying some LOC types to be included and some to be excluded. Create the Sales Reporting File and verify the ones not marked for inclusion in the file were omitted and the file only contains the applicable LOCs.

Use Case – 5

3.3.13. Requirement # 13

Description -

Rationale -

Test Scenario –

Use Case - 5

USE CASE #6 – (Create two new drop down fields in the Investor Vendor File)

3.3.14. Requirement # 14

Description - Create new ‘Beneficiary of Escrow Interest Earnings’ field in Investor Vendor File – PINVES. This will be a drop down field that can house the following codes: (B)orrower or (L)ender.

Rationale – This field is necessary for the Sales Reporting File.

Test Scenario – Setup the appropriate values in the new field. Create reporting file and verify the correct value is being populated.

Use Case - 6

3.3.15. Requirement # 15

Description - Create new ‘Beneficiary of Reserve Interest Earnings’ field in Investor Vendor File – PINVES. This will be a drop down field that can house the following codes: (B)orrower or (L)ender.

Rationale - This field is necessary for the Sales Reporting File.

Test Scenario – Setup the appropriate values in the new field. Create reporting file and verify the correct value is being populated.

Use Case - 6

USE CASE #7 – (Create mechanism to indicate at the Investor Vendor Level which Investor Numbers will be included in the Freddie Mac Sales Reporting File)

3.3.16. Requirement # 16

Description – Customers need to be able to indicate which Investor Numbers they want included in the Freddie Mac Sales Reporting File.

Rationale – The loan selection cannot be made based on Investor Program ID so need to identify at the Investor# level. The majority of customers tie these loans to the Investor Program ID D2 which is used for many different types of loans; not just Freddie Mac CME loans.

Test Scenario – Mark specific Investor Vendor records to be included in the file. Create the file and verify only loans tied to these Investor #s are populated in the reporting file.

Use Case - 7

3.3.17. Requirement # 17

Description -

Rationale -

Test Scenario –

Use Case - 7

USE CASE #8 – (Create user interface allowing for manual manipulation of the data contained in the Freddie Mac Sales Reporting File)

3.3.18. Requirement # 18

Description - Need ability to manually add or exclude loans from the Freddie Mac Sales Reporting File. After the file is created need UI allowing additions/exclusions to be made at the Investor and/or Loan level.

Rationale - This addresses issues caused by the timing of loans being securitized and when the loans are transferred between Investors in Strategy.

Test Scenario – Create the Reporting File and then add/delete loans and investors.

Use Case - 8

3.3.19. Requirement # 19

Description - Need ability to edit/change data points.

Rationale - All of the reporting fields will be available for file maintenance to address any one off situations. This allows corrections to be made before submitting the final file. If necessary, this allows users to manually enter the data in the following Description fields: Other Reserve 2, Springing Reserve, and Letter of Credit.

Test Scenario – Create reporting file and then change some of the data points and verify the changes were saved in the final file before submitting.

Use Case - 8

3.3.20. Requirement # 20

Description -

Rationale -

Test Scenario –

Use Case - 8

USE CASE #9 – (Use the excel file embedded under this Requirement for all of the details needed for the data mapping, field requirements, and creation of the reporting file. All tabs in the spreadsheet should be reviewed)

3.3.21. Requirement # 21

Description – All mapping information is contained in the embedded file.



Use Case - 9

3.3.22. Requirement # 22

Description -

Rationale -

Test Scenario –

Use Case -

USE CASE #10 – (Add functionality to Master Pending Change records to be able to indicate at the record level when to update the new First Amortized Payment Due Date field in PMAST2.)

3.3.23. Requirement # 23

Description - Add a field/indicator box to pending master file change records to indicate if the new PMAST2 field for First Amortized Payment Due Date should be updated as part of the pending change.

Rationale – In most cases, this date would be tied to a pending master file change record setup to start billing for principal payments.

Test Scenario – Setup a pending master file change record and select the indicator and confirm entry is saved.

Use Case - 10

3.3.24. Requirement # 24

Description - Update the related Pending Master File Change Dayend jobs to verify whether or not the First Amortized Payment Due Date field update indicator has been checked on any pending changes going into effect. If found, then update the date to equal the Effective Date of the changes plus one month.

Rationale – This will alleviate having to manually file maintain the date. The Effective Date of the pending master file change record will be one month prior to the actual Billing Date so we need to add one month to the Effective Date and populate the field with this value.

Test Scenario – Setup a pending master file change record with the indicator and run a Dayend. Confirm the First Amortized Payment Due Date in PMAST2 has been updated.

Use Case - 10

3.3.25. Requirement # 25

Description -

Rationale -

Test Scenario –

Use Case -

3.3.26. Requirement # 26

Description -

Rationale -

Test Scenario –

Use Case -

3.3.27. Requirement # 27

Description -

Rationale -

Test Scenario –

Use Case -

3.3.28. Requirement # 28

Description -

Rationale -

Test Scenario –

Use Case -

3.4. Data Elements

All new data requirements have been included in the Functional Requirements section of this document.

Data	Min Length	A/N	Description
Description of the field of data required here (could possibly be the new field name)	This is the minimum length needed for this field	Alpha or Numeric field required	Detailed description and any other helpful information needed for this data field.

4. Nonfunctional Requirements

4.1. Look and Feel Requirements

- 4.1.1.
- 4.1.2.
- 4.1.3.

4.2. Security Requirements

- 4.2.1. The necessary security tasks will be added.
- 4.2.2.
- 4.2.3.
- 4.2.4.

5. Project Issues

5.1. Open Issues

- 5.1.1.
- 5.1.2.
- 5.1.3.

5.2. Considerations

- 5.2.1.
- 5.2.2.
- 5.2.3.

6. Future Requirements