McCRACKEN

FINANCIAL SOLUTIONS CORP.

Bonds

Release 19B

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Compatible Releases:

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Contents

Bonds - 18484

Overview

Enhancements related to Bonds in Strategy consist of adding information to support the bond structure, allowing for the setup and calculation of the associated fees, calculating and billing interest to the borrower, and remitting the principal, interest and fees as needed.

As Strategy processes the loans supported by Bonds, the various Credit Enhancers, Trustees, and third parties must be kept abreast of the status. Strategy is producing two files to allow for sending the Fannie Mae 4090A and the required Freddie Mac Multisuite information.

Supporting the Bond Structure

Strategy needs to track Bond Deal information, the associated Bonds, the loan associated to the Bond, and the repayment terms and balances of the Principal Reserve Fund associated with the Bonds. This is in addition to reporting to the Investor (Credit Enhancer) and other third parties on the loan.

Bonds can also have multiple fees with varying parameters. These fees can be stripped from the interest paid by the Borrower or be in addition to the interest paid by the Borrower. Servicers must properly calculate, apply, invoice, and remit the Bond related fees to the appropriate party.

Floating rate Bonds have their own rate tracked by the CUSIP# on the Bonds. Remarketers provide the new rate to the Servicer on a weekly basis. In some cases, servicers must estimate the interest due for the period between the creation of the bill and the due date based on requirements in the loan documents. The servicer then has to credit any overages charged to the next receivable or immediately invoice for any shortages.

Setting up the Information

Add and maintain Bonds via the Portal using the Bonds component.

FIGURE 1-BONDS CAN BE ADDED TO YOUR DASHBOARD VIA THE ADD WIDGETS BUTTON

Bond Navigation Notes:

In the upper left of the page, the application displays Ok, Apply and Cancel buttons.

Ok saves and changes and closes the page.

Apply saves and changes and remains on the page.

Cancel closes the current page, and returns to the prior page as displayed in the breadcrumbs above the buttons. Strategy prompts the user before exiting the screen without saving the changes.

Breadcrumbs

Deals » Deal:6 » Bond:1

Ok   Apply   Cancel

Users may use the breadcrumbs to return to prior windows in the chain, but changes will not be saved and the user is not prompted prior to leaving the page.

Bond Deals

Bond Deals are the highest level. They may consist of one or more Bonds.

Deal Search

The Bond application opens to the Bond Deal Search page. Users can search for a Bond Deal by any value in the grid: Deal ID, Deal Name/Description, Trustee ID, Credit Enhancer ID, Loan Number, Bond CUSIP number, and Bond Transaction ID. Leaving the Search Text blank will return all Bond Deals.

Deal - Search

| search text | Search | New | Bond Redemption |

Search Results

Deal ID ▲	Deal Name/Description	Trustee ID	Credit Enhancer ID
13	NORTH SHORE APARTMENTS PHASE I	FEDERAL NATIONAL MORTGAGE ASSOCIATION	FANNIE MAE (00620)
24	COVINGTON ARMS APARTMENTS	FEDERAL NATIONAL MORTGAGE ASSOCIATION	FANNIE MAE (00620)
26	WESTSIDE PLAZA	DEUTSCHE BANK TRUST COMPANY AMERICAS	FREDDIE MAE (00840)

Bond Deal Information Page

Clicking a line in the Search Results opens the Bond Deal Information page. The page contains four (4) groupings: Deal Information, Bonds associated with the Deal, Principal Reserve Funds associated with the Deal, and any Validation Errors that occur based on settings entered or changed.

Deals » Deal:3

Welcome, KIM
Bonds

Deal Information

Ok Apply Cancel

Descriptions and Parameters

Deal ID	3				
Deal Name/Description	Joan McAnany 3	Trustee ID	GINNIEMAE (00600)		
Credit Enhancer ID	GINNIEMAE (00600)	Credit Enhancement Type	STAND BY (SB)	Amortizing Deal	NO (N)
Repayment Type	SEQUENTIAL (S)	Repayment Method for Concurrent	--	Servicer	MCANANY JOAN (JM)

Dates and Balances

Initial Date	03/29/2018	Maturity/Expiration Date	04/30/2018		
Original Deal Balance	10,000.00	Current Deal Balance	0.00	Total Redemption Amount	0.00
Total PRF Cash Balance	0.00	Total PRF Non-Cash Balance	0.00		
Payment Bank	MFS Bank (001)	Payment DDA	001-333		

Bonds New

Bond Seq	Bond Name/Description	PRF Seq	CUSIP Number	Account #	Last Redemption Date	Total Bond Redem Amount to Date	Original Bond Balance	Current Bond Balance
1	Joanie's test	0		10020004		0.00	0.00	0.00
2	asdf	0		10020004		0.00	0.00	0.00

Principal Reserve Funds New

PRF Seq	Threshold Triggered	Date Last Redemption Occurred	Effective Date of Last Redemption	Cash Balance	Non-Cash Balance
No data available in table					

Validation Errors

File	Sequence	Description
Bond	1	The Bond is missing the Loan Reserve
Bond	1	The Bond is missing the Principal Reserve Fund
Bond	2	The Bond is missing the Loan Reserve
Bond	2	The Bond is missing the Principal Reserve Fund

RWD R19BCONV 19B SD: 12/11/2014 04/26/2018

Deal Information

The top section of the page contains two sections to define the characteristics of the Bond Deal.

- Descriptions and Parameters identifying
    - the Bond Deal and determining how it is redeemed; and
- Dates and Balances section identifying
    - the start and end dates for the Bond Deal
    - Original and Current Balances for the Bond Deal
    - Total Redemption, and
    - Current Principal Reserve Balances-Cash Balance and Non-Cash Balance.
- Strategy updates the Current Bond Deal Balance, Total Redemption Amount, Total PRF Cash Balance, and Total PRF Non-Cash balance based on activity on the Bond Deal each day-end. They are protected fields.

Deal Information

| Ok | Apply | Cancel |

Descriptions and Parameters

Deal ID	0				
Deal Name/Description		Trustee ID	--		
Credit Enhancer ID	--	Credit Enhancement Type	--	Amortizing Deal	--
Repayment Type	--	Repayment Method for Concurrent	--	Servicer	--

Dates and Balances

Initial Date		Maturity/Expiration Date			
Original Deal Balance	0.00	Current Deal Balance	0.00	Total Redemption Amount	0.00
Total PRF Cash Balance	0.00	Total PRF Non-Cash Balance	0.00		
Payment Bank	--	Payment DDA	--		

Bond Information on Deal Information

A Bond Deal can consist of multiple Bonds. The Bonds grouping on the Deal Information page displays summary information for each Bond associated with the Bond Deal. Selecting a record opens the Bond Information page.

Bonds | New |

Bond Seq	Bond Name/Description	PRF Seq	CUSIP Number	Account #	Last Redemption Date	Total Bond Redem Amount to Date	Original Bond Balance	Current Bond Balance
1	Joanie's test	0		10020004		0.00	0.00	0.00
2	asdf	0		10020004		0.00	0.00	0.00

Once the Bond Deal Information has been entered, users can set up the Bonds in the system by clicking the New button above the grid.

Principal Reserve Funds on Deal Information

Strategy tracks the principal payments received from the borrower in a Principal Reserve Fund (a "PRF"). There can be one or more PRFs in a Bond Deal. If more than one Bond is associated with the Bond Deal, associate Bonds to a PRF assigned to the Bond Deal. Bonds on the same Bond Deal may share the same PRF.

Principal Reserve Funds New					
PRF Seq ▲	Threshold Triggered	Date Last Redemption Occurred	Effective Date of Last Redemption	Cash Balance	Non-Cash Balance
1	YES (Y)			158,152.14	0.00
2				26,750.00	0.00

Summary information for each Principal Reserve Fund tied to a Bond Deal displays on the Deal Information page.

Clicking the New button in the section bar opens the Principal Reserve Fund summary window in entry mode to add a new PRF to the Bond Deal. Clicking a record in the Principal Reserve Fund summary grid opens the Principal Reserve Fund page for the selected record.

Validation Errors

Once Bonds and Principal Reserve Funds are tied to a deal, the system validates against Strategy data and display error messages should the information in the system become out of sync.

Example Messages:

- o   The Bond Deal has no Bonds.
- o   The Bond is missing the Loan Reserve.
- o   The Bond is not associated to a Loan.
- o   This loan is part of an MCA and cannot be tied to a Bond.
- o   The Bond Loan is not production. This Bond will not be active until the Loan is in production.

Entering a New Bond Deal

Deal - Search

| search text | Search | New | Bond Redemption |

Search Results

Deal ID ▲	Deal Name/Description	Trustee ID	Credit Enhancer ID
13	NORTH SHORE APARTMENTS PHASE I	FEDERAL NATIONAL MORTGAGE ASSOCIATION	FANNIE MAE (00620)
24	COVINGTON ARMS APARTMENTS	FEDERAL NATIONAL MORTGAGE ASSOCIATION	FANNIE MAE (00620)
26	WESTSIDE PLAZA	DEUTSCHE BANK TRUST COMPANY AMERICAS	FREDDIE MAE (00840)

Click New from the Deal Search page.

Deals » Deal:0

Deal Information

| Ok | Apply | Cancel |

Descriptions and Parameters

Deal ID	0				
Deal Name/Description		**Trustee ID**	-- ▼		
Credit Enhancer ID	-- ▼	**Credit Enhancement Type**	-- ▼	**Amortizing Deal**	-- ▼
Repayment Type	-- ▼	Repayment Method for Concurrent	-- ▼	**Servicer**	-- ▼

Dates and Balances

Initial Date		**Maturity/Expiration Date**			
Original Deal Balance	0.00	**Current Deal Balance**	0.00	Total Redemption Amount	0.00
Total PRF Cash Balance	0.00	Total PRF Non-Cash Balance	0.00		
Payment Bank	-- ▼	**Payment DDA**	-- ▼		

Bonds New

Bond Seq ▲	Bond Name/Description	PRF Seq	CUSIP Number	Account #	Last Redemption Date	Total Bond Redem Amount to Da
No data available in table						

Principal Reserve Funds New

PRF Seq ▲	Threshold Triggered	Date Last Redemption Occurred	Effective Date of Last Redemption
No data available in table			

Validation Errors

File ▲	Sequence	
No data available in table		

| | RWD | R19BCONV | 19B | SD: 01/07/2015 | 07/30/2018 |

The top two sections deal with the Deal parameters and contain identifying information and summary balances.

The Bond Deal information is in the new Bond Deal File PBDEAL.

Deal Information

Ok Apply Cancel

Descriptions and Parameters

Deal ID 0		
Deal Name/Description	Trustee ID --	
Credit Enhancer ID --	Credit Enhancement Type --	Amortizing Deal --
Repayment Type --	Repayment Method for Concurrent --	Servicer --

Dates and Balances

Initial Date	Maturity/Expiration Date	
Original Deal Balance 0.00	Current Deal Balance 0.00	Total Redemption Amount 0.00
Total PRF Cash Balance 0.00	Total PRF Non-Cash Balance 0.00	
Payment Bank --	Payment DDA --	

The Location column shows where the field occurs on the screen by column [(L)eft, (C)enter, and (R)ight] and order top to bottom, within a particular section. C3 is the third field down in the Center column.

Field/Description Fields are located in PBDEAL	Field Name/ Size	Required / Comments	Location
Descriptions and Parameters			
Deal ID - Unique deal ID	**ZVBDEALID 9,0**	**System Assigned - Will be display only for existing deals**	**L1**
Deal Name/Description –	ZVBDNAME 50 CHAR		L2
Trustee ID	**ZVTRSTEE 5,0**	**Required –select from Vendors System Info Table V1**	C1
Credit Enhancer ID – 5 numeric	**ZVCENHAN 5,0**	**Required –select from Vendors System Info Table V1**	L3
Credit Enhancement Type –	**ZVCETYP 2 CHAR**	**Required – Select from drop-down, Stand-by, or Direct Pay System Info Table CE**	**C2**
Amortizing Deal	**ZVAMORTN**	**Required Y/N**	R1

Field/Description Fields are located in PBDEAL	Field Name/ Size	Required / Comments	Location
Repayment Type – Select from drop-down, available values are Concurrent or Sequential.	**ZVREPYCS 1 CHAR**	**Required – System Info Table CQ** Sequential – requires the repayment of one bond before another. Concurrent – repayment on a pro rata shared basis or on a prescribed schedule. If Concurrent is entered, Repayment Method for Concurrent must be entered.	L4
Repayment Method for Concurrent – Required if Repayment Type is Concurrent.	ZVRCSCH	**Conditionally Required** Field is Required and available for entry **if** the Repayment Type is 'C' for Concurrent. System Info Table PH Select Pro rata or Schedule from the drop down to indicate the appropriate repayment method for the Bonds associated with the Deal.	**C3**
Servicer	**ZVSRVCR 2 CHAR**	**The drop down will be filtered to shown only values in System Info Table 55 and PUSERINFO/ XSERVICER.**	R2
Dates and Balances			
Initial Date	**ZVINITDT DATE (10L)**	**Required**	L1
Maturity/Expiration Date	**ZVMATEXP DATE (10L)**	**Required**	C1
Original Deal Balance	**ZVOBDB 17,2**	**Required**	L2
Current Deal Balance	ZVCBDB 17,2	Display only – updated based on activity	C2
Total Redemption Amount	ZVTOTRA 17,2	Display only – updated based on activity	R1
Total PRF Cash Balance	ZVPRFCB 17,2	Display only – updated based on activity	L3
Total PRF Non-Cash Balance	ZVPRFNCB 17,2	Display only – updated based on activity	C3
Payment Bank	**ZVPMTBNK 3 CHAR**	**Required**	**L4**

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Field/Description Fields are located in PBDEAL	Field Name/ Size	Required / Comments	Location
Payment DDA	ZVPMTDDA 15 CHAR	Required	C4

Entering Bond Information to a Deal

After entering the Deal Description and Parameters, Date and Balances, users are able to enter Bond Information for Bonds associated with the Deal.

From the Deal Information window, Users can select the New button from the Bonds header.

Bond Seq	Bond Name/Description	PRF Seq	CUSIP Number	Account #	Last Redemption Date	Total Bond Redem
1	Bond A 2014	1	85702880A	880085702		

The Bond Information page carries four (4) sections: Description and Parameters, Balances, Bond Info for PRF/Redemption, and Bond Accrual and Billing Information.

Bond Information - Description and Parameters

The first section of the Bond Info screen – Description and Parameters associates the Loan to the Bond and provides identification and processing information for the Bond.
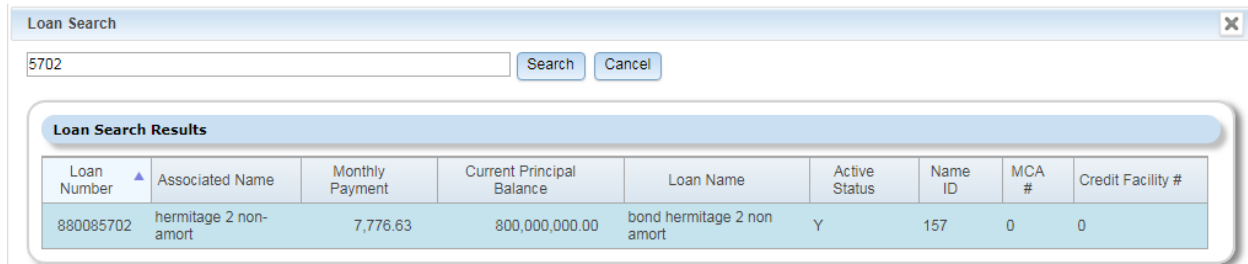
Descriptions and Parameters

Bond Seq 1	**Deal ID** 2	
Bond Description Bond A 2014	**Account #** 880085702 [Loan Search]	**Transaction ID**
CUSIP Number 85702880A	**Tax Exempt Indicator** TAXABLE (T)	**Rate Indicator** VARIABLE (V)
Principal Payment Schedule YES (Y)	**Repayment Priority** 1	

Description and Parameters Information is in the New Bond Info file - PBONDINFO

Field/Description	Field Name/ Size	Required / Comments	Location
Bond Description and Parameters			
Bond Seq	**Z6BONDSEQ** **3,0**	**Auto generated by system Display only** **Key field**	**L1** **Key field**
Deal ID - Unique deal ID	**ZVBDEALID** **9,0**	**System Assigned -** **Will be display only, brought forward from associated Bond Deal**	**C1** **Key field**
Bond Description	Z6DESC 50 VARIABLE	Description is user entered	L2
Account #	**Z6LOAN** **9,0**	**Required – See section on Loan Search**	C2
Transaction ID	Z6TRANSID 15 CHAR	Transaction ID used by the Credit Enhancer	R2
CUSIP Number	**Z6CUSIP** **9 CHAR**	**Required**	**L3**
Tax Exempt Indicator	**Z6TAXMPT** **1 CHAR**	**Select Taxable or Exempt from dropdown** **PINFO Table EX**	**C3**
Rate Indicator – For A	**Z6FIXARM** **1 CHAR**	**Required – PINFO Table FA** **Fixed or Variable Rate Indicator**	R3
Principal Payment Schedule	**Z6PRINSCHD** **1 CHAR**	**Y or N to indicate if a Payment Schedule applies.** **PINFO Table YN**	**L4**
Repayment Priority	Z6REPPI 3,0	Repayment Priority is **Conditionally Required. If Deal is set to a Repayment Type of Concurrent. Repayment Priority field will be protected and not available.**	C4

Loan Search

Entering Bond Information involves associating a Loan to this Bond. The Loan Search button, located next to the Account# field, allows you to search for a loan by entering a value in the search text field. Clicking a record in the grid selects it as the associated loan.
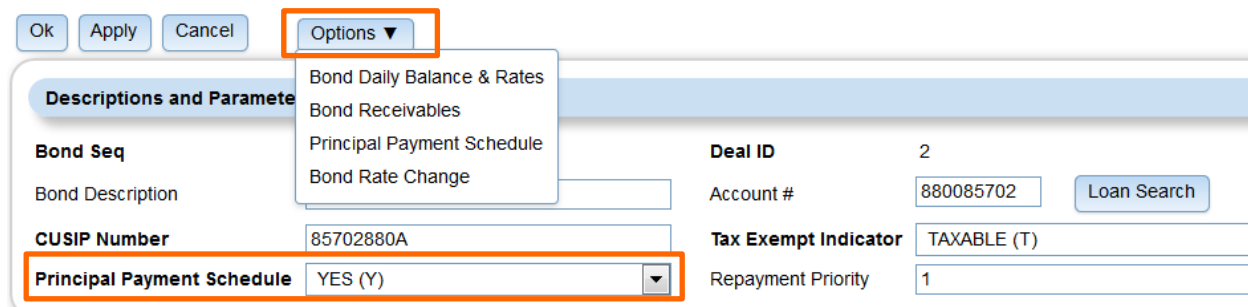

Principal Payment Schedule

When the Bond Information field Principal Payment Schedule is 'Yes (Y)' (PBONDINFO/Z6PRINSCHD), enter a principal schedule using the Principal Payment Schedule feature from the Options button in the top left of the Bond Information page. The Principal Payment Schedule comes into play when the Bond Deal is a non-amortizing deal. The information in the Principal Payment Schedule can be entered manually or uploaded using the Mapping Tool..

Principal Payment Schedule

Date Filter

Bond Seq 1 - Bond A 2014

From Date 08/03/2018   **To Date** 08/03/2019   [Search] [Cancel]

Principal Payment Schedules [New]

Payment Date ▼	Principal Payment
08/01/2019	20,654.77
07/01/2019	22,375.88
06/01/2019	37,500.55
05/01/2019	32,210.22
04/01/2019	27,875.99
03/01/2019	26,650.50
02/01/2019	20,654.77
01/01/2019	22,375.88
12/01/2018	37,500.55
11/01/2018	32,210.22
10/01/2018	27,875.99
09/01/2018	26,650.50

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Principal Payment Schedule Detail

[Ok] [Apply] [Cancel] [Delete]

Principal Payment Schedule Detail

Bond Seq   1

Payment Date [   ]   **Principal Payment** [0.00   ]

Field/Description PBPMTSCH	Field Name/ Size	Required / Comments	Location
Bond Deal ID	Z7BDEALID 9,0		Breadcrumbs - Display only – Fed from Bond Info
Bond Seq	**Z7BONDSEQ 3,0**		L1 – Display Only - Fed from Bond Information
Payment Date	**Z7PMTBDT 10L**	**Required**	**L2**
Principal Payment	**Z7PRINAMT 17,2**	**Required**	**R2**

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Bond Information – Balances

Fields displayed in the Bond Information – Balances section are in the new file PBONDINFO. Strategy writes the balances out to the Bond Daily Balance and Rate file (PBDBNR) for Non-Amortizing Loans each day-end.

Field/Description PBONDINFO	Field Name/ Size	Required / Comments	Location
Original Bond Balance	**Z6ORIGBAL (17,2)**	**REQUIRED**	**L1**
Current Bond Balance	Z6CURRBAL (17,2)	REQUIRED	**C1**
Notional Balance Type	Z6NBTYPE (1 CHAR)	Value describes the Notional Balance entered. Valid entries are O & S System Info Table NO O – Orig Bond Bal – PRF to Date S –Balance Schedule	R1
Notional Balance	Z6NOTIONAL (17,2)		L2
LOC Balance	Z6LOCBAL (17,2)		C1
Cash Collateral (17,2)	Z6CASHCOL		R2
Other Amount to Correct Errors	Z6OTHER1 (17,2)		L3

Bond Accruing and Billing Info

Bond Accrual and Billing Info

Accrual Starting Date	12/01/2014	Accrued Through Date	01/11/2015	Accrued Amount	5,011,111.11
Accrued Since Last Bill	1,344,444.44	Balance to Accrue On Code	BOND BALANCE (B)	Balance to Accrue On	800,000,000.00
Current Rate	5.5	Effective Date of Current Rate	12/11/2014	Day of Week for Rate Change	WEDNESDAY (W)
Margin	0	Interest Basis	360 DAYS/30 DAY MOS (A60)	Per Diem	122,222.22
Starting Date of Next Accrual Period	02/01/2015	**Allow Estimated Bill**	NO (N)	Est Rate Percent Above Last Known Rate	0
Estimated Rate Specific Percentage	0	Paid Estim Interest Overages Deposit to	--	Final Bill Required	--
Email Bills	--				

If the Bond Deal is Non-Amortizing, the information in the Bond Accruing and Billing Info section sets the parameters for accruing and billing the Bond (PBDEAL/ZVAMORTN='N'). Strategy accrues the Bond daily based on the parameters in the Bond Accrual and Billing Info section and writes the values out to the Bonds Daily Balance and Rate file.

Field/Description PBONDINFO	Field Name/ Size	Required / Comments	Location
Accrual Start Date	Z6ACSYDY	Non-Amortizing Deal Only	L1
Accrued Through Date	Z6LDA	Non-Amortizing Deal Only	C1
Accrued Amount	Z6TOTACR	Non-Amortizing Deal Only	R1
Accrued Since Last Bill	Z6ASLB	Non-Amortizing Deal Only	L2
Balance to Accrue on Code	Z6TAOC	Non-Amortizing Deal Only PINFO Table BO	C2
Balance to Accrue On	Z6CURRBAL OR PMASTR/CMP BAL	Non-Amortizing Deal Only If PBDEAL/Z6TAOC = 'L' retrieve Current Balance from PMASTR using Z6Loan, else show Z6CURRBAL.	R2

Field/Description PBONDINFO	Field Name/ Size	Required / Comments	Location
Current Rate	Z6RATE	Non-Amortizing Deal Only	L3
Effective Date of Current Rate	Z6DATEOCR	Non-Amortizing Deal Only	C3
Day of Week for Rate Change	Z6DOWRC	Non-Amortizing Deal Only PINFO Table DW	R3
Margin	Z6MARGIN	Non-Amortizing Deal Only	L4
Interest Basis	Z6IBC	Non-Amortizing Deal Only PINFO Table PI	C4
Per Diem	Z6PERDIEM	Non-Amortizing Deal Only	R4
Starting Date of Next Accrual Period	Z6MAD	Non-Amortizing Deal Only	L5
Allow Estimated Bill	**Z6ALLOWEB**	**PINFO Table ID YN** **Value defaults to 'No 'N''** Future functionality – can be used for informational purposes.	C5
Est. Rate Percent Above Last Known Rate	Z6PCPALR	Conditionally Required If Allow Estimated Bill = 'Y' than this is a required field. Enter the % or Enter 0 and complete the Est. Rate Specific Percentage.	R5
Est. Rate Specific Percentage	Z6ADDPCT	Conditionally Required If Allow Estimated Bill = 'Y' than this is a required field. Enter the % or Enter 0	L6

Field/Description PBONDINFO	Field Name/ Size	Required / Comments	Location
		and complete the Est. Rate Percentage Above Last Known Rate	
Paid Est Interest Overage Deposit to	Z6EBOVER	PINFO Table ID OV	C6
Final Bill Required	Z6FINALBR	PINFO Table ID YN Future functionality – can be used for informational purposes.	R6
Email Bills	Z6EMAILB	PINFO Table ID YN Future functionality – can be used for informational purposes.	L7

Once you complete entering the Bond Information a Principal Reserve Fund can be associated with the Bond.

Validation After Entering Bond Information

In addition to the validations noted above for Required and Conditionally Required fields above, when you leave the page after entering the Bond Information, the system will perform the following checks on the Account # entered.

Condition	Action
An Account # entered must be found in the Loan Master file for Production or Loan Entry and the corresponding Master file must indicate that the loan is tied to a Bond. Account # entered must be in PMASTR/CML# OR PSMASTR/CML# AND identified as a Bond PMASTR/CMDNU4 OR PSMASTR/CMDNU4 = 'B'.	The Bond is not associated to a Loan#
Loan is found, but is tied to an MCA	Displays message "This loan is part of an MCA and cannot be tied to a Bond. Please select another loan."
Loan# is found in New Loan Entry (PSMASTR/CML#)	The Bond is not in production. This Bond will not be active until the loan is in production.
Account # is not found in PMASTR or PSMASTR	Displays message "This loan number is not found in Production or in Loan Entry. Please use a different loan number or remove this loan number."
Account # is assigned to a different Bond	Displays message "Loan already associated with a Bond"
Account # field is left blank	Displays message "The Account # field is blank for this bond. This bond will not be active until an active Loan is entered."
A Reserve Account is not tied to a Non-Amortizing Bond	The Bond is missing the Loan Reserve
Bonds are associated with a Principal Reserve Fund.	The Bond is missing the Principal Reserve Fund.

These messages will not prevent the User from saving the data and exiting the page. However, until an active loan is associated with the bond, there will be no activity for this bond. A message displays to alert the user of this situation and a report will generate nightly listing all active bonds that are not linked to a loan in production.

Principal Reserve Funds

Strategy tracks the principal payments received from the borrower in a Principal Reserve Fund (a "PRF"). The Principal Reserve Fund represents a running total of the principal payments made less the redemptions made to Bonds associated to the PRF. If the Bond is set-up as an Amortizing Deal, the PRF will be tracking Non-Cash items but if the Deal is set up as a Non-Amortizing Deal then the PRF will be tracking Cash items.

There can be one or more PRFs in a Bond Deal; there can be multiple Bonds tied to the same PRF as long as the Bonds are part of the same Bond Deal. Strategy tracks the Principal Reserve Funds activity based on the parameters defined for the Principal Reserve Fund at the Deal level and the characteristics of the individual Bonds.

PRF Seq	Threshold Triggered	Date Last Redemption Occurred	Effective Date of Last Redemption	Cash Balance	Non-Cash Balance
1	YES (Y)			25,500.75	0.00

Principal Reserve Funds [New]

Users establish the Principal Reserve Funds and define the parameters at the Deal level. Once the user enters the associated Bond Information, users can associate the Bonds to a Principal Reserve Fund on the Bond Information page to track the Principal Redemption.

Summary information for each Principal Reserve Fund tied to a Bond Deal displays on the Deal Information page. Clicking the New button in the section bar or clicking a record in the Principal Reserve Fund summary grid opens the Principal Reserve Fund page.

Establishing and Monitoring PRF Thresholds for Bond Redemptions

Strategy establishes the parameters for monitoring the Principal Reserve Fund and PRF Threshold requirements in the Principal Reserve Fund page accessed from the Bond Deal Information page.

Deals » Deal:2 » PRF Edit - 1

Principal Reserve Fund

[Ok] [Apply] [Cancel]   [History]

Principal Reserve Fund

PRF Seq	1				
Cash Balance	25,500.75	Non-Cash Balance	0.00	Principal Received to Date	0.00
Total PRF Redemption Amount to Date	0.00	PRF Funds Held by Lender	YES (Y)	Threshold % Original Bond Balance	0
% of Original Balance $ Amount	0.00	Scheduled Redemption Amount	0.00	Threshold Dollar Amount	20,000.00
Threshold Period of Time in Months	0	Beginning Date for Period of Time		Threshold Business Calendar	MFS BUSINESS CALENDAR (001)
Threshold Move Forward/Backward	ROLL FRWD NOT NEW MO BCKWD	Date Last Redemption Occurred		Effective Date of Last Redemption	
Next Scheduled Redemption Date		Suspension Effective Date		Resume Effective Date	
Threshold Triggered		Percent Threshold Reached	1.2750375	Days to Threshold Date	0

Strategy stores the information shown on Principal Reserve Fund in the new file PBPRFINFO.

Field/Description PBPRFINFO	Field Name/ Size	Required / Comments	Location
PRF Seq	ZOPRFSEQ (3,0)	Display only – System Generated	L1
Cash Balance	Z0CASHB (17,2)		L2
Non-Cash Balance	Z0NCASHB (17,2)		C2
Principal Received to Date	Z0PRIRCVTD (17,2)		R2
Total PRF Redemption Amount to Date	Z0TREDTD (17,2)		L3
PRF Funds Held by Lender	Z0FDSHBL 1 CHAR	PINFO Table YN	C3
Threshold % Original Bond Balance	Z0PCTPRI (17,15)		R3
% of Original Balance $ Amount	Z0POOBDA (17,2)		L4
Scheduled Redemption Amount	Z0SCHREDA (17,2)		C4
Threshold Dollar Amount	Z0DOLAMT (17,2)		R4
Threshold Period of Time in Months	Z0PERTIME (5,0)		L5
Beginning Date for Period of Time	Z0POTBEG DATE (10L)		C5
Threshold Business Calendar	Z0BUSCAL 3 CHAR	PINFO Table C5	R5
Threshold Move Forward/Backward	Z0FORBCK 1 CHAR	PINFO Table BS	L6
Date Last Redemption Occurred	Z0DLROCC DATE (10L)		C6
Effective Date of Last Redemption	Z0EFFDTLR DATE (10L)		R6

Field/Description PBPRFINFO	Field Name/ Size	Required / Comments	Location
Next Scheduled Redemption Date	Z0NXRTDMPT DATE (10L)		L7
Suspension Effective Date	Z0SUSPDDT DATE (10L)		C7
Resume Effective Date	Z0RSUMEDT DATE (10L)		R7
Threshold Triggered	Z0TRIGGERDS 1 CHAR	Display Only Calculated by the System	L8
Percent Threshold Reached	Z0POTR (15,12)	Display Only Calculated by the System	C8
Days to Threshold Date	Z0DYSTTD (5,0)	Display Only Calculated by the System	R8

Threshold Notification

When Strategy recognizes a triggered Threshold, Strategy sends an email to the email addresses noted in the Contact information defined for the Servicer or Trustee.

To be sure that notification goes to the appropriate party, create at least one E-MAIL contact type on the Investor Vendor record representing the Servicer and the Trustee.

Tools>Maintenance>Vendor Maintenance>Investors>Contact Information from the Right Mouse Option.

- Click the New icon to the right of the Summary Grid (Shiny Green Box)
- Select Email in the Type of Contact Information field
- Type 'Threshold Alert' in the Description field.
- Enter the e-mail address in the field provided.

Bond Info – PRF/Bond Redemption

In the Bond Info for PRF/Redemption section of the Bond Information page, users associate the Principal Reserve Fund from those defined on the Bond Deal using the PRF Sequence number. For non-amortizing deals, use the Reserve Search button to associate the Reserve account to collect principal payments until ready for redemption. The PRF information at the Bond level, in conjunction with the PRF threshold parameters defined at the deal level, define how redemptions for the Bond are made.

Field/Description PBONDINFO	Field Name/ Size	Required / Comments	Location
Reserve Search	Z6RSV (3,0)	Display only once selected from the Reserve Search window Required for Non-Amortizing Deals	L0
PRF Seq	Z6PRFSEQ (3,0)	Display only – System Generated	L1
Last Redemption Date	Z6DATELRDP DATE (10L)		C1
Total Bond Redem Amount to Date	Z6RDPAMT DATE (10L)		R1
Investor to Receive Principal	Z6RPRINTI (5,0)		L2
Include Orig Bond Bal in Threshold Calc	Z6OBITC 1 CHAR		R2

Reserve Search Button – Non-Amortizing Loans

The Reserve account is required for Non-amortizing loans. The Reserve Search button on the Bond Info – PRF for Redemption section allows users to select the Reserve Account from the Loan Associated with the Bond. The button opens the Reserve Search window, it will display the Reserve #, Type, Bank, DDA# and Balance for all reserves on the loan recorded in the Account # in the Description and Parameters section above (PBONDINFO/Z6LOAN). Once selected the reserve description, bank, and dda# will display at the top of the Bond Info for PRF/Redemption section of the Bond Information page.

Clicking a row from the Search Results, selects the reserve account and displays the Reserve Account at the top of the PRF/Bond Redemption window.

Reserve Search   ✕

Reserve Search Results

Reserve # ▲	Reserve Type	Bank	D.D.A #	Balance
1	PRINCIPAL RESERVE FUND (PR)	BOND BANK (889)	PRF dda loan 880091275 (88-880-91275)	135,650.88

Bond Info for PRF/Redemption

Reserve Search   Reserve 1 - PR (PRINCIPAL RESERVE FUND) - 889 (Bond Bank PRF) - 88-880-91275

PRF Processing

When Borrower payments come in on an amortizing loan:

- Upon Payment:
    - o The cash stays in the P&I Custodial account.
    - o The PRF Non-Cash Balance increases by the amount of the Principal Payment
    - o Strategy reduces the Loan Balance by the Principal Payment amount.
- Upon Remittance
    - o On the Remittance Date, Strategy remits the both principal and interest amount to the investor.
- Upon Redemption
    - o The Bond Balance is reduced.
    - o Upon redemption, the non-cash amount is reported

When Borrower payments come in on a non-amortizing loan:

- Upon Payment
    - o The cash moves to the associated Reserve Account on the loan.
    - o The PRF Balance increase by the amount of the Principal Payment
- Upon Remittance
    - o On the Remittance Date, Strategy remits the interest amount to the investor.
- Upon Redemption
    - o The cash moves from the Reserve Account to the Trustee or Credit Enhancer
    - o The Bond Balance is reduced
    - o The Loan Balance is reduced

Other Bond Features

Daily Balance and Rates

The Daily Balance and Rates updates during the day end process. Its purpose is to keep track of the day to day accrual amounts and parameters used to arrive at the amounts point in time. This file (PBDBNR) is similar to the Daily Balance and Rates files used for the Loan (PDBNR).

Access the Bond Daily Balance and Rates page from the Bond Information page, using the Options button in the top left of the screen.

Confidential Information

The following fields are in the Bonds Daily Balance and Rates file (PBDBNR) and display in the Bond Daily Balance and Rates page. Values displayed on the page are for the Deal ID and Bond ID shown in the top left of the page.

Field/Description PBDBNR	Field Name/ Size	Required / Comments
Accrual Date	ZSCYMD DATE (10L)	
Sequence No.	ZSSEQ# (3,0)	Values on this page are display only and are updated by the system.
Payment Date	ZSPDD DATE (10L)	
Balance to Accrue on Code	ZSBTAOC 1 CHAR	
Balance to Accrue On	ZSBTAO (17,2)	
Rate	ZSRRATE (17,15)	
Basis Code	ZSIBC 3 CHAR	
Per Diem	ZSRPD (19,06)	
Per Diem #2	ZSRPD2 (19,06)	
Per Diem #3	ZSRPD3 (19,06)	
Deal Balance	ZSBDB (17,2)	
Bond Balance	ZSBB (17,2)	
Loan Balance	ZSLB (17,2)	
PRF Balance	ZSPRFB (17,2)	
Notional Balance	ZSNB (17,2)	
LOC Balance	ZSLOCB (17,2)	

Bond Receivables

For Non-Amortizing Deals, each Bond will have a Bond Receivable created for each due date of the Loan associated with the Bond. If multiple bonds tie to one loan, Strategy totals the Principal due and Interest due for all corresponding Bonds and writes them out to the associated Loan's Receivable record in the Principal Due and Interest Due fields.

Access the Bond Receivable window from the Bond Information page, using the Options button in the top left of the screen.

The Bond Receivable information is for the non-amortizing Bond active in the Bond Information window (Deal ID, and Bond ID are displayed in the upper left of the Bond Receivables window). The new file PBRCVBL stores the receivable values in the new file PBRCVBL.

The following fields are in the Bonds Receivable file (PBRCVBL) and display in the Bond Receivables page. Each row in the table represents a Receivable for the Bond represented by the Deal and Bond IDs shown at the top left of the Bond Receivable page.

Field/Description PBRCVBL	Field Name/ Size	Required / Comments
Payment Date	Z8PMTDT DATE (10L)	Values on this page are display only and are updated by the system.
Payment Date Base Date	Z8BASEDT DATE (10L)	
Principal Due	Z8PRINDUE (17,2)	
Interest Due	Z8INTDUE (17,2)	
Interest From Date	Z8FROM DATE (10L)	
Interest To Date	Z8TO DATE (10L)	
Interest Adjustment Last Period	Z8ADJFLP (17,2)	
Interest Adjustment Next Period	Z8ADJTNP (17,2)	
Interest Calculated	Z8CALCTP (17,2)	
User Interest Adjustment	Z8USERIADJ (17,2)	

Bond Rate Change

On a Variable Rate Bond, enter rate changes from the Bond Rate Change window.

Access the Bond Rate Change window from the Bond Information page using the Options button in the top left of the page.

The window displays the Current Rate and the Effective Date of the Bond. The fields Rate and Effective Date are available for update on a Variable Rate Bond. The Rate field defaults to the current rate and the Effective Date defaults to the System Date. The user updates the new Rate and Effective Date and hits Ok to save.

When the Bond Rate Change window closes, the Rate and Effective Date update in the Bond Information file (PBONDINFO). If the new effective date is earlier than the current date then the system will process the backdated rate change.

Bond Fees

A number of fees, using different parameters can be associated with a bond deal. Payment of Fees may be in addition to interest due from the borrower or the fee is stripped from interest paid by the borrower. Remittance may be to the Trustee/Bondholder, the investor, or even a third party.

Enter all fees on the loan associated with a Bond using the Fees functionality in Loan Administration. Users access Fee Information from the left panel of the Master Info tab in Loan Administration. The following Fee options include new drop down values for the following Fee Information fields on a Bond Loan (PMASTR/CMDNU4 = 'B'):

Fee Charge Method: In addition to One-Time and Recurring (in addition to borrower's payment) when the loan is tied to a Bond the additional option Stripped from Interest (recurring fee) ia available.

Balance for Calculation: The following options were added to the drop down to select from the various Bond balances to calculate the payment type when the loan is tied to a Bond (PMASTR/CMDNU4='B').

- Bond Deal Original Balance
- Bond Deal Current Balance
- Bond Deal Original Balance minus PRF Collected to Date
- Bond Original Balance
- Bond Current Balance
- Notational Balance
- LOC balance

New Fields

The following new fields appear when the Loan is tied to a Bond. (PMASTR/CMDNU4 = 'B')

Advance: Field added to indicate whether the fee should be advanced (Yes or No), in the event the payment is not paid when due.

Remit To: This is an new option on the Loan Administration = Fee Information screen. This allows the user to select who to remit the fee, a 3rd Party or an Investor. Selecting a value will provide an ellipsis button next to the field. Clicking the ellipsis opens a Remit to window to select the appropriate 3rd Party or Investor to remit the fee.

Note: Third Parties can be associated with the Investors on the Loan at the Investor Vendor level. Associate Third Parties to your Investors in much the same manner as adding Names to the Loan. Assign roles to the Names to help identify the related parties.

Combined Fee Category: This field will be used for future functionality.

Bond Redemption

Bond Redemption functionality is available from the Bonds widget. The widget opens to the Deal Search page. The Bond Redemption button on the top of the Search page opens the Redemption List.

Deal - Search

| search text | Search | New | **Bond Redemption** |

Redemption List

| | Threshold Triggered ☑ | Search | Cancel |

Search Results

Deal ID	Deal Name	Deal Balance	PRF Seq	PRF Balance Cash	PRF Balance Non Cash	Threshold Dollar Amount	Percent of Threshold Reached	Threshold Date	# Days to Threshold Date	Date of Last Redemption	Repayment Type	Repayment Method For	Threshold Triggered
2	Hermitage 2 non-amort	800,000,000.00	1	25,500.75	0.00	20,000.00	1.2750375		0		SEQUENTIAL (S)		YES (Y)
3	Hermitage 3 amortizing	525,000,000.00	1	0.00	771,556.27	750,000.00	1.028741693333		0		SEQUENTIAL (S)		YES (Y)
4	Hermitage 4 non amortizing	225,000,000.00	1	560,401.63	0.00	500,000.00	1.12080326		0		CONCURRENT (C)	PRO-RATA (P)	YES (Y)
5	Hermitage 5 amortizing	90,000,000.00	1	0.00	110,625.00	100,000.00	1.10625		0		SEQUENTIAL (S)		YES (Y)
7	Hermitage 7 amortizing	133,895,000.00	2	0.00	80,831.39	75,000.00	1.077751866666		0		SEQUENTIAL (S)		YES (Y)
8	Hermitage 8 Non Amortizing	138,908,000.00	1	158,152.14	0.00	90,000.00	1.757246		0		SEQUENTIAL (S)		YES (Y)
9	Hermitage 9 amortizing	95,000,000.00	1	0.00	119,830.69	100,000.00	1.1983069		0		SEQUENTIAL (S)		YES (Y)
10	Hermitage 10 non amortizing	95,000,000.00	1	119,830.67	0.00	115,000.00	1.042005826086		0		SEQUENTIAL (S)		YES (Y)

The default view of the Redemption List displays all Principal Reserve Fund Redemptions that have reached a Threshold Trigger defined for the Principal Reserve Fund. Removing the check from Threshold Triggered checkbox to the left of the Search button allows an expanded search for loans/bonds with non-triggered PRFs. Entering search criteria in the Search box returns PRF records that contain the string entered. The search text works in conjunction with the Threshold Triggered checkbox: if the Threshold Triggered check box is checked the results returned will be PRFs that have the string entered and have reached the defined Threshold.

The Bond Deal determines the Repayment Type (Sequential or Concurrent) and if the Repayment Type is Concurrent, the Method of Repayment: Pro Rata or on a defined Principal Repayment Schedule.

The Bond Information tracks the Principal Reserve Info at the Bond Level, the date of last redemption for the Bond, and for Bond Deals that are Sequential Repayment Types, the Repayment Priority for the Bond.

The Principal Reserve Fund tracks the funds Cash Balance or Non-Cash Balances, and the Redemption Threshold parameters: the Threshold Dollar Amount, % of Threshold Reached, Threshold Date, and # days to Threshold Date.

Clicking a row in the Redemption List opens the Bond Redemption window. The window displays the combination of information from the Bond Deal, the Principal Reserve Fund or Funds associated with the Bond Deal, and the Bonds associated with the Bond Deal.

Bond Redemption

Deal ID	8	Deal Name/Description	Hermitage 8 Non Amortizing
Repayment Type	SEQUENTIAL (S)	Repayment Method for Concurrent	

PRF Seq	PRF Balance Cash	PRF Balance Non Cash	Threshold Dollar Amount	Percent of Threshold Reached	# Days to Threshold Date	Threshold Date	Threshold Triggered
1	158,152.14	0.00	90,000.00	1.757246	0		YES (Y)
2	26,750.00	0.00	250,000.00	0.107	0		

Bond Seq	Bond Name	Cusip	Bond Balance	Date of Last Redemption	Repayment Priority
1	Bond A 2014	91437880A	37,775,000.00		1
2	Bond B 2014	91437880B	42,150,000.00		2
3	Bond C 2014	91437880C	15,233,000.00		3

Bond Seq	1
Bond Name	Bond A 2014
Redemption Amount	0.00
Effective Date	01/14/2015

Confirm   Cancel

The bottom of the Bond Redemption window allows users with appropriate security to enter the Redemption Amount and Effective Date. Users must select the appropriate Principal Reserve Fund from the top PRF grid and the Bond that the Redemption applies to from the bottom Bond grid. The Bond Seq(uence) and Bond Name at the bottom of the window populate from the selected information.

The Amount entered cannot exceed the current PRF Balance: for Non-amortizing Deals that is the PRF Balance Cash, on an Amortizing deal, the PRF Balance Non-Cash. When entering a Redemption Amount an Effective Date is required. The Effective Date must be within the last 25 days prior to the current date, and cannot be greater than the current date.

When backdating a Redemption, (the Effective Date is less than the Current Date) Strategy re-accrues the Bond interest amount using the reduced bond/loan/PRF balances. Any fees calculated using the PRF or Bond Balances will recalculate using the reduced balance.

Principal Reserve History

Users can review Redemption History from the Bond Deal, Principal Reserve History page. The user would select the Bond Deal they wish to work with, and select the Principal Reserve History from the Principal Reserve Fund section of the Bond Deal. The Principal Reserve Fund page displays the Fund Balances and threshold parameters. To the right of the OK, Apply, Cancel buttons in the upper left of the page, there is a History button. Clicking the button opens the Principal Reserve Fund history window.

The Principal Reserve History page displays a grid of all prior redemptions processed for the PRF.

Welcome, KIM
Bonds

Principal Reserve History

Deal ID: 8   Deal Name: Hermitage 8 Non Amortizing   Bank: Bond Bank (888)

From Date 01/14/2014   **To Date** 01/14/2015   Bond Seq --   [Search] [Cancel]

Filter Results

Transaction Date	Bond Seq	Bond Description	Deposit/Withdraw	Cash Amount	Non-Cash Amount	Paid For Date	Transaction Description	User ID	
01/07/2015	1	Bond A 2014	D	112,350.75	0.00	01/01/2015	Credit or Payment applied	MB640C	
01/07/2015	2	Bond B 2014	D	33,450.78	0.00	01/01/2015	Credit or Payment applied	MB640C	
01/07/2015	3	Bond C 2014	D	12,350.61	0.00	01/01/2015	Credit or Payment applied	MB640C	

If a redemption was made in the current or prior month, and it is the last redemption made, a Reversal Button will appear. Users with appropriate authority can process a reversal.

Redemption Thresholds

Strategy tests the Redemption Thresholds parameters defined in the Principal Redemption Fund for the Bond Deal every day-end. Redemption Thresholds test either review the PRF balance, or monitor the PRF Threshold Period to trigger Redemption.

PRF Balance

The threshold test for PRF balance uses the Scheduled Redemption Amount, the Threshold % Original Bond Balance, and % of Original Balance Dollar Balance to determine the Minimum PRF Balance, and

If the Threshold % Original Bond Balance is populated, Strategy checks all Bonds tied to the PRF. If the Bond / PRF option Include Original Bond Balance in Threshold Calc is Yes, Strategy includes the original bond balance in the calculation. When the total is calculated, Strategy applies the Threshold % Original Balance to the total. That result populates the % of Original Balance $ Amount. The Scheduled Redemption, if populated, gets added to the % of Original Balance $ Amount, that amount is compared to the PRF Cash Balance. The Cash Balance must exceed the % of Original Balance $ Amount, by the amount of the Scheduled Redemption Amount to meet the minimum Redemption Amount.

Principal Reserve Fund

PRF Seq	1				
Cash Balance	1,213,239.36 **4**	Non-Cash Balance	0.00	Principal Received to Date	0.00
Total PRF Redemption Amount to Date	0.00	PRF Funds Held by Lender	YES (Y)	Threshold % Original Bond Balance	20
% of Original Balance $ Amount	1,110,000.00 **3**	Scheduled Redemption Amount	100,000.00 **2**	Threshold Dollar Amount	1,210,000.00 **1**
Threshold Period of Time in Months	0	Beginning Date for Period of Time		Threshold Business Calendar	MFS BUSINESS CALENDAR (001)
Threshold Move Forward/Backward	ROLL FRWD NOT NEW MO BCKWD E	Date Last Redemption Occurred		Effective Date of Last Redemption	
Next Scheduled Redemption Date		Suspension Effective Date		Resume Effective Date	
Threshold Triggered	Yes (Y)	Percent Threshold Reached	1.2750375	Days to Threshold Date	0

The Beginning Bond Balance $5,550,000.00

Threshold Dollar Amount is $1,210,000.00. (1)

 The Redemptions occur in $100,000.00 increments and the minimum redemption amount is $100,000.00 (2)

 % Original Balance $ Amount (this is the $5,500,000.00 x 20% or $1,110,000.00) and the Minimum PRF Balance Requirement (3)

 The Cash Balance must exceed the Minimum PRF Balance Requirement ($1,110,000.00) by the Scheduled or Minimum Redemption Amount ($100,000.00) (4), the Threshold Dollar Amount.

After application of the last payment the Cash Balance was $1,213,289.36. This exceeds the Threshold Dollar Amount of $1,110,000.00 (Minimum PRF Balance Requirement plus the Scheduled Redemption Amount), so the Threshold is Triggered.

PRF Dates Threshold
Strategy uses the Threshold Period of Time in Months, and Date Last Redemption Occurred fields, if populated, to determine the Next Scheduled Redemption Date.

Using Date Last Redemption Occurred, Strategy adds the months found in the Threshold Period of Time in Months to determine the Next Scheduled Redemption Date. When the Next Scheduled Redemption Date is reached, the Threshold is Triggered and the PRF will appear in the Redemption List.

Behind the Scenes

Accruals and Receivables
Non-Amortizing Bonds

Interest Due for Non-Amortizing Bonds

Assuming complete and correct Bond Deal and Bond Information setup and that the Accrual Start Date has been reached for the associated Loan, each Bond in a Non-Amortizing Bond Deal begins to accrue interest and creates and stores a per diem each day based on the Bond Accrual and Billing Info parameters.

- If the loan already exists in production, Strategy creates the first bond receivable along with the next loan receivable on the next payment anniversary date.
- If the loan already exists in Loan Entry, Strategy creates the first bond receivable record along with the first loan receivable at the passing of the loan into production.

Strategy will total the per diems for the date range of the loan receivable's 'Interest From' and 'Interest To' dates to arrive at the Interest Due in the Bond Receivable. The resulting interest due amount in the Bond Receivable is rolled up into the Loan Receivable. If more than one Bond exists on a Loan, Strategy totals the Interest Due in all of the associated Bond Receivables . The resulting total becomes the Interest Due in the Loan Receivable for the same period.

Principal Repayment Schedule

Principal Due in the Bond receivable reflects the Principal Repayment Schedule for Non-Amortizing loans. The schedule designates a principal amount due for each payment period.

The principal due in the bond receivable rolls up to the reserve account designated during Bond/PRF setup. The Reserve due reflects in the loan receivable record for the period.

Rate Changes

Interest Rates on Non-Amortizing Bond Deals may change every week. Strategy checks for a new rate entered via the Bond Rate Change option and adds the margin found in the Bonds Information/Bond Accrual and Billing Info section to reach the final rate to calculate the per diem. Strategy will begin to use the new rate on the Effective Date of the rate. Like the loan receivable, Strategy's Bond Receivable will be a forecast of the total Interest Due for the period between the "Interest From' and "Interest To' dates. Each time the Interest Rate is updated via the Bond Rate Change Option, the per diem change, the Bond Receivable changes, and the Loan Receivable changes.

Back Dated Rates

If an Interest Rate is entered in the Bond Rate Change option with an Effective Date less than the Current Date, Strategy updates and stores a new per diem for each date between the Effective Date and the process through date (or next Interest Effective Date).

- If the payment for the period has not been applied, Strategy adjusts the accruals and receivables (both Bond and Loan) in accordance with the new rate.
- If the payment has been applied, Strategy updates:
    - the current Bond Receivable with an adjustment for next period equal to the interest difference
    - the next period Bond Receivable is updated with an adjustment from last period equal to the interest difference

o   The next period interest adjustment rolls up to the Loan Receivable.

Amortizing Bond Deals

Amortizing Bond Deals are supported by amortizing loans and Strategy follows all normal processing for loan accruals and receivables.

Payment Processing

When a payment comes in for a loan associated with a Bond:

- Strategy processes the payment normally using the loan receivable record.
- Principal Reserve Fund activity is tracked
  - Amortizing Loans
    - Cash is remitted to the Investor
    - Principal portion of the payment is tracked as a Non-Cash entry in the Principal Reserve Fund.
    - Bond balance remains the same until Redemption
  - Non-Amortizing Loans
    - Principal portion of payment moves directly to the designated Reserve Account (Bank/DDA#) designated during Bond setup.
    - Reserve History tracks the deposit at the loan level
    - Principal Reserve Fund tracks all debits and credits which may reflect multiple loans/bonds.
    - If multiple bonds are associated to the loan, and each bond has its own PRF, the user may have designated multiple reserve accounts during Bond setup.

Fees

Set up all fees through Strategy's Fee Information option in Loan Administration on the Master Info tab. When a loan is associated with a Bond (PMASTR/CMDNU4='B') the following will apply:

Fee Charge Method:

Fee Charge Method will contain an additional value for selection: Stripped from Interest.

Stripped from Interest reduces the net interest going to the investor by the fee amount. The fee amount goes to the servicer or remits to a different investor or third party. More than one fee may be stripped from interest, multiple fees may exceed the interest collected causing negative excess yield, therefore vendors setup with Stripped from Interest fees, must allow Excess Yield.

Balance for Calculation

The Balance for Calculation drop down values includes Bond balances when the loan is attached to a loan. (Bond Deal Balance, Bond Balance, Loan Balance, PRF Balance, Notional Balance, LOC Balance, or the Original Deal Balance less PRF Received to Date.

Remit To

The Remit To field appears when the loan is associated with a Bond. Allows fes to be remitted to a third party or an investor.

Advance Fee:

The Advance Fee field indicates whether the fee pays on its due date, even if the borrower has not paid. Fee remittance is charged to Corporate Cash. The Fee is deposited into Corporate Cash when the Borrower makes the payment.

Fee Payments

Collection of fees not stripped from interest can occur with the borrower's payment or separately from the borrower's payment.

The following fees follow the normal Strategy Fee processing to satisfy the miscellaneous amount

- o Fee is collected before the due date
- o Fee is collected on the due date
- o Fee is collected after the due date and is not designated to advance.

If the fee will advance on the due date, and is not collected,

- Fee is remitted to third party or investor
- Fee marked as being advanced.

If the payment is reversed

- Miscellaneous Amounts are reversed
- If remitted prior to the payment reversal, Fee is marked as advanced.

Fees Stripped from Interest

Fees configured as 'Stripped from Interest' are collected as part of the periodic interest payments. When the payment is received

- the associated miscellaneous receivable record is updated as paid.
- Interest remitted to the Investor is less by the total of fees.
- Fee amount will stay in P&I Custodial
- Payment of fee is made on the due date

Fee Remittance on the Fee Due Date

A Fee payment is designated as 'Stripped From Interest' and is collected on the due date

- Fee retained by Servicer moves from the Interest Investors P&I Custodial to Corp. Cash
- Fee Remitted to 3rd Party moves from the Interest Investors P&I Custodial to Corp. Cash for remittance to Third Party.
- Fee Remitted to an Investor (not Interest Investor) – moves from Interest Investors P&I Custodial to the receiving Investor's P&I Custodial

Stripped from Interest Fees not collected on the due date, that do not require advancing, will process as noted above at time of payment

Billing

Strategy will create a Bill within the day-end according to Strategy's billing guidelines using the standard billing program (MB471U). In addition to creating the bill for the Amortizing Bond Deals at the Loan level, Strategy creates four files to include all the information needed to create a Bond Bill. Query and download the files below to retrieve the current billing period's information tp create your bills.

- PBFHO1BB – Billing header contains the key information to tie together all the information for a bond bill. (PBFHO1BBH)
- PBBILLBOND – Billing details related to a Non-Amortizing Bond. Contains Principal Amounts and Interest amounts for the bill. Includes the beginning and ending date of the different interest periods, the bond balance and interest rate used to arrive at each amount. (PBBILLBONDH)
- PBBILLLOAN – Billing details maintained at loan level, contains escrow information, reserve balances. Applicable for both Amortizing and Non-Amortizing Bonds.(PBBILLLOAH)
- PBBILLFEE – Contains the parameters and amounts for fees charged on the loan. This file applies to both Amortizing and Non-Amortizing Bonds. (PBBILLFEEH)

Strategy maintains a historical file for each of the above files to track billing details for the life of the Bond Deal. (Parenthetical at end of the above file description notes the associated historical file).

Note: If you use a bill other than MB471U or MB471DC and plan to have Strategy create the Bond Billing Information files above, contact Customer Support to request a custom change to your billing program to create the Billing Information files according to your current Strategy billing process.

Note that the standard loan level Strategy Bill will only be valid for Amortizing Bonds that do not have fees stripped from interest. Users will have to use the data available in the Bond Billing Information files to create your bills.

Including Notes in the Loan Level Bond Billing File

The Loan Level Billing file (PBBILLLOAN) contains 25 fields to include notes on the bill. To mark Notes to be included in the bill, use the Reference field in the Notes in Strategy CS. Use the following text in the Notes Reference field to include the Note text up to 600 characters per field.

"BILL#FEE#LINE"

"BILL#BAL#LINE"

"BILL#TOTAL#LINE"

Bonds Security

Security for the Bonds Application is under Web Portal.

Fannie Mae and Freddie Mac Bond Reporting Files

Strategy creates files for reporting Bond activity in the format for Fannie Mae 4090A and Freddie Mac Multisuite Reporting at cutoff. In addition to the monthly file, a History file is also created for each format (PFM4090HST & PFMMSUITEH).

Bond File Layouts

File	Field	Type	Length	Field Description
PFMMSUITE – Freddie Mac Multi suite history file for Bond reporting					
PFMMSUITE	YXFMLN	P	11,0	FM LOAN NBR
PFMMSUITE	YXSRVLN	P	9,0	SERVICER LOAN NBR
PFMMSUITE	YXCYCLE	P	6,0	CUTOFF DATE MMYYYY
PFMMSUITE	YXTRANSDT	DATE	10L	TRANSACTION DATE
PFMMSUITE	YXEOCDDLP	DATE	10L	EOC DUE DATE
PFMMSUITE	YXEXCPTN	A	2	EXCEPTION REP CODE
PFMMSUITE	YXTRANSN	A	1	TRANS_NUM
PFMMSUITE	YXBEGUPB	P	17,2	BEGIN_UPB
PFMMSUITE	YXMTHPRI	P	17,2	LOAN_PRINCIPAL
PFMMSUITE	YXMTHPPTT	P	17,2	TRUSTEE_PRINCIPAL
PFMMSUITE	YXMTHPPFM	P	17,2	FM_PRINCIPAL
PFMMSUITE	YXMTHPRDA	P	17,2	LOAN_PRIN_RESERVE_DEPOSIT
PFMMSUITE	YXMTHPSDA	P	17,2	LOAN_PRIN_SINKING_RECEIPT
PFMMSUITE	YXMTHPSRA	P	17,2	LOAN_PRIN_SINKING_APPLIED
PFMMSUITE	YXMTHPSATT	A	1	TRUSTEE_PRIN_SINKING_APPLIED
PFMMSUITE	YXMTHPSAFM	A	1	FM_PRIN_SINKING_APPLIED
PFMMSUITE	YXLBINT	P	17,2	LOAN_BOND_INT
PFMMSUITE	YXMTHEIRA	P	17,2	LOAN_EARLY_INTEREST_RECEIPT
PFMMSUITE	YXMTHEIAA	P	17,2	LOAN_EARLY_INTEREST_APPLIED
PFMMSUITE	YXMTHEIAAT	P	17,2	TRUSTEE_EARLY_INTEREST_APPLIED
PFMMSUITE	YXMTHEIAAF	P	17,2	FM_EARLY_INTEREST_APPLIED
PFMMSUITE	YXMTHOBFA	P	17,2	LOAN_OTHER_BOND_FEES
PFMMSUITE	YXMTHOBFET	P	17,2	TRUSTEE_OTHER_BOND_FEES
PFMMSUITE	YXMTHOBFEF	P	17,2	FM_OTHER_BOND_FEES
PFMMSUITE	YXMTHLFEE	P	17,2	LOAN_LATE_FEE
PFMMSUITE	YXMTHLFEEF	P	17,2	FM_LATE_FEE
PFMMSUITE	YXMTHDIA	P	17,2	LOAN_DEFAULT_INTEREST

PFMMSUITE – Freddie Mac Multi suite history file for Bond reporting

File	Field	Type	Length	Field Description
PFMMSUITE	YXMTHDIAF	P	17,2	FM_DEFAULT_INTEREST
PFMMSUITE	YXMTHIOA	P	17,2	LOAN_INTEREST_ON_ARREARS
PFMMSUITE	YXMTHIOAF	P	17,2	FM_INTEREST_ON_ARREARS
PFMMSUITE	YXMTHAPA	P	17,2	LOAN_ADDITIONAL_PRINCIPAL
PFMMSUITE	YXMTHAPAT	P	17,2	TRUSTEE_ADDITIONAL_PRINCIPAL
PFMMSUITE	YXMTHAPAF	P	17,2	FM_ADDITIONAL_PRINCIPAL
PFMMSUITE	YXMTHPPPA	P	17,2	LOAN_PREPAYMENT_PREMIUM
PFMMSUITE	YXMTHPPPAT	P	17,2	TRUSTEE_PREPAYMENT_PREMIUM
PFMMSUITE	YXMTHPPPAF	P	17,2	FM_PREPAYMENT_PREMIUM
PFMMSUITE	YXENDUPB	P	17,2	ENDING UPB
PFMMSUITE	YXMTHRRDA	P	17,2	REPLACEMENT_RESERVES_DISBURSEMENTS
PFMMSUITE	YXMTHRRBA	P	17,2	REPLACEMENT_RESERVES_BALANCE
PFMMSUITE	YXMTHPRDAD	P	17,2	PRINCIPAL_RESERVES_DISBURSEMENTS
PFMMSUITE	YXMTHSBAL	P	17,2	OTHER_BALANCES_SUSPENSE
PFMMSUITE	YXMTHCFFA	P	17,2	CREDIT_FACILITY_REPORTED_FEE
PFMMSUITE	YXMTHEOFA	P	17,2	EARN_OUT_REPORTED_FEE
PFMMSUITE	YXMTHLFFA	P	17,2	LIQUIDITY_FACILITY_REPORTED_FEE
PFMMSUITE	YXMTHSWAPA	P	17,2	SWAP_REPORTED_FEE
PFMMSUITE	YXMTHCFABA	P	17,2	CREDIT_FACILITY_ALT_BAL_AMOUNT
PFMMSUITE	YXMTHEOABA	P	17,2	EARN_OUT_ALT_BAL_AMOUNT
PFMMSUITE	YXMTHLFABA	P	17,2	LIQUIDITY_FACILITY_ALT_BAL_AMOUNT
PFMMSUITE	YXMTHSABA	P	17,2	SWAP_ALT_BAL_AMOUNT
PFMMSUITE	YXCOMMENT	A	255	COMMENTS

PFM4090A - Fannie Mae 4090 Reporting file for Bond reporting.

File	Field	Field Type	Length	Field Description
PFM4090A	YALN	A	11	FNMA LOAN NBR
PFM4090A	YANCD	P	8,0	CUTOFF DATE MMDDYYYY
PFM4090A	YARPTMM	P	8,0	REPORTING MONTH MMDDYYYY
PFM4090A	YALENDNA	A	30	LENDER NAME

PFM4090A - Fannie Mae 4090 Reporting file for Bond reporting.

File	Field	Field Type	Length	Field Description
PFM4090A	YALENDA1	A	30	LENDER ADDRESS 1
PFM4090A	YALENDA2	A	30	LENDER ADDRESS 2
PFM4090A	YALENDA3	A	30	LENDER ADDRESS 3
PFM4090A	YALENDA4	A	30	LENDER ADDRESS 4
PFM4090A	YALENDNO	P	9,0	LENDER NUMBER
PFM4090A	YARATE	P	15,13	NOTE RATE
PFM4090A	YAWAIR	P	15,13	BOND FLOATING RATE
PFM4090A	YAPNI	P	17,2	MONTHLY PNI
PFM4090A	YAPBAL	P	17,2	LOAN PRINCIPAL BALANCE
PFM4090A	YAI$C	P	17,2	INTEREST COLLECTED
PFM4090A	YAP$C	P	17,2	LOAN PRINCIPAL COLL
PFM4090A	YAAP$C	P	17,2	ADDITION PRINC COLL
PFM4090A	YAPO$	P	17,2	LIQUIDATION IN FULL
PFM4090A	YAOTHR	P	17,2	OTHER
PFM4090A	YALPI	P	8,0	LAST PAID INSTALLMENT DATE
PFM4090A	YAEPBL	P	17,2	ENDING BALANCE – LOAN PRINCIPAL
PFM4090A	YATDLQ	P	5,0	TOTAL NUMBER DELINQUENT
PFM4090A	YAIDLQ	P	17,2	INSTALLMENTS DELINQUENT
PFM4090A	YA$DLQ	P	17,2	AMOUNT DELINQUENT
PFM4090A	YAPDLQA	P	17,2	DELINQUENT ADVANCES
PFM4090A	YAODLQA	P	17,2	OTHER DELINQUENT ADVANCES
PFM4090A	YABBAL	P	17,2	BEGINNING BOND BALANCE
PFM4090A	YABRDPT	P	17,2	BOND REDEMPTION
PFM4090A	YAEBAL	P	17,2	ENDING BOND BALANCE
PFM4090A	YABCR	P	17,2	BEGINNING CASH RESERVE
PFM4090A	YAOCC	P	17,2	OTHER
PFM4090A	YAECR	P	17,2	ENDING CASH RESERVE BALANCE
PFM4090A	YABPRF	P	17,2	BEGINNING PRINCIPAL RESERVE/SINKING FUND
PFM4090A	YAPCRM	P	17,2	PRINCIPAL APPLICATION
PFM4090A	YABRDP$	P	17,2	BOND REDEMPTION

PFM4090A - Fannie Mae 4090 Reporting file for Bond reporting.

File	Field	Field Type	Length	Field Description
PFM4090A	YAEPRF	P	17,2	ENDING PRINCIPAL RESERVE/SINKING FUND
PFM4090A	YACRFPER	P	15,13	CASH RESERVE FEE %
PFM4090A	YACRF$	P	17,2	CASH RESERVE FEE $
PFM4090A	YACEFPER	P	15,13	CREDIT ENHANCEMENT FEE %
PFM4090A	YACEF$	P	17,2	CREDIT ENHANCEMENT FEE $
PFM4090A	YALQIDPER	P	15,13	LIQUIDITY FEE %
PFM4090A	YALQID$	P	17,2	LIQUIDITY FEE %
PFM4090A	YAORMT	P	17,2	MISCELLANEOUS REMITTANCES
PFM4090A	YATFEE	P	17,2	TOTAL REMITTANCES
PFM4090A	YATRSTN	A	30	TRUSTEE NAME
PFM4090A	YATRSTA1	A	30	TRUSTEE ADDRESS 1
PFM4090A	YATRSTA2	A	30	TRUSTEE ADDRESS 2
PFM4090A	YATRSTA3	A	30	TRUSTEE ADDRESS 3
PFM4090A	YATRSTA4	A	30	TRUSTEE ADDRESS 4
PFM4090A	YATRSTC	A	30	TRUSTEE CONTACT
PFM4090A	YATRSTP	A	10	TRUSTEE PHONE #

PBBFHO1BB - Bond Billing Header Record - the Information in this file identifies the Bond Loans and is used to tie the Bond Billing Records together.

File	Field	Type	Length	Field Description
PBFH01BB	BBHLN#	S	9,0	LOAN #
PBFH01BB	BBHPDT	L	10L	PAYMENT DATE
PBFH01BB	BBHBCY	A	1	BILL CYCLE
PBFH01BB	BBHSEQ	S	3,0	SEQ#
PBFH01BB	BBHBR#	S	9,0	BORROWER #
PBFH01BB	BBBNAM	A	60	BORROWER NAME

PBBILLBOND – Billing information for Non-Amortizing Loans, Includes Principal and Interest Component Information

File	Field	Field Type	Length	Field Description
PBBILLBOND	***BBBDEALID***	***P***	***9,0***	***BOND DEAL ID***
PBBILLBOND	***BBBONDSEQ***	***P***	***3,0***	***BOND SEQ #***
PBBILLBOND	BBCML#	P	9,0	LOAN NUMBER
PBBILLBOND	BBDESC	A	50	BOND DESCRIPTION
PBBILLBOND	BBCUSIP	A	50	CUSIP NUMBER
PBBILLBOND	BBCURRBAL	P	17,2	PRINCIPAL BALANCE
PBBILLBOND	BBTAXEMPT	A	1	EXEMPT/TAXABLE
PBBILLBOND	BBIFROMDTE	L	10	INTEREST FROM DATE
PBBILLBOND	BBITODATE	L	10	INTEREST THROUGH DATE
PBBILLBOND	BBIBC	A	3	INTEREST RATE INTEREST BASIS
PBBILLBOND	BBICFRMDT1	P	8,0	INTEREST COMPONENT BEGIN DATE #1
PBBILLBOND	BBICENDDT1	P	8,0	INTEREST COMPONENT END DATE #1
PBBILLBOND	BBZSBB1	P	17,2	INTEREST COMPONENT BOND BALANCE #1
PBBILLBOND	BBZSRRATE1	P	17,15	INTEREST COMPONENT INTEREST RATE #1
PBBILLBOND	BBNODAYS1	P	7,0	INTEREST COMPONENT # DAYS #1
PBBILLBOND	BBINTAMT1	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #1
PBBILLBOND	BBICFRMDT2	P	8,0	INTEREST COMPONENT BEGIN DATE #2
PBBILLBOND	BBICENDDT2	P	8,0	INTEREST COMPONENT END DATE #2
PBBILLBOND	BBZSBB2	P	17,2	INTEREST COMPONENT BOND BALANCE #2
PBBILLBOND	BBZSRRATE2	P	17,2	INTEREST COMPONENT INTEREST RATE #2
PBBILLBOND	BBNODAYS2	P	7,0	INTEREST COMPONENT # DAYS #2
PBBILLBOND	BBINTAMT2	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #2
PBBILLBOND	BBICFRMDT3	P	8,0	INTEREST COMPONENT BEGIN DATE #3
PBBILLBOND	BBICENDDT3	P	8,0	INTEREST COMPONENT END DATE #3
PBBILLBOND	BBZSBB3	P	17,2	INTEREST COMPONENT BOND BALANCE #3
PBBILLBOND	BBZSRRATE3	P	17,15	INTEREST COMPONENT INTEREST RATE #3
PBBILLBOND	BBNODAYS3	P	7,0	INTEREST COMPONENT # DAYS #3
PBBILLBOND	BBINTAMT3	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #3

PBBILLBOND	BBICFRMDT4	P	8,0	INTEREST COMPONENT BEGIN DATE #4
PBBILLBOND	BBICENDDT4	P	8,0	INTEREST COMPONENT END DATE #4
PBBILLBOND	BBZSBB4	P	17,2	INTEREST COMPONENT BOND BALANCE #4
PBBILLBOND	BBZSRRATE4	P	17,15	INTEREST COMPONENT INTEREST RATE #4
PBBILLBOND	BBNODAYS4	P	7,0	INTEREST COMPONENT # DAYS #4
PBBILLBOND	BBINTAMT4	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #4
PBBILLBOND	BBICFRMDT5	P	8,0	INTEREST COMPONENT BEGIN DATE #5
PBBILLBOND	BBICENDDT5	P	8,0	INTEREST COMPONENT END DATE #5
PBBILLBOND	BBZSBB5	P	17,2	INTEREST COMPONENT BOND BALANCE #5
PBBILLBOND	BBZSRRATE5	P	17,15	INTEREST COMPONENT INTEREST RATE #5
PBBILLBOND	BBNODAYS5	P	7,0	INTEREST COMPONENT # DAYS #5
PBBILLBOND	BBINTAMT5	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #5
PBBILLBOND	BBICFRMDT6	P	8,0	INTEREST COMPONENT BEGIN DATE #6
PBBILLBOND	BBICENDDT6	P	8,0	INTEREST COMPONENT END DATE #6
PBBILLBOND	BBZSBB6	P	17,2	INTEREST COMPONENT BOND BALANCE #6
PBBILLBOND	BBZSRRATE6	P	17,15	INTEREST COMPONENT INTEREST RATE #6
PBBILLBOND	BBNODAYS6	P	7,0	INTEREST COMPONENT # DAYS #6
PBBILLBOND	BBINTAMT6	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #6
PBBILLBOND	BBICFRMDT7	P	8,0	INTEREST COMPONENT BEGIN DATE #7
PBBILLBOND	BBICENDDT7	P	8,0	INTEREST COMPONENT END DATE #7
PBBILLBOND	BBZSBB7	P	17,2	INTEREST COMPONENT BOND BALANCE #7
PBBILLBOND	BBZSRRATE7	P	17,15	INTEREST COMPONENT INTEREST RATE #7
PBBILLBOND	BBNODAYS7	P	7,0	INTEREST COMPONENT # DAYS #7
PBBILLBOND	BBINTAMT7	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #7
PBBILLBOND	BBICFRMDT8	P	8,0	INTEREST COMPONENT BEGIN DATE #8
PBBILLBOND	BBICENDDT8	P	8,0	INTEREST COMPONENT END DATE #8
PBBILLBOND	BBZSBB8	P	17,2	INTEREST COMPONENT BOND BALANCE #8
PBBILLBOND	BBZSRRATE8	P	17,15	INTEREST COMPONENT INTEREST RATE #8
PBBILLBOND	BBNODAYS8	P	7,0	INTEREST COMPONENT # DAYS #8
PBBILLBOND	BBINTAMT8	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #8
PBBILLBOND	BBICFRMDT9	P	8,0	INTEREST COMPONENT BEGIN DATE #9
PBBILLBOND	BBICENDDT9	P	8,0	INTEREST COMPONENT END DATE #9

PBBILLBOND	BBZSBB9	P	17,2	INTEREST COMPONENT BOND BALANCE #9
PBBILLBOND	BBZSRRATE9	P	17,15	INTEREST COMPONENT INTEREST RATE #9
PBBILLBOND	BBNODAYS9	P	7,0	INTEREST COMPONENT # DAYS #9
PBBILLBOND	BBINTAMT9	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #9
PBBILLBOND	BBICFRMDT0	P	8,0	INTEREST COMPONENT BEGIN DATE #0
PBBILLBOND	BBICENDDT0	P	8,0	INTEREST COMPONENT END DATE #0
PBBILLBOND	BBZSBB0	P	17,2	INTEREST COMPONENT BOND BALANCE #0
PBBILLBOND	BBZSRRATE0	P	17,15	INTEREST COMPONENT INTEREST RATE #0
PBBILLBOND	BBNODAYS0	P	7,0	INTEREST COMPONENT # DAYS #0
PBBILLBOND	BBINTAMT0	P	17,2	INTEREST COMPONENT INTEREST AMOUNT #0
PBBILLBOND	BBTOTDAYS	P	7,0	INTEREST COMPONENT TOTAL # DAYS
PBBILLBOND	BBTOTINT$	P	17,2	INTEREST COMPONENT TOTAL INTEREST AMOUNT
PBBILLBOND	BBUSERIADJ	P	17,2	INTEREST COMPONENT USER ADJUSTMENT
PBBILLBOND	BBTOTINTD$	P	17,2	INTEREST COMPONENT TOTAL INTEREST DUE AMT
PBBILLBOND	BBIADJFLP	P	17,2	INTEREST COMPONENT CREDIT F/PREV MONTH
PBBILLBOND	BBWEIGHTAV	P	17,2	INTEREST COMPONENT WEIGHTED AVERAGE
PBBILLBOND	BBTOTLMINT	P	17,2	INTEREST COMPONENT TOTAL MONTHLY INTEREST
PBBILLBOND	BBNOTIONAL	P	17,2	NOTIONAL BALANCE AMOUNT
PBBILLBOND	BBPRFB	P	17,2	PRF BALANCE AMOUNT
PBBILLBOND	BBPRFB2	P	17,2	PRF BALANCE AMOUNT

PBBILLFEE – Bond Billing Information related to Bond Fees

File	Field	Field Type	Length	Field Description
PBBILLFEE	BFBDEALID	P	9,0	BOND DEAL ID
PBBILLFEE	BFCMLN	P	9,0	LOAN NUMBER
PBBILLFEE	BFBONDSEQ	P	3,0	BOND SEQ NUMBER
PBBILLFEE	BFFEENM	A	30	FEE NAME
PBBILLFEE	BFIBASCOD	A	3	INTEREST BASIS
PBBILLFEE	BFPMTFRQD	P	3,0	PAYMENT FREQUENCY
PBBILLFEE	BFRATE	P	15,13	FEE RATE
PBBILLFEE	BFCODE	P	3,0	CODE
PBBILLFEE	BFFAMT	P	15,2	AMOUNT DUE
PBBILLFEE	BFAMTC	P	15,2	AMOUNT COLLECTED
PBBILLFEE	BFDUEDT	L	10L	FEE DUE DATE
PBBILLFEE	BFTFEE	P	17,2	FEE TOTAL
PBBILLFEE	BFCFEE	P	15,2	CREDIT FACILITY AMOUNT
PBBILLFEE	BFPRFUND	P	15,2	PRINCIPAL RESERVE FUND
PBBILLFEE	BFGTTLF	P	17,2	GRAND TOTAL PRE FEES
PBBILLFEE	BFLQFEE	P	15,2	LIQUIDITY FEE
PBBILLFEE	BFGTLQF	P	17,2	GRAND TOTAL LIQ FEES
PBBILLFEE	SYSCRT	Z	26	Date/Time created (system)
PBBILLFEE	SYSUPD	Z	26	Date/Time updated (system)
PBBILLFEE	SYSCRTBY	A	10	Created by user (system)
PBBILLFEE	SYSUPDBY	A	10	Updated by user (system)
PBBILLFEE	PGMCRTBY	A	10	Created by program
PBBILLFEE	PGMUPDBY	A	10	Updated by program

PBBILLLOAN	BBBDEALID	P	9,0	BOND DEAL ID
PBBILLLOAN	BBUDATE	L	10	DATE OF BILL
PBBILLLOAN	BBCMNBDE	L	10	DUE BY DATE
PBBILLLOAN	BBCML#	P	9,0	LOAN NUMBER
PBBILLLOAN	BBCMSNAM	A	13	LOAN SHORT NAME
PBBILLLOAN	BBCMPBAL	P	17,2	MORTGAGE NOTE PRINCIPAL BAL
PBBILLLOAN	BBCME1B	P	17,2	TAX BALANCE
PBBILLLOAN	BBCME2B	P	17,2	INSURANCE BALANCE
PBBILLLOAN	BBS6NAME	A	30	WIRE INFO: BANK NAME
PBBILLLOAN	BBS6ADD1	A	9,030	WIRE INFO: BANK ADDRESS
PBBILLLOAN	BBS6CITY	A	9,025	WIRE INFO: BANK ADDRESS CITY
PBBILLLOAN	BBS6STAT	A	2	WIRE INFO: BANK ADDR STATE
PBBILLLOAN	BBS6ZIP	P	9,0	WIRE INFO: BANK ADDR ZIP
PBBILLLOAN	BBS6CONTRY	A	30	WIRE INFO: BANK ADDR COUNTRY
PBBILLLOAN	BBZVPMTBNK	A	3	WIRE INFO: BANK ABA
PBBILLLOAN	BBZVPMTDDA	A	15	SERVICERS ACCOUNT # AT BANK
PBBILLLOAN	BBIVNAME	A	30	CREDIT TO
PBBILLLOAN	BBNMFLNAME	A	60	CREDIT MANAGER
PBBILLLOAN	BBNMEMPL	A	25	CM COMPANY
PBBILLLOAN	BBNMDEPT	A	30	CM DEPARTMENT
PBBILLLOAN	BBADST#NAM	A	61	CM ADDRESS 1
PBBILLLOAN	BBADCTYSTZ	A	87	CM ADDRESS 2
PBBILLLOAN	BBNMPHONE	A	22	CM PHONE
PBBILLLOAN	BBNMFAX	A	22	CM FAX
PBBILLLOAN	BBNMEMAIL1	A	50	CM EMAIL 1
PBBILLLOAN	BBNMEMAIL2	A	50	CM EMAIL 2
PBBILLLOAN	BBNMFLCOMP	A	60	BILL RECIPIENT #1 NAME
PBBILLLOAN	BBNMPHONEB	A	22	BILL RECIPIENT #1 PHONE
PBBILLLOAN	BBPQNAME	A	100	PROPERTY NAME

PBBILLLOAN	BBCHTDATE	L	10L	PAYMENT RECEIVED DATE
PBBILLLOAN	BBCHTR$	P	17,2	AMOUNT RECEIVED
PBBILLLOAN	BBREMANDUE	P	17,2	REMAINING DUE AMOUNT
PBBILLLOAN	BBNONOTE01	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE02	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE03	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE04	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE05	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE06	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE07	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE08	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE09	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE10	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE11	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE12	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE13	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE14	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE15	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE16	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE17	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE18	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE19	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE20	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE21	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE22	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE23	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE24	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBNONOTE25	A	600	NOTES(FEE, BAL & TOTAL LINE)
PBBILLLOAN	BBSOPMT01	P	17,2	RESERVE #1 AMOUNT

PBBILLLOAN	BBSOPMT02	P	17,2	RESERVE #2 AMOUNT
PBBILLLOAN	BBSOPMT03	P	17,2	RESERVE #3 AMOUNT
PBBILLLOAN	BBSOPMT04	P	17,2	RESERVE #4 AMOUNT
PBBILLLOAN	BBSOPMT05	P	17,2	RESERVE #5 AMOUNT
PBBILLLOAN	BBSOPMT06	P	17,2	RESERVE #6 AMOUNT
PBBILLLOAN	BBSOPMT07	P	17,2	RESERVE #7 AMOUNT
PBBILLLOAN	BBSOPMT08	P	17,2	RESERVE #8 AMOUNT
PBBILLLOAN	BBSOPMT09	P	17,2	RESERVE #9 AMOUNT
PBBILLLOAN	BBSOPMT10	P	17,2	RESERVE #10 AMOUNT
PBBILLLOAN	BBSOPMT11	P	17,2	RESERVE #11 AMOUNT
PBBILLLOAN	BBSOPMT12	P	17,2	RESERVE #12 AMOUNT
PBBILLLOAN	BBSOPMT13	P	17,2	RESERVE #13 AMOUNT
PBBILLLOAN	BBSOPMT14	P	17,2	RESERVE #14 AMOUNT
PBBILLLOAN	BBSOPMT15	P	17,2	RESERVE #15 AMOUNT
PBBILLLOAN	BBSOPMT16	P	17,2	RESERVE #16 AMOUNT
PBBILLLOAN	BBSOPMT17	P	17,2	RESERVE #17 AMOUNT
PBBILLLOAN	BBSOPMT18	P	17,2	RESERVE #18 AMOUNT
PBBILLLOAN	BBSOPMT19	P	17,2	RESERVE #19 AMOUNT
PBBILLLOAN	BBSOPMT20	P	17,2	RESERVE #20 AMOUNT
PBBILLLOAN	BBSOPMT21	P	17,2	RESERVE #21 AMOUNT
PBBILLLOAN	BBSOPMT22	P	17,2	RESERVE #22 AMOUNT
PBBILLLOAN	BBSOPMT23	P	17,2	RESERVE #23 AMOUNT
PBBILLLOAN	BBSOPMT24	P	17,2	RESERVE #24 AMOUNT
PBBILLLOAN	BBSOPMT25	P	17,2	RESERVE #25 AMOUNT
PBBILLLOAN	BBSOPMT26	P	17,2	RESERVE #26 AMOUNT
PBBILLLOAN	BBSOPMT27	P	17,2	RESERVE #27 AMOUNT
PBBILLLOAN	BBSOPMT28	P	17,2	RESERVE #28 AMOUNT
PBBILLLOAN	BBSOPMT29	P	17,2	RESERVE #29 AMOUNT
PBBILLLOAN	BBSOPMT30	P	17,2	RESERVE #30 AMOUNT

PBBILLLOAN	BBSOPMT31	P	17,2	RESERVE #31 AMOUNT
PBBILLLOAN	BBSOPMT32	P	17,2	RESERVE #32 AMOUNT
PBBILLLOAN	BBSOPMT33	P	17,2	RESERVE #33 AMOUNT
PBBILLLOAN	BBSOPMT34	P	17,2	RESERVE #34 AMOUNT
PBBILLLOAN	BBSOPMT35	P	17,2	RESERVE #35 AMOUNT
PBBILLLOAN	BBSOPMT36	P	17,2	RESERVE #36 AMOUNT
PBBILLLOAN	BBSOPMT37	P	17,2	RESERVE #37 AMOUNT
PBBILLLOAN	BBSOPMT38	P	17,2	RESERVE #38 AMOUNT
PBBILLLOAN	BBSOPMT39	P	17,2	RESERVE #39 AMOUNT
PBBILLLOAN	BBSOPMT40	P	17,2	RESERVE #40 AMOUNT
PBBILLLOAN	BBSOPMT41	P	17,2	RESERVE #41 AMOUNT
PBBILLLOAN	BBSOPMT42	P	17,2	RESERVE #42 AMOUNT
PBBILLLOAN	BBSOPMT43	P	17,2	RESERVE #43 AMOUNT
PBBILLLOAN	BBSOPMT44	P	17,2	RESERVE #44 AMOUNT
PBBILLLOAN	BBSOPMT45	P	17,2	RESERVE #45 AMOUNT
PBBILLLOAN	BBSOPMT46	P	17,2	RESERVE #46 AMOUNT
PBBILLLOAN	BBSOPMT47	P	17,2	RESERVE #47 AMOUNT
PBBILLLOAN	BBSOPMT48	P	17,2	RESERVE #48 AMOUNT
PBBILLLOAN	BBSOPMT49	P	17,2	RESERVE #49 AMOUNT
PBBILLLOAN	BBSOPMT50	P	17,2	RESERVE #50 AMOUNT
PBBILLLOAN	BBSOPMT51	P	17,2	RESERVE #51 AMOUNT
PBBILLLOAN	BBSOPMT52	P	17,2	RESERVE #52 AMOUNT
PBBILLLOAN	BBSOPMT53	P	17,2	RESERVE #53 AMOUNT
PBBILLLOAN	BBSOPMT54	P	17,2	RESERVE #54 AMOUNT
PBBILLLOAN	BBSOPMT55	P	17,2	RESERVE #55 AMOUNT
PBBILLLOAN	BBSOPMT56	P	17,2	RESERVE #56 AMOUNT
PBBILLLOAN	BBSOPMT57	P	17,2	RESERVE #57 AMOUNT
PBBILLLOAN	BBSOPMT58	P	17,2	RESERVE #58 AMOUNT
PBBILLLOAN	BBSOPMT59	P	17,2	RESERVE #59 AMOUNT

PBBILLLOAN	BBSOPMT60	P	17,2	RESERVE #60 AMOUNT
PBBILLLOAN	BBSOPMT61	P	17,2	RESERVE #61 AMOUNT
PBBILLLOAN	BBSOPMT62	P	17,2	RESERVE #62 AMOUNT
PBBILLLOAN	BBSOPMT63	P	17,2	RESERVE #63 AMOUNT
PBBILLLOAN	BBSOPMT64	P	17,2	RESERVE #64 AMOUNT
PBBILLLOAN	BBSOPMT65	P	17,2	RESERVE #65 AMOUNT
PBBILLLOAN	BBSOPMT66	P	17,2	RESERVE #66 AMOUNT
PBBILLLOAN	BBSOPMT67	P	17,2	RESERVE #67 AMOUNT
PBBILLLOAN	BBSOPMT68	P	17,2	RESERVE #68 AMOUNT
PBBILLLOAN	BBSOPMT69	P	17,2	RESERVE #69 AMOUNT
PBBILLLOAN	BBSOPMT70	P	17,2	RESERVE #70 AMOUNT
PBBILLLOAN	BBSOPMT71	P	17,2	RESERVE #71 AMOUNT
PBBILLLOAN	BBSOPMT72	P	17,2	RESERVE #72 AMOUNT
PBBILLLOAN	BBSOPMT73	P	17,2	RESERVE #73 AMOUNT
PBBILLLOAN	BBSOPMT74	P	17,2	RESERVE #74 AMOUNT
PBBILLLOAN	BBSOPMT75	P	17,2	RESERVE #75 AMOUNT
PBBILLLOAN	BBSOPMT76	P	17,2	RESERVE #76 AMOUNT
PBBILLLOAN	BBSOPMT77	P	17,2	RESERVE #77 AMOUNT
PBBILLLOAN	BBSOPMT78	P	17,2	RESERVE #78 AMOUNT
PBBILLLOAN	BBSOPMT79	P	17,2	RESERVE #79 AMOUNT
PBBILLLOAN	BBSOPMT80	P	17,2	RESERVE #80 AMOUNT
PBBILLLOAN	BBSOPMT81	P	17,2	RESERVE #81 AMOUNT
PBBILLLOAN	BBSOPMT82	P	17,2	RESERVE #82 AMOUNT
PBBILLLOAN	BBSOPMT83	P	17,2	RESERVE #83 AMOUNT
PBBILLLOAN	BBSOPMT84	P	17,2	RESERVE #84 AMOUNT
PBBILLLOAN	BBSOPMT85	P	17,2	RESERVE #85 AMOUNT
PBBILLLOAN	BBSOPMT86	P	17,2	RESERVE #86 AMOUNT
PBBILLLOAN	BBSOPMT87	P	17,2	RESERVE #87 AMOUNT
PBBILLLOAN	BBSOPMT88	P	17,2	RESERVE #88 AMOUNT

PBBILLLOAN	BBSOPMT89	P	17,2	RESERVE #89 AMOUNT
PBBILLLOAN	BBSOPMT90	P	17,2	RESERVE #90 AMOUNT
PBBILLLOAN	BBSOPMT91	P	17,2	RESERVE #91 AMOUNT
PBBILLLOAN	BBSOPMT92	P	17,2	RESERVE #92 AMOUNT
PBBILLLOAN	BBSOPMT93	P	17,2	RESERVE #93 AMOUNT
PBBILLLOAN	BBSOPMT94	P	17,2	RESERVE #94 AMOUNT
PBBILLLOAN	BBSOPMT95	P	17,2	RESERVE #95 AMOUNT
PBBILLLOAN	BBSOPMT96	P	17,2	RESERVE #96 AMOUNT
PBBILLLOAN	BBSOPMT97	P	17,2	RESERVE #97 AMOUNT
PBBILLLOAN	BBSOPMT98	P	17,2	RESERVE #98 AMOUNT
PBBILLLOAN	BBSOPMT99	P	17,2	RESERVE #99 AMOUNT
PBBILLLOAN	BBSOPMT100	P	17,2	RESERVE #100 AMOUNT
PBBILLLOAN	BBSIFFL01	A	30	REPLACEMENT RESERVE NAME 1
PBBILLLOAN	BBSIFFL02	A	30	REPLACEMENT RESERVE NAME 2
PBBILLLOAN	BBSIFFL03	A	30	REPLACEMENT RESERVE NAME 3
PBBILLLOAN	BBSIFFL04	A	30	REPLACEMENT RESERVE NAME 4
PBBILLLOAN	BBSIFFL05	A	30	REPLACEMENT RESERVE NAME 5
PBBILLLOAN	BBSIFFL06	A	30	REPLACEMENT RESERVE NAME 6
PBBILLLOAN	BBSIFFL07	A	30	REPLACEMENT RESERVE NAME 7
PBBILLLOAN	BBSIFFL08	A	30	REPLACEMENT RESERVE NAME 8
PBBILLLOAN	BBSIFFL09	A	30	REPLACEMENT RESERVE NAME 9
PBBILLLOAN	BBSIFFL10	A	30	REPLACEMENT RESERVE NAME 10
PBBILLLOAN	BBSIFFL11	A	30	REPLACEMENT RESERVE NAME 11
PBBILLLOAN	BBSIFFL12	A	30	REPLACEMENT RESERVE NAME 12
PBBILLLOAN	BBSIFFL13	A	30	REPLACEMENT RESERVE NAME 13
PBBILLLOAN	BBSIFFL14	A	30	REPLACEMENT RESERVE NAME 14
PBBILLLOAN	BBSIFFL15	A	30	REPLACEMENT RESERVE NAME 15
PBBILLLOAN	BBSIFFL16	A	30	REPLACEMENT RESERVE NAME 16
PBBILLLOAN	BBSIFFL17	A	30	REPLACEMENT RESERVE NAME 17

PBBILLLOAN	BBSIFFL18	A	30	REPLACEMENT RESERVE NAME 18
PBBILLLOAN	BBSIFFL19	A	30	REPLACEMENT RESERVE NAME 19
PBBILLLOAN	BBSIFFL20	A	30	REPLACEMENT RESERVE NAME 20
PBBILLLOAN	BBSIFFL21	A	30	REPLACEMENT RESERVE NAME 21
PBBILLLOAN	BBSIFFL22	A	30	REPLACEMENT RESERVE NAME 22
PBBILLLOAN	BBSIFFL23	A	30	REPLACEMENT RESERVE NAME 23
PBBILLLOAN	BBSIFFL24	A	30	REPLACEMENT RESERVE NAME 24
PBBILLLOAN	BBSIFFL25	A	30	REPLACEMENT RESERVE NAME 25
PBBILLLOAN	BBSIFFL26	A	30	REPLACEMENT RESERVE NAME 26
PBBILLLOAN	BBSIFFL27	A	30	REPLACEMENT RESERVE NAME 27
PBBILLLOAN	BBSIFFL28	A	30	REPLACEMENT RESERVE NAME 28
PBBILLLOAN	BBSIFFL29	A	30	REPLACEMENT RESERVE NAME 29
PBBILLLOAN	BBSIFFL30	A	30	REPLACEMENT RESERVE NAME 30
PBBILLLOAN	BBSIFFL31	A	30	REPLACEMENT RESERVE NAME 31
PBBILLLOAN	BBSIFFL32	A	30	REPLACEMENT RESERVE NAME 32
PBBILLLOAN	BBSIFFL33	A	30	REPLACEMENT RESERVE NAME 33
PBBILLLOAN	BBSIFFL34	A	30	REPLACEMENT RESERVE NAME 34
PBBILLLOAN	BBSIFFL35	A	30	REPLACEMENT RESERVE NAME 35
PBBILLLOAN	BBSIFFL36	A	30	REPLACEMENT RESERVE NAME 36
PBBILLLOAN	BBSIFFL37	A	30	REPLACEMENT RESERVE NAME 37
PBBILLLOAN	BBSIFFL38	A	30	REPLACEMENT RESERVE NAME 38
PBBILLLOAN	BBSIFFL39	A	30	REPLACEMENT RESERVE NAME 39
PBBILLLOAN	BBSIFFL40	A	30	REPLACEMENT RESERVE NAME 40
PBBILLLOAN	BBSIFFL41	A	30	REPLACEMENT RESERVE NAME 41
PBBILLLOAN	BBSIFFL42	A	30	REPLACEMENT RESERVE NAME 42
PBBILLLOAN	BBSIFFL43	A	30	REPLACEMENT RESERVE NAME 43
PBBILLLOAN	BBSIFFL44	A	30	REPLACEMENT RESERVE NAME 44
PBBILLLOAN	BBSIFFL45	A	30	REPLACEMENT RESERVE NAME 45
PBBILLLOAN	BBSIFFL46	A	30	REPLACEMENT RESERVE NAME 46

PBBILLLOAN	BBSIFFL47	A	30	REPLACEMENT RESERVE NAME 47
PBBILLLOAN	BBSIFFL48	A	30	REPLACEMENT RESERVE NAME 48
PBBILLLOAN	BBSIFFL49	A	30	REPLACEMENT RESERVE NAME 49
PBBILLLOAN	BBSIFFL50	A	30	REPLACEMENT RESERVE NAME 50
PBBILLLOAN	BBSIFFL51	A	30	REPLACEMENT RESERVE NAME 51
PBBILLLOAN	BBSIFFL52	A	30	REPLACEMENT RESERVE NAME 52
PBBILLLOAN	BBSIFFL53	A	30	REPLACEMENT RESERVE NAME 53
PBBILLLOAN	BBSIFFL54	A	30	REPLACEMENT RESERVE NAME 54
PBBILLLOAN	BBSIFFL55	A	30	REPLACEMENT RESERVE NAME 55
PBBILLLOAN	BBSIFFL56	A	30	REPLACEMENT RESERVE NAME 56
PBBILLLOAN	BBSIFFL57	A	30	REPLACEMENT RESERVE NAME 57
PBBILLLOAN	BBSIFFL58	A	30	REPLACEMENT RESERVE NAME 58
PBBILLLOAN	BBSIFFL59	A	30	REPLACEMENT RESERVE NAME 59
PBBILLLOAN	BBSIFFL60	A	30	REPLACEMENT RESERVE NAME 60
PBBILLLOAN	BBSIFFL61	A	30	REPLACEMENT RESERVE NAME 61
PBBILLLOAN	BBSIFFL62	A	30	REPLACEMENT RESERVE NAME 62
PBBILLLOAN	BBSIFFL63	A	30	REPLACEMENT RESERVE NAME 63
PBBILLLOAN	BBSIFFL64	A	30	REPLACEMENT RESERVE NAME 64
PBBILLLOAN	BBSIFFL65	A	30	REPLACEMENT RESERVE NAME 65
PBBILLLOAN	BBSIFFL66	A	30	REPLACEMENT RESERVE NAME 66
PBBILLLOAN	BBSIFFL67	A	30	REPLACEMENT RESERVE NAME 67
PBBILLLOAN	BBSIFFL68	A	30	REPLACEMENT RESERVE NAME 68
PBBILLLOAN	BBSIFFL69	A	30	REPLACEMENT RESERVE NAME 69
PBBILLLOAN	BBSIFFL70	A	30	REPLACEMENT RESERVE NAME 70
PBBILLLOAN	BBSIFFL71	A	30	REPLACEMENT RESERVE NAME 71
PBBILLLOAN	BBSIFFL72	A	30	REPLACEMENT RESERVE NAME 72
PBBILLLOAN	BBSIFFL73	A	30	REPLACEMENT RESERVE NAME 73
PBBILLLOAN	BBSIFFL74	A	30	REPLACEMENT RESERVE NAME 74
PBBILLLOAN	BBSIFFL75	A	30	REPLACEMENT RESERVE NAME 75

PBBILLLOAN	BBSIFFL76	A	30	REPLACEMENT RESERVE NAME 76
PBBILLLOAN	BBSIFFL77	A	30	REPLACEMENT RESERVE NAME 77
PBBILLLOAN	BBSIFFL78	A	30	REPLACEMENT RESERVE NAME 78
PBBILLLOAN	BBSIFFL79	A	30	REPLACEMENT RESERVE NAME 79
PBBILLLOAN	BBSIFFL80	A	30	REPLACEMENT RESERVE NAME 80
PBBILLLOAN	BBSIFFL81	A	30	REPLACEMENT RESERVE NAME 81
PBBILLLOAN	BBSIFFL82	A	30	REPLACEMENT RESERVE NAME 82
PBBILLLOAN	BBSIFFL83	A	30	REPLACEMENT RESERVE NAME 83
PBBILLLOAN	BBSIFFL84	A	30	REPLACEMENT RESERVE NAME 84
PBBILLLOAN	BBSIFFL85	A	30	REPLACEMENT RESERVE NAME 85
PBBILLLOAN	BBSIFFL86	A	30	REPLACEMENT RESERVE NAME 86
PBBILLLOAN	BBSIFFL87	A	30	REPLACEMENT RESERVE NAME 87
PBBILLLOAN	BBSIFFL88	A	30	REPLACEMENT RESERVE NAME 88
PBBILLLOAN	BBSIFFL89	A	30	REPLACEMENT RESERVE NAME 89
PBBILLLOAN	BBSIFFL90	A	30	REPLACEMENT RESERVE NAME 90
PBBILLLOAN	BBSIFFL91	A	30	REPLACEMENT RESERVE NAME 91
PBBILLLOAN	BBSIFFL92	A	30	REPLACEMENT RESERVE NAME 92
PBBILLLOAN	BBSIFFL93	A	30	REPLACEMENT RESERVE NAME 93
PBBILLLOAN	BBSIFFL94	A	30	REPLACEMENT RESERVE NAME 94
PBBILLLOAN	BBSIFFL95	A	30	REPLACEMENT RESERVE NAME 95
PBBILLLOAN	BBSIFFL96	A	30	REPLACEMENT RESERVE NAME 96
PBBILLLOAN	BBSIFFL97	A	30	REPLACEMENT RESERVE NAME 97
PBBILLLOAN	BBSIFFL98	A	30	REPLACEMENT RESERVE NAME 98
PBBILLLOAN	BBSIFFL99	A	30	REPLACEMENT RESERVE NAME 99
PBBILLLOAN	BBSIFFL100	A	30	REPLACEMENT RESERVE NAME 100
PBBILLLOAN	BBRBBAL01	P	17,2	RESERVE #1 BALANCE
PBBILLLOAN	BBRBBAL02	P	17,2	RESERVE #2 BALANCE
PBBILLLOAN	BBRBBAL03	P	17,2	RESERVE #3 BALANCE
PBBILLLOAN	BBRBBAL04	P	17,2	RESERVE #4 BALANCE

PBBILLLOAN	BBRBBAL05	P	17,2	RESERVE #5 BALANCE
PBBILLLOAN	BBRBBAL06	P	17,2	RESERVE #6 BALANCE
PBBILLLOAN	BBRBBAL07	P	17,2	RESERVE #7 BALANCE
PBBILLLOAN	BBRBBAL08	P	17,2	RESERVE #8 BALANCE
PBBILLLOAN	BBRBBAL09	P	17,2	RESERVE #9 BALANCE
PBBILLLOAN	BBRBBAL10	P	17,2	RESERVE #10 BALANCE
PBBILLLOAN	BBRBBAL11	P	17,2	RESERVE #11 BALANCE
PBBILLLOAN	BBRBBAL12	P	17,2	RESERVE #12 BALANCE
PBBILLLOAN	BBRBBAL13	P	17,2	RESERVE #13 BALANCE
PBBILLLOAN	BBRBBAL14	P	17,2	RESERVE #14 BALANCE
PBBILLLOAN	BBRBBAL15	P	17,2	RESERVE #15 BALANCE
PBBILLLOAN	BBRBBAL16	P	17,2	RESERVE #16 BALANCE
PBBILLLOAN	BBRBBAL17	P	17,2	RESERVE #17 BALANCE
PBBILLLOAN	BBRBBAL18	P	17,2	RESERVE #18 BALANCE
PBBILLLOAN	BBRBBAL19	P	17,2	RESERVE #19 BALANCE
PBBILLLOAN	BBRBBAL20	P	17,2	RESERVE #20 BALANCE
PBBILLLOAN	BBRBBAL21	P	17,2	RESERVE #21 BALANCE
PBBILLLOAN	BBRBBAL22	P	17,2	RESERVE #22 BALANCE
PBBILLLOAN	BBRBBAL23	P	17,2	RESERVE #23 BALANCE
PBBILLLOAN	BBRBBAL24	P	17,2	RESERVE #24 BALANCE
PBBILLLOAN	BBRBBAL25	P	17,2	RESERVE #25 BALANCE
PBBILLLOAN	BBRBBAL26	P	17,2	RESERVE #26 BALANCE
PBBILLLOAN	BBRBBAL27	P	17,2	RESERVE #27 BALANCE
PBBILLLOAN	BBRBBAL28	P	17,2	RESERVE #28 BALANCE
PBBILLLOAN	BBRBBAL29	P	17,2	RESERVE #29 BALANCE
PBBILLLOAN	BBRBBAL30	P	17,2	RESERVE #30 BALANCE
PBBILLLOAN	BBRBBAL31	P	17,2	RESERVE #31 BALANCE
PBBILLLOAN	BBRBBAL32	P	17,2	RESERVE #32 BALANCE
PBBILLLOAN	BBRBBAL33	P	17,2	RESERVE #33 BALANCE

PBBILLLOAN	BBRBBAL34	P	17,2	RESERVE #34 BALANCE
PBBILLLOAN	BBRBBAL35	P	17,2	RESERVE #35 BALANCE
PBBILLLOAN	BBRBBAL36	P	17,2	RESERVE #36 BALANCE
PBBILLLOAN	BBRBBAL37	P	17,2	RESERVE #37 BALANCE
PBBILLLOAN	BBRBBAL38	P	17,2	RESERVE #38 BALANCE
PBBILLLOAN	BBRBBAL39	P	17,2	RESERVE #39 BALANCE
PBBILLLOAN	BBRBBAL40	P	17,2	RESERVE #40 BALANCE
PBBILLLOAN	BBRBBAL41	P	17,2	RESERVE #41 BALANCE
PBBILLLOAN	BBRBBAL42	P	17,2	RESERVE #42 BALANCE
PBBILLLOAN	BBRBBAL43	P	17,2	RESERVE #43 BALANCE
PBBILLLOAN	BBRBBAL44	P	17,2	RESERVE #44 BALANCE
PBBILLLOAN	BBRBBAL45	P	17,2	RESERVE #45 BALANCE
PBBILLLOAN	BBRBBAL46	P	17,2	RESERVE #46 BALANCE
PBBILLLOAN	BBRBBAL47	P	17,2	RESERVE #47 BALANCE
PBBILLLOAN	BBRBBAL48	P	17,2	RESERVE #48 BALANCE
PBBILLLOAN	BBRBBAL49	P	17,2	RESERVE #49 BALANCE
PBBILLLOAN	BBRBBAL50	P	17,2	RESERVE #50 BALANCE
PBBILLLOAN	BBRBBAL51	P	17,2	RESERVE #51 BALANCE
PBBILLLOAN	BBRBBAL52	P	17,2	RESERVE #52 BALANCE
PBBILLLOAN	BBRBBAL53	P	17,2	RESERVE #53 BALANCE
PBBILLLOAN	BBRBBAL54	P	17,2	RESERVE #54 BALANCE
PBBILLLOAN	BBRBBAL55	P	17,2	RESERVE #55 BALANCE
PBBILLLOAN	BBRBBAL56	P	17,2	RESERVE #56 BALANCE
PBBILLLOAN	BBRBBAL57	P	17,2	RESERVE #57 BALANCE
PBBILLLOAN	BBRBBAL58	P	17,2	RESERVE #58 BALANCE
PBBILLLOAN	BBRBBAL59	P	17,2	RESERVE #59 BALANCE
PBBILLLOAN	BBRBBAL60	P	17,2	RESERVE #60 BALANCE
PBBILLLOAN	BBRBBAL61	P	17,2	RESERVE #61 BALANCE
PBBILLLOAN	BBRBBAL62	P	17,2	RESERVE #62 BALANCE

PBBILLLOAN	BBRBBAL63	P	17,2	RESERVE #63 BALANCE
PBBILLLOAN	BBRBBAL64	P	17,2	RESERVE #64 BALANCE
PBBILLLOAN	BBRBBAL65	P	17,2	RESERVE #65 BALANCE
PBBILLLOAN	BBRBBAL66	P	17,2	RESERVE #66 BALANCE
PBBILLLOAN	BBRBBAL67	P	17,2	RESERVE #67 BALANCE
PBBILLLOAN	BBRBBAL68	P	17,2	RESERVE #68 BALANCE
PBBILLLOAN	BBRBBAL69	P	17,2	RESERVE #69 BALANCE
PBBILLLOAN	BBRBBAL70	P	17,2	RESERVE #70 BALANCE
PBBILLLOAN	BBRBBAL71	P	17,2	RESERVE #71 BALANCE
PBBILLLOAN	BBRBBAL72	P	17,2	RESERVE #72 BALANCE
PBBILLLOAN	BBRBBAL73	P	17,2	RESERVE #73 BALANCE
PBBILLLOAN	BBRBBAL74	P	17,2	RESERVE #74 BALANCE
PBBILLLOAN	BBRBBAL75	P	17,2	RESERVE #75 BALANCE
PBBILLLOAN	BBRBBAL76	P	17,2	RESERVE #76 BALANCE
PBBILLLOAN	BBRBBAL77	P	17,2	RESERVE #77 BALANCE
PBBILLLOAN	BBRBBAL78	P	17,2	RESERVE #78 BALANCE
PBBILLLOAN	BBRBBAL79	P	17,2	RESERVE #79 BALANCE
PBBILLLOAN	BBRBBAL80	P	17,2	RESERVE #80 BALANCE
PBBILLLOAN	BBRBBAL81	P	17,2	RESERVE #81 BALANCE
PBBILLLOAN	BBRBBAL82	P	17,2	RESERVE #82 BALANCE
PBBILLLOAN	BBRBBAL83	P	17,2	RESERVE #83 BALANCE
PBBILLLOAN	BBRBBAL84	P	17,2	RESERVE #84 BALANCE
PBBILLLOAN	BBRBBAL85	P	17,2	RESERVE #85 BALANCE
PBBILLLOAN	BBRBBAL86	P	17,2	RESERVE #86 BALANCE
PBBILLLOAN	BBRBBAL87	P	17,2	RESERVE #87 BALANCE
PBBILLLOAN	BBRBBAL88	P	17,2	RESERVE #88 BALANCE
PBBILLLOAN	BBRBBAL89	P	17,2	RESERVE #89 BALANCE
PBBILLLOAN	BBRBBAL90	P	17,2	RESERVE #90 BALANCE
PBBILLLOAN	BBRBBAL91	P	17,2	RESERVE #91 BALANCE

PBBILLLOAN	BBRBBAL92	P	17,2	RESERVE #92 BALANCE
PBBILLLOAN	BBRBBAL93	P	17,2	RESERVE #93 BALANCE
PBBILLLOAN	BBRBBAL94	P	17,2	RESERVE #94 BALANCE
PBBILLLOAN	BBRBBAL95	P	17,2	RESERVE #95 BALANCE
PBBILLLOAN	BBRBBAL96	P	17,2	RESERVE #96 BALANCE
PBBILLLOAN	BBRBBAL97	P	17,2	RESERVE #97 BALANCE
PBBILLLOAN	BBRBBAL98	P	17,2	RESERVE #98 BALANCE
PBBILLLOAN	BBRBBAL99	P	17,2	RESERVE #99 BALANCE
PBBILLLOAN	BBRBBAL100	P	17,2	RESERVE #100 BALANCE
PBBILLLOAN	BBRCT$D	P	17,2	TAX ESCROW DUE
PBBILLLOAN	BBRCF$D	P	17,2	INSURANCE ESCROW DUE
PBBILLLOAN	BBOFEESPAY	P	17,2	OTHER FEES & PAYMENTS
PBBILLLOAN	BBTOTESROW	P	17,2	TOTAL OF ALL ESCROWS

PBDBNR   Bond Daily Balance and Rates File – Tracks daily balance and rate information for Non-Amortizing Loans

PBDBNR	ZSBDEALID	P	9,0	Bond Deal ID
PBDBNR	ZSBONDSEQ	P	3,0	Bond Seq
PBDBNR	ZSCYMD	L	10	Transaction Date
PBDBNR	ZSSEQ#	P	3,0	Sequence Number
PBDBNR	ZSPDD	L	10	Payment Date
PBDBNR	ZSBTAOC	A	1	Balance to accrue on code
PBDBNR	ZSBTAO	P	17,2	Balance to accrue on
PBDBNR	ZSRRATE	P	17,15	Rate
PBDBNR	ZSIBC	A	3	Basis Code
PBDBNR	ZSRPD	P	19,6	Per Diem
PBDBNR	ZSRPD2	P	19,6	Per Diem #2
PBDBNR	ZSRPD3	P	19,6	Per Diem #3
PBDBNR	ZSUSED	A	1	Used Code
PBDBNR	ZSBDB	P	17,2	Bond Deal Balance
PBDBNR	ZSBB	P	17,2	Bond Balance
PBDBNR	ZSLB	P	17,2	Loan Balance
PBDBNR	ZSPRFB	P	17,2	PRF Balance
PBDBNR	ZSNB	P	17,2	Notional Balance
PBDBNR	ZSLOCB	P	17,2	LOC Balance
PBDBNR	SYSCRT	Z	26	Date/Time created (system)
PBDBNR	SYSUPD	Z	26	Date/Time updated (system)
PBDBNR	SYSCRTBY	A	10	Created by user (system)
PBDBNR	SYSUPDBY	A	10	Updated by user (system)
PBDBNR	PGMCRTBY	A	10	Created by program
PBDBNR	PGMUPDBY	A	10	Updated by program

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PBFEECHART – FEE TRANSLATION FILE - IDENTIFIES WHICH FEES CODES ARE ASSOCIATED WITH BONDS FEES

File	Field	Type	Length	Field Description
PBFEECHART	YZDOCDESC	A	25	DESCRIPTION IN DOCUMENT
PBFEECHART	YZMADESCD	P	3	CORRESPONDING FEE CODE
PBFEECHART	SYSCRT	Z	26	Date/Time created (system)
PBFEECHART	SYSUPD	Z	26	Date/Time updated (system)
PBFEECHART	SYSCRTBY	A	10	Created by user (system)
PBFEECHART	SYSUPDBY	A	10	Updated by user (system)
PBFEECHART	PGMCRTBY	A	10	Created by program
PBFEECHART	PGMUPDBY	A	10	Updated by program

PBDEAL - BOND DEAL INFORMATION - FIELDS FOUND IN THE PORTAL>BONDS>BOND DEAIL SCREEN

File	Field	Type	Length	Field Description
PBDEAL	ZVBDEALID	P	9,0	BOND DEAL ID
PBDEAL	ZVBDNAME	A	52	BOND NAME
PBDEAL	ZVOBDB	P	17,2	ORIGINAL DEAL BALANCE
PBDEAL	ZVCBDB	P	17,2	CURRENT DEAL BALANCE
PBDEAL	ZVTOTRA	P	17,2	TOTAL REDEMPTION AMOUNT
PBDEAL	ZVPRFCB	P	17,2	TOTAL PRF CASH BALANCE
PBDEAL	ZVPRFNCB	P	17,2	TOTAL PRF NON-CASH BALANCE
PBDEAL	ZVREPYCS	A	1	REPAYMENT TYPE
PBDEAL	ZVAMORTN	A	1	AMORTIZING LOAN INDICATOR
PBDEAL	ZVCETYP	A	2	CREDIT ENHANCEMENT TYPE
PBDEAL	ZVTRSTEE	P	5,0	TRUSTEE ID
PBDEAL	ZVSRVCR	A	2	SERVICER ID
PBDEAL	ZVCENHAN	P	5,0	CREDIT ENHANCER ID
PBDEAL	ZVRCSCH	A	1	CONCURRENT REPAYMENT METHOD
PBDEAL	ZVINITDT	L	10L	INITIAL DATE
PBDEAL	ZVMATEXP	L	10L	MATURITY EXPIRATION DATE
PBDEAL	ZVPMTBNK	A	3	PAYMENT BANK

PBDEAL - BOND DEAL INFORMATION - FIELDS FOUND IN THE PORTAL>BONDS>BOND DEAIL SCREEN

File	Field	Type	Length	Field Description
PBDEAL	ZVPMTDDA	A	15	PAYMENT DDA
PBDEAL	SYSCRT	Z	26	Date/Time created (system)
PBDEAL	SYSUPD	Z	26	Date/Time updated (system)
PBDEAL	SYSCRTBY	A	10	Created by user (system)
PBDEAL	SYSUPDBY	A	10	Updated by user (system)
PBDEAL	PGMCRTBY	A	10	Created by program
PBDEAL	PGMUPDBY	A	10	Updated by program

PBONDINFO   BOND INFORMATION – DESCRIPTON, CUSIP, LOAN #, BOND/PRF INFO, ACCRUAL PARAMETERS FOR NON-AMORTIZING BONDS

File	Field	Type	Length	Field Description
PBONDINFO	Z6BDEALID	P	9,0	BOND DEAL ID
PBONDINFO	Z6BONDSEQ	P	3,0	BOND SEQ
PBONDINFO	Z6DESC	A	52	BOND DESCRIPTION
PBONDINFO	Z6LOAN	P	9,0	LOAN ID
PBONDINFO	Z6TRANSID	A	15	TRANSACTION ID
PBONDINFO	Z6CUSIP	A	9	CUSIP NUMBER
PBONDINFO	Z6REPPRI	P	3,0	REPAYMENT PRIORITY
PBONDINFO	Z6ORIGBAL	P	17,2	ORIGINAL BOND BALANCE
PBONDINFO	Z6CURRBAL	P	17,2	CURRENT BOND BALANCE
PBONDINFO	Z6TAXEMPT	A	1	TAX EXEMPT INDICATOR
PBONDINFO	Z6FIXARM	A	1	RATE INDICATOR
PBONDINFO	Z6RATE	P	17,15	CURRENT RATE
PBONDINFO	Z6DATEOCR	L	10L	EFFECTIVE DATE OF CUR RATE
PBONDINFO	Z6IBC	A	3	INTEREST BASIS
PBONDINFO	Z6PRINSCHD	A	1	PRINCIPAL PAYMENT SCHEDULE

File	Field	Type	Length	Field Description
PBONDINFO	Z6RSV	P	3,0	RESERVE NUMBER
PBONDINFO	Z6PRFSEQ	P	3,0	PRF SEQ
PBONDINFO	Z6RPRINTI	P	5,0	PRINCIPAL INV IF DIFFERENT
PBONDINFO	Z6BTAOC	A	1	BALANCE TO ACCRUE ON CODE
PBONDINFO	Z6DATELRDP	L	10L	LAST REDEMPTION DATE
PBONDINFO	Z6RDPAMT	P	17,2	TOTAL BOND REDEM AM TO DATE
PBONDINFO	Z6DOWRC	A	1	DAY OF WEEK FOR RATE CHANGE
PBONDINFO	Z6PCTALR	P	17,15	EST RATE PERC ABV KNOWN RATE
PBONDINFO	Z6ADDPCT	P	17,15	EST RATE SPECIFIC PERCENT
PBONDINFO	Z6ALLOWEB	A	1	ALLOW ESTIMATED BILL
PBONDINFO	Z6EBOVER	A	1	PAID ESTIM INTEREST OVERAGES DEPOSIT TO
PBONDINFO	Z6FINALBR	A	1	FINAL BILL REQUIRED
PBONDINFO	Z6EMAILB	A	1	EMAIL BILLS
PBONDINFO	Z6NBTYPE	A	1	NOTIONAL BALANCE TYPE
PBONDINFO	Z6NOTIONAL	P	17,2	NOTIONAL BALANCE
PBONDINFO	Z6FIRSTRC	A	1	FIRST RECEIVABLE CREATED
PBONDINFO	Z6LOCBAL	P	17,2	LOC BALANCE
PBONDINFO	Z6ACSYDY	L	10L	ACCRUAL STARTING DATE
PBONDINFO	Z6LDA	L	10L	ACCRUED THRU DATE
PBONDINFO	Z6TOTACR	P	21,6	ACCRUED AMOUNT
PBONDINFO	Z6ASLB	P	21,6	ACCRUED SINCE LAST BILL
PBONDINFO	Z6PROJI	P	21,6	PROJECTED INTEREST THIS PERIOD
PBONDINFO	Z6PROJFT	P	21,6	PROJECTED INTEREST FROM TODAY
PBONDINFO	Z6PERDIEM	P	19,6	PER DIEM
PBONDINFO	Z6PDCHG	A	1	PER DIEM CHANGED TODAY
PBONDINFO	Z6CASHCOL	P	17,2	CASH COLLATERAL
PBONDINFO	Z6OTHER1	P	17,2	OTHER AMOUNT

PBONDINFO   BOND INFORMATION – DESCRIPTON, CUSIP, LOAN #, BOND/PRF INFO, ACCRUAL PARAMETERS FOR NON-AMORTIZING BONDS

File	Field	Type	Length	Field Description
PBONDINFO	Z6MAD	L	10L	STARTING DATE OF NEXT ACCRUAL PERIOD
PBONDINFO	Z6MARGIN	P	17,15	MARGIN
PBONDINFO	Z6UPLOADRT	P	17,15	UPLOADED RATE
PBONDINFO	Z6OBITC	A	1	INCLUDE ORIG BOND BAL IN THRESHOLD CALC
PBONDINFO	SYSCRT	Z	26	Date/Time created (system)
PBONDINFO	SYSUPD	Z	26	Date/Time updated (system)
PBONDINFO	SYSCRTBY	A	10	Created by user (system)
PBONDINFO	SYSUPDBY	A	10	Updated by user (system)
PBONDINFO	PGMCRTBY	A	10	Created by program
PBONDINFO	PGMUPDBY	A	10	Updated by program

PBPMTSCH

PBPMTSCH   Bond Principal Payment Schedule

File	Field	Type	Length	Field Description
PBPMTSCH	Z7BDEALID	P	9,0	Bond Deal ID
PBPMTSCH	Z7BONDSEQ	P	3,0	Bond Seq
PBPMTSCH	Z7PMTBDT	L	10	Payment Date
PBPMTSCH	Z7PRINAMT	P	17,2	Principal Payment
PBPMTSCH	SYSCRT	Z	26	Date/Time created (system)
PBPMTSCH	SYSUPD	Z	26	Date/Time updated (system)
PBPMTSCH	SYSCRTBY	A	10	Created by user (system)
PBPMTSCH	SYSUPDBY	A	10	Updated by user (system)
PBPMTSCH	PGMCRTBY	A	10	Created by program
PBPMTSCH	PGMUPDBY	A	10	Updated by program

PBPRFHSTRY   History of all activity in Principal Reserve Fund

File	Field	Type	End Pos	Field Description
PBPRFHSTRY	ZEBDEALID	P	9,0	BOND DEAL ID
PBPRFHSTRY	ZEPRFSEQ	P	3,0	PRF SEQ
PBPRFHSTRY	ZEDATE	L	10L	Transaction Date
PBPRFHSTRY	ZEBONDSEQ	P	3,0	Bond Seq
PBPRFHSTRY	ZESEQ#	P	3,0	Sequence Number
PBPRFHSTRY	ZEDORW	A	1	Deposit Withdrawal
PBPRFHSTRY	ZECASHB	P	17,2	Cash amount
PBPRFHSTRY	ZENCASHB	P	17,2	Non Cash amount
PBPRFHSTRY	ZEPAIDFD	L	10L	Paid For Date
PBPRFHSTRY	ZETDESC	A	25	Transaction Description
PBPRFHSTRY	ZEUSERID	A	10	User ID
PBPRFHSTRY	ZEEFFDT	L	10L	EFF DATE OF TRANSACTION
PBPRFHSTRY	ZERDR	L	10L	DATE REDEMPTION REVERSED
PBPRFHSTRY	SYSCRT	Z	26	Date/Time created (system)
PBPRFHSTRY	SYSUPD	Z	26	Date/Time updated (system)
PBPRFHSTRY	SYSCRTBY	A	10	Created by user (system)
PBPRFHSTRY	SYSUPDBY	A	10	Updated by user (system)
PBPRFHSTRY	PGMCRTBY	A	10	Created by program
PBPRFHSTRY	PGMUPDBY	A	10	Updated by program

PBPRFINFO – Current Balance and Threshold Parameters for the Principal Reserve Fund

File	Field	Type	Length	Field Description
PBPRFINFO	Z0BDEALID	P	9,0	Bond Deal ID
PBPRFINFO	Z0PRFSEQ	P	3,0	PRF Seq
PBPRFINFO	Z0CASHB	P	17,2	Cash Balance
PBPRFINFO	Z0NCASHB	P	17,2	Non Cash Balance
PBPRFINFO	Z0PCTPRI	P	17,15	Threshold Pct Orig Bond Bal
PBPRFINFO	Z0DOLAMT	P	17,2	Threshold Dollar Amount
PBPRFINFO	Z0PERTIME	P	5,0	Threshold Period Time Months
PBPRFINFO	Z0POTBEG	L	10L	Begin Date Period of Time
PBPRFINFO	Z0BUSCAL	A	3	Threshold Business Calendar
PBPRFINFO	Z0FORBCK	A	1	Threshold Move Direction
PBPRFINFO	Z0DLROCC	L	10L	Date Last Redemption Occur
PBPRFINFO	Z0SUSPDDT	L	10L	Suspension Effective Date
PBPRFINFO	Z0RSUMEDT	L	10L	Resume Effective Date
PBPRFINFO	Z0NXTRDMPT	L	10L	Next Sched Redemption Date
PBPRFINFO	Z0PRIRCVTD	P	17,2	Principal Received to date
PBPRFINFO	Z0TREDTD	P	17,2	Total PRF Redemption to Date
PBPRFINFO	Z0FDSHBL	A	1	PRF Funds Held by Lender
PBPRFINFO	Z0EFFDTLR	L	10L	Effect Date Last Redemption
PBPRFINFO	Z0TRIGGER	A	1	Threshold Triggered
PBPRFINFO	Z0POOBDA	P	17,2	Original Bal. Amt * Z0PCTPRI
PBPRFINFO	Z0SCHREDA	P	17,2	Scheduled Redemption Amount
PBPRFINFO	Z0POTR	P	15,12	Percent Threshold Reached
PBPRFINFO	Z0DYSTTD	P	5,0	Number Days Threshold Date
PBPRFINFO	SYSCRT	Z	26	Date/Time created (system)
PBPRFINFO	SYSUPD	Z	26	Date/Time updated (system)
PBPRFINFO	SYSCRTBY	A	10	Created by user (system)
PBPRFINFO	SYSUPDBY	A	10	Updated by user (system)

File	Field	Type	Length	Field Description
PBPRFINFO	PGMCRTBY	A	10	Created by program
PBPRFINFO	PGMUPDBY	A	10	Updated by program

PBRCVBL – RECEIVABLE FOR NON-AMORTIZING BONDS

File	Field	Type	Length	Field Description
PBRCVBL	Z8BDEALID	P	9,0	Bond Deal ID
PBRCVBL	Z8BONDSEQ	P	3,0	Bond Seq
PBRCVBL	Z8PMTDT	L	10L	Payment Date
PBRCVBL	Z8BASEDT	L	10L	Payment Base Date
PBRCVBL	Z8PRINDUE	P	17,2	Principal Due
PBRCVBL	Z8INTDUE	P	17,2	Interest Due
PBRCVBL	Z8FROM	L	10L	From date
PBRCVBL	Z8TO	L	10L	To date
PBRCVBL	Z8IADJFLP	P	17,2	Interest adjust last period
PBRCVBL	Z8IADJTNP	P	17,2	Interest adjust next period
PBRCVBL	Z8ICALCTP	P	17,2	Interest Calc this period
PBRCVBL	Z8USERIADJ	P	17,2	User Adjustment
PBRCVBL	SYSCRT	Z	26	Date/Time created (system)
PBRCVBL	SYSUPD	Z	26	Date/Time updated (system)
PBRCVBL	SYSCRTBY	A	10	Created by user (system)
PBRCVBL	SYSUPDBY	A	10	Updated by user (system)
PBRCVBL	PGMCRTBY	A	10	Created by program
PBRCVBL	PGMUPDBY	A	10	Updated by program