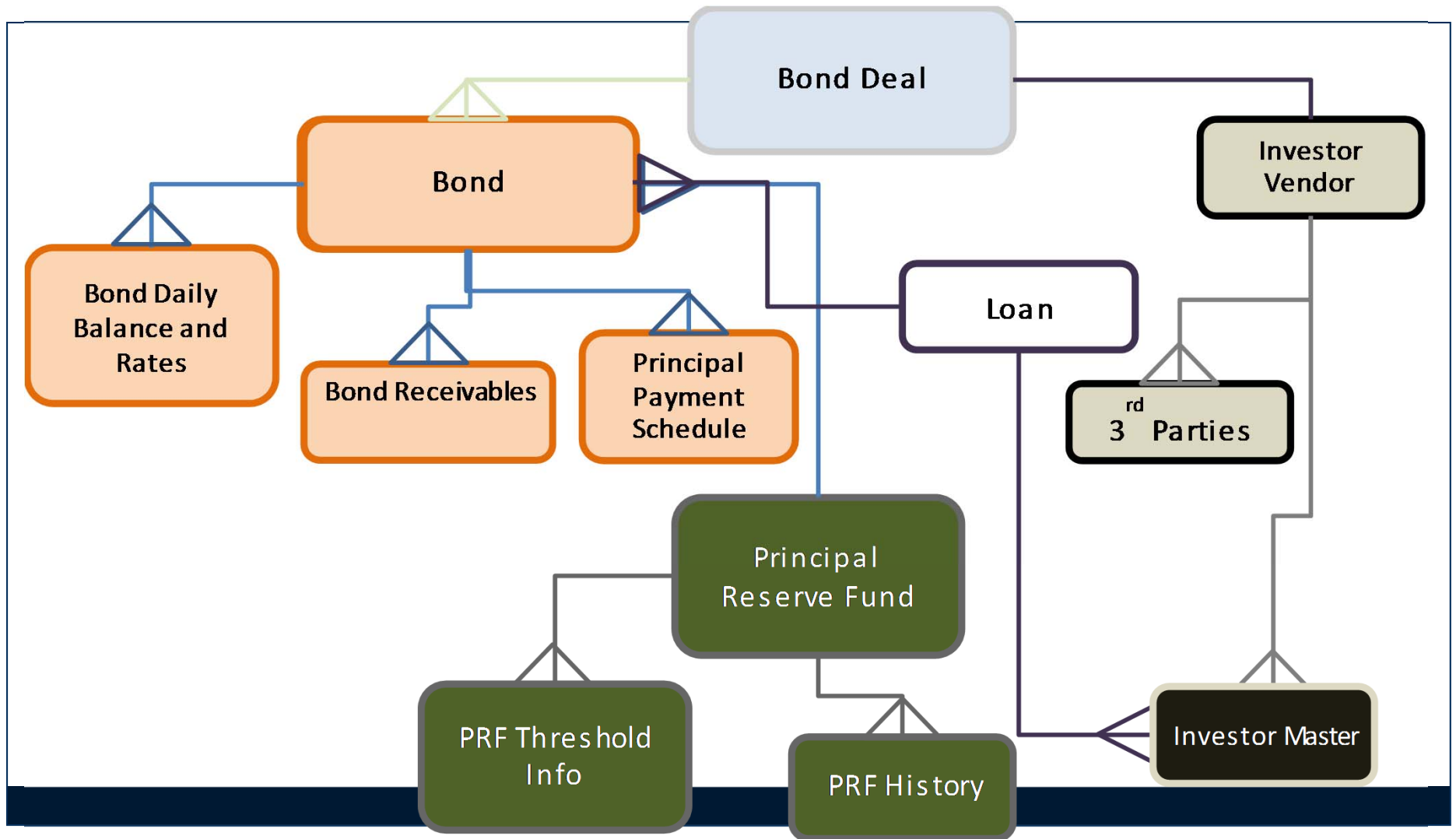


2018 McCracken Conference



BONDS

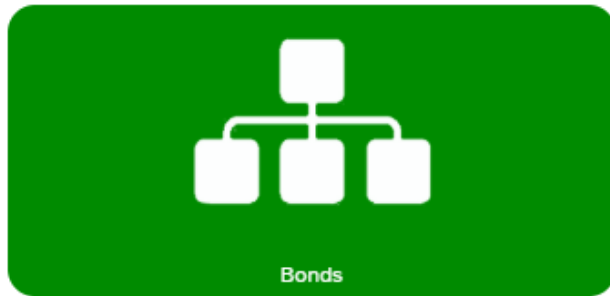




New Bonds Widget



Bonds



Add to Dashboard

Add to Left Panel

Add to Top Panel

Welcome



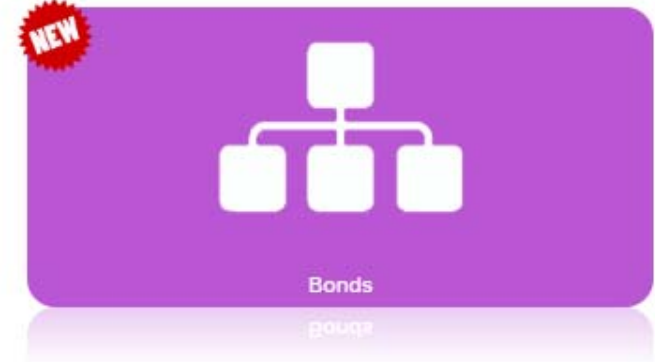
KTest

Powered by McCracken



BONDCONF18

NEW



Bond Widget



- When the Bonds' Widget is open, the Deal Search will be displayed.
 - Search for Existing Deals - Deal Id, Deal name, Trustee ID, Credit Enhancer ID, Bond Account # (Loan #), Bond Transaction ID and Bond CUSIP
 - Add a New Deal
 - Review Redemption Information

Deal - Search

search text

Search Results

Deal ID	Deal Name/Description	Trustee ID	Credit Enhancer ID
No data available in table			

Deal Information

Ok Apply Cancel

Descriptions and Parameters

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

Dates and Balances

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

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
No data available in table								

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
No data available in table		

Basic Deal Information

- Deal ID will be created by the system, the same way we create the Name and Address IDs.

Ok Apply Cancel

Descriptions and Parameters

Deal ID	0				
Deal Name/Description	<input type="text"/>	Trustee ID	--		
Credit Enhancer ID	--	Credit Enhancement Type	--	Amortizing Deal	--
Repayment Type	--	Repayment Method for Concurrent	--	Servicer	--

Dates and Balances

Initial Date	<input type="text"/>	Maturity/Expiration Date	<input type="text"/>	
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	--	

Basic Deal Information



- **Trustee ID and Credit Enhancer ID**
 - Selected from the Investor file (PINVES)
- **Credit Enhancement Type**
 - Direct Pay
 - Stand By
- **Amortizing Deal**
 - Yes
 - No

Basic Deal Information



- Repayment Type
 - Concurrent
 - Sequential
- Repayment Method for Concurrent
 - Pro-Rata
 - Schedule
- Servicer
 - Servicer drop down

Basic Deal Information



- **Dates**
 - Initial Date & Maturity/Expiration Date
- **Balances**
 - Original Deal Balance & Current Deal Balance
 - Total PRF Cash Balance & Total PRF Non-Cash Balance
 - Total Redemption Amount
- **Payment Bank and Payment DDA**

Bonds and Principal Reserve Funds



- Both of these options may have one or multiple records set up. By clicking on the desired row, the detail information will display.
- Or click on the New button to enter new records

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
No data available in table								

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



- Ensure at least one Bond exists on the deal
- Ensure all Bonds are related to an Account (Loan)
- Ensure all Bonds are related to a reserve on the Account
- Ensure all Bonds are related to a PRF
- Ensure all Bonds are related to Loans that are in production

Validation Errors

File	Sequence	Description
No data available in table		

Ok Apply Cancel

Descriptions and Parameters

Deal ID 8

Deal Name/Description Hermitage 8 Non Amortizing

Credit Enhancer ID FNMA BOND (00881)

Repayment Type SEQUENTIAL (S)

Trustee ID HERMITAGE NATIONAL BANK (008)

Credit Enhancement Type DIRECT PAY (DP)

Repayment Method for Concurrent --

Amortizing Deal NO (N)

Servicer RYLOWICZ, SUSAN (SR)

Dates and Balances

Initial Date 12/01/2014

Original Deal Balance 138,908,000.00

Total PRF Cash Balance 0.00

Payment Bank Bond Bank (888)

Maturity/Expiration Date 12/01/2044

Current Deal Balance 138,908,000.00

Total PRF Non-Cash Balance 0.00

Payment DDA 880-000

Total Redemption Amount 0.00

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	Bond A 2014	1	91437880A	880091437		0.00	37,775,000.00	37,775,000.00
2	Bond B 2014	1	91437880B	880091437		0.00	42,150,000.00	42,150,000.00
3	Bond C 2014	1	91437880C	880091437		0.00	15,233,000.00	15,233,000.00
4	Bond D 2014	2	91439880D	880091439		0.00	43,750,000.00	43,750,000.00

Principal Reserve Funds New

PRF Seq	Threshold Triggered	Date Last Redemption Occurred	Effective Date of Last Redemption	Cash Balance	Non-Cash Balance
1				0.00	0.00
2				0.00	0.00

Data Set Up

Descriptions and Parameters

Deal ID	2		
Deal Name/Description	Hermitage 2 non-amort	Trustee ID	HERMITAGE NATIONAL BANK (008 ▼)
Credit Enhancer ID	HERMITAGE NATIONAL BANK (008 ▼)	Credit Enhancement Type	STAND BY (SB) ▼
Repayment Type	SEQUENTIAL (S) ▼	Repayment Method for Concurrent	-- ▼
		Amortizing Deal	NO (N) ▼
		Servicer	RYLOWICZ, SUSAN (SR) ▼

Dates and Balances

Initial Date	12/01/2014	Maturity/Expiration Date	12/01/2014	
Original Deal Balance	800,000,000.00	Current Deal Balance	800,000,000.00	Total Redemption Amount 0.00
Total PRF Cash Balance	0.00	Total PRF Non-Cash Balance	0.00	
Payment Bank	Bond Bank (888) ▼	Payment DDA	880-000 ▼	

Bond Information



- Click on row for Bond Information to display
- Click on New button to add a bond

Bonds <input type="button" value="New"/>					
Bond Seq	Bond Name/Description	PRF Seq	CUSIP Number	Account #	Last
1	Bond A 2014	1	85702880A	880085702	

Ok Apply Cancel Options ▼

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		

Balances

Original Bond Balance	800,000,000.00	Current Bond Balance	800,000,000.00	Notional Balance Type	-- ▼
Notional Balance	0.00	LOC Balance	0.00	Cash Collateral	0.00
Other Amount to Correct Errors	0.00				

Bond Info for PRF/Redemption

Reserve Search Reserve 1 - PR (PRINCIPAL RESERVE FUND) - 889 (Bond Bank PRF) - 88-880-85702

PRF Seq	1 ▼	Last Redemption Date		Total Bond Redem Amount to Date	0.00
Investor to Receive Principal	-- ▼	Include Orig Bond Bal in Threshold Calc	-- ▼		

Bond Accrual and Billing Info

Accrual Starting Date	12/01/2014	Accrued Through Date	01/01/2015	Accrued Amount	3,788,888.89
Accrued Since Last Bill	122,222.22	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	-- ▼				

Other Bond Options



[Deals](#) » [Deal:2](#) » Bond:1

Ok

Apply

Cancel

Options ▼

Descriptions and Parameters

Bond Seq

Bond Description

CUSIP Number

85702880A

Principal Payment Schedule

YES (Y) ▼

Bond Daily Balance & Rates
Bond Receivables
Principal Payment Schedule
Bond Rate Change

Deal ID

Account #

Tax Exem

Repayment

Balances

Bond Daily Balance and Rates

Bond Seq

From Date 12/01/2014

To Date 03/30/2015

Search

Cancel

Search Results

Accrual Date	Sequence Number	Payment Date	Balance to Accrue On Code	Balance to Accrue On	Rate	Basis Code	Per Diem	Per Diem #2	Per Diem #3	Deal Balance	Bond Balance	Loan Balance	PRF Balance	Notional Balance	LOC Balance
01/01/2015	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/30/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/29/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/28/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/27/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/26/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/25/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/24/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/23/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/22/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/21/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/20/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/19/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/18/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/17/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/16/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/15/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/14/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00
12/13/2014	1		BOND BALANCE (B)	800,000,000.00	5.5	A60	122222.222222	0	0	800,000,000.00	800,000,000.00	800,000,000.00	0.00	0.00	0.00

- **Bond Receivables will only be created for Non-Amortizing Deals**
- **These receivables will be used to create the loan level receivable records**

Bond Receivables

Bond Seq 1 - Bond A 2014

From Date 12/01/2014

To Date 03/30/2015

Search

Cancel

Search Results

Payment Date ▼	Payment Date Base Date	Principal Due	Interest Due	From Date	To Date	Interest Adjustment Last Period	Interest Adjustment Next Period	Interest Calculated	User Interest Adjustment
02/01/2015	02/01/2015	26,750.70	3,666,666.67	01/01/2015	01/30/2015	0.00	0.00	0.00	0.00
01/01/2015	01/01/2015	25,500.75	3,666,666.66	12/01/2014	12/30/2014	0.00	0.00	0.00	0.00

Date Filter

Bond Seq 1 - Bond A 2014

From Date 10/01/2018

To Date 10/01/2019

Search

Cancel

Principal Payment Schedules New

Payment Date		Principal Payment
10/01/2019		27,875.99
09/01/2019		26,650.50
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

Descriptions and Parameters

Bond Seq	1
Bond Description	Bond A 2014
CUSIP Number	85702880A
Principal Payment Schedule	YES (Y)

Bond Rate Change



Bond Rate Change [X]

Current Rate	5.5
Effective Date of Current Rate	01/02/2015
Rate	<input type="text" value="5.5"/>
Effective Date	<input type="text" value="01/02/2015"/>

[Ok] [Cancel]

Principal Reserve Fund



- Click on row for Principal Reserve Fund Information to display
- Click on New button to add a Principal Reserve Fund

Principal Reserve Funds

New

PRF Seq	Threshold Triggered	Date Last Redemption Occurred	Effective Date of Last Redemption	Cash Balance	Non-Cash Balance
1				0.00	0.00

Principal Reserve Fund



Ok Apply Cancel History

Principal Reserve Fund

PRF Seq	1				
Cash Balance	0.00	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	0	Days to Threshold Date	0

Principal Reserve Fund History



Deal ID: 2 Deal Name: Hermitage 2 non-amort Bank: Bond Bank (888)

From Date To Date Bond Seq

Filter Results

Transaction Date ▼	Bond Seq	Bond Description	Deposit/Withdraw	Cash Amount	M
No data available in table					

▼

Non-Cash Amount	Paid For Date	Transaction Description	User ID

Bond Redemption



- Deal - Search



Redemption List

Threshold Triggered ☐

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
1	Hermitage 1 amortizing	800,000,000.00	1	0.00	0.00	0.00	0	0			SEQUENTIAL (S)		
2	Hermitage 2 non-amort	800,000,000.00	1	0.00	0.00	20,000.00	0	0			SEQUENTIAL (S)		
3	Hermitage 3 amortizing	525,000,000.00	1	0.00	0.00	750,000.00	0	0			SEQUENTIAL (S)		
4	Hermitage 4 non-amortizing	225,000,000.00	1	0.00	0.00	500,000.00	0	0			CONCURRENT (C) PRO-RATA (P)		
5	Hermitage 5 amortizing	90,000,000.00	1	0.00	0.00	100,000.00	0	0			SEQUENTIAL (S)		
6	Hermitage 6 non-amortizing	116,325,000.00	1	0.00	0.00	250,000.00	0	0			SEQUENTIAL (S)		
7	Hermitage 7 amortizing	133,985,000.00	1	0.00	0.00	0.00	0	0			SEQUENTIAL (S)		
7	Hermitage 7 amortizing	133,985,000.00	2	0.00	0.00	75,000.00	0	0			SEQUENTIAL (S)		
8	Hermitage 8 Non Amortizing	138,908,000.00	1	158,152.14	0.00	90,000.00	0	0			SEQUENTIAL (S)		YES (Y)
8	Hermitage 8 Non Amortizing	138,908,000.00	2	26,750.00	0.00	250,000.00	0	0			SEQUENTIAL (S)		
9	Hermitage 9 amortizing	95,000,000.00	1	0.00	0.00	100,000.00	0	0			SEQUENTIAL (S)		
10	Hermitage 10 non-amortizing	95,000,000.00	1	0.00	0.00	115,000.00	0	0			SEQUENTIAL (S)		

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 Reached
8	Hermitage 8 Non Amortizing	138,908,000.00	1	158,152.14	0.00	90,000.00	

Percent of Threshold Reached	Threshold Date	# Days to Threshold Date	Date of Last Redemption	Repayment Type	Repayment Method For	Threshold Triggered
0.00	0	0		SEQUENTIAL (S)		YES (Y)

Threshold Trigger



- Based on
 - Threshold % Original Bond Balance
 - Threshold Dollar Amount
 - Threshold Date
- PRF field Threshold Triggered set to Y
- If set up, Threshold email alert will be sent

How to Set Up Email Alerts in CS



- Tools -> Maintenance -> Vendor Maintenance -> Investors
 - Select Investor on the Bond Deal (Credit Enhancer or Trustee)
 - ✦ Right mouse for Contact Information

Type of Contact Information: E-MAIL (EML) ▼

Description: Threshold Alert

E-mail Address: Kathleen.Mullin@Mccrackenfs.com

Bond Redemption

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	0	0		YES (Y)
2	26,750.00	0.00	250,000.00	0	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 90,000.00

Effective Date 01/02/2015

Confirm

Cancel

Deals » Deal:8 » PRF Edit - 1 » PRH List - 1

Principal Reserve

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

From Date 01/02/2014

To Date 01/02/2015

Bond Seq --

Filter Results

Transaction Date	Bond Seq	Bond Description	Deposit/Withdraw	Cash Amount
01/02/2015	1	Bond A 2014	W	90,000.00

Welcome, KATHLEEN
Bonds

Reserve History

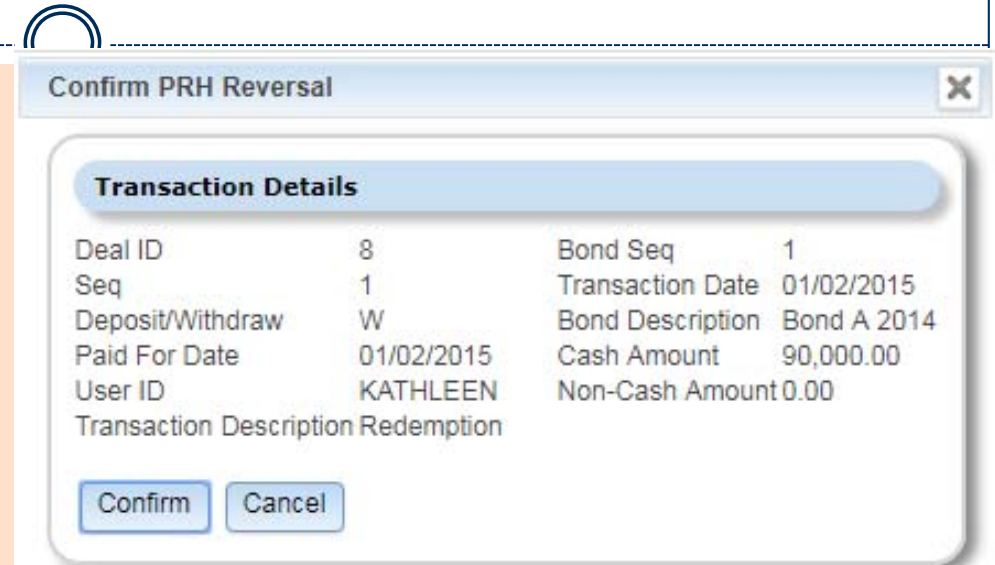
Search

Cancel

	Non-Cash Amount	Paid For Date	Transaction Description	User ID	
00	0.00	01/02/2015	Redemption	KATHLEEN	Reverse

Redemption Reversal

- Confirmation will cause Redemption to be reversed
- Both the Redemption and the Redemption Reversal will display in the PRF History



A screenshot of a software dialog box titled "Confirm PRH Reversal". The dialog box has a light blue header bar with the title and a close button (X) on the right. Below the header is a section titled "Transaction Details" with a light blue background. This section contains a table of transaction information. At the bottom of the dialog box are two buttons: "Confirm" and "Cancel".

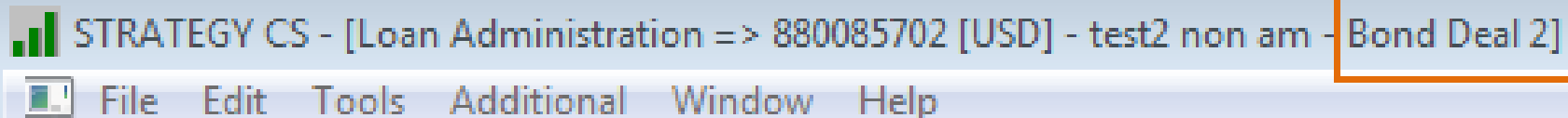
Transaction Details			
Deal ID	8	Bond Seq	1
Seq	1	Transaction Date	01/02/2015
Deposit/Withdraw	W	Bond Description	Bond A 2014
Paid For Date	01/02/2015	Cash Amount	90,000.00
User ID	KATHLEEN	Non-Cash Amount	0.00
Transaction Description Redemption			

Confirm Cancel

Changes for Bonds in the Title Bar



- The Title Bar will display Bond Information for loans that are tied to a bond.



Changes for Bonds in Fee Information



- **Remit To**
 - 3rd Party
 - Investor
- **Advance**
 - Yes
 - No
- **Fee Charge Method (One Time or Recurring)**
 - Stripped From Interest (S)

Changes for Bonds in Fee Information



- **Balance for Calculation**
 - 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

Changes for Bonds in Fee Information



- **Bond Selection**

- This will only display if the loan is tied to a Bond and one of the following codes has been selected for the Balance for Calculation field.

- ✦ BCB - BOND CURRENT BALANCE (Z6CURRBAL/PBONDINFO)
- ✦ BOB - BOND ORIGINAL BALANCE (Z6ORIGBAL/PBONDINFO)
- ✦ LOC - LOC BALANCE (Z6LOCBAL/PBONDINFO)
- ✦ NOT - NOTATIONAL BALANCE (Z6NOTIONAL/PBONDINFO)

Changes for Bonds in Fee Information



- **Bond Selection - continued**
 - The bond information will be retrieved using the current Loan Number and reading the PBONDINFO file for matches.
 - ✦ Using the active Loan # display all bonds retrieved showing the following data, include a blank between each field
 - Bond Sequence#
 - Bond Description
 - CUSIP Number

Receivable Type	Fee Formula	Fee Charge Method	Fee Pmt Due	Next Fee Pmt Due
CREDIT ENH (800)	BOND CREDIT ENHANCE0.77 (14)	STRIPPED FROM INTERE	01/01/2015	03/01/2015
LIQUIDITY (802)	BOND LIQUIDITY 0.15 (16)	STRIPPED FROM INTERE	01/01/2015	03/01/2015
SERV FEE (803)	BOND SERVICE FEE 0.14 (17)	STRIPPED FROM INTERE	01/01/2015	03/01/2015
ISSUER FEE (805)	BOND ISSUER \$ 6000 (25)	STRIPPED FROM INTERE	01/01/2015	03/01/2015
UNDERWRITI (808)	BOND UNDERWRITING .2275 (22)	STRIPPED FROM INTERE	01/01/2015	03/01/2015

III

Receivable Type:	UNDERWRITING FEE (808)	...	Advance:	YES (Y)
Fee Formula:	BOND UNDERWRITING .2275 (22)	...	Inactive:	
Fee Charge Method:	STRIPPED FROM INTEREST(S)		Combined Fee Category:	LIQUIDITY (LQF1)
Balance For Calculation:	BNDCURBAL (BCB)		Interest Basis:	360/ACT LY (B66)
Balance Level:	LOAN (LN)		Payment Frequency Indicator:	MONTHLY (M)
Bond Selection:	(1) Bond A 2014 - 85702880A		Payment Frequency:	1
Average Daily Balance:	NO (N)		Next Fee Payment Due Date:	03/01/2015
Period to Obtain Balance:	RCVBLCREAT (RCD)		Print Notice:	NO (N)
Balance Date:	02/01/2015		G/L Account #:	9902000000000001
First Fee Payment Due Date:	01/01/2015		Remit to:	3RD PARTY
Last Fee Payment Due Date:	12/01/2044			Shaw Associates
Create Misc Receivable Date:	02/01/2015			
Print on Monthly Bill:	YES (Y)			
Comments:	deal 2 bond 1 underwriting fee combined with 802 liquidity, remit to 3rd party Shaw & Assoc, adv=y			

Back-end changes



- **Non-Amortizing Deal**
 - Bond Receivables will be created for each due date
 - Multiple bonds could be tied to the same loan
 - ✦ The bond receivables will be combined and used to create the loan level receivables.

Back-end changes



- **Non-Amortizing Deal**
 - Payment will come in with Principal and Interest but the Principal will be posted as a reserve amount
 - ✦ Current Balance will not change
 - ✦ Bond Balance will not change
 - When a redemption is processed these balances will be brought down

New Files



- **Billing Files**
 - Bond Loans for Daily Billing - PBFH01BB
 - Billing Bond Info - PBBILLBOND
 - Bond Fee Billing File - PBBILLFEE
 - Billing Loans - PBBILLLOAN

Bond Loans for Daily Billing - PBFH01BB



- Loan # - BBHLN#
- Payment Date - BBHPDT
- Bill Cycle - BBHBCY
- Seq# - BBHSEQ
- Borrower # - BBHBR#
- Borrower Name - BBBNAM

Billing Bond Info - PBBILLBOND



- Bond Deal ID - BBBDEALID
- Bond Seq # - BBBONDSEQ
- Loan Number - BBCML#
- Bond Description - BBDESC
- CUSIP Number - BBCUSIP
- Principal Balance - BBCURRBAL

Billing Bond Info - PBBILLBOND continued



- Exempt/Taxable - BBTAXEMPT
- Interest From Date - BBIFROMDTE
- Interest Through Date - BBITODATE
- Interest % Interest Basis Code - BBIBC

Billing Bond Info - PBBILLBOND continued



- Interest Components Fields – 10 sets
 - Begin Date - BBICFRMDT_n
 - End Date - BBICENDDDT_n
 - Bond Balance - BBZSBB_n
 - Bond Interest Rate - BBZSRRATE_n
 - # of Days - BBNODAYS_n
 - Interest Amount - BBINTAMT_n

Billing Bond Info - PBBILLBOND continued



- Interest Components
 - Total # of Days - BBTOTDAYS
 - Total Interest Amount - BBTOTINT\$
 - User Adjustment - BBUSERIADJ
 - Total Interest Due Amount - BBTOTINTD\$
 - Credit Interest Adjustment Last Month - BBIADJFLP
 - Weighted Average - BBWEIGHTAV
 - Total Monthly Interest - BBTOTLMINT

Billing Bond Info - PBBILLBOND continued



- Notional Balance - BBNOTIONAL
- PRF Balance – BBPRFB

Bond Fee Billing File - PBBILLFEE



- Bond Deal ID - BFBDEALID
- Loan Number - BFCMLN
- Bond Sequence # - BFBONDSEQ
- Fee Name - BFFEENM
- Interest Basis Code – BFIBASCOD
- Payment Frequency - BFPMTFRQD

Bond Fee Billing File - PBBILLFEE continued



- Fee Rate – BFRATE
- Fee Code - BFCODE
- Amount Due - BFFAMT
- Amount Collected - BFAMTC
- Fee Due Date - BFDUEDT
- Fee Total - BFTFEE

New Files



- **Billing History Files**
 - PBFH01BBH - Bond Loans for Daily Billing History
 - PBBILLBONH - Billing Bond Info History
 - PBBILLFEEH - Billing Fees History
 - PBBILLLOAH - Billing Loans History

New Bond Files



- **PBDEAL** - Bond Deal
- **PBONDINFO** - Bond Information
- **PBRCVBL** - Bond Receivable
- **PBPMTSCH** - Principal Payment Schedule
- **PBPRFINFO** - Principal Reserve Fund
- **PBPRFHSTRY** - Principal Reserve Fund History
- **PBDBNR** - Bonds Daily balance and Rates

Questions?

Answers!