2018 McCracken Conference

CUSTOMER SUPPORT TIPS AND TECHNIQUES

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McCRACKEN
FINANCIAL SOLUTIONS CORP.

Test Environments

PAT DEMAIO

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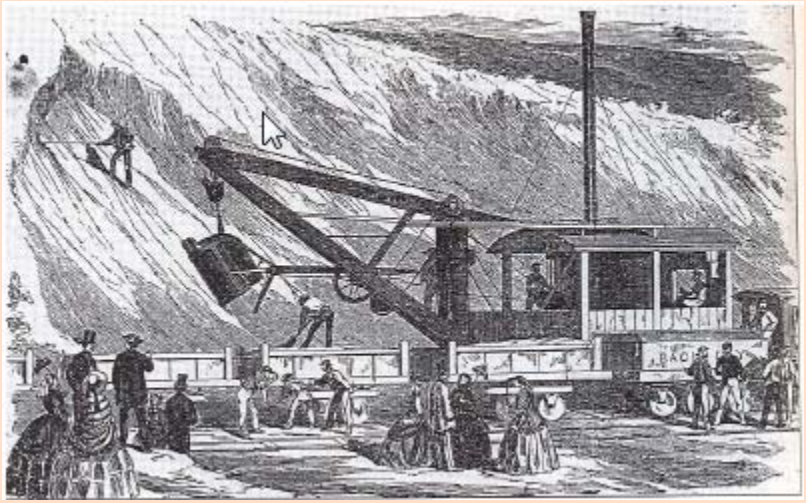
Copley Square

- Boston - Back Bay was formed from Needham soil. Starting in 1858, for more than 30 years, trains from Needham were loaded with gravel and dirt to fill up the marsh known as Back Bay to make a new part of the city. Trains ran day and night, making 16 trips, and pulled 35 loaded cars into Boston each day.



My Test Environments

- Test Environments
  - What do we have
  - Testing new releases
  - Multiple environments
- Test Dayend, Month End and Year End requests
  - Helpful tips

Test Environments

- Copy of Production
  - Current release level
  - Often the same library name (MFS)DATA
  - No program fixes
  - Current custom programs
  - Might be testing a new loan type, a new escrow process
- Production with program fixes
  - Current release level
  - Library name often (MFS)TSTA
  - Contains program fixes for current release
  - Could also contain custom work

Test Environment for Future Release

- Library converted to next release (19A, 19B, 19C)
- Contains custom programs brought to next release
- Contains new release functionality
- Contains Strategy program fixes in the release

Portal

- Your test Portal releases have to match up with your test libraries
- If you are testing a new release for your company, like release 19C, the Portal programs associated with that release have also changed

Extra Tip

- It is common in test to need your password reset, sometimes the user ids are not used for a while
- You can add your test user ids to ASP Password Self Service at https://pss.mfsasp.com/pss/Default.aspx
- Contact ASP_Support@mccrackenfs.com for help

Test Dayend Requests

- Test dayend requests are reviewed for library, processing date and release information
- With multiple test environments available and test libraries at various points in time it is important for dayend processing to know the business date of the library and the release level

Test Dayend Requests

- Items to include in the request
  - Library Name
  - What dates to process
  - Do you want test transmissions
  - Customer Support will confirm the request with you if there are any questions

Test Dayend Requests

- Library Name
  - Which test library
  - Customer Support will confirm what release level
  - Let us know if you are testing something specific, in case you are looking for a specific set of reports, transactions, etc.

Test Dayend Request

- Dates
  - Test libraries are usually not on the actual calendar date
  - We use the date the library is on – Session date (business day)
  - Process through what date you request – some times a test dayend is run for a period of days
  - If it comes up to the last day of the month, do you want a month end processed and possibly a year end

Test Dayend Requests

- Library Name
- Dates: bring the library to a specific date or process for one day
- Does it include a month end and/or year end
- Does it include test transmissions

Sample Test Request

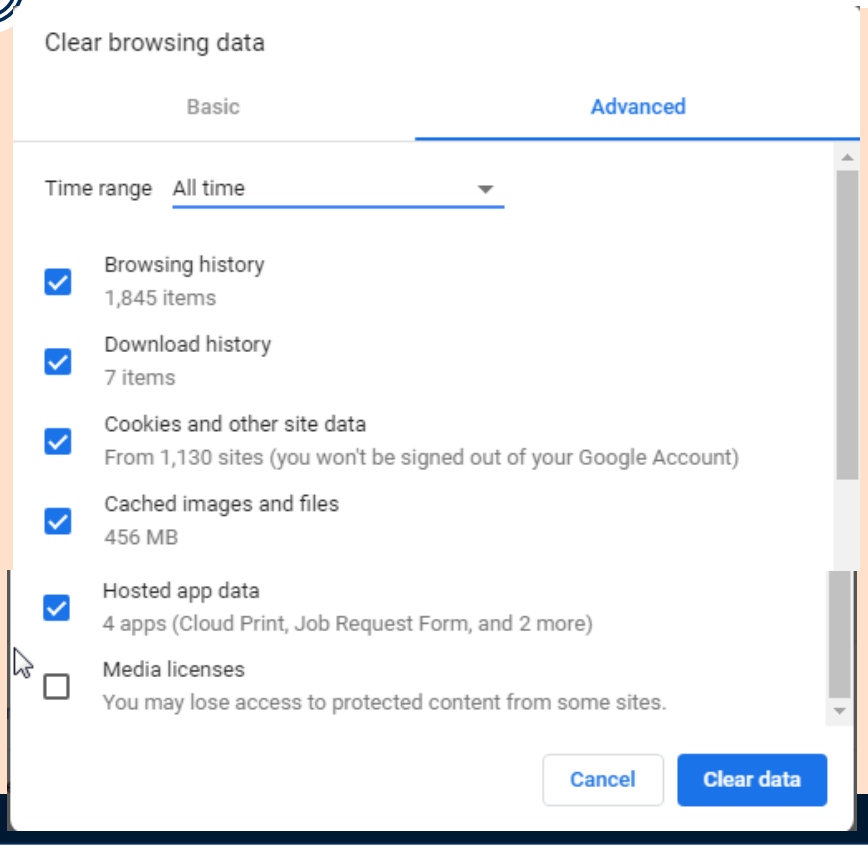
- Process a test dayend for library (MFS)TSTA, the library is on 8/17/18 process through 8/31/18, include month end. We want to be on 9/1/18 when completed. Also include the general ledger transmission with the dayend and month end.

Considerations

- If you ask for a test dayend to process one day and the next day falls on a Saturday that is how we will run it
- We do this as you might want to see a cutoff report, transactions, or bills for that specific date
- Actual business days are not really a consideration in test

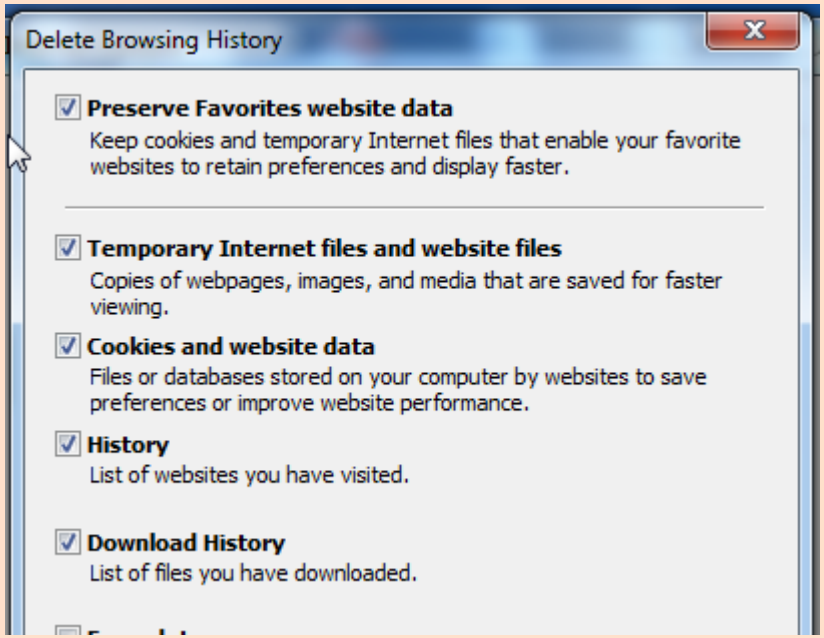
Extra Tip

- If clearing internet browser history make sure all the options shown are selected.
- Sometimes you have to clear browser history if you have received a Portal update or there have been dropped internet sessions that cause errors.

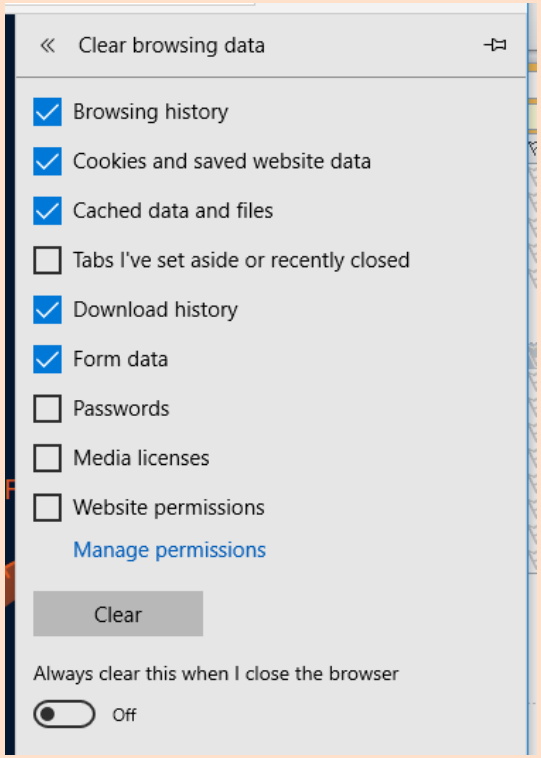


Extra Tip

- IE 11



- Edge



Thanksgiving Day Football

- The Needham-Wellesley Thanksgiving Day Football Game is the oldest public high school football rivalry in the country.
- The Wellesley Raiders and Needham Rockets have been squaring off on Thanksgiving Day since 1882.
- In 2015 the game was played at Fenway Park

Codes, Misc. Info, Status Fields

LISA VIJIL

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Houston, TX

- The Port of Houston ranks first in the United States in international waterborne tonnage handled and second in total cargo tonnage handled.
- The Texas Medical Center is the largest medical center in the world:

54 Institutions, 21 hospitals, over 1,000 acres, 7.2 million visitors/year, and more heart surgeries performed than anywhere else in the world.

- Home to NASA's Johnson Space Center, where Mission Control is located.
- Definition of a bayou: a marshy arm inlet, or outlet of a lake, river, etc., usually stagnant or sluggish.

Codes

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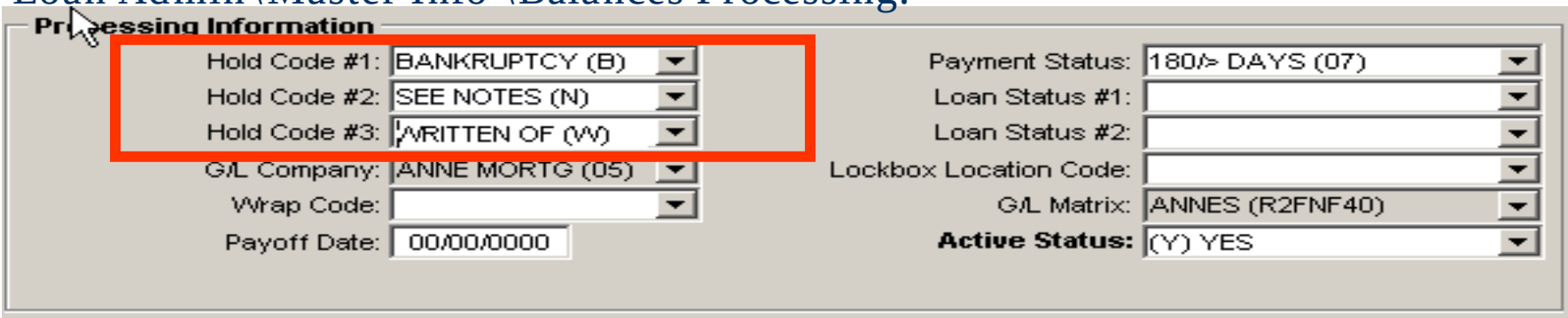
Hold Codes

- Pending Payoff
- Foreclosure
- Pending Service Release
- PAT processing
- Lockbox processing
- Escrow processing

Master File

- Hold Code is a 1 position user-defined alpha numeric field tied to System Information table 26.
- There are three Hold Code fields available for each loan.

Loan Admin\Master Info \Balances Processing:



Lockbox Processing Hold Codes

- The file PSTOP is a listing of hold codes that affect lockbox processing
- Must set a System Control Parameter
  - Transactions/Transaction Edits/Reject Strategy Lockbox Only on Specific Hold Codes Y/N
- If Y, only hold codes entered into this file and assigned to the loan will prevent a payment from posting through lockbox processing
- If N, any hold code attached to the loan will prevent a payment from posting through lockbox

System Control Transaction Section

Transaction Edits

Display "Check #" Field When Processing Payment:	YES (Y)
Are Check #'s Required:	NO (N)
Use Principal Curtailment Edit:	NO (N)
Payment String Recognition of Receivables:	Include ALL open receivables (3)
Transaction Processing Override of P & I:	YES (Y)
Investor Cash Reporting Code:	RECEIPTS (R)
Miscellaneous Vendor as Payee on Loan Advances:	NO (N)
Reject Strategy Lock Box Only on Specific Hold Codes:	YES (Y)
Default for Trans Entry:	

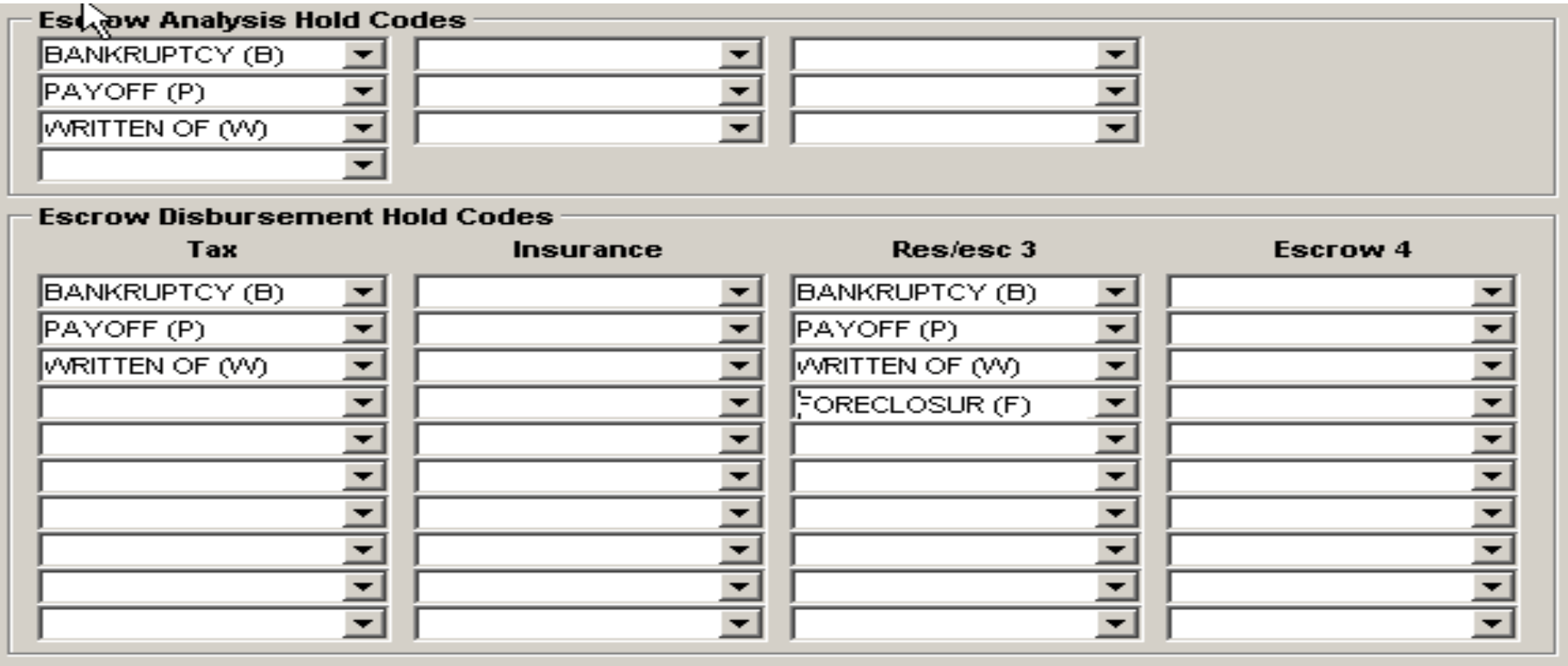
PAT Hold Codes

- Review edit reports on the Cycle Date for warning messages
- Warning: a hold code is on the loan
- This is the opportunity to change the processing: update the Override field in the Payment Record
- Note: If you put a hold code on a loan <u>after</u> the cycle date the payment will still post on schedule

Escrow Hold Codes

- System Control - Escrow/Hold Codes
- Analysis Hold Codes: This section captures up to 10 hold codes that prevent an Escrow Analysis. If a loan has a hold code matching one entered here, escrow analysis will bypass the loan.
- Disbursement Hold Codes - This section captures up to 10 hold codes for each Escrow Type. If Strategy encounters one of these hold codes on the loan, the disbursement will not take place for that loan.

System Control: Escrow Section, Hold Codes



Miscellaneous Information Fields

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Miscellaneous Information Fields

A total of 40 fields are available
to hold 25 position alpha data, or
13 position numeric data (99,999,999,999.99).

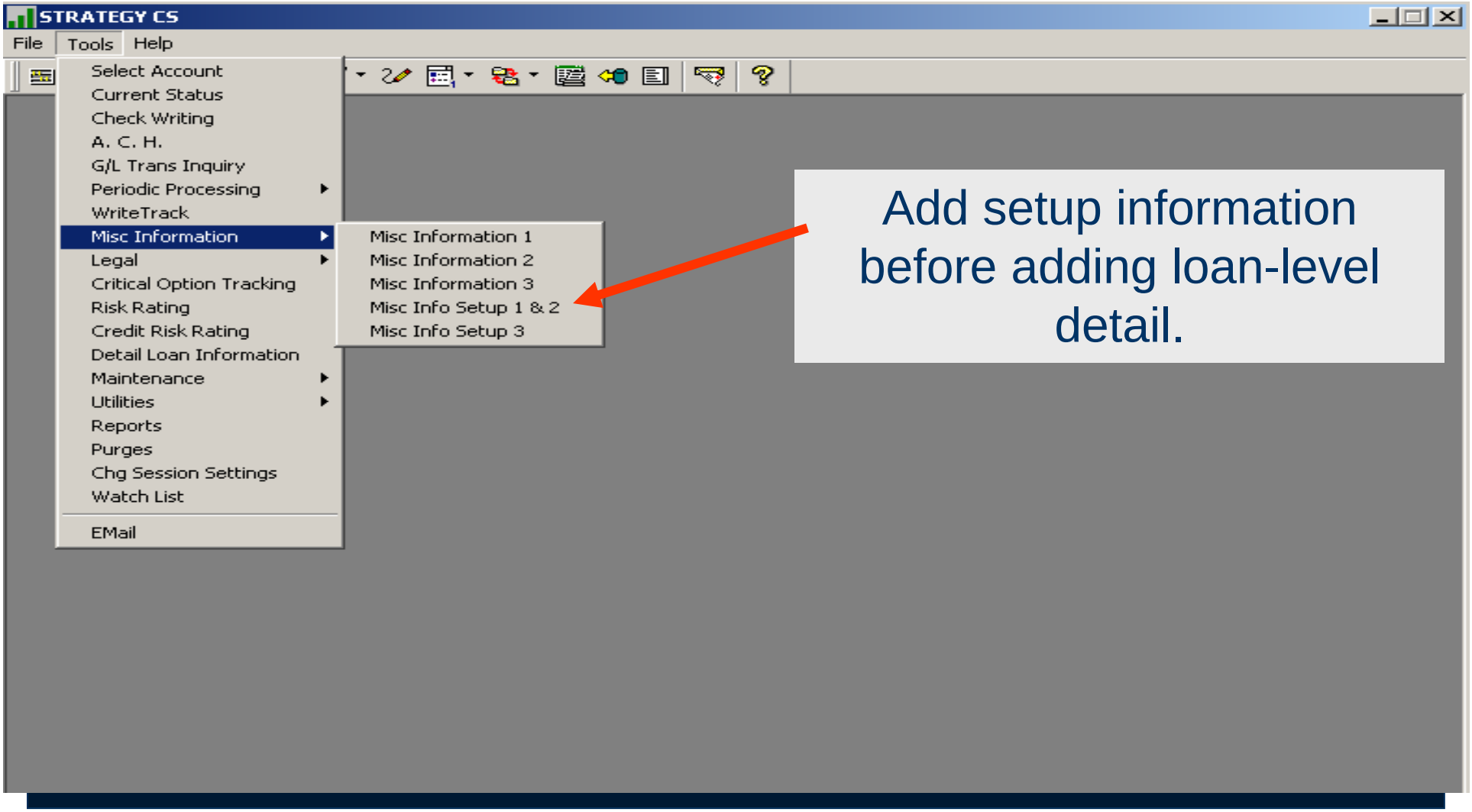
Three files are used to setup the fields
and
Three files are used to hold the loan-level data.

Misc Info fields – description files

- PMDESC: Misc Info 1 Setup File
- PMDESC2: Misc Info 2 Setup File
- PMDESCR3: Misc Info 3 Setup File

Misc Info fields – detail files

- There are three files holding miscellaneous loan-level information:
- Misc Info 1 (PAAMISC)
- Misc Info 2 (PAAMSC)
- Misc Info 3 (PAAMISC3)


STRATEGY CS
File
Tools
Help
Select Account
Current Status
Check Writing
A. C. H.
G/L Trans Inquiry
Periodic Processing
WriteTrack
Misc Information
Legal
Critical Option Tracking
Risk Rating
Credit Risk Rating
Detail Loan Information
Maintenance
Utilities
Reports
Purges
Chg Session Settings
Watch List
EMail
Misc Information 1
Misc Information 2
Misc Information 3
Misc Info Setup 1 & 2
Misc Info Setup 3
Add setup information before adding loan-level detail.

RATEGY CS

Tools Help

Miscellaneous Information Setup

Miscellaneous Information 1

Description 1:		Alpha/Numeric:	
Description 2:		Alpha/Numeric:	
Description 3:		Alpha/Numeric:	
Description 4:		Alpha/Numeric:	
Description 5:		Alpha/Numeric:	
Description 6:		Alpha/Numeric:	
Description 7:		Alpha/Numeric:	
Description 8:		Alpha/Numeric:	
Description 9:		Alpha/Numeric:	
Description 10:		Alpha/Numeric:	

Miscellaneous Information 2

Description 1:		Alpha/Numeric:	
Description 2:		Alpha/Numeric:	
Description 3:		Alpha/Numeric:	
Description 4:		Alpha/Numeric:	
Description 5:		Alpha/Numeric:	
Description 6:		Alpha/Numeric:	
Description 7:		Alpha/Numeric:	
Description 8:		Alpha/Numeric:	
Description 9:		Alpha/Numeric:	
Description 10:		Alpha/Numeric:	

OK | Cancel | Apply | Help

STRATEGY CS

File Tools Help

Miscellaneous Information Setup

Miscellaneous Information 1

Description 1:	Original loan number	Alpha/Numeric:	NUMERIC (N)
Description 2:	Orig bal before re-write	Alpha/Numeric:	NUMERIC (N)
Description 3:	Portfolio acquired from -	Alpha/Numeric:	ALPHA (A)
Description 4:		Alpha/Numeric:	
Description 5:	Pre-payment penalty	Alpha/Numeric:	NUMERIC (N)
Description 6:	Pre-payment end date	Alpha/Numeric:	ALPHA (A)
Description 7:		Alpha/Numeric:	
Description 8:		Alpha/Numeric:	
Description 9:		Alpha/Numeric:	
Description 10:		Alpha/Numeric:	

Miscellaneous Information 2

Description 1:	Registry file number	Alpha/Numeric:	NUMERIC (N)
Description 2:		Alpha/Numeric:	
Description 3:		Alpha/Numeric:	
Description 4:		Alpha/Numeric:	
Description 5:		Alpha/Numeric:	
Description 6:		Alpha/Numeric:	
Description 7:		Alpha/Numeric:	
Description 8:		Alpha/Numeric:	
Description 9:		Alpha/Numeric:	
Description 10:		Alpha/Numeric:	

OK Cancel Apply Help

Ready

STRATEGY CS

File Tools Help

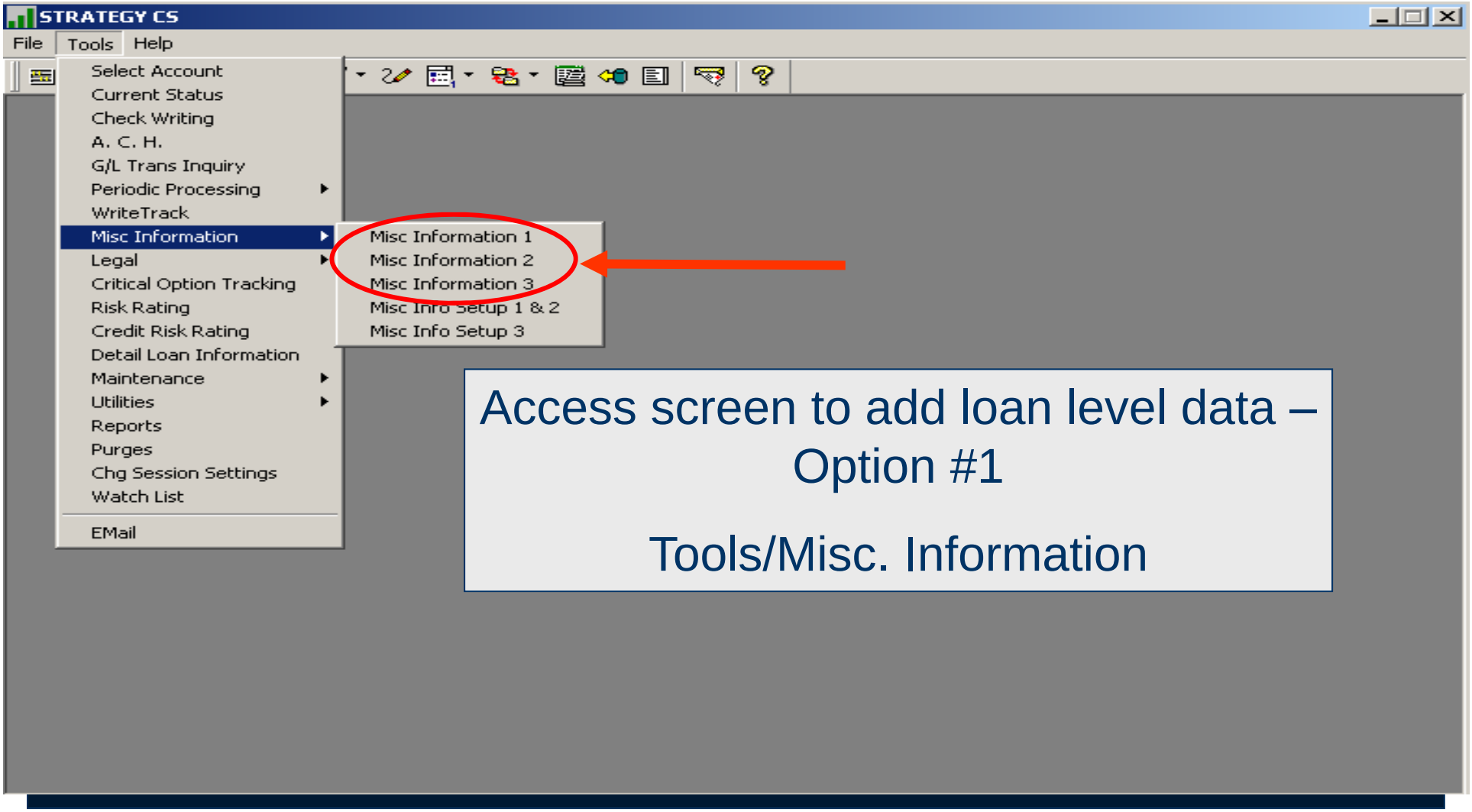
Miscellaneous Information Setup 3

Miscellaneous Information

Description 1:	Favorite color	Alpha/Numeric:	ALPHA (A)
Description 2:		Alpha/Numeric:	
Description 3:		Alpha/Numeric:	
Description 4:		Alpha/Numeric:	
Description 5:		Alpha/Numeric:	
Description 6:		Alpha/Numeric:	
Description 7:		Alpha/Numeric:	
Description 8:		Alpha/Numeric:	
Description 9:		Alpha/Numeric:	
Description 10:		Alpha/Numeric:	
Description 11:		Alpha/Numeric:	
Description 12:		Alpha/Numeric:	
Description 13:		Alpha/Numeric:	
Description 14:		Alpha/Numeric:	
Description 15:		Alpha/Numeric:	
Description 16:		Alpha/Numeric:	
Description 17:		Alpha/Numeric:	
Description 18:		Alpha/Numeric:	
Description 19:		Alpha/Numeric:	
Description 20:		Alpha/Numeric:	

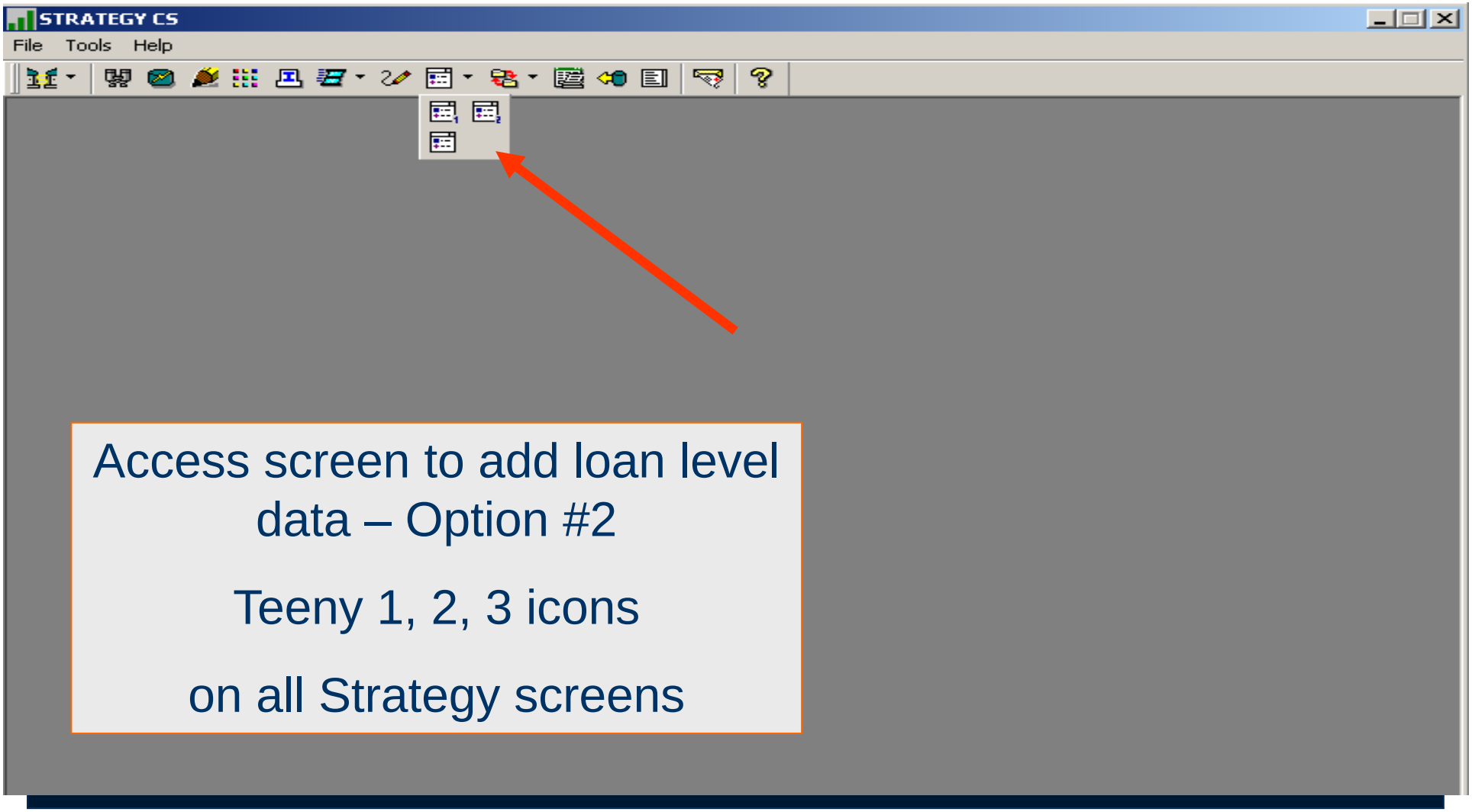
OK Cancel Apply Help

Ready



Access screen to add loan level data – Option #1

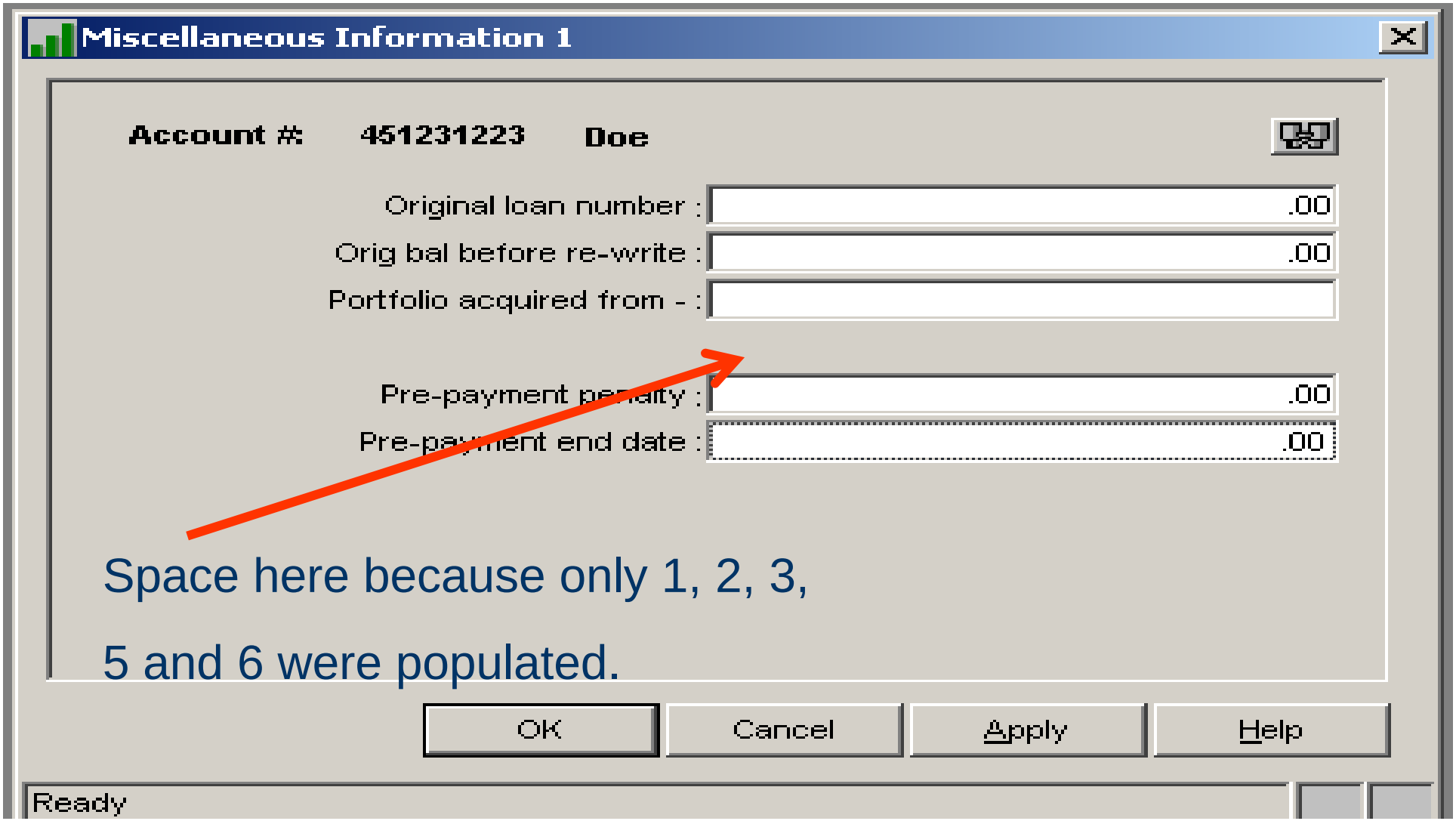
Tools/Misc. Information



Access screen to add loan level data – Option #2

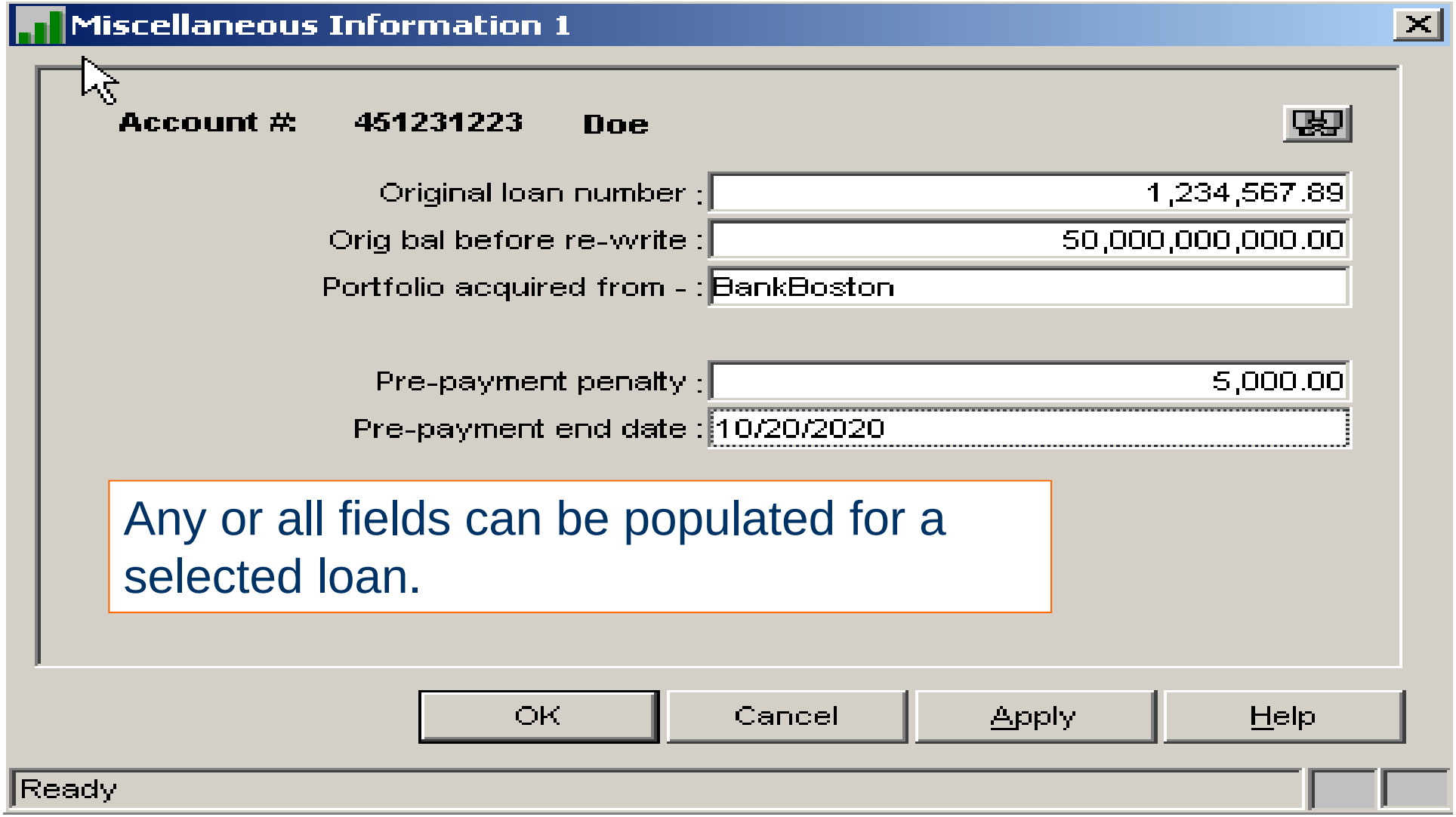
Teeny 1, 2, 3 icons

on all Strategy screens



Space here because only 1, 2, 3,

5 and 6 were populated.



Any or all fields can be populated for a selected loan.

Loan Status Fields

Loan Status Fields

- Two 2-position alpha numeric user-defined fields – Loan Status #1 & Loan Status #2

  PMASTR/CMLS1 & CMLS2

  PINFO table 64 – Loan Status
- Not to be confused with Active Status field – PMASTR /CMASC

STRATEGY CS - [Loan Administration => 451231223 - Doe]

File Edit Tools Additional Window Help

Customer Information | Master Information | Pending Change Master/LIP | Deferred Revenue & Expenses

- Payment/Billing
- Balances/Processi
- Contract
- Esc/LateChg/Defau
- D.I.A.L.
- Reporting
- Tiered Service Fee
- Period to Date(1)
- Period to Date(2)
- Commercial/Balloor
- Interest Reserve

Populate #1 and #2 here by entering known values or using dropdowns.

Date of Last Transaction:	06/01/2007	Escrow 5 Balance:	$.00
Current Principal Balance:	$1,000,000.00	Suspense Escrow Balance:	$.00
Tax Balance:	$.00	Negative Amort Balance:	$.00
Insurance Balance:	$.00	Late Charge Due:	$.00
Reserve Balance:	$.00		
Escrow 4 Balance:	$.00		

Processing Information

Hold Code #1:		Payment Status:	NO PMT DUE (90)
Hold Code #2:		Loan Status #1:	
Hold Code #3:		Loan Status #2:	
G/L Company:	ANNE MORTG (05)	Lockbox Location Code:	0
Wrap Code:		G/L Matrix:	SOLD (SOLD)
Payoff Date:	00/00/0000	Active Status:	(Y) YES

Current Status - Loan Terms\Status Screen

STRATEGY C5 - [Current Status => 451231223 - Doe]

File Tools Window Help

- Current Statu
- Loan Terms
- Borrower Int
- Regular Payn
- Misc Rcvbl/L
- Lt Chg/Dflt/D
- Trans Histor
- Property Info
- Pend Chgs/A
- Interest Adj
- Cross Ref Lo
- Investors
- Reporting Ba
- YTD Amount
- Escrow Infor
- File Maintena
- Notes

Loan Status Information

Loan Status 1:	WAREHOUSE (NS)	Orig Loan Date:	06/15/2007	Balloon Balance:	$1,000,000.00
Loan Status 2:	BOB (LA)	Maturity Date:	07/15/2017	Maturity Bill Type:	
Access Lt Chg Y/N:	Y	Accrued Through:	07/20/2007	Maturity Bill Date:	00/00/0000
Accounting Basis:	ACCRUAL	Next Pmt Anniv:	08/15/2007		
LTV %:	0	Dt of Last Trans:	06/01/2007		
DSCR %:	0.0	Due Dt for Delq:	07/15/2007		

Servicing Information

Correspondent:		Branch:	ACQUISISTI (04)	Pmt App Method:	NOT APPLIC (N)
G/L Matrix:	SOLD (SOLD)	Officer:	AAA (AA)	Partial Pmt Y/N:	N
Loan Class:	ADD'L EQUI (R1)	Servicer:		Tr Debt Restruct Y/N:	
Warehouse:	N	Cost Center:	DEFAULT (0001)	Impaired Y/N:	N

Escrow Information

Pending Escrow Analysis Change

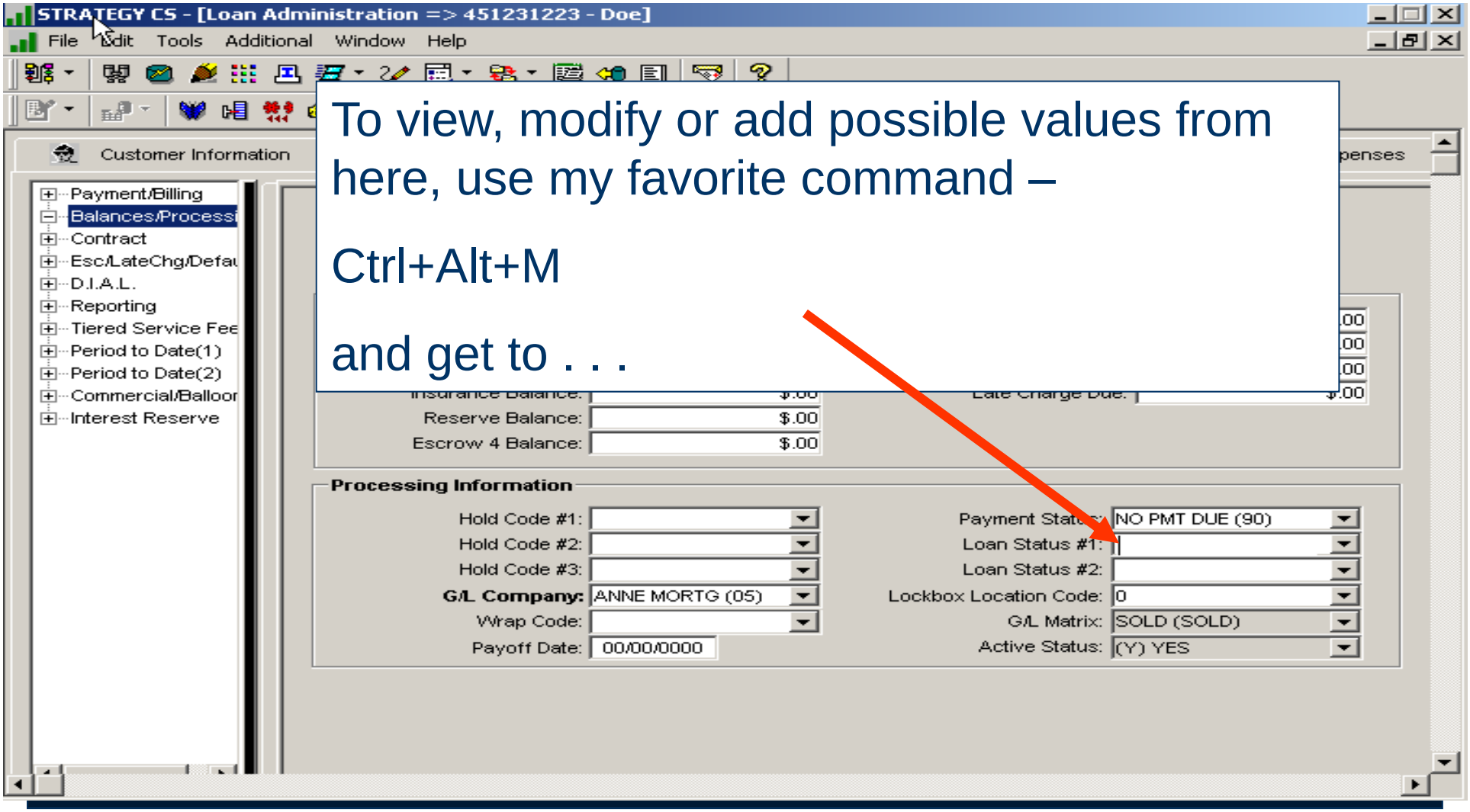
Next Escrow Analysis:	00/00/0000	Tax Bal:	$0.00
Escrow Analysis Freq:	0	Insurance Bal:	$0.00
Total Escrow Balance:	$0.00	Reserve Bal:	$0.00
		Escrow 4 Bal:	$0.00
		Escrow 5 Bal:	$0.00

Hold Code 1: Hold Code 2: Hold Code 3:

To view, modify or add possible values from here, use my favorite command –

Ctrl+Alt+M

and get to . . .



STRATEGY CS - [Loan Administration => 451231223 - Doe]

File Edit Tools Additional Window Help

Customer Info

Payment/Billing
Balances/
Contract
Esc/LateChg/Def
D.I.A.L.
Reporting
Tiered Service Fe
Period to Date(1)
Period to Date(2)
Commercial/Ballo
Interest Reserve

venue & Expenses

$.00
$.00
$.00
$.00

(90)

System Information Maintenance

Code ID: 64 LOAN STATUS
Code Size: 2

Code	Full Description	Short Description
AH	PAT PAYMENTS	PAT
AM	MODIFIED	MODIFIED
LA	SOLD TO BOB	BOB
NS	WAREHOUSE	WAREHOUSE
PC	PAYMENT DUE DATE CHANGE	PYMT CHG
WC	WRITEOFF CLOSED	WRITEOFF C

Code: AH
Short Description: PAT
Full Description: PAT PAYMENTS
Sort Description: PAT PYMTS

Select OK Cancel Apply Help

Open System Info Maintenance Selection List

What the Screens are Telling Us

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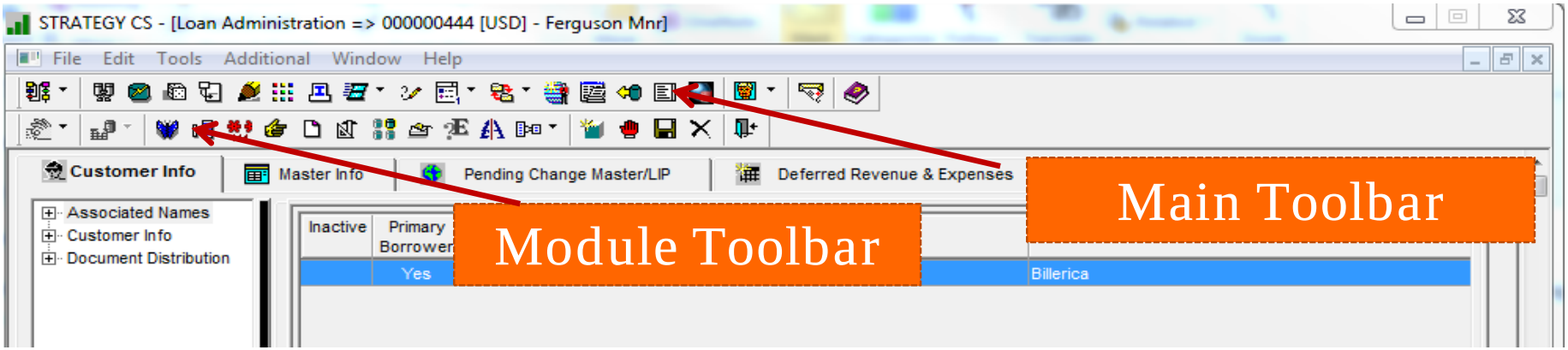
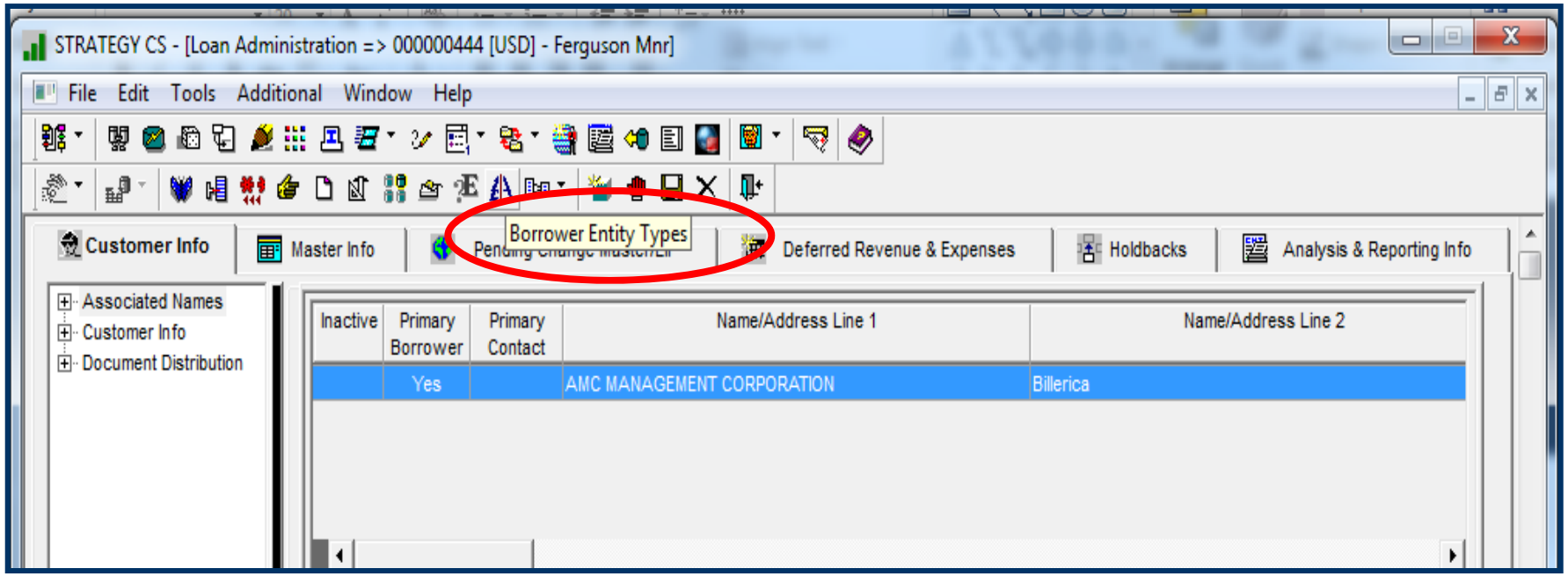
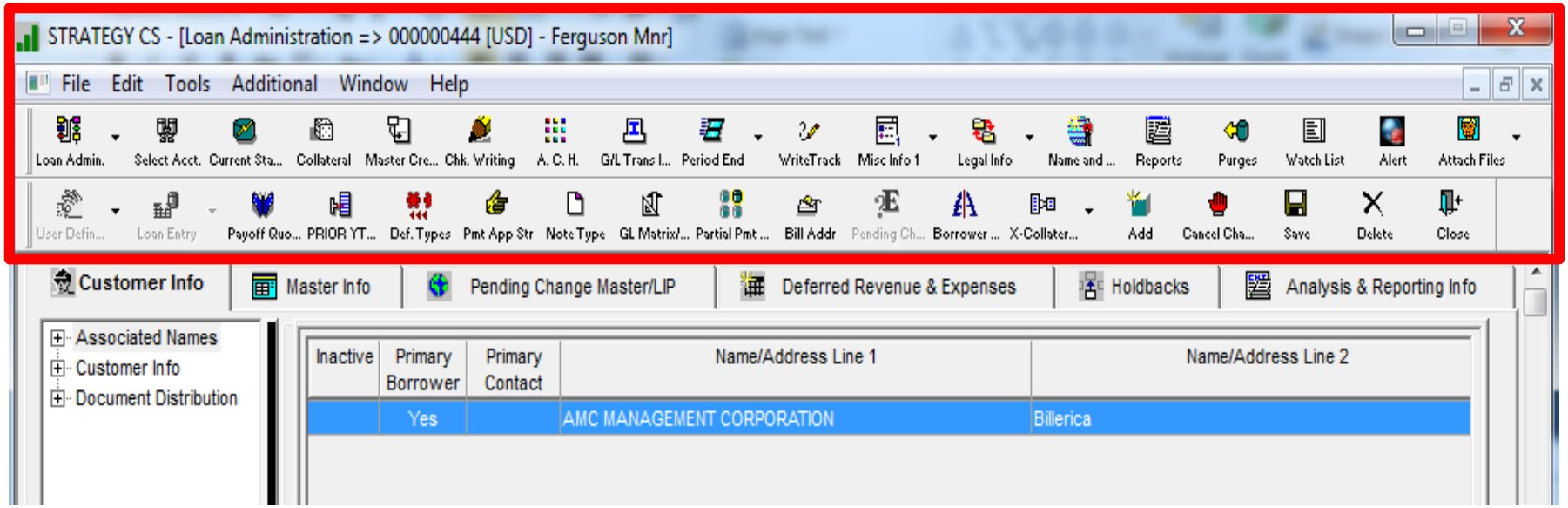
Toolbars


STRATEGY CS - [Loan Administration => 000000444 [USD] - Ferguson Mnr]
File Edit Tools Additional Window Help
Customer Info
Master Info
Pending Change Master/LIP
Deferred Revenue & Expenses
Associated Names
Customer Info
Document Distribution
Inactive
Primary Borrower
Yes
Billerica
Module Toolbar
Main Toolbar


STRATEGY CS - [Loan Administration => 000000444 [USD] - Ferguson Mnr]
File Edit Tools Additional Window Help
Borrower Entity Types
Customer Info
Master Info
Deferred Revenue & Expenses
Holdbacks
Analysis & Reporting Info
Associated Names
Customer Info
Document Distribution
Inactive
Primary Borrower
Primary Contact
Name/Address Line 1
Name/Address Line 2
Yes
AMC MANAGEMENT CORPORATION
Billerica

Hover view



Full description view

STRATEGY CS - [Loan Administration => 000107329 [USD] - PAWN MANAGEME]

File Edit Tools Additional Window Help

Customer Info | **Master Info** | Pending Change Master/LIP | Deferred Revenue & Expenses | Holdbacks | Analysis & Reporting Info

- Payment/Billing
- Balances/Processing
- Contract
- Esc/LateChg/Default
- D.I.A.L.
- Reporting
- Tiered Service Fee
- Period to Date(1)
- Period to Date(2)
- Commercial/Balloon
- Interest Reserve
- Valuation Analysis
- Basel Detail Maintenance
- GSE Basel Detail Mainter
- Prepayment Premiums
- Fee Information

Payment Information

Payment Frequency Indicator:	MONTHLY (M)	**Loan in Process:**	NO (N)
Bill/Payment Frequency:	1	Interest Rate%:	8.7500000000000
Payment Type:	REG AMORT (P)	Expanded Interest Rate%:	.0000000000000000000000000
Contract Type:	FIXED (F)	Annual Percentage Rate%:	8.7500000000000
Business Calendar:	MASTER HOL (A01)	Neg Amortization% Allowed:	.00
Use Business Cal for Due Date:	NO (N)	Deposit Account#:	
Business Calendar Options:		Subsidy:	Y
Accrual/Due Date Options:	INDEP DUE (3)	**Mod Pmt Sched on File:**	NO (N)
Bus Cal Options Accrual End Date:		**Pmt App String:**	KMM TEST (V25)
Accrual Follows Bus Cal Due Date:	NO (N)	**Allow Partial Payments:**	YES (Y)
Next Pmt Due Date w/o Bus Cal:	01/01/2008	**Principal & Interest Pmt:**	8,899.92
		Taxes Payment:	4,104.27
Next Payment Due Date:	1/1/2008	Insurance Payment:	.00
Due Date for Delinquency:	01/01/2008	Reserves Payment:	.00
% of Principal (Pmt Type R):	.0000000000000	Pmi/fha Payment:	.00
Simple Interest:	NO (N)	Misc. Payment:	.00

Billing Information

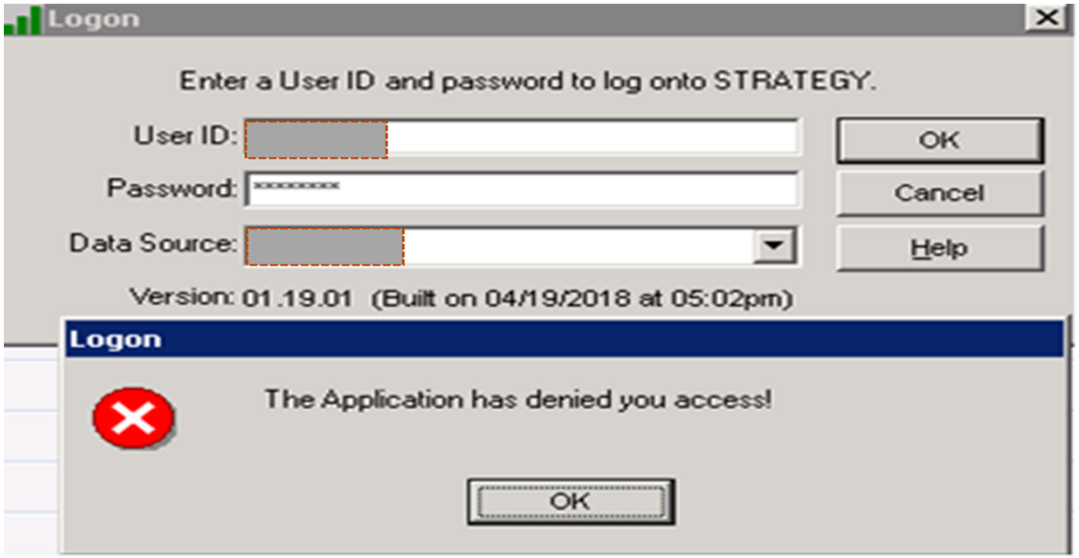
Next Billing Date:	04/01/2014	**Legal Maturity Date:**	10/01/2028
Billing Cycle Method:	1ST TO 14T (1)	Internal Maturity Date:	00/00/0000
# of Coupons to Print:	0	Review Date:	00/00/0000
Print Bills	YES (Y)	Call Date:	10/01/2027
Print Notices:	YES (Y)	Bill in Full at Internal Mat/Call:	NO (N)
Print Statements:	YES (Y)	**Interest Compounding Frequency:**	N/A (N)
Borrowing Type:	OTHER (O)		
Note Type:	NOT APP. (MG)		

Alternate Payment Schedule

Separate Schedule for Split Components: NONE ...

Ready | L | SD: 09/20/2018 | CONF19A | Rel: 19A | S1034246 | 09/20/2018 10:53:12

Strategy Sign On



Strategy security has not been applied to this User ID

Portal Sign On

Job function does not exist

- The user has not been set up with job functions in the Portal Organizational Chart and Job Functions widgets

Lookups, Searches, Business Calendars

RUTH MCNALLY

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FINANCIAL SOLUTIONS CORP.

Various Lookups

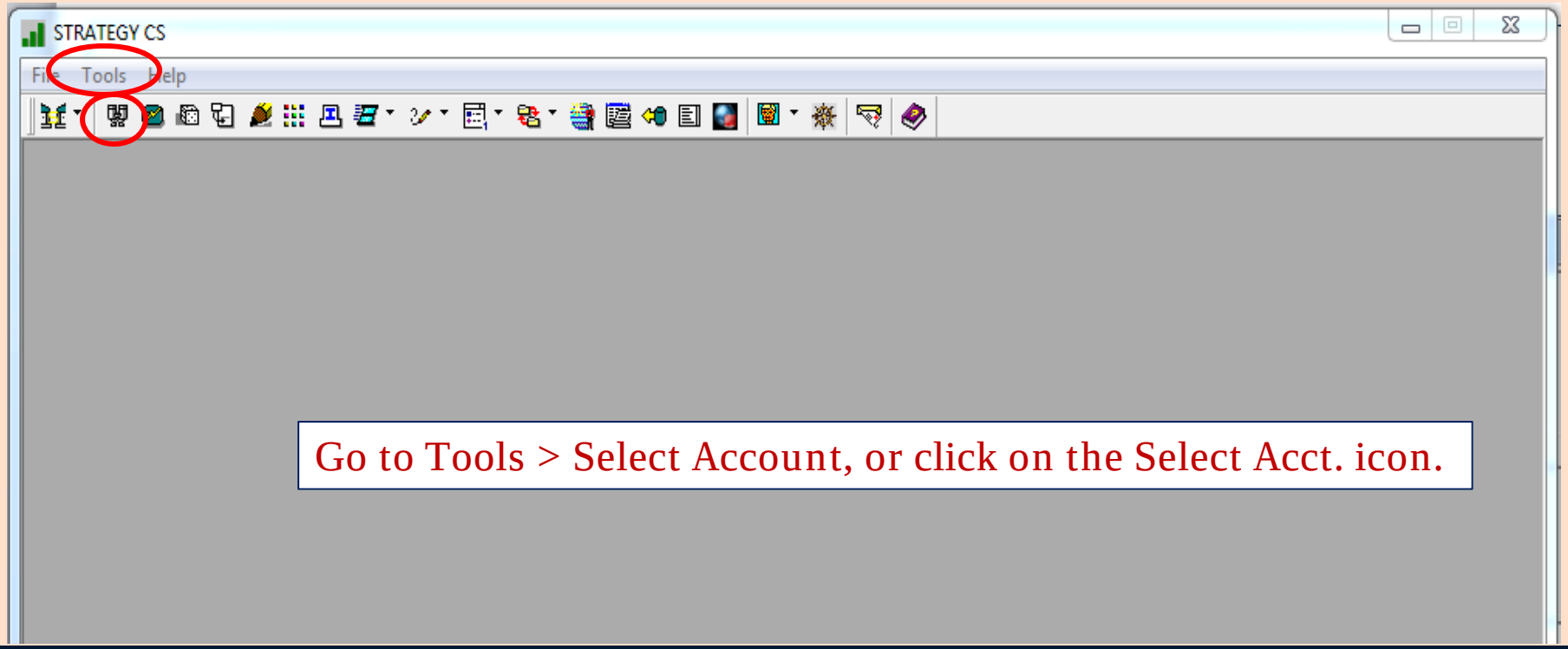
- Search Screens in Strategy and Portal
- Export, Filter & Find
- Business Calendars -

  (1st task back at your desk)

Search Screens in Strategy

- Account Number/Last 10 Accounts
- Associated Name
- Tax ID#
- Monthly Payment
- Wildcards
- Escrow Processing
  - Parcel # Search
  - Policy #/FHA Case # Search

Search Screen starting point…



Go to Tools > Select Account, or click on the Select Acct. icon.

Account Search

Select Account

Account Number: Select

Last 10 Accounts

Search for Account

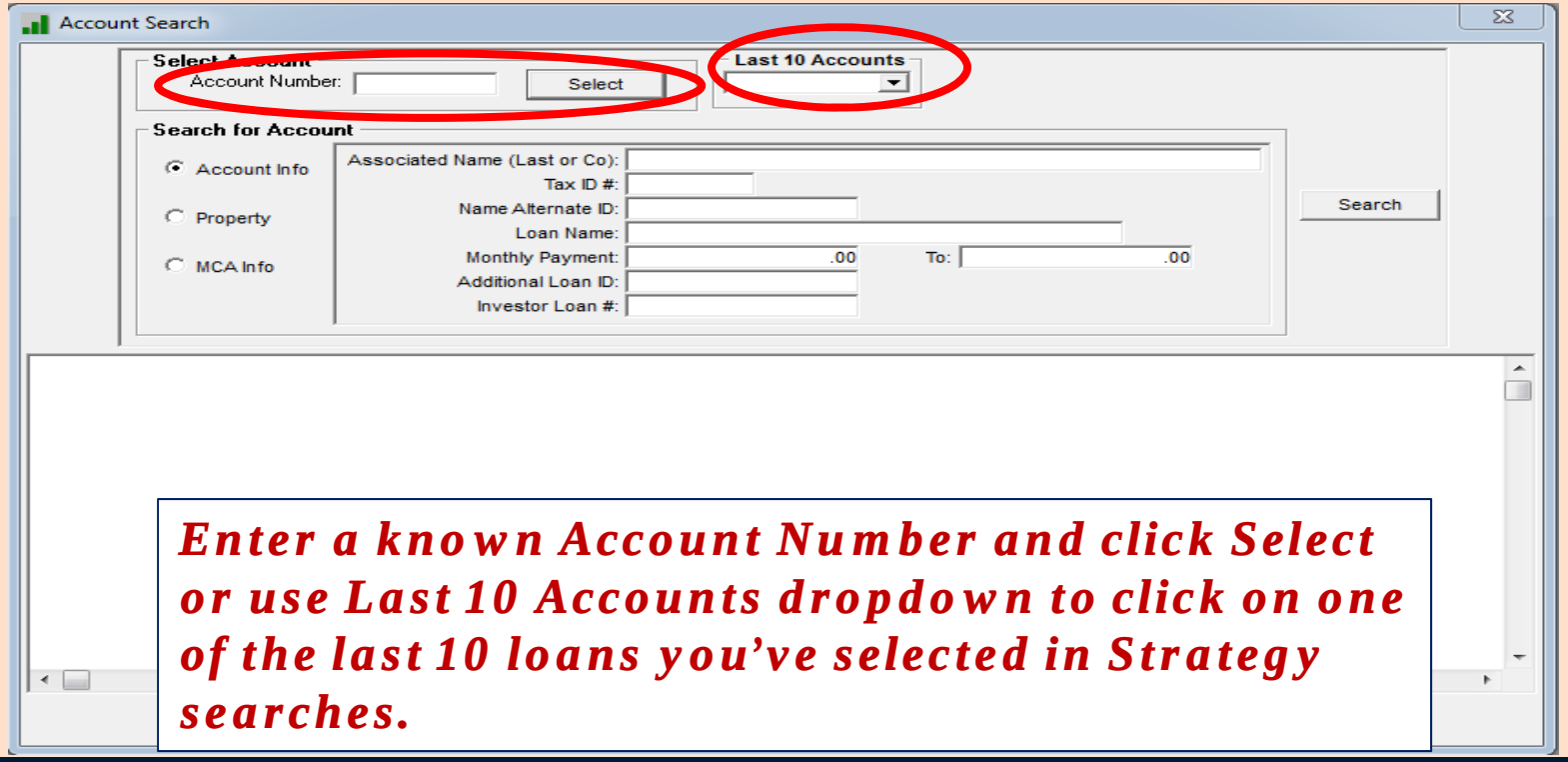
- Account Info
- Property
- MCA Info

Associated Name (Last or Co):
Tax ID #:
Name Alternate ID:
Loan Name:
Monthly Payment: .00 To: .00
Additional Loan ID:
Investor Loan #:

Search

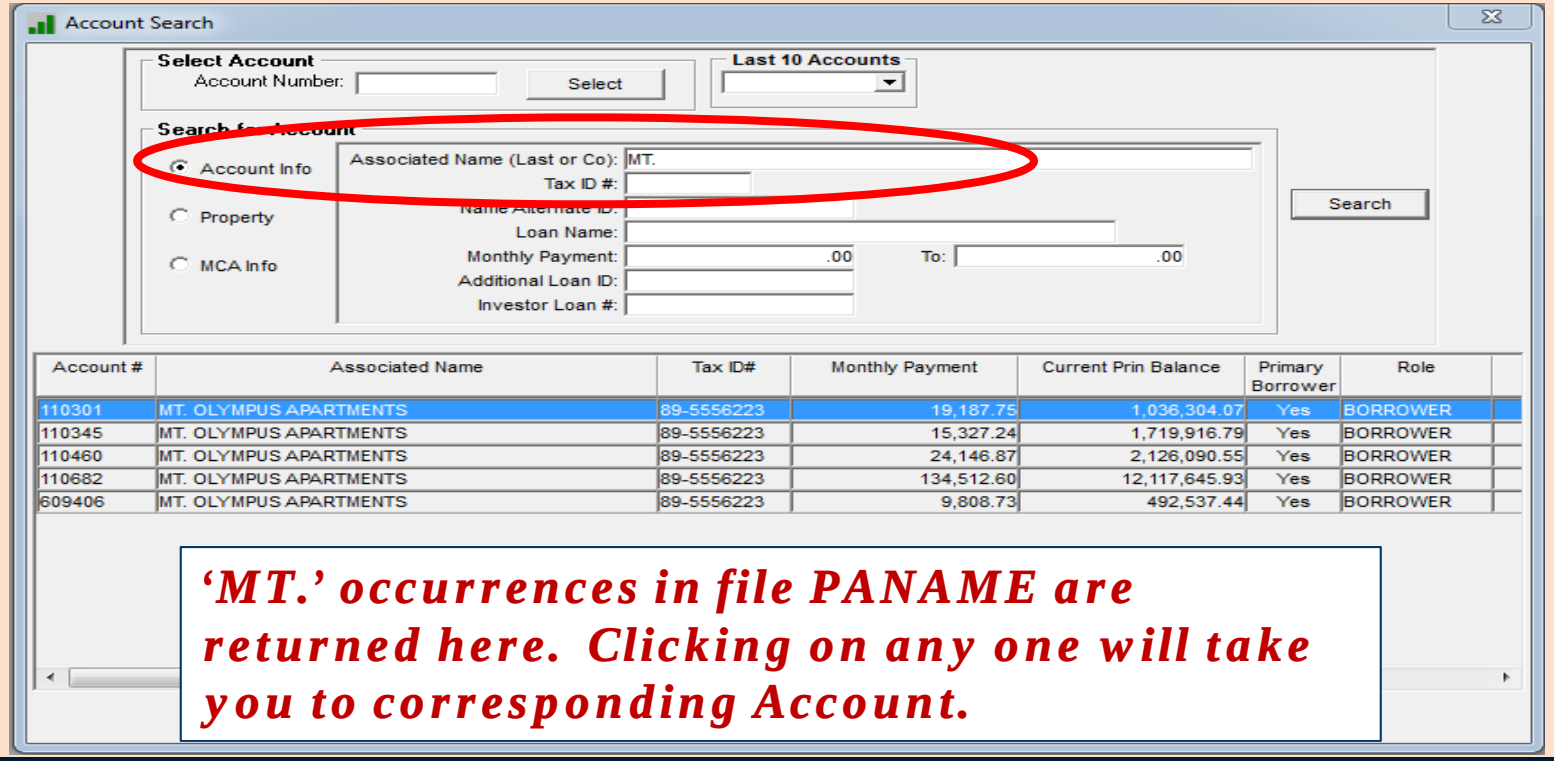
OK Cancel Help

Search Screen - by Account



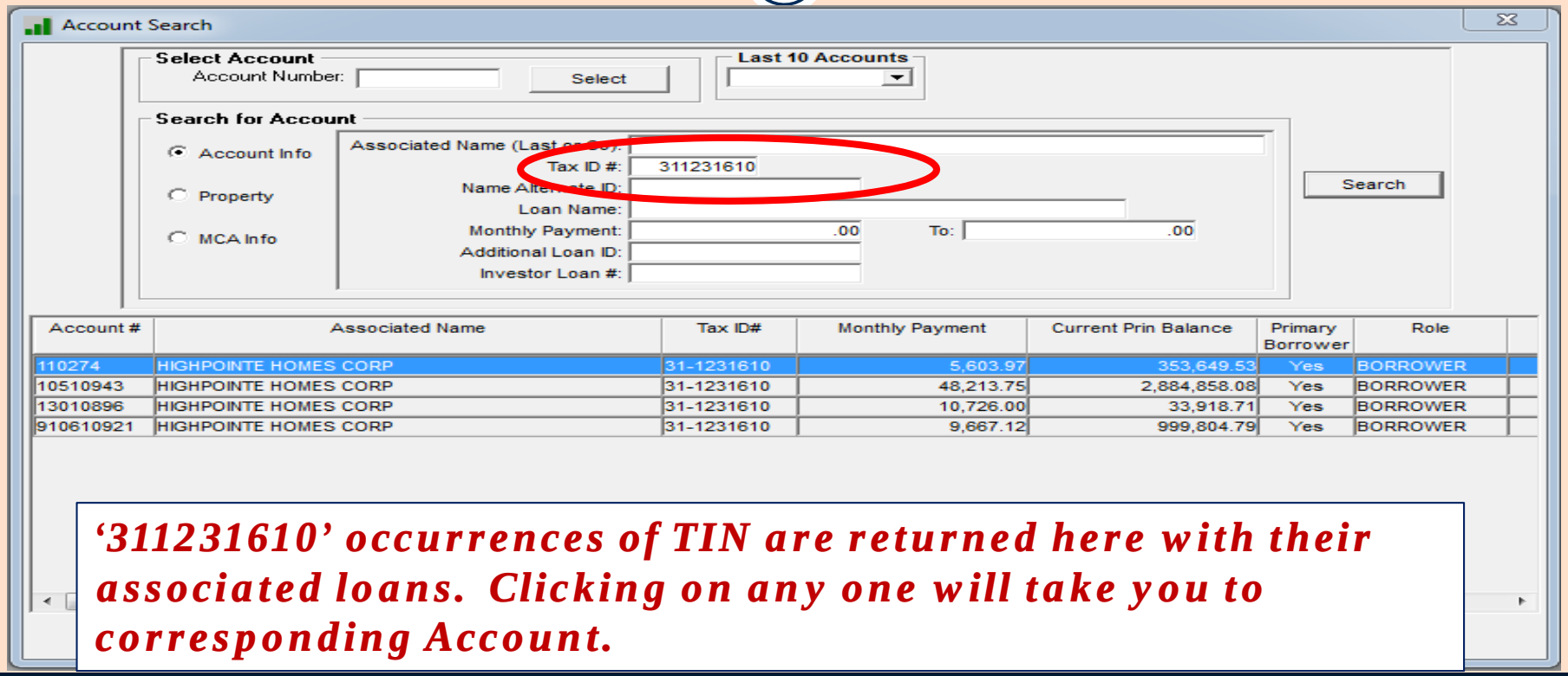
Enter a known Account Number and click Select or use Last 10 Accounts dropdown to click on one of the last 10 loans you've selected in Strategy searches.

Search Screen – by Associated Name



'MT.' occurrences in file PANAME are returned here. Clicking on any one will take you to corresponding Account.

Search Screen – by Tax ID



'311231610' occurrences of TIN are returned here with their associated loans. Clicking on any one will take you to corresponding Account.

Search Screen – by Monthly Payment

Account Search

Select Account
Account Number: Select

Last 10 Accounts

Search for Account

- Account Info
- Property
- MCA Info

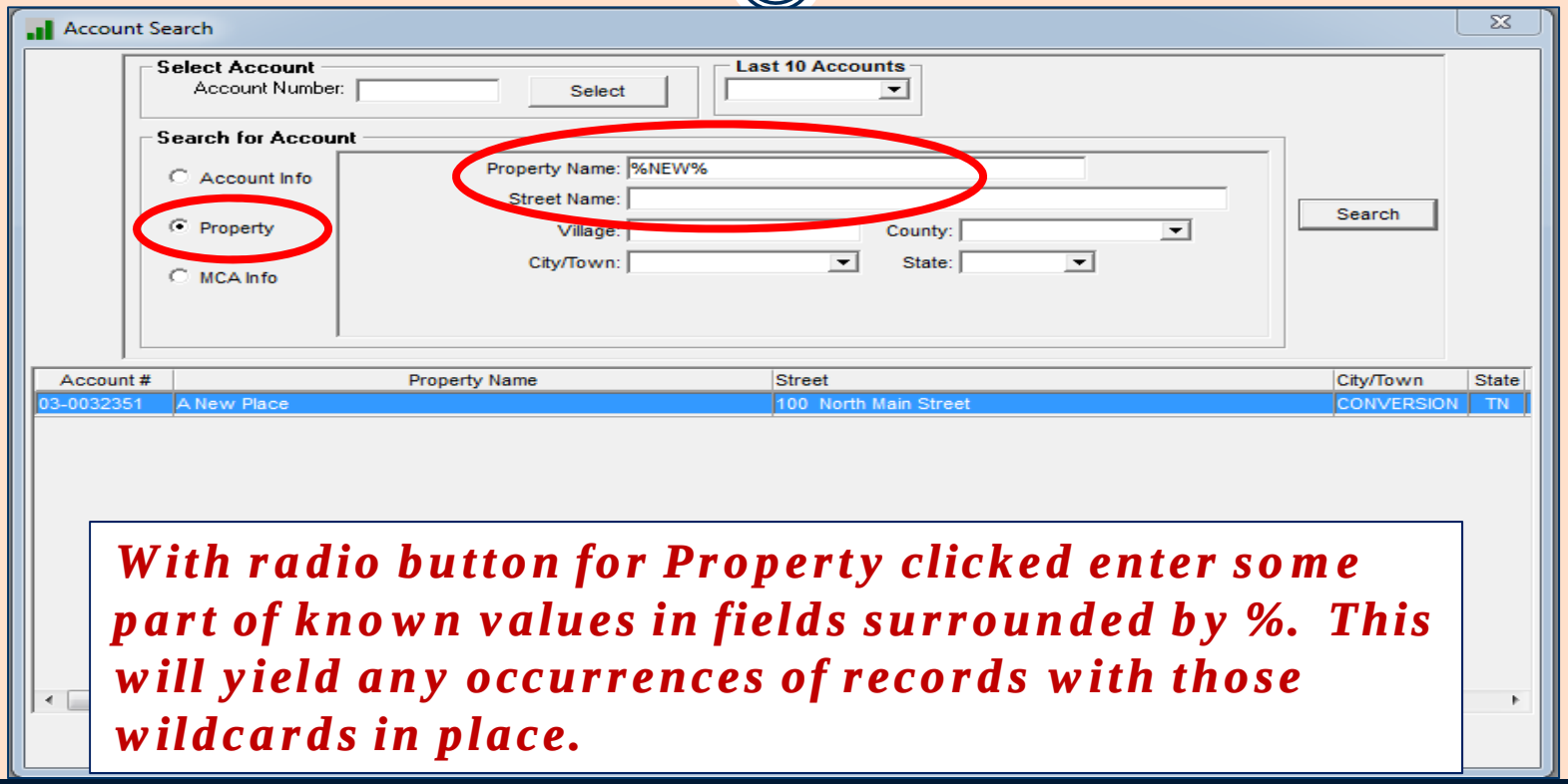
Associated Name (Last or Co):
Tax ID #:
Name Alternate ID:
Monthly Payment: 10,726.00 To: 10,726.00
Investor Loan #:

Search

Account #	Associated Name	Tax ID#	Monthly Payment	Current Prin Balance	Primary Borrower	Role
13010896	AMERICAN PROPERTY MANAGEMENT LLC		10,726.00	33,918.71		
13010896	HIGHPOINTE HOMES CORP	31-1231610	10,726.00	33,918.71	Yes	BORROWER
13010896	TRICIA MIDDLEMAN		10,726.00	33,918.71		
13010896	ORCHARD REALTY TRUST		10,726.00	33,918.71		
13010896	CANDY PAULL	321-12-3654	10,726.00	33,918.71		
13010896	STATION MANAGEMENT CORPORATION	77-7777777	10,726.00	33,918.71		COBORROWER

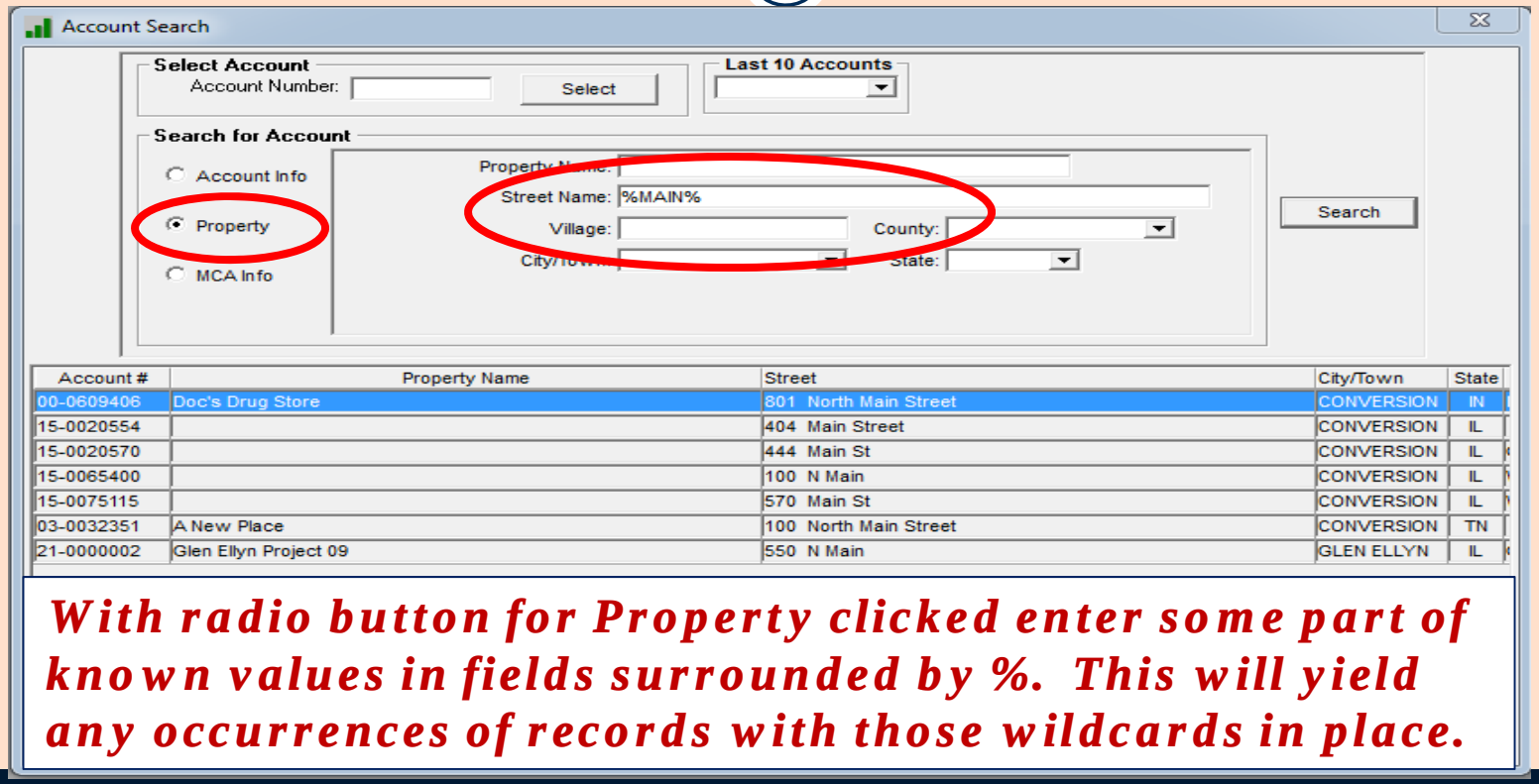
Enter a known Monthly Payment or a range. This amount represents P&I + Escrow constants. Clicking on any one will take you to corresponding Account.

Search Screen – Wildcards



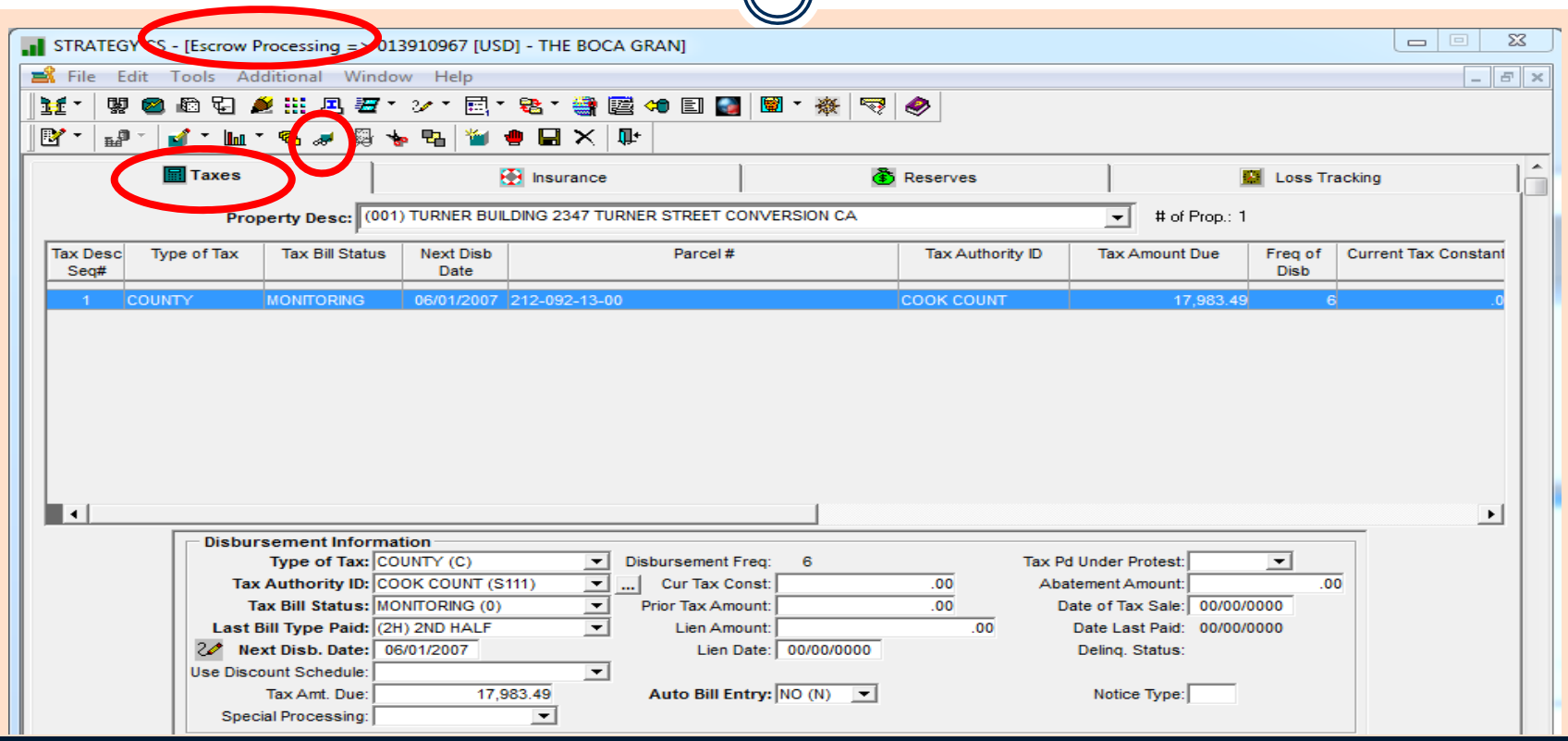
With radio button for Property clicked enter some part of known values in fields surrounded by %. This will yield any occurrences of records with those wildcards in place.

Search Screen – Wildcards



With radio button for Property clicked enter some part of known values in fields surrounded by %. This will yield any occurrences of records with those wildcards in place.

Escrow Processing: Parcel # Search



Parcel # Search

Parcel Number: Search

Account #	Currency Type	Name	Parcel #	Type of Tax	Tax Bill Status	N

OK Cancel Help

Ready

Parcel # Search

Parcel Number: 237-28-038-00 Search

Account #	Currency Type	Name	Parcel #	Type of Tax	Tax Bill Status	N
13010896	US DOLLARS (USD)	HIGHPOINTE HO	237-28-038-00	COUNTY	MONITORING	06

OK Cancel Help

Ready

Escrow Processing: Policy #/FHA Case # Search

STRATEGY CS - [Escrow Processing => 013910967 [USD] - THE BOCA GRAN]

File Edit Tools Additional Window Help

Taxes | Insurance | Reserves | Loss Tracking

Active Inactive Hidden All

Insurance Seq#	Escrow Type	Type of Insurance	Billing Status	Policy Number	Insurance Comp	Property Loc #	Premium Amt	Eff Date
1	INSURANCE	HAZARD	MONITORING (0)	TE200	MFS INSURA	TURNER BUILDING (001)	$.00	12/01/2002
3	INSURANCE	GENERAL	MONITORING (0)	TB2161031654022	MFS INSURA	TURNER BUILDING (001)	$.00	12/01/2002
2	INSURANCE	LOSSRENTS	MONITORING (0)	TE200	MFS INSURA	TURNER BUILDING (001)	$.00	12/01/2002

Principal Balance: $2,285,747.15 Investor: 516 Prop Mgr:

Escrow Type: INSURANCE

Insurance Company: MFS INSURA (A10)

Insurance Agent: MFS INSURA (A10) Audit Date: 00/00/0000

Policy#/FHA Case# Search

Policy#/FHA Case#: Search

Account No.	Currency Type	Name	Type of Insurance	Policy#/FHA Case#	Insurance C

OK Cancel Help

Ready

Policy#/FHA Case# Search

Policy#/FHA Case#: MZX80806648 Search

Account No.	Currency Type	Name	Type of Insurance	Policy#/FHA Case#	Insurance C
110682	US DOLLARS (USD)	MT. OLYMPUS A	HAZARD (HZ)	MZX80806648	MFS INSURA (
110682	US DOLLARS (USD)	MT. OLYMPUS A	GENERAL (GL)	MZX80806648	MFS INSURA (
110682	US DOLLARS (USD)	MT. OLYMPUS A	LOSSRENTS (LS)	MZX80806648	MFS INSURA (
110682	US DOLLARS (USD)	MT. OLYMPUS A	TERRORISM (TE)	MZX80806648	MFS INSURA (

OK Cancel Help

Search

Export, Filter and Find commands

- The *Export*, *Filter* and *Find* commands are available as a Right Click when positioned on a grid in Strategy.
- *Export* will allow the information from the grid to be downloaded to your desktop or other location.
- *Filter* will select records matching a specific formula.
- *Find* will scroll through records matching specific data in a specific column.

STRATEGY CS - [Current Status => 150035521 [USD] - Construction]

File Tools Window Help

Current Stat
Loan Terms/
Borrower In
Associated I
Doc Distribut
Regular Pay
Misc Rcvbl/E
Lt Chg/Dflt/D
Trans Histor
Property Info
Pend Chgs/A
Reserves
Interest Adj
Cross Ref L
Investors
Reporting Ba
YTD Amount
Escrow Info
File Maintena
Prepayment
Holdbacks
Notes

Selected Transactions
All Transactions

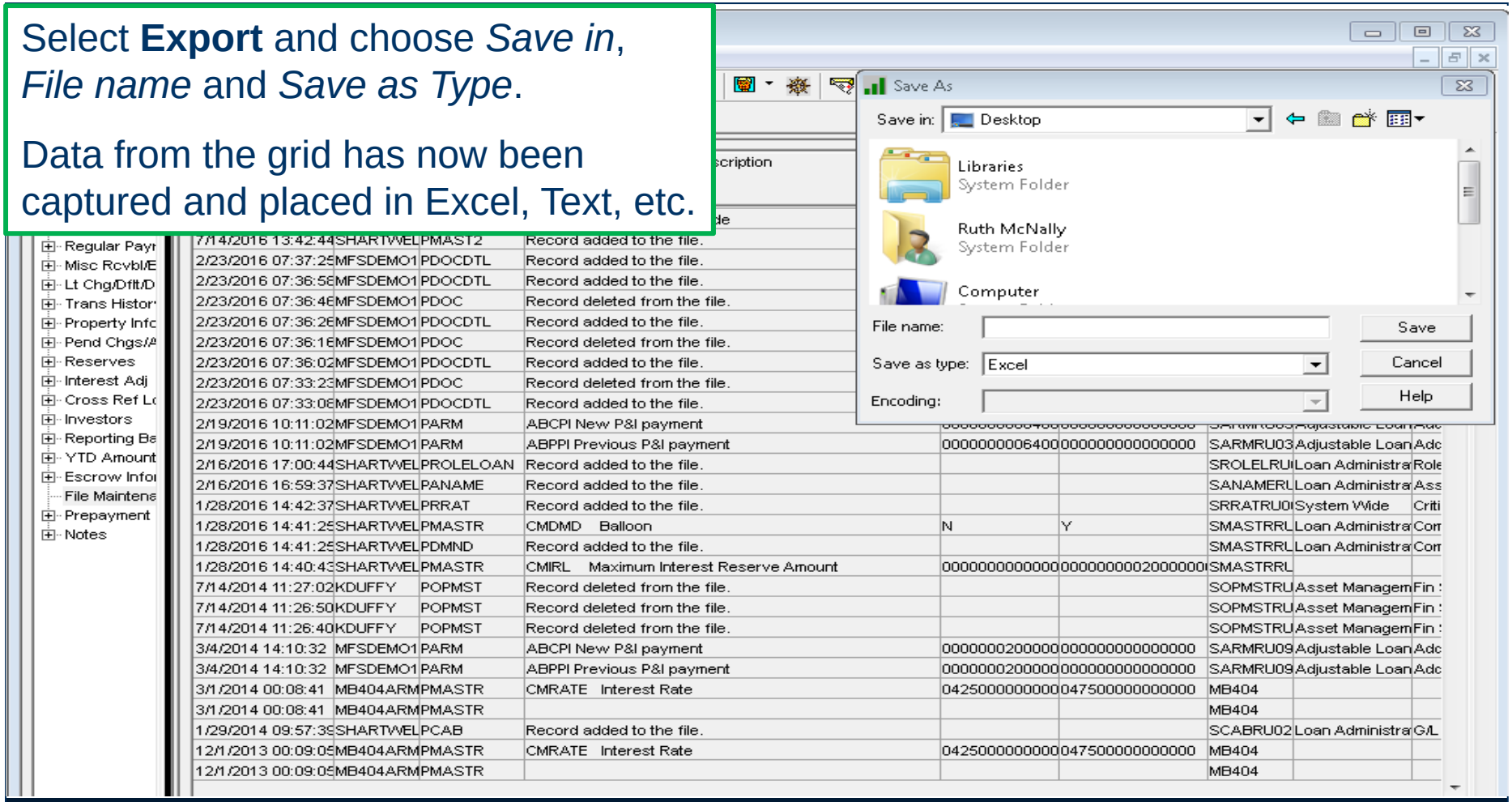
Right click in the grid to get . . . .

Seq Num	Trans Date	Effective	Trans Type	Sub-Trans Type	Trans Amount	Paid for Date	Next Due Date
1	04/15/2009	00/00/00				/2009	06/01/2008
1	03/15/2009	00/00/00				/2009	06/01/2008
1	02/15/2009	00/00/00				/2009	06/01/2008
1	01/15/2009	00/00/00				/2009	06/01/2008
1	12/15/2008	00/00/0000	L/C ASSESS		1,514.71	12/01/2008	06/01/2008
1	11/15/2008	00/00/0000	L/C ASSESS		1,514.71	11/01/2008	06/01/2008
31	10/20/2008	00/00/0000	WITHHOLDING		0.00	00/00/0000	06/01/2008
30	10/20/2008	00/00/0000	INT ON ESC		9.55	00/00/0000	06/01/2008
29	10/15/2008	00/00/0000	L/C ASSESS		1,514.71	10/01/2008	06/01/2008
28	10/03/2008	10/03/2008	PMT REC'D	02	6,234.07	06/01/2008	06/01/2008
27	10/03/2008	10/03/2008	PMT REC'D	02	6,921.55	05/01/2008	06/01/2008
26	10/03/2008	10/03/2008	PMT REC'D	02	6,878.56	04/01/2008	05/01/2008
25	10/03/2008	10/03/2008	PMT REC'D	02	6,835.84	03/01/2008	04/01/2008
24	10/03/2008	10/03/2008	PMT REC'D	02	3,424.6	02/01/2008	03/01/2008
23	10/03/2008	10/03/2008	PMT REC'D	02	6,796.80	11/01/2008	02/01/2008
22	10/03/2008	10/03/2008	PMT REC'D	02		02/01/2008	02/01/2008
21	10/03/2008	10/03/2008	PMT REC'D	02		01/01/2008	02/01/2008
20	10/03/2008	10/03/2008	PMT REC'D	02		12/01/2007	01/01/2008
19	10/03/2008	10/03/2008	PMT REC'D	02		11/01/2007	12/01/2007
18	10/03/2008	10/03/2008	PMT REC'D	02		11/01/2008	11/01/2007
17	10/03/2008	10/03/2008	PMT REC'D	02	15,857.00	10/01/2008	11/01/2007
16	10/02/2008	10/02/2008	PMT REC'D	02	3,421.54	10/01/2008	11/01/2007
15	10/02/2008	10/02/2008	PMT REC'D	02	21,322.89	09/01/2008	11/01/2007
14	10/02/2008	10/02/2008	PMT REC'D	02	3,549.68	08/01/2008	11/01/2007
13	10/02/2008	10/02/2008	PMT REC'D	02	17,817.28	08/01/2008	11/01/2007
12	10/02/2008	10/02/2008	PMT REC'D	02	12,476.83	07/01/2008	11/01/2007
11	10/02/2008	10/02/2008	PMT REC'D	02	8,933.94	07/01/2008	11/01/2007
10	10/02/2008	10/02/2008	PMT REC'D	02	21,360.17	06/01/2008	11/01/2007

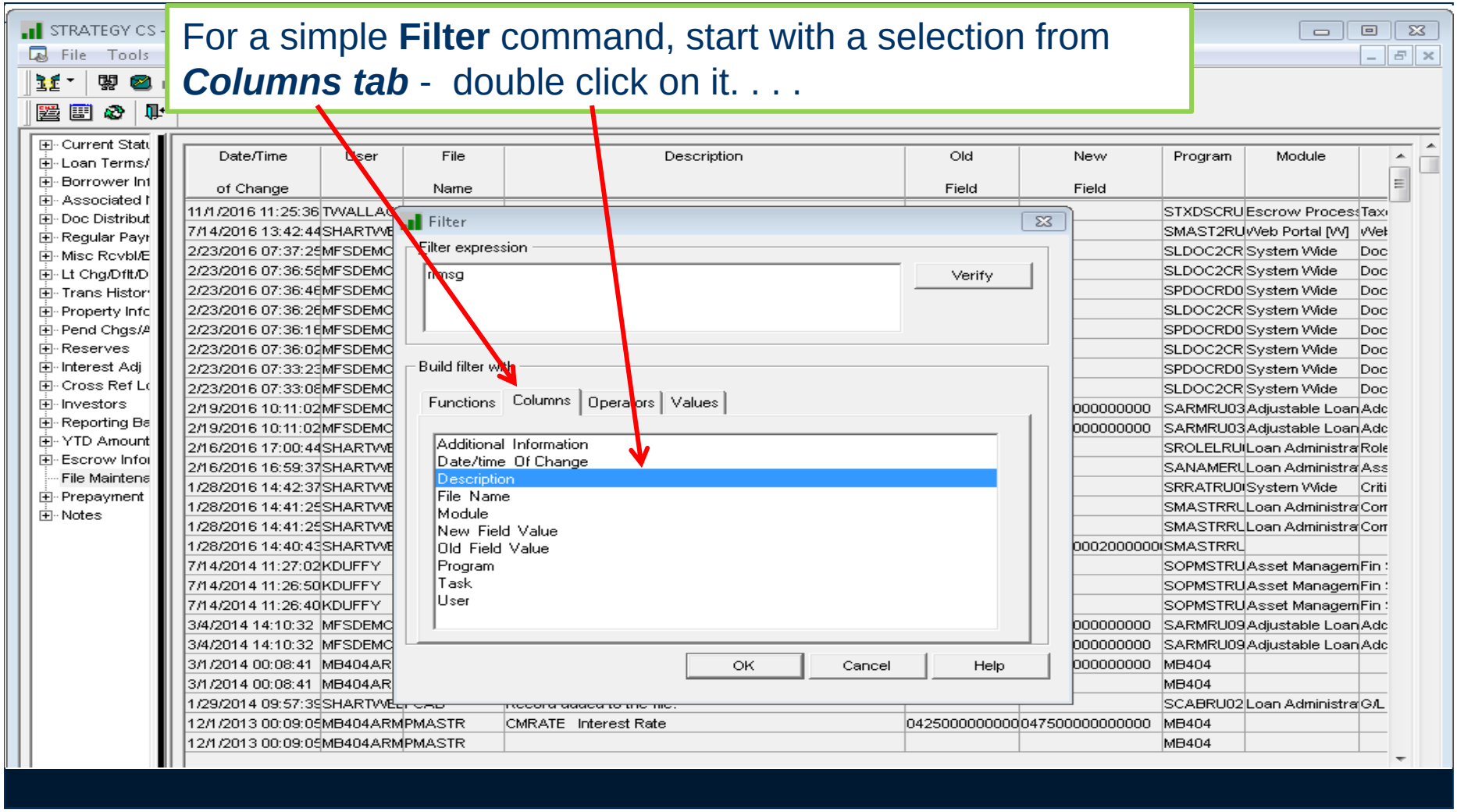
Export...
Filter...
Find...

Select **Export** and choose *Save in*, *File name* and *Save as Type*.

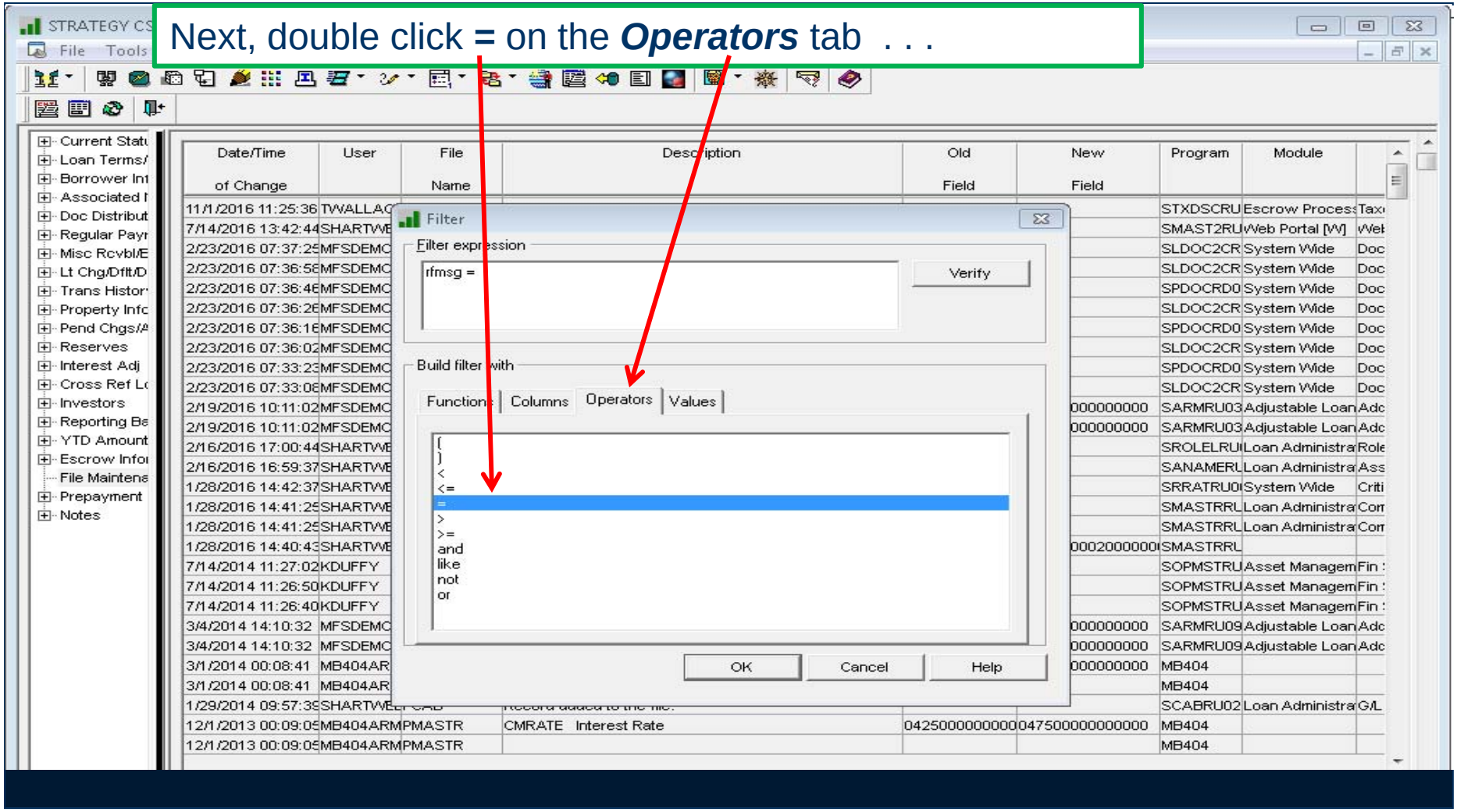
Data from the grid has now been captured and placed in Excel, Text, etc.



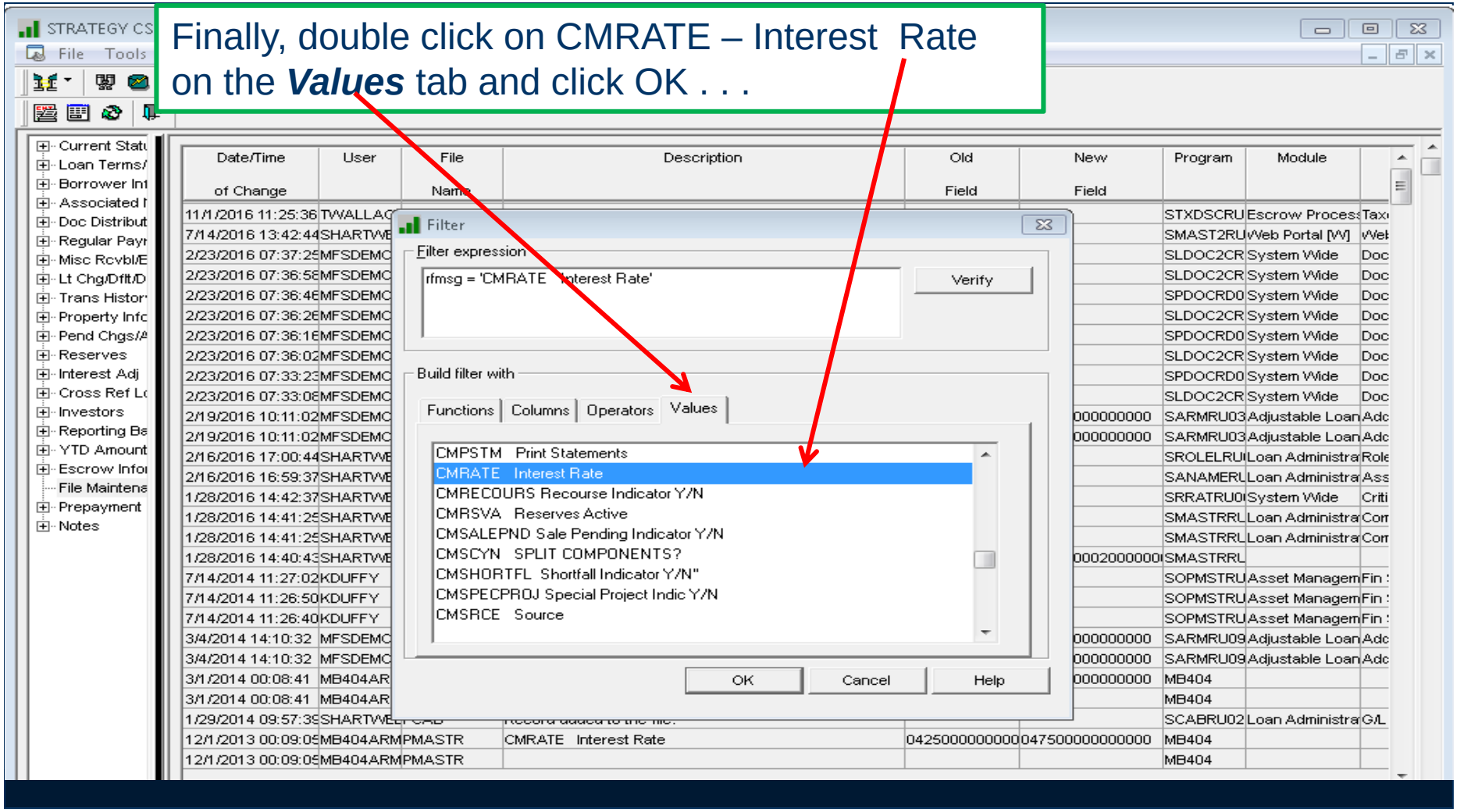
For a simple **Filter** command, start with a selection from ***Columns tab*** - double click on it. . . .



Next, double click **=** on the ***Operators*** tab . . .



Finally, double click on CMRATE – Interest Rate on the ***Values*** tab and click OK . . .



STRATEGY CS - [Current Status => 210000002 [USD] - burke]

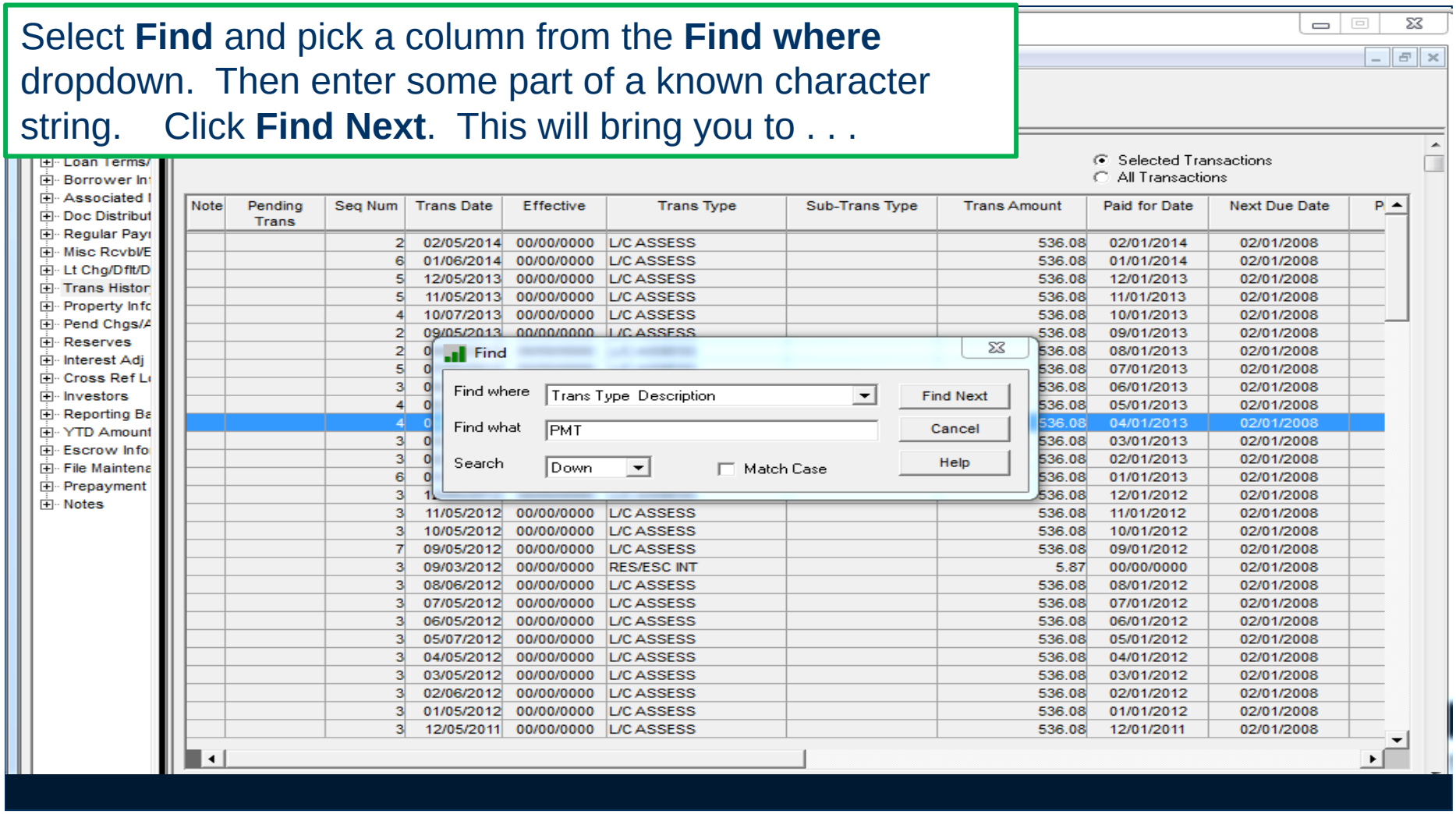
File Tools Window Help

- Current Statu
- Loan Terms/
- Borrower Int
- Associated I
- Doc Distribut
- Regular Payr
- Misc Rcvbl/E
- Lt Chg/Dflt/D
- Trans Histor
- Property Info
- Pend Chgs/A
- Reserves
- Interest Adj
- Cross Ref Lo
- Investors
- Reporting Ba
- YTD Amount
- Escrow Infor
- File Maintena
- Prepayment
- Notes

Date/Time of Change	User	File Name	Description	Old Field	New Field	Program	Module	Ta
3/1/2014 00:08:41	MB404ARM	PMASTR	CMRATE Interest Rate	042500000000000	047500000000000	MB404		
12/1/2013 00:09:05	MB404ARM	PMASTR	CMRATE Interest Rate	042500000000000	047500000000000	MB404		
9/1/2013 00:12:25	MB404ARM	PMASTR	CMRATE Interest Rate	042500000000000	047500000000000	MB404		
6/1/2013 00:06:23	MB404ARM	PMASTR	CMRATE Interest Rate	042500000000000	047500000000000	MB404		
3/1/2013 00:00:36	MB404ARM	PMASTR	CMRATE Interest Rate	042500000000000	047500000000000	MB404		
1/2/2013 00:01:18	MB404ARM	PMASTR	CMRATE Interest Rate	042500000000000	047500000000000	MB404		
11/3/2008 00:09:41	MB404ARM	PMASTR	CMRATE Interest Rate	036500000000000	042500000000000	MB404		

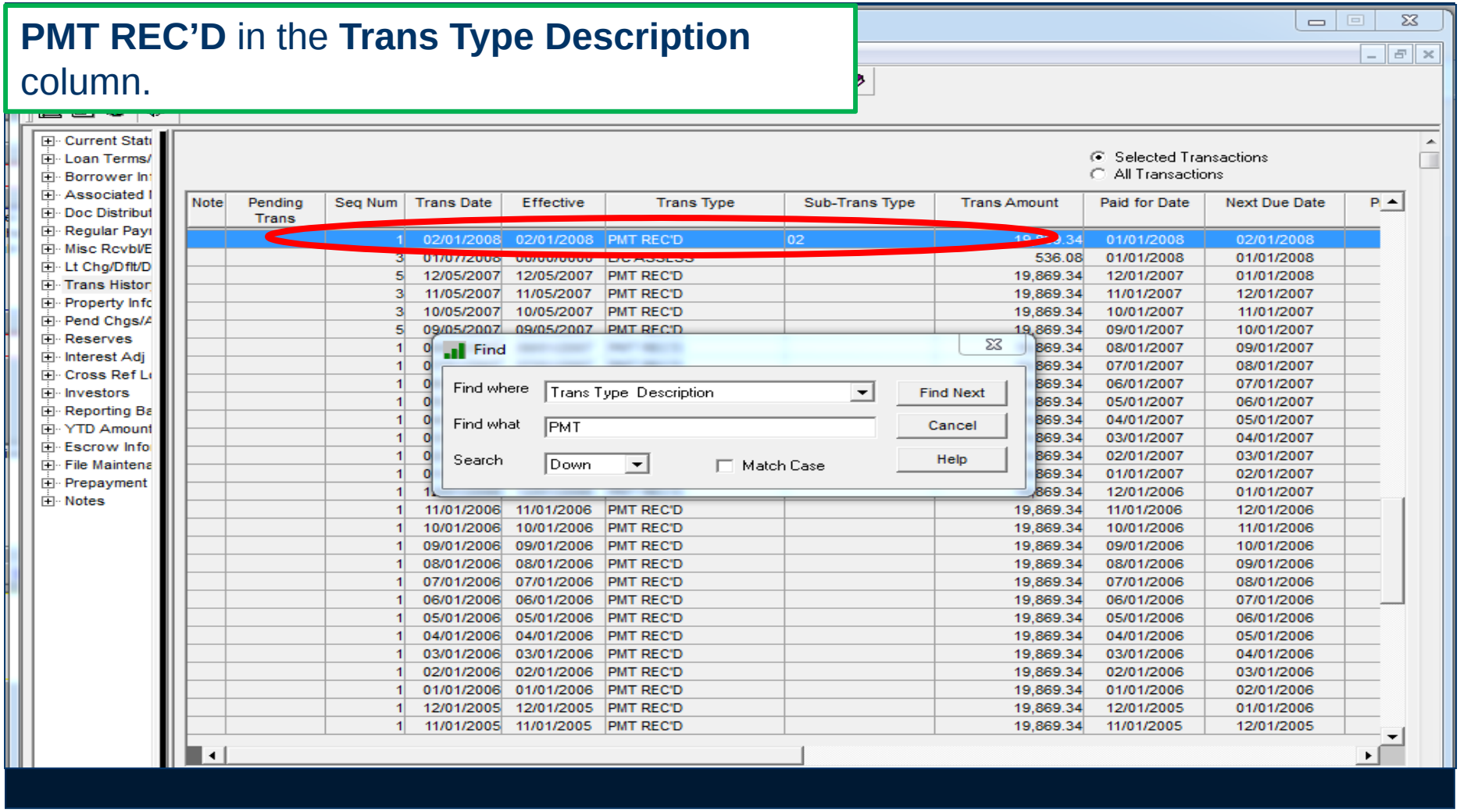
This will yield lines with the Description of CMRATE Interest Rate. Note the Date/Time of Change column as well as the Old Field and New Field Columns.

Select **Find** and pick a column from the **Find where** dropdown. Then enter some part of a known character string. Click **Find Next**. This will bring you to . . .



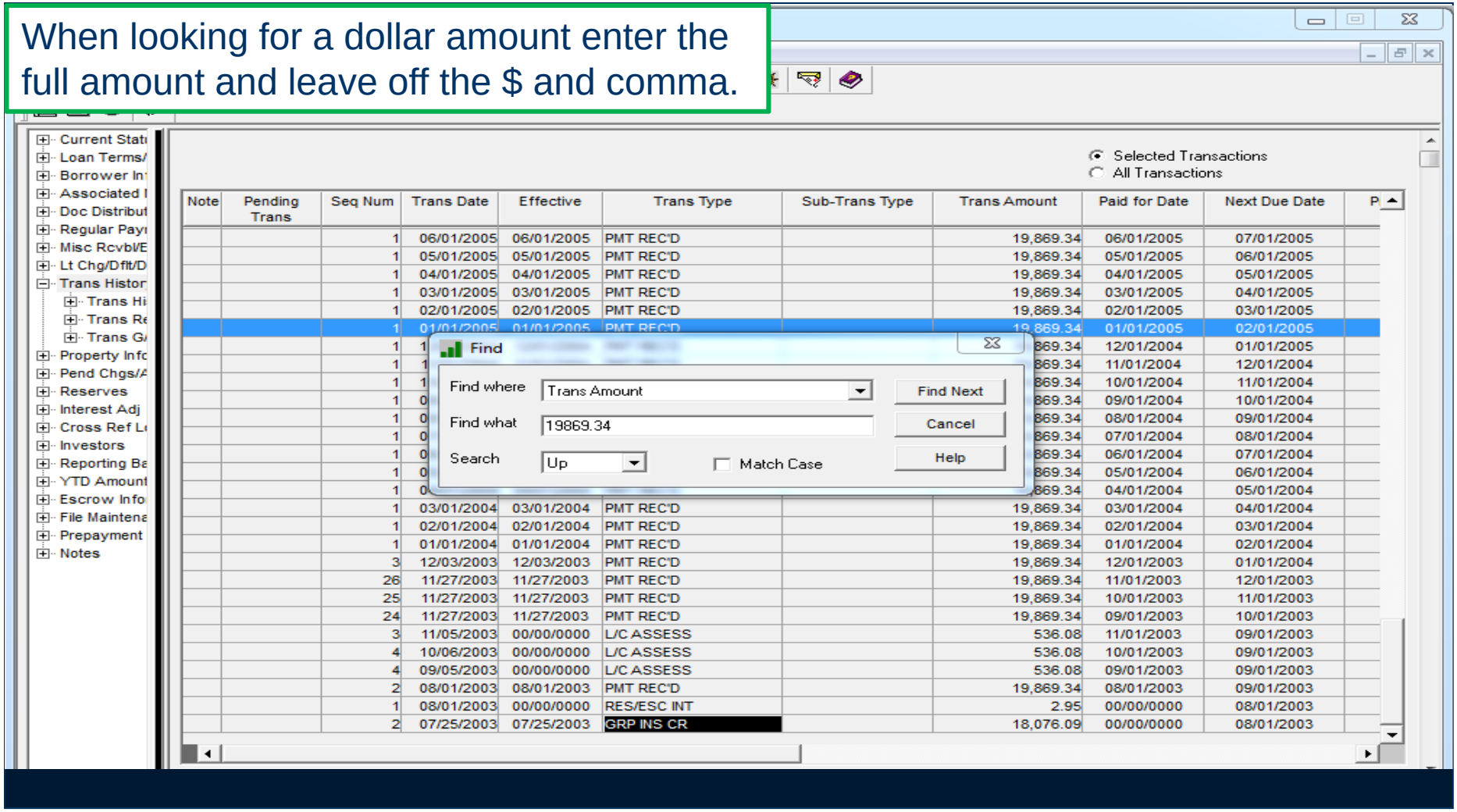
Note	Pending Trans	Seq Num	Trans Date	Effective	Trans Type	Sub-Trans Type	Trans Amount	Paid for Date	Next Due Date
		2	02/05/2014	00/00/0000	L/C ASSESS		536.08	02/01/2014	02/01/2008
		6	01/06/2014	00/00/0000	L/C ASSESS		536.08	01/01/2014	02/01/2008
		5	12/05/2013	00/00/0000	L/C ASSESS		536.08	12/01/2013	02/01/2008
		5	11/05/2013	00/00/0000	L/C ASSESS		536.08	11/01/2013	02/01/2008
		4	10/07/2013	00/00/0000	L/C ASSESS		536.08	10/01/2013	02/01/2008
		2	09/05/2013	00/00/0000	L/C ASSESS		536.08	09/01/2013	02/01/2008
		2	0				536.08	08/01/2013	02/01/2008
		5	0				536.08	07/01/2013	02/01/2008
		3	0				536.08	06/01/2013	02/01/2008
		4	0				536.08	05/01/2013	02/01/2008
		4	0				536.08	04/01/2013	02/01/2008
		3	0				536.08	03/01/2013	02/01/2008
		3	0				536.08	02/01/2013	02/01/2008
		6	0				536.08	01/01/2013	02/01/2008
		3	1				536.08	12/01/2012	02/01/2008
		3	11/05/2012	00/00/0000	L/C ASSESS		536.08	11/01/2012	02/01/2008
		3	10/05/2012	00/00/0000	L/C ASSESS		536.08	10/01/2012	02/01/2008
		7	09/05/2012	00/00/0000	L/C ASSESS		536.08	09/01/2012	02/01/2008
		3	09/03/2012	00/00/0000	RES/ESC INT		5.87	00/00/0000	02/01/2008
		3	08/06/2012	00/00/0000	L/C ASSESS		536.08	08/01/2012	02/01/2008
		3	07/05/2012	00/00/0000	L/C ASSESS		536.08	07/01/2012	02/01/2008
		3	06/05/2012	00/00/0000	L/C ASSESS		536.08	06/01/2012	02/01/2008
		3	05/07/2012	00/00/0000	L/C ASSESS		536.08	05/01/2012	02/01/2008
		3	04/05/2012	00/00/0000	L/C ASSESS		536.08	04/01/2012	02/01/2008
		3	03/05/2012	00/00/0000	L/C ASSESS		536.08	03/01/2012	02/01/2008
		3	02/06/2012	00/00/0000	L/C ASSESS		536.08	02/01/2012	02/01/2008
		3	01/05/2012	00/00/0000	L/C ASSESS		536.08	01/01/2012	02/01/2008
		3	12/05/2011	00/00/0000	L/C ASSESS		536.08	12/01/2011	02/01/2008

PMT REC'D in the **Trans Type Description** column.



Note	Pending Trans	Seq Num	Trans Date	Effective	Trans Type	Sub-Trans Type	Trans Amount	Paid for Date	Next Due Date
		1	02/01/2008	02/01/2008	PMT REC'D	02	[illegible].34	01/01/2008	02/01/2008
		3	01/07/2008	[illegible]	[illegible]		536.08	01/01/2008	01/01/2008
		5	12/05/2007	12/05/2007	PMT REC'D		19,869.34	12/01/2007	01/01/2008
		3	11/05/2007	11/05/2007	PMT REC'D		19,869.34	11/01/2007	12/01/2007
		3	10/05/2007	10/05/2007	PMT REC'D		19,869.34	10/01/2007	11/01/2007
		5	09/05/2007	09/05/2007	PMT REC'D		19,869.34	09/01/2007	10/01/2007
		1	0				869.34	08/01/2007	09/01/2007
		1	0				869.34	07/01/2007	08/01/2007
		1	0				869.34	06/01/2007	07/01/2007
		1	0				869.34	05/01/2007	06/01/2007
		1	0				869.34	04/01/2007	05/01/2007
		1	0				869.34	03/01/2007	04/01/2007
		1	0				869.34	02/01/2007	03/01/2007
		1	0				869.34	01/01/2007	02/01/2007
		1	1				869.34	12/01/2006	01/01/2007
		1	11/01/2006	11/01/2006	PMT REC'D		19,869.34	11/01/2006	12/01/2006
		1	10/01/2006	10/01/2006	PMT REC'D		19,869.34	10/01/2006	11/01/2006
		1	09/01/2006	09/01/2006	PMT REC'D		19,869.34	09/01/2006	10/01/2006
		1	08/01/2006	08/01/2006	PMT REC'D		19,869.34	08/01/2006	09/01/2006
		1	07/01/2006	07/01/2006	PMT REC'D		19,869.34	07/01/2006	08/01/2006
		1	06/01/2006	06/01/2006	PMT REC'D		19,869.34	06/01/2006	07/01/2006
		1	05/01/2006	05/01/2006	PMT REC'D		19,869.34	05/01/2006	06/01/2006
		1	04/01/2006	04/01/2006	PMT REC'D		19,869.34	04/01/2006	05/01/2006
		1	03/01/2006	03/01/2006	PMT REC'D		19,869.34	03/01/2006	04/01/2006
		1	02/01/2006	02/01/2006	PMT REC'D		19,869.34	02/01/2006	03/01/2006
		1	01/01/2006	01/01/2006	PMT REC'D		19,869.34	01/01/2006	02/01/2006
		1	12/01/2005	12/01/2005	PMT REC'D		19,869.34	12/01/2005	01/01/2006
		1	11/01/2005	11/01/2005	PMT REC'D		19,869.34	11/01/2005	12/01/2005

When looking for a dollar amount enter the full amount and leave off the $ and comma.



Note	Pending Trans	Seq Num	Trans Date	Effective	Trans Type	Sub-Trans Type	Trans Amount	Paid for Date	Next Due Date
		1	06/01/2005	06/01/2005	PMT REC'D		19,869.34	06/01/2005	07/01/2005
		1	05/01/2005	05/01/2005	PMT REC'D		19,869.34	05/01/2005	06/01/2005
		1	04/01/2005	04/01/2005	PMT REC'D		19,869.34	04/01/2005	05/01/2005
		1	03/01/2005	03/01/2005	PMT REC'D		19,869.34	03/01/2005	04/01/2005
		1	02/01/2005	02/01/2005	PMT REC'D		19,869.34	02/01/2005	03/01/2005
		1	01/01/2005	01/01/2005	PMT REC'D		19,869.34	01/01/2005	02/01/2005
		1	1				869.34	12/01/2004	01/01/2005
		1	1				869.34	11/01/2004	12/01/2004
		1	1				869.34	10/01/2004	11/01/2004
		1	0				869.34	09/01/2004	10/01/2004
		1	0				869.34	08/01/2004	09/01/2004
		1	0				869.34	07/01/2004	08/01/2004
		1	0				869.34	06/01/2004	07/01/2004
		1	0				869.34	05/01/2004	06/01/2004
		1	0				869.34	04/01/2004	05/01/2004
		1	03/01/2004	03/01/2004	PMT REC'D		19,869.34	03/01/2004	04/01/2004
		1	02/01/2004	02/01/2004	PMT REC'D		19,869.34	02/01/2004	03/01/2004
		1	01/01/2004	01/01/2004	PMT REC'D		19,869.34	01/01/2004	02/01/2004
		3	12/03/2003	12/03/2003	PMT REC'D		19,869.34	12/01/2003	01/01/2004
		26	11/27/2003	11/27/2003	PMT REC'D		19,869.34	11/01/2003	12/01/2003
		25	11/27/2003	11/27/2003	PMT REC'D		19,869.34	10/01/2003	11/01/2003
		24	11/27/2003	11/27/2003	PMT REC'D		19,869.34	09/01/2003	10/01/2003
		3	11/05/2003	00/00/0000	L/C ASSESS		536.08	11/01/2003	09/01/2003
		4	10/06/2003	00/00/0000	L/C ASSESS		536.08	10/01/2003	09/01/2003
		4	09/05/2003	00/00/0000	L/C ASSESS		536.08	09/01/2003	09/01/2003
		2	08/01/2003	08/01/2003	PMT REC'D		19,869.34	08/01/2003	09/01/2003
		1	08/01/2003	00/00/0000	RES/ESC INT		2.95	00/00/0000	08/01/2003
		2	07/25/2003	07/25/2003	GRP INS CR		18,076.09	00/00/0000	08/01/2003

STRATEGY CS - [Current Status => 013910967 [USD] - THE BOCA GRAN]

File Tools Window Help

Current Stat
Loan Terms/
Borrower In
Associated I
Doc Distribut
Regular Pay
Misc Rcvbl/E
Lt Chg/Dflt/D
Trans Histor
Trans Hi
Trans Re
Trans G
Property Info
Pend Chgs/A
Reserves
Interest Adj
Cross Ref L
Investors
Reporting Ba
YTD Amount
Escrow Info
File Maintena
Prepayment
Notes

Selected Transactions
All Transactions

Note	Pending Trans	Seq Num	Trans Date	Effective	Trans Type	Sub-Trans Type	Trans Amount	Paid for Date	Next Due Date
		1	06/01/2005	06/01/2005	PMT REC'D		19,869.34	06/01/2005	07/01/2005
		1	05/01/2005	05/01/2005	PMT REC'D		19,869.34	05/01/2005	06/01/2005
		1	04/01/2005	04/01/2005	PMT RE				/2005
		1	03/01/2005	03/01/2005	PMT RE				/2005
		1	02/01/2005	02/01/2005	PMT RE				/2005
		1	01/01/2005	01/01/2005	PMT REC'D		19,869.34	01/01/2005	02/01/2005
		1	12/01/2004	12/01/2004	PMT REC'D		19,869.34	12/01/2004	01/01/2005
		1	11/01/2004	11/01/2004	PMT REC'D		19,869.34	11/01/2004	12/01/2004
		1	10/01/2004	10/01/2004	PMT REC'D		19,869.34	10/01/2004	11/01/2004
		1	09/01/2004	09/01/2004	PMT REC'D		19,869.34	09/01/2004	10/01/2004
							19,869.34	08/01/2004	09/01/2004
							19,869.34	07/01/2004	08/01/2004
							19,869.34	06/01/2004	07/01/2004
							19,869.34	05/01/2004	06/01/2004
							19,869.34	04/01/2004	05/01/2004
							19,869.34	03/01/2004	04/01/2004
							19,869.34	02/01/2004	03/01/2004
							19,869.34	01/01/2004	02/01/2004
							19,869.34	12/01/2003	01/01/2004
		26	11/27/2003	11/27/2003	PMT REC'D		19,869.34	11/01/2003	12/01/2003
		25	11/27/2003	11/27/2003	PMT REC'D		19,869.34	10/01/2003	11/01/2003
		24	11/27/2003	11/27/2003	PMT REC'D		19,869.34	09/01/2003	10/01/2003
		3	11/05/2003	00/00/0000	L/C ASSESS		536.08	11/01/2003	09/01/2003
		4	10/06/2003	00/00/0000	L/C ASSESS		536.08	10/01/2003	09/01/2003
		4	09/05/2003	00/00/0000	L/C ASSESS		536.08	09/01/2003	09/01/2003
		2	08/01/2003	08/01/2003	PMT REC'D		19,869.34	08/01/2003	09/01/2003
		1	08/01/2003	00/00/0000	RES/ESC INT		2.95	00/00/0000	08/01/2003
		2	07/25/2003	07/25/2003	GRP INS CR		[illegible]	00/00/0000	08/01/2003

Find Next with 19869.34 gets to …

Find

Find where: Trans Amount

Find what: 19869.34

Search: Up

Match Case

Find Next

Cancel

Help

STRATEGY CS - [Current Status => 013910967 [USD] - THE BOCA GRAN]

File Tools Window Help

Current Stati
Loan Terms/
Borrower In
Associated I
Doc Distribut
Regular Pay
Misc Rcvbl/E
Lt Chg/Dflt/D
Trans Histor
Trans Hi
Trans Re
Trans G
Property Info
Pend Chgs/A
Reserves
Interest Adj
Cross Ref L
Investors
Reporting Ba
YTD Amount
Escrow Info
File Maintena
Prepayment
Notes

Selected Transactions
All Transactions

Note	Pending Trans	Seq Num	Trans Date	Effective	Trans Type	Sub-Trans Type	Trans Amount	Paid for Date	Next Due Date	P
		1	06/01/2005	06						
		1	05/01/2005	05						
		1	04/01/2005	04						
		1	03/01/2005	03						
		1	02/01/2005	02						
		1	01/01/2005	01/01/2005	PMT REC'D		19,869.34	01/01/2005	02/01/2005	
		1	12/01/2004	12/01/2004	PMT REC'D		19,869.34	12/01/2004	01/01/2005	
		1	11/01/2004	11/01/2004	PMT REC'D		19,869.34	11/01/2004	12/01/2004	
		1	10/01/2004	10/01/2004	PMT REC'D		19,869.34	10/01/2004	11/01/2004	
		1	09/01/2004	09/01/2004	PMT REC'D		19,869.34	09/01/2004	10/01/2004	
							19,869.34	08/01/2004	09/01/2004	
							19,869.34	07/01/2004	08/01/2004	
							19,869.34	06/01/2004	07/01/2004	
							19,869.34	05/01/2004	06/01/2004	
							19,869.34	04/01/2004	05/01/2004	
							19,869.34	03/01/2004	04/01/2004	
							19,869.34	02/01/2004	03/01/2004	
							19,869.34	01/01/2004	02/01/2004	
							19,869.34	12/01/2003	01/01/2004	
		26	11/27/2003	11/27/2003	PMT REC'D		19,869.34	11/01/2003	12/01/2003	
		25	11/27/2003	11/27/2003	PMT REC'D		19,869.34	10/01/2003	11/01/2003	
		24	11/27/2003	11/27/2003	PMT REC'D		19,869.34	09/01/2003	10/01/2003	
		3	11/05/2003	00/00/0000	L/C ASSESS		536.08	11/01/2003	09/01/2003	
		4	10/06/2003	00/00/0000	L/C ASSESS		536.08	10/01/2003	09/01/2003	
		4	09/05/2003	00/00/0000	L/C ASSESS		536.08	09/01/2003	09/01/2003	
		2	08/01/2003	08/01/2003	PMT REC'D	[redacted]	19,869.34	08/01/2003	09/01/2003	
		1	08/01/2003	00/00/0000	RES/ESC INT		2.95	00/00/0000	08/01/2003	
		2	07/25/2003	07/25/2003	GRP INS CR		18,076.09	00/00/0000	08/01/2003	

Find Next again highlights the next occurrence, etc., etc.

Find

Find where: Trans Amount

Find what: 19869.34

Search: Up

Match Case

Find Next

Cancel

Help

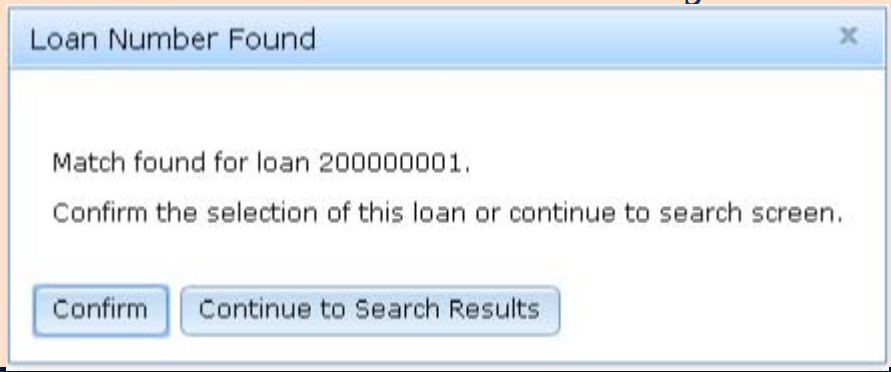
Super Search in Portal

- Super Search window allowing users to search for an Entity Name, Loan Number

Super Search in Portal

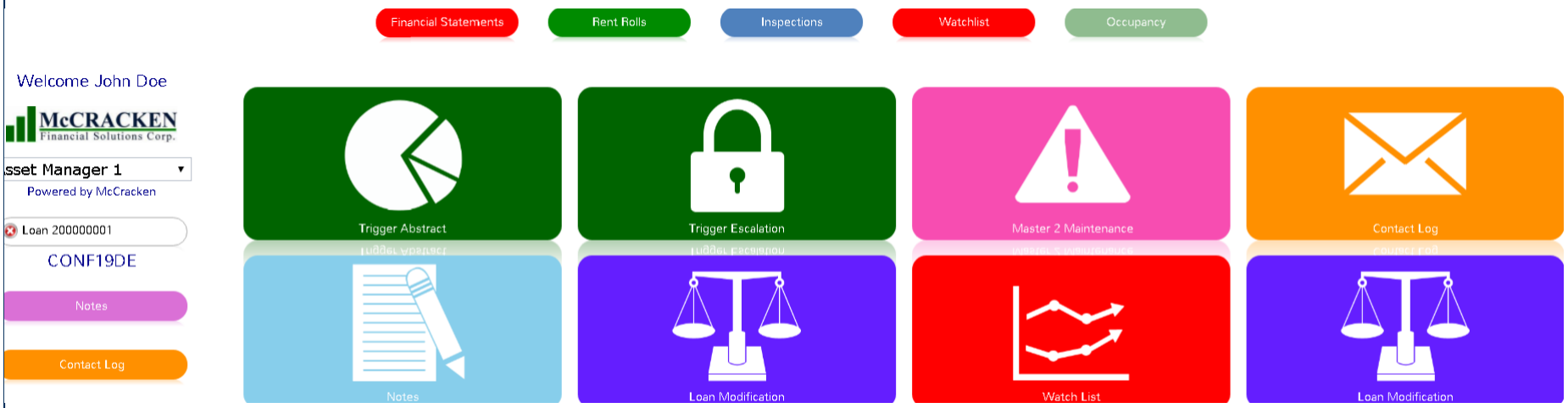
- Enter Loan Number in search box

- Confirm this is the loan you want



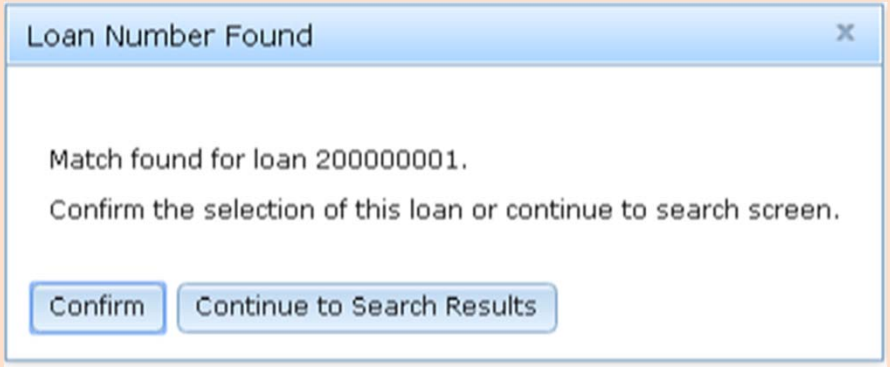
Super Search in Portal

The screen will show only widgets with data for this loan.

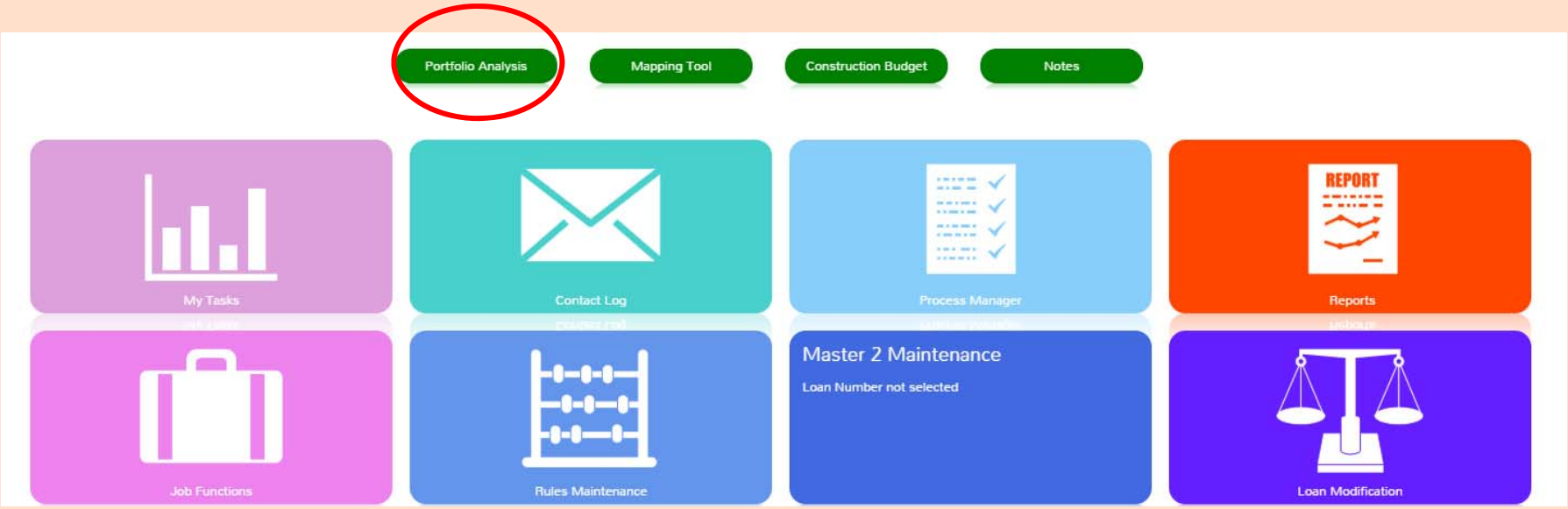


Super Search in Portal

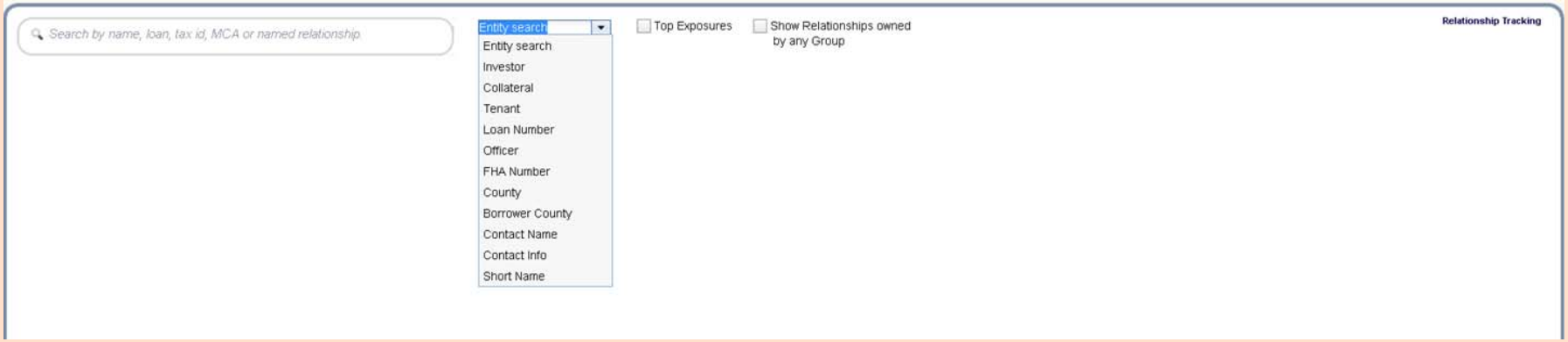
When you select "Continue to Search results" button it will navigate you to the screen below, then select the loan you want to view.



Search through Portfolio Analysis



Search through Portfolio Analysis

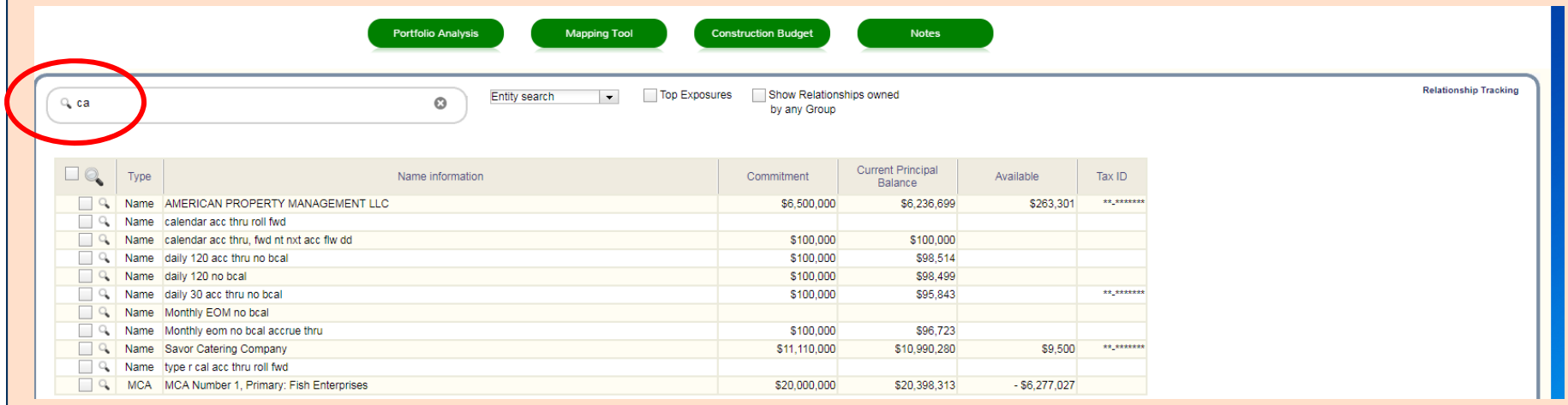


Choose how you would like to search by clicking a category in the drop down box.

Search through Portfolio Analysis

For a general search, enter a letter(s) or number(s) in the search box.

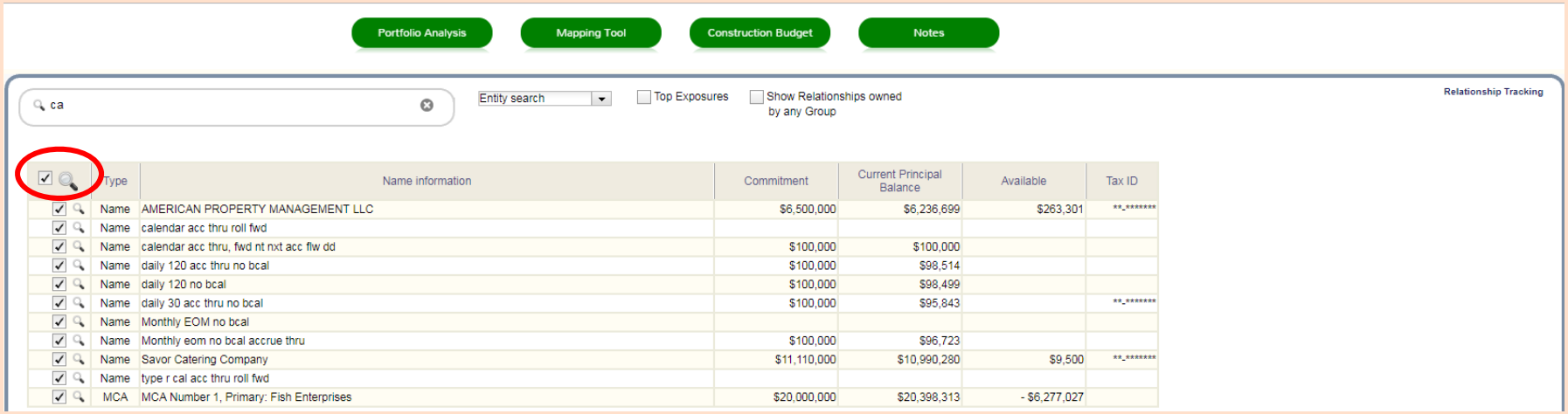
Search through Portfolio Analysis



Type	Name information	Commitment	Current Principal Balance	Available	Tax ID
Name	AMERICAN PROPERTY MANAGEMENT LLC	$6,500,000	$6,236,699	$263,301	**-*******
Name	calendar acc thru roll fwd				
Name	calendar acc thru, fwd nt nxt acc flw dd	$100,000	$100,000		
Name	daily 120 acc thru no bcal	$100,000	$98,514		
Name	daily 120 no bcal	$100,000	$98,499		
Name	daily 30 acc thru no bcal	$100,000	$95,843		**-*******
Name	Monthly EOM no bcal				
Name	Monthly eom no bcal accrue thru	$100,000	$96,723		
Name	Savor Catering Company	$11,110,000	$10,990,280	$9,500	**-*******
Name	type r cal acc thru roll fwd				
MCA	MCA Number 1, Primary: Fish Enterprises	$20,000,000	$20,398,313	- $6,277,027	

In this case, all instances of “ca” in the “Name Information” column are listed.

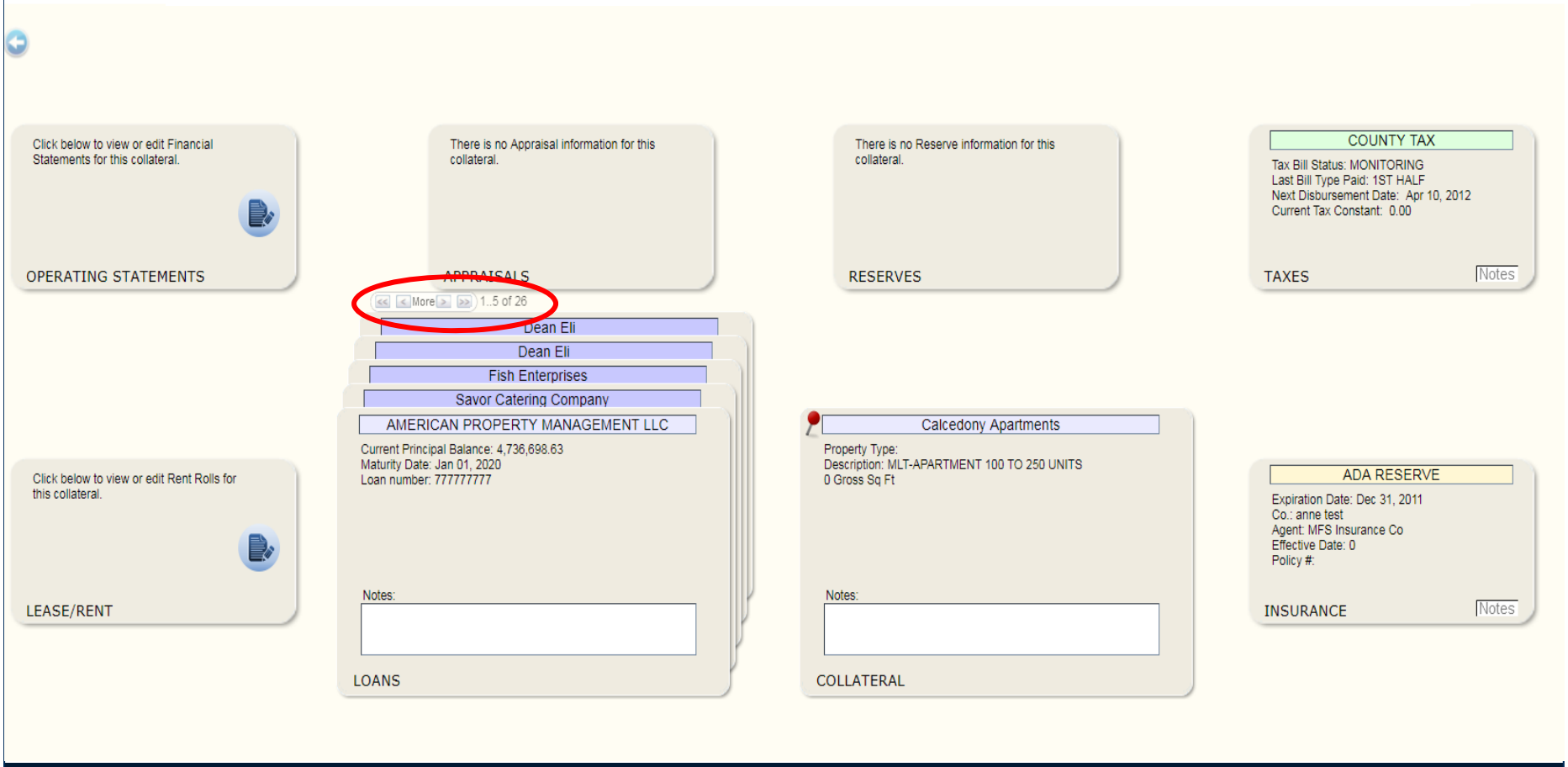
Search through Portfolio Analysis



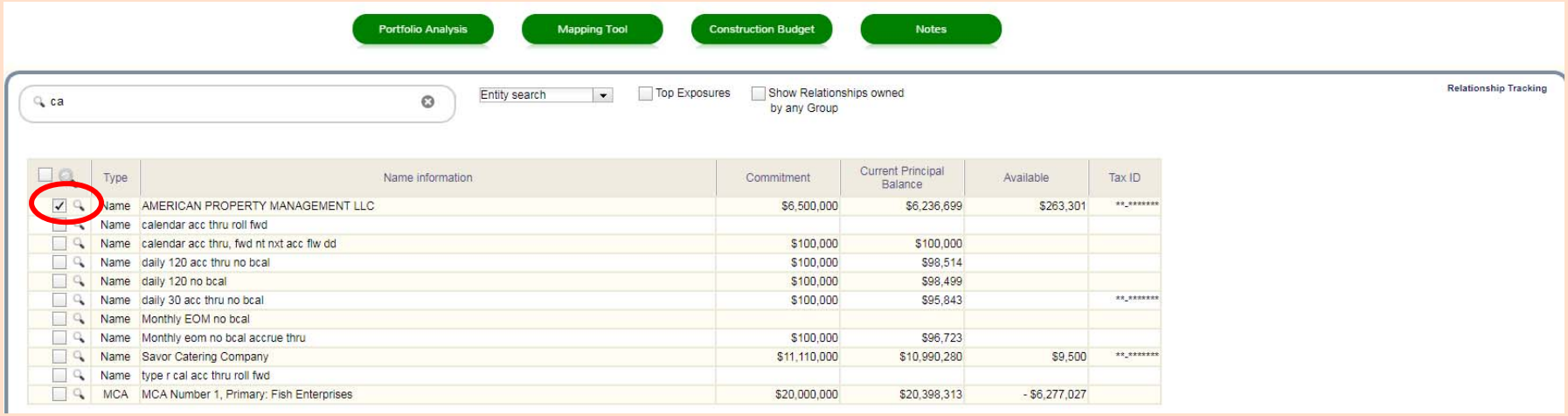
Type	Name information	Commitment	Current Principal Balance	Available	Tax ID
Name	AMERICAN PROPERTY MANAGEMENT LLC	$6,500,000	$6,236,699	$263,301	**-*******
Name	calendar acc thru roll fwd				
Name	calendar acc thru, fwd nt nxt acc flw dd	$100,000	$100,000		
Name	daily 120 acc thru no bcal	$100,000	$98,514		
Name	daily 120 no bcal	$100,000	$98,499		
Name	daily 30 acc thru no bcal	$100,000	$95,843		**-*******
Name	Monthly EOM no bcal				
Name	Monthly eom no bcal accrue thru	$100,000	$96,723		
Name	Savor Catering Company	$11,110,000	$10,990,280	$9,500	**-*******
Name	type r cal acc thru roll fwd				
MCA	MCA Number 1, Primary: Fish Enterprises	$20,000,000	$20,398,313	- $6,277,027	

Clicking on the Large box and spy glass (Select All) will give the following results:

It brings up the detail for ALL “Name Information” items selected.



Search through Portfolio Analysis



Type	Name information	Commitment	Current Principal Balance	Available	Tax ID
Name	AMERICAN PROPERTY MANAGEMENT LLC	$6,500,000	$6,236,699	$263,301	**-*******
Name	calendar acc thru roll fwd				
Name	calendar acc thru, fwd nt nxt acc flw dd	$100,000	$100,000		
Name	daily 120 acc thru no bcal	$100,000	$98,514		
Name	daily 120 no bcal	$100,000	$98,499		
Name	daily 30 acc thru no bcal	$100,000	$95,843		**-*******
Name	Monthly EOM no bcal				
Name	Monthly eom no bcal accrue thru	$100,000	$96,723		
Name	Savor Catering Company	$11,110,000	$10,990,280	$9,500	**-*******
Name	type r cal acc thru roll fwd				
MCA	MCA Number 1, Primary: Fish Enterprises	$20,000,000	$20,398,313	- $6,277,027	

Clicking on a Small box and spy glass will give the following results:

It brings up the detail for the “Name Information” line item selected.

Click below to view or edit Financial Statements for this collateral.

OPERATING STATEMENTS

There is no Appraisal information for this collateral.

APPRAISALS

There is no Reserve information for this collateral.

RESERVES

COUNTY TAX

Tax Bill Status: MONITORING
Last Bill Type Paid: 1ST HALF
Next Disbursement Date: Apr 10, 2012
Current Tax Constant: 0.00

TAXES

Notes

More 1..5 of 7

AMERICAN PROPERTY MANAGEMENT LLC

AMERICAN PROPERTY MANAGEMENT LLC

AMERICAN PROPERTY MANAGEMENT LLC

AMERICAN PROPERTY MANAGEMENT LLC

AMERICAN PROPERTY MANAGEMENT LLC

Current Principal Balance: 4,736,698.63
Maturity Date: Jan 01, 2020
Loan number: 777777777

Notes:

LOANS

Calcedony Apartments

Property Type:
Description: MLT-APARTMENT 100 TO 250 UNITS
0 Gross Sq Ft

Notes:

COLLATERAL

Click below to view or edit Rent Rolls for this collateral.

LEASE/RENT

ADA RESERVE

Expiration Date: Dec 31, 2011
Co.: anne test
Agent: MFS Insurance Co
Effective Date: 0
Policy #:

INSURANCE

Notes

Click below to view or edit Inspections for this collateral.

INSPECTIONS

There is no Environmental information for this collateral.

ENVIRONMENTAL

There is no UCC information for this collateral.

UCC

There is no Lien information for this collateral.

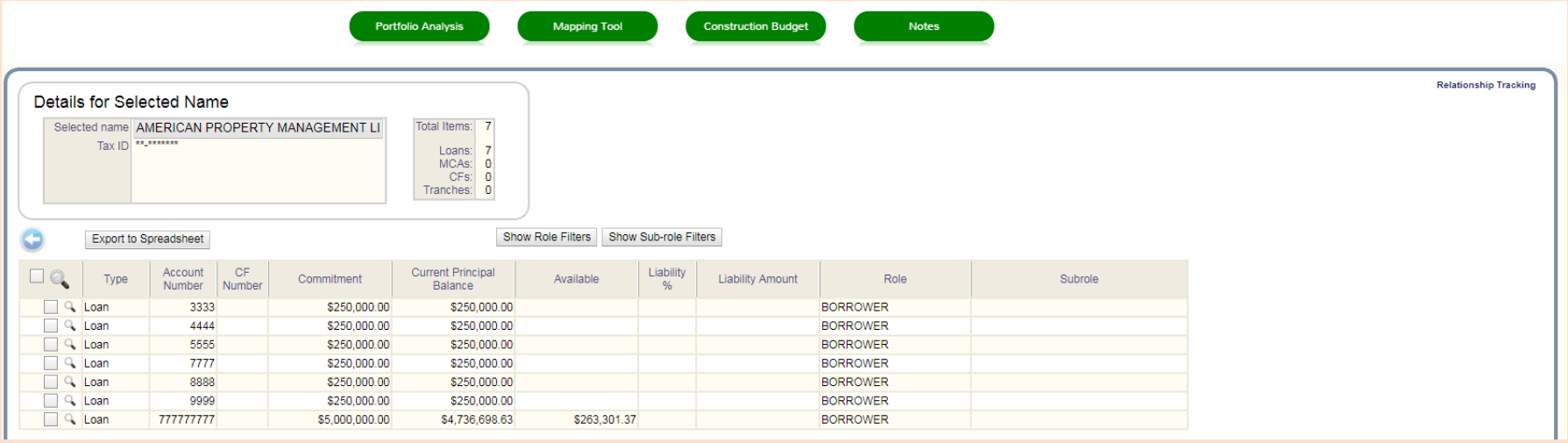
LIENS

Search through Portfolio Analysis

Type	Name information	Commitment	Current Principal Balance	Available	Tax ID
Name	AMERICAN PROPERTY MANAGEMENT LLC	$6,500,000	$6,236,699	$263,301	**-*******
Name	calendar acc thru roll fwd				
Name	calendar acc thru, fwd nt nxt acc flw dd	$100,000	$100,000		
Name	daily 120 acc thru no bcal	$100,000	$98,514		
Name	daily 120 no bcal	$100,000	$98,499		
Name	daily 30 acc thru no bcal	$100,000	$95,843		**-*******
Name	Monthly EOM no bcal				
Name	Monthly eom no bcal accrue thru	$100,000	$96,723		
Name	Savor Catering Company	$11,110,000	$10,990,280	$9,500	**-*******
Name	type r cal acc thru roll fwd				
MCA	MCA Number 1, Primary: Fish Enterprises	$20,000,000	$20,398,313	- $6,277,027	

Clicking one line item under “Name Information” will give the following results:

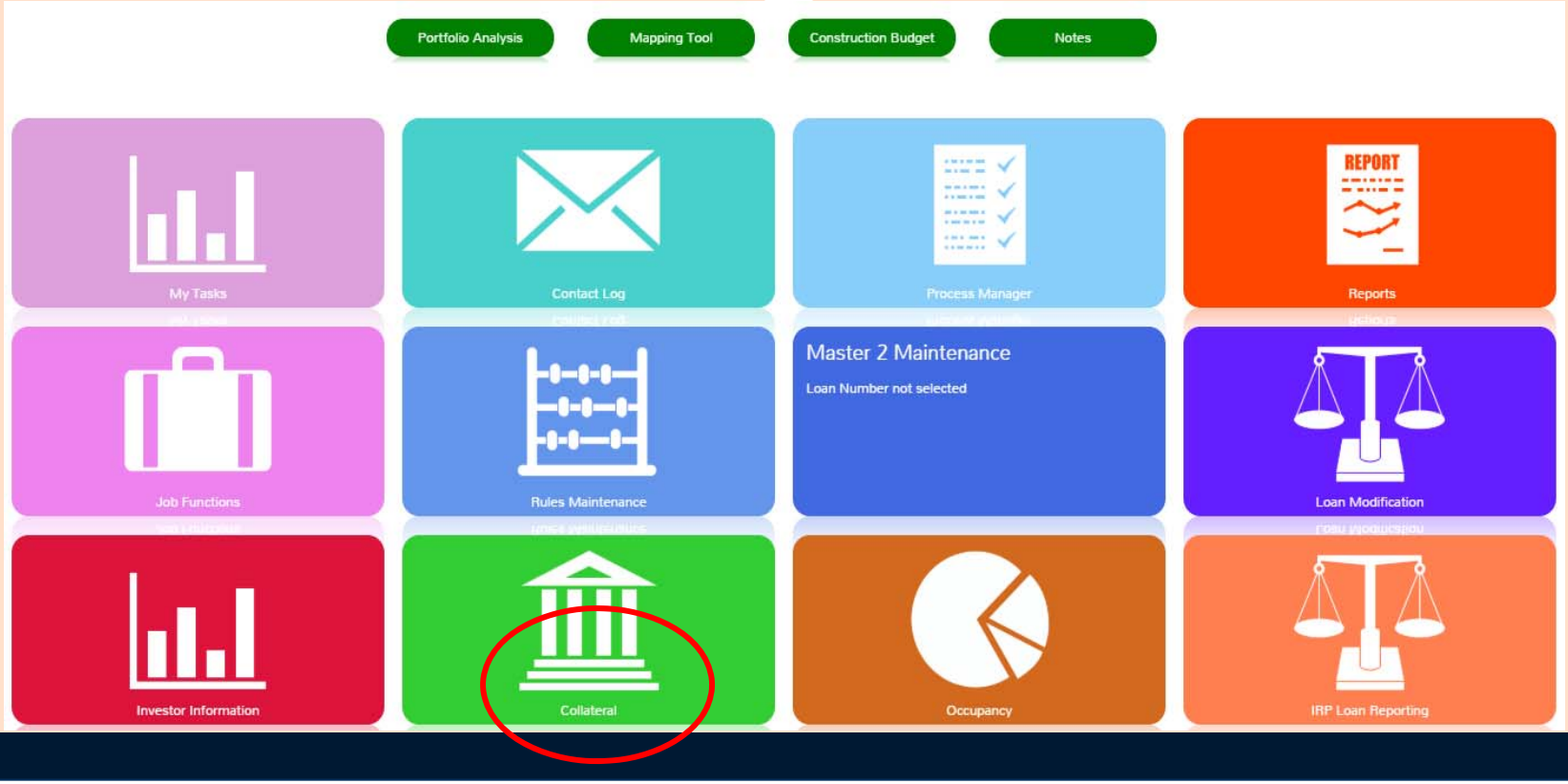
Search through Portfolio Analysis



Type	Account Number	CF Number	Commitment	Current Principal Balance	Available	Liability %	Liability Amount	Role	Subrole
Loan	3333		$250,000.00	$250,000.00				BORROWER	
Loan	4444		$250,000.00	$250,000.00				BORROWER	
Loan	5555		$250,000.00	$250,000.00				BORROWER	
Loan	7777		$250,000.00	$250,000.00				BORROWER	
Loan	8888		$250,000.00	$250,000.00				BORROWER	
Loan	9999		$250,000.00	$250,000.00				BORROWER	
Loan	777777777		$5,000,000.00	$4,736,698.63	$263,301.37			BORROWER	

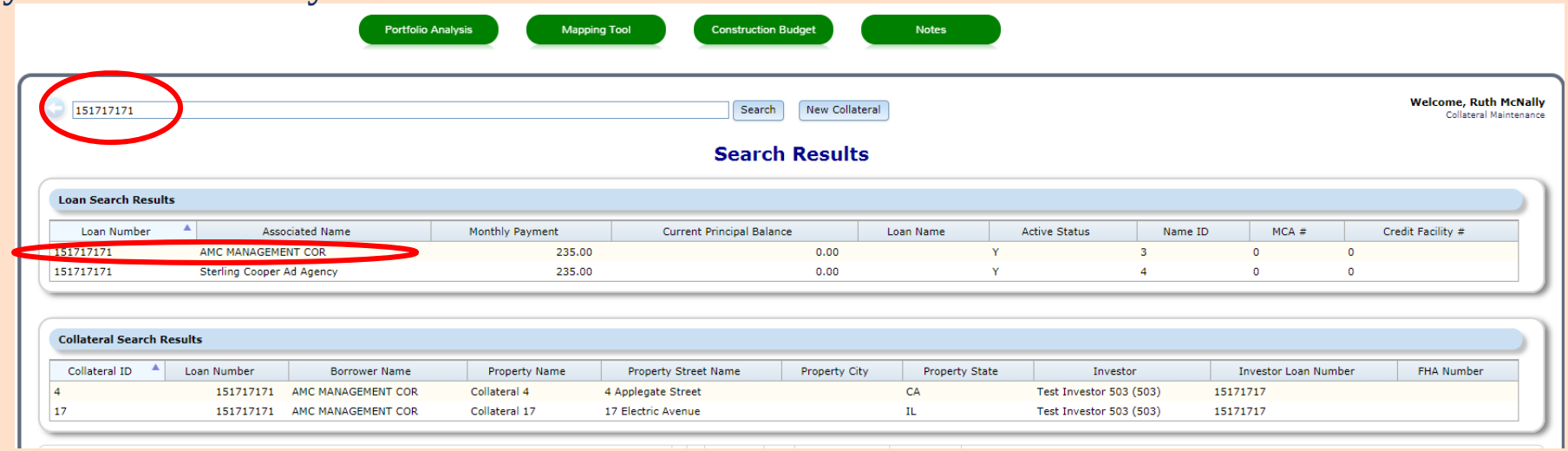
All loans for the Selected Name are listed. You are able to open each loan for more details.

Search By Widget



Search by Widget

Portal remembers what you did last and will bring up that loan number, or you can search by letter or number.



If you click on the first line under Loan Search Results, it brings you to....

Portfolio Analysis | Mapping Tool | Construction Budget | Notes

search text | Search

Welcome, Ruth McNally
Collateral Maintenance

Search » Property - Loan: 151717171-1

Property Details

Property Description
(001) Collateral 17 17 Electric Avenue CONVERSION IL | No. of Properties 2

Ok | Apply | Cancel | New | Delete | Options

Property

Collateral Type	RESIDENTIAL REAL ESTATE (RRE)	Property Status	--	Eff Date of Status Change	
Collateral ID	17	Loan Allocation %	0	Defeased Date	
Project Name		Allocated Loan Amt	0.00	Client Collateral ID	
Lien Position	--	Allocated Loan Amt @ Contribution	0.00	Allocated % of Loan @ Contribution	0
		Appraisal Value @ Contribution	0.00	Appraisal Date @ Contribution	

Address/Location

Property Name	Collateral 17				
Street #1	17	Street Name #1	Electric Avenue		
Street #2		Street Name #2			
Village		**City/Town**	CONVERSION (999)		
County	DU PAGE COUNTY (DUP)	**State**	ILLINOIS (IL)	Zip	60187
Country	--	Cross Collateral Group		MSA/MD	16974

Management

Prop Mgr	--	Mgmt Cont. on Site	--	Mgmt Fee %	0

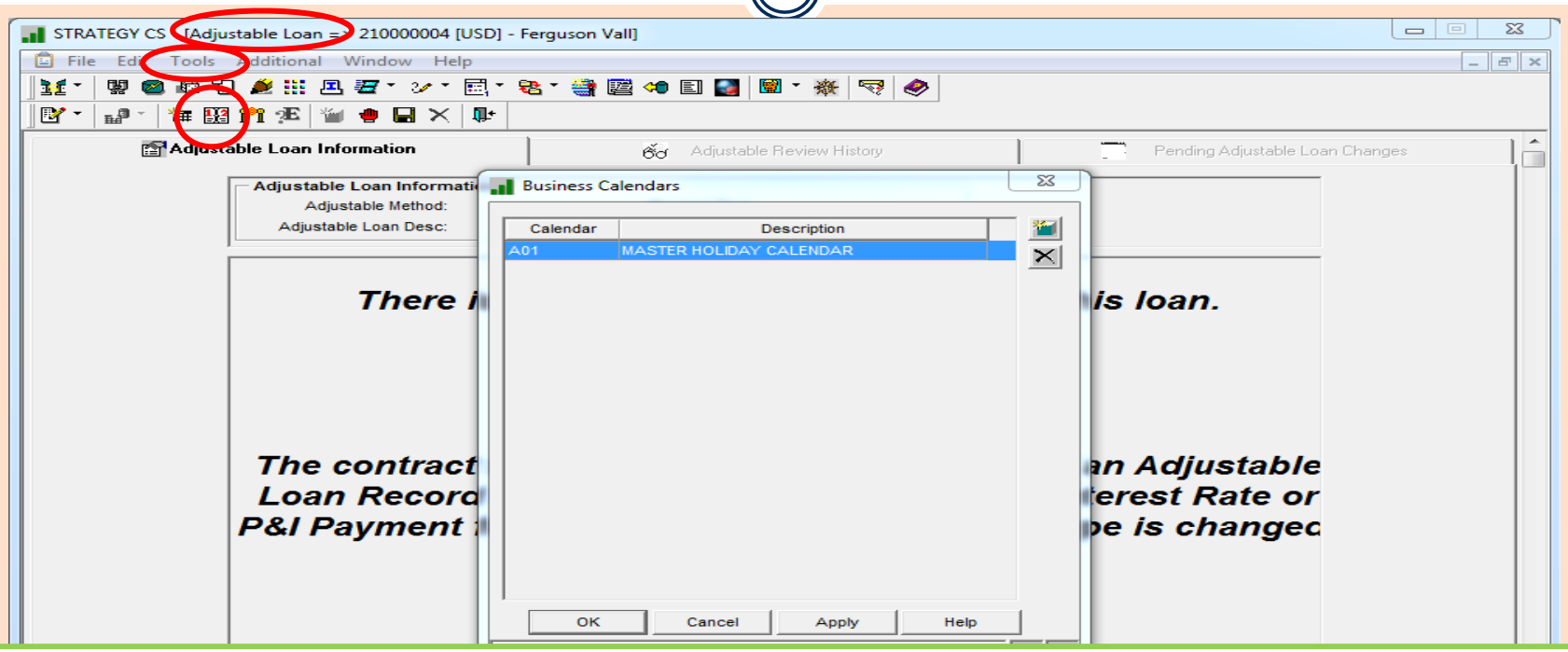
General

Measured In	SQ. FEET (S)	Foreclosure Start Date		Gross Sq Ft	100,000	Property Type	WAREHOUSE (WH)
Primary Desc	COMMERCIAL (20)	REO Date		Total Rentable Sq Ft	0	Rent Control	--
Secondary Desc	--	Overall Condition	--	Resd NRA	0	Owner Occupied	--
Expected Res/Forcl Date		Overall Rating	--	Comm. NRA	100,000	Cur. Photo on File	--
Ground Lease	YES (Y)	Ground Lease Expiration Date		Ground Lease Amount	0.00	REO Property	--

Business Calendars (IMPORTANT!!!)

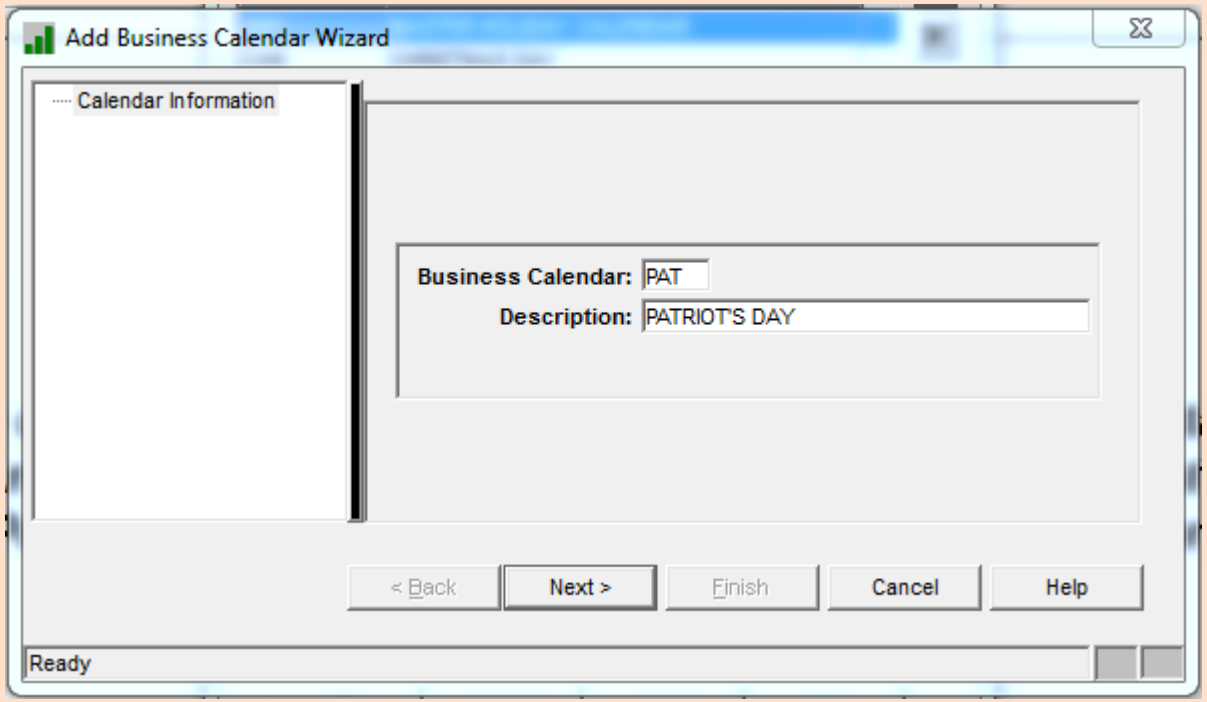
- Business calendar fields are everywhere!
  - Late Charges
  - ARM reviews and changes
  - Calculation of due dates
  - Calculation of accruals
  - Split components

Updating Business Calendars

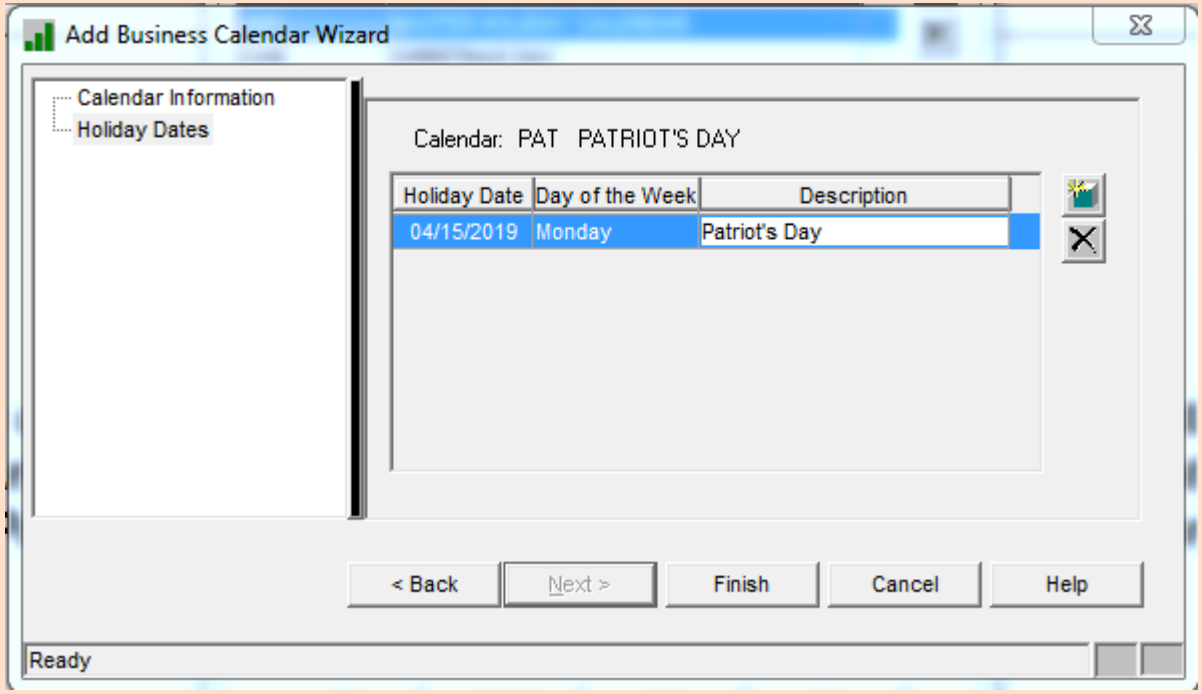


Access Adjustable Loan Module: Go to Tools > Business Calendar, or the Business Calendar icon

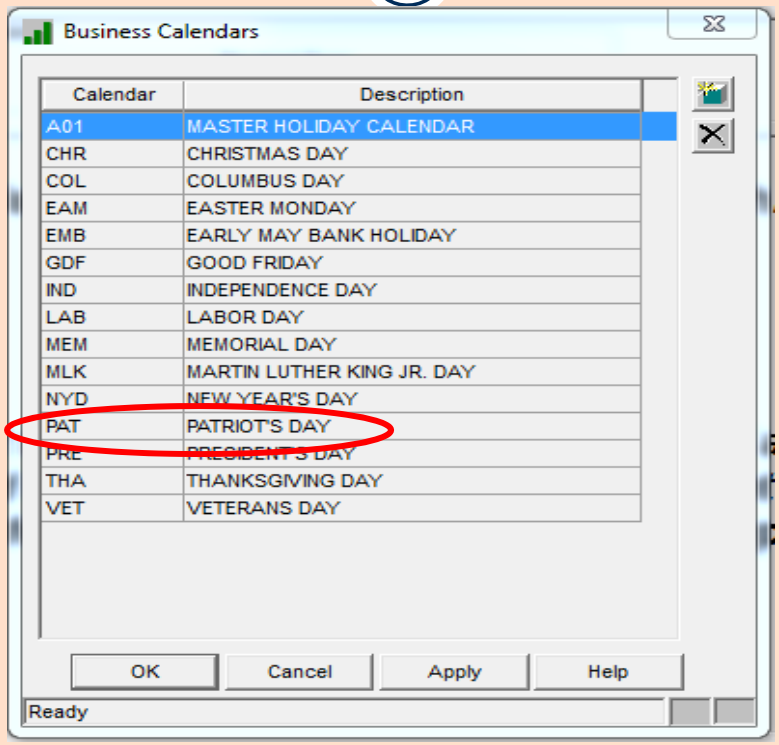
Updating Business Calendars



Updating Business Calendars



Updating Business Calendars



Woburn, Massachusetts

- **Woburn** (/ˈwuːbərn/ *WOO-bərn*), not (wo-burn)

Timing is everything

ANNE EHRLICH

McCRACKEN
FINANCIAL SOLUTIONS CORP.

One Day in Oregon

Topics

- Timing of pending changes
- Starting date for next accrual period
- Interest Adjustment System Control setting

Pending Changes

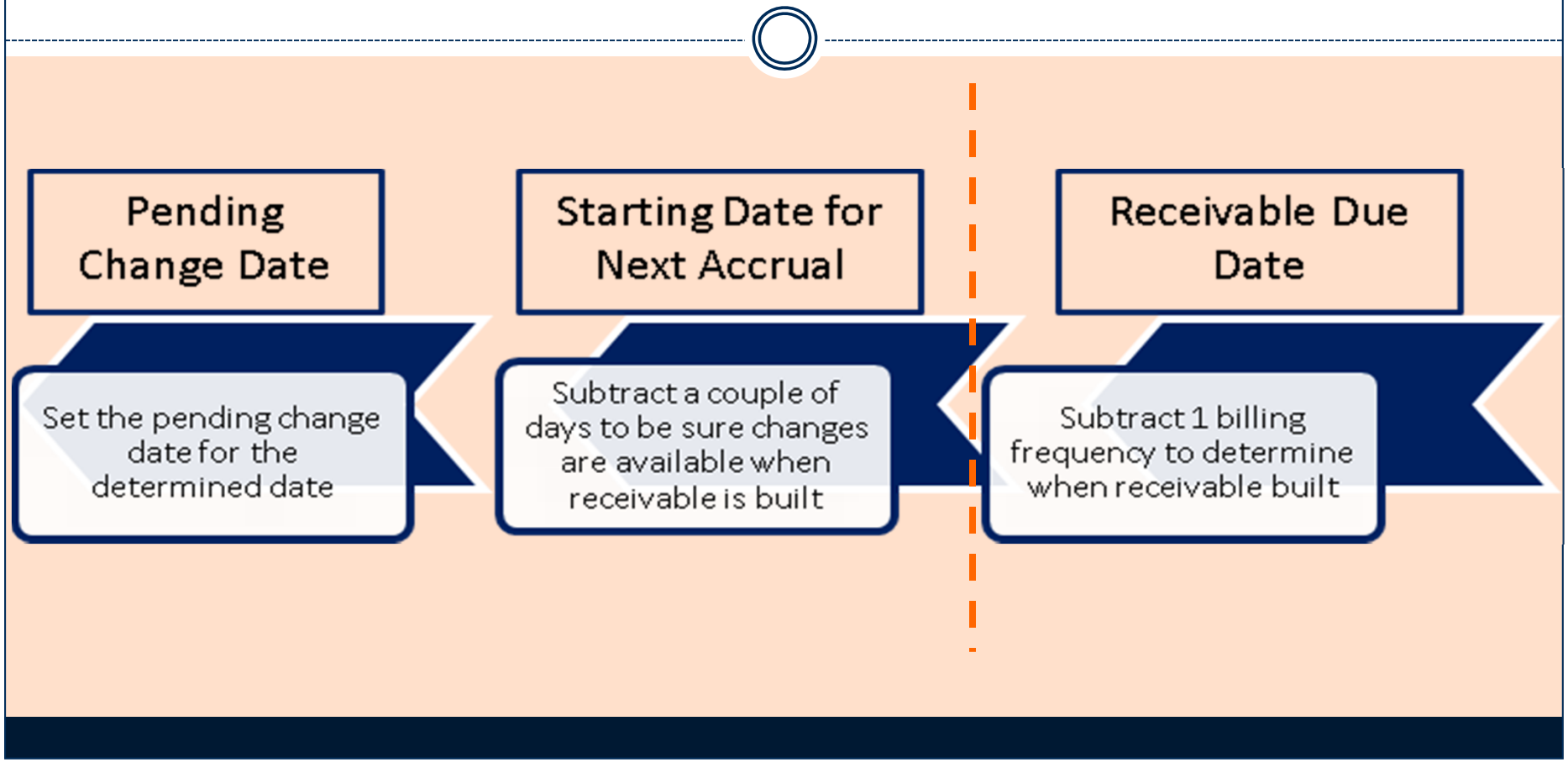
- Potential changes:
  - P&I changes
  - Fixed to Adjustable contract type
  - Fixed principal payment changes

Pending Change

- Loan is changing from Interest only to P&I
- Payment type is changing from I (Interest only) to P (Principal and interest)
- Simple Interest Y is changing to N

Which effective date to use for the pending change?

Pending Change Effective Date



Customer Info | **Master Info** | Pending Change Master/LIP | Defe

- Payment/Billing
- Balances/Processing
- Contract
- Esc/LateChg/Default
- D.I.A.L.
- Reporting
- Tiered Service Fee
- Period to Date(1)
- Period to Date(2)
- Commercial/Balloon
- Interest Reserve
- Valuation Analysis
- Basel Detail Maintenance
- GSE Basel Detail Mainter
- Prepayment Premiums

Payment Information

Payment Frequency Indicator:	MONTHLY (M)
Bill/Payment Frequency:	1
Payment Type:	INT ONLY (I)
Contract Type:	ARM (A)
Business Calendar:	
Use Business Cal for Due Date:	
Business Calendar Options:	
Accrual/Due Date Options:	TO DUE (1)
Accrual Follows Bus Cal Due Date:	
Next Pmt Due Date w/o Bus Cal:	11/01/2018
First Payment Due Date:	11/1/2018
Due Date for Delinquency:	11/01/2018
% of Principal (Pmt Type R):	.0000000000000
Simple Interest:	YES (Y)

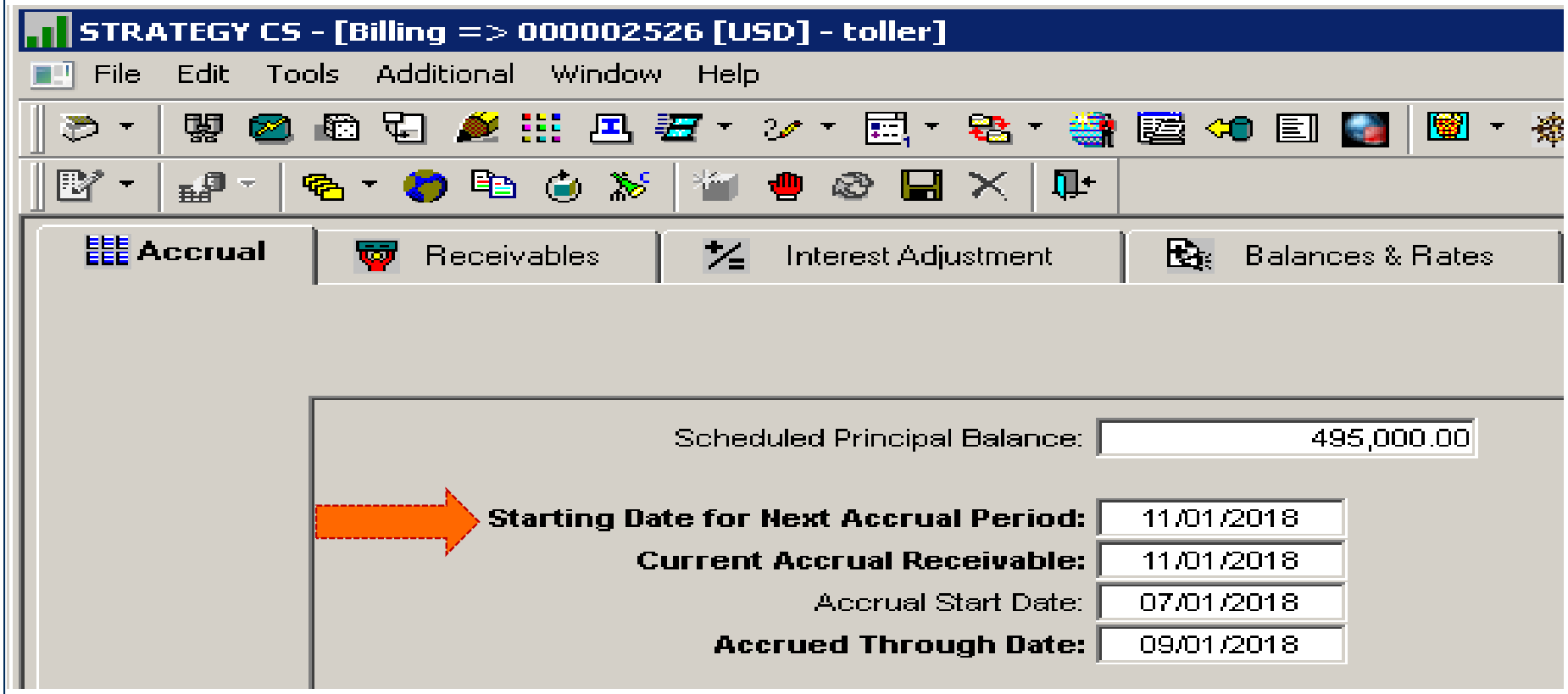
Starting date for next accrual

- Receivable is built for the next period
  - Late charge is calculated
  - Due date is determined
  - Interest from to dates calculated
- Next accrual period begins
- Scheduled Balance is reduced if P&I loan
- Accrual will start using new scheduled balance for interest calculation

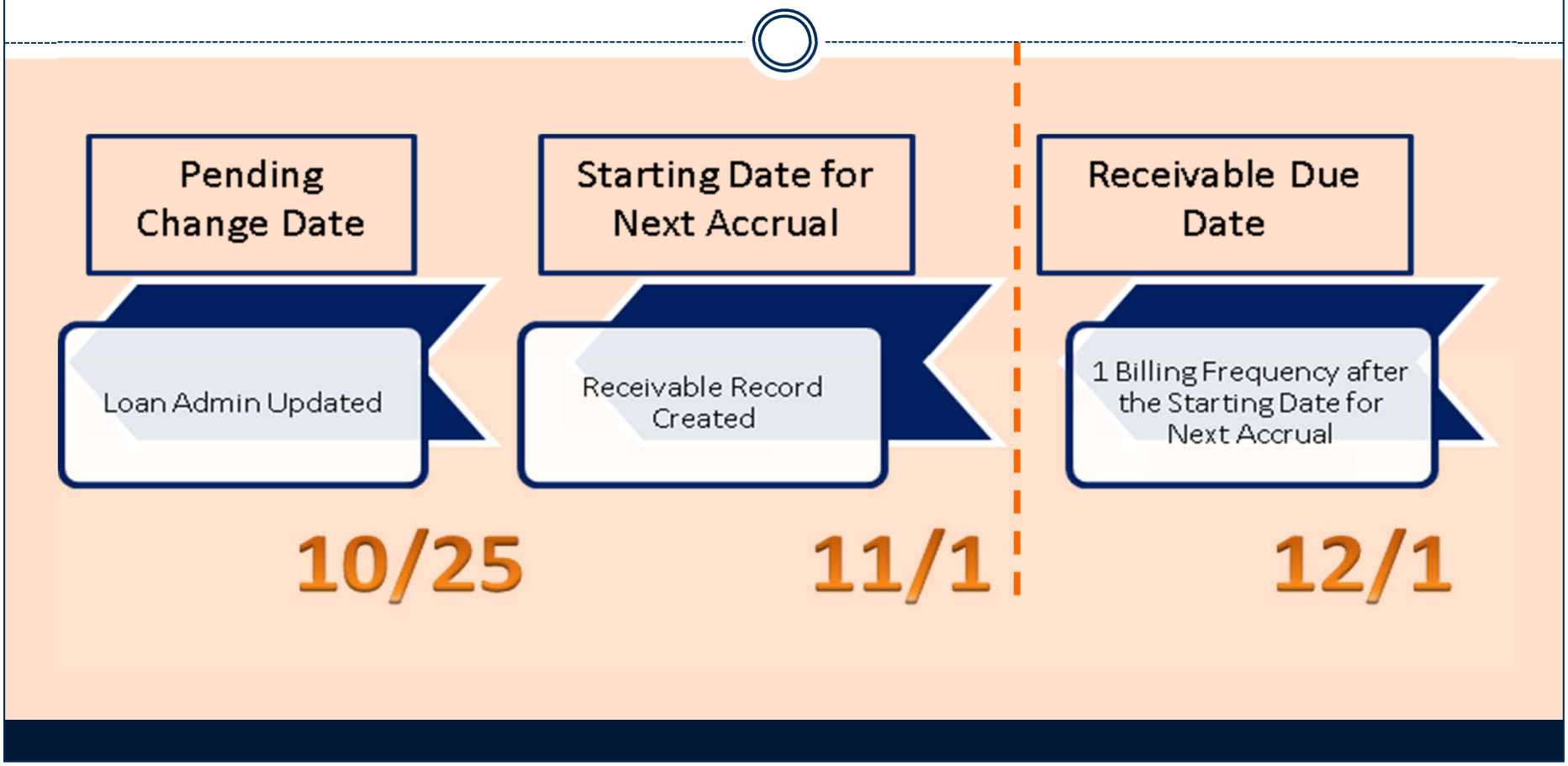
Starting Date for Next Accrual

Loan	Receivable Created	Interest From	Interest To	Due Date	Frequency	Business Calendar
000001	11/01/18	11/01/18	11/30/18	12/01/18	1(M)	
000002	11/01/18	11/01/18	11/30/18	12/03/18	1(M)	Due Date
000003	11/01/18	11/01/18	1/31/19	2/01/19	3(M)	

Accrual Record



Pending Change Effective Date



Pending Change

Customer Info | Master Info | **Pending Change Master/LIP** | Deferred Revenue & Expenses | Holdbacks

Effective	LIP Perm	Payment	Contract	Simple	P & I	Taxes :	Insurance :	Reserves :
10/25/2018	☐	REG AMORT (P)	FIXED (F)	NO (N)	6,000.00	.00	.00	

Effective Date: 10/25/2018 LIP Permanent Financing Record: ☐

Payment/Billing/Contract Information

Payment Type:	REG AMORT (P)	Next Billing Date:	00/00/0000
Contract Type:	FIXED (F)	Billing/Payment Frequency:	000
Simple Interest:	NO (N)	Monthly Billing Cycle Method:	
P & I Payment:	6,000.00	Print Bills:	
Taxes Payment:	.00	Print Notices:	
Insurance Payment:	.00	Print Statements:	
Reserves Payment:	.00	Term of Loan (Yr./Mo.):	00/00
Pmi/fha Payment:	.00	Legal Maturity Date:	00/00/0000
Misc. Payment:	.00	Interest Basis:	

How does this work??

- 10/25/18 during dayend:
- Loan Administration Payment Type will be changed from I (interest only) to P (P&I)
- Principal and interest amount will be updated
- Simple interest Y/N will be updated to N

And then.....

- 11/1/18 during dayend:
- 12/1/18 Receivable record is created with all the good stuff
- P&I is correct
- Interest is calculating correctly
- Scheduled Balance is updating correctly

Even more happens....

- 11/1/18 during dayend:
- When the receivable is created, the late charge is calculated
- The late charge effective date is calculated
- The due date is calculated
- The investor master information is used to create the Investor remittance record

Receivable Detail Information

Receivable Detail

Billing Date: 11/01/2018

	Amounts Due	Amounts Credited
Principal:	5,000.00	.00
Interest:	6,187.50	.00
Taxes:	.00	.00
Insurance:	.00	.00
Reserves:	.00	.00
Pmi/fha:	.00	.00
Misc.:	.00	.00
Late Charge:	.00	.00

Interest Adjustments: .00

Interest From: 08/01/2018

Interest To: 10/30/2018

Interest Rate %: 5.0000000000000

Interest Basis: A60 (1)

Record Generation: MB404

Principal Balance After: 490,000.00

Cash Received Date: 00/00/0000

Subsidy Amount: .00

Payment Status:

Misc Escrow Type:

Modified Payment Schedule: NO

Late Charge

Late Charge has been Assessed: NO (N)

Total Late Charge Waived: NO (N)

MASTER (MST)	Amount:	200.00	Effective Date:	11/15/2018	Late Charge Assessed: NO (N)
	Amount:	.00	Effective Date:	00/00/0000	Late Charge Assessed:
	Amount:	.00	Effective Date:	00/00/0000	Late Charge Assessed:
	Amount:	.00	Effective Date:	00/00/0000	Late Charge Assessed:

Interest Adjustments and Billing

- Interest is calculated
- Transactions occur or other changes to adjust the interest due
- Dayend or manual interest adjustments occur
- Receivable interest adjusted

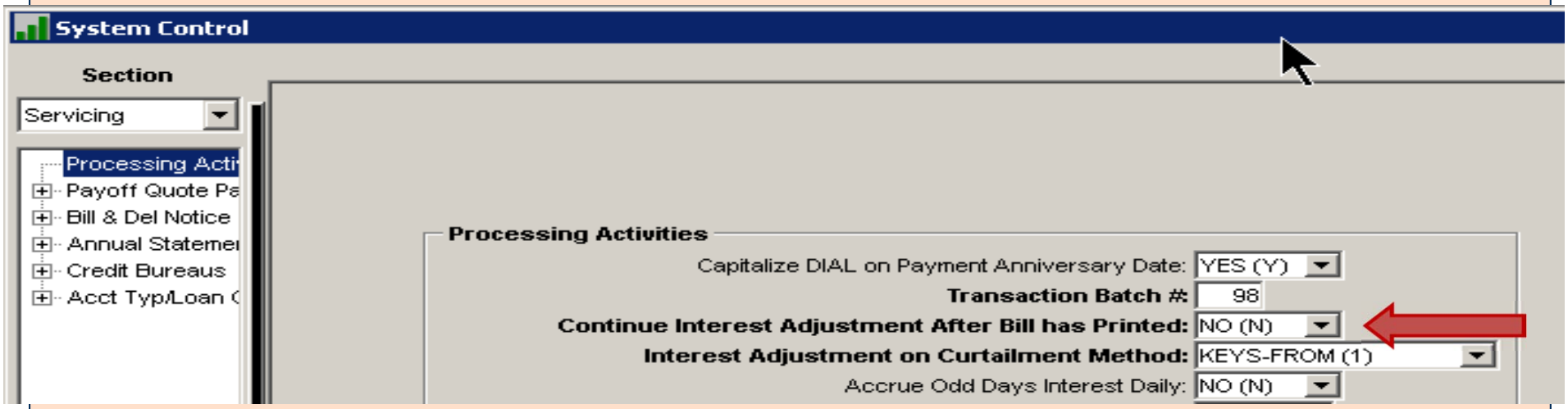
After a bill is generated

- The specific receivable having been billed will no longer be adjusted
- If an action occurs to generate an interest adjustment, it will be calculated and saved until the following receivable is created
- The following receivable will be adjusted when it is built

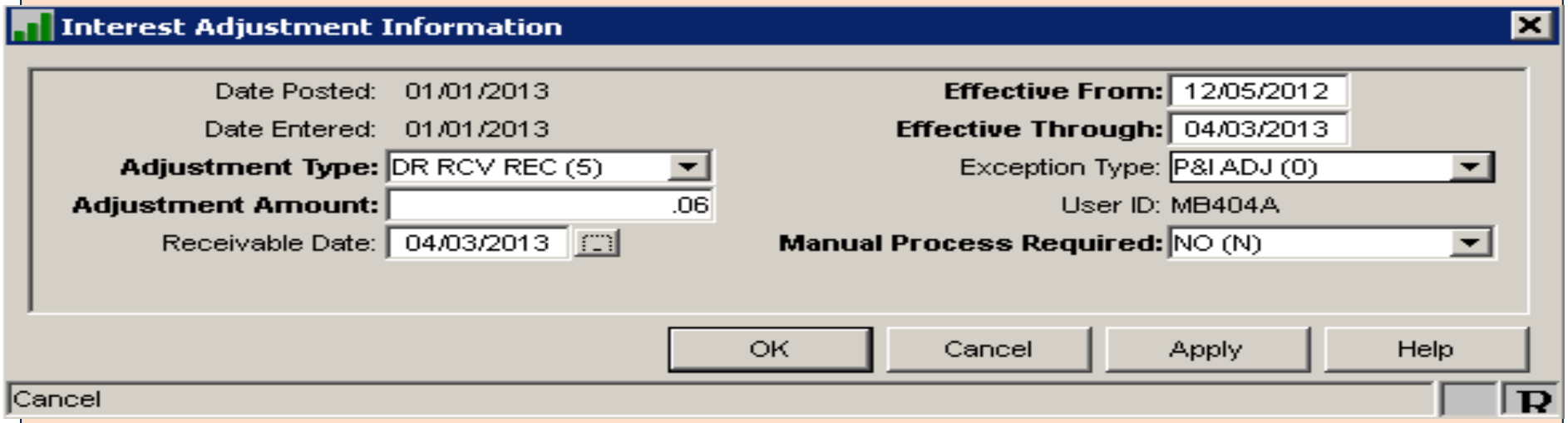
Example

- Bill prints on 10/18/18 for 11/01/18
- Transaction causing interest adjustment occurs on 10/24/18
  - Loan Advance
  - Principal curtailment
- 11/01/18 receivable will not be recalculated
- Interest increase or decrease will be applied to the 12/1/18 receivable when it is built

Interest Adjustments



Interest Adjustment Example



Consider…

- Make sure pending changes are happening at the correct time based on projecting back from receivable record affected
- Consider whether or not a bill has been sent when reviewing interest adjustments
- The next receivable may not be affected by the interest adjustment
- Make sure holiday dates are in place before receivables, late charges, ARM reviews occur

Questions?

Thank you
Customer Support

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