

2019 McCracken Customer Conference

A Day in the Life of a Loan Servicer

Walk through the day in the life of a loan servicer. McCracken analysts will show how Strategy can streamline servicing using features such as Process Manager, Rules Maintenance, and Navigator.



Agenda

- How others are using the Process Manager, Rules Maintenance, and Navigator functionality.
- How other customers have approached implementing Process Manager, Rules and Navigators
- Review the Process & Task Queue aka the “Magic Widget”
- Watchlist

Process & Task Queue (i.e. “The Magic Widget”)








Automate all of your processes

- Quickly assign and route work to whoever you want (even third party vendors)
- Complete visibility to all parties with notes and associated documents in a central location
- Consents, covenants, asset management, etc.
- Eliminate the need for reminders and ticklers when implemented
- Provides a complete history and audit trail that you can pull up instantly on screen



| Payoff Process Detail | | | | | | | | | | | Search | |
|-----------------------|-------|----------------|--|------------|------------|----------------|---------------------------|-----------|---------------------------------|----------|----------------------|------------|
| Status | Notes | Process Name | Active Task(s) | Start | Due | Related To | Assigned To | Days Left | Borrower | Property | Investor | Officer |
| | | PAYOFF PROCESS | SENT INVESTOR/ LENDER/MASTER SERVICER QUOTE FOR REVIEW | 02/13/2017 | 02/15/2017 | LOAN 445 | John Doe, Asset Manager 1 | -915 | AMERRICA MANAGEMENT CORPORATION | VARIOUS | GinnieMae MBS [24] | SMYTH JOHN |
| | | PAYOFF PROCESS | RECEIVE PAYOFF REQUEST AND CALCULATE QUOTE | 10/19/2016 | | LOAN 445 | Jane Doe, Asset Manager 4 | 0 | AMERRICA MANAGEMENT CORPORATION | VARIOUS | GinnieMae MBS [24] | SMYTH JOHN |
| | | PAYOFF PROCESS | PAYOFF QUOTE SENT TO BORROWER | 10/19/2016 | 10/21/2016 | LOAN 200000001 | Jane Doe, Asset Manager 4 | -1032 | Opal Management Company | VARIOUS | ABC Investment [501] | JANE DOE |

Borrower Requests De...

 Create New  Start

| Status | Notes | Process Name | Active Task(s) |
|---|-------|----------------------------------|---|
|     | | PROPERTY MANAGEMENT CHANGE | MAMP ID# |
|    | | TRANSFER OF OWNERSHIP ASSUMPTION | DATE ADDED TO INVESTOR'S SYSTEM (CRT/ MAMP) |

 Complete  Waived  Inactive  Reassign Job Function  Reassign Role  Notes  Email 

| Start | Due | Related To | Assigned To | Days Left |
|------------|------------|---|--|-----------|
| 11/03/2016 | 11/10/2016 |  LOAN 200000001 | Jane Doe, Asset Manager 4, (Role) AM | -332 |
| 11/03/2016 | 11/18/2016 |  LOAN 200000001 MULTIPLE (2) | Jane Doe, Asset Manager 4, (Role) CONSENT TE | -324 |

Search 

 New Process  View Task  Fees  Document Checklist

| Borrower | Property | Investor | Officer | MS Loan# | Investor Loan# |
|-------------------------|----------|-------------------------------|----------|----------|----------------|
| Opal Management Company | VARIOUS | Commercial Investor 501 [501] | JANE DOE | | 692018 |
| Opal Management Company | VARIOUS | Commercial Investor 501 [501] | JANE DOE | | 692018 |

Take a Look

What Other Customers Are Doing with Rules

Customers Have Implemented Rules To...

- Monitor for New Loans Boarded
 - System monitors for a new loan transaction and takes the action to start the following processes:
 - Set up ongoing annual inspections
 - Set up financial statement collection in accordance with loan docs
 - Complete post closing activities
 - Abstract loan agreement for loan triggers
- Monitor on going Triggers
 - Rules used to monitor for triggers
 - Monitors for DSCR below customer entered value
 - Monitors for inspection rating below customer entered value
 - Creates process when trigger event occurs
 - Escalate and implement consequences as deemed necessary

Customers Have Implemented Rules To...

- Monitor CREFC Watchlist values
 - 39 Rules to monitor for CREFC defined indicators
 - Defined action to Add to Watchlist
- Checks Policy Information against Insurance Requirements
 - Rules monitor policy and loan information for compliance with investor requirements
 - Notification of need for remediation
 - 300 plus rules (more rules coming)
- Monitors Interest Rates for Rate Cap/Hedge Agreements
 - Compares Interest Rate or Index to Strike Rate
 - Monitors Hedge Provider Rating
 - Monitors for expiration and renewal
 - Starts process to initiate steps needed.

How Do I Get Started With....

Rule Sets

Different Approaches by Customers

- Rule Shopping
 - Reviewed the list of Rules
 - Selected which rules their company wanted to use.
 - Create a Rule Set
 - Select which loans the Rule Set monitors
 - Create a Data Set that you want to run the Rules against.

Different Approaches by Customers

- The Stakeout Method
 - Create a Rule Set to watch for specific targeted conditions
 - Watchlist Rules for CREFC for specific Investors
- The Bullseye Method
 - Review compliance for one or more investors on demand
 - Create Rule Sets of Insurance Rules for one or more investors

Different Approaches by Customers

- Actions they are generating from their Rules
 - Visual Alerts
 - On screen in Portfolio Analysis
 - Starting Process or Task
 - Automatically schedules reviews and mitigation
 - Add a Loan on or off the Watchlist

What Customers are Doing With Workflows

Process Manager

Popular Workflows

- Over 130 Different Process Templates Monitoring
 - Financial Statement Collection and Important Data Points
 - Inspections Due, Ratings, and Deferred Maintenance
 - Environmental Info or Property Changes
 - Tenant, Rent Roll and Property Management Changes
 - Various Escrow Requirements
 - Analysis due
 - Monitor reserves
 - Tax and Insurance Requirements
 - Insurance Requests and Compliance
 - Servicing Tasks



Reminder Process

One-time Process attached to a loan

OKApplyCancelTools

Process Management

Process Management

Maintain Process Number: 658

Status: OPEN

Process Type: REMINDER PROCESS

Process Sub-Type:

Process Short Description: REMINDER PROCESS

Process Long Description:

Category:

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Linked To: LOAN 445

Process Start Date: 10/05/2015

Process Due Date:

Synchronize with last Task

Actions

All Tasks are Sequential

Recurring or One-Time: ONE-TIME

Frequency:

Recurring Stop Date

Start Month/Day

Days

Recurring Interval (Ex. every 2 years)

Most Recent Note:

Responsible Party: KPETERPAUL, Portfolio Manager 3

Role:

Severity Level:

Approved:

Next Process to Start:

Confirm Before Starting

Case Number:

User Amount: 0.00

Additional Information

Process Tasks

Compact view

Show: OpenCompletedInactiveWaivedFutureNewReSequence

| Order | Task Description | Task Status | Most Recent Note | Assigned To | Start | Start Date | Due Date | Status | Actions |
|-------|------------------|-------------|---|---------------------------------|-------|------------|----------|--------|---------|
| 10 | REMINDER | | Call borrower on where the payment should be post | KPETERPAUL, Portfolio Manager 3 | 🟢 | | | OPEN | Select |
| 20 | REMINDER | | Send check to current address | KPETERPAUL, Portfolio Manager 3 | 🕒 | | | FUTURE | Select |

Loan Boarding Asset Management

One-time Process with several steps attached to a loan

OKApplyCancelTools

Process Management

Maintain Process Number: 652

Status: OPEN

Process Type: LOAN BOARDING ASSET MANAGEMENT

Process Sub-Type: CREFC

Process Short Description: LOAN BOARDING ASSET MANAGEMENT

Process Long Description:

Category: ASSET MANAGEMENT

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Linked To: LOAN 445

Process Start Date: 09/23/2015

Process Due Date: 10/11/2015

Synchronize with last Task

Actions

Recurring or One-Time: ONE-TIME

Frequency:

Most Recent Note:

Responsible Party: KPETERPAUL, Portfolio Manager 3

Role:

Severity Level:

Approved:

Next Process to Start:

Case Number:

User Amount: 0.00

All Tasks are Sequential

Recurring Stop Date

Days

Recurring Interval (Ex. every 2 years)

Additional Information

Process Tasks

Compact view

Show: OpenCompletedInactiveWaivedFutureNewReSequence

| Order | Task Description | Task Status | Most Recent Note | Assigned To | Start | Start Date | Due Date | Status | Actions |
|-------|--|-------------|------------------|-----------------------------------|-------|------------|------------|--------|---------|
| 10 | LOAN BOARDING REVIEW LOAN DOCUMENTS | | | KPETERPAUL, Portfolio Manager 3 | | 09/24/2015 | 09/26/2015 | OPEN | Select |
| 20 | LOAN BOARDING REQUEST MISSING LOAN DOCUME | | | KPETERPAUL, Portfolio Manager 3 | | 09/27/2015 | 09/29/2015 | OPEN | Select |
| 30 | LOAN BOARDING RECEIVED MISSING LOAN DOCUM | | | KPETERPAUL, Portfolio Manager 3 | | 09/30/2015 | 10/02/2015 | OPEN | Select |
| 40 | LOAN BOARDING LOAD RENT ROLL INTO THE RENT I | | | KPETERPAUL, Portfolio Manager 3 | | 10/03/2015 | 10/05/2015 | OPEN | Select |
| 50 | LOAN BOARDING LOAN UW DATA INTO OPERATING | | | AHOGGE, test user 1 | | 10/06/2015 | 10/08/2015 | OPEN | Select |
| 60 | LOAN BOARDING LOAD INSPECTION DATA INTO IN: | | | Shari Hartwell-Cook, Asset Manage | | 10/09/2015 | 10/11/2015 | OPEN | Select |

Collect Tax Payment Evidence

Recurring Process attached to a loan

OKApplyCancelTools

Process Management

Process Management

Maintain Process Number: 657

Status: OPEN

Process Type: COLLECT TAX

Process Sub-Type:

Process Short Description: COLLECT TAX

Process Long Description:

Category: OPERATIONS

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Linked To: LOAN 13010900

Process Start Date: 09/23/2017

Process Due Date: 09/25/2017

Synchronize with last Task

Actions

All Tasks are Sequential

Recurring or One-Time: RECURRING

Frequency: ANNUAL

Days: 1

Recurring Interval (Ex. every 2 years)

Most Recent Note:

Responsible Party: KPETERPAUL, Portfolio Manager 3

Role:

Severity Level:

Approved:

Next Process to Start:

Confirm Before Starting

Case Number:

User Amount: 0.00

Additional Information

Process Tasks

Compact view

Show: OpenCompletedInactiveWaivedFutureNewReSequence

| Order | Task Description | Task Status | Most Recent Note | Assigned To | Start | Start Date | Due Date | Status | Actions |
|-------|---|-------------|------------------|---------------------------------|-------|------------|------------|--------|---------|
| 10 | CALL BORROWER FOR TAX RECEIPT | | | KPETERPAUL, Portfolio Manager 3 | Start | 09/23/2017 | 09/25/2017 | OPEN | Select |
| 20 | CHECK TAXING AUTHORITY WEB SITE FOR TAX REC | | | KPETERPAUL, Portfolio Manager 3 | Start | | | FUTURE | Select |
| 30 | IMAGE | | | KPETERPAUL, Portfolio Manager 3 | Start | | | FUTURE | Select |
| 40 | FOLLOW UP | | | KPETERPAUL, Portfolio Manager 3 | Start | | | FUTURE | Select |

Annual Compliance Process

Recurring Process using Float Year (Occurs same date every X years)

← OK Apply Cancel Copy Tools ▾

Process Template Maintenance

Process Management Search » Process Management » Process Template Search » Process Template Maintenance

Maintain Process Template ID: #000000020

Process Type: ANNUAL COMPLIANCE FOR OUR COMPANY

Process Short Description: Annual Compliance for our Company

Process Long Description:

Process Sub-Type:

Category: COMPLIANCE

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Start Date Indicator: 0-USER ENTERS DATE

Due Date Indicator: 0-USER ENTERS DATE ☒ Due Date synchronized with last Task

#Days Required to Complete:

Inactive: ☐

Recurring or One-Time: RECURRING

Frequency: FLOAT YEAR 1 / 15 Start Month/Day 166 # Days 6 / 30 Due Month/Day 1 Recurring Interval (Ex. every 2 years)

Responsible Party:

Role:

Severity Level:

Approved: ☐

Next Process to Start: ☐ Confirm Before Starting

Case Number:

User Amount: 0.00

All Tasks are Sequential: ☐

Process Template Tasks

Select Task Type from Template: Add > ReSequence Ignore Category ☐ Compact view ☒

| Order | Task Type | Task Status | Assigned To | Role | A/S | Start Month/Day | Due Month/Day | #Days | Sev | Options |
|-------|-------------------------------|-------------|---------------------------------|------|-----|-----------------|---------------|-------|-----|---------|
| 10 | ANNUAL AUDIT | | KPETERPAUL, Portfolio Manager : | | | 1 / 15 | 3 / 15 | 59 | | |
| 20 | ANNUAL COMPLIANCE CERTIFICATE | | KPETERPAUL, Portfolio Manager : | | | 3 / 15 | 3 / 15 | 0 | | |
| 30 | ANNUAL FINANCIALS | | KPETERPAUL, Portfolio Manager : | | | 6 / 30 | 6 / 30 | 0 | | |

How Do I Get Started With...

Process Manager (Workflows)

Can I use a Rule, Report, or Investor to Start a Process to Increase Automation?

Current Methodology

- The user would write a report to start a business process
- The user would write a report to track the business process in a spreadsheet
- Business process just for this one Investor

Automate using Strategy tools

- The system has the information and thru a Rule it can tell itself to start the workflow or business process
- The user can use that same report for the system to start the business process (report)

Inventory the Processes You Do Today

Start with your Pain Points, High Risk and Compliance Items

Business Process Inventory

[illegible]

Example of Inventory of business processes

| Process | Process Template | Date or Manual Start | One-time or Recurring | Frequency | Category |
|--------------------------------------|---------------------------------------|----------------------|-----------------------|-----------|------------------|
| Loan Boarding Asset Management | Loan Boarding Asset Management | | One-time | | Asset Management |
| DSCR Falls Below Threshold | DSCR Falls Below Threshold | Date | Recurring | Quarterly | Asset Management |
| Financial Statements | Financial Statements | | Recurring | Quarterly | Asset Management |
| Inspections | Inspections | | Recurring | Annual | Asset Management |
| Debt Yield Falls Below Threshold | Debt Yield Falls Below Threshold | | | | Asset Management |
| Event of Default | Event of Default (BWR Reps) | Manual Start | | | Asset Management |
| Loan not Paid Off at Maturity or ARD | Loan not Paid Off at Maturity/ ARD | | | | Asset Management |
| LTV Falls Below Threshold | LTV Falls Below Threshold | Date Driven | | | Asset Management |
| Net Worth Below Threshold | Net Worth & Liquidity Below Threshold | Date Driven | | | Asset Management |
| NOI Falls Below Threshold | NOI Falls Below Threshold | Date Driven | | | Asset Management |
| Occupancy Rate Below Threshold | Occupancy Rate Below Threshold | | | | Asset Management |
| Tenant Credit Rating Below Target | Credit Rating Below Target (Tenant) | Date Driven | | | Asset Management |
| Reminder | | | | | |

Best Practices for Building a Template

Template Is a Form or Rubber Stamp for Future Processes

- Keep it simple to begin with
- Build to the minimum required tasks. You can always add a task
 - To the template for all subsequent Processes, or
 - To a specific Process created from the template
- Use the Category to filter and organize your Process Catalogue

Review Your Inventory of Business Processes

When is it a Task? and When is it a Process?

- Tasks

- Single step or to-do
- Can be a building blocks for a process
- Usually have Start and End Date

- Process

- Group of tasks tied together
- Can be recurring
- Each step can be assigned to a different user
- Can be automatically started by Rules Engine
- Can add additional tasks for process variation

Tasks & Processes Can be Linked To...

- Loans
- Property
- Collateral
- Investor
- 3rd Party
- Name/Address ID
- Inspection
- Insurance
- Tenant
- Nothing

Process Management

← OK Apply Cancel Tools ▾

Maintain Process Number: 658

Status: OPEN

Process Type: REMINDER PROCESS

Process Sub-Type:

Process Short Description: REMINDER PROCESS

Process Long Description:

Category:

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Linked To:

Process Start Date: 10/05/2015

Process Due Date: ☒ Synchronize with last Task

▶ Additional Information

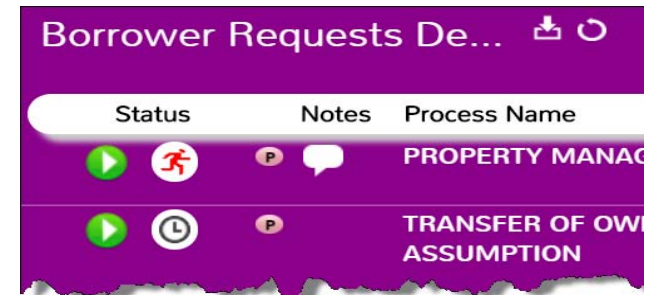
Process Tasks

☒ Compact view

| Order | Task Description | Task Status | Most Recent Note |
|-------|------------------|-------------|--------------------------------|
| 10 | REMINDER | | Call borrower on where the pay |
| 20 | REMINDER | | Send check to current address |

Go To Links

- Appraisal
- Construction Budget
- Collateral
- Contact Log
- Document Checklist
- Financial Statement Form Maint
- Financial Statements
- Inspections
- Insurance
- Mapping Tool



- Navigations in *STRATEGY*
- Occupancy
- Portfolio Analysis
- Process Manager
- Property Valuation
- Rent Rolls
- Reserves
- Trigger Abstract
- Watch List

One-time

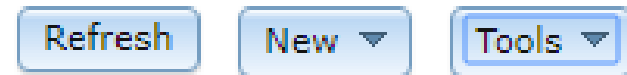
1. One-time task-follow-up (Reminder)
2. One-time reminder (Reminder Process)
3. One-time process-checklist (Document Checklist)
4. One-time process with process flow (Loan Boarding Asset Management)

Recurring

1. Recurring task (Collect Tax)
2. Recurring process-checklist (Credit Tenant Process)
3. Recurring process with process flow (IR Remittance process)
4. Float year (Annual Compliance for our Company)
5. Recurring process with process flow and building document (Collect Inspection)

How to Create a Task Template

- To create a new task template



- Process Manager search

Process Management Search

- Tools

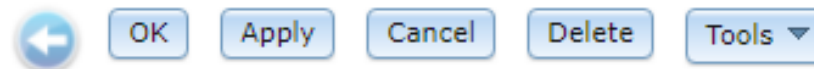
- Task Type Template Search



- New

Process Management Search > Task Type Template Search

- Task Type Template Maintenance



Process Management Search > Task Type Template Search > Task Type Template Maintenance

Task Template



Task Type Template Maintenance

[Process Management Search](#) > [Task Type Template Search](#) > [Task Type Template Maintenance](#)

Maintain Task Type Template ID: #-----

| | | | |
|-------------------------------------|--------------------------|--|---------------------|
| Task Type: | | | |
| Category: | | | |
| Sub-Category 1: | | | |
| Sub-Category 2: | | | |
| Sub-Category 3: | | | |
| Default Job Function Assignment: | | | |
| Default Role Assignment: | | | |
| Task Frequency: | ONE-TIME | | Month/Day |
| | | # Days | |
| | | Recurring Interval | (Ex. every 2 years) |
| Automatically Start Task: | <input type="checkbox"/> | | |
| Task Start Date Indicator: | 0-USER ENTERS DATE | | |
| Task Due Date Indicator: | 0-USER ENTERS DATE | | |
| #Days Needed To Complete Task: | | | |
| Severity Level: | | | |
| Task Reason Code Table: | | <input type="checkbox"/> Task Reason Code Required | |
| User Defined Task Status: | | | |
| Integrated module name and Task ID: | | | |
| Stored Procedure Name/ID: | | <input type="radio"/> On Start <input type="radio"/> On Complete <input type="radio"/> On Demand | |
| Subsidiary Process: | | | |
| Inactive: | <input type="checkbox"/> | | |

► Additional Information

Recommended Fields for Every New Task

- Task Type
- Category
- Default Job Description Assignment
- Task Frequency
- Task Start Date Indicator
- Task Due Date Indicator

Process

- A group of tasks tied together to complete a complex job
- Steps (A.K.A. Tasks) in the Process can be performed sequentially or simultaneously
- A Process can be recurring or one and done.
- A Process may be assigned a Responsible Party
- Can be automatically started by Strategy's Rules Engine

How to Create New Process Template

- To create a new process template (form)

- Process Manager search

- Tools



- Process Templates Search

- New

- Process Template Maintenance



Process Template

OKApplyCancelCopyTools

Process Template Maintenance

Process Management Search > Process Template Search > Process Template Maintenance

Maintain Process Template ID: #-----

Process Type:

Process Short Description:

Process Long Description:

Process Sub-Type:

Category:

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Start Date Indicator:

Due Date Indicator:

#Days Required to Complete:

Additional Information

Inactive:

Recurring or One-Time:

Frequency:

Responsible Party:

Role:

Severity Level:

Approved:

Next Process to Start:

Case Number:

User Amount:

All Tasks are Sequential:

Process Template Tasks

Select Task Type from Template:

Add >

ReSequence

Ignore Category

Compact view

| Order | Task Type | Task Status | Assigned To | Role | A/S | Start Indicator | Due Indicator | #Days | Sev | Options |
|-------|-----------|-------------|-------------|------|-----|-----------------|---------------|-------|-----|---------|
|-------|-----------|-------------|-------------|------|-----|-----------------|---------------|-------|-----|---------|

Recommended Fields for Every New Process

- Process Type
- Process Short Description
- Category
- Task Start Date Indicator
- Task Due Date Indicator
- Recurring or One-Time
- Responsible Party

How Customers Have Implemented Navigators

Navigators Customers Have Implemented

- On Demand Bill – Individual
- Add Prepay Premium
- Change Late Charge Rate
- Extend a Maturity Date
- ADD ROLE

What Customers Are Doing with Navigators

Hint: Adding them into their Processes by Tying them to Tasks

How Customers approach Navigators in a Process

- A process is started based on a inquiry that has maintenance that needs to be done in the system.
 - Extension of a maturity date
 - Waive a late charge
- Process is started based on a trigger that requires changes in the system.
 - Add Prepayment Premium

What is a Navigator?

- Functionality that allows the user to string together a series of windows that can be presented in a step by step method to perform various tasks
- User guide/process documentation can be linked upfront in the process
- Each 'step' can have documentation associated with the task

Navigators – Advantages

- Allows user to define the navigation from screen to screen
- Speeds entry process
- Insures steps are not skipped
- New and inexperienced users can easily complete tasks
 - Knowing the application navigation is not needed
 - Documentation is readily available
- Users can stop anytime they want or need
- Client defined – no programming required

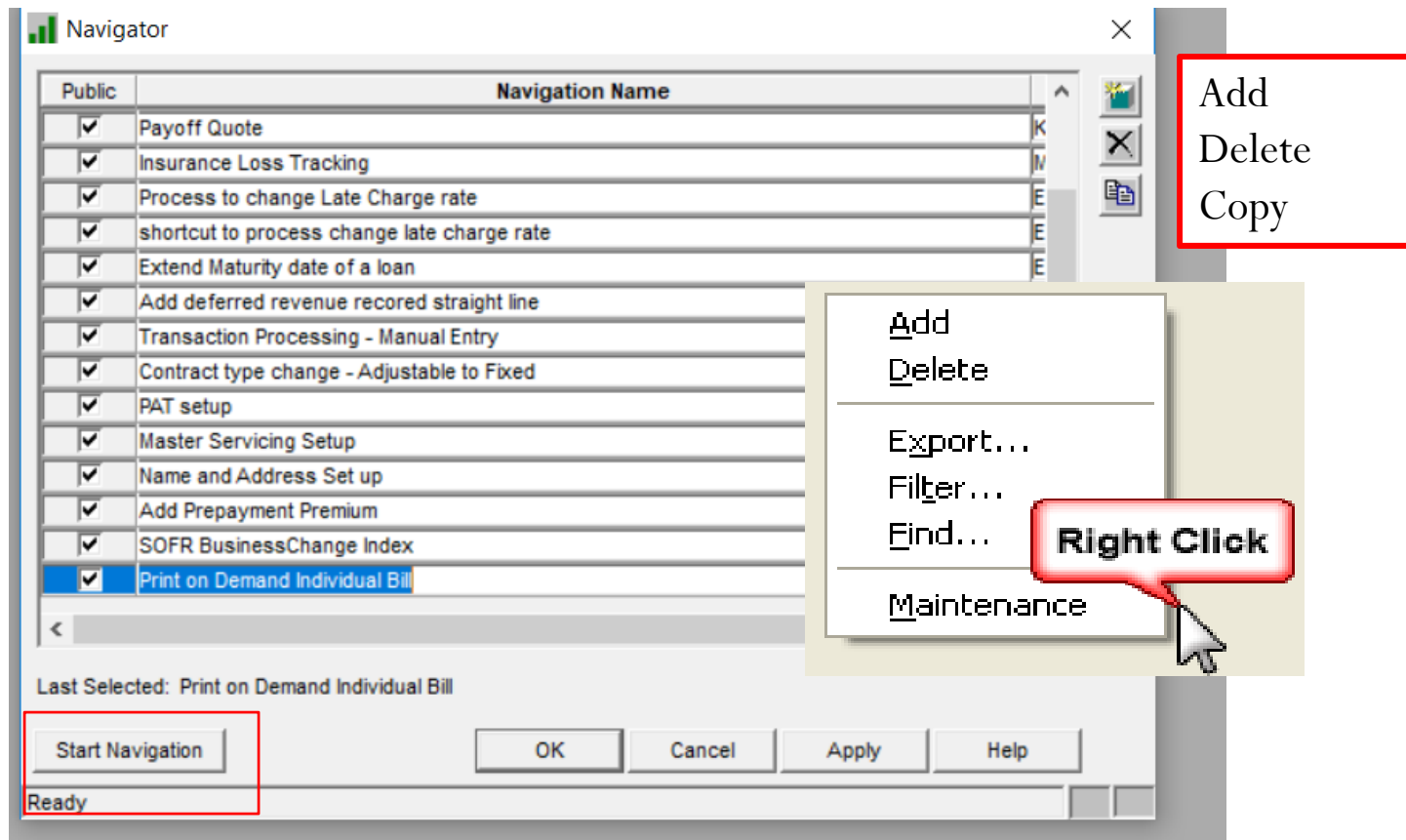
How to Set up a Navigator

- Navigator Access
 - On the Main Tool Bar

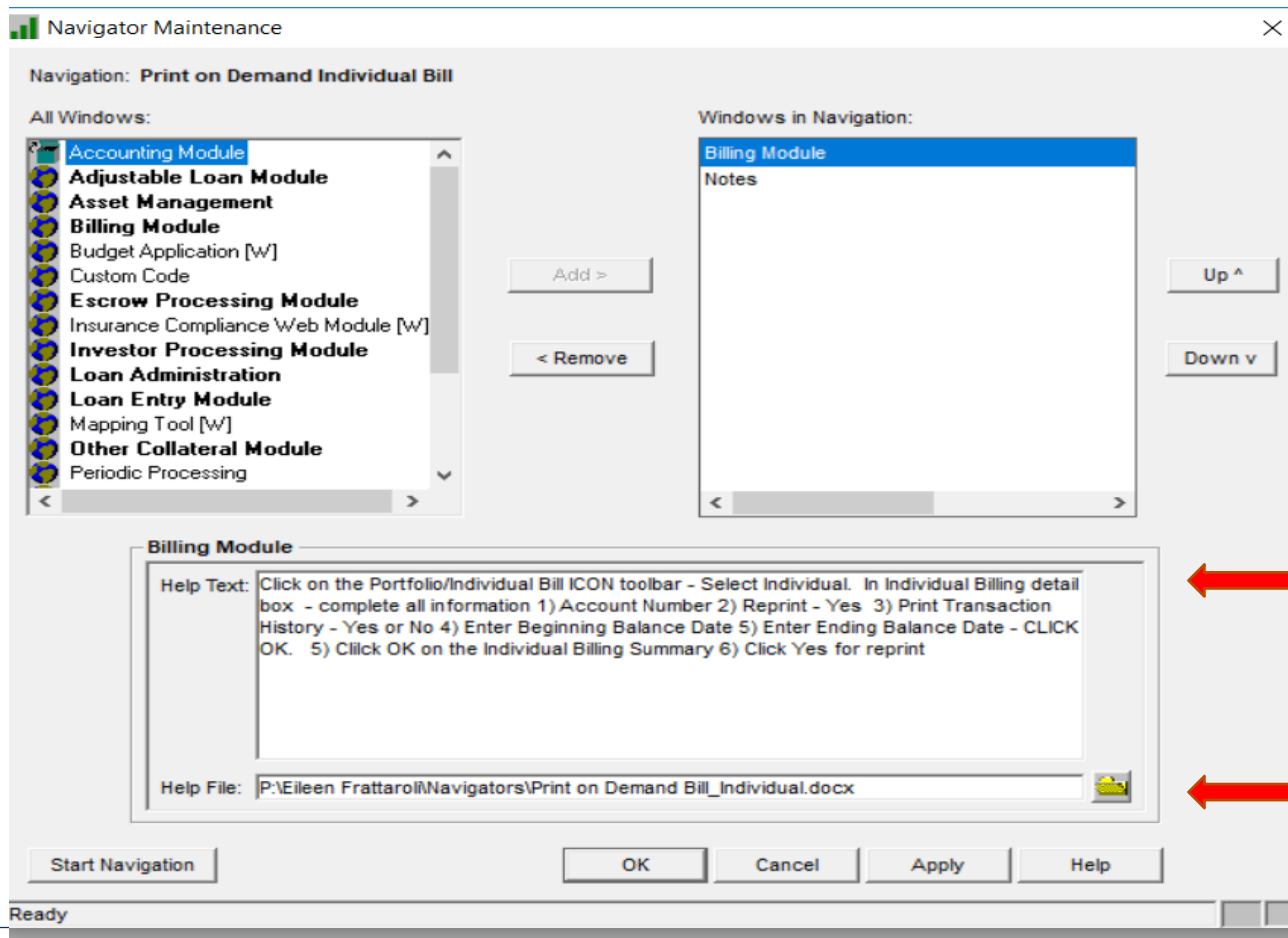


Navigator Access

To Update Double click on Row



Build Your Own Navigator



Help text appears throughout navigation

OR

Link to documentation

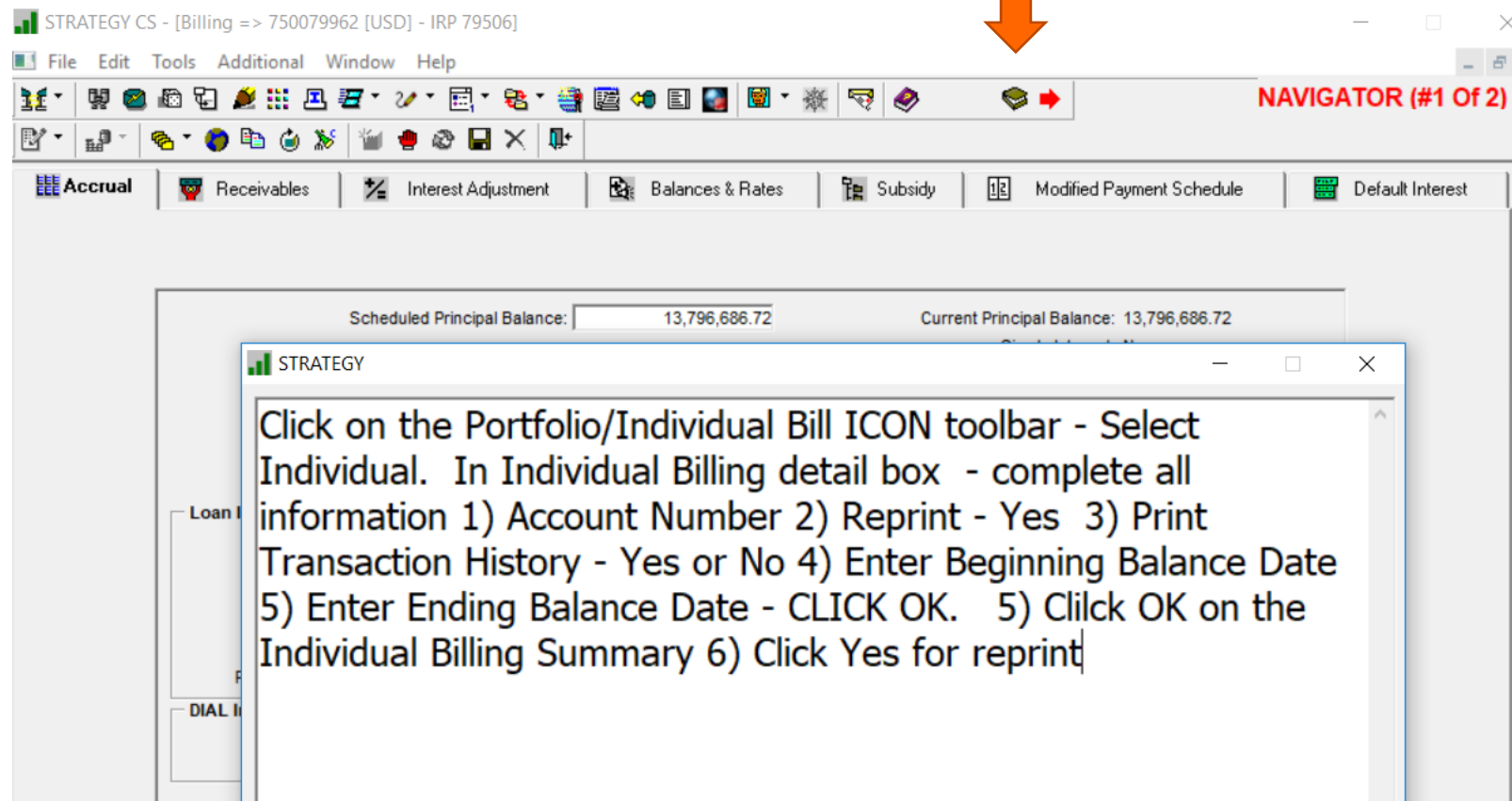
Internal Documentation

- Associate documentation with a set of steps to complete a task
 - Documentation can be made available for each step in the process
 - User Defined documents in .docx or .pdf format
 - Help text typed in for each process
- Ability to attach corporate Policies and Procedures

Navigator #1 of 2

Click here to get
documentation
for step 1 of 2

Print on Demand Bill - Individual



Navigator #1 of 2

Print on Demand Bill - Individual

STRATEGY CS - [Billing => 750079962 [USD] - IRP 79506]

File Edit Tools Additional Window Help

NAVIGATOR (#1 Of 2)

Accrual Receivables Interest Adjustment Balances & Rates Subsidy Modified Payment Schedule Default Interest

Individual

Scheduled Principal Balance: 13,796,686.72 Current Principal Balance: 13,796,686.72

Starting Date for Next Accrual Period: 03/01/2017 Simple Interest: N

Current Accrual Receivable: 03/01/2017 Accounting Basis Method: A

Accrual Start Date: 05/01/01 Next Payment Due Date: 03/01/2017

Accrued Through Date: 02/10/01

Loan Information

Accrued Interest Receivable: 21,174.0

Accrued Interest For Current Period: 21,174.0

Accrued Interest G/L: .00

Bank Accrued Interest Receivable: .00

Interest Per Diem: 2,117.40

Principal Adjustments During Accrual Period:

DIAL Information

DIAL Capped Recognized: .00

DIAL Capped Unrecognized: .00

Individual Billing Summary

| Account # | Currency Type | Reprint | Billing Date | Next Billing Date | Print Trans History | Beginning Balance Date | Ending Balance Date | Billing Address Type |
|-----------|---------------|---------|--------------|-------------------|---------------------|------------------------|---------------------|----------------------|
|-----------|---------------|---------|--------------|-------------------|---------------------|------------------------|---------------------|----------------------|

OK Cancel Apply Help

Ready

Add Button

Navigator #1 of 2

Print on Demand Bill - Individual

The screenshot shows a software interface for managing individual billing. The main window, titled "Individual Billing Summary", contains a table with the following headers: Account #, Currency Type, Reprint, Billing, Next Billing, Print, Beginning, Ending Date, and Billing Address Type. A dialog box titled "Individual Billing Detail" is open in the foreground, allowing for the configuration of a specific bill. This dialog includes input fields for Account #, Reprint (a dropdown menu), Billing Date (00/0000), Next Billing Date (mm/ccyy) (00/0000), Print Transaction History (a dropdown menu), Beginning Balance Date (00/00/0000), and Ending Balance Date (00/00/0000). At the bottom of the dialog are buttons for OK, Cancel, Apply, and Help. The status bar at the bottom of the main window shows "Ready" and "Add Individual Bill".

| Account # | Currency Type | Reprint | Billing | Next Billing | Print | Beginning | Ending Date | Billing Address Type |
|-----------|---------------|---------|---------|--------------|-------|-----------|-------------|----------------------|
|-----------|---------------|---------|---------|--------------|-------|-----------|-------------|----------------------|

Individual Billing Detail

Account #:

Reprint:

Billing Date:

Next Billing Date(mm/ccyy):

Print Transaction History:

Beginning Balance Date:

Ending Balance Date:

OK Cancel Apply Help

Ready

Add Individual Bill

OK Cancel Apply Help


Navigator #1 of 2

Print on Demand Bill - Individual

Individual Billing Summary

| Account # | Currency Type | Reprint | Billing Date | Next Billing Date | Print Trans History | Beginning Balance Date | Ending Balance Date | Billing Address Type |
|-----------|----------------|---------|--------------|-------------------|---------------------|------------------------|---------------------|----------------------|
| 750079962 | US DOLLARS (US | YES (Y) | 03/2017 | 03/2017 | YES (Y) | 02/01/2017 | 02/28/2017 | |

Individual Billing Summary

 Do you want to create the Billing Statements in the work File now?

Save Changes & Exit

Navigator #2 of 2

Print on Demand Bill - Individual

Click here to get
documentation
for step 2 of 2



STRATEGY CS - [Billing => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

NAVIGATOR (#2 Of 2)

Accrual Receivables Interest Adjustment Balances & Rates Subsidy Modified Payment Schedule Default Interest

| | | | |
|--|--------------|----------------------------|---------------|
| Scheduled Principal Balance: | 9,988,574.23 | Current Principal Balance: | 10,000,000.00 |
| Starting Date for Next Accrual Period: | 03/01/2017 | Simple Interest: | N |
| Current Accrual Receivable: | 03/01/2017 | Accounting Basis Method: | A |
| Accrual Start Date: | 01/01/2017 | Next Payment Due Date: | 02/01/2017 |
| | | Investor Loan: | Yes |

Loan Information

Accrual

Balance

Principal Adjustment

DIAL Information

STRATEGY

Add Notes to account if needed. Once Navigation is complete - go to AS400 Work Spool File for on demand bill reprint.

Navigator #2 of 2

Print on Demand Bill - Individual

Notes

Account #: 750079962

Filter
Note Type: Date From: 00/00/0000 Date To: 00/00/0000
Created By: Reference:

| Date | Note Type | Reference | Created By | Note Text 1 | No |
|-----------|-----------|-----------|------------|---|----|
| 9/10/2019 | LO | | EFRATTAR | Customer requested reprint of bill for May 2017 | |

Details
Note Type: LOAN (LO) Reference: Note Seq#: 1
Date: 9/10/2019 Created By: EFRATTAR
Customer requested reprint of bill for May 2017

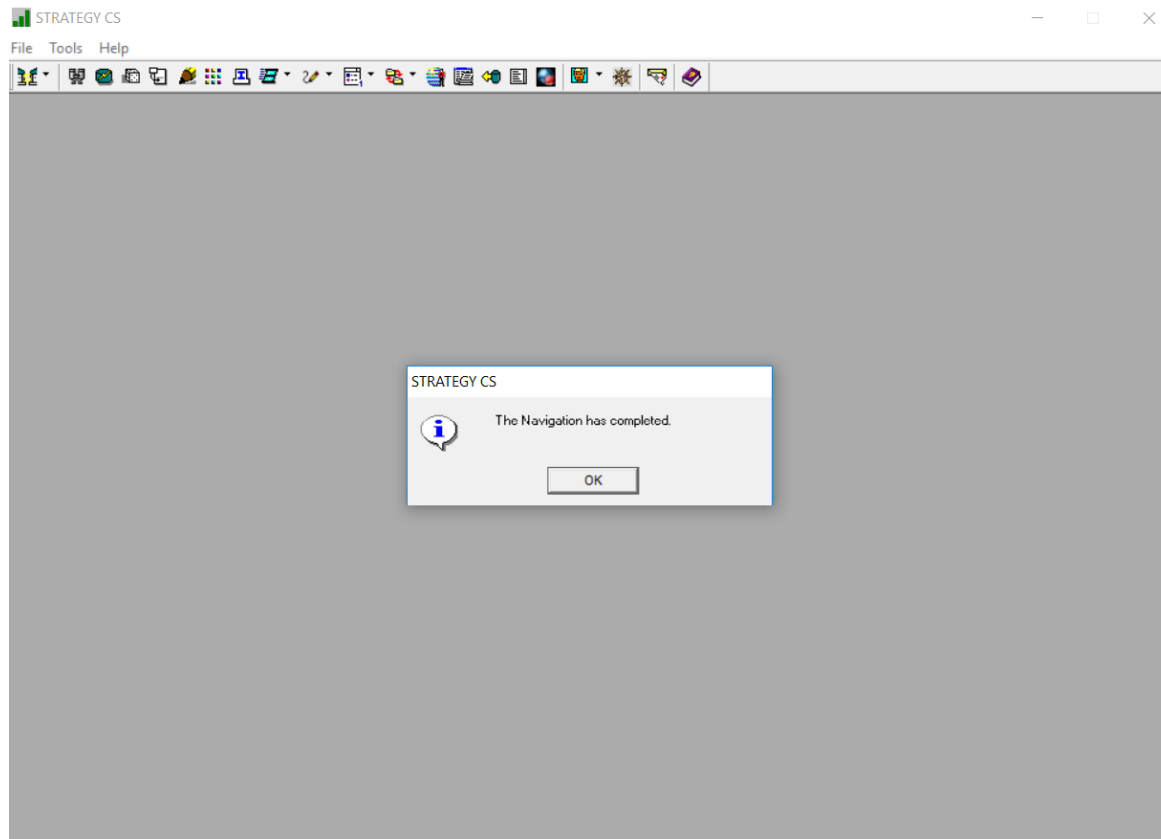
OK Cancel Apply Help

Ready



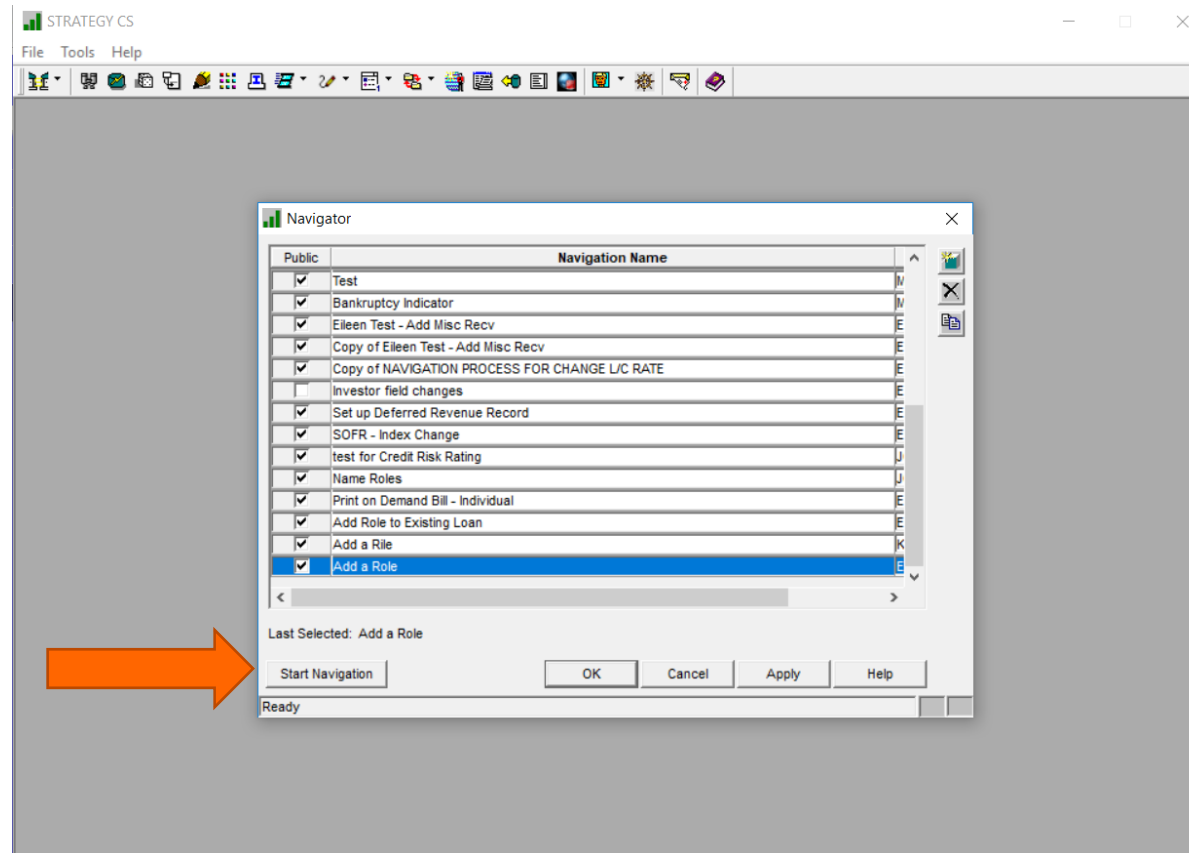
Navigator -Completed

Print on Demand Bill - Individual



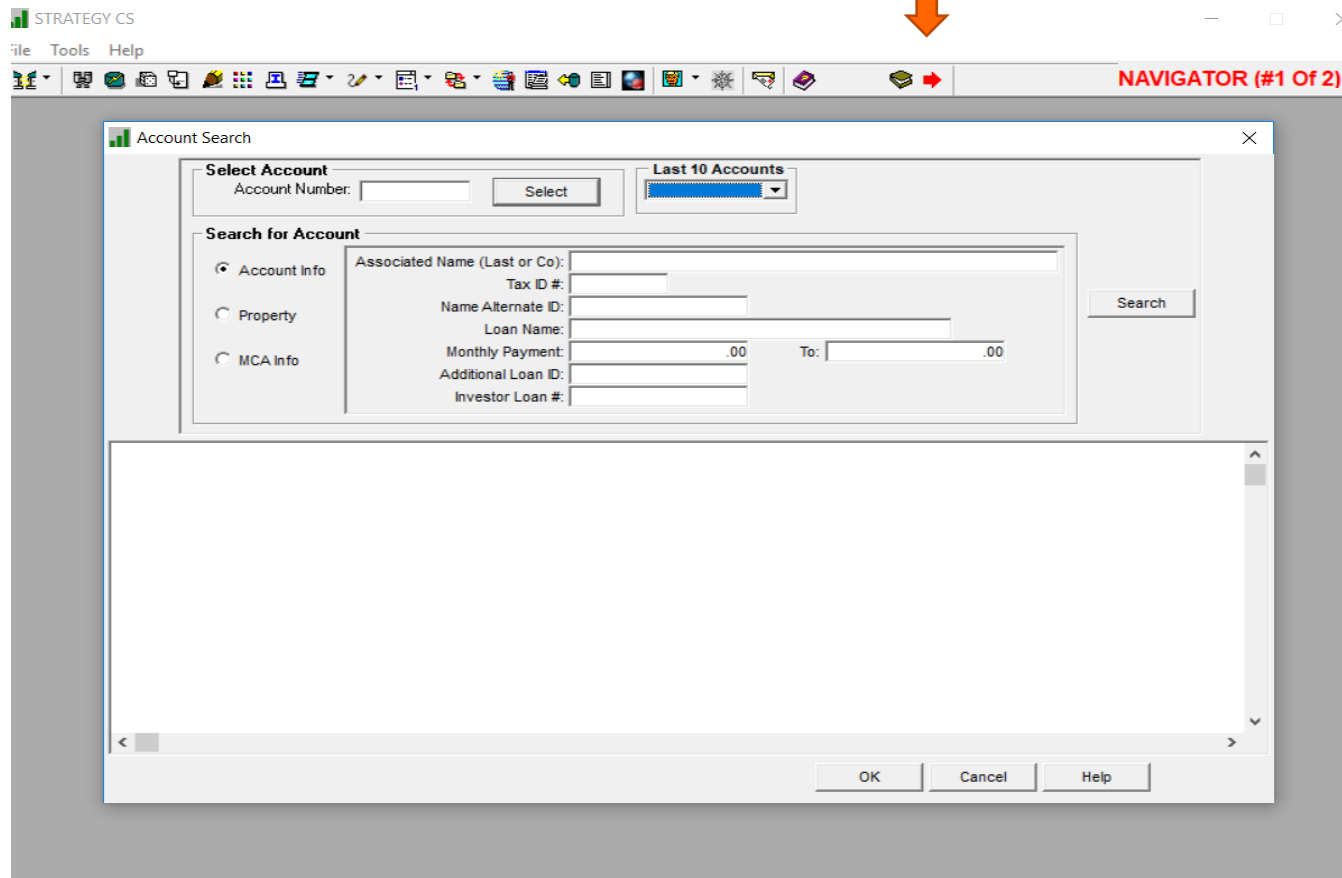
Navigator – Add a Role

- Highlight Add a Role and click Start Navigation



Navigator – Add a Role

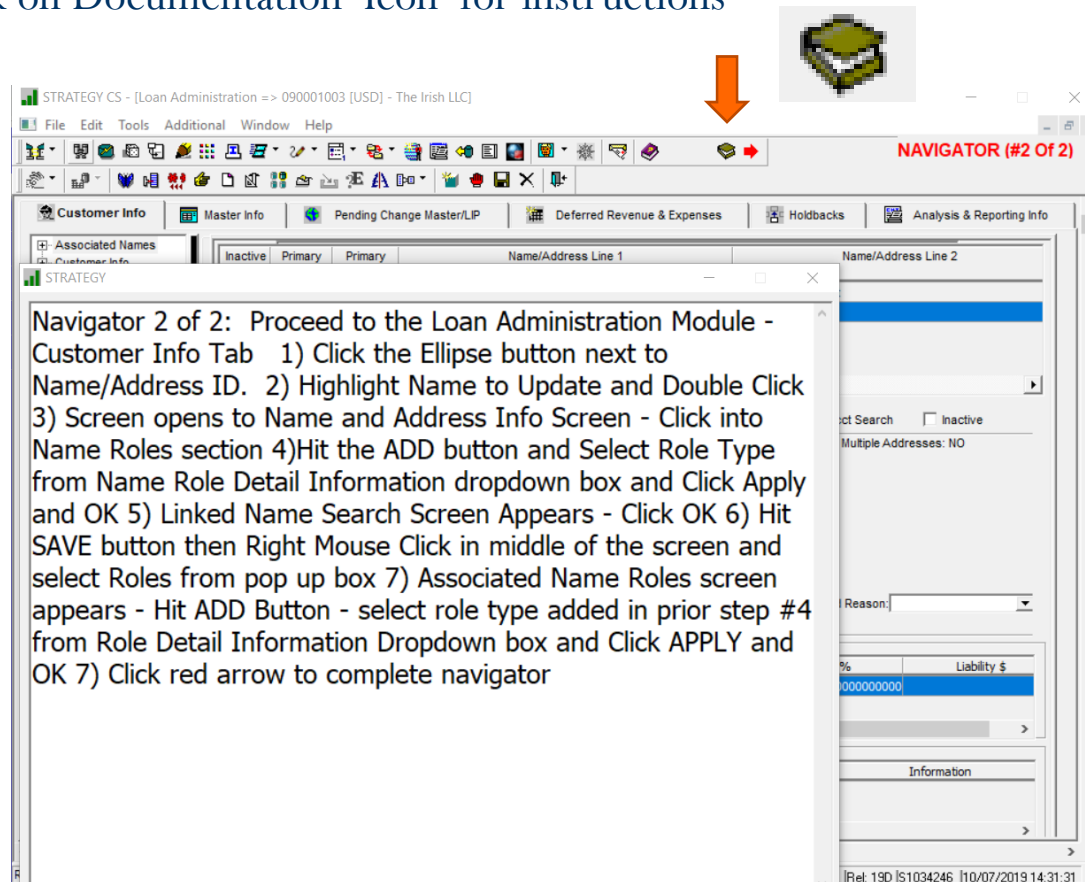
- Search and Add a Loan Number – Click on Arrow



The screenshot shows the STRATEGY CS Navigator window. The title bar reads "STRATEGY CS" and "NAVIGATOR (#1 of 2)". The menu bar includes "File", "Tools", and "Help". The toolbar contains various icons, including a red arrow icon. An orange arrow points to this red arrow icon. The "Account Search" dialog box is open, showing the "Select Account" section with an "Account Number" field and a "Select" button. The "Last 10 Accounts" section shows a list of accounts. The "Search for Account" section has three radio buttons: "Account Info" (selected), "Property", and "MCA Info". The "Account Info" section includes fields for "Associated Name (Last or Co):", "Tax ID #:", "Name Alternate ID:", "Loan Name:", "Monthly Payment:" (with a ".00" value), "To:" (with a ".00" value), "Additional Loan ID:", and "Investor Loan #:". A "Search" button is located to the right of these fields. The dialog box has "OK", "Cancel", and "Help" buttons at the bottom.

Navigator – Add a Role

- Click on Documentation Icon for instructions



Navigator – Add a Role

- Proceed to Loan Administration Module – Customer Info

Click Ellipse
button next to
Name/Address
ID

STRATEGY CS - [Loan Administration => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

NAVIGATOR (#2 Of 2)

Customer Info Master Info Pending Change Master/LIP 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 | | Epic Inc | |

Name/Address ID: 160 ☒ Primary Borrower ☐ Primary Contact ☒ Include in Acct Search ☐ Inactive

Formatted Name/Address
Epic Inc

Doc Distribution: NO Multiple Addresses: NO

Tax ID#: 22-4444444
Language: ENGLISH
Telephone#:
Fax#:
Email:
Address Type:

Contact:
Relationship: Start Date: 01/01/2017 End Date: 00/00/0000 Relationship End Reason:

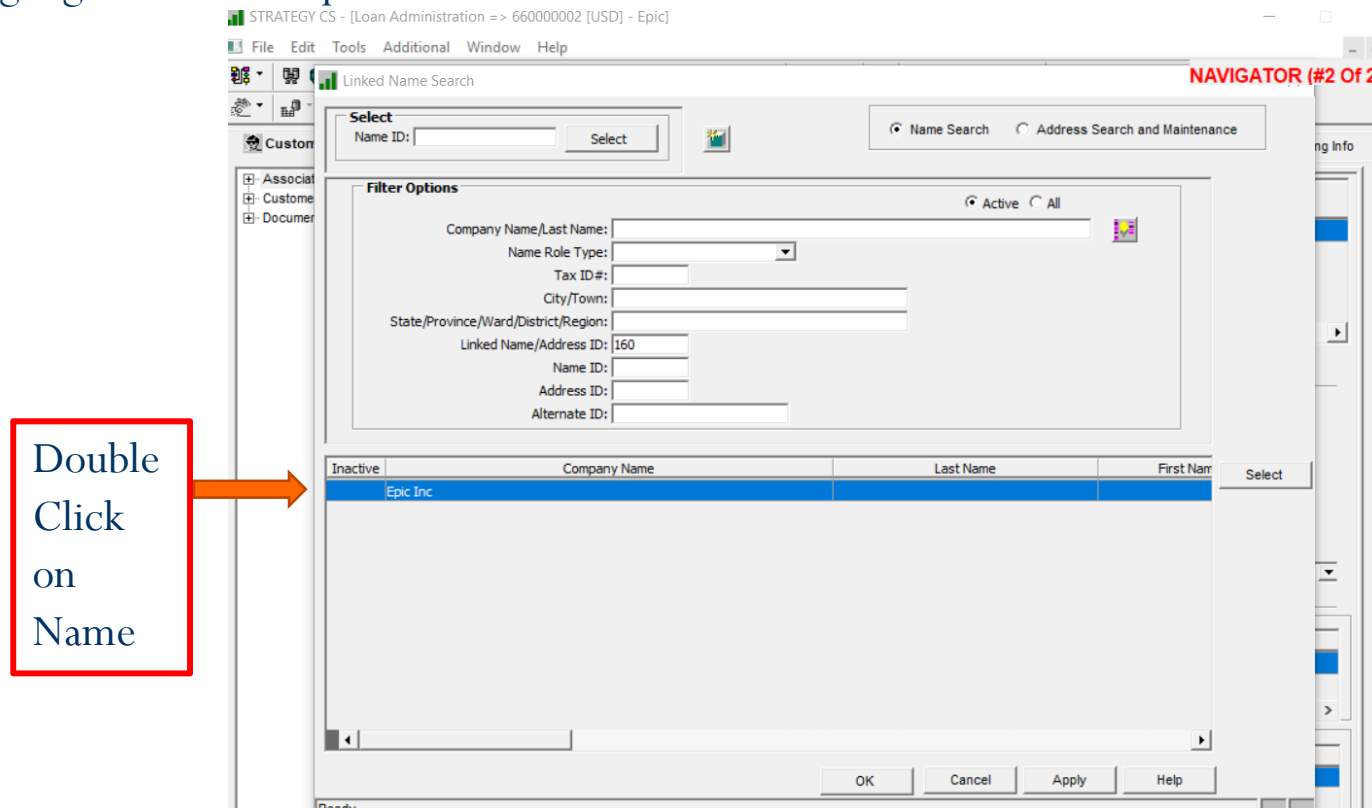
| Inactive | Role Type | Sub-Role Type | Liability % | Liability \$ |
|----------|-------------|---------------|---------------|--------------|
| | CO-BORROWER | | .000000000000 | |

Contact Information

| Type of Contact Info | Description | Information |
|----------------------|-------------|-------------|
| E-MAIL ADDRESS | | |

Navigator – Add a Role

- Highlight Name to Update and Double Click



Navigator – Add a Role

- Opens to Name and Address Information Screen

Click into
Name Roles

STRATEGY CS - [Loan Administration => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

NAVIGATOR (#2 Of 2)

Name and Address Information

Name Information

- Linked Address I
- Name Roles
- Name Contact Inf
- Name Associatio
- Company Contac
- Wiring Instruction

Name/Contact Information

NameID: 160 Inactive: ☐

First Name: Last Name:

Company Name: Epic Inc

Name Prefix: Name Suffix: Date of Birth: 00/00/0000

Contact:

Telephone #: Fax#: E-mail:

Web Address:

Title:

Salutation:

Entity Type: OTHER (O) Language Indicator: ENGLISH (E) Alternate ID: Risk Rating:

SIC Code: NAICS Code:

U.S. Citizen: Federal Tax Exempt: State Tax Exempt:

SSN or TIN: Federal ID# Verified: YES (Y) Tax ID#: 22-4444444

W8 Received: W8 ID#: W8 Exp Date: 00/00/0000

Payee Name:

IRS Reporting Name:

Entity Name:

Name Roles

| Inactive | Role Type | Role Type Desc | Sub-Role Type | Sub-Role Type Desc |
|----------|-------------------|----------------|---------------|--------------------|
| | BORROWER (BORR) | BORROWER | | |
| | COBORROWER (COBO) | CO-BORROWER | | |

Address Information

| Inactive | AdditionalAddress Info 1 | AdditionalAddress Info 2 | Street#/Block# | Street Name/Sector |
|----------|--------------------------|--------------------------|----------------|--------------------|
| | | | | |

OK Cancel Apply Help

Ready

Navigator – Add a Role

- Hit the Add Button and Select a Role Type from Dropdown

2) Role Type

STRATEGY CS - [Loan Administration => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

Name and Address Information

Roles for Name ID: 160 Epic Inc
Tax ID: 22-4444444

| Inactive | Role Type | Sub-Role Type |
|-------------------------------------|-----------------|---------------|
| <input type="checkbox"/> | BORROWER | |
| <input type="checkbox"/> | CO-BORROWER | |
| <input checked="" type="checkbox"/> | ADVANCING AGENT | |

Name Role Detail Information

Role Type: ADV AGENT (ADVA) Inactive: ☐

Sub-Role Type:

OK Cancel Apply Help

1) Add
Button

3) Click
Apply
and OK

Navigator – Add a Role

- Linked Name Search Screen Appears

STRATEGY CS - [Loan Administration => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

Linked Name Search

NAVIGATOR (#2 Of 2)

Select
Name ID: Select

☒ Name Search ☐ Address Search and Maintenance

Filter Options ☒ Active ☐ All

Company Name/Last Name:

Name Role Type:

Tax ID#:

City/Town:

State/Province/Ward/District/Region:

Linked Name/Address ID: 160

Name ID:

Address ID:

Alternate ID:

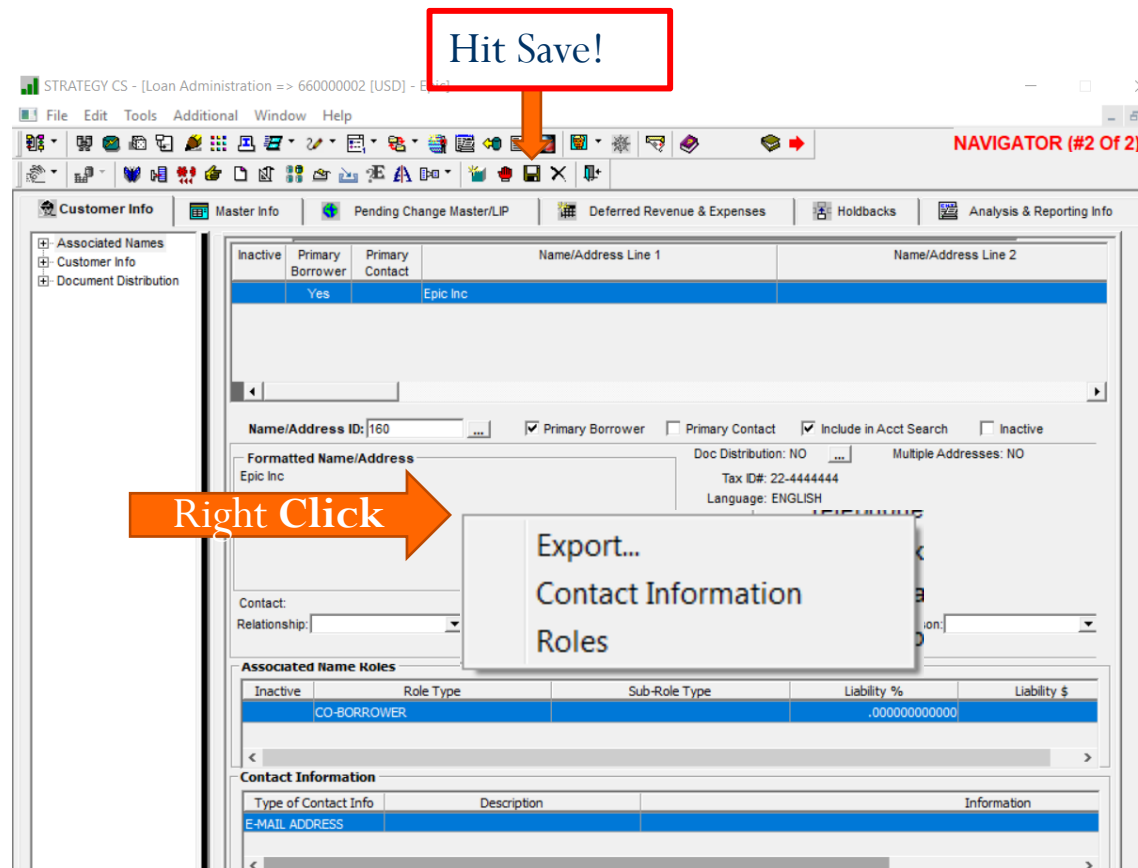
| Inactive | Company Name | Last Name | First Name | Select |
|----------|--------------|-----------|------------|--------|
| | Epic Inc | | | |

OK Cancel Apply Help

Click
OK

Navigator – Add a Role

- Hit SAVE Button then Right Mouse Click and Box Pops Up – Select Roles



Navigator – Add a Role

- Hit Add Button – Select New Role Added in Prior Steps

STRATEGY CS - [Loan Administration => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

NAVIGATOR (#2 Of 2)

Customer Info Associated Name Roles Analysis & Reporting Info

Associated Names
Customer Info
Document Distribution

Name: Epic Inc

| Inactive | Role Type | Sub-Role Type | Liability % |
|----------|-----------------|---------------|-------------|
| | CO-BORROWER | | .0000000000 |
| | ADVANCING AGENT | | .0000000000 |

Role Detail Information

Role Type: ADV AGENT (ADVA) Inactive: ☐

Sub-Role Type:

Liability %: .000000000000

Liability \$: .00

OK Cancel Apply

1) Add
Button

2) Role
Type

3) Click
Apply
and OK

Navigator – Add a Role

Click red arrow to complete Navigator

STRATEGY CS - [Loan Administration => 660000002 [USD] - Epic]

File Edit Tools Additional Window Help

NAVIGATOR (#2 Of 2)

Customer Info Master Info Pending Change Master/LIP 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 | | Epic Inc | |

Name/Address ID: 160 ☐ Primary Borrower ☐ Primary Contact ☒ Include in Acct Search ☐ Inactive

Formatted Name/Address: Epic Inc

Doc Distribution: NO Multiple Addresses: NO

Tax ID#: 22-4444444
Language: ENGLISH
Telephone#:
Fax#:
Email:
Address Type:

Contact:
Relationship: Start Date: 01/01/2017 End Date: 00/00/0000 Relationship End Reason:

Associated Name Roles

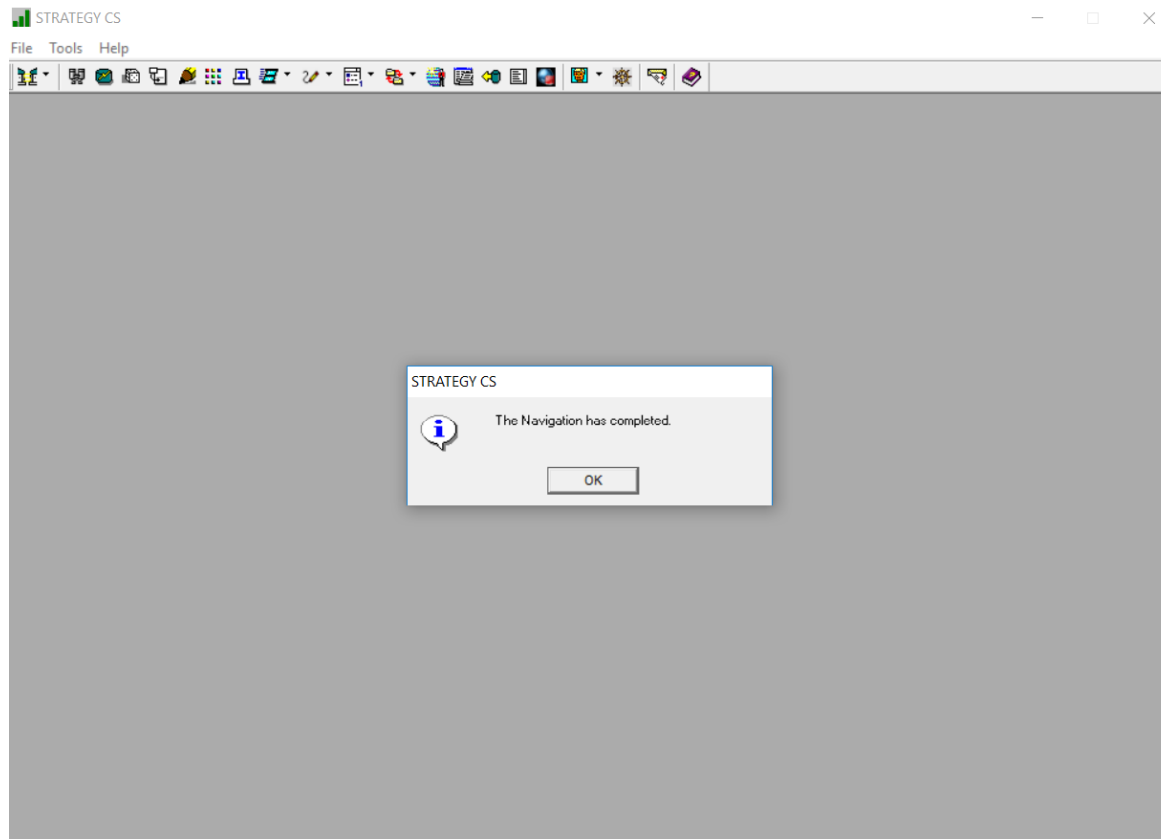
| Inactive | Role Type | Sub-Role Type | Liability % | Liability \$ |
|----------|-----------------|---------------|---------------|--------------|
| | ADVANCING AGENT | | .000000000000 | |
| | CO-BORROWER | | .000000000000 | |

Contact Information

| Type of Contact Info | Description | Information |
|----------------------|-------------|-------------|
| E-MAIL ADDRESS | | |

Navigator -Completed

Added New Role to Existing Loan!



Watchlist

Watchlist

- Create a Rule Set with the MFS Master for Watchlist Rules

Add New Rule Set




x

| | |
|-------------------------|---|
| New Rule Set: | CREFCRULES |
| Description: | |
| Copy From: | MFS Master CREFC for Watchlist [MFSCREFC] ▼ |
| Available To: | All ▼ |
| Alert Buttons: | MFS PA Alert Button Set 1 [MFSPABTN1] ▼ |
| Data Set: | CREFC Inv. 501 ▼ |
| Rule Set Usage: | ANYWHERE ▼ |
| Run All Actions: | YES ▼ |

Data Sets

OK Cancel

Rule Action “Add to Watchlist”

| Rule Name | Type | Rule Description | Value | Rule Actions |
|--|-----------|--|-------|--|
| P&I Payments Delinquent | LOAN | Delinquent P&I Payments. Variable value: specify the minimum number of delinquent payments that should trigger designated actions. Logic: compare loan master number | 2 | Display Alert Add to Watchlist  |
| Taxes Delinquent | TAX | Taxes past due. Variable value: specify the number of days past the tax due date that should trigger designated actions. Logic: find the number of days between System Process | 60 | Display Alert Add to Watchlist  |
| Insurance Policy Renewal Past Due (Non-Monitoring) | INSURANCE | Insurance renewal is past due. Variable value: specify the number of days past the insurance expiration date the designated actions should occur. Logic: Find the number of days | 60 | Display Alert Add to Watchlist  |

Data Set Assignment

Assignment

Rule Set Maintenance

Welcome, Jane Doe
Rule Set Maintenance

NewAlert ButtonsRun Selected Rule Set

MFS Master Rule Set18 Rule Sets found

Show Inactive Rule Sets

| Set | Select rules to copy | Type |
|--------------------------|-------------------------------|-----------|
| <input type="checkbox"/> | BI Correct Loss Payee Clause | INSURANCE |
| <input type="checkbox"/> | Boiler/Machinery Cov Required | INSURANCE |
| <input type="checkbox"/> | Boiler/Machinery Max Ded Amt | INSURANCE |
| <input type="checkbox"/> | Boiler/Machinery Min Cov Amt | INSURANCE |

Joan's CREFC Rules2 Rule Sets found for Job Function: Asset Manager 4

Show Inactive Rule SetsShow Inactive Rules

| Rule Name | Type | Rule Description | Value | Rule Actions | Status | Alert Button | Severity |
|-------------------------------|------|---|-------|-----------------------------------|--|----------------|----------|
| Borrower/Guarantor Bankruptcy | LOAN | Borrower/owner or guarantor in bankruptcy. Variable value: none. Logic select loan PMASTR3 records where bankruptcy status CMINBNKTCY is Y. Take the designated actions. CREFC watchlist reason 2G. | | Display Alert Add to Watchlist | <input checked="" type="checkbox"/> Active | Watch List [!] | Medium |
| Casualty or Condemnation | LOAN | Casualty or condemnation is equal to the lesser of 10% | | Display Alert | <input checked="" type="checkbox"/> Active | Watch List [!] | Medium |

SaveAssignmentDelete

Data Set Assignment

Assign Data Set to Rule Set: Joan's CREFC RulesNew

| Data Set Description | Rule Set Usage | Run All Actions |
|----------------------|----------------|-----------------|
| All Loans | ANYWHERE | YES |

Business Inc/LOR Monthly % LimINSURANCE

Business Income/Loss Rents ReqINSURANCE

of NOI as of U/W. Variable value: specify the DSCR percentage that should trigger specified actions. Logic: Select float rate loan PMASTR.CMCOT not 'F'. latest

Add to Watchlist

Data Sets for Watchlist

- They can be created by
 - All Loans
 - By Investor

New Data Set

Selected Data Set

x

| | |
|-------------------------|------------|
| Data Set ID: | New |
| Data Set Description: | Inv |
| Include All For Entity: | YES ▼ |
| Entity: | Investor ▼ |
| In Use: | NO |

OK

Cancel

Delete

Watchlist Widget



Watchlist Search Screen

15

Search Options ▾

Welcome, John Doe
Watch List

Search Results

| Loan Search Results | | | | | | | | |
|---------------------|------------------------------------|-----------------|---------------------------|-----------|---------------|---------|-------|------------|
| Loan Number | Associated Name | Monthly Payment | Current Principal Balance | Loan Name | Active Status | Name ID | MCA # | Credit Fac |
| 150035525 | ABC Jersery Management Corporation | 7,000.00 | 2,288,425.31 | | Y | 90 | 0 | 0 |
| 150035530 | ABC Jersery Management Corporation | 14,676.83 | 555,618.63 | | Y | 90 | 0 | 0 |
| 150065400 | ABC Jersery Management Corporation | 5,426.31 | 496,865.36 | | Y | 90 | 0 | 0 |
| 150065420 | ABC Jersery Management Corporation | 12,908.84 | 791,424.49 | | Y | 90 | 0 | 0 |

Watchlist Summary Information

● Overall Status

 15

Search Options ▾

[Search Results](#) > [Loan Number: 150035525](#)

Watchlist Summary Information

Overall Status

| | | | | | | | | | | | | | |
|--------------------|-----------|----------------------|-------------|--------------------|--------------------------|--------------------|-------------------------------------|-------------------------------------|--|------------------------------------|----|-------------------|----|
| Loan Number | 150035525 | Investor Loan Number | 35525760760 | External Watchlist | <input type="checkbox"/> | Internal Watchlist | <input checked="" type="checkbox"/> | Next Watchlist Action Plan Due Date | | Watchlist Action Plan Required Y/N | No | Special Servicing | No |
| Watchlist Comments | | | | | | | | | | | | | |
| <div></div> | | | | | | | | | | | | | |

Save

History of Internal Watchlist or CRFEC Watchlist

- The action in the Rules will add the loan and reason to this section and will remove it by putting a removal date. Click on the Watchlist item you want to see.

| History of Internal Watchlist or CREFC Watchlist (Expand +/-) | | | | |
|--|--------------------|--------------------------------------|--------------|-------------------|
| <input type="radio"/> All Items <input checked="" type="radio"/> Active <input type="radio"/> Inactive | | | | |
| Date Added to Watchlist | External Watchlist | Reason on Internal Watchlist | Date Removed | Days on Watchlist |
| 03/03/2014 | INTERNAL WATCHLIST | [Credit] [1A] Delinquent P&I Payment | | 2002 |
| New Internal Entry | | | | |

Watchlist Detail Information

15

Search Options ▾

[Search Results](#) » [Loan Number: 150035525](#) » [Watchlist Detail Information](#)

Watchlist Detail Information

Loan Number 150035525

Selected Property Morton Estates ▾

Type INTERNAL WATCHLIST ▾

Notification Date 3/3/2014 ▾

Date Removed Enter Date... ▾

| | Manual Override | Type | Code | Guideline |
|-------------------------------------|--------------------------|---------------|------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Credit | 1A | Delinquent P&I Payment |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1B | Delinquent Taxes |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 1C | Delinquent or Forced Placed Insurance |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1D | Outstanding Servicing Advances (Taxes, Insurance, PPA, Other) (L38 and/or L39) |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1E | Fixed Rate Loan DSCR (refer to implementation guidelines on how to apply) |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 1F | Fixed Rate Loan DSCR (refer to implementation guidelines on how to apply) |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1G | Floating Rate Loan DSCR (refer to implementation guidelines on how to apply) |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1H | Defaulted or Matured Senior Lien and/or Mechanics Lien in Excess of 5% of UPB or Defaulted, Matured, or Discovery of Previously Undisclosed, Subordinate Lien Including Mezzanine Debt |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 1I | Failure to Submit Financial Statements |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 2A | Required Repair, Remediation or O&M Plan Deficiency but not Completed by Due Date |

Save

Watchlist Detail Information

Manually remove item by checking the Manual Override and entering the Date Removed

Watchlist Detail Information

Loan Number 150035525 Selected Property Morton Estates Type INTERNAL WATCHLIST
Notification Date 3/3/2014 Date Removed 8/26/2019

| | Manual Override | Type | Code | Guideline |
|-------------------------------------|-------------------------------------|---------------|------|--|
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Credit | 1A | Delinquent P&I Payment |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1B | Delinquent Taxes |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 1C | Delinquent or Forced Placed Insurance |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1D | Outstanding Servicing Advances (Taxes, Insurance, PPA, Other) (L38 and/or L39) |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1E | Fixed Rate Loan DSCR (refer to implementation guidelines on how to apply) |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 1F | Fixed Rate Loan DSCR (refer to implementation guidelines on how to apply) |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1G | Floating Rate Loan DSCR (refer to implementation guidelines on how to apply) |
| <input type="checkbox"/> | <input type="checkbox"/> | Credit | 1H | Defaulted or Matured Senior Lien and/or Mechanics Lien in Excess of 5% of UPB or Defaulted, Matured, or Discovery of Previously Undisclosed, Subordinate Lien Including Mezzanine Debt |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 1I | Failure to Submit Financial Statements |
| <input type="checkbox"/> | <input type="checkbox"/> | Informational | 2A | Required Repair, Remediation or O&M Plan Deficiency but not Completed by Due Date |

How to Manually Add a Loan to the Watchlist

- Click on “New Internal Entry” button

History of Internal Watchlist or CREFC Watchlist (Expand +/-)

☐ All Items ☒ Active ☐ Inactive

| Date Added to Watchlist | External Watchlist | Reason on Internal Watchlist | Date Removed | Days on Watchlist |
|-------------------------|--------------------|--------------------------------------|--------------|-------------------|
| 03/03/2014 | INTERNAL WATCHLIST | [Credit] [1A] Delinquent P&I Payment | | 2002 |

New Internal Entry

- Enter the Notification Date, Select the Property, the type should be ‘Internal Watchlist’ and mark both check boxes on the reason.

Loan Number 150035525

Notification Date 8/26/2019

Selected Property Morton Estates

Date Removed Enter Date...

Type INTERNAL WATCHLIST

| Manual Override | Type | Code | Guideline |
|---|--------|------|------------------------|
| <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | Credit | 1A | Delinquent P&I Payment |
| | Credit | 1R | Delinquent Taxes |

Run Your Watchlist Report



Investor Reporting Package

Select Reports

- ☐ Comparative Financial Status
- ☐ Remittance Servicer Format 1
- ☐ Remittance Servicer Format 2
- ☐ Remittance Servicer Format 3
- ☐ Remittance Servicer Format 4
- ☐ Remittance Servicer Format 5
- ☐ Remittance Servicer Format 6
- ☐ Auto Detect Remittance Format
- ☐ Financial
- ☐ Historical Loan Modification
- ☐ Delinquent Loan Status
- ☐ Loan Level Reserve LOC
- ☐ Loan Periodic Update
- ☐ Property
- ☐ Special Servicer Loan
- ☒ Servicer Watchlist

Select All Deselect All

Settings

☐ Day-End
☒ On-Demand

☒ Include Usability Fields
☐ Exclude Usability Fields

☐ By Determination Date
☒ By Investor
☐ Investor List

Investor

Determination Date

Beginning of Determination Month

End of Determination Month

Prior Determination Date +1 Day

Create Spreadsheet Create and Send CSV Without Adjustment Upload Report With Adjustment

*Disclaimer

History of External Watchlist

- If your Investor tells you what loans are on their Watchlist you can use the Mapping Tool to import the list quickly

| History of External Watchlist (Expand +/-) | | | | |
|--|----------------------|--------------------------------------|--------------|-------------------|
| <input type="radio"/> All Items <input checked="" type="radio"/> Active <input type="radio"/> Inactive | | | | |
| Date of Notification | External Watchlist | Reason on External Watchlist | Date Removed | Days on Watchlist |
| 10/22/2018 | FANNIE MAE WATCHLIST | [Credit] [1A] Delinquent P&I Payment | | 308 |

History of Watchlist Action Plans

- If you are required to do an Action Plan

History of Watchlist Action Plans (Expand +/-)

| Action Plan Required? | Period Start Date | Action Plan Due Date | Status | Submitted for Approval | Submitted By | Date Approved | Approved By | Date Report Sent |
|-----------------------|-------------------|----------------------|--------------------|------------------------|--------------|---------------|-------------|------------------|
| Yes | 10/22/2018 | 10/22/2018 | CREATE ACTION PLAN | | | | | |

New Action Plan

Action Plan

Collateral Description

Property Description: The subject is a one story dwelling of frame construction built approximately 21 year ago. The subject is situated on a slab foundation. Address: 1600 South Dakota Avenue New York, New York 00023 Legal Description: Lot numbered Twelve (12) Block numbered Fourteen (14) Subdivision: Cold States Plat one of fifty Lot size: State the lot size in acres or square feet Owner of Record: Cite the owner or record as reported on Deed History of Ownership: Spell out the history from current owner; last purchase date and any known marketing or listing of the subject.

Property Financial Analysis

Watchlist Details

- Where to find the Data
 - PWATCHLOAD- List loans when they were added and removed from the Watchlist. This also shows if the system or a user added the Watchlist item
 - PWATCHRSN- List the reason on Watchlist

Questions?