2019 McCracken Customer Conference

STRATEGY Does That



Document Distribution

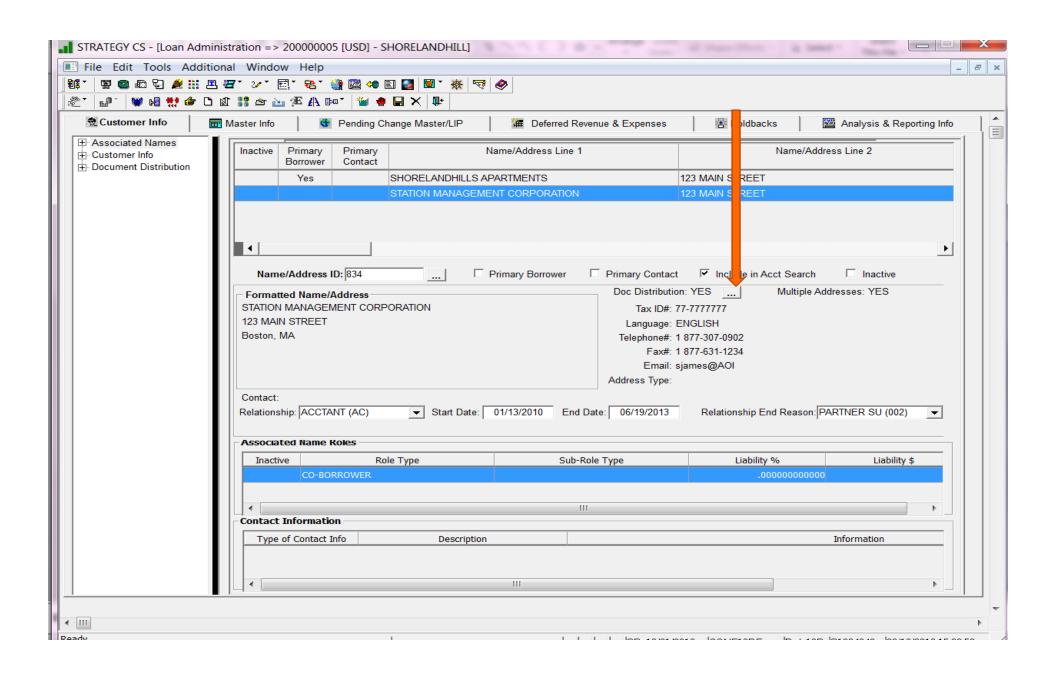
Document Distribution

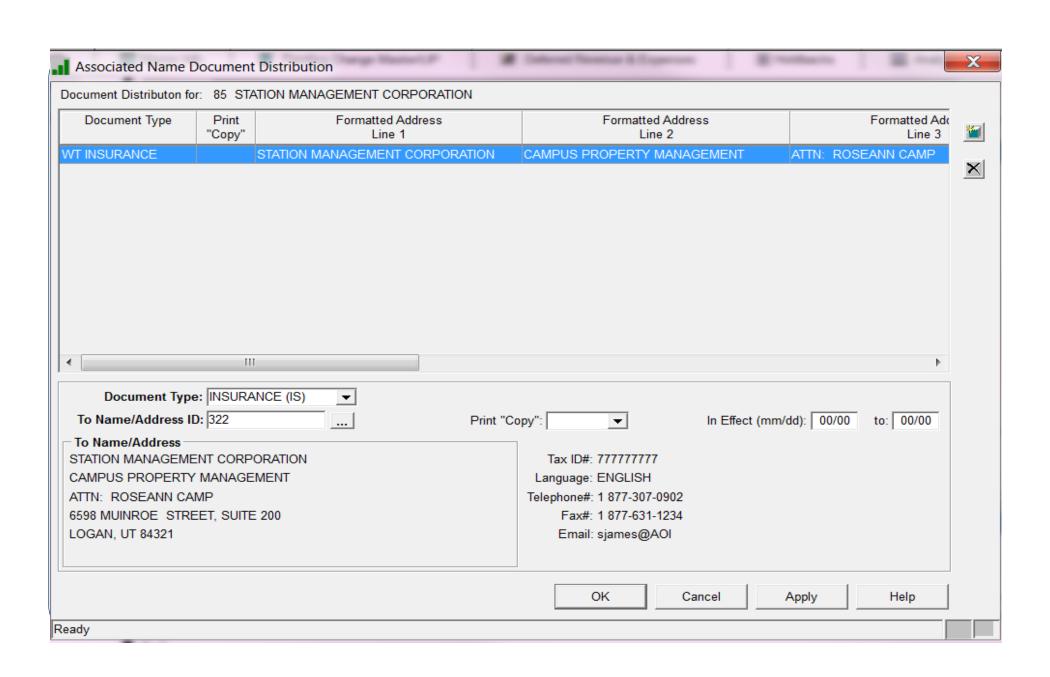
- Address documents to any Associated Name on a loan in place of or in addition to the Primary Borrower
- Seasonal Addresses can be used for different periods of time during the year
- 'COPY' feature print text 'copy' on document

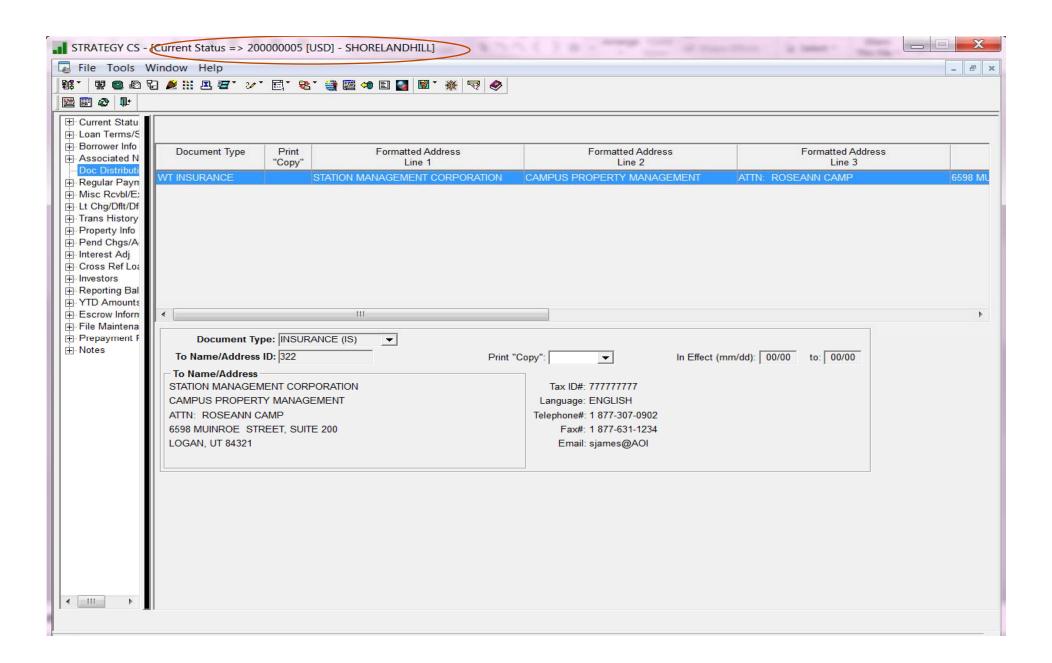
Document Distribution

- Standard Bills and Notices
- Document Tracking Notices (WriteTrack)
- General Letters (*WriteTrack*)

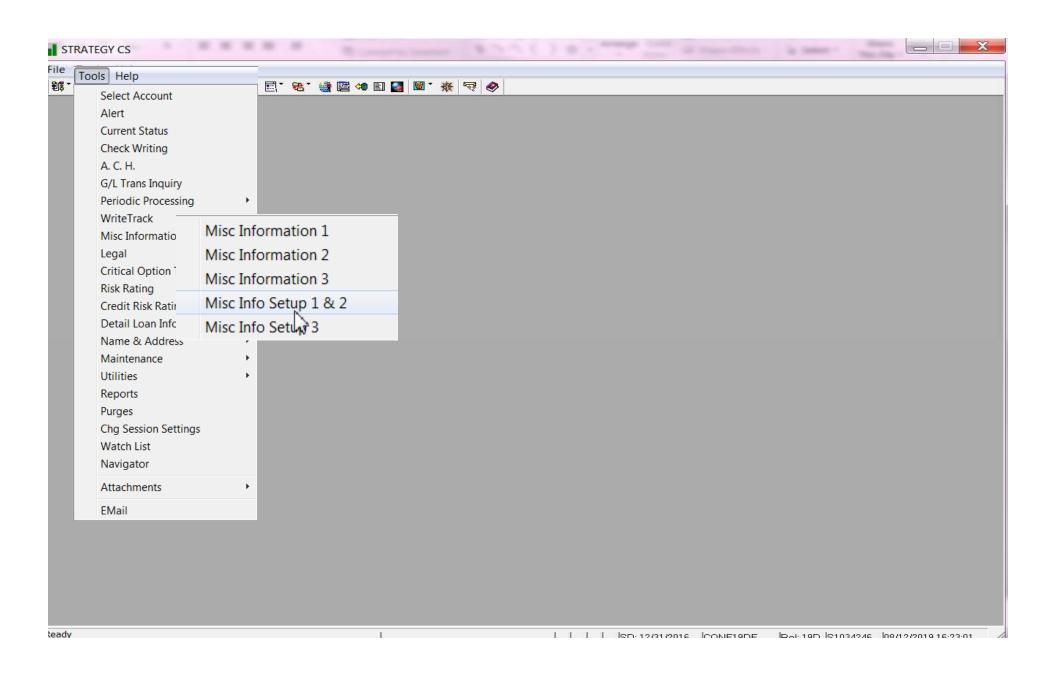
- Available in Loan Entry and Loan Administration
- Security
- Changes are logged to file maintenance for audit purposes







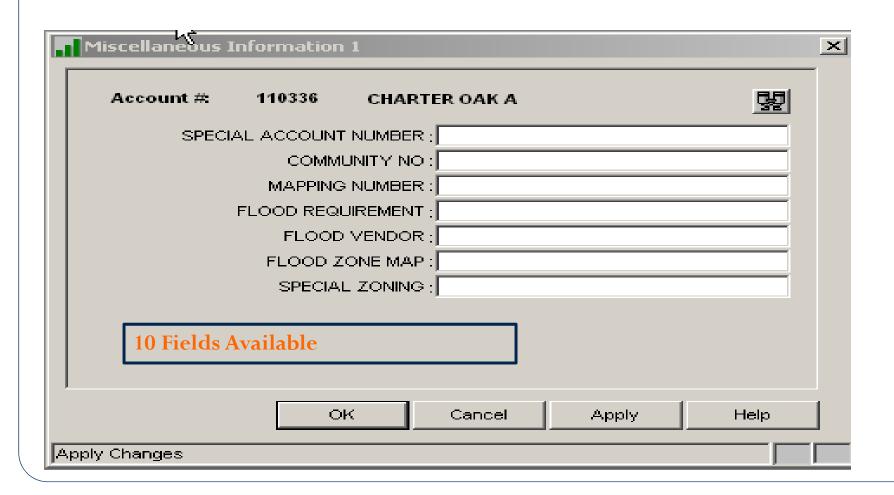
Miscellaneous Information



Miscellaneous Information

- Miscellaneous Information Files
 - 3 windows of information
 - 40 Fields available
 - Alpha/Numeric Fields
 - Accessed from Tool Bar or Tools Menu

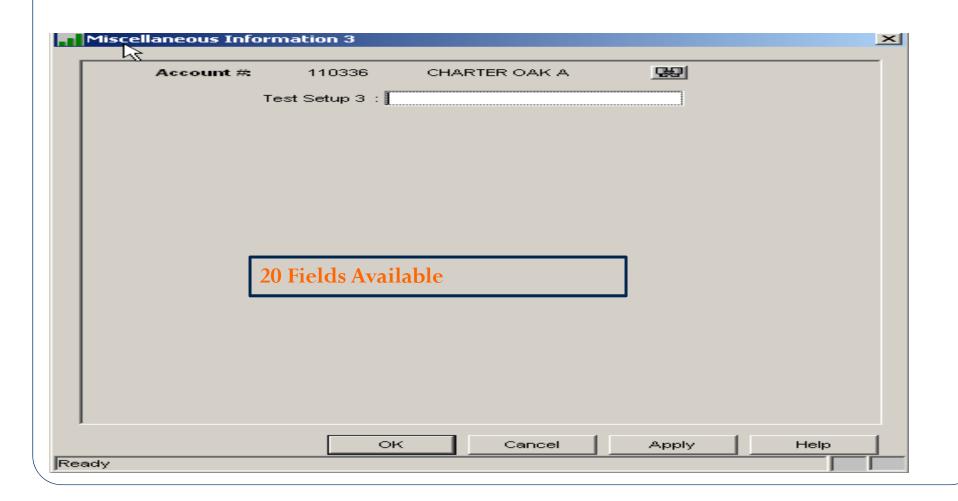
Miscellaneous Info 1 – PAAMISC File



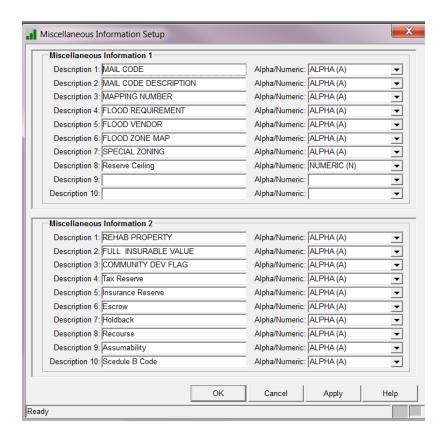
Miscellaneous Info 2 – PAAMSC File

Mis	cellaneous Ir	nformation	2				×
.	Account #:	110336	CHART	TER OAK A		먷	
		REHAB PI L INSURABL DMMUNITY D	E VALUE	:			
	10 Field	ls Available					
Save C	:hanges & Exit	OI	< <u> </u>	Cancel	Apply	Help	

Miscellaneous Info 3 – PAAMISC3 File

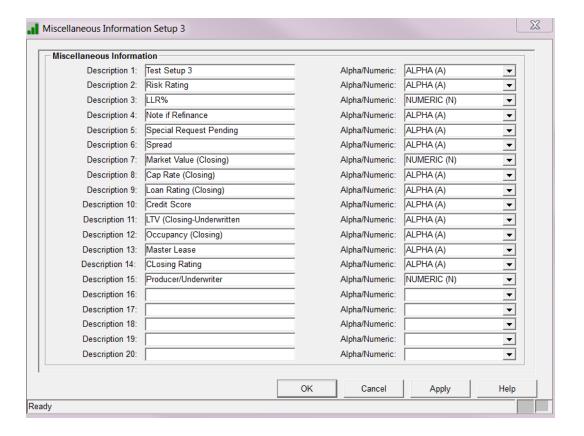


Miscellaneous Information Setup 1 & 2



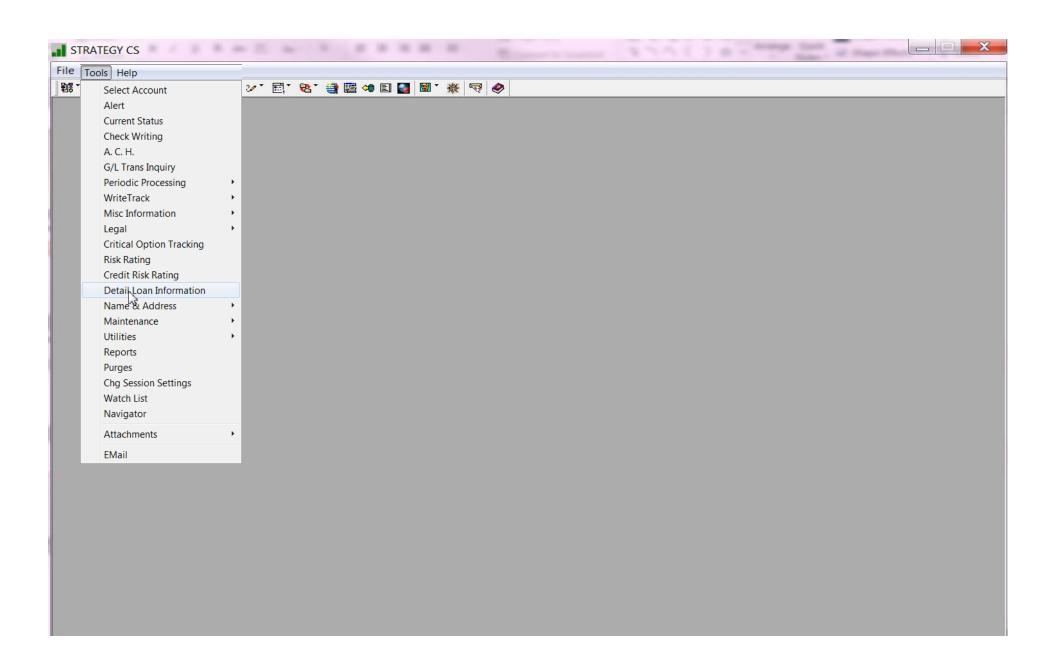
File is **PMDESC** and **PMDESC2**

Miscellaneous Information Setup 3

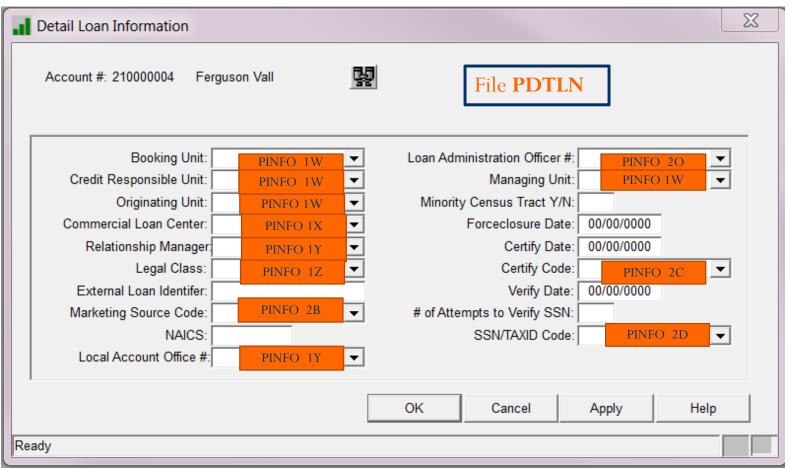


File is **PMDESCR3**

Detail Loan Information



Detail Loan Information



Portal

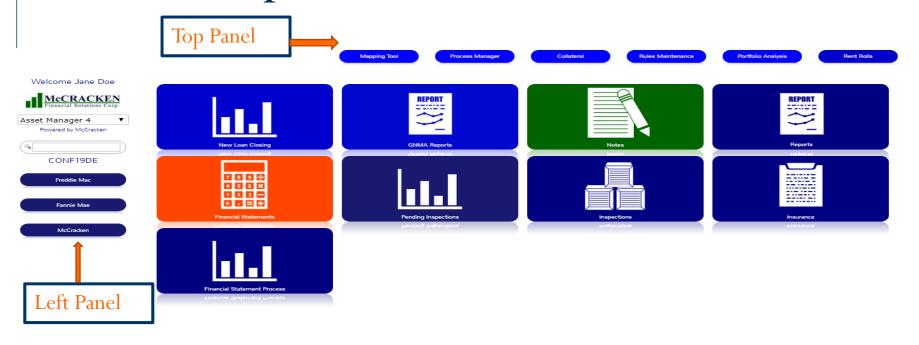
Accessing Web Portal



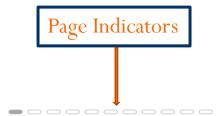


- The Dashboard displays all widgets available for your Job Function
- Name and Job Function of the user currently accessing
- Library accessed
- Super Search Option

The Makeup of the Web Portal Dashboard





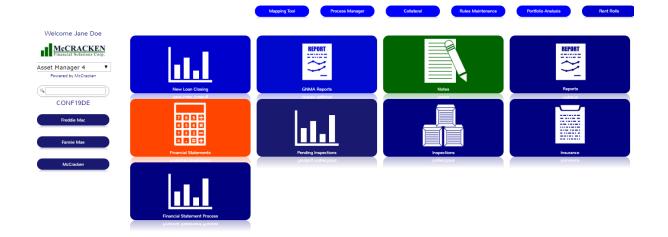


Portal



Web Portal Dashboard

Displays
Widgets
available to user





Portal

Lock Portal



Widgets

- 3 Types of Widgets
 - Report Widgets Real time information displayed which can be filtered, sorted, and exported
 - i.e. ad hoc reporting made easier
 - Loan report widgets
 - Ginnie Mae and CREFC industry reports
 - URL Widgets link to expose external website
 - i.e. Industry specific websites, RSS Feeds
 - Application Widgets Provide Access to McCracken applications
 - i.e. Construction Budget, Financial Statements, Appraisals

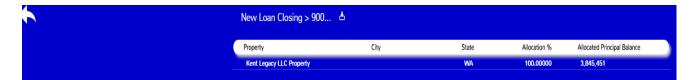
Example of Report Widget

Report shows new loans created for the last 60 days

Information includes
Loan Number, Borrower
Name, # of Properties,
Original Loan Date,
Servicer, Officer, Investor
and Investor Name,
Sponsor and Date Loan
Added

Drill down capability displays Property information

oan Number	Borrower Name	# of	Original	Current Balance	Original Loan	Servicer	Offficer	Investor #	Investor Name	Sponsor	Date Loan
		Properties	Loan Date		Balance						Added
220000007	Borrower 7	1	03/30/2011	424,605	460,178		SMYTH JOHN		MULTIPLE		03/04/2014
220000003	Borrower 3	1	05/23/2011	1,225,336	1,903,336		SMYTH JOHN		MULTIPLE		03/04/2014
220000001	Borrower 1	1	05/25/2011	3,000,000	3,000,000		SMYTH JOHN		MULTIPLE		03/04/2014
220000002	Borrower 2	1	06/30/2011	5,500,000	5,500,000		SMYTH JOHN		MULTIPLE		03/04/2014
220000004	Borrower 4	1	11/11/2011	2,300,000	2,300,000		SMYTH JOHN		MULTIPLE		03/04/2014
220000008	Borrower 8	1	01/28/2013	1,332,243	1,332,243		SMYTH JOHN		MULTIPLE		03/04/2014
90001003	The Irish LLC		05/01/2013	3,845,451	3,845,450		ADAMS JOHN	90001	Conterra Ag Capital,		03/07/2014
									ITC		
90002283	Belichick Holdings LLC		05/03/2013	13,000,000	13,000,000		JANE DOE	90002	AEIL		03/07/2014
90002311	CBS Holdings LLC	1	06/28/2013	11.250.000	11.250.000		JANE DOE	90002	AEIL		03/07/2014



Example of Application Widget

Would display work assigned by Process Manager Tool

Multiple instances on desktop can be configured

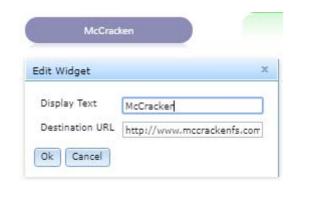
Configure and Filter
Widget — how to see
work assigned

Ability to complete, reassign, add notes directly from widget



Edit Widget	x					
Widget Title	Daniel O. Tark O					
Process or Task	Process & Task Queue					
	Process V					
Severity	V					
Assigned To	My Work ▼					
Job Functions	Quality Control 3 Senior Management 1 (CRE SUPPOR) Senior Management 2 (CRE SUPPOR) Support 3 Support 4 Tax Analyst 1 (TAX ADMIN) Tax Analyst 2 (TAX ADMIN)					
Role	▼					
Process Type	INSPECTION MANAGEMENT INSPECTION ORDERING INSPECTION TRAILER USING MAPPING INSURANCE LOSS INSURANCE NON COMPLIANCE INSURANCE REQUIREMENT NOT MET INSURANCE REQUIREMENT NOT MET					
Process Sub-Type	▼					
Task Type	REQUIRED REPAIRS RESEARCH ENTITY THROUGH MEDIA OUT RESEARCH ENTITY USING MEDIA OUTL RESERVE MANAGER APPROVAL RESERVE REPAIR/ESCROW SETUP RESOLVE PAYOFF EXCEPTION RESOLVE PROTECTION RESOLVE RENT ROLL DIFFERENCES					
Category	▼					
Category 1	▼					
Category 2	▼					
Category 3	▼					
Investor	*					
Passed Start Date						
Passed Due Date						
Start Date prior End of Month						
Ok Cancel						

Example of URL Widget



McCracken Financial Solutions [US] | https://www.mccrackenfs.com



SUPPORT CENTER | HEAT SELF SERVICE | Q





PRODUCTS

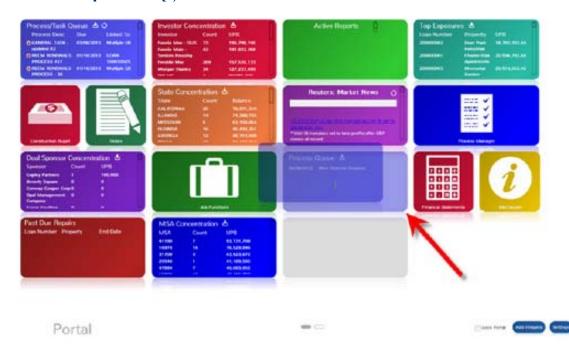
SERVICES

CONTACT US

OUR COMPANY

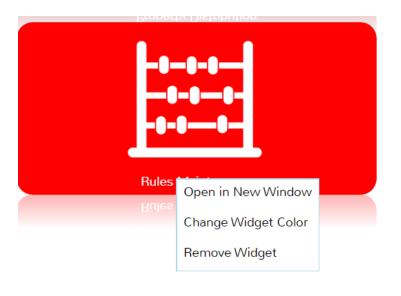
Working with Widgets – Moving on desktop

- Unlock portal
- Drag and Drop widget to new location



Working with Widgets – Remove or Change

- Remove Widget from Desktop
- Change Color
- Accessed by a Right Mouse Click on the Widget

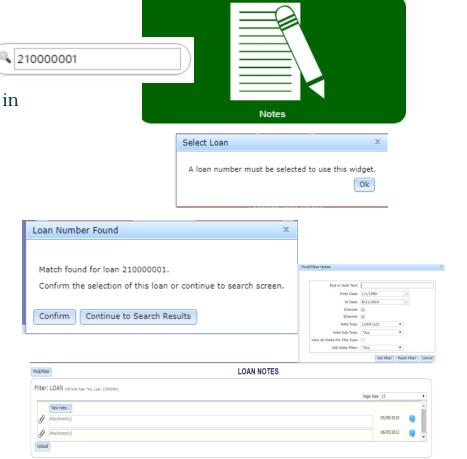




Portal Notes

Notes Portal

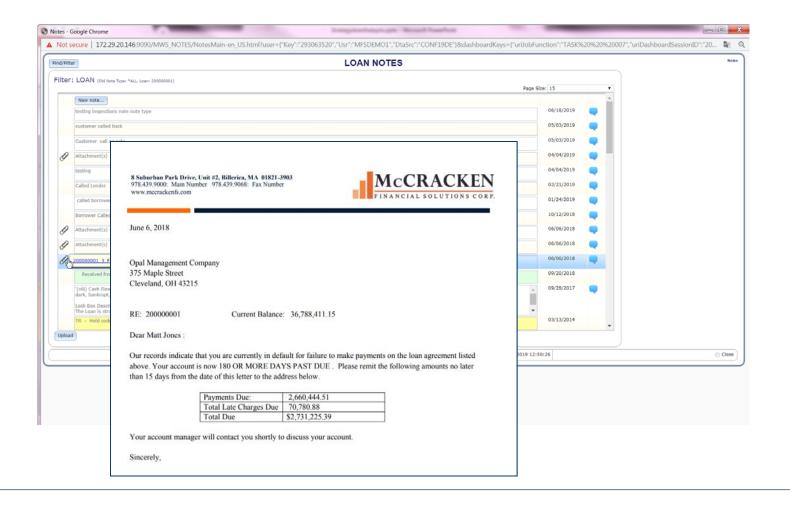
- Notes STRATEGY CS and Portal are combined in Portal
- New files PNOTE2 & PNOTE2ATT
- Loan Level
- Spell check
- Internal and External Notes
- Ability to upload files for attachments
- View Attachments
- Comment on existing notes
- View Notes from Strategy/Client Server application
- Find/Filter Note Types
- Application Security



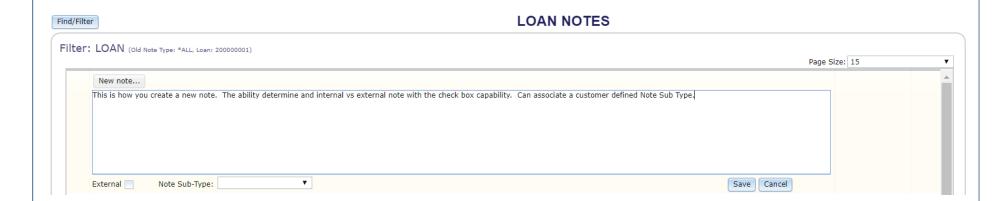
Filter: LOAN (Old Note Type: *ALL, Loan: 200000001) Page Size: 15 New note... 06/18/2019 testing inspections note note type 05/03/2019 customer called back 05/03/2019 Customer call no sale 04/04/2019 Attachment(s) 04/04/2019 testing 02/21/2019 Called Lender 01/24/2019 called borrower 10/12/2018 Borrower Called 06/06/2018 Attachment(s) Attachment(s) 06/06/2018 Attachment(s) 06/06/2018 09/20/2018 Received from the Borrower 09/28/2017 (viii) Cash Flow Sweep Structure: The Lender shall commence a cash flow sweep either 12 months prior to the lease expiration of A & V Communication. or in the event A & V Communication goes dark, bankrupt, or becomes delinquent. Lock Box Description The Loan is structured with a hard lock box, springing cash management, cash flow sweep events of default and debt service hurdles along with standard real estate tax and insurance reserves. In 03/13/2014 TR - Hold code(s) PEE override by KPETERPAUL

Upload

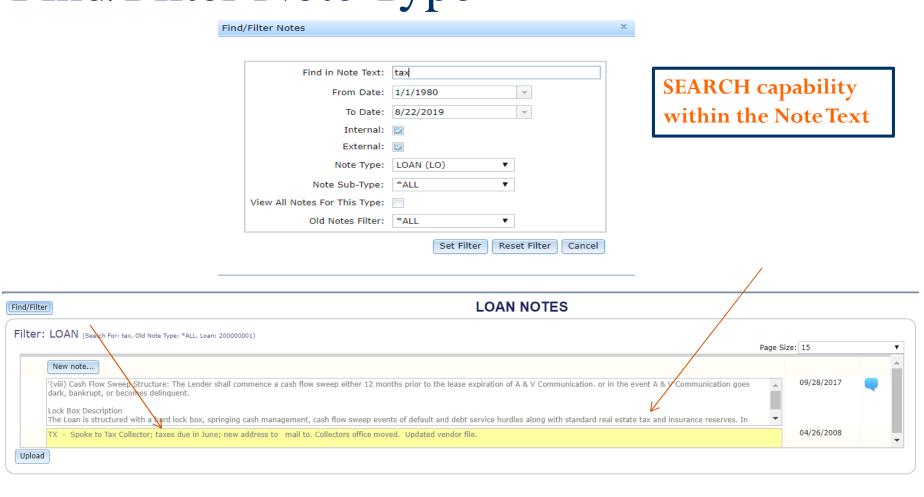
View Attachment in Notes



Adding a New Note



Find/Filter Note Type



Default Interest

Default Interest

- Strategy will monitor, accrue and bill for default interest
 - 2 Types
 - Monetary tied to payments; delinquencies and maturity date
 - Non Monetary Add manually for any reason

Features

• Default Interest is tracked in its own receivable (separate from regular payment) for each due date of delinquency

Business Calendar Logic

• System Generated and Manual Default Interest Adjustments

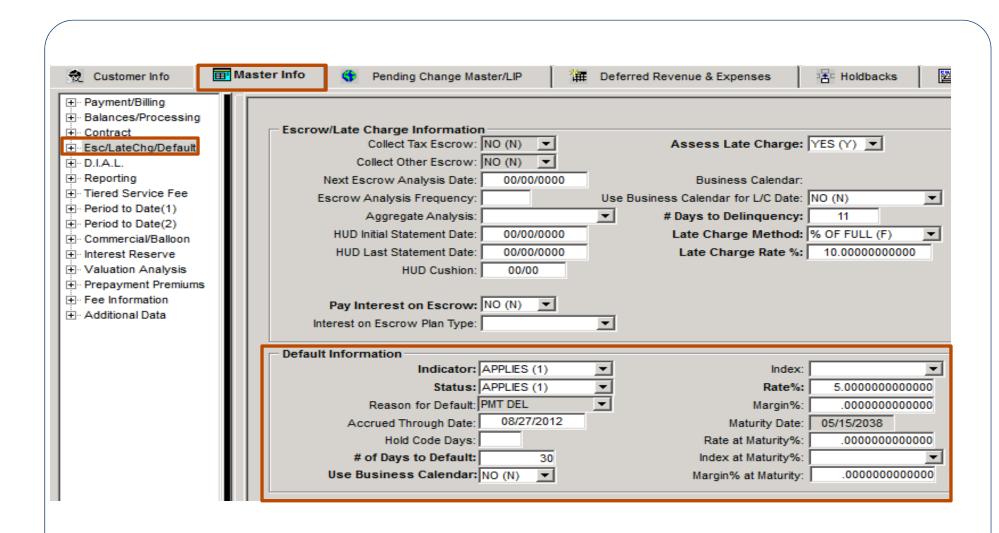
Features

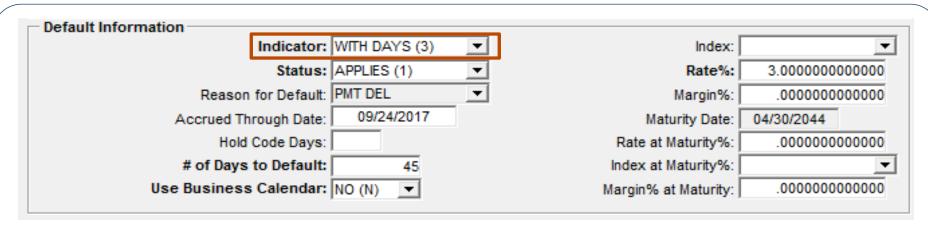
• Different default rate at maturity

• Fixed or Adjustable Rate

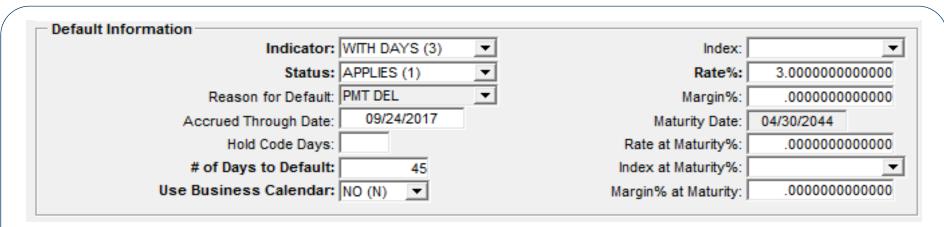
Daily Accrual Records

• Payoff Quote will project

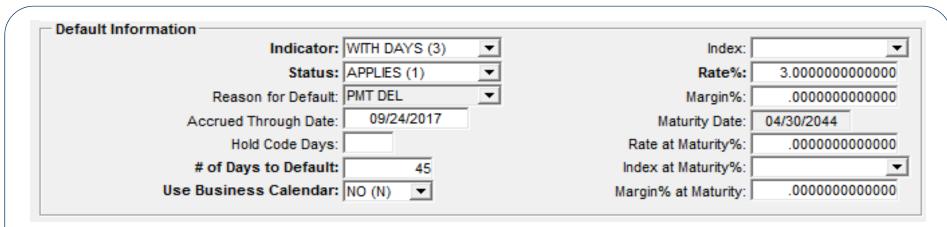




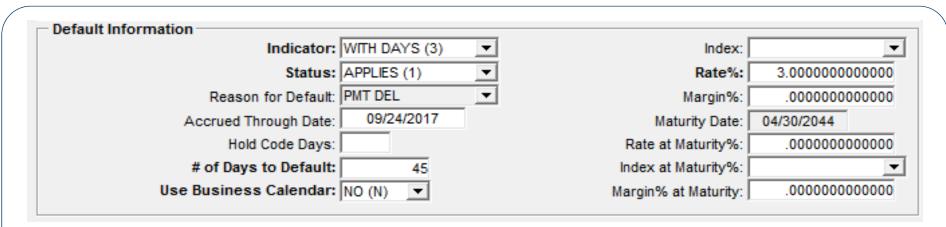
- Indicator- Determines if the system will calculate default interest
 - **0-Default Indicator Not Applicable** (Default interest does not apply to this loan)
 - 1-Default Indicator is Applicable (When # of Days to Default is reached, default interest is retroactive to the due date)
 - 2-Not Yet Applicable (Manual intervention is required)
 - 3-Applicable with Default # of Days (When # of Days to Default is reached, default interest will begin accruing)
 - 5-Non-Monetary Default



- Status indicates whether loan is currently in default
 - If Indicator = 1 or 3, STRATEGY will automatically set this field to Applies (1) when the default date is reached
 - If Indicator = 2, when you are ready for default interest to start accruing, set this field to Applies (1)
- Reason for Default
 - Payment Delinquency (Strategy defined)
 - Maturity Delinquency (Strategy defined)
 - User defined for non monetary



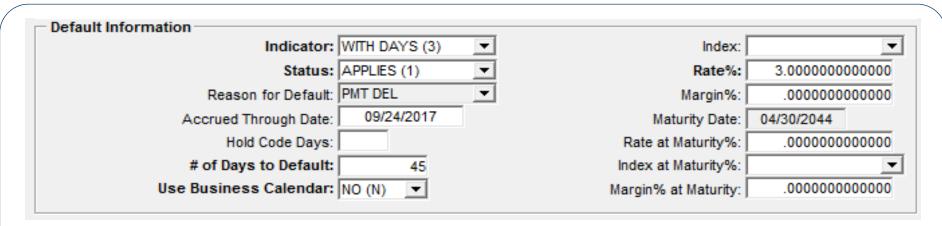
- Accrued Through Date
 - Updated by Strategy when default interest is applicable and accruing
- Hold Code Days
 - # of days after the due date that the hold code will be placed on the loan
 - Hold Code for Default is established in System Control



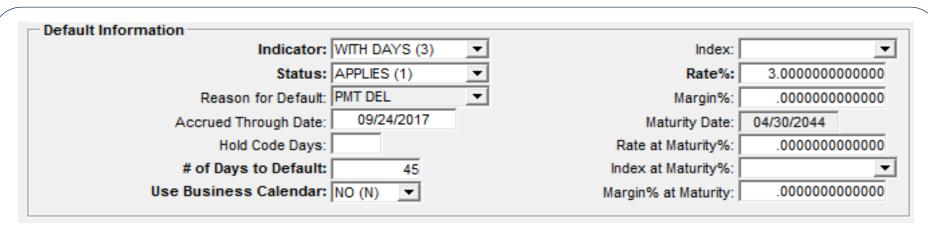
- # of Days to Default
 - If payment is received after the due date but before the # of days to default the loan will not accrue default interest
 - Not Applicable for Non Monetary (code 5)

Default Information			
Indicator:	WITH DAYS (3) ▼	Index:	▼
Status:	APPLIES (1) ▼	Rate%:	3.0000000000000
Reason for Default:	PMT DEL ▼	Margin%:	.0000000000000
Accrued Through Date:	09/24/2017	Maturity Date:	04/30/2044
Hold Code Days:		Rate at Maturity%:	.0000000000000
# of Days to Default:	45	Index at Maturity%:	▼
Use Business Calendar:	NO (N) _	Margin% at Maturity:	.0000000000000

- Use Business Calendar Y/N
 - Yes
 - If the default interest accrual start date occurs on a weekend or a defined holiday default interest will not start accruing until the next business day
 - Uses the Business calendar selected on the Payment/Billing screen
 - No
 - Business calendar is not a consideration



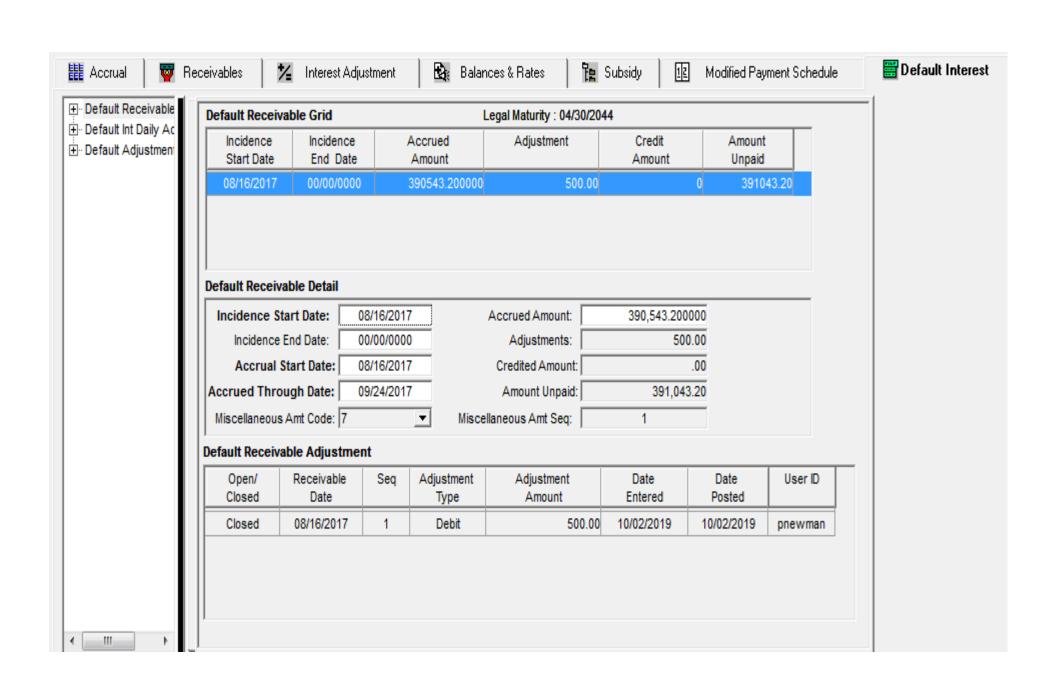
- With each day that Default interest should accrue, the index value plus the margin is compared to the value in the Rate field. The higher of these 2 rates then becomes the new Rate used to accrue default interest.
 - Index Choose from any Adjustable Rate Index
 - Margin % to be added to the Index Rate
 - Rate Fixed Rate at setup



- Maturity Date *Display Only*
- Same rate calculation is used compares index plus margin with the rate, the higher value is used for the Rate at Maturity
 - Rate at Maturity
 - Index at Maturity
 - Margin at Maturity

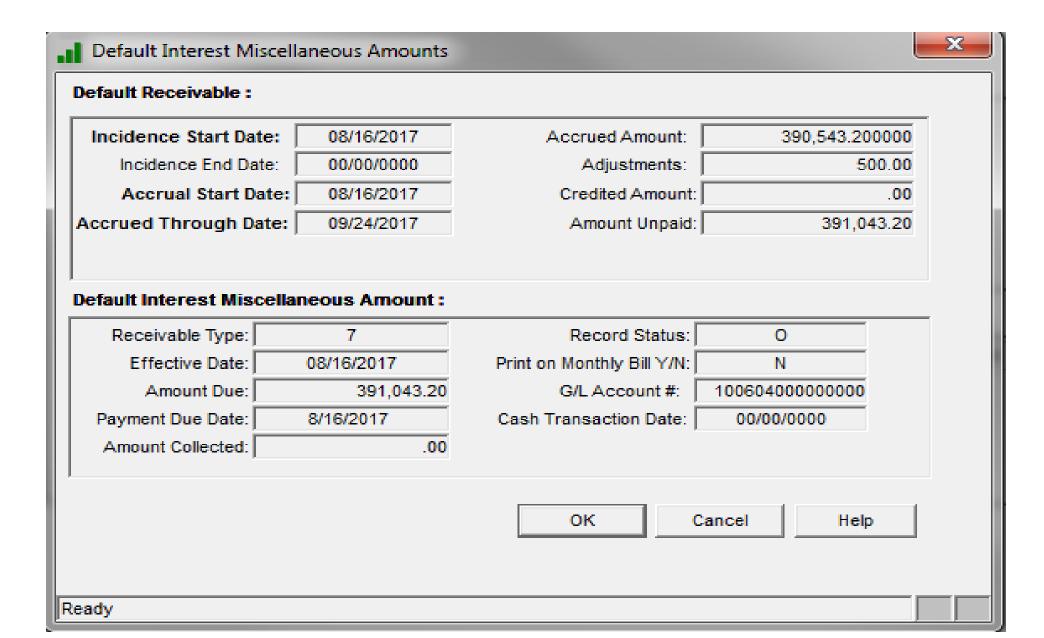
Default Interest

- Billing Module
 - Default Interest Tab
 - Default Interest Receivables
 - Default Interest Daily Accrual
 - Default Interest Adjustments



Default Receivable Detail Incidence Start Date: 08/16/2017 Accrued Amount: 390,543,200000 Incidence End Date: 00/00/0000 Adjustments: 500.00 Credited Amount: Accrual Start Date: 08/16/2017 00 Accrued Through Date: 09/24/2017 Amount Unpaid: 391,043.20 Miscellaneous Amt Code: |7 Miscellaneous Amt Seq:

- Miscellaneous Receivables
 - Code 7 used to track Default Interest for billing purposesMiscellaneous Amount Sequence – display only
 - Ties the Default incidence to a specific Misc Receivable
 - Amount Due in the corresponding Misc Receivable is updated
 - Credited Amount on the Default Receivable updates when payment is posted to corresponding Misc Receivable
 - Use Right Mouse option to display Misc Receivable information

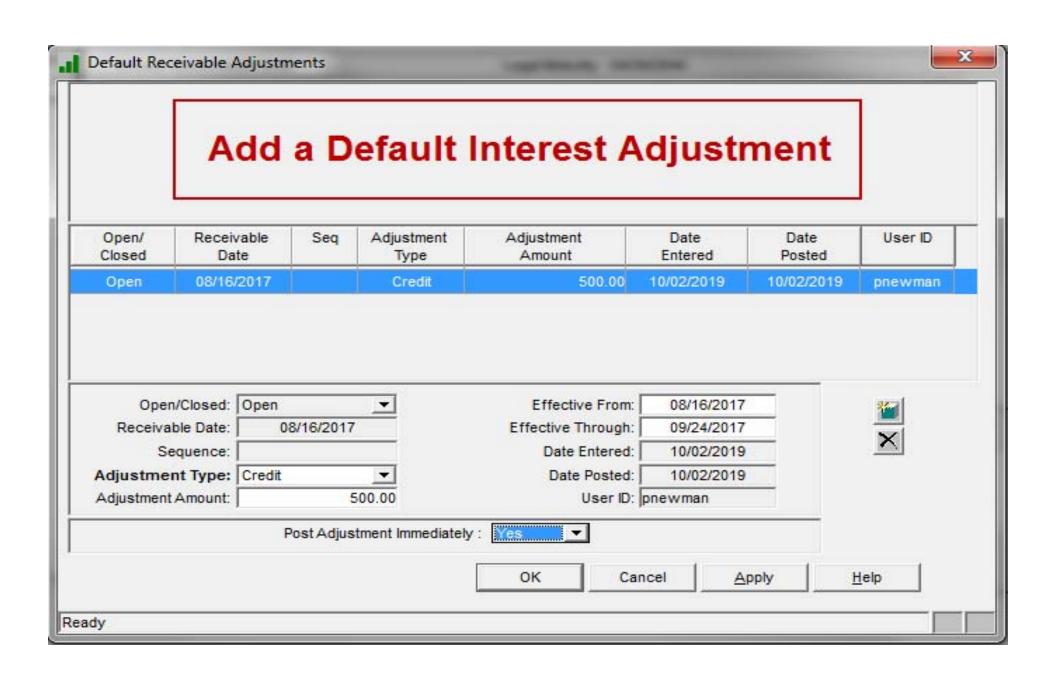


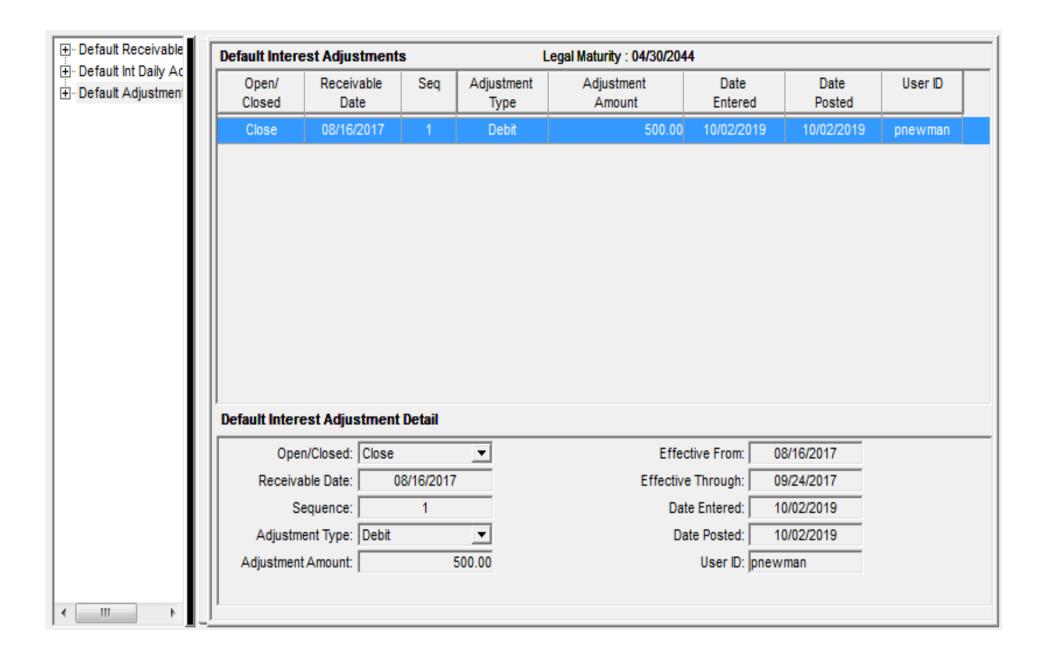
Default Receivable
Default Int Daily Ac

	Accrual Amount	Reason	Rate	Accrual Date
0	9,763.580000	PMT DEL	3.0000000000000	09/24/2017
0	9,763.580000	PMT DEL	3.0000000000000	09/23/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/22/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/21/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/20/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/19/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/18/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/17/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/16/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/15/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/14/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/13/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/12/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/11/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/10/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/09/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/08/2017
)	9,763.580000	PMT DEL	3.0000000000000	09/07/2017
0	9,763.580000	PMT DEL	3.0000000000000	09/06/2017

Default Interest Adjustments

- Adjustments
 - System will add adjustments during dayend for backdated payments
 - Use Right Mouse option to add
 - Display all adjustments from left panel option





Borrower Paid Fees

Fees

- One Time Fees
 - On Demand
 - Not occurring at a regular frequency
- Recurring Fees
 - Regular Frequency
- Event Driven Fees
 - Return Check
 - Loan Advance
 - Reserve Disbursement

Fee Setup

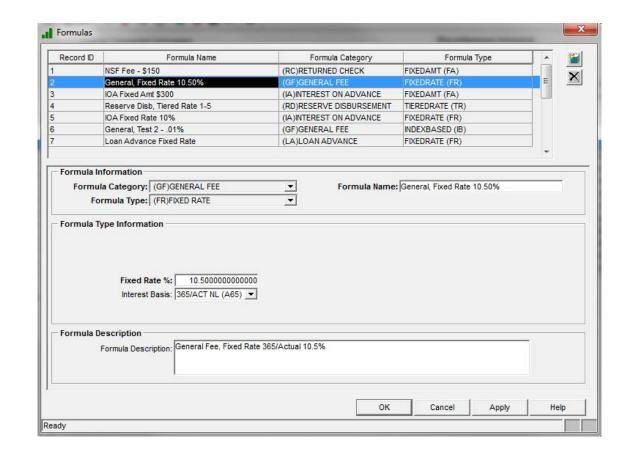
• Establish Fee Formula

Create a Fee Information record at the Loan Level

• System will calculate and generate miscellaneous receivables according to the parameters you have established

Fee Formulas

- Formula Category
 - General Fee
 - Event Driven Fee
 - Returned Check
 - Reserve Disbursement
 - Loan Advance
 - Interest on Advance
- Formula Type
 - Fixed Amount
 - Fixed Rate
 - Index Based
 - Tiered Rate Structure



Balances for calculation

- Loan, Credit Facility or Master Credit Level
 - Actual Principal Balance
 - Amount Available
 - Commitment Amount
 - LOC Balance
 - Notational Balance
 - Other Amount
 - Scheduled Principal Balance
 - Transaction Amount

- Bond Level
 - Bond Deal Current Balance
 - Bond Deal Original Balance
 - Bond Deal Original Balance Minus PRF Collected
 - Bond Current Balance
 - Bond Original Balance

Period to Obtain Balance

- Average Daily Balance
 - Accrual Period
 - User Specified Period
- Balance from a specific date
 - Receivable Creation Date
 - User Specified Date

Important Dates

- Create Misc Receivable Date
- First Fee Payment Due Date
- Last Fee Payment Due Date
- Payment Frequency
- Next Fee Payment Due Date

Calculating a Fee

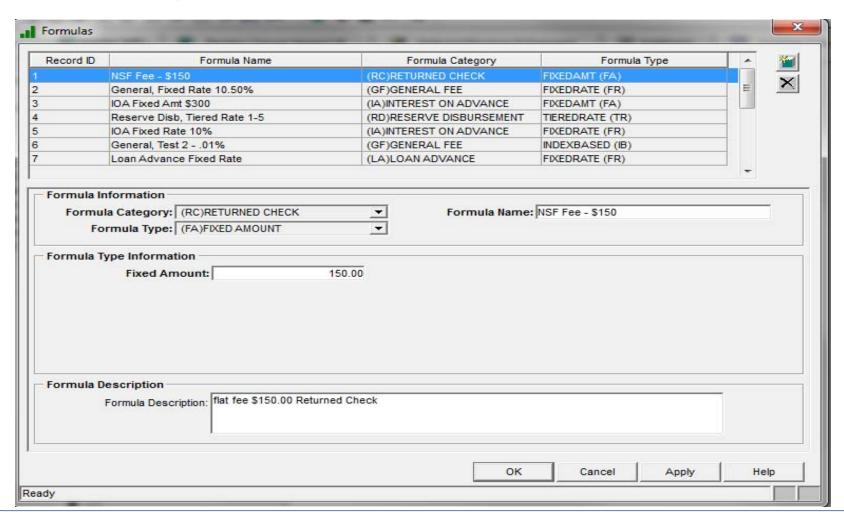
- Balance x Rate
 - BALANCE
 - Average Daily Balance from....
 - First to Last Day of Loan's Accrual Period
 - First to Last Day of Specified Period
 - ** Period must end prior to or on the Misc Recv Creation Date
 - Balance from.....
 - Misc Receivable Creation Date (date that fee is calculated)
 - User Specified Date
 - RATE (from Fee Formula)
 - Fixed Rate
 - Index Rate (value as of creation date)
 - Tiered Rate
 - Interest Basis

Miscellaneous Receivable

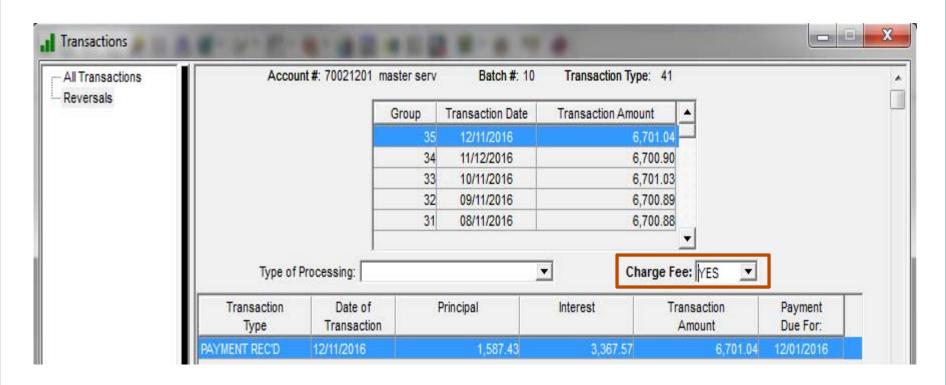
- A Misc Recv record is created using the parameters you have established
- Factors used to calculate the fee will be stored, for future reference (PFEERCV)

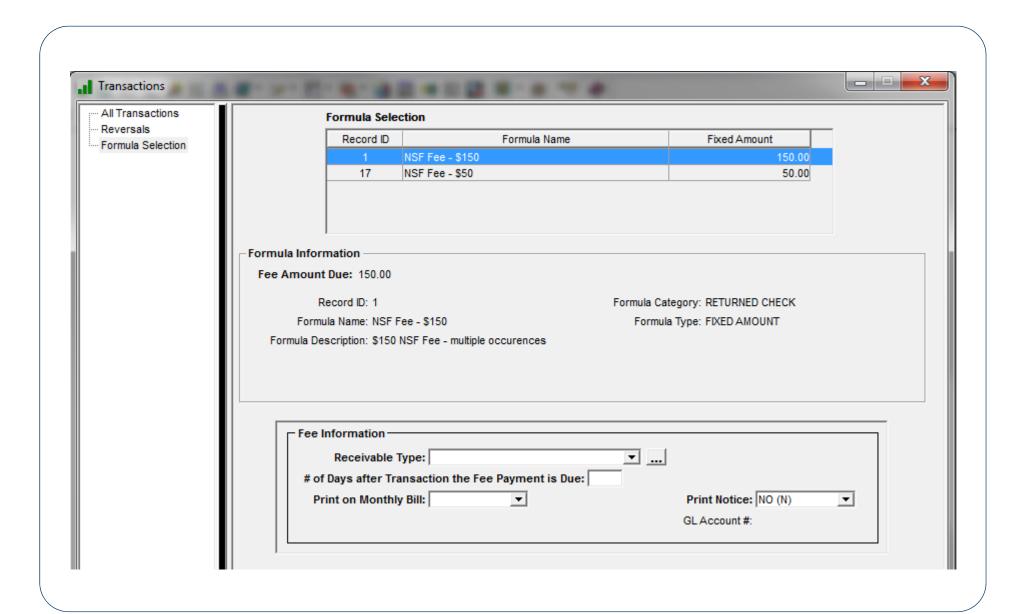
Transaction Fees

Return Check Fee

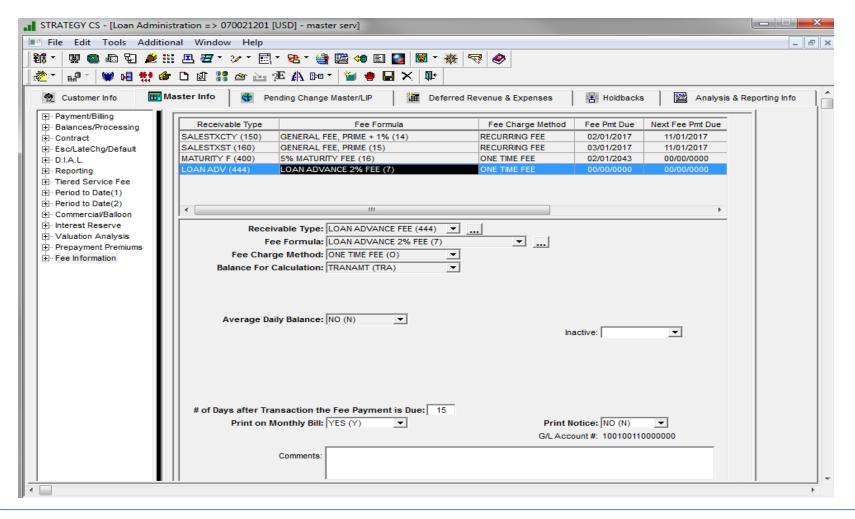


Return Check Trans

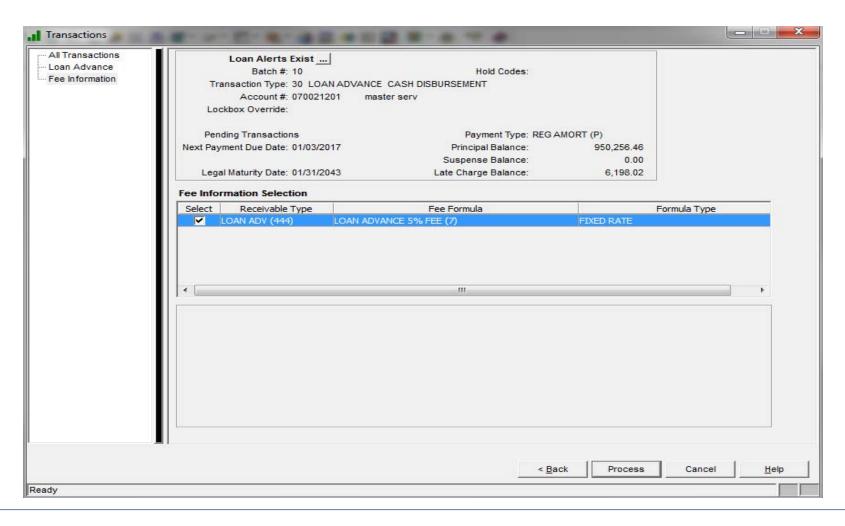




Loan Advance Fee



Loan Advance Transaction



Reversals

• If you are reversing a transaction that had a fee associated with it, you can indicate whether or not the associated miscellaneous receivable record should be "inactivated" or should remain as is.

Navigator

What is the 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.
- Each window may have documentation/user guide associated with it

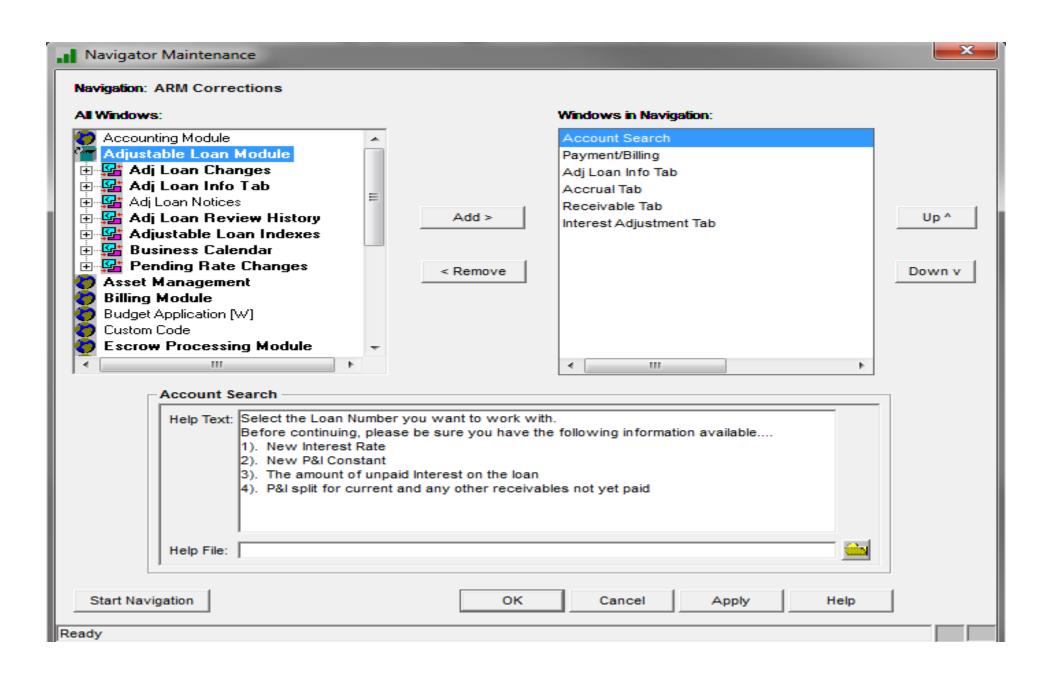


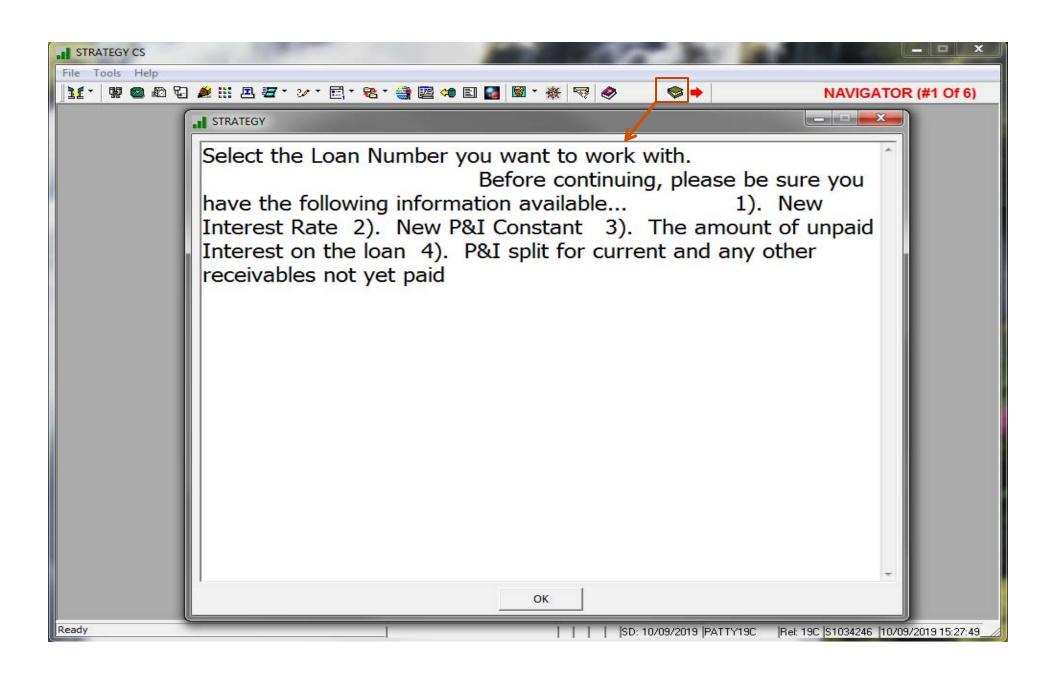
Navigator Advantages

- User defined navigation from screen to screen
- Speeds entry process
- Ensures 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

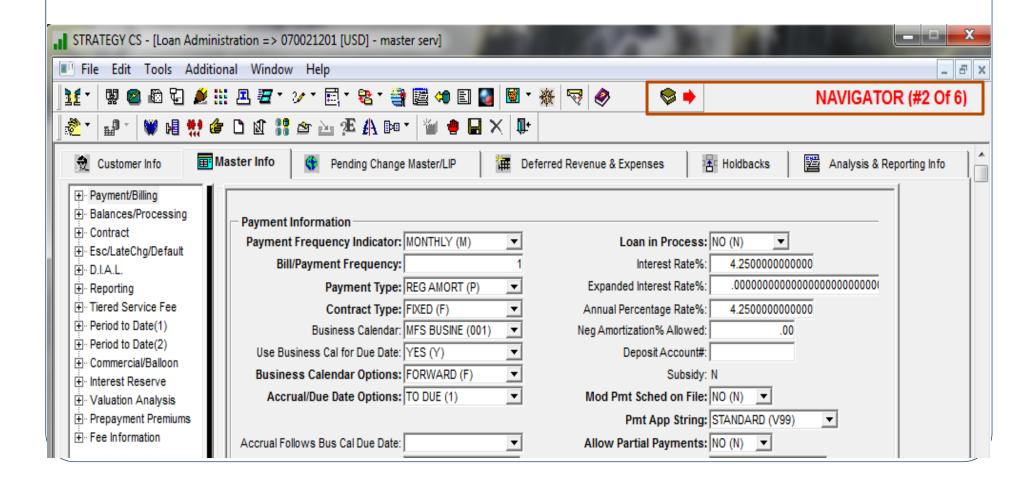
Navigator Example

- Rate didn't adjust as it should have beyond backdating, still need to correct..
 - Master Information Tab
 - Rate and Monthly Constant
 - Adjustable Loan Information
 - ARM Tab
 - ARM History Tab
 - Billing Module
 - Accrual Tab
 - Receivable Tab
 - Interest Adjustments Tab

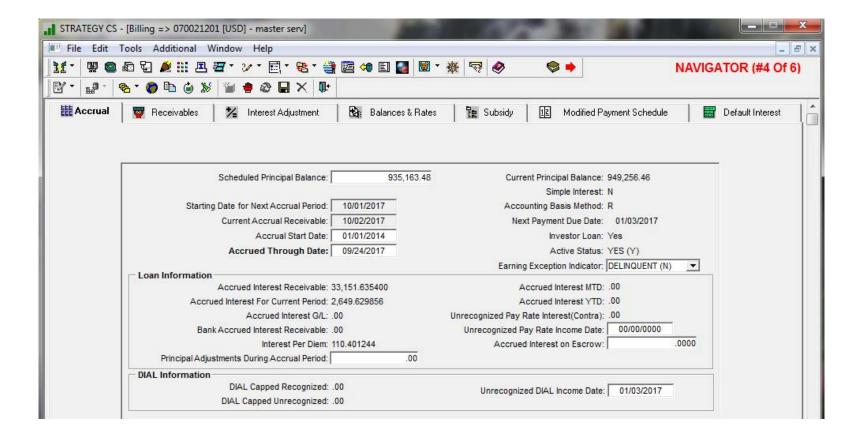




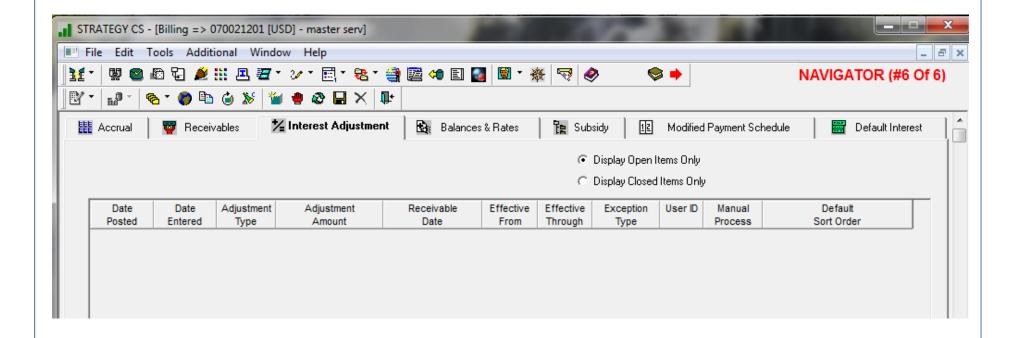
Navigation Steps



Navigation Steps



Navigation Steps



We hope you've learned something new today that you will find useful in your organization!



