

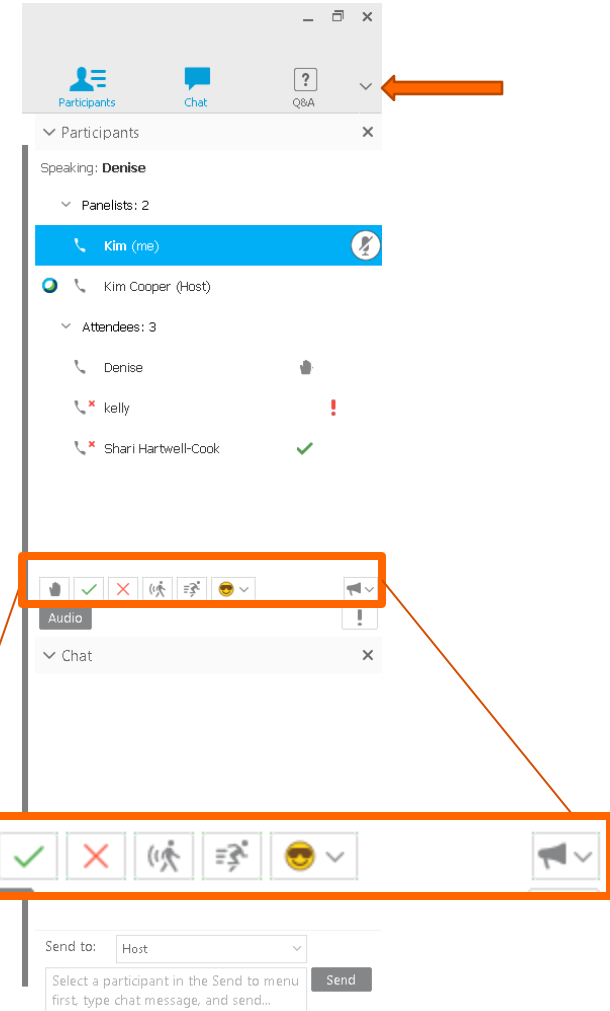
# Payment Deferral Discussions

Defer Full Payment (No Repayment Considered) (Scenario #2)  
Reviewed Features for DIAL (Scenario #5)



# Before We Start

- Please 'Raise Your Hand' to be recognized.
- If you do not see the Participants panel use the 'More options and controls' arrow to 'Show Panels'



# Agenda

- Scenario #2 – Defer Full Payment
- Scenario #5 – DIAL Loan
- Miscellaneous Topics
  - PAT Processing
  - Tracking Loan Modifications
- Discussion
- Next Webinar

# Defer Full Payment (Scenario #2)

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Repayment Terms Undetermined or Will Not Be Spread

# What changes will have to be made?

- Loan will continue to roll forward monthly, no accrual record changes will be needed, loan will continue to accrue (GL if used)
- Next Payment Due Date, Due Date For Delinquency, Next Billing Date may need to be rolled each month after the receivable is built
  - Recommend file maintenance after the payment due date has past
- Late charge modification, change loan administration late charge fields
- Do you want to continue to bill monthly? That will affect loan administration, PATs
  - Change Print Bill to N
  - Take loan off of PAT
- Consider the receivables that may have already been built with late charges included
  - Waive late charges
- Investor considerations, will the servicer be required to advance payments? Scheduled loans will work automatically, any effort for actual?
- Taxes & Insurance premiums to be paid by servicer,
  - Corp Cash advances will occur if balances go negative
  - Consider System Control setting for allowable negative balances

# Loan Administration

STRATEGY CS - [Loan Administration => 040020016 [USD] - Accent Clean]

File Edit Tools Additional Window Help

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

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  
Prepayment Premiums  
Fee Information

**Payment Information**

Payment Frequency Indicator: MONTHLY (M)  
Bill/Payment Frequency: 1  
Payment Type: REG AMORT (P)  
Contract Type: FIXED (F)  
Business Calendar: MFS BUSINE (001)  
Use Business Cal for Due Date: YES (Y)  
Business Calendar Options: BACKWARD (B)  
Accrual/Due Date Options: THRU DUE (2)  
Accrual Follows Bus Cal Due Date: NO (N)  
Next Pmt Due Date w/o Bus Cal: 01/31/2019  
Payment Day of Month: 31 End of Month  
Next Payment Due Date: 1/31/2019  
Due Date for Delinquency: 01/31/2019  
% of Principal (Pmt Type R): .00000000000000  
Simple Interest: NO (N)

**Loan in Process:** NO (N)  
Interest Rate%: 5.50000000000000  
Expanded Interest Rate%: .00000000000000000000000000000000  
Annual Percentage Rate%: 5.50000000000000  
Neg Amortization% Allowed: .00  
Deposit Account#:   
Subsidy: N  
Mod Pmt Sched on File: NO (N)  
Pmt App String: STANDARD (V99)  
Allow Partial Payments: NO (N)  
Principal & Interest Pmt: 108,905.18  
Escrow 1 Payment: 5,998.44  
Escrow 2 Payment: 3,389.38  
Escrow 3 Payment: .00  
Escrow 4 Payment: .00  
Escrow 5 Payment: .00

**Billing Information**

Next Billing Date: 01/31/2019  
Billing Cycle Method: PAT PROCES (T)  
# of Coupons to Print: 0  
Print Bills: YES (Y)  
Print Notices: YES (Y)  
Print Statements: YES (Y)  
Borrowing Type:   
Note Type:   
Legal Maturity Date: 10/31/2023  
Internal Maturity Date: 00/00/0000  
Review Date: 00/00/0000  
Call Date: 00/00/0000  
Bill in Full at Internal Mat/Call: NO (N)  
Interest Compounding Frequency: N/A (N)

**Alternate Payment Schedule**

Separate Schedule for Split Components: NONE

# Late Charge

STRATEGY CS - [Loan Administration => 040020016 [USD] - Accent Clean]

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  
Prepayment Premiums  
Fee Information

### Escrow/Late Charge Information

Collect Tax Escrow:	YES (Y)	Pay Interest on Escrow:	NO (N)
Collect Other Escrow:	YES (Y)	Interest on Escrow Plan Type:	
Escrow 1 Next Escrow Analysis Date:	08/01/2019	Assess Late Charge:	YES (Y)
Escrow 1 Escrow Analysis Frequency:	12	Business Calendar:	MFS BUSINE (001)
Escrow 2 Next Escrow Analysis Date:	08/01/2019	Use Business Calendar for L/C Date:	YES (Y)
Escrow 2 Escrow Analysis Frequency:	12	# Days to Delinquency:	5
Escrow 4 Next Escrow Analysis Date:	08/01/2018	Late Charge Method:	% OF FULL (F)
Escrow 4 Escrow Analysis Frequency:	12	Late Charge Rate %:	2.5000000000
Aggregate Analysis:			
HUD Initial Statement Date:	00/00/0000		
HUD Last Statement Date:	00/00/0000		
HUD Cushion:	00/00		

Default Information

If the field **Disable Auto Chg of Basis** is marked as 'Yes (Y)', your loan will not change Accounting Basis Method to Cash or Cost Recovery without manual intervention. Also check System Control Setting.

STRATEGY CS - [Loan Administration => 040020016 [USD] - Accent Clean]

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  
Prepayment Premiums  
Fee Information

**Contract Information**

Orig Prin Bal or LOC:	10,000,000.00	Original Loan to Value Ratio %:	.00
First Payment Due Date:	10/31/2013	Original Loan Date:	09/30/2013
Original Base Date:	04/30/2019	Loan Renewal Date:	00/00/0000
Term of Loan (Yrs/Mos):	10/00	Interest Basis:	365/ACT NL (A65)
Legal Maturity Date:	10/31/2023	Origination Points:	.00
Internal Maturity Date:	00/00/0000	Disable Auto Chg of Accounting Basis:	YES (Y)
Contract Type:	FIXED	# of Days to Stop Accrual:	90
Loan in Process:	NO (N)	Accounting Basis Method:	ACCRUAL (A)
Interest Rate %:	5.50000000000000	Holdback:	
Annual Percentage Rate %:	5.50000000000000		
Balloon:	YES (Y)		
Odd Days Interest Method:	Not Applicable		



# Receivables

- Next payment due 1/31/19, only 1 payment due now.

STRATEGY CS - [Billing => 040020016 [USD] - Accent Cleani]

File Edit Tools Additional Window Help

Legal Maturity Date: 10/31/2023

Billing Date	Amount Due	Amount Credited	Amount Remaining	L/C Assessed
01/31/2019	118,293.00	.00	118,293.00	N
12/28/2018	118,293.00	118,293.00	.00	N
11/30/2018	145,989.00	145,989.00	.00	N
10/31/2018	145,989.00	145,989.00	.00	N
09/28/2018	145,989.00	145,989.00	.00	N
08/31/2018	110,905.18	110,905.18	.00	N
07/31/2018	110,905.18	110,905.18	.00	N
06/29/2018	110,905.18	110,905.18	.00	N
05/31/2018	110,905.18	110,905.18	.00	N
04/30/2018	110,905.18	110,905.18	.00	N
03/30/2018	110,905.18	110,905.18	.00	N
02/28/2018	110,905.18	110,905.18	.00	N
01/31/2018	110,905.18	110,905.18	.00	N

# Jan 31, Feb and Mar payments to be skipped.

- To avoid the risk of the loan going delinquent... manually roll the due dates month-to-month

Receivable Detail Information			
Receivable Detail			
Billing Date: 01/31/2019			
	Amounts Due	Amounts Credited	
Principal:	83,642.86	.00	
Interest:	25,262.32	.00	
Escrow 1:	5,998.44	.00	
Escrow 2:	3,389.38	.00	
Escrow 3:	.00	.00	
Escrow 4:	.00	.00	
Escrow 5:	.00	.00	
Late Charge:	.00	.00	
Interest Adjustments: .00			
Interest From: 01/01/2019		Principal Balance After: 5,324,419.51	
Interest To: 01/31/2019		Cash Received Date: 00/00/0000	
Interest Rate %: 5.50000000000000		Subsidy Amount: .00	
Interest Basis: A65 (2)		Payment Status: [Dropdown]	
Record Generation: MB404		Misc Escrow Type: [Text]	
Modified Payment Schedule: NO			
Late Charge			
Late Charge has been Assessed: NO (N)		Total Late Charge Waived: NO (N)	
MASTER (MST)	Amount: 2,957.33	Effective Date: 02/04/2019	Late Charge Assessed: NO (N)
	Amount: .00	Effective Date: 00/00/0000	Late Charge Assessed: [Dropdown]
	Amount: .00	Effective Date: 00/00/0000	Late Charge Assessed: [Dropdown]
	Amount: .00	Effective Date: 00/00/0000	Late Charge Assessed: [Dropdown]
D.I.A.L. Amounts			
Accrued: .00		Capitalized: .00	
Billing Adjustments: .00		Billed: .00	

# File Maintenance to due dates:

- Wait until the due date has past but before the next bill will drop:
  - Change next payment due date to 2/28/19
  - Change due date for delinquency to 2/28/19.
  - Repeat this method for each subsequent receivable until repayment is determined
  - Determine what next billing date needs to be. Do you want to bill each month?
  - Leave the constants intact.

# Accruals

- Starting Date for Next Accrual Period and Current Accrual Receivable do not change
- Receivables continue to be built as normal.
- Loan continues to accrue interest
- G/L entries if you report to G/L

STRATEGY CS - [Billing => 040020016 [USD] - Accent Clean]

File Edit Tools Additional Window Help

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

Accrue Through the Due Date

Scheduled Principal Balance:	5,408,062.37	Current Principal Balance:	5,408,062.92
Starting Date for Next Accrual Period:	02/01/2019	Simple Interest:	N
Current Accrual Receivable:	01/31/2019	Accounting Basis Method:	A
Accrual Start Date:	09/30/2013	Next Payment Due Date:	04/30/2019
Accrued Through Date:	01/02/2019	Investor Loan:	Yes
		Active Status:	YES (Y)
		Earning Exception Indicator:	

**Loan Information**

Accrued Interest Receivable:	1,629.737100	Accrued Interest MTD:	.00
Accrued Interest For Current Period:	1,629.827016	Accrued Interest YTD:	.00
Accrued Interest G/L:	.00	Unrecognized Pay Rate Interest(Contra):	.00
Bank Accrued Interest Receivable:	.00	Unrecognized Pay Rate Income Date:	00/00/0000
Interest Per Diem:	814.913508	Accrued Interest on Escrow:	.0000
Principal Adjustments During Accrual Period:	.00		

**DIAL Information**

DIAL Capped Recognized:	.00	Unrecognized DIAL Income Date:	00/00/0000
DIAL Capped Unrecognized:	.00		

# Defer Interest using DIAL (Scenario #5)

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- This example is a simple DIAL loan
- Store the DIAL accrual for collection later
- Loan Payoff
- DIAL Recapture payments

- Manual Interest Rate Change — don't wait for dayend
- Could be used if more than one payment is due or bill will drop today

STRATEGY CS - [Loan Administration => 050097501 [USD] - Mark Lopex MCACF# 5340-001]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses 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  
Prepayment Premiums  
Fee Information

**Payment Information**

Payment Frequency Indicator: MONTHLY (M)  
Bill/Payment Frequency: 1  
Payment Type: INT ONLY (I)  
Contract Type: ARM (A)  
Business Calendar: MASTER HOL (A01)  
Use Business Cal for Due Date: NO (N)  
Business Calendar Options:  
Accrual/Due Date Options: TO DUE (1)  
Accrual Follows Bus Cal Due Date:  
Next Pmt Due Date w/o Bus Cal: 11/01/2008  
Next Payment Due Date: 11/1/2008  
Due Date for Delinquency: 11/01/2008  
% of Principal (Pmt Type R): .00000000000000  
Simple Interest: YES (Y)

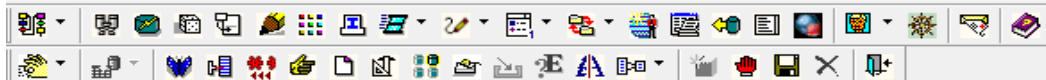
**Loan in Process:** NO (N)  
Interest Rate: 4.500000000000  
Expanded Interest Rate: .000000000000000000000000  
Annual Percentage Rate: 4.500000000000  
Neg Amortization% Allowed: .00  
Deposit Account:  
Subsidy: Y  
Mod Pmt Sched on File: NO (N)  
Pmt App String: NOT APPLIC (N)  
Allow Partial Payments: NO (N)  
Principal & Interest Pmt: .00  
Taxes Payment: .00  
Insurance Payment: 60.00  
Reserves Payment: 200.00  
Pmi/fha Payment: .00  
Misc. Payment: .00

**Billing Information**

Next Billing Date: 01/01/2014  
Billing Cycle Method: PAT AUTODE (T)  
# of Coupons to Print: 0  
Print Bills: YES (Y)  
Print Notices: YES (Y)  
Print Statements: YES (Y)  
Borrowing Type:  
Note Type:  
Legal Maturity Date: 12/05/2007  
Internal Maturity Date: 00/00/0000  
Review Date: 00/00/0000  
Call Date: 00/00/0000  
Bill in Full at Internal Mat/Call: NO (N)  
Interest Compounding Frequency: N/A (N)

**Alternate Payment Schedule**

Separate Schedule for Split Components: NONE



Customer Info

Master Info

Pending Change Master/LIP

Deferred Revenue &amp; Expenses

Analysis &amp; 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
- Prepayment Premiums
- Fee Information

## Deferred Interest Accrual Loan Information

Type:	CA PF DA (4)	Annual Cap:	0
Rate%:	.000000000000	Lifetime Cap:	0
Cap/Compounding:	NOT APPLIC (0)	Amount Deferred to Date:	363.28
G/L Posting:	YES (Y)	Amount Deferred YTD:	.00
Accrual Start Date:	00/00/0000	Last Month's Deferred Amount:	.00
Balance:	363.28	Last Month's Ending Balance:	.00
Contra Balance:	.00	Automatic Update of Pay Rate:	YES (Y)
Corresponding Acct#:		Accrued Interest: General Ledger:	363.28

## Capitalization Information

Amount Accrued Since Last Capitalization: 363.28

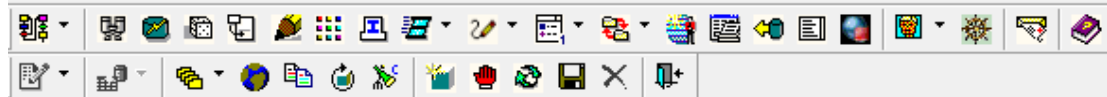
Capitalization Frequency (X): Jan: ☐ Feb: ☐ Mar: ☐ Apr: ☐ May: ☐ Jun: ☐

Jul: ☐ Aug: ☐ Sep: ☐ Oct: ☐ Nov: ☐ Dec: ☐

# Interest Adjustments

- Process Interest Adjustments to reduce receivable interest and increase DIAL interest
- These Interest Adjustments can be optionally processed today
- Interest Adjustments that may be needed to set up DIAL accrual:
  - Type A - reduces all DIAL balances in master file (credit)
  - Type B -increases all DIAL balances in master file (debit)
  - Type 4 -reduces master DIAL balance and g/l Balance
  - Type 8 -Increases master DIAL balance and g/l Balance



☒ Display Open Items Only☐ Display Closed Items Only

Date Posted	Date Entered	Adjustment Type	Adjustment Amount	Receivable Date	Effective From	Effective Through	Exception Type	User ID	Manual Process	Default Sort Order
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Date Posted: 00/00/0000

Effective From: 01/01/2012

Date Entered: 04/01/2020

Effective Through: 01/03/2012

Adjustment Type: DEBIT DFR (B)

Exception Type: P&I ADJ (0)

Adjustment Amount: 363.28

User ID: NANCY

Receivable Date: 02/01/2012

OK Cancel Apply Help

Ready

# Post Interest Adjustments

STRATEGY CS - [Billing => 050097501 [USD] - Mark Lopex MCACF# 5340-001]

File Edit Tools Additional Window Help

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

☒ Display Open Items Only  
☐ Display Closed Items Only

Date Posted	Date Entered	Adjustment Type	Adjustment Amount	Receivable Date	Effective From	Effective Through	Exception Type	User ID	Manual Process	

**Interest Adjustment Wizard**

Adjustment Type: (1)CREDIT RECEIVABL      Exception Type: INT ONLY (1)

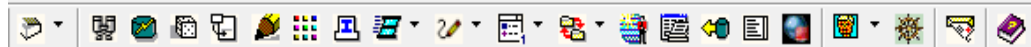
Adjustment Amount: 363.28      Effective From: 12/01/2007

Receivable Date 00/00/0000      Effective Through: 12/31/2007

< Back    Next >    Cancel    Finish    Help

Cancel

- Select Finish
- Billing Module>Tools>Post Interest Adjustments


☒ Display Open Items Only

☐ Display Closed Items Only

Date Posted	Date Entered	Adjustment Type	Adjustment Amount	Receivable Date	Effective From	Effective Through	Exception Type	User ID	Manual Process	Default Sort Order	
00/00/0000	04/01/2020	DEBIT DFR (E	363.28	00/00/0000	12/01/2007	12/31/2007	INT ONLY (1)	NANCY	No (N)	000000002020040100000000120	
00/00/0000	04/01/2020	CR RCV REC	363.28	01/01/2012	12/01/2011	12/31/2011	INT ONLY (1)	Nancy	No (N)	000000002020040120120101120	

Billing =&gt; 050097501 [USD] - Mark Lopex MCACF# 5340-001



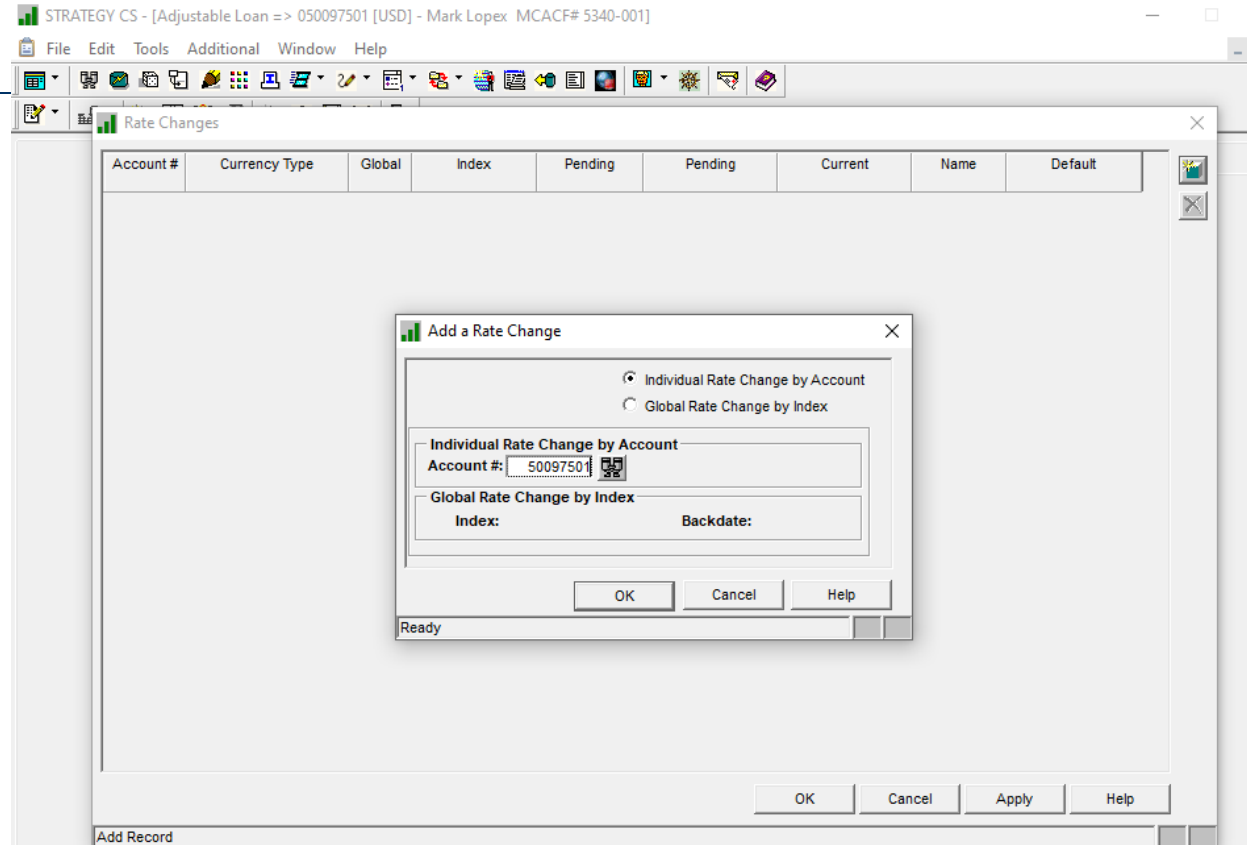
Interest Adjustments will be posted and a report will be generated.

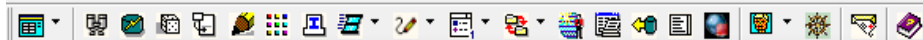
OK

Cancel

# Rate Change (From ARM Module)

- Rate Change option —  
Let Strategy do the adjustments to the interest receivable and DIAL interest
- Processing occurs during dayend
- Best for one open receivable





Rate Changes

## Rate Change Information

Account #: 50097501 Mark Lopex

Effective Date: 04/01/2020

New Interest Rate %: .000000000000

Current Interest Rate %: 4.500000000000

New Annual Percentage Rate %: .000000000000

Current Annual Percentage Rate %: .000000000000

## Investor Rate Information

Inv #	Inv Name	Current Net Yield Rate %	Current Serv Fee Rate %	Current Guar Fee Rate %	Current Exc Yield Rate %	New Net Yield Rate %	New Serv Fee Rate %	New Excess Yield Rate %
702	TEST INVES	4.375000000000	.125000000000	.000000000000	.000000000000	.000000000000	.125000000000	.000000000000

OK

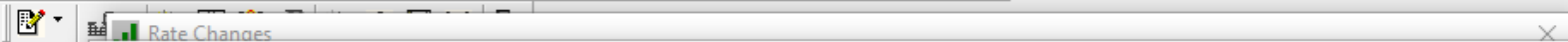
Cancel

Apply

Help

Ready

Add Record



## Rate Change Information

Account #: 50097501 Mark Lopex

Effective Date: 04/01/2020


New Interest Rate %: .000000000000000000 Current Interest Rate %: 4.500000000000000000

New Annual Percentage Rate %: .000000000000000000 Current Annual Percentage Rate %: .000000000000000000

## Investor Rate Information

Inv #	Inv Name	Current New Yield Rate	New Serv Rate %	New Excess Yield Rate %
702	TEST INVS	4.375000000	5.000000000000	

Rate Change Information

 The New Interest Rate has been Updated to 00.00000%.

OK Cancel

Select OK and the grid will be displayed

# Rate Changes

STRATEGY CS - [Adjustable Loan => 050097501 [USD] - Mark Lopex MCACF# 5340-001]

File Edit Tools Additional Window Help

Rate Changes

Account #	Currency Type	Global	Index	Pending	Pending	Current	Name	Default
50097501	US DOLLARS (USD)			04/01/2020	.00000000000000	4.50000000000000	Mark Lopex	5009750120200401

# Rate Change Details

- Record will provide options for updates to the DIAL rate
- If necessary, also update the investor net yield etc

STRATEGY CS - [Adjustable Loan => 050097501 [USD] - Mark Lopex MCACF# 5340-001]

File Edit Tools Additional Window Help

Rate Changes

Rate Change Information

Account #: 50097501 Mark Lopex

Effective Date: 04/01/2020

New Interest Rate %:	.00000000000000	Current Interest Rate %:	4.50000000000000
New Annual Percentage Rate %:	.00000000000000	Current Annual Percentage Rate %:	4.50000000000000
New D.I.A.L. Rate %:	4.50000000000000	Current D.I.A.L. Rate %:	.00000000000000

Investor Rate Information

Inv #	Inv Name	Current Net Yield Rate %	Current Serv Fee Rate %	Current Guar Fee Rate %	Current Exc Yield Rate %	New Net Yield Rate %	New Serv Fee Rate %	New Excess Yield Rate %
702	TEST INVS	4.37500000000000	.12500000000000	.00000000000000	.00000000000000	.00000000000000	.12500000000000	.00000000000000



# DIAL General Ledger

Primary G/L Matrix Accounts

G/L Company: MFS EXT LO (01)      Matrix: MFS01      MFS Internal

**Pay Rate Interest**

Receivable:	1944020000000000	...	ACCRUED INTEREST RECEIVE - c
Receivable Contra:	1944020000000000	...	ACCRUED INTEREST RECEIVE - c
Income:	4240500000000000	...	INTEREST INCOME - COMM FIX
Income Contra:	4240500000000000	...	INTEREST INCOME - COMM FIX
Cash Income Received:	4240500000000000	...	INTEREST INCOME - COMM FIX
Capitalized Income Contract:	1111100000000000	...	Service fee exp-correspondent
GAAP Capital Gain:	0	...	0
GAAP Capital Loss:	1111100000000000	...	Service fee exp-correspondent

**DIAL Interest**

Receivable:	1944020000000000	...	ACCRUED INTEREST RECEIVE - c
Receivable Contra:	1944020000000000	...	ACCRUED INTEREST RECEIVE - c
Income:	4240500000000000	...	INTEREST INCOME - COMM FIX
Income Contra:	4240500000000000	...	INTEREST INCOME - COMM FIX
Cash Income Received:	4240500000000000	...	INTEREST INCOME - COMM FIX

**Statement Interest Reporting**

Interest Receivable:	1111100000000000	...	Service fee exp-correspondent
Interest Receivable Contra:	1111100000000000	...	Service fee exp-correspondent
Income:	1111100000000000	...	Service fee exp-correspondent
Income Contra:	1111100000000000	...	Service fee exp-correspondent

OK    Cancel    Apply    Help

Ready

- Set up the DIAL G/L account numbers in the applicable G/L Matrices

# General Ledger Processing

- Monthly receivable posting (this will occur at monthend only and is part of the month-end jobstream):
- DIAL interest posted to general ledger
  - Nothing is calculated
    - Posts DIAL G/L balance from Master to associated G/L number
      - Transaction code A3
  - Master DIAL G/L balance is reduced to 0.00
- Work with MFS Support to update the jobstream
- Consider G/L interface for these transaction type

# Miscellaneous Topics

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PAT Processing

Tracking Modified Loans

# PAT Processing

**Payer Detail Information**

Account #: 40020016    Accent Cleani

**Payer Information**

Balance: 5,408,062.92    Next Pmt Due Date: 04/30/2019

Sort Name: PAT040020016

Billing Cycle: PAT PROCES (T)    Check/Savings: CHECKING (C)

Next Pmt Bill Date: 01/31/2019    Bypass: YES

Bank: PAT BANK (995)    Cancel: NO (N)

ABA Number: 995-777-777    Cancellation Date: 00/00/0000

Bank Acct #: 40040020016    Setup Date: 03/13/2014

Payer: pat payer loan 040020016    Next Bill Date: 01/31/2019

**Processing Information**

Process on Last Day of Month

Next Cycle Date: 01/28/2019    NO (N)

Next ACH Date: 01/29/2019    NO (N)

Next Pmt Post Date: 01/30/2019    NO (N)

Use Business Calendars: YES (Y)    ...

OK    Cancel    Apply    Help

- Bypass = 'Yes (Y)' temporarily suspends
- Cancel = 'Yes (Y)' permanently stops processing
- Cancel requires that you update the Billing Cycle Method in Loan Administration

# Tracking Modified Loans

- Loan Administration>Master Info>Balances/Processing
  - Hold Codes 1-3 (PINFO 26)      Loan Status 1 & 2 (PINFO 64)
  - PMASTR

The screenshot displays the STRATEGY CS software interface, specifically the Master Info tab for a loan. The window title is "STRATEGY CS - [Loan Administration => 040020016 [USD] - Accent Clean]". The menu bar includes File, Edit, Tools, Additional, Window, and Help. The toolbar contains various icons for file operations and data management. The left sidebar lists several categories: Customer Info, Master Info (selected), Pending Change Master/LIP, Deferred Revenue & Expenses, Holdbacks, and Analysis & Reporting Info. Under Master Info, a list of sub-items is shown, including Payment/Billing, Balances/Processing (selected), 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, Prepayment Premiums, and Fee Information. The main content area is divided into two sections: Balance Information and Processing Information. The Balance Information section includes fields for Date of Last Transaction (10/30/2018), Current Principal Balance (5,575,019.92), Escrow 1 Balance (22,279.26), Escrow 2 Balance (29,290.88), Escrow 3 Balance (.00), Escrow 4 Balance (.00), Escrow 5 Balance (.00), Suspense Escrow Balance (.00), Negative Amort Balance (.00), and Late Charge Due (2,772.63). The Processing Information section includes fields for CMHC1, CMHC2, and CMHC3 (all set to Hold Code #1), G/L Company (MFS SOLD I (04)), Wrap Code, Payoff Date (00/00/0000), Payment Status (NO PMT DUE (90)), Loan Status #1, Loan Status #2, Lockbox Location Code (0), Lockbox Status, G/L Matrix (MFS ONE (MFS ONE)), and Active Status ((Y) YES). The right sidebar shows the CMLS1 and CMLS2 tabs.

STRATEGY CS - [Loan Administration => 040020016 [USD] - Accent Clean]

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  
Prepayment Premiums  
Fee Information

**Balance Information**

Date of Last Transaction: 10/30/2018  
Current Principal Balance: 5,575,019.92  
Escrow 1 Balance: 22,279.26  
Escrow 2 Balance: 29,290.88  
Escrow 3 Balance: .00  
Escrow 4 Balance: .00  
Escrow 5 Balance: .00  
Suspense Escrow Balance: .00  
Negative Amort Balance: .00  
Late Charge Due: 2,772.63

**Processing Information**

CMHC1 Hold Code #1:   
CMHC2 Hold Code #2:   
CMHC3 Hold Code #3:   
G/L Company: MFS SOLD I (04)   
Wrap Code:   
Payoff Date: 00/00/0000   
Payment Status: NO PMT DUE (90)   
Loan Status #1:   
Loan Status #2:   
Lockbox Location Code: 0   
Lockbox Status:   
G/L Matrix: MFS ONE (MFS ONE)   
Active Status: (Y) YES

CMLS1  
CMLS2

# Tracking Modified Loans

- Analysis & Reporting (1) – PMASTR3

STRATEGY CS - [Loan Administration => 040020016 [USD] - Accent Clean]

File Edit Tools Additional Window Help

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

Analysis & Report (1)  
Analysis & Report (2)  
Analysis & Report (3)

**Status**

Last Paid Installment Date: 10/31/2018  
# of Days Past Due: 0  
# of Months to Maturity: 59

Current Loan to Value: .0000  
Current Rate Effective Date: 00/00/0000

**Foreclosure\_Bankruptcy**

Potential Delinquent:   
Foreclosure File Date: 00/00/0000  
Foreclosure Date: 00/00/0000  
Foreclosure Acquisition Prob Ind:   
Bankruptcy Threat Indicator:   
Bankruptcy File Date: 00/00/0000  
Local Atty Referral Date: 00/00/0000  
Loan Status Text:

Litigation Threat Indicator:   
Litigation File Date: 00/00/0000  
Change in Orig Term Indicator:   
Change in Term Effective Date: 00/00/0000  
Summary Judgment File Date: 00/00/0000  
Accelerator Sent Date: 00/00/0000

**Workout**

Workout Effective Date: 00/00/0000  
Workout Date 1 Removed: 00/00/0000  
Workout Date 2 Removed: 00/00/0000  
Workout Strategy Code:   
Liquidation Expense: .00

Tax Advance Date: 00/00/0000  
Unpaid Tax Advance Date: 00/00/0000  
Insurance Advance Date: 00/00/0000  
Unpaid Insurance Date: 00/00/0000  
Condemnation Amount: .00

CMCHGORT

# Miscellaneous Info 1 – Setup Field Descriptions

STRATEGY CS - [Loan Administration => 050097501 [USD] - Mark Lopex MCACF# 5340-001]

File Edit Tools Additional Window Help

Customer 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
- Prepayment Premiums
- Fee Information

### Miscellaneous Information Setup

#### Miscellaneous Information 1

Description 1:	Forbearance Payment Start	Alpha/Numeric:	ALPHA (A)
Description 2:	Forbearance Payment End	Alpha/Numeric:	ALPHA (A)
Description 3:	Forbearance Notes	Alpha/Numeric:	ALPHA (A)
Description 4:	Map Zone	Alpha/Numeric:	ALPHA (A)
Description 5:	MAP EFFECTIVE DATE	Alpha/Numeric:	ALPHA (A)
Description 6:	FLOOD ZONE	Alpha/Numeric:	ALPHA (A)
Description 7:	NFIP COMM NAME	Alpha/Numeric:	ALPHA (A)
Description 8:	OTHER FLOOD ZONE VENDOR	Alpha/Numeric:	ALPHA (A)
Description 9:	RISK RATING	Alpha/Numeric:	ALPHA (A)
Description 10:	SIC CODE	Alpha/Numeric:	ALPHA (A)

#### Miscellaneous Information 2

Description 1:	12415914IEW CODE	Alpha/Numeric:	ALPHA (A)
Description 2:	FULL BLOWN INSURABLE VAL.	Alpha/Numeric:	ALPHA (A)
Description 3:	COMMUNITY DEV FLAG	Alpha/Numeric:	ALPHA (A)
Description 4:	INSURABLE VALUE	Alpha/Numeric:	ALPHA (A)
Description 5:		Alpha/Numeric:	
Description 6:		Alpha/Numeric:	
Description 7:		Alpha/Numeric:	
Description 8:		Alpha/Numeric:	

Analysis

.00  
.00  
.00  
6.61

- Tools>Misc Information>Misc Info Setup 1 & 2

# Enter information on each loan

STRATEGY CS - [Loan Administration => 050097501 [USD] - Mark Lopex MCALCF# 5340-001]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred Revenue & Expenses Analysis 8

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  
Prepayment Premiums  
Fee Information

Balance  
Date of  
Current

In  
R

Process

Miscellaneous Information 1

Account #: 50097501 Mark Lopex

Forbearance Payment Start : 5/1/2020

Forbearance Payment End : 8/1/2020

Forbearance Notes : defer P&I - collect Esc

Map Zone :

MAP EFFECTIVE DATE :

FLOOD ZONE :

NFIP COMM NAME :

OTHER FLOOD ZONE VENDOR :

RISK RATING :

SIC CODE :

OK Cancel Apply Help

Ready

.00  
.00  
.00  
5,066.61

▼  
▼  
▼  
▼  
▼  
▼

- Tools>Misc Information>Misc Information 1



# Tracking Modified Loans

- Loan Modification widget

## Loan Modification

Loan # 200000001

New Modification

Investor Name	Role	Transaction ID	Lead Transaction	Percent Owned	Securitization Date	MCA ID	Investors Actual Balance	Loan T
Fund A	MASTER SERVICING	2013 501	12	50.0000000000000		5678	18394205.52	A N
Valley Investment				50.0000000000000		5678	18444205.63	A N

	Loan #	Sequence #	Modification Booking Date	Last Setup Change	Modification Code	Most Recent Master Return Date	Date of Last Modification	Balance When Sent to Special Servicer	Ba Da
<input type="checkbox"/>	200000001	1	8/1/2017	7/6/2017	AMORTIZATION CHANGE [2]	7/31/2017	7/31/2017	1,000,000,000.00	3
<input type="checkbox"/>	200000001	2	1/21/2020		FORBEARANCE [10]			0.00	0

Save

Delete

Reset

# Discussion





**Thank you for attending our Forum.**



