

The Smart Loan Entry Spreadsheet and Data Dictionary

Loan Entry
Loan Booking
New Loan Entry
On Boarding
Loan Setup



HUD-1 SETTLEMENT STATEMENT

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT

B. TYPE OF LOAN
1. ☐ FHA
2. ☐ FintVA
3. ☐ CONV. UNINS.
4. ☐ VA
5. ☐ CONV. INS.

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown paid outside the closing, they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER
E. NAME AND ADDRESS OF SELLER
F. NAME AND ADDRESS OF MORTGAGE INSURANCE CASE

G. PROPERTY LOCATION
H. SETTLEMENT AGENT, NAME, AND ADDRESS
I. SETTLEMENT PLACE OF SETTLEMENT

J. SUMMARY OF BORROWER'S TRANSACTION
100. GROSS AMOUNT DUE FROM BORROWER
101. Contract sales price
102. Personal property
103. Settlement charges to borrower (line 1400)
104.
105. Adjustments for items paid by seller in advance
106. City/town taxes
107. County taxes

K. SUMMARY OF SELLER'S TRANSACTION
400. GROSS AMOUNT DUE TO SELLER
401. Contract sales price
402. Personal property
403.
404.
405. Adjustments for items paid by
406. City/town taxes
407. County taxes
408. Assessments
409.
410.
411.

City	Name	Principal Balance	Closing
(USD)	Greenfld C6	25,000,000.00	11/01/
(USD)	Pearson Tr C6	11,500,000.00	11/01/
(USD)	Radius C6	8,150,000.00	11/01/
(USD)	Copper Lane I	8,150,000.00	11/05/
(USD)	2275 TriCity	9,500,000.00	11/05/
(USD)	Pinebrook	9,700,000.00	11/05/
(USD)	Green Street	3,150,000.00	11/05/

Traditional Loan Entry

Paper Centric


Manual Process

Tedious, Time Consuming

Prone to Errors

Custom Process for Bulk Loan Entry via Interface File

STRATEGY CS - [Loan Entry]								
File Edit Tools Window Help								
Pending Loans								
Account #	Currency Type	Name	Principal Balance	Closing Date	Pass Status Y = Pass P = Passed	Date Passed	Check #	Edit Status
010020137	US DOLLARS (USD)	IA no bcal	125,000,000.00	04/30/2014	P	05/14/2014		
010030501	US DOLLARS (USD)	zimmerman	10,000,000.00	07/01/2018	P	07/06/2018		PASS
010030517	US DOLLARS (USD)	Karlin & Garv	250,000,000.00	07/01/2018	P	07/06/2018		PASS
090057701	US DOLLARS (USD)	int comp mth	10,650,000.00	05/01/2014	P	10/08/2014		
090058820	US DOLLARS (USD)	int comp mth	11,500,000.00	05/01/2014	P	10/09/2014		
090059950	US DOLLARS (USD)	int comp q	8,000,000.00	05/01/2014	P	06/06/2014		
090079930	US DOLLARS (USD)	int comp ann	7,000,000.00	05/01/2014	P	06/05/2014		
090079940	US DOLLARS (USD)	int comp an	15,000,000.00	05/01/2014	P	06/06/2014		
090079960	US DOLLARS (USD)	int comp q	12,550,850.00	05/01/2014	P	06/06/2014		
090079970	US DOLLARS (USD)	int comp q	22,000,000.00	05/01/2014	P	10/09/2014		
090085400	US DOLLARS (USD)	int comp mth	10,650,000.00	05/01/2014	P	06/06/2014		
090085500	US DOLLARS (USD)	int comp mth	24,500,000.00	04/30/2014	P	10/09/2014		
090085620	US DOLLARS (USD)	int comp ann	7,775,000.00	05/01/2014	P	10/09/2014		
090085700	US DOLLARS (USD)	int comp ann	10,225,000.00	05/01/2014	P	10/09/2014		
090085800	US DOLLARS (USD)	int comp ann	8,900,000.00	05/01/2014	P	10/09/2014		
090085900	US DOLLARS (USD)	int comp q	11,000,000.00	05/01/2014	P	10/09/2014		
090086100	US DOLLARS (USD)	int comp q	9,575,000.00	05/01/2014	P	10/09/2014		
090086200	US DOLLARS (USD)	int comp q	12,225,500.00	05/01/2014	P	10/09/2014		
150000099	US DOLLARS (USD)	PXR A75 LLC	34,826,665.60	10/09/2018	P	11/26/2018		PASS
150001003	US DOLLARS (USD)	Barrington LL	3,845,450.00	11/01/2018	P	11/05/2018		PASS
150001942	US DOLLARS (USD)	Bartlett Trus	12,550,000.00	11/01/2018	P	11/05/2018		PASS
150001979	US DOLLARS (USD)	Boynton Grp	1,965,000.00	11/01/2018	P	11/05/2018		PASS
150002116	US DOLLARS (USD)	Champion Ind	11,000,000.00	11/01/2018	P	11/05/2018		PASS
150002283	US DOLLARS (USD)	Winston Hold	13,000,000.00	11/01/2018	P	11/05/2018		PASS
150002311	US DOLLARS (USD)	RYT Holdings	11,250,000.00	11/01/2018	P	11/05/2018		PASS
150029663	US DOLLARS (USD)	Graham Holdi	15,000,000.00	11/01/2018	P	11/05/2018		PASS



Add A Pending Loan

Account #: 016547890

Default: PREFIX 01 (01)

Currency Type: US DOLLARS (USD)

Master Credit Agreement#:

Credit Facility#:

OK Cancel Help

LAJWento Document Schedule

Why a New Tool to Enter Loans

Leverage Excel's built in Capabilities

- Ease of Use
- Data Validation
- Vast array of external data sources

Simplification

- Efficiency – faster and less errors
- Loan Data Collection – populating a spreadsheet is easier than manual entry
- Ability to load data by creating product loan profiles
- Better data quality - Edits against profiles, data dictionary and validation edits with Microsoft Excel©

New Loan Acquisitions

- Spreadsheet used to populate for bulk upload
- Conversion tool instead of traditional one off conversion programs

The Smart Spreadsheet Tool

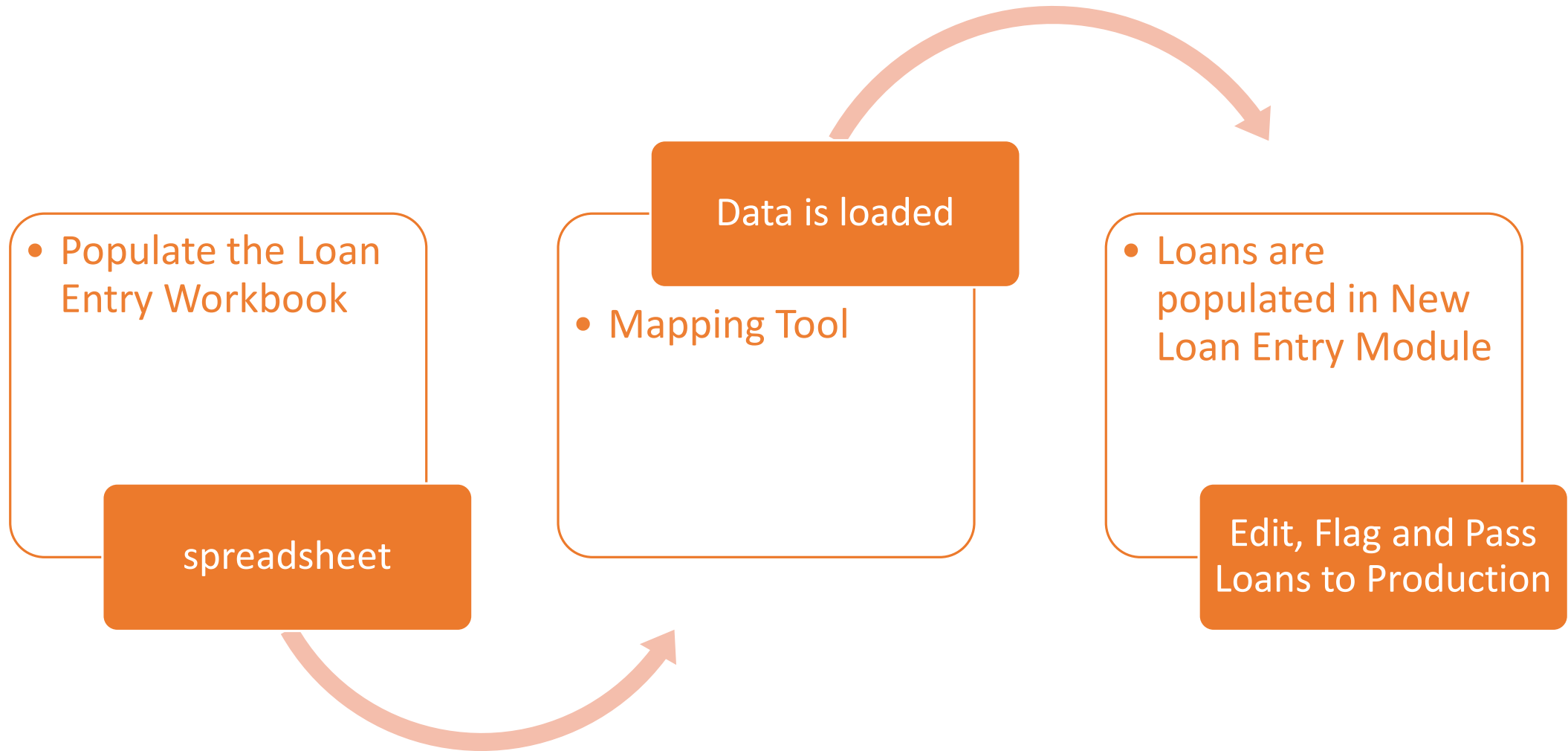
We created a Loan Entry Smart Spreadsheet

- Excel© Workbook for loan entry values
- Data is entered into the spreadsheet
 - Manually keying into spreadsheet
 - Copy/paste from another source
 - Leverage Excel's external data sources

Utilize the Mapping Tool to upload the entire workbook at once

- Creates the New Loan Entry Files in STRATEGY

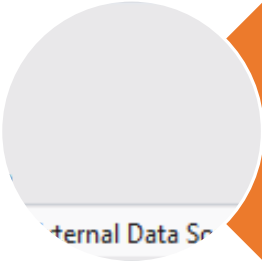
New Loan Entry Process



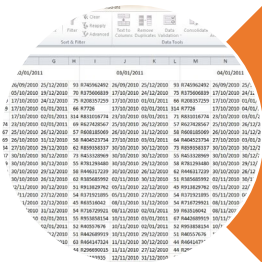
How to populate the Workbook



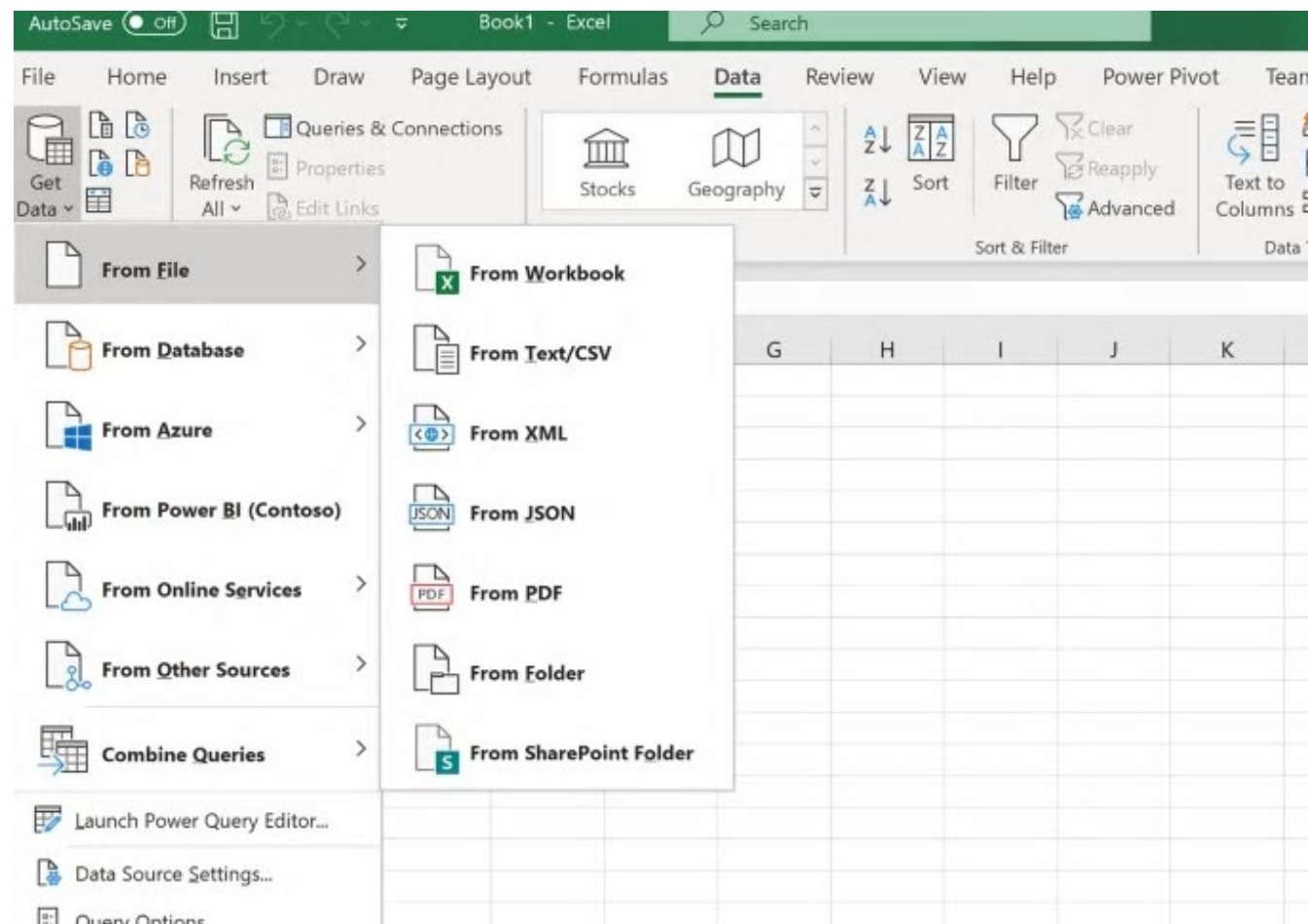
Manual Entry



External Data Source

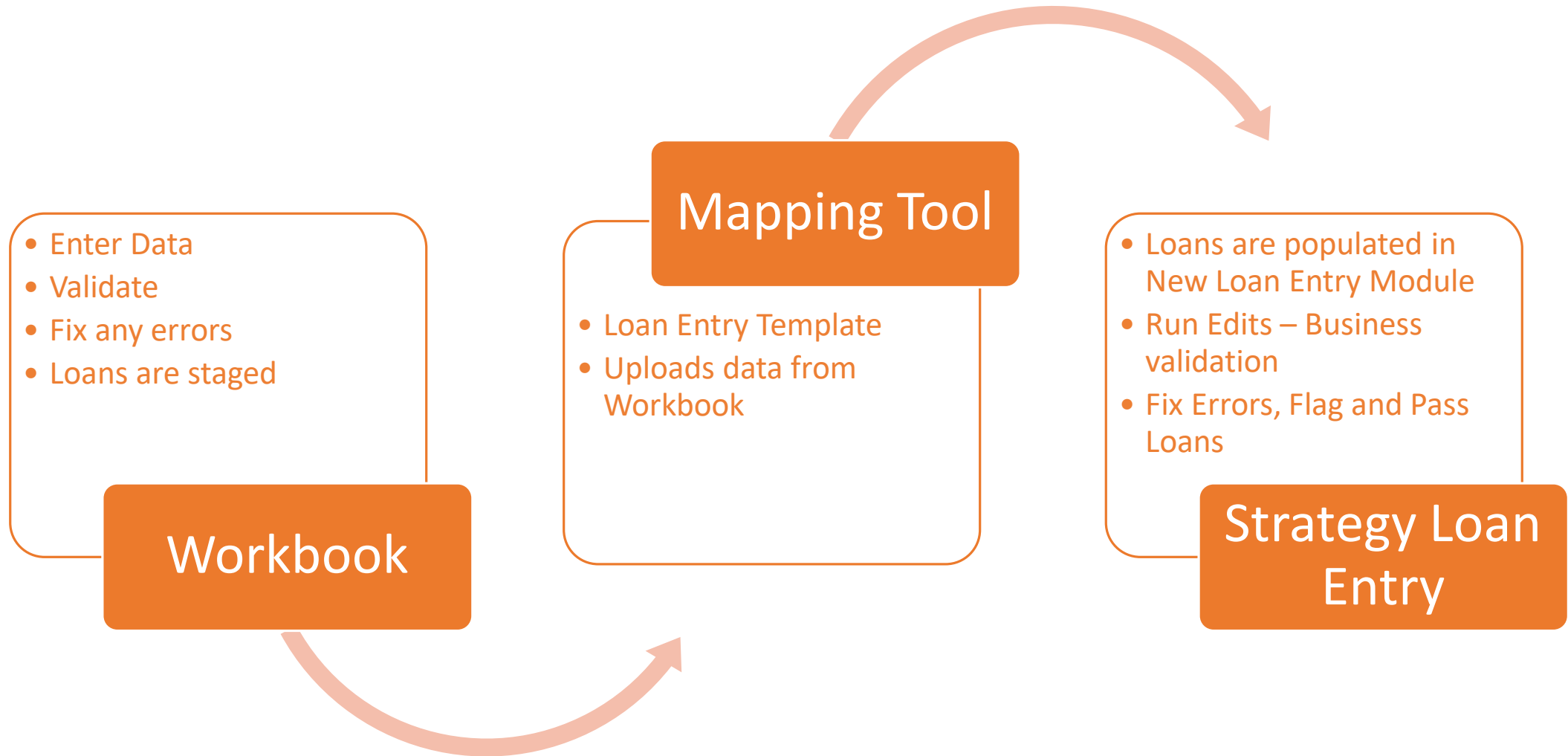


Other Excel Data



Business Intelligence Tools to Input Data

New Loan Flow



DEMONSTRATION

Tips

Don't Delete/Insert Rows/Columns

- Formulas are dependent on row/column positions

- Deleting cell data is fine

- Highlight rows and press the delete key

- Copying/pasting rows of data is fine

New Versions of the workbook are frequent

- Particularly in the early stages of development

- Carefully consider customizations that can't be easily migrated to a new version

- Can copy/paste data between versions of the workbook

Where We are Headed

Streamline new loan boarding process from the mapping tool

Add additional STRATEGY files not currently supported in loan entry

- Examples: Asset Data, GNMA pool information, Assumption, Misc. Information

Download loan entry workbook from MFS Website

Import loan profiles from existing copies of the Smart Spreadsheet to new copies

Update System Information tables from the Smart Spreadsheet

Incorporate additional business rules in the Smart Spreadsheet

McCracken Data Dictionary



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Elements of the Data Dictionary

The Data Dictionary Sub Committee identified the bolded files as the initial files to be completed for the Data Dictionary. Hyperlinks provided in the Location column will take you to the first field for that file on the Data Dictionary tab.

File Description	Tab	Line
PMAS TR – Loan Master File -Loan admin file containing original and current balances, and loan terms. Every loan has one PMAS TR record. Each loan has a unique Account (or Loan) Number.	Loan Administration	2
PNAMADD – Linked Name and Address file. This file represents the association of a Name with an Address. Each combination of Name and Address has a unique Linked Name and Address ID. The file provides foreign keys to the Name File and the Address File and stores a six field formatted address for mailing based on the country stated in the associated Address. The unique Name and Address ID is associated with a loan using the PANAME file.	SystemWide Tools	39
POESC – Other Escrow – This file contains information about insurance, reserves, PMI, and miscellaneous escrow. Each insurance policy or reserve is identified by the combination of Loan Number, System Escrow Number, and Sequence #. The System Escrow Number identifies what type of record, Insurance(2), Reserves (3), PMI (4) or Miscellaneous (5).	Escrow Processing	2
PPROP – Property Record – This file associates a collateral record with a loan record and stores information about that piece of property's relationship to the loan. The combination of the loan number and sequence number make a PPROP record unique. It also carries a foreign key to the Collateral Record. There is one PPROP record for every piece of real estate collateral securing the loan.	Asset Management	2
PCCOLLCRE – Collateral Record – This file contains the detailed description of the property. There is one collateral record for each piece of real estate collateral uniquely identified by the Record ID. The Record ID is reference as the PQFKEY1 in the PPROP record to associate the collateral with the Loan.	Asset Management	41
PIMST – Investor Master Record – The Investor Master file contains information about a particular investor's information. The file contains information about the investor's name, address, and contact information.	Escrow Processing	2
PMAS TR – Loan Master File -Loan admin file containing original and current balances, and loan terms. Every loan has one PMAS TR record. Each loan has a unique Account (or Loan) Number.	Escrow Processing	76
Dates, and contains the status code used for processing. The loan number, property sequence number, and tax description sequence number uniquely define each record in the file.	Escrow Processing	76
PARM – Adjustable Loan Information – The Adjustable Loan Information file contains the parameters used to make periodic adjustments to the interest rate and/or principal & interest payment on a loan. Each record reflects the parameters controlling the interest rate review and change, the Principal & Interest Payment review and change, as well as the associated constants and constraints. There is one Adjustable Loan Information record for Master Information record not defined as a fixed rate loan (CMCOT <> 'F').	Adjustable Loan	2
PNAME – Name File – The Name file is one of the main components of our Name & Address Directory. It contains the information specific to an entity including the tax id, citizenship information, NAIC codes, and allows for first and last name or company name. A Strategy defines a unique 9 digit ID for each Name record (or entity) entered.	SystemWide Tools	56
PRBL – Reserve Balance Record – The Reserve Balance record contains the bank balance for an associated		

Data Dictionary - Loan Administration

File Name	File Description	Field Name	Field Description	Required	Business Purpose	McCracken Field Comments	System Control Constraints	Entry Type	Field Value Maintenance Type	PINFO TABLE ID	File used for values	Maintenance Screen	Field Name on Screen	Key Field
PMAS	Loan Master File	CML#	LOAN NUMBER	Yes	Unique Account Number for loan. The first 2 numbers are referred to as the Prefix, which must be defined in a PINFO table	Display Only At setup, the account number is entered by the user; the first 2 numbers are referred to as the Prefix which must be defined in PINFO Table 27 - PREFIX DESCRIPTION		Free Form Entry	PINFO - User Maintained	27		N/A	N/A	Yes
PMAS	Loan Master File	CMBR	BRANCH	Yes	Branch office where loan was originated	Branch office where loan was originated		Table Driven Entry	PINFO - User Maintained	60		Loan Admin>Master Info Tab>Reporting	Branch Office	
PMAS	Loan Master File	CMOFF	OFFICER	Yes	Loan Officer assigned to the account	Loan Officer assigned to the account		Table Driven Entry	PINFO - User Maintained	21		Loan Admin>Master Info Tab>Reporting	Officer	
PMAS	Loan Master File	CMERC	EMPLOYEE RELATIONSHIP	No	Identifies relationship that borrower has with employees of your organization	Identifies relationship that borrower has with employees of your organization		Table Driven Entry	PINFO - User Maintained	20		Loan Admin>Master Info Tab>Reporting	Employee Relationship	
						The original Loan's principal balance. Unless a revolver loan, the principal amount disbursed for this account can never be greater than the value of this						Loan Admin>Master Info		

Dictionary Overview

File Descriptions

Loan Administration

Asset Management

Escrow Processing

Billing

Adjustable Loan

Investor Proc ...

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Questions

THANK YOU FOR YOUR TIME