

Servicing Loans in 2020

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This session will give a high-level outlook of the many options within Strategy to track and modify loans for payment deferrals and changes in loan terms

Agenda

Methods for deferring payments or modifications

- Due Date Changes
- DIAL
- Modified Payment Schedule
- Escrow Only Loans
- Split components
- Horizontal Payment Strings
- Other Helpful features

Tracking Methods

- Loan Modification Widget
- Loan Status #1&2
- Analysis & Reporting
- Misc Info 1, 2 & 3
- Hold Codes

Methods for deferring payments or modifications

- Due Date Changes
- DIAL
- Rate Changes
- Modified Payment Schedule
- Escrow Only Loans
- Split components
- Horizontal Payment Strings

Considerations for Payment Deferral or Forbearance

- What is being or deferred – interest, principal, escrow
- Are there other loan terms that will change
- When does deferral start and for how long is it being deferred
- Will late charge terms change
- Have pay back/recovery terms been established

This information is helpful so that decisions can be made on how the loan should be changed in Strategy

Due Date Changes

Next Payment Due Date, Due Date For Delinquency, Next Billing Date may need to be rolled each month after the receivable is built

- File Maintenance in Loan Administration
- Mapping Tool Available
- Wait until the due date has past but before the next bill will print
 - This step is necessary so that monthly receivables are created, and each month can be tracked separately
- Repeat this method for each subsequent receivable until repayment is determined

Due Date Changes - 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 & F

Payment/Billing
Balances/Processing
Contract
Esc/Late Chg/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%: .000000000000000000000000
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 ...

Pending Change-Master

Schedule future changes to monthly constants, payment type, late charge terms

STRATEGY CS - [Loan Administration => 770898096 [USD] - pmc]

File Edit Tools Additional Window Help

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

Effective	LIP Perm	Payment	Contract	Simple	P & I	Taxes :	Insurance :	Reserves :
10/01/2020	<input type="checkbox"/>	FIXED PRIN (Q)			2,500.00	.00	.00	.00

Effective Date: 10/01/2020 LIP Permanent Financing Record: ☐

Payment/Billing/Contract Information

Payment Type: FIXED PRIN (Q) Next Billing Date: 00/00/0000
Contract Type: Billing/Payment Frequency: 000
Simple Interest: Monthly Billing Cycle Method:
P & I Payment: 2,500.00 Print Bills:
Taxes Payment: .00 Print Notices:
Insurance Payment: .00 Print Statements:
Reserves Payment: .00 Term of Loan (Yr./Mo.): 00/00
Pmi/tha Payment: .00 Legal Maturity Date: 00/00/0000
Misc. Payment: .00 Interest Basis:

Escrow/Late Charge Information

Next Escrow Analysis Date: 00/00/0000 Business Calendar:
Escrow Analysis Frequency: 00 # Days to Delinquency: 000
Interest on Escrow Plan Type: Late Charge Method:
Assess Late Charge: Late Charge Rate: .000000000000
Late Charge Fee: 00000

DIAL (*Deferred Interest Accrual Loan*)

Defers all or a portion of the interest payment

- Interest is accrued daily
- Deferred interest posts to a different interest receivable g/l account at month end

Options for deferred interest

- Capitalize to the principal balance (scheduled and/or actual)
- Capitalize to a different loan
 - Can set up different terms and repayment options for the other loan
- Stored for collection at a later date or at payoff
- Compounded at month end

Ability to collect payments to recapture deferred interest

Deferral is only for the interest portion of the payment

- Deferral of the principal portion of the payment will need to be handled separately



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

Deferred Interest Accrual Loan Information

Type:	CA PF DA (4)	Annual Cap:	0
Rate%:	6.70000000000000	Lifetime Cap:	0
Cap/Compounding:	DIAL CD 1 (1)	Amount Deferred to Date:	34,490.19
G/L Posting:	YES (Y)	Amount Deferred YTD:	34,490.19
Accrual Start Date:	00/00/0000	Last Month's Deferred Amount:	.00
Balance:	34,490.19	Last Month's Ending Balance:	.00
Contra Balance:	.00	Automatic Update of Pay Rate:	YES (Y)
Corresponding Acct#:		Accrued Interest: General Ledger:	34,490.19

Capitalization Information

Amount Accrued Since Last Capitalization: 34,490.19

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

Jul: ☒ Aug: ☒ Sep: ☒ Oct: ☒ Nov: ☒ Dec: ☒

DIAL General Ledger

Primary G/L Matrix Accounts

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

Pay Rate Interest

Receivable:	194402000000000	...	ACCRUED INTEREST RECEIVE - c
Receivable Contra:	194402000000000	...	ACCRUED INTEREST RECEIVE - c
Income:	424050000000000	...	INTEREST INCOME - COMM FIX
Income Contra:	424050000000000	...	INTEREST INCOME - COMM FIX
Cash Income Received:	424050000000000	...	INTEREST INCOME - COMM FIX
Capitalized Income Contract:	111110000000000	...	Service fee exp-correspondent
GAAP Capital Gain:	0	...	0
GAAP Capital Loss:	111110000000000	...	Service fee exp-correspondent

DIAL Interest

Receivable:	194402000000000	...	ACCRUED INTEREST RECEIVE - c
Receivable Contra:	194402000000000	...	ACCRUED INTEREST RECEIVE - c
Income:	424050000000000	...	INTEREST INCOME - COMM FIX
Income Contra:	424050000000000	...	INTEREST INCOME - COMM FIX
Cash Income Received:	424050000000000	...	INTEREST INCOME - COMM FIX

Statement Interest Reporting

Interest Receivable:	111110000000000	...	Service fee exp-correspondent
Interest Receivable Contra:	111110000000000	...	Service fee exp-correspondent
Income:	111110000000000	...	Service fee exp-correspondent
Income Contra:	111110000000000	...	Service fee exp-correspondent

OK Cancel Apply Help

Ready

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

Interest Adjustments

Process Interest Adjustments to reduce receivable interest and increase DIAL interest

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

Interest Adjustments for DIAL credit to decrease

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 RECEIVABLE 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

Interest Adjustments for DIAL debit to increase

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	Default Sort Order
-------------	--------------	-----------------	-------------------	-----------------	----------------	-------------------	----------------	---------	----------------	--------------------

Interest Adjustment Information

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		

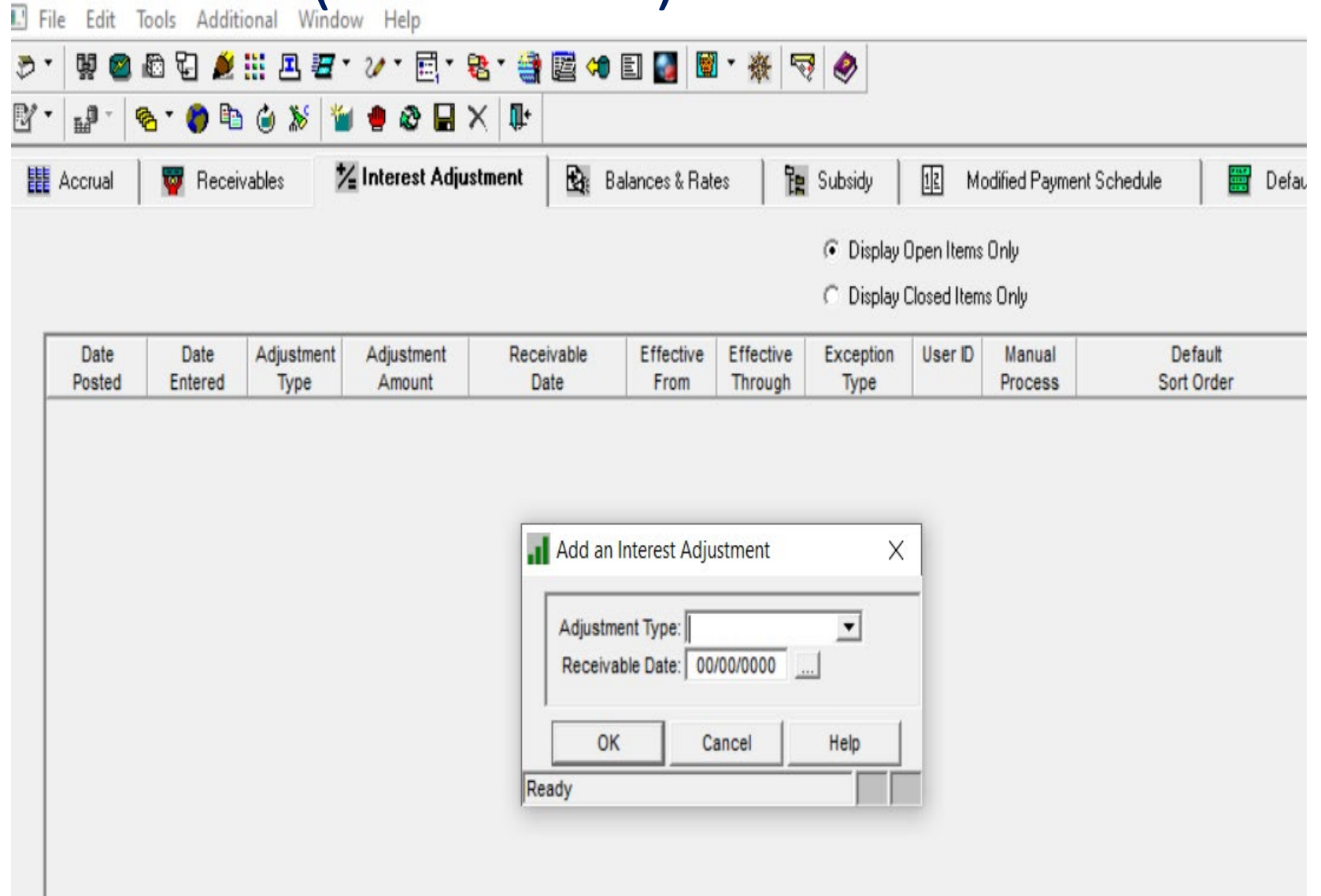
OK Cancel Apply Help

Ready

Interest Adjustments (all loans)

Process Interest Adjustments to increase or reduce receivable and accrued interest

- Adjusts receivable records for bills
- Adjusts g/l interest

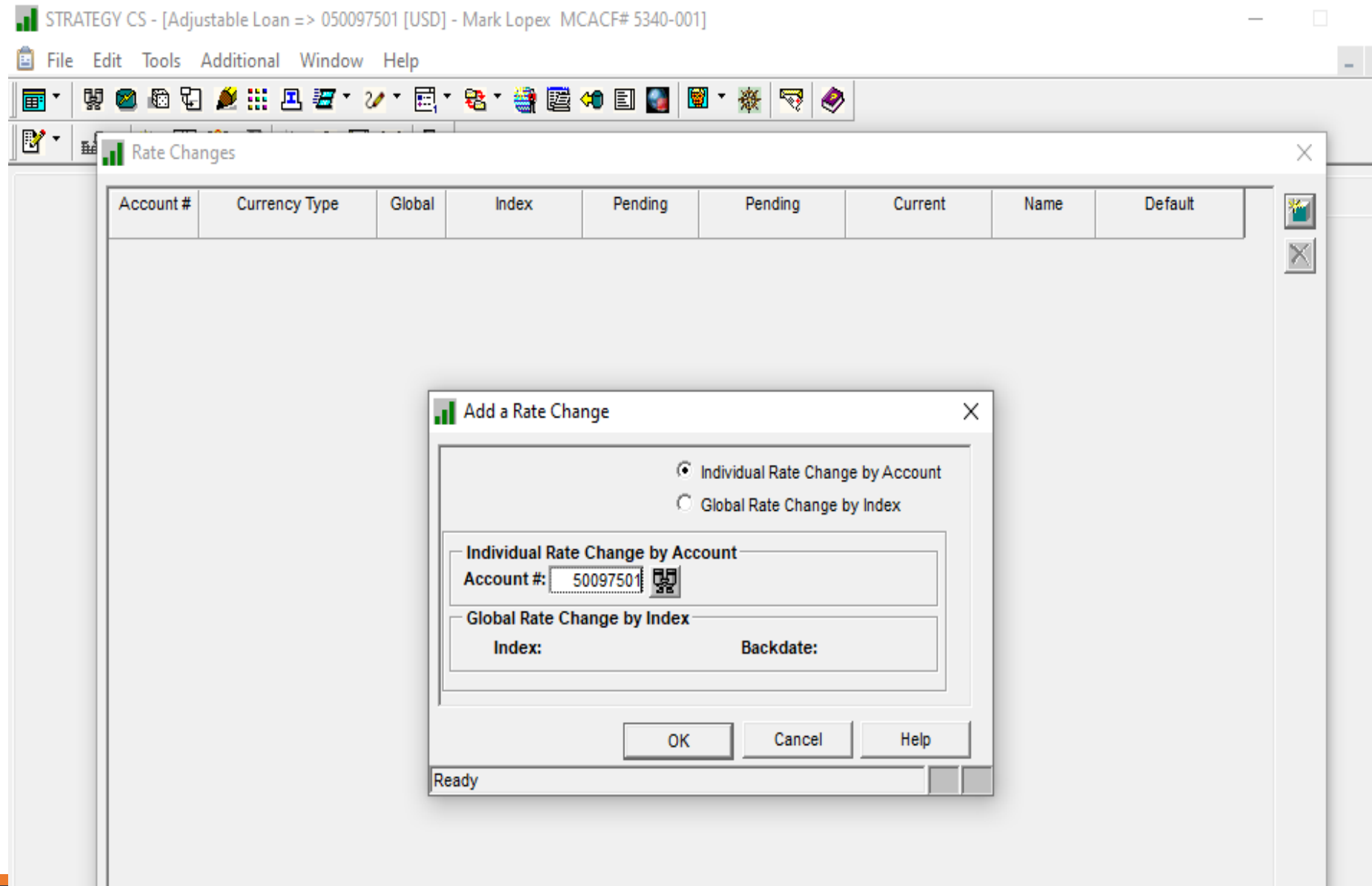


Rate Change - DIAL (From ARM Module)

Let Strategy do the adjustments to the interest receivable and DIAL interest

Processing occurs during dayend

Best for one open receivable



Rate Change Details - DIAL

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

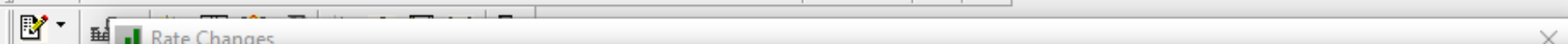
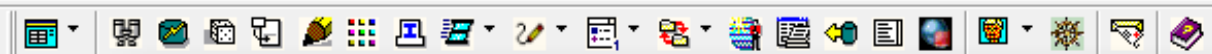
New Interest Rate %: .00000000000000 Current Interest Rate %: 4.50000000000000

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 INVES	4.37500000000000	.12500000000000	.00000000000000	.00000000000000	.00000000000000	.12500000000000	.00000000000000



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 New Yield Rate	New Serv e Rate %	New Excess Yield Rate %
702	TEST INVES	4.37500000	500000000000	

Rate Change Information



The New Interest Rate has been Updated to 00.00000%.

OK

Cancel

OK

Cancel

Apply

Help

Save Changes & Exit

Add Record

Rate Change – Future or Backdate (all loans)

Add future rate changes

Change a rate backdated to a past date

Strategy will update and calculate interest adjustments

STRATEGY CS - [Adjustable Loan => 157600001 [USD] - savor]

File Edit Tools Additional Window Help

Rate Changes

Account #	Currency Type	Global	Index	Pending	Pending	Current	Name	Default
770898096	US DOLLARS (USD)			10/01/2020	2.50000000000000	3.00000000000000	pmc	77089809620201001
770898096	US DOLLARS (USD)			12/01/2020	3.50000000000000	3.00000000000000	pmc	77089809620201201
770898096	US DOLLARS (USD)			02/01/2021	3.75000000000000	3.00000000000000	pmc	77089809620210201

Modified Payment Schedules (MPS)

- Manually set up changes to the principal, interest or late charge due for a future date
 - Payment modification records must be entered one payment frequency in advance of the payment due date
 - Modification to interest payment can be accounted for with DIAL or can have Strategy post an interest adjustment to reduce interest due



Modified Payment Schedule: NO Next Payment Due Date: 08/01/2011
Deferred Interest Accrual Type: NOT APPLIC (0) Next Billing Date: 06/01/2011

Scheduled Payment Date	Principal Due	Interest Due	Use Late Charge	Late Charge Due	Adjust Interest Accrual
01/01/2021	1,500.00	3,000.00	NO	.00	NO

Scheduled Payment Date: 01/01/2021

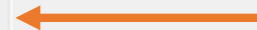
Principal Due 1,500.00

Interest Due: 3,000.00

Late Charge Due: .00

Use Late Charge: NO (N)

Adjust Interest Accrual: NO (N)



Split Components

- Schedule payments for Principal, Tax & Insurance, and Reserves at a different frequency than Interest

STRATEGY CS - [Loan Administration => 050042210 [USD] - twice acc thr]

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

Next Receivable Due Date: 08/31/2010

Payment Information

Payment Frequency Indicator: TWICE MNTH (T) Loan in Process: NO (N)

Date 1: 15 Date 2: 31 End of Month

Interest Rate%: 5.5000000000000000

Expanded Interest Rate%: .000000000000000000000000000000000000

Payment Type: FIXED PRIN (Q) Annual Percentage Rate%: 5.5000000000000000

Contract Type: ARM (A) Neg Amortization% Allowed: .00

Business Calendar: MASTER HOL (A01) Deposit Account#:

Use Business Cal for Due Date: YES (Y) Subsidy: N

Business Calendar Options: FWD NO MTH (R) Mod Pmt Sched on File: NO (N)

Accrual/Due Date Options: THRU DUE (2) Pmt App String: STRATEGY S (V99)

Accrual Follows Bus Cal Due Date: NO (N) Allow Partial Payments: NO (N)

Mstr Component Dt w/o Bus Cal: 11/30/2010 Principal & Interest Pmt: 5,000.00

Next Master Component Due Date: 08/31/2010 Taxes Payment: .00

Due Date for Delinquency: 08/31/2010 Insurance Payment: .00

% of Principal (Pmt Type R): .0000000000000000 Reserves Payment: .00

Simple Interest: NO (N) Pmi/fha Payment: .00

Misc. Payment: .00

Billing Information

Next Billing Date: 08/31/2010 Legal Maturity Date: 11/01/2037

Billing Cycle Method: PAT AUTODE (T) Internal Maturity Date: 00/00/0000

of Coupons to Print: 0 Review Date: 00/00/0000

Print Bills: YES (Y) Call Date: 00/00/0000

Print Notices: YES (Y) Bill in Full at Internal Mat/Call: NO (N)

Print Statements: YES (Y) Interest Compounding Frequency: N/A (N)

Borrowing Type: Alternate Payment Schedule

Note Type: Separate Schedule for Split Components: YES

Split Components

Split Components

Master File Information

Payment Type: FIXED PRIN (Q)Business Calendar: MASTER HOL (A01)

Active Components

All Components

Split Components

Inactive	Component Type	Pmt Frq Indicator	Bill/Pmt Frequency	Use Business Calendar	Business Calendar Options	1st Due Date for Component w/o Bus Cal	Payment Day of Month	Last Receivable Built	# Days to Delinquency
<input type="checkbox"/>	PRINCIPAL (P00	CALENDAR (01/01/2021	1	00/00/0000	

Split Component Details

Component Type:

Principal: ☒

Escrow: ☐

Reserves: ☐

Date and Frequency

Payment Frequency Indicator: CALENDAR (C)

1st Due Date for Component w/o Bus Cal: 01/01/2021

Jan Jun Jul Dec

Payment Day of Month: 1

Use Business Calendar for Due Date:

Last Receivable Built: 00/00/0000

Due Date Business Calendar Options:

Last Receivable Built w/o Bus. Calendar: 00/00/0000

Date Entered: 00/00/0000

Late Charge

Days to Delinquency:

Late Charge Method:

Assess Late Charge:

Use Business Calendar for L/C Date:

OK

Cancel

Apply

Help

Save Changes & Exit

F

Payment Strings- Horizontal & Vertical

Both define the order of payment components to be satisfied

Vertical Payments Strings - Generally used for performing loans

- Starts with oldest open receivable
 - Satisfied all the components in that receivable using order specified in string
 - Moves to next oldest open receivable
 - Satisfies all components in that receivable
 - Repeats until are exhausted or all receivables are satisfied.

Horizontal Payment Strings

Generally used for nonperforming loans – modifications

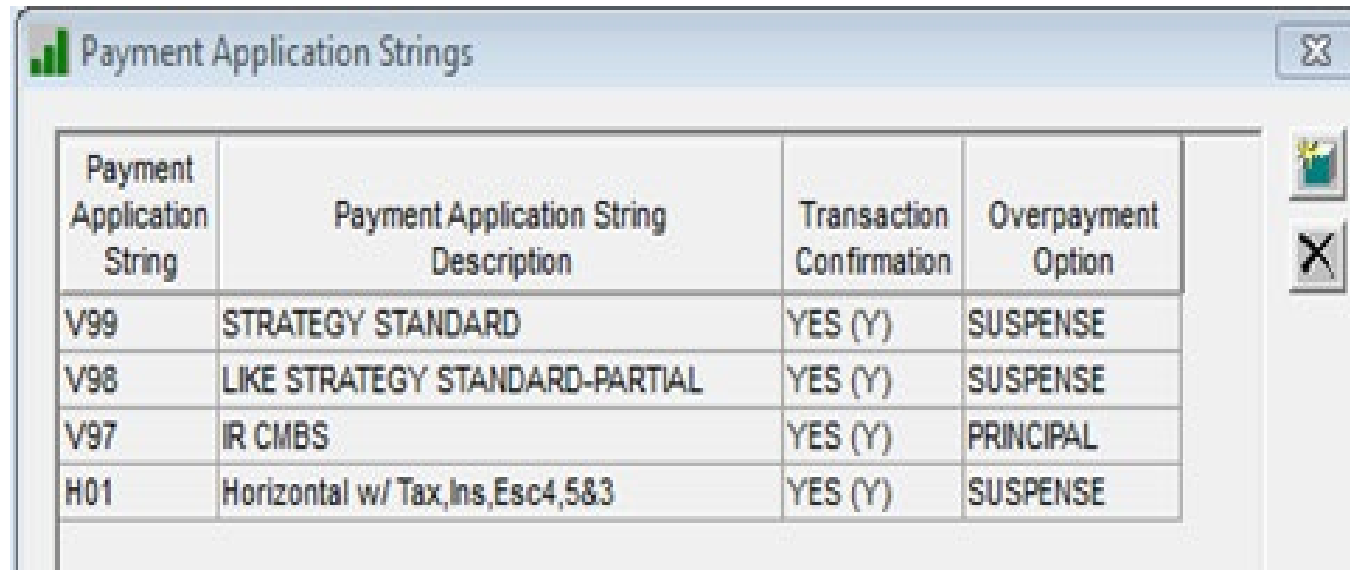
Partial Payments Allowed

Starts with first payment component in the string

- Goes to the oldest open receivable, satisfies that payment component
- Moves to the next oldest open receivable, satisfies the same payment component
- When the first payment component in the string is satisfied, moves to the next component in the string
- Goes back to the oldest open receivable, satisfies the second payment component
- And so on until the funds are exhausted or all receivables are satisfied.

Setup or Change Horizontal Payment String

Access Payment Application String Set up from Loan Administration Tools Option



The screenshot shows a window titled "Payment Application Strings" with a table containing four rows of data. The table has four columns: "Payment Application String", "Payment Application String Description", "Transaction Confirmation", and "Overpayment Option". The rows are labeled V99, V98, V97, and H01. The H01 row is highlighted. To the right of the table are two buttons: a green button with a yellow star and a grey button with a red X.

Payment Application String	Payment Application String Description	Transaction Confirmation	Overpayment Option
V99	STRATEGY STANDARD	YES (Y)	SUSPENSE
V98	LIKE STRATEGY STANDARD-PARTIAL	YES (Y)	SUSPENSE
V97	IR CMBS	YES (Y)	PRINCIPAL
H01	Horizontal w/ Tax,Ins,Esc4,5&3	YES (Y)	SUSPENSE

Payment Application String Information

Description

Payment Application String: H01

Payment Application String Description: Horizontal w/ Tax, Ins, Esc4, 5&3

Transaction Confirmation: YES (Y)

Overpayment Options: SUSPENSE (S)

Eligibility Grid

Payment Types: FIXED (Q) REGULAR AM (P)

INTEREST (I)

Payment Grid

	Posting Order	Minimum to Advance Due Dates	
		Delinquency	Payment
Scheduled Principal:	8	<input type="checkbox"/>	<input type="checkbox"/>
Interest:	7	<input type="checkbox"/>	<input type="checkbox"/>
Escrow 1:	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Escrow 2:	2	<input type="checkbox"/>	<input type="checkbox"/>
Escrow 3:	5	<input type="checkbox"/>	<input type="checkbox"/>
Escrow 4:	3	<input type="checkbox"/>	<input type="checkbox"/>
Escrow 5:	4	<input type="checkbox"/>	<input type="checkbox"/>
Current & Past Due Late Charge:	6	<input type="checkbox"/>	<input type="checkbox"/>
Default Interest:	0		
Miscellaneous Amounts:	0		
Suspense:	0		
Unscheduled Principal:	0		
Uncapped DIAL:	0		
Capped DIAL:	0		

OK Cancel Apply Help

Advance due date once escrow 1 (tax) is collected, regardless of collection of P&I

- Start with Escrow 1
- Set Principal and Interest as the very last posting orders
- Only check Minimum to Advance Due Dates for Delinquency and Payments for Escrow
- Suggest setting overpayments to go to suspense.

Other Helpful Features

Deferred Revenue/Expense

Payoff Quotes

Pre-Authorized Transfer

Accounting Basis Change

Deferred Revenue/Expense

Should amortization occur for loans in forbearance?

Consider changing the Amortization Start date forward to the month payments will resume

STRATEGY CS - [Loan Administration => 157600001 [USD] - savor]

File Edit Tools Additional Window Help

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

Deferred Method	Deferred Type	Income/Expense	Original Amount	Current Balance	Group/Rpt Method	Unrecognized Income	Investor #
Level Yield (5)	CG Cindy's	INCOME (1)	5000.00	0		4002.42	503
Straight Line (6)	CG Cindy's	INCOME (1)	5000.00	5000.00		0	503
Level Yield (5)	deferred c	EXPENSE (2)	100.00	0		0	503
Level Yield (5)	CG Cindy's	INCOME (1)	5000.00	5000.00		0	503

Deferred Method: Level Yield (5)
Deferred Type: CG CINDY'S (CG)
Income/Expense: INCOME (1)
Original Amount: 5,000.00
Current Balance: 5,000.00
Group/Reporting Method:
Unrecognized Income: .00
Investor: TEST INVES (00503)
Yield %: .000000000000
Amortization Start Date: 01/01/2021
of Months to Amortize:
of Months Amortized:

Deferred Asset G/L #: 880200000871225
Deferred Rev/Exp G/L #: 195526000001225
Deferred Suspense G/L #: 483086000002047
Balance Sheet Contra G/L #: 180301000001225
Income Statement Contra G/L #: 881150000009935
Capital Gain G/L #: 999912700000000
Capital Loss G/L #: 0

Payoff Quotes

Consider Deferred Interest Not Paid

- If the Due Date is current
 - Open receivables prior to the due date are not considered in the payoff quote
 - Manually add the interest as an 'Other Amount' in the payoff quote

Payoff Transaction

- Adjust interest amount to include interest not collected during deferral

Payoff Quote – Other Amounts

Payoff Parameters by Account#

Loan Alerts Exist ...

Account #: 80043210 Continental

Payoff Date: 04/05/2019 **Property:** 1 45 Florian Lane CLEVELAND **# of Prop:** 1

Accrued Through: 03/28/2019 **Payment Frequency:** 1

Process Through: 03/28/2019 **Payment Type:** REG AMORT (P)

Simple Interest: NO

Payoff Quote Factors

Payoff Formula: (system) []

Balance to Use for Int Calc: SCHEDULED (S) []

Int Basis Prior to Payoff Period: 365/ACT NL (A65) []

Calc Payoff Period Per Diem Using: 365 []

Charge Int Day of Payoff: NO (N) []

Access Late Chg Not Yet Due: YES (Y) []

Calc & Credit Int on Excrow: NO (N) []

Calc/Credit Int on Reserves: NO (N) []

Credit Remaining Subsidy: YES (Y) []

Payoff Hold Code: P []

Escrow Balances

	Balance	Credit Amount
Escrow 1 Balance:	57,836.16	.00
Escrow 2 Balance:	85,718.13	.00
Escrow 3 Balance:	.00	.00
Escrow 4 Balance:	.00	.00
Escrow 5 Balance:	.00	.00

Other Amounts

Desc:	PAYOFF PROCESS FEE	Amount:	150.00
Desc:	PREPAYMENT PENALTY	Amount:	500.00
Desc:	COVID19 Deferral	Amount:	2,000.00
Desc:		Amount:	.00
Desc:		Amount:	.00
Desc:		Amount:	.00

OK Cancel Apply Help

Pre-Authorized Transfer P.A.T.

Reminder: change P.A.T. to bypass during deferral period

- No drafts for partial payments

Change of Accounting Basis: Change to 'Yes (Y)' to prevent a change to Accounting and override the 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 & R

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 %:	5.500000000000000	Holdback:	
Annual Percentage Rate %:	5.500000000000000		
Balloon:	YES (Y)		
Odd Days Interest Method:	Not Applicable		

Tracking Modified Loans

- Loan Modification Widget
- Loan Status #1&2
- Analysis & Reporting
- Misc Info 1, 2 & 3
- Hold Codes

Loan Modification Widget

Portfolio Analysis

Mapping Tool


Construction Budget

Notes

Master 2 Maintenance

Master 2 Maintenance


Welcome Nancy Wilkes



Support Admin 3

▼


Powered by McCracken



ANNE19D


Freddie Mac

McCracken



Loan Modification

Loan Modification



Portal

☒ Lock Portal

Add Widgets

Loan Modification Widget

Loan Modification

Loan #

New Modification

Investor Name	Role	Transaction ID	Lead Transaction	Percent Owned	Securitization Date	MCA ID	Investors Actual Balance	Loan T
Test Investor 503				50.0000000000000		0	945700.00	CONVEN (PURCH
GINNIEMAE MBS				50.0000000000000		0	945700.00	CONVEN (PURCH

	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"/>	157600001	0	<input type="text" value="5/1/2020"/>	<input type="text"/>	<input type="text" value="FORBEARANCE [10]"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="0.00"/>	c
<input type="checkbox"/>	157600001	0	<input type="text" value="10/1/2020"/>	<input type="text"/>	<input type="text" value="FORBEARANCE [10]"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="0.00"/>	c

SaveDeleteReset

Loan Modification Widget

Loan Modification

Loan #

New Modification

Investor Name	Role	Transaction ID	Lead Transaction	Percent Owned	Securitization Date	MCA ID	Investors Actual Balance	Loan T
Test Investor 503				50.0000000000000		0	945700.00	CONVEN (PURCH
GINNIEMAE MBS				50.0000000000000		0	945700.00	CONVEN (PURCH

for ication	Realized Loss to Trust	Comments				Modification Execution Date
	0.00		forbearance for P&I - 3 months 5/1/20-8/1/20			
	0.00		forbearance for P&I - 3 months 10/1/20-1/1/21			

SaveDeleteReset

Loan Status 1 & 2

User Defined codes

STRATEGY CS - [Loan Administration => 050042210 [USD] - twice acc thr]

File Edit Tools Additional Window Help

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

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:	08/09/2019	Misc. Balance:	.00
Current Principal Balance:	.00	Suspense Escrow Balance:	.00
Taxes Balance:	.00	Negative Amort Balance:	.00
Insurance Balance:	.00	Late Charge Due:	.00
Reserves Balance:	.00		
Pmi/fha Balance:	.00		

Processing Information

Hold Code #1:	FORBEARANC (3)	Payment Status:	CURRENT (00)
Hold Code #2:		Loan Status #1:	FORBEAR (FB)
Hold Code #3:		Loan Status #2:	MOD (MD)
G/L Company:	MFS EXT LO (01)	Lockbox Location Code:	MFS BANK (001)
Wrap Code:		Lockbox Status:	
Payoff Date:	08/09/2010	G/L Matrix:	INVESTORS (INVESTORS)
		Active Status:	(N) NO

Analysis & Reporting(1)

User Defined codes

STRATEGY CS - [Loan Administration => 157600001 [USD] - savor]

File Edit Tools Additional Window Help

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

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

Status

Last Paid Installment Date: 01/01/2012
of Days Past Due: 0
of Months to Maturity: 83

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: FORBEAR (2)
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

Miscellaneous Info 1 – Setup Field Descriptions

Tools>Misc
Information>Misc Info
Setup 1 & 2

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

File Edit Tools Additional Window Help

Miscellaneous Information Setup

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 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:	

Miscellaneous Info 1 – Add information to Loan

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

File Edit Tools Additional Window Help

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

- + 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

Hold Codes

Set up Hold Code – System Information

System Information Maintenance

Code ID: 26 HOLD CODES
Code Size: 1

Code	Full Description	Short Description
U	ADVANCE ADDL STEPS REQUIRED	ADVANCE
V	SERVICE RELEASE	SERVICE RE
W	WORKOUT LOAN	WORKOUT
X	LOCKBOX	LOCKBOX
Z	ZERO PRINCIPAL BALANCE LOAN	ZERO BAL
3	FORBEARANCE IN PLACE	FORBEARANC

Code: 3

Short Description: FORBEARANC

Full Description: FORBEARANCE IN PLACE

Sort Description: FORBEAR

Select OK Cancel Apply Help

Ready

Apply Hold
Code to loan
Limits
Transactions
from posting
and will
display in Loan
Alerts

STRATEGY CS - [Loan Administration => 157600001 [USD] - savor]

File Edit Tools Additional Window Help

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

Date of Last Transaction:	12/21/2011
Current Principal Balance:	1,891,400.00
Taxes Balance:	.00
Insurance Balance:	.00
Reserves Balance:	.00
Pmi/fha Balance:	.00

Misc. Balance: .00
Suspense Escrow Balance: .00
Negative Amort Balance: .00
Late Charge Due: 8,765.17

Processing Information

Hold Code #1:	FORBEARANC (3)	Payment Status:	NO PMT DUE (90)
Hold Code #2:		Loan Status #1:	
Hold Code #3:		Loan Status #2:	
G/L Company:	MFS EXT LO (01)	Lockbox Location Code:	MFS BANK (001)
Wrap Code:		Lockbox Status:	
Payoff Date:	00/00/0000	G/L Matrix:	MFS INT (MFS01)
		Active Status:	(Y) YES

Questions?