

The Future of Borrower Inquiry

CUSTOMER CONFERENCE 2020

Session Agenda

- Brief overview of Borrower Inquiry
- Enhancements
 - Manage Forms
 - Requests
 - Process Manager Integration
- Borrower Requests
 - Example: Entering a Draw Request
- Future Enhancements
- Questions

Borrower Inquiry

What is Borrower Inquiry

- Web-based service that allows your borrowers to view the status of their loans
 - Account Status Summary
 - Amortization Schedules
 - Bill History
 - Transaction History and Reserve Reports
- Customizable
 - Apply your company logo and colors
 - Define the loans and screens your borrower can view
- Reduces calls placed to Customer Service departments

Enhancements

Summary

- Borrowers will be able to submit requests in Borrower Inquiry using our new Forms functionality
- Customers will be able to define Forms and the required information and documentation that Borrower must submit with requests
- Forms will be integrated with Process Manager to start a workflow and route the request to the appropriate user in your organization to be worked
- The status of requests can be viewed by the Borrower in Borrower Inquiry
- Borrower will be able to indicate if they would like to be informed of status updates via email
- Creates a more interactive Borrower experience

Manage Forms

- Customer defined and created
- Create New Forms for specific requests or edit existing Forms
- Indicate Form Name, required data elements and documentation that need to be submitted with request
- Design Form Layout

Manage Forms

FORMS

New

[Draw Request](#)

Form Name

Draw Request

Edit Form Fields

Name	Type	Options (for dropdown box or radio group)	Required
<input type="text" value="Request Date"/>	Date ▾	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="text" value="Draw Amount"/>	Amount ▾	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="text" value="Required Documentation - AIA Form"/>	File Chooser ▾	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="text" value="Invoice(s)"/>	File Chooser ▾	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="text" value="Notes"/>	Long Text ▾	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="text" value="Receive Status Updates via Email"/>	Checkbox ▾	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>

Allow Form to kick off Process/Task:

DRAW REQUEST ▾

Add Element

Submit

Reset

Form Layout Editor

Process Manager Integration

- Process Manager is our workflow management system that will be integrated with Borrower Inquiry Forms
- Customizable status text (External Description) at Task Level viewable to the Customer in Borrower Inquiry
- Ability to Link a Process to a Form
- Process will kick off when Borrower submits request
- Form Request will be viewable in Process/Task Queue

Process Manager Integration

- Customer can define and create Tasks within a Process and assign to user or group of users

OKApplyCancelCopyTools

Process Template Maintenance

Process Management Search > Process Template Search > Process Template Maintenance

Maintain Process Template ID: #000000002

Process Type: DRAW REQUEST

Process Short Description: Draw Request

Process Long Description:

Process Sub-Type:

Category:

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Start Date Indicator: 1-USE CURRENT DATE

Due Date Indicator: 0-USER ENTERS DATE

#Days Required to Complete:

Inactive:

Recurring or One-Time: ONE-TIME

Frequency:

Responsible Party:

Role: Analyst

Severity Level:

Approved:

Next Process to Start:

Case Number:

User Amount: 0.00

All Tasks are Sequential:

Document Checklist Template

Start Month/Day

Days

Recurring Interval (Ex. every 2 years)

Confirm Before Starting

Due Date synchronized with last Task

Additional Information

Process Template Tasks

Select Task Type from Template:

Add >

ReSequence

Ignore Category

Compact view

Order	Task Type	Assigned To	Role	A/S	Start Indicator	Due Indicator	#Days	Sev	Ext. Description	Options
10	DRAW REQUEST		Analyst		1-USE CURRENT DATE	1-USE CURRENT DATE	0		Request Submitted	
20	DRAW ENTRY		Analyst		2-USE PREVIOUS TASK	2-USE START DATE	0		Request Received	
30	DRAW APPROVAL		Manager		2-USE PREVIOUS TASK	3-USE START DATE PL	3			
40	DRAW POSTING		Servicer		2-USE PREVIOUS TASK	3-USE START DATE PL	7		Disbursement Pending	
50	DRAW DISBURSEMENT		Accounting		2-USE PREVIOUS TASK	2-USE START DATE	0		Disbursed & Completed	

Process Manager Integration

- External Description at the Task level in Process Template Maintenance

Process Template Maintenance

Process Management Search > Process Template Search > Process Template Maintenance

Maintain Process Template ID: #000000002

Process Type: DRAW REQUEST

Process Short Description: Draw Request

Process Long Description:

Process Sub-Type:

Category:

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Start Date Indicator: 1-USE CURRENT DATE











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

#Days Required to Complete:

Additional Information

Process Template Tasks

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

Order	Task Type	Assigned To	Role	A/S	Start Indicator	Due Indicator	#Days	Sev	Ext. Description	Options
10	DRAW REQUEST			<input checked="" type="checkbox"/>	1-USE CURRENT DATE	1-USE CURRENT DATE	0		Request Submitted	 
20	DRAW ENTRY			<input checked="" type="checkbox"/>	2-USE PREVIOUS TASK	2-USE START DATE	0		Request Received	 
30	DRAW APPROVAL			<input checked="" type="checkbox"/>	2-USE PREVIOUS TASK	3-USE START DATE PLL	3			 
40	DRAW POSTING			<input checked="" type="checkbox"/>	2-USE PREVIOUS TASK	3-USE START DATE PLL	7		Disbursement Pending	 
50	DRAW DISBURSEMENT			<input checked="" type="checkbox"/>	2-USE PREVIOUS TASK	2-USE START DATE	0		Disbursed & Completed	 

Process Manager Integration

- Ability to Link a Process to a Form in Manage Forms screen

FORMS

New

Draw Request

Form Name

Draw Request

Edit Form Fields

Name	Type	Options (for dropdown box or radio group)	Required
Request Date	Date		<input type="checkbox"/> <input checked="" type="checkbox"/>
Draw Amount	Amount		<input type="checkbox"/> <input checked="" type="checkbox"/>
Required Documentation - AIA Form	File Chooser		<input type="checkbox"/> <input checked="" type="checkbox"/>
Invoice(s)	File Chooser		<input type="checkbox"/> <input checked="" type="checkbox"/>
Notes	Long Text		<input type="checkbox"/> <input checked="" type="checkbox"/>
Receive Status Updates via Email	Checkbox		<input type="checkbox"/> <input checked="" type="checkbox"/>

Allow Form to kick off Process/Task:

DRAW REQUEST

Add Element





















Submit

Reset

Form Layout Editor

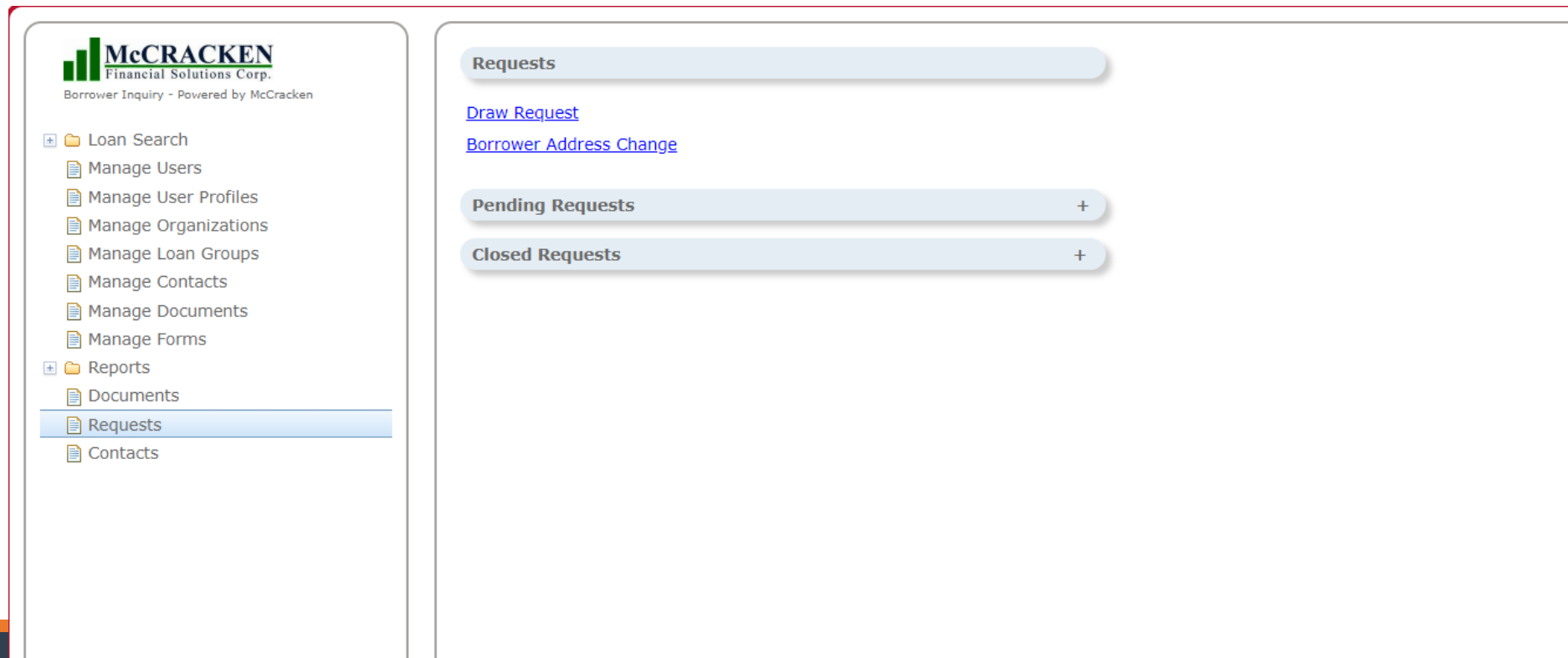
Process Manager Integration

- Form completed by Borrower can be viewed in the Process/Task Queue by clicking on the Note icon

My Tasks Detail  												
Create New  Start  Complete  Waived  Inactive  Reassign Job Function  Reassign Role  Notes  Email  View Process  View Task  Fees  Document Checklist												
Status	Notes	Process Name	Task Description	Start	Due	Related To	Assigned To	Days Left	Borrower	Property	Investor	Of
		DRAW REQUEST	DRAW ENTRY	09/23/2020		 LOAN 10020003 MULTIPLE (2)			Northern Real Estate Properties, Inc	Eagle Point	First National Bank [100]	SM
		DRAW REQUEST	DRAW REQUEST	09/17/2020	09/17/2020	 LOAN 10020003 MULTIPLE (2)		-10	Northern Real Estate Properties, Inc	Eagle Point	First National Bank [100]	SM

Requests

- Borrowers will be able to choose from a list to submit a new Request
- Borrowers will be able view the status of a Pending Request or review a Closed Request



Pending Requests

- Pending Requests will indicate to the Borrower the current status and the remaining steps to be completed
- The External Description will be displayed here with each Task in the Process

The screenshot displays the 'Borrower Inquiry - Powered by McCracken' interface. On the left is a sidebar menu with the following items: Loan Search, Manage Users, Manage User Profiles, Manage Organizations, Manage Loan Groups, Manage Contacts, Manage Documents, Manage Forms, Reports, Documents, **Requests** (highlighted), and Contacts. The main content area is titled 'Borrower Address Change' and features a 'Pending Requests' section. This section lists three requests, each with a progress bar and a list of completion steps:


- Request 1:** Draw Request Submitted: 08/12/2020. Progress: 100%. Steps: Request Submitted, Request Received, Disbursement Pending, Disbursed & Completed.
- Request 2:** Draw Request Submitted: 09/17/2020. Progress: 50%. Steps: Request Submitted, Request Received, Disbursement Pending, Disbursed & Completed.
- Request 3:** Draw Request Submitted: 10/02/2020. Progress: 25%. Steps: Request Submitted, Request Received, Disbursement Pending, Disbursed & Completed.

Borrower Request

ENTERING A DRAW REQUEST

Borrower Inquiry

- Borrower logs into Borrower Inquiry and selects a Loan


Borrower Inquiry - Powered by McCracken

Loan Search

Manage Users

Manage User Profiles

Manage Organizations

Manage Loan Groups

Manage Contacts

Manage Documents

Manage Forms

Reports

Documents

Requests

Contacts

Loan Search

Log Out

(Search by any or all of the criteria below. To do a wildcard search, enter search criteria followed by an *)

Loan Number:

Property Name:

Property Address:

Property City:

---Select---

Property State:

---Select---

MCA Number:

Tax ID:


CIF Number:

Search

Loan Number	Property Name	Property Address	Property City	Property State	MCA Number	Tax Id	CIF Number
10020001	Ridge Road	488 Ridge Road	CLEVELAND, OH	OHIO		99-*****	
10020002	Banyan Strand	13961 Lake Street	FRANKLIN, TN	TENNESSEE			
10020003	Eagle Point	8475 Eagle Street		ILLINOIS		11-*****	
10020004	Charles Street	23565 Charles Street	CHICAGO	ILLINOIS			
10020005	Pilot Strand	176 N Lincoln Lane	CHICAGO	ILLINOIS			
10020006	The Park at Dove Cove	19 Riverside Road		ILLINOIS			
10020006	Sunset Place	58711 Sunset Avenue	GLEN ELLYN, ILLINOIS	ILLINOIS			
10020007	Butterfly Meadows	2244 Court Street	AUSTIN, TX	TEXAS			
10020008	Mesa Blanca	2121 Route 20	CHICAGO	ILLINOIS			
10020009	Navajo Canyon	3754 Myrtle Avenue	CLEVELAND, OH	OHIO			

Requests

- Borrower will click on Requests in left menu


Borrower Inquiry - Powered by McCracken

Loan Search

Manage Users

Manage User Profiles

Manage Organizations

Manage Loan Groups

Manage Contacts

Manage Documents

Manage Forms

Reports

Documents

Requests

Contacts

Borrower Info

Loan Number 10020004

Log Out

Primary Borrower

Titleholder

Application Power Tools

761 West Street

Wheaton, IL 60187

Co-borrower

Loan Short Name

Application P

Contact Information

Servicer

Officer

RYLOWICZ, SUSAN

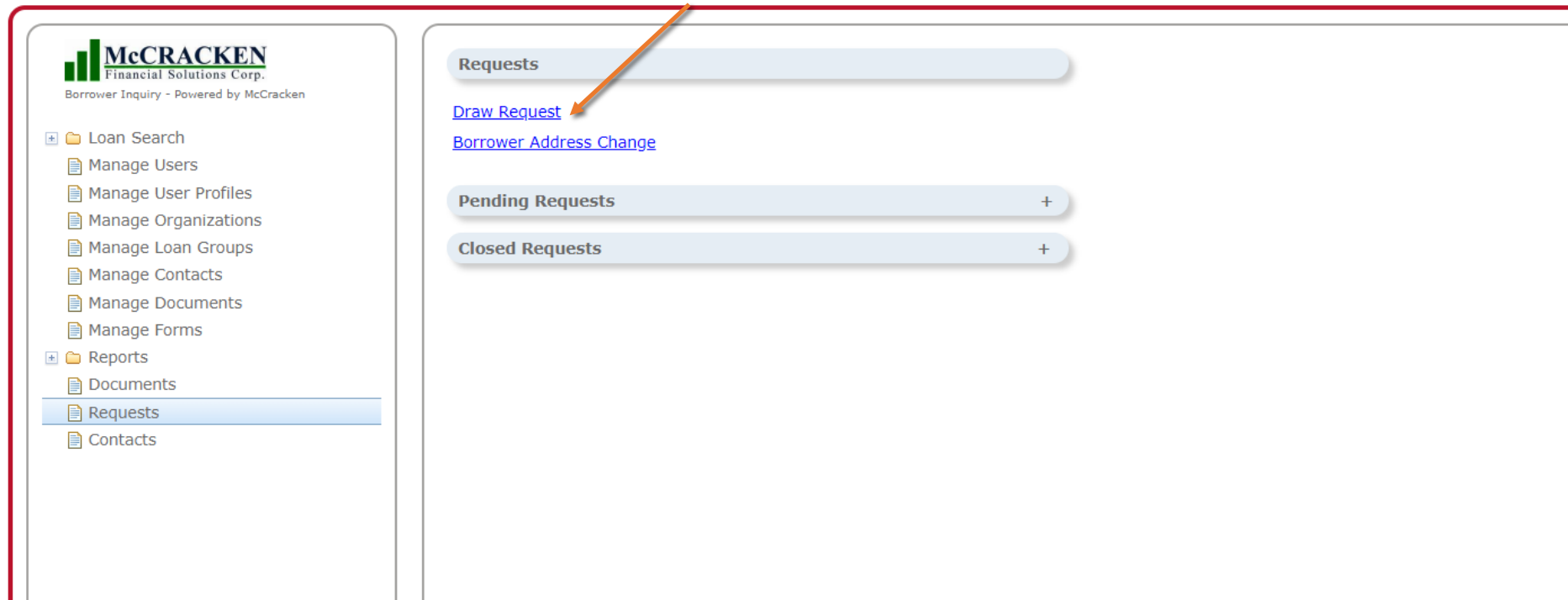
SMYTH, JOHN

Property Information

Name	Address	Manager
Charles Street	23565 Charles Street CHICAGO IL 60613	

Requests

- Borrower will select “Draw Request”



Draw Request Form

- Borrower will complete the Draw Request Form, upload any required documentation, and click Submit button

DRAW REQUEST

Request Date
10/02/2020

Draw Amount
13000

Required Documentation - AIA Form

AIA Draw 4
Charles
Street.xls
0.1 MB
Remove file

Invoice(s)

Draw 4
Charles
Street
Invoices
Partial.docx
11.8 KB
Remove file

Notes
Remaining invoices will be submitted when they are received

Receive Status Updates via Email ☒

Submit Cancel Reset

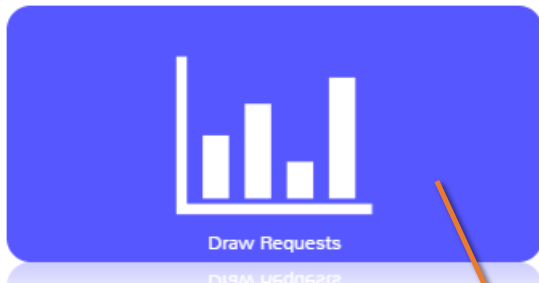
Borrower will receive a message
that their Request was successfully
submitted

DRAW REQUEST

Thank you, form successfully submitted.

Process Started

- The “Draw Request” Process will be kicked off since it was attached to the Draw Request Form



Draw Requests Detail

Create New

Start

Complete

Waived

Inactive

Reassign Job Function

Reassign Role

Notes

Email

View Process

View Task

Fees

Document Checklist

Search

Status	Notes	Process Name	Task Description	Start	Due	Related To	Assigned To	Days Left	Borrower	Property	Investor	Officer
		DRAW REQUEST	DRAW APPROVAL	10/02/2020	10/05/2020	LOAN 10020003 MULTIPLE (2)		4	Northern Real Estate Properties, Inc	Eagle Point	First National Bank [100]	SMYTH, JO
		DRAW REQUEST	DRAW REQUEST	10/02/2020	10/02/2020	LOAN 10020003 MULTIPLE (2)		1	Northern Real Estate Properties, Inc	Eagle Point	First National Bank [100]	SMYTH, JO

Draw Request Process

- Draw Request Form can be viewed in the Process/Task Queue

Draw Requests Detail

Create New

Start

Complete

Waived

Inactive

Reassign Job Function

Reassign Role

Notes

Email

View Process

View Task

Fees

Document Checklist

Search

Status	Notes	Process Name	Task Description	Start	Due	Related To	Assigned To	Days Left	Borrower	Property	Investor	Officer
<div><div></div></div>	<div><div></div></div>	DRAW REQUEST	DRAW APPROVAL	10/02/2020	10/05/2020	<div><div></div>LOAN 10020003 MULTIPLE (2)</div>		4	Northern Real Estate Properties, Inc	Eagle Point	First National Bank [100]	SMYTH, JO
<div><div></div></div>	<div><div></div></div>	DRAW REQUEST	DRAW REQUEST	10/02/2020	10/02/2020	<div><div></div>LOAN 10020003 MULTIPLE (2)</div>		1	Northern Real Estate Properties, Inc	Eagle Point	First National Bank [100]	SMYTH, JO

Pending Requests

- As the Tasks in the Process are completed the External Description defined at the Task level will be updated as the status in Borrower Inquiry for the Borrower to view

The screenshot displays the 'Borrower Inquiry' interface for McCracken Financial Solutions Corp. The left sidebar contains a navigation menu with the following items: Loan Search, Manage Users, Manage User Profiles, Manage Organizations, Manage Loan Groups, Manage Contacts, Manage Documents, Manage Forms, Reports, Documents, **Requests** (highlighted), and Contacts. The main content area is titled 'Requests' and includes links for 'Draw Request' and 'Borrower Address Change'. Below this, a section titled 'Pending Requests' shows three active requests. Each request entry includes a progress bar, a status list with green checkmarks, and a list of external descriptions.

Request ID	Submitted Date	Progress	Status	External Descriptions
Draw Request	08/12/2020	100%	Request Submitted, Request Received, Disbursement Pending, Disbursed & Completed	
Draw Request	09/17/2020	50%	Request Submitted, Request Received	Disbursement Pending, Disbursed & Completed
Draw Request	10/02/2020	25%	Request Submitted	Request Received, Disbursement Pending, Disbursed & Completed

Closed Requests

- All completed (Closed) Request can also be accessed

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McCRACKEN
Financial Solutions Corp.
Borrower Inquiry - Powered by McCracken

- Loan Search
 - Manage Users
 - Manage User Profiles
 - Manage Organizations
 - Manage Loan Groups
 - Manage Contacts
 - Manage Documents
 - Manage Forms
- Reports
 - Documents
 - Requests**
 - Contacts

Requests

[Draw Request](#)
[Borrower Address Change](#)

Pending Requests +

Closed Requests +

Draw Request Complete: 08/05/2020

Draw Request Complete: 08/05/2020

Draw Request Complete: 09/23/2020

Draw Request Complete: 09/23/2020

Draw Request Complete: 08/05/2020

Draw Request Complete: 08/05/2020

Draw Request Complete: 09/23/2020

Future Enhancements

Future Enhancements

- Ability to link a Task to a Form
- Adding Strategy fields to Forms
 - Draw Request - Borrower enters the Draw Line Items instead of uploading a document and a Budget user entering the Line Items into the Budget Module
 - Address Change Request - Borrower submits an address change to be approved and then updated automatically
- Ability to link created Request Form to Customer's existing Borrower Portal

Questions?
