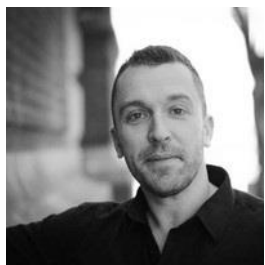




WEBINAR SERIES

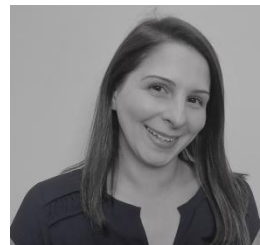
Behold! Everything You Need To Know
About STRATEGY Release 20

Meet the team.



Anthony Villa
Moderator
*Director of
Marketing & Sales*

Anthony.Villa@
mccrackenfs.com



Kate Drawert
Business Analyst

Kate.Drawert
@McCrackenFS.com

Before we begin, a few reminders.



Submit your
questions anytime.



We'll send you
the recording.



Complete the
survey.

Our agenda.

1. A high-level look at **STRATEGY Release 20**
2. What's in **STRATEGY Release 20**?
3. How can my company get **STRATEGY Release 20**?

SECTION 1

A high-level look at
STRATEGY Release 20



A high-level look at Release 20

Increased Automation

More and more ways to collect the data you need, schedule, track and memorialize actions.

Continued Web Migration

Multiple new features now available in our cloud-based portal.

Strategy CS and Web Portal Interaction

Creating a fluid work experience between system features

Industry Changes

STRATEGY is now “SOFR-ready”

SECTION 2

What's In
STRATEGY Release 20?

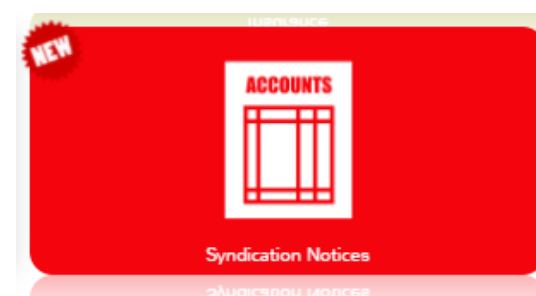


New Loan Entry Spreadsheet

- Streamlines the entry of loans and board loans *in minutes*
- Can be used with new implementation or acquisitions
- Incorporates System Information values and provides field level text and descriptions to help users to enter data quickly, accurately, and consistently
- The ability to define Loan Profiles will allow users to prefill fields for loans that have the same characteristics
- When the data entry is complete, Strategy's MaTi uploads the data into loan entry with a single click of a button



Syndication Notices



- A new Syndicated Notices widget allows users to quickly create and track notice history for Syndicated Loans.
- The new widget provides an online view of notice history, provides search capabilities, and can produce 8 different notice types which can be previewed in spreadsheet form, or generated and sent automatically.

Welcome, Kate Dr
Syndication

Syndication Notices

Notices

Notice Type
BUY-IN NOTICE (07)
CAP NOTE WITH ROLL (06)
COMMITMENT NOTICE (08)
FUNDING NOTICE (04)
INTEREST CAP AND RATE BALANCE (05)
INTEREST PAYMENT AND RATE (02)
INTEREST PAYMENT WITH ROLLOVER (01)
RATE NOTICE (03)

Runtime Parameters

☐ Generate Notice

☒ View History

Effective Date From

06/15/2021

Effective Date To

07/15/2021

Basis

☐ DEAL NAME

☐ LOAN

☐ MCA

☒ ALL

Status

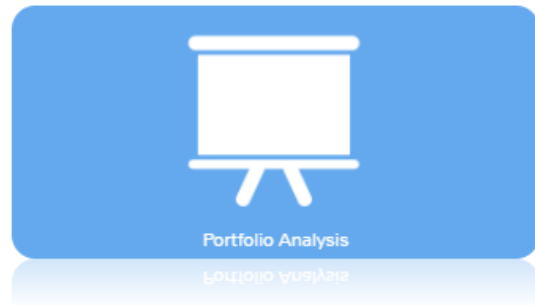
PENDING (P)

Filter

Notice History

Type	Basis	Value	Effective Date	File Name	Status
No data available in table					

Bubbles

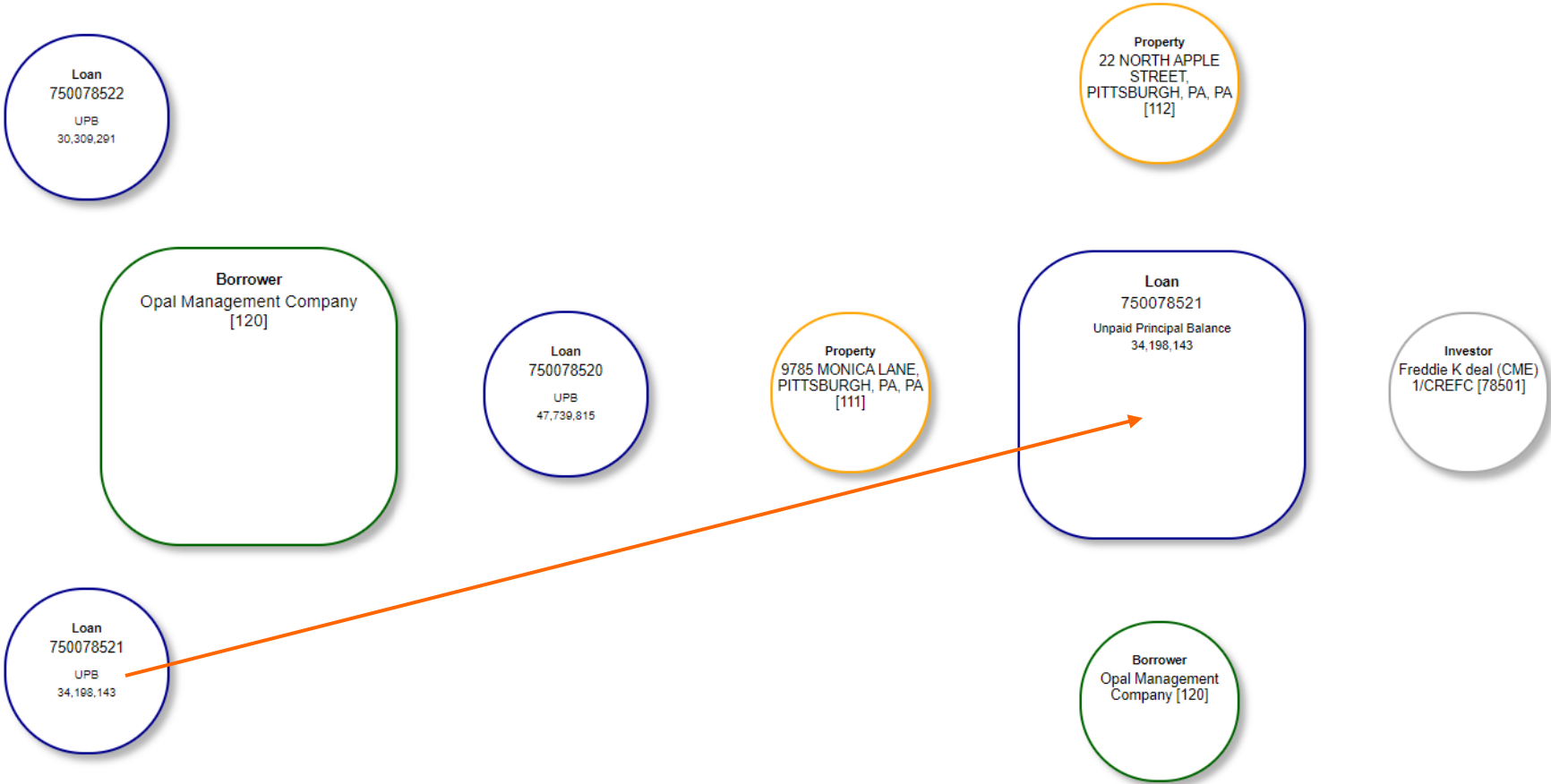


- Accessed in Portfolio Analysis – aka “Entity Diagram”
- Provides a graphical interpretation of the relationships between entities, loans, properties, and investors in your portfolio

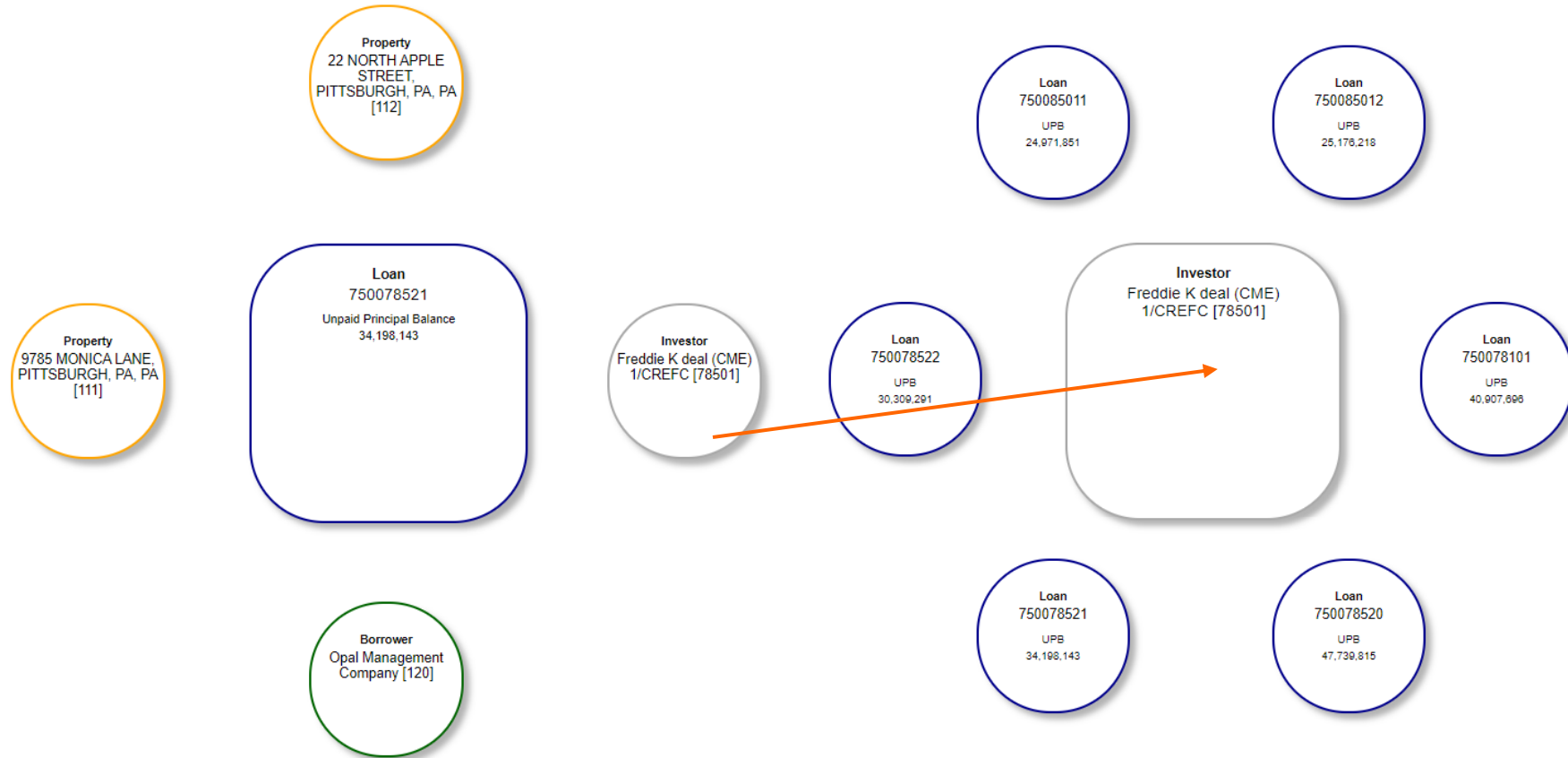
☐ Top Exposures☐ Show Relationships owned by any Group

<input type="checkbox"/>	Type	Name information	Commitment	Current Principal Balance	Available
<input type="checkbox"/>	Name	Opal Management Company	120,000,000	112,247,249	6,764,500
<input type="checkbox"/>	Tranche	Acct #: 750078520, Customer Short Name: Opal Manageme, Formatted Name 1: Opal Management Company	36,500,000	47,739,815	
<input type="checkbox"/>	Tranche	Acct #: 750078521, Customer Short Name: Opal Manageme, Formatted Name 1: Opal Management Company	41,000,000	34,198,143	
<input type="checkbox"/>	Tranche	Acct #: 750078522, Customer Short Name: Opal Manageme, Formatted Name 1: Opal Management Company	35,735,500	30,309,291	
<input type="checkbox"/>	MCA	Opal, Primary: Opal Management Company	120,000,000	112,247,249	6,764,500

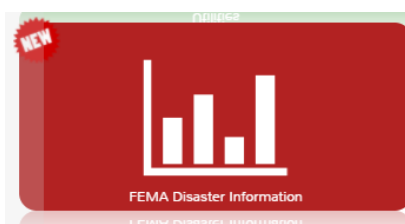
Bubbles



Bubbles



FEMA Widget



- Live API feed from FEMA containing counties affected by disaster declaration
- Quickly identify potential issues and eliminate manual efforts to determine properties affected by disasters in your portfolio
- Drill down capabilities in the widget allow you to make note of insurance coverages held on a property located in an affected county

FEMA Disaster Inform... 📌											Search <input type="text"/>	⊖
Incident Type	Title	Declare Date	State	County	Incident Begin	Incident End	Hazmat Mitigation	Individual Assistance	Indiv/Household Assistance	Public Assistance	Properties Affected	Loan Exposure
Fire	ANDRUS FIRE	2021-07-06	WA	SPOKANE	2021-07-05		Yes	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	PUTNAM	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	UNION	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	NASSAU	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	BRADFORD	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	DUVAL	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	CLAY	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	BAKER	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	FRANKLIN	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	LAFAYETTE	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	SUMTER	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	TAYLOR	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	WAKULLA	2021-07-04		No	No	No	Yes		
Severe Storm(s)	TROPICAL STORM ELSA	2021-07-04	FL	JEFFERSON	2021-07-04		No	No	No	Yes		

FEMA Disaster Report 📄

Search

Incident Type	Title	Declare Date	State	County	Incident Begin	Incident End	Hazmat Mitigation	Individual Assistance	Indiv/Household Assistance	Public Assistance	Properties Affected	Loan Exposure ▲
Hurricane	HURRICANE DORIAN	2019-08-30	FL	OSCEOLA	2019-08-28	2019-09-09	No	No	No	Yes	1	500,887.39
Hurricane	HURRICANE DORIAN	2019-09-03	NC	SCOTLAND	2019-09-01	2019-09-09	No	No	No	Yes	1	3,418,113.88
Severe Storm(s)	SEVERE STORM AND FLOODING	2019-08-15	NH	GRAFTON	2019-07-11	2019-07-12	Yes	No	No	Yes	1	6,497,829.25
Hurricane	HURRICANE BARRY	2019-08-27	LA	ASCENSION	2019-07-10	2019-07-15	Yes	No	No	Yes	1	7,102,393.00
Coastal Storm	TROPICAL STORM BARRY	2019-07-11	LA	ASCENSION	2019-07-10	2019-07-15	No	No	No	Yes	1	7,102,393.00
Severe Storm(s)	SEVERE STORMS, TORNADOES, AND FLOODING	2019-07-09	MO	ST. CHARLES	2019-04-29	2019-07-05	Yes	No	Yes	No	2	136,034,600.55
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	TODD	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	HAMLIN	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	BRULE	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	SANBORN	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	ZIEBACH	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	GREGORY	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	BUTTE	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	JACKSON	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	CUSTER	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	PENNINGTON	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	CAMPBELL	2019-05-26	2019-06-07	Yes	No	No	Yes		
Flood	SEVERE STORMS AND FLOODING	2019-09-23	SD	CHEYENNE RIVER INDIAN RESERVATION	2019-05-26	2019-06-07	Yes	No	No	Yes		

SEVERE STORMS, TORN... 📄

Search

Loan Number	UPB	Property Address	Property Name	Management Company	Contact	Phone Number	Fax Number	Insurance Type(s)	Insurance Expiration(s)
150151502	130,319,252.63	3788 Deer Park Drive, St Charles MO 63301	Deer Park Industrial	MFS Management Co	Fred Stone	9784399000	0		
109966	5,715,347.92	3788 Deer Park Drive, St Charles MO 63301	Deer Park Industrial	MFS Management Co	Fred Stone	9784399000	0	TERRORISM GENERAL LIABILITY FIRE INSURANCE LOSS OF RENTS COVERAGE TERRORISM	2004-05-01 2004-05-01 2004-07-01 2004-07-01 2004-07-01

Other New APIs

**Freddie Mac's
Property Information**

Financial Statements

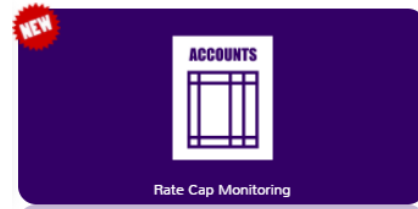
Index Rates

Adjustable Loans & LIBOR SOFR Transition

- Release 20 includes changes offered in Release 19 E and 19F which include enhancements to support:
 - Negative Index Rate
 - Rate calculations using two different compounding in arrears calculations recommended by the ARRC



Rate Cap Hedge Tracking



- Tracks the terms and expiration of Rate Cap and Hedge agreements
- Historical Bank Rating from multiple rating agencies can be stored for each Bank Vendor
- Rules added to the Intelligence engine to take the designated action when data conditions are met



[Search](#) » Rate Cap Listing - 10020004

Rate Cap Listing

Loan Number	Hedge Identifier	Short Name	Servicer Loan Number	Strike/Threshold Rate	Notification Duration	Days or Months	Date Thru
10020004	2	Application P		4.589	1	(D)	

Rate Cap Hedge Tracking

Search » [Rate Cap Listing - 10020004](#) » Rate Cap Edit - 2

Rate Cap Edit

Loan Information

Loan Number	10020004	Investor	First National Bank (100)	Investor Loan	20004100	Fiscal Year End	00/00	Related Loans	
Customer Short Name	Application P								
Servicer	RYLOWICZ, SUSAN [SR]	Processor Code		Loan Type	CONVENTIONAL (PURCHASED) [P]	Original Loan Date	09/30/2013	Loan Added Date	11/01/2013
Product Line		Product Line Detail 1		Product Line Detail 2		Source Code		Hold Code	
Collateral ID	<input type="text" value="Consol."/>	Property Name	Charles Street (1)	Property Address	23565 Charles Street CHICAGO, IL 60613	Property Desc 1	MULTI APARTMENT 100-250 [11]	Property Desc 2	
View Detail	Property Maintenance					Asset Manager		CMBS Property Type	

[Ok](#) [Apply](#) [Cancel](#) [Delete](#)

Hedge Identifier 2 Customer Short Name Application P Seller Servicer Loan #

Rate Cap Details

Notification Duration

Provider Name

Credit Enhancement %

Days or Months

[Update Ratings](#)

Term(Months)

Strike/Threshold Rate

Hedge Escrow Required

Hedge Revalue Frequency

Active Status

First Hedge Revalue Date

FNMA Hedge Identifier

Threshold Reached Status

Required Escrow %

Source Application Name

Date Threshold Reached

State of the Hedge

Hedge Type

Type of Index

Effective Date

Original Notional Amount

Termination Date

Notional Amount Amortize

Subsequent Hedge Required

Springing Caps

Loan Documents Require Agreements at all times

Required Minimum Hedge Term(Years)

Credit Enhanced Bond Asset ID

Cap Escrow: Full or Partial Up-front %

Security Asset ID

Maximum Allowable Hedge Strike Rate

Credit Enhancement Bond ID

Counterparty Name

DUS Bond ID

Required DSCR at Strike Rate

Comment

For the three year cap term, initial and subsequent caps may be purchased with the following sequence of cap terms, 3 years, 3 years, 3 years and 1 year (for 10 year deals)

Update Bank Ratings

Rating Agency ☒ Current Rating Information ☐ All Rating Information

[Search](#)

Rating Agency	Rating Agency's Company ID	Financial Strength Rating	Long Term Rating	Short Term Rating	Financial Size Category	Rating Effective Date
FITCH (FI)	124569	EXCELLENT A- (07)	AA- (04)	B (05)	750,000,000 TO 1,000,000,000 (11)	07/14/2021

Rating Agency	<input type="text" value="FITCH (FI)"/>
Rating Agency's Company ID	<input type="text" value="124569"/>
Financial Strength Rating	<input type="text" value="EXCELLENT A- (07)"/>
Long Term Rating	<input type="text" value="AA- (04)"/>
Short Term Rating	<input type="text" value="B (05)"/>
Financial Size Category	<input type="text" value="750,000,000 TO 1,000,000,000 (11)"/>
Rating Effective Date	<input type="text" value="07/14/2021"/>

[New](#) [Ok](#) [Apply](#) [Delete](#) [Cancel](#)

Insurance Compliance

- Incorporated a tool to read PDF Acord 25 files and import the insurance policy information

▼ Search

Search Type

☒ Policy ☐ Collateral

Loan Number

Collateral Number

Borrower Number

Policy Number

Active Date

Name Search

Address Search

Policy Type

Insurance Analyst

Include

☐ Inactive ☐ Hidden

Show History

☐

Search

Clear

Add New Policy

Generate Expiration Letter

Upload PDF

Search Results

PDF Upload

Select ACORD Form Type

ACORD 25

Choose File

Upload Status

ACORD® EVIDENCE OF COMMERCIAL PROPERTY INSURANCE		DATE (MM/DD/YYYY)
THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.		03/31/2014
PRODUCER NAME CONTACT PERSON AND ADDRESS WFS Insurance Company 11234 Main Street City, State Zip	PHONE (978) 555-4444 FAX 1234567890 E-MAIL ADDRESS SUB CODE	LOAN/NAME AND ADDRESS General Insurance Company 22345 West Street City, State Zip
TAX ID: 1234567890		NAME NO: 55555
POLICY TYPE		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH
NAMED INSURED AND ADDRESS Susan Spelling 1000 Boylston Street Boston, MA 02116	LOAN NUMBER 21000001	POLICY NUMBER 1234567890
ADDITIONAL NAMED INSURED(S)	EFFECTIVE DATE 04/01/2013	EXPIRATION DATE 04/01/2014
THIS REPLACES PRIOR EVIDENCE DATED:		CONTINUED UNTIL <input type="checkbox"/> TERMINATED IF CHECKED
PROPERTY INFORMATION (Use REMARKS on page 2, if more space is required) <input type="checkbox"/> BUILDING OR <input type="checkbox"/> BUSINESS PERSONAL PROPERTY		
LOCATION/DESCRIPTION Office/Single Tenant Apartment Building 736 Washington Street, Marina Del Ray, CA 90292		
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.		
COVERAGE INFORMATION		PERILS INSURED <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input checked="" type="checkbox"/> SPECIAL Actual Cash Value
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE		\$ 45,000,000
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE		IF YES, LIMIT: 4,500,000 Actual Loss Sustained: # of months: 1
BLANKET COVERAGE		IF YES, indicate value(s) reported on property certified above: \$
TERRORISM COVERAGE		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>

Upload

Reset

Insurance Compliance



- New Rules added monitor Freddie and Fannie Mae requirements
- New Reports added to assist with managing insurance compliance
 - Loan Requirements and Compliance Details
 - Waivers
 - Total Deficiencies
- Portal allows for the creation of consolidated letters to send one letter to the agent, borrower, and/or property manager regarding insurance compliance remediation and policy expiration

Investor Reporting Package



- Incorporated new fields and System Information codes to support 3 new reports incorporated into the reporting package
 - Loan Setup Report
 - Special Servicer Loan Report
 - Special Servicer Property Report
- Performance, security patches and file clearing improvements were made to the widgets and reports.
- Changes made to 3 widgets and 8 reports to clarify or correct field values

Continued Migration to Web Portal

- Asset Management
 - Appraisals
 - Environmental
 - Liens
- Other Collateral
 - UCCs
 - Other non-real estate collateral
 - Letter of Credit
- Investor Processing – the following tabs are now available from the Portal:
 - Ginnie Mae WHFIT Reporting
 - RFS Processing
- Strategy Utilities
 - Clear File Locks
 - User Information Maintenance
 - Security Maintenance

Strategy CS and Web Portal Interaction

- Users sign in once, opening both Strategy CS and the Portal session for the User's Job Function
- New Strategy widgets in the Portal will allow you to move quickly to the Asset, Escrow, Loan Administration, Billing, Investor, New Loan Entry, or Transaction modules with a click in the Portal
- Process Tasks can now integrate with Navigators in Strategy to provide clear communication of what needs to be done and how to complete that task

Wires

- Incoming Wire functionality has matching capabilities to identify open receivables for Payments and Miscellaneous Fees and match them to Incoming Wire information
 - A new Incoming Wire MaTi template allows users to upload incoming wire information to facilitate the matching
 - Once matching is complete, users can review matched incoming wire information for processing, and o Access unmatched information for investigation and manual application
- Outgoing Wire functionality expands on our ACH feature to create Wires for advances, remittances, and disbursements
 - Support same day remittances



Other highlights of Release 20

- Inspection Ordering
- Enhancements to Borrower Inquiry
- Enhancements to Rules Maintenance and Process Manager
- New MaTi Templates & changes to existing templates
- New View available in the Reports widget for ad hoc reports
- Field expansions:
 - G/L Company
 - Cost Center
 - Officer Code

SECTION 3



How can my company get
STRATEGY Release 20?

Planned Release Date

- August 2021
- Currently available on the McCracken Website for customers:
 - Summary of Release
 - Strategy Database Changes from 19.F to 20
- Customer Support will send out a communication when the Release is available
- **Customers** can request an upgrade through Customer Support
- **Non-customers** can go to www.mccrackenfs.com to contact us, or reach out to Anthony.Villa@mccrackenfs.com



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monthly webinars.**



**Contact McCracken if
you'd like to learn more.**