



Release 20 Highlights

August 2021

Compatible Releases:

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Date	Modification	Section

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Release 20 Summary

Release 20 is a collection of jobs to increase automation, continue our effort to migrate the system to browser-based tools, meet industry changes, and incorporate changes to make the system easier to use. These enhancements and changes include the changes offered in Release 19E and Update 19F. If you have not yet updated to one or both of those Releases, Strategy Release 20 can be installed above 19D, 19E or 19F.

Increased Automation

As the industry demands more monitoring and documentation related to servicing and asset management organizations are looking for more ways to collect the data they need while scheduling, tracking and memorializing their actions. McCracken continues to add automation and ease of use tools to Strategy to streamline a user's day-to-day activities while ensuring a complete loan history in a single system of record.

New Loan Entry Spreadsheet

To assist with the boarding of loans, McCracken has developed a workbook containing features to specifically assist a user with uploading new loan information into Strategy's Loan Entry modules. These tools streamline entry of data with the ability to prefill data based on a loan profile defined in the spreadsheet, hint text to assist with data format and definition, and system edits to make sure that complete and accurate values are available for upload. The information is then uploaded via MaTi.

Users are no longer limited to entering all data on a screen at one time. The spreadsheet allows users to enter data as it becomes available.

Loan Entry Smart Spreadsheet Tabs

Operational

Control
Validation Results

Data Entry

Borrower & Contact Info
Loan Contract Information
Payment Information
DIAL Default Int. Split Component
Reporting Information
YTD Amounts
Commercial Loan Info
Interest Reserve
Property & Collateral Info*
Deferred Revenue*
Tax Information*
Insurance Information*
Reserve Information*
Adjustable Loan Information*

Profile Setup/Entry

+Loan Contract Information
+Payment Information
+DIAL Default Int. Split Component
+Reporting Information

+YTD Amounts
+Commercial Loan Info
+Interest Reserve
+Adjustable Loan Information
+Investor Information

Maintenance

Translate
Dictionary
PINFO
+Loan Profiles
+Investor Profiles

Investor Information

*Tabs can be left blank when completed the spreadsheet for a loan.

+Represents those tabs associated with the definition of the Loan Profiles.

The Loan Entry Spreadsheet – Quick Reference Guide reviews the steps needed to load loans into the Strategy Loan Entry module.

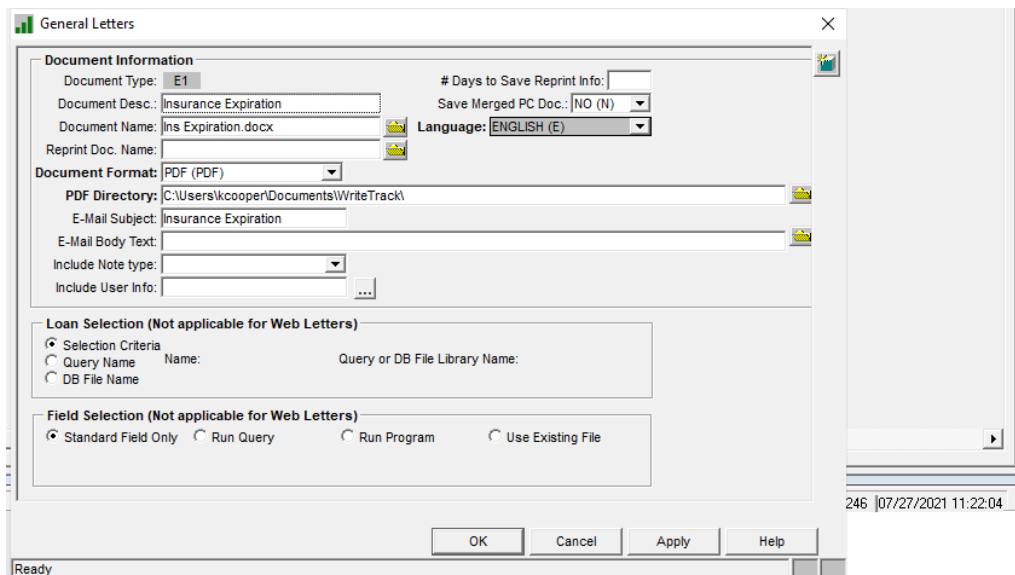
Consolidated Insurance Letters (Job #20828)

With Release 20, Strategy now provides the ability to send letters to Borrowers, Insurance Agents or both listing insurance policies that have expired in a single letter, or send letters showing all policies that have compliance deficiencies in a single letter. The consolidated letter feature allows users to create a template containing a grid that will display a list of policies that have expired or a list of insurance compliance concerns in a single letter. Previously users were required to send one item per letter.

- Users define document types through WriteTrack.
- Create the document template using Microsoft Word.
- Upload the document template through the **File Uploader** widget.
- Perform a Policy Search to select the Policy or Collateral
- Click **Generate Expiration Letter** or
- From a selected Policy, View Compliance Checks
- Click **Generate Compliance Letter**

Define General Letters in WriteTrack

Users define the General Letter type in Strategy using Tools>WriteTrack>Setup tab>General Letters.



Note: Document Types, once defined populate System Info Table ID 'D1' Document Type.

Upload Document Templates Using the File Uploader Widget



Once the Document Type is defined, Users upload the template to the IFS using the File Uploaded Widget.

Welcome, Strategy User
File Uploader

Upload Letter Templates

Files List

Letter Type Code	File Name	Last Modified	Last Modified By
Insurance Expiration (E1)	Ins Expiration.docx	07/27/2021 11:23:10	User Uploading Document (UserID)
Compliance Letter (C1)	Non Compliance Letter.docx	07/27/2021 11:12:57	User Uploading Document (UserID)

Upload a File

Letter Type

Select a file to upload

Browse...

No file selected.

RWD: R20DOC: 20 SD: 06/05/2019 07/27/2021

1-UPLOAD LETTER WIDGET ALLOWS USERS TO UPLOAD A MICROSOFT WORD TEMPLATE AND ASSOCIATE THE TEMPLATE WITH THE APPROPRIATE WRITE TRACK LETTER TYPE.

The Files List shows the Letter Type description and Document Code, the templates file name (.doc or docx), the date it was last modified and the name and User ID of the person uploading the document.

The Upload a File allows users with appropriate authority to upload a file and associate that file with a specific Letter Type defined in WriteTrack (System Info Table ID 'D1').

Users select the Letter Type from the drop down provided. This allows the user to select from the documents defined in WriteTrack.

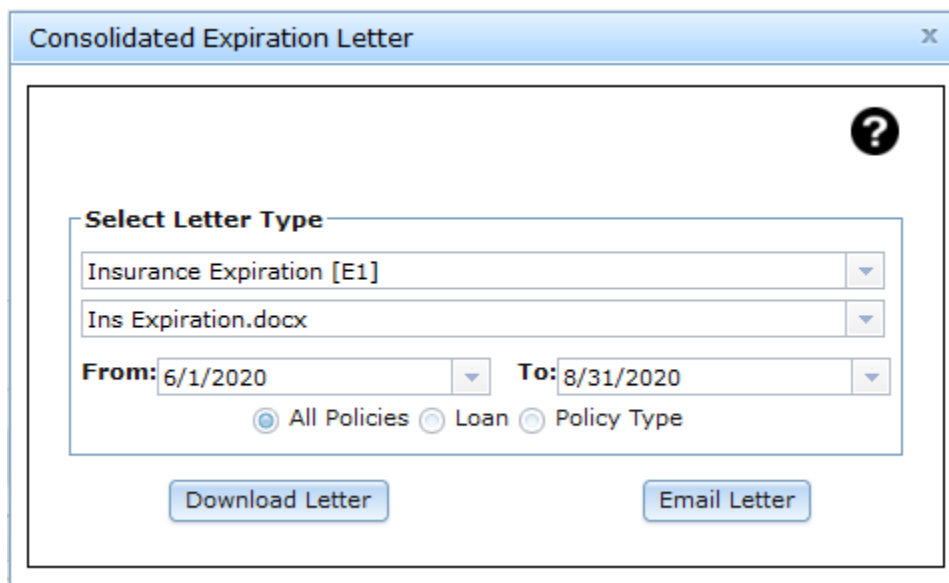
Once the Letter Type is selected users will click the Choose File button to open File Explorer and select the Word template for that Letter/Document Type.

With the Letter Type and template file selected, the user clicks the Upload button in the Upload a File header. The file will be added to the Files List at the top of the screen and will be available for selection when generating the Expiration Letter or Consolidation Letter.

Generate Expiration Letter

From the Policy Search page in the Insurance widget, users can search for a population of Insurance Policies or for Collateral. Search results appear in the Policy Search Results grid.

When a user clicks the *Generate Expiration Letter* button located in the Search panel, the Consolidated Expiration Letter box appears to define the process.

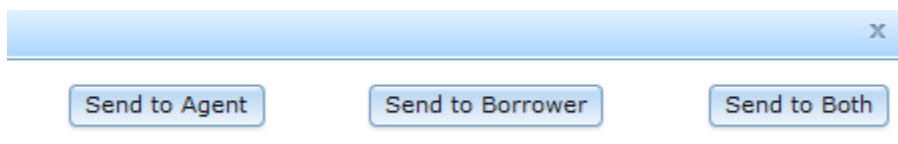


The user:

- Selects the Letter Type and the appropriate template from the drop downs provided.
- Enters the Expiration Dates to include in the letter run.
- Clicks the radio button to determine whether to create the letter based on all associated policies (All Policies), a specific loan (Loan) or a specific policy type (Policy Type).
- Once the fields are determined the user selects either Download Letter or Email Letter.

Email Letter

Email Letter allows the user to choose who they email the letter to the Borrower, Agent, or Both.



- Send to Agent is done at the policy level. If all the policies are tied to the same Agent ID, a field in the policy, then the agent will receive a consolidated letter with all the related policies. The email address for the agent is retrieved from the Contact Information file (PCONINFO). If the Policies returned by the Search reference multiple Agent IDs, the user receives an error.
- Send to Borrower is done at the loan level. The email is sent to the Primary Borrower using the email address in the PNAME record (NMEMAIL).
- Send to Both follows the same logic used to email each recipient individually.

Creating the Insurance Expiration Template

When creating the Microsoft Word template using the Mailings feature for the Insurance Expiration letters, the following fields are available.

Letter Area	Field Description	Field Name (Use syntax exactly as shown)
Fields to be used in the header/body of the letter		
Body	Inserts the system date for the day the letter is created.	<code>\${currentDate}</code>
Body	Linked Name/Address Formatted Address Line 1	<code>\${LKFMtAD1}</code>
Body	Linked Name/Address Formatted Address Line 2	<code>\${LKFMtAD2}</code>
Body	Linked Name/Address Formatted Address Line 3	<code>\${LKFMtAD3}</code>
Body	Linked Name/Address Formatted Address Line 4	<code>\${LKFMtAD4}</code>
Body	Linked Name/Address Formatted Address Line 5	<code>\${LKFMtAD5}</code>
Body	Loan Number	<code>\${CMLN}</code>
Body	Property Name	<code>\${PQNAME}</code>
Body	Property House # 1	<code>\${PQHOS1}</code>
Body	Property Street Address 1	<code>\${PQSTR1}</code>
Body	Property House # 2	<code>\${PQHOS2}</code>
Body	Property Street Address 2	<code>\${PQSTR2}</code>
Body	Property Village	<code>\${PQVILG}</code>
Body	Property City/Town	<code>\${PQTOWN}</code>
Body	Property State	<code>\${PQSTAT}</code>
Body	Property Zip	<code>\${PQZIP}</code>
Body	Investor's Mortgagee Clause	<code>\${IVMTGECLS}</code>
Body	Insurance Analyst	<code>\${O5INSANYT}</code>
Fields for Insurance Expiration Grid listing all expired policies.		
Policy Expiration Grid	Policy Type	<code>\$_policy.IPTYPE]</code>
Policy Expiration Grid	Policy Number	<code>\$_policy.IPNUMBER]</code>
Policy Expiration Grid	Policy Expiration Date	<code>\$_policy.IPEXPD]</code>

NOTE: THE SYNTAX FOR FIELDS THAT ARE PLACED IN A GRID DIFFER FROM THOSE THAT ARE PLACED IN THE BODY. WHEN CREATING YOUR MICROSOFT WORD DOCUMENT BE SURE TO TYPE THE SYNTAX EXACTLY AS IT IS SHOWN FOR EACH FIELD WHERE YOU WANT THAT FIELD TO APPEAR IN YOUR LETTER. FIELD LISTING IS AVAILABLE FROM THE INFO ICON ON THE GENERATE EXPIRATION LETTER POP-UP.



Insurance Compliance Letter

The Insurance Compliance Letter is generated from the *View Compliance Checks* button. From the Policy Search Results grid the User selects the policy they wish to review. The user is directed to the Policy Information page where they have the option to View Compliance Checks using the button provided in the policy header.



Search

Search Results > Policy Information

Policy Information

MMKK868

Policy Seq	3	Policy Type	Commercial Property Policy	Policy Number	MMKK868	Effective Date	07/01/2018	Expiration Date	07/01/2030	Continuous Coverage	Status	Active
Carrier	ABC Insurance	Rating Agency	MOODY'S	Carrier Rating	SUPERIOR Aaa	Source of Insurance		Paid Receipt				
Agent						Evidence Type		Audit Date				
Status	Active	Cancellation Date		Retro Date		Evidence Received		Named Insured Includes Borrower				
Premium	0	Claim Trigger		Forced Placed	NO	Evidence Expired		Statement of Values Received				
Days to Cancel	Non-Payment	Other Reasons										

Edit View Compliance Checks View Rules Add Investors to Policy View Escrow Information

2- THE VIEW COMPLIANCE CHECKS WINDOW PROVIDES ACCESS TO THE GENERATE CONSOLIDATED LETTER OPTION CREATING ONE LETTER WITH ALL COMPLIANCE ISSUES NOTED BY STRATEGY.

The View Compliance Checks opens the Compliance Rule Violations window displaying a list of compliance checks done for the current policy. Users have a number of options from this window including the ability to *Generate Consolidated Letter*.

Compliance Rule Violations								
<div> Waive Alert Add Manual Alert Edit Manual Alert Export Alerts to Spreadsheet Generate Consolidated Letter </div>								
Name	Loan Number	Policy Number	Effective Date	Expiration Date	Alert	Rule Number	Rule Description	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 ABC Insurance carrier A.M. Best rating size not on file - does not meet minimum requirement	309	Carrier A.M. Best Rating Size	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 named insured includes borrowing entity flag is not "Y"	302	Named Insured Includes Borrowing Entity	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 0 days notice of cancellation for other than non-payment does not meet minimum requirement	304	Cancellation Notice Provision	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 Hopkins Container Building Building - 1 property building minimum form type 0 is less than required	321	Property Building Minimum Form Type	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 Hopkins Container Building Building - 1 ord & law coverage A amount 29,720,000.00 is less than the building insurable value multiplied by the rule %	364	Ordinance & Law Building Minimum Coverage A %	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 Hopkins Container Building Building - 1 business income/loss of rents actual loss sustained is required	326	Business Income BI/LOR Actual Loss Sustained Required	
Winston Holdings LLC	150002283	MMKK868	07/01/2018	07/01/2030	Commercial Property Policy MMKK868 Hopkins Container Building Building - 1 total building deductible amount 25,000.00 exceeds maximum requirement	317	Property Building Maximum Deductible Amount	
Winston Holdings LLC	150002283	CMM2283	07/01/2018	07/01/2020	Commercial General Liability CMM2283 0 days notice of cancellation for other than non-payment does not meet minimum requirement	304	Cancellation Notice Provision	
Winston Holdings LLC	150002283	CMM2283	07/01/2018	07/01/2020	Commercial General Liability CMM2283 Epic Insurance carrier A.M. Best rating size not on file - does not meet minimum requirement	309	Carrier A.M. Best Rating Size	
Winston Holdings LLC	150002283	CMM2283	07/01/2018	07/01/2020	Commercial General Liability CMM2283 named insured includes borrowing entity flag is not "Y"	302	Named Insured Includes Borrowing Entity	
Winston Holdings LLC	150002283	CMM2283	07/01/2018	07/01/2020	Commercial General Liability CMM2283 general	332	General Liability Minimum General	

Clicking the General Consolidated Letter button opens a dialogue window to define the letter creation process.

- The user selects the letter type and the document uploaded to the IFS using the File Uploader widget, the filter for the From and To dates based on Policy Expiration and then selects Download Letter or Email Letter.
- Download letter creates the letter and downloads the letter in a .zip file. Users have the option to view or save the file.

- The Compliance Letter works much the same way as the Expiration Letter. Users may select to email to the Borrower, Agent or Both. The process follows the same logic as sending the Expiration Letter.

Consolidated Non-Compliance Letter

?

Select Letter Type

Compliance Letter [C1]

Non Compliance Letter.docx

From: 7/1/2020 To: 8/31/2020

Download Letter Email Letter

Creating the Compliance Letter Template

When creating the Microsoft Word template using the Mailings feature for the Compliance letter template, the following fields are available.

Letter Area	Field Description	Field Name (Use syntax exactly as shown)
Fields to be used in the header/body of the letter		
Body	Inserts the system date for the day the letter is created.	<code>\${currentDate}</code>
Body	Borrower Name	<code>\${borrowerName}</code>
Body	Borrower Name 2	<code>\${borrowerName2}</code>
Body	Borrower Address	<code>\${borrowerAddress}</code>
Body	Property Name	<code>\${propertyName}</code>
Body	Property Address	<code>\${propertyAddress}</code>
Body	Building Name	<code>\${buildingName}</code>
Body	Building Address	<code>\${buildingAddress}</code>
Body	Expiration Date	<code>\${expirationDate}</code>
Body	Investor's Mortgagee Clause	<code>\${mortgageeClause}</code>
Body	Insurance Analyst	<code>\${insuranceAnalyst}</code>
Fields for Compliance Grid listing all expired policies.		
Compliance Grid	Borrower Name	<code>\$[@compliance.borrowerName]</code>
Compliance Grid	Loan Number	<code>\$[@compliance.loanNumber]</code>
Compliance Grid	Policy Number	<code>\$[@compliance.policyNumber]</code>
Compliance Grid	Effective Date	<code>\$[@compliance.effectiveDate]</code>
Compliance Grid	Expiration Date	<code>\$[@compliance.expirationDate]</code>
Compliance Grid	Deficiency/Alert Text	<code>\$[@compliance.alertText]</code>
Compliance Grid	Alert Value	<code>\$[@compliance.alertValue]</code>

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Process Manager Enhancements

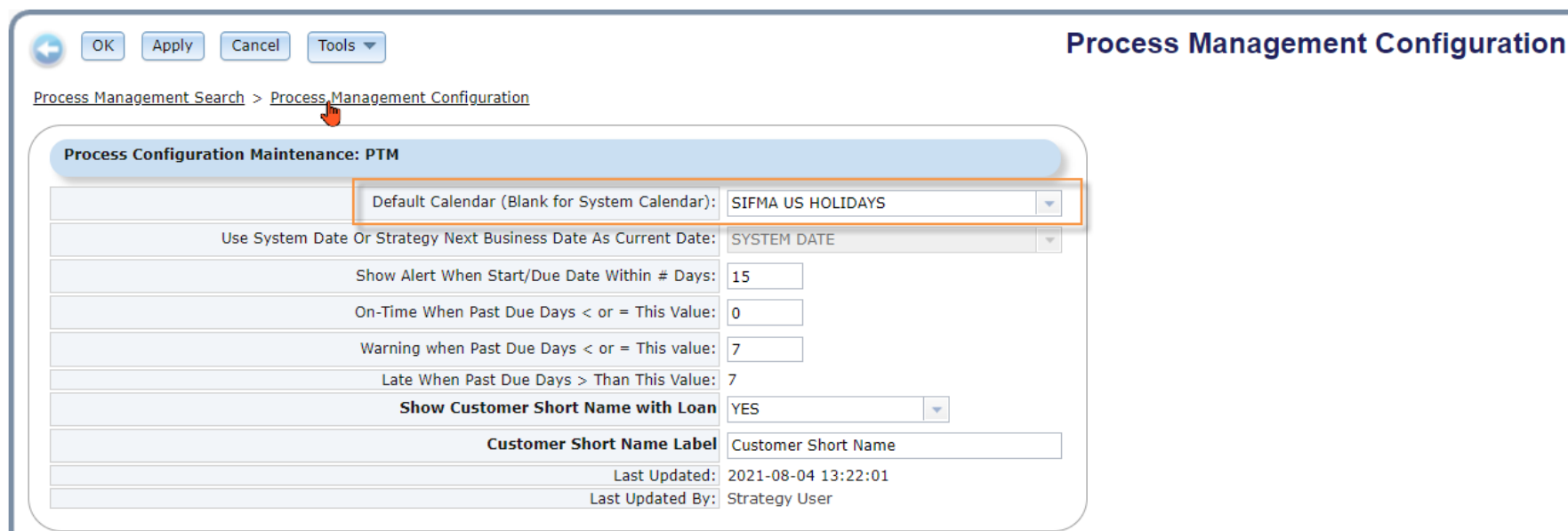
Process Manager is Strategy's workflow tool that allows companies to define their own workflows to complete servicing and asset management tasks. It's ability to route and document the work done demonstrates your organizations abilities and efficiencies. With Release 20, additional tools have been added to aid companies with completing tasks on time and managing workflow.

Apply Business Calendars to Process Due Dates

Process Manager has been enhanced to provide the option to apply a defined business calendar when using the # Days field in Process or Task.

- When configured for Business Days the system will reference the selected Business Calendar and move the due date forward to the next business day.
- Process Manager will use a business calendar selected at the system level for all Process and Tasks.
- Business Calendar logic will be applied to all tasks/processes that use a # of Days field.
- Business Calendar logic will NOT be applied to recurring processes that use "Float the Year", "Days" or "Weekly" recurrence.
- With this change the field #Days Needed to Complete Task has been limited to a maximum value of 999.

A new option to Select the Business Calendar for Process monitoring has been added to the Process Management Configuration page.



Process Management Configuration

Process Management Search > Process Management Configuration

Process Configuration Maintenance: PTM

Default Calendar (Blank for System Calendar):	SIFMA US HOLIDAYS
Use System Date Or Strategy Next Business Date As Current Date:	SYSTEM DATE
Show Alert When Start/Due Date Within # Days:	15
On-Time When Past Due Days < or = This Value:	0
Warning when Past Due Days < or = This value:	7
Late When Past Due Days > Than This Value:	7
Show Customer Short Name with Loan	YES
Customer Short Name Label	Customer Short Name
Last Updated:	2021-08-04 13:22:01
Last Updated By:	Strategy User

3 - SELECT A DEFAULT CALENDAR TO APPLY BUSINESS DAYS TO PROCESSES AND TASKS USING THE PLUS # OF DAYS OPTION TO CALCULATE DUE DATES.

If a Default Calendar is set in the Process Management Configuration window, Strategy will calculate the due date using the estimated Start Date plus the # of days entered in the field #Days Needed to Complete Task. If the resulting date is a non-business day according to the Default Calendar selected, the system will move forward to the next business day.

With this change the field #Days Needed to Complete Task has been limited to a maximum value of 999.

Integrating Navigator in a Process Task

When working on Tasks it is helpful to use the Integrated Module Name and Task ID field to provide a hot link to the appropriate application to complete the assigned task. We refer to the link as the Go To button in either Process Manager or the Process & Tasks Queues.

In Release 20 the list of available widgets has greatly expanded, and the system now also allows integration of a Navigator into a Task as well. When the user clicks the 'Go To' button, a record is written to PCSNAV. The user is taken to the first screen in the Navigator, and if there is an associated Loan Number that is passed to the Strategy CS desktop application as well.

Note: For a user to access a Navigator via Process, the User must be configured as a Single Sign on User, with a value higher than 5 in the CS/Portal Polling field on the Tools/User Information page. The User must have Execute rights for Navigators and must NOT be tied to any Loan Sets.

The screenshot shows the 'Task Maintenance' window with the title 'Maintain Task Type: CALL BORRO'. The 'Process Information' section includes fields for Status (OPEN), Task Type Description (CALL BORROWER), Assigned To, Role Assignment, Task Frequency (ONE-TIME), # Days, Recurring Interval, Recurring Stop Date, Severity Level, Task Start Date (08/04/2021), #Days Needed To Complete Task (3), and Task Due Date (08/09/2021). The 'User Defined Task Status' section includes fields for Integrated module name and Task ID (Customer Inquiry), Stored Procedure Name/ID, Subsidiary Process, Sequential Task, Task Order (20), and Include Task When Recurring Process (checked). The 'Additional Information' section includes a Most Recent Note field. A dropdown menu is open, showing a list of available public navigators, with 'Customer Inquiry' highlighted. An orange arrow points from the 'Integrated module name and Task ID' field to the 'Customer Inquiry' option in the dropdown menu.

4- USE THE INTEGRATED MODULE NAME AND TASK ID FIELD TO SELECT FROM AVAILABLE PUBLIC NAVIGATORS AT THE BOTTOM OF THE MENU.

My Tasks Detail  

 Create New
  Start
  Complete
 

Status	Notes	Process Name	Task Description	Start	Due
		BORROWER SUPPORT	CALL BORROWER	08/04/2021	08/09/2021
		BORROWER SUPPORT	BORROWER SUPPORT	08/04/2021	

5- THE PROCESS AND TASK WIDGET DISPLAYS THE PROCESSES OR TASKS CONFIGURED TO OPEN A NAVIGATOR WITH A GO TO BUTTON JUST AS IF THE TASKS WERE INTEGRATING WITH ANY OF STRATEGY'S WEB APPLICATIONS. HOVERING DISPLAYS 'GO TO THE NAME OF THE NAVIGATOR'.

Process Metrics (19500)

A new Process Metrics widget allows authorized users to review performance information around Process Types in Strategy. An authorized user may access the widget, select a Process from a drop down list of Processes in the environment.

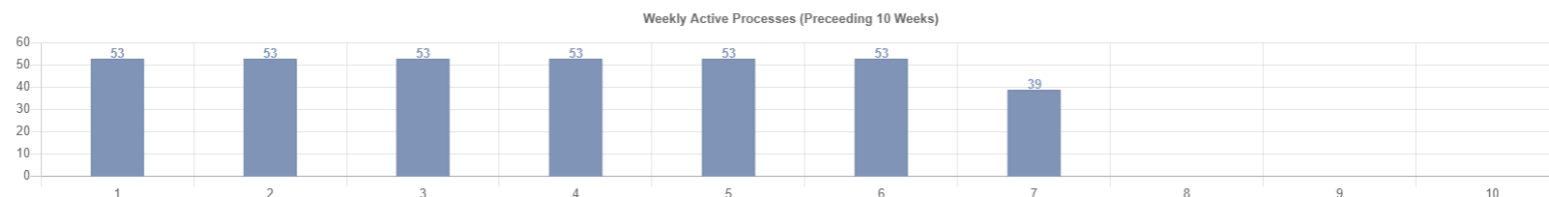
The widget populates a dashboard with the number and status of Processes based on the Select Process Type value over the previous 10 weeks.

- The Weekly Active Processes (Preceding 10 Weeks) displays a bar graph depicting the number of that Process that were active for each of the included weeks.
- The Process Summary displays pertinent metrics around the Process selected: Total Active, Average Age of Active, Estimated Duration, Average Actual Duration, Total Completed, Total Completed on Time, Total Completed Late and the Percentage on Time. An inset to this section shows the number of Active vs. the Number Completed by Investor.
- The Task Summary displays a grid of similar information by the tasks defined for the Process selected.
- The final section in the Dashboard is a Resource Summary of metrics related to the assigned work: Resource, Role, Active, Average Age of Processes, Average Duration, Total Completed and Percent on Time.

Process Metrics

Welcome, Strategy User
Process Metrics

Select Process Type: **FINANCIAL STATEMENTS COLLECT**



Process Summary

Total Active	53	Total Completed	2
Average Age Of Active	42	Total Completed On Time	2
Estimated Duration	0	Total Completed Late	0
Average Actual Duration	2	Percentage On Time	100

Investor Name	Total Active	Total Completed
FINANCIAL MGMT	0	1
Freddie K deal (CME) 1/CREFC	11	0
Freddie K deal (CME) 1/CREFC	6	0
Freddie K deal (CME) 1/CREFC	5	0

Task Summary

Task Name	Total Active	Average Age Active	Estimated Duration	Average Duration	Total Completed	Completed On Time	Completed Late	Percent On Time
APPROVE FINANCIAL STATEMENT	28	43	1	23	27	14	13	52
ENTER FINANCIAL STATEMENT	43	40	2	34	12	2	10	17
RECEIVE FINANCIAL STATEMENT	0	0	0	1	55	55	0	100
REQUEST FINANCIAL STATEMENTS	0	0	1	2	54	53	1	98
SPREAD AND COMPLETE FINANCIAL STATEMENT	53	0	5	1	2	2	0	100

Resource Summary

Resource	Role	Active	Average Age	Average Duration	Total Completed	Percent On Time
Strategy User	Loan Analyst	0	0	3	20	100
Strategy User		0	0	0	0	

6-SAMPLE PROCESS METRICS VIEW. USER SELECTED THE PROCESS TYPE FOR THE ANALYSIS. STRATEGY UPDATES THE ANALYSIS SECTIONS.

FEMA Disaster Information - 18414



Overview

The FEMA Disaster Information widget receives real time disaster declaration data from www.FEMA.gov via an API, helping customers to quickly identify potential issues as quickly as possible.

Strategy then matches the disaster declarations to property locations/loans in your portfolio by County. The widget displays two views, the first view a summary view

in a report showing all active FEMA declared disasters for the 90 days and how many loans in your portfolio have the potential to be affected by the disaster.

Clicking on a record in the widget for an affected county, opens a detail view showing each loan / property in the county and the insurance coverages available for that property/loan.

Matching to FEMA Declarations

Strategy matches properties in the portfolio to the County defined in the FEMA Disaster Information API. The county name is matched to the Full Description in the System Information Table 33 for County. Considerations are given to ignore case but since the information is customer defined, and the text must match the FEMA County name. A review of your Full Descriptions for County may prove to be helpful.

https://www2.census.gov/geo/pdfs/maps-data/data/tiger/tiger2006se/app_a03.pdf

Fields on Summary Screen

The summary screen displays the type of declaration, the name of the declaration assigned by FEMA, the County and the State.

- | | |
|--|---|
| • Type of Declaration | • Hazard Mitigation |
| • Name of the Declaration Assigned by FEMA | • Individual Assistance |
| • Declaration Date | • Indiv/Household Assistance |
| • State | • Public Assistance |
| • County | • Properties Affected (Count) |
| • Incident Begin & End Dates | • Loan Exposure (Total Principal Balance) |

Users can sort on the Properties Affected column by clicking on the column header and moving any disaster declaration records matching properties in the portfolio for the affected county to the top of the widgets.

Incident Type	Title	Declare Date	State	County	Incident Begin	Incident End	Hazmat Mitigation	Individual Assistance	Indiv/Household Assistance	Public Assistance	Properties Affected	Loan Exposure
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	LA SALLE	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	IBERVILLE	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	LINCOLN	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	LAFAYETTE	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	JEFFERSON	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	IBERIA	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	FRANKLIN	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	EVANGELINE	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	EAST CARROLL	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	GRANT	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	EAST FELICIANA	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	EAST BATON ROUGE	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CAMERON	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CLAIBORNE	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	AVOYELLES	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CATAHOULA	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CONCORDIA	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	ALLEN	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	ACADIA	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	ASCENSION	2021-02-11	2021-02-19	Yes	No	No	Yes	1	6,042,273.00
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	BIENVILLE	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CALCASIEU	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CADDO	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	ASSUMPTION	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	BEAUREGARD	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	BOSSIER	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA	CALDWELL	2021-02-11	2021-02-19	Yes	No	No	Yes		
Severe Ice Storm	SEVERE WINTER STORMS	2021-03-09	LA		2021-02-11	2021-02-19	No	No	Yes	Yes		
Severe Storm(s)	STRAIGHT-LINE WINDS	2021-03-04	ID	KOOTENAI	2021-01-13	2021-01-13	Yes	No	No	Yes		
Severe Storm(s)	STRAIGHT-LINE WINDS	2021-03-04	ID	SHOSHONE	2021-01-13	2021-01-13	Yes	No	No	Yes		
Severe Storm(s)	STRAIGHT-LINE WINDS	2021-03-04	ID	BONNER	2021-01-13	2021-01-13	Yes	No	No	Yes		
Severe Storm(s)	STRAIGHT-LINE WINDS	2021-03-04	ID	BENEWAH	2021-01-13	2021-01-13	Yes	No	No	Yes		
Severe Storm(s)	STRAIGHT-LINE WINDS	2021-03-04	ID		2021-01-13	2021-01-13	Yes	No	No	Yes		

This product uses the Federal Emergency Management Agency's API, but is not endorsed by FEMA.

7- FEMA DISASTER DECLARATIONS INCLUDE SEVERAL AFFECTED COUNTIES (PARISHES) IN LOUISIANA IN FEB OF 2021. RECORD INDICATES A PROPERTY IN ASCENSION, LA

Users can sort on the Properties Affected column by clicking on the column header and moving any disaster declaration records matching properties in the portfolio for the affected county to the top of the widgets.

Search <input type="text"/>								⬆ Loan Exposure
County	Incident Begin	Incident End	Hazmat Mitigation	Individual Assistance	Indiv/Household Assistance	Public Assistance	Properties Affected	
ASCENSION	2021-02-11	2021-02-19	Yes	No	No	Yes	1	6,042,273.00
ASCENSION	2021-02-11		No	No	No	Yes	1	6,042,273.00
HALL	2020-10-29	2020-10-29	Yes	No	No	Yes	1	31,124,876.60
ASCENSION	2020-10-26	2020-10-29	Yes	No	No	Yes	1	6,042,273.00
WEST CARROLL	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
WEST FELICIANA	2021-02-11	2021-02-19	Yes	No	No	Yes		
WEST BATON ROUGE	2021-02-11	2021-02-19	Yes	No	No	Yes		
WINN	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
WEBSTER	2021-02-11	2021-02-19	Yes	No	Yes	Yes		
WASHINGTON	2021-02-11	2021-02-19	Yes	No	No	Yes		
TANGIPAHOA	2021-02-11	2021-02-19	Yes	No	No	Yes		
TENSAS	2021-02-11	2021-02-19	Yes	No	No	Yes		
VERMILION	2021-02-11	2021-02-19	Yes	No	No	Yes		
TERREBONNE	2021-02-11	2021-02-19	Yes	No	No	Yes		
UNION	2021-02-11	2021-02-19	Yes	No	No	Yes		
VERNON	2021-02-11	2021-02-19	Yes	No	No	Yes		
ST. TAMMANY	2021-02-11	2021-02-19	Yes	No	No	Yes		
ST. MARY	2021-02-11	2021-02-19	Yes	No	No	Yes		
ST. LANDRY	2021-02-11	2021-02-19	Yes	No	No	Yes		

8- CLICK ON THE PROPERTIES AFFECTED COLUMN TO MOVE ANY RECORDS IDENTIFYING POTENTIAL PROPERTIES AFFECTED TO THE TOP.

Selecting a record will display details about the property.

- Loan Number
- Property Address
- Management Company
- Phone Number
- Insurance Types
- Unpaid Principal Balance
- Property Name
- Contact
- Fax Number
- Insurance Expiration

Clicking the Export box next to the Incident Type displayed in the upper left, downloads the spreadsheet to Excel. The insurance coverages listed in the Insurance Expiration(s) will download as text in one cell of the spreadsheet. Clicking 'Wrap Text' will display the cell as it shows in the widget.

TROPICAL STORM ZETA
Search

Loan Number	UPB	Property Address	Property Name	Management Company	Contact	Phone Number	Fax Number	Insurance Type(s)	Insurance Expiration(s)
202020202	31,124,876.60	781 Ardmore St, GAINESVILLE GA 30501	The Movie Place					HAZARD GENERAL LIABILITY LOSS OF RENTS COVERAGE TERRORISM	2003-10-01 2003-10-01 2003-10-01 2003-10-01

Search

Insurance Type(s)
Insurance Expiration(s)
HAZARD 2003-10-01
GENERAL LIABILITY 2003-10-01
LOSS OF RENTS COVERAGE 2003-10-01
TERRORISM 2003-10-01

9- SELECTING A RECORD IN THE FEMA DISASTER REPORT WILL SHOW DETAILS INCLUDING INSURANCE COVERAGES FOR ANY PROPERTIES THAT HAVE A POTENTIAL RISK DUE TO THE DISASTER.

AutoSave Off TROPICAL STORM ZETA Report 20210322 102835815000 - Compatibility Mode - Excel

File Home Insert Page Layout Formulas Data Review View Developer Add-ins Help Acrobat

Paste Font Alignment Number Styles Cells Editing

Clipboard Font Alignment Number Styles Cells Editing

Insurance Type(s)

	A	B	C	D	E	F	G	H	I	J	K
1	Loan Number	UPB	Property Address	Property Name	Managem	Contact	Phone Nu	Fax Num	Insurance Type(s)	Insurance Expiration(s)	
2	202020202	31124876.6	781 Ardmore St, GAINESVILLE GA 30501	The Movie Place					HAZARD GENERAL LIABILITY LOSS OF RENTS COVERAGE TERRORISM	2003-10-01 2003-10-01 2003-10-01 2003-10-01 2003-10-01	
3											
4											

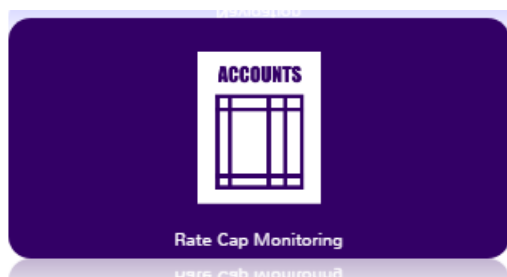
10- DOWNLOAD FROM THE FEMA WIDGET, DECLARATION DETAIL TO MICROSOFT EXCEL®. COLUMN WIDTHS ADJUSTED AND WRAP TEXT APPLIED TO INSURANCE TYPE(S) AND INSURANCE EXPIRATION(S) COLUMNS.

Rate Cap Hedge Tracking – Job 20080

Rate Cap Monitoring was updated to assist with the monitoring of active Rate Cap or Hedge Agreements in your portfolio. Under certain loan agreements the borrower is required to purchase a hedge product, or the loan agreement requires a hedge agreement if certain conditions exist. If a pay rate reaches a predefined threshold the hedge or cap agreement needs action. In addition, loan documents may require that a hedge or cap agreement be in place at all times, however, the term of the rate cap/hedge agreement is not equivalent to the loan term. In these cases, the term of the rate cap or hedge product must be monitored for renewal.

Strategy checks the Borrower's interest rate against the Strike/Threshold rate, the status or expiration of the Hedge agreement, and Hedge Revaluing Date. The rules engine recognizes that these conditions exist, and, when applicable, sets off an alert or other defined action.

To accomplish this McCracken has updated the Rate Cap Monitoring widget with additional data points, added new rules, and enhanced the Bank Vendor to include financial ratings for Moody's, S&P, and Fitch.



Rate Cap Listing

The Rate Cap Monitoring widget opens with a Loan Search. Identify & select appropriate loan. Once a loan has been selected, the widget displays all active and non-active Rate Cap/Hedge agreements associated with the selected loan.



Loan Number	Hedge Identifier	Short Name	Servicer Loan Number	Strike/Threshold Rate	Notification Duration	Days or Months	Date Threshold Reached	Active Status
150015001	1	Waller & Assoc		4.5	1	DAYS (D)		YES (Y)

The Rate Cap Listing displays the Loan Number, Hedge Identifier, Short Name, Strike/Threshold Rate, Notification Duration, Days or Months, Date Threshold Reached, and Active Status to help identify the appropriate Agreement.

Rate Cap Edit

The Rate Cap Edit page is where users with appropriate authority can update information and parameters for how the Rate Cap Agreement will operate.

Fields included in the Rate Cap Edit field are stored in the file PRACAMO. They represent the type of Agreement, the notification period, the strike rate, the hedge provider supporting the agreement, as well as tracking any expiration dates, and revaluation dates.

Users with appropriate authority can view/update Bank Ratings with the Bank/Hedge Provider on the Agreement.

← search text Search

Search » [Rate Cap Listing - 150015001](#) » Rate Cap Edit - 1

Rate Cap Edit

Loan Information

Loan Number	150015001	Investor	Bank of St. Louis (800)	Investor Loan	15001800	Fiscal Year End	00/00	Related Loans	
Customer Short Name	Weller & Asso								
Servicer	RYLOWICZ, SUSAN [SR]	Processor Code		Loan Type	CONVENTIONAL (PURCHASED) [P]	Original Loan Date	03/01/2014	Loan Added Date	04/02/2014
Product Line		Product Line Detail 1		Product Line Detail 2		Source Code		Hold Code	
Collateral ID	Consl. ▼	Property Name	The Hollow at White Point (1)	Property Address	13394 Pin Oak Drive AUSTIN, TX, TX 78645	Property Desc 1	OFFICE MULTI TENANT [06]	Property Desc 2	
View Detail	Property Maintenance					Asset Manager		CMBS Property Type	

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

Hedge Identifier 1 Customer Short Name Weller & Asso Seller Servicer Loan #

Rate Cap Details

Notification Duration	1	Provider Name	MFS Bank (001)	Credit Enhancement %	0
Days or Months	DAYS (D) ▼	Update Ratings		Term(Months)	24
Strike/Threshold Rate	4.5	Hedge Escrow Required	YES (Y) ▼	Hedge Revalue Frequency	ANNUALLY (AN) ▼
Active Status	YES (Y) ▼	First Hedge Revalue Date	02/03/2020		
Threshold Reached Status		Required Escrow %	8.3		
Date Threshold Reached		State of the Hedge	CREATED (CR) ▼		
Hedge Type	HEDGED UNDER (HU) ▼	Type of Index	LIBOR 30 DAY (L3) ▼		
Effective Date	02/01/2019	Original Notional Amount	0.00		
Termination Date	02/01/2021	Notional Amount Amortize	-- ▼		
Subsequent Hedge Required	IDENTICAL TERMS (IT) ▼	Springing Caps	NO (N) ▼		
Loan Documents Require Agreements at all times	YES (Y) ▼	Required Minimum Hedge Term(Years)	0		
Credit Enhanced Bond Asset ID	0	Cap Escrow: Full or Partial Up-front %	0		
Security Asset ID	0	Maximum Allowable Hedge Strike Rate	0		
Credit Enhancement Bond ID	0	Counterparty Name			
DUS Bond ID	0	Required DSCR at Strike Rate	0		

Comment

Most Recent Note

11- UPDATED RATE CAP MONITORING WIDGET

Evaluation

A day end program monitors the Date Threshold Reached and Threshold Reach Status.

If there is a date in the Date Threshold Reached field, the system checks to see if there is a 'Y' in the Status field. If a record is found with a date in Date Threshold Reached and a 'Y' in the Status field, the system sets the Status field to blank.

If there is no Date Threshold Reached date, the system evaluates the current interest rate against the Strike/Threshold Rate.

If the Current Interest Rate or (Current Pay Rate + DIAL Rate) is equal to or greater than the Strike/Threshold Rate, the system will use the Daily Balance and Rate file (PDBNR) to see how long the Current Interest Rate has been in effect. The system will determine if the time elapsed since the Strike/Threshold Rate was met or exceeded is equal to or greater than the Notification Duration. If so, the system will:

- 1) Date Threshold Reached – the field is updated with the GL Voucher Date
- 2) The Threshold Reached Status Code is set to 'Y'
- 3) File Maintenance record is written out to track the change.
- 4) The Threshold Reached Status Field = 'Y' will trigger Rule 138 to perform the requested action or actions.

NOTE: CMB171X must be in your day end job stream to analyze the Current Interest Rate and Strike/Threshold Rates.

Note: For more information on Rate Cap Monitoring or Bank Ratings, review the Strategy Rate Cap/Hedge Monitoring Book.

Bank Ratings

Accessed from the Rate Cap Monitoring widget, users can store historical ratings for their Bank Vendors.

Rate Cap Details			
Notification Duration	<input type="text" value="1"/>	Provider Name	<input type="text" value="MFS Bank (001)"/>
Days or Months	<input type="text" value="DAYS (D)"/>		<input type="button" value="Update Ratings"/>
Strike/Threshold Rate	<input type="text" value="4.5"/>	Hedge Escrow Required	<input type="text" value="YES (Y)"/>

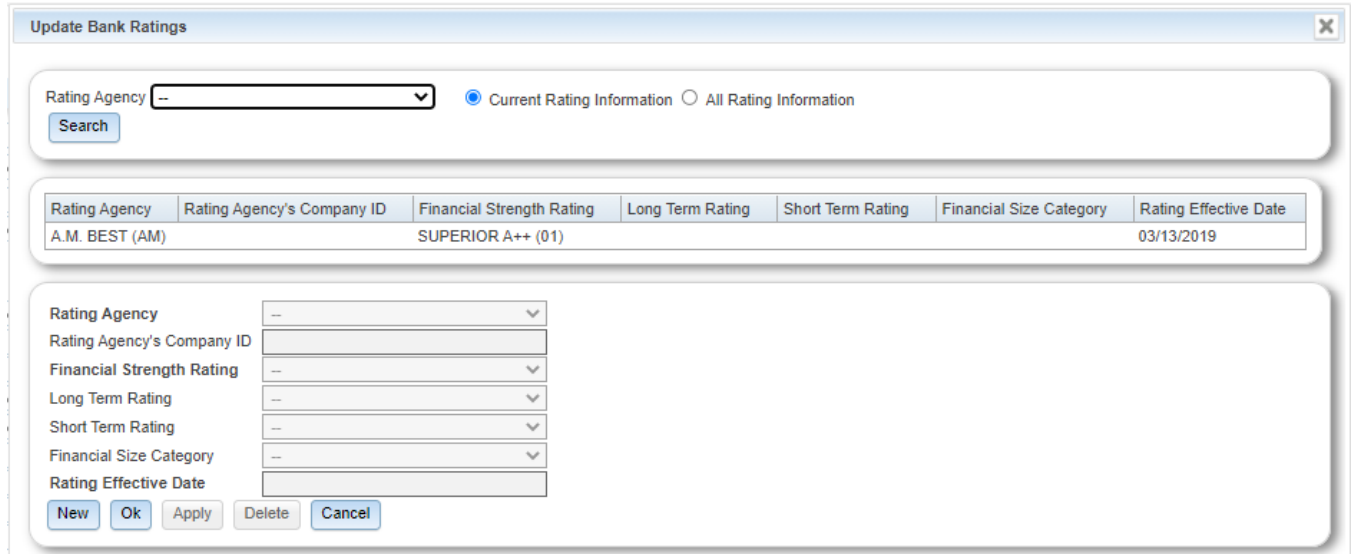
Under the Hedge Provider Name field is an Update Ratings button. This button is active if the Hedge Provider name is not blank. The button accesses the new Update Bank Rating window capturing ratings assigned to the Provider by Fitch, Moody's and S&P. Much like the ratings applied to the Insurance Agents and Company vendors, the ratings can be viewed as Current Rating Information, or All Rating Information by using the radio buttons provided.

Users with authority to Write Rate Cap Monitoring Records and Bank Rating records may update a specific rating by selecting the rating in a view. The data for that record will appear in the bottom section of the screen.

When the Update Ratings button is clicked the window opens with a default view of the Current Rating Information for the Provider named on the previous page. Users can select a specific Rating Agency from the drop down and use the radio buttons to see current information or all rating information.

Update Bank Ratings

Click New to add a new record. Rating Agency, Financial Strength, and Rating Effective Date are required. You can store historical Ratings for the same Bank, from the same or multiple agencies, however, you cannot have more than one record for the same Bank, Agency and Effective Date.



Rating Agency	Rating Agency's Company ID	Financial Strength Rating	Long Term Rating	Short Term Rating	Financial Size Category	Rating Effective Date
A.M. BEST (AM)		SUPERIOR A++ (01)				03/13/2019

12- UPDATE BANK RATINGS ALLOWS USERS WITH APPROPRIATE SECURITY TO ADD AND/OR UPDATE BANK RATINGS.

Bank Ratings are stored in the file PBANKRAT.

Rules Maintenance and Rules

Release 20 contains a number of new rules to automate monitoring of Adjustable Rate Loan reviews, Rate Cap / Hedge agreements, and Bank ratings. In addition, over 110 insurance compliance rules have been added to assist with compliance for loans associated with Fannie Mae and Freddie MAC.

Rate Cap Hedge Monitoring & Bank Rating Rules (Job 20080)

Rules have been added to the Rules Engine to evaluate the Rate Cap Threshold, Agreement Termination, Hedge Revaluation Date, Springing Cap Rate, and whether the Hedge Provider has sufficient Ratings.

<i>Rule ID</i>	<i>Rule Short Description</i>	<i>Rule Alert Text</i>
138 Upd	General Loan Rate Cap Monitoring	Current pay rate <u>meets or exceeds</u> threshold. <i>Logic for this rule updated to check for Active status for the Agreement as well as ensuring that the agreement is not a springing cap agreement</i>
250 New	General Loan Hedge Termination Pending	[Borrower] hedge termination/expiration date due in XX days
251 New	General Loan Hedge Termination Past Due	[Borrower] Hedge Termination/Expiration date XX days overdue
252 New	General Loan Hedge Escrow Revalue Pending	[Borrower] hedge escrow revaluation due in XX days
253 New	General Loan Springing Cap Index	[Borrower] springing cap threshold/strike rate XX meets or exceeds the rate of the index [Index full description]
254 New	General Loan Bank S&P Rating Requirement	[Bank] S&P rating XX does not meet minimum requirement
255 New	General Loan Bank Moody's Rating Requirement	[Bank] Moody's rating XX does not meet minimum requirement
256 New	Asset Bank Fitch Rating Requirement	[Bank] Fitch rating XX does not meet minimum requirement

Note: To review the Rule Logic for the individual rules, review the changes in the updated document, Release 20 McCracken Rules document.

Insurance Rules Additions and Changes

New Individual Insurance Rules (Jobs 20262 & 21576)

RULE ID	RULE SETS	COVERAGE	RULE TYPE	SHORT DESCR	ALERT DESCRIPTION
627	MFMASTER	Business Income Coverage	I	Business Income Max Deductible in Number of Days	deductible number of days XX exceeds maximum requirement
628	MFMASTER	Ordinance & Law Coverage for Flood	I	Ordinance & Law Coverage on Flood Required	ordinance & law coverage on flood is required
629	MFMASTER	Ordinance & Law Coverage for Earthquake	I	Ordinance & Law Coverage on Earthquake Required	ordinance & law coverage on earthquake is required
630	MFMASTER	Ordinance & Law Coverage for Windstorm	I	Ordinance & Law Coverage on Windstorm Required	ordinance & law coverage on windstorm is required
631	MFMASTER	Business Income Coverage	I	Windstorm on Bus Income Deductible Number of Days	windstorm on business income deductible in number of days does not meet requirement
632	MFMASTER	Property Coverage	I	Property Coverage Limit for single/multiple bldgs	total property coverage Limit XX for single/multiple buildings does not meet requirement
633	MFMASTER	Property Coverage	I	Property Building Max Deductible-Sum Insurable Val	building deductible amount XX exceeds maximum requirement for total replacement cost on property
634	MFMASTER	Flood Coverage	I	Flood Maximum Deductible Amount-Replacement Cost	deductible amount XX exceeds the requirement based on replacement cost
635	MFMASTER	Windstorm Coverage	I	Windstorm Maximum Deductible Amt-Replacement Cost	deductible amount XX exceeds the requirement based on replacement cost
636	MFMASTER	Terrorism Coverage	I	Terrorism Maximum Deductible-Prop Type-Repl Cost	deductible amount XX exceeds the requirement based on replacement cost
637	MFMASTER	Terrorism Coverage	I	Terrorism Maximum Deductible-Terr Type-Repl Cost	deductible amount XX exceeds the requirement based on replacement cost
638	MFMASTER	Flood Coverage on Business Income	I	Flood on Business Income Max Deduct in # of Days	deductible number of days XX exceeds maximum requirement
639	MFMASTER	Earthquake Coverage on Business Income	I	Earthquake on Business Income Max Deduct in #Days	deductible number of days XX exceeds maximum requirement
640	MFMASTER	Terrorism Coverage on	I	Terrorism on Business Income	deductible number of days XX exceeds

RULE ID	RULE SETS	COVERAGE	RULE TYPE	SHORT DESCR	ALERT DESCRIPTION
		Business Income		Max Deduct in #Days	maximum requirement
641	MFSMASTER	Business Income Coverage on Equipment	I	Machinery/Equip Business Inc Max Deduct in #Days	deductible number of days XX exceeds maximum requirement
661	MFSMASTER	Business Income Coverage	I	Business Income BI/LOR Ext POI #Days w/UPB>=\$25M	business income/loss of rents extended period of indemnity w/UPB >= \$25M does not meet requirement
662	MFSMASTER	Flood Coverage on Business Income	I	Flood BI/LOR Ext POI #Days w/UPB>=\$25M	Flood BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
663	MFSMASTER	Windstorm Coverage on Business Income	I	Windstorm BI/LOR Ext POI #Days w/UPB>=\$25M	Windstorm BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
664	MFSMASTER	Earthquake Coverage on Business Income	I	Earthquake BI/LOR Ext POI #Days w/UPB>=\$25M	Earthquake BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
665	MFSMASTER	Terrorism Coverage on Business Income	I	Terrorism BI/LOR Ext POI #Days w/UPB>=\$25M	Terrorism BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
690	MFSMASTER	Excess Professional Liability	I	Excess Professional Liability Maximum Deductible	total maximum deductible does not meet requirements
717	MFSMASTER	Directors & Officers Liability Coverage	I	Directors & Officers Liability Coverage Required	directors & officers liability coverage is required
718	MFSMASTER	Directors & Officers Liability Coverage	I	Directors and Officers Min Tot Lim Per Occur-Coop	total per occurrence limit XX does not meet requirement for coop
719	MFSMASTER	Directors & Officers Liability Coverage	I	Directors and Officers Maximum Deductible-Coop	total deductible XX exceeds requirement for coop
720	MFSMASTER	Ordinance & Law Coverage for Terrorism	I	Ordinance & Law for Terrorism Coverage Required	ordinance & law for terrorism coverage is required
721	MFSMASTER	Commercial Crime Coverage	I	Crime Maximum Deductible-Coop	total deductible XX exceeds requirement for coop
722	MFSMASTER	Excess Fidelity Bond	I	Fidelity Bond Maximum Deductible-Coop	total deductible XX exceeds requirement for coop
726	MFSMASTER	Builders Risk Coverage	I	Builders Risk Builders Risk	builders risk form XX does not match required

RULE ID	RULE SETS	COVERAGE	RULE TYPE	SHORT DESCR	ALERT DESCRIPTION
				Form	value
727	MFSMASTER	Business Income Coverage on Equipment	I	Business Income Equipment Ext POI #Days w/UPB>=\$25M	business income on equipment extended period of indemnity w/UPB >= \$25M does not meet requirement
743	MFSMASTER	Commercial Crime Coverage	I	Commercial Crime Minimum Limit for COOP	limit XX on commercial crime is less than the building BI/LOR amount divided by 4 for COOP
744	MFSMASTER	Terrorism Coverage on Excess Liability	I	Terrorism Excess on Commercial Excess Liab Policy	no terrorism coverage on excess liability exists on policy

New Compound Insurance Rules

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
649	0	0	Professional Liability Coverage on Gen Liability	C	Professional Liab Max Deductible on Insurable Val	deductible amount exceeds maximum requirement for insurable value
	1	645	Professional Liability Coverage on Gen Liability	E	Professional Liab Max Ded:InsVal <\$5M	deductible amount XX exceeds maximum requirement for insurable value <\$5M
	2	646	Professional Liability Coverage on Gen Liability	E	Professional Liab Max Ded:InsVal >=\$5M & <\$50M	deductible amount XX exceeds maximum requirement for insurable value >=\$5M & <\$50M
	3	647	Professional Liability Coverage on Gen Liability	E	Professional Liab Max Ded:InsVal >=\$50M & <\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$50M & <\$100M
	4	648	Professional Liability Coverage on Gen Liability	E	Professional Liab Max Ded:InsVal >=\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$100M
650	0	0	General Liability Coverage	C	General Liability Max Deductible on Insurable Val	deductible amount exceeds maximum requirement for insurable value

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	1	642	General Liability Coverage	E	General Liability Max Ded:InsVal >=\$5M & <\$50M	deductible amount XX exceeds maximum requirement for insurable value >=\$5M & <\$50M
	2	643	General Liability Coverage	E	General Liability Max Ded:InsVal >=\$50M & <\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$50M & <\$100M
	3	644	General Liability Coverage	E	General Liability Max Ded:InsVal >=\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$100M
655	0	0	Builders Risk Coverage	C	Builder's Risk Max Deductible on Insurable Val	deductible amount exceeds maximum requirement for insurable value
	1	651	Builders Risk Coverage	E	Builder's Risk Max Ded:InsVal \$<5M	deductible amount XX exceeds maximum requirement for insurable value <\$5M
	2	652	Builders Risk Coverage	E	Builder's Risk Max Ded:InsVal >=\$5M & <\$50M	deductible amount XX exceeds maximum requirement for insurable value >=\$5M & <\$50M
	3	653	Builders Risk Coverage	E	Builder's Risk Max Ded:InsVal >=\$50M & <\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$50M & <\$100M
	4	654	Builders Risk Coverage	E	Builder's Risk Max Ded:InsVal >=\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$100M
660	0	0	Directors & Officers Liability Coverage	C	Directors & Officers Liab Max Deduct Insurable Val	deductible amount exceeds maximum requirement for insurable value
	1	656	Directors & Officers Liability Coverage	E	Directors & Officers Max Ded:InsVal <\$5M	deductible amount XX exceeds maximum requirement for insurable value <\$5M

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	2	657	Directors & Officers Liability Coverage	E	Directors & Officers Max Ded:InsVal >=\$5M<<\$50M	deductible amount XX exceeds maximum requirement for insurable value >=\$5M & <\$50M
	3	658	Directors & Officers Liability Coverage	E	Directors & Officers Max Ded:InsVal >= \$50M<<\$100M	deductible amount XX exceeds maximum requirement for insurable value >=\$50M & <\$100M
	4	659	Directors & Officers Liability Coverage	E	Directors & Officers Max Ded:InsVal>=\$100M	deductible amount XX exceeds maximum requirement for insurable value >=100M
667	0	0	Business Income Coverage	C	Business Income/Rent Loss Coverage Minimum	Business Income or Rental Income coverage minimum does not meet requirement
	1	666	Business Income Coverage	E	Business Income BI/LOR Actual Loss Sustained #Mnth	business income coverage on BI/LOR actual loss sustained for #months is < the #months required
	2	413	Business Income Coverage	E	Business Income Minimum Limit	limit amount XX on business income does not meet building 100% BI/LOR requirement
	3	415	Business Income Coverage	E	Business Income Rental Income Limit -Building	limit amount XX on rental income does not meet building 100% BI/LOR requirement
671	0	0	Flood Coverage on Business Income	C	Flood on Business Income Minimum Coverage	Flood on Business Income coverage minimum does not meet requirement
	1	668	Flood Coverage on Business Income	E	Flood on Business Inc Actual Loss Sustained #Mnth	flood on business income actual loss sustained for #months is < the #months required
	2	669	Flood Coverage on Business Income	E	Flood on Business Income Min Limit- Business Income	limit amount XX on business income does not meet building 100% BI/LOR requirement

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	3	670	Flood Coverage on Business Income	E	Flood on Business Income Min Limit-Rental Income	limit amount XX on rental income does not meet building 100% BI/LOR requirement
675	0	0	Earthquake Coverage on Business Income	C	Earthquake on Business Income Minimum Coverage	Earthquake on Business Income coverage minimum does not meet requirement
	1	672	Earthquake Coverage on Business Income	E	Earthquake on Bus Inc Actual Loss Sustained #Month	earthquake on business income actual loss sustained for #months is < the #months required
	2	673	Earthquake Coverage on Business Income	E	Earthquake on Business Income Min Lim-Business Inc	limit amount XX on business income does not meet building 100% BI/LOR requirement
	3	674	Earthquake Coverage on Business Income	E	Earthquake on Business Income Min Limit-Rental Inc	limit amount XX on rental income does not meet building 100% BI/LOR requirement
679	0	0	Terrorism Coverage on Business Income	C	Terrorism on Business Income Minimum Coverage	Terrorism on Business Income coverage minimum does not meet requirement
679	1	676	Terrorism Coverage on Business Income	E	Terrorism on Bus Inc Actual Loss Sustained #Months	terrorism on business income actual loss sustained for #months is < the #months required
679	2	677	Terrorism Coverage on Business Income	E	Terrorism on Business Income Min Lim-Business Inc	limit amount XX on business income does not meet building 100% BI/LOR requirement
679	3	678	Terrorism Coverage on Business Income	E	Terrorism on Business Income Min Limit-Rental Inc	limit amount XX on rental income does not meet building 100% BI/LOR requirement
684	0	0	Excess Professional Liability	C	Excess Professional Liab Min Aggr Limit for #Beds	Excess Professional Liability minimum aggregate limit amount does not meet requirement for #beds

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
684	1	680	Excess Professional Liability	E	Excess ProfLiab Min Agg Limit <\$2M up to 100 beds	aggregate limit amount XX does not meet \$2M requirement for up to 100 beds
684	2	681	Excess Professional Liability	E	Excess ProfLiab Min Agg Limit <\$5M 101 to 500 beds	aggregate limit amount XX does not meet \$5M requirement for 101 to 500 beds
684	3	682	Excess Professional Liability	E	Excess ProfLiab Min Agg Limit <\$10M 501-1000 beds	aggregate limit amount XX does not meet \$10M requirement for 501 to 1000 beds
684	4	683	Excess Professional Liability	E	Excess ProfLiab Min Agg Limit <\$25M over 1000 beds	aggregate limit amount XX does not meet \$25M requirement for over 1000 beds
689	0	0	Excess Professional Liability	C	Excess Liab or Umbrella Min Aggr Limit - #Stories	Excess Liability or Umbrella minimum aggregate limit amount does not meet requirement
	1	685	Excess Professional Liability	E	Excess Liab/Umbrella Min AggLim \$2M thru 4 stories	aggregate limit amount XX does not meet \$2M requirement for up to 4 stories
	2	686	Excess Professional Liability	E	Excess Liab/Umbrella Min AggLim \$5M 5-10 stories	aggregate limit amount XX does not meet \$5M requirement for 5-10 stories
	3	687	Excess Professional Liability	E	Excess Liab/Umbrella Min AggLim \$10M 11-20 stories	aggregate limit amount XX does not meet \$10M requirement for 11-20 stories
	4	688	Excess Professional Liability	E	Excess Liab/Umbrella Min AggLim \$25M >20 stories	aggregate limit amount XX does not meet \$25M requirement for greater than 20 stories
695			Ordinance & Law Coverage for Terrorism	C	Ordinance & Law Cov A for Terrorism w/Threshold	total coverage A amount with a threshold does not meet requirement

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	1	691	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov A Lim for Terrorism w/Thrh	total coverage A amount XX with threshold does not meet requirement
	2	692	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov A % for Terrorism w/Thrh	total coverage A % XX with threshold does not meet requirement
	3	693	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC Lim for Terrorism w/Thrh	total coverage ABC amount XX with threshold does not meet requirement
	4	694	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC % for Terrorism w/Thrh	total coverage ABC % XX with threshold does not meet requirement
700	0	0	Ordinance & Law Coverage for Terrorism	C	Ordinance & Law Cov A for Terrorism w/o Threshold	total coverage A amount without a threshold does not meet requirement
	1	696	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov A Limit for Terrorism w/o Thrh	total coverage A amount XX without threshold does not meet requirement
	2	697	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov A % for Terrorism w/o Thrh	total coverage A % XX without threshold does not meet requirement
	3	698	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh	total coverage ABC amount XX without threshold does not meet requirement
	4	699	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC % for Terrorism w/o Thrh	total coverage ABC % XX without threshold does not meet requirement
705	0	0	Ordinance & Law Coverage for Terrorism	C	Ordinance & Law Cov B for Terrorism w/Threshold	total coverage A amount with a threshold does not meet requirement

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	1	693	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC Lim for Terrorism w/Thrh	total coverage ABC amount XX with threshold does not meet requirement
	2	694	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC % for Terrorism w/Thrh	total coverage ABC % XX with threshold does not meet requirement
	3	701	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov B Lim for Terrorism w/Thrh	total coverage B amount XX with threshold does not meet requirement
	4	702	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov B % for Terrorism w/Thrh	total coverage B % XX with threshold does not meet requirement
	5	703	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC Lim for Terrorism w/Thrh	total coverage BC amount XX with threshold does not meet requirement
	6	704	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC % for Terrorism w/Thrh	total coverage BC % XX with threshold does not meet requirement
710	0	0	Ordinance & Law Coverage for Terrorism	C	Ordinance & Law Cov B for Terrorism w/o Threshold	total coverage B amount without a threshold does not meet requirement
	1	698	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh	total coverage ABC amount XX without threshold does not meet requirement
	2	699	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC % for Terrorism w/o Thrh	total coverage ABC % XX without threshold does not meet requirement
	3	706	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov B Lim for Terrorism w/o Thrh	total coverage B amount XX without threshold does not meet requirement

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	4	707	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov B % for Terrorism w/o Thrh	total coverage B % XX without threshold does not meet requirement
	5	708	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC Lim for Terrorism w/o Thrh	total coverage BC amount XX without threshold does not meet requirement
	6	709	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC % for Terrorism w/o Thrh	total coverage BC % XX without threshold does not meet requirement
713	0	0	Ordinance & Law Coverage for Terrorism	C	Ordinance & Law Cov C for Terrorism w/Threshold	total coverage C amount with a threshold does not meet requirement
	1	693	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC Lim for Terrorism w/Thrh	total coverage ABC amount XX with threshold does not meet requirement
	2	694	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC % for Terrorism w/Thrh	total coverage ABC % XX with threshold does not meet requirement
	3	703	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC Lim for Terrorism w/Thrh	total coverage BC amount XX with threshold does not meet requirement
	4	704	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC % for Terrorism w/Thrh	total coverage BC % XX with threshold does not meet requirement
	5	711	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov C Lim for Terrorism w/Thrh	total coverage C amount XX with threshold does not meet requirement
	6	712	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov C % for Terrorism w/Thrh	total coverage C % XX with threshold does not meet requirement

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
716	0	0	Ordinance & Law Coverage for Terrorism	C	Ordinance & Law Cov C for Terrorism w/o Threshold	total coverage C amount without a threshold does not meet requirement
	1	698	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh	total coverage ABC amount XX without threshold does not meet requirement
	2	696	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov A Limit for Terrorism w/o Thrh	total coverage A amount XX without threshold does not meet requirement
	2	699	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov ABC % for Terrorism w/o Thrh	total coverage ABC % XX without threshold does not meet requirement
	3	708	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC Lim for Terrorism w/o Thrh	total coverage BC amount XX without threshold does not meet requirement
	4	709	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov BC % for Terrorism w/o Thrh	total coverage BC % XX without threshold does not meet requirement
	5	714	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov C Lim for Terrorism w/o Thrh	total coverage C Lim XX without threshold does not meet requirement
	6	715	Ordinance & Law Coverage for Terrorism	E	Ordinance & Law Cov C % for Terrorism w/o Thrh	total coverage C % XX without threshold does not meet requirement
725	0	0	Excess Professional Liability	C	Excess Professional Liab Max Deductible for #Beds	Excess Professional Liability maximum deductible amount does not meet requirement for #beds
	1	723	Excess Professional Liability	E	Excess ProfLiab Max Deductible <=\$100K <=500 beds	deductible amount XX exceeds \$100K requirement for 500 or fewer beds

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	2	724	Excess Professional Liability	E	Excess ProfLiab Max Deductible <=\$250K >500 beds	deductible amount XX exceeds \$250K requirement for greater than 500 beds
732	0	0	General Liability Coverage	C	Gen/Exc/Umbr/Exc Umbr Min AggLim Limit - #Stories	Liability (general,excess,umbrella & excess umbrella) aggregate limit amt does not meet requirement
	1	728	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr Min AggLim \$4M 1-4 stories	aggregate limit amount XX does not meet \$4M requirement for 1-4 stories
	2	729	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr Min AggLim \$7M 5-10 stories	aggregate limit amount XX does not meet \$7M requirement for 5- 10 stories
	3	730	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr MinAggLim \$12M 11-20 stories	aggregate limit amount XX does not meet \$12M requirement for 11-20 stories
	4	731	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr Min AggLim \$25M >20 stories	aggregate limit amount XX does not meet \$25M requirement for >20 stories
737	0	0	General Liability Coverage	C	Gen/Exc/Umbr/Exc Umbr Min PerOcc Limit - #Stories	Liability (general,excess,umbrella & excess umbrella) limit/occurrence does not meet requirement
	1	733	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr Min PerOcc \$3M 1-4 stories	limit per occurrence amount XX does not meet \$3M requirement for 1-4 stories
	2	734	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr Min PerOcc \$6M 5-10 stories	limit per occurrence amount XX does not meet \$6M requirement for 5-10 stories
	3	735	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr MinPerOcc \$11M 11-20 stories	limit per occurrence amount XX does not meet \$11M requirement for 11-20 stories

COMPOUND RULE ID	RULE SEQ	ELEMENT RULE ID	COVERAGES	RULE TYPE	RULE SHORT DESCRIPTION	ALERT DESCRIPTION
	4	736	General Liability Coverage	E	Gen/Exc/Umbr/Exc Umbr Min PerOcc \$24M >20 stories	limit per occurrence amount XX does not meet \$24M requirement for >20 stories
742	0	0	General Liability Coverage	C	Gen/Exc/Umbr/Exc Umbr Max Ded/SIR - Insured Value	Liability (general, excess, umbrella & excess umbrella) max deductible/SIR does not meet requirement
	1	738	General Liability Coverage	E	Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$40K InsVal <\$5M	deductible/SIR amount XX exceeds \$40K requirement for InsVal <\$5M
	2	739	General Liability Coverage	E	Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$50K InsVal 5M-50M	deductible/SIR amount XX exceeds \$50K requirement for InsVal >=\$5M and <\$50M
	3	740	General Liability Coverage	E	Gen/Exc/Umbr/ExcUmbr MaxDedSIR 125K InsVal50M-100M	deductible/SIR amount XX exceeds \$125K requirement for InsVal >=\$50M and <\$100M
	4	741	General Liability Coverage	E	Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$275K InsVal >=100M	deductible/SIR amount XX exceeds \$275K requirement for InsVal >=\$100M

Other New Rules and Rule Changes

<i>Rule ID Chg</i>	<i>Rule Category Rule Short Description</i>	<i>Rule Alert Text</i>
599 New	General Loan Number of days after rate review date	number of days after rate review date is xx. (Job 20229)
106 Upd	Asset Property Rating	<p>Property rating is XX</p> <p><i>Previously Rule 106 carried a default Variable Value of 'PR' as well as a drop down option to select values from the System Information Table for Overall Value (Table ID 54). With Release 20, the default value has been removed from the Rule. Users will specify the property rating code for which designated actions should be taken. The system checks the selected value against the Overall Condition field in the Collateral record.</i></p> <p><i>Note: The job will not modify existing instances of Rule 106, where Rule 106 has been included in client defined Rule Sets. (Job 20706)</i></p>
216 Upd	Asset Prop Life Safety/Harmful Env	<p>property affected by life safety issue or potentially harmful environmental issue</p> <p><i>Rule will continue to alert if the Health & Safety Code is not blank but has added that it will not alert if the Health and Safety Code is equal to the selected variable value for 'No Issues'. Users will be able to select the value from a drop down for Variable Values in Rules Maintenance. (Job 20282)</i></p>
263 New	General Loan Unfunded New Loan	<p>Unfunded new loan added within the past XX days</p> <p>Variable value: specify the maximum number of days beyond the first transaction date that should trigger actions</p> <p><i>Similar to Rule 125, however Rule 125 processes for loans with a Principal Balance > 0. To accommodate construction loans, Rule 263 functions exactly like existing New Loan rule (Rule 125), but will consider zero or negative Principal Balances. (Job 20695)</i></p>
323 Upd	Insurance Compliance Business Income/Loss of Rents Coverage Required	<p>has no business income/loss of rents coverage</p> <p><i>Subject of Insurance value updated in logic, rule was erroneously alerting for types other than Business Income or Loss of Rents.</i></p>

Rule ID Chg	Rule Category Rule Short Description	Rule Alert Text
321 Upd	Insurance Compliance Property Building Minimum Form Type	property building minimum form type XX is less than required <i>A problem was reported with Rule 321 stating that the Alert Text for the rule was displaying a value from the prior Alert. This happened when the Coverage Qualifier, in this case the Policy Form Type, was left blank in the policy. The program creating the alert text, would use the last Alert Text value, if the Coverage Qualifier was blank. The program has been updated and will now populate the Alert Text with either the appropriate Coverage Qualifier or a blank if the field is blank.</i>
324 Upd	Insurance Compliance Business Income BI/LOR Minimum Limit	limit XX is less than the building BI/LOR required amount <i>Subject of Insurance value updated in logic, rule was erroneously alerting for types other than Business Income or Loss of Rents.</i>
325 Upd	Insurance Compliance Business Income BI/LOR Monthly % Limit	business income/loss of rents monthly percentage limit does not meet minimum requirement <i>Subject of Insurance value updated in logic, rule was erroneously alerting for types other than Business Income or Loss of Rents.</i>
372 Upd	Insurance Compliance Earthquake BI Minimum Limit w/o Actual Loss Sust	total limit xx on business income is less than the building BI/LOR required amount <i>Subject of Insurance value updated in logic, rule was erroneously alerting for types other than Business Income or Loss of Rents.</i>
378 Upd	Insurance Compliance Business Income BI/LOR # of Months	business income coverage on BI/LOR number of months is less than the number required <i>Subject of Insurance value updated in logic, rule was erroneously alerting for types other than Business Income or Loss of Rents.</i>

Rule ID Chg	Rule Category Rule Short Description	Rule Alert Text
<p>Rules 202-205, 235 and 236 look at the financial statement with the most recent financial statement period end date. Selection logic for the most recent financial statement period end date has been modified to take the financial statement with the most recent period end date that also has a statement status of 'CO' for Completed or 'AP' for Approved. When selecting the most recent financial statement, if the financial statement with the most recent period end date does not have the appropriate Statement Status, the system will look to the NEXT most recent period end date and check the Statement Status.</p> <p>Most Recent Period End Date (POPMST.MSEND); Statement Status (POPMST.MSSTAT).</p> <p>In addition to the above change, a day end program was corrected that caused a day end when the DSCR calculated was greater than 99.9999. This program was used by Rules 202-205. (Job 20786)</p>		
202 Upd	General Loan DSCR Fixed Rate Loan HC/LO	Fixed rate loan DSCR XX % below threshold for healthcare & lodging
203 Upd	General Loan DSCR Fixed Rate Loan not HC/LO	Fixed rate loan DSCR XX % below threshold, excludes healthcare & lodging
204 Upd	Asset DSCR Fixed Rate & DSCR @ UWS	fixed rate loan DSCR XX LE target and LE 75% of DSCR at UWS (not CTL, coops, GL, single tenant NNN)
205 Upd	Asset DSCR Floating Rate & NOI @ UWS	floating rate DSCR XX LT target and LT 90% of NOI at UWS
235 Upd	General Loan Occupancy Decrease Float Rate	Occupancy decreased XX % from UWS for floating rate loan, excludes lodging
236 Upd	General Loan Occupancy Decrease Multifamily	Occupancy falls below XX % for Multi-Family property type
227 Upd	General Loan – Watchlist Reason Code – 5A Loan has Matured	Loan matured XX days ago <i>Rule 227 updated with a Watchlist Reason code. If this rule trips, the loan will be placed on the Watchlist with the Reason Code of 5A. (Job 20933)</i>
264 New	General Loan – Watchlist Reason Code – 5A Loan has Matured - Internal	Loan matured XX days ago – Internal <i>Rule 264 was added to track loans past the internal maturity date. There are now 2 rules to track the loan maturity date, 116, maturity date pending, and 227, maturity date passed. Rule 264 monitors for internal maturity date passed, and Rule 226 monitors for a pending internal maturity date.</i>
357 Upd	Insurance Compliance Boiler & Machinery Coverage Required	has no boiler & machinery coverage <i>Logic for rule has be updated to include a test for a policy type of '9' for Boiler and Machinery. (Job 20774)</i>
368 Upd	Insurance Compliance Earthquake Coverage on Business Income Required	has no earthquake business income coverage <i>Logic for the rule has been updated to include a test for a policy type of '4' for Earthquake. (Job 20778)</i>

<i>Rule ID Chg</i>	<i>Rule Category Rule Short Description</i>	<i>Rule Alert Text</i>
<p>The logic associated with the following rules that review the Other Escrow file (POESC) reviewing Hazard Insurance, Reserves and MIP disbursement terms has been changed to tie the escrow information to the loan using both the Loan Number and the Property Number. (Job 21042)</p> <ul style="list-style-type: none"> Escrow loan number POESC.SOLN must match PMASTR.CMLN Escrow property location sequence POESC.SOLOC must either match loan property sequence PPROP.PQPLSQ or it must be zero <p>This change will improve the rules engine performance.</p>		
109 Upd	Insurance Insurance Policy Renewal Past Due (Non-Monitoring)	Insurance renewal is XX days past due, non-monitoring
115 Upd	Insurance Insurance Remit Past Due (Non-monitoring)	Insurance remittance is past due XX days, non-monitoring
118 Upd	Insurance Insurance Policy Forced Placed	Insurance policy is forced placed
145 Upd	Insurance Insurance Remit Due (Non-Monitoring)	Insurance remittance due in XX days, non-monitoring
146 Upd	Insurance Insurance Remit Due (Monitoring)	Insurance remittance due in XX days, monitoring
148 Upd	Insurance Insurance Remit Past Due (Monitoring)	Insurance remittance is XX days past due, monitoring
149 Upd	Insurance Insurance Policy Renewal Past Due (Monitoring)	Insurance renewal is XX days past due, monitoring
150 Upd	Insurance Insurance Policy Renewal Due (Non-Monitoring)	Insurance policy renewal due in XX days, non-monitoring
151 Upd	Insurance Insurance Policy Renewal Due (Monitoring)	Insurance policy renewal due in XX days, monitoring
152 Upd	General Loan Reserve Final Maturity	Reserve Final Maturity is due in XX days
153 Upd	General Loan Reserve Investment Maturity	Reserve Investment Maturity is due in XX days
157 Upd	Insurance MIP Disbursement Due	MIP disbursement due in XX days, non-monitoring
158 Upd	Insurance MIP Disbursement Due -Monitor	MIP disbursement due in XX days, monitoring
159 Upd	Insurance MIP Disbursement Past Due	MIP Disbursement past due XX days, non-monitoring

Rule ID Chg	Rule Category Rule Short Description	Rule Alert Text
160 Upd	Insurance MIP Disbursement Past Due -Mon	MIP Disbursement past due XX days, monitoring

Monitoring for Pending ARM Changes for Freddie MAC Variable Rate Loans

Certain loans have to transition their payment type and / or contract type based on changes in the DSCR. Loans may change from Fixed Interest to an Adjustable Interest Rate, or they may go from Interest only to Amortizing when the DSCR falls below a certain threshold. DSCR Thresholds vary based on Property Types. The following six rules have been added to monitor for threshold values that will cause required changes. When one of the following rules trips, the loan will be placed on the Watchlist with the noted Reason Code.

All six rules below will test whether an ARM record exists for the loan. If a record exists, the first rate change date (PARMH.ARECDT) will be compared to the system process through date (in additional to other rule specific criteria) to determine whether the rule will alert. The rule specific logic is as follows:

Rule ID Chg	Rule Category Rule Short Description	Rule Alert Text
257 New	Asset – Watchlist Reason Code – 1E DSCR Float Rate Loan HC/LO: Rate Change Compare>	float rate loan DSCR XX % below threshold for healthcare & lodging; rate change>process thru date Variable value: % DSCR threshold, default is 1.2%.
258 New	Asset – Watchlist Reason Code – 1E DSCR Float Rate Loan not HC/LO: Rate Chng Compare>	float rate loan DSCR XX % below threshold, excludes healthcare & lodging; rate chng>process thru date Variable value: % DSCR threshold, default is 1.1%.
259 New	Asset – Watchlist Reason Code – 1F DSCR Float Rate & DSCR @ UWS: Rate Change Compare>	float rate loan DSCR XX LE target and LE 75% of DSCR at UWS; rate change>process thru date Variable value: specify the DSCR percentage that should trigger specified actions.
260 New	Asset – Watchlist Reason Code – 1G DSCR Float Rate & NOI @ UWS: Rate Change Compare<=	float rate DSCR XX LT target and LT 90% of NOI at UWS; rate change<=process thru date Variable value: specify the DSCR percentage that should trigger specified actions.
261 New	Asset – Watchlist Reason Code – 4A Occupancy Decrease Float Rate:Rate Change Compare>	Occupancy decreased XX % from UWS for float rate loan, excludes lodging; rate chng>process thru date Variable value: % occupancy decrease, default is 20%.,
262 New	Asset – Watchlist Reason Code – 4A Occupancy Decrease Float Rate:Rate Chge Compare<=	Occupancy decreased XX % from UWS for float rate loan, excludes lodging; rate chng<=process thru date Variable value: % occupancy decrease, default is 10%

Other Rules Maintenance Changes

Updating Rule Alert Emails (Job 21058)

Rule alert email messages in prior releases do not include the Loan # or Borrower Name for the loan alerting. With Release 20, the Loan Number and Borrower Name will be appended to the alert text. Strategy will obtain the loan number, and use the 60 character borrower name from the Formatted Name and Address Line 1 for the Additional Name associated with the loan and designated as the Primary Borrower.

Rule Action Maintenance

Action	Values	Frequency	Remove
Display Alert		Always	
Send Email	SUBJECT: Rule 104 Violation - Escrow Negative, TO: Portfolio Manager 1	Once	

Action:

Send Email

To:

Portfolio Manager 1

Add

CC:

SPECIAL SERVICER [SPCS]

Add

BCC:

Add

Subject:

Rule 104 Violation - Escrow Negative

Message:

Review Escrow 1 and Escrow 2 activity. Take appropriate action.

Fallback Address:

MultifamilyServicing@anyco.com

Include Alert Text:

☒

Frequency:

☒ Once ☐ Always

Cancel Edit

OK

Apply

Cancel

13 - EMAIL SETUP FOR A RULE, JOB FUNCTIONS SELECTED. STRATEGY USES THE JOB FUNCTION TO RETRIEVE THE USER INFO AND EMAIL ADDRESS FOR THE SELECTED JOB FUNCTION.

From: noreply@MCCRACKENFS.COM <noreply@MCCRACKENFS.COM>

Sent: Wednesday, February 24, 2021 6:04 PM

To: John.Doe@anyco.com

Cc: hsmith@specserv.com

Subject: Rule 104 Violation - Escrow Negative

Review Escrow 1 and Escrow 2 activity. Take appropriate action.
Account escrow 1-tax or 2-insurance balance is negative

Loan Number: 10020012

Borrower Name: Spencer International Mutual

14 - ALERT EMAIL CARRYING THE LOAN NUMBER AND BORROWER NAME IN ADDITION TO ALERT TEXT LOOKS SIMILAR TO THIS.

Syndicated Notices

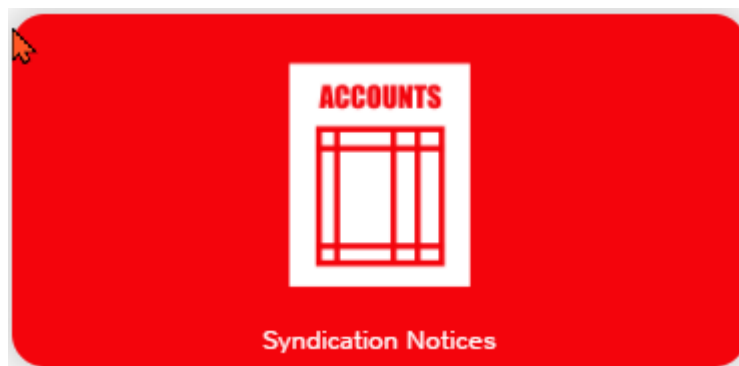
While Strategy is known for its support of Commercial Real Estate Lending, some may not realize that McCracken has also been expanding functionality to better accommodate C&I Lending as well as Syndicated Lending. While many of the accounting tasks associated with all types of commercial lending remain the same and are therefore handled by Strategy's robust accounting capabilities very well, Syndicated Lending required additional servicing that customers did offline or enacted workarounds to accommodate these loans.

1. Calculate interest accrued using Compounding in Arrears – With the changes to the industry to consider the use of the Standard Overnight Financing Rate (SOFR) as the index of choice, the ARRC recommended that syndicated lending consider using interest accrual methods that employ compounding in arrears. Strategy's Adjustable Loan module was modified in Update 19F to accommodate the accrual method with both a spread adjustment to assist with providing a steady coupon rate for transitioning loans, as well as new loans which will use a spread and index.
2. Same Day Remittance – Syndicated Loans often operate on a requirement that money coming in and is remitted out to the appropriate parties within a very short timeframe. This would require the money to be remitted to the investor the same day, or before day end runs. With Release 20, Customers can now create a Wire to handle the meet syndicated loan requirements. Click here to learn more.
3. Agent Bank Reporting – There are also a number of reports required to keep the many participants in a Syndicated Loan notified as to the status and performance of the loan and underlying collateral. Strategy now provides the user the ability to create eight (8) different Strategy Notices and Reports, to send those notices to a defined list of recipients and to view those reports/notices historically.

Syndicated Notices Widget

The Syndicated Notice widget allows users to Select from eight (8) different notice types.

- 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)



For each report the user has the option to Generate the Notice or View History for that report.

Generating a Notice

The left hand panel displays the Notices available for generation, the right hand panel provides the options. The user selects the Notice Type from the left hand panel that they wish to work with. One of the Notices must be selected.

From the right hand panel, the radio buttons control whether you *Generate Notice* or *View History* of the selected Notice.

When Generate Notice is selected the Filter/Sort Options for the Report are displayed in the right hand panel.

The User selects from the Options of Loan, MCA or Deal Name and enters search criteria in the provided field. Strategy validates that the entered value is valid. Clicking the ellipsis button to the right of the search field displays a dialogue window showing the Search Results grid for the data type and value entered. Depending on the report Basis selected, the Search Results grid displays the applicable information.

Syndication Notices

Notices

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

Runtime Parameters

- ☒ Generate Notice
☐ View History

Basis

- ☐ DEAL NAME
☒ LOAN
☐ MCA
☐ ALL

10020120

Preview Notice

Run Notice and Send Automatically

Notice History

Type	Basis	Value	Run Date	Effective Date	File Name	Status
------	-------	-------	----------	----------------	-----------	--------

No data available in table

RWD R20DOC 20 SD: 08/05/2019 08/02/2021

Deal Search

Search

Cancel

Search Results

Deal Name
Test Deal 1
Test Deal 2
Test Deal 3
Test Deal 4

Selecting Deal Name (Notice Basis D) as the report Basis displays all the Deals in the portfolio. Enter data in the Search box to limit your results.

Selecting Loan (Notice Basis L), displays the Loan Number, Associated Name, Monthly Payments, Current Principal Balance for the Loan, the Loan Name, Active Status, Name ID, MCA # and Credit Facility Number to identify the appropriate loan.

Loan Search

Search Results

Loan Number ▲	Associated Name	Monthly Payment	Current Principal Balance	Loan Name	Active Status	Name ID	MCA #	Credit Facility #
750010501	Miller & Associates	85,844.00	8,148,902.26	IRP test	Y	105	0	0
750027505	Langston & Frew Realty	73,112.00	8,143,565.94	IRP master serviced	Y	112	0	0
750027601	Reid & Tyler Inc.	29,942.00	2,251,253.47	IRP master serviced	Y	113	0	0
750027735	Gesling Partnership LTD	74,249.00	9,702,897.66	IRP master serviced	Y	114	0	0
750032401	Geisling & Norton Inc	77,812.00	8,143,565.94	IRP IDA	Y	115	0	0

Selecting MCA (NOTICE BASIS M) displays the MCA ID and Name, Original Commitment Amount, MCA Commitment with Adjustments, Original Date and Maturity Date as well as an Inactive Indicator and the date it was applied if applicable.

MCA Search
✕

Search Results

MCA Identifier ▲	MCA Name	Original Commitment Account	MCA Commitment with Adjustments	Original Date	Maturity Date	Inactive	Inactive Date
5678	Opal	120,000,000.00	120,000,000.00	01/01/2014	12/31/2034		
75001	Saybrook	97,300,000.00	97,300,000.00	04/01/2014	05/01/2034		
77001	IRP test 78501	70,000,000.00	70,000,000.00	01/01/2014	12/31/2034		

Selecting a Deal, Loan or MCA, displays the selected data in the Runtime Parameters panel.

A User clicks the *Preview Notice* button to download and view a spreadsheet version of the selected notice. Clicking the *Run Notice and Send Automatically* button also generates the notice, which is directly sent via email to the contacts listed in the notice. The email addresses are stored in the Investor Vendor Contact Info.

When a notice is generated, a Note with an attachment is created in Notes and a record is added to the Syndicated Notice History file (PSYNDHIST). This file contains information relevant to the notice created.

View History

The second option in the Run Parameters panel on the right allows users to view historical notices. When View History is selected the user is prompted for a Run date filter to enter the Run Date From; Run Date To. The date range is required. The date range is defaulted to one month prior to the current date. In addition, Historical notices can be filtered by Conflict status. Conflict Status is the default search but can be changed using the filter option provided to Pending, Closed, or no selection.

Other fields on the screen are optional and can be used in much the same way as report selection to limit the historical information made available. When a filter parameter is changed a search is automatically conducted and the Notice History grid at the bottom of the Syndication Notice widget will display the Search Results. Clicking a row in the Search Results displays the Notice History page in the Syndication Notice widget. Users may also right click to download the Search Results to a spreadsheet.

[Syndication Notice Reports](#) > Notice History

Notice History

[Download Notice](#)
[Re-send Notice](#)
[Close Conflict](#)
[Cancel](#)

Notice Details

Type Interest Payment with Rollover & Rate

Basis LOAN (L)

Value 10020001

Run Date 01/03/2020

Billing Date

File Name Interest Payment with Rollover & Rate_10020001_20200103.xlsx

Comparison of Notices to Strategy Rate Review

Notice Generated Values	Strategy Generated Values
Effective Date 01/03/2020	Interest From Date
Rate Maturity Date	Interest To Date
All-In Rate (Interest Rate) 0%	Interest Rate 0%
Comparison Status PENDING (P)	
Closed By	
Closed Date	

RWD SYNDDEV 19D SD: 08/03/2017 01/03/2020

The Notice History page displays information from the Syndicated Notice History file, laying out information about how the Notice was generated and the Conflict Status in Strategy.

When a Notice is generated, a record is created in PSYNDHIST the following fields are populated:

FIELD	DESCRIPTION	FIELD TYPE	FIELD SIZE	SYSTEM INFO TABLE ID
YZNOTIID	NOTICE ID	DECIMAL	9, 0	
YZNOTTYP	NOTICE TYPE	CHAR	2	YC (01-08)
YZNOTBAS	NOTICE BASIS	CHAR	1	YA (L, M, D)
YZNOTVAL	NOTICE BASIS VALUE (Loan #, MCA # or Deal Name)	CHAR	50	
YZRUNDT	RUN DATE	DATE	10	
YZEFFDT	NOTICE EFFECTIVE DATE	DATE	10	
YZAIRAT	NOTICE ALL-IN RATE	DECIMAL	15, 13	
YZMATDT	NOTICE RATE MATURITY DATE	DATE	10	
YZIFD	STRATEGY INTEREST FROM DATE	DATE	10	
YZITD	STRATEGY INTEREST TO DATE	DATE	10	
YZRATE	STRATEGY INTEREST RATE	DECIMAL	15, 13	
YZBDT	BILLING DATE	DATE	10	YB (X, C, P)
YZFILE	NOTICE FILE NAME	CHAR	256	

FIELD	DESCRIPTION	FIELD TYPE	FIELD SIZE	SYSTEM INFO TABLE ID
YZNOTEID	NOTE ID	DECIMAL	9,0	YB
YZATTID	NOTE ATTACHMENT ID	DECIMAL	9,0	
YZSTATUS	STATUS	CHAR	1	
YZCLUSER	STATUS CLOSED USER	CHAR	10	
YZCLDT	STATUS CLOSED DATE/TIME	TIMESTAMP	10	

Comparison Status

When a Notice and a Syndication History record are generated, the record is assigned a Status.

If there are any Strategy To/From dates in the Notice, (YZITD, YZIFD) the Status is set to 'P' for Pending. During day end, Strategy will check for errors.

If there is no data in either Strategy Interest To (YZITD) or Strategy Interest From (YZIFD), or there is no data in either field, the Status is set to 'X' for Closed.

During day end, all Syndication Notice History records with a Status of 'P' are compared to the receivable file. If the Notice Type is 'L', the Loan's PRCVBL file is queried. If the Notice Type is 'M' or 'D', the first loan associated with the MCA or Deal is queried.

If any of the Notice values are different then the Receivable Values, the Notice Status is set to 'C' for Conflict.

Syndicated History File Value	Receivable File Values
Notice All in Rate (YZAIRAT)	Interest Rate
Notice Maturity Date (YZMATDT)	To Interest Date
Notice Effective Date (YZEFFDT)	From Interest Date

If any History records display with a 'Conflict Status' the system is confirming that one of the three values (All in Rate, Notice Maturity Date, or the Notice Effective Date) is not correct based on values shown in the Receivable Record. Users must manually review and fix the cause of the discrepancy. When the discrepancy is corrected, they can return to the Syndicated History Record and use the *Close Conflict* button to set the Status to 'Closed (X)'.

Other options available from the Notice History page, include *Download Notice*, and *Re-send Notice*. When either of these options is selected using the buttons above the Notice Details panel, the original notice stored in Notes is retrieved and either downloaded, or emailed to the designated recipients. It is not regenerated from these options.

Notices

Notices for Deal or MCA Basis may display additional loan level details.

Buy-In Notice:

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

From: Contact, Email

Rates: Notice/Review Date, Effective Date

New Rate Notice: Term (Index), Base Rate (Index%), Spread (Margin), Borrower All-In Rate (Interest Rate), New Rate Maturity

Buy-In Information: Participants, % Share, Current Loan Balance

Wire Instructions: Bank, City, State, ABA, Acct Name, Acct #, Ref, Attn

Interest Cap and Rate Balance

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

From: Contact, Email

Rates: Notice/Review Date, Effective Date

Interest From Date, Interest To Date

Gross Interest Due will be paid as follows: Loan#, Loan Identifier, Borrower's Global Interest Due, Investor Interest Due

Funding & Balance: Loan Identifier, Global Balance, Roll in Balance, Interest Advance, New Global Balance

Summary:

Wire Instructions: Bank, City, State, ABA, Acct Name, Acct #, Ref, Attn

Interest Payment and Rate:

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

From: Contact, Email

Rates: Notice/Review Date, Effective Date

New Rate Notice: Term (Index), Base Rate (Index%), Spread (Margin), Borrower All-In Rate (Interest Rate), New Rate Maturity

Interest From Date, Interest To Date

Gross Interest Due will be paid as follows: Loan#, Loan Identifier, Borrower's Global Interest Due, Investor Interest Due

Summary of Balances:

Syndicated Notice – Commitment Notice

Investors, Participation %, Sum of Balances, Roll In () *(for each loan in MCA or Deal)*, Balance () *(for each loan in MCA or Deal)*

Global row shows values for all of above

Row for each Investor

Release 20 Highlights

Interest Payment with Rollover

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

From: Contact, Email

Rates: Notice/Review Date, Effective Date

New Rate Notice: Term (Index), Base Rate (Index%), Spread (Margin), Borrower All-In Rate (Interest Rate), New Rate Maturity

Interest From Date, Interest To Date

Gross Interest Due will be paid as follows: Loan#, Loan Identifier, Borrower's Global Interest Due, Investor Interest Due

Balance & Roll In: Loan Identifier, Global Balance, Roll In Balance, Interest Advance, New Global Balance (Fields listed for each loan in a Deal or MCA)

Summary of Balances:

Syndicated Notice – Commitment Notice

Investors, Participation %, Sum of Balances, Roll In () *(for each loan in MCA or Deal)*, Balance () *(for each loan in MCA or Deal)*

Global row shows values for all of above

Row for each Investor

Rate Notice:

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

From: Contact, Email

Rates: Notice/Review Date, Effective Date

New Rate Notice: Term (Index), Base Rate (Index%), Spread (Margin), Borrower All-In Rate (Interest Rate), New Rate Maturity

Interest From Date, Interest To Date

Commitment Notice:

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

From: Contact, Email

Syndication Notice – Commitment Notice:

Global Commitment

Increase to Commitment

New Global Commitment

Funding Service

Report Title: Loan/MCA/Deal ID

To: Contact, Lender, Phone, Email

Release 20 Highlights

From: Contact, Email

Rates: Notice/Review Date, Effective Date

New Rate Notice: Term (Index), Base Rate (Index%), Spread (Margin), Borrower All-In Rate (Interest Rate), New Rate Maturity
Interest From Date, Interest To Date

Funding & Balance: Loan Identifier, Global Balance, Roll In Balance, Interest Advance, New Global Balance

Summary: By Participant: % Share, Current Loan Balance, Funding Advance (to be Wired to participant), Interest Funding Advance and Pay Yourself,
New Project Loan Balance.

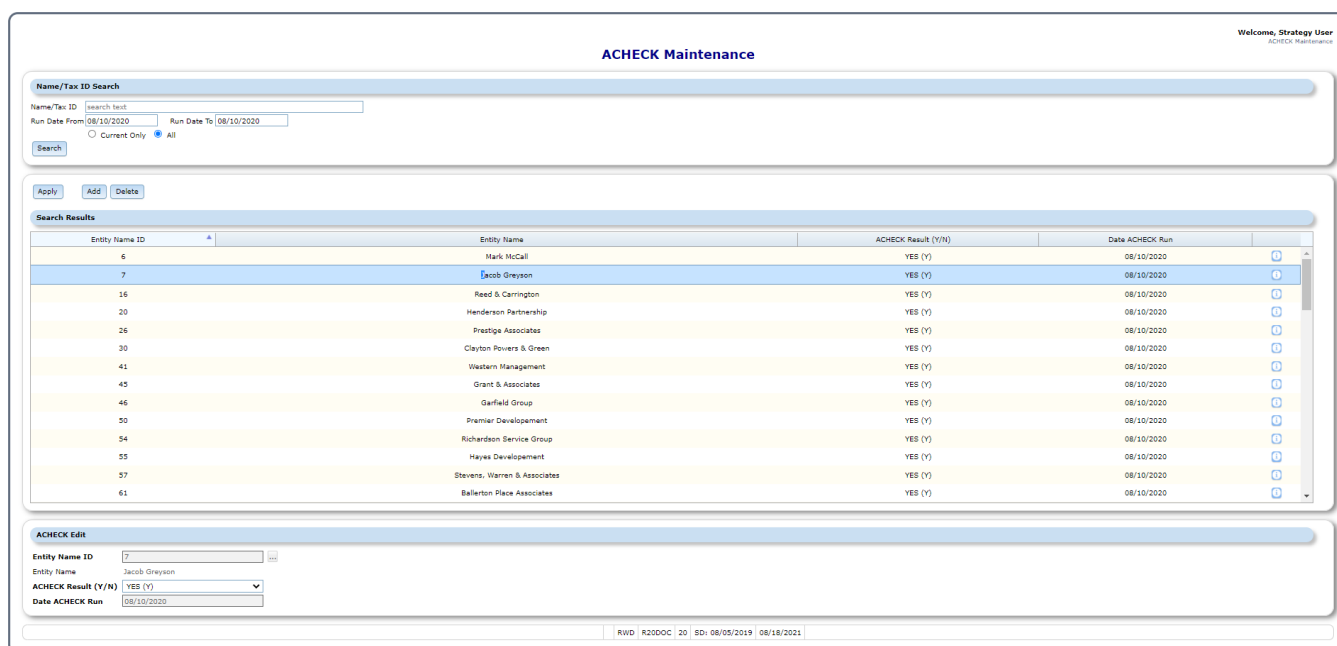
Wire Instructions: Bank, City, State, ABA, Acct Name, Acct #, Ref, Attn

ACheck Maintenance



Fannie Mae requires that for initial applications, supplemental mortgage loans, and any transfer or assumption of a Fannie Mae loan, that an ACheck™ be performed for the Borrower, all Principals of the Borrower (Key Principal or otherwise), each Guarantor, and any person who has controlling interest or owns a Key Principal entity associated with the Borrower or Guarantors.

To assist with documenting your compliance with this requirement, Strategy now has an ACHECK widget to document the dates and results retrieved from FannieMae's ACheck™ application.



Entity Name ID	Entity Name	ACHECK Result (Y/N)	Date ACHECK Run
6	Mark McCall	YES (Y)	08/10/2020
7	Jacob Greyson	YES (Y)	08/10/2020
16	Reed & Carrington	YES (Y)	08/10/2020
20	Henderson Partnership	YES (Y)	08/10/2020
26	Prestige Associates	YES (Y)	08/10/2020
30	Clayton Rovers & Green	YES (Y)	08/10/2020
41	Western Management	YES (Y)	08/10/2020
45	Grant & Associates	YES (Y)	08/10/2020
46	Garfield Group	YES (Y)	08/10/2020
50	Premier Development	YES (Y)	08/10/2020
54	Richardson Service Group	YES (Y)	08/10/2020
55	Hayes Development	YES (Y)	08/10/2020
57	Stevens, Warren & Associates	YES (Y)	08/10/2020
61	Bellerton Place Associates	YES (Y)	08/10/2020

15-ACHECK MAINTENANCE PAGE ALLOWS USERS TO SEARCH FOR, ADD AND OR UPDATE RECORDS TO TRACK ACHECK COMPLIANCE.

The widget consists of an ACHECK Maintenance page. The top section of the page is the Name/Tax ID Search which allows you to locate Entities in the ACHECK file. Users can search using either the Name or Tax ID number. You can also limit your search results based on a date range, and only the most current ACHECK record or all records matching the value entered

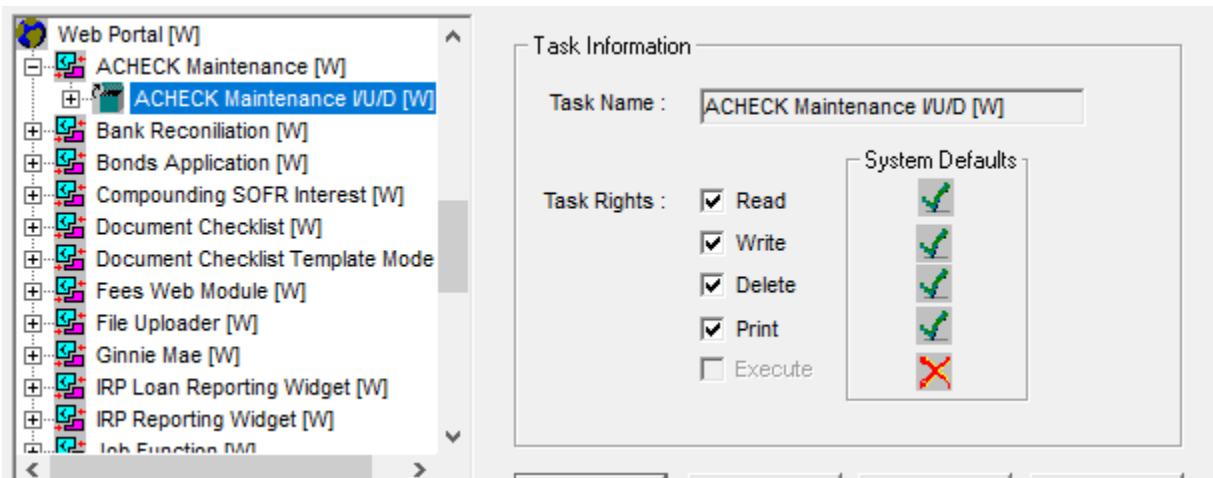
The results of your search appear in the middle section of the page. Selecting a record in the Search Results displays the detail in the ACHECK Edit section of the screen.

Clicking the blue “i” icon in the far right column of the Search Results grid displays a window showing the selected entity’s loan/MCA associations and the role, and whether the entity is the Primary Borrower on the loan.

Name Associations					
Association Type	MCA/Tranche ID/Account#/Relationship ID/BP Borrower#	Short Name	MCA Description/Relationship Name/Loan Name	Name Role Type	Primary Borrower
Loan	10020061	Greyson Jacob	daily 120 acc follows roll back	BORR	Y

16- USERS CAN RIGHT CLICK A RECORD IN THE SEARCH RESULTS GRID TO VIEW THE ASSOCIATED LOANS / MCAS.

Users with appropriate authority can Add a new record or edit an existing record by updating the Entity Name ID, ACHECK Result (Y/N), and Date ACHECK Run. Entity Name will prefill from the PNAME record.



17-ACHECK MAINTENANCE [W] FOUND UNDER WEB PORTAL. USERS CAN BE ASSIGNED READ, WRITE, DELETE, OR PRINT ACCESS.

This functionality is supported by a new Strategy file, PACHECK, and a Mapping Tool Template, ACHECK Maintenance, to import ACHECK data from a spreadsheet.

File Field Descriptions						
File	PACHECK	Library	R20DOO	Number of Fields	9	
Length	108	Description		Last Altered Time Stamp	08/09/20	

File Attributes						
Ordinal Position	Name	Field Description	Column Text	Data Type	Actual Length	
1	ACNAMID	NAME ID	NAME ID	DECIMAL	9, 0	
2	ACRUNDATE	DATE ACHECK RUN	DATE ACHECK RUN	DATE	4	
3	ACRESULT	ACHECK RESULT Y/N	ACHECK RESULT Y/N	CHAR	1	
4	SYSVRT	Date/Time created (system)	Date/Time created (system)	TIMESTAMP	10	
5	SYSUPD	Date/Time updated (system)	Date/Time updated (system)	TIMESTAMP	10	
6	SYSVRTBY	Created by user (system)	Created by user (system)	CHAR	10	
7	SYSUPDBY	Updated by user (system)	Updated by user (system)	CHAR	10	
8	PGMCRTBY	Created by program	Created by program	CHAR	10	
9	PGMUPDBY	Updated by program	Updated by program	CHAR	10	

18- FILE ATTRIBUTES FOR THE NEW FILE PACHECK.

The spreadsheet to upload data into the PACHECK file must contain columns for the Tax ID, ACheck result (Y or N value), and the date that the ACheck was performed. The Mapping Tool finds each active Name record that matches the TIN/SSN# in the spreadsheet. For each match a record is added to the file. If more than one Name record carries the same TIN/SSN#, a record is added to the ACheck file for each Name record.

Upload New Spreadsheet Session Options

ACHECK Maintenance Template

Column A	Column B	Column C	Column D	Column E	Column F	Column G
Row 1	TNLI	TININACTIVE	LICAMID	LICMTAXID	LICMTAD1	acheck y/n
Row 2	10020001	154	999999999	Eastern Real Estate Properties, Inc.	Y	08/
Row 3	90085620	151	998562222	Christopher, Tyson & Ferris, Inc.	Y	08/
Row 4	90085500	150	998555555	Colby Hendrickson & Associates	Y	08/
Row 5	90085400	149	998544444	Burr & Bannister, Inc.	Y	08/
Row 6	90079970	148	997997777	Hopson Inc	Y	08/
Row 7	90059950	145	997994044	Cody & Associates	Y	08/
Row 8	90059950	146	995995055	Shallmont Partnership	Y	08/
Row 9	90058820	144	995882022	Whitman & Nielsen	Y	08/
Row 10	90057701	143	995770111	Barrington Associates	Y	08/
Row 11	880066811	162	886681188	Hermitage 3 amortizing	Y	08/
Row 12	88005702	161	88570222	Hermitage 2 non-amortizing	Y	08/
Row 13	88005701	160	88570111	Hermitage 1 Amortizing	N	08/
Row 14	10020100	9	883333335	Blankenship Group	Y	08/
Row 15	20020100	20	883333334	Henderson Partnership	Y	08/
Row 16	30020100	30	883333333	Clayton Povers & Green	Y	08/
Row 17	880066815	163	866158888	Herman Smith	Y	08/
Row 18	81010125	621	810125555	Hooper & Corning Associates	Y	08/
Row 19	750079962	139	797996222	Trent & Nielsen	Y	08/
Row 20	750079917	138	797991777	Glendale Systems Inc	Y	08/
Row 21	750079910	137	797991011	Qualitycraft Inc.	Y	08/
Row 22	750079858	136	797985888	Tracey Martin Associates	Y	08/
Row 23	750079855	135	797985555	Glen Trail Associates	Y	08/
Row 24	750079810	133	797981011	Gillingham Group, Inc.	Y	08/

Check All Uncheck All

Clear Data Save Mapping Validate

TAX ID #	DATE ACHECK RUN	ACHECK RESULT Y/N	PACHECKACRESULT
Row 1			
Row 2	999999999	08/10/2020	Y
Row 3	998562222	08/12/2020	Y
Row 4	998555555	08/10/2020	Y
Row 5	998544444	08/10/2020	Y
Row 6	997997777	08/12/2020	Y
Row 7	997994044	08/12/2020	Y
Row 8	995995055	08/10/2020	Y
Row 9	995882022	08/12/2020	Y
Row 10	995770111	08/12/2020	Y
Row 11	886681188	08/10/2020	Y
Row 12	88570222	08/12/2020	Y
Row 13	88570111	08/12/2020	N
Row 14	883333335	08/12/2020	Y
Row 15	883333334	08/10/2020	Y
Row 16	883333333	08/10/2020	Y
Row 17	866158888	08/12/2020	Y
Row 18	810125555	08/12/2020	Y
Row 19	797996222	08/10/2020	Y
Row 20	797991777	08/10/2020	Y
Row 21	797991011	08/12/2020	Y
Row 22	797985888	08/12/2020	Y
Row 23	797985555	08/12/2020	Y
Row 24	797981011	08/10/2020	Y

19-ACHECK MAINTENANCE TEMPLATE MUST CONTAIN TAX ID# AND DATE ACHECK RUN.

API – Index Upload

To assist with the daily upload of Index values into Strategy's PINDEX table, Release 20 contains a Restful API index capable of maintaining and querying the PINDEX file.

This API can:

- Insert a single record into PINDEX
- Update a single record into PINDEX
- Delete a single record into PINDEX
- Query the PINDEX based on parameters
- Query full data set (No parameters)

The API checks the API Header for the data library, refreshes any stale connections, checks for library locks, creates the API Header record, marks the request received with date and time, confirms the HTTP format and JSON request are correct, and authenticates the user id through both IBMi and Strategy security.

Once the API has authenticated and established the request, it proceeds to process the request. The API will respond with a message as follows:

Process Request	Condition	Response
Insert	Record with same keys exists Keys are the Index Code and Effective Date.	Error message
Insert	Index Code not found in System Information Table ID (I2)	Error message
Insert	Less than base low or greater than base high	Error message
Insert	If does not fail, insert	Success

Process Request	Condition	Response
Update	Record with same keys exists – if yes	Success
	Record with same keys doesn't exist -	Error
Update	Less than base low or greater than base high	Error message
Update	If does not fail, insert	Success
Query	If does not fail, provide result set	Success

Results are recorded in the new API Header file.

File Field Descriptions						
File	PAPIH	Library	R2ODOC	Number of Fields		
Length	579	Description	General API Audit/Control Header	Last Altered Time Stamp	12:49:43	

File Attributes						
Ordinal Position	Name	Field Description	Column Text	Data Type	Actual Length	
1	P1ID	Unique Record ID	Unique Record ID	DECIMAL	9, 0	
2	P1ENDPOINT	API Endpoint	API Endpoint	CHAR	32	
3	P1STATUS	Status Code	Status Code	CHAR	1	
4	P1REQID	Request-ID Incoming	Request-ID Incoming	CHAR	64	
5	P1REQTS	Request Timestamp	Request Timestamp	TIMESTAMP	10	
6	P1RESID	Response-ID Outgoing	Response-ID Outgoing	CHAR	64	
7	P1RESTS	Response Timestamp	Response Timestamp	TIMESTAMP	10	
8	P1RESMSG	Response Message	Response Message	CHAR	256	
9	P1RESCODE	HTTP Response Code	HTTP Response Code	CHAR	3	
10	P1LOGINID	Strategy User ID	Strategy User ID	CHAR	10	
11	SYSCRT	Date/Time created (system)	Date/Time created (system)	TIMESTAMP	10	
12	SYSUPD	Date/Time updated (system)	Date/Time updated (system)	TIMESTAMP	10	
13	SYSCRTBY	Created by user (system)	Created by user (system)	CHAR	10	
14	SYSUPDBY	Updated by user (system)	Updated by user (system)	CHAR	10	
15	PGMCRTBY	Created by program	Created by program	CHAR	10	
16	PGMUPDBY	Updated by program	Updated by program	CHAR	10	

Changes to the PINDEX file are written to File Maintenance (PFMHST). The record will indicate whether the record was API Updated, API Added/Inserted, or API Deleted. The record will of course carry any original vs new values for updates, the date and time of any change, and the User ID making the change.

API – Financial Statements

An API has been developed to add and update financial statement records. The Mapping Tool has been enhanced to automatically read a spreadsheet and upload the provided data.

The API includes two REST endpoints:

- One uploads the customer's spreadsheet in base64 format.
 - Requires the Filename in base64 format
- Once the file is uploaded the API can be called to initiate the file processing.
 - Must provide User ID
 - Password
 - Data library
 - Spreadsheet to process – (tab in spreadsheet where data to process resides 0=first sheet)
 - Template name
 - Associated mapping – (create and name based)
 - File Name previously uploaded.

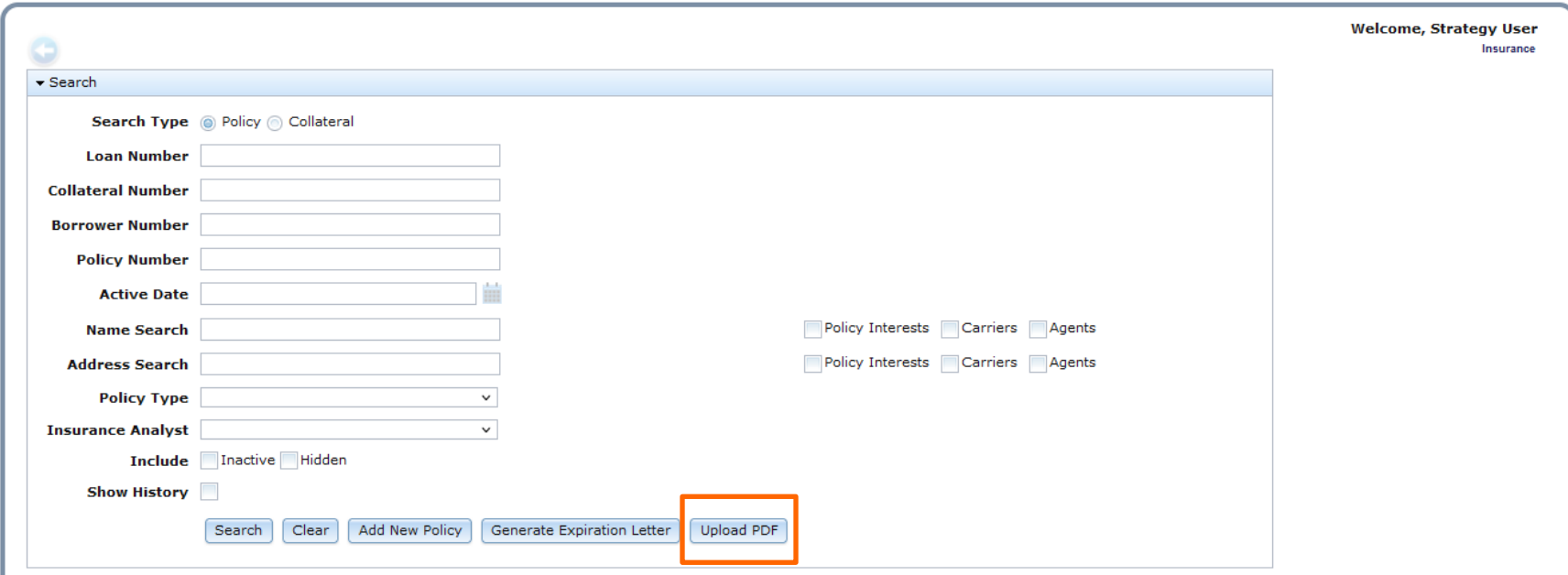
The new Mapping Tool Template has been created to support this effort – Financial Statements API. Customers must include key fields for both Collateral and Financial Statements in the spreadsheet .

The API uses a mapping to populate the template. We created Financial Statement API. Users will need to create their own with all fields and name the mapping. . This mapping is saved in PEXCELCELL.

PDF Reader (21281)

To streamline the Insurance Compliance process, Release 20 contains the tool to upload insurance policy information into the Insurance application directly from an Acord 25 form.

The new feature is access from the *Upload PDF* button now available on the Policy Search screen in the Insurance application.



The screenshot shows the 'Policy Search' interface. At the top right, it says 'Welcome, Strategy User Insurance'. The main area is titled 'Search' and contains several search criteria: 'Search Type' (Policy selected, Collateral unselected), 'Loan Number', 'Collateral Number', 'Borrower Number', 'Policy Number', 'Active Date' (with a calendar icon), 'Name Search', 'Address Search', 'Policy Type' (dropdown), and 'Insurance Analyst' (dropdown). There are also checkboxes for 'Include' (Inactive, Hidden) and 'Show History'. On the right side, there are checkboxes for 'Policy Interests', 'Carriers', and 'Agents'. At the bottom, there are five buttons: 'Search', 'Clear', 'Add New Policy', 'Generate Expiration Letter', and 'Upload PDF'. The 'Upload PDF' button is highlighted with an orange box.

Uploading the Acord Form

- Clicking the Upload PDF button opens the PDF Upload dialogue box where the user can
 - Select the Acord Form Type
 - Select the pdf document to upload data from and to view the status of the upload.
 - Clicking the *Upload* button begins the upload of the document.

PDF Upload
✕

Select ACORD Form Type

ACORD 25

Choose File MFSC Acord GLAUWCPPBI-

Upload
Reset

Upload Status

Reset and ready to upload.

- The Upload Status panel notifies the user when the upload is complete. It also displays errors if the file was not able upload, or the file type is not PDF.
- The Reset button will clear all fields including the Upload Status so the user can easily restart the process if an error occurs

PDF Upload
✕

Select ACORD Form Type

ACORD 28

Choose File

Upload
Reset

Upload Status

Reset and ready to upload.
Begin to Upload files:
Tools.pdf, 455656
Uploaded file Tools.pdf to
/opt/IBM/WebSphere/AppServer/profiles/AppSrv18/installedApps/localhostNode18Cell/MWS_INSUREAR_19D
.3.0_WAS8.5.5.ear/MWS_INSUR.war/uploads/Tools.pdfUpload complete.

- The user can continue to upload files by resetting the window with the *Reset* button or by changing the ACORD type and / or the selected file and clicking *Upload* again.
 - If the user does not click *Reset* and continues to upload files, the Upload Status box will list all of the recent upload attempts for the user's convenience .

New Policies Created

Strategy uploads the form reading and identifying data elements. When the upload is complete, Strategy displays the Acord form pdf and a New Policies window listing the policies created.

COI-HolidayInn-2016-10-31to2017-10-31ACORD25_pdf_1Ky4tpn1g9nOjDH_2021080915231408611.pdf - Google Chrome

Not secure | 172.29.20.30:9081/MWS_INSUR/uploads/COI-HolidayInn-2016-10-31to2017-10-31ACORD25_pdf_1Ky4tpn1g9nOjDH_2021080915231408611.pdf

COI-HolidayInn-2016-10-31to2017-10-31A... 1 / 1 100% +

CERTIFICATE OF LIABILITY INSURANCE

Page 1 of 2 DATE (MM/DD/YYYY) 10/27/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	Insurance of Minnesota P.O. Box 102345 Nashville, TN 37230-2345	CONTACT NAME: PHONE: FAX NO. EXT: E-MAIL: ADDRESS:
INSURED	STL Hotel Holdings 5678 Sterling Way St. Louis MO 34687	INSURER A: INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES **CERTIFICATE NUMBER: 24858756** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR. LTR.	TYPE OF INSURANCE	ADDL. INSD.	SUBR. INSD.	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> GEN. L. AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER: <input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	Y	Y	TB5-Z91-461657-026	10/31/2016	10/31/2017	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$ 300,000 MED. EXP. (Any one person) \$ PERSONAL & ADV. INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPO. AGG. \$ 2,000,000 COMBINED SINGLE LIMIT (Per accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB. <input checked="" type="checkbox"/> EXCESS LIAB. <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> DED. <input checked="" type="checkbox"/> RETENTION \$ 10,000 <input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in MN) <input type="checkbox"/> Y/N DESCRIPTION OF OPERATIONS below	Y	Y	TH7-Z91-461657-036	10/31/2016	10/31/2017	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 PER STATUTE TOTAL EA. E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	Liquor Liability			TO2-Z91-461657-056	10/31/2016	10/31/2017	\$1,000,000 Limit

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

NAMED INSURED(S):
STL HOTEL HOLDINGS

Location: 2188 - 2189 Plank Road, St Louis, MO

Additional Named Insured - Liquor Liability Policy: Hospitality Specialists STL, LLC; Kenneth J. Carmandy,

The New Policies window displays the new policies as hyperlinks to the associated Policy #.

172.29.20.30:9081/MWS_INSUR/pages/em... -

Not secure | 172.29.20.30:9081/MWS_INSUR/page...

New Policies

[Policy Number: TB5-Z91-461657-026](#)

[Policy Number: TH7-Z91-461657-036](#)

Policy Type not found - Liquor Liability Liability was not created

Clicking a Policy Number opens the policy in the Investor widget.

The New Policies will also display messages if the policy cannot be created due to missing information.

- Policy # not found on form
- Agent not found on form or Agent ID not found in search
- Carrier not found on form or Carrier ID not found in search
- Effective Date not found on form
- Expiration Date not found on form
- No policy type given or found from freeform policy interest type search

Policy Seq 12 **Policy Type** Commercial General Liability **Policy Number** TB5-Z91-461657-026 **Effective Date** 10/31/2016 **Expiration Date** 10/31/2017 **Continuous Coverage** NO **Status** Active

Carrier Liberty Mutual Insurance
Compa

Rating Agency

Carrier Rating

Agent Insurance of Minnesota

Status Active

Premium 0

Cancellation Date

Claim Trigger OCCURENCE

Retro Date

Forced Placed NO

Source of Insurance

Evidence Type

Evidence Received 10/27/2016

Evidence Expired

Paid Receipt

Audit Date

Named Insured Includes Borrower YES

Statement of Values Received

Days to Cancel Non-Payment **Other Reasons**

Edit

View Compliance Checks

View Rules

Add Investors to Policy

View Escrow Information

Policy Loan Numbers (Expand +/-)

Loan Number	Most Recent Note
	Policy was originally created using the PDF Reader. File Uploaded: COI-HolidayInn-2016-10-31to2017-10-31ACORD25 .pdf 1Kyu4tpn1q9nOjDH 2021080915231408611.pdf. NAMED INSURED(S): STL HOTEL HOLDINGS, LOCATION: 2188 Plank Rd, St. Louis, MO; Additional Named Insured-Liquor Liability Policy: Hospitality Specialists, LLC; K. J. Carmandy

Excluded Loans

Policy Interests (Expand +/-)

Loan Number(s)	Name	Mortgagee Clause	Type	Description	Effective Date	Additional Interest Is Correct	Status
150002116	STL Hotel Holdings, LLC [626]		ADDITIONAL INSURED		10/31/2016		Active

Edit

Component Coverage (Expand +/-)

General Liability Coverage	General Aggregate Limit	General Aggregate Limit Per Location	Limit Per Occurrence	Personal and Advertising Injury Limit	Products - Completed Operations Aggregate	Permission to Waive Subrogation	Status
10/31/2016	2,000,000	2,000,000	1,000,000	1,000,000	2,000,000	Yes	Active

Add Coverage

20- POLICY CREATED BY PDF READER. ACCESSED FROM LINK IN THE POP-UP NEW POLICIES WINDOW PRESENTED AFTER USING THE PDF READER TO UPLOAD A PDF FORM.

Policy Loan Numbers (Expand +/-)

Loan Number	Most Recent Note
	Policy was originally created using the PDF Reader. File Uploaded: COI-HolidayInn-2016-10-31to2017-10-31ACORD25 .pdf 1Kyu4tpn1q9nOjDH 2021080915231408611.pdf. NAMED INSURED(S): STL HOTEL HOLDINGS, LOCATION: 2188 Plank Rd, St. Louis, MO; Additional Named Insured-Liquor Liability Policy: Hospitality Specialists, LLC; K. J. Carmandy

Excluded Loans

21 - NOTE ATTACHED TO INSURANCE POLICY CREATED WITH PDF READER

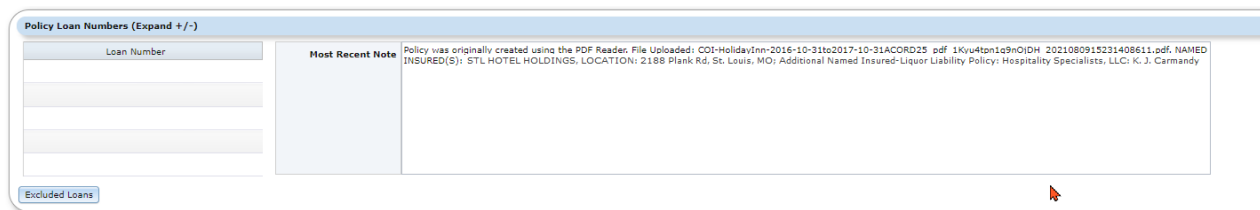
Strategy uses information in the Acord form to create one or more Policies as follows:

- The Producer and Insurer(s) Affording Coverage sections to identify the Agents and Carriers on the Policies.
- Information in the Insureds area is used to identify the Lead Name Insured.
- Policy numbers and Effective and Expiration dates are retrieved from the center of the Coverages section.
 - If Policy Numbers are repeated for multiple Types of Insurance rows, coverages are added to one policy.
- Policy Types and Coverages that can be matched to the types defined are created using the qualifiers and amounts in the Coverages section of the form.
- The Certificate Holder section is matched to the Investor Vendor file and added to the Policy.
- Information in the Description of Operations is placed in Notes associated with the Policy, along with the statement that the Policy was originally created using the PDF Reader, and the name of the PDF document uploaded to create the Policy.

See the Insurance Compliance Manual for detail on how Strategy identifies the information for upload into the system.

After the PDF Reader creates the new policy, a Policy Record Status is determined by matching to existing Policy records.

- Reviewing the Policy Seq, Policy Number, Effective and Expiration dates, the system reviews Policy Records to identify if any other records have the same Policy Number and a Policy Status of 'Active (A)'.
 - If Active Records match the Policy Number, the Effective Dates and Expiration Dates of the New Policy and Matched Policy are compared.
 - If dates match at least one record,
 - the New Policy is assigned a Record Status of 'A', Policy Insurance Code of 'U', Mode used to Create is an 'I'.
 - the Old Policy is assigned a Policy Record Status of 'U', Policy Insurance Code of 'N'.
 - POESCXREF is reviewed to see if a record exists using the old Policy's Sequence Number, if a record exists the Policy Sequence Number is updated in POESCXREF to coincide with the New Policy's sequence number.
 - If the programs find at least one result and the Effective/Expiration Dates are different then we have a renewal scenario
 - the New Policy created with: Policy Record Status = 'A', Policy Insurance Code = 'Renewal', Mode used to Create = 'L'
 - Old Policy(s) updated with : Policy Record Status = 'E', Policy Insurance Code = 'Expired', Mode used to Create = 'E', Expired Policy Seq = New policy's seq number
- Once the Policy Record Status is established the PDF Reader adds the Policy Interests
 - Using the Policy Seq Number, the Insured ID or Investor ID, and the Interest Type, the PDF Reader creates records in the Policy Interest file PIPOLINT (ex. Interest type = 005 is Additional Insured)



Policy Loan Numbers (Expand +/-)	
Loan Number	Most Recent Note
	Policy was originally created using the PDF Reader. File Uploaded: COI-Holiday/nn-2016-10-31to2017-10-31ACORD25.pdf 1Kru4tbn1c9nOjDH 2021080915231408611.pdf. NAMED INSURED(S): STL HOTEL HOLDINGS, LOCATION: 2188 Plank Rd, St. Louis, MO; Additional Named Insured-Liquor Liability Policy: Hospitality Specialists, LLC; K. J. Carmandy
Excluded Loans	

22 - NOTE ATTACHED TO INSURANCE POLICY CREATED WITH PDF READER

Additional Acord forms will be available in future releases.

Migration

McCracken continues its work to migrate Strategy to the Web. The following modules are now available in the Portal.

New Browser-based Asset Management Applications

Environmental – 20020

The Environmental widget basically mirrors the StrategyCS desktop window. Opening the widget, presents a Collateral Search. Entering a Loan Number, Collateral ID, or a portion of a collateral's name will return a result set of possible Collateral records.

Welcome, Kim Cooper
Environmental

Search Results

Collateral Search Results

Loan Number	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number
50054032	Continental Associates	Oak Place	11882 Park Place	TN	TN	Bank of Miami (500)	54032500	
50054032	Continental Associates	Oak Place	11882 Park Place	TN	TN	Bank of McCracken (520)	54032520	
150015001	Weller & Associates	The Hollow at White Point	13394 Pin Oak Drive	TX	TX	Bank of St. Louis (800)	15001800	
610022102	Paul Anderson	Twin Oaks Plantation Bed and Breakfast	Oak Alley Drive	LA	LA	Freddie Mac A2 (610)	22102610	
750078520	Opal Management Company	Twin Oaks Plantation Bed and Breakfast	Oak Alley Drive	LA	LA	Freddie K deal (CME) 1/CREFC (78501)	7852078501	
750078521	Opal Management Company	Charter Oak	9785 Monica Lane	PA	PA	Freddie K deal (CME) 1/CREFC (78501)	7852178501	
750078522	Opal Management Company	Charter Oak	9785 Monica Lane	PA	PA	Freddie K deal (CME) 1/CREFC (78501)	7852278501	
750079805	Thorton Associates	Forbes Corridor	444 Oak	PA	PA	Freddie K deal (CME) 1/CREFC (79505)	7980579505	
750079805	Thorton Associates	Forbes Corridor	444 Oak	PA	PA	Freddie K deal (CME) 1/CREFC (79506)	7980579506	

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23-THE COLLATERAL SEARCH IS THE FIRST PAGE OF THE ENVIRONMENTAL WIDGET. ENTERING 'OAK' RETURNS ALL LOANS TIED TO A COLLATERAL RECORD WITH OAK IN THE PROPERTY NAME OR ADDRESS.

Collateral Search Results

The Collateral Search Results grid displays records for any loans tied to a collateral record that matches the search string entered. The grid displays Loan Number, Borrower Name, Property Name & Location (# and Street, City, State), Investor, Investor Loan Number, and FHA Number from multiple files in the database to assist in identifying the appropriate Environmental record.

Selecting a record from the Collateral Search Results provides a historical Environmental Listing showing all captured Environment Listing records for the selected Collateral record. The Collateral Search Results grid can be exported to a spreadsheet for easy reference by right clicking on the grid.

Clicking a record in the grid, displays the Environmental Edit page.

The Environmental Listing Page

Search » Environmental Listing Collateral ID - 111

Welcome, Kim Cooper
Environmental

Cancel New

Environmental Listing

Report Date	Next Report Date	Env. Report Type	Property Hazard	Hazard Risk	Cost To Cure	Env. Firm	Env. Insp. Cost	O&M Plan	Notice Type
02/01/2011	02/01/2012	PHASE I (01)	LEAD BASED PAINT (LD)	LOW (01)	2,000,000	Wallace Corp (001)	10,000.00	YES (Y)	
02/01/2013	02/01/2015	PHASE I (01)		MODERATE (02)	0	Wallace Corp (001)	10,000.00	NO (N)	

Export to Excel

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24-THE ENVIRONMENTAL LISTING FOR THE SELECTED COLLATERAL ID SHOWS A VIEW OF THE ENVIRONMENTAL INFORMATION IN GRID FORMAT. RIGHT CLICK TO EXPORT TO EXCEL.

	A	B	C	D	E	F	G	H	I
1	Loan Number	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number
2	10020081	Main Street Auto	Willow Oaks	289 Grove Street	IL	IL	First National	20081100	
3	10020137	Circle Station	Oak Street Professional	1177 Oak	IL	IL	First National	20137100	
4	20020015	Buckley Wholesale	Lonesome Woods	22288 Oak Street	IL	IL	Second National	20015200	
5	20020040	Crystal Place	Placid Summit	954837 Oak Lane	IL	IL	Second National	20040200	
6	20020048	Landmark Design	Ancient Oaks	765 Falcon Drive	IL	IL	Second National	20048200	
7	20020067	Joe Green	The Downs at Oaks	922 Franklin Avenue	CA	CA	Second National	20067200	
8	20020074	Caldwell Manufacturing	Oak Bay	65512 3rd Street East	IL	IL	Second National	20074200	
9	20020085	Lisa Edwards	Porcupine Oaks	16012 West Avenue	PA	PA	Second National	20085200	
10	30020007	Astro Refinishing	The Ridge at Oaks	16114 White Street	PA	PA	Eastern Mortgage	20007300	

25 - RIGHT CLICK ON THE GRID TO EXPORT TO EXCEL.

Cancel and New buttons display above the Environmental Listing grid. Cancel returns the user to the prior Collateral Search window, New opens the Environment Edit page in entry mode. Clicking New on the Environmental Listing page opens a blank Environmental Edit/Detail page in entry mode. Selecting a record in the Environmental Listing grid opens the Environmental Edit window in Update mode.

Cancel New

Report Date	Next Report Date
02/01/2011	02/01/2012
02/01/2013	02/01/2015

Environmental Edit Page

Data entered, updated, or viewed on the Environmental Detail information is stored in the PCENVINFO file. Report Date is the only required field.

[Search](#) » [Environmental Listing Collateral ID - 111](#) » Environmental Record - 1

Environmental Edit

Environmental Detail

Report Date	<input type="text" value="02/01/2011"/>	Cost To Cure	<input type="text" value="2,000,000"/>
Next Report Date	<input type="text" value="02/01/2012"/>	Env. Firm	<input type="text" value="Wallace Corp (001)"/> ▼
Env. Report Type	<input type="text" value="PHASE I (01)"/> ▼	Env. Insp. Cost	<input type="text" value="10,000.00"/>
Property Hazard	<input type="text" value="LEAD BASED PAINT (LD)"/> ▼	O&M Plan	<input type="text" value="YES (Y)"/> ▼
Hazard Risk	<input type="text" value="LOW (01)"/> ▼	Notice Type	<input type="text"/>

Most Recent Note

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26 - ENVIRONMENTAL EDIT PAGE DISPLAYS THE ENVIRONMENTAL DETAIL FROM THE PCENVINFO FILE.

Liens Tab - 20042

The entry and maintenance of Liens will now be available from the Portal. Lien information can now be viewed, added, updated, and deleted via the portal given the appropriate amount of security.

The Portal version of Liens is based off the Liens tab in StrategyCS and will replace the Liens tab in Asset Management for the customers that use Portal.

Collateral Search

Like the Environmental tab, Liens opens with a Collateral Search. Entering a Collateral ID, Loan Number, or a text string that is part of the Address, or Property Name identifies the matching Collateral.

Welcome, Kim Cooper
Liens

Search Results

Collateral Search Results

Loan Number	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number
10020052	Armstrong Flowers	Pilot LagoonPineapple Waves	4531 Sate Street East	OH	OH	First National Bank (100)	20052100	
10020105	Barnes Recycle	Pineapple Sands	1115 Lakeview Drive	IL	IL	First National Bank (100)	20105100	
90085400	Burr & Bannister, Inc	Applegate Plaza	111 Applegate Circle	MO	MO	Bank of Chicago (900)	85400900	
750078521	Opal Management Company	Apple Tree Estates	22 North Apple Street	PA	PA	Freddie K deal (CME) 1/CREFC (78501)	7852178501	
750078522	Opal Management Company	Apple Tree Estates	22 North Apple Street	PA	PA	Freddie K deal (CME) 1/CREFC (78501)	7852278501	

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27- ENTERING "APPLE" IN THE COLLATERAL SEARCH RETURNS ALL LOANS ASSOCIATED WITH COLLATERAL WHERE THE STRING APPEARS IN EITHER THE ADDRESS OR STREET NAME.

The Collateral Search Results show all loans associated with Collateral Records that match the criteria entered. Selecting a record in the Collateral Search Results opens the Liens Listing displaying all loans that are associated with the Collateral that matches the information entered. Loan and Liens associated with the Collateral Search record selected. The grid is exportable to Excel and can be sorted by column headings to assist in finding the records needed.

Liens Listing

Search » Liens Listing Collateral ID - 112

Welcome, Kim Cooper
Liens

Liens Listing

Cancel

New

Lien Holder ▲	Outside Servicer	Lien Type	Original Balance	Lien Balance	Scheduled Loan Balance	Debt Service	Paid Through Date	Note Date	Maturity Date	Satisfied	Undisclosed Debt at Securitization	Defaulted Lien
Truline Advisors Inc. (001)		LOAN B (02)	0.00	60,000.00	0.00	0.00				NO (N)		

RWD R20DOC 20 SD: 08/05/2019 05/28/2021

28 - LIENS LISTING DISPLAYS ALL ADDITIONAL LIENS STORED IN STRATEGY REPRESENTING ADDITIONAL ENCUMBRANCES ON THE PROPERTY.

The Liens Listing lists all additional lien records associated with the Loan and Collateral selected from the Collateral Search.

Clicking the New button above the Liens Listing page, opens a blank Liens Edit page for data entry. This will be active unless the user does not have the appropriate security to Update Liens records.

The Cancel button is always active and returns the User to the Collateral Search Results.

Selecting a record from the Liens Listing displays the Liens Edit page where users with appropriate authority can Update, Add or Delete records.

Liens Edit page

Search » [Liens Listing Collateral ID - 112](#) » Liens Record - 10

Liens Edit

Ok Apply Cancel Delete

Liens Detail

Lien Holder	Truline Advisors Inc. (001) ▼	Debt Service	0.00
Outside Servicer	-- ▼	Paid Through Date	
Lien Type	LOAN B (02) ▼	Note Date	
Original Balance	0.00	Maturity Date	
Lien Balance	60,000.00	Satisfied	NO (N) ▼
Scheduled Loan Balance	0.00	Undisclosed Debt at Securitization	-- ▼
		Defaulted Lien	-- ▼

Most Recent Note

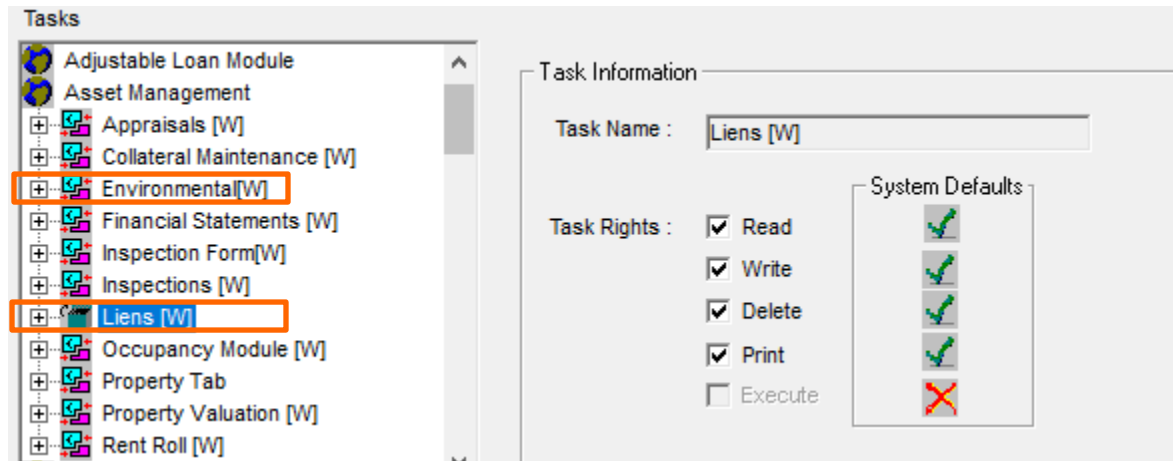
RWD R20DOC 20 SD: 08/05/2019

29- THE LIENS EDIT PAGE ALLOWS USERS WITH APPROPRIATE AUTHORITY TO ADD, UPDATE, AND DELETE RECORDS DETAILING OTHER LIENS ON THE SELECTED COLLATERAL (COLLATERAL ID 112)

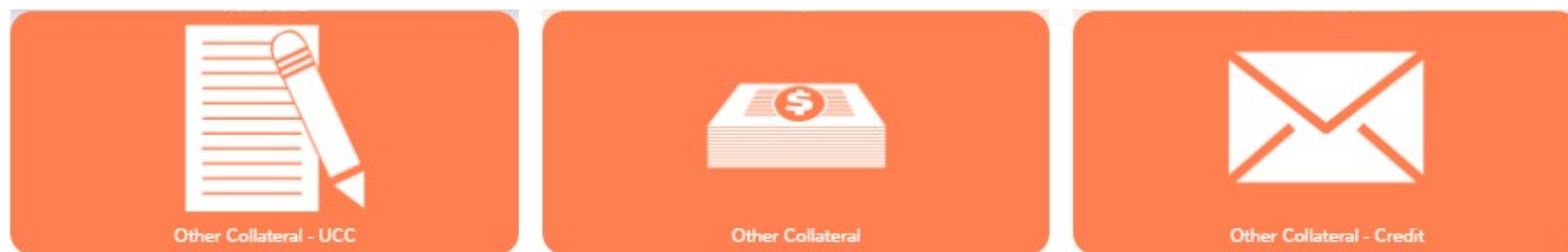
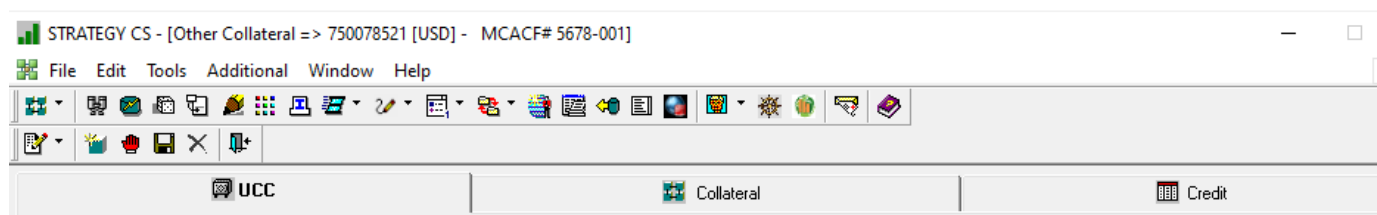
Lien Holder and Lien Type are required fields. Including the Lien Balance and Debt Service amounts can assist with analyzing the properties Risk. Data shown here is located in the PCLIN file.

Security – Environmental and Liens Widget

Environmental and Liens Edit page is available for users with appropriate authority to add new, delete, or update information in an Environmental or Lien record. Security for both widgets is located under the Asset Management module. The default settings are Read, Write, Delete and Print.



Other Collateral Module



The Other Collateral widget in the Strategy CS Desktop interface consists of the UCC, Collateral and Credit tabs. Migrated to the Portal, the functionality in the Other Collateral widget now consists of three widgets.

All three widgets open to a Loan Search window. Once a Loan is selected detail specific to the feature is displayed.

Loan Search

The Other Collateral – UCC, Other Collateral, and Other Collateral – Credit widgets open to a Loan Search and will populate with the last loan worked within the Portal. Entering a string in the Loan Search box returns all loans that match the criteria entered. Loan Search will populate with Loan Number, or text found in the Associated Name

See the section on Portal Searches for more information regarding options.

Welcome, Kim Cooper
Other Collateral

Search Results

Loans Search Results

Loan Number	Associated Name	Monthly Payment	Current Principal Balance	Loan Name	Active Status	Name ID	MCA #	Credit Facility #	Customer Short Name
750010501	Miller & Associates	85,844.00	8,148,902.26	IRP test	Y	105	0	0	Miller & Asso
750033146	Lakewood Associates	1,361,232.00	66,838,652.82	IRP A60/B66	Y	118	0	0	Lakewood Asso
750033755	Brentwood Associates	1,030,806.32	140,323,617.65	IRP test b66/b66	Y	106	0	0	Brentwood
750052112	Chatham & Portman, Inc	17,032.00	78,050,000.00	IRP test b65/b65 interest only	Y	107	75001	1	Chatham & Por
750052113	Chatham & Portman, Inc	136,459.00	15,368,016.13	IRP same prop as 750052112	Y	107	75001	1	Chatham & Por
750078101	Haskell Enterprises	349,677.00	40,907,696.44	IRP primary serviced	Y	119	0	0	Haskell Enter
750078520	Opal Management Company	30,886.00	47,739,815.37		Y	120	5678	1	Opal Manageme
750078521	Opal Management Company	283,805.75	34,198,142.99		Y	120	5678	1	Opal Manageme
750078522	Opal Management Company	267,270.75	30,309,290.98		Y	120	5678	1	Opal Manageme
750079110	Blair Associates	1,339,880.69	67,286,954.84	IRP	Y	126	0	0	Blair Associa
750079115	Chesterfield & Mercer	307,576.00	40,912,919.87	IRP	Y	127	0	0	Chesterfield
750079555	Blair Associates	1,341,776.44	67,286,954.84	IRP	Y	126	0	0	Blair Associa
750079560	Chesterfield & Mercer	307,638.00	41,082,532.53	IRP	Y	127	0	0	Chesterfield

30 - OTHER COLLATERAL OPENS TO A LOAN SEARCH. ENTERING A FULL OR PARTIAL LOAN NUMBER RETURNS A LOAN SEARCH RESULTS GRID.

Welcome, Kim Cooper
Other Collateral

Search Results

Loans Search Results

Loan Number	Associated Name	Monthly Payment	Current Principal Balance	Loan Name	Active Status	Name ID	MCA #	Credit Facility #	Customer Short Name
750078520	Opal Management Company	30,886.00	47,739,815.37		Y	120	5678	1	Opal Manageme
750078521	Opal Management Company	283,805.75	34,198,142.99		Y	120	5678	1	Opal Manageme
750078522	Opal Management Company	267,270.75	30,309,290.98		Y	120	5678	1	Opal Manageme

31 - ENTERING A PARTIAL LOAN NUMBER RETURNS ALL LOANS THAT MATCH THE INFORMATION ENTERED.

The Loan Search Results grid can be sorted by clicking on any of the column headers and can be exported to Excel using a right mouse click. Selecting a Loan Record returns a Collateral Listing page, displaying all Other Collateral records associated with the loan selected in the Loans Search Results grid.

750079810	Gillingham Group, Inc	
750079858	Tracey Martin Asso	Export to Excel
750079863	Tracey Martin Asso	

32-GRIDS IN THE PORTAL CAN BE EXPORTED USING A RIGHT MOUSE OPTION EXPORT TO EXCEL.

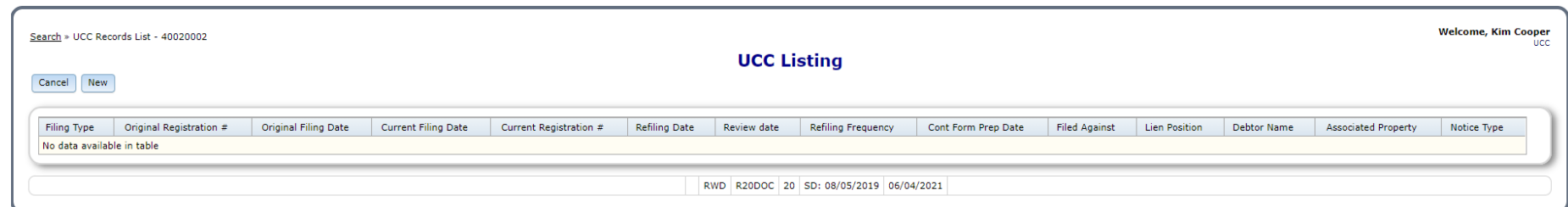
Other Collateral – UCC

The Other Collateral – UCC widget replaces the UCC tab found in the Other Collateral module in the StrategyCS Desktop. The widget uses the same database files, and file maintenance messages as the existing UCC tab.

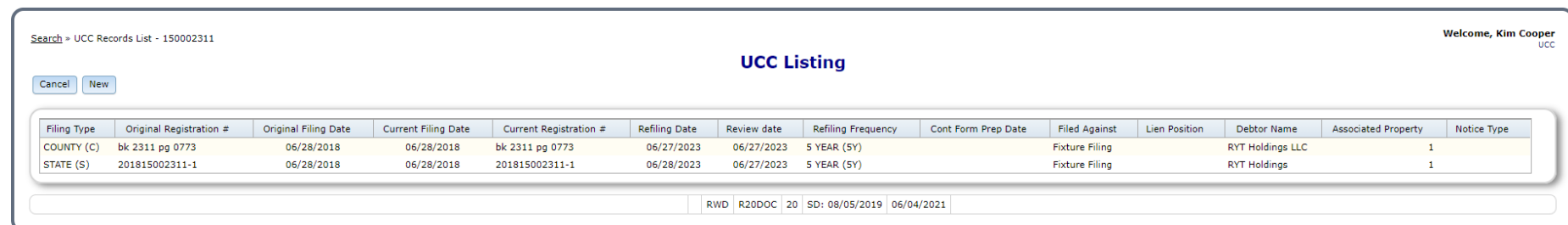
UCC Listing

Selecting a record from the Loan Search Results grid presents the UCC Listing page for the selected loan. Strategy displays Search>UCC Records List – and the selected Loan Number.

If no records exist for the loan the grid displays but says “No data available in table”.



If UCC records exist, the grid populates with the Filing Type, Original Registration #, Original Filing Date, Current Filing Date, Current Registration #, Refiling Date, Review Date, Refiling Frequency, Cont Form Prep Date, Filed Against, Lien Position, Debtor Name, Associated Property, and Notice Type.



Filing Type	Original Registration #	Original Filing Date	Current Filing Date	Current Registration #	Refiling Date	Review date	Refiling Frequency	Cont Form Prep Date	Filed Against	Lien Position	Debtor Name	Associated Property	Notice Type
COUNTY (C)	bk 2311 pg 0773	06/28/2018	06/28/2018	bk 2311 pg 0773	06/27/2023	06/27/2023	5 YEAR (5Y)		Fixture Filing		RYT Holdings LLC		1
STATE (S)	201815002311-1	06/28/2018	06/28/2018	201815002311-1	06/28/2023	06/27/2023	5 YEAR (5Y)		Fixture Filing		RYT Holdings		1

Cancel and New buttons appear above the UCC Listing grid. The Listing page in all three Other Collateral widgets also offer the same buttons and Export to Excel option.

- Cancel returns you to the Loan Search Results grid on the Search page. Your prior search remains populated.
- New opens the UCC Edit page in entry mode.
- Selecting a record in the UCC Listing grid, opens the UCC Edit page.
- Right clicking on the result grid provides the option to Export to Excel.

Users with appropriate authority can add, update, delete and print UCC records using the UCC Edit page.

UCC Edit Page

The UCC Edit page has two sections that are populated from the UCC File (PUCCT) based on the record selected in the UCC Listing. Information shown on this page is specific to the record selection on the UCC Listing page or to the new record being added. To view information about a difference UCC record, click Cancel and select another record from the Listing page or click Cancel again to return to the Loan Search Results.

Filing Location

State, County and/or City indicating where the UCC documents are on file with the appropriate authority.

Filing Information

Information displayed in the UCC Listing grid details when the UCC was originally filed, when to review filing paperwork, and when Refiling is due.

Search > [UCC Records List - 150002311](#) > UCC Record - 1
Welcome, Kim Cooper
UCC

UCC Edit

Ok Apply Cancel Delete

Filing Location

State TENNESSEE (TN) County WILLIAMSON TN (TN1) City Franklin

Filing Information

Filing Type	COUNTY (C)	Current Registration #	bk 2311 pg 0773	Review date	06/27/2023
Filed Against	Fixture Filing	Current Filing Date	06/28/2018	Cont Form Prep Date	
Debtor Name	RYT Holdings LLC	Associated Property	1	Refiling Date	06/27/2023
Original Registration #	bk 2311 pg 0773	Lien Position	--	Notice Type	
Original Filing Date	06/28/2018	Refiling Frequency	5 YEAR (5Y)		



Most Recent Note

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33 - UCC EDIT PAGE IS ACCESSED FROM THE UCC LISTING PAGE. THE OTHER COLLATERAL - UCC WIDGET ALLOWS USERS TO ENTER AND UPDATE INFORMATION ABOUT UCCs FILED FOR A PARTICULAR LOAN.

UCC - Associated Monitoring Rule

Strategy's Rules Engine monitors for UCC Refiling Date and performs the appropriate action when the Refiling Date is within XX days for the current processing date. The user specifies the number of days in advance of the Refiling Date they want Strategy to begin the specified action or actions. (Strategy Rule # 107).

Rule Name	Type	Rule Description	Value	Rule Actions	Status	Alert Button	Severity	
UCC Re-filing Due	UCC	UCC re-filing is due. Variable value: specify the of days before UCC re-filing date the designated actions should be taken. Logic: calculate the number of days between UCC re-	30	Display Alert 	<input checked="" type="checkbox"/> Active	Watch List ▼	Severe ▼	

Other Collateral

The Other Collateral widget captures information about non-real estate collateral associated with the loan. The widget replaces the Collateral tab in the Other Collateral module. Upon entry into the Other Collateral widget the user is presented with a Loan Search screen. See the Other Collateral - UCC section for using the Loan Search.

The Loan Search Results grid can be sorted by clicking on any of the column headers and can be exported to Excel using a right mouse click. Selecting a Loan Record returns a Collateral Listing page, displaying all Other Collateral records associated with the loan selected in the Loans Search Results grid.

750079810	Gillingham Group, Inc.	
750079858	Tracey Martin Asso	Export to Excel
750079868	Tracey Martin Asso	

34-GRIDS IN THE PORTAL CAN BE EXPORTED USING A RIGHT MOUSE OPTION EXPORT TO EXCEL.

Collateral Listing

The Collateral Listing page displays all Other Collateral records for the loan selected from the Loan Search Results grid. The grid displays information from the Other Collateral file. (PBRC\$) Collateral Type, Value, Lendable %, Lendable Value, Next Review Date, Lien Position, Insured, Collateral On File, CUSIP#, # Shares, Price, # of Units, Unit Value, Review Frequency, Expiration Date, Release Date, Date Last Priced/Appraised, and Notice Type.

Cancel and New buttons appear above the Collateral Listing grid.

- Cancel returns the user to the Loan Search Results page, where users can perform a different search or select another record.
- New opens a blank Collateral Edit page in entry mode.
- Clicking a record in the Collateral Listing page opens the Collateral Edit page, displaying the selected record.

Search > Collateral Listing - 750078520

Welcome, Kim Cooper
Other Collateral

Collateral Listing

CancelNew

Collateral Type	Value	Lendable %	Lendable Value	Next Review Date	Lien Position	Insured	Collateral On File	CUSIP#	# of Shares	Price	# of Units	Unit Value	Review Frequency	Expiration Date	Release Date	Last Priced/Appraised	Notice Type
CERTIFICATE OF DEPOSIT (005)	0.00	25.00	0.00		FIRST (1)	YES (Y)	YES (Y)		0	0.00	0	0.00					
DEFEASANCE (007)	15,000.00	75.00	11,250.00	07/01/2014	FIRST (1)	YES (Y)	YES (Y)	1234556	1,500	10.00	0	0.00	36	05/01/2020			

RWDR20DOC20SD: 08/05/201906/07/2021

35- COLLATERAL LISTING SHOWS ACTIVE RECORDS DETAILING THE NON-REAL ESTATE COLLATERAL PLEDGED FOR THE LOAN.

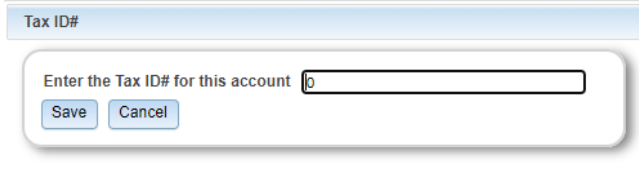
Collateral Edit Page

The Collateral Edit page displays the detail for the selected Collateral Listing. Users with appropriate authority can add and update information about a please of non-real estate collateral using the Collateral Edit page.

Collateral information entered on this page is stored in the file PBRC\$.

Tax ID Number

When a piece of non-real estate collateral is added to the Collateral Edit page, Strategy checks the primary borrower on the loan for a Tax ID No. on file. If a Tax ID number is not on file for the Primary Borrower, Strategy displays a popup window to enter the Tax ID No. Users must enter the Tax ID No. prior to proceeding with entering the Other Collateral information on the Collateral Edit page.



- The Save button will store the Tax ID # in the PNAME record for the Primary Borrower. The Collateral Edit record will become available for entry.
- Cancel will return the User to the Collateral Listing page.

Search » Collateral Listing - 750078520 » Collateral Edit - 2

Welcome, **Kim Cooper**
Other Collateral

Collateral Edit

Ok Apply Cancel Delete

Collateral Description

Collateral Type **CERTIFICATE OF DEPOSIT (005)** Insured **YES (Y)** Collateral On File **YES (Y)**
Lien Position **FIRST (1)** CUSIP# Lendable % **25.00**

Collateral Value

of Shares **0** # of Units **0** Value **2,000,000.00**
Price **0.00** Unit Value **0.00** Lendable Value **500,000.00**

Other Information

Next Review Date Expiration Date Last Priced/Appraised
Review Frequency Release Date Notice Type

Collateral Description certificate of deposit

Release Conditions

Most Recent Note

RWD R20DOC 20 SD: 08/05/2019 06/07/202

36 - COLLATERAL EDIT PAGE DISPLAYS DETAILS ABOUT NON-REAL ESTATE COLLATERAL PLEDGED TO A LOAN.

Collateral Type

The top section of the Collateral Edit screen displays fields related to the description and identification of the non-real estate collateral. Lendable % is used to determine the Lendable Value of the Collateral.

Collateral Type is the only required field on the Collateral Edit page.

Collateral Value

The Collateral Value section details the value of the Collateral as of the last update of the record.

Strategy will calculate the Value of the Collateral by multiplying the # of Shares by the Price or # of Units by the Unit Value.

- Users can only enter # of Shares and Price, or # of Units and Price. Both valuation methods cannot be used on the same record.
- If the user enters # of Shares AND Price, Strategy calculates the Value field by multiplying the #of Shares * Price. The result is displayed as read only.
- If the user enters # of Units AND Unit Value, Strategy displays the result of # of Units * Unit Value as Value. The Value field is displayed as read only.
- If the user enters only # of Shares or Price, but not both values, the user can enter a Value.
- If the user enters only # of Units or Unit Value, but not both values, the user can enter a Value.
- If at any subsequent time # of Shares and Price are entered or # of Units and Unit Value are entered, if there is data in Value field, the Value field will be calculated using the newly entered values and the existing entry will be overwritten. In this case, the Value field then becomes inaccessible.

Strategy multiplies the Value of the collateral by the Lendable % divided by 100 to display as the Lendable Value. This is a calculated field and is not available for entry.

Users can document the release conditions for any piece of Collateral using the box provided.

The most recent note related to Collateral will display at the bottom of the screen.

Other Collateral – Credit

The final tab of Strategy's Other Collateral module is replaced with the Other Collateral – Credit widget. Users can set up and track Letters of Credit that are pledged as additional collateral using the Other Collateral – Credit widget. Like the preceding Other Collateral widgets, The Credit widget opens to a Loan Search, once a loan is selected the User is shown the Credit Listings page. The Loan Search page is described under the Other Collateral – UCC section.

Credit Listing page

Accessed from the Loan Search screen, the Credit Listing page displays all of the Credit records for a selected loan representing Letters of Credit held for Collateral on a loan. The order of the columns in the Credit Listing grid is Credit Instrument Type, Letter of Credit #, Issuing Bank, Original Amount, Remaining Amount, Confirmed LOC #, Active, Expiration Date, Reviewer, Review Date, Presentation Date, Guarantee Terms, and Notice Type.

Search » Credit Records List - 750078520

Welcome, Kim Cooper
Letter of Credit

Cancel

New

Credit Listing

Credit Instrument Type	Letter of Credit #	Issuing Bank	Original Amount	Remaining Amount	Confirmed LOC #	Active	Expiration Date	Reviewer	Review Date	Presentation Date	Guarantee Terms	Notice Type
LETTER OF CREDIT (LOC)	02233111	MFS Bank (001)	2,000,000.00	2,000,000.00	002233111	YES (Y)	05/01/2020		04/01/2020	03/01/2020	none	

RWD

R20DOC

20

SD: 08/05/2019

06/07/2021

37 - CREDIT LISTING PAGE DISPLAYS ALL CREDIT RECORDS FOR THE LOAN SELECTED IN THE LOAN SEARCH.

When a row in the Credit Listing page is selected, the user is taken to the Credit Edit Page with the input fields pre-filled with the data from the selected record. Users may sort the grid by clicking the column headers, and export the grid information to Excel using a right mouse option.

Cancel and New buttons appear above the Credit Listing grid. Cancel returns the user to the Loan Search page, where they can select a different loan or perform a new search. The New button is active when the User has Write access to the Credit Listing functionality and when selected, opens a blank Credit Edit page.

Credit Edit page

The Credit Edit page is loaded when a user selects the NEW button or selects an existing Credit record from the Credit Listing page. If the user has the appropriate access, the input fields will be enabled for the user to input data in the necessary fields and save the record. Credit Instrument Type is a required field.

Search » [Credit Records List - 750078520](#) » Credit Record - 1

Welcome, Kim Cooper
Letter of Credit

Credit Edit

Ok Apply Cancel Delete

Credit Detail

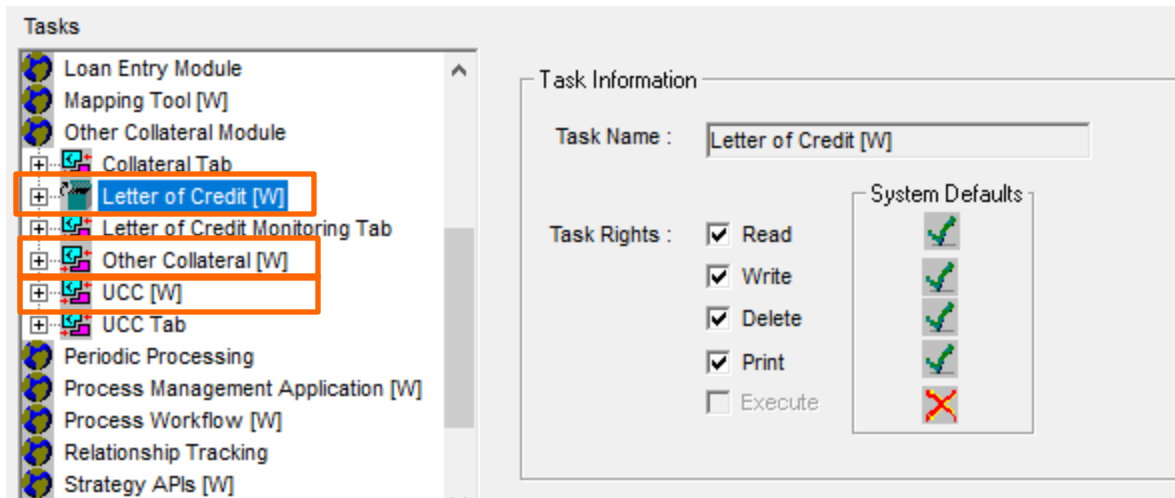
Credit Instrument Type	LETTER OF CREDIT (LOC) ▼	Active	YES (Y) ▼
Letter of Credit #	02233111	Expiration Date	05/01/2020
Issuing Bank	MFS Bank (001) ▼	Reviewer	
Original Amount	2,000,000.00	Review Date	04/01/2020
Remaining Amount	2,000,000.00	Presentation Date	03/01/2020
Confirmed LOC #	002233111	Guarantee Terms	none
		Notice Type	

Most Recent Note

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The Credit Edit page displays information about a Letter of Credit associated with the selected loan.

Other Collateral Module Security



Security tasks for the browser based Other Collateral Widgets are located under Other Collateral Module. Letter of Credit [W] represents the rights to the Other Collateral - Credit widget, Other Collateral [W] represents the rights to the Other Collateral widget, and UCC [W] represents the rights to the Other Collateral – UCC widget. Default rights are Read, Write, Delete, Print.

Investor Processing – Ginnie Mae Reporting

Ginnie Mae Green Screen Options Migrated to the Portal

The options on the GNMA menu have been moved to the Agency Reporting/GNMA Reports widget.

```

COMMAND                                Ginnie Mae                                XY
                                MENU: GNMA
Select one of the following:

1. GNMA Loan Key Maintenance           13.
2. GNMA Additional Pool History         14.
3. GNMA Loan Maintenance               15.
4. Create GNMA RFS Reporting File       16.
5.                                     17.
6. MDF Date Calculation Maintenance     18.
7. Verification Reports                 19.
8. Recalc Market Discount Fraction       20.
9. Create WHFIT Reporting File           21.
10. Exclude Pool from WHFIT Reporting    22.
11.                                     23.
12. Master Menu                         24. Sign off

```

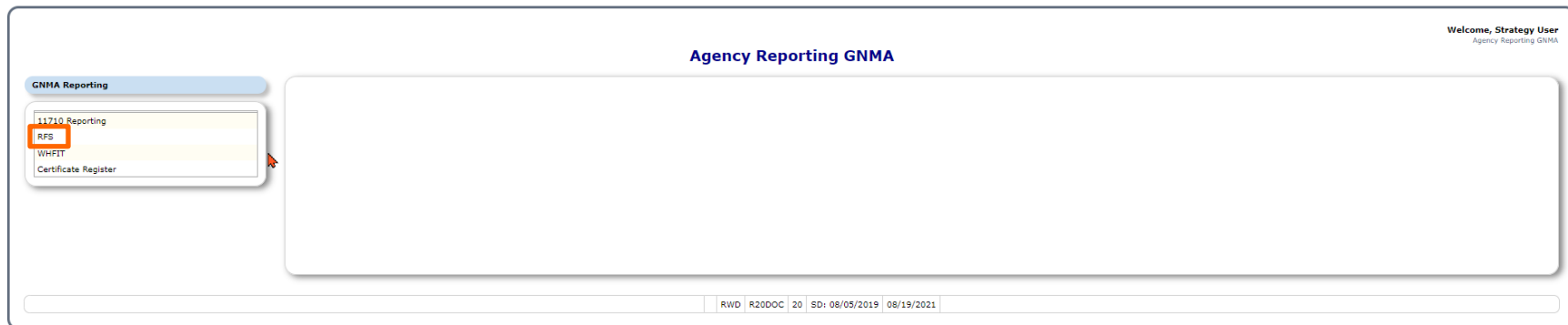
Agency Reporting/GNMA Reports



GNMA Reporting

11710 Reporting
RFS
WHFIT
Certificate Register

The Agency Reporting GNMA widget opens to a menu providing 4 options, now supporting RFS, and WHFIT reporting in addition to the 11710 and Certificate Register reporting.



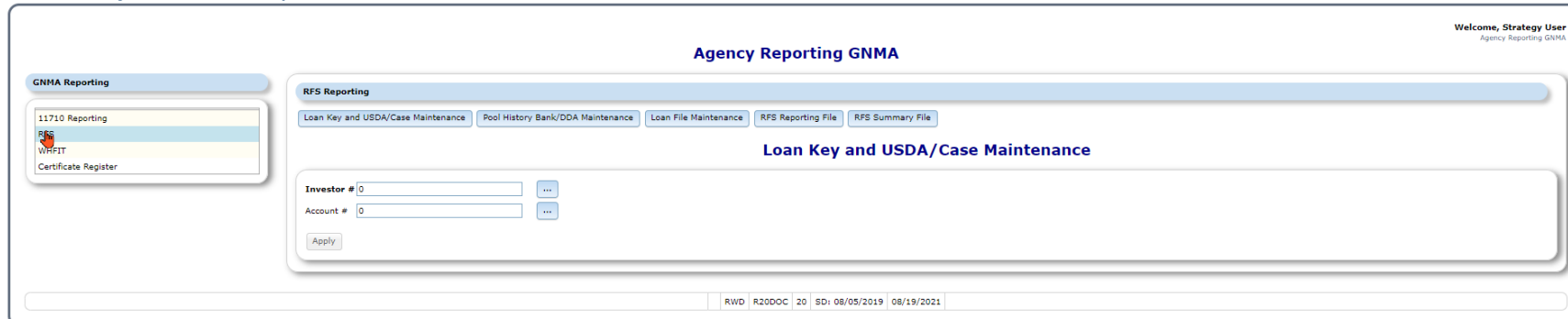
38 - AGENCY REPORTING/GNMA REPORTS WINDOW NOW SUPPORTS RFS, WHFIT, AND CERTIFICATE REGISTER REPORTING IN ADDITION TO 11710 REPORTING.

RFS Reporting

Selecting RFS from the menu on the left opens the RFS page containing 5 options across the top:

- Loan Key and USDA/Case Maintenance (default view) – comparable to Option 1 on the GNMA menu. This option provides the ability to enter/update the New Ginnie Mae Loan Key and FHA/Rural Dev Case #.
- Pool History Bank/DDA Maintenance – similar to Option 2 on the GNMA menu, Pool History Bank/DDA Maintenance allows you review and update Reserve Account and Bank information for a selected Pool and Reporting Date.
- Loan File Maintenance – the equivalent to Option 3 on the GNMA menu, Loan File Maintenance allows you to review and update Loan level information for a selected Investor, Pool and Report Date.
- RFS Reporting File – RFS Reporting file replaces Option 4 on the GNMA menu. It provides the parameters to generate the PGNMARFS file for submission to Ginnie Mae.
- RFS Summary File

Loan Key and USDA/Case Maintenance



The screenshot shows the 'Agency Reporting GNMA' interface. On the left, there is a sidebar with 'GNMA Reporting' and a list of items: '11710 Reporting', 'RFS', 'WHPIT', and 'Certificate Register'. The main area is titled 'RFS Reporting' and contains several tabs: 'Loan Key and USDA/Case Maintenance', 'Pool History Bank/DDA Maintenance', 'Loan File Maintenance', 'RFS Reporting File', and 'RFS Summary File'. The 'Loan Key and USDA/Case Maintenance' tab is active, showing a search form with fields for 'Investor #' and 'Account #', both with ellipsis buttons for selection. An 'Apply' button is at the bottom of the form. At the bottom of the page, there is a status bar with 'RWD', 'R2DDOC', '20', 'SD: 08/05/2019', and '08/19/2021'.

Loan Key and USDA/Case Maintenance opens to a Search screen. Entering the Investor # and Account # (Investor # is required) and hitting Apply, displays a Search Results grid containing all loans that match the data entered. Ellipsis buttons allow you to search Investors, and Loans in the data library. Highlighting a loan in the Search Results grid, allows users with appropriate authority to update the Ginnie Mae Loan Key and FHA/Rural Dev Case # for the selected loan. Edits run to check that the Loan Key and Case # are unique to the selected loan. (*BRD Requirement #52*)

New Ginnie Mae Loan Key populates PIMSTADL/I2LNKEY and if a PIRLL record exists for the selected loan, the system updates LLLNKEY in the most recent record.

FHA/Rural Dev Case # populates PIMSTADL/I2CASENB and if a PIRLL record exists for the selected loan, the system updates LLCASENB in the most recent record.

Pool History Bank/DDA Maintenance

Clicking the *Pool History Bank/DDA Maintenance* button opens the Pool History and DDA Maintenance page

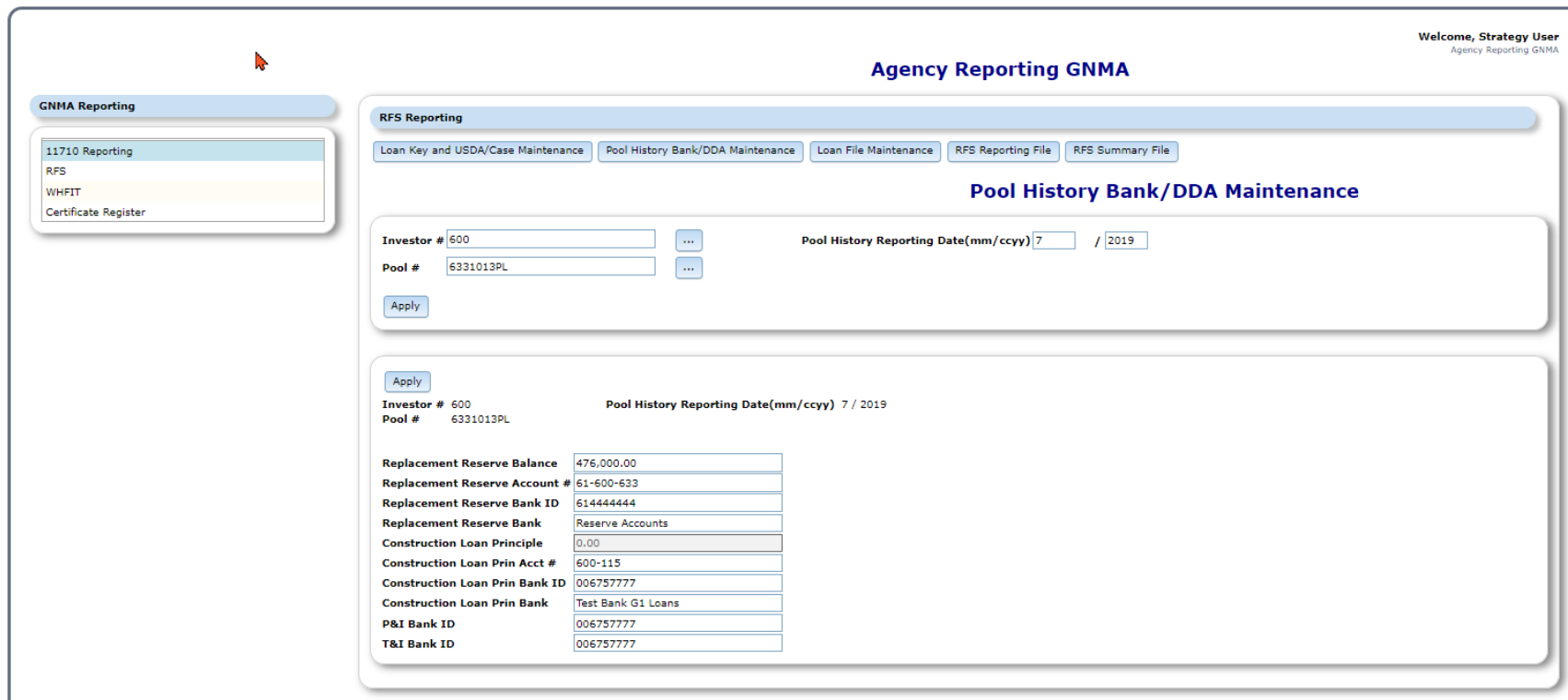
Like the Loan Key Maintenance, the page provides search options for Investor # and Pool #. Both are required. Entering the Investor # limits the Pool #s displayed from the Ellipsis button. And finally, entering the reporting Month and four digit year activates the *Apply* button.

Clicking the Apply button displays the Pool History Reporting for the Reporting Month selected.

- The Replacement Reserve fields are related to the first Reserve account for designated as a GNMA Reserve Account. Replacement Reserve Balance and Replacement Reserve Account # are from the Reserve Balance file and Replacement Reserve Bank ID and Replacement Reserve Bank are from the Bank Vendor record associated with the Reserve Account.
- The Construction Loan Prin Account #, Bank ID, and Bank Name are populated with the P&I Account information stored in the Investor Vendor file and the corresponding Bank Vendor file.
- P&I Bank ID is populated with the P&I Bank associated with the Investor.
- T&I Bank ID is derived from the T&I Bank associated with the Investor.

- The 'Construction Loan Principal' field is the only field that isn't programmatically populated. If principal payments are being collected on a Construction Multifamily Pool the amount will need to be file maintained for each reporting period.

Changes to the Construction Loan Principal field is deferred until Ginnie Mae Construction Loan Reporting are defined for the BRD.



The screenshot displays the 'Agency Reporting GNMA' interface. On the left, a 'GNMA Reporting' sidebar lists options: 11710 Reporting, RFS, WHFIT, and Certificate Register. The main area is titled 'Agency Reporting GNMA' and includes a 'Welcome, Strategy User' message. Below this, there are tabs for 'RFS Reporting' (Loan Key and USDA/Case Maintenance, Pool History Bank/DDA Maintenance, Loan File Maintenance, RFS Reporting File, RFS Summary File) and 'GNMA Reporting'. The 'Pool History Bank/DDA Maintenance' section is active, showing fields for 'Investor #' (600), 'Pool #' (6331013PL), and 'Pool History Reporting Date(mm/ccyy)' (7 / 2019). An 'Apply' button is present. Below this, a table displays various fields and their values:

Investor #	600
Pool #	6331013PL
Pool History Reporting Date(mm/ccyy)	7 / 2019
Replacement Reserve Balance	476,000.00
Replacement Reserve Account #	61-600-633
Replacement Reserve Bank ID	61444444
Replacement Reserve Bank	Reserve Accounts
Construction Loan Principle	0.00
Construction Loan Prin Acct #	600-115
Construction Loan Prin Bank ID	00675777
Construction Loan Prin Bank	Test Bank G1 Loans
P&I Bank ID	00675777
T&I Bank ID	00675777

39 - POOL HISTORY BANK/DDA MAINTENANCE FOR RFS REPORTING, ACCESSED FROM THE AGENCY REPORTING/GNMA REPORTING WIDGET REPLACES GNMA MENU OPTION 2.

Clicking *Apply* on the Pool History Reporting Date field will save any changes made on the screen to the PIRPLHADL file and will save the Replacement Reserve Balance to the PIRPLH file.

Detailed field information can be found in the GNMA Loan Setup and Monthly Reporting manual.

Loan File Maintenance

The third option from the Agency Reporting GNMA page is the Loan File Maintenance page. This page replaced Option 3 GNMA Loan Maintenance, on the GNMA Green Screen Menu and allows users to review, update, and delete information at the loan level for loans associated with the selected Pool#.

Entering the Investor #, Pool # and Pool History Reporting Date displays a Search Results grid showing loans associated with the Pool#. (Search is equivalent to GR634L-02). Highlighting a row in the table allows users to view data from the investor reporting loan level file for a specific loan associated with the Pool (PIRLL).

The detail displays information from the PIRLL file for the selected loan and allows users to review and update information in the PIRLL file. Clicking Apply saves the record. Clicking Delete removes the PIRLL record. Users must have appropriate authority access, update or delete information.

Welcome, Strategy Use
Agency Reporting GNP

Agency Reporting GNMA

GNMA Reporting

- 11710 Reporting
- RFS
- WHFIT
- Certificate Register

RFS Reporting

- Loan Key and USDA/Case Maintenance
- Pool History Bank/DDA Maintenance
- Loan File Maintenance**
- RFS Reporting File
- RFS Summary File

Loan File Maintenance

Investor # ...
Pool # ...
Pool History Reporting Date(mm/ccyy) /

New

Issuer Loan ID/Acct #	Short Name	Ginnie Mae Loan Key
60063311	Bradford Carl	633110001
60063312	Venture Group	633120001
60063313	Stark & Assoc	633130001
60063314	Premier Devel	633140001
60063315	Hooper & Sons	633150001
60063316	Plandamon	633160001

Pool History Report Date

Issuer Loan ID/Acct #

Ginnie Mae Loan Key

Investor Number

Case Number

Loan OPB

Loan UPB

Delinquent Prin

Prepaid Prin.

Install Prin.

Curtailment

Net Adjust UPB

Removal Date

Liquidation Int. Due

Liquidation Prin. Remitted

Liquidation Prin. Balance

Pool ID

First Payment Date

Loan Maturity Date

Last Install Paid Dt

Loan Interest Rate

Loan Type

Loan FIC

Delinquent Int.

Prepaid Int.

Install Int.

Adjust Int.

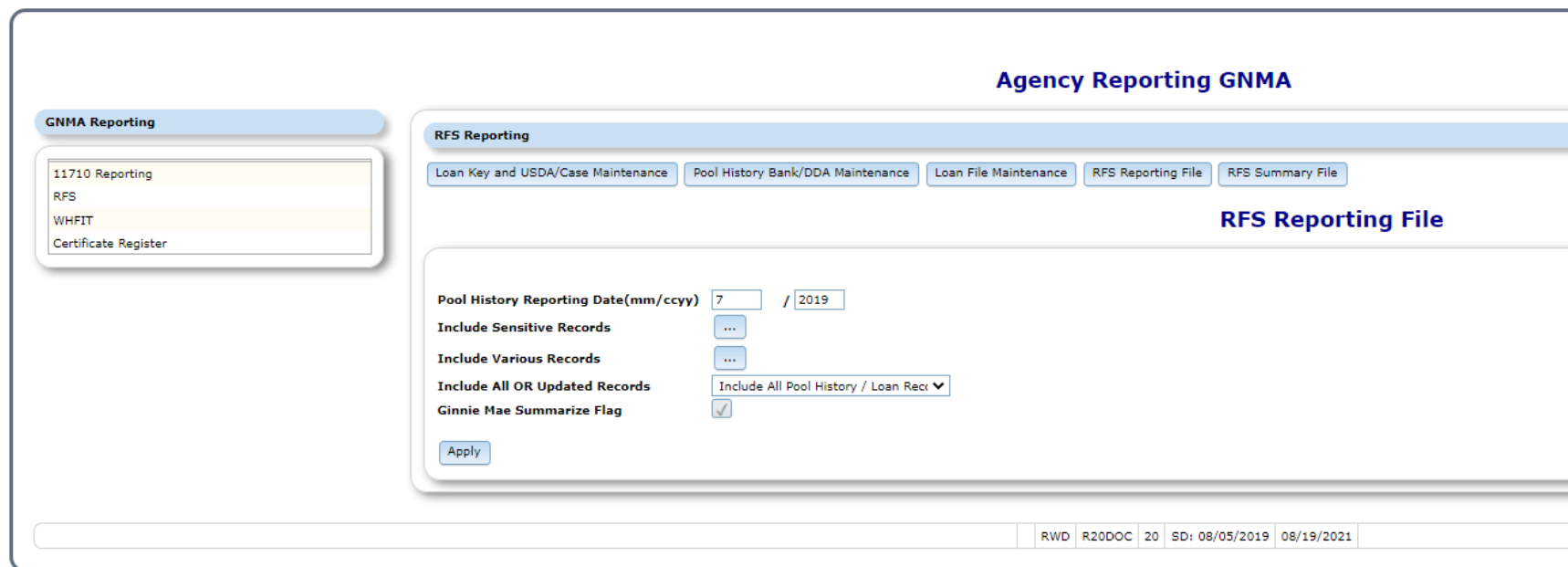
In Foreclosure

Removal Reason

40 - LOAN FILE MAINTENANCE FROM THE AGENCY REPORTING/GNMA REPORTING WIDGET REPLACES GNMA GREEN SCREEN MENU OPTION 3, GNMA LOAN MAINTENANCE.

RFS Reporting File

The 4th Option provided from the RFS GNMA Reporting Option is the *RFS Reporting File* button. This page sets the parameters to package the to create the RFS Report. The authorized user enters the Pool History Reporting date, selects Sensitive and Various Records to be included in the package. Indicates whether to Include All Pool History/Loan Records or Include Only Updated Pool History/Loan Records in the report. Checking the Ginnie Mae Summarize Flag indicates that loan information should be summarized to the pool level. This populates a Summarize Flag value in the Trailer Record indicating to Ginnie Mae whether the submission is complete, and information can be summarized to the Pool level.

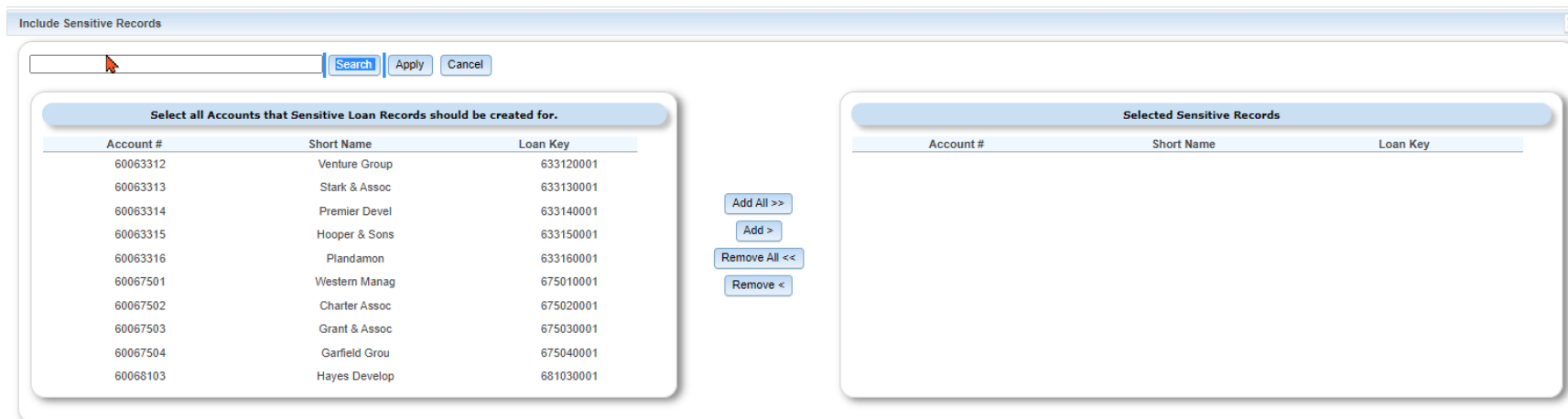


41 - RFS REPORTING FILE PAGE ALLOWS USERS TO DEFINE THE PARAMETERS USED TO CREATE THE RFS FILE.

Sensitive Record Selection

We are changing the way the Sensitive Records are selected and displayed. Sensitive records on loans have to be submitted if there has been a change in the primary borrower and/or any of the additional GNMA RFS Role records during the selected reporting date period. Strategy will now evaluate the relationship start date (MM/CCYY) against the Reporting Date (MM/CCYY) and select records changing in the period.

Strategy will automatically identify the sensitive loan records that should be included. A new Include Sensitive Records window allows users to select which records to include in the report. (BRD Requirement #54 – Automatically identify sensitive loan records).



Account #	Short Name	Loan Key
60063312	Venture Group	633120001
60063313	Stark & Assoc	633130001
60063314	Premier Devel	633140001
60063315	Hooper & Sons	633150001
60063316	Plandamon	633160001
60067501	Western Manag	675010001
60067502	Charter Assoc	675020001
60067503	Grant & Assoc	675030001
60067504	Garfield Grou	675040001
60068103	Hayes Develop	681030001

42 - NEW SENSITIVE LOAN SELECTION WINDOW DISPLAYS LOANS THAT SHOULD INCLUDE SENSITIVE LOAN RECORDS ON THE LEFT, USERS SELECT WHICH LOANS TO REPORT. SEARCH ALLOWS USERS TO SELECT SPECIFIC LOANS.

Various Loan Selection

The Various Loan record is used to report incorrect or incomplete data origination reported on the HUD Form 11706. Values in the record that have not changed may be submitted with blanks, only fields that are to be updated should carry values. Users will select the loans to be reported via the PVARLOAN file.

The new Various Loan Records screen displays: Account # and Loan Key (GNMA Unique Key), with maintainable fields for: Loan to Value (automatically gets populated with value stored in PMASTR.CMOLTV), Debt Service Ratio, MIN, and MERS Original Mortgagee. These are the only fields that apply to Multifamily Loans.

Only the selected records will be modified, because only the selected records will be written to the Various Loan Records file (PVARLOAN) and then ultimately to the Ginnie Mae RFS Reporting File (PGNMARFS).

Note: Loan to Value is manually updated by the system and if this value has not changed since reported, than the field must be manually cleared.

Clicking *Apply* on the RFS Reporting File creates the RFS Reporting file (PGNMARFS).

Create RFS file PGNMARFS

The PGNMARFS file contains the following information.

H – Header issuer record

- One record per issuer
- Mandatory

P – Pool record

- One record for each pool reported by the issuer
- Not mandatory that a submission file always have Pool records

L – Loan record

- One record for each loan reported by the issuer
- Not mandatory that a submission file always have Loan records

S – Sensitive loan record

- Only reported if there is a change to the data, or if there is a reporting exception message that requires correction of the data.
- File would typically have few or none of these records

V – Various loan record

- Only reported if there is a change to the data, or if there is a reporting exception message that requires correction of the data (#16495)

T – Trailer issuer record

- One record per issuer
- Mandatory

When *Apply* is selected on the RFS Reporting page, the following takes place.

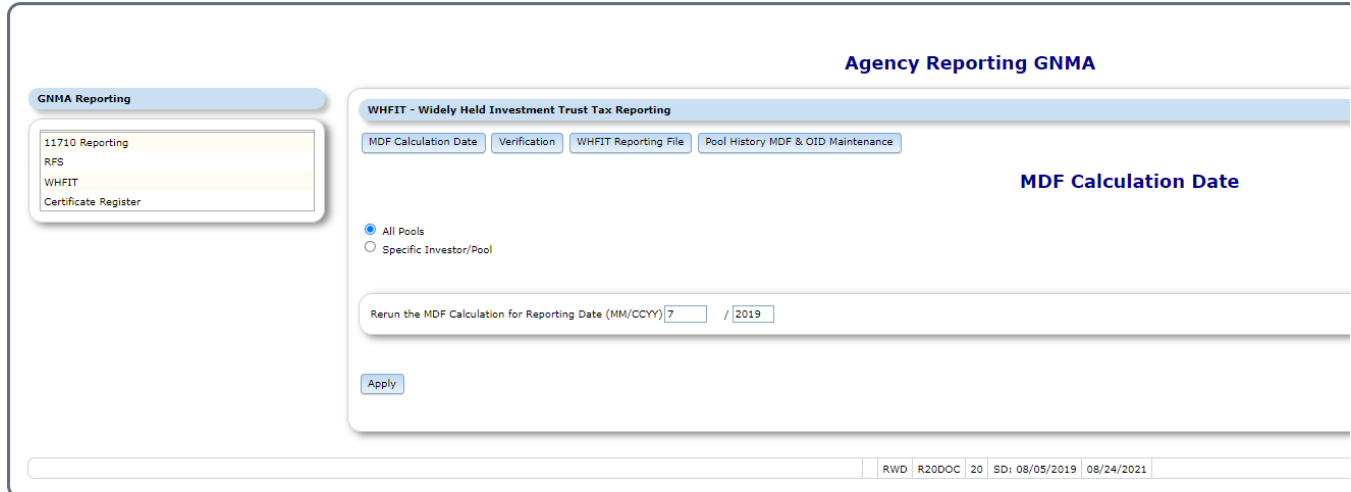
- The file PGNMARFS will be cleared.
- A Header record will be written to file PGNMARFS using the new Header record layout.
 - When “Include all Pool History/Loan Records” is “Y” the following will occur:
 - All records in the Pool History files (PIRPLH and PIRPLHADL) for the Reporting Date entered will be written to file PGNMARFS using the new Pool History record layout.
 - All records in the Loan file (PIRLL) for the Reporting Date entered will be written to file PGNMARFS using the new Loan Record layout.
 - When “Include Only Updated Pool History/Loan Records” is “Y” the following will occur:
 - Only records in the Pool History files (PIRPLH and PIRPLHADL) for the Reporting Date entered with a “Wrote to RFS File” value of blank will be written to file PGNMARFS using the new layout.
 - Only records in the Loan file (PIRLL) for the Reporting Date entered with a “Wrote to RFS File” value of blank will be written to file PGNMARFS using the new layout.
 - When “Include Sensitive Records” is “Y” the following will occur:
 - A Sensitive Record will be written to file PGNMARFS for each account that was selected for inclusion using the new Sensitive Record layout.
 - When “Include Various Loan Records” is “Y” the following will occur:
 - A Various Loan Record will be written to file PGNMARFS for each account that was selected for inclusion (records will be in file PVARLOAN) using the new Various Loan Record layout. (#16495)
- A Trailer record will be written to file PGNMARFS using the new Trailer record layout.
- An RFS Reporting File Creation History file (PRFSCRTH) record will be created with the Trailer record information, Username, Date and Time.

WHFIT Reporting

In addition to the migration of GNMA RFS Reporting moving to the Portal, WHFIT reporting, represented by options 6-10 on the GNMA Menu, also migrated to the Portal. Clicking WHFIT in the left hand menu of the Agency Reporting GNMA widget opens the WHFIT reporting options page.

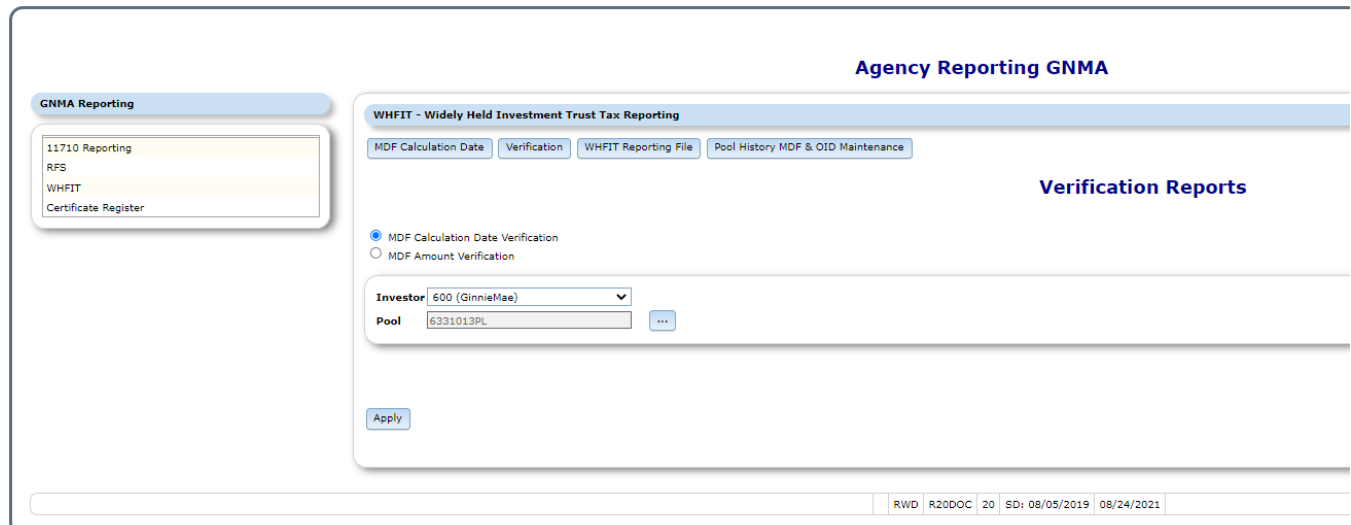
WHFIT – Widely Held Investment Trust Tax Reporting is completed using the 4 options made available with buttons at the top of the screen:

- **MDF Calculation Date**, the default view for the WHFIT page, replaces options 6 & 8 from the GNMA menu (GR634P-01, GR634P-05, GR634S-01)



The screenshot shows the 'Agency Reporting GNMA' interface. On the left, a 'GNMA Reporting' sidebar lists '11710 Reporting', 'RFS', 'WHFIT', and 'Certificate Register'. The main area is titled 'WHFIT - Widely Held Investment Trust Tax Reporting' and contains four tabs: 'MDF Calculation Date' (selected), 'Verification', 'WHFIT Reporting File', and 'Pool History MDF & OID Maintenance'. The 'MDF Calculation Date' view has a sub-header 'MDF Calculation Date' and two radio buttons: 'All Pools' (selected) and 'Specific Investor/Pool'. Below these is a field 'Rerun the MDF Calculation for Reporting Date (MM/CCYY)' with '7' in the month field and '2019' in the year field. An 'Apply' button is at the bottom. At the very bottom of the page, a status bar shows 'RWD R20DOC 20 SD: 08/05/2019 08/24/2021'.

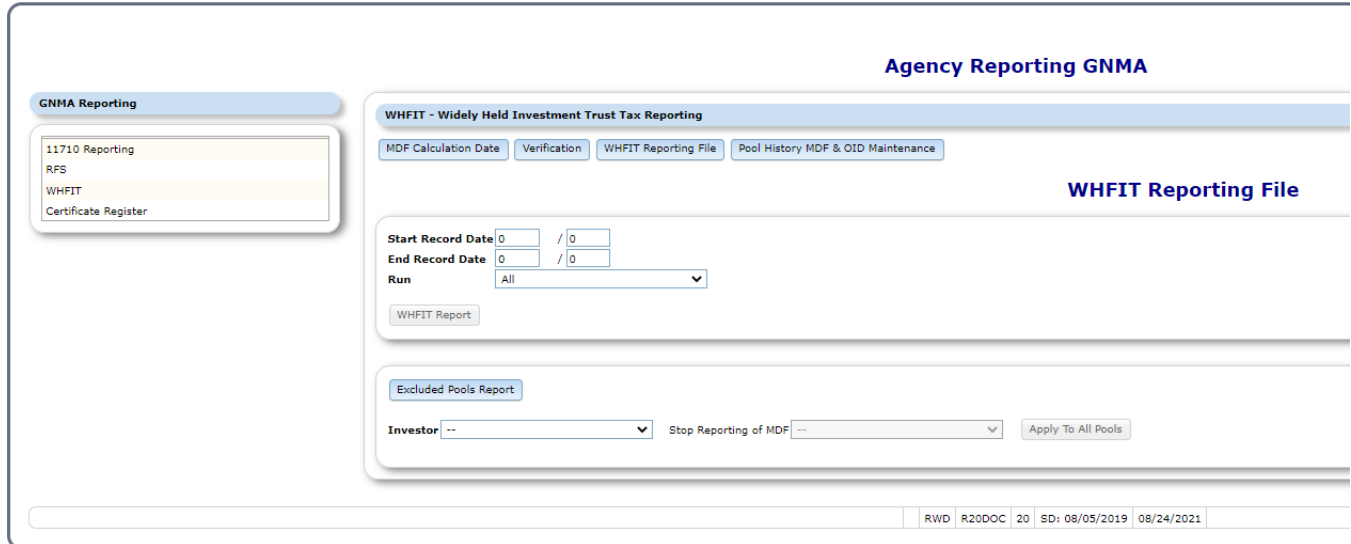
- **Verification** – Replaces Option 7 from the Green Screen GNMA menu. The option downloads a spreadsheet verifying MDF Calculation Dates. This spreadsheet is a combination of the two reports previously produced by the green screen option, including a new Exception column to mark those Pools where the Prepayment Premium record is missing. (GR634R1A1, GR634R1A2)



The screenshot shows the 'Agency Reporting GNMA' interface with the 'Verification' tab selected. The sidebar is the same as in the previous screenshot. The main area is titled 'WHFIT - Widely Held Investment Trust Tax Reporting' and contains the same four tabs. The 'Verification' view has a sub-header 'Verification Reports' and two radio buttons: 'MDF Calculation Data Verification' (selected) and 'MDF Amount Verification'. Below these are two dropdown menus: 'Investor' (showing '600 (GinnieMae)') and 'Pool' (showing '6331013PL'). An 'Apply' button is at the bottom. The status bar at the bottom shows 'RWD R20DOC 20 SD: 08/05/2019 08/24/2021'.

43- MDF CALCULATION DATE VERIFICATION PRODUCES A SPREADSHEET TO VERIFY MDF CALCULATION DATES. FIELDS SHOWN INCLUDE INVESTOR NO. & NAME, POOL, LOAN, DATE TO USE, DATA SOURCE, DATA SOURCE NAME, AND A NEW EXCEPTION COLUMN TO INDICATE POOLS WHERE THE PREPAYMENT PREMIUM IS MISSING.

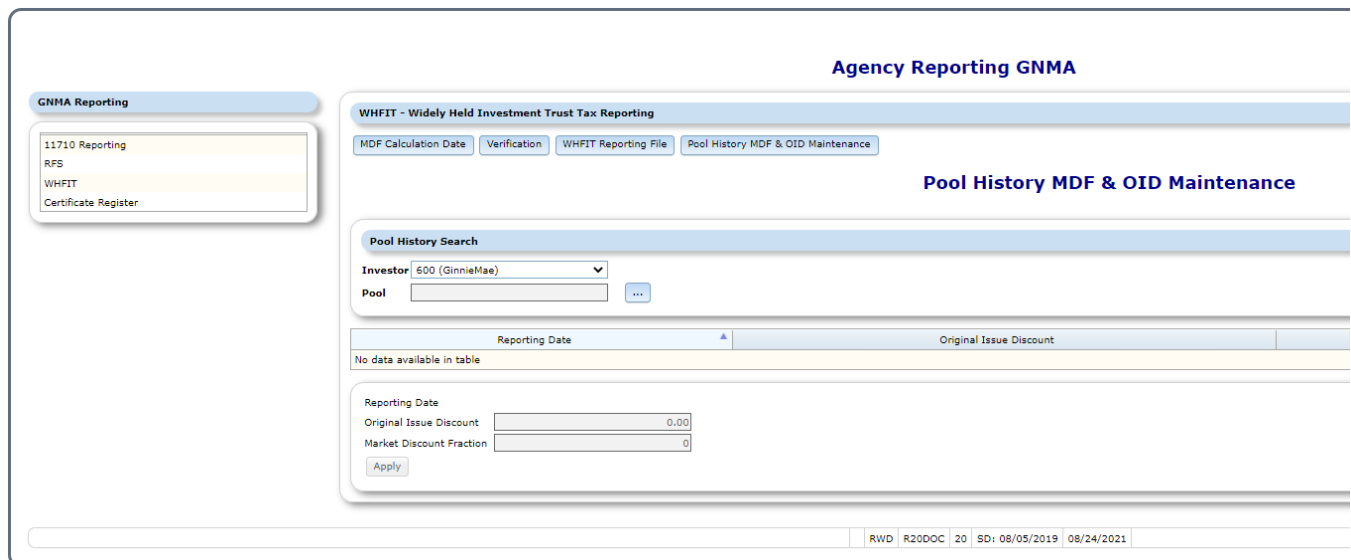
- WHFIT Reporting File – Replaces Options 9 and 10 from the GNMA menu. The top panel on the WHFIT Reporting File page allows the user to select the Start and End Record dates as well as whether the report includes data from All Pool History Records or Only Updated Pool History Records. The bottom panel allows the User to exclude records from the report. (GR634Q-01, GR634T-01)



The screenshot shows the 'Agency Reporting GNMA' interface. On the left, a sidebar titled 'GNMA Reporting' contains links for '11710 Reporting', 'RFS', 'WHFIT', and 'Certificate Register'. The main content area is titled 'WHFIT - Widely Held Investment Trust Tax Reporting' and includes tabs for 'MDF Calculation Date', 'Verification', 'WHFIT Reporting File' (which is active), and 'Pool History MDF & OID Maintenance'. The 'WHFIT Reporting File' section has input fields for 'Start Record Date' and 'End Record Date', a 'Run' dropdown menu set to 'All', and a 'WHFIT Report' button. Below this is an 'Excluded Pools Report' section with an 'Investor' dropdown, a 'Stop Reporting of MDF' dropdown, and an 'Apply To All Pools' button. At the bottom right, a status bar shows 'RWD', 'R20DOC', '20', 'SD: 08/05/2019', and '08/24/2021'.

44- WHFIT REPORTING FILE PAGE REPLACES OPTIONS 9 & 10 ON THE GNMA MENU

- Pool History MDF & OID Maintenance – Opens a new maintenance screen to maintain the OID and MDF values in file PIRPLHADL.



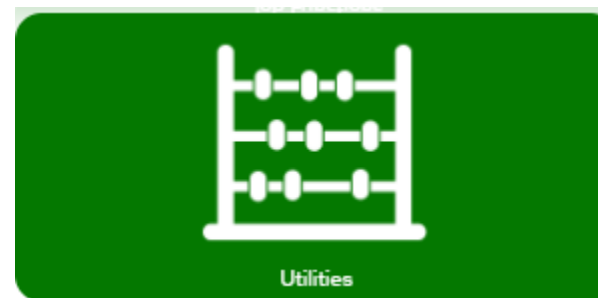
The screenshot shows the 'Agency Reporting GNMA' interface with the 'Pool History MDF & OID Maintenance' tab active. The sidebar is the same as in the previous screenshot. The main content area has tabs for 'MDF Calculation Date', 'Verification', 'WHFIT Reporting File', and 'Pool History MDF & OID Maintenance' (which is active). The 'Pool History Search' section includes an 'Investor' dropdown set to '600 (GinnieMae)' and a 'Pool' input field. Below this is a table with columns 'Reporting Date' and 'Original Issue Discount', showing 'No data available in table'. At the bottom, there are input fields for 'Reporting Date', 'Original Issue Discount' (set to '0.00'), and 'Market Discount Fraction' (set to '0'), with an 'Apply' button. The status bar at the bottom right shows 'RWD', 'R20DOC', '20', 'SD: 08/05/2019', and '08/24/2021'.

45-POOL HISTORY MDF AND OID MAINTENANCE. NEW PAGE TO ALLOW MAINTENANCE TO ADDITIONAL POOL HISTORY RECORD FOR THE ORIGINAL ISSUE DISCOUNT AND MARKET DISCOUNT FRACTION.

Strategy Utilities (21147) (20009)

The Utilities widget takes four popular utilities previously available from green screen menus in Strategy and makes them available in the Portal.

- View Spool Files
- Display File Attributes
- PLOCK Maintenance, and
- Update Market Rates.



The default view for the widget is the Spooled Files view.

View Spool Files

This option in the Utilities widget replaces Option 2, “Display printer status” on the Green Screen User Menu.

Filter Options

Users can filter the files displayed using a date range on the Creation Date and on User Profile. These values default to displaying the spool files for the active user that were created for the prior day and the current day/date. The sort order is based on Creation Date with the most recent file appearing at the top of the list. Changing the Created Date From/To dates or User triggers a search, and the applicable files display in the summary grid at the bottom of the screen. Other filter options include filtering by User, by File, or by User Data.

Utility Menu ▼

Filter Options

Created Date From 05/13/2021
Created Date To 05/14/2021

User Strategy User ID ▼

Results Returned: 3

Generate
Filter Results by File
Filter Results By User Data
Total

Filter Results

	File	User	User Data	Output Queue	Job Name
<input type="checkbox"/>	X505PRT__	KIM17	X505PRT	KCOOPER	QPRTJOB
<input type="checkbox"/>	GR562D	KIM17	GR562D	KCOOPER	CGR561
<input type="checkbox"/>	QPJOBLOG	KIM17	CGR561	QEZJOBLOG	CGR561

46- DEFAULT SPOOL FILE VIEW SHOWS SPOOL FILES FOR THE ACTIVE USER FOR THE CURRENT AND PRIOR DAY. LEFT SIDE OF PAGE.

Welcome, Kim Cooper
UTILITIES

Spooled Files

Total kB Selected: 0 kB

Job Name	Job Number	Number Of Pages	Size of File (kB)	Created Date/Time
QPRTJOB	247855	20	140.63	05/13/2021 10:09:33
CGR561	252532	4	6.02	05/13/2021 10:00:54
CGR561	252532	2	7.12	05/13/2021 10:00:54

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47 - RIGHT SIDE OF THE SPOOLED FILES PAGE.

Filter Options

Created Date From
Created Date To

User

Results Returned: 43

Filter Results by File

Filter Results By User Data

Total kB Selected: 0 kB

Filter Results

<input type="checkbox"/>	File	User	User Data	Output Queue	Job Name	Job Number
<input type="checkbox"/>	GR562D	User ID	GR562D	KCOOPER	CGR561	252532

48 - SPOOL FILES CAN BE FILTERED BASED ON DATES, FILE NAME OR USER DATA MAKING IT EASY TO LOCATE YOUR FILES

Release 20 Highlights

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Utility Menu ▼

Spooled Files

Filter Options

Created Date From

04/01/2021

Created Date To

05/14/2021

User

Strategy User ID ▼

Results Returned: 39

Generate

Filter Results by File

file

Filter Results By User Data

Total kB Selected: 0 kB

Filter Results

<input type="checkbox"/>	File	User	User Data	Output Queue ▲	Job Name	Job Number
<input type="checkbox"/>	PSFILERECS	KIM17		KCOOPER	QPADEV000K	233035
<input type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	248995
<input type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	239287
<input type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	239277
<input type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	237295

R

R20DOC

20

SD: 08/05/2019

0

49-FILTER RESULTS BY FILE RETURNS ALL REPORTS WHERE THE ENTERED TEXT APPEARS IN THE FILE COLUMN.

Note that entering text in the Filter Results by File search box or the Filter Results by User Data returns all reports where the entered text appears anywhere in the File (or User Data) columns, (e.g., entering 'file' returns the records containing PSFILERECS, and FILEPRINT).

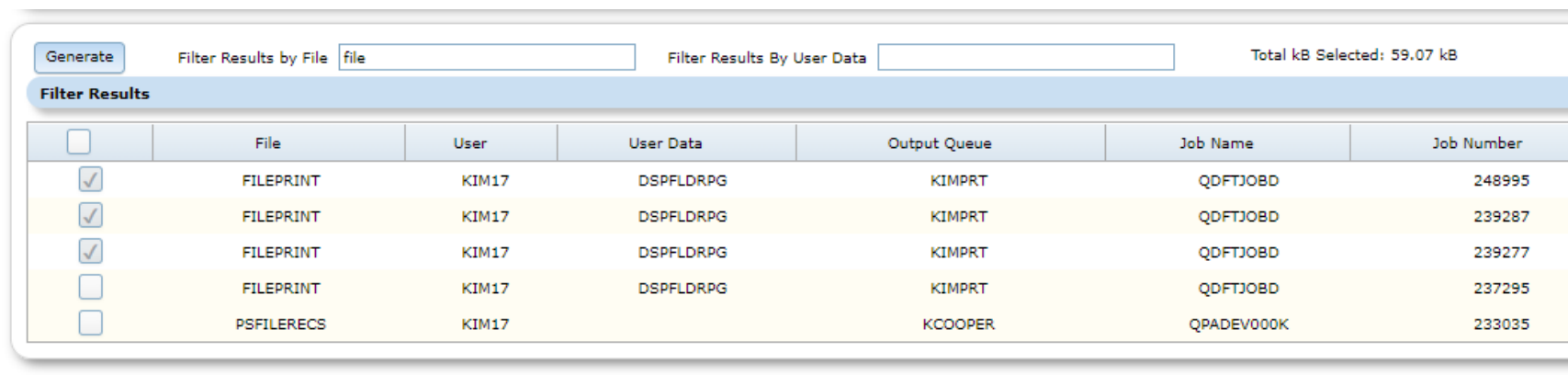
Users can sort the Summary Grid at the bottom of the screen by clicking any of the field headers in the grid. The sorted column displays an arrow indicating the direction of the sort.

The Spool File option can be configured to access the day end reports as well. Contact Customer Support for more information.

Spoiled Files - Generating Individual PDF documents

Users can use the Spoiled Files utility to print individual PDF documents for specific files.

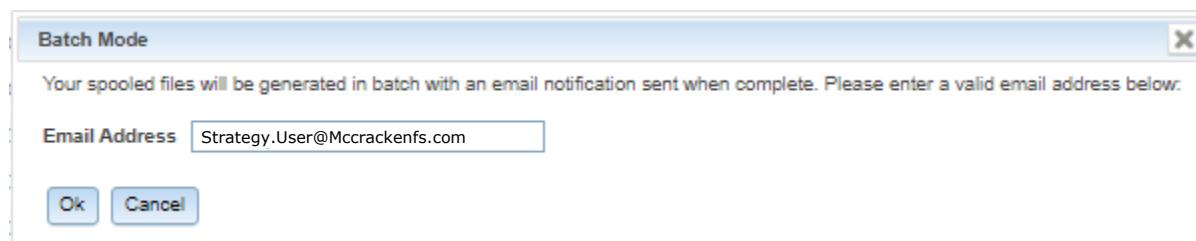
Using the check boxes to the left of the Spool File, users can select one or more files and click the Generate button to create a zip file containing PDF documents of the selected documents.



The interface shows a 'Generate' button, a 'Filter Results by File' dropdown set to 'file', and a 'Filter Results By User Data' dropdown. A 'Total kB Selected: 59.07 kB' indicator is present. Below is a table with the following data:

	File	User	User Data	Output Queue	Job Name	Job Number
<input checked="" type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	248995
<input checked="" type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	239287
<input checked="" type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	239277
<input type="checkbox"/>	FILEPRINT	KIM17	DSPFLDRPG	KIMPRT	QDFTJOB	237295
<input type="checkbox"/>	PSFILERECS	KIM17		KCOOPER	QPADEV000K	233035

Strategy manages download file size and will run the download in batch if the combined size of the selected files exceeds 1000 kb. When run in batch, the user is prompted to enter an email address to receive an email with a link to the retrieve the files.



The 'Batch Mode' dialog box contains the following text: 'Your spoiled files will be generated in batch with an email notification sent when complete. Please enter a valid email address below:'. Below this is an 'Email Address' field with the text 'Strategy.User@Mccrackenfs.com'. At the bottom are 'Ok' and 'Cancel' buttons.

NOTE: STRATEGY WILL PROMPT FOR AN EMAIL ADDRESS, WHEN THE COMBINED SIZE OF THE SELECTED SPOOL FILES EXCEEDS 1000 KB. CLICKING OKAY SENDS AN EMAIL WITH A LINK TO A LOCATION WHERE THE USER CAN RETRIEVE THE PDF FILES.

Clicking the link provided in the email will take the user to retrieve their spoiled files. If the user already has an open session, the user will be taken directly to the download page; otherwise, they will have to sign in. After the user has been authenticated the app will redirect to the retrieval page, where the file is made available to download. There is also a download button to re-request the file for download in the event that the download prompt does not appear.

Retrieve Spooled Files




Please wait a moment for your download to begin...

If your download does not begin within 1 minute. Please click the Download button

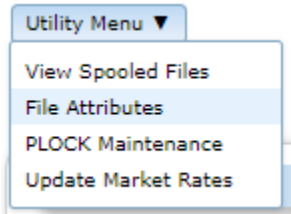
[Download](#)

R: R20DATA 20 SD: 11/01/2018 03/19/2020

If the file is run on demand, the zip file is downloaded to your PC and can be located in your Downloads folder.

122333358 > MFSIFS > R20DOC > temp > 6318_1621022333358					▼	↺	🔍 Search 6318_162102233
<input type="checkbox"/> Name	^	Type	Compressed size	Password ...	Size		
<input type="checkbox"/> 	FILEPRINT_KIM17_QDFTJOB_23...	Adobe Acrobat Document	7 KB	No			
	FILEPRINT_KIM17_QDFTJOB_23...	Adobe Acrobat Document	7 KB	No			
	FILEPRINT_KIM17_QDFTJOB_23...	Adobe Acrobat Document	7 KB	No			

File Attributes



The second option on the Utility Menu allows users to view and download the attributes of any file in the data library. This option is similar to the View/List Strategy File Layout option from the System Maintenance menu (Green Screen: SYSMNT, Option 20). Selecting the File Attributes from the menu opens the File Search Page where the user can search for files in their data library.

Utility Menu ▼

File Search

File Search

File Name	Text Description
No data available in table	

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Entering text in the search text box will return all files where the string entered appears in the File Name. Enter PNAME, returns PNAME, PNAME2 and PNAMEWIRE.

Utility Menu ▼

File Search

File Search

File Name	Text Description
PNAME	Name File
PNAME2	
PNAMEWIRE	Company Name Wiring Instructions

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Double clicking on a row in the search results displays the File Attributes screen.

Right clicking within a section allows you to select Export to Excel and download that section to a spreadsheet. Clicking the Cancel button above the search text box returns the user to File Search screen and Utilities Menu.

The File Attributes screen displays in four sections:

- **File Field Description:** Includes the File Name, Library, # of fields, and file length.
- **Field Attributes:** This is a scrollable grid display the field attributes including the Name, Description, Data Type, and Actual/Character Length.
- **Logicals:** The third section on the screen is a scrollable grid displaying logical files that reference the selected fields.
- **Triggers:** Displays the triggers that are active against the selected file.

Right clicking within a section on the File Attributes page allows you to select Export to Excel and download that section to a spreadsheet.

Clicking the Cancel button above the search text box returns the user to File Search screen and Utilities Menu.

Utility Menu

Welcome, Kim Cooper

Utilities

File Attributes

Cancel

File Field Descriptions

File Length	PNAME2	Library	R20DOC	Number of Fields	11	Last Altered Time Stamp	02/26/2021 17:32:44
-------------	--------	---------	--------	------------------	----	-------------------------	---------------------

File Attributes

Ordinal Position	Name	Field Description	Column Text	Data Type	Length	Actual Length	Character Max Length	Column Default	Long Comment
1	NMNAMEID	NAME ID	NAME ID	DECIMAL	5	9, 0	0	0	
2	NMDOB	DATE OF BIRTH	DATE OF BIRTH	DATE	4	4	0	0	
3	NMGOVID	GOVERNMENT NATL ID	GOVERNMENT NATL ID	DECIMAL	7	13, 0	0	0	
4	NMBUSREG	BUSINESS REG	BUSINESS REG	DECIMAL	6	10, 0	0	0	
5	NMRPERMIT	RESIDENTIAL PERMIT	RESIDENTIAL PERMIT	DECIMAL	7	13, 0	0	0	
6	SYSCT	Date/Time created (system)	Date/Time created (system)	TIMESTAMP	10	10	0	CURRENT_TIMESTAMP	
7	SYSUPD	Date/Time updated (system)	Date/Time updated (system)	TIMESTAMP	10	10	0	CURRENT_TIMESTAMP	
8	SYSCTBY	Created by user (system)	Created by user (system)	CHAR	10	10	10		
9	SYSUPDBY	Updated by user (system)	Updated by user (system)	CHAR	10	10	10		
10	PGMCTBY	Created by program	Created by program	CHAR	10	10	10		
11	PGMUPDBY	Updated by program	Updated by program	CHAR	10	10	10		

Logicals

Library	File	Dependent File Library	Dependent File	Dependency
No data available in table				

Triggers

Event File	Trigger Name	Trigger Library	Event Manipulation
PNAME2	TNAME2AM01	R20	DELETE
PNAME2	TNAME2AM01	R20	INSERT
PNAME2	TNAME2AM01	R20	UPDATE
PNAME2	TNAME2BM01	R20	INSERT
PNAME2	TNAME2BM01	R20	UPDATE

R | R20DOC | 20 | SD: 08/05/2019 | 05/18/2021

50- DOUBLE CLICKING PNAME2 IN THE FILE SEARCH RESULTS GRID OPENS THE FILE ATTRIBUTES WINDOW

PLOCK Maintenance

Selecting PLOCK Maintenance from the Utilities menu opens the Lock Maintenance page which performs the same functions as the Clear File Locks option available from the Tools menu in StrategyCS.

Strategy locks files when a user opens a related feature within its applications in Update mode to preserve data integrity. When the user exits the window or page, the file lock is normally cleared. From time to time, if a task ends abnormally, the Lock may not be properly cleared, and the file will remain unavailable for changes. Strategy may require manual intervention to clear the lock. When PLOCK Maintenance is opened it displays a grid of all existing File Locks.

Utility Menu ▼

Lock Maintena

Delete

	Login ID	Lock Date	Lock Time	Program Desc.	File	Key 1	Key 2	Key 3	Key 4
<input type="checkbox"/>	KIM17	05/10/2021	16:45:09	System Control - SRV	PSYSCSRV	*	*	*	*

RWD

R20DOC

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SD:

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Utilities

Maintenance

Key 4	Key 5	Key 6	Key 7	Key 8	Key 9	Key 10	Lock Type	Job Num	Window ID
*	*	*	*	*	*	*	L	250567	0

R20DOC

20

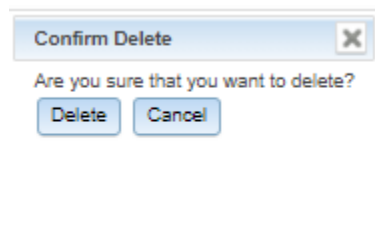
SD: 08/05/2019

05/17/2021

51- LOCK MAINTENANCE SCREEN DISPLAYED AS LEFT SIDE AND RIGHT SIDE VIEWS. LOCK MAINTENANCE GRID DISPLAYS ALL ACTIVE LOCKS INCLUDING THE USER, LOCK DATE AND TIME, AND THE KEY TO THE LOCKED FILE TO ASSIST IN IDENTIFYING THE LOCKED RECORD.

The File Lock Maintenance grid displays the User ID of the person creating the file lock. The Lock Date and Time, the Program Description and the key to the file. Users with appropriate authority can delete file locks by selecting the check box to the left of the record and clicking the Delete button.

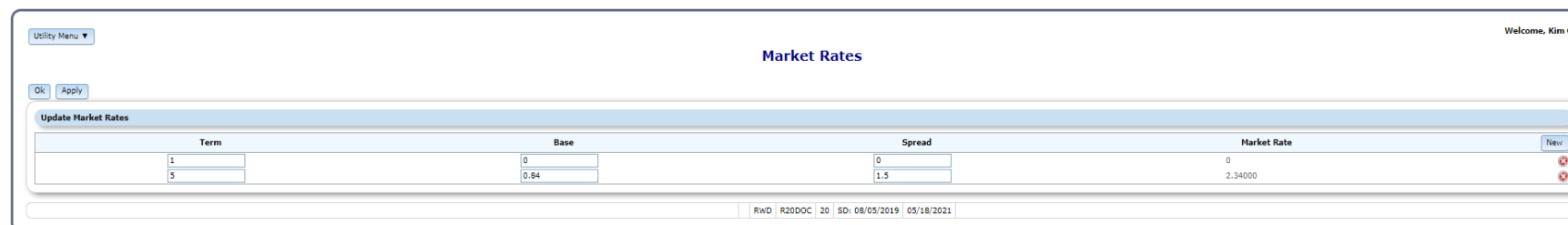
The User will receive a confirmation window to confirm you wish to delete the selected records.



NOTE: THE PLOCK MAINTENANCE OPTION SHOULD BE LIMITED TO SYSTEM ADMINISTRATORS. CAUTION SHOULD BE TAKEN TO MAKE SURE THAT A LOCK IS NOT REMOVED THAT IS CURRENTLY ACTIVE AND PROTECTING DATA INTEGRITY. REMOVING A LOCK PREMATURELY MAY ALLOW TWO USERS TO MAKE CHANGES TO THE SAME RECORD, AT THE SAME TIME. THE USER LAST SAVING THE DATA WINS, SO DATA CHANGES COULD BE LOST.

Updating Market Rates

The final option on the Utilities menu, available from the Utilities widget, allows users to enter/update Market Rates. This feature was previously available from the System Maintenance menu (SYSMNT – Option 21).



A screenshot of the 'Market Rates' utility screen. At the top, there's a 'Utility Menu' dropdown and a 'Welcome, Kim Co...' message. Below the title 'Market Rates', there are 'Ok' and 'Apply' buttons. The main section is titled 'Update Market Rates' and contains a table with four columns: 'Term', 'Base', 'Spread', and 'Market Rate'. There is a 'New' button at the end of the table. The table has two rows of data: one with Term 1, Base 0, Spread 0, and Market Rate 0; the other with Term 5, Base 0.84, Spread 1.5, and Market Rate 2.34000. At the bottom, there's a status bar with 'RWD', 'R20DOC', '20', 'SD', '08/05/2019', and '05/18/2021'.

Term	Base	Spread	Market Rate
1	0	0	0
5	0.84	1.5	2.34000

Users must enter a Term, Base Rate, and Spread, Strategy then displays the Market Rate which is the sum of the Base Rate and Spread. Users can update a Base Rate or Spread, and Strategy automatically recalculates the Market Rate. Clicking Ok or Apply saves the change. Clicking the New button adds a new record. Once the new record is saved, the records are reordered by Term.

Term is a 3 digit whole number. (3,0)

Base, Spread, and Market Rate are percentages. (7, 5).

Security Widget



Security Maintenance, found on the Tools menu under Maintenance, is now also available in the Portal. The interface works similarly to the StrategyCS interface.

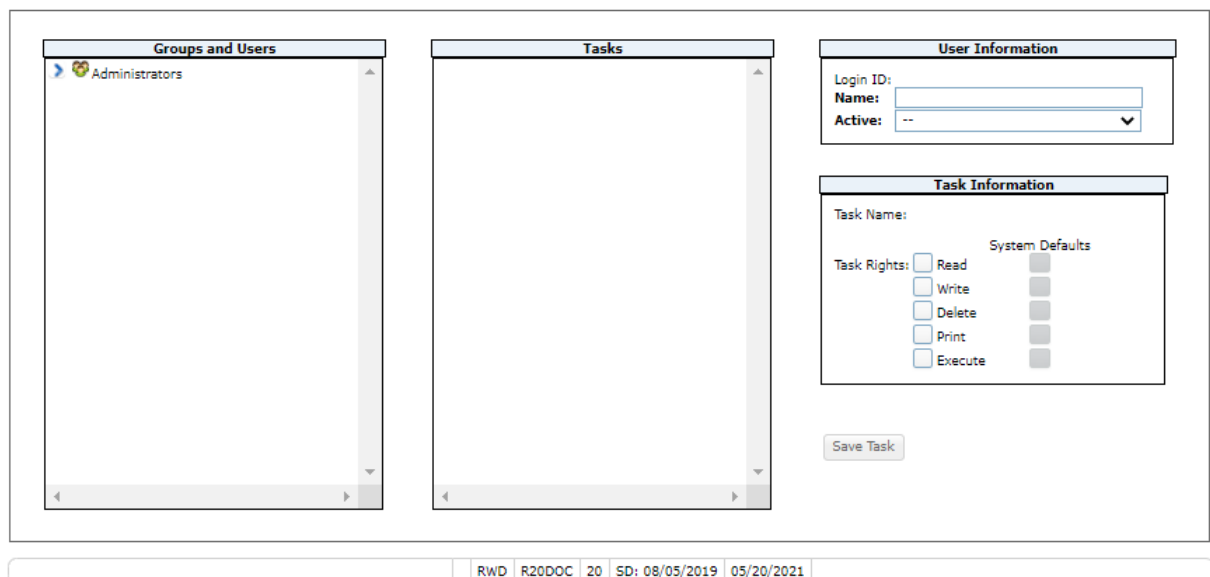
Users with appropriate security, can work with Groups, Users and Tasks to configure Strategy application security for their organization.

Upon entry, the screen displays the Groups and Users Panel, the Task Panel, User Information, and Task Information. The Task Panel, User Information, and Task Information areas are all blank. The Groups and Users panel shows only the Administrators group.





Groups and Users appear in a hierarchy. Users are assigned to Groups and inherit the Task Rights assigned to the Group.

Groups collapse hiding all Users under the Group. Highlighting the group (clicking the Group Name) populates the Tasks Panel.





Security Maintenance



Groups and Tasks use arrows to expand and collapse the hierarchy.

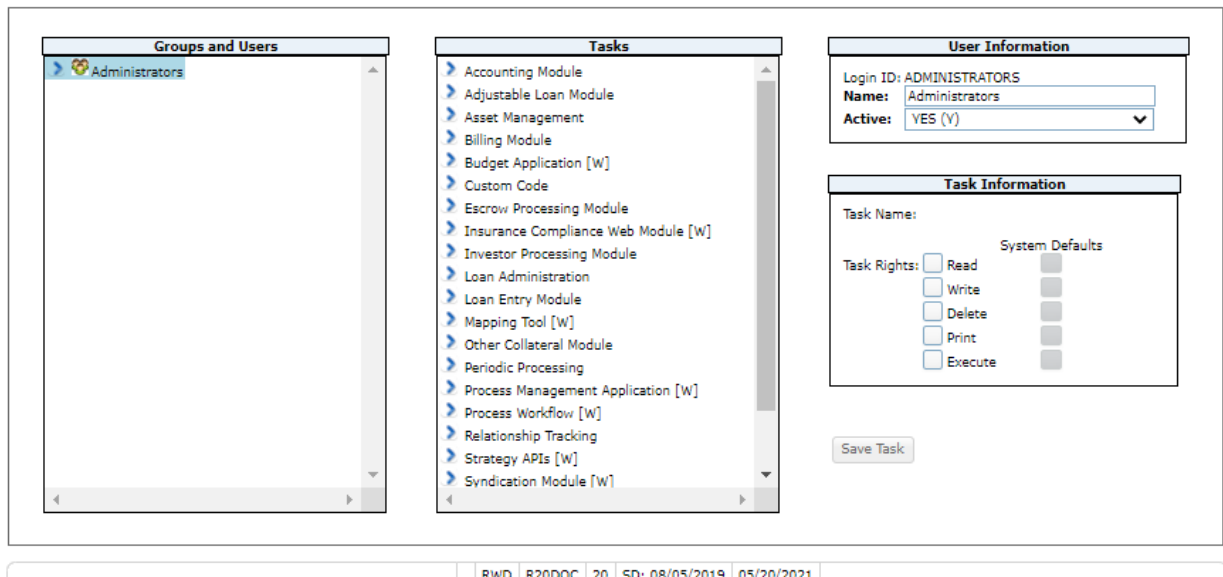
-  Arrows point to the right
-  Arrows point down
-  Group Icon
-  User Icon

- Topic is collapsed there Users or Related Tasks to view
- Topic is expanded
- Indicates that this is a Group of Users
- Indicates an individual User

-  Adjustable Loan Module
 - Adj Loan Changes
 -  Adj Loan Info Tab
 -  Add Adjustable Loan Wizard
 -  P&I Rate Schedule

If there are no Child tasks, there is no arrow of any kind to the left of the Task.

Security Maintenance



The screenshot shows the Security Maintenance interface with four main panels:

- Groups and Users:** A list box showing 'Administrators' selected.
- Tasks:** A list box showing various modules such as Accounting Module, Adjustable Loan Module, Asset Management, Billing Module, Budget Application [W], Custom Code, Escrow Processing Module, Insurance Compliance Web Module [W], Investor Processing Module, Loan Administration, Loan Entry Module, Mapping Tool [W], Other Collateral Module, Periodic Processing, Process Management Application [W], Process Workflow [W], Relationship Tracking, Strategy APIs [W], and Syndication Module [W].
- User Information:** A form showing 'Login ID: ADMINISTRATORS', 'Name: Administrators', and 'Active: YES (Y)'.
- Task Information:** A form showing 'Task Name:' and 'Task Rights:' with checkboxes for Read, Write, Delete, Print, and Execute. A 'System Defaults' column is also present.

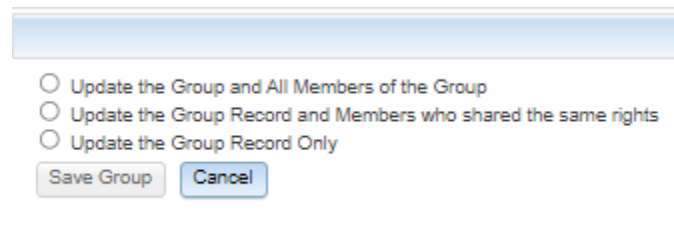
A 'Save Task' button is located below the Task Information panel.

Working with Groups

Selecting the Administrators Group populates the Tasks panel and the User Information panel.

- The User Information panel displays the Group Name in both the Login ID and Name fields.
- Tasks are available to assign tasks to the Administrator Group.

If Tasks are modified with a Group selected (Login ID, and Name display the Group name), then when Save Task is clicked a popup window displays allowing the user (System Administrator) to select how that Task right change should be applied.



The popup window displays three radio button options for saving a group:

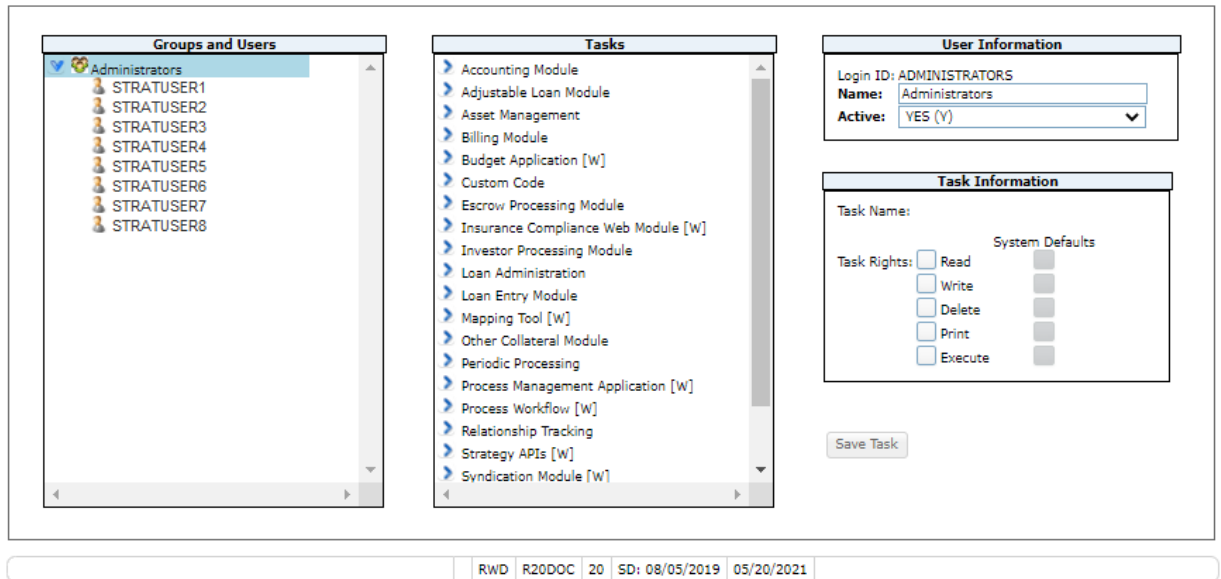
- ☐ Update the Group and All Members of the Group
- ☐ Update the Group Record and Members who shared the same rights
- ☐ Update the Group Record Only

At the bottom, there are 'Save Group' and 'Cancel' buttons.

- If you update the Group and All Members of the Group, the Task right change will be applied to any Users that are a member of that Group currently or that are assigned to the Group in the future.
- If you select Update the Group Record and Members who shared the same rights, only the Group, any Users who had the same Task rights as the Group for the modified Task prior to the change, and any Users assigned to the Group in the future will be updated. Users that the Task rights for the change Task were modified after being assigned to the Group will not change.
- If you select Update the Group Record Only, the Group record and any Users assigned to the Group in the future will have the change.

Clicking the arrow to the left of the Group expands and displays all Users that are assigned to that Group.

Security Maintenance



The screenshot displays the Security Maintenance interface with four main panels:

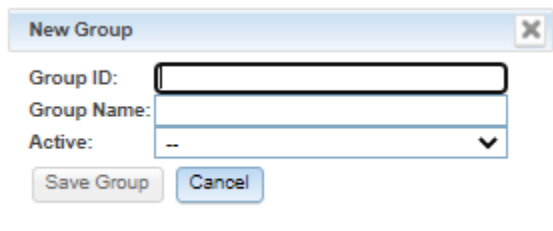
- Groups and Users:** A list of groups including Administrators, STRATUSER1 through STRATUSER8.
- Tasks:** A list of tasks including Accounting Module, Adjustable Loan Module, Asset Management, Billing Module, Budget Application [W], Custom Code, Escrow Processing Module, Insurance Compliance Web Module [W], Investor Processing Module, Loan Administration, Loan Entry Module, Mapping Tool [W], Other Collateral Module, Periodic Processing, Process Management Application [W], Process Workflow [W], Relationship Tracking, Strategy APIs [W], and Syndication Module [W].
- User Information:** Fields for Login ID (ADMINISTRATORS), Name (Administrators), and Active status (YES (Y)).
- Task Information:** Fields for Task Name and Task Rights (Read, Write, Delete, Print, Execute) with System Defaults.

At the bottom, there is a status bar with fields: RWD, R20DOC, 20, SD: 08/05/2019, 05/20/2021.

Adding or Deleting a Group Using the Group Menu

Right clicking on a Group name in the Group/User Info panel brings up the Group Menu. This allows you to Add a Group, Copy a Group, Delete a Group, or add a New User to the Group.

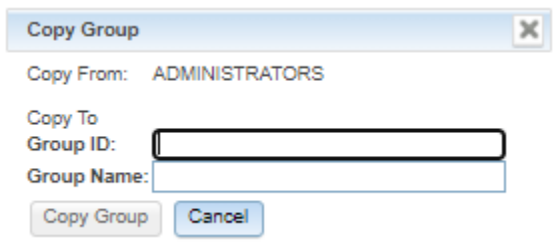
- New Group allows you to define the Name of the Group and creates a group with System Default values. Strategy will arrive configured for you with the Administrators Group and a System Administrator ID to be used for defining Strategy application security for your organization.



The New Group dialog box contains the following fields and buttons:

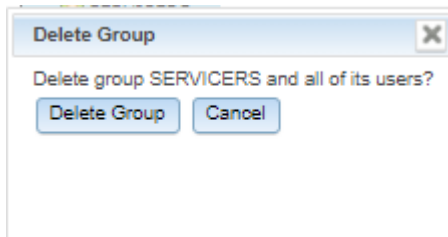
- Group ID: [Text Field]
- Group Name: [Text Field]
- Active: [Dropdown Menu]
- Buttons: Save Group, Cancel

- Copy Group allows you to define a New Group based on a selected Group. Strategy will create the new Group with the new name and all the same Task Rights as the Group copied.



The Copy Group dialog box contains the following fields and buttons:

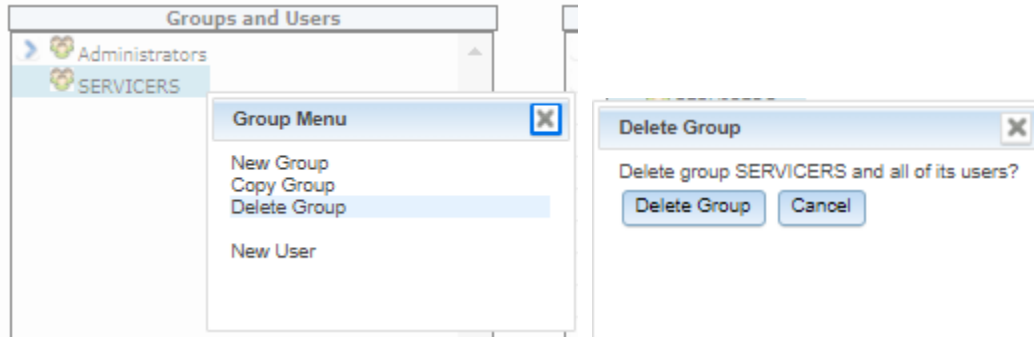
- Copy From: ADMINISTRATORS
- Copy To Group ID: [Text Field]
- Copy To Group Name: [Text Field]
- Buttons: Copy Group, Cancel



The Delete Group dialog box contains the following fields and buttons:

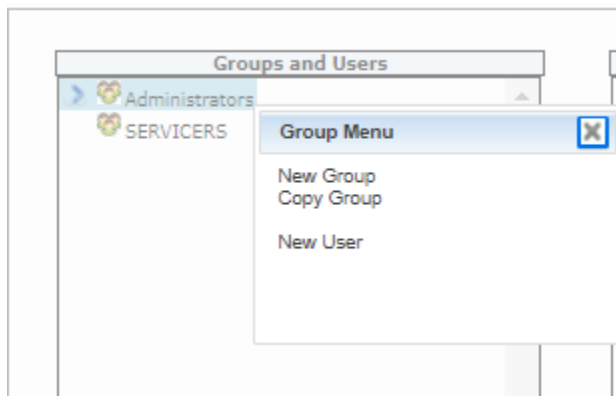
- Delete group SERVICERS and all of its users?
- Buttons: Delete Group, Cancel

- Delete Group removes the Group and all assigned Users. A confirmation box is presented prior to completing the Group.



- New User from the Group Menu adds a New User to the selected Group.

NOTE: JOB 11591 HAS BEEN INCORPORATED INTO THIS RELEASE. WHEN SELECTING THE ADMINISTRATOR GROUP AND ACCESSING THE GROUP MENU, THE OPTION TO DELETE GROUP IS NOT AVAILABLE.

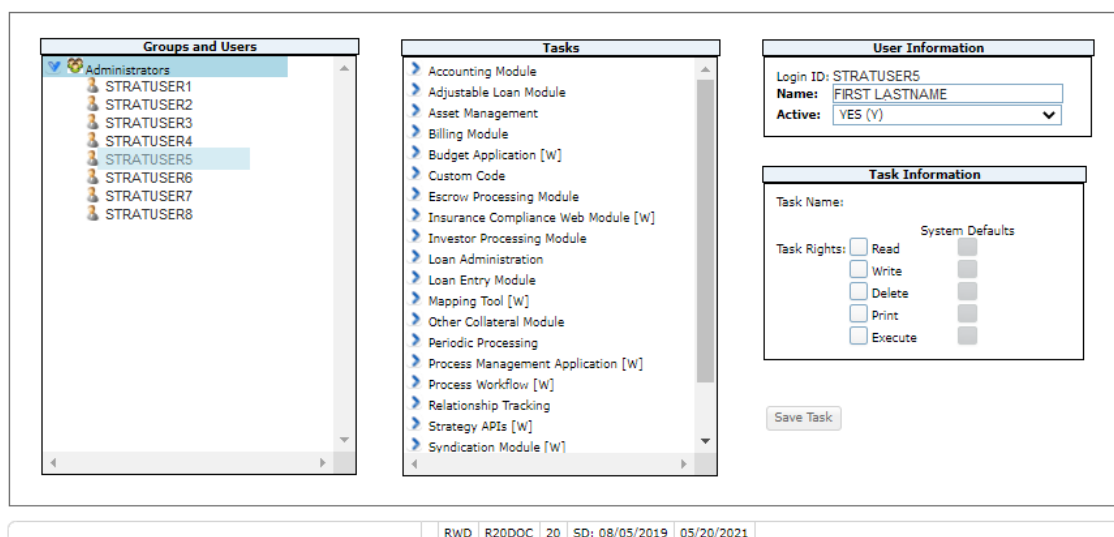


Working with Users

Clicking and selecting a User, now updates the User Information panel with that User's User ID and Name.

Any changes to Task rights while a User is selected, changes only the Task Rights of that User.

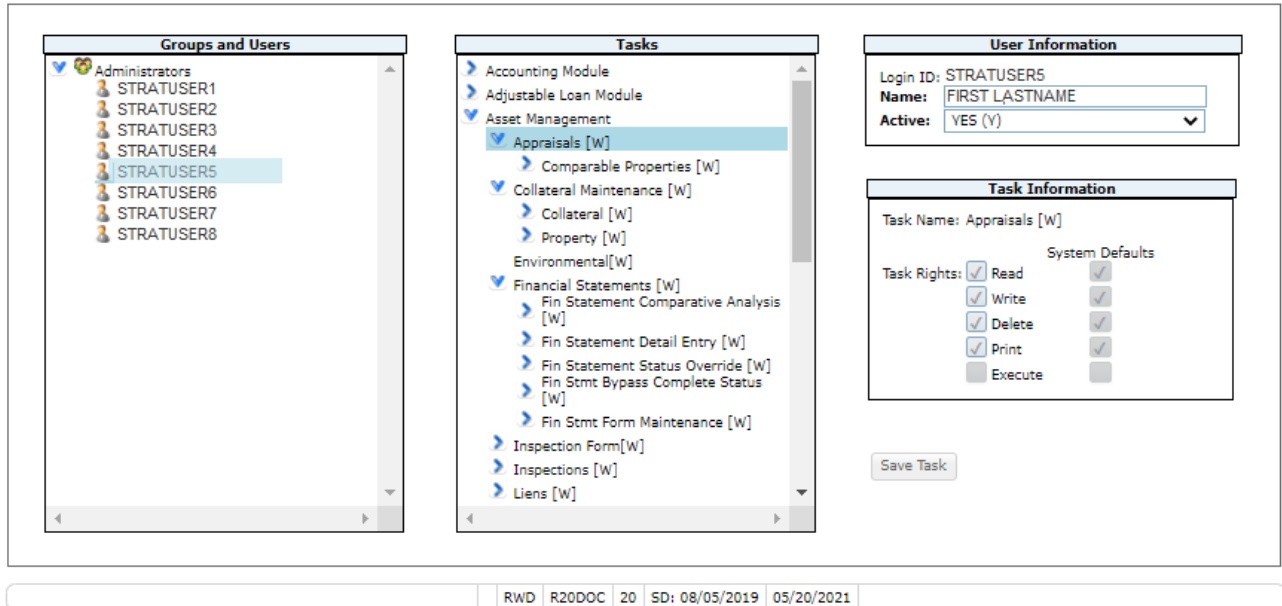
Security Maintenance



Changing Task Rights

Use the arrows to the left of the Task to expand and collapse Parent Child Tasks. Tasks are generally organized by Module/Feature. Tasks that display with '[W]' following their name are found in the Portal.

Security Maintenance



The screenshot displays the Security Maintenance interface with four main panels:

- Groups and Users:** A list of users including Administrators, STRATUSER1 through STRATUSER8. STRATUSER5 is selected.
- Tasks:** A hierarchical list of tasks. Under 'Asset Management', 'Appraisals [W]' is selected. Other tasks include Accounting Module, Adjustable Loan Module, Collateral Maintenance [W], Collateral [W], Property [W], Environmental [W], Financial Statements [W], and various inspection forms.
- User Information:** Shows Login ID: STRATUSER5, Name: FIRST LASTNAME, and Active: YES (Y).
- Task Information:** Shows Task Name: Appraisals [W]. It has two columns of checkboxes: Task Rights (Read, Write, Delete, Print, Execute) and System Defaults. Read, Write, Delete, and Print are checked in both columns; Execute is unchecked in both.

At the bottom, there is a 'Save Task' button and a status bar with fields: RWD, R2ODOC, 20, SD: 08/05/2019, 05/20/2021.

Task Information

The Task Information panel shows which Task Rights were assigned for the active User or Group shown in User Information.

- The active Task shown as Task Name. In the example above, Appraisals [W], the Appraisal widget available in the Portal.
- Task Right checkboxes in the left column display which rights the User has been assigned.
 - Check marks indicate Task Rights are active
 - Empty boxes indicate that Task Rights are not assigned to the active User.
- System Default checkboxes in the right column display the default rights assigned by Strategy.

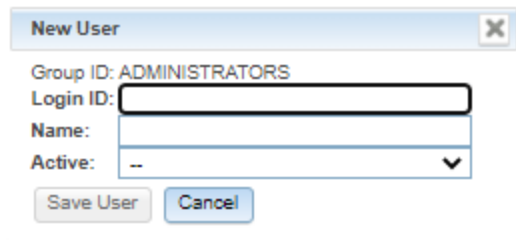
STRATUSER5 has been granted Task Rights to Read, Write, Delete and Print in the browser-based Appraisal application.

Clicking *Save Task* saves any changes to the User.

Adding or Deleting a User

System Administrators can add new Users by accessing either the Group Menu or User Menu.

- Right click the name of the Group in the Groups and Users panel that the User will be assigned and select New User from the Group menu; or



New User [X]

Group ID: ADMINISTRATORS

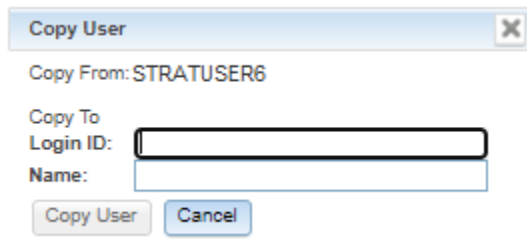
Login ID:

Name:

Active: -- [v]

Enter the New Users Login ID and Name. The User is created with all the same Task Rights assigned to the Group.

- Right click any Username under the New Users assigned group to access the User Menu and click Copy User to create a New User with all the same Task Rights as the Copy From User.



Copy User [X]

Copy From: STRATUSER6

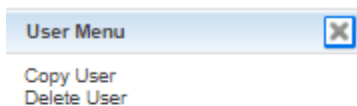
Copy To

Login ID:

Name:

Enter the New Users Login ID and Name. The User is created with all the same Task Rights as the User it was created from.

To Delete a User, right click the User Name to access the User Menu, select Delete User.

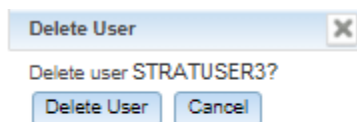


User Menu [X]

Copy User

Delete User

A confirmation popup is displayed.



Delete User [X]

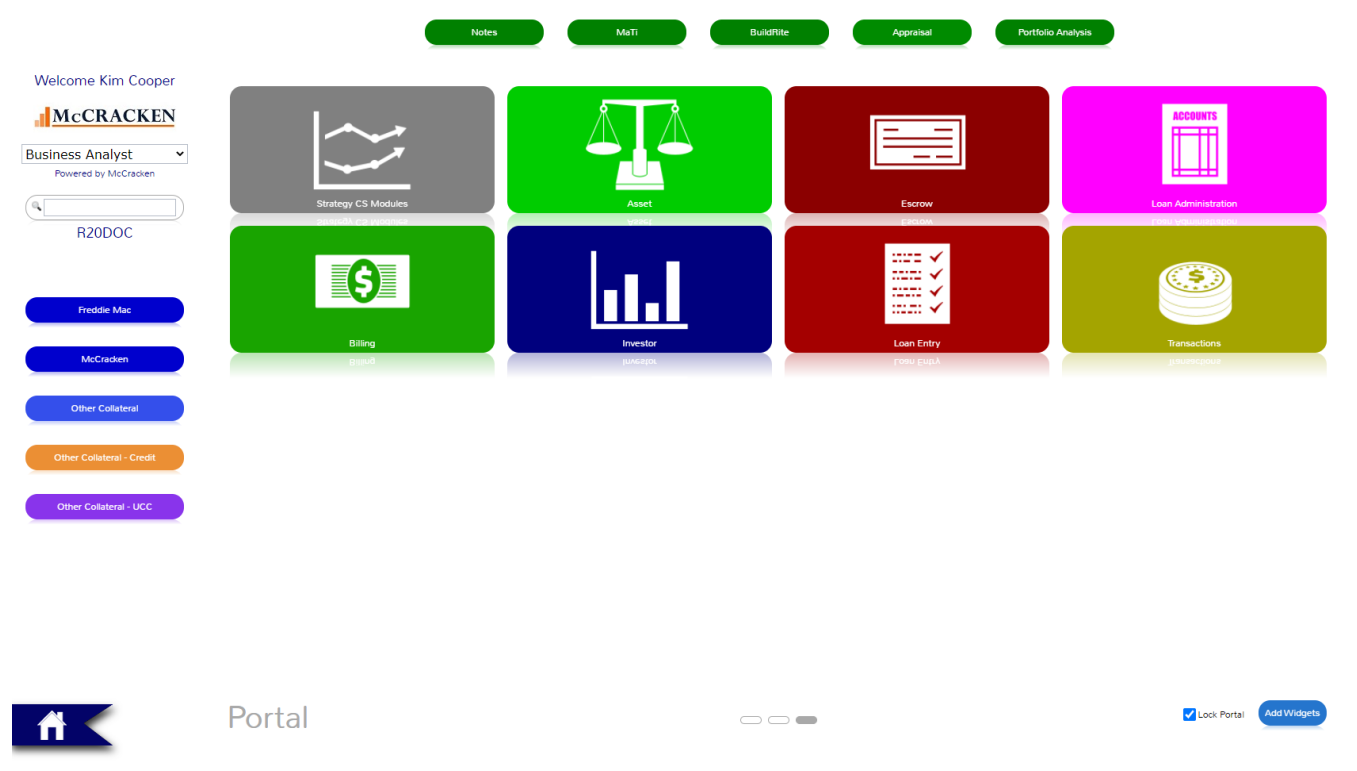
Delete user STRATUSER3?

Cancel closes the window without Deleting the User. Delete User removes the User from Strategy Application Security.

Strategy CS and Web Portal Interaction

Release 20 includes options to quickly switch between Portal and the desktop application when needed. The Strategy application now has the option to open both interfaces with a single sign-on. When implemented, this feature provides an option to direct users to the appropriate Strategy module and loan number when specific widgets are selected from the Portal. These widgets include Asset, Escrow, Loan Administration, Billing, Investor Processing, Loan Entry and Transaction processing. The Portal gives you the option of putting any or all of the individual widgets for the seven modules above on your desktop, or placing the Strategy CS Modules container widget on the dashboard, to provide access to all the modules from a single widget.

NOTE: A LOAN NUMBER MUST BE ENTERED INTO THE SUPER SEARCH FIELD IN THE LEFT PANEL FOR THE WIDGETS TO NAVIGATE TO THE STRATEGY CS DESKTOP INTERFACE.



Single Strategy Sign-On for Desktop and Portal - Configuration

Strategy must be configured to access the Portal before using the single sign-on, or before accessing the desktop modules in CS from the Portal using the widgets.

Using, the User Information app within the Tools Widget the system administrator indicates which users will implement the single sign-on option.

NOTE: Users whose job function is assigned a Loan Set, cannot take advantage of Strategy Single Sign-on Feature.

NOTE: Users who enter an incorrect User ID or Password, will now see a generic message display: "Login Failed: User ID or Password is incorrect." For security purposes, Strategy will no longer provide messages detailing why the Log in failed. (20887)

Adding Strategy Single-Sign on for Users

To implement Single Sign On, User's will have to access the library via a browser using the URL for their environment to register the URL with Strategy. This directs Strategy to open the correct Portal instance for your organization.

Once Strategy knows which URL to use, the System Administrator can assign which users have access the Portal using the new Tools widget to access User Information.




Inactive	User ID	First Name	Last Name	Phone #	Fax #	Email	Title	Servicer	CS/Portal Polling (Seconds)
<input type="checkbox"/>	STRATUSER1	JANE	DOE			jane.doe@emailaddress.com			0
<input type="checkbox"/>	STRATUSER2	JOHN	SMITH			john.smith@emailaddress.com			7

52 TOOLS WIDGET PROVIDES ACCESS TO USER INFORMATION. A CLOSER VIEW OF THE WIDGET IS AVAILABLE ON THE NEXT PAGE.

User Information contains the User ID and contact information for Strategy Users. Each user must be configured within User Information for the Portal to display the Users name rather than the Job Function in the Portal and to provide Strategy with the email address. This feature is traditionally accessed from the Tools menu in the desktop application; the Tools widget allows you to enter, update, and delete User Information records from the Portal.

CS/Portal Polling (Seconds)

The Tools widget includes an additional field which controls the ability to open both Strategy interfaces with one sign on. Entering a value higher than 5 in the CS/Portal Polling (Seconds) field, enables Strategy Single sign-on and interactivity between the interfaces. CS/Portal Polling (Seconds) is stored in a new file PCSPORTIM/PCSECONDS.

The Strategy's Portal is now responsible for sending Navigation or Module open requests to the PCSNAV file. A Portal Manager program within Strategy will monitor the PCSNAV file (every X seconds as defined in PCSPORTIM) to check if any requests were sent from the Portal. If a request is found in PCSNAV Strategy will execute the request and upon successfully completing that request it will delete the PCSNAV record. If an error is encountered, Strategy will add a message ID to the PCSNAV record for the Portal to display.

When a user makes a request to open a Strategy CS desktop application using either a module widget or a Navigator, Strategy adds a record to PCSNAV, along with the requesting User ID and Loan Number associated with the request. Strategy checks to be sure that the User ID has access rights to the module or if a Navigator

User Info

Apply

Cancel

New

Inactive	User ID	First Name	Last Name	Phone #
<input type="checkbox"/>	STRATUSER1	JANE	DOE	
<input type="checkbox"/>	STRATUSER2	JOHN	SMITH	
<input type="checkbox"/>				
<input type="checkbox"/>				

User Information

Fax #	Email	Title	Service
	jane.doc@emailaddress.com		STRAT USER 1
	john.smith@emailaddress.com		STRAT USER 2

RWD

R20DOC

20

SD: 08/05/2019

05/14/2021

53 - THE TOOLS WIDGET PROVIDES ACCESS TO USER INFO. PREVIOUSLY AVAILABLE FROM THE TOOL MENU, ADMINISTRATORS ADD CONTACT INFORMATION FOR STRATEGY USERS WHICH IS USED BY THE PORTAL.

Welcome, Kim Cooper

Tools

CS/Portal Polling (Seconds)

0

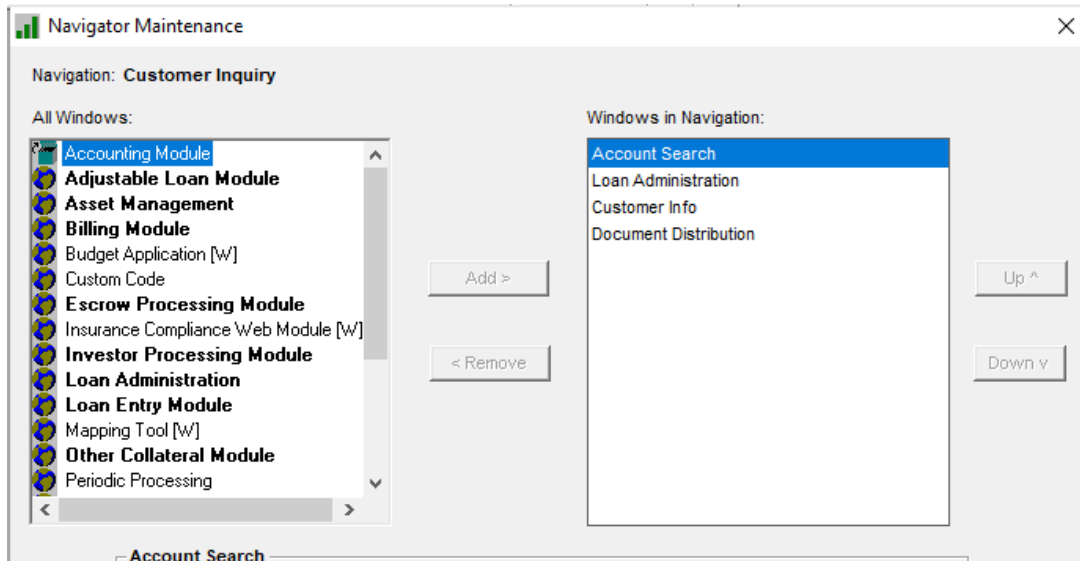
7

54 - THE TOOLS WIDGET PROVIDES AN ADDITIONAL CS/PORTAL POLLING (SECONDS) FIELD. WHEN THIS FIELD CONTAINS A VALUE GREATER THAN 5, THAT USER CAN ACCESS STRATEGY CS WIDGETS AND SIGN INTO THE PORTAL AND STRATEGY'S DESKTOP APPLICATION AT THE SAME TIME.

Running Navigators from the Super Search

Another feature available with the Single Strategy Sign-on is the ability to launch a Navigator from Portal's Super Search.

Reminder that Navigators are a tool in Strategy that walks users screen by screen through tasks in the desktop interface. Customers can define their own Navigators and attach documentation specific to your organizations handling of the task with each step.



55 - CUSTOMER INQUIRY NAVIGATOR WILL WALK USER FROM ACCOUNT SEARCH TO LOAN ADMINISTRATION, CUSTOMER INFO, AND DOCUMENT DISTRIBUTION TO COMPLETE THE TASK.

The new feature will allow users to enter a loan number in the Super Search, select the Navigator to run and begin walking through the Navigator.

Use the Super Search to select the Loan Number. Strategy filters the available widgets to only widgets that apply to the loan, and displays a new drop down below the Super Search field and Library Name listing all Public Navigators in the System.



56 - NAVIGATOR DROP DOWN LISTS PUBLIC NAVIGATORS FOR ALL ELIGIBLE USERS.

When a Navigator is selected, Strategy writes out a record to PCSNAV with the User ID, requested loan, and Navigator selected. If no screens are available for the Navigation, a message is written back to PCSNAV.

Notes:

- Users assigned to Loan Sets will not have access to this feature.
- The Navigator functionality is part of the Strategy Single Sign On feature and is designed to work only when the Portal has been opened by StrategyCS.
- Public Navigators are those Navigators that have been designated as Public when created and can be used by any user with application access to the screens included in the Navigator.
- Users must have Strategy execute task rights to Navigator or the drop down will be empty.

Navigation between the Interfaces

With the ability to access the StrategyCS modules from the Portal, Strategy now polls a new file for active requests. When a user makes a request to access StrategyCS, either through a Navigation or by clicking a Strategy module widget, Strategy creates a PCSNAV record. The system polls this file for requests for the user's UserID using the value in the CS/Portal Polling (Seconds). If the value found there is greater than 5 or greater, the system will monitor for active records, perform the action, and delete the navigation record.

The Portal now supports navigation to Strategy CS for the following modules:

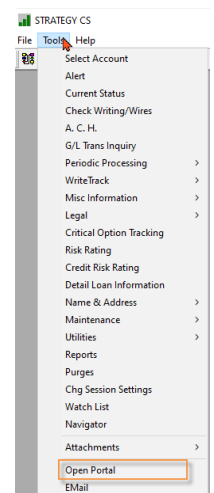
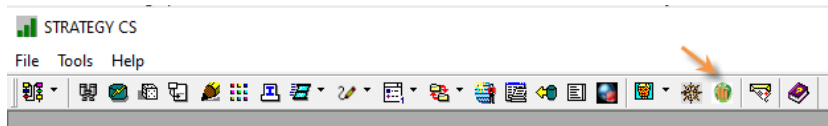
- Current Status
- Asset
- Other Collateral
- Escrow
- Outside Tax Processing
- Insurance Processing
- Adjustable Loans
- Loan Administration
- Loan Entry
- Investor
- Transaction Processing
- Billing Module



Note: Navigation to the Strategy CS Modules is only possible when the Portal has been configured for single sign on. Users must first enter a Loan Number in the Super Search, and then access one of the Strategy Module widgets. Strategy will pass that loan number to the Strategy CS desktop application and Module in CS using the PCSNAV file.

Accessing the Portal from Strategy CS Desktop

When working in the Strategy CS desktop, users can reopen the Portal from the Main toolbar or from the Open Portal option at the bottom of the Tools menu. The User must be configured to use the Single Sign On feature with the correct Portal URL registered with Strategy (PPORTALURL), and assigned a value greater than 5 in the CS/Portal Polling in the Tools widget (PCSPORTIM).



Other Enhancements

Adjustable Loans

Release 20 includes all enhancements incorporated under 19E and 19F. Customers who did not install these releases will get the enhancements and changes with Release 20. See documentation for 19E and 19F for more information.

Release 19E

- Enhancements to support a Negative Index Rate in Strategy was offered in Release 19E.
 - Controlled by a System Control setting, Index rates shown in Adjustable Loan Info, Rate Review History, and Index Rates can display and store a Negative Index rate.
 - When performing rate calculations, Strategy will use the Negative Index Rate but will not allow an Interest Rate less than zero.
 - Changes were also made to the programs to support rounding when an index rate is negative.

Update 19F

- Update 19F contained enhancements to support rate calculations using two different compounding in arrears calculations recommended by the ARRC.
 - New Adjustable Methods were added to the Adjustable Loan module to incorporate the new calculations for compounding in arrears as well as the ability to include a spread adjustment in the calculation, if necessary, for a transitioning loan.
 - A new widget displays the daily components of the compounding in arrears calculation to assist with interest accruals
- As companies prepare for the cessation of the LIBOR rates, changes may be required to the Adjustable Loan Information settings to allow for the transition to a different rate Index. Update 19F also contained an enhancement to the Pending Adjustable Loan Changes. This Strategy feature allows users to schedule changes to adjustable loan parameters to occur on a specific date. Fields were added to this feature to incorporate changes for the transition. A new MaTi template was created to support the update of this information, so scheduled changes can be added to a spreadsheet and uploaded in batch.
- Two fields have been added to the Pending Adjustable Loan Change file to support Freddie K Hybrid ARMs with the ability to pre-schedule the change to a Floating Rate period after an initial Fixed Rate period. Users can now include the P&I Change Date and the P&I Amortization Date in a Pending Adjustable Loan Change record.

Asset Management

Strategy offers many tools to assist with the management of collateral. From a comprehensive set of widgets to monitor real estate collateral and its performance, to tools that provide a homogeneous view of your portfolio. Several enhancements have been made to Collateral, Portfolio Analysis, Rent Roll, and enhancements to Financial Statements.

Portfolio Analysis

Portfolio Analysis provides managers with an easy to use interface to quickly check on the status of their portfolios. With the addition of more browser-based modules, there have been some updates to Portfolio Analysis to take advantage of the available features.

- New Entity Diagram
- New browser-based applications for:
 - Environmental
 - Liens
 - Inspection Ordering flow (Additional Charge applies)
 - Other Collateral

- Other Collateral – UCCs
- Other Collateral – Letters of Credit
- Portfolio Analysis Dashboard updated to access all Asset Management applications from the loan cards
- Borrower Information available from the Loan Card

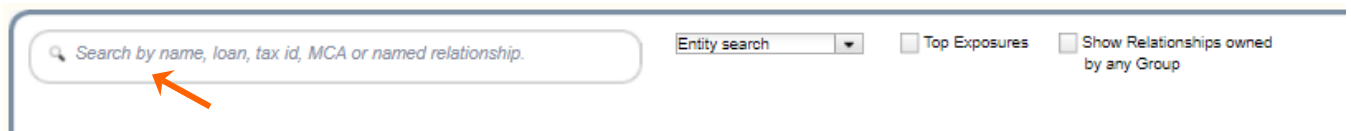
Bubbles – Entity Relationships in Strategy’s Entity Diagram

Using Portfolio Analysis users can access a graphical representation of a loan or entity. The feature includes the ability to drill down to see relationships with other entities (Borrowers and Guarantors), collaterals, investors, and associated loans.

Open Portfolio Analysis to access the Entity Diagram.

NOTE: As of Release 20, Portfolio Analysis opens in a new Window. This is the preferred view for Portfolio Analysis

To access the Entity Diagram, start with the Portfolio Analysis Super Search.

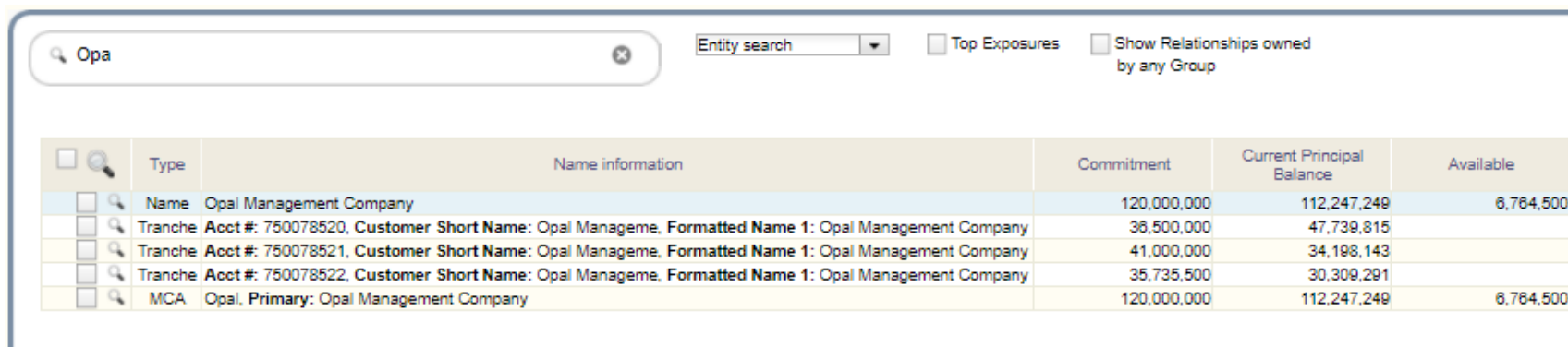


You can enter a loan number, an entity, or an investor.

Starting with a Search

Enter a Name, Loan Number, or Investor. Click the magnifying glass to perform the search.

If the entered value is found, the Record Type, Name Information, Commitment, and Current Principal Balance, and Available Amount are displayed.

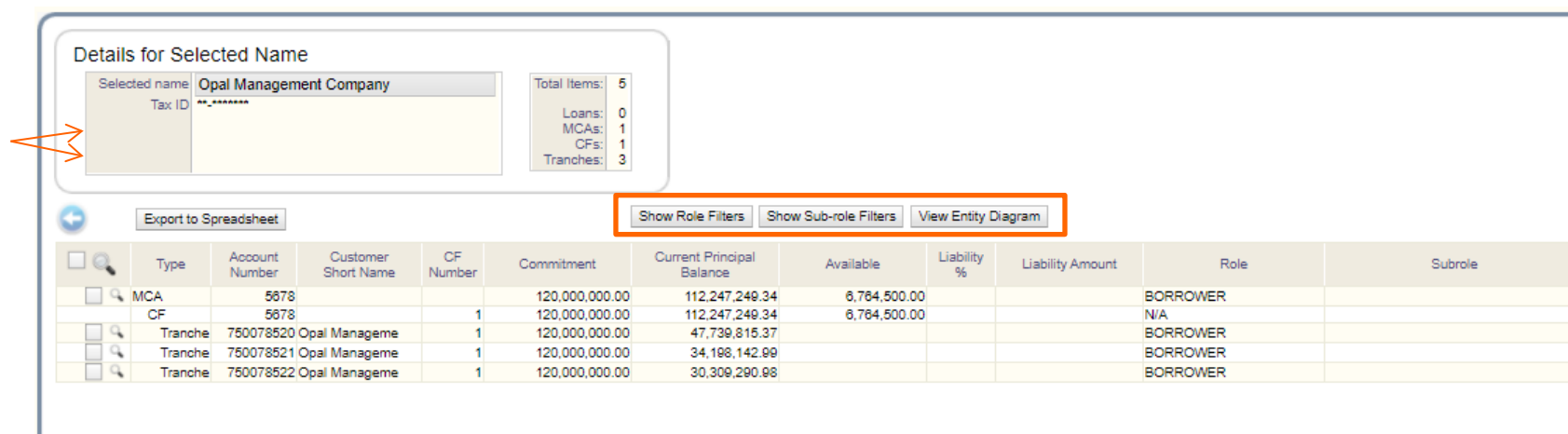


Search results for 'Opa' showing a table with columns: Type, Name information, Commitment, Current Principal Balance, and Available. The results include a Name record for Opal Management Company and three Tranche records.

Type	Name information	Commitment	Current Principal Balance	Available
Name	Opal Management Company	120,000,000	112,247,249	6,764,500
Tranche	Acct #: 750078520, Customer Short Name: Opal Manageme, Formatted Name 1: Opal Management Company	38,500,000	47,739,815	
Tranche	Acct #: 750078521, Customer Short Name: Opal Manageme, Formatted Name 1: Opal Management Company	41,000,000	34,198,143	
Tranche	Acct #: 750078522, Customer Short Name: Opal Manageme, Formatted Name 1: Opal Management Company	35,735,500	30,309,291	
MCA	Opal, Primary: Opal Management Company	120,000,000	112,247,249	6,764,500

57- PERFORMED AN ENTITY SEARCH FOR OPA - RESULT SET INCLUDES A NAME RECORD FOR OPAL MANAGEMENT COMPANY

Click the line in the search result grid the is a Name record. The grid expands to display Details for the Selected Name and buttons display above the grid.



Details for Selected Name: Opal Management Company. Tax ID: **. The view shows a summary of items (Total Items: 5) and a table of roles and subroles.

Type	Account Number	Customer Short Name	CF Number	Commitment	Current Principal Balance	Available	Liability %	Liability Amount	Role	Subrole
MCA	5678			120,000,000.00	112,247,249.34	6,764,500.00			BORROWER	
CF	5678		1	120,000,000.00	112,247,249.34	6,764,500.00			N/A	
Tranche	750078520	Opal Manageme	1	120,000,000.00	47,739,815.37				BORROWER	
Tranche	750078521	Opal Manageme	1	120,000,000.00	34,198,142.99				BORROWER	
Tranche	750078522	Opal Manageme	1	120,000,000.00	30,309,290.98				BORROWER	

58- SELECTING THE OPAL MANAGEMENT COMPANY NAME RECORD OPENS THE DETAILS FOR SELECTED NAME

[Show Role Filters](#)
[Show Sub-role Filters](#)
[View Entity Diagram](#)

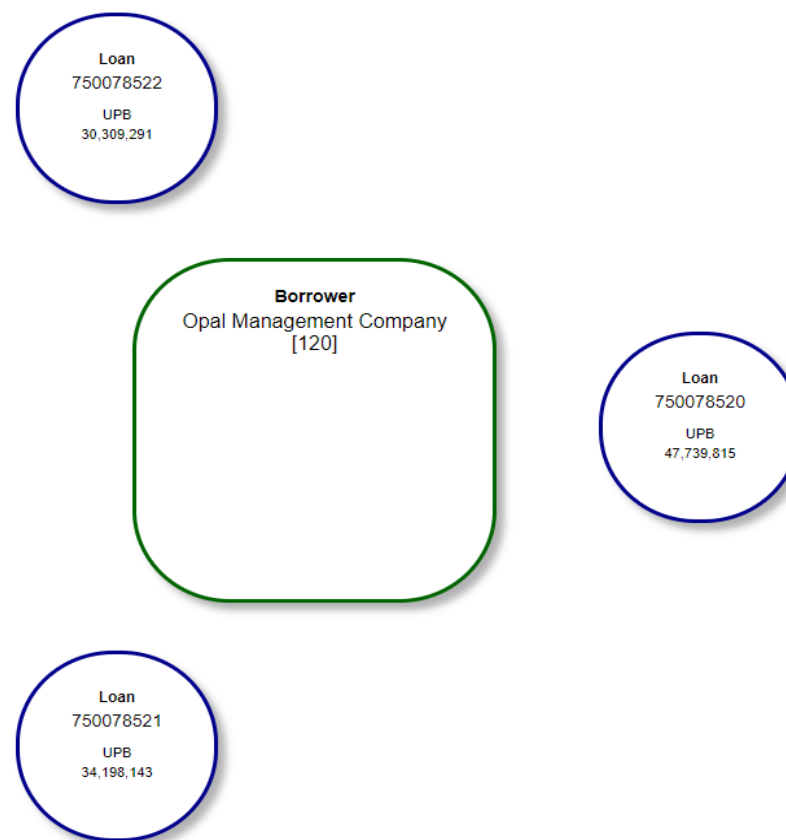
Clicking the View Entity Diagram displays a graphical representation of the loan you entered in the Super Search field.

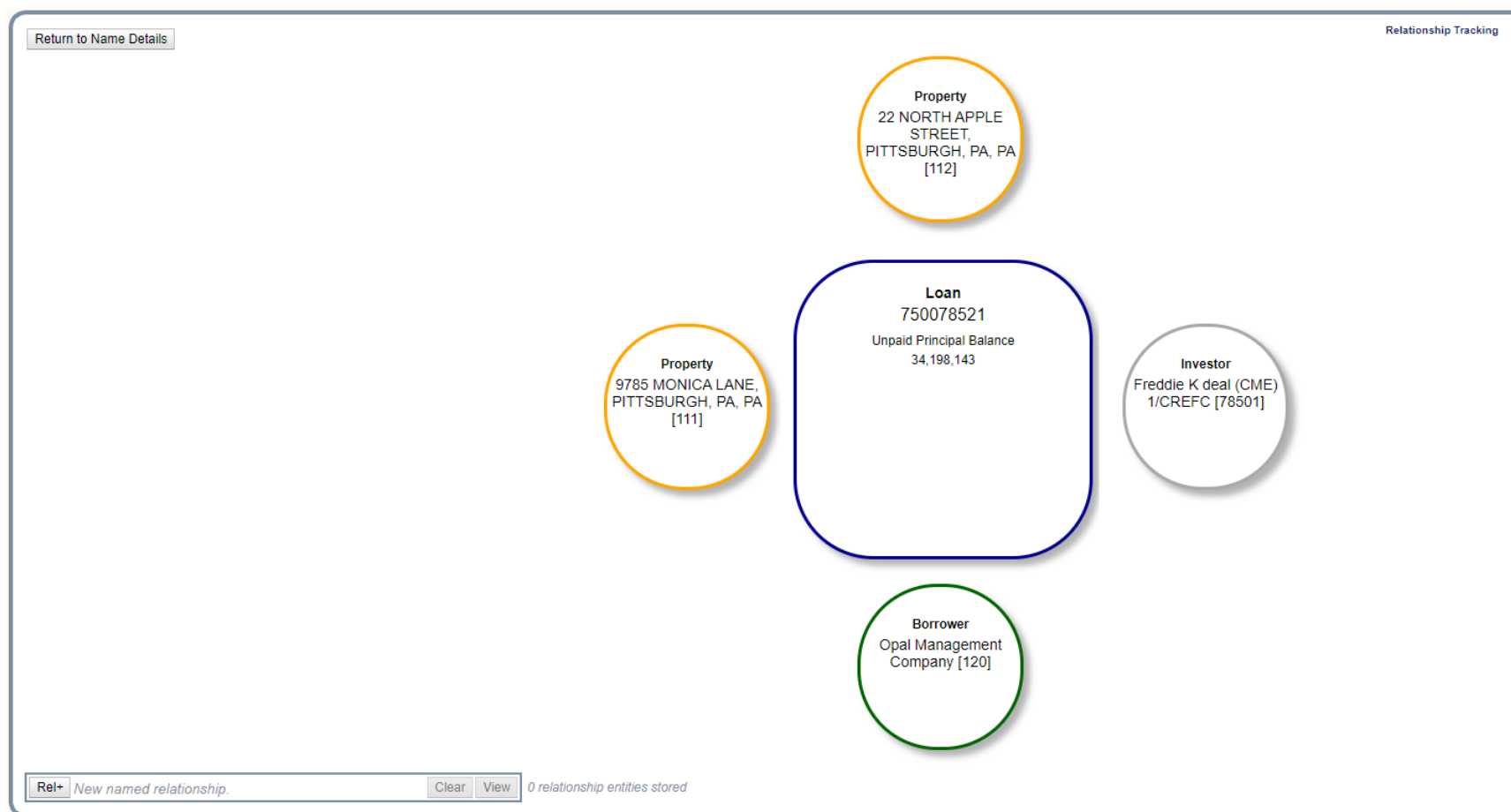
The Borrower appears in the center of the diagram and is surrounded by any loan in the Strategy database that is associated to the active Name in the center of the diagram.

[Return to Name Details](#)

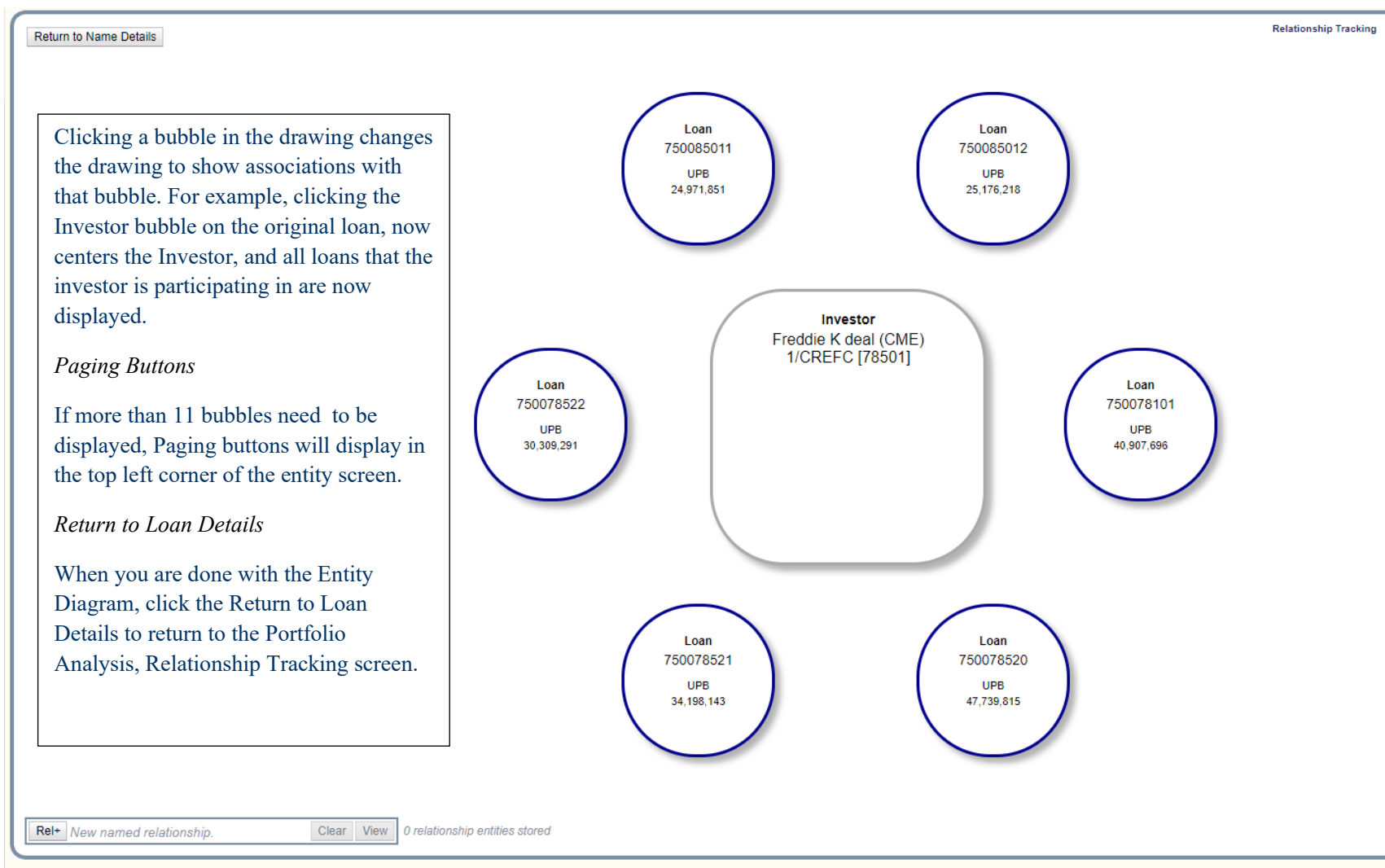
Clicking Return to Name Details takes the User back to the Relationship Tracking screen displaying the Name Details.

Clicking any of the Loans orbiting the Borrower changes the view to display the Loan in the center and any associated Borrowers, Investors, and Properties associated with the Loan.





59-RETURN TO A VIEW SHOWING THE LOAN, ITS ASSOCIATED PROPERTY, INVESTOR, AND BORROWER.



Investor Search

If an Investor Search is performed for National, the following result set is displayed.

☐ Top Exposures
 ☐ Show Relationships owned by any Group

<input type="checkbox"/>	<input type="checkbox"/>	Type	Name information	Commitment	Current Principal Balance	Available
<input type="checkbox"/>	<input type="checkbox"/>	Investor	First National Bank, D2 Inv 100 External loans, 15 State Street, Boston, MA 02109	2,418,284,000	1,448,499,911	180,000,000
<input type="checkbox"/>	<input type="checkbox"/>	Investor	Second National Bank, D2 Inv 200 Internal, 25 State Street, Boston, MA 02109	1,852,650,000	1,127,673,567	
<input type="checkbox"/>	<input type="checkbox"/>	Investor	California National Bank, D2 Inv 400 External IDA loans, 15 East 27th Street, Los Angeles, CA 90089	1,152,750,000	617,356,322	
<input type="checkbox"/>	<input type="checkbox"/>	Investor	Hermitage National Bank, 111 Hermitage Square, Chicago, IL 60606	1,600,000,000	1,570,845,748	
<input type="checkbox"/>	<input type="checkbox"/>	Investor	National Ag Capital, 129 Porter Parkway, Indianapolis, IN 46077	3,845,450	2,687,562	

Selecting First National Bank, Investor 100, displays the following Details for Selected Investor page displaying a listing of 25 loans of 133 loans.

Details for Selected Investor

Selected Investor	First National Bank	Total Items: 133
Tax ID	UNKNOWN	Loans: 133
Address	D2 Inv 100 External loans 15 State Street Boston, MA 02109	Tranches: 0



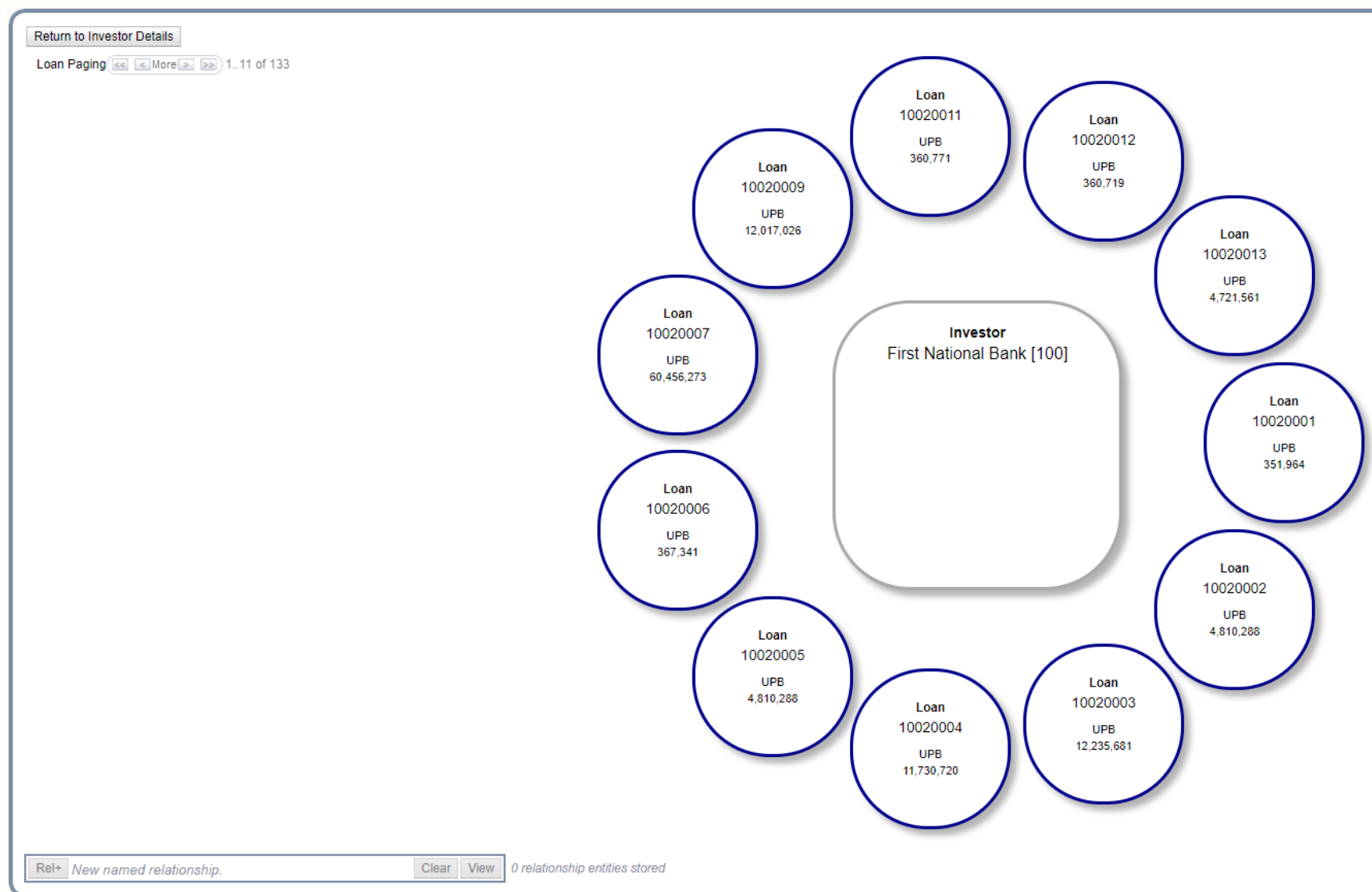
[Show Role Filters](#)
[Show Sub-role Filters](#)
[View Entity Diagram](#)

[<<](#)
[<](#)
1..25 of 137
[>](#)
[>>](#)

<input type="checkbox"/>	Type	Account Number	Customer Short Name	CF Number	Commitment	Current Principal Balance	Available	Name	Liability %	Liability Amount	Role	Subrole
<input type="checkbox"/>	Loan	10020001	Eastern Real		750,000.00	351,963.76		Premier Development			GUARANTOR	
<input type="checkbox"/>	Loan	10020001	Eastern Real		750,000.00	351,963.76		Eastern Medical Practice, PC			CO-BORROWER	
<input type="checkbox"/>	Loan	10020001	Eastern Real		750,000.00	351,963.76		Eastern Real Estate Properties, Inc.			BORROWER	
<input type="checkbox"/>	Loan	10020002	Harper, Lane		10,000,000.00	4,810,288.20		Harper, Lane & Jackson, Inc			BORROWER	
<input type="checkbox"/>	Loan	10020003	Northern Real		25,000,000.00	12,235,681.41		Lowe Real Estate Venture Inc				
<input type="checkbox"/>	Loan	10020003	Northern Real		25,000,000.00	12,235,681.41		Northern Real Estate Properties, Inc			BORROWER	
<input type="checkbox"/>	Loan	10020004	Application P		25,000,000.00	11,730,720.32		Application Power Tools			BORROWER	
<input type="checkbox"/>	Loan	10020005	ABC Construct		10,000,000.00	4,810,288.20		ABC Construction			BORROWER	
<input type="checkbox"/>	Loan	10020006	Integrated So		750,000.00	367,340.65		Integrated Software			BORROWER	
<input type="checkbox"/>	Loan	10020007	Solar Aerosof		125,000,000.00	60,456,272.82		Solar Aerosoft			BORROWER	
<input type="checkbox"/>	Loan	10020008	Applied Broad		10,000,000.00	4,696,502.54		Applied Broadcast Entertainment			BORROWER	
<input type="checkbox"/>	Loan	10020009	Parks Electri		25,000,000.00	12,017,025.78		Parks Electric Manufacturing			BORROWER	
<input type="checkbox"/>	Loan	10020011	Personal Equi		750,000.00	360,771.48		Personal Equity Medical			BORROWER	
<input type="checkbox"/>	Loan	10020012	Spencer Inter		750,000.00	360,719.28		Spencer International Mutual			BORROWER	
<input type="checkbox"/>	Loan	10020013	Stone Radioco		10,000,000.00	4,721,561.32		Stone Radiocorporation			BORROWER	
<input type="checkbox"/>	Loan	10020014	Transportatio		25,000,000.00	12,020,574.18		Transportation Research			BORROWER	
<input type="checkbox"/>	Loan	10020015	American Ente		25,000,000.00	12,018,831.04		American Entertainment			BORROWER	
<input type="checkbox"/>	Loan	10020016	Intl Biosoft		10,000,000.00	4,810,288.20		International Biosoft			BORROWER	
<input type="checkbox"/>	Loan	10020017	Quality Const		750,000.00	360,719.28		Quality Construction			BORROWER	
<input type="checkbox"/>	Loan	10020018	Porter Nurser		10,000,000.00	4,632,727.54		Porter Nursery			BORROWER	
<input type="checkbox"/>	Loan	10020019	Archer & Bolt		750,000.00	360,829.09		Main Street Auto			BORROWER	
<input type="checkbox"/>	Loan	10020020	Peck Logistic		25,000,000.00	12,020,744.18		Peck Logistics			BORROWER	
<input type="checkbox"/>	Loan	10020021	Turner Indust		10,000,000.00	4,692,838.98		Turner Industries			BORROWER	
<input type="checkbox"/>	Loan	10020022	Medical Parag		125,000,000.00	60,918,104.73		Medical Paragon Digital			BORROWER	
<input type="checkbox"/>	Loan	10020023	Weaver Inc.		750,000.00	367,132.39		Weaver Inc.			BORROWER	

Rel+ New named relationship.
Clear View 0 relationship entities stored

Clicking View Entity Diagram displays the Investor 100 in the center,



60-VIEW WHEN AN INVESTOR IS SELECTED. SURROUNDING BUBBLES REPRESENT LOANS THAT THE INVESTOR OWNS A PERCENTAGE.

Eleven loans that Investor 100 is at least part owner display around the Investor in the center. Loan paging buttons appear in the upper left of the page to access the remaining 122 loans of the 133 total loans, 11 loans per screen.

Important Items to Consider

The entity diagram will only display the loans that have an active status in Loan Administration.

Technical Note: Active Status [PMASTR/CMASC = 'Y' – The last field in the Processing box (bottom of the right column) on the Processing Info panel, Loan Administration>Master Info tab].

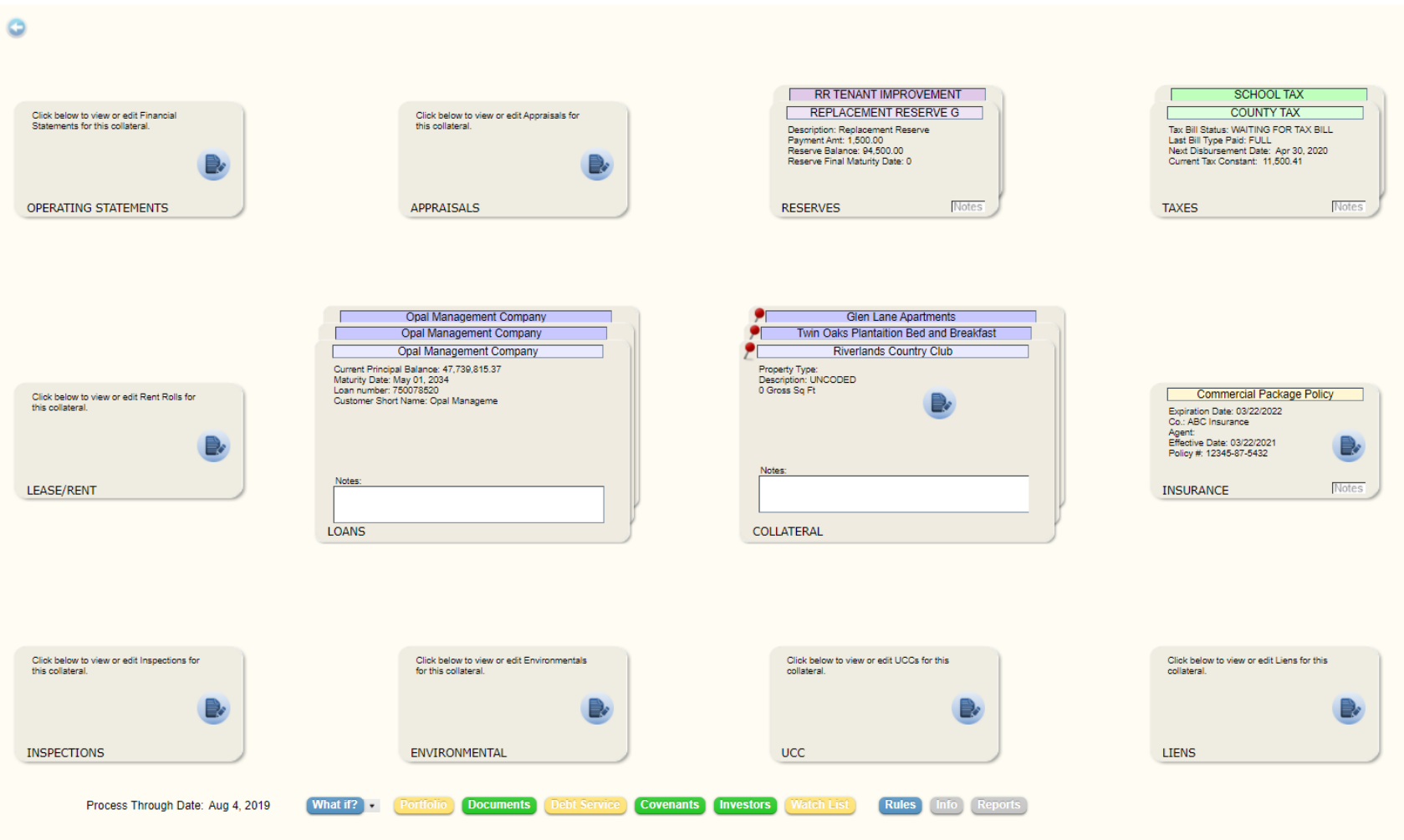
When looking at loans associated with a specific Investor (The Investor bubble is in the center of the Entity Diagram), only loans where the Investor has a current balance greater than zero will display.

Technical Note: [PIMST/IMCBAL > 0. This field displays on the Investor Master tab, top field in the right column of the Investor Master panel].

Other Portfolio Analysis Changes

Dashboard Changes

With the remainder of the Asset Management and Other Collateral tabs being moved to the Portal, with the exception of Reserves and Taxes, the Portfolio Analysis Dashboard cards now contain hot buttons, or links directly to the browser-based application for the loan and collateral being viewed.



The dashboard displays a grid of cards for a specific collateral item. The cards are organized as follows:

- OPERATING STATEMENTS:** Click below to view or edit Financial Statements for this collateral.
- APPRAISALS:** Click below to view or edit Appraisals for this collateral.
- RESERVES:** RR TENANT IMPROVEMENT REPLACEMENT RESERVE G. Description: Replacement Reserve. Payment Amt: 1,500.00. Reserve Balance: 94,500.00. Reserve Final Maturity Date: 0.
- TAXES:** SCHOOL TAX COUNTY TAX. Tax Bill Status: WAITING FOR TAX BILL. Last Bill Type Paid: FULL. Next Disbursement Date: Apr 30, 2020. Current Tax Constant: 11,500.41.
- LEASE/RENT:** Click below to view or edit Rent Rolls for this collateral.
- LOANS:** Opal Management Company. Current Principal Balance: 47,739,815.37. Maturity Date: May 01, 2034. Loan number: 750078520. Customer Short Name: Opal Manage.
- COLLATERAL:** Glen Lane Apartments, Twin Oaks Plantation Bed and Breakfast, Riverlands Country Club. Property Type: UNCODED. 0 Gross Sq Ft.
- INSURANCE:** Commercial Package Policy. Expiration Date: 03/22/2022. Co.: ABC Insurance. Agent: Effective Date: 03/22/2021. Policy #: 12345-87-5432.
- INSPECTIONS:** Click below to view or edit Inspections for this collateral.
- ENVIRONMENTAL:** Click below to view or edit Environmentals for this collateral.
- UCC:** Click below to view or edit UCCs for this collateral.
- LIENS:** Click below to view or edit Liens for this collateral.

Process Through Date: Aug 4, 2019

Navigation: What if? | Portfolio | Documents | Debt Service | Covenants | Investors | Watch List | Rules | Info | Reports

61-LOAN 750078520 REFERENCES 3 PIECES OF COLLATERAL. NOTE THE COMMERCIAL PACKAGE POLICY 12345-97-5432.

Users can click the blue button on any of the cards. Strategy will carry the loan number from the top Loan Card (center left) and top Collateral card (center right) to the application for the card selected. Clicking the blue icon on the Insurance card opens the Insurance application to the Policy associated with the Loans.

Policy Information

Policy Seq: 6 Policy Type: Commercial Package Policy Policy Number: 12345-87-5432 Effective Date: 03/22/2021 Expiration Date: 03/22/2022 Continuous Coverage: NO

Carrier: ABC Insurance Rating Agency: MOODY'S Carrier Rating: SUPERIOR Aaa Source of Insurance: Evidence Type: Evidence Received: Evidence Expired: Paid Receipt: Audit Date: Named Insured Includes Borrower: Statement of Values Received:

Days to Cancel: Non-Payment

Policy Loan Numbers (Expand +/-)

Loan Number: 750078522, 610022102, 750078520, 750078521

Policy Interests (Expand +/-)

Loan Number(s): 750078520, Multiple (2), Name: Opal Management Co, Active

Component 7 Type: Commercial Package Policy Effective Date: 03/22/2021 Retro Date: Claim Trigger: OCCURRENCE Status: Active

Component Coverage (Expand +/-)

Component Interests (Expand +/-)

Building Specific Subject of Insurance (Expand +/-)

Location - Address: Twin Oaks Plantation Bed and Breakfast, Oak Alley Drive, VACHERIE LA, LOUISIANA 70090 Loan Number(s): Multiple (2) View Collateral View Collateral Coverage Add Allocations to Loans and Investors Associated

Number	Description	Address	Wind Zone	Flood Zone	Seismic Zone	PHL Percentage	Legal Conforming	Effective Date	Flood Zone Correct	Collateral Address Correct	Status
1	Active	Oak Valley Road, Vacherie, 70090				0		03/22/2021			

Building Specific Subject of Insurance (Expand +/-)

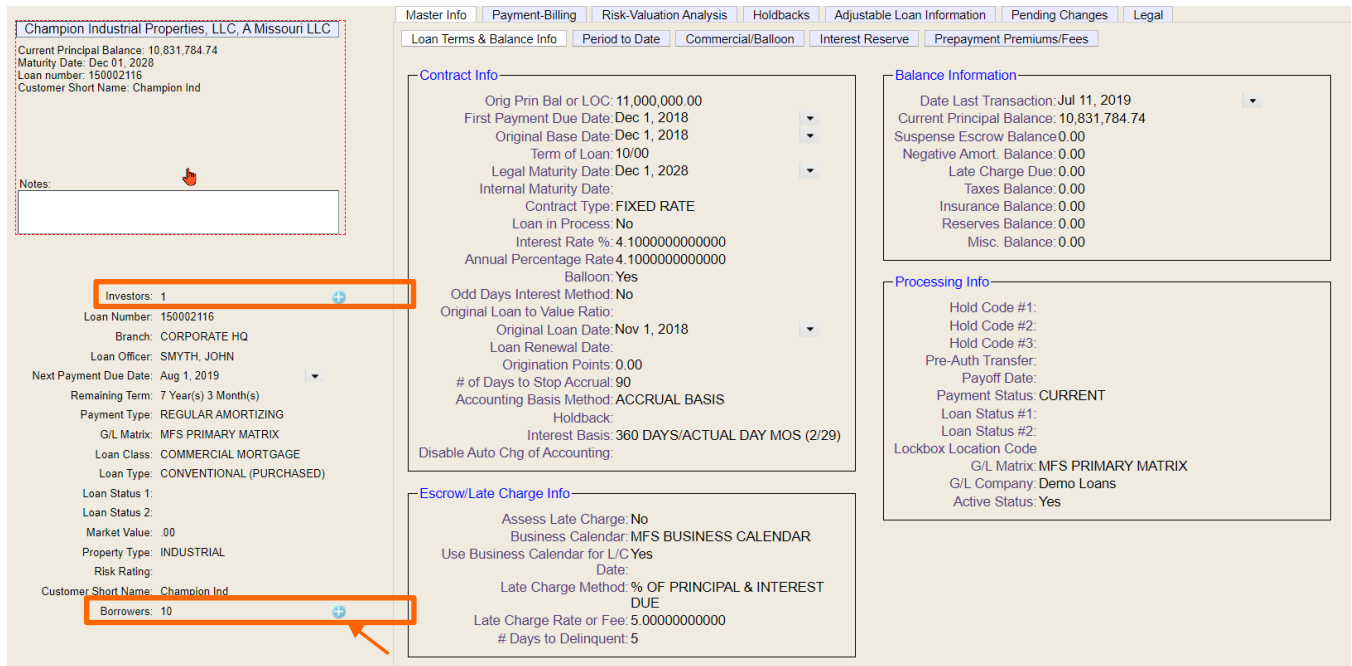
Location - Address: Twin Oaks Plantation Bed and Breakfast, Oak Alley Drive, VACHERIE LA, LOUISIANA 70090 Loan Number(s): Multiple (2)

62 - INSURANCE WIDGET OPENS FROM INSURANCE CARD TO THE POLICY REFERENCED. NOTE POLICY NUMBER, COLLATERAL, AND LOAN NUMBERS MATCH THE DASHBOARD VALUES

Investor/Borrower Information from Loan Card

Expanding the loan card from the Dashboard provides information about the terms and status of the loan.

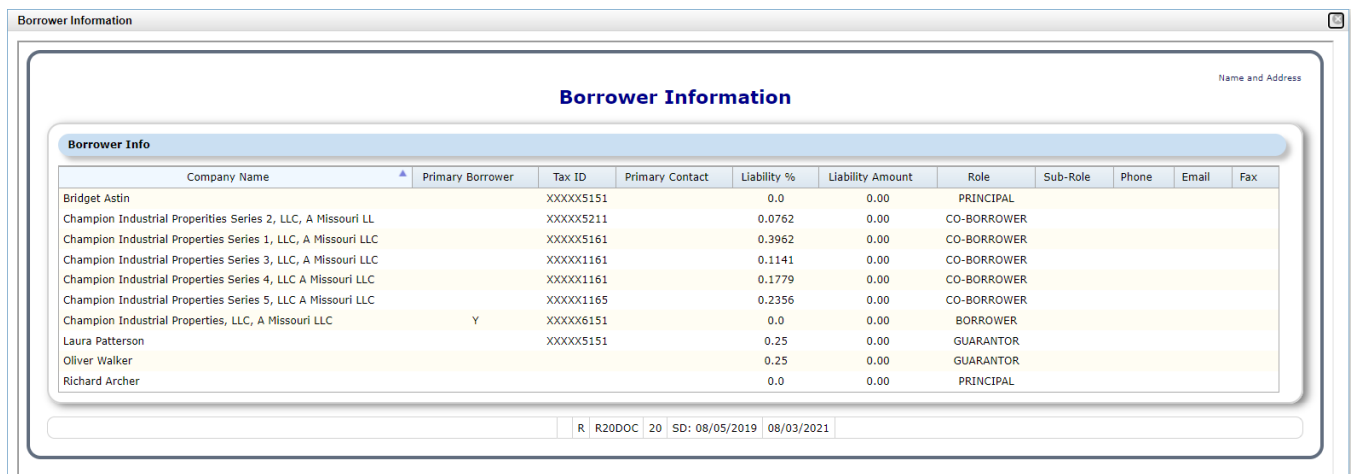
The panel on the left displays the original card view at the top and the bottom half displays important reporting information on the loan: Loan Officer, Next Payment Due Date, Remaining Term. Investors at the top, and Borrowers at the bottom both display the number of Investors or Borrowers associated with the selected loan. The blue plus icons to the right of the Investors or Borrowers fields opens popup windows to display details about the investor or investors, borrowers and other associated individuals on the loan. The number of Investor or Borrower records is shown to the right of the label.



The screenshot shows the 'Loan Card' interface with the following sections:

- Master Info:** Includes tabs for Master Info, Payment-Billing, Risk-Valuation Analysis, Holdbacks, Adjustable Loan Information, Pending Changes, and Legal.
- Loan Terms & Balance Info:** Includes tabs for Loan Terms & Balance Info, Period to Date, Commercial/Balloon, Interest Reserve, and Prepayment Premiums/Fees.
- Contract Info:**
 - Orig Prin Bal or LOC: 11,000,000.00
 - First Payment Due Date: Dec 1, 2018
 - Original Base Date: Dec 1, 2018
 - Term of Loan: 10/00
 - Legal Maturity Date: Dec 1, 2028
 - Internal Maturity Date:
 - Contract Type: FIXED RATE
 - Loan in Process: No
 - Interest Rate %: 4.100000000000
 - Annual Percentage Rate: 4.100000000000
 - Balloon: Yes
 - Odd Days Interest Method: No
 - Original Loan to Value Ratio:
 - Original Loan Date: Nov 1, 2018
 - Loan Renewal Date:
 - Origination Points: 0.00
 - # of Days to Stop Accrual: 90
 - Accounting Basis Method: ACCRUAL BASIS
 - Holdback:
 - Interest Basis: 360 DAYS/ACTUAL DAY MOS (2/29)
 - Disable Auto Chg of Accounting:
- Escrow/Late Charge Info:**
 - Assess Late Charge: No
 - Business Calendar: MFS BUSINESS CALENDAR
 - Use Business Calendar for L/C: Yes
 - Date:
 - Late Charge Method: % OF PRINCIPAL & INTEREST DUE
 - Late Charge Rate or Fee: 5.000000000000
 - # Days to Delinquent: 5
- Balance Information:**
 - Date Last Transaction: Jul 11, 2019
 - Current Principal Balance: 10,831,784.74
 - Suspense Escrow Balance: 0.00
 - Negative Amort. Balance: 0.00
 - Late Charge Due: 0.00
 - Taxes Balance: 0.00
 - Insurance Balance: 0.00
 - Reserves Balance: 0.00
 - Misc. Balance: 0.00
- Processing Info:**
 - Hold Code #1:
 - Hold Code #2:
 - Hold Code #3:
 - Pre-Auth Transfer:
 - Payment Status: CURRENT
 - Loan Status #1:
 - Loan Status #2:
 - Lockbox Location Code:
 - G/L Matrix: MFS PRIMARY MATRIX
 - G/L Company: Demo Loans
 - Active Status: Yes
- Left Panel:**
 - Champion Industrial Properties, LLC, A Missouri LLC**
 - Current Principal Balance: 10,831,784.74
 - Maturity Date: Dec 01, 2028
 - Loan number: 150002116
 - Customer Short Name: Champion Ind
 - Notes:**
 - Investors: 1** (with a blue plus icon)
 - Loan Number: 150002116
 - Branch: CORPORATE HQ
 - Loan Officer: SMYTH, JOHN
 - Next Payment Due Date: Aug 1, 2019
 - Remaining Term: 7 Year(s) 3 Month(s)
 - Payment Type: REGULAR AMORTIZING
 - G/L Matrix: MFS PRIMARY MATRIX
 - Loan Class: COMMERCIAL MORTGAGE
 - Loan Type: CONVENTIONAL (PURCHASED)
 - Loan Status 1:
 - Loan Status 2:
 - Market Value: .00
 - Property Type: INDUSTRIAL
 - Risk Rating:
 - Customer Short Name: Champion Ind
 - Borrowers: 10** (with a blue plus icon)

63 - EXPANDED LOAN CARD PROVIDES DETAIL ABOUT THE LOAN AS WELL AS INVESTOR AND BORROWER INFORMATION. POPUP WINDOWS DISPLAY THE INVESTORS AND BORROWER INFO FROM THE BLUE PLUS BUTTONS.



The screenshot shows the 'Borrower Information' popup window with the following table:

Company Name	Primary Borrower	Tax ID	Primary Contact	Liability %	Liability Amount	Role	Sub-Role	Phone	Email	Fax
Bridget Astin		XXXXX5151		0.0	0.00	PRINCIPAL				
Champion Industrial Properties Series 2, LLC, A Missouri LL		XXXXX5211		0.0762	0.00	CO-BORROWER				
Champion Industrial Properties Series 1, LLC, A Missouri LLC		XXXXX5161		0.3962	0.00	CO-BORROWER				
Champion Industrial Properties Series 3, LLC, A Missouri LLC		XXXXX1161		0.1141	0.00	CO-BORROWER				
Champion Industrial Properties Series 4, LLC A Missouri LLC		XXXXX1161		0.1779	0.00	CO-BORROWER				
Champion Industrial Properties Series 5, LLC A Missouri LLC		XXXXX1165		0.2356	0.00	CO-BORROWER				
Champion Industrial Properties, LLC, A Missouri LLC	Y	XXXXX6151		0.0	0.00	BORROWER				
Laura Patterson		XXXXX5151		0.25	0.00	GUARANTOR				
Oliver Walker				0.25	0.00	GUARANTOR				
Richard Archer				0.0	0.00	PRINCIPAL				

At the bottom of the window, there is a filter bar with the following values: R | R20DOC | 20 | SD: 08/05/2019 | 08/03/2021

64 - BLUE PLUS ICON TO THE RIGHT OF THE BORROWER COUNT DISPLAYS THE BORROWER INFORMATION WINDOW.

Investor Information

Investors

Investor #	Investor	Program ID	Inv Loan #	% Owned	Current Balance	Net Yield	Service Fee
90002	INDUSTRIAL INVESTMENT	COMMERCIAL LOAN SERVICING	211690002	100.00000000000000	10,831,784.74	4.02000000000000	0.08000000000000

Investor Information

Investor: INDUSTRIAL INVESTMENT	Principal Purchased: 11,000,000.00
Program ID: COMMERCIAL LOAN SERVICING	Net Yield %: 4.02000000000000
Group/Pool: 90002	Net Yield Method: FIXED NET YIELD
Investor Loan #: 211690002	Alternate Service Fee: No
Investor # for Escrow: INDUSTRIAL INVESTMENT	Service Fee Rate %: 0.08000000000000
Participation %: 100.00000000000000	Guarantee Fee Method:
Control #: 1	Guarantee Fee %:
Transaction ID:	Active Status: Yes
Current Principal Balance: 10,831,784.74	Record Status:

Investor Dates

Cutoff Frequency Method: MONTHLY	Interest Purchased Date: Nov 1, 2018	<input type="button" value="v"/>
Cutoff Frequency: 00 01	Balance Date: Nov 1, 2018	<input type="button" value="v"/>
Next Cutoff Date: Aug 31, 2019	Sale/Switch Date:	
Last Cutoff Date: Jul 31, 2019	Loan Sub Expiration Date:	
Settlement Date: Nov 1, 2018	Payoff/Purchase Date:	

65 - INVESTOR INFORMATION DISPLAYS FROM THE EXPANDED LOAN CARD - USE THE BLUE PLUS TO THE RIGHT OF THE INVESTORS FIELD.

Collateral Changes

There are several updates to Collateral to aid in analysis of real estate collateral.

Welcome, Kim Cooper
Collateral Maintenance

Search > Property - Loan: 750078520-3

Property Description
(003) Glen Lane Apartments 123 Glen Lane PITTSBURGH PA No. of Properties 3

Property Details

Property

Collateral Type	COMMERCIAL REAL ESTATE (CRE)	Property Status	UNCHANGED SINCE CONTRIBUT	Eff Date of Status Change	
Collateral ID	113	Loan Allocation %	100	Defeated Date	
Project Name		Allocated Loan Amt	0.00	Client Collateral ID	
Lien Position	--	Allocated Loan Amt @ Contribution	0.00	Allocated % of Loan @ Contribution	100
		Appraisal Value @ Contribution	0.00	Appraisal Date @ Contribution	

Address/Location

Property Name	Glen Lane Apartments				
Street #1	123	Street Name #1	Glen Lane		
Street #2		Street Name #2			
Village	PITTSBURGH, PA	City/Town	PITTSBURGH, PA (PIT)		
County	ALLEGHENY COUNTY, PA (PA1)	State	PENNSYLVANIA (PA)	Zip	15212
Country	--	Cross Collateral Group		MSA/MD	38300
Latitude	0	Longitude	0		

Management

Prop Mgr	--	Mgmt Cont. on Site	--	Mgmt Fee %	0
----------	----	--------------------	----	------------	---

General

Measured In	UNITS (U)	Foreclosure Start Date		Gross Sq Ft	0	Property Type	--
Primary Desc	MULTI APARTMENT >250 (12)	REO Date		Total Rentable Sq Ft	0	Rent Control	--
Secondary Desc	--	Overall Condition	--	Resd NRA	0	Owner Occupied	--
Expected Res/Forcl Date		Overall Rating	--	Comm. NRA	0	Cur. Photo on File	--
Ground Lease	--	Ground Lease Expiration Date		Ground Lease Amount	0.00	REO Property	--

Building Information

New/Exist/Rehab	--	Date Acquired		Construction Type	--	AC	--
Date Constructed		Acquisition Cost	0.00	# of Elevators	0	Heat Type	--
Last Renov. Date		# of Stories	0	Elevator Type	--	Fuel Type	--

Collateral Buildings

Task Rights R20DOC 20 SD: 08/05/2019 06/08/2021

Property Information – 21049

GEO Longitude and Latitude - 16626

Fields to capture the GEO Longitude and Latitude have been added to the Property Details page in the Address /Location section. They are also available for upload from the Property Template in MaTi. Fields can be found in PCCOLLCRE (Latitude and Longitude). Users with rights to add/update Collateral records can enter Latitude values up to 9999.999999 and Longitude values up to 99999.999999.

MSA/MD Field Values Refreshed - 17852

The file PMSAI has been updated. The file populates the MSA/MD field available from the Collateral widget, Collateral Maintenance tool in Strategy CS's desktop application, or via the Property tab. Entering a Zip Code will populate the MSA/MD field. Users can search for values using the Ellipsis button to the right of the MSA/MD field.

Address/Location

Property Name	Charter Oak		
Street #1	9785	Street Name #1	Monica Lane
Street #2		Street Name #2	
Village	PITTSBURGH, PA	City/Town	PITTSBURGH, PA (PIT) ▼
County	ALLEGHENY COUNTY, PA (PA1) ▼	State	PENNSYLVANIA (PA) ▼
Country	-- ▼	Cross Collateral Group	
Latitude	40.46693	Longitude	79.76624
		Zip	15201
		MSA/MD	38300 ...

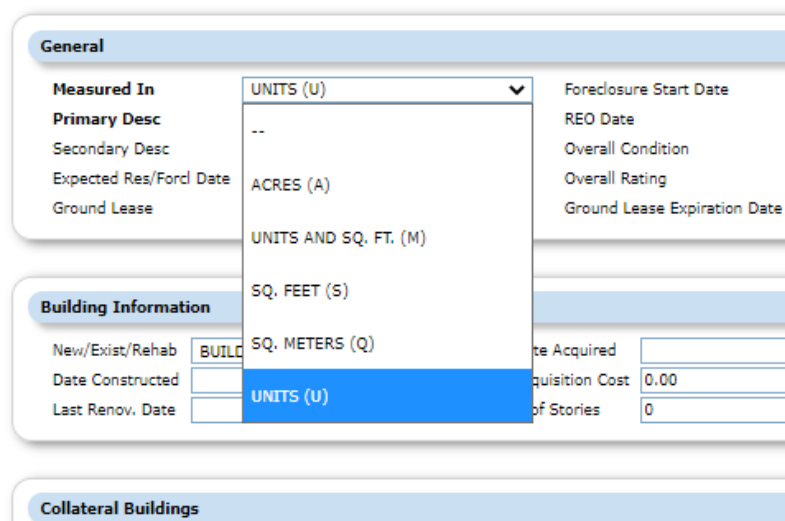
66 - LATITUDE AND LONGITUDE FIELDS ADDED TO THE PROPERTY DETAIL PAGE OF THE COLLATERAL WIDGET. VALUES IN THE MSA/MD FIELD UPDATED FROM INDUSTRY SOURCES.

New Options for Property Measured in Field – 14592, 14640

In the General panel of the Collateral Details, Strategy’s Measured In field has always allowed users to select “SQ. FT. (S)” for commercial properties that rent by the Square Foot, “Units (U)” for multifamily properties, and “Mixed (M)” that represented properties that had both Commercial and Residential applications. This release includes additional options: “Acres (A)” for collateral that represents lots or agricultural collateral, and “Sq. Meters (Q)” for properties that are measured using the Metric System over the British Imperial System.

Users may note that the Long Description displays when selecting the Code from the drop-down, so Units and Sq. Ft. (M) appears rather than Mix (M).

Code	Long Description	Short Description	Display Sort
A	Acres	ACRES	ACRES
M	Units and Sq. Ft.	MIX	MIX
S	Sq. Feet	SQFT	SQFT
Q	Sq. Meters	SQM	SQM
U	Units	UNITS	UNITS



67- MEASURED IN, PINFO TABLE 'UM' HAS ADDITIONAL OPTIONS. DISPLAYS IN THE BROWSER-BASED APPLICATION WITH LONG DESCRIPTION.

Updated Flood Code Values to Latest FEMA Definitions - 20585

Collateral Buildings

Building Sequence

1

Required Coverages

Building Type

RETAIL STRIP CENTER (03)

Building Description

Appraised Value

0

BI/LOR Required Amount

50,000,000

Insurable Value

60,000,000

Legal Conforming Y/N

NO (N)

Seismic Zone

ZONE 4 (06)

Seismic PML %

0

In Construction

--

Flood Zone

A1 HIGH RISK AREA (A1)

100 Year Flood Elevation

Damage Threshold %

0

Flood Acknowledgement Sent

Flood Acknowledgement Received

Occupancy Type

--

Flood Map Date

Flood Cert Date

Flood Cert #

Life of Loan Cert

--

Finish Floor Elevation

Location Wind Zone

ZONE IV (04)

Building Address

4435 Woodland Ave.

Earthquake Replacement Cost

0

Personal Property Insurable Value

1,000,000

Building Zip

37064

Flood Replacement Cost

0

Building State

TENNESSEE (TN)

Building City

Franklin

Coverage at Collateral Y/N

--

68 - FLOOD ZONE VALUES DISPLAYED IN THE COLLATERAL BUILDING SECTION OF THE COLLATERAL DETAIL PAGE HAVE BEEN UPDATED.

The code values for System Information Table ID FL used to populated Flood Zone, have been updated to match the FEMA Flood Zone codes. Prior to Release 20, the codes carried an 'X' value at the end to make them 3 digit codes. With Release 20, the codes are being altered to match the FEMA Flood Zone codes by removing the 'X'. A program will run through the Building records to update the Flood Zone values to the new code values (PCBLDG/P1FLDZONE).

OLD CODE	NEW CODE	NEW SHORT DESC	NEW LONG DESC	OLD CODE	NEW CODE	NEW SHORT DESC	NEW LONG DESC
AXX	A	A HIGH	A HIGH RISK AREA	BXX	B	B MOD/LOW	B MODERATE TO LOW RISK AREA
AEX	AE	AE HIGH	AE HIGH RISK AREA	CXX	C	C MOD/LOW	C MODERATE TO LOW RISK AREA
AHX	AH	AH HIGH	AH HIGH RISK AREA	DXX	D	D UNDETERM	D UNDETERMINED RISK AREA
AOX	AO	AO HIGH	AO HIGH RISK AREA	VXX	V	V HCOAST	V HIGH RISK - COASTAL AREA
ARX	AR	AR HIGH	AR HIGH RISK AREA	VEX	VE	VE HCOAST	VE HIGH RISK - COASTAL AREA
A1X	A1	A1 HIGH	A1 HIGH RISK AREA	V1X	V1	V1 HCOAST	V1 HIGH RISK - COASTAL AREA
A10	A10	A10 HIGH	A10 HIGH RISK AREA	V10	V10	V10 HCOAST	V10 HIGH RISK - COASTAL AREA
A11	A11	A11 HIGH	A11 HIGH RISK AREA	V11	V11	V11 HCOAST	V11 HIGH RISK - COASTAL AREA
A12	A12	A12 HIGH	A12 HIGH RISK AREA	V12	V12	V12 HCOAST	V12 HIGH RISK - COASTAL AREA
A13	A13	A13 HIGH	A13 HIGH RISK AREA	V13	V13	V13 HCOAST	V13 HIGH RISK - COASTAL AREA
A14	A14	A14 HIGH	A14 HIGH RISK AREA	V14	V14	V14 HCOAST	V14 HIGH RISK - COASTAL AREA
A15	A15	A15 HIGH	A15 HIGH RISK AREA	V15	V15	V15 HCOAST	V15 HIGH RISK - COASTAL AREA
A16	A16	A16 HIGH	A16 HIGH RISK AREA	V16	V16	V16 HCOAST	V16 HIGH RISK - COASTAL AREA
A17	A17	A17 HIGH	A17 HIGH RISK AREA	V17	V17	V17 HCOAST	V17 HIGH RISK - COASTAL AREA
A18	A18	A18 HIGH	A18 HIGH RISK AREA	V18	V18	V18 HCOAST	V18 HIGH RISK - COASTAL AREA
A19	A19	A19 HIGH	A19 HIGH RISK AREA	V19	V19	V19 HCOAST	V19 HIGH RISK - COASTAL AREA
A2X	A2	A2 HIGH	A2 HIGH RISK AREA	V2X	V2	V2 HCOAST	V2 HIGH RISK - COASTAL AREA
A20	A20	A20 HIGH	A20 HIGH RISK AREA	V20	V20	V20 HCOAST	V20 HIGH RISK - COASTAL AREA
A21	A21	A21 HIGH	A21 HIGH RISK AREA	V21	V21	V21 HCOAST	V21 HIGH RISK - COASTAL AREA

OLD CODE	NEW CODE	NEW SHORT DESC	NEW LONG DESC	OLD CODE	NEW CODE	NEW SHORT DESC	NEW LONG DESC
A22	A22	A22 HIGH	A22 HIGH RISK AREA	V22	V22	V22 HCOAST	V22 HIGH RISK - COASTAL AREA
A23	A23	A23 HIGH	A23 HIGH RISK AREA	V23	V23	V23 HCOAST	V23 HIGH RISK - COASTAL AREA
A24	A24	A24 HIGH	A24 HIGH RISK AREA	V24	V24	V24 HCOAST	V24 HIGH RISK - COASTAL AREA
A25	A25	A25 HIGH	A25 HIGH RISK AREA	V25	V25	V25 HCOAST	V25 HIGH RISK - COASTAL AREA
A26	A26	A26 HIGH	A26 HIGH RISK AREA	V26	V26	V26 HCOAST	V26 HIGH RISK - COASTAL AREA
A27	A27	A27 HIGH	A27 HIGH RISK AREA	V27	V27	V27 HCOAST	V27 HIGH RISK - COASTAL AREA
A28	A28	A28 HIGH	A28 HIGH RISK AREA	V28	V28	V28 HCOAST	V28 HIGH RISK - COASTAL AREA
A29	A29	A29 HIGH	A29 HIGH RISK AREA	V29	V29	V29 HCOAST	V29 HIGH RISK - COASTAL AREA
A3X	A3	A3 HIGH	A3 HIGH RISK AREA	V3X	V3	V3 HCOASTV	3 HIGH RISK - COASTAL AREA
A30	A30	A30 HIGH	A30 HIGH RISK AREA	V30	V30	V30 HCOAST	V30 HIGH RISK - COASTAL AREA
A4X	A4	A4 HIGH	A4 HIGH RISK AREA	V4X	V4	V4 HCOASTV	4 HIGH RISK - COASTAL AREA
A5X	A5	A5 HIGH	A5 HIGH RISK AREA	V5X	V5	V5 HCOASTV	5 HIGH RISK - COASTAL AREA
A6X	A6	A6 HIGH	A6 HIGH RISK AREA	V6X	V6	V6 HCOASTV	6 HIGH RISK - COASTAL AREA
A7X	A7	A7 HIGH	A7 HIGH RISK AREA	V7X	V7	V7 HCOASTV	7 HIGH RISK - COASTAL AREA
A8X	A8	A8 HIGH	A8 HIGH RISK AREA	V8X	V8	V8 HCOASTV	8 HIGH RISK - COASTAL AREA
A9X	A9	A9 HIGH	A9 HIGH RISK AREA	V9X	V9	V9 HCOASTV	9 HIGH RISK - COASTAL AREA
A99	A99	A99 HIGH	A99 HIGH RISK AREA	XXX	X	X MOD/LOW	X MODERATE TO LOW RISK AREA

69 - TABLE DEMONSTRATES THE OLD FIELD VALUE FOR FLOOD ZONE (PCBLDG/P1FLDZONE) PINFO 'FL'S AND THE NEW FIELD VALUE TO BE USED GOING FORWARD.

Copy Collateral Function - 21527

To aid in quick entry of records for similar collateral, a copy function for the Collateral record has been added to the browser-based application. Users with Write authority can copy a Collateral record, but performing a Collateral Search, locating and selecting the Collateral record to be copied, and clicking the Copy button to duplicate the selected record.

From the Collateral Search screen, enter a Loan Number, Collateral ID, a Property Name, or Property Address to populate the Loan and Collateral Search Results grids. Locate the Collateral record in the Collateral Search Results grid, and click to open the Collateral Details page.

110

Search

New Collateral

Welcome, Kim Cooper
Collateral Maintenance

Search Results

Loan Search Results

Loan Number	Associated Name	Monthly Payment	Current Principal Balance	Loan Name	Active Status	Name ID	MCA #	Credit Facility #	Customer Short Name
10020110	Lucy's Boutique	11,300.00	6,110,000.00	twice 15/eom acc thru roll back	Y	258	0	0	Lucy's Boutiq
11020010	Cutting Floor Salon	275,667.00	12,018,931.04	eom accrual follows local roll fwd not rx	Y	255	0	0	Cutting Floor
20020110	New World Hair Salon	11,300.00	6,110,000.00	twice 15/eom acc thru roll back	Y	325	0	0	New World Hai
30020110	Harrington Innovations	11,300.00	6,110,000.00	twice 15/eom acc thru roll back	Y	433	0	0	Harrington In
110034349	Portman Hudson Thorpe & Associates	48,886.53	8,955,948.17	deferred	Y	77	0	0	Portman Hudso
150075110	Winston Lending	4,750.00	25,000,000.00	demo	Y	141	0	0	Winston Landi
750079110	Blair Associates	1,339,880.69	67,286,954.84	IRP	Y	126	0	0	Blair Associa
750082305	McGhee Associates	6,986.00	8,336,450.29	IRP test DIAL	Y	110	0	0	McGhee Associa

Collateral Search Results

Collateral ID	Loan Number	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number
77	110034349	Portman Hudson Thorpe & Associates	North Shore Shopping Mall	98 Main Street	MA	MA	D2 Internal Deferred (1101)	343491101	
110	750078101	Haskell Enterprises	Beverly Place Apartments	175 Chip Street	IL	IL	Freddie K deal (CME) 1/CREFC (78501)	7810178501	
245	11020010	Cutting Floor Salon	Breadfruit Delta	3541 Prospect Street	TX	TX	First National Bank (100)	1020010100	

RWD | R20DOC | 20 | SD | 08/05/2019 | 06/01/2021

1 2 3

Release 20 Highlights

70 - USE THE COLLATERAL SEARCH FEATURE TO LOCATE AND OPEN THE COLLATERAL RECORD YOU WISH TO COPY.

NOTE: TO ACCESS THE COLLATERAL DETAILS PAGE, USERS MUST SELECT A RECORD FROM THE COLLATERAL SEARCH RESULTS GRID ON THE COLLATERAL SEARCH WINDOW. THE COPY COLLATERAL BUTTON IS ONLY AVAILABLE ON THE COLLATERAL DETAILS PAGE. THE PROPERTY DETAILS PAGE DISPLAYS IF A RECORD FROM THE LOAN SEARCH WINDOW IS SELECTED.

[Search » Collateral - 110](#)

Collateral Details

Address/Location

Property Name <input type="text" value="Beverly Place Apartments"/>			
Street #1 <input type="text" value="175"/>	Street Name #1 <input type="text" value="Chip Street"/>		
Street #2 <input type="text"/>	Street Name #2 <input type="text"/>		
Village <input type="text" value="GLENVIEW, ILLINOIS"/>	City/Town <input type="text" value="GLENVIEW, ILLINOIS (GVI) ▼"/>		
County <input type="text" value="COOK COUNTY, ILLINOIS (IL1) ▼"/>	State <input type="text" value="ILLINOIS (IL) ▼"/>	Zip <input type="text" value="60026"/>	
Country <input type="text" value="--" ▼"=""/>	Cross Collateral Group <input type="text"/>	MSA/MD <input type="text" value="16984"/>	<input type="button" value="..."/>
Latitude <input type="text" value="0"/>	Longitude <input type="text" value="0"/>		

Management

Prop Mgr <input type="text" value="Collins and Associates (001) ▼"/>	Mgmt Cont. on Site <input type="text" value="NO (N) ▼"/>	Mgmt Fee % <input type="text" value="0"/>
--	--	---

General

Measured In <input type="text" value="UNITS (U) ▼"/>	Foreclosure Start Date <input type="text"/>	Gross Sq Ft <input type="text" value="60,000"/>	Property Type <input type="text" value="MULTIFAMILY (MF) ▼"/>
Primary Desc <input type="text" value="MULTI APARTMENT 100-250 (11) ▼"/>	REO Date <input type="text"/>	Total Rentable Sq Ft <input type="text" value="0"/>	Rent Control <input type="text" value="NO (N) ▼"/>
Secondary Desc <input type="text" value="MULTI APARTMENT 100-250 (11) ▼"/>	Overall Condition <input type="text" value="EXCELLENT (E) ▼"/>	Resd NRA <input type="text" value="0"/>	Owner Occupied <input type="text" value="NO (N) ▼"/>
Expected Res/Forcl Date <input type="text"/>	Overall Rating <input type="text" value="CLASS A (01) ▼"/>	Comm. NRA <input type="text" value="60,000"/>	Cur. Photo on File <input type="text" value="NO (N) ▼"/>
Ground Lease <input type="text" value="NO (N) ▼"/>	Ground Lease Expiration Date <input type="text"/>	Ground Lease Amount <input type="text" value="0.00"/>	REO Property <input type="text" value="NO (N) ▼"/>

Building Information

New/Exist/Rehab <input type="text" value="BUILDING EXISTING (E) ▼"/>	Date Acquired <input type="text"/>	Construction Type <input type="text" value="BRICK (01) ▼"/>	AC <input type="text" value="YES (Y) ▼"/>
Date Constructed <input type="text"/>	Acquisition Cost <input type="text" value="0.00"/>	# of Elevators <input type="text" value="0"/>	Heat Type <input type="text" value="BOILER (7) ▼"/>
Last Renov. Date <input type="text"/>	# of Stories <input type="text" value="0"/>	Elevator Type <input type="text" value="PASSENGER (01) ▼"/>	Fuel Type <input type="text" value="GAS (1) ▼"/>

72-THE COPY BUTTON ON THE COLLATERAL DETAILS PAGE CREATES A COPY OF THE OPEN COLLATERAL RECORD.

Click the Copy button above the Address/Location panel, to the left of Options to copy the open record. A confirmation window is displayed. Click Cancel to close the selected Collateral record, or click Copy to create a duplicate Collateral record with a new Collateral ID.

Confirm Copy

Would you like to make a copy of this record? You will be redirected to the copy.

73- CONFIRM COPY. COPY CREATES A NEW COLLATERAL RECORD. CANCEL RETURNS YOU TO THE COLLATERAL DETAIL PAGE.

Search » Collateral - 615

Collateral Details

Address/Location

Property Name <input type="text" value="Beverly Place Apartments"/>			
Street #1 <input type="text" value="175"/>	Street Name #1 <input type="text" value="Chip Street"/>		
Street #2 <input type="text"/>	Street Name #2 <input type="text"/>		
Village <input type="text" value="GLENVIEW, ILLINOIS"/>	City/Town <input type="text" value="GLENVIEW, ILLINOIS (GVI) ▼"/>		
County <input type="text" value="COOK COUNTY, ILLINOIS (IL1) ▼"/>	State <input type="text" value="ILLINOIS (IL) ▼"/>	Zip <input type="text" value="60026"/>	
Country <input type="text" value="--" ▼"=""/>	Cross Collateral Group <input type="text"/>	MSA/MD <input type="text" value="16984"/>	<input type="button" value="..."/>
Latitude <input type="text" value="0"/>	Longitude <input type="text" value="0"/>		

Management

Prop Mgr <input type="text" value="Collins and Associates (001) ▼"/>	Mgmt Cont. on Site <input type="text" value="NO (N) ▼"/>	Mgmt Fee % <input type="text" value="0"/>
--	--	---

General

Measured In <input type="text" value="UNITS (U) ▼"/>	Foreclosure Start Date <input type="text"/>	Gross Sq Ft <input type="text" value="60,000"/>	Property Type <input type="text" value="MULTIFAMILY (MF) ▼"/>
Primary Desc <input type="text" value="MULTI APARTMENT 100-250 (11) ▼"/>	REO Date <input type="text"/>	Total Rentable Sq Ft <input type="text" value="0"/>	Rent Control <input type="text" value="NO (N) ▼"/>
Secondary Desc <input type="text" value="MULTI APARTMENT 100-250 (11) ▼"/>	Overall Condition <input type="text" value="EXCELLENT (E) ▼"/>	Resd NRA <input type="text" value="0"/>	Owner Occupied <input type="text" value="NO (N) ▼"/>
Expected Res/Ford Date <input type="text"/>	Overall Rating <input type="text" value="CLASS A (01) ▼"/>	Comm. NRA <input type="text" value="60,000"/>	Cur. Photo on File <input type="text" value="NO (N) ▼"/>
Ground Lease <input type="text" value="NO (N) ▼"/>	Ground Lease Expiration Date <input type="text"/>	Ground Lease Amount <input type="text" value="0.00"/>	REO Property <input type="text" value="NO (N) ▼"/>

Building Information

New/Exist/Rehab <input type="text" value="BUILDING EXISTING (E) ▼"/>	Date Acquired <input type="text"/>	Construction Type <input type="text" value="BRICK (01) ▼"/>	AC <input type="text" value="YES (Y) ▼"/>
Date Constructed <input type="text"/>	Acquisition Cost <input type="text" value="0.00"/>	# of Elevators <input type="text" value="0"/>	Heat Type <input type="text" value="BOILER (7) ▼"/>
Last Renov. Date <input type="text"/>	# of Stories <input type="text" value="0"/>	Elevator Type <input type="text" value="PASSENGER (01) ▼"/>	Fuel Type <input type="text" value="GAS (1) ▼"/>

74- COPY CREATES A DUPLICATE OF THE ORIGINAL COLLATERAL RECORD. A NEW COLLATERAL ID IS DISPLAYED IN THE UPPER LEFT OF THE PAGE.

Users can then update the fields that need adjusting for the new record and click **Ok** or **Apply** to save the changes.

NOTE: THE COPY FUNCTION, DOES NOT CURRENTLY COPY AMENITIES OR BUILDINGS ASSOCIATED WITH A COLLATERAL RECORD.

Escrow Management Enhancements

There are a number of new widgets and enhancements to existing widget to facilitate servicing responsibilities related to Insurance and Rate Cap /Hedge Agreements.

- Enhancements to the Rate Cap Monitoring widget
- Bank Ratings
- New Insurance Analyst field
- Updates to Policy Statuses
- Updates to Cross Referencing Escrow and Policy Information

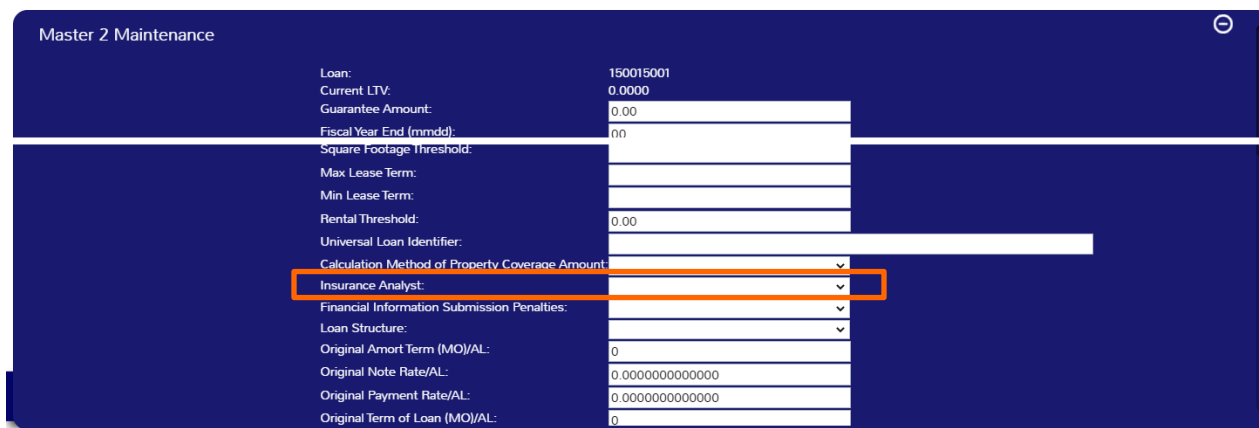
Insurance Compliance

A number of enhancements and changes have been made to the Insurance Compliance functionality in Strategy.

New Insurance Analyst Field (Job 20846)

Master 2 Maintenance

Requested by the MAC Insurance Compliance subcommittee, Strategy now has a loan level Insurance Analyst field. An individual can now be assigned to a loan using the Master 2 Maintenance widget



Master 2 Maintenance	
Loan:	150015001
Current LTV:	0.0000
Guarantee Amount:	0.00
Fiscal Year End (mmdd):	nn
Square Footage Threshold:	
Max Lease Term:	
Min Lease Term:	
Rental Threshold:	0.00
Universal Loan Identifier:	
Calculation Method of Property Coverage Amount:	
Insurance Analyst:	
Financial Information Submission Penalties:	
Loan Structure:	
Original Amort Term (MO)/AL:	0
Original Note Rate/AL:	0.0000000000000000
Original Payment Rate/AL:	0.0000000000000000
Original Term of Loan (MO)/AL:	0

75 - INSURANCE ANALYST FIELD ADDED TO MASTER 2 MAINTENANCE WIDGET. VALUES ARE STORED IN PMAST2/O5INSANYT. IMAGE OF WIDGET HAS BEEN MODIFIED TO FIT THE PAGE.

Analysts are selected by using the drop down option for the Insurance Analyst field. Values are added and maintained using System Information Table ID 3Z. Codes are 3 characters long.

76 - INSURANCE ANALYST SEARCH RETURNS ALL POLICIES TIED TO A LOAN WHERE THE INSURANCE ANALYST IS ASSOCIATED WITH THE LOAN.

Policy Seq 2 Policy Type Commercial Package Policy Policy Number 1942-15-01 Effective Date 11/01/2018 Expiration Da

Carrier ABC Insurance Rating Agency MOODYS Carrier Rating SUPERIOR Aaa

Agent ABC Insurance

Status Active Cancellation Date

Premium 0 Forced Placed NO

Days to Cancel Non-Payment Other Reasons

Edit Add Component View Compliance Checks View Rules Add Investors to Policy View Escrow Information

Policy Loan Numbers (Expand +/-)

Loan Number	Most Recent Note
150001979	
150001942	

Excluded Loans

Policy Interests (Expand +/-)

Loan Number(s)	Name	Mortgagee Clause	Type
150001942	Bartlett Trust [579]		LEAD NAMED INSL

Master 2 Maintenance

Loan: 150001942

Current LTV: 0.4706

Rental Threshold: 0.00

Universal Loan Identifier:

Calculation Method of Property Coverage Amount:

Insurance Analyst: SAMUEL CAMPBELL [SHC]

Financial Information Submission Penalties:

Loan Structure:

Original Amort Term (MO)/AL: 0

Original Note Rate/AL: 0.00000000000000

Original Payment Rate/AL: 0.00000000000000

Original Term of Loan (MO)/AL: 0

77 - Bartlett Trust is the Lead Named Insured on Policy Number 1942-15-01. Policy Loan Numbers are 150001942 and 150001979. Samuel Campbell is the Insurance Analyst for Loan 150001942.

Using Insurance Analyst to create Loan Sets

Loan Sets are used to limit loans that a Job Function can work with. Prior to Release 20, Loan Sets could be created by Loan Number, Investor, Servicer, Credit Analyst (Assessor), Processor and Source. With the addition of Insurance Analyst, a Loan Set can be limited to the Loans assigned to a particular Insurance Analyst.

Manage Loan Sets

Job Description: Asset Manager 3

Filter Portfolio? ☐

Entity Type: Include Insert

Entity Type	Entity	Include/Exclude	Remove
Investor	FREDDIE K DEAL (CME) 1/CREFC [78501]	Exclude	<input type="checkbox"/>

Loan Set update successful

Update

78-LIMIT A JOB FUNCTION TO A SET OF LOANS USED TO THOSE LOANS ASSIGNED TO A SPECIFIC INSURANCE ANALYST.

Insurance Coverages

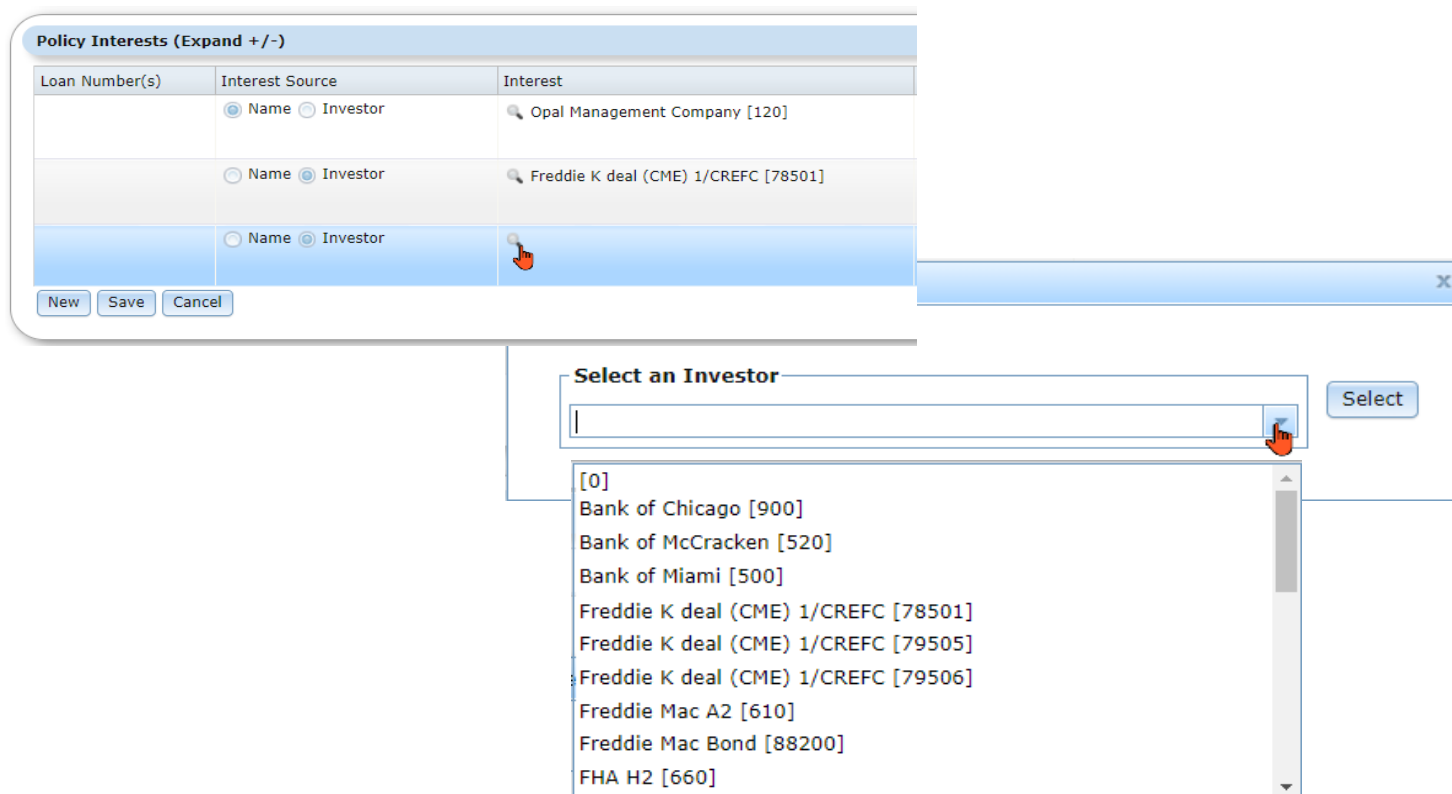
Several coverages and qualifiers were added to the Insurance policy files to review for required changes.

- Created new coverage types for Fidelity and Commercial Crime Policy types. Coverages available for these Policy Types now include Excess Commercial Crime & Errors and Omissions. (20881)
 - Excess Commercial Crime carries the following amounts
 - Employee Theft Limit
 - Deductible Amount
 - Errors and Omissions Coverage carries
 - General Aggregate Limit
 - Limit Per Claim
 - Deductible Amount
 - General Aggregate Per Location
 - Self-Insured Retention Amount
 - Limit Per Occurrence
- The Qualifier “Pandemic is Covered Cause of Loss” has been added for the listed coverages. Each of the following carry options for Yes, No and Silent. (21366)
 - Earthquake Coverage on Business Income
 - Windstorm Coverage on Business Income
 - Terrorism Coverage on Business Income
 - Flood Coverage on Business Income
 - Business Income Coverage.
- Automobile Liability Coverage has been added to the General Liability policy types available for selection. Not previously available as a selection, analysts would have to add a duplicate policy to include the Automobile Coverage. Users can now add the Automobile Coverage to a General Liability policy with amounts for Combined Single Limit, Bodily Injury Per Person Limit, Bodily Injury Per Occurrence Limit, and Property Damage Per Occurrence Limit. Users can also add the qualifier Permission to Waive Subrogation, Yes or No.
- Fungus Coverage has been added to Property and Excess Property Insurance Policies. Users can enter a Coverage Limit and/or a Deductible Amount. (20881)

Changes to Policy Interests (20064)

To improve the process for adding Interests to a Policy, Building or Blanketed Insurance, the Insurance widget has been enhanced to improve how Interests are selected and display when the Interest is an Investor.

When searching for the correct Investor, the Search drop down now displays both the Investor Name and the Investor No.



The screenshot shows the 'Policy Interests (Expand +/-)' widget. It contains a table with three columns: 'Loan Number(s)', 'Interest Source', and 'Interest'. The 'Interest Source' column has radio buttons for 'Name' and 'Investor'. The 'Interest' column shows search results for 'Opal Management Company [120]' and 'Freddie K deal (CME) 1/CREFC [78501]'. Below the table are 'New', 'Save', and 'Cancel' buttons. To the right, a 'Select an Investor' dropdown is open, showing a list of investors including 'Bank of Chicago [900]', 'Bank of McCracken [520]', 'Bank of Miami [500]', 'Freddie K deal (CME) 1/CREFC [78501]', 'Freddie K deal (CME) 1/CREFC [79505]', 'Freddie K deal (CME) 1/CREFC [79506]', 'Freddie Mac A2 [610]', 'Freddie Mac Bond [88200]', and 'FHA H2 [660]'. A 'Select' button is next to the dropdown.

Loan Number(s)	Interest Source	Interest
	<input checked="" type="radio"/> Name <input type="radio"/> Investor	Opal Management Company [120]
	<input type="radio"/> Name <input checked="" type="radio"/> Investor	Freddie K deal (CME) 1/CREFC [78501]
	<input type="radio"/> Name <input checked="" type="radio"/> Investor	

New Save Cancel

Select an Investor

[0]
 Bank of Chicago [900]
 Bank of McCracken [520]
 Bank of Miami [500]
 Freddie K deal (CME) 1/CREFC [78501]
 Freddie K deal (CME) 1/CREFC [79505]
 Freddie K deal (CME) 1/CREFC [79506]
 Freddie Mac A2 [610]
 Freddie Mac Bond [88200]
 FHA H2 [660]

Select

Once the Investor has been selected as a Policy Interest, the mortgage clause captured in the Investor Insurance Info file should display in the grid rather than in popup text as in previous releases.

Policy Interests (Expand +/-)							
Loan Number(s)	Name	Mortgagee Clause	Type	Description	Effective Date	Additional Interest Is Correct	Status
750078520 Multiple (2)	Opal Management Company [120]		LEAD NAMED INSURED		07/28/2021	Y	Active
750078520 Multiple (6)	Freddie K deal (CME) 1/CREFC [78501]	FEDERAL HOME LOAN MORTGAGE CORPORATION C/O ABC SAVINGS AND LOAN ASSOCIATION 100 MAIN STREET HOMETOWN USA 12345	LOSS PAYEE		07/28/2021	Y	

Edit

The Loan Number has been moved to display in the first column of the Policy Interest, Building or Blanketed Subject of Insurance grids. When multiple loan numbers apply, display “**Multiple (#)**” where ‘#’ represents the number of Loans for that Interest.

Blanketed Subjects of Insurance This is the subject of insurance **Effective Date** 04/15/2019

Location - Address Windward Bay, 9705 Lexington Court, CONVERSION, MISSOURI 63101 **L**

Buildings

Number	Description	Address	Wind Zone
1	Col 430 Bldg 1	, ,	

Edit

Add Location

Subject - Type Building **Description** **Effective Date** 04/15/2019 **SI**

Additional Interests

Loan Number(s)	Name
30020109 Multiple (1)	20020115 Investments [432]
30020109	Eastern Middlesex Bank [300]

Cross Reference Changes

Strategy cross references Policy (Web Insurance) and Disbursement information (Escrow Information POESC) using the file POESCXREF. The synchronization program runs during escrow maintenance. The following changes have been made to the synchronization process.

Policy Number Change (21485)

Previously matching records on the Policy Number with special characters (blanks, -, /, commas, (,), _, +, =, ', "", <, or >) in the Policy Number caused issues with Search and matching. To facilitate better matching during synchronization, the program will now include the Formatted Policy Number.

When the escrow Policy Number changes (POESC.SOFHA), the program will strip out any special characters and update the Formatted Policy Number in the Insurance file (PIINSPOL/IIPNUMFMT).

A fix program is included in the Release install to correct any Formatted Policy Numbers (PIINSPOL.IIPNUMFMT) that contain special characters.

Advance Expiration Date on Disbursement (21523)

Users have an option by Insurance Escrow record (POESC/SOAEXP) to automatically advance the Expiration Date on a Policy when a disbursement is processed for that Escrow Record during day end. The program updated the expiration date in the Insurance Escrow record (POESC) but was not updating the Expiration Date (IIPEXPD) in the Insurance Policy record (PIINSPOL), causing PIINSPOL and POESC to be out of sync.

The day end program has been changed. When the Advance Expiration Date flag is set to 'Yes (Y)', the Effective Date and Expiration Date in the Escrow Record will be updated, and the program will call the policy/escrow synchronizing program to update any information in the policy records after the changes to the Escrow Record are made.

A fix program has been included in the Release Install to correct any Effective Dates (IIEFFDT) and Expiration Dates (IIPEXPD) in the Insurance Policy Information file (PIINSPOL) that do not match the corresponding dates in the Insurance Escrow file (SOEXDT and/or SOEFDT in POESC).

Resyncing after Delete (21473)

When an Escrow record was deleted, the Insurance Cross Reference file (POESCXREF), was not deleting the associated cross reference record. This left orphaned cross reference records for escrow records that no longer existed. The delete trigger program for the escrow file (POESC) has been updated so that when a POESC record is deleted or re-sequenced, the associated cross reference is also re-sequenced. The job includes a fix program to rebuild the POESCXREF file, creating records for all active insurance policies, tied to loans, where the policy type can be associated with a CS policy type, and there is a POESC record for the loan, the defined CS policy type, the same effective date as the Insurance policy, the same Ins. Carrier Code, and the same Policy Number. If more than one insurance policy is associated with the same escrow record, the policy with the highest policy sequence# will be used.

Error message attributed to more than one lead carrier. (21158)

In prior releases, multiple lead carriers were allowed for a single policy. This resulted in an error when synchronizing the Escrow and Insurance Policy information. This error required customer intervention to manually adjust the Insurance information to correctly identify a single lead carrier for a policy. Edits have been added to the Policy Information page to only allow one carrier to be designated as the lead carrier, preventing this error going forward.

Changes Related to Policy Status

Strategy's Insurance Policy information is fully retained, meaning no data in the 14 policy related files are ever permanently deleted, but change in status is handled through record statuses. This allows insurance analysts to review

historic insurance policy information to determine the effective dates and types of coverages in effect at a specific point in time.

The Policy Information page in the Insurance widget represents all the information related to the insurance policy needed to automate insurance compliance reviews. The information is broken into the following 14 policy detail files.

Files that make up Policy Information

File	Description	Informational Notes
PIINSPOL	Policy Header	Basic Policy Information such as Policy Number, Effective and Expiration Dates.
PIAUDPOL	Policy Header Audit	For each policy, additional audit information found in within the box in the Policy Header on the Policy Information page.
PIPOLCARR	Policy Carriers	Contains one or more Carriers for the Policy.
PIPOLINT	Policy Interests	Can be multiple Interests linked to the policy header, components, subjects or buildings
PIAUDINT	Policy Interest Audit	For each Interest, holds Interest is Correct? and Mortgagee Clause audited info.
PIPOLCOMPO	Policy Components	A monoline policy has one component, there are multiple records for package policies, all linked to policy header
PIPOLSUBJ	Policy Subjects	Subjects are linked to components and either buildings or blankets
PIPOLBUILD	Policy Buildings	Buildings are linked to components and Strategy Collateral and associated buildings
PIPOLBLANK	Policy Building Blankets	Blankets are linked to components
PIPOLBLBLD	Policy Blanketed Buildings	Buildings linked to blankets
PIAUDBLD	Policy Building Audit	Building Collateral Address Correct? and Flood Zone Correct? audit Information
PIPOLCOVER	Policy Coverages	Coverages can be global (linked to component), or linked to a specific subject or building
PIPOLAMT	Policy Coverage Amounts	Coverage amounts are linked to coverages
PIPOLQUAL	Policy Coverage Qualifiers	Coverage qualifiers are linked to coverages

Possible Status Codes

The following is a list of all possible statuses for policy-related data. Records in the insurance files are made inactive and a copy of the record is made with the new status applied.

- A Active
- U Updated
- I Inactivated (by the subsequent row)
- X Inactive (also cancelled as respects a policy)
- R Reinstated (as respects a policy, reactivated as respects master files)
- H Hidden (by subsequent row)
- Z Hide
- E Expired
- N Non-renewed

Changes in Release 20 address policy status issues for expired policies, as well as correcting the status of policy detail records, those records detailing the coverages, amounts, and qualifiers associated with the Policy, for renewed, cancelled and hidden/deleted policies. Synchronizing the status of all records associated with the policy, excludes inactive policy data from being considered in the cross policy compliance analysis.

Expired Status Updates

- A new program has been created to update the status of all Active status policies past their expiration dates to Expired status. This will exclude expired policy data from cross-policy compliance tests.
 - The program (CINSPOLEXP) will run once as part of the Release installation process and should be added to the day end job stream before the Rules Engine, to continuously review for expired policies.
 - The program (CINSPOLEXP) will select all active policies with expiration dates
 - a) equal to or earlier than the system date if run time is after noon or
 - b) equal to or earlier than the day before the system date if run before noon.
- Strategy currently allows 'A' Active policies to be renewed. An additional change will allow Policies with a status 'E' Expired to be renewed as well.

Renewed Status Updates

- Modified the existing renewal program so the records in all policy detail files (associated coverages, amounts and qualifiers) belonging to the original policy have a status of Inactive rather than Active. This means the original policy data is no longer included in cross-policy compliance tests, but the data for the new, Renewal policy is. Note that this is regardless of the Renewal policy effective date.
 - A Renewed policy record, based on the original policy, will be added (status = 'L') for all policy files. The Renewed policy file records will be created with the same sequence numbers as the original policy.
- A data correction program is included in the release to update policy status and sequence numbers

Hidden Status Updates

- The Hide function at the policy level is modified to update the status of all policy detail records as well as the policy header. This means the hidden policy data is no longer included in cross-policy compliance tests.
- A data cleanup program will run as part of the release install process that selects all currently hidden policy headers (status = 'Z') and updates the status of all related but still active policy details to hidden. The program will also identify all Cancelled policy records (status = 'X') and update all associated policy detail records to a status of cancelled. (MF20949DF)

Cancelled Status Updates

- The policy cancel function is modified to inactivate active records and add new cancellation records in policy detail files. This means the cancelled policy data is no longer included in cross-policy compliance tests.
- A data cleanup program will run as part of the release install process that selects all currently hidden policy headers (status = 'Z') and updates the status of all related but still active policy details to hidden. The program will also identify all Cancelled policy records (status = 'X') and update all associated policy detail records to a status of cancelled. (MF20949DF)

Reinstatement Process

- The Re-instate process has been modified to include a new program to re-activate the most recent cancelled policy detail records after a policy record has been reinstated.

Changes to the Insurance Application

Policy Search

- To assist customers with properly identifying the status of a Policy and its detail information changes have been made to the Policy Search Screen to display the status description.

A	Active
I	Inactive
U	Changed (updated)
X	Cancelled
R	Reinstated
L	Renewed
N	Non-renewed
E	Expired
Z, H	Hidden
- The policy sequence number has been added to the search screen grid to assist customers in identifying the appropriate policies.

Policy Information Page

- On the Policy Information screen, those same statuses should be displayed next to each section of data.
- Policy Non-renew button.
 - A Non-renew button has been added to the Policy Information Screen. This option will only be enabled when the policy status is Active. When pressed the Policy and all related detail records will be updated to a status of non-Renew.
- The policy status displays on the Policy Information page; however, it does not stand out.
 - The screen has been updated to show the Policy Status and the Policy Sequence Number with the existing policy number.
- The buttons on the Policy Information screen have been updated to only be available for specific Policy Status(es).
 - When the most recent policy header status is anything other than Active, disable these buttons:
 - View Compliance Checks, View Rules, Add Investors to Policy.
 - The View Escrow button should be enabled for expired policies.
 - The Reinstate button should only be enabled for a cancelled policy. The button is visible after selecting Edit on the Policy Information screen.
 - The Renew button should only be enabled for active and expired policies. The button is visible after selecting Edit on the Policy Information screen.
 - On the Policy Information screen, within the individual sections of policy detail, when the policy header status is anything other than 'A' Active:
 - Inactivate all add/edit buttons for all levels of policy data

New Views to Query Expired Insurance Policies

- A new insurance policy view, VIPLN0E, will be created to associate expired policies with loans. The policy sequence# and the loan# fields are included in the view. This view will be a copy of existing view, VIPLN0 (which includes active records only)
 - A policy links to a loan by either associating a policy building in the insurance system with a building in Strategy or associating a policy through borrowers and named insureds.
 - The view will also include expired policies that have no association with a loan. The loan# will be zero in this case.

79- POLICY SEARCH GRID NOW DISPLAYS STATUS DESCRIPTION AND INCLUDES THE POLICY SEQ # TO HELP IDENTIFY POLICIES.



Search

[Search Results](#) » [Policy Information](#)

Policy Information

EXPR0987

Policy Seq 8 **Policy Type** Excess Property Policy **Policy Number** EXPR0987 **Effective Date** 07/28/2021 **Expiration Date** 07/28/2022 **Continuous Coverage** NO **Status** Cancelled

Carrier Epic Insurance	Rating Agency	Carrier Rating	Source of Insurance	Paid Receipt
Agent Epic Insurance			Evidence Type	Audit Date
Status Cancelled	Cancellation Date 07/28/2021	Retro Date	Evidence Received	Named Insured Includes Borrower
Premium 0	Claim Trigger	Forced Placed NO	Evidence Expired	Statement of Values Received
Days to Cancel Non-Payment Other Reasons				

[Edit](#) [View Compliance Checks](#) [View Rules](#) [Add Investors to Policy](#) [View Escrow Information](#)

80 - POLICY INFORMATION HEADER NOW DISPLAYS THE POLICY SEQ# AND POLICY STATUS. FOR A CANCELLED POLICY ONLY THE EDIT BUTTON IS ACTIVE.



Search

[Search Results](#) » [Policy Information](#)

Policy Information

MMKK868

Policy Seq 3 **Policy Type** Commercial Property Policy **Policy Number** MMKK868 **Effective Date** 07/01/2018 **Expiration Date** 07/01/2030 **Continuous Coverage** **Status** Active

Carrier ABC Insurance	Rating Agency	Carrier Rating	Source of Insurance	Paid Receipt
Agent			Evidence Type	Audit Date
Status Active	Cancellation Date	Retro Date	Evidence Received	Named Insured Includes Borrower
Premium 0	Claim Trigger	Forced Placed NO	Evidence Expired	Statement of Values Received
Days to Cancel Non-Payment Other Reasons				

[Edit](#) [View Compliance Checks](#) [View Rules](#) [Add Investors to Policy](#) [View Escrow Information](#)

81 - POLICY INFORMATION HEADER FOR ACTIVE LOAN SHOWS THE VIEW COMPLIANCE, VIEW RULES, ADD INVESTORS TO POLICY BUTTONS ACTIVE.

Update Agents on Expired Policies (21982)

With automated Policy Expiration, and the inability to update Inactive records, it has been noted that in some cases an insurance policy may expire prior to receiving updated policy information from a new agent. In order to create letters regarding insurance or to create accurate compliance deficiency reports, the name of a new agent needs to be added to the inactive policy. With Release 20, the only change a user can make to an inactive policy is to update the Agent on the policy.

- From the Policy Search Results, select the Expired Policy
- Click *Edit*, and then *Update Agent*.

[Search Results](#) » [Policy Information](#)

Policy Information

236LB1606547

Cancel
Apply
Associate with Primary Escrow Record

Policy Type: Commercial Property Poli
Policy Number: 236LB1606547
Effective Date: 11/01/2014
Expiration Date: 12/01/2018
Continuous Coverage:

Carrier	Lead Carrier?	Percentage of Coverage	Status		
ABC Insurance	YES	100.00000000000000%	Updated	+	✖
ABC Insurance	YES	100.00000000000000%	Expired	+	✖
ABC Insurance	YES	100.00000000000000%	Inactivated	+	✖

Agent: ABC Insurance
Retro Date:
Premium: 15000.00
Claim Trigger:
Forced Placed: NO
Days to Cancel:
Non-Payment:
Other Reasons:

Source of Insurance: BORROWER
Paid Receipt: YES
Evidence Type:
Audit Date:
Evidence Received: 12/04/2017
Named Insured Includes Borrower: YES
Evidence Expired: 12/04/2018
Statement of Values Received:

Renew Policy
Non-Renew Policy
Update Agent

82 - UPDATE AGENT BUTTON IS AVAILABLE ON INACTIVE POLICIES.

The User is presented with the Carrier/Agent Search window to select the new Agent. Once the Agent is updated, the Expired policy will be saved with the new Agent ID.

Carrier/Agent Search

Filter Options

Carrier/Agent ID

Carrier/Agent Name

Carrier/Agent Address

Search

Carrier/Agent ID	Carrier/Agent Name	Contact	Address 1	Address 2

83 - THE UPDATE AGENT BUTTON OPENS THE CARRIER/AGENT SEARCH WINDOW TO ASSOCIATE A NEW AGENT WITH AN INACTIVE POLICY FOR REPORTING.

Changes Related to Policy Status

Strategy's Insurance Policy information is fully retained, meaning no data in the 14 policy related files are ever permanently deleted, but change in status is handled through record statuses. This allows insurance analysts to review historic insurance policy information to determine the effective dates and types of coverages in effect at a specific point in time.

The Policy Information page in the Insurance widget represents all the information related to the insurance policy needed to automate insurance compliance reviews. The information is broken into the following 14 policy detail files.

Files that make up Policy Information

File	Description	Informational Notes
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PIPOLCARR	Policy Carriers	Contains one or more Carriers for the Policy.
PIPOLINT	Policy Interests	Can be multiple Interests linked to the policy header, components, subjects or buildings
PIAUDINT	Policy Interest Audit	For each Interest, holds Interest is Correct? and Mortgagee Clause audited info.
PIPOLCOMPO	Policy Components	A monoline policy has one component, there are multiple records for package policies, all linked to policy header
PIPOLSUBJ	Policy Subjects	Subjects are linked to components and either buildings or blankets
PIPOLBUILD	Policy Buildings	Buildings are linked to components and Strategy Collateral and associated buildings
PIPOLBLANK	Policy Building Blankets	Blankets are linked to components
PIPOLBLBLD	Policy Blanketed Buildings	Buildings linked to blankets
PIAUDBLD	Policy Building Audit	Building Collateral Address Correct? and Flood Zone Correct? audit Information
PIPOLCOVER	Policy Coverages	Coverages can be global (linked to component), or linked to a specific subject or building
PIPOLAMT	Policy Coverage Amounts	Coverage amounts are linked to coverages
PIPOLQUAL	Policy Coverage Qualifiers	Coverage qualifiers are linked to coverages

Possible Status Codes

The following is a list of all possible statuses for policy-related data. Records in the insurance files are made inactive and a copy of the record is made with the new status applied.

- A Active
- U Updated
- I Inactivated (by the subsequent row)
- X Inactive (also cancelled as respects a policy)
- R Reinstated (as respects a policy, reactivated as respects master files)
- H Hidden (by subsequent row)
- Z Hide
- E Expired
- N Non-renewed
- S Superseded

Changes in Release 20 address policy status issues for expired policies, as well as correcting the status of policy detail records, those records detailing the coverages, amounts, and qualifiers associated with the Policy, for renewed, cancelled and hidden/deleted policies. Synchronizing the status of all records associated with the policy, excludes inactive policy data from being considered in the cross policy compliance analysis.

Expired Status Updates

- A new program has been created to update the status of all Active status policies past their expiration dates to Expired status. This will exclude expired policy data from cross-policy compliance tests.
 - The program (CINSPOLEXP) will run once as part of the Release installation process and should be added to the day end job stream before the Rules Engine, to continuously review for expired policies.
 - The program (CINSPOLEXP) will select all active policies with expiration dates
 - a) equal to or earlier than the system date if run time is after noon or
 - b) equal to or earlier than the day before the system date if run before noon.
- Strategy currently allows 'A' Active policies to be renewed. An additional change will allow Policies with a status 'E' Expired to be renewed as well.

Renewed Status Updates

- Modified the existing renewal program so the records in all policy detail files (associated coverages, amounts and qualifiers) belonging to the original policy have a status of Inactive rather than Active. This means the original policy data is no longer included in cross-policy compliance tests, but the data for the new, Renewal policy is. Note that this is regardless of the Renewal policy effective date.
 - A Renewed policy record, based on the original policy, will be added (status = 'L') for all policy files. The Renewed policy file records will be created with the same sequence numbers as the original policy.
- A data correction program is included in the release to update policy status and sequence numbers

Hidden Status Updates

- The Hide function at the policy level is modified to update the status of all policy detail records as well as the policy header. This means the hidden policy data is no longer included in cross-policy compliance tests.
- A data cleanup program will run as part of the release install process that selects all currently hidden policy headers (status = 'Z') and updates the status of all related but still active policy details to hidden. The program will also identify all Cancelled policy records (status = 'X') and update all associated policy detail records to a status of cancelled. (MF20949DF)

Cancelled Status Updates

- The policy cancel function is modified to inactivate active records and add new cancellation records in policy detail files. This means the cancelled policy data is no longer included in cross-policy compliance tests.
- A data cleanup program will run as part of the release install process that selects all currently hidden policy headers (status = 'Z') and updates the status of all related but still active policy details to hidden. The program will also identify all Cancelled policy records (status = 'X') and update all associated policy detail records to a status of cancelled. (MF20949DF)

Reinstatement Process

- The Re-instate process has been modified to include a new program to re-activate the most recent cancelled policy detail records after a policy record has been reinstated
- New Status Superseded (S) will apply to policies that are replaced by new versions uploaded via the PDF Reader when the Policy Type, Carrier, Effective Date and Expiration Date match an existing policy.

Changes to the Insurance Application

Policy Search

- To assist customers with properly identifying the status of a Policy and its detail information changes have been made to the Policy Search Screen to display the status description.

A	Active
I	Inactive
U	Changed (updated)
X	Cancelled
R	Reinstated
L	Renewed
N	Non-renewed
E	Expired
Z, H	Hidden
S	Superseded
- The policy sequence number has been added to the search screen grid to assist customers in identifying the appropriate policies.

Policy Information Page

- On the Policy Information screen, those same statuses should be displayed next to each section of data.
- Policy Non-renew button.
 - A Non-renew button has been added to the Policy Information Screen. This option will only be enabled when the policy status is Active. When pressed the Policy and all related detail records will be updated to a status of non-Renew.
 - Both Active and Expired policies may be updated to Non-Renewed status.
- The policy status displays on the Policy Information page; however, it does not stand out.
 - The screen has been updated to show the Policy Status and the Policy Sequence Number with the existing policy number.
- The buttons on the Policy Information screen have been updated to only be available for specific Policy Status(es).
 - When the most recent policy header status is anything other than Active, disable these buttons:
 - View Compliance Checks, View Rules, Add Investors to Policy.
 - The View Escrow button should be enabled for expired policies.
 - The Reinstate button should only be enabled for a cancelled policy. The button is visible after selecting Edit on the Policy Information screen.
 - The Renew button should only be enabled for active and expired policies. The button is visible after selecting Edit on the Policy Information screen.
 - On the Policy Information screen, within the individual sections of policy detail, when the policy header status is anything other than 'A' Active:
 - Inactivate all add/edit buttons for all levels of policy data

New Views to Query Expired Insurance Policies

- A new insurance policy view, VIPLN0E, will be created to associate expired policies with loans. The policy sequence# and the loan# fields are included in the view. This view will be a copy of existing view, VIPLN0 (which includes active records only)
 - A policy links to a loan by either associating a policy building in the insurance system with a building in Strategy or associating a policy through borrowers and named insureds.
 - The view will also include expired policies that have no association with a loan. The loan# will be zero in this case.

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

☐ Policy Interests ☐ Carriers ☐ Agents

☐ Policy Interests ☐ Carriers ☐ Agents

Search Results

Lead Named Insured	Type	Policy Number	Effective Date	Expiration Date	Lead Carrier	Forced Placed	Status	Action Date	Policy Seq #
Bartlett Trust	Commercial Property Policy	236LB1606547	11/01/2014	12/01/2018	ABC Insurance	N	Expired	06/17/2021	1
	Commercial Package Policy	1942-15-01	11/01/2018	11/01/2030	ABC Insurance	N	Active	07/30/2019	2
Winston Holdings LLC	Commercial Property Policy	MMKK868	07/01/2018	07/01/2030	ABC Insurance	N	Active	08/05/2019	3
Winston Holdings LLC	Commercial General Liability	CMM2283	07/01/2018	07/01/2020	Epic Insurance	N	Renewed	07/30/2021	4
Boynton Group LP	Umbrella Liability	1942-15-02	11/01/2018	11/01/2030	ABC Insurance	N	Renewed	07/30/2021	5
Opal Management Company	Commercial Package Policy	12345-87-5432	03/22/2021	03/22/2022	ABC Insurance	N	Active	03/22/2021	6
Opal Management Company	Commercial Crime Insurance	fcc43567	07/28/2021	07/28/2022	Capital Casualty	N	Active	07/28/2021	7
	Excess Property Policy	EXPR0987	07/28/2021	07/28/2022	Epic Insurance	N	Cancelled	07/30/2021	8
Boynton Group LP	Umbrella Liability	1942-15-02	11/01/2019	11/01/2031	ABC Insurance	N	Active	07/30/2021	9
Winston Holdings LLC	Commercial General Liability	CMM2283	07/01/2019	07/01/2021	Epic Insurance	N	Renewed	07/30/2021	10
Winston Holdings LLC	Commercial General Liability	CMM2283	07/01/2020	07/01/2022	Epic Insurance	N	Active	07/30/2021	11
	Commercial General Liability	TB5-Z91-461657-026	10/31/2016	10/31/2017	Liberty Mutual Insurance Compa	N	Active	08/09/2021	12
	Umbrella Liability	TH7-Z91-461657-036	10/31/2016	10/31/2017	Liberty Insurance Corporation	N	Active	08/09/2021	13

84- POLICY SEARCH GRID NOW DISPLAYS STATUS DESCRIPTION AND INCLUDES THE POLICY SEQ # TO HELP IDENTIFY POLICIES.



Search

[Search Results](#) » [Policy Information](#)

Policy Information

EXPR0987

Policy Seq 8 **Policy Type** Excess Property Policy **Policy Number** EXPR0987 **Effective Date** 07/28/2021 **Expiration Date** 07/28/2022 **Continuous Coverage** NO **Status** Cancelled

Carrier Epic Insurance	Rating Agency	Carrier Rating	Source of Insurance	Paid Receipt
Agent Epic Insurance			Evidence Type	Audit Date
Status Cancelled	Cancellation Date 07/28/2021	Retro Date	Evidence Received	Named Insured Includes Borrower
Premium 0	Claim Trigger	Forced Placed NO	Evidence Expired	Statement of Values Received
Days to Cancel Non-Payment Other Reasons				

[Edit](#) [View Compliance Checks](#) [View Rules](#) [Add Investors to Policy](#) [View Escrow Information](#)

85 - POLICY INFORMATION HEADER NOW DISPLAYS THE POLICY SEQ# AND POLICY STATUS. FOR A CANCELLED POLICY ONLY THE EDIT BUTTON IS ACTIVE.



Search

[Search Results](#) » [Policy Information](#)

Policy Information

MMKK868

Policy Seq 3 **Policy Type** Commercial Property Policy **Policy Number** MMKK868 **Effective Date** 07/01/2018 **Expiration Date** 07/01/2030 **Continuous Coverage** **Status** Active

Carrier ABC Insurance	Rating Agency	Carrier Rating	Source of Insurance	Paid Receipt
Agent			Evidence Type	Audit Date
Status Active	Cancellation Date	Retro Date	Evidence Received	Named Insured Includes Borrower
Premium 0	Claim Trigger	Forced Placed NO	Evidence Expired	Statement of Values Received
Days to Cancel Non-Payment Other Reasons				

[Edit](#) [View Compliance Checks](#) [View Rules](#) [Add Investors to Policy](#) [View Escrow Information](#)

86 - POLICY INFORMATION HEADER FOR ACTIVE LOAN SHOWS THE VIEW COMPLIANCE, VIEW RULES, ADD INVESTORS TO POLICY BUTTONS ACTIVE.

Update Agents on Expired Policies (21982)

With automated Policy Expiration, and the inability to update Inactive records, it has been noted that in some cases an insurance policy may expire prior to receiving updated policy information from a new agent. In order to create letters regarding insurance or to create accurate compliance deficiency reports, the name of a new agent needs to be added to the inactive policy. With Release 20, the only change a user can make to an inactive policy is to update the Agent on the policy.

- From the Policy Search Results, select the Expired Policy
- Click *Edit*, and then *Update Agent*.

[Search Results](#) » [Policy Information](#)

Policy Information

236LB1606547

Cancel
Apply
Associate with Primary Escrow Record

Policy Type: Commercial Property Poli
Policy Number: 236LB1606547
Effective Date: 11/01/2014
Expiration Date: 12/01/2018
Continuous Coverage:

Carrier	Lead Carrier?	Percentage of Coverage	Status		
ABC Insurance	YES	100.00000000000000%	Updated	+	✖
ABC Insurance	YES	100.00000000000000%	Expired	+	✖
ABC Insurance	YES	100.00000000000000%	Inactivated	+	✖

Agent: ABC Insurance
Retro Date:
Premium: 15000.00
Claim Trigger:
Forced Placed: NO
Days to Cancel:
Non-Payment:
Other Reasons:

Source of Insurance: BORROWER
Paid Receipt: YES
Evidence Type:
Audit Date:
Evidence Received: 12/04/2017
Named Insured Includes Borrower: YES
Evidence Expired: 12/04/2018
Statement of Values Received:

Renew Policy
Non-Renew Policy
Update Agent

87 - UPDATE AGENT BUTTON IS AVAILABLE ON INACTIVE POLICIES.

The User is presented with the Carrier/Agent Search window to select the new Agent. Once the Agent is updated, the Expired policy will be saved with the new Agent ID.

Carrier/Agent Search
×

Filter Options

Carrier/Agent ID
Carrier/Agent Name
Carrier/Agent Address

Search

Carrier/Agent ID	Carrier/Agent Name	Contact	Address 1	Address 2

88 - THE UPDATE AGENT BUTTON OPENS THE CARRIER/AGENT SEARCH WINDOW TO ASSOCIATE A NEW AGENT WITH AN INACTIVE POLICY FOR REPORTING.

Investor Processing

Investor Reporting Package

A number of enhancements and changes were made to Strategy to support 4 new commercial backed security reports accessed through the Investor Reporting Package. These changes incorporated changes to a number of widgets and tools within Strategy.

Three additional reports have been added to the Investor Reporting Package. Users can now produce the Loan Setup Report, Special Servicer Loan Report, and the Special Servicer Property Report. To support these changes there were a number of changes throughout the system.

- Changes to the Master 2 Maintenance widget, with a number of fields being added to the file PMASTR 4 and PMASTR5.
- Reporting Translation Table Widget, translations for the ARM Index
- Collateral widget changes to capture additional Property details at contribution.
- Changes to the Investor Reporting Package widget, on demand report programs, and day end report programs to incorporate the three new reports.
- Changes to System Information to define codes for new fields, and add codes to existing tables to support industry changes.
- Three new report files

Changes to Master 2 Maintenance

Six comment fields have been made available in the Master 2 Maintenance field to capture the Special/Servicer Comments to be reported in the Special Servicer Loan File. These fields are all 255 characters long and are found in PMASTR4. They will be copied into the Special Servicer Loan file (PIRPXSSL) to satisfy the Comment Fields in this report.

File Field Descriptions					
File	PMASTR4	Library	R20DOC	Number of Fields	26
Length	1974	Description	Master file additional info	Last Altered Time Stamp	02/26/2021 16:23:19

File Attributes							
Ordinal Position	Name	Field Description	Column Text	Data Type	Length	Actual Length	Character Max Length
1	CMLN	LOAN NUMBER	LOAN NUMBER	DECIMAL	5	9, 0	0
2	CMDAS	AVAILABLE SPACE	AVAILABLE SPACE	DATE	4	4	0
3	CMBAFDM	BALANCE OF MODIFIC ATION	BALANCE OF MODIFICATION	DECIMAL	9	17, 2	0
4	CMCOMM1	COMMENT1	COMMENT1	CHAR	255	255	255
5	CMCOMM2	COMMENT2	COMMENT2	CHAR	255	255	255
6	CMCOMM3	COMMENT3	COMMENT3	CHAR	255	255	255
7	CMCOMM4	COMMENT4	COMMENT4	CHAR	255	255	255
8	CMCOMM5	COMMENT5	COMMENT5	CHAR	255	255	255
9	CMCOMM6	COMMENT6	COMMENT6	CHAR	255	255	255
10	CMCOMM7	COMMENT7	COMMENT7	CHAR	255	255	255

89 - COMMENT FIELDS IN PMASTR4 DISPLAY ON MASTER 2 MAINTENANCE WIDGET FOR IRP REPORTING

A number of fields have been added to the widget and will be stored in PMASTR5. The fields will be used in the Loan Setup File (PIRPXLS). These include:

- Financial Information Submission Penalties – 1 Char field populated with values from PINFO Table ID II
- Loan Structure – 2 Char field populated with values from PINFO Table ID IK
- Original Amort Term Mo / AL - 3 digit whole number
- Original Note Rate / AL – Interest Rate 15, 13
- Original Payment Rate / AL – Interest Rate 15, 13

- Original Term of Loan Mo. / AL – 3 digit whole number
- CMBS Payment Type – 2 digit field populated with values from PINFO Table ID IM.
- Remaining Amort Term @ Contribution / AL – 3 digit whole number
- Underwriting Indicators – 1 char field.
- Additional Financing Indicator – 1 digit field populated with values from PINFO Table ID IO

File Field Descriptions						
File Length	PMASR5 313	Library Description	R20DOC Loan Extension - PMASR5	Number of Fields Last Altered Time Stamp	43 02/26/2021 17:35:14	

File Attributes							
Ordinal Position	Name	Field Description	Column Text	Data Type	Length	Actual Length	
30	CMFINPEN	FINANCIAL INFORMATION SUBMISSION PENALTIES	FIN INFO SUBM PENALTIES	CHAR	1	1	
31	CMLOANSTR	LOAN STRUCTURE	LOAN STRUCTURE	CHAR	2	2	
32	CMOAMORT	ORIGINAL AMORT TERM (MO)/AL	ORIGINAL AMORT TERM (MO)/AL	DECIMAL	2	3, 0	
33	CMONOTER	ORIGINAL NOTE RATE/AL	ORIGINAL NOTE RATE/AL	DECIMAL	8	15, 13	
34	CMOPAYR	ORIGINAL PAYMENT RATE/AL	ORIGINAL PAYMENT RATE/AL	DECIMAL	8	15, 13	
35	CMOTERM	ORIGINAL TERM OF LOAN (MO)/AL	ORIGINAL TERM OF LOAN(MO)/AL	DECIMAL	2	3, 0	
36	CMCMBSPAYT	CMBS PAYMENT TYPE	CMBS PAYMENT TYPE	DECIMAL	2	2, 0	
37	CMRAMORT	REMAINING AMORT TM AT CONTR (MO)/AL	REMAIN AMORT TM CONTR (MO)AL	DECIMAL	2	3, 0	
38	CMRTM	REMAINING TM AT CONTR (MO)/AL	REMAINING TM CONTR (MO)AL	DECIMAL	2	3, 0	
39	CMUNDIND	UNDERWRITING INDICATOR	UNDERWRITING INDICATOR	CHAR	1	1	

90 - PMASR5 = NEW FIELDS FOR IRP REPORTING

Master 2 Maintenance

Loan: 750078520

Calculation Method of Property Coverage Amount:

Insurance Analyst:

Financial Information Submission Penalties:

Loan Structure:

Original Amort Term (MO)/AL:

Original Note Rate/AL:

Original Payment Rate/AL:

Original Term of Loan (MO)/AL:

CMBS Payment Type:

Remaining Amort Term at Contribution (MO)/AL:

Remaining Term at Contribution (MO)/AL:

Underwriting Indicator:

Addl. Financing Indicator:

Servicer/Special Comment 1:

Servicer/Special Comment 2:

Servicer/Special Comment 3:

Servicer/Special Comment 4:

Servicer/Special Comment 5:

Servicer/Special Comment 6:

Servicer/Special Comment 7:

▼

▼

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0

0.00000000000000

0.00000000000000

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0

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☒ YES
 ☐ NO

▼

Submit

Cancel

91 - MASTER 2 MAINTENANCE - NEW FIELDS TO SUPPORT NEW IRP REPORTS AND INSURANCE COMPLIANCE CHANGES

Calculation Method for Property Coverage

New Table ID 7W – Calculation Method for Property Coverage – 1 Char

A new table to carry values for how Property Coverage was calculated has been added to System Information. The code is Strategy Maintained. Values are 1 – Full Replacement Cost; 2 – Greater of UPB or 80% of Value; 3 – Lesser of UPB or 80% of Value.

The field Calculation Method for Property Coverage has been added to the Master 2 Maintenance widget for entry and update. Data is stored in PMASTR5/CMCALCPROP.



Master 2 Maintenance

Loan: 750078521
 Current LTV: 1.6929
 Guarantee Amount: 0.00
 Fiscal Year End (mmdd): 00
 Stmt Reporting Frequency:
 Primary Prod Line:
 Prod Line Detail 1:
 Prod Line Detail 2:
 Is Refinance Allowed?:
 OCC Call Number:
 Watchlist - Internal Rating:
 Watchlist - External Rating:
 Watchlist Comments:
 Square Footage Threshold:
 Max Lease Term:
 Min Lease Term:
 Rental Threshold: 0.00
 Universal Loan Identifier:
 Calculation Method of Property Coverage Amount:
 Insurance Analyst:
 Financial Information Submission Penalties:
 Loan Structure:
 Original Amort Term (MO)/AL: 0
 Original Note Rate/AL: 0.00000000000000
 Original Payment Rate/AL: 0.00000000000000
 Original Term of Loan (MO)/AL: 0

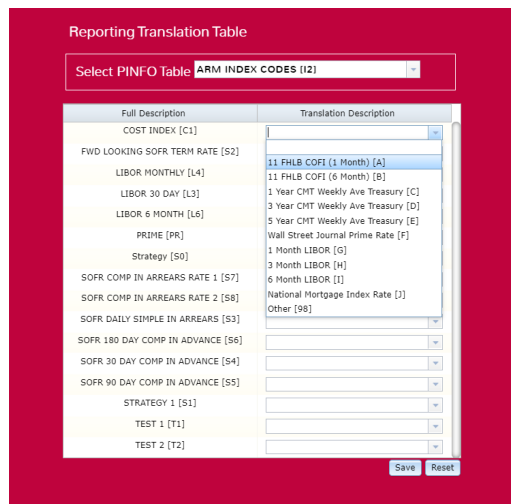
Table ID (SIFTID) 7W Calculation Method of Property Coverage Amount – 1 Char

The following Calculation Method values been defined:

Code (SIFCD)	Short Description (SIFSD)	Full Description (SIFFUL)	Display Sort Order (SIFSRT)
1	FULL REPLA	FULL REPLACEMENT COST	FULL REPLAC
2	LESSER UPB	LESSER OF UPB OR 80% VALUE	LESSER UPB
3	GREATER UPB	GREATER OF UPB OR 80% VALUE	GREATER UPB

Updates to the Reporting Translation Widget (21049)

Updates to the Reporting Translation widget have been made to provide a translation of the values stored in the System Information table for ARM Indexes to the CREFC code for ARM Index.



Users can use the Reporting Translation table to assign values from the CREFC approved ARM codes to the values stored in the ARM Index Code Table (I2) for use in the Loan Setup Report.

The various CREFC Reports look to the Report Translation tables to translate System Information values to CREFC approved codes for:

- ARM Index Codes (I2)
- Insurance Escrow Types (50)
- Miscellaneous Receivable Types (C2)
- Property Types (PQ)
- Reserve Types (2V)

System Information Additions and Changes (21049)

The following additions were made to System Information to support the new reports.

New Table IDs/System Information Tables

To support fields added to Master 2 Maintenance as part of the effort to provide the Loan Setup, Special Servicer Loan and Special Servicer Property files, 4 new tables were added to the System Information Table.

Table ID II – Financial Information Submission Penalties –1 Char

Code	Short Description	Full Description	Sort Display
M	MONETARY	MONETARY	MONETARY
N	NO PENALTY	NO PENALTIES ALLOWED IN DOCS	NO PENALTY
O	OTHPENALTY	OTHER PENALTIES	OTHPENALTY

Table ID IK – Loan Structure –2 Char

Code	Short Description	Full Description	Sort Display
A1	ANOTE AB	A NOTE-PARTICIP STRUCTURE AB	ANOTE AB
A2	ANOTE ABC	A NOTE-PARTICIP STRUCTURE ABC	ANOTE ABC
B1	BNOTE AB	B NOTE-PARTICIP STRUCTURE AB	BNOTE AB
B2	BNOTE ABC	B NOTE-PARTICIP STRUCTURE ABC	BNOTE ABC
C2	CNOTE ABC	C NOTE-PARTICIP STRUCTURE ABC	CNOTE ABC
MZ	MEZZFINANC	MEZZANINE FINANCING	MEZZFINANC

Table ID IM – CMBS Payment Type –2 Char

Code	Short Description	Full Description	Sort Display
1	FULLAMORT	FULLY AMORTIZING	FULLAMORT
2	AMORTBALLN	AMORTIZING BALLOON	AMORTBALLN
3	INTBALLOON	INTEREST ONLY/BALLOON	INTBALLOON
4	INTAMORT	INTEREST ONLY/AMORTIZING	INTAMORT
5	INTAMORBAL	INTEREST ONLY/AMORTIZ/BALLOON	INTAMORBAL
6	PRINCIPAL	PRINCIPAL ONLY	PRINCIPAL
7	HYPERAMORT	HYPER-AMORTIZATION	HYPERAMORT
98	OTHER	OTHER	OTHER

Table ID IO – Additional Financing Indicator –2 Char

Code	Short Description	Full Description	Sort Display
0	WHOLE NOFI	WHOLE LOAN NO ADDTL FINANCING	WHOLE NOFI
1	WHOLE FIN	WHOLE LOAN ADDTL FINANCING	WHOLE FIN
2	PAR NOMEZZ	PARTIC LOAN NO MEZZ FINANCING	PAR NOMEZZ
3	PAR MEZZ	PARTIC LOAN MEZZ FINANCING	PAR MEZZ

Other System Information Changes and Additions

Table ID PZ – CMSA Property Type

The CMSA Property Type table will change the code for ‘Other’ from ‘OT’ to ‘98’ to match the current industry guidelines. A program run during upgrade will change any existing Collateral records with a CMSA Property Type of ‘OT’ to ‘98’ (PCCOLLCRE/PROPTYPE).

Table ID RK – Servicing Roles

Code	Short Description	Full Description	Sort Display
T	TRUSTEE	TRUSTEE	TRUSTEE
B	MAST SERV	MASTER AND SPECIAL SERVICING	MAST SERV
Q	PRMARY/SPL	PRIMARY/SPECIAL SERVICING	PRMARY/SPL

The following Roles have been added to the available Servicing Role values found in System Information Table ID ‘RK’: Trustee (‘T’), Master and Special Servicing (‘B’), and Primary/Special Servicing (‘Q’).

IRP Loan Reporting (20655, 21336)

To assist with creating new reports, there have been changes to the IRP Loan Reporting widget as well. This report keeps track of loan numbers that are assigned to the loan by the different parties involved.

To help locate the appropriate Investor and Loan, the Investor selection field now sorts Investor names alphabetically and displays both the Name and Investor number. Information about an IRP or Freddie K Deal appear as display only below the selected Investor.

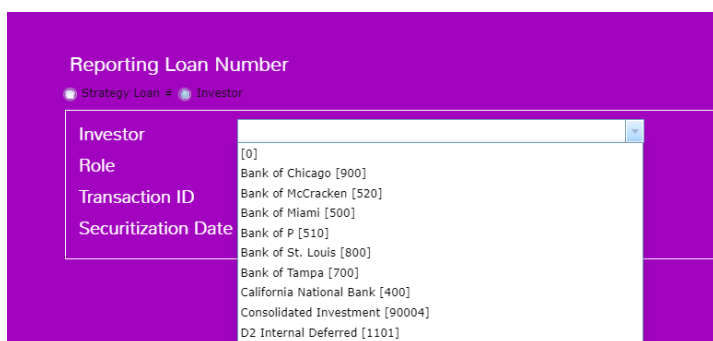


Once selected, the IRP Loan Reporting widget now displays 15 loan records and provides the user the ability to page through additional loan records easily.

Fields for Trustee Loan # and Originating Loan # have been added to the file and grid.

All loan number fields in the file have been expanded to accept up to 15 digits with the exception of the Strategy Loan Number (PIRPXRLOAN/RNLN) which remains at 9 digits.

- RNPRISUB Primary/SubSrv Loan Number
- RNMASTER Master Servicer Loan Number
- RNSPECIAL Special Servicer Loan Number
- RNSUBSUB Sub-Sub Servicer Loan Number
- RNPRIOR Prior Servicer Loan Number
- RNORIG Originating Loan Number
- RNTRUSTEE Trustee Loan Number



Reporting Loan Number

● Strategy Loan # ● Investor

Investor [0]

Role Bank of Chicago [900]

Transaction ID Bank of McCracken [520]

Securitization Date Bank of Miami [500]

Bank of P [510]

Bank of St. Louis [800]

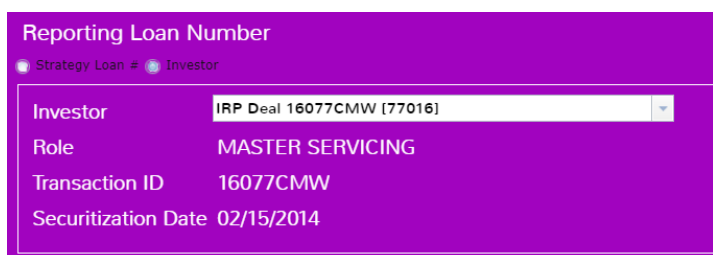
Bank of Tampa [700]

California National Bank [400]

Consolidated Investment [90004]

D2 Internal Deferred [1101]

92 - THE INVESTOR SELECTION FIELD NOW DISPLAYS THE INVESTOR NAMES IN ALPHABETICAL ORDER.



Reporting Loan Number

● Strategy Loan # ● Investor

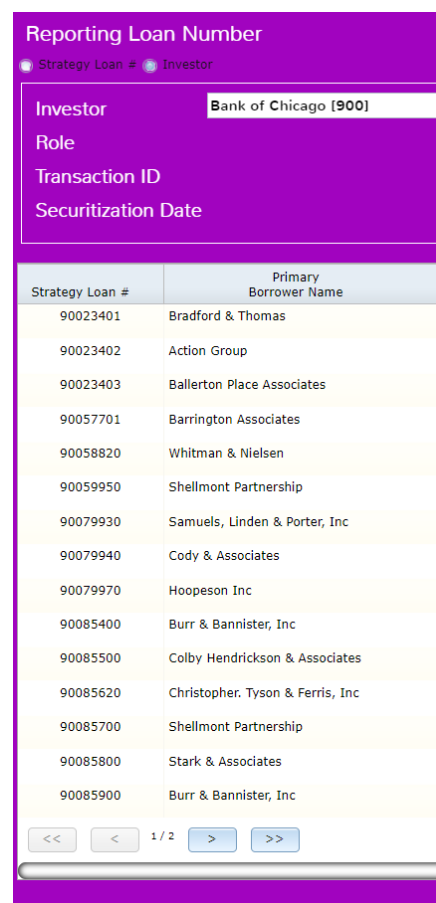
Investor IRP Deal 16077CMW [77016]

Role MASTER SERVICING

Transaction ID 16077CMW

Securitization Date 02/15/2014

94 - ONCE AN IRP OR FREDDIE K INVESTOR IS SELECTED THE ROLE, TRANSACTION ID, AND SECURITIZATION DATE DISPLAY AS READ ONLY.



Reporting Loan Number

● Strategy Loan # ● Investor

Investor Bank of Chicago [900]

Role

Transaction ID

Securitization Date

Strategy Loan #	Primary Borrower Name
90023401	Bradford & Thomas
90023402	Action Group
90023403	Ballerton Place Associates
90057701	Barrington Associates
90058820	Whitman & Nielsen
90059950	Shellmont Partnership
90079930	Samuels, Linden & Porter, Inc
90079940	Cody & Associates
90079970	Hoopeson Inc
90085400	Burr & Bannister, Inc
90085500	Colby Hendrickson & Associates
90085620	Christopher. Tyson & Ferris, Inc
90085700	Shellmont Partnership
90085800	Stark & Associates
90085900	Burr & Bannister, Inc

<< < 1 / 2 > >>

93 - THE LOAN REPORTING WIDGET NOW DISPLAYS MORE LOANS AND ALLOWS USERS TO EASILY PAGE THROUGH ADDITIONAL LOANS.

Reporting Loan Number

☒ Strategy Loan #
 ☐ Investor

Investor

Role PRIMARY/SUB SERVICING

Transaction ID SR47501

Securitization Date 03/25/2014

Export

	Special Servicer Loan #	Sub-Sub Servicer Name	Sub-Sub Service Loan #	Prior Servicer Loan #	Originating Loan #	Mortgage #	Trustee Loan #	Percent Owned	MCA ID	Investor Loan #
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	100.00000000000000	0	7602727505
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	100.00000000000000	0	7602727601
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	100.00000000000000	0	2773576027

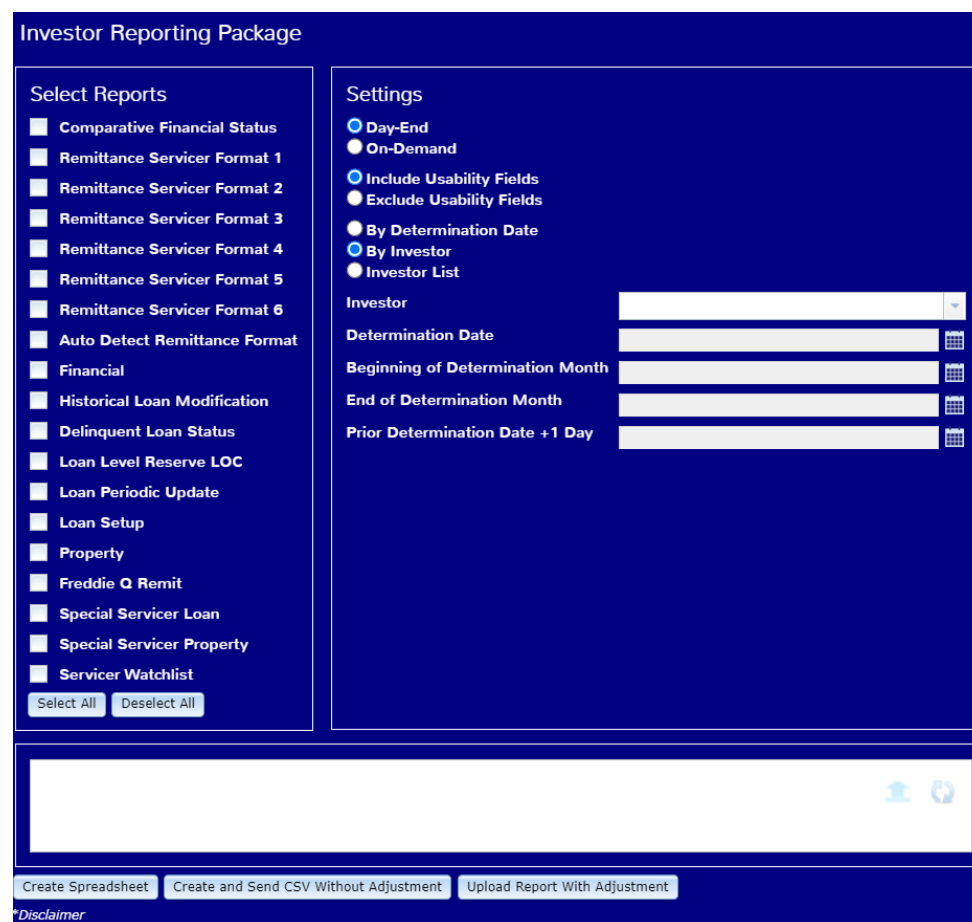
Save

Reset

95 - LOAN REPORTING WIDGET - FIELDS ADDED TO FILE AND PAGE TO DISPLAY THE ORIGINATING LOAN # AND TRUSTEE LOAN #

Investor Reporting Package Widget (21049)

Strategy's Investor Reporting Package widget allows the Users with appropriate authority to view and edit the IRP Reporting Package created during day end, or they can create on demand reports and view those files, edit, upload any changes, and package the reports for delivery via the IRP Reporting Package widget.



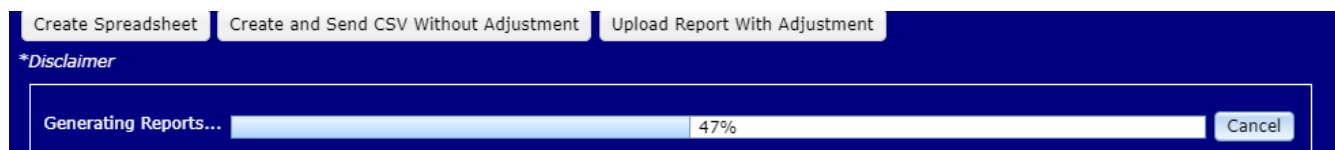
As of Release 20 the window displays the new reports added to the package:

- Loan Setup
- Special Servicer Loan
- Special Servicer Property
- Freddie Q Remit

Using the settings on the right Users can elect to create certain reports and click Create Spreadsheet or Create and Send CSV without Adjustment.

Strategy creates a zip file with the selected reports.

New with this Release, the Investor Reporting Package displays a status bar below the Create buttons to let the User know the status of the IRP Package.



Export to Excel (21914)

The Investor Reporting Package widget export function has been updated to export the reports in .xlsx format to avoid any size restriction limitations of the older format (.xls).

Note: File layouts for the new IRP Reports can be found on the website in the CREFC Report Additions – 8-2021 document. Complete file layouts are found in the CREFC IRP Reports – Configuration Tips 8 -2021.

Other Ease of Use Changes

MaTi Template Additions and Changes

Mapping Tool Templates updated in Release 20 –

- Historical Loan Modification (20733)
- IRP Loan Numbers (19911, 20655) – Updates to accommodate loan number size change and adding Trustee Loan Number and Origination Loan Number.
- Loan Mater 2 (20846) – Added Insurance Analyst to template for upload.
- Loan Master General Release (21593) – Added Troubled Debt Restructure and Impaired Status to the template
- Financial Statements Web (20893) – Made update capable.
- Deal/Investor Vendor (20561) – Added Insurance Analyst to file corrections to validate dates, prevent zeroing out of fields, removed duplicate Transaction ID field, and added 10 fields.
- Property (21670, - added field Total Bedrooms

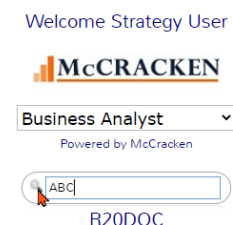
The following new Mapping Tool (MaTi) templates are included with Release 20.

- Investor Master/Ginnie Mae Additional (21216) – includes ability to upload GNMA Loan Key and FHA Case #
- Forbearance Template (21461) – loads Next Payment Due Date, Due Date Base Date, Due Date for Delinquency,
- Pending Adjustable Loan Changes (21494) – uploads values to PARMX, includes P&I Change Date and P&I Amortization Date for Freddie Mac Hybrid ARMs. (19E)
- Rate Cap (22002) – loads/updates Rate Cap information (PRACAMO)
- A Check (20658) – loads new A Check feature (PACHECK). Fannie Mae Loans

Changes to Portal Super Search

The Portal's Super Search found in the left panel above the name of the active library has been expanded to include Customer Short Name, Borrower County, and Collateral County.

When data is entered in the search field and the magnifying glass is clicked the Super Search Results window opens in the Portal desktop displaying a grid of information that meets the criteria entered. The default Search type is Entity search.



Entity search	Top Exposures	Show Relationships owned by any Group	Library	Loan Number	Name information	Commitment	Current Principal Balance	Available
			R20DOC	Name	ABC Construction	10,000,000	4,810,288	
			R20DOC	Name	ABC Lender			
			R20DOC	Name	ABC Limited Servicer			
			R20DOC	Name	ABC Partners			
			R20DOC	Loan	Acct #: 10020005, Loan Name: monthly eom thru roll fwd, Customer Short Name: ABC Construct, Formatted Name 1: ABC Construction	10,000,000	4,810,288	

96 - ENTITY SUPER SEARCH RESULTS. CLICKING THE MAGNIFYING GLASS TO THE LEFT OF THE LOAN, DISPLAYS THE PORTAL LIMITING THE WIDGETS TO THOSE THAT HAVE INFO RELATED TO THAT LOAN.

The if an Entity name is matched, initial search results display a summary view of all loans by the entity, showing the entity type (Name, etc.), Name Information, Summary of Commitment, Current Principal Balance, and Available Balance.

Clicking a row in the grid will explode out loans associated with the entity type.

Clicking the magnifying glass to the left of a Loan, displays the Portal, limiting the viewable widgets to those applicable to the selected loan.

Welcome Kim Cooper

McCracken

Business Analyst

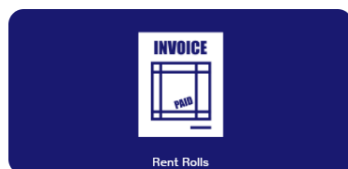
Powered by McCracken

Loan 10020005

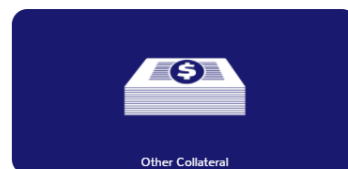
R20DOC

Loan Information

Adjustable Loan



Rent Rolls



Other Collateral



Inspections



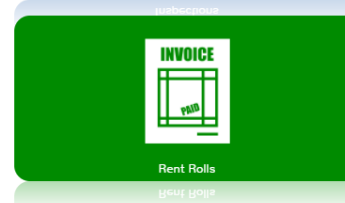
Master 2 Maintenance



Loan Modification



IRP Loan Reporting



Rent Rolls

97- CLICKING A LOAN THAT IS ASSOCIATED WITH YOUR SUPER SEARCH DISPLAYS THE PORTAL WITH ONLY THOSE WIDGETS THAT APPLY TO THE SELECTED LOAN.

Super Search Enhancements

The Super Search and the Search available in Portfolio Analysis now both support the following additional Search options:

- County
- Borrower County
- FHA Number
- Contact Name
- Contact Phone
- Contact Email
- Customer Short Name

After the initial search, users can use the drop down provided above the Super Search Grid to select another Search Option.

Welcome Strategy User

McCracken

Business Analyst

Powered by McCracken

New

R20DOC

Freddie Mac

Borrower County
Entity search
Loan Number
Name
Property Name
Street Name
City, State
Investor Number
Investor Name
Investor Loan Number
FHA Number
County
Borrower County
Contact Name
Contact Info
Short Name

Results

Entity search
Entity search
Investor
Collateral
Tenant
Loan Number
Officer
FHA Number
County
Borrower County
Contact Name
Contact Info
Short Name

☐ Top Exposures

98 – SHORT NAME FHA NUMBER, COUNTY, BORROWER COUNTY, CONTACT NAME, CONTACT INFO AND ARE ALSO NEW SEARCH CAPABILITIES AVAILABLE FROM PORTFOLIO ANALYSIS.

Welcome Strategy User



Business Analyst

Powered by McCracken

R20DOC

County
☐ Top Exposures
☐ Show Relationships owned by any Group

Library	Loan Number	Name
R20DOC	County	County: ALLEGHENY COUNTY, PA

100-COUNTY SEARCH RETURNS COLLATERAL RECORDS THAT CONTAIN INFORMATION RELATED TO THE STRING ENTERED IN THE SEARCH BOX. TO THE LEFT IS THE DISPLAY FOR A COUNTY SEARCH FROM THE SUPER SEARCH.

County
☐ Top Exposures
☐ Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
County	County: ALLEGHENY COUNTY, PA	1,343,482,765	879,098,830	464,383,934

99 - THE IMAGE ABOVE IS A COUNTY SEARCH FROM PORTFOLIO ANALYSIS.

☐ Top Exposures
 ☐ Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
Borrower County	County: NEW CASTLE DE	25,000,000	25,000,000	

101 - BORROWER COUNTY RETURNS ALL COUNTIES FOUND IN THE PADDRESS FILE THAT MATCH A COUNTY DESCRIPTION AS OUTLINED IN THE SYSTEM INFORMATION TABLE 33. PORTFOLIO ANALYSIS SEARCH.

Details for Selected County

Selected County: NEW CASTLE DE

Total Items: 1
 Loans: 1
 Tranches: 0

Type	Account Number	Customer Short Name	CF Number	Commitment	Current Principal Balance	Available	Name	Liability %	Liability Amount	Role	Subrole
Loan	150075110	Winston Landi		25,000,000.00	25,000,000.00		Winston Landing			BORROWER	
Loan	150075110	Winston Landi		25,000,000.00	25,000,000.00		WRT Corporation			CO-BORROWER	

102 - DRILL IN TO LOCATE ENTITIES ASSOCIATED WITH ADDRESSES IN THOSE "BORROWER COUNTIES" AND THEIR ASSOCIATED LOANS.

When a Borrower County record is clicked (Figure 32 - Borrower County returns all Counties found in the PADDRESS file that Match a County Description as outlined in the System Information table 33.), the grid drills down to display Loan records where the associated name record references entities where the County entered in their Address Record matches the string entered in the Search Text field (Figure 33).

☐ Top Exposures
 ☐ Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
Loan	Acct #: 60067501, FHA: 123KK2386081, Customer Short Name: Western Manag	750,000	364,852	385,148
Loan	Acct #: 60067501, FHA: 123KK2386081, Customer Short Name: Western Manag	750,000	364,852	385,148
Loan	Acct #: 60063315, FHA: 273SS7127201, Customer Short Name: Hooper & Sons	25,000,000	12,161,750	12,838,250

103 - FHA NUMBER SEARCH RETURNS LOANS WHERE THERE IS PMI/FHA INSURANCE POLICY (POESC.SOSES = '4') AND A POLICY #/FHA CASE # (POESC.SOFHA) THAT MATCHES THE STRING ENTERED.

Contact Name
☐ Top Exposures
☐ Show Relationships owned by any Group

<input type="checkbox"/>	Type	Name information	Commitment	Current Principal Balance	Available
<input type="checkbox"/>	Contact Name	Name: Jefferson Davies, Email: jdavies@amerentertainment.com, Phone: 919-212-5555, Customer Short Name: American Ente	25,000,000	12,018,831	12,981,169

104 - CONTACT NAME RETURNS THE PRIMARY CONTACTS FOUND IN THE PNAME FILE THAT MATCH THE STRING ENTERED. (PNAME.NMPCONTACT)

Contact Info
☐ Top Exposures
☐ Show Relationships owned by any Group

<input type="checkbox"/>	Type	Name information	Commitment	Current Principal Balance	Available
<input type="checkbox"/>	Contact Info	Name: Jan Carrington, Email: pres @anymail.com, Phone: 6305555555, Customer Short Name: Reed & Carrin	15,000,000	10,355,799	4,644,201
<input type="checkbox"/>	Contact Info	Name: Thomas Reed, Email: pres @anymail.com, Phone: 6305555555, Customer Short Name: Presidential	15,000,000	10,355,799	4,644,201
<input type="checkbox"/>	Contact Info	Name: Bart Young, Email: pres @anymail.com, Phone: 6305555555, Customer Short Name: Prestige Asso	15,000,000	10,355,799	4,644,201

105 - THE CONTACT INFO SEARCH CAN BE USED TO LOCATE NAMES AND LOANS ASSOCIATED WITH THOSE NAMES USING ANY PART OF THE PHONE NUMBER OR EMAIL ADDRESS. (PNAME.NMPHONE OR PNAME.NMEMAIL).

Contact Info
☐ Top Exposures
☐ Show Relationships owned by any Group

<input type="checkbox"/>	Type	Name information	Commitment	Current Principal Balance	Available
<input type="checkbox"/>	Contact Info Group	Name: Martin Hobbs, Email: hobbs@oakland.email, Phone: 412-555-5555, Customer Short Name: Oakland	1,000,000	903,877	96,123
<input type="checkbox"/>	Contact Info	Name: Jan Carrington, Email: pres @anymail.com, Phone: 6305555555, Customer Short Name: Reed & Carrin	15,000,000	10,355,799	4,644,201
<input type="checkbox"/>	Contact Info	Name: Jefferson Davies, Email: jdavies@amerentertainment.com, Phone: 919-212-5555, Customer Short Name: American Ente	25,000,000	12,018,831	12,981,169
<input type="checkbox"/>	Contact Info	Name: , Email: , Phone: 503-555-5555, Customer Short Name: Winston Landi	25,000,000	25,000,000	
<input type="checkbox"/>	Contact Info	Name: Thomas Reed, Email: pres @anymail.com, Phone: 6305555555, Customer Short Name: Presidential	15,000,000	10,355,799	4,644,201
<input type="checkbox"/>	Contact Info	Name: Bart Young, Email: pres @anymail.com, Phone: 6305555555, Customer Short Name: Prestige Asso	15,000,000	10,355,799	4,644,201

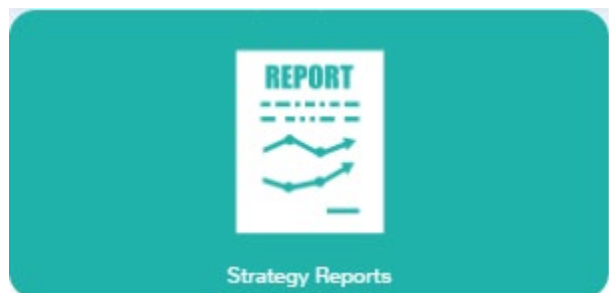
106 - THE CONTACT INFO SEARCH CAN BE USED TO LOCATE NAMES AND LOANS ASSOCIATED WITH THOSE NAMES USING ANY PART OF THE PHONE NUMBER OR EMAIL ADDRESS. (PNAME.NMPHONE OR PNAME.NMEMAIL)

Reporting Additions and Changes

Strategy Reports Widget

A new Strategy reports widget runs on demand reports from the Portal. When the reports are run the user selects whether they receive the report in PDF or Excel format. The Strategy Reports page displays a Reports selection panel and a Runtime Parameters panel.

- Reports included are the
- GinnieMae 11710A, 11710E, 11710D in both Summary or Detail format, and the GinnieMae Certificate Register.
- Insurance Compliance Reports: Insurance Waiver, Insurance Deficiency, and Insurance Loan Requirements and Compliance Report.
- Loan Administration Reports: Average Daily Balance, Holdbacks, Loan Accounting Detail, Miscellaneous Fees, Account Status Summary, and Reserve History Report.



Reports		
search text <input type="text"/>		
<input type="button" value="Search"/>		
Module	Report Title	Description
Accounting Module	GinnieMae 11710A [W]	GinnieMae 11710A
Accounting Module	GinnieMae 11710E [W]	GinnieMae 11710E
Accounting Module	GinnieMae 11710D Detail [W]	GinnieMae 11710D Detail
Accounting Module	GinnieMae 11710D Summary [W]	GinnieMae 11710D Summary
Accounting Module	GinnieMae Certificate Register [W]	Certificate Register
Insurance Compliance Web Module [W]	Insurance Waiver Report [W]	Insurance Waivers
Insurance Compliance Web Module [W]	Insurance Deficiency Report [W]	Insurance Deficiency
Insurance Compliance Web Module [W]	Insurance Loan Requirements and Compliance Rpt [W]	Insurance Loan Requirements and Compliance
Loan Administration	Average Daily Balance [W]	Average Daily Balance
Loan Administration	Holdbacks [W]	Holdbacks
Loan Administration	Loan Accounting Detail [W]	Loan Accounting Detail
Loan Administration	Miscellaneous Fees [W]	Miscellaneous Fees
Loan Administration	Account Status Summary [W]	Account Status Summary
Loan Administration	Reserve History Report [W]	Reserve History

Depending on the report, filtering may apply. In those instances, the Runtime Parameters panel will display appropriate filter selections. For example, selecting Account Status Summary allows you to filter by entering a From and To date, search for a particular loan, and select one or more options from the search results using the Add/Remove buttons provided.

Strategy Reports

Runtime Parameters

Account Status Summary Report

Format

- ☒ PDF
☐ Excel

From 08/13/2020

To 08/13/2021

Loans

7500

Search

Not Selected

750010501 Miller & Associates
 750027505 Langston & Frew Realty
 750027601 Reid & Tyler Inc.
 750027735 Gasling Partnership LTD
 750032401 Geisling & Norton Inc
 750032500 Highview Place Partnership
 750032915 Shadyside Realty, Inc
 750033755 Brentwood Associates
 750052112 Chatham & Portman, Inc
 750052113 Chatham & Portman, Inc
 750078101 Haskell Enterprises
 750078521 Opal Management Company
 750078522 Opal Management Company
 750079110 Blair Associates
 750079115 Chesterfield & Mercer
 750079555 Blair Associates
 750079560 Chesterfield & Mercer
 750079777 Forest Associates
 750079780 Hillbrooke Partnership
 750079785 Samuels, Linden & Porter, Inc
 750079801 Yate & Morton, Inc
 750079805 Thorton Associates

Add All >>

Add >

Remove <

Remove All <<

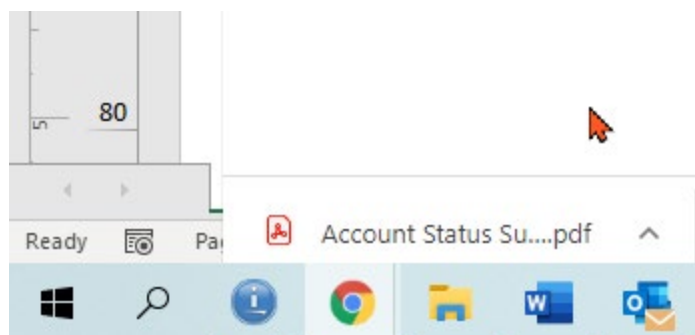
Selected for Report

750033146 Lakewood Associates
 750078520 Opal Management Company

Generate Report

107-RUNTIME PARAMETERS FOR THE ACCOUNT STATUS SUMMARY REPORT. THE ADD BUTTON BECOMES ENABLED WHEN A SINGLE RECORD IS SELECTED.

Clicking Generate Report, downloads the report to your desktop. In a Windows 10 environment using Chrome, the file appears in the lower left hand side of the desktop.



Account Status Summary for 08/13/2020 to 08/13/2021

Loan Number: 750033146

MC CRACKEN FINANCIAL TEST DATA

213 BURLINTON RD
BEDFORD MA 01730

Lakewood Associates
822 Christopher Street
Pittsburgh, PA 15233

Orig. Loan: 125,000,000.00

Beginning: 04/01/2014

Term: 20 Years

Ending: 05/01/2034

Cur. Balance: 66,838,652.82

Dial Balance: 0.00

Interest: 5.0000000000%

Dial Rate: 0

Type: F

Cur DFLT Int Balance: 0.00

DFLT Interest Rate: 0

DFLT Interest @ Mature: 0

Next Payment Due Date: 08/01/2019

Frequency: M001

Date	Transaction Description	Paid For	Principal	Interest	PMI /FHA	Taxes	Insurance	Reserves	Misc	Misc Exp	Suspense	Late Charge	Principal Balance	Effective Date
	Beginning Balances		66,838,652.82		0.00	91,334.51	66,661.52	0.00	0.00	0.00	0.00	0.00		
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Ending Balances		66,838,652.82		0.00	91,334.51	66,661.52	0.00	0.00	0.00	0.00	0.00		
	Total Paid		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

New Report Views

Several new Views have been added to the Reporting widget to support Ad Hoc Queries.

- Insurance Escrow View – provides fields from PMASTR, PPROP, PCCOLLCRE, PCBLDG, PINSCO, POESC AND POESC7.
- Loan Miscellaneous Amounts View – provides fields from PMASTR, PMISCA, AND PMADES
- Loan Modifications View – provides fields available in PIRPXHLMLL, PMASTR, PIMST, PINVES, PPSADIV, PPSAIM (21383)
- Loan Receivables View – provides fields from PMASTR AND PRCVBL
- On Demand Remit - w/ Investor – provides fields from PMASTR, PINVES, PIMST, AND PIREM
- Reserves View – provides fields from POESC, PRBL, AND PMASTR
- Taxes View – provides fields from PTXDSC, PTAXAU, PMASTR, PPROP, AND PCCOLLCRE
- Trial Balance with Valuation provides fields from PMASTR, PPROP, PCCOLLCRE, PARM, PAAMISC, PAAMSC, PAAMISC3, PBACCR, PCAPPRAL, PAPPRS
- Transaction History View-all Properties View provides fields from PMASTR, PTRANS, PMAST2, PNOTES, AND PCHECK
- YTD Information View provides fields from PMASTR, PMAST2, PAAMISC, PBACCR, PASSUME, PYTAC, PYTAP, PYTDC, PYTDP

See the Report Booklet, Strategy View Definitions for complete information about files, fields, and joins for views found in the Reports window.

Other Report Changes

On Demand Remittance View (21863)

Effective Back date fields was reformatted to correctly display the date. (PIREM/IREBD) . Date now appears as MM/DD/CCYY.

Change to Daily Supervisor Report (15941)

The Daily Supervisory Report (MB442) will now print a message 5 times a year to provide a reminder to review your business calendar holiday entries for the coming year. On the 1st of the month, August – December, a message will appear on the report.

“Reminder – Please review your business calendar holiday entries for the upcoming year”

New Delinquent Aging File

A new file has been added to the data library to collect historical delinquency occurrences by loan. This file will be populated by a new dayend program which reads through PMASTR after the receivable payments and or reversals have been run. The program reviews the Next Payment Date for each loan comparing it to the Process Through Date.

- For each loan that it determines is less than 29 days delinquent -
 - The program closes any previous records in the delinquency tracking file for that loan by inserting the cash transaction date from the receivable file. (If Cash Transaction Date is not available it uses the Process Through Date.)
- For each loan that is more than 29 days delinquent
 - The program calculates the number of days delinquent
 - Updates any existing delinquency tracking records for the loan by checking the relevant column by writing a new record or updating an existing record. Once a column is checked it is never unchecked.

The new file is PDLQTRK.

Field Name	Definition	Field Description	Instructions
DQL#	9/0	Loan Number	
DQDUEDATE	*ISO Date	Due Date	Receivable bill date if record in arrears
DQSEQ#	3/0	Seq #	
DQCAT1	1	Category 1, 30-59 days	
DQCAT2	1	Category 2, 60-89 days	
DQCAT3	1	Category 3, 90-119 days	
DQCAT4	1	Category 4, 120-179 days	
DQCAT5	1	Category 5, 180+ days	
DQDATEPAID	*ISO Date	Date Paid	Cash Tran Date from receivable or process through date if cash tran date unavailable

The file PDLQTRK is available for query.

NOTE: Program MB518 should be placed into the day end job stream, immediately prior to CMB400A.

Strategy Add-On Products

Multifactor Authentication for Portal (2FA)

With increasing regulatory and security requirements, Multifactor Authentication has become necessity for web-based applications. Companies can now request that McCracken turn Multifactor Authentication on for Strategy's Portal. Once implemented all users within your organization will have to authenticate when logging into the Portal.

McCracken uses Twilio Authy, a 2FA product. Authy offers a free download of a desktop application or mobile application to authenticate users using SMS, email or phone. Users receive a code that must be entered into the Portal before a user can gain access to the Portal and associated applications.

Other System Changes with Multifactor Authentication

To enforce Multifactor Authentication for all Portal applications, users will now access all applications through the Portal. There will be a single URL for the Portal. Application specific URLs will no longer be valid. This does not apply to Borrower Inquiry.

Additional Charges for Using Multifactor Authentication

While the download of the Authy applications, and notifications (SMS and Phone Charges) are free, there is a charge for each authentication. McCracken will pass your 2FA Authentication charges on to your organization at cost. Currently this charge is \$.09 per authentication. A new line item will be included on your ASP Invoice each billing period indicating the amount for each period. Each time a user logs into the Strategy Portal, they will authenticate, and this \$.09 charge will be incurred.

2FA is not contemplated for Borrower Inquiry or for Strategy CS's desktop application.

Wires

Strategy now has Wire functionality to assist with moving money. The following features are considered an add-on feature to Strategy and will be available for an additional monthly charge. Please contact McCracken Sales for more information.

Wire Features

Capabilities

Strategy supports the following Wire scenarios

- Outgoing disbursements for Taxes, Insurance, Reserves
- Investor Remittances
- Incoming wires for Payments and Miscellaneous amounts
- Funding Wires for same day transactions
- Ad hoc Wires for undefined scenarios
- Wire Register
- Integration with Process Manager to assist with Exception Processing & Approvals
- Dual Approvals and Approval Limits
- Mapping Tool templates to assist with loading Incoming Wires and Fed Reg IDs
- Supports use of multiple banks / wire formats.

Inspection Ordering

In Release 20, customers can facilitate ordering inspections using our Inspection Ordering feature. This new product integrates the Inspection module and Process Manager, as well as online inspection forms to facilitate internal and third party inspections. This enhancement is available for an additional charge. Please contact Customer Support for more information.