

# Investor Reporting

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# Investor Reporting changes available in Release 20

- Join McCracken Analysts to learn about the latest investor reporting tools. See the new browser-based options for Ginnie Mae RFS and WHFIT reporting and the latest changes/additions to Syndicated Loan servicing including new Syndication Notices.

# Investor Reporting at R20

- Ginnie Mae Changes
  - High Level Summary of Current Reporting
    - WHFIT Reporting
    - RFS Reporting

# Ginnie Mae Reporting

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# Ginnie Mae Reporting

- In Strategy Releases 19D/E/F, Strategy provides the following:
  - GNMA Reports widget in Portal to produce PDF and/or CSV files for:
    - 11710A (Accounting), 11710D (Summary), 11710E (Liquidation), and Certificate Register
  - Creation of the WHFIT (Widely Held Fixed Investment Trust) Reporting file
  - Creation of the RFS (Reporting and Feedback System) Reporting file
  - Separate investor cutoff program for Ginnie Mae
  - Automatic recalculation of the pro rata share of active certificates when new ones are issued on construction loan advances
  - Automatic flow of updates between the pool and the corresponding certificates

# Ginnie Mae Reporting (con't)

- 11710D rollup when there are multiple investors for a single Issuer
- Ability to produce liquidation reports on pools due to loan payoff, foreclosure, repurchase, or assignment.

# Release 20 - Ginnie Mae

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# WHFIT Reporting

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WIDELY HELD FIXED INVESTMENT TRUST



# WHFIT Reporting

- WHFIT Reporting:
  - The Ginnie Mae WHFIT Reporting has been moved to the Agency Reporting/GNMA Reports widget in Portal and removed from green screen.
  - Moved the OID/MDF Maintenance from the green screen RFS Reporting to the new WHFIT Reporting in portal.



# WHFIT Reporting – MDF Calculation Date

Welcome, KFERGUSON  
Agency Reporting GNMA

## Agency Reporting GNMA

**GNMA Reporting**

- 11710 Reporting
  - RFS
  - WHFIT**
  - Certificate Register

**WHFIT - Widely Held Investment Trust Tax Reporting**

- MDF Calculation Date
- Verification
- WHFIT Reporting File
- Pool History MDF & OID Maintenance

### MDF Calculation Date

☒ All Pools  
☐ Specific Investor/Pool

Rerun the MDF Calculation for Reporting Date (MM/CCYY)  /

Apply

# WHFIT Reporting – MDF Calculation Date

## Agency Reporting GNMA

**WHFIT - Widely Held Investment Trust Tax Reporting**

MDF Calculation Date

Verification

WHFIT Reporting File

Pool History MDF & OID Maintenance

### MDF Calculation Date

☐ All Pools

☒ Specific Investor/Pool

Investor600 (GinnieMae) ▼

Pool6331011PL

...

Strategy Date to Use for Market Discount Fraction

(M) Maturity Date - 10/31/2023 ▼

Date to Use for Market Discount Fraction

10/31/2023

Rerun the MDF Calculation for Reporting Date (MM/CCYY)

7 / 2019

Apply

# WHFIT Reporting – Verification Reports

**Agency Reporting GNMA**

**WHFIT - Widely Held Investment Trust Tax Reporting**

MDF Calculation Date Verification WHFIT Reporting File Pool History MDF & OID Maintenance

## Verification Reports

☒ MDF Calculation Date Verification  
☐ MDF Amount Verification

**Investor** 600 (GinnieMae) ▼

**Pool** 6331012PL ...

Apply

# WHFIT Reporting – WHFIT Reporting File

**Agency Reporting GNMA**

**WHFIT - Widely Held Investment Trust Tax Reporting**

MDF Calculation Date   Verification   **WHFIT Reporting File**   Pool History MDF & OID Maintenance

**WHFIT Reporting File**

Start Record Date 7 / 2019  
End Record Date 7 / 2019  
Run All

WHFIT Report

Excluded Pools Report

Investor --   Stop Reporting of MDF --   Apply To All Pools

# WHFIT Reporting (con't)

- A new system value has been added for the 'Stop Reporting of MDF' flag which will always include pool(s) in the WHFIT reporting file regardless of the calculated MDF value. Currently, the WHFIT reporting file program will exclude any pool after the MDF is equal to "1"; pool is included the first time MDF = "1" but excluded from future reporting files.
- Some customers want to continue reporting pools even though the MDF value has hit "1". In order to allow for both reporting scenarios, a new flag has been created.
  - Existing 'Stop Reporting Flag' = "Y" will report pool with MDF = "1" the first time but exclude it from future reporting files.
  - New 'Stop Reporting Flag' = "A" (Always) marks pool record to be included in all reporting files even if MDF = "1".
  - Option to bulk change flag to "Y", "N", or "A" on all pools for an investor.
    - This option will change the 'Stop Reporting Flag' at the pool level for all pools within the selected investor.

# WHFIT Reporting – Excluded Pools

Excluded Pools Report

Investor600 (GinnieMae)▼

Stop Reporting of MDF--▼

Apply To All Pools

Search

Pool▲	Stop Reporting of MDF	Market Discount Fraction	Reporting Period	Date for MDF Calculation
6331011PL	Y	0.0	201907	
6331012PL	Y	0.0	201907	
6331013PL	Y	0.0	201907	
6331014PL	Y	0.0	201907	
6331015PL	Y	0.0	201907	
6331016PL	Y	0.0	201907	
6751111PL	Y	0.0	201907	
6752222PL	Y	0.0	201907	
6753333PL	Y	0.0	201907	
6754444PL	Y	0.0	201907	

# WHFIT Reporting – MDF & OID Maintenance

Welcome, KFERGUSON  
Agency Reporting GNMA

## Agency Reporting GNMA

### WHFIT - Widely Held Investment Trust Tax Reporting

MDF Calculation Date Verification WHFIT Reporting File Pool History MDF & OID Maintenance

### Pool History MDF & OID Maintenance

#### Pool History Search

Investor 600 (GinnieMae) ▼

Pool 6331013PL ...

Reporting Date	Original Issue Discount	Market Discount Fraction
7/2019	0.00	0
6/2019	0.00	0
5/2019	0.00	0
4/2019	0.00	0
3/2019	0.00	0
2/2019	0.00	0
1/2019	0.00	0
12/2018	0.00	0
11/2018	0.00	0
10/2018	0.00	0

Reporting Date 7/2019

Original Issue Discount 0.00

Market Discount Fraction 0

Apply



# RFS Reporting

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REPORTING AND FEEDBACK SYSTEM

# RFS Reporting

- RFS Reporting:
  - The Ginnie Mae RFS Reporting has been moved to the Agency Reporting/GNMA Reports widget in Portal and removed from green screen.
  - Ability to update the unique GinnieMae Loan ID field after the monthend cutoff has run.
  - Ability to store and report the 15-CH FHA Case # on USDA loans.
    - New 'Investor Master – GNMA Additional' Mapping Tool Template is available to update the new field in the PIMSTADL file.
    - Optional conversion program will be available as part of the Release 20 Supplemental Installation Instructions that will copy the existing value in Investor Master Loan Number to the new field.

# RFS Reporting

Welcome, KFERGUSON  
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 Key and USDA/Case Maintenance

Investor #

Account #

Apply

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## Agency Reporting GNMA

### RFS Reporting

[Loan Key and USDA/Case Maintenance](#)[Pool History Bank/DDA Maintenance](#)[Loan File Maintenance](#)[RFS Reporting File](#)[RFS Summary File](#)

### Loan Key and USDA/Case Maintenance

Investor # 

...

Account # 

...

Account #	Short Name	Investor #	Group #	FHA/Rural Dev Case #	Loan Key
60063311	Bradford Carl	600	6331011PL		633110001

Account # 60063311  
Short Name Bradford Carl  
Investor # 600  
Group # 6331011PL  
FHA/Rural Dev Case #   
New Ginnie Mae Loan Key

# RFS Reporting (con't)

- Created a new Ginnie Mae Construction Reporting Indicator:
  - Indicator will be the driver to pickup certain RFS Reporting nuances for the construction pools.
  - Conversion program will run as part of the Release 20 Installation that will set the flag to “Y” if the Pool Number contains a “C” in the pool number suffix to denote construction.
- These are the construction reporting fields addressed:
  - Adjust FIC, Pool FIC, Loan FIC, Delinquent Principal, and Prepaid Principal.
  - Construction Loan Principal Bank ID and Construction Loan Principal Account Number in the Additional Pool History File.

# RFS – Pool History Bank/DDA Maintenance

### Pool History Bank/DDA Maintenance

Investor #

...

Pool History Reporting Date(mm/ccyy)  /

Pool #

...

Apply

Apply

Investor # 600

Pool # 6331011PL

Pool History Reporting Date(mm/ccyy) 7 / 2019

Replacement Reserve Balance	<input type="text" value="850,000.00"/>
Replacement Reserve Account #	<input type="text" value="61-600-633"/>
Replacement Reserve Bank ID	<input type="text" value="614444444"/>
Replacement Reserve Bank	<input type="text" value="Reserve Accounts"/>
Construction Loan Principle	<input type="text" value="0.00"/>
Construction Loan Prin Acct #	<input type="text" value="600-115"/>
Construction Loan Prin Bank ID	<input type="text" value="006757777"/>
Construction Loan Prin Bank	<input type="text" value="Test Bank G1 Loans"/>
P&I Bank ID	<input type="text" value="006757777"/>
T&I Bank ID	<input type="text" value="006757777"/>

# RFS Reporting (con't)

- Removed majority of the edits on the Loan Maintenance screen.
- Corrected the Loan UPB, Liquidation Principal Remitted, and Liquidation Principal Balance fields on liquidated permanent pools.
- Added Filters to the Sensitive and Various Loan Record screens.

# RFS – Loan File Maintenance

## Loan File Maintenance

Investor #

600

...

Pool #

6331011PL

...

Apply

Pool History Reporting Date(mm/ccyy)

7

/

2019

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	Plandan	633160001



# RFS – Loan File Maintenance (con't)

Pool History Report Date	201907	Pool ID	633101
Issuer Loan ID/Acct #	60063311	First Payment Date	12/01/2013
Ginnie Mae Loan Key	633110001	Loan Maturity Date	10/31/2023
Investor Number	600	Last Install Paid Dt	07/01/2019
Case Number	63311600	Loan Interest Rate	5
Loan OPB	125,000,000.00	Loan Type	FHA (FHA) ▼
Loan UPB	61,536,796.58	Loan FIC	1,330,065.95
Delinquent Prin	0.00	Delinquent Int.	0.00
Prepaid Prin.	0.00	Prepaid Int.	0.00
Install Prin.	1,069,207.60	Install Int.	260,858.35
Curtailment	0.00	Adjust Int.	0.00
Net Adjust UPB	0.00	In Foreclosure	NO (N) ▼
Removal Date		Removal Reason	-- ▼
Liquidation Int. Due	0.00		
Liquidation Prin. Remitted	0.00		

# RFS – Reporting File

**Agency Reporting GNMA**

**RFS Reporting**

[Loan Key and USDA/Case Maintenance](#) [Pool History Bank/DDA Maintenance](#) [Loan File Maintenance](#) [RFS Reporting File](#) [RFS Summary File](#)

**RFS Reporting File**

**Pool History Reporting Date(mm/ccyy)**  /

**Include Sensitive Records**

**Include Various Records**

**Include All OR Updated Records**

**Ginnie Mae Summarize Flag** ☒

# RFS Reporting (con't)

- Enhanced Sensitive Record reporting:
  - Automatic selection of loan Sensitive Record(s) based on the Relationship Start Dates.
  - The Sensitive Loan Records include the Primary Borrower and up to four additional GNMA related name records.

# RFS – Reporting File (con't) – Sensitive Records

Include Sensitive Records

**Select all Accounts that Sensitive Loan Records should be created for.**

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

**Selected Sensitive Records**

Account #	Short Name	Loan Key
60063311	Bradford Carl	633110001

# RFS – Reporting File (con't) – Various Records

## Include Various Records

### Select and Modify all Accounts that Various Loan Records should be created for.

Account #	Short Name	Loan Key
60063311	Bradford Carl	633110001
60063313	Stark & Assoc	633130001
60063314	Premier Devel	633140001
60063315	Hooper & Sons	633150001
60067501	Western Manag	675010001
60067503	Grant & Assoc	675030001
60068103	Hayes Develop	681030001

### Selected Various Records

Account #	Short Name	Loan Key	Loan To Debt Value	Debt Service Ratio	MIN	MERS Original Mortgagee
60063312	Venture Group	633120001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
60063316	Plandamon	633160001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
60067502	Charter Assoc	675020001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
60067504	Garfield Grou	675040001	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>

# RFS – Summary File

Agency Reporting GNMA

Agency Reporting G

RFS Reporting

Loan Key and USDA/Case Maintenance

Pool History Bank/DDA Maintenance

Loan File Maintenance

RFS Reporting File

RFS Summary File

RFS Summary File

ISSUER ID	REPORTING DATE - CCYYMM	POOL COUNT	LOAN COUNT	SENSITIVE COUNT	VARIOUS COUNT	SUMMARIZE FLAG	USER NAME	DATE AND TIME RAN
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# Additional Release 20 Ginnie Mae Changes

- Eliminated dayend halt due to a duplicate pool history record.
- Indicator will automatically flip to “N” when converting a construction pool to a permanent pool.
- Populating Pool Maturity Date.

# Upcoming Ginnie Mae Change to RFS Reporting

- Ginnie Mae is currently in the process of getting OMB approval for new data elements to be added to the RFS Reporting File.
- Once approved, Ginnie Mae will issue an APM -- estimate 3-4 months from September 2021.
- Ginnie Mae is likely to provide 6- 12 months between APM issuance and full implementation to allow for testing, adjustments, etc.



# MAC General/Investor Reporting Subcommittee

- Through collaboration with this group, a Ginnie Mae BRD (Business Requirement Document) was written. Over time, the group has met to discuss the requirements, possible solutions and assigned priorities to the various Use Cases.
- If you are servicing Ginnie Mae loans, please be sure to take advantage of the subcommittee and have someone from your company attend the meetings in 2022.

# Syndicated Lending

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# Syndicated Lending

- Expanded Functionality to better accommodate Syndicated Lending.
  - Calculate interest accrued using Compounding in Arrears
  - Same Day Remittance
  - Agent Bank Reporting/Notices

# Syndicated Lending

- **Compounding in Arrears Calculation**
  - New interest calculation used for one of the SOFR methodology
  - 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 this accrual method - Adjustable Loan Processing session recording for more information

# Syndicated Lending

- 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.
- The money requirement is often the the same day, or before day end runs.
- With Release 20, you can now create a wire to handle the syndicated loan requirements the same day it is received. See the Strategy Wire session for more information

# Syndicated Lending

- Agent Bank Reporting/Notices
  - There are also a several reports/notices 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

# Syndication Notices

- New notices in Strategy
  - 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)

# Syndication Notices

- What is new
  - Created new widget called Participation Widget
  - Created Notice reports and gave the ability to automatically email the notices to a list of contacts listed in Strategy



# Participation Widget



# Syndication Notices Screen

Welcome, Strategy User  
Syndication Notices

### 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

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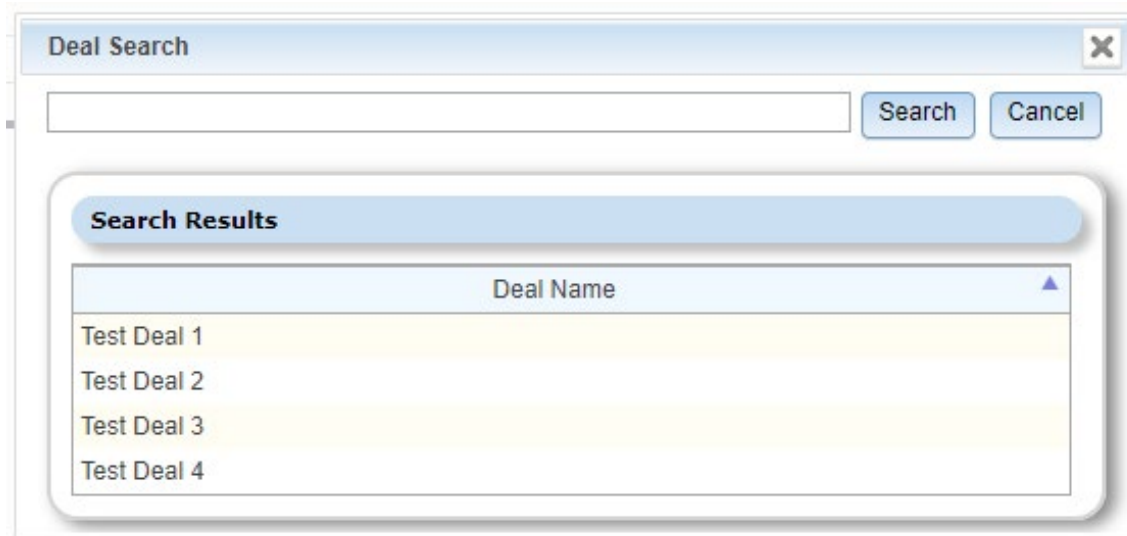
# Syndication Notices Screen

- Left Hand Panel
  - Displays the Notices available for generation
  - One of the Notices must be selected.
- 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
    - Deal
    - Loan
    - MCA
    - ALL

# Generating a Notice

- User selects one of the Option
  - Deal
  - Loan
  - MCA
- Enters Search criteria in the provided field
- Strategy validates that the entered value is valid
- Click the ellipse button to the right to display the search results for the data type and value entered

# Generating a Notice



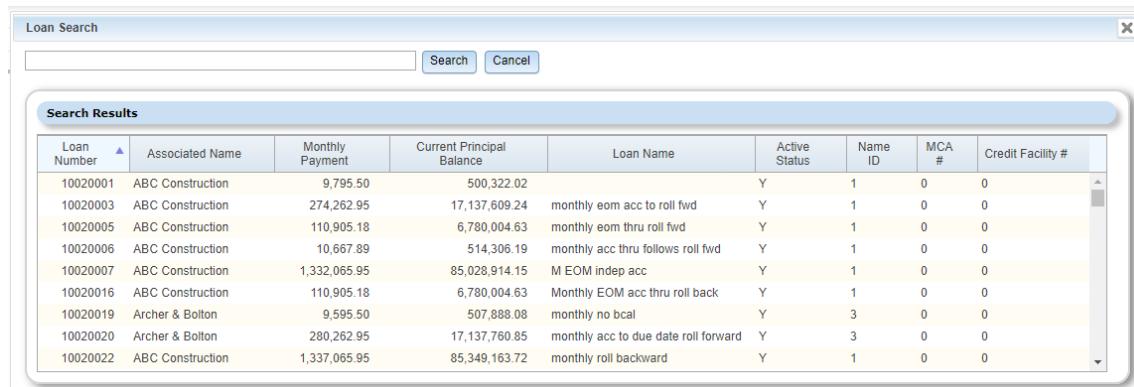
The screenshot shows a 'Deal Search' window. At the top is a search bar with a 'Search' button and a 'Cancel' button. Below the search bar is a 'Search Results' section containing a table with the following data:

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

## Deal Type

- Selecting Deal Name (Notice Basis D) displays all the Deals in the portfolio.
- Enter data in the Search box to limit your results
- If the loans in a Deal have different effective dates a warning will appear on the screen

# Generating a Notice



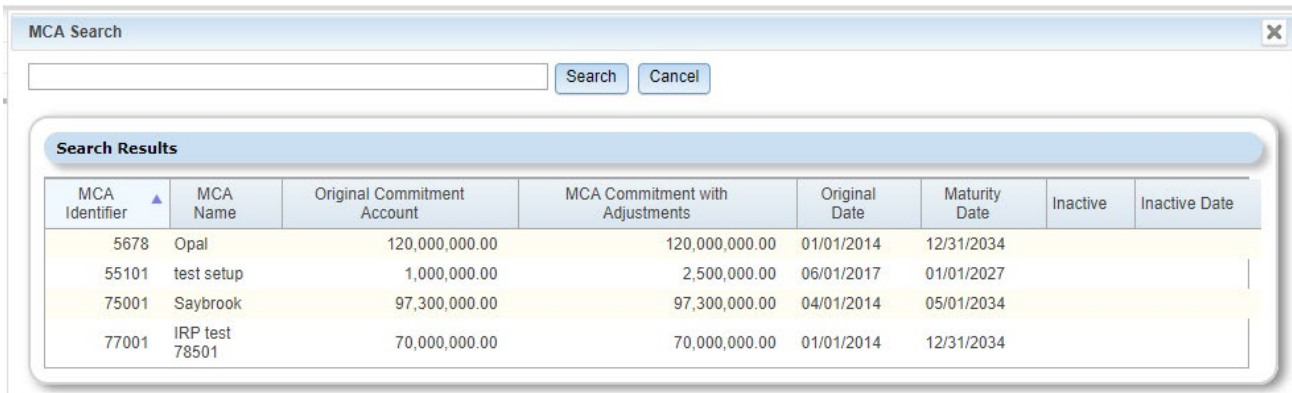
The screenshot shows a 'Loan Search' window with a search bar and 'Search' and 'Cancel' buttons. Below the search bar is a 'Search Results' section containing a table with the following data:

Loan Number	Associated Name	Monthly Payment	Current Principal Balance	Loan Name	Active Status	Name ID	MCA #	Credit Facility #
10020001	ABC Construction	9,795.50	500,322.02		Y	1	0	0
10020003	ABC Construction	274,262.95	17,137,609.24	monthly eom acc to roll fwd	Y	1	0	0
10020005	ABC Construction	110,905.18	6,780,004.63	monthly eom thru roll fwd	Y	1	0	0
10020006	ABC Construction	10,667.89	514,306.19	monthly acc thru follows roll fwd	Y	1	0	0
10020007	ABC Construction	1,332,065.95	85,028,914.15	M EOM indep acc	Y	1	0	0
10020016	ABC Construction	110,905.18	6,780,004.63	Monthly EOM acc thru roll back	Y	1	0	0
10020019	Archer & Bolton	9,595.50	507,888.08	monthly no bcal	Y	3	0	0
10020020	Archer & Bolton	280,262.95	17,137,760.85	monthly acc to due date roll forward	Y	3	0	0
10020022	ABC Construction	1,337,065.95	85,349,163.72	monthly roll backward	Y	1	0	0

## Loan Type

- Selecting Loan (Notice Basis L), displays
  - Loan Number
  - Associated Name
  - Monthly Payments
  - Current Principal Balance for the Loan
  - Loan Name,
  - Active Status
  - Name ID
  - MCA #
  - Credit Facility Number
- Enter data in the search box to limit your results

# Generating a Notice



The screenshot shows a software window titled "MCA Search". It contains a search input field, "Search" and "Cancel" buttons, and a "Search Results" section. The results are displayed in a table with the following data:

MCA Identifier	MCA Name	Original Commitment Amount	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		
55101	test setup	1,000,000.00	2,500,000.00	06/01/2017	01/01/2027		
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		

## MCA Type

- Selecting MCA (NOTICE BASIS M) displays
  - MCA ID
  - Name
  - Original Commitment Amount
  - MCA Commitment with Adjustments
  - Original Date
  - Maturity Date
  - Inactive Indicator
    - The date it was applied if applicable
- Enter data in the search box to limit your results
- If the loans in an MCA have different effective dates a warning will appear on the screen

# Generating a Notice Options

- Preview notice
  - Will download and view a spreadsheet version of the notice
- Run notice and send automatically
  - 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



# Generating a Notice - Notes

- 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 options in the runtime parameters on the Syndication notices is View History

**Runtime Parameters**

☐ Generate Notice

☒ View History

Effective Date From

06/13/2020

Effective Date To

07/13/2020

**Basis**

☐ DEAL NAME

☒ LOAN

☐ MCA

☐ ALL

...

Status

CONFLICT (C)

▼

Filter

# View History

- The Effective Date From and the Effective Date To are required fields
- The date range is defaulted to one month prior to the current date
- 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

# View History

- 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.

# View History

## Notice History

Syndication Notice Reports

 = 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

Notice History

Comparison of Notices to Strategy Rate Review

Notice Generated Values

Effective Date01/03/2020

Rate Maturity Date

All-In Rate (Interest Rate)0%

Comparison StatusPENDING (P)

Closed By

Closed Date

Strategy Generated Values

Interest From Date

Interest To Date

Interest Rate0%

# View History

## 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 than the Receivable Values, the Notice Status is set to 'C' for Conflict.

# View History

## Conflict Status

- The purpose of the Conflict Status is so that the user can determine whether Strategy or the notices contained any errors.
- If any History records are displayed 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.

# Notices - 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



# Buy-In-Notice

Freddie K deal (CME) 1/CREFC				
Participants Notice				
Opal				
To:				
Contact	Lender	Phone	Email	
	Freddie K deal (CME) 1/CREFC			
From:				
Jane Smith			Jane Smith-Cook@McCrackenfs.com	
SYNDICATION NOTICE - Buy-In				
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	...	

# Notices – Interest Cap and Rate Balance

- 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

# Interest Cap and Rate Notice

Freddie K deal (CME) 1/CREFC				
Participants Notice Opal				
To:				
Contact	Lender	Phone	Email	
	Freddie K deal (CME) 1/CREFC			
From:				
Shari Hartwell-Cook			Shari.Hartwell-Cook@McCrackenfs.com	

SYNDICATION NOTICE - Interest Cap and Rate Notice				
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 08/01/2019				
Interest To Date 08/31/2019				
Gross Interest Due will be paid as follows:				
Loan #	Loan Identifier	Borrower's Global Interest Due	Freddie K deal (CME) 1/CREFC	
750078520	()	0.00	0.00	
750078521	()	0.00	0.00	
750078522	()	0.00	0.00	
	Total	0.00	0.00	
Funding & Balance				
	750078520	750078521	750078522	
Loan Identifier	()	()	()	
Global Balance	0.00	0.00	0.00	
Roll In Balance	0.00	0.00	0.00	
Interest Advance	0.00	0.00	0.00	
New Global Balance				

Confidential Information - For the use of McCracken Customers only.				
Summary				

# Notices – 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

# Interest Payment and Rate Notice

D2 Inv 510 Int Participant

Participants Notice  
Talon Industries

To:  
Contact Lender Phone Email  
D2 Inv 510 Int Participant  
D2 Inv 520 Ext Participant

From:

## SYNDICATION NOTICE - Interest Payment & Rate Notice

### Rates

Notice/Review Date: 09/01/2019  
Effective Date 09/03/2019

### New Rate Notice

Term (Index)	Base Rate (Index %)	Spread (Margin)	Borrower All-In Rate (Interest Rate)	New Rate Maturity
S1	4.467	1.5	5.967	10/03/2019

Interest From Date 08/03/2019  
Interest To Date 08/31/2019

### Gross Interest Due will be paid as follows:

Loan #	Loan Identifier	Borrower's Global Interest Due	D2 Inv 510 Int Participant	D2 Inv 520 Ext Participant
220006215	()	204,072.60	122,443.56	81,629.04
	<b>Total</b>	<b>204,072.60</b>	<b>122,443.56</b>	<b>81,629.04</b>

### Summary of balances

#### SYNDICATION NOTICE - Commitment Notice 75,000,000.00

Investors	Participation %	Sum of Balances	Roll In ()	Balance ()
GLOBAL	100.	55,000,000.00	0.00	55,000,000.00
D2 Inv 510 Int Participant	60.	33,000,000.00	0.00	33,000,000.00
D2 Inv 520 Ext Participant	40.	22,000,000.00	0.00	22,000,000.00

Confidential Information - For the use of McCracken Customers only.

# Notices – 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
- 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

# Interest Payment, Libor Roll, & Rate Notice

First National Bank	First National Bank	Participants Notice Forest Associates			
To:					
Contact	Lender	Phone	Email		
	Freddie K deal (CME) 1/CREFC	79505	<a href="mailto:JaneSmith@mccrackenfs.com">JaneSmith@mccrackenfs.com</a>		
	First National Bank	123456789			
From:					
Jane Smith			<a href="mailto:JaneSmith@McCrackenfs.com">JaneSmith@McCrackenfs.com</a>		

SYNDICATION NOTICE - Interest Payment, Libor Roll, & Rate Notice					
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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	08/01/2019				
Interest To Date	08/31/2019				
Gross Interest Due will be paid as follows:					
Loan #	Loan Identifier	Borrower's Global Interest Due	First National Bank	Freddie K deal (CME) 1/CREFC	
750079777	()	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	

Balance & Roll In					
750079777					
Loan Identifier	()				
Global Balance	0.00				
Roll In Balance	0.00				
Interest Advance	0.00				
New Global Balance	0.00				

Summary of balances					
SYNDICATION NOTICE - Commitment Notice 37,500,000.00			750079777		
Investors	Participation %	Sum of Balances	Roll In ()	Balance ()	
GLOBAL	100.00	0.00	0.00	0.00	
First National Bank	50.00	0.00	0.00	0.00	
Freddie K deal (CME) 1/CREFC	50.00	0.00	0.00	0.00	

# Notices – 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



# Rate Notice

Bank of St. Louis				
Participants Notice Continental Associates				
To:				
Contact	Lender	Phone	Email	
	Bank of St. Louis			
From:				
Shari Hartwell-Cook			Shari.Hartwell-Cook@McCrackenfs.com	
SYNDICATION NOTICE - Rate Notice				
Rates				
Notice/Review Date:	03/01/2020			
Effective Date	08/01/2019			
New Rate Notice				
Term (Index)	Base Rate (Index %)	Spread (Margin)	Borrower All-In Rate (Interest Rate)	New Rate Maturity
T1	4.75	0.122	4.872	09/01/2019

# Notices - Commitment

- 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

# Notices - Funding

- 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
- 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.

# Questions