Boarding Loans in Strategy

UTILIZING NEW LOAN BOARDING SPREADSHEET

Why a New Tool to Enter Loans

- Leverage Excel® built in capabilities
  - Ease of Use
  - Data Validation
  - Vast array of external data sources
  - Simplification
    - Efficiency – faster and less errors
    - Loan Data Collection – easier to populate a spreadsheet
    - Ability to load data by creating loan profiles
    - Better data quality – edits against profiles, data dictionary and validation edits
  - New Loan Acquisitions & Conversions
    - Bulk upload
    - Conversion tool

Overview of Loan Boarding Spreadsheet

- McCracken provided Excel® Workbook
  - Contains multiple sheets with like data groupings
  - Spreadsheet contains all loan level fields needed to enter a loan
  - Field descriptions with Excel® data validation displayed
  - Required fields easily identified
  - Customer defined field values are populated from STRATEGY

Loan Entry Process

Spreadsheet

- Populate the Loan Entry Workbook

Data is loaded

- Mapping Tool

Edit, Flag and Pass Loans to Production

- Loans are populated in New Loan Entry Module

Loan Entry Workbook

Area	Sheet	Entered	Errored	Staged
Borrower & Contact Info	Borrower & Contact Info	2		
Loan	Loan Contract Information	2		
	Payment Information	2		
	DIAL, Default Int, Split Comp	2		
	Reporting Information	2		
	YTD Amounts	2		
	Commercial Loan Info	2		
	Interest Reserve	2		
Property	Property & Collateral Info	1		
Deferred Revenue	Deferred Revenue	2		
Tax	Tax Information			
Insurance	Insurance Information	1		
Reserve	Reserve Information			
ARM	Adjustable Loan Information	1		
Investor	Investor Information	1		
	Total loans in error:			

Excel Validate	Performs Excel validations
Strategy Validate	Performs Strategy validations
Stage Loans	Prepares loan information to be loaded into Strategy
Apply Profiles	For bulk loaded loan data applies default values as defined by the selected profile type
Refresh Strategy Data	Updates the workbook with latest data from the Strategy database
Import	Imports data from an existing New Loan Entry workbook

Getting Started

Vendor and Code Tables

- Populate Codes and Vendors
  - Review all loan information and determine if new codes and vendors need to be added
    - Validate the customer defined PINFO tables and Vendor tables
    - The spreadsheet drop down values used are populated from STRATEGY

Profiles (Loan)

- What is a Profile?
    - Loan Profiles and Investor Profiles
  - Similar information to be populated against a group of loans
    - Product Type
    - Large Balance Loans
    - Preferred Customer Loans
  - Profile Name is Defined in the Workbook
    - Populate default values within each sheet in the workbook with + on the spreadsheet tab

Profiles (Investor)

- Similar information to be populated for Investor
  - Fannie Mae Loans
  - Private Investor, etc.
- Define the Profile Name on the Investor Sheet
- Enter the Investor level data to default

Define the Type of Loan Profiles

Loan Profile Type	McCracken Defined	Profile Description
Loans with Prefix 01	Y	Loans with Prefix 01 Profile Values
Monthly Adjustable Rate Loans	Y	Loans that are tied to a Monthly Reviewable Index Value
Loans between 5.5 Million and 10 Million	Y	Original Loan Balances between 5.5 Million and 10 Million
Fannie Mae Loans	Y	Fannie Mae Loans tied to DUS program
Loans between 10 Million to 25 Million	Y	Original Loan Balances between 10 Million and 25 Million
Balance Sheet Loans	Y	Loans associated with Balance Sheet ; General Ledger Company Loans
Master Servicing Loans	Y	Loans tied to a Correspondent Servicer - serviced by Others
Loans due with a Daily Frequency	Y	Loans due with a daily frequency - quarterly or every 120 days
Loans with Default Interest	Y	Loans with Default interest parameters
Loans due twice a Calendar Month	Y	Loans due twice a calendar Month
Loans Due only at Maturity	Y	Loans that are only due at Maturity
Short Term Loans	Y	Short Term Bridge Loans
FHA/HUD Loans	Y	Government FHA HUD Multifamily Loans
IRP Loans	Y	CREFC IRP Freddie K Deals
Bond Loans	Y	Bond Loans

Adjustable Loan Information | Investor Information | +Loan Profiles | +Borrower Contact Info | +Loan Contract Information | +Payment Information

Populate the Values for the Loan Profiles

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K3   ZONED(8)

	A	B	C	D	E	F	G	H	I	J	K
1	Profile Type Description	Partial Payments Allowed Y/N	Modified Payment Schedule	Payment Application Code	Principal and Interest Constant	Tax Escrow Constant	Insurance Escrow Constant	Reserve Escrow Constant	Escrow 4 Constant	Escrow 5 Payment	Next Escrow Analysis Date
2		cmppa	cmmiof	cmpac	cmpni	cme1c	cme2c	cme3c	cme4c	cme5c	cmead
3		CHAR(1) YN	CHAR(1)	CHAR(3) P1	PACKED(15,2)	PACKED(15,2)	PACKED(15,2)	PACKED(15,2)	PACKED(15,2)	PACKED(15,2)	ZONED(8)
4											
5	Loans with Prefix 01		N								
6	Monthly Adjustable Rate Loans		N								
7	Loans between 5.5 Million and 10 Million		N		$272,262.95						
8	Fannie Mae Loans		N		$103,939.95						
9	Loans between 10 Million to 25 Million		N		$259,849.88						[illegible]
10	Balance Sheet Loans		N								12/1/2014
11	Master Servicing Loans		N								12/31/2014
12	Loans due with a Daily Frequency		N		$491,766.64						12/1/2014
13	Loans with Default Interest		N								12/1/2014
14	Loans due twice a Calendar Month		N		$10,000.00						12/1/2014
15	Loans Due only at Maturity		N								12/1/2014
16	Short Term Loans										6/1/2007
17	FHA/HUD Loans		N								
18	IRP Loans		N		$63,602.81						12/1/2014
19	Bond Loans										12/1/2017
20											
21											
22											
23											
24											
25											
26											
27											

Required if Escrow Analysis Freq is not 0.

*Field Label is determined by Short Description for Code 1 in PINFO Table 09

... Adjustable Loan Information | Investor Information | +Loan Profiles | +Borrower Contact Info | +Loan Contract Information | +Payment Information | ...

Investor Profile

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G5

	A	B	C	D	E	F	G
1	Investor Profile Type	Loan Number	Sequence Number	Investor Number	Investor's Loan Number	Group/Pool	Control Number
2	InvestorDefault	imln	imseqn	imi#	imil#	imgn	imiicn
3		NUMERIC(9)	NUMERIC(4)	NUMERIC(5) V1	CHAR(11)	CHAR(9)	NUMERIC(6)
4							
5	HSBC(00001) COMMERCIAL LOAN					1	
6	Morgan Stanley Investor					1	

The Control number ties the Investor GL accounts and DDA accounts to the investor record.

... +Reporting Information | +YTD Amounts | +Commercial Loan Info | +Interest Reserve | +Adjustable Loan Information | +Investor Information | Notes | ...

Entering the Data

Entering the Data

- The loan entry boarding workbook is a standard Excel workbook
- No plug ins are needed
- Standalone
- Can be copied or Shared
- Allows us to leverage Excel® data validation

Data can be entered manually immediate validation will occur

Data can be loaded via an external data source

Data can be copied or pasted into the spreadsheet

Bulk load validation

Populating the Workbook

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B5 — Master Servicing Loans

	B	C	D	E	F	G	H	
1	Loan Profile Type	Loan Number	Borrower Name Format	Company Name	Borrower/Contact First Name	Borrower/Contact Last Name	Borrower/Contact First Name #2	Borrower/
2		csln	csalph	ndcnam	csfnm1	cslnm1	csfnm2	cslnm2
3		NUMERIC(9)	CHAR(1) CA	CHAR(40)	CHAR(16)	CHAR(24)	CHAR(16)	CHAR(24)
4								
5	Master Servicing Loans	444444444						
6		667666666						

Validation Results | Borrower & Contact Info | Loan Contract Information | Payment Information | DIAL, Default Int, Split Comp | Reporting Information

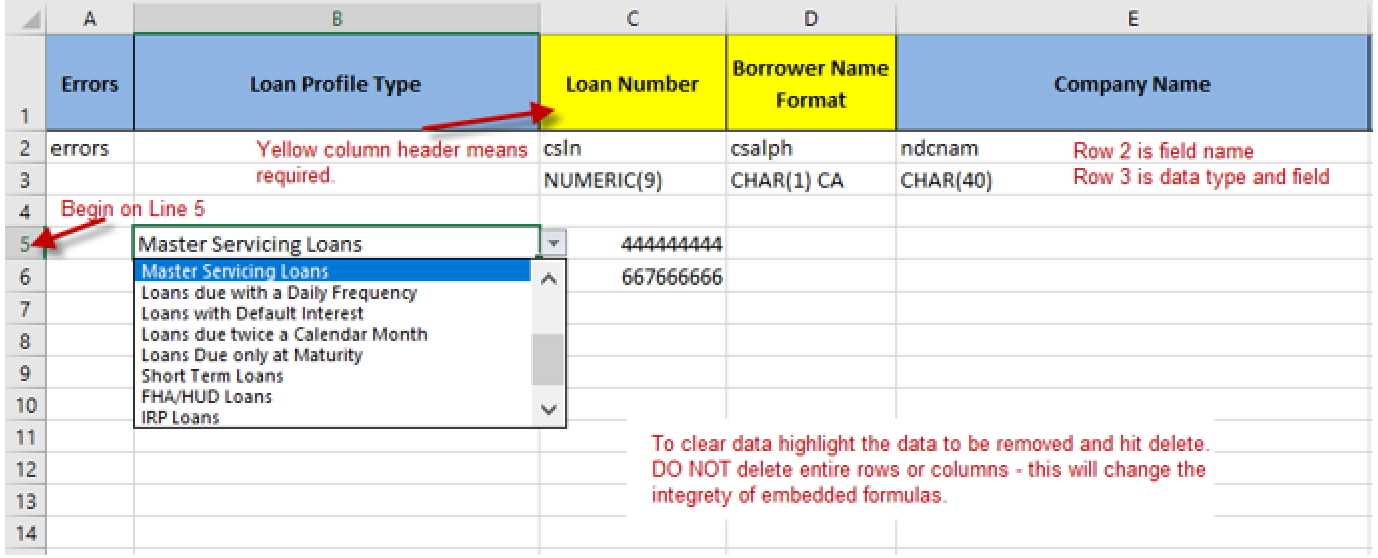
Ready — 100%

Format of Data Entry Sheets

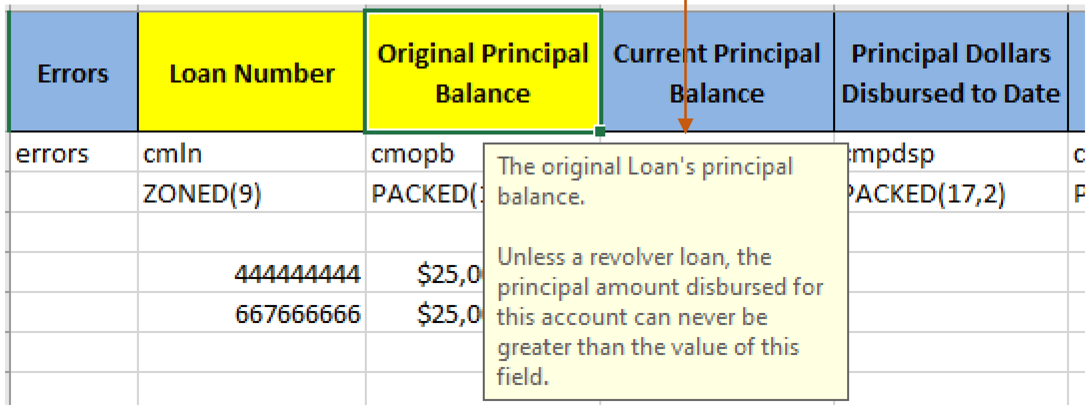
1	Loan Profile Type	Loan Number	Borrower Name Format	Company Name	Borrower/Contact First Name	Borrower/Contact Last Name	Borrower/Contact First Name #2	Borrower/Contact Last Name #2	Borrower Address Line 1	Borrower Address Line 2	Borrow Li
2		csln	csalph	ndcnam	csfnm1	cslnm1	csfnm2	cslnm2	csadd1	csadd2	csadd3
3		NUMERIC(9)	CHAR(1) CA	CHAR(40)	CHAR(16)	CHAR(24)	CHAR(16)	CHAR(24)	CHAR(35)	CHAR(35)	CHAR(2
4											
5	Master Servicing Loans	444444444									
6		667666666									

- *Row 1* Field Description
- *Row 2* Database Field Name
- *Row 3* Field Type and Field Length
- *Row 4* *ALWAYS BLANK*
- *Row 5* Loan Data starts on Line 5
- *Required Fields are highlighted in Yellow*

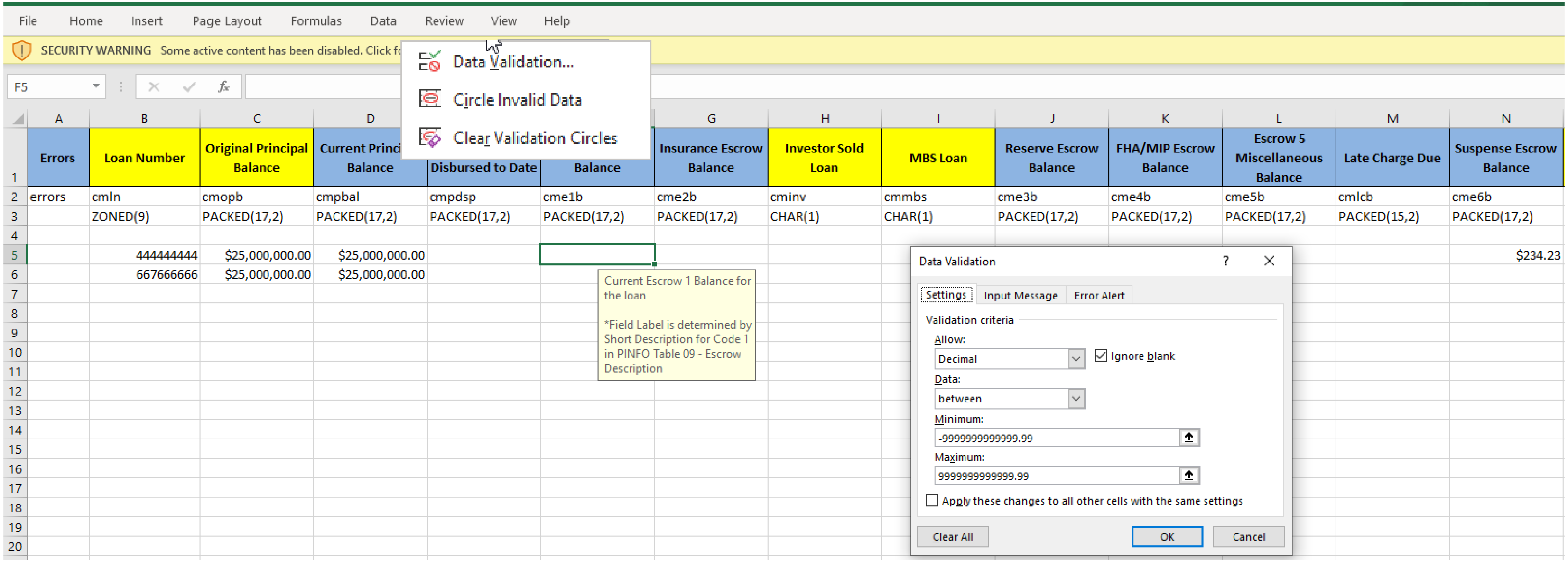
Data Entry Sheet



Pop Up Information



Excel® Validation



Entering the Data

- Begin entering data on the Borrower & Contact Information Tab (on Line 5)
  - The system will populate the same loan number on the same row for the following Loan Information

Loan	Loan Contract Information
	Payment Information
	DIAL, Default Int, Split Comp
	Reporting Information
	YTD Amounts
	Commercial Loan Info
	Interest Reserve

The following Loan Entry Tabs can be left blank

- System does not populate the loan number on these tabs

Property	Property & Collateral Info
Deferred Revenue	Deferred Revenue
Tax	Tax Information
Insurance	Insurance Information
Reserve	Reserve Information
ARM	Adjustable Loan Information
Investor	Investor Information

Control Tab

Row	A	B	C	D	E	Button	Description
4						Excel Validate	Performs Excel validations
5	Loan	Loan Contract Information		2	2		
6		Payment Information		2	2		
7		DIAL, Default Int, Split Comp		2	2		
8		Reporting Information		2	2	Strategy Validate	Performs Strategy validations
9		YTD Amounts		2			
10		Commercial Loan Info		2	2		
11		Interest Reserve		2			
12						Stage Loans	Prepares loan information to be loaded into Strategy
13	Property	Property & Collateral Info		1	1		
14							
17	Deferred Revenue	Deferred Revenue		2	2		
18						Apply Profiles	For bulk loaded loan data applies default values as defined by the selected profile type
22	Tax	Tax Information					
23							
24	Insurance	Insurance Information		1	1		
25						Refresh Strategy Data	Updates the workbook with latest data from the Strategy database
26	Reserve	Reserve Information					
27							
28	ARM	Adjustable Loan Information		1	1		
29						Import	Imports data from an existing New Loan Entry workbook
32	Investor	Investor Information		1	1		
33							
34		**Total loans in error:**	2				

Control | Translate | Validation Results | Borrower & Contact Info | Loan Contract Information | Payment Information | DIAL, Default Int, Split Comp

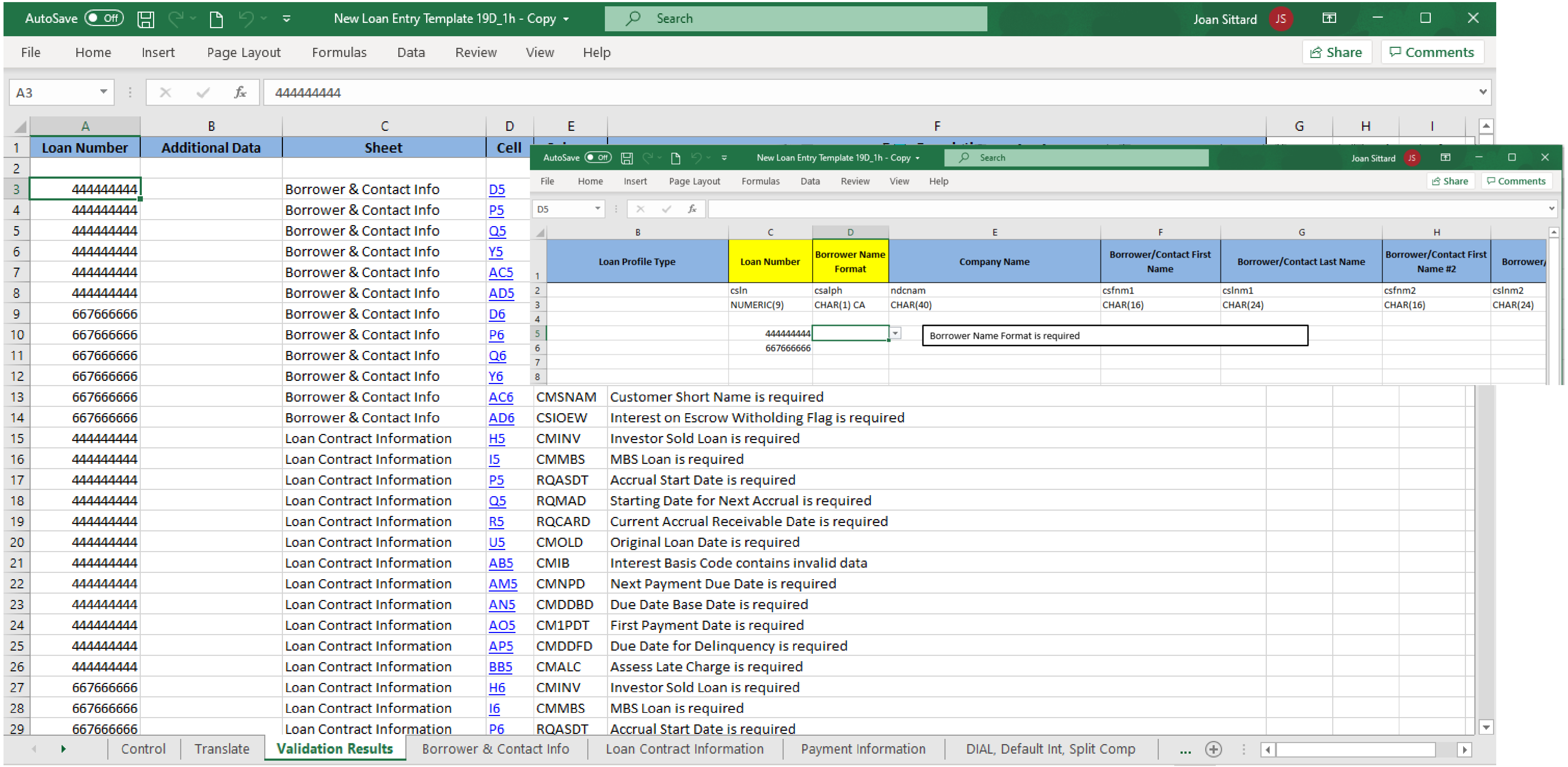
Control Tab

- Left hand side shows the grouping of loan information
  - Indicates the area of the system and the worksheet
  - Hyper links to the worksheet
  - Buttons-
    - Excel© Validate
    - Strategy Validate
    - Stage Loans
    - Apply Profiles
    - Refresh Strategy Data
    - Import
  - When buttons are invoked the Excel macros will run
    - Displays # of Rows entered on each sheet
    - Displays # of rows containing errors
    - Displays Validation Results in a Separate Tab

Excel® Validate and Strategy Validate

- Validate buttons invoke Excel® and Strategy validation behind the scenes
- Used when data has been bulk uploaded
- Validation Results
    - Data is presented in a separate tab

Validation Results



	Loan Number	Additional Data	Sheet	Cell		
2						
3	444444444		Borrower & Contact Info	D5		
4	444444444		Borrower & Contact Info	P5		
5	444444444		Borrower & Contact Info	Q5		
6	444444444		Borrower & Contact Info	Y5		
7	444444444		Borrower & Contact Info	AC5		
8	444444444		Borrower & Contact Info	AD5		
9	667666666		Borrower & Contact Info	D6		
10	667666666		Borrower & Contact Info	P6		
11	667666666		Borrower & Contact Info	Q6		
12	667666666		Borrower & Contact Info	Y6		
13	667666666		Borrower & Contact Info	AC6	CMSNAM	Customer Short Name is required
14	667666666		Borrower & Contact Info	AD6	CSIOEW	Interest on Escrow Witholding Flag is required
15	444444444		Loan Contract Information	H5	CMINV	Investor Sold Loan is required
16	444444444		Loan Contract Information	I5	CMMBS	MBS Loan is required
17	444444444		Loan Contract Information	P5	RQASDT	Accrual Start Date is required
18	444444444		Loan Contract Information	Q5	RQMAD	Starting Date for Next Accrual is required
19	444444444		Loan Contract Information	R5	RQCARD	Current Accrual Receivable Date is required
20	444444444		Loan Contract Information	U5	CMOLD	Original Loan Date is required
21	444444444		Loan Contract Information	AB5	CMIB	Interest Basis Code contains invalid data
22	444444444		Loan Contract Information	AM5	CMNPD	Next Payment Due Date is required
23	444444444		Loan Contract Information	AN5	CMDDBD	Due Date Base Date is required
24	444444444		Loan Contract Information	AO5	CM1PDT	First Payment Date is required
25	444444444		Loan Contract Information	AP5	CMDDFD	Due Date for Delinquency is required
26	444444444		Loan Contract Information	BB5	CMALC	Assess Late Charge is required
27	667666666		Loan Contract Information	H6	CMINV	Investor Sold Loan is required
28	667666666		Loan Contract Information	I6	CMMBS	MBS Loan is required
29	667666666		Loan Contract Information	P6	RQASDT	Accrual Start Date is required

	Loan Profile Type	Loan Number	Borrower Name Format	Company Name	Borrower/Contact First Name	Borrower/Contact Last Name	Borrower/Contact First Name #2	Borrower/
2		csln	csalph	ndcnam	csfnm1	cslnm1	csfnm2	cslnm2
3		NUMERIC(9)	CHAR(1) CA	CHAR(40)	CHAR(16)	CHAR(24)	CHAR(16)	CHAR(24)
4								
5		444444444						
6		667666666						

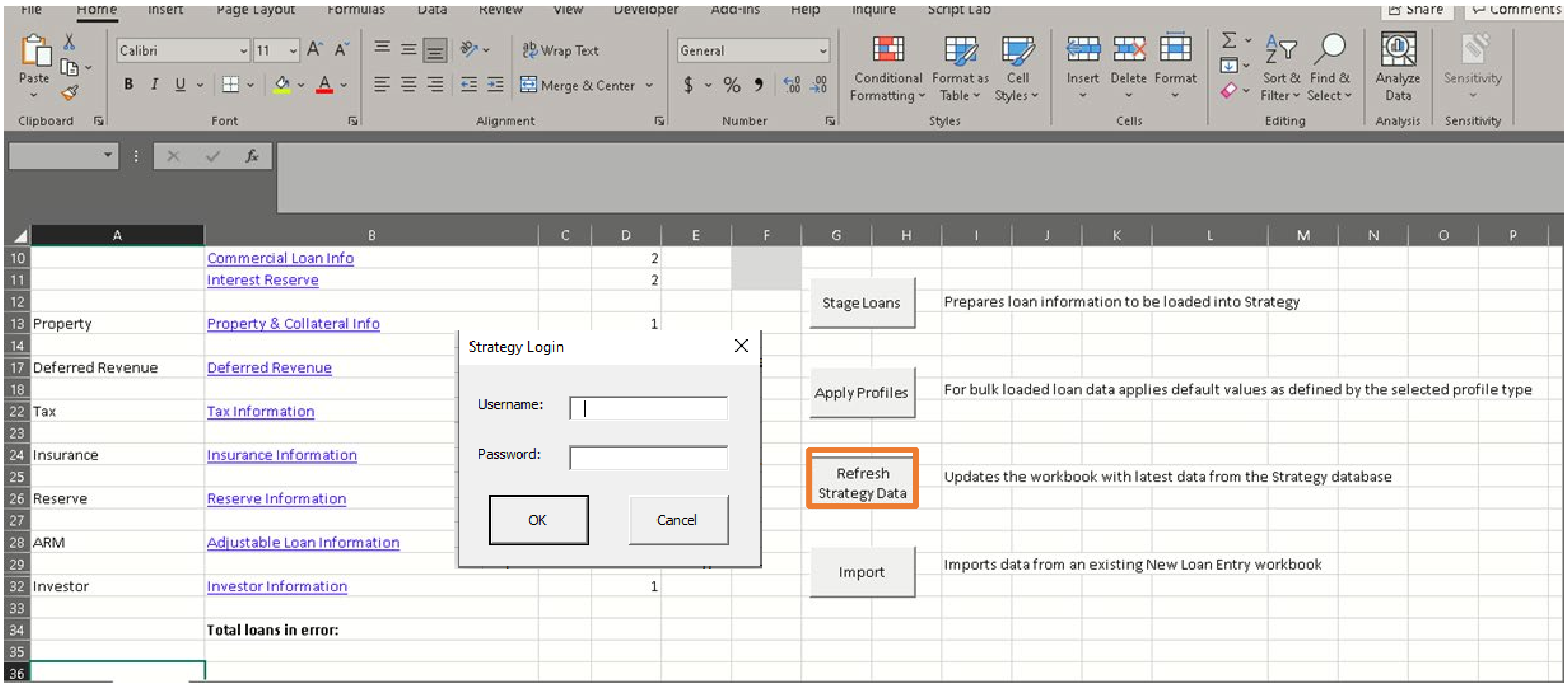
Apply Profiles Button

- Apply Profiles button updates all profile information and will overwrite data in any field where a default value is defined

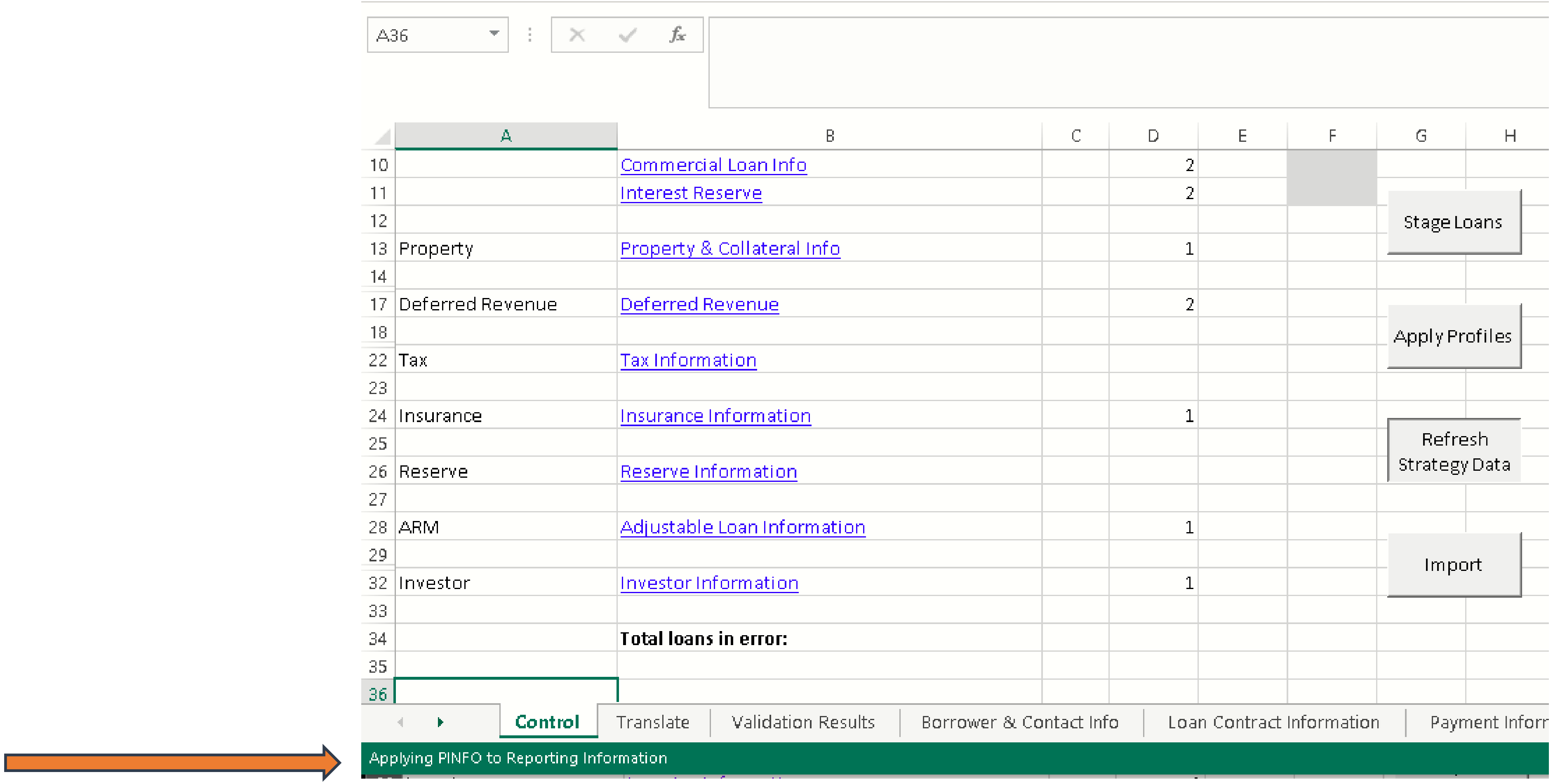
	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Borrower/Contact First Name #2	Borrower/Contact Last Name #2	Borrower Address Line 1	Borrower Address Line 2	Borrower Address Line 3	Zip code	Telephone Number	Telephone Number	Entity Type	Tax ID Verified	Tax ID 1	Tax ID 2	Federal Tax Exempt Code	State Tax Exempt Code
2	csfnm2	cslnm2	csadd1	csadd2	csadd3	cszip	cstel1	cstel2	csentity	cstidv	csss#1	csss#2	csexemptf	csexempts
3	CHAR(16)	CHAR(24)	CHAR(35)	CHAR(35)	CHAR(26)	NUMERIC(9)	DECIMAL(11)	DECIMAL(11)	CHAR(1)	CHAR(1) YN	NUMERIC(9)	NUMERIC(9)	CHAR(1) YN	CHAR(1) YN
4														
5			123 Mission Avenue						L	NO (N)			NO (N)	NO (N)

Profile data highlighted

Refresh Strategy Data Button



Refresh Strategy Data applying



Translate Tab

- This capability is available if data is coming in from a different source with a different value and you want the system to translate to the STRATEGY value

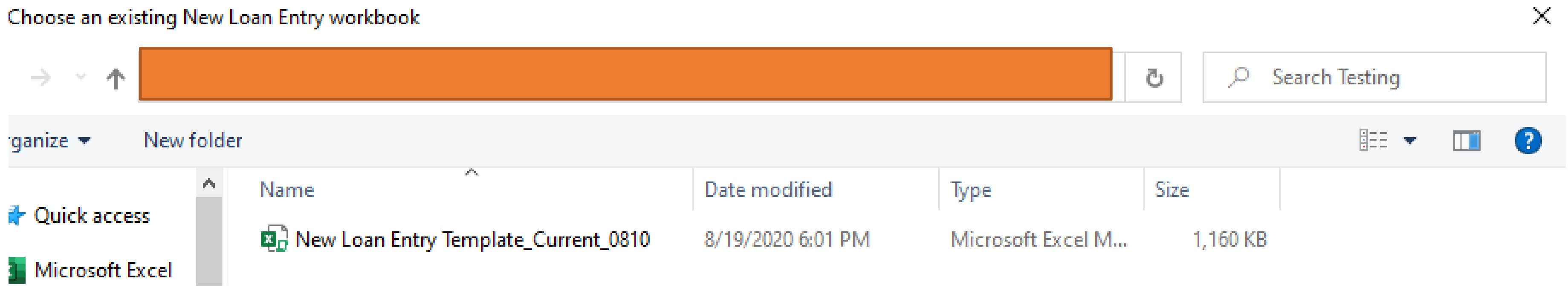
File Name	Column Name	Original Value	Original Description	Strategy Value	Strategy Description
PMASTR	CMPRT	34	AL, IL	H	HEALTHCARE
PMASTR	CMPRT	35	AL, MC	H	HEALTHCARE
PMASTR	CMPRT	36	AL, MC, IL	H	HEALTHCARE
PMASTR	CMPRT	21	Apts FHA Section 8	01	MULTIFAMILY
PMASTR	CMPRT	14	Assisted Living	H	HEALTHCARE
PMASTR	CMPRT	28	FHA Orphanage	H	HEALTHCARE
PMASTR	CMPRT	23	Hospital	H	HEALTHCARE
PMASTR	CMPRT	15	Independent Living	H	HEALTHCARE
PMASTR	CMPRT	31	Memory Care	H	HEALTHCARE
PMASTR	CMPRT	16	Multifamily - Fannie Mae	01	MULTIFAMILY
PMASTR	CMPRT	37	Multifamily - FHA	01	MULTIFAMILY
PMASTR	CMPRT	38	Multifamily - USDA	01	MULTIFAMILY
PMASTR	CMPRT	13	Nursing Home	H	HEALTHCARE
PMASTR	CMPRT	24	Seniors - Fannie Mae	H	HEALTHCARE
PMASTR	CMPRT	39	SNF	H	HEALTHCARE
PMASTR	CMPRT	40	SNF, AL	H	HEALTHCARE
PMASTR	CMPRT	41	SNF, AL, IL	H	HEALTHCARE
PMASTR	CMPRT	42	SNF, AL, MC	H	HEALTHCARE
PMASTR	CMPRT	43	SNF, AL, MC, IL	H	HEALTHCARE
PMASTR	CMPRT	44	SNF, IL	H	HEALTHCARE
PMASTR	CMPRT	45	SNF, MC	H	HEALTHCARE

Translate Values

Control | Translate | Validation Results | Borrower & Contact Info | Loan Contract Information | Payment Information | DIAL, Default Int, Split Comp | Reporting Info

Import Button

- Import Button uploads loan information from a prior loan entry workbook to a new loan entry workbook
  - Window is displayed to choose an existing New Loan Entry Workbook



Stage Loans Button

- Stage Loans prepares the loans for upload into Loan Entry

Area	Sheet	Entered	Errored	Staged
Borrower & Contact Info	Borrower & Contact Info	1		1
Loan	Loan Contract Information	1		1
	Payment Information	1		
	DIAL, Default Int, Split Comp	1		
	Reporting Information	1		
	YTD Amounts	1		
	Commercial Loan Info	1		
	Interest Reserve	1		
Property	Property & Collateral Info	1		1
Deferred Revenue	Deferred Revenue			
Tax	Tax Information			
Insurance	Insurance Information	1		1
Reserve	Reserve Information	1		1
ARM	Adjustable Loan Information			
Investor	Investor Information	1		1
	Total loans in error:			

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Flow of Loan Information

Workbook

- Enter Data
- Validate
- Fix any errors
- Loans are staged

Mapping Tool

- Loan Entry Template
- Uploads data from Workbook

Strategy Loan Entry

- Loans are populated in New Loan Entry Module
- Run Edits – Business validation
- Fix Errors, Flag and Pass Loans

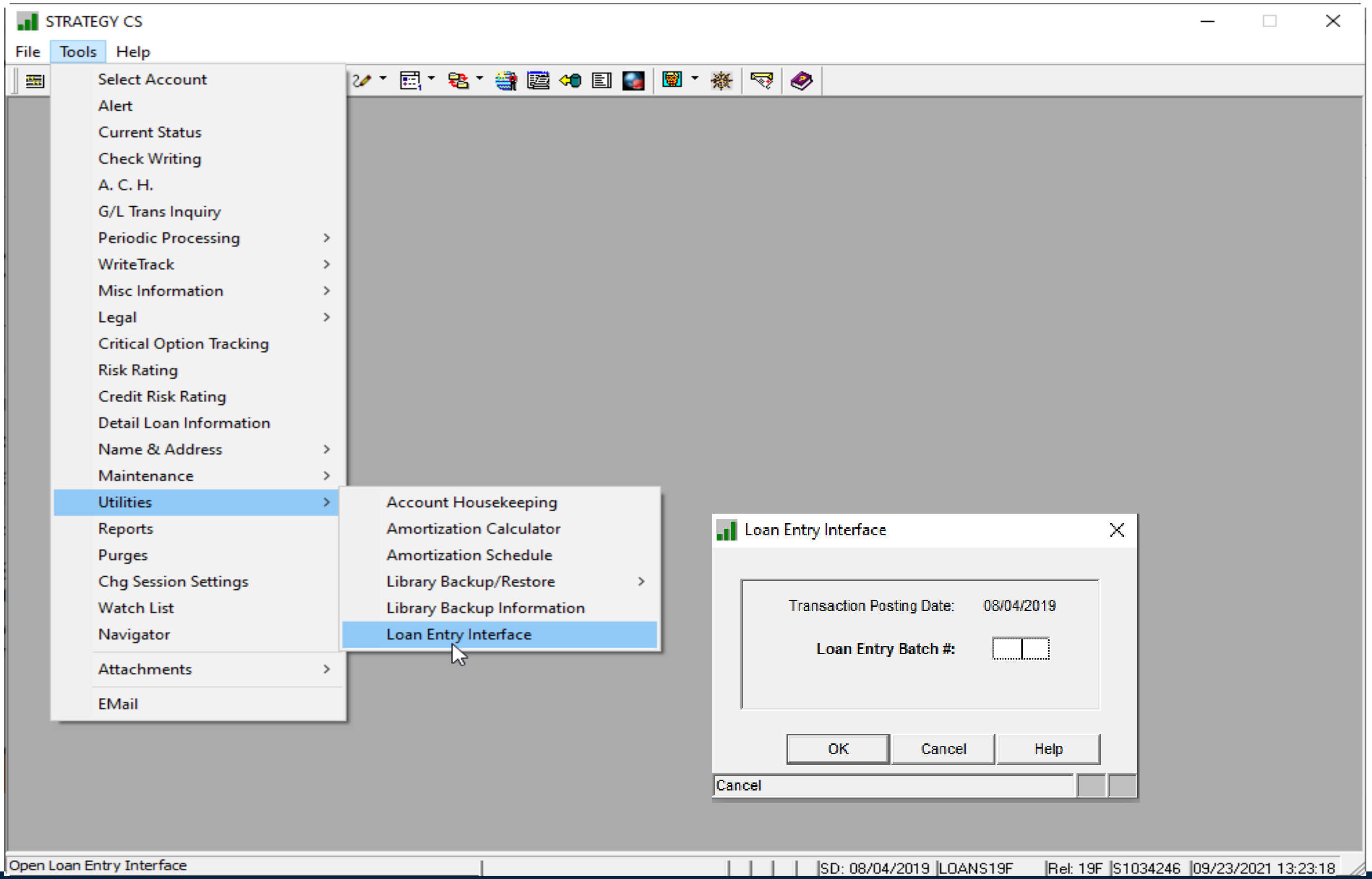
Mapping Tool (MaTi)

Mapping Tool (MaTi)

- Mapping Tool is utilized to upload the loans into Strategy
- Save the macro enabled workbook to an XLSM extension
- Create a copy of the workbook and save as XLSX extension
- Open the Mapping Tool
  - Upload the Excel Spreadsheet XLSX
  - Select Loan Entry All Automated Template
  - Load in Batch
    - If no errors; click SUBMIT
    - System will indicate the number of records successfully submitted

STRATEGY New Loan Interface Utility

- Uploads the loans into Loan Entry



Tips

- Do not delete / insert rows or columns
- Data in cells can be deleted
  - Highlight rows and press delete key
- Data can be copied and pasted
  - When using copy/paste to populate data use PASTE VALUES
- Do not change the order (rows) of the loans in the spreadsheet
- Always remember to start the data on line 5 of the spreadsheet
- Data in the spreadsheet needs to be in the STRATEGY Format