Strategy Tips and Techniques Customer Support 2022

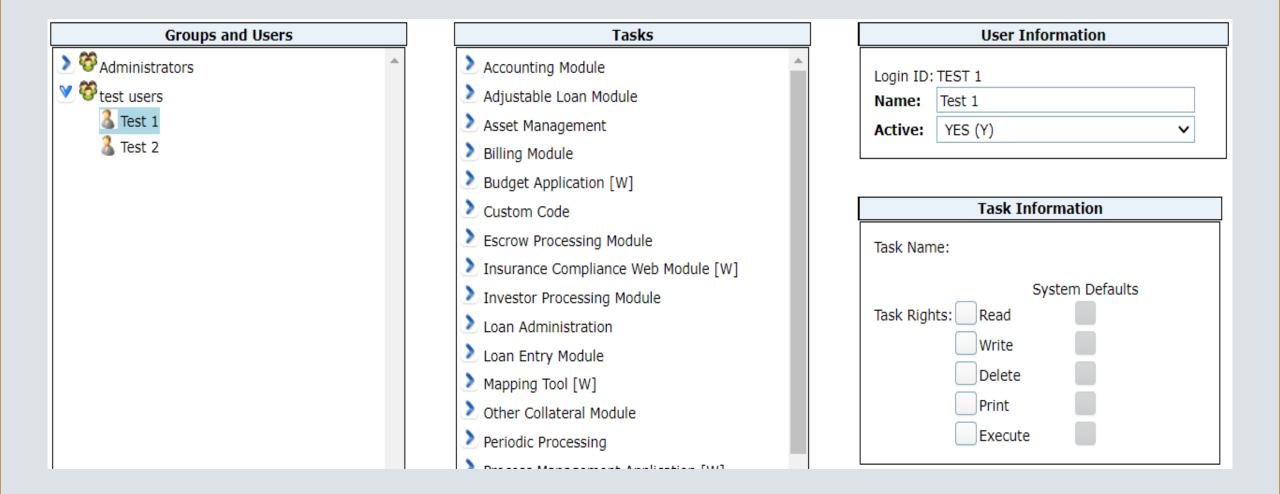
Anne Ehrlich, Leo Firmin Ruth McNally, Pat DeMaio



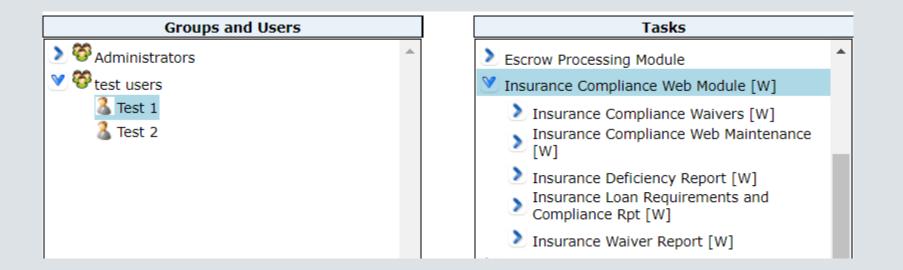
- Security Widget Security Maintenance, found on the Tools menu under Maintenance, is now also available in the Portal.
- The interface works like the StrategyCS interface.
- Users with appropriate security, can work with Groups, Users and Tasks to configure Strategy application security
- You must have Security Maintenance rights to access the Widget



• Add to the dashboard from the Widget store



• You can update Portal widget access within the Portal



- Right mouse click options for new, copy, delete, user or group
- Click on the arrow to expand branches

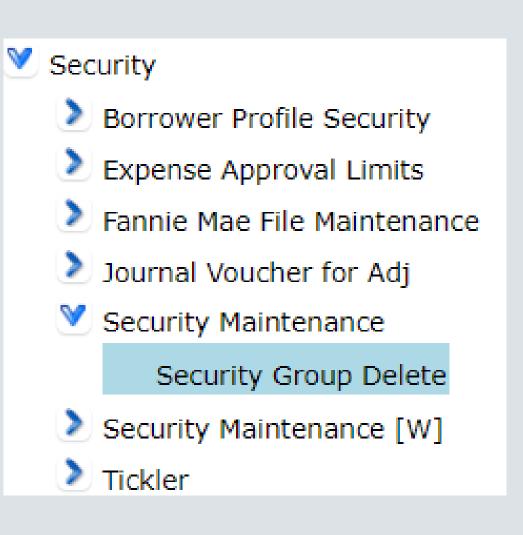
Groups and Users	Tasks
	I I I I I I I I I I I I I I I I I I I
Administrators	Escrow Processing Module
V 😵 test users	Insurance Compliance Web Module [W]
🐍 Test 1	Insurance Compliance Waivers [W]
🐍 Test 2	Insurance Compliance Web Maintenance [W]
	Insurance Deficiency Report [W]
	Insurance Loan Requirements and Compliance Rpt [W]
	Insurance Waiver Report [W]

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

Delete Group
Delete group TEST USERS and all of its users?
Delete Group Cancel

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

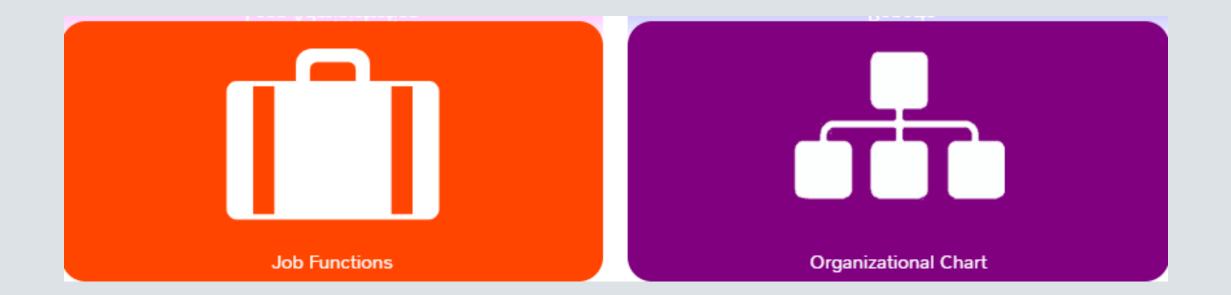
- Support Tip: Take away access to the Group Delete function from your Security Maintenance users.
- If you take away access to the Group Delete function it is a double check to prevent a user within security maintenance from deleting a group.
- This is a separate Task within Security Maintenance



- A confirmation popup is displayed.
- Cancel closes the window without Deleting the User.
- Delete User removes the User from Strategy Application
 Security

Delete User		×
Delete user TES	ST 2?	
Delete User	Cancel	

Job Functions and Org Chart



Job Functions and Org Chart

Initial entry to the widget shows unassigned job functions and user ids

Job Function Assignment

Job Functions

User IDs

Show All Users & Job Functions

Filter Job Functions		Filter User IDs	
admin	ACCOUNTING	Users 🔻	
AM HEAD	AM HEAD	AL	
Asset Manager 1	AM	CHAND	
Asset Manager 2	TASK	DONEIL	
Asset Manager 3		ESCHIMMEL	
Asset Manager 4	AM	TEST 1	
Asset Manager MGR	TASK	TEST 2	
BilTest			
Borrower Support 1	BORROWER S		
Borrower Support 2	BORROWER S		
Borrower Support 3	BORROWER S		
Borrower Support 4	BORROWER S		
Borrower support 5			
Borrower Support 6	3RD PARTY		
Borrower Supports 1			

Job Functions and Org Chart

- Click the button Show All Users and Job Functions to see what is assigned
- Assigned job functions and users appear in Red, also have Filter options for Job Functions and Users

Job Function Assignment										
Job Functions			User IDs							
Show All Users & Job Functions	tions		Filter User IDs							
ABC Inspector Accounting 1 Accounting 2 admin Administrator MFS support AM HEAD Asset Manager 1 Asset Manager 2	ACCOUNTING ACCOUNTING BORROWER S AM HEAD AM TASK	•	Users ▼ ACORMIER (Test User AC) AL Amy Hogge (Test User AH) Anne Ehrlich (Administrator MFS support) CHAND DONEIL							

User Information

- Tools menu/ Maintenance/User Information in CS
- Enter, update, and delete User Information records from the Portal
- Configure users to display the Users name rather than the Job Function
- Contains the User ID, contact information, email address



User Information

User	Int	orm	ate	on i
USCI	4111	ULIII	au	UII -

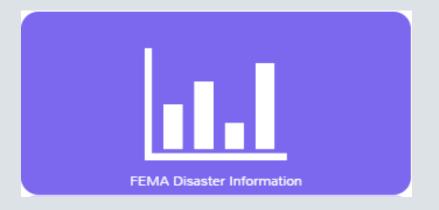
User In	ser Info													
Apply	Apply Cancel New													
nactive	User ID	First Name	Last Name	Phone #	Fax #	Email	Title							
	AGOODBOD	Anne	Ehrlich	978-555-5555		person@mccrackenfs.com								
	AHOGGE	Amy	Нодде	978-555-5555		person@McCrackenFS.com								
	KPETERPAUL	Karen	Peterpaul			person@McCrackenfs.com								
	LFIRMIN	Leo	Firmin	978-555-5555		person@mccrackenfs.com								
	NANCY	Nancy	Wilkes	978-555-5555		person@mccrackenfs.com								
	PATRICK	Patrick	DeMaio	978-555-5555		person@mccrackenfs.com								
	RMCNALLY	Ruth	McNally	978-555-5555		person@mccrackenfs.com								
	SHARTWEL	Shari	Hartwell-Cook			person@McCrackenfs.com								
	SUSAN	Susan	Rylowicz	630-555-5555		person@McCrackenFS.com								
	SUSANM	Sue	Grella	978-555-5555		person@mccrackenfs.com								

Release 20 – Portal Widgets

Ruth McNally



FEMA Disaster Information Widget



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 <u>County</u>.
- The widget displays a summary view in a report showing all active FEMA declared disasters for 90 days and how many loans in your portfolio have the potential to be affected by the disaster.

Matching to FEMA Declarations

- Strategy matches properties in the portfolio to the <u>County</u> 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 since the information is customer defined, and the <u>text must match the FEMA County name</u>.
- A review of your Full Descriptions for County may prove to be helpful.

Matching to FEMA Declarations (cont.)

• The State and County Codes and Names can be accessed by clicking the link below:

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

Appendix A—State and County Codes and Names

FIPS	County	State	FIPS	County	State
01 001	Autauga	AL	01 069	Houston	AL
01 003	Baldwin	AL	01 071	Jackson	AL
01 005	Barbour	AL	01 073	Jefferson	AL
01 007	Bibb	AL	01 075	Lamar	AL
01 009	Blount	AL	01 077	Lauderdale	AL
01 011	Bullock	AL	01 079	Lawrence	AL
01 013	Butler	AL	01 081	Lee	AL
01 015	Calhoun	AL	01 083	Limestone	AL
01 017	Chambers	AL	01 085	Lowndes	AL

• Please note that the County Name does not include the word <u>County</u>.

FEMA Disast	ter Inform 👌									Search		Θ
Incident Type	Title	Declare Date	State	County	Incident Begin Incident End	Hazmat Mitigation	Individual Assistance	Indiv/Household Assistance	Public Assistance	Properties Affected	Loan Exposure	
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	ARROYO	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	YAUCO	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	GUANICA	2022-09-17	No	No	No	Yes			U
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	HATILLO	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	SAN GERMAN	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	ARECIBO	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	CEIBA	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	ISABELA	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	NARANJITO	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	PONCE	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	toa alta	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	BAYAMON	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	YABUCOA	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	UTUADO	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	AGUAS BUENAS	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	CIDRA	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	FLORIDA	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	JUNCOS	2022-09-17	No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	LAS MARIAS	2022-09-17	No	No	No	Yes			

FEMA Disast	Search Search												
Incident Type	Title	Declare Date	State	County	Incident Begin	Incident End	Hazmat Mitigation	Individual Assistance	Indiv/Household Assistance	Public Assistance	Properties Affected	▲ Loan Exposure	
Fire	JOY LAKE FIRE	2022-08-14	NV	WASHOE	2022-08-14		Yes	No	No	Yes	1	4,460,713.31	
Severe Storm(s)	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	2022-08-09	MN	CROW WING	2022-05-29	2022-05-30	Yes	No	No	Yes	1	325,930.26	
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	ARROYO	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	YAUCO	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	GUANICA	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	HATILLO	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	SAN GERMAN	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	ARECIBO	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	CEIBA	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	ISABELA	2022-09-17		No	No	No	Yes			
Hurricane	TROPICAL STORM FIONA	2022-09-18	PR	NARANJITO	2022-09-17		No	No	No	Yes			

- 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 widget.
- Clicking on the Export box will download the data to an Excel spreadsheet.

Joy lake f	ire 占								Search	Θ
Loan	UPB	Property Address	Property	Management Company	Contact	Phone Number	Fax Number	Insurance Type(s)		Insurance Expiration(s)
10020002	4,460,713.31	16645 Snow Flower Dr., RENO NV 89511	Reno Office Park	Collins and Associates	Joe Smith	9876543210	1234567890	FIRE Package		2019-12-01 2019-01-01
]	Insurance Type(s)		Insurance Expiration(s)					
	FIRE PACKAGE		2019-12-01 2019-01-01							

• If you click on one line item, the screen shows the insurance coverages for the loan which can be exported to an Excel spreadsheet.

Δ	AutoSave 〇 off) 🗐 ウ < 〇 - マ JOY LAKE FIRE Report _01TZcxjCqDB4JUmU - Compatibility Mode 〜 🛛 🔎 Search (Alt+Q)												
					xjeqbb=somo - compatibili	ty Mode +		Scaren (Ale	~				
Fi	e Hon	ne Insert	Page Layout Formulas [Data Review	View Add-ins He	elp							
Ľ	Cut		Arial ~ 10 ~ A^ A`		≫ ~ ab Wrap Text	Gen	eral	~	Norr	nal B	ad		
Pa	ste ste	y 🎽 nat Painter	B I <u>U</u> → <u>→</u> → <u>→</u> → <u>→</u> →		ਦ≡ 글≡ 🖶 Merge & Center	~ \$	~ % 🤊 🐪		al Format as Goo y ~ Table ~	d N	leutral		
	Clipboar	d 🗔	Font	r <u>u</u>	Alignment	LZ .	Number			Styles			
12		• : ×	√ <i>f</i> _× FIRE										
	А	в	С	D	E	F	G	Н	I.		J		
1	Loan	UPB	Property Address	Property	Management Company	Contact	Phone Number		Insurance Type(s		xpiration(s)		
2	10020002	4460713.31	16645 Snow Flower Dr., NV 89511	Reno Office Park	Collins and Associates	Joe Smith	9876543210		FIRE PACKAGE	2019-12-01 2019-01-01			

- 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 is shown in the widget.

More functionality in Portal

McCracken has provided more functionality for users with Portal access. For example, Users that do not use CS.

The following widgets are available in Release 20:

- Environmental
- Liens
- Other Collateral UCC
- Other Collateral
- Other Collateral Credit

Environmental



Environmental in Portal

Search Search										
				Search Result	S					
Collateral Search Result	5									
Loan Number 🔺	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number		
10020002	Harper, Lane & Jackson, Inc	Banyan Strand	13961 Lake Street	TN	TN	First National Bank (100)	20002100			
10020002	Harper, Lane & Jackson, Inc	Reno Office Park	16645 Snow Flower Dr.	NV	NV	First National Bank (100)	20002100			

- 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.
- The Collateral Search Results grid displays records for any loans tied to a collateral record that matches the search string entered.

Environmental Search Results

10020002			Search				We	cloome, Ruth McNally Environmental
				Search Results				
Collateral Search	Results							
Loan Number	Borrower Name	Property Name	Poperty Street Name	Property City	Property State	Investor	Investor Loan Number FHA	Number
1002	20002 Harper, Lane & Jackson, Inc	Banyan Strand	ort to Excel	TN	TN	First National Bank (100) 2000	2100	
1002	20002 Harper, Lane & Jackson, Inc	Reno Office Park	Sn w Flower Dr.	NV	NV	First National Bank (100) 2000	2100	
A	В	С	D	E	F	G	Н	1
Loan Number	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number
10020002	Harper, Lane & Jackson, Inc	Banyan Strand	13961 Lake Street	TN	TN	First National Bank (100)	20002100	
10020002	Harper, Lane & Jackson, Inc	Reno Office Park	16645 Snow Flower Dr.	NV	NV	First National Bank (100)	20002100	

• The Collateral Search Results grid can be exported to an Excel spreadsheet for easy reference by right clicking on the grid.

Environmental Listing

Search » Environmental Listing Collateral ID - 611										
Cancel New										
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	
08/24/2022	08/24/2023	SITE ASSESSMENT (04)	NONE (01)	LOW (01)	0	Wallace Corp (001)	0.00	NO (N)		

• Selecting a record from the Collateral Search Results provides a historical **Environmental Listing** showing all captured Environmental Listing records for the selected Collateral record.

Environmental Listing

Cancel New	
Report Date	
08/24/2022	

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

Environmental Edit

<u>Search</u> » <u>Environmen</u>	tal Listing Collateral ID - 611 » Env	ironmer	ntal Record - 5		Welcome, Ruth McNally Environmental
					Environmental Edit
Ok Apply	Cancel Delete				
Environmental	Detail				
Report Date	08/24/2022		Cost To Cure	0	
Next Report Date	08/24/2023		Env. Firm	Wallace Corp (001)	
Env. Report Type	SITE ASSESSMENT (04)	~	Env. Insp. Cost	0.00	
Property Hazard	NONE (01)	~	O&M Plan	NO (N) 🗸	
Hazard Risk	LOW (01)	~	Notice Type		
Most Recent Note					
Most Recent Note					

- Selecting a record in the Environmental Listing grid opens the Environmental Edit window in Update mode.
- Data is entered, updated, or viewed on the Environmental Edit window. The detail information is stored in the PCENVINFO file.
- **Report Date** is the only required field.

Liens Widget



Liens Search Results

Contraction of the search Search Search Search										
				Search Result	S					
Collateral Search Result	ts									
Loan Number 🔺	Borrower Name	Property Name	Property Street Name	Property City	Property State	Investor	Investor Loan Number	FHA Number		
10020002	Harper, Lane & Jackson, Inc	Banyan Strand	13961 Lake Street	TN	TN	First National Bank (100)	20002100			
10020002	Harper, Lane & Jackson, Inc	Reno Office Park	16645 Snow Flower Dr.	NV	NV	First National Bank (100)	20002100			

- 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.

Liens Listing

Search » Liens Listing Collateral ID - 509										Welcome, Ruth McNal Lie	
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
Lien Holder Outside Servicer											

- 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.
- The **Cancel** button returns the User to the Collateral Search Results.

Liens Edit

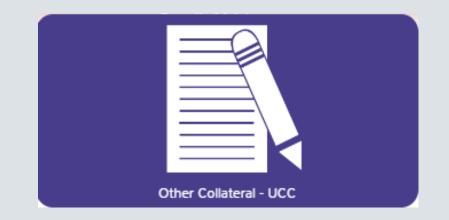
Search » Liens Listing Colla	<u>teral ID - 509</u> » Liens Record - 0			Welcome, Ruth McNally Liens
				Liens Edit
Ok Apply Cancel	Delete			
Liens Detail				
Lien Holder	Truline Advisors Inc. (001)	✔ Debt Service	0.00	
Outside Servicer		✓ Paid Through Date		
Lien Type	B NOTE (B1)	✓ Note Date		
Original Balance		Maturity Date		
Lien Balance		Satisfied	NO (N)	\mathbf{v}
Scheduled Loan Balance	0.00	Undisclosed Debt at Securitization		\mathbf{v}
		Defaulted Lien		\mathbf{v}
Most Recent Note			Q	

- Selecting a record from the Liens Listing displays the Liens Edit page where users can Update, Add or Delete records.
- Lien Holder and Lien Type are required fields. Including the Lien Balance and Debt Service amounts can assist with Risk Analysis.
- The detail information is stored in the PCLIEN file.

Other Collateral Module

- The Other Collateral Module in Strategy consists of the UCC, Collateral and Credit tabs.
- As of Release 20, the functionality from the Other Collateral module in Strategy is available in Portal and consists of three new widgets:
 - Other Collateral UCC
 - Other Collateral
 - Other Collateral Credit

Other Collateral - UCC



UCC Listing

<u>Search</u> »	Search » UCC Records List - 10020002														
Cancel	Cancel New														
	ence # ta available	Filing Type e in table	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

- Selecting a record from the Loan Search Results grid presents the UCC Listing page for the selected loan.
- If no records exist for the loan the grid displays but says "No data available in table".

UCC Listing (cont.)

Search » UCC Records List - 10020002 UCC Listing												elcome, Ruth McNa	
Cancel New													
		Original Filing Date 06/28/2018	Current Filing Date 06/28/2018	Current Registration # bk 2311 pg 0773	Refiling Date 06/27/2023	Review date 06/27/2023	Refiling Frequency 5 YEAR (5Y)	Cont Form Prep Date	Filed Against Fixture Filing	Lien Position	Debtor Name RYT Holdings LLC	Associated Property	Notice Type
Fi	iling Type		iling Type Original Registration # Original Filing Date	iling Type Original Registration # Original Filing Date Current Filing Date	iling Type Original Registration # Original Filing Date Current Filing Date Current Registration #	iling Type Original Registration # Original Filing Date Current Filing Date Current Registration # Refiling Date	UCC Listing iling Type Original Registration # Original Filing Date Current Filing Date Current Registration # Refiling Date Review date	UCC Listing iling Type Original Registration # Original Filing Date Current Filing Date Current Registration # Refiling Date Review date Refiling Frequency	UCC Listing iling Type Original Registration # Original Filing Date Current Filing Date Current Registration # Refiling Date Refiling Type	UCC Listing iling Type Original Registration # Original Filing Date Current Filing Date Current Registration # Refiling Date Refiling Date Filed Against	UCC Listing iling 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	UCC Listing iling 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	UCC Listing 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

- If UCC records exist, the grid populates with the Filing Information.
- Selecting a record in the UCC Listing grid, opens the UCC Edit page.

UCC Edit

earch » UCC Records List - :	10020002 » UCC Record - 0				Welcome, Ruth McNally UCC
			UCC Edit		
Ok Apply Cancel	Delete				
Filing Location					
State	✓ County ✓	City			
Filing Information					
Sequence #	0				
Filing Type	🗸	Current Registration #	÷	Review date	
Filed Against		Current Filing Date		Cont Form Prep Date	
Debtor Name		Associated Property	0 .	Refiling Date	
Original Registration #		Lien Position	🗸	Notice Type	
Original Filing Date		Refiling Frequency	🗸	Location of UCC]
Document					
Most Recent Note		C			
			r		
					1

- 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 selected on the UCC Listing page or to the new record being added.

Other Collateral



Collateral Listing

Search » Collateral Listing - 10020002 Other Collateral																	
Cancel New							Co	llatera	al Listing	1							
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	0.00	0.00	08/24/2023	FIRST (1)	YES (Y)	YES (Y)		0	50,000.00	0	0.00	12	12/31/2030		·	

- 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 Listing (cont.)

<u>Search</u> » Collateral Listing - 10020002														We	elcome, Ruth McNally Other Collateral
Cancel New					Co	llatera	l Listin	g							
Collateral Type 🔺 Value Kenda %	e Lendable Value	Next Review Date	Lien Position II	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	0.00	08/24/2023	FIRST (1) Y	(ES (Y)	YES (Y)		0	50,000.00	0	0.00	12	12/31/2030			

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.

Collateral Edit

Search » Collateral Listing - 10020002 » Collateral Edit - 1	uth McNally other Collateral
Collateral Edit	
Ok Apply Cancel Delete	
Collateral Description	
Collateral Type CERTIFICATE OF DEPOSIT (005) V Insured YES (Y) V Collateral On File YES (Y) V	
Lien Position FIRST (1) V CUSIP# Lendable % 0.00	
Collateral Value	
# of Shares 0 # of Units 0 Value 0.00	
Price 50,000.00 Unit Value 0.00 Lendable Value 0.00	
Other Information	
Next Review Date 08/24/2023 Expiration Date 12/31/2030 Last Priced/Appraised	
Review Frequency 12 Release Date Notice Type	
Collateral Description Certificate of Deposit	
Release Conditions	
Release Conditions	
Most Recent Note	

- The Collateral Edit page displays the detail for the selected Collateral Listing.
- Collateral information entered on this page is stored in the file PBRC\$.



- 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.

Collateral Type

Collateral	Desci	ription	
Collateral T	уре		~
Lien Position		ACCOUNT RECEIVABLES (010) BONDS (003)	
Collateral	Value	CERTIFICATE OF DEPOSIT (005) DEFEASANCE (007)	
# of Shares	0	GUARANTEES (GUA) LETTER OF CREDIT (002)	
Price	0.00	REAL ESTATE (001) SECURING (006)	
Other Info	rmat	STOCKS (004)	

- The top section of the Collateral Edit screen displays fields related to the description and identification of the non-real estate collateral.
- Collateral Type is the only required field on the Collateral Edit page.

Other Collateral - Credit



Other Collateral – Credit Listing

Search » Credit Records List - 10020002											Welcome, Ruth McNally Letter of Credit	
Cancel New	Cancel New											
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)	785439524	MFS Bank (001)	250,000.00	2,500,000.00	322323	YES (Y)	12/31/2023	MFS	12/31/2022			

- The Credit Listing page displays all Credit records for a selected loan representing Letters of Credit held for Collateral on a loan.
- 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.
 New opens a blank Credit Edit page in entry mode.

Other Collateral – Credit Edit

Search » Credit Records List -	10020002 » Credit Record - 1			Credit Edit	Icome, Ruth McNally Letter of Credit
Ok Apply Cancel	Delete				
Credit Detail					
		tt tables	NEC 00		
Letter of Credit #	785439524	Expiration Date	12/31/2023		
Issuing Bank	MFS Bank (001)	✓ Reviewer	MFS		
Original Amount	250,000.00	Review Date	12/31/2022		
Remaining Amount	2,500,000.00	Presentation D	te		
Confirmed LOC #	322323	Guarantee Terr	s		
		Notice Type			
Most Recent Note			80		
Original Amount Remaining Amount Confirmed LOC #	785439524 MFS Bank (001) 250,000.00 2,500,000.00	Review Date Presentation D Guarantee Terr	MFS 12/31/2022 te		

- 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.
- The Credit Edit page is loaded when a user selects the NEW button or selects an existing Credit record from the Credit Listing page.
- Credit Instrument Type is a required field.

Other Collateral – Credit Edit (cont.)

Credit Detail		
Credit Instrument Type		~
Letter of Credit #		
Issuing Bank	TREASURY BOND (BON) CERTIFICATE OF DEPOSIT (COD) LETTER OF CREDIT (LOC)	

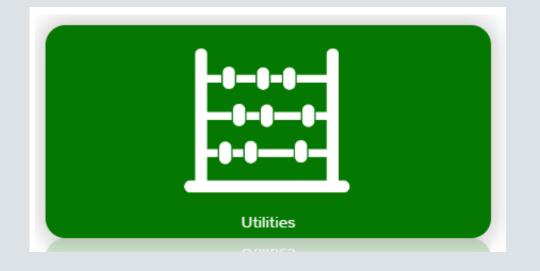
• Above are examples of the Credit Instrument Types available in the dropdown.

Utilities

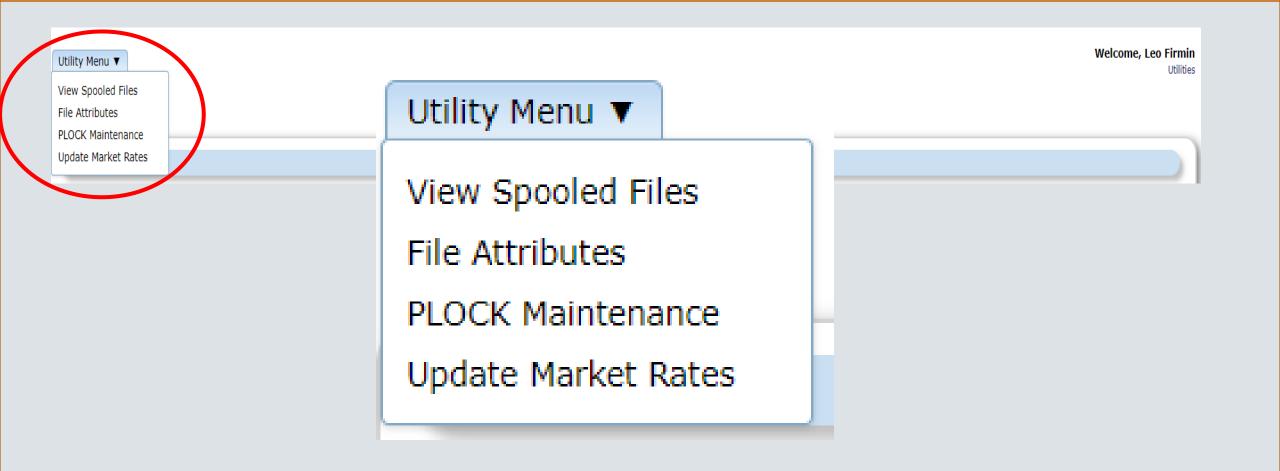
Leo Firmin



Utilities Widget



Utilities Widget



View Spooled Files

View Spooled Files:

- Default for the widget
- Replaces Option #2 "Display Printer Status" on User Menu.

Utility Menu V View Spooled Files File Attributes]		Spooled File	5	Welcome, Leo Firmin Utilities
PLOCK Maintenance Update Market Rates					
Created Date From C User Results Returned: 2	09/22/2022	Created Date To 09/23/2022			
			Utility Menu ▼ View Spooled Files File Attributes PLOCK Maintenance Update Market Rates		

View Spooled Files

Utility Menu V					Spoo	oled Files			Welcome, Leo Firmin Utilities
Filter Options									
Created Date F	rom 07/26/2		Creat	ed Date To 07/27/2022					
Results Returned	: 10								
Generate	Filter Result	ts by File		Filter Results By	User Data		Total kB Selected: 0 kB		
Filter Results									
	File	User	User Data	Output Queue	Job Name	Job Number	Number Of Pages	Size of File (kB)	Created Date/Time
	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	1	2.29	07/27/2022 11:11:47
	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	1	0.72	07/27/2022 11:09:41

Generate a PDF

									Welco
				Spo	oled Files				
er Options									
ated Date From 07/2	20/2022		Created Date To 07/31/2022]				
	RMIN	~]				
Its Returned: 8									
nerate Filter Re	esults by File 505		Filter Results By	User Data		Total kB Selected: 0 kB			
ter Results	•								
lie	User	User Data	Output Queue	Job Name	Job Number	Number Of Pages	Size of File (kB)		Created Date/Tim
X505PRT_		X505PRT	PRT01	QPRTJOB	047592	1		2.29	07/27/2022 1:
X505PRT_		X505PRT	PRT01	QPRTJOB	047592	1		0.72	07/27/2022 1
X505PRT		X505PRT	PRT01	QPRTJOB	047592	1	1	1.16	07/27/2022 1
X505PRT_	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	1	1	1.16	07/27/2022 1
X505PRT_	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	1	1	1.52	07/27/2022 10
X505PRT_	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	1	c	0.72	07/27/2022 09
X505PRT_	LFIRMIN	X505PRT	PRT01	QPRTJOB QPRTJOB	047592		1	1.52	07/2

Select Files to Generate

-	ions						
Created Da	ate From 07/20/20)22	Creat	ted Date To 07/31/2022]	
User	LFIRMIN	I	~				
Results Retu	rned: 8						
Conorata				510 0 10 0			Total
Generate	2	s by File 505		Filter Results By	User Data		
Filter Res	ults						
	File	User	User Data	Output Queue	Job Name	Job Number	Number
\checkmark	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	
\checkmark	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	
	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	
	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	
	X505PRT	LFIRMIN	X505PRT	PRT01	QPRTJOB	047592	
	XJUJFKI						

Generating Large Files

- An email will be sent if the file exceeds 1000kb.
- Email address used is the User ID information if available
- Email address may be specified

	Total kB Selected: 1109.1 kB		esults By User Data	Filter R		Filter Results by File	nerate
							ter Results
Number Of Pages	Job Number	Job Name	Output Queue	User Data	User	File	
	338530	QPRTJOB	SUSANM	GR527	SUSANM	MBSUMRPT	1
	338530	OPRTJOB	SUSANM	GR527	SUSANM	MBITBALR	1
×			Batch Mode	MB432CRPT	SUSANM	MB432CRPT	
r a valid email address below:	fication sent when complete. Please	ated in batch with an email not	Your spooled files will be gener	GRDATES	SUSANM	GRDATES	
	_	er email - can be updated)	Email Address Default is us	MB933BM	SUSANM	QSYSPRT	1
					SUSANM	QPQUPRFIL	5
			Ok Cancel	M8541	SUSANM	MB541	1

- Attributes of data library files may be displayed
- Replaces System Maintenance menu Option 20

Utility Menu ▼ View Spooled Files File Attributes PLOCK Maintenance Update Market Rates	File Search	Welcome, Leo Firmin Utilities
File Search	Utility Menu 🔻	
File Name No data available in table	View Spooled Files File Attributes PLOCK Maintenance Update Market Rates	Text Description

- Use Search Box to return files where string entered appears in the file name.
 - Select a row in File Search results

Utility Menu ▼ parms File Search	1. Type file name or portion	2. Click search File Search Search
	File Name	
LDEPARMS1		
PCWLSPARMS		
PDEPARMS		
PWLLPARMS	3. Select file	

- File Attributes window displays four sections:
 - File Field Description
 - File Name, Library, # of fields and file length
 - File Attributes
 - Name, description, data type and actual/character length
 - Logicals
 - Triggers

tility Menu '	•				File Att	ributes			Welcome, La	20 Firmin Utilities
File Field I	Descriptions									
File Length	PDTRAN 607	Library Description	ANNER20N Daily Transactions File (MBDTRAN)	Number of Field Last Altered Tim		115 05/16/20	022 10:55:52			
File Attrib	utes									
Ordina	l Position	Name	Field Description	Column Text	Data Type	Length	Actual Length	Character Max Length	Column Default	Long Comment
1		DTLN	LOAN NUMBER	LOAN NUMBER	NUMERIC	9	9,0	0	0	
2		DTCENT	TRANSACTION CENTURY	TRANSACTION CENTURY	NUMERIC	2	2,0	0	0	
3		DTYYMM	TRANSACTION YY/MM	TRANSACTION YY/MM	NUMERIC	4	4, 0	0	0	
4		DTDAY	TRANSACTION DAY	TRANSACTION DAY	NUMERIC	2	2,0	0	0	
5		DTTC	TRANSACTION CODE	TRANSACTION CODE	CHAR	2	2	2		
6		DTTRD	TRANSACTION AMOUNT	TRANSACTION AMOUNT	DECIMAL	9	17, 2	0	0	
7		DTPA	PRINCIPAL AMOUNT	PRINCIPAL AMOUNT	DECIMAL	9	17, 2	0	0	
8		DTINT	INTEREST AMOUNT	INTEREST AMOUNT	DECIMAL	8	15, 2	0	0	
9		DTMISC	MISC FEES AMOUNT	MISC FEES AMOUNT	DECIMAL	8	15, 2	0	0	
10		DTBUYD	BUYDOWN AMOUNT	BUYDOWN AMOUNT	DECIMAL	8	15, 2	0	0	
11		DTTAX	ESCROW 1 AMOUNT	ESCROW 1 AMOL			5, 2	0	0	
12		DTAV07	AVAILABLE SPACE	AVAILABLE SPAC	⁻ to searc	h	5, 2	0	0	
13		DTGRP	ESCROW 3 AMOUNT	ESCROW 3 AMOL		•••	5, 2	0	0	
14		DTSEQN	TRANS SEQUENCE NUMBE	TRANS SEQUENCE NUMBER	NUMERIC	4	4, 0	0	0	
15		DTPSQ	PROPERTY SEQ #	PROPERTY SEQ #	NUMERIC	3	3, 0	0	0	
16		DTN01	HOLDBACK ADVANCE	HOLDBACK ADVANCE	CHAR	1	1	1	11 A.	
17		DTSUS	SUSPENSE ESCROW AMT	SUSPENSE ESCROW AMT	DECIMAL	9	17, 2	0	0	
18		DTLCAM	LATE CHARGE AMOUNT	LATE CHARGE AMOUNT	DECIMAL	8	15, 2	0	0	
19		DTPBAL	PRIN BAL AFTER TRANS	PRIN BAL AFTER TRANS	DECIMAL	9	17, 2	0	0	
20		DTSFEE	SERVICE FEE AMOUNT	SERVICE FEE AMOUNT	DECIMAL	8	15, 2	0	0	
21		DTBID	BATCH ID	BATCH ID	CHAR	1	1	1		
22		DTBIDC	BATCH ID/LOAN CASS	BATCH ID/LOAN CASS	CHAR	2	2	2	· · · ·	
23		DTBIN	BATCH ID NUMBER	BATCH ID NUMBER	NUMERIC	2	2, 0	0	0	
24		DTN06	FEE CHARGED	FEE CHARGED	CHAR				1. A A A A A A A A A A A A A A A A A A A	

Right click to export a section to Excel

Utility Menu 🖪	~								Welcome, L	eo Firmin Utilities
					File A	ttributes	;			
Cancel										
File Field D	Descriptions									
File Length	PDEPARMS 43	Libra Desci	ry ANNER ription	Number of Fields Last Altered Time Stamp		6 05/16/2022 10	:54:57			
File Attrib	utes									
Ordinal Po	osition 🔺 Na	ime	Field Description	Column Text	Data Type	Length	Actual Length	Character Max Length	Column Default	Long Comment
1	DZ	DAT V	OUCHER DATE CYMD	VOUCHER DATE CYMD	DATE	4	10	0	CURRENT_DATE	
2	DZT	DAT P	ROCESS THRU DATE	Export to excel RU DATE CYMD	DATE	4	10	0	CURRENT_DATE	
3	DZE	DAT N	EXT BUSINESS DATE		Έ	4	10	0	CURRENT_DATE	
4	DZL	DAT L	AST PROCESS DATE	Export to Excel	E	4	10	0	CURRENT_DATE	
5	DZF	UN #	OF TIMES RUN	Export to Exter	CIMAL	2	3, 0	0	0	
6	DZ/	RUN A	UTO RUN Y/N		١R	1	1	1		
Logicals										
	Library	A	File	Dependent	: File Library			Dependent File	Depe	ndency
ANNER20N		PDEP	ARMS	ANNER20N			LDEPARMS1		DATA	
Triggers										
	Event File		A	Trigger Name		Trigger Li	brary		Event Manipulation	
No data avai	lable in table									



File Locks

- Allow only a single user in a record when updating
- May need to be cleared if processing ends abnormally
- Should not be cleared except in rare instances
- If a message is received: Record in use, ask the person who is listed in the message to get out of the record
- Tip: Look for 'L' at the bottom of the screen

PLOCK Maintenance

- PLOCK Maintenance:
- Tools, Maintenance, Clear File Locks

Utility Menu 🔻		_															Welcome, Leo Firmin Utilities
View Spooled Files						Lo	ck Ma	ainten	ance								
File Attributes																	
PLOCK Maintenance																	
Update Market Rates																	
Login ID	Lock Date	Lock Time	Program Desc.	File	Key 1	Key 2	Key 3	Key 4	Key 5	Key 6	Key 7	Key 8	Key 9	Key 10	Lock Type	Job Num	Window ID
LFIRMIN	08/18/2022	10:54:24	Escrow - Tax Description							*	*	*	*	*	L	076631	6756892
				Util	lity M	lenu	▼										
				Vie	w Sp	ooled	d File	es									
				File	e Attr	ibute	s										
				PLC		<u> Maint</u>	enar	nce		-							
				Upo	date	Mark	et R	ates									

LOCK Maintenance

Lock Maintenance

Delete

Utility Menu 🔻

Ę

Login	n ID	Lock Date	Lock Time			Prog	ram De	SC.			File	e	Key	1	Key 2	Key 3	Key
LFIR	MIN	08/15/2022	10:46:38	Accrual	- Accrua	al Tab					PACC	RU	100200	079	8	*	*
	MIN	08/15/2022	10:46:29	Loan Ad	ministra	tion -	Pendin	g Chan	ges		PXMA	ST	100200	079	8	8	*
LFIRMIN	08/15/2022	10:46:38 Accrual - A	ccrual Tab	PACCRU	10020079	*	*	*	*	*	*	*	*	*	L	073546	7538896
LFIRMIN	08/15/2022	10:46:29 Loan Admi	nistration - Pending Changes	PXMAST	10020079	*	*	*	*	*	*	*	*	*	1	073546	1837630

Update Market Rates

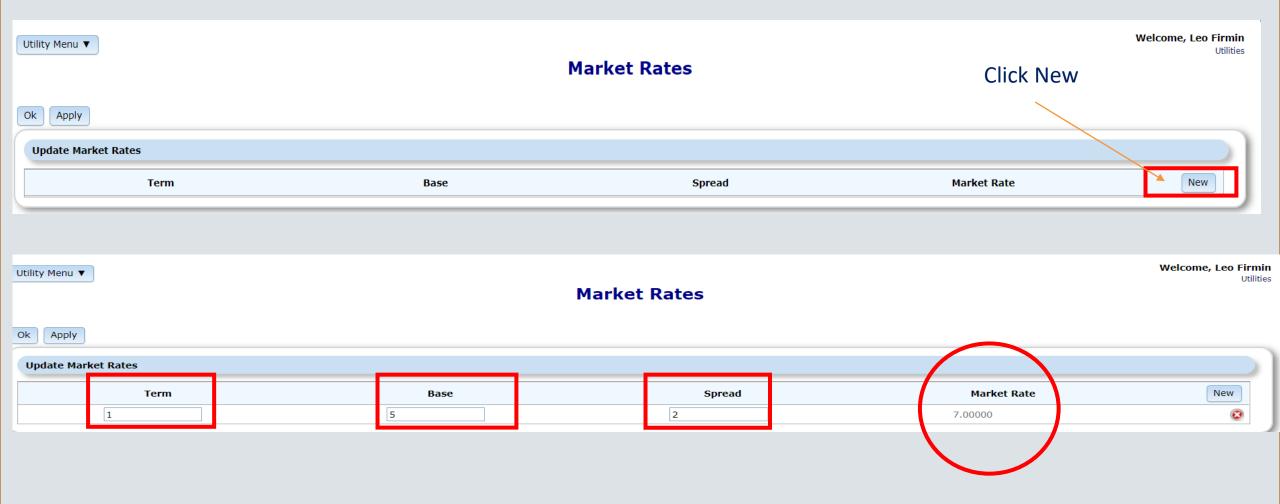
• Moved from System Maintenance menu (Option 21)

Utility Menu 🔻	
View Spooled Files	
File Attributes	
PLOCK Maintenance	
Update Market Rates	
}	



Update Market Rates

• Entering a new Market Rate:



Pending changes and interest calculation

Anne Ehrlich



Topics

- Timing of pending changes
- Starting date for next accrual period
- Interest Adjustment System Control setting

Pending Changes

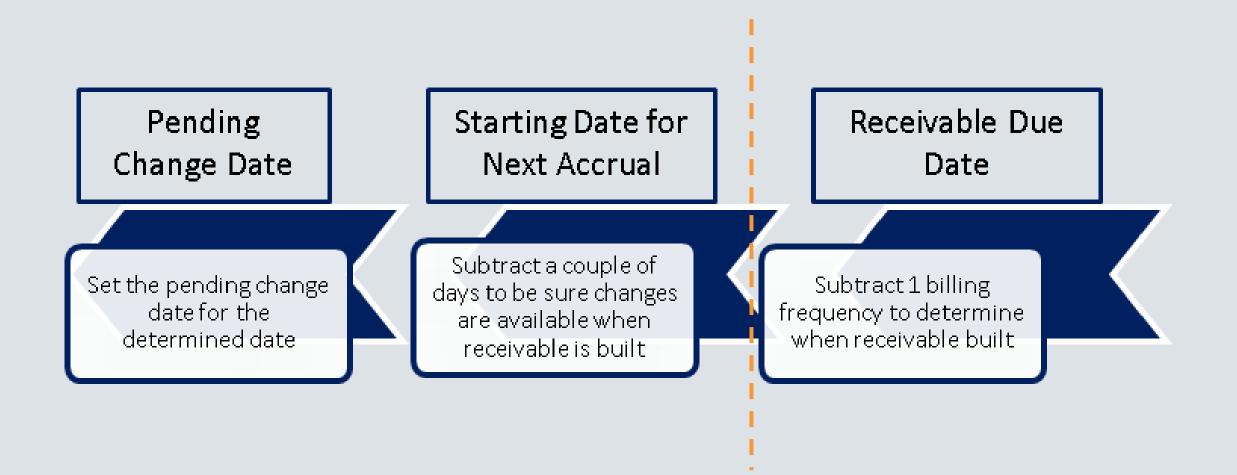
- Potential changes:
 - P&I changes
 - Fixed to Adjustable contract type
 - Fixed principal payment changes

Pending Change

- Loan is changing from Interest only to P&I
- Payment type is changing from I (Interest only) to P (Principal and interest)

Which effective date to use for the pending change?

Backing up to Pending Change Effective Date



🔳 Master Info

Pending Change Master/LIP

Deferred Revenue & Expenses

🔠 Holdbacks 🛛 🖉 Analys

Payment Information		
Payment Frequency Indicator:	MONTHLY (M)	Loan in Process: NO (N)
Bill/Payment Frequency:	1	Interest Rate%: 4.500000000000
Payment Type:	NT ONLY (I)	Expanded Interest Rate%: .000000000000000000000000000000000000
Contract Type:	FIXED (F)	Annual Percentage Rate%: 4.500000000000
Business Calendar:	MFS BUSINE (001)	Neg Amortization% Allowed: .00
Use Business Cal for Due Date:	YES (Y)	Deposit Account#:
Business Calendar Options:	FORWARD (F)	Subsidy: N
Accrual/Due Date Options:	TO DUE (1)	Mod Pmt Sched on File: NO (N)
		Pmt App String: NOT APPLIC (N)
Accrual Follows Bus Cal Due Date:	•	Allow Partial Payments: NO (N)
Next Pmt Due Date w/o Bus Cal:	12/01/2022	Principal & Interest Pmt: 35,000.00
		Escrow 1 Payment: 4,300.0
Next Payment Due Date:	12/1/2022	Escrow 2 Payment: 2,475.0
Due Date for Delinquency:	12/01/2022	Escrow 3 Payment: .0
% of Principal (Pmt Type R):	.000000000000	Escrow 4 Payment: .0
Simple Interest:	YES (Y) 💌	Escrow 5 Payment: .0

Starting date for next accrual

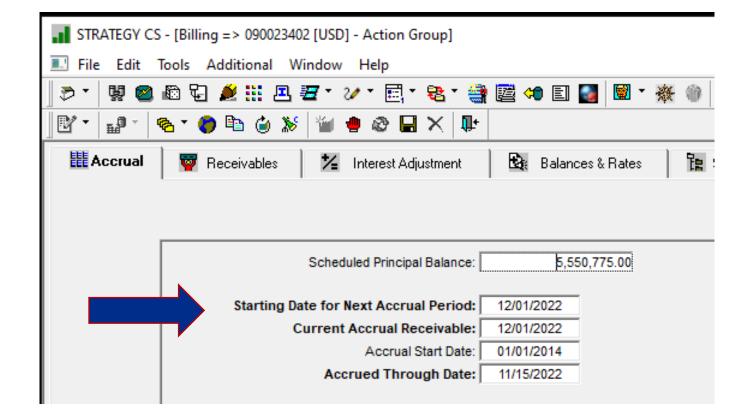
- Receivable is built for the next period
 - Late charge is calculated
 - Due date is determined
 - Interest from and to dates calculated
- Next accrual period begins
- Scheduled Balance is reduced if P&I loan
- Accrual will start using new scheduled balance for interest calculation

Starting Date for Next Accrual

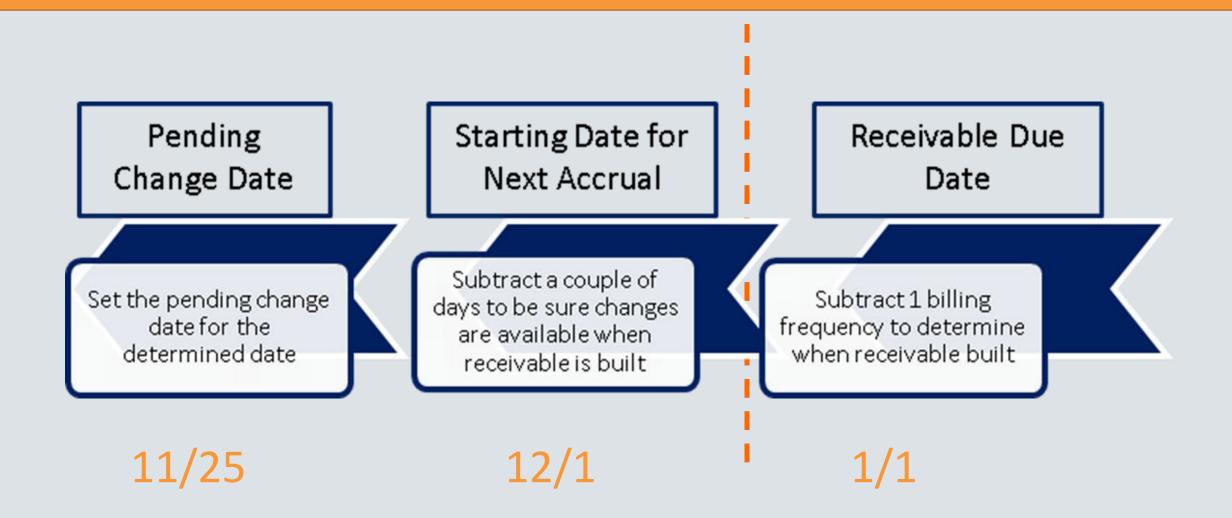


Loan	Receivable Created	Interest From	Interest To	Due Date	Frequency	Business Calendar
000001	12/01/22	12/01/22	12/31/22	01/01/23	1(M)	
000002	12/01/22	12/01/22	12/31/22	01/02/23	1(M)	Due Date
000003	12/01/22	12/01/22	2/28/23	3/01/23	3(M)	

Interest from date may or may not be the previous due date, but usually is!



Backing up to Pending Change Effective Date



How does this work??

- 11/25/22 during dayend:
- Loan Administration Payment Type will be changed from I (interest only) to P (P&I)
- Principal and interest amount will be updated

And then.....

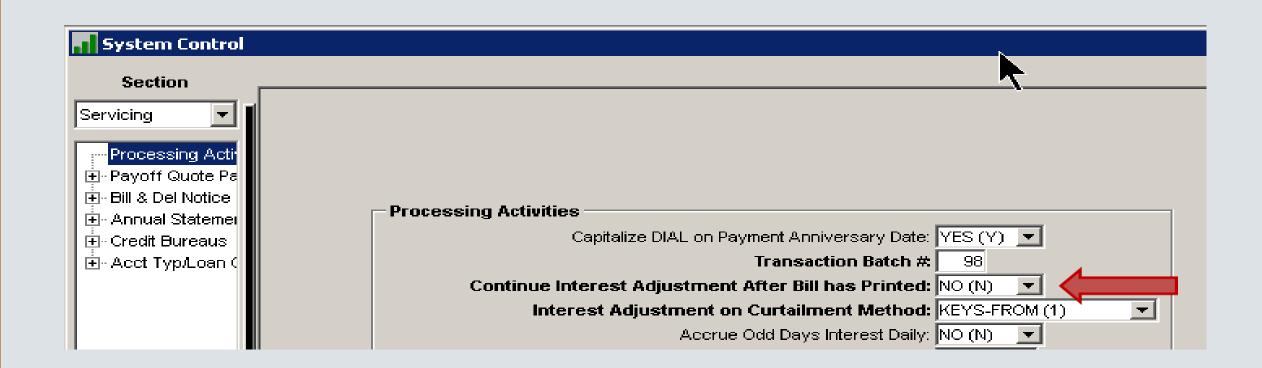
- 12/1/22 during dayend:
- 1/01/23 Receivable record is created with all the good stuff (or 1/2/23 or 3/1/23)
- P&I is correct
- Interest is calculating correctly
- Scheduled Balance is updating correctly

Even more happens....

- 12/1/22 during dayend:
- When the receivable is created, the late charge is calculated
- The late charge effective date is calculated
- The due date is calculated
- The investor master information is used to create the Investor remittance record

Receivable Detail						
Billing Date: 01/02/2023	_					
	Amounts D)ue	Amou	ints Credited		
Principal		5,000.00	.00			
Interest	13,492.54		.00			
Escrow 1:	.00		.00			
Escrow 2:		.00	.00			
Escrow 3:		.00				
Escrow 4:	.00 .00 .00		.00			
Escrow 5:			.00			
Late Charge:			.00			
Interest Adjustments:	.00			ncipal Balanc		.00
	/2022		C	Cash Receive		
Interest To: 12/31/2022				Subsidy A	Amount:	.00
Interest Rate %: 5.0	0000000000000000			Payment	Status:	•
Interest Basis: A60 (1)) 🔽			Misc Escrov	и Туре:	
Record Generation: Manual			Modified	I Payment Sc	hedule: NO	
Late Charge		_				
Late Charge has been Assessed:	NO (N) 💌]	Total Lat	e Charge W	aived: NO (N) 💌	
Amount:	375.00	Effective I	Date: 01	/15/2023	Late Charge Assesse	d:

Interest Adjustments



Interest Adjustments and Billing

- Interest is calculated
- Transactions occur or other changes to adjust the interest due
- Dayend or manual interest adjustments occur
- Receivable interest adjusted

After a bill is generated

- The specific receivable having been billed will no longer be adjusted
- If an action occurs to generate an interest adjustment, it will be calculated and saved until the following receivable is created
- The following receivable will be adjusted when it is built

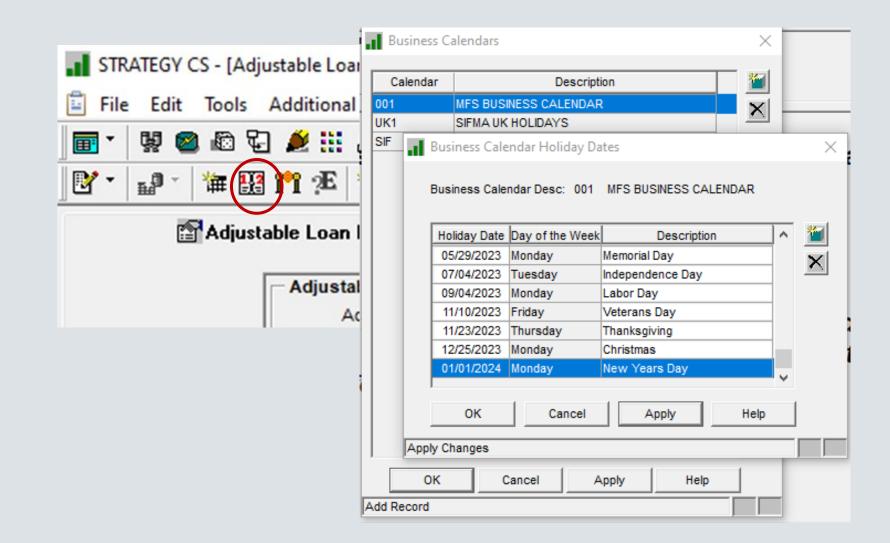
Example

- Bill prints on 11/18/22 for 12/01/22
- Transaction causing interest adjustment occurs on 11/24/22
 - Loan Advance
 - Principal curtailment
- 12/01/22 receivable will not be recalculated
- Interest increase or decrease will be applied to the 01/1/23 receivable when it is built

Things to think about...

- Make sure pending changes are happening at the correct time based on projecting back from receivable record affected
- Consider whether or not a bill has been sent when reviewing interest adjustments
- The next receivable may not be affected by the interest adjustment
- Make sure Business Calendars are updated before receivables, late charges, and ARM reviews occur.

Business Calendar Holiday Dates



Questions

