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FINANCIAL SOLUTIONS CORP.

STRATEGY Overview

Release 20

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STRATEGY Overview

This manual highlights the features available in the *STRATEGY* suite of applications, provides you a guide to navigate to the system, and points you to additional information available on modules and features.

Glossary of Terms:

Account Number/Account # - This term is used throughout *STRATEGY* and *STRATEGY* document interchangeably with Loan Number.

Dashboard - The Dashboard in the Web Portal is the area in the center of the main landing page. It displays Widgets in larger block formats. The Dashboard can have multiple pages of widgets much like a smart phone. Users can scroll to additional Dashboard pages using the paging icons that appear as you move to the left or right sides of the Dashboard.

Left Panel - The Left Panel runs down the left side of the Portal landing page. The Left Panel is fixed and is always visible on the Portal. Widgets in the Top and Left Panels display the title only and must be selected prior to showing any detail.The Widgets display differently, depending on where the user elects to place the Widget in their Portal.

Menu Bar – The menu bar allows users to navigate through the Strategy desktop application interface using words rather than icons. The menu bar appears above the Main toolbar at the top of the application.

Modules-Groupings of *STRATEGY*'s windows and features for the purpose of performing servicing tasks. Loan Administration, Escrow Processing, Adjustable Loan Processing, Billing, Investor Processing, Transaction Processing, Asset Management, Other Collateral, Insurance Compliance, Construction Budget, and Loan Entry.

Portal-*STRATEGY*'s browser based desktop. The browser displays the Portal Dashboard with a left hand panel and top panel. The Dashboard and panels display *STRATEGY*'s widgets to provide the user access to *STRATEGY* applications and components they need to do their work.

System Administrator – when used in *STRATEGY* documentation, the System Administrator is an individual at your organization who is responsible for User Provisioning, System Values, and working as part of, or with, your business unit to insure that *STRATEGY* is available to the organization and continues to be a valuable asset to the company.

Strategy Single Login Feature –introduced at Release 20, this feature allows organizations to assign Users the ability to open both Strategy CS' desktop application interface and the web based Portal interface when signing onto Strategy's desktop application.

Task Bar – the row of values at the bottom of the *STRATEGY* desktop user interface that displays system status, and visual cues related to the user's interaction with the system.

Title Bar – the bar across the top of the *STRATEGY* desktop user interface that displays the module, account #, and other associated features (an associated MCA).

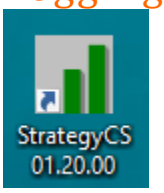
Tool Bars – The Main Toolbar provides access to *STRATEGY* features available regardless of the module that is active. Module specific toolbars display icons to provide access to features related to the active

Top Panel - The Top Panel runs above the Dashboard on the Portal landing page. The Top Panel is fixed and is always visible on the Portal. Widgets placed on the Top Panel display as small oval Widgets.

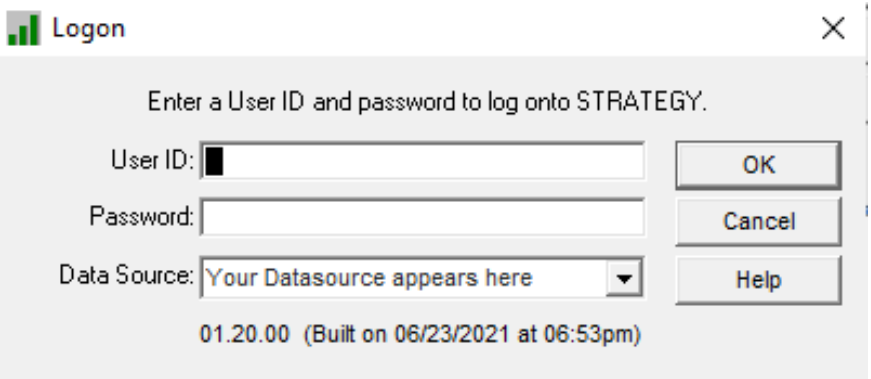
Widgets – Widgets provide access to Strategy's components, applications, and browser based reports from Strategy's Portal.

- ***Reporting widgets*** – Portal widgets designed to display predefined data analysis.
- ***Application widgets*** - Portal widgets designed to allow users to enter, view and update data within Strategy's database.
- ***External Link Widgets*** - the Hyperlink widget and RSS Feed widget allow users to link to external data locations to make it easy to access tools from one location.

Logging into *Strategy Desktop*



Clicking the *Strategy* icon on your desktop opens the *Strategy* Logon window. Your System Administrator will provide you with your User ID and temporary password. You will be required to change your password when you logon for the first time.



1. Enter your User ID and Password.
2. Data Source refers to a specific Strategy environment. This will display automatically.

NOTE: Clients may have more than one environment. If your User ID is active in more than one environment (maybe both Test and Production), use the Data Source drop-down to select the appropriate Data Source.

3. Click OK to logon to *Strategy*.

NOTE: Release 20 and Above: Users who enter an incorrect User ID or Password, will see a generic message display: "Login Failed: User ID or Password is incorrect." For security purposes, Strategy will no longer provide messages detailing why the Log in failed. (Release 20 - 20887)

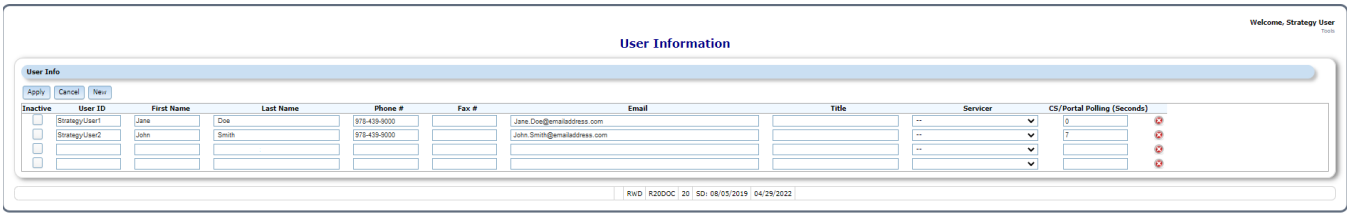
Strategy Single Login for Desktop and Portal - Configuration

Released in Release 20 (August 2021), Strategy now supports the ability to open both the Portal and Strategy CS's desktop interface with a single login. Strategy must be configured to access the Portal before using the single login, or

before accessing the desktop modules in CS from the Portal using the widgets. More about the CS Widgets will be covered in the Portal Overview section.

Using the User Information app within the Tools Widget the system administrator indicates which users will implement the single login option.

NOTE: Users whose Portal Job Function is assigned a Loan Set, cannot take advantage of Strategy Single Login Feature.



Behind the scenes, *STRATEGY* checks for a new field in User Information, CS/Portal Polling, and the logon procedure using your User ID to open *STRATEGY* and *STRATEGY*'s Portal using the programs and data library outlined in the logon procedure. The User ID must be in the listed data library's Strategy Security files and have the appropriate CS/Portal Polling setting to gain access to the library.

NOTE: The *STRATEGY* Portal will open with the browser designated as your pc's default browser. Chrome is the preferred browser for *STRATEGY*. Microsoft Edge and IE 11 also supported.

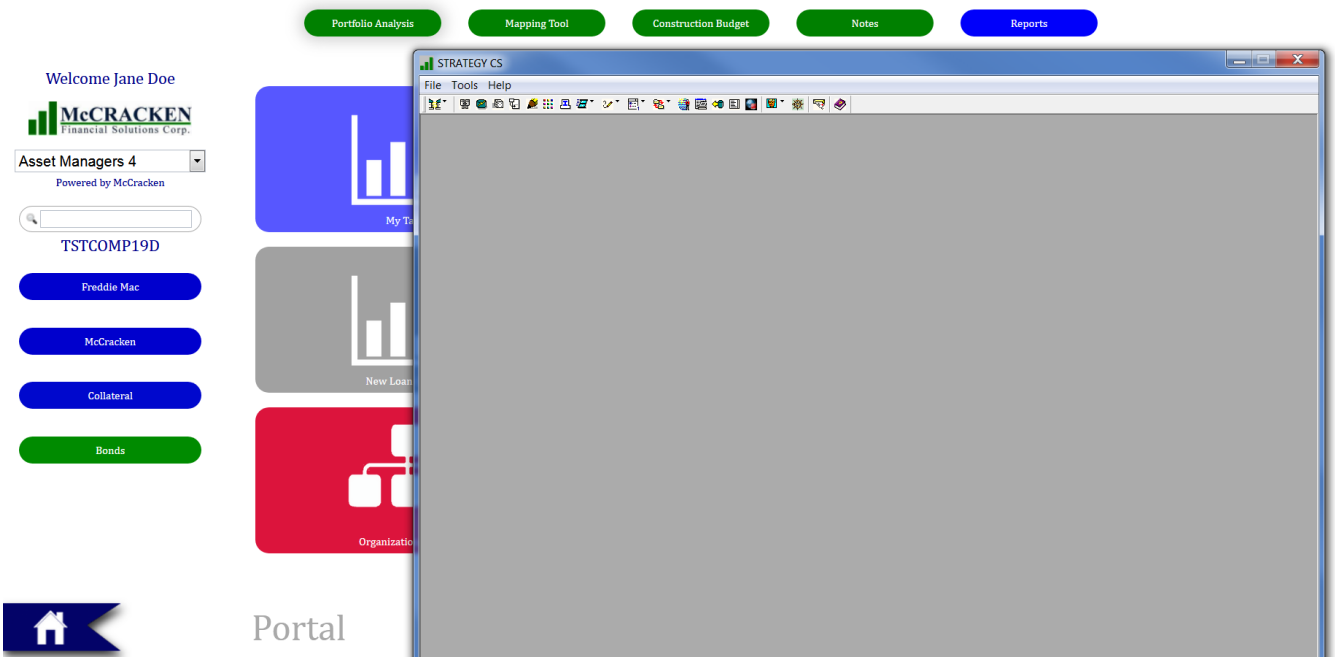


FIGURE 1-DURING LOGON WHEN YOU CLICK OK, USERS CONFIGURED FOR SINGLE LOGIN WILL OPEN BOTH DESKTOP AND PORTAL ACCESS TO *STRATEGY*.

STRATEGY's Main Desktop Window

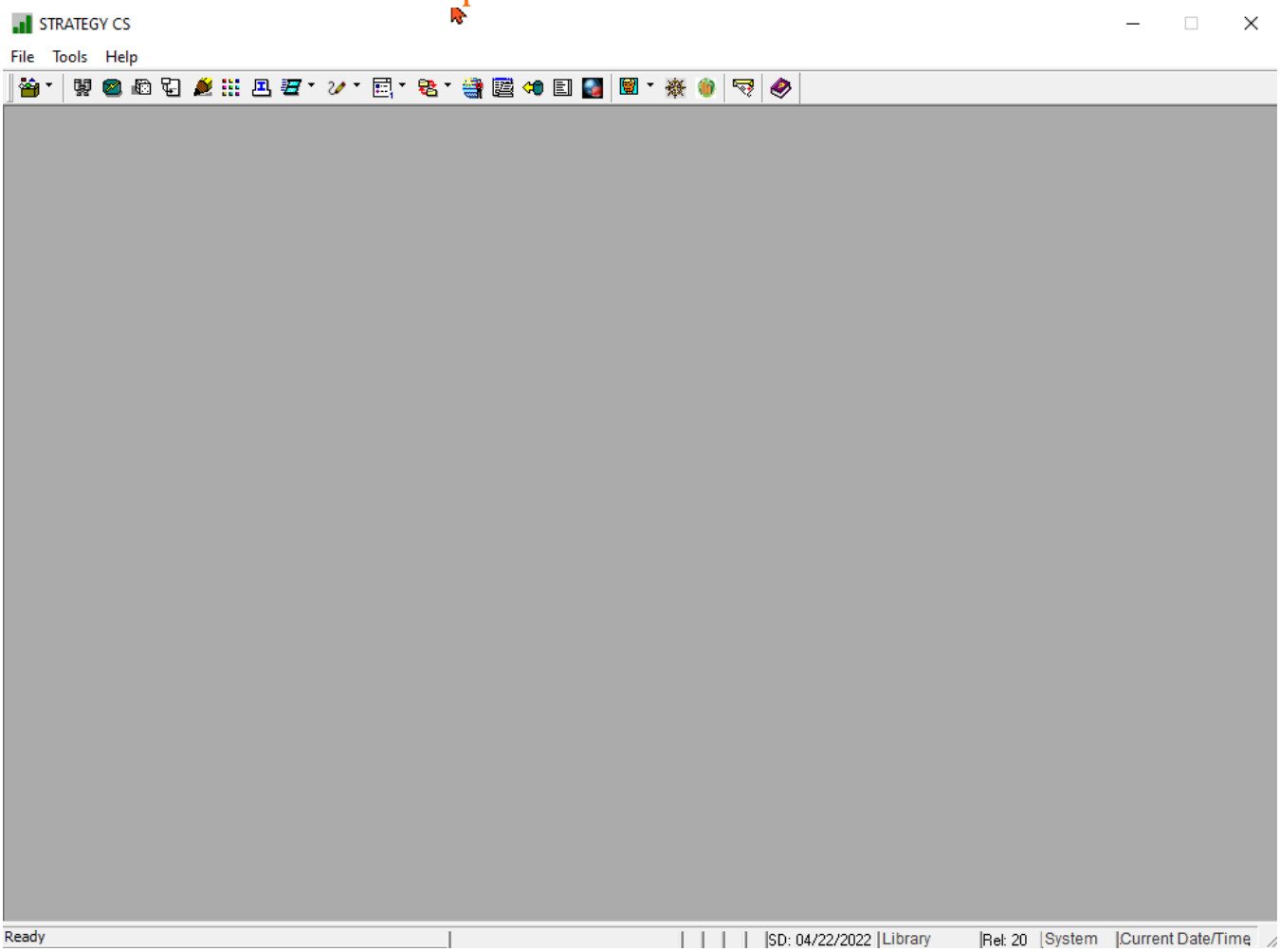


FIGURE 2-*STRATEGY*'S MAIN DESKTOP UPON ENTRY INTO THE APPLICATION. NO LOAN OR MODULE IS SELECTED. TITLE BAR SHOWS APPLICATION ONLY, MENU BAR IS LIMITED.

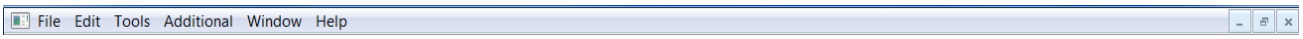
The Main Desktop window consists of a Title Bar, Menu Bar, the Main Toolbar, the application frame, and a Task Bar. The application frame is the gray center of the application where the modules display when open.

Title Bar

The Title Bar displays the application name, the active desktop module, the loan number, the currency, the loan short name, the MCA/CF number if associated with a Master Credit Agreement, and indicates an associated construction budget in BuildRite. Upon entry into the application, the Title Bar displays the application name. Once you have selected your module and loan number they will display as well. Icons in the right hand corner of the Title Bar allow you to minimize ( ), or close ( ) the application.

Menu Bar

Upon entry into the application, the Menu Bar provides access to File and Tools as no loan or module is selected. Once a module is selected, the Menu Bar expands to include menu options for Edit, Additional, and Window as well as providing icons to minimize, maximize and close the active module.



The File Menu

The File menu has two views, the initial view upon entry into the application, and the complete view provided when a module and loan are selected. The initial gives you two options, the first the ability access to the available modules using the Module List: Asset Management, Other Collateral, Escrow Processing, Adjustable Loan, Loan Administration, Billing, Investor Processing, Loan Entry and Transactions. The second option is the ability to exit the *STRATEGY* desktop application.

Once a module is selected, the complete menu view also provides the ability to Close the module, Save any changes, Print the current screen, and Exit *STRATEGY*.

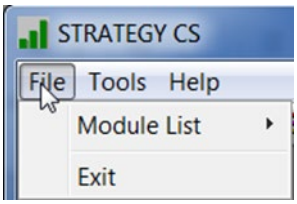


FIGURE 3- INITIAL FILE MENU VIEW.

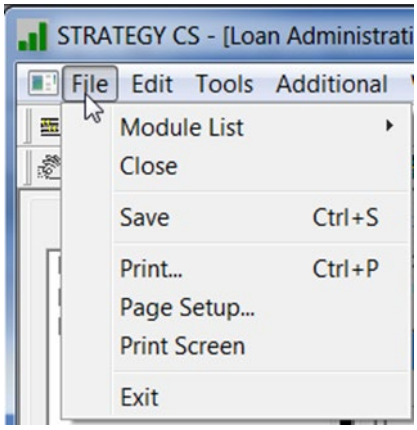
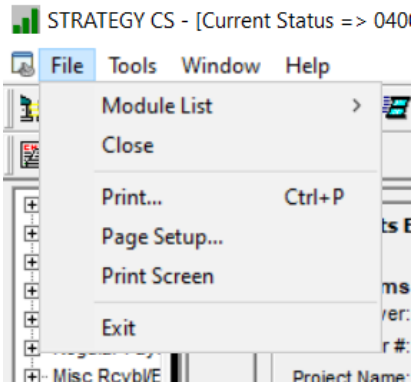


FIGURE 4-FILE MENU AFTER MODULE SELECTION.



5 - FILE MENU WHILE IN CURRENT STATUS WILL NOT DISPLAY THE SAVE OPTION

The Module List menu option allows you to select the module to open.

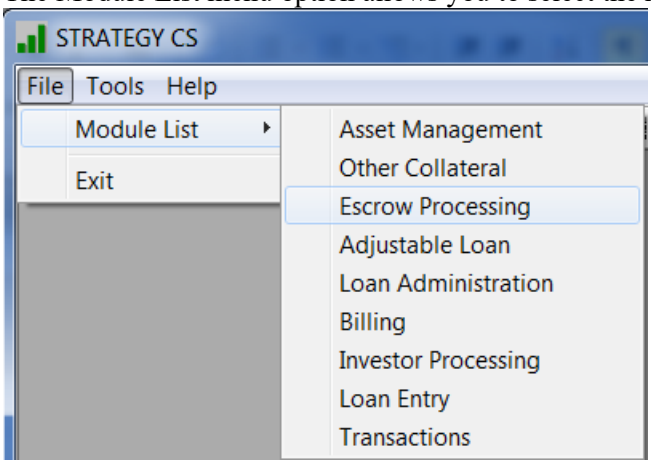


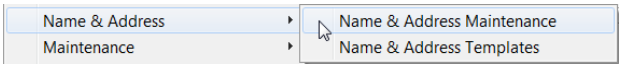
FIGURE 6-USE THE MODULE LIST ON THE FILES MENU TO SELECT YOUR MODULE.

NOTE: With your initial logon, the Account Search window opens prompting you to select an Account Number. After your initial logon to the library with *STRATEGY*, the application remembers the last Account Number (or Loan) accessed through the system. When you select a module, the module will open to the last Loan Number accessed.

Tools Menu

The Tools menu like the File menu is always visible. It provides access to features available to the user regardless of the area of the system that they are working. These include items like Account Search, Current Status, and Reports. Triangles ► to the right of a menu option indicate that an additional menu for further selection is available (Periodic Processing, Name and Address.) See the section on Tools for an explanation of the available tools.

When a module is active, the Tools menu expands to include Tools specific to that module. These menu items will be described with the modules.



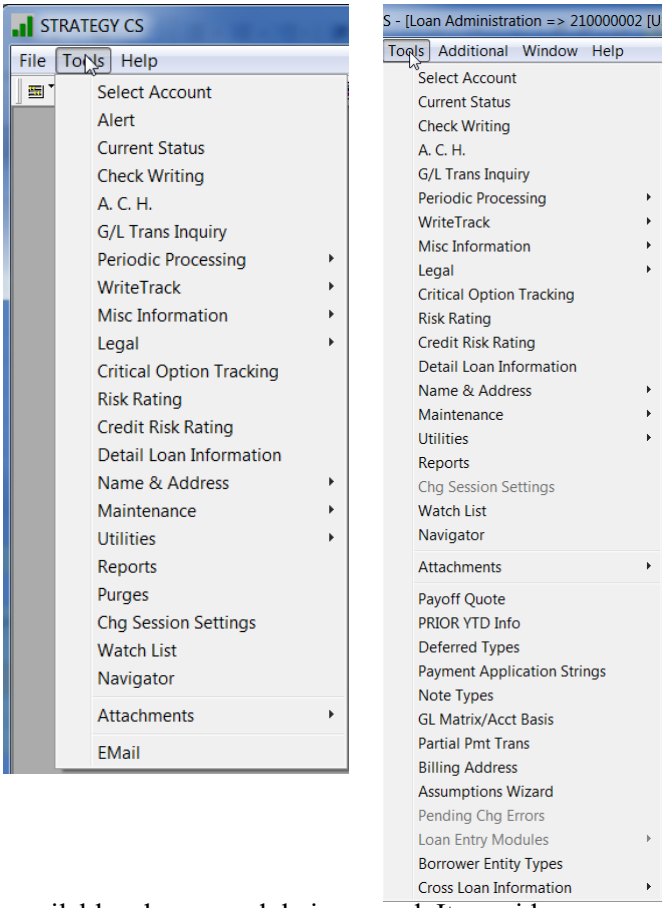
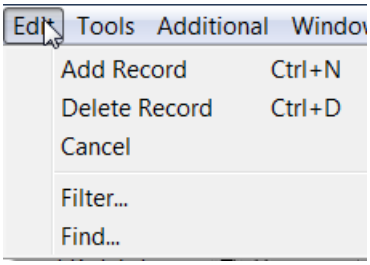


FIGURE 7-TOOLS MENU NO MODULE SELECTED ON LEFT, TOOLS MENU WITH LOAN ADMINISTRATION ACTIVE ON RIGHT.

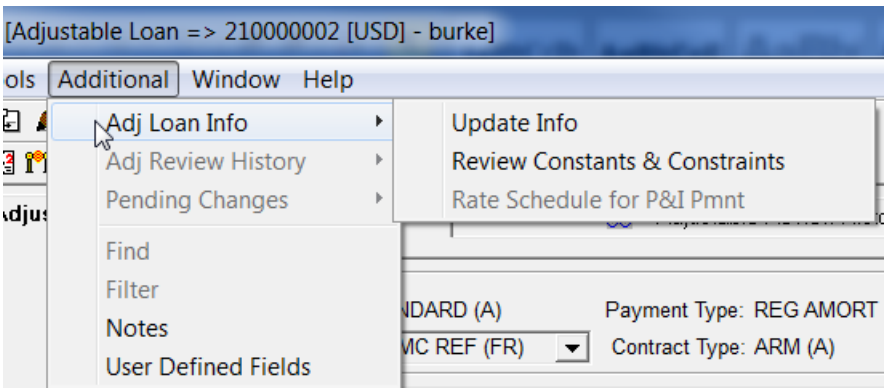
Edit Menu



The Edit menu becomes available when a module is opened. It provides users with appropriate authority the ability to Add or Delete a record as well as the ability to Cancel changes without saving them.

FIGURE 8-EDIT MENU AVAILABLE WHEN A MODULE IS OPEN.

Additional Menu



The Additional menu becomes available when a module is opened. Available menu options will depend on the Module and Tab active when the menu is selected. Menu options provide access to features available from right mouse options for the active *STRATEGY* tab.

FIGURE 9-ADDITIONAL MENU OPTIONS MIMIC THE RIGHT MOUSE OPTIONS FOR THE ACTIVE *STRATEGY* TAB.

Window Menu

The Window menu allows you to view information in multiple modules at once. The menu gives you display options such as Cascade or Layer. Selecting one of the first 4 menu options, displays the active windows shown at the bottom within the *STRATEGY* desktop frame.

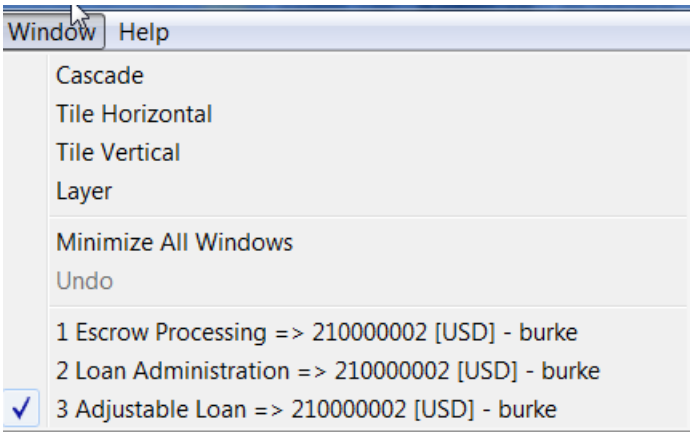


FIGURE 10-OPTIONS TO VIEW MULTIPLE MODULES AT ONCE AS WELL AS WHAT MODULES/ACCOUNTS ARE ACTIVE.

Cascade – layers the active modules on top of each other with the Title Bar for each module visible and the windows offset to the right for each window.

Tile Horizontal – stacks the open modules in *STRATEGY* desktop frame, the Title Bar and top portion of the screen visible for each active module.

Tile Vertical – aligns the open modules at the top of the frame displaying the left side of each active module.

Layer – all open modules are full screen one behind the other, minimize the other modules or use the module listing at the bottom of the Windows menu to switch between open modules (√ indicates the active module).

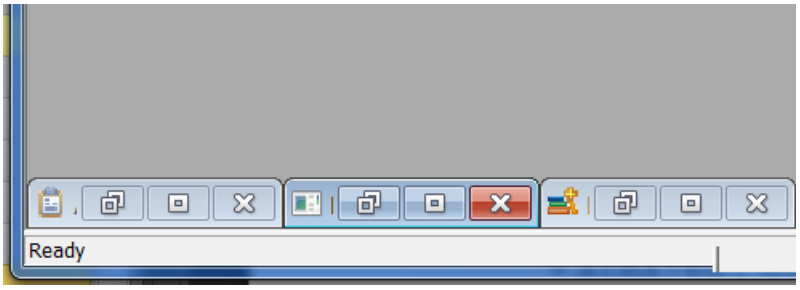
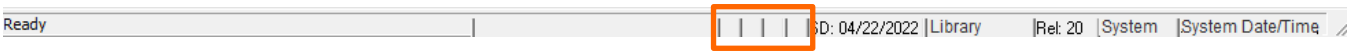


FIGURE 11-MINIMIZE ALL WINDOWS OPTION MINIMIZES THE MODULES TO THE BOTTOM OF THE *STRATEGY* FRAME. ICONS TO MAXIMIZE, RESIZE AND CLOSE PROVIDED FOR EACH MODULE.

Minimize All Windows – just like with Windows desktops minimizing applications moves them to the bottom of the screen. Icons to resize, maximize, and close the module are displayed. Work with the icons to maximize modules or use the Windows menu.

Task Bar

The Task bar is always visible at the bottom of the *STRATEGY* frame. From right to left, the Task bar displays the system date and time, the system ID, the Release Level of the session, the environment accessed for the session and the Session Date.



Visual Queue boxes in the center of the Task bar demonstrate Read Only access or Record Locks.

FIGURE 12- THE 'L' IN THE VISUAL QUEUE BOX INDICATES THE RECORD IS LOCKED.

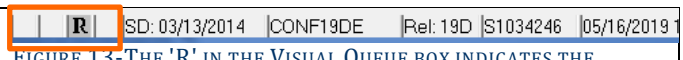
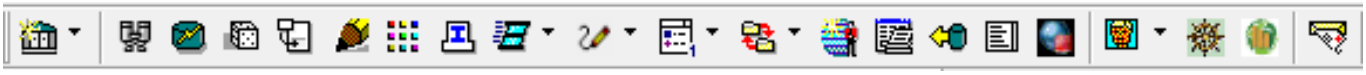


FIGURE 13-THE 'R' IN THE VISUAL QUEUE BOX INDICATES THE ACTIVE SCREEN IS READ ONLY FOR THE USER.

Main Toolbar

The Main toolbar provides users access to the features that may be needed regardless of the active module. It is always available.



These icons provide access to key features within *STRATEGY*. Icons displaying a downward pointing carat ▼, indicate that additional selections are available. The table below demonstrates the icon/features which are described in more detail later in the workbook. Some features may reference other workbooks.

Icon	Feature
	Module Select icon – The downward pointing carat ▼, indicates multiple selections. The Module Select icon, like the Module List option in the File menu, allows you to select the module you wish to access. The image shown on the icon represents the last module selected using the icon. The default value is the Asset module File>Module List
	Account Search – The binocular icon opens the Account Search feature. When entering the application for the first time, use this icon to select the account (Loan) you wish to access. See the workbook on Account Search to understand the many ways you have to locate the appropriate accounts. Tools>Select Account
	Current Status – The green graph icon opens Current Status. This application is a read only snapshot of the account and account activity. Generally used for customer inquiries. Tools>Current Status
	Collateral Maintenance – The dice icon opens Collateral maintenance. This feature allows you to maintain information about a piece of real estate collateral. It collects address/location, general and building specific information. Tools>Maintenance>Collateral Information
	Master Credit Agreements – This icon opens the Master Credit Agreement feature. This feature allows users to associate different accounts to a Credit Facility within a Master Credit Agreement. See the workbook on Master Credit Agreement to learn more. Tools>Maintenance>Master Credit Agreement
	Check Writing – The pencil point icon opens the Check Writing feature. Tools>Check Writing

	ACH – The blocks icon opens the Automated Clearing House Interface. This feature allows users with appropriate authority see the ACH Work File and run history reports for a specific date range, bank account and DDA. Tools>A.C.H.
	G/L Transaction Inquiry – The terminal icon opens a G/L Transaction Inquiry screen that allows users with appropriate authority the ability to query G/L transactions by G/L account number, date range, Account #, Investor # or G/L Company. Tools>G/L Trans Inquiry
	Periodic Processing – This multi-selection icon opens one of 4 reporting options: Period End Processing, IRS, NAIC Schedule B reporting, and Automated Valuation Analysis reporting. Note that the last option used will appear in the Main Toolbar. Tools>Periodic Processing
	WriteTrack – The doodling pencil icon opens the document generation feature WriteTrack. Users can create letters and bills using information from *STRATEGY*. Tools>WriteTrack
	Miscellaneous Info – The multi-selection icon showing checklists allows users the ability to select between the three screens of loan level user-defined fields. Miscellaneous Info 1, 2 and 3. Tools>Misc. Information
	Legal Info – The multi-select icon showing file folders and documents opens two options: • Legal Information for storing attorneys, document descriptions and recording locations, and • Legal Documents providing information about loan documents applicable to a loan. Tools>Legal
	Name and Address – This icon displaying a person opens Name and Address maintenance, the featured used to store information about borrower entities and third parties in *STRATEGY*. See the Name and Address manual for more information. Tools>Name & Address
	Reports – The icon displaying multiple pages opens the on-demand Reports window. Users can request *STRATEGY* predefined reports from the Reports window. Tools>Reports
	Purges – The icon with the yellow arrow and green cylinder accesses the Purge Selection window. Users with appropriate authority can purge records from the *STRATEGY* database. Tools>Purges

	Watchlist – The single page icon opens the Watchlist feature. Tools>Watch List
	Alerts – The icon displaying a blue and red orb opens Loan Alerts for the active loan. See the manual on Loan Alerts for more information. Tools>Alert
	Attach Files – The multi icon for Attach files allows user to drag for storage in *STRATEGY* and view documents stored *STRATEGY*. Tools>Attachments
	Navigator – The compass icon accesses the Navigator feature that allows customer to route users through screens and the necessary steps to complete a task in *STRATEGY*. See the manual on Navigator for more information. Tools>Navigator
	Open Portal – The gold bars icon will reopen the Portal for those customers that are configured for Strategy's Single Login-on feature. Tools>Open Portal
	Email – The mail slot icon accesses Contact Information for various entities in *STRATEGY* to locate the email address. Once located the user can add the email address to the To, CC or BCC option, and create the message to send an email. Tools>Email

Toolbar Preferences

Right clicking on the right side of the Main Toolbar provides a menu where users can set preferences for where and how the menu appears.

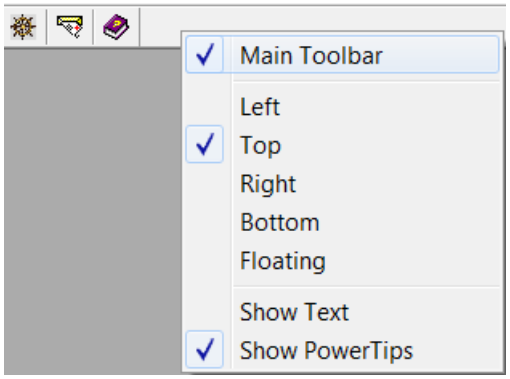


FIGURE 14-RIGHT CLICK ON THE MAIN TOOLBAR TO SET PREFERENCES FOR WHERE AND HOW THE TOOLBAR APPEARS.

The Check marks indicate the active preferences.

Use the Left, Top, Right, Bottom, and Floating option to place the toolbar where it works best for you. The default is to display the Main toolbar at the top of the *STRATEGY* frame.

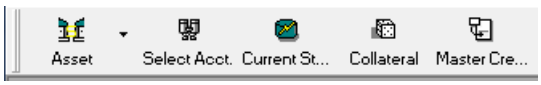


FIGURE 15-LEFT SIDE OF THE MAIN TOOLBAR WITH SHOW TEXT OPTION IS ACTIVE.

Show Text displays the feature name under the icon.

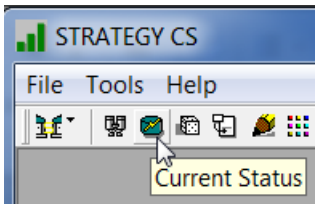


FIGURE 16-POWERTIPS DISPLAY WHEN YOU HOVER OVER THE ICON.

Show PowerTips display the feature when you hover over an icon. The default is to display PowerTips. You can use both the Show Text and Show PowerTips options at the same time.

STRATEGY Module and Features

The *STRATEGY* Desktop offers nine modules and their associated tools. Access a module from the Module Selection icon on the Main Toolbar or from the Menu Bar using the File menu and the Module List.

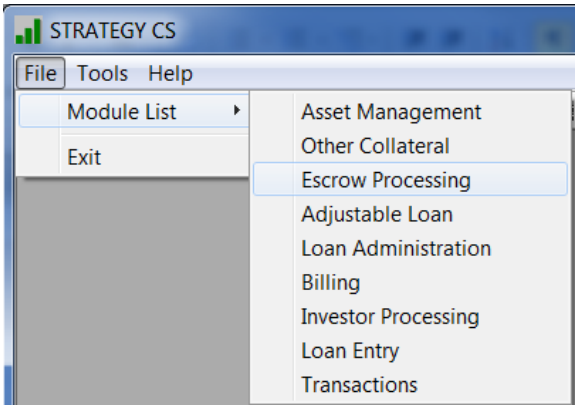


FIGURE 17-ACCESS MODULES FROM FILE>MODULE LIST USING THE MENU BAR.

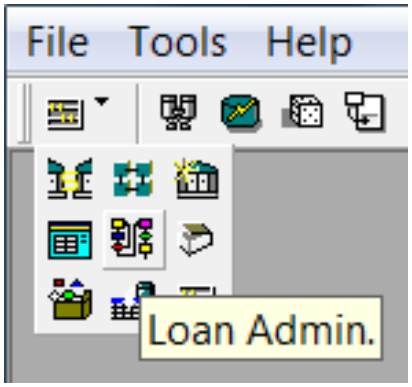


FIGURE 18-OR ACCESS MODULES USING THE MAIN TOOLBAR AND MODULE SELECT ICON. POWERTIPS DISPLAY FOR THE MODULES.

Each module in *STRATEGY* has a Module Specific toolbar providing access to features specific to the module's purpose. The Module Specific toolbar appears below the Main Toolbar when a module is open. In addition to the module features, the Module Specific toolbar displays as the first icon, a multi-select icon providing access to Notes, Doc Tracking records, User-defined fields and right mouse options for the module. The options in the multi-select icon change when selecting different tabs within the module. The Module Specific toolbar includes options to Add, Cancel Change(s), Save, Delete, and Exit the module. Notes, User-defined Fields, and Doc Tracking records are also available from the Additional menu. The Tools menu expands and displays the right mouse options for the module at the bottom of the menu.

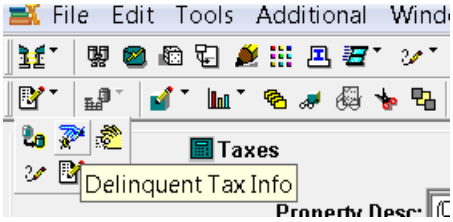


FIGURE 19-THE FIRST ICON IN MODULE SPECIFIC TOOLBAR IS A MULTI-SELECT ICON PROVIDING ACCESS TO RIGHT MOUSE OPTIONS FOR THE ACTIVE TAB.

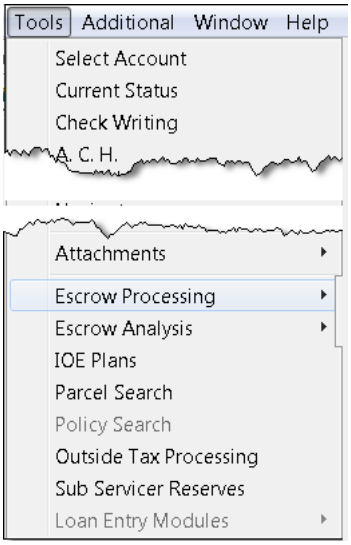
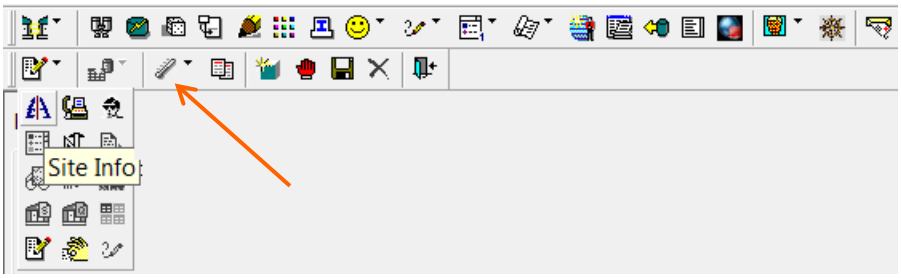


FIGURE 20-WHEN A MODULE IS OPEN THE TOOL MENU EXPANDS TO PROVIDE ACCESS TO ITEMS ON THE MODULE SPECIFIC TOOLBAR.

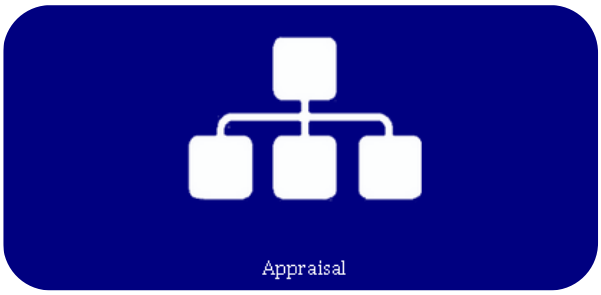
Asset Management



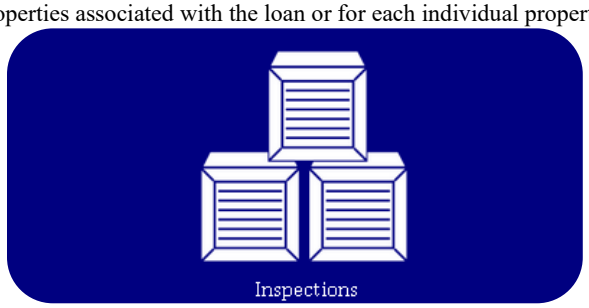
This module captures collateral information. Use this module to associate a piece of real estate collateral to the active Account using the Property tab. Information displayed on the Property tab in the Address Information grouping and below, is found in the commercial collateral real estate record or PCCOLLCRE. The module-specific option for Asset Management is:

Portal Widgets for Asset Management

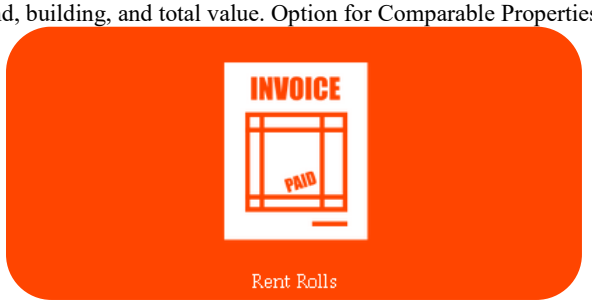
Historical Financial Statements can be consolidated for all properties associated with the loan or for each individual property.



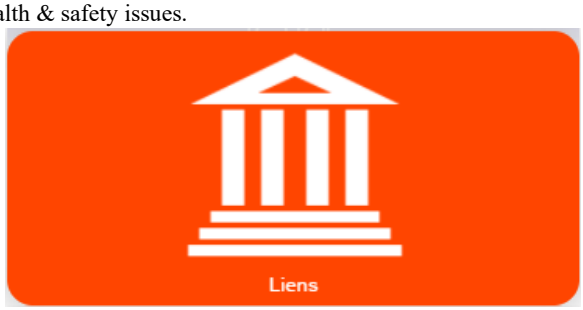
Historical Appraisal information, including valuation method, land, building, and total value. Option for Comparable Properties



Inspections, includes rating, deferred maintenance information, health & safety issues.



Includes both Rent Rolls and Unit Mix details historically.



Tracks other liens on the property not serviced in Strategy portfolio.

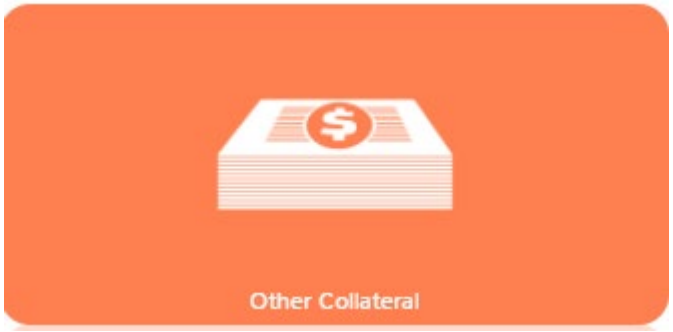
Includes Environmental report details applicable to the property/properties tied to the loan.

Other Collateral

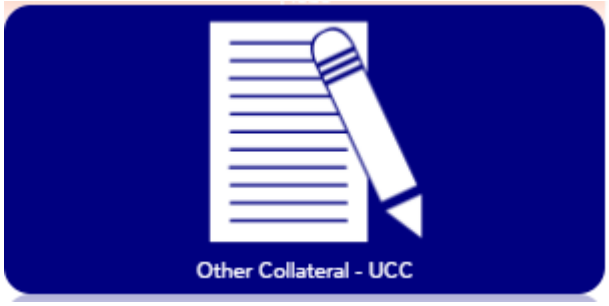
This module captures information on UCCs, Collateral (other than Real Estate) and Letters of Credit. There are no module-specific options.

As of Release 20, the Other Collateral features are also available in the Portal.

Other Collateral – Credit tracks other credit instruments, (e.g., Letters of Credit offered as collateral for the loan.)

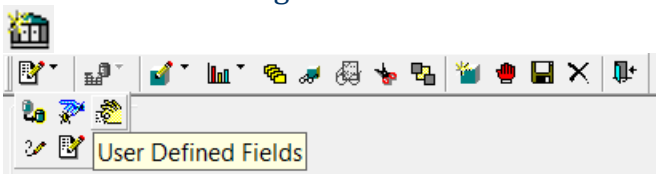


Other Collateral tracks collateral other than real estate (e.g., furniture/fixtures, stock, inventory) used to secure loan. Includes description and last valuation and lending value for each collateral described.



Stores UCC filing location and filing/refiling dates.

Escrow Processing



Use this module to process Taxes, Insurance, Reserves, and Loss Tracking.

- Taxes tab records tax obligations tied to the Taxing Authorities defined. Allows for monitoring and/or collection of funds for payment of tax obligations associated with the loan. Also stores delinquent tax information.
- Insurance tab captures the insurance policy and premium information associated with the loan.
- Reserves stores information about reserve accounts held for the loan. System details include whether or not periodic payments are due, and current reserve balances for the associated bank accounts.

- Loss Tracking captures details to track loss recovery on a loan. This stores the date, type and description of the loss, as well as the settlement amount and expected completion date. Each record can be tied to an insurance policy stored in Strategy.

Features include the ability to monitor and impound for Tax payments, Insurance payments, Reserve accounts and track collection for losses. Module-specific options include:

- Tax/Insurance Processing – feature allows for processing of tax or insurance disbursements
- Escrow Analysis Inquiry/Run Escrow Analysis – runs analysis of escrow balances and payments to determine any needed adjustment to impound amounts.
- Interest On Escrow Plans – defines different calculations of interest on escrow or reserve accounts
- Parcel Search – allows user to search by Parcel number in tax information
- Policy Search – allows user to search by insurance policy number
- Outside Tax Processing – works with imported information from tax service agencies to match tax records and view exceptions.

Adjustable Loans

Use this module to enter/update Adjustable Loan Information including Pending Changes.

- Adjustable Loan Information describes the dates and calculation parameters for Rate and P&I Payment changes and instructions for printing an ARM notice. Powered by the Adjustable ARM wizard the system walks through dates and method types, and then opens the Constants and Constraints for entry of parameters associated with the rate calculation.
- Adjustable Review History displays a history of all rate reviews. Users can use the radio buttons provided to *Display all Review History* or *Only Display Review History with Rate or P&I Change.*
- Pending Adjustable Loan Changes captures pending or future adjustments to the adjustable loan parameters used to calculate the rate.

Users can enter and/or review Adjustable Loan Information to review parameters governing the rate review and change, enter Pending Changes to the rate parameters, or review Rate Review and Rate Change History. Module-specific options include:

- Adjustable Loan Indexes – create new indexes, manually update index rates
- Business Calendars – enter new business calendars or update holidays in existing business calendars
- Rate Changes – perform global or individual rate changes
- Pending Change Errors – view pending adjustable loan change errors.

As of Release 20, Pending Adjustable Loan Changes and Compounding SOFR Interest widgets are available in the Portal.

Loan Administration

Loan Administration carries the core loan information related to servicing the loan including calculation of interest, billing frequency, etc. Organized in tabs to collect Customer Information, Master File, Pending Changes/LIP information, Holdbacks, Deferred Revenue and Expense information, and Analysis and Reporting Info additional panels on each tab organize the parameters by topic. there is a great deal of information that includes additional panels to organize the data.

Tab	Panel	Purpose
Customer Info	Associated Names	Use to view, add, update entities associate with the loan. Selecting a contact in the grid, updates the displayed information in the sections below. Users can also access Contact Information for the selected entity as well as enter/update Roles that entity plays on the active loan.
Customer Info	Customer Info	Displays formatted address and contact info from the Name file for the Primary Borrower. Also displays information for reporting to IRS and Billing as it relates to this loan, and information related to reporting the loan to the Credit Bureau.
Customer Info	Document Distribution	Displays document type and Linked Name /Address ID for those associated names that should receive specific notices or copies of specific notices.
Master Info	Payment/Billing	Parameters defining the frequency and calculation of the payment and how bills are communicated to the borrower. Access to an additional window defining any payment information for payment components collected at different frequencies than interest
Master Info	Balances / Processing	Displays date of last transaction and balances after that transactions for loan, escrow buckets including suspense and late charges due. Includes Status information and Hold Codes applied to the loan; G/L reporting, and Lockbox info.
Master Info	Contract Information	Terms related to the loan agreement including original loan date and balance, term and maturity dates.
Master Info	Esc/LateChg/Default	Three sections gather parameters for: • Monitoring for payment or collecting impounds for tax and other escrows and escrow analysis. • Calculating and collecting late charges and whether Business Calendars apply to late charges.

Tab	Panel	Purpose
		• Calculating and collecting default interest.
Master Info	D.I.A.L.	Parameters for deferring interest payments on the loan as well as capturing the capitalization frequency and amount accrued since last capitalization.
Master Info	Reporting	Number of fields that are used to stratify the portfolio for reporting. Fields such as officer, loan purpose, loan type, branch.
Master Info	Tiered Service Fee	Available when loan is correspondent processed and Sub Service Fee is all 9's, used when Service Fee % is based on Principal balance.
Master Info	Period to Date (1)	Balances of amounts paid YTD, YTD information as it relates to recognition of income.
Master Info	Period to Date (2)	Reports YTD information, Write off and Capitalization information
Master Info	Commercial/Balloon	Parameters for decliners and revolvers as well as parameters for demand payments.
Master Info	Interest Reserve	Tracking balances related to loan funds held and advanced to pay interest on the loan.
Master Info	Valuation Analysis	Parameters to calculate a reserve for troubled debt.
Master Info	Prepayment Premiums	Displays parameters for different prepayment premiums including effective dates and calculation parameters.
Master Info	Fee Information	Displays any fees paid by the borrower. Fee information states the frequency and calculation parameters for fees.
Analysis & Reporting	Analysis & Reporting (1)	Captures information and dates related to foreclosure and Workouts.
Analysis & Reporting	Analysis & Reporting (2)	Captures additional information about loan requirements e.g., indicators related to recourse or right of first refusal.

Tab	Panel	Purpose
Analysis & Reporting	Analysis & Reporting (3)	Additional reporting information for IRP reports such as adjustments to loan amounts, or B note information.

Loan Administration - Module-specific options include:

- Payoff Quote – collects parameters to calculate payoffs
- Prior YTD Information – displays balance information for prior years.
- Deferred Types – defines different deferred expenses and income items.
- Payment Application Strings – defines application order of payment components. Apply at loan level.
- Note Types – define different loan Note Types
- G/L Matrix/Accounting Basis – tool to change a loan's G/L Matrix or Account Status
- Partial Payment Transactions – used to view partial payment transactions
- Billing Address – define billing addresses for use with consolidated billing.
- Assumptions – utilize the Assumption wizard to process the assumption of a loan.
- Pending Change Errors – view any errors on pending loan changes
- Borrower Entity Types – define borrower entity types for reporting discounts and premiums, including prepayment premiums for that entity type.
- Shared/Crossed Loans – tools to identify loans which share collateral or are cross defaulted or cross collateralized.

Billing

Use this module to update information relating to Accrual, Receivables, Interest Adjustments, Balances & Rates, Subsidy and Modified Payment Schedules.

- Accrual tab displays the information related to interest accruals including the current and next accrual periods, and amounts accrued this period.
- Receivables tab displays all receivables created for the loan detailing the amounts due and received for each period on the loan.
- Interest Adjustments tab displays all interest adjustments processed on the loan
- Balances and Rates displays a record for each period processed on the loan. Double clicking the record opens the detail window where users can view the Scheduled and Actual Balances for each day of the period, the Pay Rate % and Deferred Rate %, Interest Basis Code, and Escrow bucket balances for each day of the period.
- Subsidy Information displays any subsidies associated with the loan and the subsidy payment schedule.
- Modified Payment Schedules displays a schedule for any modified payments agreed to for the loan.
- Default Interest tracks the accrual of default interest by default instance and displays the default interest receivable information here.

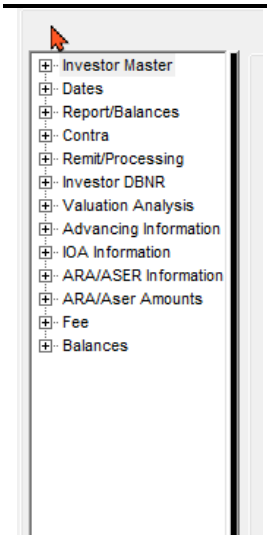
Module-specific toolbar options include:

- Portfolio/Individual Billing – print bills on demand by loan (individually) or by portfolio (all).
- Global Change Late Charge Date - change the late charge effective date in the receivable file for all selected accounts.
- Coupons – create or recreate coupons
- Billing Cycles – creates record stipulating when and how new bills will be created
- Post Interest Adjustments – post interest adjustments.

Investor Processing

The Investor Processing module captures the details about the investor's ownership in a loan, reporting requirements and remittance details. There are two tabs: Investor Master for processing details and Investor Remittance to capture the historical details related to the investor's remittance.

The Investor Master tab has multiple panels. Some panels may not appear for all Program IDs. Each panel displays information specific to the investor selected in the Summary Grid at the top of the panel.

Tab	Panel	Purpose
	Investor Master	Loan level information specific to the selected investor and this loan. Information initially the same as the Investor vendor can be adjusted at the loan level to fit the requirements for the specific loan.
	Dates	Investor processing dates, Next and Last Cutoff Dates, Settlement Dates. Depending on the Program ID, additional information may be displayed (Cutoff Frequency Method/Frequency for D2 Commercial) Program ID F1 (IRP and Freddie Mac K deals) also populates the Determination, Distribution, Remittance, Reporting and P&I Advance Dates which are null for all other Program IDs.
	Investor Adj Rate	Available when the Investor Net Yield method is Adjustable this screen captures the method and other parameters used to calculate the Net Yield rate for the Investor.
	Report/Balances	Displays the report information balances and statuses for the current and last report, as well as the current escrow balances, principal disbursed, and various interest balances.
	Contra	Displays capitalization and cash recovery amounts on the loan.
	Remit/Processing	Remittance instructions and Processing information for this loan/investor. This screen is only available when the Investor is an External investor.

Tab	Panel	Purpose
	Investor DBNR	This is the daily balance and rates for the Investor. Stores a record for each day with the balance, net yield, pay rate, percentage owned, and scheduled balance.
	Valuation Analysis	Used when working with impaired loans, this screen displays Write Off, GAAP and STAT information related to the investor's share of loan loss amounts calculated at loan level.
	Advancing Information	Available for CMBS loans – Program ID F1 this screen is used by Master Servicers. Advancing Information displays Advancing instructions and limits for the active Investor. The option to calculate Interest reserves and an investor specific bank and DDA # for this investor are also included. Values are entered at investor vendor level and trickle down to the loan level where they can be modified for the loan.
	IOA Information	Available for CMBS loans – Program ID F1 this screen is used by Master Servicers to carry the loan level parameters for calculating Interest on Advances. Values are entered at investor vendor level and trickle down to the loan level where they can be modified for the loan.
	ARA/ASER Information	Available for CMBS loans – Program ID F1 this screen is used by Master Servicers or Special Servicers. The ARA/ASER Information screen displays the parameters for calculating the ARA/ASER amounts for the loan. Values are entered at investor vendor level and trickle down to the loan level where they can be modified for the loan.
	ARA/ASER Amounts	Available for CMBS loans – Program ID F1 this screen is used by Master Servicers or Special Servicers. The ARA/ASER Amounts screen displays the calculated amounts. Calculations are only performed if the loan is in Special Servicing.
	Fee	Available for CMBS loans – Program ID F1 this screen is used by Master Servicers to calculate fees over and above the servicing and guarantee fees to be stripped from interest. Screen lists the fees displays parameters used to calculate the amount.

Tab	Panel	Purpose
	Balances	Available for CMBS loans – Program ID F1 this screen is used by Master Servicers. Information displayed related to the Advances made and recovered on the loan for this investor.

Use this module to access the Investor Master record and Investor Remittance information. Module-specific options include:

- Agency Reporting Options – FHA Project Pools, Fannie Mae, Freddie Mac, Ginnie Mae, And IR (CREFC/CMBS).
- Special Servicer Transfer – record the transfer to/from Special Servicing
- Change Investor Level Information – change an Investor's Program ID, Investor Number for all loans or Investor Number by Account, Next or Last Cutoff Dates, Net Yield or Group/Pool
- Custodial Processing – view custodial account register.
- On Demand Remittance (Disk) – on demand remittance created in a file rather than paper report
- Investor Transfer – wizard to transfer one or more loans from one investor to another
- Loan Advance Funding – tracks loan advances made

Loan Entry

Use this module to add a pending loan, or to access pending loans.

The initial Loan Entry screen displays a grid of all pending new loans in Strategy. Selecting a loan in the grid and opening a Loan Entry module allows users to enter data for loan setup.

Module-specific options include:

- Module selection Icon for entering New Loan Data – Loan Administration, Asset Management, Escrow, Billing, Investors and Adjustable Loans,
- Pending Loan Edits (Reports) – Run edits to review loan data entered
- Pass Pending Loans – transfers loans to the production files in Strategy once edits have been passed.

Transactions

Use this module to process payments and transactions, view/delete pending transactions and enter miscellaneous receivables and expenses.

Two tabs are provided in the Transaction module:

- Change Transaction Information displays a grid of all pending (Daily radio button option) transactions for the active loan. Select a transaction and double click to open and correct transaction values prior to processing dayend. The History radio button allows you to search by Transaction Date for a transaction that has been posted for the active loan.
- Miscellaneous Amounts displays the Miscellaneous Receivables (open or all) and Miscellaneous Expenses (open or all) associated with the active loan.

Module-specific options include:

- Transaction Entry (Regular Payment Express/All Transactions) – enter transactions and account # to process transactions.
- Interest On Escrow / Interest On Reserves – apply interest for escrow or reserve accounts held
- Electronic Payment Processing
  - Pre-Authorized Transfer – parameters for collecting payments from preauthorized accounts
  - Lockbox Processing – processing payments received from lockbox locations
  - Master Servicing – review and apply scheduled payments anticipated from correspondents
- Action Code Transactions – add an action code to a loan, review historical action codes applied to a loan
- Internal Transaction Types – view Strategy Accounting Transaction Types, change the description of the 'internal' transaction types, indicate whether sub-transaction types are required, and/or change the reporting method.
- Sub-Transaction Types = define sub transaction types to funnel information to different accounts for specific transaction types.
- Miscellaneous Receivable/Expense Types – define the miscellaneous receivable/expense types
- Reset Transaction Date –change the transaction date whenever daily transactions were originally entered with an incorrect date. This option will actually override the session date for all pending transactions in the Daily Transaction File (PDTRAN)
- Display Transactions By Lockbox Location – view a summary grid of transactions received from your lockbox.
- Purge Deleted Transactions - print an edit report of deleted transaction records, and optionally purge these deleted transactions.

Navigating Strategy

Account Search

To search for an Account to view or update information, use the Account Search tool. It is available from the main toolbar or the Tools menu. This chapter will primarily focus on the Account Search functionality and the many ways to find an Account in *STRATEGY*.

Accessing Account Search

1. Click on the ***Select Account Icon*** in the Main Toolbar.

FIGURE 21- SELECT BINOCULARS ICON IN MAIN TOOLBAR TO OPEN ACCOUNT SEARCH

2. Click on the ***Tools*** Menu > ***Select Account***

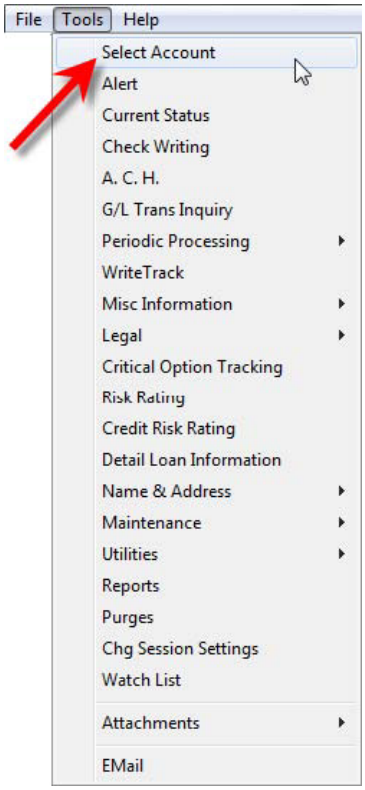


FIGURE 22- SELECT ACCOUNT IN TOOLS MENU OPENS ACCOUNT SEARCH.

This will bring up the Account Search window.

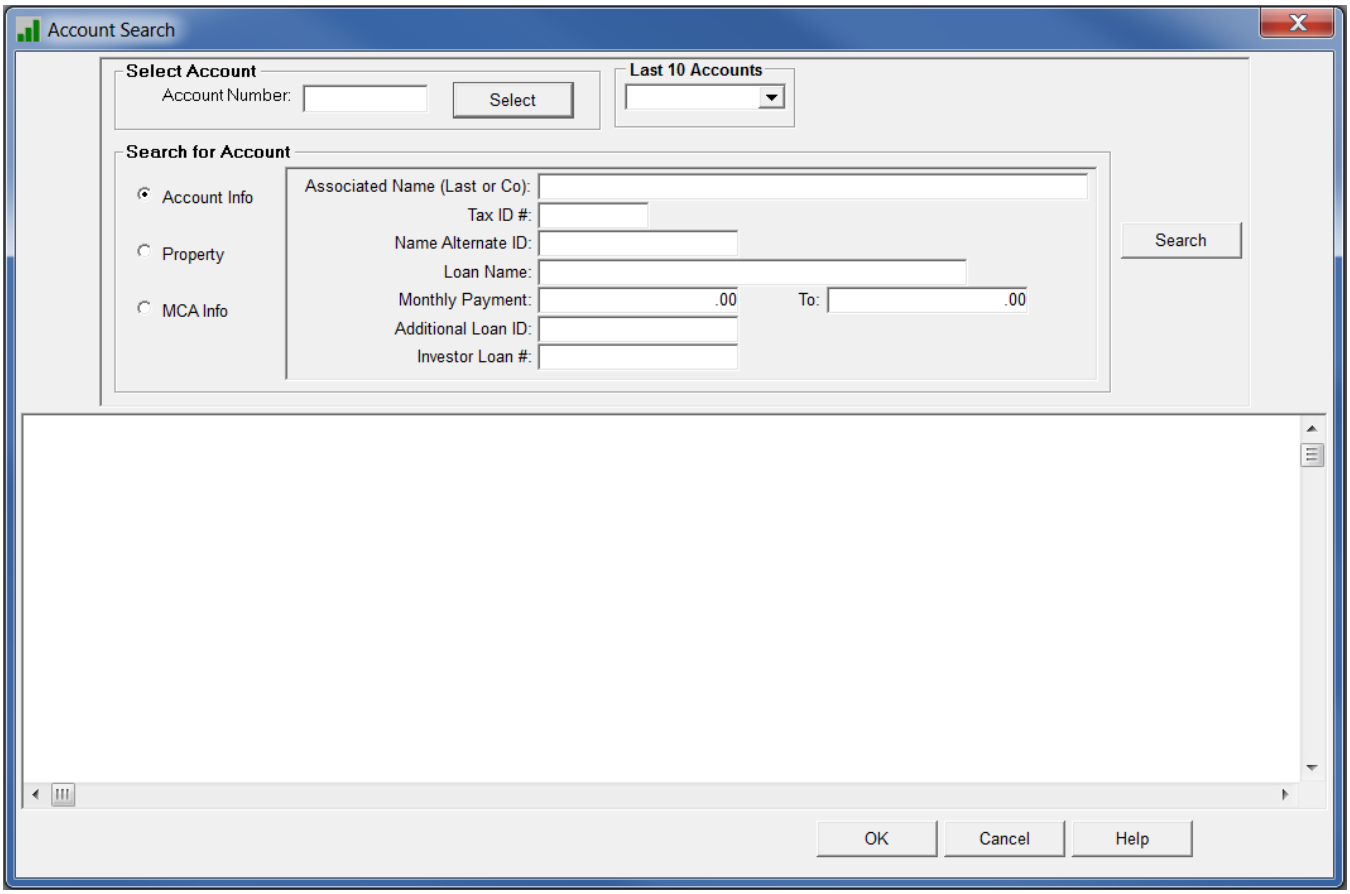


FIGURE 23- ACCOUNT SEARCH WINDOW

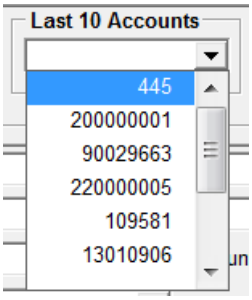
The Account Search window can search for all accounts based on information related to the account, a property, or a Master Credit Agreement.

Upon entering the Account Search window, all of the fields are blank. Users have the ability to access loans and MCAs using one of these provided tools.

- Select Account #
- Select From Last 10 Accounts Accessed
- Search Using Filter Criteria

Select Account and Last 10 Accounts

FIGURE 24-ENTER AN ACCOUNT NUMBER AND HIT SELECT OR SELECT FROM A DROP DOWN OF THE LAST 10 ACCOUNTS ACCESSED.



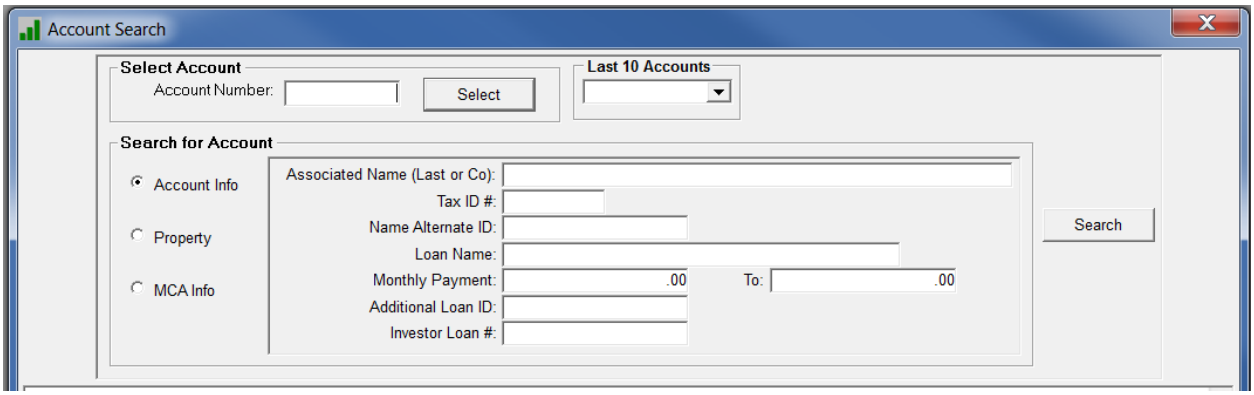
The Select Account section contains a field allowing users to access a particular loan by entering the loan number and clicking ***Select***. This is best if you know your loan number.

Additionally, users can use the dropdown menu to the right of the Select Account section to choose one of the Last 10 Accounts selected. The loan numbers stored are specific to the User ID signed into *STRATEGY*. Helpful if you have to go back to a recently visited loan.

The Last 10 Accounts list is maintained in the PUSRPRFL file.

Search for Accounts

The Search for Account section of the Account Search window contains various filter criteria depending on what type of search you are performing. The window allows users to filter for an account based on the Account Info, the Property Info, or the MCA Info using the radio buttons to the left of the criteria. Criteria fields vary depending on which radio button is selected.



Account Info

The default filter for the Account Search window, the Account Info radio button allows users to search for an Account by the information about that account.

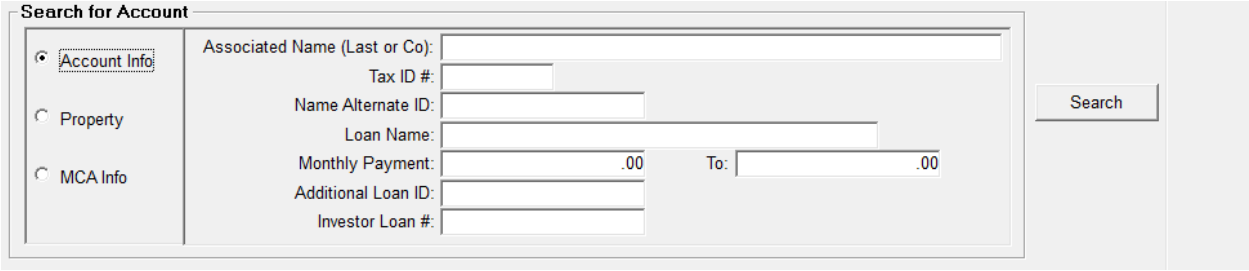


FIGURE 25-ACCOUNT INFO SEARCH

Filter options available from this window include:

- Associated Name.
- Tax ID #
- Name Alternate ID -
- Loan Name -
- Monthly Payment Range
- Additional Loan ID -
- Investor Loan #

Search Using Filters

The filter options allow searching for certain data conditions such as all Accounts with an Associated Name beginning with the letters CAR. Clicking the ***Search*** button to the right of the filter criteria returns all records that meet the information entered. The results from the search appear in the summary grid at the bottom of the window.

If information is entered in multiple Search Filter fields, *STRATEGY* limits the results to include only those results that match **BOTH** criteria.

For example, to find all of the results that begin with "CAR" in the **Associated Name (Last or Co)** field, enter ***CAR*** in the **Associated Name** field and click the ***Search*** button.

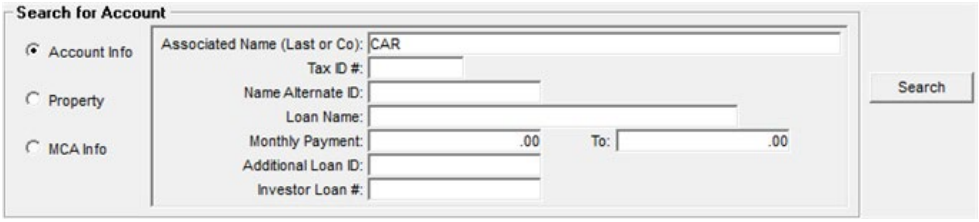
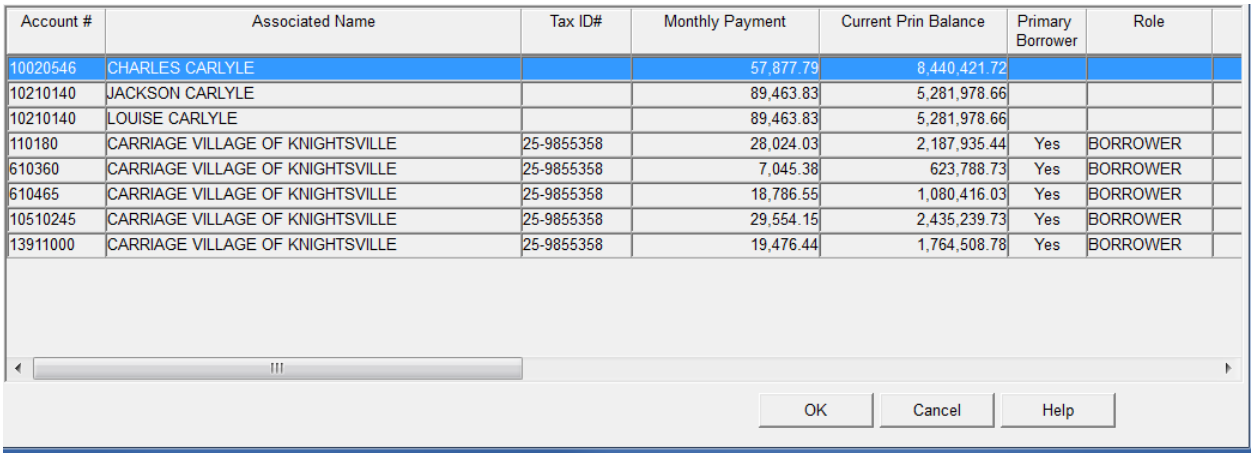


FIGURE 26- ENTER 'CAR' IN THE ASSOCIATED NAME FIELD TO FIND ALL LOANS WITH ASSOCIATED BORROWERS, GUARANTORS, ETC. WITH CAR IN THEIR NAMES.

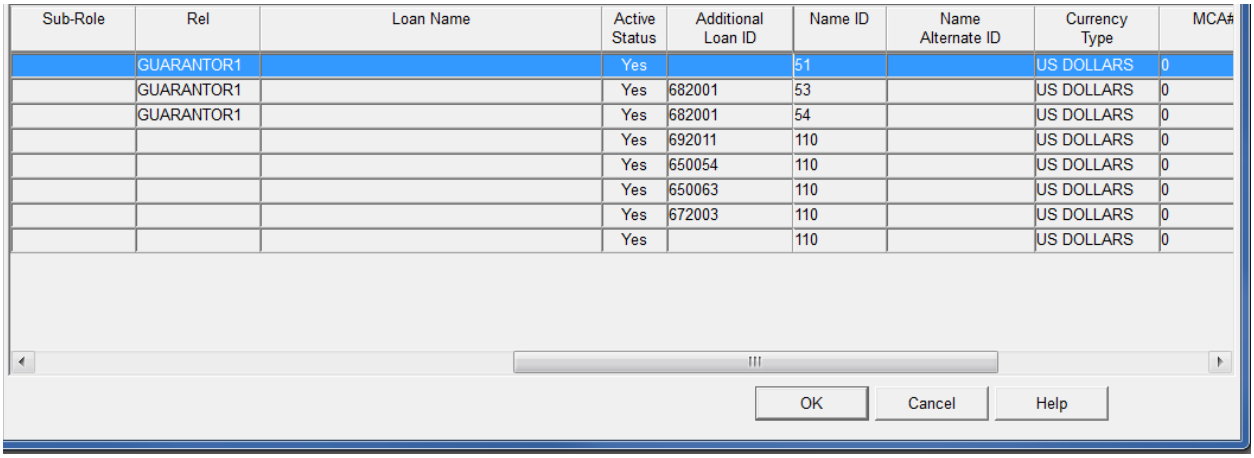
The Summary Grid will show all of the results that match that criteria.



Account #	Associated Name	Tax ID#	Monthly Payment	Current Prin Balance	Primary Borrower	Role
10020546	CHARLES CARLYLE		57,877.79	8,440,421.72		
10210140	JACKSON CARLYLE		89,463.83	5,281,978.66		
10210140	LOUISE CARLYLE		89,463.83	5,281,978.66		
110180	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	28,024.03	2,187,935.44	Yes	BORROWER
610360	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	7,045.38	623,788.73	Yes	BORROWER
610465	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	18,786.55	1,080,416.03	Yes	BORROWER
10510245	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	29,554.15	2,435,239.73	Yes	BORROWER
13911000	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	19,476.44	1,764,508.78	Yes	BORROWER

FIGURE 27- ACCOUNT SEARCH SUMMARY GRID DISPLAYING THE RESULT SET FOR ASSOCIATED NAME CONTAINING CAR.

Please note that the Summary Grid can be scrolled to the right to display additional information.



Sub-Role	Rel	Loan Name	Active Status	Additional Loan ID	Name ID	Name Alternate ID	Currency Type	MCA#
	GUARANTOR1		Yes		51		US DOLLARS	0
	GUARANTOR1		Yes	682001	53		US DOLLARS	0
	GUARANTOR1		Yes	682001	54		US DOLLARS	0
			Yes	692011	110		US DOLLARS	0
			Yes	650054	110		US DOLLARS	0
			Yes	650063	110		US DOLLARS	0
			Yes	672003	110		US DOLLARS	0
			Yes		110		US DOLLARS	0

FIGURE 28 - SUMMARY GRID SCROLLED TO RIGHT - CENTER PORTION

	Active Status	Additional Loan ID	Name ID	Name Alternate ID	Currency Type	MCA#	Credit Facility#	Sort Name
	Yes		51		US DOLLARS	0	0	CARLYLE CHARLES
	Yes	682001	53		US DOLLARS	0	0	CARLYLE JACKSON
	Yes	682001	54		US DOLLARS	0	0	CARLYLE LOUISE
	Yes	692011	110		US DOLLARS	0	0	CARRIAGE VILLAGE OF KNIGHTSVILLE
	Yes	650054	110		US DOLLARS	0	0	CARRIAGE VILLAGE OF KNIGHTSVILLE
	Yes	650063	110		US DOLLARS	0	0	CARRIAGE VILLAGE OF KNIGHTSVILLE
	Yes	672003	110		US DOLLARS	0	0	CARRIAGE VILLAGE OF KNIGHTSVILLE
	Yes		110		US DOLLARS	0	0	CARRIAGE VILLAGE OF KNIGHTSVILLE

OK Cancel Help

FIGURE 29 - SUMMARY GRID SCROLLED TO THE RIGHT - RIGHT END OF GRID

To select the appropriate account, a user would double click it from the results list in the Summary Grid. This will close the Account Search window and the records will be accessed for the appropriate loan in whichever module is opened.

Account Search

Select Account
Account Number: Select

Last 10 Accounts

Search for Account
Account Info
Property
MCA Info

Associated Name (Last or Co): CAR
Tax ID #:
Name Alternate ID:
Loan Name:
Monthly Payment: .00 To: .00
Additional Loan ID:
Investor Loan #:

Search

Account #	Associated Name	Tax ID#	Monthly Payment	Current Prin Balance	Primary Borrower	Role
10020546	CHARLES CARLYLE		57,877.79	8,440,421.72		
10210140	JACKSON CARLYLE		89,463.83	5,281,978.66		
10210140	LOUISE CARLYLE		89,463.83	5,281,978.66		
110180	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	28,024.03	2,187,935.44	Yes	BORROWER
610360	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	7,045.38	623,788.73	Yes	BORROWER
610465	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	18,786.55	1,080,416.03	Yes	BORROWER
10510245	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	29,554.15	2,435,239.73	Yes	BORROWER
13911000	CARRIAGE VILLAGE OF KNIGHTSVILLE	25-9855358	19,476.44	1,764,508.78	Yes	BORROWER

OK Cancel Help

FIGURE 30 - DOUBLE CLICK THE RECORD IN THE SUMMARY GRID TO SELECT THE ACCOUNT.

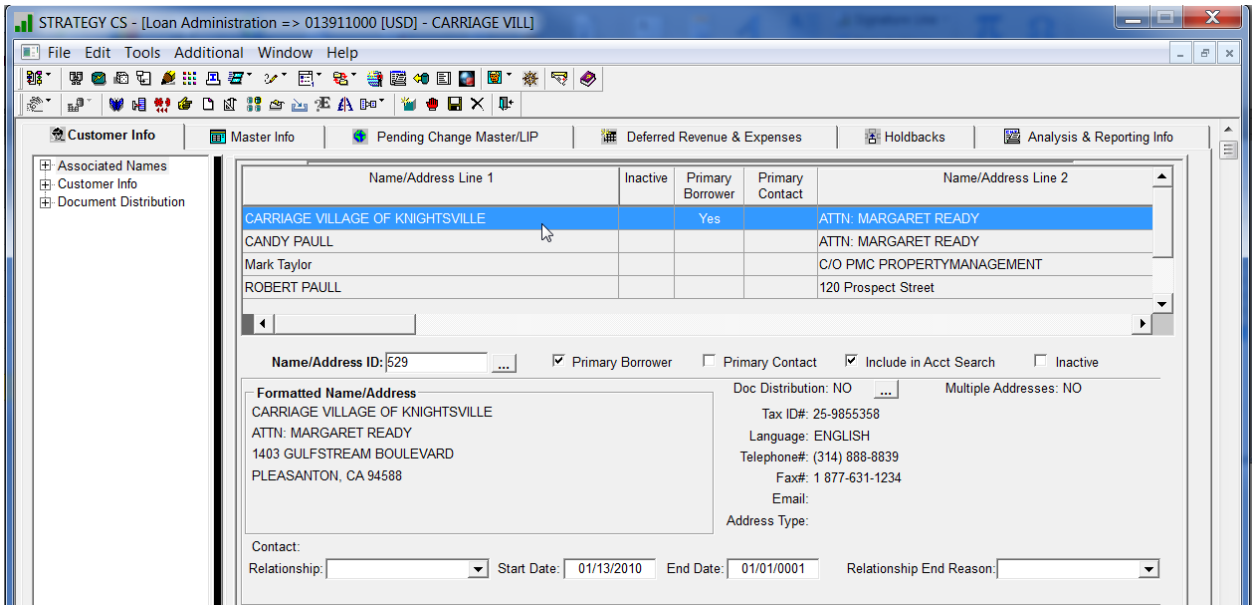


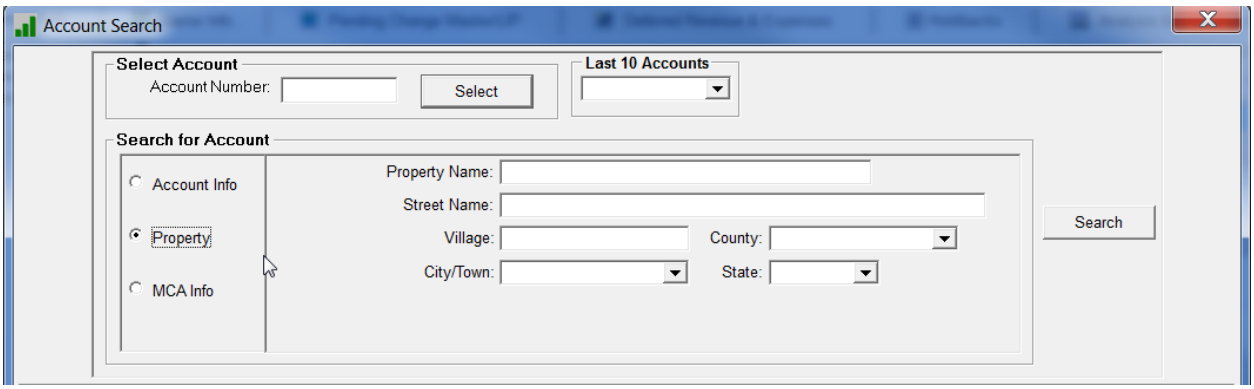
FIGURE 31 - ACCOUNT NUMBER APPEARS IN THE HEADER .

For a record to be found in Account Search, the **Include in Account Search** checkbox **MUST** be checked on the Associated Name panel in the Loan Administration module. To expedite searches, *STRATEGY* uses a work file (PALF) to define the pool of loans to search. Clicking the checkbox (PANAME/TNIAS) adds the record to the PALF file used by the Account Search programs.

Please note that *STRATEGY* adds Accounts and Names to the Account Search file (PALF) during dayend processing. New records will not be returned in a result set until after the first dayend.

Property Search

The second filter in the Account Search window, the Property radio button allows users to search for an Account by the information related to the Property associated with the account.



Filter options available from this window include:

- **Property Name**
- **Street Name**
- **Village**
- **County**
- **City/Town**

- **State**

MCA Info Search

The third filter in the Account Search window is the MCA Info radio button. Users would use this search option to search for MCA (Master Credit Agreement) information.

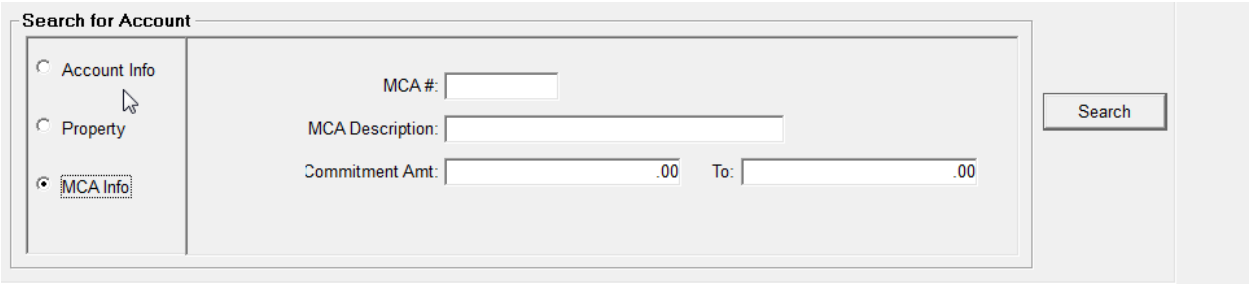


FIGURE 32- FILTER CRITERIA FOR PERFORMING A SEARCH BY MCA INFO

Filter options available from this window include:

- MCA #
- MCA Description
- Commitment Amount

Wild Cards

To expand search capabilities, consider using the Wild Card symbol (%). Entering a % sign, or wild card, will return any character or characters in the position of the wild card. While entering just the specific letters searched returns all entries beginning with those letters, entering the Wild Card before and after any specific characters (e.g., %CAR%), returns all results with CAR in the requested field.

For more information on Account Search capabilities, see the STRATEGY manual for Account Search.

STRATEGY Standards

As mentioned earlier the *STRATEGY* application always displays with the Title Bar, Menu Bar, Main Toolbar, and Task Bar. When a module is selected the following things happen:

- The Title Bar displays the active module, the Loan number, and any other associations.
- The Edit, Additional, and Window menus appear, the Tools menu expands with module specific options.
- The module specific tool bar appears.
- The *STRATEGY* module opens.

Field Standards

Required Fields

Required fields are noted by **bolded** field labels. These fields must carry a value to save the data. System edits display a warning if the field is not completed when a required field is not completed.

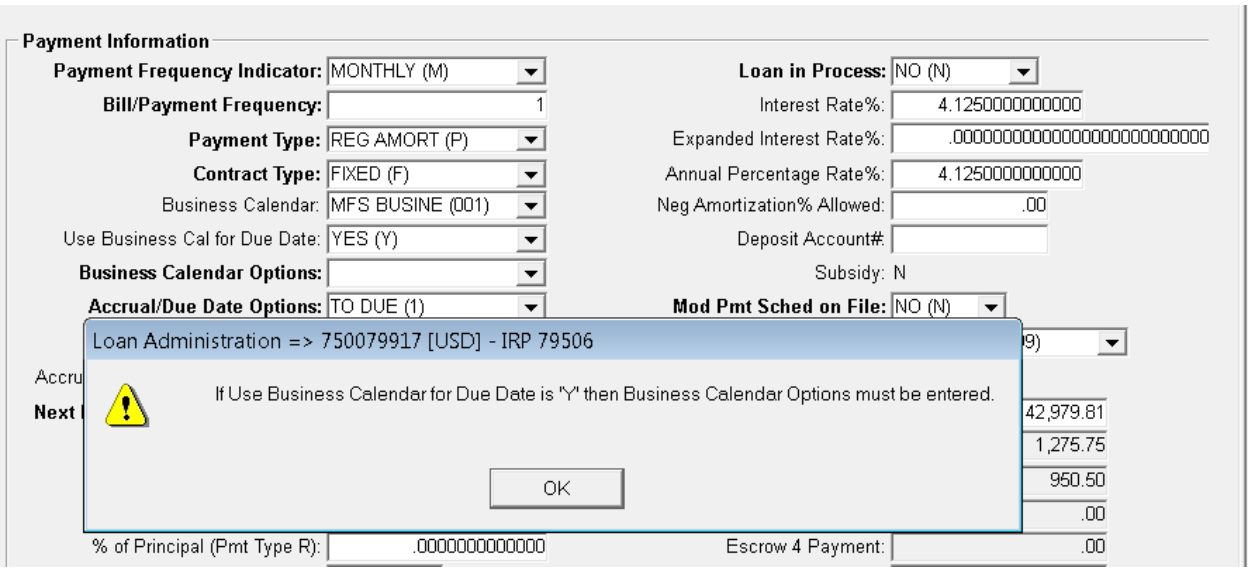
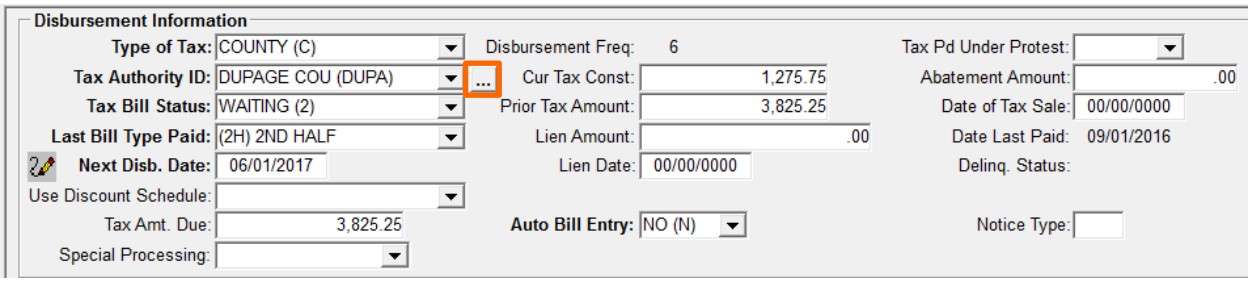


FIGURE 33-BOLD FIELD LABELS INDICATE THAT FIELDS ARE REQUIRED TO SAVE A RECORD.

Additional Information

For certain fields, the ability to view additional information about the selected field is helpful. When this is the case, *STRATEGY* displays an Ellipsis button (...) to open a response window which displays the additional information. For example, when working with Tax Disbursement information, it would be helpful to have access to the Taxing Authorities information. The Ellipsis button opens Vendor Maintenance for the Taxing Authority selected in the field.



Tab Presentation

All *STRATEGY* Modules windows with the exception of the Loan Entry module, present the information using a tabular presentation. *STRATEGY* displays information on these Tabs one-of-five ways. In addition to *STRATEGY* tabs, there are also response and pop-up windows that display from menu items, icons, and other actions in *STRATEGY*.

Standard Data Presentation

Tabs such as the Adjustable Loan Information tab in the Adjustable Loan module displays three groupings of data. All information displayed references the current Adjustable Loan information for the loan displayed in the Title Bar. Right mouse options provide additional information.

STRATEGY CS - [Adjustable Loan => 210000002 [USD] - burke]

File Edit Tools Additional Window Help

Adjustable Loan Information | Adjustable Review History | Pending Adjustable Loan Changes

Adjustable Loan Information

Adjustable Method: STANDARD (A) Payment Type: REG AMORT (P)
Adjustable Loan Desc: FHLMC REF (FR) Contract Type: ARM (A)

Rate Information

Monthly or Daily Review:	(M) MONTHLY	New Interest Rate %:	4.7500000000000
Rate Change Frequency:	3	Previous Interest Rate %:	4.7500000000000
Look Back Method:	(B) BACK	New Rate Without Caps %:	.0000000000000
Look Back Days For Rate Reviews:	4	Index Description:	PRIME (PM)
Business Calendar:	MASTER HOL (A01)	New Index %:	4.5000000000000
Use Business Calendar: Review Date:	YES (Y)	Previous Index %:	4.5000000000000
Rate Review Date:	05/27/2014	# of Rate Reviews to Date:	23
Use Business Calendar: Change Date:	NO (N)	Maximum # Of Rate Reviews:	
Business Calendar Options:		Option Date:	00/00/0000
Rate Change Date:	06/01/2014	Previous Review Date:	02/25/2014
Rate Chg Anniversary Date:	06/01/2014		
Original Index %:	.0000000000000		

P&I Payment Information

P&I Chg Freq:		P&I Re-Amort Date:	00/00/0000	# of Payment Reviews to Date:	
P&I Change Date:	00/00/0000	New P&I Payment:	.00	Rate Sched For P&I Pmt:	NO (N)
P&I Re-Amort Freq:		Prev P&I Payment:	.00	P&I Amortization "To" Date:	00/00/0000

Notice Information

Print Notice: NO (N) Notice Days From Review: Print Notice Date: 00/00/0000

Ready | SD: 03/13/2014 | CONF19DE | Rel: 19D | S1034246 | 05/16/2019 15:41:26

FIGURE 34-TAB DISPLAYS INFORMATION.

Standard Data Presentation with Record Selection

The Property Tab in Asset Management also uses Standard Data Presentation however, since there can be multiple properties associated with the loan, a drop down field is provided to select the property information to view. When the value in the drop down field is changed the data displayed on the screen is updated. Right mouse options provide access to additional information.

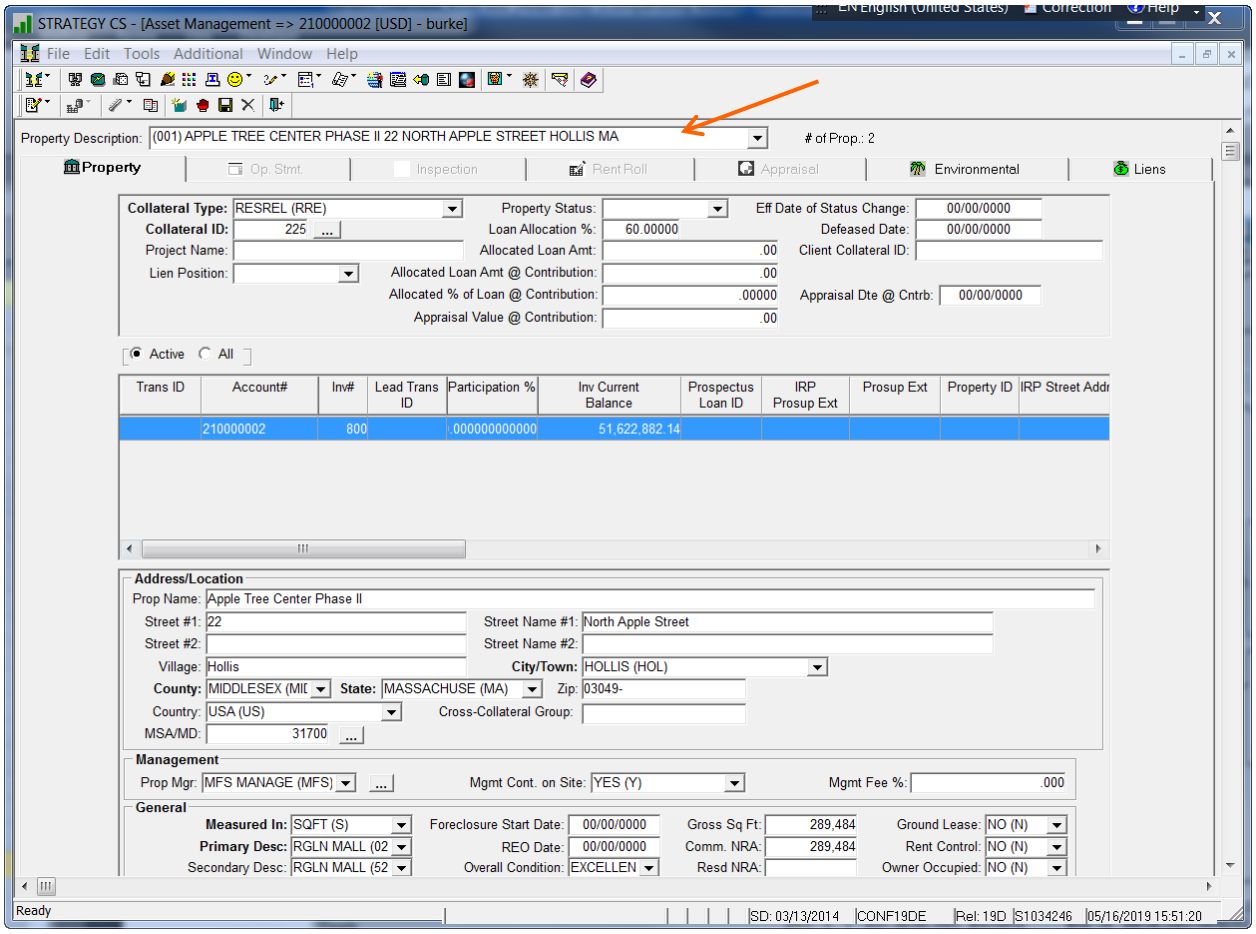


FIGURE 35-PROPERTY TAB IS DISPLAYED WITH STANDARD DATA PRESENTATION USING RECORD SELECTION AT THE TOP OF THE SCREEN.

Summary over Detail

The Summary over Detail presentation is also used when there is a many to one relationship. The top of the screen displays a grid of rows and columns. Each row describes a record, and the columns represent the fields. The Reserves tab in the Escrow module displays this way. Each row represents a Reserve account tracked for the loan; each column represents a piece of data related to that Reserve Account. Summary Grids often have Radio Buttons to change the number of records displayed in the Grid. In the case of the Reserve Account Summary Grid, users can click the ***All Reserves*** radio button to display both the Active and Inactive Reserve records.

The middle of the screen is the Detail section. It displays the fields needed to describe one row in the Summary Grid. If the user has authority to update the record, the fields are available for input. The data displayed in the Detail section are the values for the highlighted row in the Summary Grid.

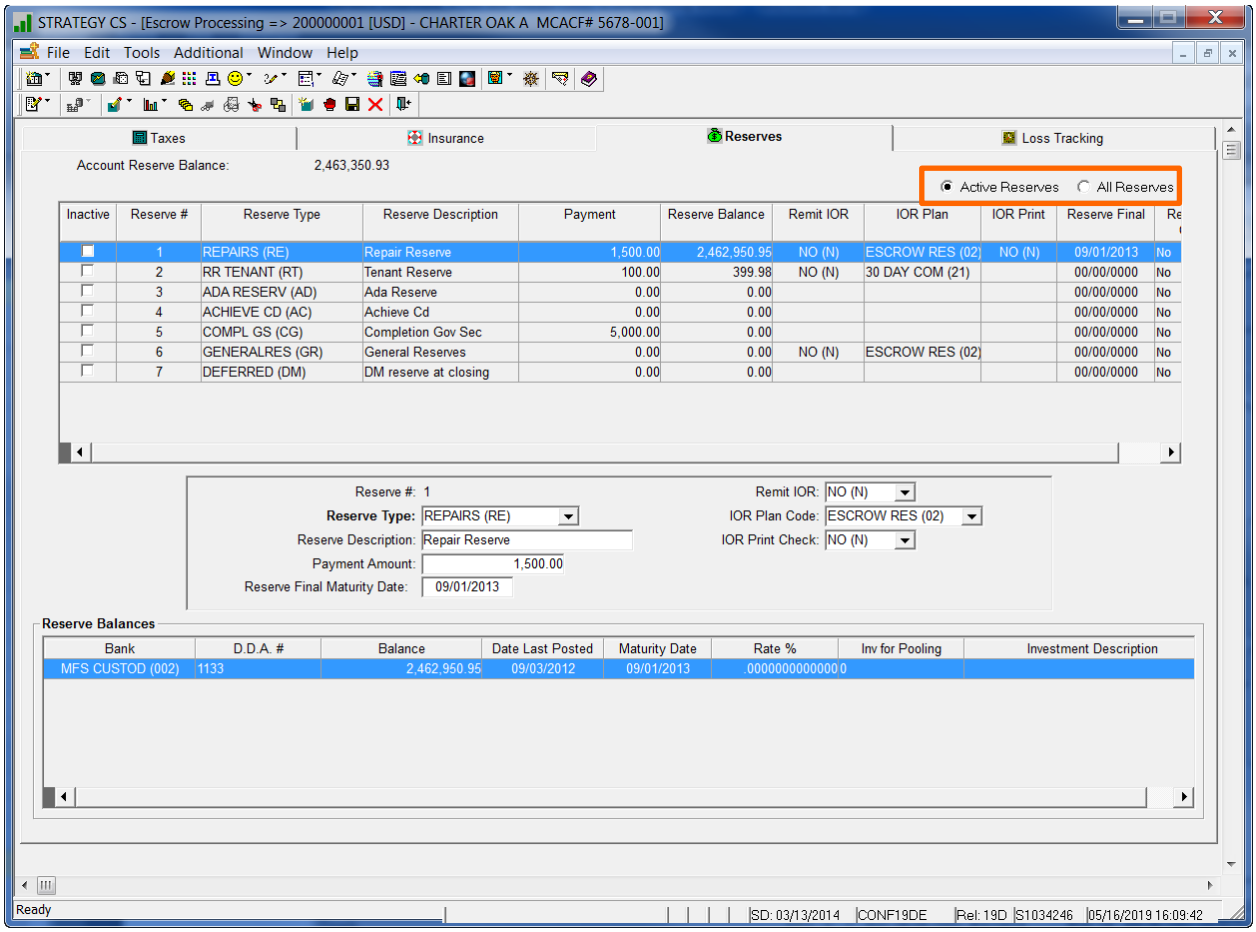


FIGURE 36-THE RESERVE TAB USES SUMMARY OVER DETAIL. THE RESERVE SUMMARY GRID ALSO USES RADIO BUTTONS TO CONTROL WHAT RECORDS APPEAR IN THE GRID.

Panel Display

When the topic of the tab contains a large amount of information, for example, the information displayed on the Master Info tab in Loan Administration regarding the terms and parameters for servicing the loan, *STRATEGY* uses a Panel Display. The Tab displays a left hand menu and a data window. All information pertains to the same loan mentioned in the Title Bar. When the user selects a new menu item on the left, the data window updates with the selected information.

On the Master Info tab, selecting the Payment/Billing option displays information about the Payment requirements for the loan (frequency, due dates, payment component amounts) and Billing requirements for the loan (when to bill next, do you print bills). If the user were to select Fee Information from the left hand menu without selecting another Account #, the information displayed is about the fees charged the borrower on the loan displayed in the Title Bar.

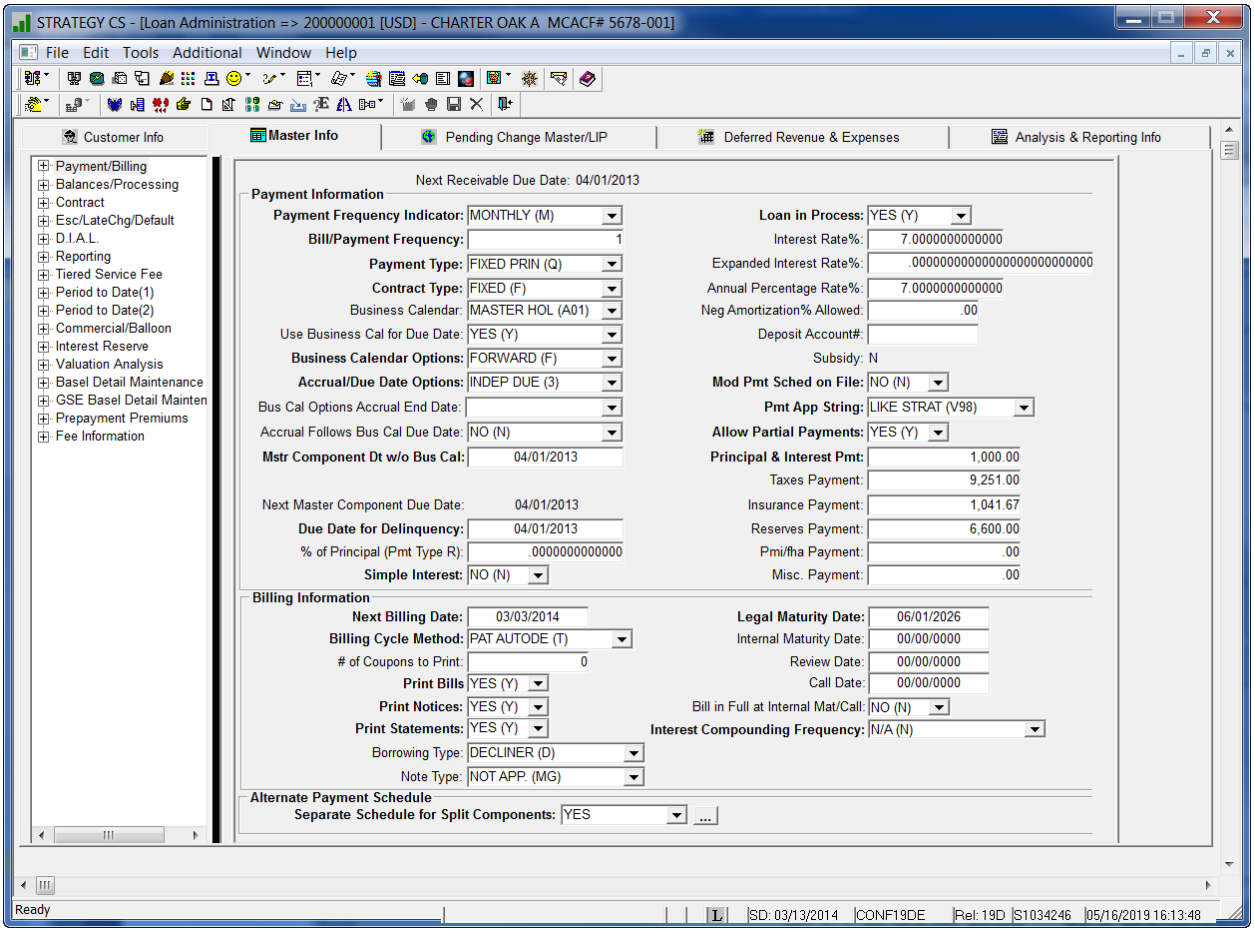


FIGURE 37- THE MASTER INFO TAB USES PANEL DISPLAY TO ORGANIZE THE INFORMATION RELATED TO THE ADMINISTRATION OF A LOAN.

STRATEGY Grid Only Display

Where the *STRATEGY* tab or window is displaying a list of records only, clicking a row in the grid will open detailed information about that particular piece of information in a response window. An example of this would be the Receivables tab in the Billing module. This screen lists open and closed receivables for the loan. The grid displays rows for each Billing Date. Double-clicking a particular record opens the Receivable Detail Information window. In some cases, selecting a record and right clicking may provide multiple options for the type of information you are requesting.

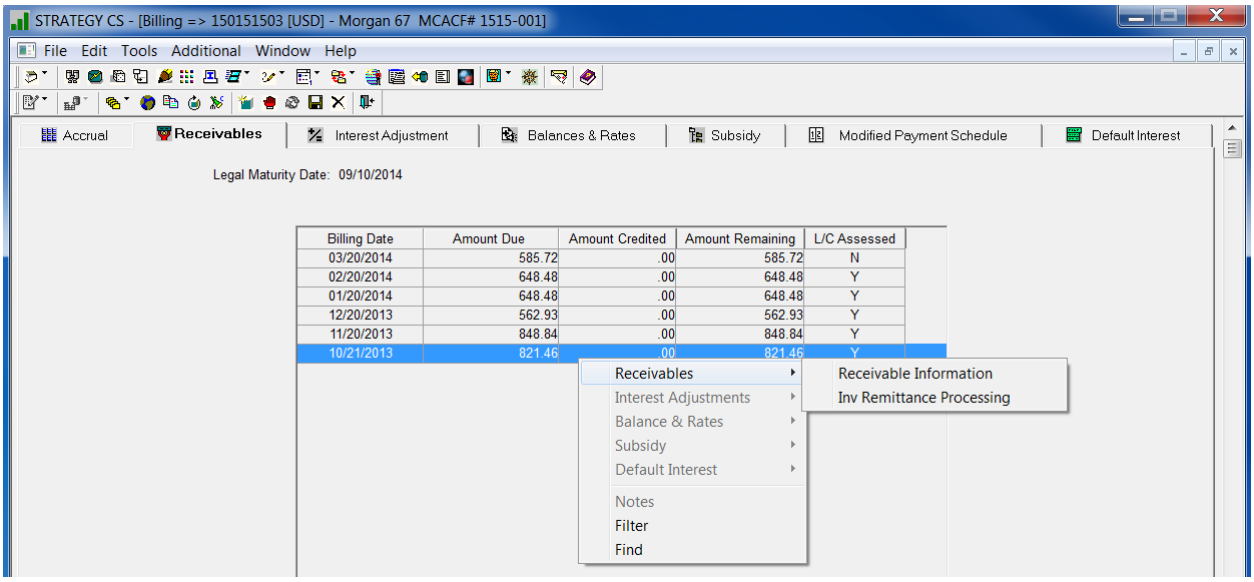


FIGURE 38-GRID ONLY DISPLAYS PROVIDE ACCESS TO ADDITIONAL DETAIL BY SELECTING A RECORD IN THE GRID. DOUBLE CLICKING OR SELECTING AN OPTION FROM THE RIGHT MOUSE OPTION OPENS A RESPONSE WINDOW.

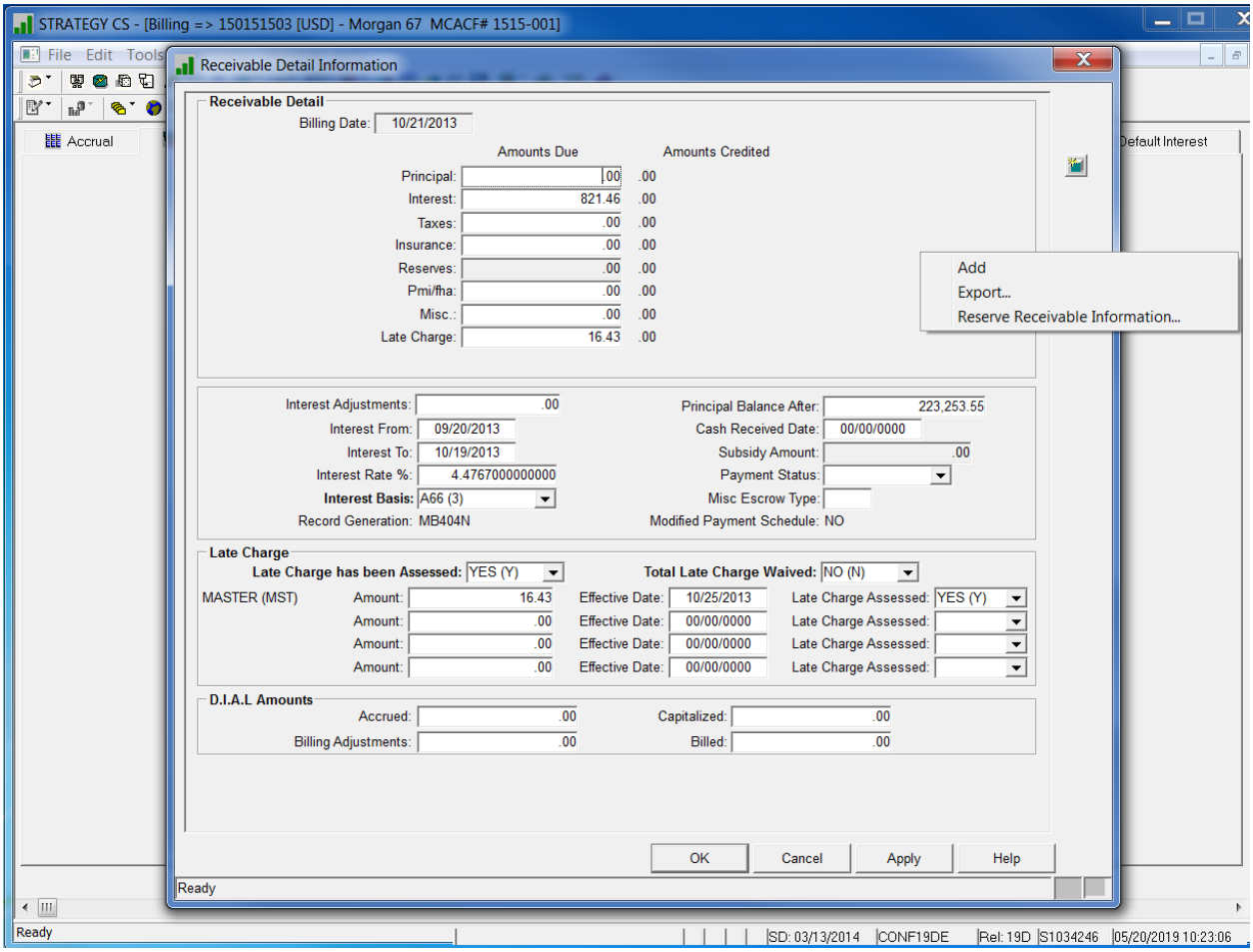


FIGURE 39-RESPONSE WINDOW DISPLAYING DETAILED INFORMATION FOR THE SELECTED ROW IN A GRID ON THE GRID ONLY DISPLAY.

Other *STRATEGY* Windows

Other *STRATEGY* windows such as pop-ups and response windows are opened from menu items (Name & Address Maintenance, System Information Maintenance), icons (Account Search, Collateral Maintenance), Ellipsis buttons, or selection of a row in a *STRATEGY* Grid and right mouse options (Associated Name Roles).

These windows open on top of any active modules and do not have specific toolbars. Users must complete the action in the window before moving on to other tasks. Toolbars and menu items are not available and when clicked cause the window to blink or flash briefly to indicate the task must be completed or abandoned before making another selection.

When the window supports adding and deleting records, the New ( ) icon and Delete ( ) icons appear in the right hand margin.

Right mouse options may provide additional detail related to the information displayed as well as providing a written selection for Add and Delete when available.

To assist with completing the action all response windows show buttons at the bottom right of the window.

> ***OK*** – Saves changes and closes the window
>
> ***Cancel*** – Does not save changes, and closes the window. In most cases, you will receive a warning that you will be cancelling changes, are you sure?
>
> ***Apply*** – Saves changes and remains on the screen for additional entry/maintenance.

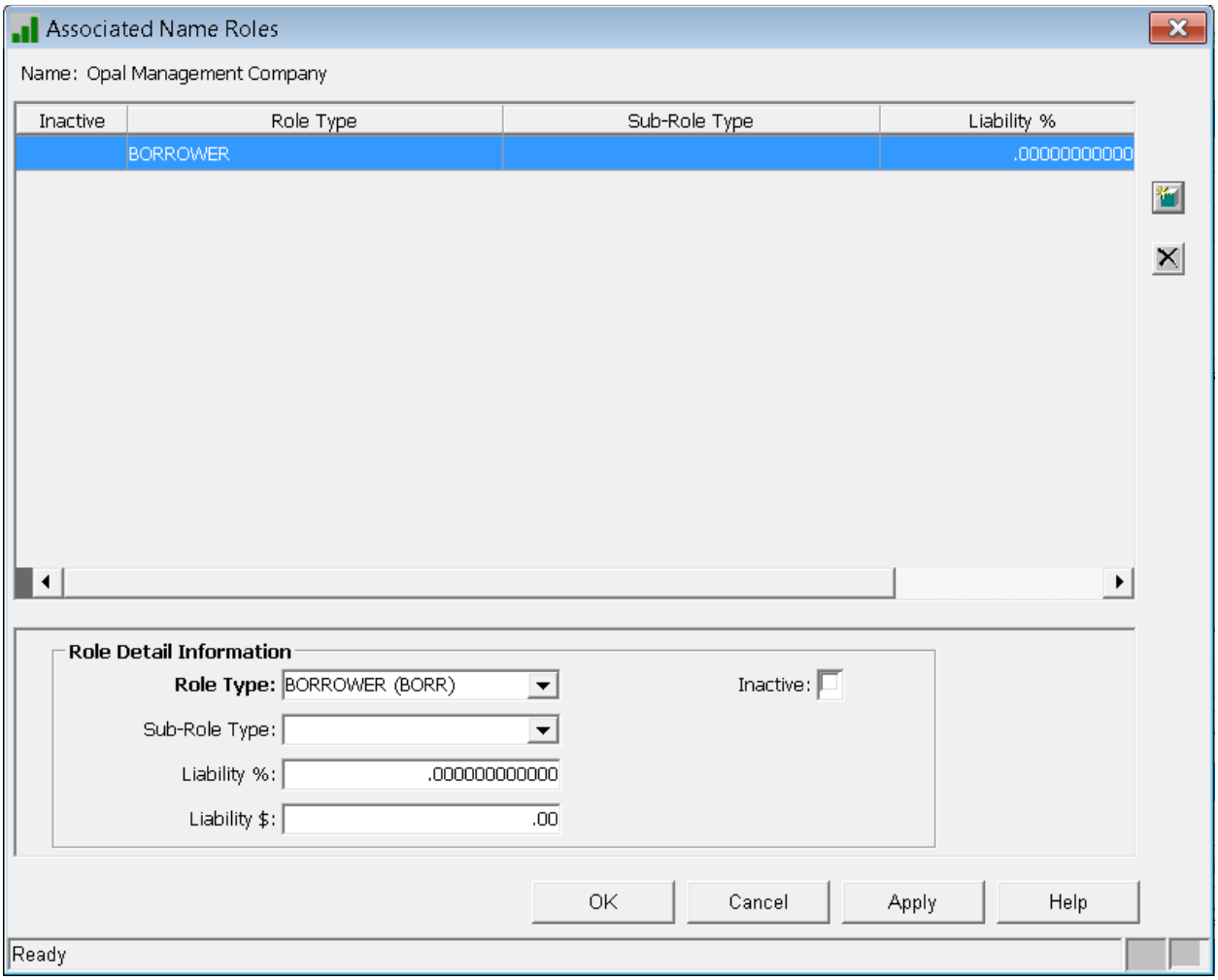


FIGURE 40-RESPONSE WINDOW IN *STRATEGY*. NO TOOLBARS DISPLAY, VISUAL CUE BOXES ARE IN THE LOWER RIGHT HAND CORNER OF THE WINDOW. BUTTONS ON THE BOTTOM RIGHT ARE AVAILABLE TO ASSIST WITH SAVING ENTRIES, ICONS ON THE RIGHT ALLOW USERS WITH APPROPRIATE AUTHORITY TO ADD, AND DELETE RECORDS.

STRATEGY Grids

Most grids in *STRATEGY* have features to help easily view the information needed. These include the ability to sort by any column, reorder columns in the grid, and to Find, Filter Export the information in a summary grid. This applies to the Account Search Summary Grid.

Sort

Clicking on any column heading in the grid sorts the records in the grid by that column. The first click on the header sorts the column in ascending order, the next in descending order.

Account #	Associated Name	Tax ID#	Monthly Payment	Current Prin Balance	Primary Borrower	Role
15	PMC Jersey Management Corporation	28-6890745	8,000.00	50,925,000.00	Yes	BORROWER
30	ABC REALTY CORPORATION		6,147.00	50,592,297.18	Yes	BORROWER
35	ABC REALTY CORPORATION		5,993.00	668,182.34	Yes	BORROWER
40	HASKELL ENTERPRISES	02-3456788	7,255.00	50,719,644.66	Yes	BORROWER
444	AMERRICA MANAGEMENT CORPORATION	01-5543911	56,897.09	7,991,717.61	Yes	Multiple Roles
445	AMERRICA MANAGEMENT CORPORATION	01-5543911	28,306.70	53,997,026.64	Yes	BORROWER
447	AMERRICA MANAGEMENT CORPORATION	01-5543911	56,897.09	58,000,000.00	Yes	BORROWER
107329	STATION MANAGEMENT CORPORATION	77-7777777	13,004.19	50,652,152.55		Multiple Roles
107329	FAWN MANAGEMENT CORPORATION	12-3456789	13,004.19	50,652,152.55	Yes	BORROWER
109534	STATION MANAGEMENT CORPORATION	77-7777777	12,960.20	67,688.48		COBORROWER
109534	PENN JERSEY MANAGEMENT CORPORATION		12,960.20	67,688.48	Yes	BORROWER

FIGURE 41-CLICKING ON A COLUMN SORTS THE RESULT SET BY THAT COLUMN , FIRST CLICK ASCENDING ORDER.

Account #	Associated Name	Tax ID#	Monthly Payment	Current Prin Balance	Primary Borrower	Role
990008116	Verona Downs Apts	11-1111111	173,450.56	70,600,000.00	Yes	BORROWER
975754834	MCSHA PROPERTIES, INC.		.00	300,000.00	Yes	BORROWER
975754832	MCSHA PROPERTIES, INC.		.00	700,000.00	Yes	BORROWER
970000764	Madison at Woodlands Apt Homes		12,851.58	4,045,000.00	Yes	BORROWER
970000696	Verona Downs Apts	11-1111111	.00	39,500,000.00	Yes	BORROWER
970000695	Verona Downs Apts	11-1111111	.00	2,600,000.00	Yes	BORROWER
970000692	Verona Downs Apts	11-1111111	167,950.56	28,500,000.00	Yes	BORROWER
910610921	SCOTT EHRLICH		9,667.12	999,804.79		
910610921	WHITE MANAGEMENT CORPORATION		9,667.12	999,804.79		
910610921	STATION MANAGEMENT CORPORATION	77-7777777	9,667.12	999,804.79		COBORROWER
910610921	HIGHPOINTE HOMES CORP	31-1231610	9,667.12	999,804.79	Yes	BORROWER

FIGURE 42- SECOND CLICK, DESCENDING ORDER.

Change Column Order

You can change the order of the columns in a grid by dragging the column to where you want it to be in the column. The change is specific to a User ID in *STRATEGY*.

Changes to the Strategy grid order is saved with the User ID, so they will appear the machine used to access the application.

Account Search

Select Account
Account Number: Select

Last 10 Accounts

Search for Account
Account Info
Property
MCA Info

Associated Name (Last or Co):
Tax ID #:
Name Alternate ID:
Loan Name:
Monthly Payment: .00 To: .00
Additional Loan ID:
Investor Loan #:

Search

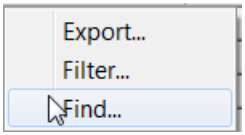
Account #	Associated Name	Role	Tax ID#	Monthly Payment	Current Prin Balance	Primary Borrower
10210288	ROBERT FRANCINI	[redacted]		26,535.38	2,078,199.48	
109958	ROY JOLLY	[redacted]		44,780.08	3,803,916.69	
10210288	AMERICAN PROPERTY MANAGEMENT LLC	[redacted]		26,535.38	2,078,199.48	
13911000	ROBERT PAULL	[redacted]		19,476.44	1,764,508.78	
109958	ROBERT FRANCINI	[redacted]		44,780.08	3,803,916.69	
102101762	ORCHARD REALTY TRUST	[redacted]		105,562.02	4,735,727.67	
110730	SCOTT EHRLICH	[redacted]		63,221.83	6,497,829.25	
110357	CHARLES CHAPNEY	[redacted]		75,459.09	4,439,834.62	
110488	ORCHARD REALTY TRUST	[redacted]		10,315.23	712,322.36	
13010892	NORTHPINE DEVELOPMENT LLC	[redacted]		41,295.79	357,183.57	
13010896	ORCHARD REALTY TRUST	[redacted]		10,726.00	33,918.71	

OK Cancel Help

FIGURE 43-GRAY BARS INDICATE WHERE THE COLUMN WILL BE PLACED WHEN REORDERING THE COLUMNS IN A SUMMARY GRID.

Find

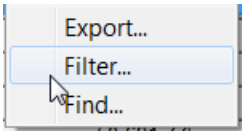
The Find feature allows you to locate information in the grid. To access the Find feature, right click and select Find from the menu.



The Find window opens.

Filter

The filter option allows you to filter the result set based on the values displayed in the Summary Grid.



To access the Filter option, right click and select Filter from the menu. This opens the Filter window.

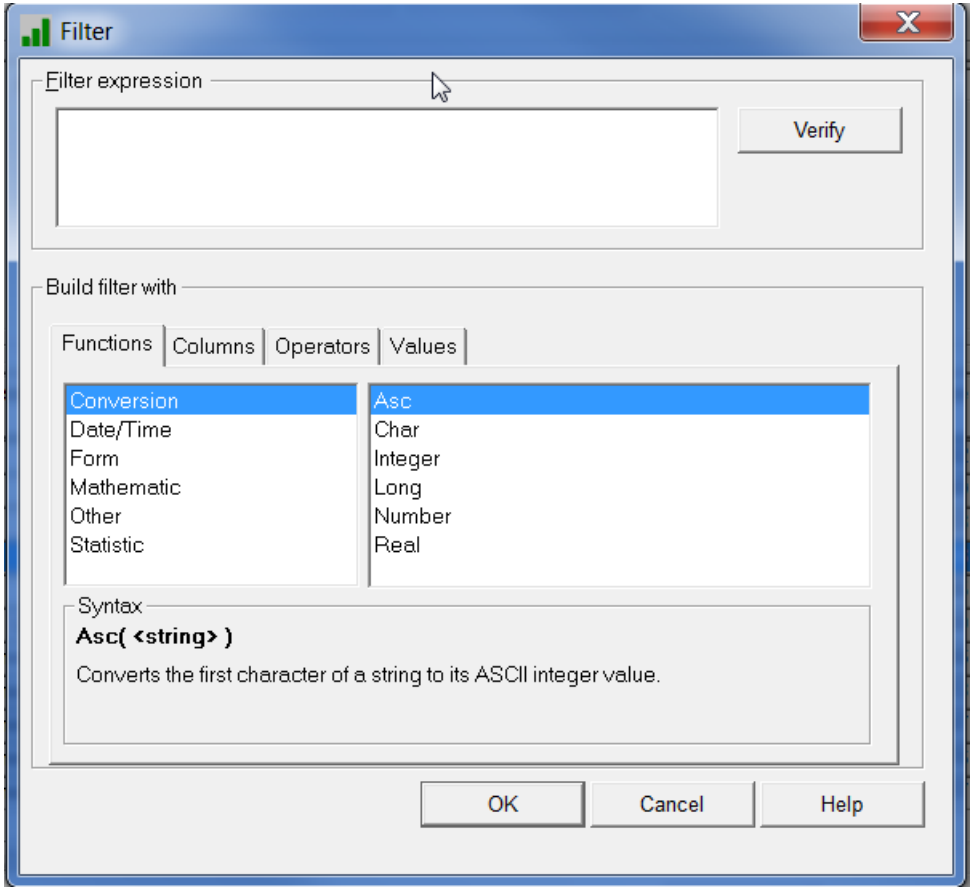
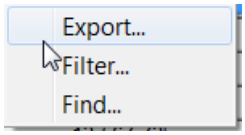


FIGURE 44-USERS WILL BUILD THE FILTER EXPRESSION USING THE TABS IN THE BUILD FILTER WITH TABS.

Export.

Once you have filtered the result set in your Summary Grid, you may wish to export the Result Set to Excel®.

Right click to access the options menu and select Export.



The Save As window appears:

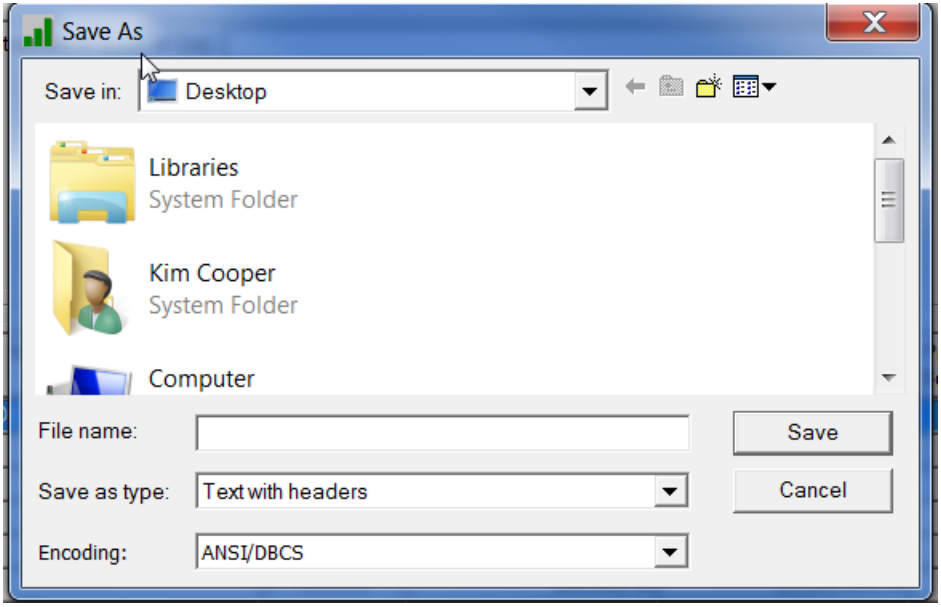


FIGURE 45-SAVE AS WINDOW ALLOWS YOU TO EXPORT THE RESULT SET IN CSV, TEXT, EXCEL, ETC. FORMATS.

Other *STRATEGY* Standards

There are often multiple ways to do something in *STRATEGY*. Options on both the Main and Module specific toolbars are available from the Menu Bar, so if you do not do well with translating pictures to actions, you can use the words provided through Menus.

Like most Windows applications, there are keystrokes to supplement the icons on the keyboard as well as menu options.

Icon	Menu Option	Key Stroke
	Add a record Select Add Record from the Edit menu	Ctrl + N
	Cancel Changes Select Cancel from the Edit menu	
	Save Changes Select Save from the File Menu	Ctrl + S

	Delete Record Select Delete from the Edit menu	Ctrl + D
	Close the Module Select Close from the File menu	Alt + F then C (continue to hold Alt)

Update drop down values using System Information

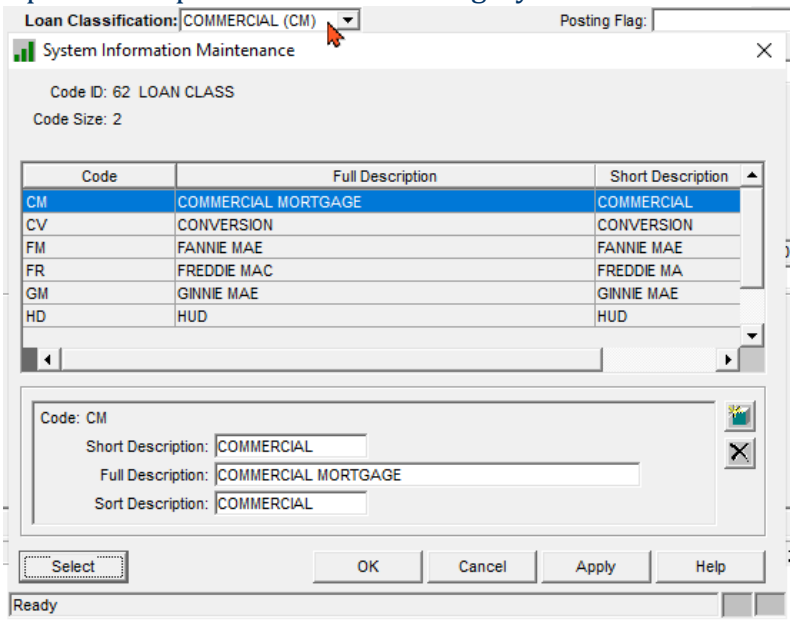


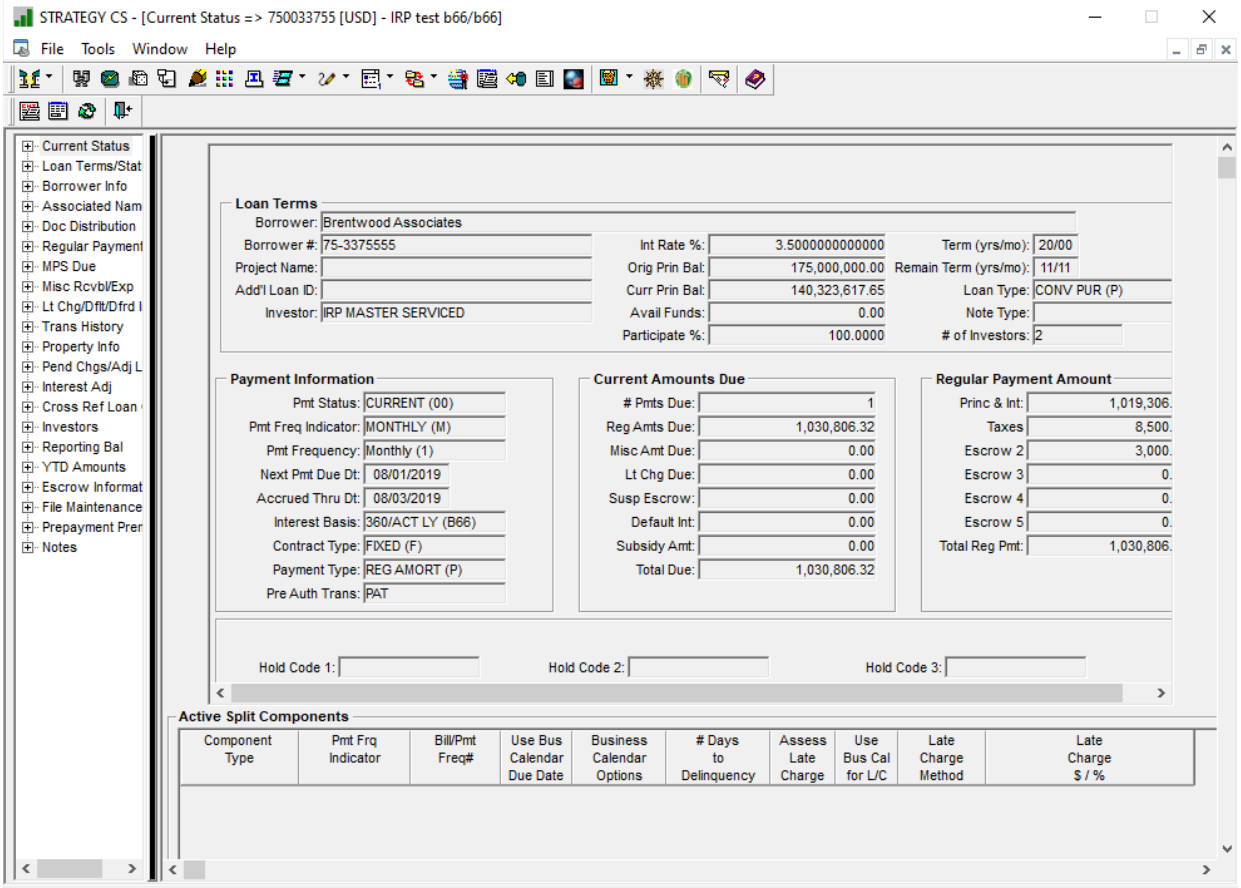
FIGURE 46 - CLICKING CTRL+ALT+M WHILE IN THE LOAN CLASSIFICATION FIELD ON THE MASTER INFO REPORTING PANEL IN LOAN ADMINISTRATION OPENS SYSTEM INFORMATION MAINTENANCE FOR TABLE ID 62.

Users with appropriate security can access the System Information Maintenance window for the Table ID associated with the active field (where cursor is active) by simultaneously clicking Ctrl + Alt + M.

Current Status

Accessed from the Main Tool bar, Current Status provides a snapshot of the loan. This feature is read only and is used to access information about the loan quickly.

Tools>Current Status



Current Status displays showing a number of panels displaying information from multiple areas of the system specific to the loan displayed in the title bar of the application.

Panel	Displays
Current Status	Loan Terms, Payment Information (Status, Frequency, Dates and Int Basis Code, if Payment Auto Debited), Current Amounts Due, and Regular Payment Amounts., Active Split Components
Loan Terms/Status	Loan Status Information, Servicing Information (information for reporting), Escrow Information (primarily escrow acct balances.), Hold Codes 1-3
Borrower Tab	Information from Name and Linked Name/Address files about the Primary Borrower.
Associated Names	Similar to the Associated Name tab in Loan Administration, displays the Name/Address information, roles played on the loan, and contact information for Associated Names for the selected loan.
Document Distribution	If records are set up to reroute or copy notices and bills for the loans to someone other than the borrower, they are shown in this panel.
Regular Payment	Displays the open and closed receivables for regular payments for the selected loans Second child panel displays Reserves Due.
MPS Due	Displays modified payment schedules if entered for selected loan.
Misc. Rcvb/Exp	Displays any miscellaneous receivables or miscellaneous expenses for the selected loan.

Panel	Displays
Lt Chg/Dflt/Deferred	Displays parameters for assessing Late Charge and if Default Interest is applicable on the loan. If DIAL Type is anything but 'Not Applicable (0)' will display parameters for deferring interest and current balance.
Trans History	Displays transaction history, most recent on top. Subpanels display Trans History Detail, the Trans Reserve Detail, and the Trans G/L Detail for the selected loan/transaction on the Trans History panel.
Property Info	Displays properties associated on the active loan as well as important asset level information such as last operating statement, or inspection, occupancy %, overall condition, appraised value.
Pend Chgs/Adj Loans	Displays any changes scheduled for future loan terms, as well as parameters for reviewing and adjusting the interest on the loan. Subpanel displays escrow changes pending as well.
Interest Adj	Displays any interest adjustments applied to the loan whether they were made by the system or user intervention.
Cross Ref Loan	Displays values entered in Cross Reference fields A-E. These fields are used to identify correspondent servicers or group loans some other way for reporting
Investors	Displays the investors interest in the selected loan along with reporting and remittance information for the Investor.
Reporting Bal	Displays the different balances calculated for Reporting and Accounting purposes.

Panel	Displays
YTD Amounts	Displays the balances year to date for principal, interest, tax, late charge and loan advances.
Escrow Information	Details the payments due, next disbursement date, and status for each tax and insurance record added for the loan.
File Maintenance	Displays loan level file maintenance performed on the loan. What, when and who (including system program) made the change.
Prepayment Premium	Shows prepayment premium parameters entered on the loan
Notes	Displays all notes tied to selected loan with filter capability to select date range, specific note type.

STRATEGY's Portal

Introduction

47- STRATEGY'S PORTAL

Strategy's Web Portal serves as a dashboard where users can link to all of McCracken's modules as well as external links. The Widgets available to the user can be customized to meet the user's exact needs.

This manual will provide information on how to set up and use the Web Portal.

If you have additional questions beyond the scope of this document, please contact McCracken's Support Center.

Basic Web Portal Navigation

The Web Portal is accessed via the web, so its navigation is similar to a typical internet browsing experience.

The following represent a few of the icons referenced later in this manual.

Icons

	Web Portal Home Icon Returns to the Web Portal Main Dashboard(Permanently Displayed at the bottom of the Left Hand Panel)
	Export to Excel Icon Indicates that the records displayed in the application can be Downloaded as a Spreadsheet File (Available in Widgets that provide Summary Grids)
	Refresh Icon Refreshes the Data in the Widget to Display the Most Current Information (Within Widgets that have the Capability to be Updated on the Web Portal Dashboard)
	Magnifying Glass (Spy Glass) Executes searches and provides access to the Portfolio Analysis Dashboard (AKA Card Deck).
	Add Widgets Icon Opens the Add Widgets page to select widgets to display on the dashboard. Security and Portal Administration may disable this option for some users.

Requirements

Web Browser

The Web Portal is accessed through a web browser.

Please note that the Portal works with the following versions:

- Google© Chrome is the recommended browser, Current Version supported.
- Microsoft Edge

Display

Due to the size and orientation of the graphics used, McCracken recommends a minimumscreen resolution of 1680 x 1050.

The Web Portal can be viewed at lower resolutions, but users may have to scroll to see all available content.

External Link Widgets

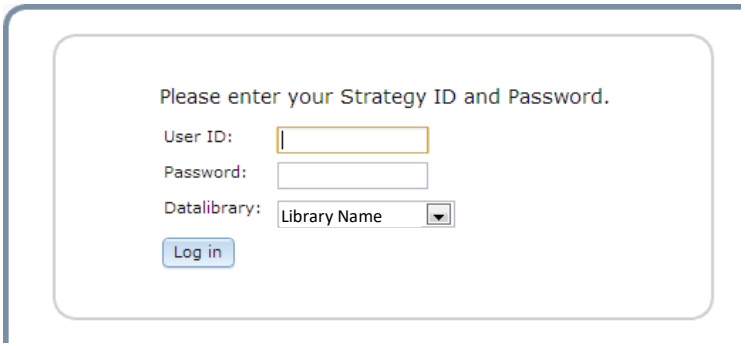
The Hyperlink widget and RSS Feed widget allow users to link to external data locations to make it easy to access tools from one location.

Navigating the Portal

To access the Web Portal, open your web browser and enter the URL provided by McCracken.

Logging In

FIGURE 1. Web Portal Login Screen



Enter your *User ID* and *Password* in the appropriate fields and click the *Log in* button.

If the default *Datalibrary* displayed is not correct, select the appropriate *Datalibrary* from the drop-down menu provided.

NOTE: If multiple data environments are available in your organization, the Datalibrary drop down will be available to select the appropriate environment. User ID and Password must be correct for the Datalibrary selected.

To log into the Strategy Portal a User must have been assigned a User ID, have established a Password, have been assigned a Job Function, and have been given access rights to the Portal by your System Administrator.

NOTE: If Multifactor Authentication is enabled for your organization, please review instructions provided in Accessing the Portal with Multifactor Authentication.

Strategy's Portal

The Portal opens displaying the Widgets as configured for that User. Organizations can elect to allow Users to configure their own desktops. If a user does not have security to access a Widget, the widget will not open for the user. Organizations may elect to define default dashboards that can be associated with specific Job Functions and/or limit a user's ability to modify the Portal. With all these options, the Portal may display differently for each User.

FIGURE 48- THE STRATEGY PORTAL

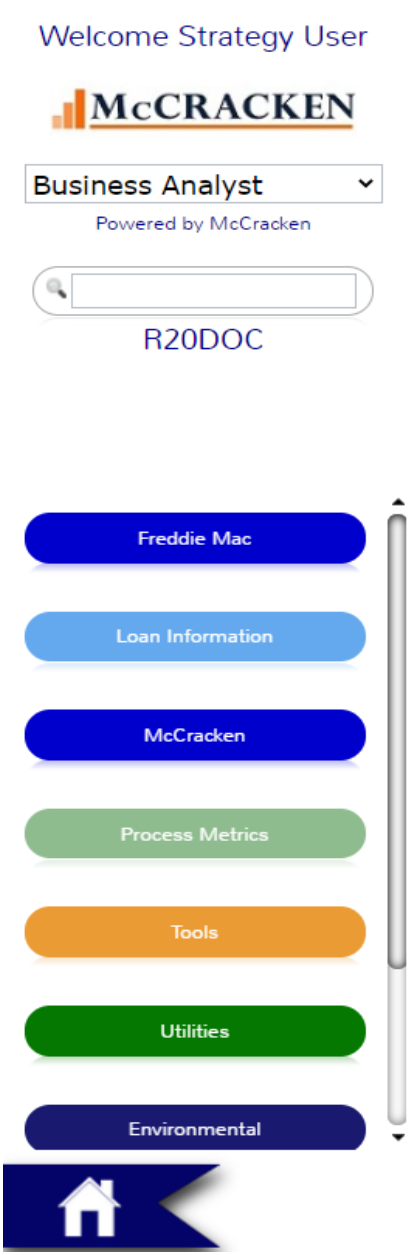


FIGURE 49 LEFT PANEL - DISPLAYS USER, JOB FUNCTION, SUPER SEARCH, WIDGETS ASSIGNED TO THE LEFT PANEL & THE HOME BUTTON.

Left Panel

The top of the Left Panel identifies the User accessing the Portal, their Job Function, and the data library being accessed.

If a User has been assigned multiple Job Functions, the User can use the drop down menu provided to redisplay their Portal. Each Job Function can be assigned different Widgets to help that User focus on the tasks at hand.

Any Widgets the User has selected to display in the Left Panel will appear under the Data Library.

The Home button appears at the bottom of the Left Panel.

The Dashboard

When adding widgets to the Portal using the Add Widgets button in the lower right of the landing page, users have the option to Add to Left Panel, Add to Top Panel or Add to Dashboard.

The Dashboard is the area below the Top Panel and to the right of the Left Panel, and can be configured with multiple pages. The Top Panel and Left Panel are stationery and remain visible as the Dashboard pages change. Each page holds 12 -16 widgets depending on your resolution. Ovals at the bottom of the Dashboard indicate the number of pages used.

The Home Button

The Home button at the bottom of the Left Panel, returns a user to the first page of widgets, whether the user is on a different page or viewing a widget application within the Dashboard.

FIGURE 50-THE DASHBOARD IS AN AREA OF THE PORTAL THAT CAN BE MULTIPLE PAGES. OVALS AT THE BOTTOM OF THE DASHBOARD INDICATE HOW MANY PAGES OF WIDGETS EXIST FOR THIS JOB FUNCTION. THE GREY OVAL INDICATES THE CURRENT PAGE. IN THIS CASE THE FIRST OF THREE PAGES.

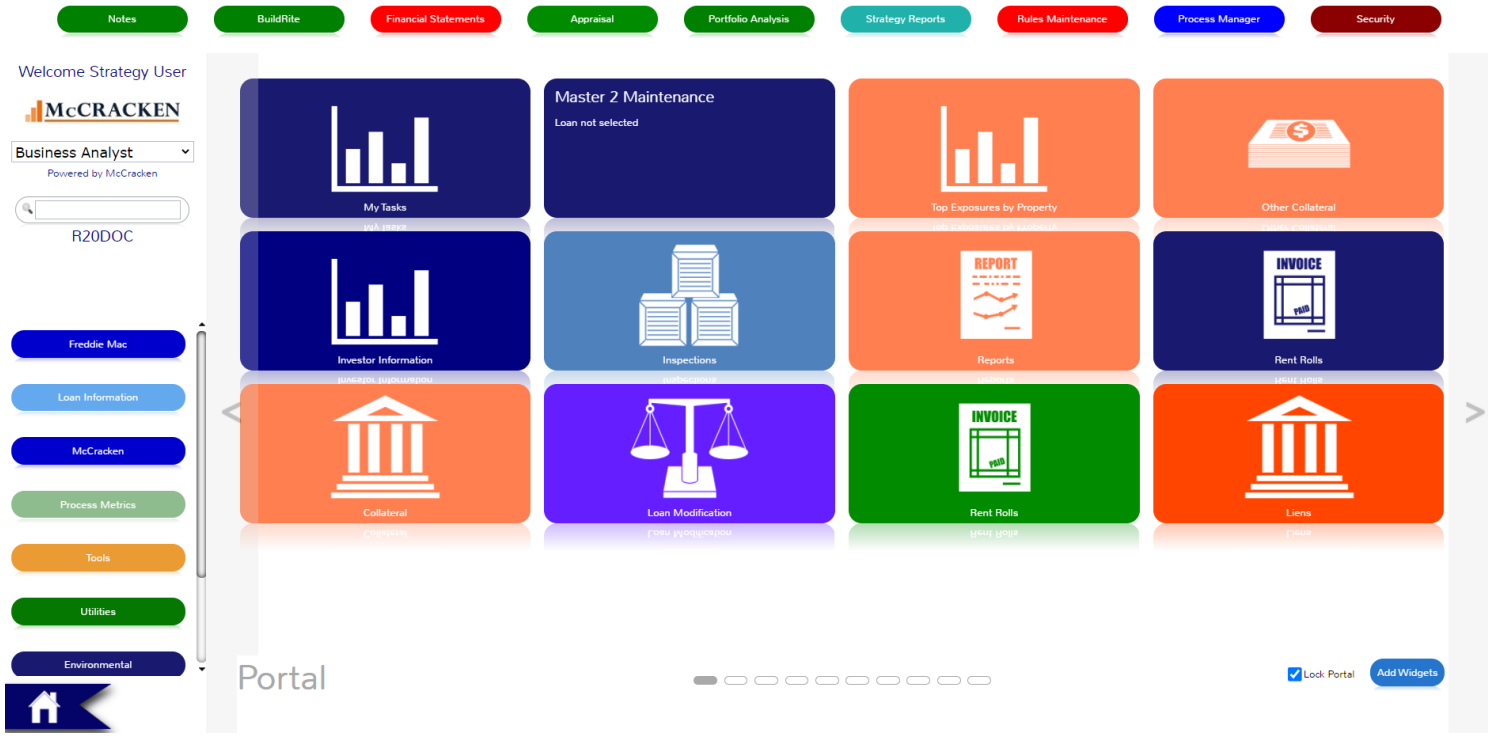


FIGURE 51- HOVERING AT THE LEFT OR RIGHT EDGES OF THE DASHBOARD PROVIDE NAVIGATION ARROWS TO MOVE BETWEEN PAGES. (NOTE SCREEN SHOT ALTERED TO SHOW BOTH LEFT AND RIGHT NAVIGATION BARS – ONLY ONE NAVIGATION BAR WILL APPEAR AT A TIME).

To navigate between pages, hover the mouse over the left or right edge of the Dashboard. Clear bars with arrows appear. Clicking the bar moves in the direction of the arrow. Click the Home button to return to the first page of widgets.

Super Search

The *Super Search* box appears in the Left Panel, under the Job Function and above any Widgets assigned to the Left Panel. If a User enters a loan number in the *Super Search* and clicks Enter, the User receives a confirmation box.

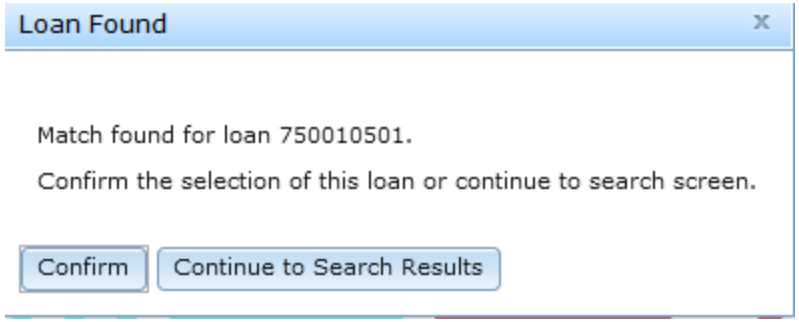


FIGURE 52 - SUPER SEARCH CONFIRMATION BOX

Clicking *Confirm*, limits the Portal's display to only those Widgets applicable to the User, and to the Loan Number entered in the *Super Search*. In this case, view Loan Information, Other Collateral, Notes or Adjustable Loan Pending Changes Information.

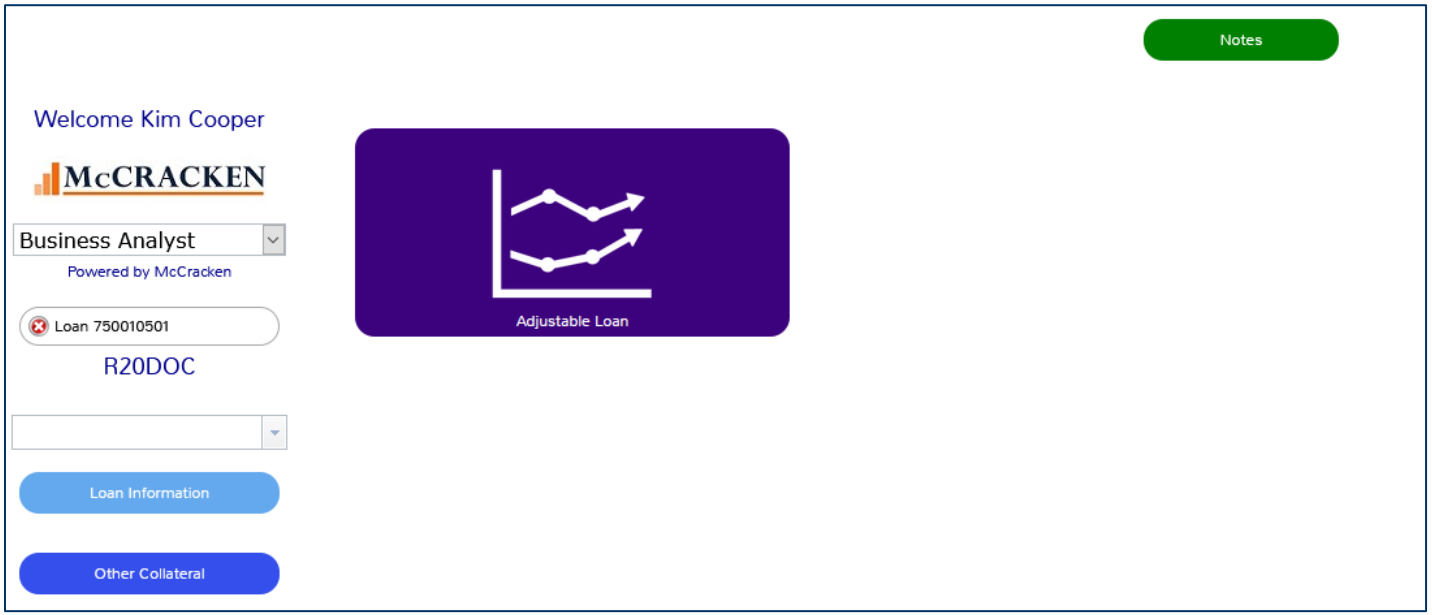
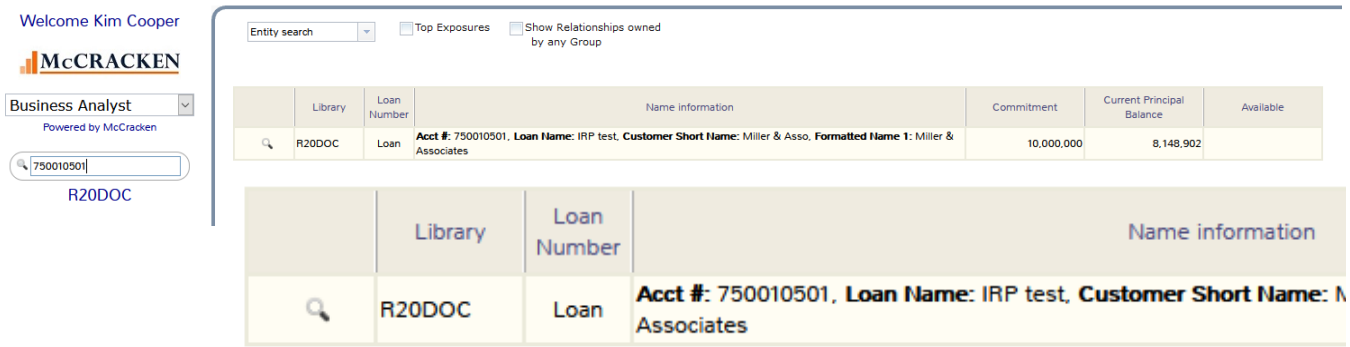


FIGURE 53 - ENTERING A LOAN NUMBER, AND CLICKING CONFIRM LIMITS THE PORTAL DISPLAY TO THOSE WIDGETS WITH INFORMATION APPLICABLE TO THE LOAN.

Clicking *Continue to Search Results* displays the Relationship Tracking summary grid showing information specific to the Loan Number entered. Users can click the Magnifying Glass to view the loan information in Portfolio Analysis.



When data is entered in the search field and the magnifying glass is clicked the Super Search Results window opens in the Portal desktop displaying a grid of information that meets the criteria entered. The default Search type is Entity search.

FIGURE 54 - ENTITY SUPER SEARCH RESULTS. CLICKING THE MAGNIFYING GLASS TO THE LEFT OF THE LOAN, DISPLAYS THE PORTAL LIMITING THE WIDGETS TO THOSE THAT HAVE INFO RELATED TO THAT LOAN.

The if an Entity name is matched, initial search results display a summary view of all loans by the entity, showing the entity type (Name, etc.), Name Information, Summary of Commitment, Current Principal Balance, and Available Balance.

Clicking a row in the grid will explode out loans associated with the entity type.

Clicking the magnifying glass to the left of a Loan, displays the Portal, limiting the viewable widgets to those applicable to the selected loan.

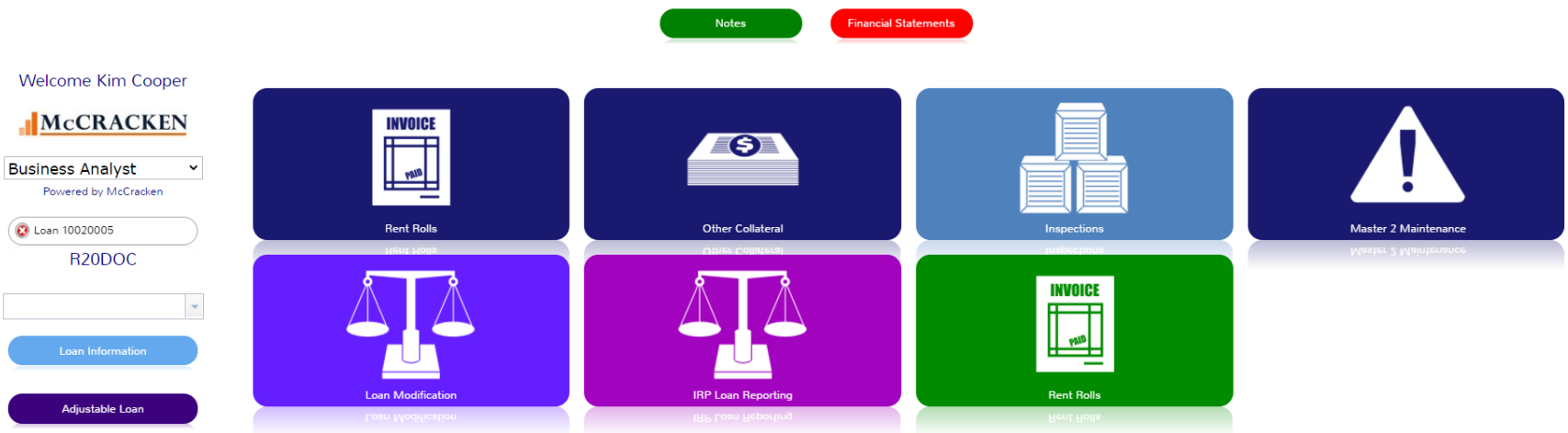
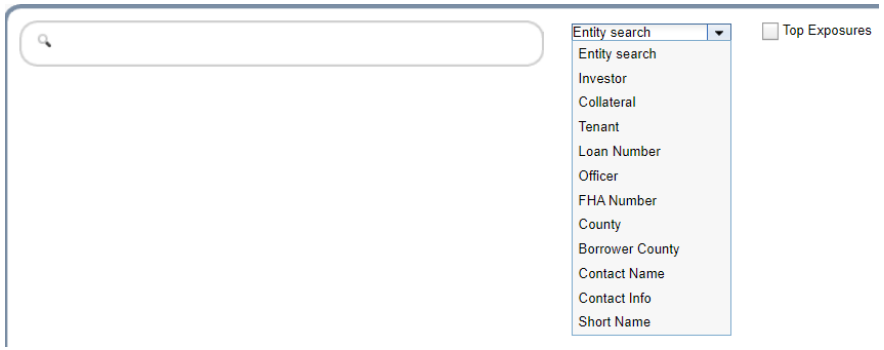


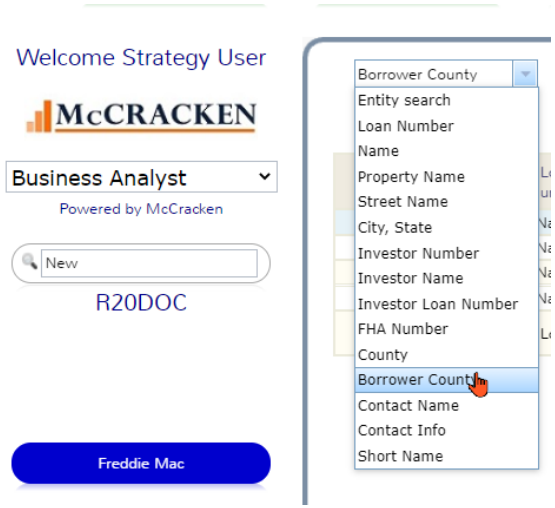
FIGURE 55- CLICKING A LOAN THAT IS ASSOCIATED WITH YOUR SUPER SEARCH DISPLAYS THE PORTAL WITH ONLY THOSE WIDGETS THAT APPLY TO THE SELECTED LOAN.

The Super Search and the Search available in Portfolio Analysis now both support the following additional Search options:

- County
- Borrower County
- FHA Number
- Contact Name
- Contact Phone
- Contact Email
- Customer Short Name

After the initial search, users can use the drop down provided above the Super Search Grid to select another Search Option.





Results

FIGURE 56 – SHORT NAME FHA NUMBER, COUNTY, BORROWER COUNTY, CONTACT NAME, CONTACT INFO AND ARE ALSO NEW SEARCH CAPABILITIES AVAILABLE FROM PORTFOLIO ANALYSIS.

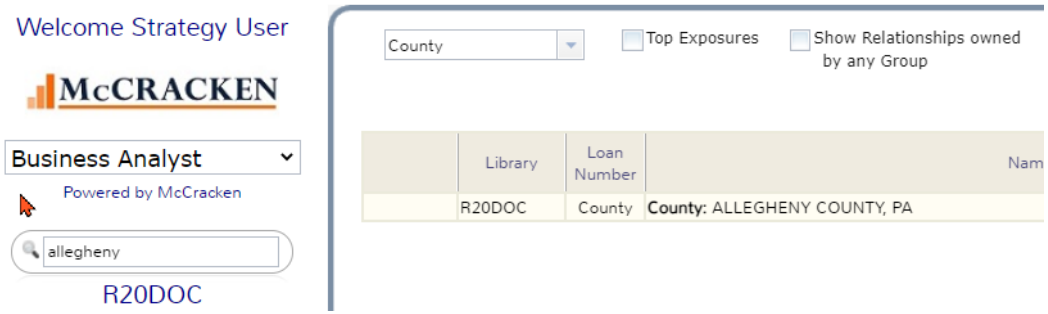


FIGURE 57 - COUNTY SEARCH RETURNS COLLATERAL RECORDS THAT CONTAIN INFORMATION RELATED TO THE STRING ENTERED IN THE SEARCH BOX. TO THE LEFT IS THE DISPLAY FOR A COUNTY SEARCH FROM THE SUPER SEARCH.

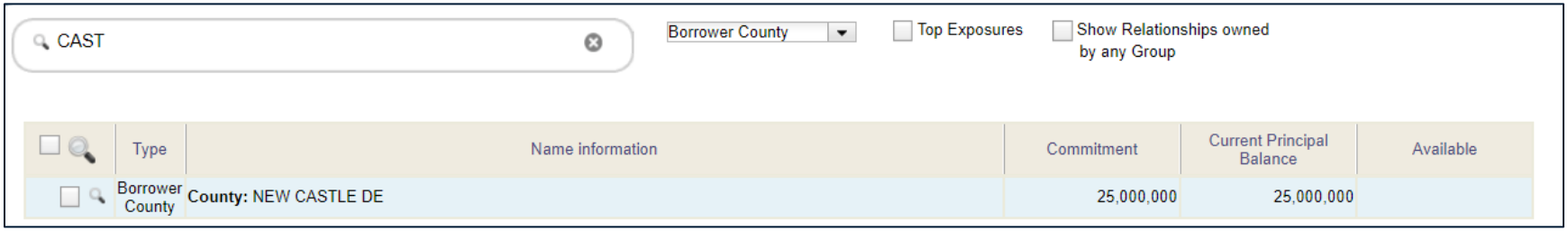


FIGURE 58 - BORROWER COUNTY RETURNS ALL COUNTIES FOUND IN THE PADDRESS FILE THAT MATCH A COUNTY DESCRIPTION AS OUTLINED IN THE SYSTEM INFORMATION TABLE 33. PORTFOLIO ANALYSIS SEARCH.

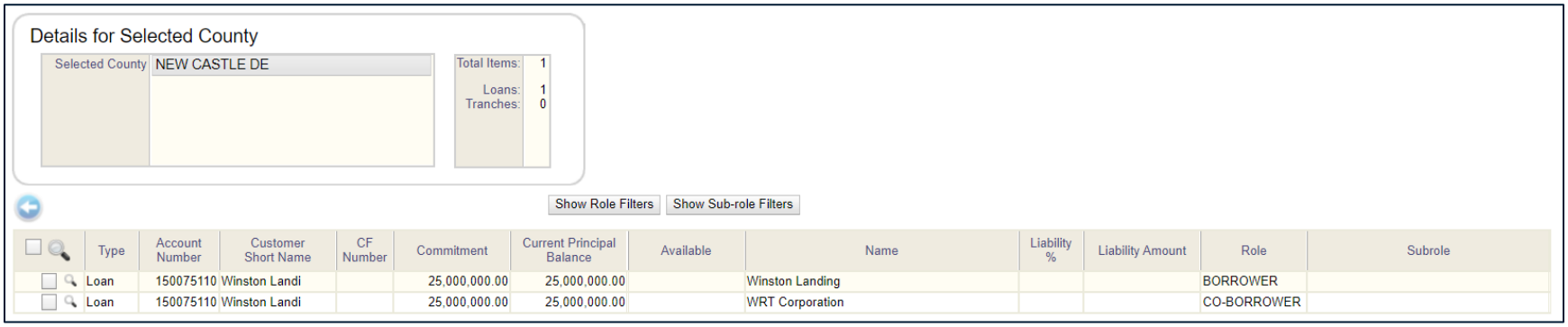


FIGURE 59 - DRILL IN TO LOCATE ENTITIES ASSOCIATED WITH ADDRESSES IN THOSE "BORROWER COUNTIES" AND THEIR ASSOCIATED LOANS.

When a Borrower County record is clicked (Figure 58 - Borrower County returns all Counties found in the PADDRESS file that Match a County Description as outlined in the System Information table 33. Portfolio Analysis Search.), the grid drills down to display Loan records where the associated name record references entities where the County entered in their Address Record matches the string entered in the Search Text field (Figure 59 - drill in to locate entities associated with addresses in those "Borrower Counties" and their associated loans.).

12 | FHA Number | Top Exposures | Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
Loan	**Acct #:** 60067501, **FHA:** 123KK2386081, **Customer Short Name:** Western Manag	750,000	364,852	385,148
Loan	**Acct #:** 60067501, **FHA:** 123KK2386081, **Customer Short Name:** Western Manag	750,000	364,852	385,148
Loan	**Acct #:** 60063315, **FHA:** 273SS7127201, **Customer Short Name:** Hooper & Sons	25,000,000	12,161,750	12,838,250

FIGURE 60 – FHA NUMBER SEARCH RETURNS LOANS WHERE THERE IS PMI/FHA INSURANCE POLICY (POESC. SOSES = '4') AND A POLICY #/FHA CASE # (POESC.SOFHA)THAT MATCHES THE STRING ENTERED.

day | Contact Name | Top Exposures | Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
Contact Name	**Name:** Jefferson Davies, **Email:** jdavies@amerentertainment.com, **Phone:** 919-212-5555, **Customer Short Name:** American Ente	25,000,000	12,018,831	12,981,169

FIGURE 61 - CONTACT NAME RETURNS THE PRIMARY CONTACTS FOUND IN THE PNAME FILE THAT MATCH THE STRING ENTERED. (PNAME.NMPCONTACT)

@anymail | Contact Info | Top Exposures | Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
Contact Info	**Name:** Jan Carrington, **Email:** pres @anymail.com, **Phone:** 6305555555, **Customer Short Name:** Reed & Carrin	15,000,000	10,355,799	4,644,201
Contact Info	**Name:** Thomas Reed, **Email:** pres @anymail.com, **Phone:** 6305555555, **Customer Short Name:** Presidential	15,000,000	10,355,799	4,644,201
Contact Info	**Name:** Bart Young, **Email:** pres @anymail.com, **Phone:** 6305555555, **Customer Short Name:** Prestige Asso	15,000,000	10,355,799	4,644,201

FIGURE 62 - THE CONTACT INFO SEARCH CAN BE USED TO LOCATE NAMES AND LOANS ASSOCIATED WITH THOSE NAMES USING ANY PART OF THE PHONE NUMBER OR EMAIL ADDRESS. (PNAME.NMPHONE OR PNAME.NMEMAIL).

5555

Contact Info | Top Exposures | Show Relationships owned by any Group

Type	Name information	Commitment	Current Principal Balance	Available
Contact Info	**Name:** Martin Hobbs, **Email:** hobbs@oakland.email, **Phone:** 412-555-5555, **Customer Short Name:** Oakland Group	1,000,000	903,877	96,123
Contact Info	**Name:** Jan Carrington, **Email:** pres @anymail.com, **Phone:** 6305555555, **Customer Short Name:** Reed & Carrin	15,000,000	10,355,799	4,644,201
Contact Info	**Name:** Jefferson Davies, **Email:** jdavies@amerentertainment.com, **Phone:** 919-212-5555, **Customer Short Name:** American Ente	25,000,000	12,018,831	12,981,169
Contact Info	**Name:** , **Email:** , **Phone:** 503-555-5555, **Customer Short Name:** Winston Landi	25,000,000	25,000,000	
Contact Info	**Name:** Thomas Reed, **Email:** pres @anymail.com, **Phone:** 6305555555, **Customer Short Name:** Presidential	15,000,000	10,355,799	4,644,201
Contact Info	**Name:** Bart Young, **Email:** pres @anymail.com, **Phone:** 6305555555, **Customer Short Name:** Prestige Asso	15,000,000	10,355,799	4,644,201

FIGURE 63 - THE CONTACT INFO SEARCH CAN BE USED TO LOCATE NAMES AND LOANS ASSOCIATED WITH THOSE NAMES USING ANY PART OF THE PHONE NUMBER OR EMAIL ADDRESS. (PNAME.NMPHONE OR PNAME.NMEMAIL)

Working with Widgets

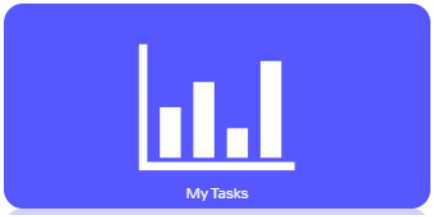
Strategy's Portal was designed to be fully customizable. Users can organize Widgets in any way they find most efficient.

The Widgets

The Widgets available in the Web Portal represent a wide variety of tasks that can be per-formed with McCracken's mortgage servicing software using McCracken's tools.

The Web Portal contains five types of Widgets that are fully customizable:

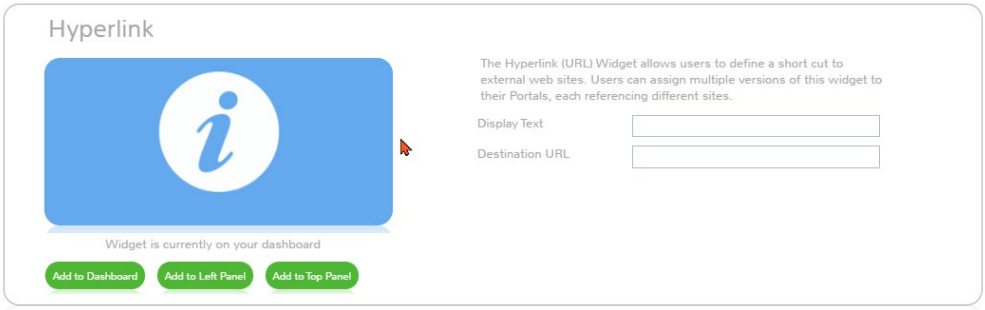
- **Process & Task Queue Widgets** that are powered by McCracken's Process Management Tools.
  - These Widgets track the Tasks assigned to the user.
  - Additional information regarding the Process Management Tools can be found in the Process Management Manual.
  - Wire and Trigger widgets are similar in functionality showing work specific to those features assigned to specific roles and/or job functions.



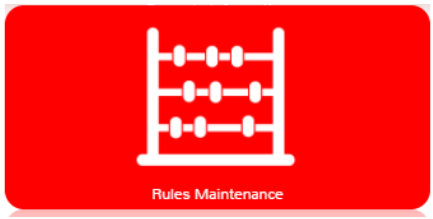
- **Alert Widgets** bring the user's attention to something in the data library that meets a specific date or data condition.
    - **Alert Widgets** work in conjunction with Strategy's Rules Engine and display notifications to ensure that data is reviewed when Strategy recognizes the user defined date range or data condition noted defined in the Rules Engine.

- **Report Widgets** show real-time information that is pertinent to the user.
    - These display information that can be filtered, sorted, and exported into a spreadsheet.
    - Complex Reports, such as Investor Information, include drill-down functionality to provide both summary information (# of loans and loan balance by Investor) to access in-depth information (loans owned by an investor), to specific details about a specific loan owned by an investor.

- **URL Widgets** allow users to link to external web sites.
    - These Widgets give users quick access to external resources, including **RSS Feeds**.



- **Application Widgets** provide access to McCracken Applications.
    - These Widgets will seamlessly open Strategy, BuildRite, Portfolio Analysis, or one of manyother McCracken applications the user has security rights to access.



Clicking on a Widget, maximizes the widget to display its intended purpose.

My Tasks Detail

Search

Create New | Start | Complete | Waived | Inactive | Reassign Job Function | Reassign Role | Notes | Email | View Process | View Task | Fees | Document Checklist

Status	Notes	Process Name	Task Description	Start	Due	Related To	Assigned To	Days Left	Borrower	Property	Investor	Officer
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020011 MULTIPLE (3)	Portfolio Analyst 1	-589	Personal Equity Medical	The Boulder at Magnolia Hearth	First National Bank [100]	SMYTH, J
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020011 MULTIPLE (3)	Asset Manager 4	-586	Personal Equity Medical	The Boulder at Magnolia Hearth	First National Bank [100]	SMYTH, J
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020030 MULTIPLE (3)	Portfolio Analyst 1	-589	Brady Limited	The Creek at Dove Crest	First National Bank [100]	SMYTH, J
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020030 MULTIPLE (3)	Asset Manager 4	-586	Brady Limited	The Creek at Dove Crest	First National Bank [100]	SMYTH, J
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020039 MULTIPLE (3)	Portfolio Analyst 1	-589	Nelson Family Trust	Tamarind Quay	First National Bank [100]	KASS, MA
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020039 MULTIPLE (3)	Asset Manager 4	-586	Nelson Family Trust	Tamarind Quay	First National Bank [100]	KASS, MA
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020047 MULTIPLE (3)	Portfolio Analyst 1	-589	County Oil & Gas	Freedom Promontory	First National Bank [100]	KASS, MA
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020047 MULTIPLE (3)	Asset Manager 4	-586	County Oil & Gas	Freedom Promontory	First National Bank [100]	KASS, MA
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020056 MULTIPLE (3)	Portfolio Analyst 1	-589	Hewitt Leasing Research	Durham Meadow	First National Bank [100]	KASS, MA
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020056 MULTIPLE (3)	Asset Manager 4	-586	Hewitt Leasing Research	Durham Meadow	First National Bank [100]	KASS, MA
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020073 MULTIPLE (3)	Portfolio Analyst 1	-589	Harris Bond	ID: 200	First National Bank [100]	SMYTH, J
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020073 MULTIPLE (3)	Asset Manager 4	-586	Harris Bond	ID: 200	First National Bank [100]	SMYTH, J
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 10020090 MULTIPLE (3)	Portfolio Analyst 1	-589	Henry Woods	The Ridge at Secluded Vista	First National Bank [100]	SMYTH, J
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 10020090 MULTIPLE (3)	Asset Manager 4	-586	Henry Woods	The Ridge at Secluded Vista	First National Bank [100]	SMYTH, J
		Collect Payment	CALL BORROWER	08/02/2019	08/07/2019	LOAN 20020036	Asset Manager 1, (Role) AM	-585	Webb Investments		Second National Bank [200]	KASS, MA
		FINANCIAL STATEMENTS COLLECTION	REMINDER	05/01/2017	05/01/2017	LOAN 20020049	Amy Hogge, Test User AH, (Role) TESTER	-1413	Metrocrest Doors	Sierra Larga	Second National Bank [200]	KASS, MA
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 20020085 MULTIPLE (3)	Portfolio Analyst 1	-589	Lisa Edwards	Porcupine Oaks	Second National Bank [200]	SMYTH, J
		Taxes are Due	AUTHORIZES DISBURSEMENT FROM THE TAX ESCROW	08/01/2019	08/06/2019	LOAN 20020085 MULTIPLE (3)	Asset Manager 4	-586	Lisa Edwards	Porcupine Oaks	Second National Bank [200]	SMYTH, J
		Taxes are Due	APPROVAL RECIEVED	08/01/2019	08/03/2019	LOAN 20020086	Portfolio Analyst 1	-589	Unlimited Delivery	Golden Springs	Second National	SMYTH, J

50 of 249 Records

FIGURE 64-PROCESS AND TASK QUEUES DISPLAY TASKS ASSIGNED BASED ON THE CONFIGURATION OF THE WIDGET.

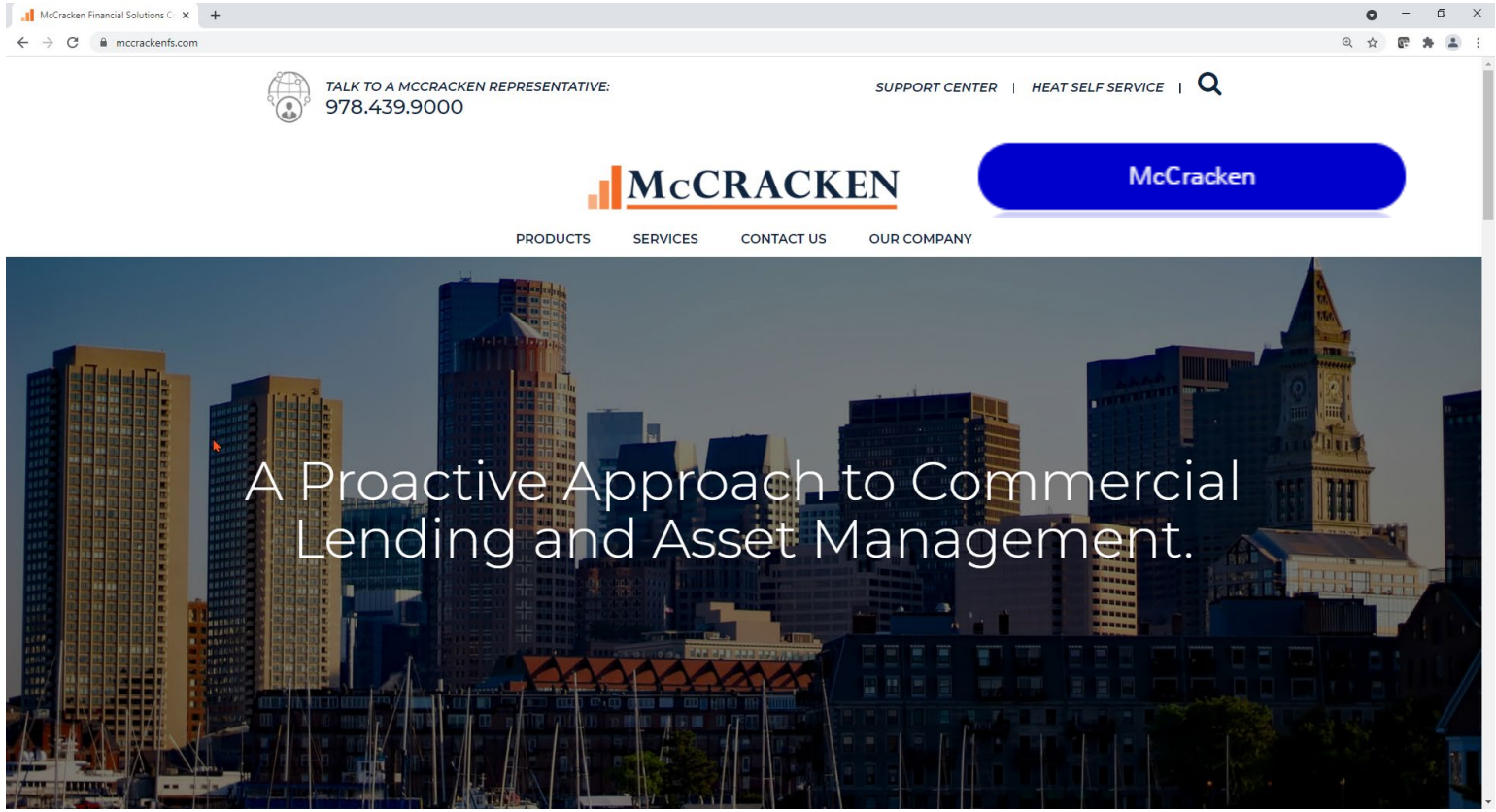


FIGURE 65-THE HYPERLINK WIDGET CAN BE CONFIGURED TO ACCESS AN INTERNET OR INTRANET SITE. THIS ALLOWS USERS TO QUICKLY ACCESS INFORMATION FROM THE DASHBOARD WITHOUT LEAVING STRATEGY.

Widgets such as the RSS Feed, Hyperlink, and the Process & Task Queues can be configured to display specific information. The Widget store will prompt you upon the addition of one of these widgets to complete the configuration before the Widget is added to your Portal.

Adding Widgets to the Dashboard

FIGURE 66- USE THE ADD WIDGETS BUTTON TO ADD NEW WIDGETS TO YOUR DASHBOARD. THE LOCK PORTAL BUTTON KEEPS WIDGETS IN PLACE UNTIL YOU DECIDE TO REPOSITION THEM ON THE SCREEN.

Add Widgets Button

Users with appropriate security can add widgets to their Portal. Clicking the *Add Widget* button in the bottom right of the Dashboard opens the widget store. This opens the Add Widgets page of the Portal appears in the Dashboard. The Left and Top panels remain. All Widgets available to your organization are available for selection.

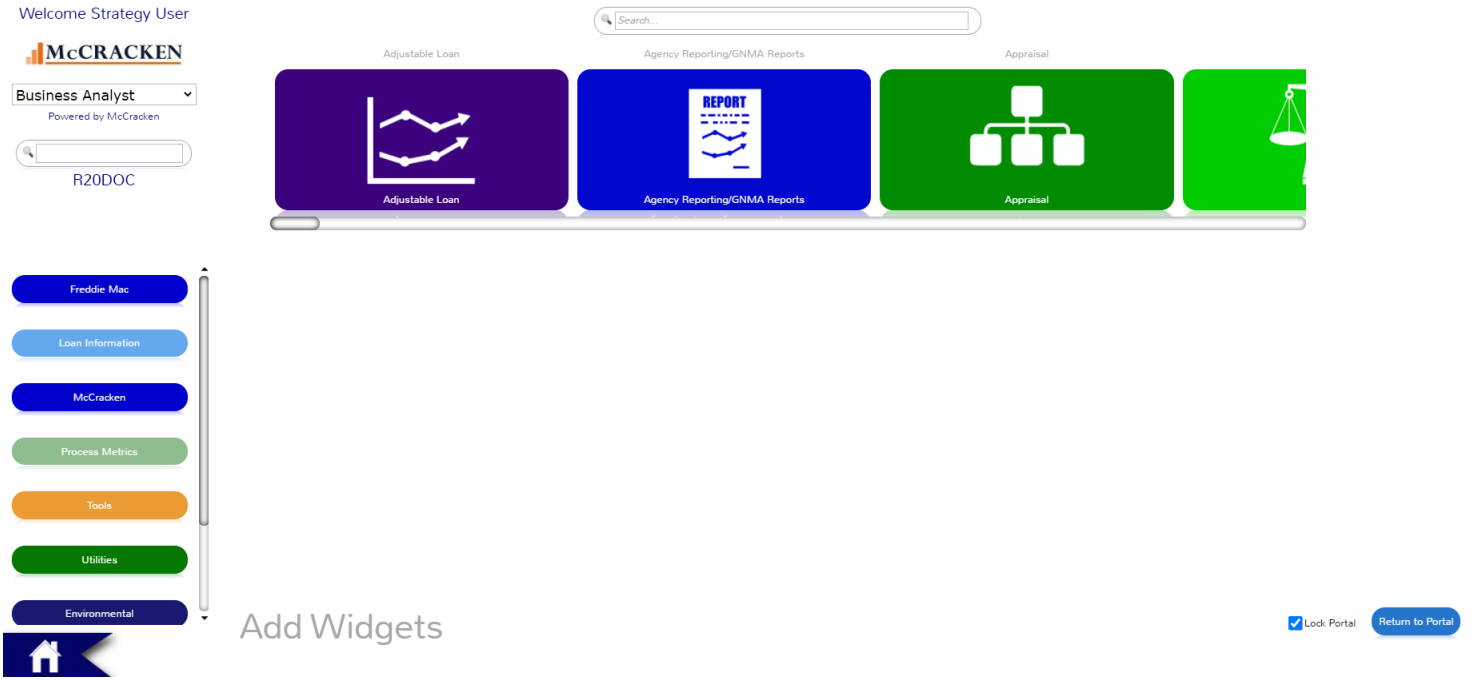


FIGURE 67 - ADD WIDGET VIEW IN THE PORTAL, USED TO SELECT AND ADD WIDGETS TO A DESKTOP

Finding the Right Widget

Available widgets are displayed in a single layer left to right alphabetically. To locate a specific Widget,

- use the Scroll Bar to move to the left and locate a Widget. The Widgets appear alphabetically left to right.
- or use the Search box above the Widget listing to search for a Widget. Entering “Loan” will limit the view to only those Widgets with “Loan” in the title.

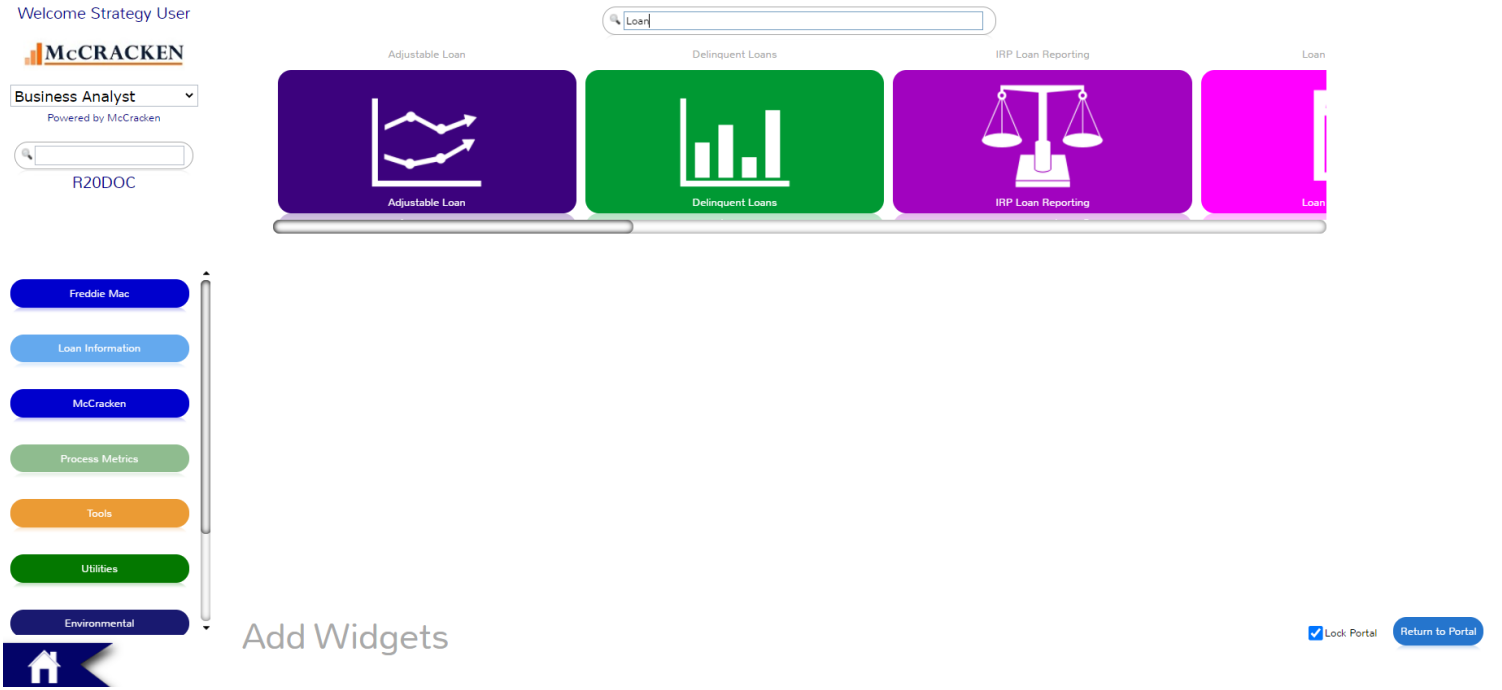


FIGURE 68-THE SEARCH OPTION IN THE WIDGET STORE LIMITS THE WIDGETS DISPLAYED BASED ON THE TEXT STRING ENTERED.

Configuring a Widget

Select the Type of Widget that is to be added.

- Each Widget will be accompanied by a description of the Widget and how it performs.
  - For example: A **Hyperlink** Widget - This widget allows you to define a URL destination to be able to quickly navigate to by selecting the widget on your dashboard. You can add as many links as you would like to your dashboard and configure them however you would like.
- For information on each of the Widgets available in the Web Portal, please refer to the Appendix.

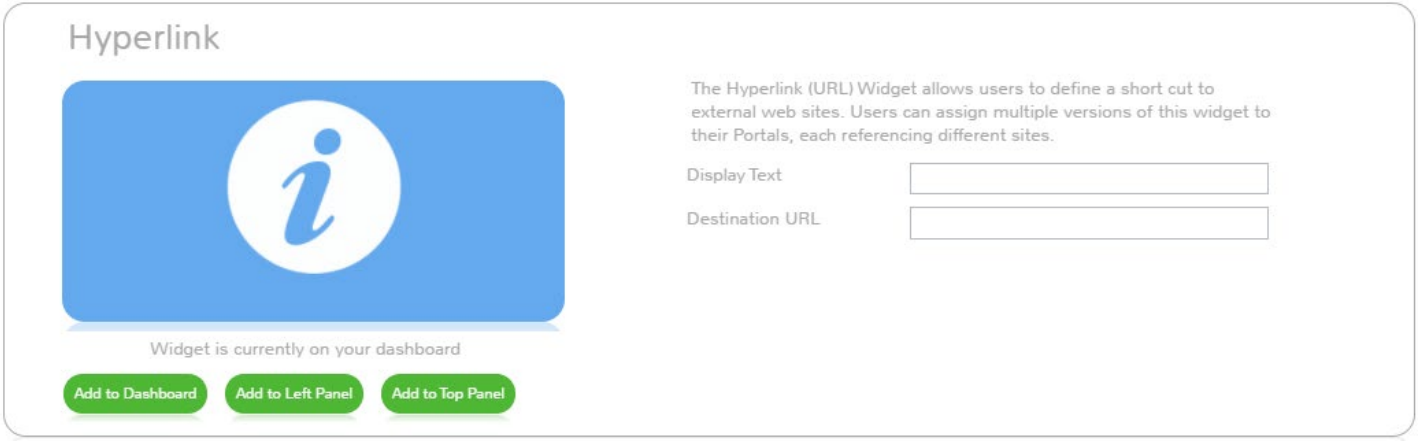


FIGURE 69 - HYPERLINK WIDGET DISPLAYS THE FIELDS FOR DISPLAY TEXT AND DESTINATION URL TO CONFIGURE THE WIDGET TO OPEN A URL FROM THE WIDGET.

If additional configuration information is required, appropriate fields will be provided to assist with configuring the widget.

- **Hyperlink** Widget - ***Hypertext URL*** and ***Display Name***
- **RSS Feed** Widget - ***RSS Feed URL***
- **Process & Task Queue** - ***Widget Title***, ***Process or Task***, ***Severity***, ***Assigned To*** for example. Additional fields are available to assist with configuring the Process and Task Queue to display work assigned to you, a Role you participate in, or your direct reports. See documentation related to Process Manager for a complete explanation.

Process & Task Queue

Process & Task Queue

Task | Due | Related To

This widget can be used to filter and search for Pending Processes & Tasks

Widget Title

Process or Task: Process

Severity

Assigned To

Job Functions:
Administrator MFS support (BORROWER
AM HEAD (AM HEAD)
Asset Manager MGR (TASK)
Asset Manager 1 (AM)
Asset Manager 2 (TASK)
Asset Manager 3
Asset Manager 4 (AM)

Role

Process Type:
APPROVE OUTGOING WIRE
ASSET ADMINISTRATION 1
ASSUMPTION
ASSUMPTION PROCESS (INV)
AUDITED ANNUAL FINANCIAL STATEME
BORROWER OR GUARANTOR FILES BAN
BORROWER REQUEST/CONSENTS
BORROWER SUPPORT

Process Sub-Type

Task Type:
APPROVAL RECIEVED
APPROVE ACTION PLAN
APPROVE FINANCIAL STATEMENT
APPROVE INSPECTION
APPROVE OUT GOING WIRE
APPROVE OUTGOING WIRE
APPROVE WIRE OVER 10,000,000.01

Category

Category 1

Category 2

Category 3

Investor

Passed Start Date

Passed Due Date

Start Date prior End of Month

Widget is currently on your dashboard

Add to Dashboard | Add to Left Panel | Add to Top Panel

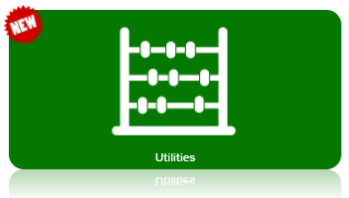
Lock Portal | Return to Portal

FIGURE 70 - WHEN ADDING THE PROCESS & TASK QUEUE TO YOUR PORTAL, STRATEGY HAS A NUMBER OF WAYS TO LIMIT THE INFORMATION SHOWN IN THE WIDGET. YOU CAN HAVE AS MANY PROCESS & TASK QUEUES ON YOUR DASHBOARD AS YOU LIKE, SO TASKS CAN BE FILTERED TO BEST ORGANIZE WORK TO THE USER'S NEEDS.

Selecting the Location of Your Widget

Once you have configured the selected Widget to display the information you wish, you can select where on the Portal you wish the Widget to appear. There are three buttons:

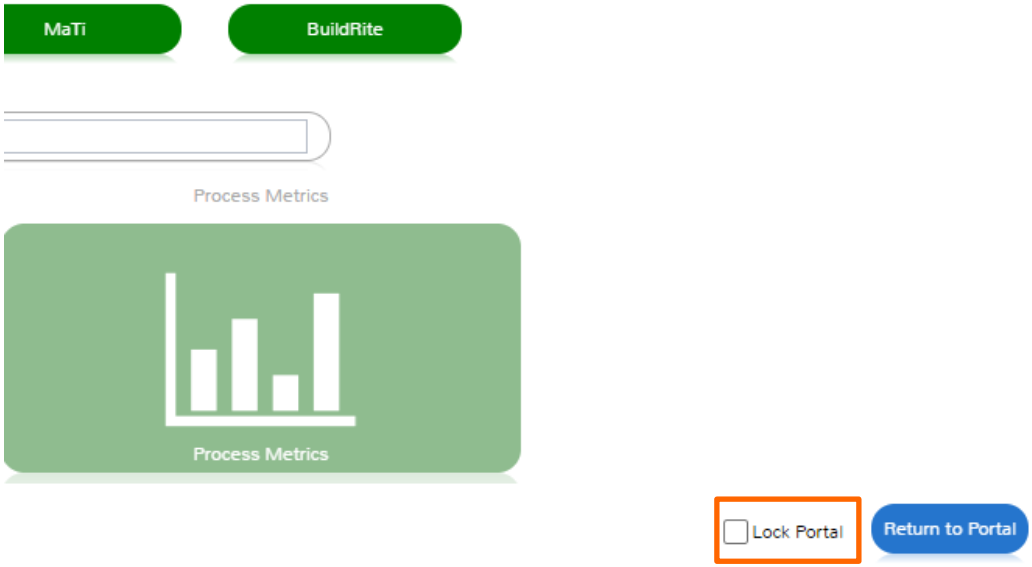
- **Display on Dashboard –** The Widget will be placed in a page in the Dashboard of the Portal. It will appear in the next available tile space, on the last window.
- **Display on Top Panel –** The Widget will appear above the Dashboard in the top row of the Portal in the right most location.
- **Display on Left Panel -** The Widget will appear in the vertical column of Widgets to the Left of the Portal. It will appear as the bottom most Widget.
- Once you click the location, the Insert box will display, "Widget has been successfully added to Dashboard."
- Regardless of the location of the Widget, the newly placed widget will be marked with a "New Sticker" in the upper left hand corner of the Widget. The sticker will be gone the next time you log into the Portal.



Once you have completed adding Widgets, use the Return to Portal button to return to the Portal. The Lock Portal checkbox can be unchecked to reorder Widgets on your Portal.

Moving Widgets on the Dashboard

Users have the ability to move the Widgets anywhere they would like on the Dashboard. This gives users the ability to organize their Widgets in the way they find most useful.



To move a Widget:

- Uncheck the ***Lock Portal*** checkbox in the bottom right corner of the Dashboard.

This box prevents Widgets from being moved accidently. It is checked by default.

1. Click and hold the Widget that is going to be moved.

FIGURE 71- WHEN REPOSITIONING A WIDGET ON YOUR DASHBOARD, THE AVAILABLE DROP AREAS BECOME GREY, THE WIDGET BEING MOVED BECOMES OPAQUE.

The current location of the Widget will become dim, and a silhouette of the Widget will move alongwith the mouse to show the new location of the Widget.

2. Drag and drop the Widget in a new location.

The Widget will drop into the new position. If the Widget is dragged on top of another Widget,the two Widgets will swap locations, the dragged Widget will drop into the selected position. The Widget previously occupying that position will adjust to the original position of the dragged Widget.

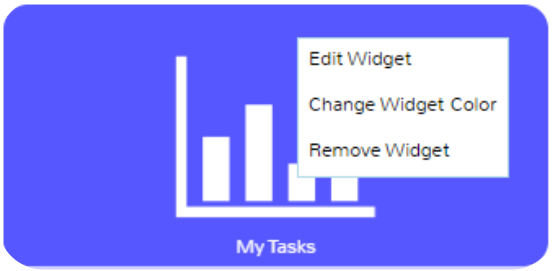
To move the Widget to a different page, drag the Widget to the side of the screen and hover over the Page Arrow until the page advances to the next page, or goes back to the previous page.

Users also have the ability to move a Widget to either the Left Panel or the Top Panel by following the same steps described above and dropping the Widget onto one of those locations.

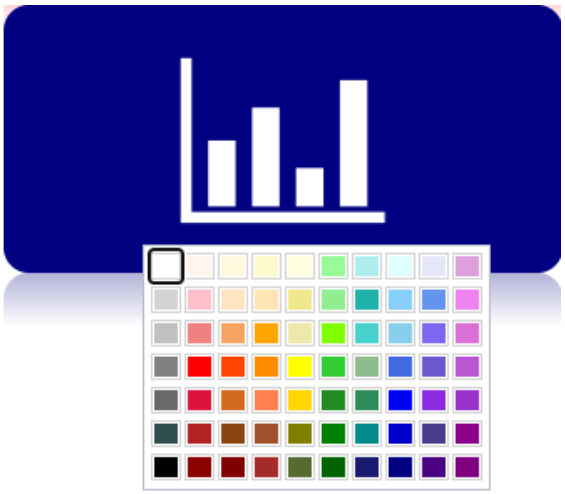
FIGURE 72- MOVED WIDGET

Widget Right Mouse Options

There are different options from the Right Mouse options depending on the Widget.



Open in Portal	As of Release 20, the default is to open Widgets in a new window. Click Open in Portal if you wish to have the Left and Top Panels remain available around your work area. This option is not available for all Widgets.
Open in New Window	Only available prior to Release 20, this option was to open Widgets in a new browser window to maximize viewing area. If not selected, the widget would default to displaying within the Portal.
Change Widget Color	Use the Change Widget Color to select a new color for the Widget tile. Report widgets and Process & Task Queue widgets display in the new color selected. The application widgets such as Financial Statements will display in the standard user interface.



	Select the new color from the palette provided when selecting Change Widget Color. Keep in mind that the text color is always white when selecting the new color for your Widget.
Edit Widget	This option is available on Widgets that require configuration. If you want to change the items displayed in a Hyperlink Widget, Process & Task Queue Widget, or similar Widget, right click and select Edit Widget to modify the settings used when adding the Widget to the Portal.
Remove Widget	To remove a Widget from the Portal display, click Remove Widget. This only removes it from display. The widget can be redisplayed at any time by using the Add Widgets option.

Portal Applications

Strategy's Portal applications vary as to complexity, but navigate similarly, opening to a Search Results screen. The Portal remembers the last Loan Number search that you ran when opening the application widgets.

Searching within Applications

Depending on the widget, the data entered in the Search field will return a grid of summary information matching the data entered anywhere in the fields being searched. Entering an 'M' in the Collateral Search will return any Loans with Borrowers or Loan Names containing an 'M,' anywhere in the name, as well as any properties that contain an 'M' in the Property Name or street address.

Asset management widgets, such as Collateral, Rent Rolls, Inspections, Financial Statements, and Liens will return both a Loan Search Grid and a Collateral Search Grid. The Loan Search results represent Borrowers Names and/or Loan Names that match the data entered. The Collateral Search Grid represents Property Names or Property Addresses that match the data entered. Selecting a row in the Loan Search grid returns the Property Details page. This page is similar to the Property tab in the Strategy desktop application and includes details about the property in relation to the loan as well as the property address, management, general details and building information shown on the collateral page.

app | Search | New Collateral

Loan Search Results

Loan Number	Associated Name	Monthly Payment	Current Principal Balance	
10020004	Application Power Tools	262,034.00	11,730,720.32	mon
10020008	Applied Broadcast Entertainment	106,528.00	4,696,502.54	mon
10020068	Happy Pet Grooming	491,766.64	10,354,927.53	daily
20020004	Osborne Strategic Applications	261,849.88	11,733,699.08	mon
20020041	European Apparel	327,844.75	6,905,302.55	daily
20020050	Horizon Paragon Applications	508,766.64	10,354,993.79	daily
20020120	Kirkland Appraisals	0.00	0.00	due
30020070	McCormick Applied	491,766.64	10,354,927.53	daily

Collateral Search Results

Collateral ID	Loan Number	Borrower Name	Property Name	Property Street Nar
40	50054027	Independent Service Group	Chapparel Gardens	33 Claremeont
40	50054027	Independent Service Group	Chapparel Gardens	33 Claremeont
112	750078521	Opal Management Company	Apple Tree Estates	22 North Apple Street
112	750078522	Opal Management Company	Apple Tree Estates	22 North Apple Street
137	90085400	Burr & Bannister, Inc	Applegate Plaza	111 Applegate Circle
212	10020105	Barnes Recycle	Pineapple Sands	1115 Lakeview Drive
519	10020052	Armstrong Flowers	Pilot LagoonPineapple Waves	4531 Sate Street East

FIGURE 73-COLLATERAL WIDGET SEARCH RETURNS ALL LOANS THAT MATCH THE VALUE ENTERED. ENTER 'APP' TO RETURN ANY LOAN THAT HAS A BORROWER NAME, OR LOAN NAME THAT CONTAINS 'APP' ANYWHERE IN THE TITLE AS WELL AS ANY PROPERTIES WITH THE PROPERTY NAME OR STREET NAME THAT MATCH 'APP'

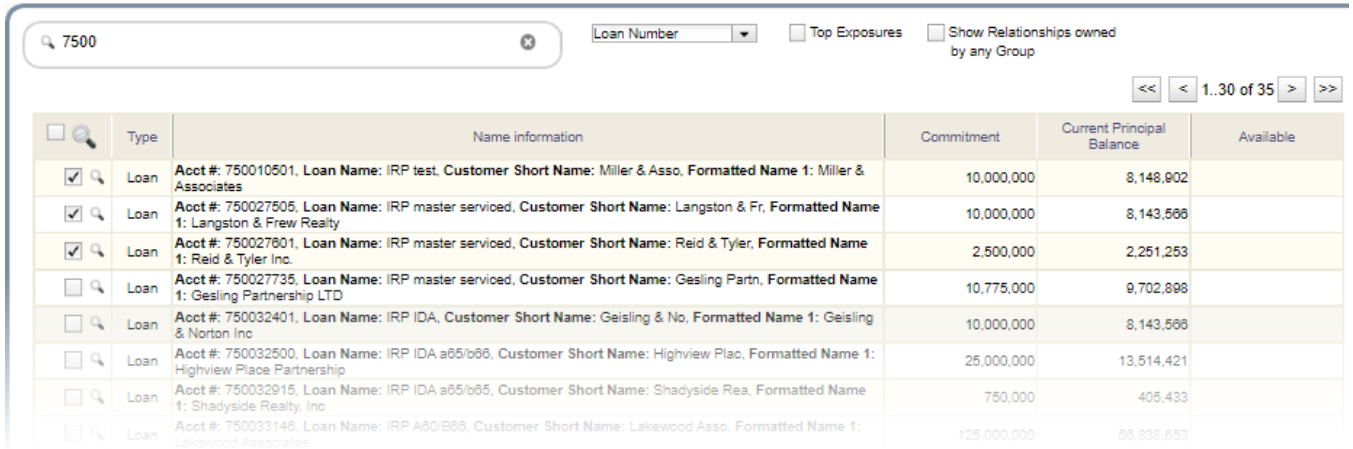
Other widgets that reference loan level information (Adjustable Rate Loans, Compounding Interest in Arrears – SOFR, Loan Modifications, Other Collateral – UCC, etc.), provide Loan Search Results matching the data entered in the Search box to the Borrower Name or Loan Name. Some widgets may further filter the search results based on the purpose of the widget, for example the Compounding Interest in Arrears – SOFR widget will not display any loans in the search results that do not have the appropriate ARM Method for Compounding in Arrears.

Reporting widgets and other specific purpose widgets may contain search results specific to their purpose. For example, the Insurance widget provides a number of filtering options to locate coverages across properties, loans, and policies.

All search fields in the Portal search based on locating the text string entered in the appropriate fields for the search performed.

Portfolio Analysis

Using the Super Search use Portfolio Analysis to view information about a loan or group of loans at a point in time. Similar to Current Status Portfolio Analysis is a display only application. Servicers of all types can use this site to gather loan status, escrow, and asset management information.



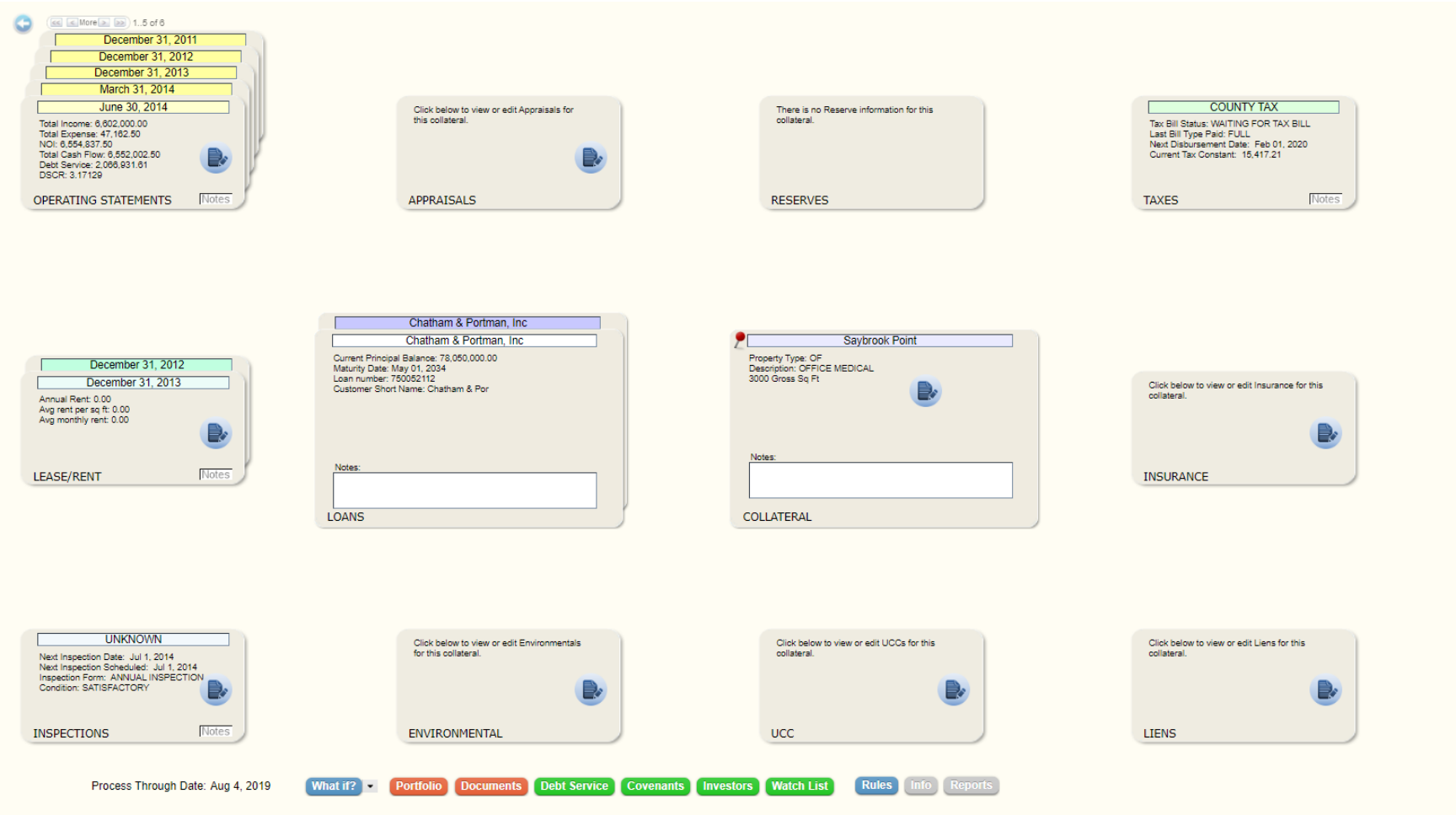
Type	Name information	Commitment	Current Principal Balance	Available
Loan	**Acct #:** 750010501, **Loan Name:** IRP test, **Customer Short Name:** Miller & Asso, **Formatted Name 1:** Miller & Associates	10,000,000	8,148,902	
Loan	**Acct #:** 750027505, **Loan Name:** IRP master serviced, **Customer Short Name:** Langston & Fr, **Formatted Name 1:** Langston & Frew Realty	10,000,000	8,143,566	
Loan	**Acct #:** 750027601, **Loan Name:** IRP master serviced, **Customer Short Name:** Reid & Tyler, **Formatted Name 1:** Reid & Tyler Inc.	2,500,000	2,251,253	
Loan	**Acct #:** 750027735, **Loan Name:** IRP master serviced, **Customer Short Name:** Gesling Partn, **Formatted Name 1:** Gesling Partnership LTD	10,775,000	9,702,898	
Loan	**Acct #:** 750032401, **Loan Name:** IRP IDA, **Customer Short Name:** Geisling & No, **Formatted Name 1:** Geisling & Norton Inc	10,000,000	8,143,566	
Loan	**Acct #:** 750032500, **Loan Name:** IRP IDA a65/b66, **Customer Short Name:** Highview Plac, **Formatted Name 1:** Highview Place Partnership	25,000,000	13,514,421	
Loan	**Acct #:** 750032915, **Loan Name:** IRP IDA a65/b65, **Customer Short Name:** Shadyside Rea, **Formatted Name 1:** Shadyside Realty, Inc	750,000	405,433	
Loan	**Acct #:** 750033146, **Loan Name:** IRP A80/B66, **Customer Short Name:** Lakewood Asso, **Formatted Name 1:** Lakewood Associates	125,000,000	66,838,653	

Once your Super Search results display you can use the larger magnifying glass in the header of the grid to view all loans returned, the magnifying glass to the left of the loan you wish to view, or use the checkboxes at the left of each row to select multiple loans to view. If selecting multiple loans, but not all loans, after you have selected (checked) the loans to view, use the large magnifying glass in the header to submit your request.

The Portfolio Dashboard or ‘card deck’ is displayed.

Portfolio Dashboard

Loan information is found center left, associated properties appear center right. The loan card on top controls the view. All property cards on the left are associated with the top loan card. All cards displayed around the parameter: Operating Statements, Appraisals, Reserves, Taxes, Lease/Rent Rolls, Insurance, Inspections, Environmentals, UCCs and Liens, apply to the top property card. Selecting a different loan and/or property card by clicking in the card’s header, reshuffles the deck to display the appropriate information.

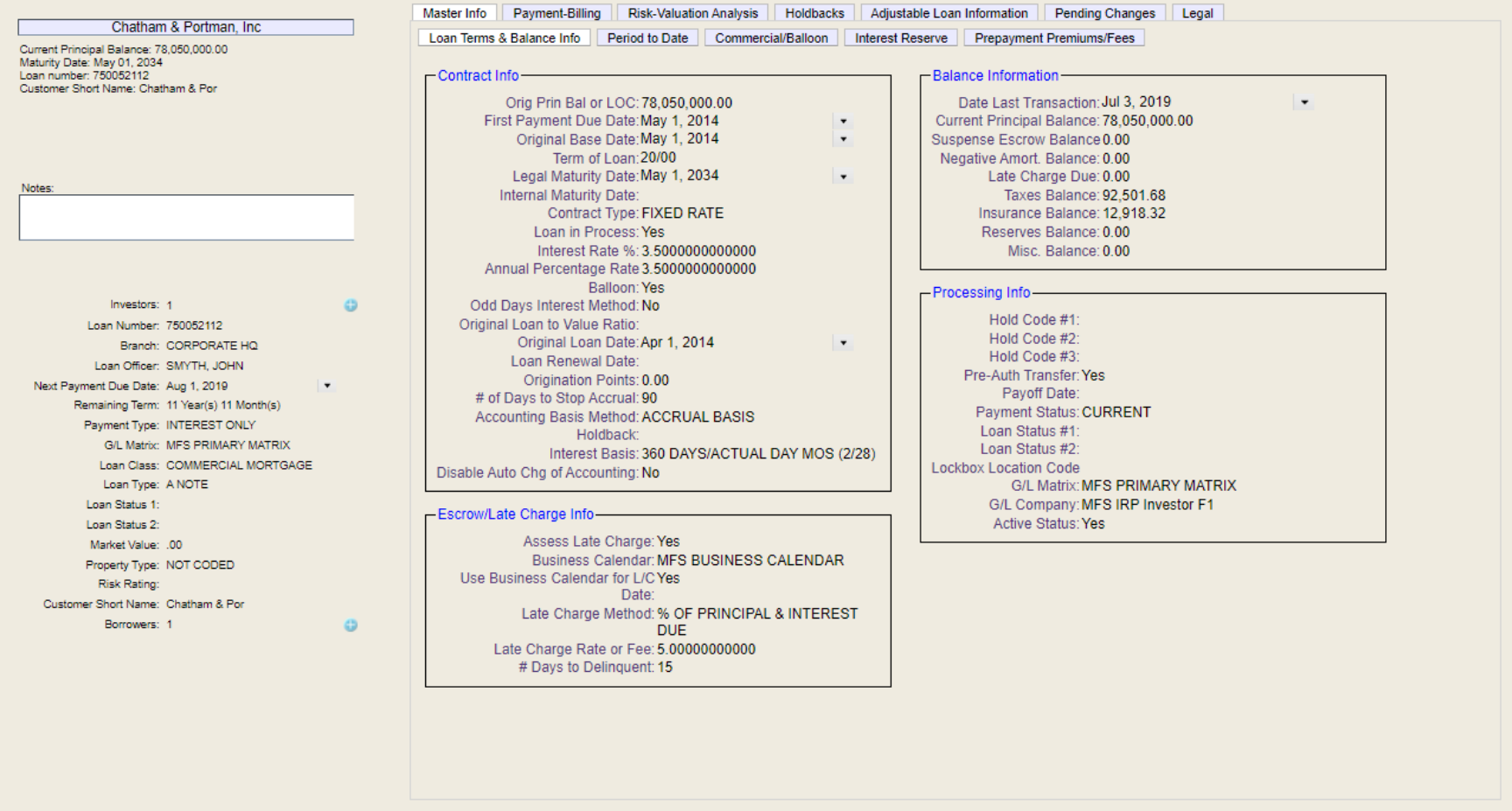


Each card in a deck represents one record in the system, for example Loan 750052112, on Saybrook Point has received and entered 5 operating statements, the top card is for a quarterly statement for the period ending June 30, 2014. Blue icons in the card fast track you to the browser-based application associated with the card, the information displayed in the application will be the record for the card selected, in the example above when the blue page icon on the June 30, 2014, Operating Statements card is clicked, the Financial Statement application opens displaying the Operating Statement for the period ending on June 30, 2014.

Clicking the center of the Loan, Reserve or Taxes cards enlarges the card to display information related to that specific loan, reserve, or tax record selected.

Loan Card

Information on the Loan Card is a tab view and contains information similar to that found in Current Status in the desktop application. The bottom row of tab icons changes when the tab icon at the top of the screen is selected similar to the module specific toolbar in the Strategy desktop application.



Information on the bottom left of the expanded loan card is specific to the loan, and displays the number of investors, loan number, branch, loan officer, and information pertinent to the status of the loan. This information remains visible regardless of the information viewed on the right. The blue icons to

the right of Investors and Borrowers, displays details about the investors and associated borrowers, respectively. The loan detail information is also visible on the Tax and Reserve expanded cards as well.

The Loan Card displays:

Top Row Tab	Bottom Row Tab	Purpose
Master Info	Loan Terms & Balance Info	Displays parameters for calculating loan payments, late charge information, balances for principal and escrows, and processing information such as G/L matrix and lockbox information as well as additional status information such as hold codes.
Master Info	Period to Date	Summary information for funds received year to date. Card will also display year to date information for loans that have Capitalized amounts, Income recognized on cash recoveries, or write off information.
Master Info	Commercial Balloon Information	Information about extensions and modifications as well as out of debt period requirements and parameters for balloon/demand loans.
Master Info	Interest Reserve	Related to the retention of loan principal for the payment of interest, this tab displays information such as the maximum allowed, amount drawn to date, amount recognized as income.
Master Info	Prepayment Premiums/Fees	Displays the parameters for calculation prepayment premiums and the borrower paid fees associated with the loan.
Payment-Billing	Receivable Information	Payment calculation parameters such as frequency, payment type, and next payment due date as well as when and how bills are calculated, and whether there is a separate schedule for split components.
Payment-Billing	Default Receivable Information	Parameters for Default Interest and Deferred Interest Accrual as well as receivables and adjustments for Default Interest.
Payment-Billing	Analysis and Reporting	Displays various non-performing reporting fields related to Foreclosure, Workouts, Status and Additional Information found in the Loan Administration.
Payment-Billing	Risk Valuation Analysis	Risk Rating values, Credit Risk Rating values, General Information fields such as LTV and Collateral Value, GAAP and STAT reporting information related to Valuation Analysis.

Top Row Tab	Bottom Row Tab	Purpose
Holdbacks		Displays data from the Holdback tab in Loan Administration
Adjustable Loan Information		Adjustable Loan Method, Payment Type and Contract Type, the parameters setting the rate review and change frequency and calculation and parameters for printing notices.
Pending Changes		Displays Pending Adjustable Loan Changes and/or Pending Changes to the Master/LIP information, as well as fields used to segregate detailed loan reports.
Legal Info		Displays the information from the Legal option on the Strategy tools menu. This includes information about attorneys, book and page numbers for recorded documents, and workout terms as well as a legal document listing.

Tax Card

Each Tax card represents a tax obligation to a government body, such as a state or county. The Tax card can also be expanded to display the Summary information and Additional Tax Information for the tax obligation displayed on the selected card. This information is also available in the Strategy desktop application in the Escrow Processing module, Taxes tab.

Reserves Card

Each Reserve Card represents a reserve defined for the loan. The expanded card displays the Reserves detail for the selected Reserve account, Balances for all Reserves associated with the loan, and the Reserve Receivable for the selected Reserve Account, showing amounts due and credited.

RR TENANT IMPROVEMENT

Description: Tenant Reserve
Payment Amt: 500.00
Reserve Balance: 31,500.00
Reserve Final Maturity Date: 0

Notes:

Investors: 1
Loan Number: 750078520
Branch: CORPORATE HQ
Loan Officer: KASS, MATTHEW
Next Payment Due Date: Aug 1, 2019
Remaining Term: 11 Year(s) 11 Month(s)
Payment Type: FIXED PRINCIPAL + INTEREST
G/L Matrix: MFS PRIMARY MATRIX
Loan Class: COMMERCIAL MORTGAGE
Loan Type: CONVENTIONAL (PURCHASED)
Loan Status 1:
Loan Status 2:
Market Value: .00
Property Type: MULTIFAMILY
Risk Rating:
Customer Short Name: Classic Golf
Borrowers:

Master Info | History

Reserves

Sequence Number: 2
Reserve Type: RR TENANT IMPROVEMENT
Monthly Payment Amount: 500.00
Remit Interest on Reserves:
Interest on Reserve Plan Code:
Interest on Reserve Print Check:

Balances (All Reserves)

Reserve	Bank	D.D.A Number	Balance	Date Last Posted	Maturity Date	Rate	Investor	Investment Description
1	Reserve Accounts	78-78501-78520	94,500.00	Jul 5, 2019		0.0000000000000		
2	Reserve Accounts	78-78501-78520	31,500.00	Jul 5, 2019		0.0000000000000		

Receivables

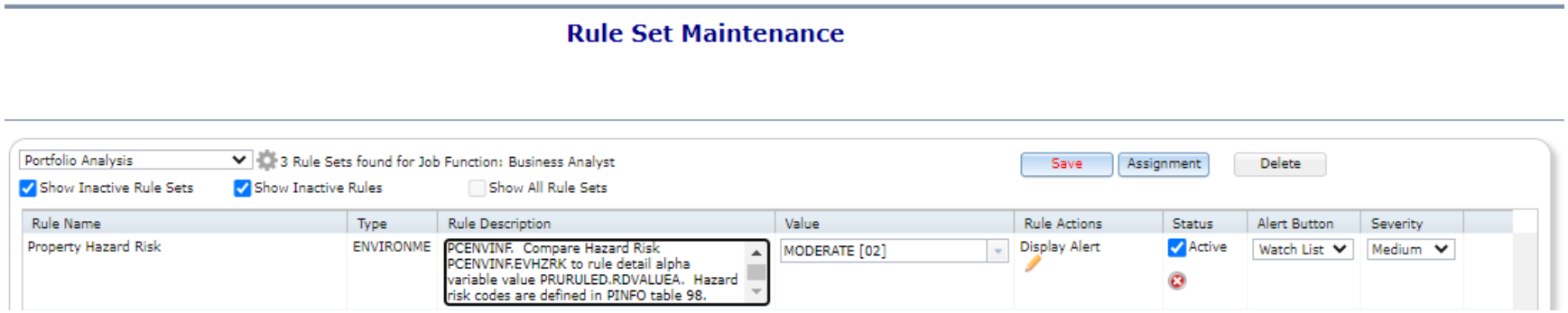
Reserve Date	Amount Due	Amount Credited
Sep 1, 2019	500.00	0.00
Aug 1, 2019	500.00	0.00
Jul 1, 2019	500.00	500.00
Jun 1, 2019	500.00	500.00

Alert Buttons

The buttons at the bottom of Portfolio Analysis display the alert message for data conditions that violate the Rule Set assigned to Portfolio Analysis. There are six buttons, Portfolio and 5 additional Alert Buttons. The Portfolio button displays for all Rule Sets, the labels on the remaining Alert Buttons are defined as part of the Rule Set definition. Portfolio Analysis defaults to the PADEFAULT Rule Set and displays the buttons as Documents, Debt Service, Covenants, Investors, Watch List. The Rule Set associated with Portfolio Analysis can be modified using the Edit Widget option for Portfolio Analysis.

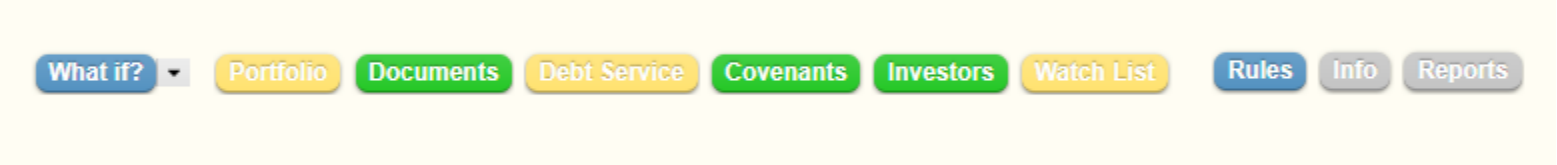
Each Rule Set is assigned an Alert Button definition which names the buttons, creating rule violation categories. . When rules are defined as part of a rule set, the rule is assigned a Severity and Alert Button to determine the category or button the alert message will display from, and the severity of the rule violation for that rule. Strategy will alter the color of the Alert Button to indicate the highest severity assigned to a violated rule for that Rule Set and category.

For example, The rule Property Hazard Risk is assigned to the Watch List button, and is defined to alert with a variable value set to Moderate (02) risk. Severity for the rule is set to Medium and Alert Button is assigned to Watch List.



74 - When rules are added to a rule set the user/administrator assigns the Alert Button and Severity in addition to the actions and any variable values.

The Alert buttons at the bottom of Portfolio Analysis display green if there are no rule violations in that category. The Alert buttons display Red or Yellow if there are rule violations that are severe or moderate. The button color is determined by the highest severity assigned to a rule violation assigned to that button.



75 - Alert buttons as defined by the Portfolio Analysis Default rule set.

Clicking an Alert Button displays all rule violations assigned to that button.

Watch List Alert Messages

Export to Spreadsheet

Name	Loan Number	Customer Short Name	Alert Information	Severity			
Opal Management Company	750078522	Opal Manageme	Charter Oak Property has environmental hazard risk of MODERATE	M			
Opal Management Company	750078521	Opal Manageme	Charter Oak Property has environmental hazard risk of MODERATE	M			

Rule Name	Role	Name	Rule Description	Value	Rule Actions
Property Hazard Risk			Property environmental hazard risk. Variable value: specify the hazard risk code that should trigger designated actions. Logic: retrieve the most recent property environmental information record from file PCENVINF. Compare Hazard Risk PCENVINF.EVHZRK to rule detail alpha variable value PRURULED.RDVALUEA.	02	Display Alert >>

76-Clicking an Alert Button displays the Alert Messages for rules assigned to that button. The Alert Messages window displays a summary grid at the top and the Rule definition for the selected Alert Definition in the top grid.

Appendix

Available Portal Widgets

Widget	Description
ACHECK Maintenance	Allows users to enter ACHECK tracking information for Fannie Mae loans.
Adjustable Loan	Application widget to enter and track pending Adjustable Loan changes. New in Release 20, the application contains 41 additional fields to schedule changes to the Adjustable Loan parameters on a loan.
Appraisal	Similar to the Appraisal tab in Strategy's Asset Management feature, the Appraisal widget tracks appraisal report information historically for a collateral property.
Asset	CS Portal Interaction widget. Will open Strategy Asset module in Strategy's desktop application for users with appropriate security and configured for Strategy Single Sign-on.
Billing	CS Portal Interaction widget. Will open Strategy Billing module in Strategy's desktop application for users with appropriate security and configured for Strategy Single Sign-on.
Bonds	Application widget to facilitate the management of Bonds associated with loans in Strategy. Application supports information related to the bond structure, associated fees, and remittance of principal, interest and fees as dictated by the Bond.
BuildRite	Formerly known as Construction Budget, this application widget allows users to track detailed information regarding the construction budget, funding sources and status of project. Users can create budgets, log draws, track retainage amounts and add notes during the construction period. Application integrates with Process Manager for approvals.
Collateral	This widget provides access to the collateral module allowing for maintenance and viewing of collateral and property information.
Compounding SOFR Interest	This widget displays accrual details for loans that are compounding interest in arrears.
Contact Log	This notes extension allows for quick records of contact history and other relevant information
Strategy CS Modules	A container of widgets for all Strategy desktop application modules available in the Portal for Strategy CS. Individual widgets will open the associated Strategy module in the desktop application for users with appropriate security and that are configured for Strategy Single Sign-on.

Widget	Description
Delinquent Loans	This Alert Widget displays any loan where the loan payment has not been received by the due date. The widget displays the Loan Number, Property Name and Due Date expanding to include Investor Number, City, State, Note Date, Current Balance, Late Chg Eff Date, Days Delinq, 1st Pay, Billing Cd and Asset Mgr. Clicking a record opens the Loan Information Screen in Portfolio Analysis.
Document Checklist	This component allows for the tracking of collectibles.
Environmental	Similar to the Environmental tab in Strategy's desktop application, the Environmental widget tracks historical environmental reports associated with a collateral.
Escrow	CS Portal Interaction widget. Will open Strategy Escrow Processing module in Strategy's desktop application for users with appropriate security and configured for Strategy Single Sign-on.
File Uploader	Uploads and maintain files in the Internal File System (IFS), specifically templates to support the Insurance Expiration and Insurance Compliance consolidated letters.
Financial Statements	This Application Widget provides access to the Financial Statement Analysis Tool. This tool uses templates to facilitate data entry and analysis of financial statements based on the investor and property type. Users have the ability to enter financial statements, compare statements side by side, and provide notes and comments for use in asset summaries. Tool generates CSV, and OSAR reports, and feeds CREFC Comparative Financial Statement and Freddie MAC B2B report for the PRS System.
Financial Statement Form Maintenance	Create and maintain financial statement form types for use with the financial statement application.
Agency Reporting/GNMA Reports	Maintain GNMA specific information to generate GNMA RFS, WHFIT, and 11710 series reports.
Incoming Wires Queue	Specific to Strategy wires - an add on Strategy product, this widget is a Process/Task queue for processing Incoming Wires
Inspections	This Application Widget provides access to the Inspection Management tool. Tool tracks and stores historical inspection information including Deferred Maintenance and O&M plans.
Insurance	This application widget allows users to enter detailed policy information, link policies to borrowers, investors, properties and buildings in the system and run insurance rules against policies for compliance.
Investor	CS Portal Interaction widget. Will open Strategy Investor Processing module in Strategy's desktop application for users with appropriate security and configured for Strategy Single Sign-on.

Widget	Description
Investor Information	Displays Investor Loan and Balance Information including Investor Loan Count, Rank, And UPB Percentage
Investor Reporting Package	Widget to generate reports based on CREFC reporting formats for investor reporting.
Job Functions	This Application Widget provides authorized users a tool to create and assign job functions to users. Also provides the ability to create roles, assign loan sets, and define default dashboards. Job Functions, Roles, and Loan Sets are used by Process Manager to assign tasks.
Top Exposures	This report widget shows the Loan Number, Property Name, and Unpaid Principal Balance by Loan in descending Principal Balance order.
Liens	Similar to the Liens Tab in Strategy's desktop interface, the Liens widget tracks information about other liens against a piece of real estate collateral.
Hyperlink	The Hyperlink (URL) Widget allows users to define a short cut to external web sites. Users can assign multiple versions of this widget to their Portals, each referencing different sites.
Loan Administration	CS Portal Interaction widget. Will open Strategy Loan Administration module in Strategy's desktop application for users with appropriate security and configured for Strategy Single Sign-on.
New Loan Closings	This report widget displays loan, property name and city for all loans that have closed in the last two months. Provides drill in capability to display additional fields including State, Note Date, Balance, Sponsor and Asset Manager. Clicking a record in the window will open the detailed loan information in Portfolio Analysis.
Loan Entry	CS Portal Interaction widget. Will open Strategy Loan Entry module in Strategy's desktop application for users with appropriate security and configured for Strategy Single Sign-on.
Loan Information	Widget displays Loan Information for selected Super Search Loan Number
Loan Modification	Widget allowing the entry and tracking of historical loan modifications.
Loan Wiring Instructions	Specific to Strategy wires - an add on Strategy product, this application is used to create wiring instructions at the loan level

Widget	Description
Process Manager	This Application Widget provides authorized users access to the Process Manager tool. Strategy's workflow tool allows Users with appropriate authorities to view and work with assigned tasks, create new tasks and processes and assign them to users.
MaTi	Also known as the Mapping Tool, users with appropriate authority can access the tool to perform template driven data uploads and exports.
Master 2 Maintenance	Widget allowing for the maintenance of additional loan parameters and reporting values at the loan level. Fields are stored in PMAST2. PMASTR4 AND PMASTR5 Files
Maturing Loans	Displays Maturing Loans for active loans with current principal balance > 0
MSA Concentration	The Report widget displays the MSA code, the number of loans in the MSA and the aggregate unpaid principal balance. The widget expands to include additional information including the MSA Code Description. Selecting a record in the widget expands to show the Loan Number, City, Property Name, and Unpaid Principal Balance for all loans in the selected MSA. Clicking on a loan record provides access to the detailed loan information in Portfolio Analysis.
Notes	This Application Widget provides access allowing users to view and update Notes in the Web-based applications. Web-based Notes can be tied to any area of the system, feature spell check, text wrapping and filter capabilities. Web-based Notes also provide for the ability to search all notes in the data library for a particular value.
Occupancy	This Application Widget provides access to the Occupancy application that tracks occupancy numbers, type, and source for a property/loan.
Organizational Chart	This Application Widget provides authorized users access to create an organization chart for your company. This tool allows the user to define their direct reports. Used in conjunction with the Job Function tool, clients are able to define institutional hierarchy and function assignments for use with the Process Management tool and McCracken Portal.

Widget	Description
Org Chart (All Managers)	This Application Widget provides the ability to define an organization chart for the company. This tool allows an administrator to define the direct reports for all job functions defined as a manager. Used in conjunction with the Job Function tool, administrators are able to define an institutional hierarchy an allow managers to view all work that falls to their respective employees.
Other Collateral	Other Collateral - Similar to the Collateral tab in Strategy's desktop interface, Other Collateral tracks the valuation and review of collateral other than Real Estate Collateral.
Other Collateral - Credit	Other Collateral - Credit - Similar to the Credit tab in Strategy's desktop interface, the Other Collateral - Credit tab tracks Letters of Credit offered as documentation to the loan.
Other Collateral - UCC	The Collateral - UCC - Similar to the UCC tab in Strategy's desktop interface, the Other Collateral - UCC tab tracks the filing of UCCs associated with the loan.
Pending Inspections	Displays Pending Inspections records
Portfolio Analysis	This Application Widget provides access to Portfolio Analysis. This Web-based tool provides a super search engine, provides for exposure tracking and a unique view at a loan and the information related to a property's performance and condition.
Process Metrics	This widget is used to display metrics for Process Managers by Process.
Process & Task Queue	This widget can be used to filter and search for Pending Processes & Tasks
Property Distribution Information	This Report Widget displays Property Distribution Information showing Properties by State, the number of Properties in each state, and the aggregate Unpaid Principal Balance. The widget expands to allow 3 levels of drill in access: all loans in a state by city, all loans in a city, and detailed loan information from Portfolio Analysis.
Property Valuation	This application widget performs, and tracks property valuation based on NOI and Cap Rate.
Rate Cap Monitoring	This application widget supports the tracking and monitoring Rate Cap and Hedge Agreements.
Rent Rolls	This Application Widget provides the ability to track historical rent rolls, lease information and unit mix information.
IRP Loan Reporting	Allows the tracking of Loan Numbers used by different servicing roles for a single loan.
Reports	Provides views to simplify creating Ad Hoc reports.

Widget	Description
Reporting Translation Table	Allows the translation of PINFO Codes to IRP Reporting Package Codes
RSS Feed	This external web access widget allows users to configure an RSS Feed to provide relevant news and other data on their Portal dashboard. Configuration requires the user enter the appropriate URL for the RSS feed.
Rule Alert Widget	A Widget to display Rule Alerts
Rules Maintenance	This Application Widget provides access to the tool that allows users with appropriate authority to configure rule sets and rules for monitoring the database for certain data conditions.
Security Maintenance	Portal version of the Security Maintenance feature allows authorized users to View and maintain user and group security rights.
Strategy Reports	This application generates on demand reports in PDF and CSV formats
Syndication Notices	As a part of syndicated lending, this widget allows users to generate, send, and track syndication notices.
Trigger Abstract	Specific to Trigger Management feature - displays Trigger Abstract
TIG Analyst Widget	Specific to Trigger Management feature - process and task queue to display assigned tasks.
Trigger Escalation	Specific to Trigger Management feature - displays trigger escalations
TIG Manager Widget	Specific to Trigger Management feature - process and task queue to support Trigger Manager
Trigger Monitoring Widget	Specific to Trigger Management feature - process and task queue specific to Trigger monitoring
Tools	This application Widget is a Portal version of the Tools dropdown menu in Strategy desktop application. Release 20 provides access to User Information and Single Sign-on configuration.
Transactions	CS Portal Interaction widget. Will open transaction module in Strategy CS for users with appropriate security and configured for Strategy Single Sign-on.
Trigger Assignment	Specific to Trigger Management feature - widget allows Maintenance of the Trigger Assignment
Utilities	A widget with various utility features such as viewing spooled files, file layouts, and PLOCK management
Vendor Maintenance	This widget allows maintenance of vendors banks and wire instructions.

Widget	Description
Watch List	Monitor internal or external watchlist loans. Create a new watchlist workflow or work on existing by loan. This module can also be accessed via the Watch List workflow process
Wire Approval Queue	A Process/Task queue for Outgoing Wire review and Approval
Wires	A queue widget to display wires and review the status of wires. Includes administrative functions such as Wire Authority Limits.
FEMA Disaster Information	Widget displays real-time feed from FEMA's disaster coverage. Information is compared to portfolio to monitor loan exposure to troubled areas by county.
Investor Concentration	This Report Widget shows the loan balance and number of properties for each Investor. Additionally, drill in capability allows the user to select an individual investor record to see all the loans for the selected investor as well as the ability to view detailed information about the individual loan.

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