

REPORTS



Mortgage Computer
Ogden, Utah

Reports

Contents - Updated April 4, 2012

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Accounting

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Daily Cash Requirement

This program calculates the dollar amount needed using the percentages set up in Status Labels (Maintenance > Processing > Status Labels). The dollar amount in the *pipeline* is multiplied by each percentage estimated for actual cash required needs. This percentage is used on the Cash Required reports and is worded as *scheduled* amount to close and computed *required* amount.

Daily Cash Requirement	
Cash Required for the Next	<input type="text" value="30"/> Days
<input type="checkbox"/> Show Detail	

Print

Enter the number of days to compute the cash requirement. The program defaults to 30.

Show Detail

Includes each loan in the report.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Daily Cash Requirement (Detail)

Cash requirement for the next 30 days

<u>Estimated Closing Date</u>	<u>Loan Number</u>	<u>Status 1 thru 10</u>	<u>Scheduled</u>	<u>Cash Required</u>
01-15-11	16-183	1	\$281,325.60	\$210,994.20
01-15-11	16-186	1	\$96,000.00	\$72,000.00
01-27-11	16-184	1	\$202,459.07	\$151,844.30
02-02-11	16-185	1	\$225,000.00	\$168,750.00
Total:			\$804,784.67	\$603,588.50

Daily Cash Requirement (Summary)

Cash requirement for the next 30 days

<u>Estimated Closing Date</u>	<u>Count</u>	<u>Status 1 thru 10 Scheduled</u>	<u>Cash Required</u>
01-15-11	2	\$377,325.60	\$282,994.20
01-27-11	1	\$202,459.07	\$151,844.30
02-02-11	1	\$225,000.00	\$168,750.00
Total:	4	\$804,784.67	\$603,588.50

Net Cash Required Summary

This option summarizes loans projected to close in the next 30 to 180 days with dollar amounts.

Net Cash Required Summary		
Closing	Count	Amount
30 Days	4	\$804,784.67
60 Days	1	\$149,484.03
90 Days	0	\$0.00
120 Days	0	\$0.00
150 Days	0	\$0.00
180 Days	0	\$0.00

Click on the number of days and the following screen displays:

Loan Number	Primary Borrower	Loan Amount	Interest Rate	Term	Est. Close Date
16-186	John Smith	\$96,000.00	7.4000	360	03/09/2012
16-184	Sherry Jones	\$202,459.07	5.0000	360	03/09/2012
16-185	Karen Christensen	\$225,000.00	6.2500	360	03/23/2012
16-183	Helen Matthews	\$281,325.60	5.2500	360	04/05/2012

Notes:

Net Cash Required (180 Days)

Provides management with the number of loans in the program and the dollar amount of loans projected to close in the next 180 days. The Estimated Closing Date is the key for this report.

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Net Cash Required (180 Days)												
Loan Product	Closing 30 days		Closing 60 days		Closing 90 days		Closing 120 days		Closing 150 days		Closing 180 days	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
No Product	1	\$96,000.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
1111		\$0.00	1	\$149,484.03		\$0.00		\$0.00		\$0.00		\$0.00
1130	1	\$225,000.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
1131	2	\$483,784.67		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
	4	\$804,784.67	1	\$149,484.03	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

Loan Type

Four-digit Loan Product number from the Loan Information section of the Master Record.

Closing Days

The program looks at loans anticipated to close within the next 30, 60, 90, 120, 150, and 180 days and reports in the appropriate column.

Count

Total loan count for each loan type.

Amount

Total loan amount by loan type.

Notes:

Vendor YTD Report

This selection prepares reports for vendors prior to year end. The option includes a selection for individual vendors with details of each check issued to the vendor and a running total of the amount paid to the vendor for the year selected.

Two summary reports are also available: *Print All Vendors Reported to the IRS* and *Print All Vendors Not Reported to the IRS*. These reports list the vendor, package (Accts Payable, Construction, or Processing), TIN, and the total amount paid to that vendor for the year.

The program retains three years of history from which the operator can choose to display and/or print the vendor information.

The vendors included on the reports are those set up in the Appraiser/Inspector, Vendor/Accts Payable, and Vendor/Supplier ScrolEx (Maintenance > ScrolEx Setup).

Vendor YTD Report	
Vendor	All
Year	2012

[Print All Vendors Reported to the IRS](#) [Print All Vendors Not Reported to the IRS](#)

Vendor/Year

From the drop-down lists, select the vendor/year to view or indicate *All*. If *All* is selected, the program will print the appropriate report rather than displaying the individual vendor information on the screen.

Vendor YTD Report

Vendor:

Year:

<u>Date</u>	<u>Check Number</u>	<u>Amount</u>	<u>Loan Number</u>	<u>YTD Total</u>
02/03/2012	1608	\$250.00	4 - 232	\$250.00
06/16/2012	1775	\$245.00	4 - 272	\$495.00
06/17/2012	*1804	** \$250.00	4 - 273	\$745.00

* Vendor was not set to report to the IRS
 ** Tax ID was not available

Print

Print

The program creates a .pdf (portable document format) of the information on the screen. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Vendor YTD Report

Name Andrew Stone

<u>Date</u>	<u>Check Number</u>	<u>Amount</u>	<u>Loan Number</u>	<u>YTD Total</u>
02/03/2012	1608	\$250.00	4 - 232	\$250.00
06/16/2012	1775	\$245.00	4 - 272	\$495.00
06/17/2012	1804	\$250.00	4 - 273	\$745.00

Print All Vendors Reported to the IRS

The program creates a .pdf (portable document format) of all vendors with the *Report to IRS 1099-MISC* box **checked** on the ScrolEx Setup or **checked** at the time the check was generated. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

All Vendors Reported to the IRS

Year 2012

<u>Name</u>	<u>Package</u>	<u>TIN</u>	<u>YTD Total</u>
A-1 Vendor	Accts Payable	87-1927838	\$8,965.84
ABC Vendor	Accts Payable	87-1029389	\$3,584.59
Ace Cement Company	Construction	87-1254789	\$20,000.00
Ace Hardware	Construction	87-1478523	\$23,635.04
Andrew Stone	Processing	87-1874625	\$495.00

Print All Vendors Not Reported to the IRS

The program creates a .pdf (portable document format) of all vendors with the *Report to IRS 1099-MISC* box **not checked** on the ScrolEx Setup or **not checked** at the time the check was generated. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

The **TIN** column may be blank on this report.

All Vendors Not Reported to the IRS

Year 2012

<u>Name</u>	<u>Package</u>	<u>TIN</u>	<u>YTD Total</u>
A-1 Vendor	Accts Payable	87-1927838	\$8,965.84
ABC Vendor	Accts Payable	87-1029389	\$7,051.04
Adam Attorney	Accts Payable		\$1,500.00
Adam Attorney	Processing		\$350.00

Transaction Registers

- ▶ **Transaction Registers**
- ▶ Processing
- ▶ Construction
- ▶ Servicing
- ▶ Credit Line
- ▶ Foreclosure
- ▶ General Ledger

In each package when a Transactions Update is processed, a Transaction Register is generated. Transaction Registers are archived and can be reprinted using this option.

Click the appropriate package and the following screen displays:

Update Date	Update Time	Series	Description	Update Amount	User Name	
12/20/2011	08:20 AM	1460	Funds In	\$302,197.46	Vicki Young	Print
12/20/2011	08:33 AM	1462	Funds In	\$457,905.00	Vicki Young	Print

Transaction Register Date

The *to* date is the most recent date a Transaction Register has been generated. The *thru* date is the current system date. Enter the same date in both fields to display archived Transaction Registers for a specific date.

List

Click **List** to display Transaction Register(s) for the date entered.

Update Date

Date of the Transactions Update.

Update Time

Time of the Transactions Update.

Series

The starting Series number of that Transaction Register. Each Transaction Register sheet is numbered consecutively by the program in the lower left-hand corner, labeled Series. This number cannot be modified. For auditing purposes, all sheets should be accounted for by the auditing department.

Description

Description of the Transaction Group.

Update Amount

Total transaction amount for the Transaction Group.

User Name

Name of the operator who created the Transaction Group.

Print

The program creates a .pdf (portable document format) of the Transaction Report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the Transaction Report.

Processing

Processing Transaction Register (Reprint)

Transaction Group: Funds In			User Name: Vicki Young			Transaction History Date: 12/20/2011			
<u>Loan Number</u>	<u>Short Name</u>	<u>HUD</u>	<u>Transaction Amount</u>	<u>GL Number</u>	<u>Check Number</u>	<u>Description</u>	<u>Receivable</u>	<u>Payable</u>	<u>Ledger Balance</u>
4-230	James, K	804	\$350.00		1556	Check To: Daniel Howard	\$0.00	\$350.00	-\$320.00
4-230	James, K	202	\$228,937.50	2000-0202		New Loan Suspense	\$228,937.50	\$0.00	\$228,617.50
4-230	James, K	801	\$1,125.00	3000-0801		Origination Fee	\$0.00	\$1,125.00	\$227,492.50
4-230	James, K	802	\$572.34	3000-0802		Loan Discount	\$0.00	\$572.34	\$226,920.16
4-230	James, K	805	\$30.00		1557	Check To: Credit Agency	\$0.00	\$30.00	\$226,890.16
4-230	James, K	806	\$65.00		1558	Check To: Tax Service Company	\$0.00	\$65.00	\$226,825.16
4-230	James, K	807	\$56.00		1559	Check To: Flood Certification Insurance	\$0.00	\$56.00	\$226,769.16
4-230	James, K	808	\$250.00		1560	Check To: Harold Gold	\$0.00	\$250.00	\$226,519.16
4-230	James, K	901	\$564.50	3001-0901		Interest	\$0.00	\$564.50	\$225,954.66
4-230	James, K	1001	\$72.92	2000-1001		Initial Deposit for Esc Acct	\$0.00	\$72.92	\$225,881.74
4-230	James, K	1306	\$225,881.74			Wire To: ABC Settlement	\$0.00	\$225,881.74	\$0.00
Group Totals:			\$457,905.00	\$2,334.76	\$751.00		\$228,937.50	\$228,967.50	

Accounting Summary (Reprint)

Funds In

<u>HUD Field</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>GL Number</u>	<u>Custodial Account</u>
202	New Loan Suspense	\$228,937.50		2000-0202	
	Custodial Account		\$228,937.50		1029384756
Totals:		\$228,937.50	\$228,937.50		

Funds Disbursed

<u>HUD Field</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>GL Number</u>	<u>Custodial Account</u>
	Custodial Account				1029384756
		\$2,334.76			
801	Origination Fee		\$1,125.00	3000-0801	
802	Loan Discount		\$572.34	3000-0802	
901	Interest		\$564.50	3001-0901	
	Loan Originator Custodial	\$2,334.76		2000-0001	
1001	Initial Deposit for Esc Acct		\$72.92	2000-1001	
GL Subtotal:		\$2,334.76	\$2,334.76		

Custodial Accounts

804	Appraisal Fee - Check To: Daniel Howard	\$350.00			1029384756
805	Credit Report - Check To: Credit Agency	\$30.00			1029384756
806	Tax Service - Check To: Tax Service Company	\$65.00			1029384756
807	Flood Certification - Check To: Flood Certification Insurance	\$56.00			1029384756
808	Lender Inspection Fee - Check To: Harold Gold	\$250.00			1029384756
1306	Settlement Agent - Wired To: ABC Settlement	\$225,881.74			1029384756
CU Subtotal:		\$226,632.74			
Totals:		\$228,967.50	\$2,334.76		

Construction

Construction Transaction Register (Reprint)

Transaction Group: Funds Disbursement			User Name: Vicki Young		Transaction History Date: 12/20/2011				
<u>Loan Number</u>	<u>Tran Code</u>	<u>Craft</u>	<u>Budget Amount</u>	<u>Amount Disbursed</u>	<u>Remaining Balance</u>	<u>Date</u>	<u>Payee</u>	<u>Officer</u>	
4-190	01			\$15,185.23	\$194,264.77	12/20/2011	Interlink Building Materials PO Box 3452 West Jordan, UT 84116	Vicki Young	
Branch 4 Totals:				<u>\$15,185.23</u>			Check Disbursements:		\$15,185.23

TRANSACTION POSTING SUMMARY

<u>CA Account</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>GL Account</u>	<u>Checking Account</u>
UDCF	Undisbursed CA Loan Funds	\$15,185.23	\$0.00		12345
Totals:		<u>\$15,185.23</u>	<u>\$0.00</u>		

Servicing

Servicing Transaction Register (Reprint)

Transaction Group: 27 Payments		Control: 27 City Center North			User Name: Vicki Young		Transaction History Date: 02/03/2012					
<u>Account Number</u>	<u>Account Name</u>	<u>Payment Amount</u>	<u>Tran Code</u>	<u>Interest Amount</u>	<u>S/Fee Y/Diff</u>	<u>Next Payment</u>	<u>Principal Amount</u>	<u>Principal Balance</u>	<u>Escrow Amount</u>	<u>Escrow Balance</u>	<u>Partial Payment</u>	<u>Late Charge</u>
27-148	Smith, J	\$1,115.46	01	\$607.51	\$19.47	03/01/2012	\$275.45	\$186,649.99	\$232.50	\$0.00	\$0.00	\$0.00
Group Totals:		<u>\$1,115.46</u>		<u>\$607.51</u>	<u>\$19.47</u>		<u>\$275.45</u>		<u>\$232.50</u>		<u>\$0.00</u>	<u>\$0.00</u>
Memo Payments:		<u>\$0.00</u>										

* = Transaction is part of a Multiple Transaction

Control Accounting

The Transaction Register includes a **Control Accounting** by control. The program indicates funds received for the GL accounts and the bank accounts (Custodial).

Control Accounting (Reprint)

Transaction Group: 27 Payments		Control: 27 City Center North		User Name: Vicki Young		Transaction History Date: 02/03/2012	
<u>Servicing Account</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Account</u>			
Funds Received							
1	MC Clearing	\$1,115.46		1001-000			
2	Accrued Interest (Asset)		\$588.04	1002-000			
3	S/Fees, Y/Diff Income		\$19.47	3001-000			
4	Notes Receivable		\$275.45	1003-000			
	Subtotal:	<u>\$1,115.46</u>	<u>\$882.96</u>				
Custodial In							
5	Escrow Payable		\$232.50	1-123456			
	Subtotal:	<u>\$0.00</u>	<u>\$232.50</u>				
	Control Accounting Total:	<u>\$1,115.46</u>	<u>\$1,115.46</u>				

Daily Accounting Summary

This additional report combines all controls and gives totals for activity to the accounts thus far that day each time an update is processed.

The summary at the bottom of the report lists entries requiring manual entry on the core software if the core software vendor has not programmed to receive MC's custodial file.

Daily Accounting Summary (Reprint)

Date: 02-03-2012

	<u>Servicing Account</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Account</u>
Funds Received					
	1	MC Clearing	\$1,115.46		1001-000
	2	Accrued Interest (Asset)		\$588.04	1002-000
	3	S/Fees, Y/Diff Income		\$19.47	3001-000
	4	Notes Receivable		\$275.45	1003-000
		GL Subtotal:	\$1,115.46	\$882.96	
Custodial In					
	5	Escrow Payable		\$232.50	1-123456
		GL Subtotal:			
		P&I CU Subtotal:	\$0.00	\$0.00	
		T&I Subtotal:	\$0.00	\$232.50	
		Daily Accounting Summary Total:	\$1,115.46	\$1,115.46	

Manual entries required if not programmed to transfer electronically.

<u>P&I and T&I</u>	<u>Debit</u>	<u>Credit</u>
1001-000	\$1,115.46	\$0.00
1002-000	\$0.00	\$588.04
1003-000	\$0.00	\$275.45
3001-000	\$0.00	\$19.47
1-123456	\$0.00	\$232.50
Total:	\$1,115.46	\$1,115.46

Escrow Advance and Recovery

All Transaction Registers include the Advance and Recovery page. This will list by account number the amount needed to be advanced due to a disbursement and/or the amount recovered due to a payment being received. These amounts will be the net total amount disbursed and/or received. The report will give totals by control and a grand total for all controls.

Escrow Advance and Recovery (Reprint)

<u>Account Number</u>	<u>Account Name</u>	<u>Tran Code</u>	<u>Tran Group</u>	<u>Tran Date</u>	<u>Run Date/Time</u>	<u>Advanced</u>	<u>Recovered</u>
Control: 27							
27-148	Smith, J	01	27	02/03/2012	02/03/2012 11:00:00 AM	\$0.00	\$232.50
				Subtotal:		\$0.00	\$232.50
				Grand Total:		\$0.00	\$232.50

Credit Line

Credit Line Transaction Register (Reprint)

Transaction Group: 28 Draw		Control: 28 Ogden Branch			User Name: Vicki Young		Transaction History Date: 02/06/2012					
<u>Account Number</u>	<u>Account Name</u>	<u>Payment Amount</u>	<u>Tran Code</u>	<u>Interest Amount</u>	<u>S/Fee Y/Diff</u>	<u>Next Payment</u>	<u>Principal Amount</u>	<u>Principal Balance</u>	<u>Escrow Amount</u>	<u>Escrow Balance</u>	<u>Partial Payment</u>	<u>Late Charge</u>
28-129	Yoder, DB	\$13,579.24	CL	\$0.00	\$0.00	03/01/2012	-\$13,579.24	\$30,641.75	\$0.00	\$0.00	\$0.00	\$0.00
Group Totals:		\$13,579.24		\$0.00	\$0.00		-\$13,579.24		\$0.00		\$0.00	\$0.00
Memo Payments:		\$0.00										

* = Transaction is part of a Multiple Transaction

Control Accounting (Reprint)

Transaction Group: 28 Draw		Control: 28 Ogden Branch		User Name: Vicki Young		Transaction History Date: 02/06/2012	
<u>Servicing Account</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Account</u>			
Credit Line Draws							
CA	Cash Out						
CL	Draw	\$13,579.24				\$13,579.24	2111-111
	Subtotal:	\$13,579.24				\$13,579.24	1111-111
	Control Accounting Total:	\$13,579.24				\$13,579.24	

Daily Accounting Summary (Reprint)

Date: 02-06-2012							
<u>Servicing Account</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Account</u>			
Credit Line Draws							
CA	Cash Out						
CL	Draw	\$13,579.24				\$13,579.24	2111-111
	Subtotal:	\$13,579.24				\$13,579.24	1111-111
	Daily Accounting Summary Total:	\$13,579.24				\$13,579.24	

Manual entries required if not programmed to transfer electronically.

P&I and T&I **Debit** **Credit**
 There are no manual entries to transfer.

Escrow Advance and Recovery (Reprint)

Account Number	Account Name	Tran Code	Tran Group	Tran Date	Run Date/Time	Advanced	Recovered
Grand Total:						\$0.00	\$0.00

Foreclosure

Foreclosure Transaction Register (Reprint)

Transaction History Date: 12/22/2011

User Name: Vicki Young

Loan Number	Short Name	T/C	Description	Transaction Amount	Check Number	Pay To	Ledger Balance
Income Funds							
28-120	Willard, S	01	Funds Received	\$500.00			\$1,825.00
Income Funds Credit Subtotal:				\$500.00			
Expenses							
28-120	Willard, S	36	Cleaning	\$250.00	1600	ABC Cleaning	\$1,575.00
Expenses Debit Subtotal:				\$250.00			
Sales Expenses							
28-120	Willard, S	57	Repairs - Improvements	\$750.00	1601	Mr. Fix-It	\$825.00
Sales Expenses Debit Subtotal:				\$750.00			

Foreclosure Expenses Summary

Account Type: Checking
 Account Number: 1234567890
 Debit Total: \$1,000.00
 Credit Total: \$500.00

General Ledger

GL Ledger Report (Reprint)

Date	GL Number	Description	Amount	Type	User Name	Memo
01/30/2012	1001-100	Asset	\$345.67	Credit	Vicki Young	Miscellaneous Expense
01/30/2012	2001-200	Liability	\$345.67	Debit	Vicki Young	Miscellaneous Expense
Credit Total:			\$345.67			
Debit Total:			\$345.67			

Trial Balance

▶ **Trial Balance**

- ▶ Servicing Control
- ▶ Servicing Investor
- ▶ Servicing as of Date
- ▶ Construction

Servicing Control

Prints a Trial Balance by Control in Control Account Number sequence.

Selection of one or more Controls may be made by the operator prior to printing. To choose multiple controls, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click. Controls 995 through 999 will not be included in the *All Controls* selection but may be selected and printed individually.

Any *Deferred Principal* will be indicated on a separate line.

Trial Balance (Control)

Control(s)

- 025 Middletown Branch
- 026 Lakefield Branch
- 027 City Center North
- 028 Ogden Branch
- 029 Harrison Branch

All Controls

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Print Excel Both

Excel

Creates an Excel file that can be saved to your PC and/or opened to view. The CUSO program must be owned for this button to display.

Print

The report selection options include *Both*, *Detail*, or *Summary*. Defaults to *Both*.

The program creates a .pdf (portable document format) of the Trial Balance. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the Trial Balance.

Trial Balance (Control)

<u>Account Number</u>	<u>Short Name</u>	<u>Next Pmt Date</u>	<u>Principal Balance</u>	<u>Partial Balance</u>	<u>Bankruptcy Balance</u>	<u>Late Fees Due</u>	<u>Escrow Balance</u>	<u>YTD Interest</u>	<u>Interest Rate</u>	<u>Interest Payable</u>	<u>Part Loan</u>
Control 26 Lakefield Branch											
26-150	Marshall, SH	07/01/2012	\$188,117.13	\$0.00	\$0.00	\$0.00	\$1,094.36	\$2,369.44	3.8750	\$0.00	No
26-151	Smith, DB	07/01/2012	\$194,853.52	\$0.00	\$0.00	\$0.00	\$1,127.27	\$2,184.16	3.8750	\$0.00	No
26-152	Garland, H	07/01/2012	\$167,688.61	\$0.00	\$0.00	\$0.00	\$1,405.67	\$2,296.41	4.2500	\$0.00	No
Totals:			<u>\$550,659.26</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$3,627.30</u>	<u>\$6,850.01</u>		<u>\$0.00</u>	
Principal Balances		3									
Escrow Balances		0									
No Balances		0									

* Indicates ARM Loan

Summary Control

<u>Ctl</u>	<u>Name</u>	<u>With Bal</u>	<u>Esc Only</u>	<u>No Bal</u>	<u>Principal Balance</u>	<u>Partial Balance</u>	<u>Bankruptcy Balance</u>	<u>Late Fees Due</u>	<u>Escrow Balance</u>	<u>YTD Interest</u>
26	Lakefield Branch	3	0	0	\$550,659.26	\$0.00	\$0.00	\$0.00	\$3,627.30	\$6,850.01
Summary Totals:		<u>3</u>	<u>0</u>	<u>0</u>	<u>\$550,659.26</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$3,627.30</u>	<u>\$6,850.01</u>

Servicing Investor

Prints a Trial Balance of loans by Investor in Investor Loan Number sequence. If Loan Groups are set up within the Investor and selected for the loan, the Trial Balance provides subtotals for each Loan Group with grand totals by Investor.

Selection of one or more Investors may be made by the operator prior to printing. To choose multiple investors, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click. Investors 995 through 999 will not be included in the *All Investors* selection but may be selected and printed individually.

Any *Deferred Principal* will be indicated on a separate line.

Excel

Creates an Excel file that can be saved to your PC and/or opened to view. The CUSO program must be owned for this button to display.

Print

The report selection options include *Both*, *Detail*, or *Summary*. Defaults to *Both*.

The program creates a .pdf (portable document format) of the Trial Balance. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the Trial Balance.

Investor Trial Balance

<u>Investor</u> <u>Loan Number</u>	<u>Short Name</u>	<u>Next</u> <u>Pmt Date</u>	<u>Interest</u> <u>Rate</u>	<u>Percent</u> <u>Ownership</u>	<u>% Ownership</u> <u>Balance</u>	<u>% P&I</u> <u>Payment</u>	<u>Partial</u> <u>Balance</u>	<u>Bankruptcy</u> <u>Balance</u>	<u>Escrow</u> <u>Balance</u>	<u>% YTD</u> <u>Interest</u>	<u>Account</u> <u>Number</u>
Investor 26 Lakefield Branch											
Loan Group 00001111											
150	Marshall, SH	07/01/12	3.8750	100.0000	\$188,117.13	\$888.54	\$0.00	\$0.00	\$1,094.36	\$2,369.44	26-150
151	Smith, DB	07/01/12	3.8750	100.0000	\$194,853.52	\$920.35	\$0.00	\$0.00	\$1,127.27	\$2,184.16	26-151
152	Garland, H	07/01/12	4.2500	100.0000	\$167,688.61	\$828.36	\$0.00	\$0.00	\$1,405.67	\$2,296.41	26-152
Sub Group 26 Total:		3 Loans			\$550,659.26	\$2,637.25	\$0.00	\$0.00	\$3,627.30	\$6,850.01	
		0 Escrow Balance Only									
Loan Group 00001111 Total:		3 Loans			\$550,659.26	\$2,637.25	\$0.00	\$0.00	\$3,627.30	\$6,850.01	
		0 Escrow Balance Only									
Investor Total:		3 Loans			\$550,659.26	\$2,637.25	\$0.00	\$0.00	\$3,627.30	\$6,850.01	
		0 Escrow Balance Only									

* Indicates ARM Loan

Investor Summary Report

<u>Loan Group</u>	<u>Count</u>	<u>% Ownership</u> <u>Balance</u>	<u>P&I</u>	<u>% P&I</u> <u>Payment</u>	<u>Partial</u> <u>Balance</u>	<u>Bankruptcy</u> <u>Balance</u>	<u>Escrow</u> <u>Balance</u>	<u>%YTD</u> <u>Interest</u>	<u>Late Fees</u>
00001111	3 Loans	\$550,659.26	\$2,637.25	\$2,637.25	\$0.00	\$0.00	\$3,627.30	\$6,850.01	\$0.00
Investor 26 Total:	3 Loans	\$550,659.26	\$2,637.25	\$2,637.25	\$0.00	\$0.00	\$3,627.30	\$6,850.01	\$0.00
Grand Total:	3 Loans	\$550,659.26	\$2,637.25	\$2,637.25	\$0.00	\$0.00	\$3,627.30	\$6,850.01	\$0.00

Notes:

Servicing as of Date

This option prints a Trial Balance by Control in Control Account Number sequence. The program will use the last balance found in History as of the date entered. This will assist customers using the Real-Time Interface to balance their GLs as of 12 midnight for the prior day.

Selection of one or more Controls may be made by the operator prior to printing. To choose multiple Controls, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click. Controls 995 through 999 will not be included in the *All Controls* selection but may be selected and printed individually.

Any *Deferred Principal* will be indicated on a separate line.

Trial Balance as of Date

History Date

Control(s) All Controls

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Print

Print

The report selection options include *Both*, *Detail*, or *Summary*. Defaults to *Both*.

The program creates a .pdf (portable document format) of the Trial Balance. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the Trial Balance.

Control Trial Balance as of 06/30/2012

<u>Account Number</u>	<u>Short Name</u>	<u>Next Pmt Date</u>	<u>Principal Balance</u>	<u>Partial Balance</u>	<u>Bankruptcy Balance</u>	<u>Late Fees Due</u>	<u>Escrow Balance</u>	<u>YTD Interest</u>	<u>Interest Rate</u>
Control 26 Lakefield Branch									
26-150	Marshall, SH	07/01/2012	\$188,117.13	\$0.00	\$0.00	\$0.00	\$1,094.36	\$2,369.44	3.8750
26-151	Smith, DB	07/01/2012	\$194,853.52	\$0.00	\$0.00	\$0.00	\$1,127.27	\$2,184.16	3.8750
26-152	Garland, H	07/01/2012	\$167,688.61	\$0.00	\$0.00	\$0.00	\$1,405.67	\$2,296.41	4.2500
Totals:			<u>\$550,659.26</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$3,627.30</u>	<u>\$6,850.01</u>	
Principal Balances		3							
Escrow Balances		0							
No Balances		0							

* Indicates ARM Loan

Summary Control as of 06/30/2012

<u>Ctl</u>	<u>Name</u>	<u>With Bal</u>	<u>Esc Only</u>	<u>No Bal</u>	<u>Principal Balance</u>	<u>Partial Balance</u>	<u>Bankruptcy Balance</u>	<u>Late Fees Due</u>	<u>Escrow Balance</u>	<u>YTD Interest</u>
26	Lakefield Branch	3	0	0	\$550,659.26	\$0.00	\$0.00	\$0.00	\$3,627.30	\$6,850.01
Summary Totals:		<u>3</u>	<u>0</u>	<u>0</u>	<u>\$550,659.26</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$3,627.30</u>	<u>\$6,850.01</u>

Construction

Provides a Trial Balance for the loans in the Construction package. The loans are classified as either **Active Loans** or **All Funds Disbursed**.

Selection of one or more branches may be made by the operator. To choose multiple branches, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click. Although all branches display in the drop-down list, only those branches with loans will be included on the report.

Construction Trial Balance

Include Loans With All Funds Disbursed

Branch(s) 001 South Branch
002 North Branch
003 East Branch
004 West Branch
005 Downtown Branch All Branch(s)

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Excel

Creates an Excel file that can be saved to your PC and/or opened to view. The CUSO program must be owned for this button to display.

Print

The report selection is *Both*, *Detail*, or *Summary*. Defaults to *Both*.

The program creates a .pdf (portable document format) of the Trial Balance. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the Trial Balance.

Construction Trial Balance (Active Loans)

Branch 29 Sugar Hill

<u>Loan Number</u>	<u>Short Name</u>	<u>Borrower Funds</u>	<u>Loan Amount</u>	<u>Total Funds</u>	<u>Amount Disb</u>	<u>Borrower Undisb</u>	<u>Loan Undisb</u>	<u>Int Paid</u>	<u>Int Due</u>	<u>Int Rate</u>	<u>% Com</u>	<u>Due Date</u>
29-2	Williams, R	\$0.00	\$250,000.00	\$250,000.00	\$0.00	\$0.00	\$250,000.00	\$0.00	\$0.00	4.7500	0.00	05/01/2008
29-3	Green, R	\$25,000.00	\$250,000.00	\$275,000.00	\$0.00	\$25,000.00	\$250,000.00	\$0.00	\$0.00	5.2500	0.00	02/01/2009
Totals:		\$25,000.00	\$500,000.00	\$525,000.00	\$0.00	\$25,000.00	\$500,000.00	\$0.00	\$0.00			

Total Number of Loans: 2
Average Yield: 5.00%

* Indicates ARM Loan

Construction - All Funds Disbursed

Branch 29 Sugar Hill

<u>Loan Number</u>	<u>Short Name</u>	<u>Borrower Funds</u>	<u>Loan Amount</u>	<u>Total Funds</u>	<u>Amount Disb</u>	<u>Borrower Undisb</u>	<u>Loan Undisb</u>	<u>Int Paid</u>	<u>Int Due</u>	<u>Int Rate</u>	<u>% Com</u>	<u>Due Date</u>
29-1	Young, VL	\$52,500.00	\$250,000.00	\$302,500.00	\$302,500.00	\$0.00	\$0.00	\$0.00	\$0.00	5.6120 *	100.00	04/01/2008
Totals:		\$52,500.00	\$250,000.00	\$302,500.00	\$302,500.00	\$0.00	\$0.00	\$0.00	\$0.00			

Total Number of Loans: 1
Average Yield: 5.61%

* Indicates ARM Loan

Construction Summary Trial Balance

<u>Branch</u>	<u>Borrower Funds</u>	<u>Loan Amount</u>	<u>Total Funds</u>	<u>Amount Disb</u>	<u>Borrower Undisb</u>	<u>Loan Undisb</u>	<u>Interest Paid</u>	<u>Interest Due</u>
29 Sugar Hill	\$77,500.00	\$750,000.00	\$827,500.00	\$302,500.00	\$25,000.00	\$500,000.00	\$0.00	\$0.00
Grand Totals:	\$77,500.00	\$750,000.00	\$827,500.00	\$302,500.00	\$25,000.00	\$500,000.00	\$0.00	\$0.00

Total Number of Loans: 3
Average Yield: 5.20%

Interest Due Detail

An Interest Due Detail is kept for accruals, auditing, and research. This is used to track items such as the per diem amount, interest days, and loan balances.


A table is built to store the changes to the loan balance throughout the month together with the interest rate changes. The program uses this table to compute interest on EOM/EOP or a daily interest for the Interest Accrual Due report.

The operator can view the table and auditors can check for accuracy of the computations in arriving at the Interest Due Accrual.

When the loan number is changed, the Interest Due Detail passes to the new number with the loan data.

Interest Due Detail

Account Range Thru

Start Date 

Account Range

Enter a range of accounts to include. To view/print one loan, enter the same account number in both positions.

Start Date

The date entered here determines how far back the table will build. The table need only be built as far back as the due date on the most delinquent loan.

Display

Displays the Interest Due Detail information on the screen.

Previous

Next

Interest Due Detail								
Account Number:	25-1235	Name:	Andrew Stone					
Loan Date:	08-12-2011	Loan Type:	Conventional					
Accrue Interest:	EOM/EOP	Days Compute:	360					
Repayment Frequency:	Monthly							
<u>From</u>	<u>To</u>	<u>Days</u>	<u>Loan Balance</u>	<u>Interest Rate</u>	<u>Per Diem Interest</u>	<u>Period Interest</u>	<u>YTD Interest</u>	<u>Accrued Interest</u>
08-01-2011	09-01-2011	30	\$225,863.55	4.3500	27.2918	\$818.76	\$818.76	
09-01-2011	10-01-2011	30	\$225,557.93	4.3500	27.2549	\$817.65	\$2,454.06	
10-01-2011	Accrual	30	\$225,557.93	4.3500	27.2549	\$817.65	\$1,636.41	\$817.65
10-01-2011	11-01-2011	30	\$225,251.20	4.3500	27.2179	\$816.54	\$4,087.14	
11-01-2011	Accrual	31	\$225,251.20	4.3500	27.2179	\$816.54	\$3,270.60	\$816.54

Previous

Return to the previous account. If viewing the first loan, the button will be “grayed out.”

Next

Continue to the next account. If viewing the last loan, the button will be “grayed out.”

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Interest Due Detail										
<u>Date of Change</u>	<u>Paid to Date</u>	<u>Principal Balance</u>	<u>Interest Rate</u>	<u>Per Diem Amount</u>	<u>Days</u>	<u>Days Int</u>	<u>Tran Code</u>	<u>Transaction Detail</u>		
								<u>Transaction Amount</u>	<u>Principal Amount</u>	<u>Interest Amount</u>
Account Number: 25-1235		Name: Andrew Stone		Days Compute: 360						
Loan Date: 08/12/2011		Loan Type: Conventional								
08/12/11	08/01/11	\$225,863.55	4.3500	\$0.00	31		NL	\$225,863.55	-\$225,863.55	\$0.00
09/01/11	09/01/11	\$225,863.55	4.3500	\$27.29	30	360	01	\$1,437.93	\$305.62	\$818.76
10/01/11	10/01/11	\$225,557.93	4.3500	\$27.25	30		OIA	\$817.65	\$0.00	\$0.00
10/01/11	10/01/11	\$225,557.93	4.3500	\$27.25	30	360	01	\$1,437.93	\$306.73	\$817.65
11/01/11	11/01/11	\$225,251.20	4.3500	\$27.22	31		OIA	\$816.54	\$0.00	\$0.00
11/01/11	11/01/11	\$225,251.20	4.3500	\$27.22	30	360	01	\$1,437.93	\$307.84	\$816.54

Date of Change

Transaction History date.

Paid to Date

Interest Paid to Date from the Payment Information section of the Master Record.

Principal Balance

Principal Balance (UPB) from the Payment Information section of the Master Record.

Interest Rate

Current Interest Rate from the Payment Information section of the Master Record.

Per Diem Amount

The daily per diem amount as a result of the Principal Balance (UPB) and the Current Interest Rate.

Days

The number of days this per diem was used to calculate the interest amount due.

Days Int

Interest Days Calc from the Loan Information section of the Master Record.

Transaction Detail**Tran Code**

Transaction Code processed that affected this entry in the Interest Due Detail.

Transaction Amount

The amount of the transaction that affected this entry in the Interest Due Detail.

Principal Amount

The amount of the transaction applied to principal.

Interest Amount

The amount of the transaction applied to interest.


Interest Accruals

- ▶ **Interest Accruals**
- ▶ Construction Int Due
- ▶ Construction Int Payable
- ▶ Servicing Int Due
- ▶ Escrow Int Payable
- ▶ Disc/Orig FASB 91

Construction Int Due

The Construction Int Due program computes interest on disbursements from the last accrual month to the current month displayed on the screen. The program displays the month **through** which interest is to be computed. Interest is computed from the note date through the end of the month entered on all loans except those with an *Interest Pay* type on the Loan Information section of the Master Record of **No Action**.

On variable rate loans, variable rate tables **must** be updated in Maintenance > Interest Tables > Interest Index Tables prior to processing the accrual. The information is stored for auditing purposes in Construction > Operations > Interest Adjustment Table.

 NOTE: <i>Accruals are processed each month. They cannot be processed again for the same loan if something is found to be in error at a later date. However, each time the accrual is processed, the loan's interest accrual is re-computed for the entire period since the loan's first disbursement. The total amount of interest paid is subtracted from this amount and the remaining is the amount due.</i>
--

Construction Int Due
<input checked="" type="radio"/> Current Accrual <input type="radio"/> Past Accrual
Compute interest for the month of June 2011

Compute Interest

Current Accrual

Prints the current month's accruals.

Past Accrual

Prior month accruals are archived by month and year.

Construction Int Due
<input type="radio"/> Current Accrual <input checked="" type="radio"/> Past Accrual
Select Accrual Month <input type="text" value="May 2011"/>

Print

Compute Interest

Creates the detailed interest accrual report for the month indicated. After the accrual process is complete, the operator must proof and close the group containing the interest payments in Construction > Transactions > Balance Proof–Modify and update in Transactions Update.

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Construction Interest Accrual Due

Interest Accrued for the month of June 2011

<u>Loan Number</u>	<u>Borrower Name</u>	<u>Interest Rate (Days)</u>	<u>Compute Code</u>	<u>Last Accrued</u>	<u>Days Accrued</u>	<u>Amount Accrued This Period</u>	<u>Amount Accrued to Date</u>	<u>Amount Paid</u>	<u>Paid to Date</u>	<u>Bill Code</u>
Branch: Mortgage Computer										
1-2	John, DH	8.0000 (365)	Monthly on Amount Disbursed	07/01/2011	29	\$190.69	\$8,383.83	\$8,193.14	06/01/2011	Deduct from Const. Funds Monthly
1-200	Brown, B	8.0000 (365)	Monthly on Amount Disbursed	07/01/2011	29	\$295.89	\$13,009.30	\$12,713.41	06/01/2011	Deduct from Const. Funds Monthly
Total of Branch 1:						\$486.58	\$21,393.13	\$20,906.55		

<u>Branch</u>	<u>Construction Account</u>	<u>GI Account</u>	<u>GL Interface Summary</u>	
			<u>Debit</u>	<u>Credit</u>
1	IA	Interest Accrual 1300001	\$486.58	
1	II	Interest Income 3100002		\$486.58
Proof Totals			\$486.58	\$486.58

Construction Int Payable

Coming soon.

Servicing Int Due

The **Servicing Int Due** program is designed to accrue earned interest on all qualifying loans for the preceding month. On the first of August, you will accrue interest for the month of July for accounting purposes.

Interest on real estate loans is paid in arrears. When the August payment is made, it represents interest earned for the month of July, and the amount over the interest is applied as a reduction to the loan's principal balance. Therefore, on August 1, the Interest Accrual for the month of July is processed. The program will accrue the interest due and earned for the month of July but not yet collected.

This selection generates an Interest Accrual Due report for loans in Servicing with Interest/FASB Accrual on the Miscellaneous Information section of the Master Record indicated as *Accrue Interest*. *Accrue Interest Due/FASB* on the Investor Number Master File (Maintenance > Servicing > Investors) **must** also be indicated in order for loans to qualify.

The program will allow interest to be accrued on a loan up to the Renegotiate Date on the Miscellaneous Information section of the Master Record.

Important!

*This report must be processed on the first working day of the month before payments are applied! If the report is generated **after** transactions have been posted, the accruals will be incorrect.*

NOTE:

To audit the Interest Accruals, see Interest Due Detail (Servicing > Loan Database > Interest Due Detail) (Accounting > Interest Due Detail).

Interest Accrued

For 360-day regular real estate loans, the interest accrued is computed using the loan balance as of the end of the month (EOM/EOP), the number of annual interest days (360), and the current interest rate.

For other than 360-day loans, the interest accrued is computed using the Interest Due Detail for the actual days (daily balance), the number of annual interest rate days (365, 366, or 360/365), and the current interest rate.

Delinquent loan interest will remain in accrued interest until it is paid and becomes cash.

Transaction Codes **OII** Interest Income Credit and **OIA** Interest Accrued will be created by the program for accounting.

Odd Days Interest

At the time of closing, the loan's odd days interest is collected and booked directly through Processing to Interest Income in the General Ledger. The amount of interest collected is entered in YTD Interest on the Payment Information section of the Master Record for year end reporting. The Interest Paid to Date on the Payment Information section will indicate the date the Servicing program is to begin accruing interest. For example, if a loan closes on June 14, interest is collected from the 14th of June to the first of July and booked directly to Interest Income. The Interest Paid to Date will show interest paid to 07-01 with a first payment date of 08-01. Interest will accrue on this loan when the Interest Accrual Due report is processed on 08-01 for the month of July.

Turn Off Interest Accrual

The Interest/FASB Accrual field on the Miscellaneous Information section of the Master Record is provided in order to turn off accrual of interest on delinquent loans going into foreclosure. However, if the loan is brought current, be aware that interest has not been accruing and adjustments to Interest Income are required for that period. The adjustments will have to be made manually.

Curtailments

Since interest is accrued on the loan balance at the end of the month (EOM/EOP) for regular loans, a curtailment made during the month will affect the interest accrual. For all other loans, the program will check the Interest Due Detail and calculate on the daily balance. However, if a curtailment is made on a delinquent loan, this will affect the interest accrual to the extent of the amount of interest for the number of days on the amount of extra principal paid.

Prepaid Loans

Interest received on prepaid loans during the month of July will be passed to interest earned when the August accrual is processed.

Paid in Full Loans

The program checks all loans that have been paid in full during the accrual month. For loans with a Paid in Full Date on the Action Information section of the Master during the accrual month, the program will report as accrued interest the amount of interest paid during the month.

If the Interest Paid to Date indicates the loan is *current* at payoff, the amount of interest reported is the total amount of interest collected for the period. If the Interest Paid to Date indicates the loan is *delinquent* at payoff, the amount of the **PII** interest collected at payoff is found in Transaction History. Then the amount of the Last Balance on the loan is determined from History. The Interest Due Detail is checked for the amount of delinquent interest if other than a 360-day loan. If a 360-day loan, the amount of delinquent interest is determined from the amortization of the loan. The "delinquent" interest is subtracted from the **PII** interest collected at payoff to determine the interest to report for the current accrual period.

If a variable interest rate loan with Interest Days Calc set to *Daily Balance* is delinquent at the time of payoff, the interest accrual will be computed for the past amount due at the different adjustment interest rates for the effective number of days.

Servicing Int Due
<input checked="" type="radio"/> Current Accrual <input type="radio"/> Past Accrual <p>Accruals should be processed on the first working day of every month before any payments are updated. Interest will be accrued for all accounts in the Servicing package that have the Interest Accrual flag set on the Miscellaneous Information screen in the Master Record unless the controlling investor on the loan is set up to not accrue interest. Loans that will not have interest accrued will print on the exception report by clicking the button below.</p> <p style="text-align: center;">Print Exceptions</p> <p>Once the exception report is printed, accruals may be processed.</p> <p style="text-align: center;">Process Accruals</p> <p>Accruals can only be processed once because the program updates the General Ledger. After accruals have been processed, report printing options will display below. Reports can be printed as many times as necessary and past accrual reports can be printed by selecting Past Accrual above.</p>

Current Accrual

Processes the current month's accruals.

Past Accrual

Prior month accruals are archived by month and year.

Servicing Int Due
<input type="radio"/> Current Accrual <input checked="" type="radio"/> Past Accrual Select Accrual Month <input type="text" value="April 2011"/>
Reports
<input type="checkbox"/> Interest Accrual Due (Detail) <input type="checkbox"/> Interest Accrual Delinquent <input type="checkbox"/> Investor Summary <input type="checkbox"/> Investor Loan Group & Sub Group Summary <input type="checkbox"/> GL Interface Summary
<p>Print</p>

Select the month and year from the drop-down list, indicate the reports to print, and click **Print**.

Print Exceptions

Lists loans not included on the Interest Accrual Due report and the reason for the exception. It is recommended the Interest Accrual Exceptions report be reviewed **prior** to processing the Interest Accrual Due report. The exceptions report can be processed again after any corrections are made.

The **Interest Not Accrued** column indicates the amount of interest that “would have been accrued” had the loan not been on the Exceptions report. The amount will only display when the loan is an exception because the Master Record *Accrue Interest* flag is set to **No**. Any other exception reasons will indicate NA.



*If Subsidiary GL Accounts are not being used, loans will not be included on the Interest Accrual Exceptions report for **Master Record Loan Product missing**.*

Interest Accrual Exceptions

Month: May Year: 2011

<u>Account Number</u>	<u>Reason for Exception</u>	<u>Interest Not Accrued</u>	<u>Loan Balance</u>	<u>Int Rate</u>	<u>Date of Loan</u>	<u>Interest Paid To</u>	<u>First Payment</u>	<u>Maturity</u>
8-3	Past ARM Adjustment Date.	NA	\$175,500.00	5.0000 %	12/05/2006	04/01/2009	02/01/2007	01/01/2037
10-1	Account set up to not accrue interest.	\$57.80	\$11,342.89	6.0000 %	03/15/2008	04/05/2009	05/01/2008	02/01/2038
10-2	Master Record Loan Product missing	NA	\$12,000.00	7.0000 %	05/03/2008	04/02/2009	10/01/2008	04/01/2038
Total:		\$57.80						
Zero Balance Loans								
5-25	Loan does not have a first payment date		\$0.00	0.0000 %				

Process Accruals

Creates the monthly Interest Accrual reports. After the accrual process is complete, a message is displayed indicating the group is ready to proof and update.

Update Transactions

Group 3 is ready to proof and update.

Proof Screen

Click on **Proof Screen** to review, close, and update the Transaction Group created. After updating the transaction group, return to the **Servicing Int Due** menu option to print the accrual reports. The reports will not display for printing until the group has been updated.

Reports
<input type="checkbox"/> Interest Accrual Due (Detail) <input type="checkbox"/> Interest Accrual Delinquent <input type="checkbox"/> Investor Summary <input type="checkbox"/> Investor Loan Group & Sub Group Summary <input type="checkbox"/> GL Interface Summary

Print

- **Interest Accrual Due (Detail)** - Accrual detail listing each loan by control, loan number, investor, and percentage of ownership. The report shows the total accrued interest and participant's interest accrued, total prepaid interest and participant's prepaid interest, total delinquent interest and participant's prepaid interest.
- **Interest Accrual Delinquent** - Delinquency totals by Control Number, Investor, and Loan Group.
- **Investor Summary** - Current month accrual, prepaid interest, and delinquent totals for each Investor.
- **Investor Loan Group & Sub Group Summary** - Current month accrual, prepaid interest, and delinquent totals for each Investor, including Loan Group and Sub Group.
- **GL Interface Summary** - Subtotals by investor and grand totals to make entries to the GL accounts for Interest Accrual and Interest Income.

Print

The program creates a .pdf (portable document format) of the reports. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the reports.

Interest Accrual Due (Detail)

Month: May Year: 2011

Account Number	Investor	Paid To	Investor %	Balance	Rate	Days	Days Calc	Accrued Interest	Prepaid Interest	Delinquent Interest
6-8	6	01/26/2011	100.000000	\$167,773.19	5.7500	5	365	\$132.15	\$0.00	\$1,721.07
				\$167,631.12	5.7500	14	365	\$369.71		
				\$167,488.74	5.7500	11	365	\$290.24		
6-19	6	02/05/2011	100.000000	\$172,553.51	5.7500	1	365	\$27.18	\$0.00	\$1,496.80
				\$172,421.98	5.7500	14	365	\$380.27		
				\$172,290.16	5.7500	14	365	\$379.98		
				\$172,158.05	5.7500	1	365	\$27.12		
Total of Investor 6:								\$1,606.65	\$0.00	\$3,217.87
Total of Control 6:								\$1,606.65	\$0.00	\$3,217.87
7-1	7	03/01/2011	100.000000	\$171,152.75	6.2500	30	360	\$891.42	\$0.00	\$892.42
Total of Investor 7:								\$891.42	\$0.00	\$892.42
Total of Control 7:								\$891.42	\$0.00	\$892.42
8-1	8	04/01/2011	100.000000	\$175,500.00	6.0000	30	360	\$877.50	\$0.00	\$0.00
8-2	8	02/01/2011	100.000000	\$175,500.00	6.0000	30	360	\$877.50	\$0.00	\$1,755.00
Total of Investor 8:								\$1,755.00	\$0.00	\$1,755.00
Total of Control 8:								\$1,755.00	\$0.00	\$1,755.00
Total of Report:								\$4,253.07	\$0.00	\$5,865.29

Interest Accrual Delinquent

Month: May Year: 2011

Control	Investor	Loan Group	Delinquent 1 To 30 Days	Delinquent 31 To 60 Days	Delinquent 61 To 90 Days	Delinquent 91 To 120 Days	Delinquent 121 Days and More	Total Delinquent
6	6		\$1,663.13	\$1,395.63	\$159.11	\$0.00	\$0.00	\$3,217.87
Total of Investor 6:			\$1,663.13	\$1,395.63	\$159.11	\$0.00	\$0.00	\$3,217.87
Total of Control 6:			\$1,663.13	\$1,395.63	\$159.11	\$0.00	\$0.00	\$3,217.87
7	7		\$892.42	\$0.00	\$0.00	\$0.00	\$0.00	\$892.42
Total of Investor 7:			\$892.42	\$0.00	\$0.00	\$0.00	\$0.00	\$892.42
Total of Control 7:			\$892.42	\$0.00	\$0.00	\$0.00	\$0.00	\$892.42
8	8		\$877.50	\$877.50	\$0.00	\$0.00	\$0.00	\$1,755.00
Total of Investor 8:			\$877.50	\$877.50	\$0.00	\$0.00	\$0.00	\$1,755.00
Total of Control 8:			\$877.50	\$877.50	\$0.00	\$0.00	\$0.00	\$1,755.00
Total of Report:			\$3,433.05	\$2,273.13	\$159.11	\$0.00	\$0.00	\$5,865.29

Investor Summary

Month: May Year: 2011

<u>Investor</u>	<u>Current Month Total Interest</u>	<u>Prepaid Interest</u>	<u>Delinquent Interest</u>
6	\$1,606.65	\$0.00	\$3,217.87
7	\$891.42	\$0.00	\$892.42
8	\$1,755.00	\$0.00	\$1,755.00
Total of Report:	\$4,253.07	\$0.00	\$5,865.29

Investor Loan Group & Sub Group Summary

Month: May Year: 2011

<u>Control</u>	<u>Investor</u>	<u>Loan Group</u>	<u>Sub Group</u>	<u>Current Month Total Interest</u>	<u>Prepaid Interest</u>	<u>Delinquent Interest</u>
6	6	0		\$1,606.65	\$0.00	\$3,217.87
		Total of Investor Loan Group :		\$1,606.65	\$0.00	\$3,217.87
		Total of Investor 6:		\$1,606.65	\$0.00	\$3,217.87
		Total of Control 6:		\$1,606.65	\$0.00	\$3,217.87
7	7	0		\$891.42	\$0.00	\$892.42
		Total of Investor Loan Group :		\$891.42	\$0.00	\$892.42
		Total of Investor 7:		\$891.42	\$0.00	\$892.42
		Total of Control 7:		\$891.42	\$0.00	\$892.42
8	8	0		\$1,755.00	\$0.00	\$1,755.00
		Total of Investor Loan Group :		\$1,755.00	\$0.00	\$1,755.00
		Total of Investor 8:		\$1,755.00	\$0.00	\$1,755.00
		Total of Control 8:		\$1,755.00	\$0.00	\$1,755.00
		Total of Report:		\$4,253.07	\$0.00	\$5,865.29

GL Interface Summary

<u>Control</u>	<u>LS Acct</u>	<u>Debit</u>	<u>Credit</u>	<u>GL Acct</u>	<u>Bank Acct</u>
6	IA	\$1,606.65		1002-100	
6	II		\$1,606.65	3007-000	
7	IA	\$891.42		1002-100	
7	II		\$891.42	3007-000	
8	IA	\$1,755.00		1002-000	
8	II		\$1,755.00	3007-000	
	Proof Totals	\$4,253.07	\$4,253.07		

* Includes GL subsidiary accounts

Escrow Int Payable

Interest Accrual

The monthly escrow interest accrual program is based on information set up in the State Escrow File and the loan's Escrow Record. On states set up to accrue interest on escrows, this program accrues interest each month. Then based on the *Pay Code* set up in the State Escrow File, the interest accrued is paid to the Escrow Record with Transaction Code 10.

When the Escrow Interest Accrual Payable report is processed each month, the amount of interest accrued is shown on the Escrow **I** Record (Servicing > Escrow Accounts > Escrow Interest) with the Total Accrued Payable incremented to reflect the total accrued for the year but not yet paid to the borrower.

The program will accrue interest on the **R**, **S**, or **T** Type Records if set up in the State Escrow File. A separate rate can be used for the **R**, **S**, and **T** Escrow Types. When the Escrow Interest Accrual Payable report is processed, the **R**, **S**, and **T** Types will be included on a separate line. The accrued interest will be paid to borrower and reported to the IRS.

Escrow Accrual Payable

Current Accrual Past Accrual

Accruals should be processed on the first working day of every month before any payments are updated. Interest will be accrued for the balance of all escrow accounts type 1 - 9 coded to pay interest in the Escrow Record and in the State Escrow File. Interest will also be accrued for the collection of alpha type escrows specified in the State Escrow File program. To edit the State Escrow File, click the button below.

[Edit State File](#)

To process the accrual, click the button below. Once an accrual is processed, the operator is not allowed to process it again until the next month.

[Process Accrual](#)

The accrual report may be printed as many times as needed until the next month. To view the interest accrued for a certain loan, select a loan and click on Escrow Interest under the Escrow Accounts menu in the Servicing package.

[Print Report](#)

There are two things that determine if an escrow will earn interest:

1. The Escrow Record must be set up to *Pay Interest* on the Escrow Information screen (Servicing > Loan Database > Escrow Information).
2. The details of what balance to compute on, when to pay, what to do at payoff, and the rate to pay must be set by state in Maintenance > Servicing > State Escrow File.

Interest Payable

According to the *Pay Code* selected for the property state, the amount of interest earned will be paid either monthly, quarterly, semi-annually, or annually. When funds are paid to the borrower, a Transaction Code 10 is generated by the program and the Total Accrued Payable is added to the Year to Date total. The interest amount is posted to the Loan History when the interest is paid and added to the balance of the first escrow.



*The Escrow Interest Accrual Payable report **must** be processed on the first working day of the month **before** any payments are updated.*

Current Accrual

Process the current escrow interest accrual.

Past Accrual

Prior month accrual reports are archived by month and year.

Past Escrow Accrual

Current Accrual Past Accrual

Select Accrual Month January 2009

Print

Select the month and year from the drop-down list and click **Print**.

Edit State File

Option to edit the State Escrow File prior to processing the accruals.

Process Accrual

Calculates the interest earned on escrow accounts and creates the detailed Escrow Interest Accrual Payable report for the month indicated. After the accrual process is complete, the program displays the **Proof - Close to Update** screen to verify the entries entered are correct before posting to individual accounts. The operator will need to close the group containing the interest payments and update in **Transactions Update**.

After updating the Transaction Group, return to the **Escrow Int Payable** menu option to print the accrual report. The report will not display for printing until the group has been updated.

Print Report

Prints the Escrow Interest Accrual Payable and GL Interface Summary reports.

Escrow Interest Accrual Payable

Accrue for Month March 2011

<u>Account Number</u>	<u>Name</u>	<u>Compute Code</u>	<u>Days in Year</u>	<u>Days in Period</u>	<u>Compute Balance</u> (X)	<u>Interest Rate</u> (%)	<u>Accrued Interest</u>	<u>State</u>	<u>Current Escrow Balance</u>
5-6	Smith, DR	Beginning	365	31	\$765.90	1.0000	\$0.65	AR	\$766.55
5-10	Smith, H	Daily Average	360	30	\$766.52	1.0000	\$0.64	NV	\$766.52
5-15	Jackson, JJ	Month End	360	30	\$1,934.63	1.0000	\$1.61	UT	\$1,934.63
5-16	Homeowner, H	Average	365	31	\$1,284.01	1.0000	\$1.09	WA	\$1,034.55
Control Total:					\$4,751.06		\$3.99		\$4,502.25
Grand Total:					\$4,751.06		\$3.99		\$4,502.25

GL Interface Summary

<u>Control</u>	<u>LS Acct</u>	<u>Debit</u>	<u>Credit</u>	<u>GL Acct</u>
5	20	\$0.00	\$3.99	2001-000
5	79	\$3.99	\$0.00	4001-000
Proof Totals:		\$3.99	\$3.99	

Disc/Orig FASB 91

FASB 91 is booking to income on an amortization basis (not straight line) the origination fee and discount collected at the time the loan was closed. The amount earned each month and booked to income (FASB 91) is the difference between computing the interest for the month at the Amort Effective Rate and the interest at the Current Interest Rate. The program will calculate a new Amort Effective Rate each time the program is processed. The program can only be processed once a month.

In order to qualify, loans must have Interest/FASB Accrual on the Miscellaneous Information section of the Master Record set to *Accrue Interest* and *Accrue Interest Due/FASB* indicated on the Investor Number Master File (Maintenance > Servicing > Investors).

If a loan is paid off or transferred to another investor and/or control, all remaining balances in Discount Fee Current Balance and Origination Fee Current Balance on the Fees and Balances section of the Master Record will be accrued. The amount appears for the new account number.

If a premium is paid for a loan, enter the amount in Discount Fee Original Balance as a negative (-).

Curtailments made on a loan change the number of months required to pay off the loan. The program automatically recomputes the amortization period to correct the number of months and adjusts the Amort Accounting Period according to the amortization of the Principal Balance (UPB).

FASB 91 - How to Calculate the Amount

Step 1 *The Amort Effective Rate (APR)*

The Amort Effective Rate considers only the origination fee and the discount to arrive at the Finance Charge. The Amort Effective Rate is computed using the Principal Balance (UPB) *less* the remaining pre-collected Finance Charge (origination fee and discount) to arrive at the Amount Financed.

Principal Balance (UPB) *minus* Discount Fee Original Balance and Origination Fee Original Balance *equals* Amount Financed.

Knowing the Amount Financed, the remaining Amort Accounting Period and P&I Payment Constant, the program computes the Amort Effective Rate.

The remaining term of the loan and the UPB decrease monthly as payments are made or if extra principal payments (curtailments) are made. These two fields affect the Amort Effective Rate.

Step 2 *Compute the Amount of Interest Per the Note Rate*

Principal Balance (UPB) *times* the Current Interest Rate *divided* by 12 *equals* A (the interest for one month).

Step 3 *Compute the Amount of Interest Per the Effective Rate*

Principal Balance (UPB) *times* the Effective Rate *divided* by 12 *equals* **B**.

Step 4 *The Amount of the Origination Fee and Discount Earned for this Period (FASB 91)*

The interest computed per the Effective Rate **B**
The interest per the Current Interest Rate - **A**

The amount earned this month (FASB 91) \$ to income



The amount earned could be negative if a loan was sold to an investor at a premium price.

Discount/Origination Accruals (FASB 91)

Current Accrual Past Accrual

Control(s)

025 Midtowne Branch
027 City Center North
028 Ogden Branch
029 Harrison Branch
030 City Center

 All

Process

Reports

Exception List
 Discount Detail
 Origination Detail
 Discount Summary
 Origination Summary
 GL Interface Summary

Print

Current Accrual

Processes the current month's accruals.

Control(s)

Select Control(s) from the drop-down list or indicate *All*. To choose multiple Controls, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click.

Process

Calculates the amount of discount and origination fees.

Past Accrual

Prior month accruals are archived by month and year.

The screenshot shows a web form titled "Past Discount/Origination Accruals (FASB 91)". At the top, there are two radio buttons: "Current Accrual" (unselected) and "Past Accrual" (selected). Below this is a label "Select Accrual Month" followed by a drop-down menu currently showing "March 2012". Underneath the menu is a list of six items, each with a checked checkbox: "Exception List", "Discount Detail", "Origination Detail", "Discount Summary", "Origination Summary", and "GL Interface Summary".

Print

Select the month and year from the drop-down list, indicate the reports to print, and click **Print**.

Exception List

Lists loans that will not accrue discount or origination fees and indicates the reason for the exception.

FASB Accrual Exception List

Accrue for Month March 2012

<u>Account Number</u>	<u>Exception</u>	<u>Discount Balance</u>	<u>Origination Balance</u>
27-133	Account Set Up to Not Accrue FASB.	\$1,040.81	\$1,678.69
Total:		\$1,040.81	\$1,678.69

Discount Detail

Computes the amount of funds deducted from the Discount Fee to arrive at the amount of total income to be earned for the month. The amount of funds deducted is the difference between the stated interest rate paid by the borrower with the loan payment and the effective interest rate represented by the Discount Fee collected at closing.

To arrive at the Effective Rate, the remaining Discount Fee is subtracted from the current loan balance. Then the program determines the interest rate (APR) that would pay off this new balance for this term with the current monthly payment The Effective Rate on the report is an APR with only the Discount Fee collected from the borrower.

Discount Fee Accrual Detail

Accrue for Month March 2012

* Indicates straight line method computation months

<u>Account Number</u>	<u>P&I</u>	<u>Principal Balance</u>	<u>Current Interest Rate</u>	<u>Effective Principal Balance</u>	<u>Effective Interest Rate</u>	<u>Int Days</u>	<u>Days Per Year</u>	<u>Effective Interest</u>	<u>Stated Interest</u>	<u>Discount Transaction</u>	<u>Discount Balance</u>	<u>Amort Period</u>	<u>Method</u>
27-116	\$654.56	\$121,813.80	4.7500	\$121,219.29	4.7977	30	360	\$487.02	\$482.18	\$4.84	\$594.51	338	Amortize
27-130	\$647.01	\$133,136.69	4.0000	\$132,478.10	4.0422	30	360	\$448.47	\$443.79	\$4.68	\$658.59	348	Amortize
27-132	\$1,147.02	\$189,960.73	6.0000	\$189,359.29	6.0396	30	360	\$956.07	\$949.80	\$6.27	\$601.44	354	Amortize
27-135	\$874.51	\$174,715.67	4.3500	\$173,876.27	4.4027	30	360	\$641.02	\$633.34	\$7.68	\$839.40	357	Amortize
27-141	\$1,023.04	\$195,622.86	4.7500	\$194,659.95	4.8038	30	360	\$783.11	\$774.34	\$8.77	\$962.91	359	Amortize
27-142	\$1,056.99	\$202,042.25	4.7500	\$201,065.35	4.7953	30	360	\$807.38	\$799.75	\$7.63	\$976.90	358	Amortize
27-143	\$1,103.10	\$204,992.06	5.0000	\$203,979.69	5.0437	30	360	\$861.60	\$854.13	\$7.47	\$1,012.37	358	Amortize
27-147	\$708.10	\$150,361.89	3.8750	\$149,611.89	3.9283	30	360	\$492.22	\$485.54	\$6.68	\$750.00	360	Amortize
Discount Fee Control Total:										\$54.02			
Discount Fee Grand Total:										\$54.02			

Origination Detail

Computes the amount of funds deducted from the Origination Fee to arrive at the amount of total interest to be earned for the month. The amount of funds deducted is the difference between the stated interest rate paid by the borrower with the loan payment and the effective interest rate represented by the Origination Fee collected at closing.

To arrive at the Effective Rate, the remaining Origination Fee is subtracted from the current loan balance. What interest rate (APR) would pay off this new balance for this term with the current monthly payment? The Effective Rate is an APR with only the Origination Fee collected from the borrower.

Origination Fee Accrual Detail													
Accrue for Month March 2012													
* Indicates straight line method computation months													
<u>Account Number</u>	<u>P&I</u>	<u>Principal Balance</u>	<u>Current Interest Rate</u>	<u>Effective Principal Balance</u>	<u>Effective Interest Rate</u>	<u>Int Days</u>	<u>Days Per Year</u>	<u>Effective Interest</u>	<u>Stated Interest</u>	<u>Origination Transaction</u>	<u>Origination Balance</u>	<u>Amort Period</u>	<u>Method</u>
27-116	\$654.56	\$121,813.80	4.7500	\$120,623.93	4.8425	30	360	\$491.57	\$482.18	\$9.39	\$1,189.87	338	Amortize
27-130	\$647.01	\$133,136.69	4.0000	\$131,824.69	4.0844	30	360	\$453.15	\$443.79	\$9.36	\$1,312.00	348	Amortize
27-131	\$1,030.71	\$217,691.26	3.8750	\$215,575.38	3.9638	30	360	\$719.07	\$702.96	\$16.11	\$2,115.88	356	Amortize
27-132	\$1,147.02	\$189,960.73	6.0000	\$188,453.75	6.0850	30	360	\$963.26	\$949.80	\$13.46	\$1,506.98	354	Amortize
27-135	\$874.51	\$174,715.67	4.3500	\$173,035.30	4.4441	30	360	\$647.04	\$633.34	\$13.70	\$1,680.37	357	Amortize
27-141	\$1,023.04	\$195,622.86	4.7500	\$193,701.00	4.8469	30	360	\$790.14	\$774.34	\$15.80	\$1,921.86	359	Amortize
27-142	\$1,056.99	\$202,042.25	4.7500	\$200,088.94	4.8377	30	360	\$814.52	\$799.75	\$14.77	\$1,953.31	358	Amortize
27-143	\$1,103.10	\$204,992.06	5.0000	\$202,975.16	5.0874	30	360	\$869.06	\$854.13	\$14.93	\$2,016.90	358	Amortize
27-144	\$944.22	\$175,254.84	5.0000	\$173,539.16	5.0977	30	360	\$744.50	\$730.23	\$14.27	\$1,715.68	358	Amortize
27-147	\$708.10	\$150,361.89	3.8750	\$148,861.81	3.9698	30	360	\$497.42	\$485.54	\$11.88	\$1,500.08	360	Amortize
Origination Fee Control Total:										\$133.67			
Origination Fee Grand Total:										\$133.67			

Discount Summary

Summary of the Discount Fee Accrual Detail report with totals by control.

Discount Fee Summary					
Accrue for Month March 2012					
<u>Control</u>	<u>Count</u>	<u>Original Balance</u>	<u>Last Balance</u>	<u>Transaction Amount</u>	<u>Next Balance</u>
27	8	\$6,912.94	\$6,396.12	\$54.02	\$6,342.10
Total:	8	\$6,912.94	\$6,396.12	\$54.02	\$6,342.10

Origination Summary

Summary of the Origination Fee Accrual Detail report with totals by control.

Origination Fee Summary					
Accrue for Month March 2012					
<u>Control</u>	<u>Count</u>	<u>Original Balance</u>	<u>Last Balance</u>	<u>Transaction Amount</u>	<u>Next Balance</u>
27	10	\$17,721.14	\$16,912.93	\$133.67	\$16,779.26
Total:	10	\$17,721.14	\$16,912.93	\$133.67	\$16,779.26

GL Interface Summary

Indicates the GL entries made due to transactions generated by the Discount/Origination (FASB 91) process. The program generates Transaction Codes P2 for discount fees and P3 for origination fees to allow for interfacing with the General Ledger.

GL Interface Summary				
Accrue for Month March 2012				
<u>Control</u>	<u>LS Acct</u>	<u>Debit</u>	<u>Credit</u>	<u>GL Acct</u>
27	P2	\$187.69	\$0.00	2003-000
27	P3	\$0.00	\$54.02	3006-000
27	P4	\$0.00	\$133.67	3008-000
Proof Totals:		\$187.69	\$187.69	

Servicing Financial

- ▶ **Servicing Financial**
 - ▶ FASB 107
 - ▶ Portfolio Pricing
 - ▶ FASB 140
 - ▶ NCUA 5300
- ▶ **Escrow Accounts**
- ▶ **HUD 235**
- ▶ **GPM Loans**
 - ▶ Buydown Amount Report

FASB 107

Used for pricing and valuing a loan portfolio. Provides the *weighted average interest rate* and the *weighted average maturity by loan type or loan product*.

For Controls, the program defaults to *All Accrual Loans*, meaning only those loans with Interest/FASB Accrual on the Miscellaneous Information section of the Master Record indicated as *Accrue Interest* and linked to investors with *Accrue Interest Due/FASB* selected on the Investor Number Master File are included on the report. However, individual controls with investors **not** indicated to accrue interest can be selected.

For Investors, all Investors, whether or not *Accrue Interest Due/FASB* is selected on the Investor Number Master File, will be included on the report.

Either Control(s) or Investors(s) may be selected; both cannot be selected at the same time.

Loans with no Loan Type indicated on the Loan Information section of the Master Record will be listed under **No Loan Type**.

The report includes a work space on the right-hand side to enter the market price for this group of loans. The price can then be multiplied by the loan amount.

Can be processed any time and as often as necessary.

The screenshot shows the FASB 107 software interface. At the top, there is a title bar with the text "FASB 107". Below the title bar, there are two radio buttons: "Loan Product" (unselected) and "Loan Type" (selected). Under "Loan Type", there is a list box containing "Conventional", "FHA", "VA", "USDA/RHS", and "Other", with an "All" checkbox to its right. Below this, there are two list boxes: "Control(s)" and "Investors(s)". Both list boxes contain the same items: "025 Middletown Branch", "027 City Center North", "028 Ogden Branch", "029 Harrison Branch", and "030 City Center". To the right of the "Control(s)" list box is an "All Accrual Loans" checkbox, and to the right of the "Investors(s)" list box is an "All Investors" checkbox. At the bottom of the form, there is a note: "*Click and drag mouse or press and hold [Ctrl] to make multiple selections." Below the note, there are two checkboxes: "Break by Control" (unselected) and "Break by Investor" (selected). At the very bottom, there are three radio buttons: "Detail" (selected), "Summary" (unselected), and "Both" (unselected).

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

FASB 107 Detail

Loan Type(s) All Loan Types

Control(s) 28 Ogden Branch

<u>Loan Type</u>	<u>Account Number</u>	<u>Loan Count</u>	<u>Balance</u>	<u>Current Interest</u>	<u>Months to Maturity</u>	<u>Price</u>	<u>Portfolio Value</u>	<u>Work Space</u>
Conventional	28-120		\$172,746.48	6.0000	349			
Conventional Total:		1	\$172,746.48	6.0000	349	_____	_____	
FHA	28-116		\$121,985.50	4.7500	340			
FHA Total:		1	\$121,985.50	4.7500	340	_____	_____	
VA	28-147		\$150,139.33	3.8750	358			
VA Total:		1	\$150,139.33	3.8750	358	_____	_____	
Other	28-129		\$4,730.53	5.0000	177			
Other Total:		1	\$4,730.53	5.0000	177	_____	_____	
Grand Total:		4	\$449,601.84	4.9407	348			

FASB 107 Summary

Loan Type(s) All Loan Types

Control(s) 28 Ogden Branch

<u>Loan Type</u>	<u>Control</u>	<u>Loan Count</u>	<u>Balance</u>	<u>Weighted Average Rate</u>	<u>Weighted Average Maturity Months</u>	<u>Price</u>	<u>Portfolio Value</u>	<u>Work Space</u>
Conventional Total:		1	\$172,746.48	6.0000	349	_____	_____	
FHA Total:		1	\$121,985.50	4.7500	340	_____	_____	
VA Total:		1	\$150,139.33	3.8750	358	_____	_____	
Other Total:		1	\$4,730.53	5.0000	177	_____	_____	
Grand Total:		4	\$449,601.84	4.9407	348			

Notes:

Portfolio Pricing

This selection is designed to compute the market value for a group of loans when the operator enters the price on the screen. The Portfolio Pricing Summary provides the *weighted average interest rate* and the *weighted average maturity by loan type or loan product*.

Loan qualifications for this report are the same as FASB 107. *All Accrual Loans* means only those loans with *Interest/FASB Accrual* on the Miscellaneous Information section of the Master Record indicated as *Accrue Interest* and linked to investors with *Accrue Interest Due/FASB* selected on the Investor Number Master File are included on the report. However, individual controls with investors **not** indicated to accrue interest can be selected. If individual controls are selected, all loans linked to that control will be included on the report regardless of how the Accrue Interest flag in the Master Record is set.

There are no limitations on how often or when this report may be processed.

Portfolio Pricing

Loan Product Loan Type

Loan Product(s) All

1111
1120
1130
1131
1132

Control(s) All Accrual Loans

025 Midtowne Branch
027 City Center North
028 Ogden Branch
029 Harrison Branch
030 City Center

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Break by Control

Detail Summary Both

Submit

Submit

The following screen displays based on the selection criteria previously indicated:

Portfolio Pricing Price Options				
Loan Product	Balance	Interest Rate	Months to Maturity	Price
1111	\$272,124.83	4.2672	350	1.0200 %
1130	\$177,477.01	5.9733	344	0.9800 %

Back

Print

[Back](#)

Returns to the **Portfolio Pricing** selection screen.

[Print](#)

Enter the sale price (examples of price: Discount = .98; Par = 1.00; Premium = 1.02) and click **Print**. The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Portfolio Pricing Detail

Loan Product(s) All Loan Products

Control(s) 28 Ogden Branch

<u>Loan Product</u>	<u>Account Number</u>	<u>Loan Count</u>	<u>Balance</u>	<u>Current Interest</u>	<u>Months to Maturity</u>	<u>Price</u>	<u>Portfolio Value</u>	<u>Work Space</u>
1111	28-116		\$121,985.50	4.7500	340			
1111	28-147		\$150,139.33	3.8750	358			
1111 Total:		2	\$272,124.83	4.2672	350	1.0200	\$277,567.33	
1130	28-120		\$172,746.48	6.0000	349			
1130	28-129		\$4,730.53	5.0000	177			
1130 Total:		2	\$177,477.01	5.9733	344	0.9800	\$173,927.47	
Grand Total:		4	\$449,601.84	4.9407	348			

Portfolio Pricing Summary

Loan Product(s) All Loan Products

Control(s) 28 Ogden Branch

<u>Loan Product</u>	<u>Control</u>	<u>Loan Count</u>	<u>Balance</u>	<u>Weighted Average Rate</u>	<u>Weighted Average Maturity Months</u>	<u>Price</u>	<u>Portfolio Value</u>	<u>Work Space</u>
1111 Total:		2	\$272,124.83	4.2672	350	1.0200	\$277,567.33	
1130 Total:		2	\$177,477.01	5.9733	344	0.9800	\$173,927.47	
Grand Total:		4	\$449,601.84	4.9407	348			

FASB 140

Coming soon.

NCUA 5300

This option provides the loan data necessary to complete the quarterly NCUA 5300 call report.

The operator can make the selection of one or more investors prior to printing. To choose multiple investors, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click. The option to break by Investor is also available.

The screenshot shows a window titled "NCUA 5300". Inside the window, there is a label "Investor(s)" followed by a list box containing the following items: "025 Middtowne Branch", "027 City Center North", "028 Ogden Branch", "029 Harrisville Branch", and "030 City Center". To the right of the list box is a checkbox labeled "All Investors". Below the list box, there is a text instruction: "*Click and drag mouse or press and hold [Ctrl] to make multiple selections." At the bottom left of the window, there is another checkbox labeled "Break By Investor".

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Information for NCUA 5300 (Mortgage Loans)

Investors 25-Midtown Branch, 28-Ogden Branch, 29-Harrisville Branch, 30-City Center, 31-Southtown Branch

This page does not replace the NCUA 5300 report.

DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency								Total Reportable Delinquency	
	1 to < 2 months		2 to < 6 months		6 to < 12 months		12 months and over			
1st Mortgage Fixed Rate/Hybrid/Balloon	5	\$619,021.76	1	\$95,364.61	0	\$0.00	0	\$0.00	6	\$714,386.37
1st Mortgage Adjustable Rate	1	\$148,622.34	0	\$0.00	0	\$0.00	0	\$0.00	1	\$148,622.34
Other Real Estate Fixed Rate/Hybrid/Balloon	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Other Real Estate Adjustable Rate	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
MBL Loans	6	\$767,644.10	1	\$95,364.61	0	\$0.00	0	\$0.00	7	\$863,008.71
Non MBL Loans	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

	Number	Amount
MBL Loans Outstanding	17	\$2,565,629.65
Non MBL Loans Outstanding	0	\$0.00

REAL ESTATE LOANS	No. of Loans Outstanding	Amount of Loans Outstanding	No. of Loans Granted Year-to-Date	Amount Granted Year-to-Date
Fixed Rate > 15 Years	14	\$2,270,078.22	42	\$7,583,403.07
Fixed Rate 15 Years or Less	0	\$0.00	1	\$140,000.00
Balloon/Hybrid > 5 Years	0	\$0.00	0	\$0.00
Balloon/Hybrid 5 Years or Less	1	\$141,956.35	2	\$308,046.92
Adjustable Rate 1 Year or Less	1	\$148,622.34	3	\$501,830.16
Adjustable Rate > 1 Year	0	\$0.00	0	\$0.00
Closed-End Fixed Rate	0	\$0.00	0	\$0.00
Closed-End Adjustable Rate	0	\$0.00	0	\$0.00
Open-End Adjustable Rate	0	\$0.00	0	\$0.00
Open-End Fixed Rate	1	\$4,972.74	2	\$150,000.00
Other	0	\$0.00	0	\$0.00
TOTALS	17	\$2,565,629.65	50	\$8,683,280.15

Credit Line	
Balance to Draw (Open-End HELOC or MBL)	\$95,027.26
Balance to Draw (Open-End Commercial)	\$0.00

Escrow Accounts



- ▣ **Escrow Accounts**
 - ▶ Advance & Recovery
 - ▶ List Negative Escrows

Advance & Recovery

Lists escrow funds advanced or recovered for the date range specified.

The report is essential when servicing for investors. Corporate funds must be **advanced** when disbursements bring the net Escrow Balance for an account negative. As the negative funds are collected, the **recovered** amount must be identified for the corporation's accounting department.

Escrow Advance & Recovery

Date Range  Thru 

Print

[Print](#)

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Escrow Advance and Recovery Detail

Date Range 09/11/2008 thru 09/29/2008

<u>Account Number</u>	<u>Account Name</u>	<u>Tran Code</u>	<u>Tran Group</u>	<u>Tran Date</u>	<u>Run Date/Time</u>	<u>Advanced</u>	<u>Recovered</u>
Control: 5							
5-18	Smith	PEI	1	09/11/2008	09/11/2008 12:09:14 PM	\$0.00	\$695.50
				Subtotal:		\$0.00	\$695.50
Control: 15							
15-1000	Olsen	E2O	4	09/11/2008	09/11/2008 03:07:21 PM	\$600.00	\$0.00
15-1000	Olsen	E2O	6	09/19/2008	09/19/2008 01:50:45 PM	\$690.00	\$0.00
15-2000	Williams	E2O	6	09/19/2008	09/19/2008 01:50:45 PM	\$1,300.00	\$0.00
15-2000	Williams	E2O	4	09/11/2008	09/11/2008 03:07:21 PM	\$1,220.00	\$0.00
				Subtotal:		\$3,810.00	\$0.00
				Grand Total:		\$3,810.00	\$695.50

Escrow Advance and Recovery Summary

Date Range 09/11/2008 thru 09/29/2008

	<u>Advanced</u>	<u>Recovered</u>
Control: 5	\$0.00	\$695.50
Control: 15	\$3,810.00	\$0.00
Grand Total:	\$3,810.00	\$695.50

Notes:

List Negative Escrows

This report is a listing of loans with a negative escrow balance. Only numeric type escrows with an Analyze Method of *Aggregate* are included on the report.

[Print](#)

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Negative Escrow Report													
<u>Account Number</u>	<u>Short Name</u>	<u>Escrow Balance</u>	<u>Next Payment</u>	<u>Tax</u>	<u>Fire</u>	<u>MIP</u>	<u>Flood</u>	<u>Life</u>	<u>Disb</u>	<u>Acc</u>	<u>Home</u>	<u>Spec</u>	<u>Esc Int</u>
5-23	Adams, F	-50.29	08/01/2011	\$275.02	\$100.00	-\$81.56	-\$343.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals Control: 5		-50.29		\$275.02	\$100.00	-\$81.56	-\$343.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6-12	Brown, B	-53.76	08/09/2011	\$0.00	-\$53.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6-14	Buttars, D	-269.85	08/09/2011	\$95.55	-\$365.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals Control: 6		-323.61		\$95.55	-\$419.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Grand Total:		-373.90		\$370.57	-\$319.16	-\$81.56	-\$343.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Account Number

Control Number and Loan Number.

Short Name

Borrower last name, suffix, and first and second initials.

Escrow Balance

Total Balance from the Escrow Information screen.

Next Payment

Next Payment Date from the Payment Information section of the Master Record.

Escrow Constants

Constant from the Escrow Information screen.

HUD 235

- ▶ HUD 235
 - ▶ 235 Billing
 - ▶ Review Dates

235 Billing

Coming soon.

Review Dates

Coming soon.

GPM Loans

- ▶ **GPM Loans**
- ▶ GPM Review Dates
- ▶ GPM P&I

GPM Review Dates

Coming soon.

GPM P&I

Coming soon.

Buydown Amount Report

Coming soon.

Audit Center

- ▶ **Audit Center**
- ▶ **Processing**
- ▶ **Construction**
- ▶ **Servicing**
- ▶ **Modify Audit**

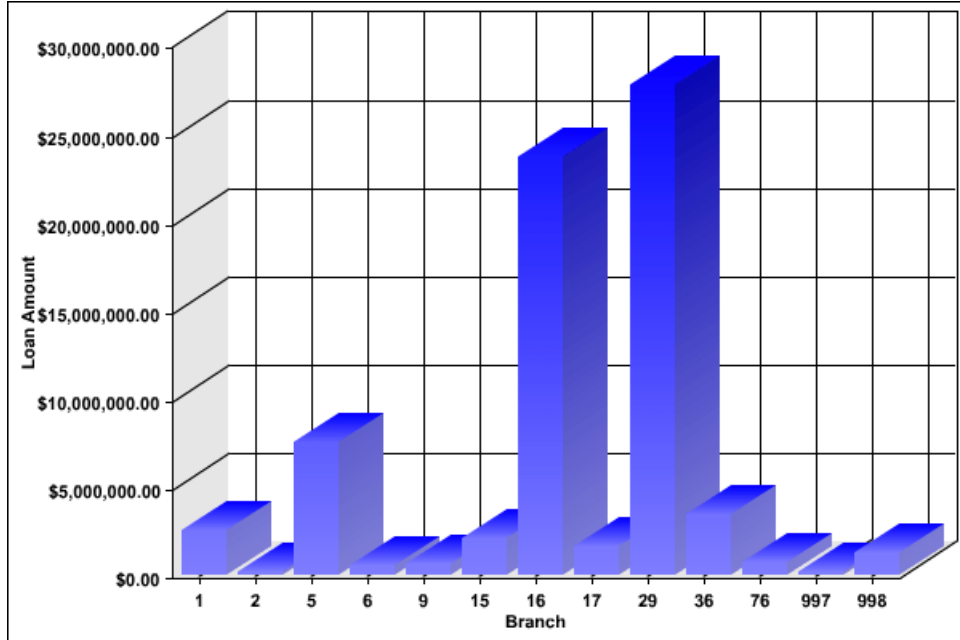
This section is primarily for the use of the accounting department. It is designed so the reports are all in one section. The need to go from one package to another and in and out of menu selections is eliminated.

Processing

- ▶ **Processing**
- ▶ Branch Audit
- ▶ Loan Type Production
- ▶ Loan Summary
- ▶ Loans Closed Detail
- ▶ Loan Pipeline Report

Branch Audit

Shows the dollar amount of loans in process by branch.



Notes:

Loan Type Production

Coming soon.

Loan Summary

This report is a comparison of the number of loans closed and dollar amount for the month/year selected and the number of loans closed and dollar amount for year-to-date. This is a **summary** report. The **detail** of the applications is found in Processing> Reports > Loan Applications Detail. The total number and dollar amount of loans for month-to-date and year-to-date is provided.



Remember, for loans **not** to be included on the report:

- **Status 1 (application date) is not within month selected**
- **Status 11 (close date) is not within month selected**

Loan Summary			
Month	<input type="text"/>	Year	<input type="text"/>

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Loan Summary									
Month August 2008									
Loan Product	Loan Applications				Closed Loans				
	Month to Date		Year to Date		Month to Date		Year to Date		
	Count	Loan Amount	Count	Loan Amount	Count	Loan Amount	Count	Loan Amount	
No Product	7	\$894,943.00	7	\$894,943.00		\$0.00		\$0.00	
1111	2	\$648,271.13	2	\$648,271.13	1	\$444,125.00	1	\$444,125.00	
1130	6	\$830,000.00	6	\$830,000.00	2	\$451,250.00	2	\$451,250.00	
1131	1	\$213,750.00	1	\$213,750.00		\$0.00		\$0.00	
1230	3	\$638,500.00	3	\$638,500.00		\$0.00		\$0.00	
1232	2	\$715,250.00	2	\$715,250.00		\$0.00		\$0.00	
1330	1	\$54,000.00	1	\$54,000.00		\$0.00		\$0.00	
1530	1	\$280,000.00	1	\$280,000.00		\$0.00		\$0.00	
1531	1	\$142,500.00	1	\$142,500.00		\$0.00		\$0.00	
2130	1	\$118,750.00	1	\$118,750.00		\$0.00		\$0.00	
3130	1	\$101,500.00	1	\$101,500.00		\$0.00		\$0.00	
8900	1	\$118,750.00	1	\$118,750.00		\$0.00		\$0.00	
Total	27	\$4,756,214.13	27	\$4,756,214.13	3	\$895,375.00	3	\$895,375.00	

Loans Closed Detail

Lists loans closed (Status 11) for the month/year selected with detailed information about each loan. Provides total dollar amount and count of loans closed during the month, and computes the weighted average interest rate for the loans closed.

The following sort options are available:

- Product
- Branch
- No Subtotals

The **Branch** selection prompts the operator to indicate which branch or all branches. If **No Subtotals** is selected, the program totals all the loans.

Loans Closed Detail

Month Year

Subtotaled By

Product
 Branch
 No Subtotals

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Loans Closed Detail														
Subtotals by Branch December 2010														
Loan Number	Funded Date	Borrower Name	Property Address	Loan Product	Loan Amount	Interest Rate	Term Year	P&I Const	LTV	Appraised Value	Appraisal Date	Purpose	Purchase Price	Loan Status
Branch 4-Southtowne Center														
4-178	12/09/2010	England, T	5847 Wasatch Drive Ogden UT 84403	1111	\$184,842.36	4.7500	30	\$964.23	95.36	\$195,000.00	11/15/2010	Purc	\$193,827.00	15
4-179	12/14/2010	Christense, K	1234 East 5678 South Ogden UT 84403	1130	\$117,733.33	4.5000	30	\$596.54	95.36	\$125,000.00	11/30/2010	Purc	\$123,456.00	15
Subtotal:					2					\$302,575.69				
Grand Total:					2					\$302,575.69				
Weighted Average Interest Rate						4.6527%								

Loan Pipeline Report

Lists loans in the Processing package for the current month with pertinent information about each loan and breaks by Status Codes. If a commitment has been issued, the number of the commitment is shown.

Loan Pipeline Report

Selection All

Branch

Builder

Loan Officer

Processor

Closer

Commitment

Product

Status Range All

Starting Status

Ending Status

Sort

Print

From the drop-down menu, indicate your selections or choose **All**. If all fields are left blank, the program includes all loans and sort by **Branch**.

Print

The program creates a .pdf (portable document format) of the loans selected in the sort. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Loan Pipeline Report (Status Range)

Selection
Branch 4 - Southtowne Center
Builder All
Loan Officer All
Processor All
Closer Savannah Smith
Commitment All
Loan Product All
Status Range 8 - 9
Sort Branch

*Denotes Estimated Closing Date

<u>Loan Number</u>	<u>Borrower Name</u>	<u>App Date</u>	<u>Property Address</u>	<u>Loan Amount/ Loan Purpose</u>	<u>Interest Rate</u>	<u>Close Date/ Lock Date</u>	<u>Orig Fee/ Disc Fee</u>	<u>Status Date</u>	<u>Commitment/ Loan Product</u>
4-Southtowne Center									
Status 8-Preclosing - Approved to Close									
4-205	Michelle Jones	04/08/2011	1521 East 4500 South Ogden UT 84403	\$230,882.74 Purchase	4.7500%	*05/23/2011	\$2,300.00 \$1,154.41	05/14/2011	2900 1111
4-211**	Danielle Burroughs	04/08/2011	1825 East 5750 South Ogden UT 84403	\$194,043.14 Purchase	4.2500%	*05/19/2011	\$1,933.01 \$970.22	05/18/2011	1111
		Status Total:	2	\$424,925.88					
Status 9-Documents Prepared									
4-204	Benjamin Patterson	04/08/2011	3545 Midland Drive Roy UT 84067	\$233,894.25 Purchase	4.7500%	*05/13/2011	\$2,330.00 \$1,169.47	05/04/2011	1111
		Status Total:	1	\$233,894.25					
		4-Southtowne Center Totals:	3	\$658,820.13					
Summary									
		4-Southtowne Center Totals:	3	\$658,820.13					
		Grand Totals:	3	\$658,820.13					

** Indicates Loan Originated Through WebApp

Notes:

Construction

- ▶ **Construction**
- ▶ Builder Summary (Single)
- ▶ Location Summary (Single)
- ▶ Subdivision Summary (Single)

Builder Summary (Single)

This report summarizes the activity of the builders listed in the file. All loans entered in the Construction package for the builder(s) selected will be reported. Loans with no Builder assigned are listed under **Builder: Missing**.

The loans are classified as either **Active** or **All Funds Disbursed**. The report will list all categories for **Active** loans and then list those with **All Funds Disbursed**.

Builder Summary

All

Builder(s)

Bud Builder
David Smith

*Click and drag mouse or press and hold [Ctrl] to select multiple locations

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Builder Summary										
Active Loans										
<u>Location Code</u>	<u>Loan Type</u>	<u>Loan Prospect</u>	<u>Name</u>	<u>Loan Amount</u>	<u>LTV</u>	<u>Funds Disbursed</u>	<u>Percent Complete</u>	<u>Maturity Date</u>	<u>Loan Officer</u>	<u>Loan Number</u>
Builder: Joe Builder										
Company Name: ABC Building, Inc.										
123 - Layton	Conventional	Pre-sold SFR	Ryan Williams	\$275,000.00	76.48	\$0.00		05/01/2008	Sally Olsen	29-2
102 - Roy	Conventional	Pre-closed SFR	Robert Green	\$250,000.00	76.92	\$0.00		02/01/2009	Sally Olsen	29-3
Total for Builder: Joe Builder				Count: 2	\$500,000.00	\$0.00				
Grand Total:				Count: 2	\$500,000.00	\$0.00				

Notes:

Location Summary (Single)

This report groups loans by location and summarizes those loans. All loans in the Construction package for the location(s) selected will be reported. Loans with no Location Code assigned are listed under **Location: Missing**.

The loans are classified as either **Active** or **All Funds Disbursed**. The report will list all categories for **Active** loans and then list those with **All Funds Disbursed**.

Location Summary

All

Location(s)
 001 - Ogden
 002 - North Ogden
 003 - Plain City
 004 - West Haven
 005 - Roy

*Click and drag mouse or press and hold [Ctrl] to select multiple locations

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Location Summary										
Active Loans										
State	Property Address	City	Loan Type	Loan Prospect	Loan Amount	Funds Disbursed	Percent Complete	Maturity Date	Loan Officer	Loan Number
Location 101 - Ogden South										
UT	1845 29th Street	Ogden	Conventional	Pre-sold SFR	\$250,000.00	\$0.00		02/01/2009	Sally Olsen	29-3
Total for Location 101 - Ogden South					Count: 1	\$250,000.00	\$0.00			
Grand Total:					Total Count: 1	\$250,000.00	\$0.00			

Location Summary										
All Funds Disbursed										
State	Property Address	City	Loan Type	Loan Prospect	Loan Amount	Funds Disbursed	Percent Complete	Maturity Date	Loan Officer	Loan Number
Location 101 - Ogden South										
UT	4938 South 1850 East	Ogden	Conventional	Pre-sold SFR	\$250,000.00	\$250,000.00	100.00	05/01/2008	Sally Olsen	29-2
UT	2468 Wysteria Lane	Ogden	Conventional	Pre-sold SFR	\$250,000.00	\$302,500.00	100.00	04/01/2008	Sally Olsen	29-1
Total for Location 101 - Ogden South					Count: 2	\$500,000.00	\$552,500.00			
Grand Total:					Total Count: 2	\$500,000.00	\$552,500.00			

Subdivision Summary (Single)

This report groups loans by subdivision and summarizes those loans. All loans in the Construction package for the subdivision(s) selected will be reported. Loans with no Subdivision assigned are listed under **Subdivision: Missing**.

The loans are classified as either **Active** or **All Funds Disbursed**. The report will list all categories for **Active** loans and then list those with **All Funds Disbursed**.

Subdivision Summary	
Subdivision(s)	<input type="checkbox"/> All Subdivisions <div style="border: 1px solid black; padding: 2px; display: inline-block;"> Aspen Forest Deerfield Run Downhill Estates Lakeview Estates </div>
*Click and drag mouse or press and hold [Ctrl] to make multiple selections.	

[Print](#)

[Print](#)

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Subdivision Summary										
Active Loans										
State	Property Address	City	Loan Type	Loan Code	Total Funds	Funds Disbursed	Percent Complete	Maturity Date	Loan Officer	Loan Number
Subdivision: Deerfield Run										
UT	3468 Eccles Avenue	Ogden	Conventional	Pre-closed SFR	\$239,082.67	\$129,055.42	53.00%	06/01/2011	Olga L. Officer	4-5
UT	1250 Marilyn Drive	Ogden	Conventional	Pre-sold SFR	\$249,139.97	\$222,739.78	89.00%	05/14/2011	Olga L. Officer	4-103
Total for Subdivision: Deerfield Run			Count: 2		\$488,222.64	\$351,795.20				
Subdivision: Lakeview Estates										
UT	1734 N. Fruitland Drive	Ogden	Conventional	Pre-closed SFR	\$252,906.51	\$245,787.47	97.00%	08/14/2011	Olga L. Officer	4-123
Total for Subdivision: Lakeview Estates			Count: 1		\$252,906.51	\$245,787.47				
Grand Total:			Total Count: 3		\$741,129.15	\$597,582.67				

Subdivision Summary										
All Funds Disbursed										
State	Property Address	City	Loan Type	Loan Code	Total Funds	Funds Disbursed	Percent Complete	Maturity Date	Loan Officer	Loan Number
Subdivision: Deerfield Run										
UT	19 Sidewinder	Roy	Conventional	Pre-closed SFR	\$300,000.00	\$300,000.00	100.00%	04/08/2011	Lance Greenwell	16-6032101
Total for Subdivision: Deerfield Run			Count: 1		\$300,000.00	\$300,000.00				
Grand Total:			Total Count: 1		\$300,000.00	\$300,000.00				

Servicing

▣ Servicing

Auditors Delight

- ▶ Loans Acquired Report
- ▶ Auditor Trial Balance
- ▶ Random Auditor Verif
- ▶ Employee Loans

Miscellaneous

- ▶ AIRE5 File
- ▶ ALM Report
- ▶ VA VALERI
- ▶ HHF Program

Loans Acquired Report

Lists new loans entered into the Servicing package during a specified date range through the **Receive From Processing** and **Enter New Loans** options. The report is used mainly for auditors and examiners. However, it can also be used for management reporting.

Loans Acquired Report

Break By Control Investor

Control(s)

001 In House Loans
 002 Fannie Mae
 003 Freddie Mac
 004 Federal Home Loan Bank
 005 Outside Investor

 All

*Click and drag mouse or press and hold [Ctrl] to select multiple controls

Date Range Thru

Sort By Date of Loan Purchase Date

The sort can be by:

- Control or Investor
- Date Range
- Date of Loan
- Purchase Date

Select this report to print in detail or summary, or both. Loans are listed in chronological order with no breaks. An **R** next to the account number indicates the loan has been removed to History. An asterisk (*) preceding the interest rate indicates an ARM loan.

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Loans Acquired Report														
Date Range 12/01/2010 thru 12/17/2010														
Acquired Date	Account Number	Short Name	Loan Type	Loan Amount	Term	Maturity Date	Int Rate	Appraised Value	CLTV	Prop Class	ST	Cnty Code	Loc Code	Originating Lender
12/01/2010 R	29-47	Messina, LJ	Conv	\$130,506.42	360	11/01/2040	5.2500	\$250,000.00	52.20%	31 SFR Conv	UT	057	001 - Ogden	First Bank
12/01/2010	29-81	Christense, K	Conv	\$117,733.33	360	01/01/2041	* 4.5000	\$125,000.00	94.06%	31 SFR Conv	UT	057	001 - Ogden	Second FCU
12/09/2010	29-82	England, T	Conv	\$184,842.36	360	01/01/2041	4.7500	\$215,000.00	85.87%	31 SFR Conv	UT	057	001 - Ogden	First FCU
Totals				3 Loans				\$433,082.11						

* Indicates ARM Loan
R Indicates Removed Loan

Auditor Trial Balance

Provides the auditing department with a Trial Balance of all loans or a selection of controls.

The report subtotals after each control with a grand total at the end. An asterisk by the interest rate indicates the loan is an adjustable rate mortgage.

Auditor Trial Balance

Control(s)
 All

001 In House Loans

002 Fannie Mae

003 Freddie Mac

004 Federal Home Loan Bank

005 Outside Investor

*Click and drag mouse or press and hold [Ctrl] to select multiple controls

Print

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Auditor Trial Balance													
Account Number	ST	Date of Loan	Maturity Date	Current Rate	Original Loan	Loan Balance	Escrow Balance	Interest Payable	Appr Value	Next Payment	CLTV	Loan Type	Loan Officer
29-70	UT	09/15/2010	10/01/2040	4.7500	\$213,616.73	\$196,688.87	\$645.09	\$0.27	\$225,000.00	04/01/2011	87.42%	Conv	Vicki Young
29-71	UT	09/15/2010	10/01/2040	5.2500	\$128,742.22	\$128,297.26	\$425.84	\$0.35	\$137,000.00	03/01/2011	93.65%	Conv	Vicki Young
29-73	UT	10/07/2010	10/01/2040	4.7500	\$190,729.22	\$190,248.35	\$640.33	\$0.53	\$202,000.00	04/01/2011	94.18%	Conv	Vicki Young
29-74	UT	10/07/2010	11/01/2040	4.7500	\$214,570.37	\$214,300.41	\$568.62	\$0.47	\$227,000.00	03/01/2011	94.41%	Conv	Vicki Young
29-76	UT	10/12/2010	11/01/2040	4.7500	\$158,162.21	\$157,562.87	\$1,217.76	\$0.00	\$167,000.00	03/01/2011	94.35%	Conv	Vicki Young
29-77	UT	10/22/2010	11/01/2040	4.7500	\$129,385.93	\$128,895.63	\$277.63	\$0.14	\$137,000.00	03/01/2011	94.08%	Conv	Vicki Young
29-78	UT	10/19/2010	11/01/2040	4.7500	\$176,524.91	\$175,855.98	\$809.19	\$0.67	\$201,000.00	03/01/2011	87.49%	Conv	Vicki Young
29-80	UT	11/08/2010	12/01/2040	4.7500	\$166,888.07	\$166,467.30	\$716.48	\$0.60	\$176,000.00	03/01/2011	94.58%	Conv	Vicki Young
29-81	UT	12/01/2010	01/01/2041	* 4.5000	\$117,733.33	\$117,578.29	\$347.93	\$0.29	\$125,000.00	03/01/2011	94.06%	Conv	Vicki Young
29-82	UT	12/09/2010	01/01/2041	4.7500	\$184,842.36	\$184,609.80	\$546.23	\$0.45	\$215,000.00	03/01/2011	85.87%	Conv	Vicki Young
29-83	UT	01/03/2011	02/01/2021	4.2500	\$50,000.00	\$5,135.60	\$0.00	\$0.00	\$250,000.00	04/01/2011	02.05%	Conv	Vicki Young
Control 29 Subtotal:					\$1,731,195.35	\$1,665,640.36	\$6,195.10	\$3.77	\$2,062,000.00				
Grand Total:					\$1,731,195.35	\$1,665,640.36	\$6,195.10	\$3.77	\$2,062,000.00				

* Indicates ARM Loan

Notes:

Random Auditor Verif

This option provides auditors with a random selection of loans for internal auditing and verifying purposes. The operator designates which control(s) as well as a percentage or loan amount range of loans to be sampled. If only one state is indicated, up to eight counties within the state may be indicated.

The operator has no control over the random sampling to be performed by the computer. Random sampling is performed to assure the greatest accuracy in sampling methods.

The option is also given to print confirmation letters to confirm the correctness of information. If a percentage is selected, a Negative Confirmation Letter is printed. If a dollar amount is selected, a Positive Confirmation Letter is printed. The letters are set up in Maintenance > Servicing > Standard Fields.

Sort can be by:

- Percentage of Portfolio
- Unpaid Principal Balance
- Location Code
- State/County
- Control(s)
- Current LTV Greater Than a Specified Percentage
- Current Interest Rate Range
- Remaining Term Greater Than a Specified Number of Months

Random Auditor Verification

Percentage UPB Range
 Percentage %
 Location(s) All
 001 - Ogden
 002 - North Ogden
 003 - Plain City
 004 - West Haven
 005 - Roy

*Click and drag mouse or press and hold [Ctrl] to select multiple locations

State All

Control(s) All
 001 In House Loans
 002 Fannie Mae
 003 Freddie Mac
 004 Federal Home Loan Bank
 005 Outside Investor

*Click and drag mouse or press and hold [Ctrl] to select multiple controls

Current Interest Rate % To %
 LTV All
 Greater Than %
 Remaining Term All
 Greater Than Months

Submit

Submit

The following screen displays to indicate to print the Report or Verification Letter, or create an Excel file.

Random Auditor Verification

Report
 Verification Letter
 File
 Include Company Name Include Company Logo

Process

Process

The program creates a .pdf (portable document format) of the report and/or letter. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report and/or letter.

Random Auditor Verification

Percentage	75%	Loans That Meet Criteria	3
Current Interest Rate	4.0000 - 6.0000%	Location	All
LTV >	90%	State	All
Remaining Term >	240 months	Control	29-Control 29;

<u>Account Number</u>	<u>Name</u> <u>Mailing Address</u>	<u>Interest</u> <u>Rate</u>	<u>Next</u> <u>Payment</u>	<u>Last</u> <u>Payment</u>	<u>Rem</u> <u>Term</u>	<u>Principal</u> <u>Balance</u>	<u>LTV</u>	<u>Partial</u> <u>Balance</u>	<u>Escrow</u> <u>Balance</u>	<u>Payment</u> <u>Constant</u>
29-71	John Borower, 3579 Orange Avenue, Ogden, UT 84404	5.2500	03/01/2011	02/01/2011	357	\$128,297.26	95.04	\$0.00	\$424.79	\$710.92
29-73	Clara Jensen, 1938 Howell Drive, Ogden, UT 84404	4.7500	03/01/2011	02/01/2011	359	\$190,489.26	95.24	\$0.00	\$384.16	\$994.93
29-74	Roberta Smythe, 1501 28th Street, Ogden, UT 84403	4.7500	03/01/2011	02/01/2011	359	\$214,300.41	95.24	\$0.00	\$567.68	\$1,119.30

Loans Selected: 3 100.00% of 3 Loans

* Indicates ARM Loan

Employee Loans

Listing of loans with an Employee Code other than *Not Employee* in the Borrower Information section of the Master Record. This is a required report when financial examiners arrive at the lender's offices.

An asterisk (*) preceding the interest rate indicates an ARM loan.

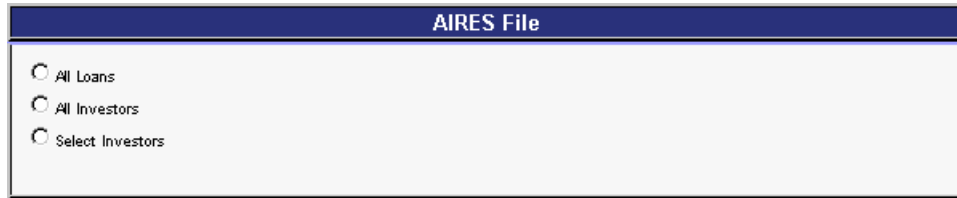
The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Employee Loans												
Credit Union / Bank Senior Officer												
<u>Borrower Name</u>	<u>Account Number</u>	<u>Principal Balance</u>	<u>Escrow Balance</u>	<u>P&I</u>	<u>Next Payment Date</u>	<u>Current Interest Rate</u>	<u>Original Loan Amount</u>	<u>Original Date of Loan</u>	<u>CLTV</u>	<u>Maturity Term</u>	<u>Maturity Date</u>	<u>Loan Type</u>
Davidson, G	27-146	\$199,396.60	\$500.01	\$926.23	04/01/2012	3.7500%	\$200,000.00	11/22/2011	84.85%	360	01/01/2042	Conv
Subtotal:		\$199,396.60	\$500.01	\$926.23			\$200,000.00					
Credit Union / Bank Employee												
<u>Borrower Name</u>	<u>Account Number</u>	<u>Principal Balance</u>	<u>Escrow Balance</u>	<u>P&I</u>	<u>Next Payment Date</u>	<u>Current Interest Rate</u>	<u>Original Loan Amount</u>	<u>Original Date of Loan</u>	<u>CLTV</u>	<u>Maturity Term</u>	<u>Maturity Date</u>	<u>Loan Type</u>
Smith, J	27-148	\$186,649.99	\$572.50	\$882.96	04/01/2012	3.9000%	\$187,200.00	12/20/2011	77.77%	360	12/01/2041	Conv
Subtotal:		\$186,649.99	\$572.50	\$882.96			\$187,200.00					
Grand Total:		\$386,046.59	\$1,072.51	\$1,809.19			\$387,200.00					
* Indicates ARM Loan												

Notes:

AIRES File

The Automated Integrated Regulatory Examination System (AIRES) file is used to assist both federal and state examiners in performing their credit union examinations. The program creates a tab-delimited file suitable to be sent as an attachment in an e-mail or FTP.



The screenshot shows a window titled "AIRES File" with three radio button options: "All Loans", "All Investors", and "Select Investors".

Create

Create

Creates the *LSAires.zip* file that can be saved to your PC and submitted to the examiner and/or opened to view.

The files contained in the zip file include *Aires_Legend.htm* and *LSAires.fl*. The Legend provides an explanation of credit union codes for Employee Codes (Insider Codes), Loan Officer Codes, Purpose of Loan (Collateral Codes), and Maintenance User Codes to aid the examiner.

- **All Loans** - Creates one data file for all loans in the portfolio.
- **All Investors** or **Select Investors** - Creates a separate data file for each investor, e.g., *LSAires_xxx.fl* (xxx = the Investor Number), as well as a file, *Aires_Log.txt*, listing the investors and the number of loans for each. These options would be used by service bureaus/CUSO.

ALM Report

The National Credit Union Administration (NCUA) requires the credit unions to provide Asset Liability Management (ALM) data. The report can be used by the NCUA examiner to evaluate a credit union's potential risk.

ALM Report

Break By Control Investor

Control(s)

001 In House Loans
002 Fannie Mae
003 Freddie Mac
004 Federal Home Loan Bank
005 Outside Investor

 All

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

All Rates Select Rates

	30-Year	15-Year	ARM	Margin
Minimum Rate	5.5000 %	5.2500 %	5.0000 %	1.0000 %
Maximum Rate	8.0000 %	7.7500 %	7.0000 %	3.0000 %
Rate Increment	0.2500 %	0.2500 %	1.0000 %	1.0000 %

Print

All Rates

The report begins with the lowest rate found and ends with the highest.

Select Rates

Define the rates to be included on the report. If lower rates exist, they will be grouped in the first rate and higher rates will be grouped in the last rate defined.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

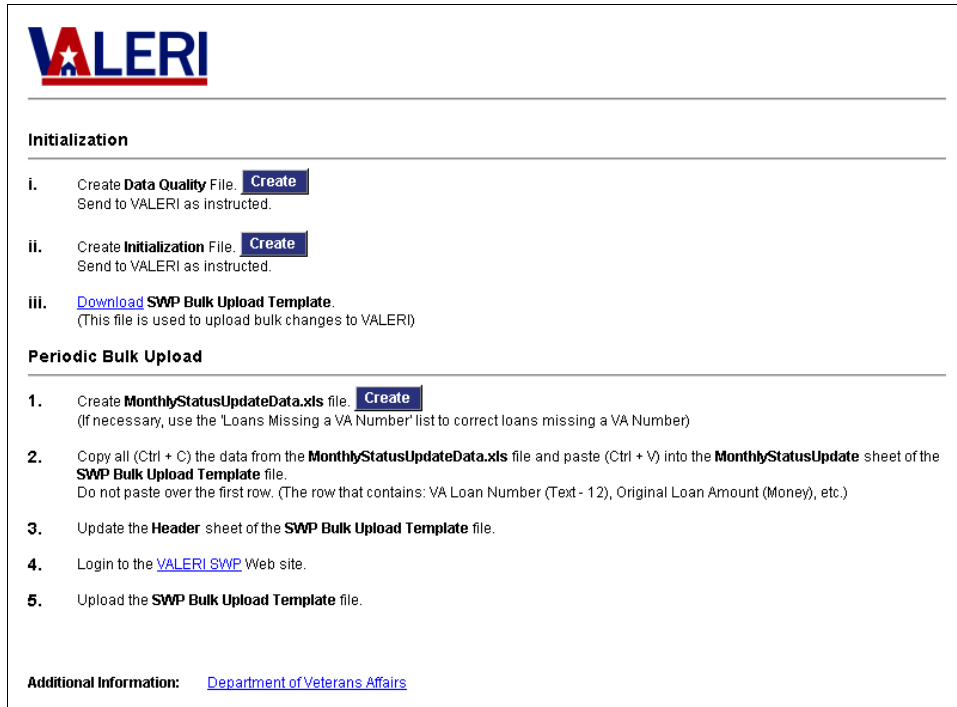
NCUA - ALM Data

Control Selection: All

Fixed 30-Year Mortgages			Fixed 15-Year Mortgages			Variable Rate Mortgages						
Rate	WART	Balance	Rate	WART	Balance	Rate	Margin	Reprice	Balance			
5.5000%	360-330	0	5.2500%	180-160	0	5.0000%	1.0000%	1-12	0			
	329-240	0		159-120	0			36-60	0			
	239-180	0		119-90	0	2.0000%	1-12	1,591				
	179-120	0		89-60	0	36-60	0					
	119-60	0		<60	0	3.0000%	1-12	0				
<60	0	5.5000%	180-160	0	6.0000%	1.0000%	36-60	0				
5.7500%	360-330	1,449	159-120	0	6.0000%	1.0000%	1-12	0				
	329-240	0	119-90	0			36-60	854				
	239-180	0	89-60	0	2.0000%	1-12	685					
	179-120	0	<60	0	36-60	218						
	119-60	0	5.7500%	180-160	0	3.0000%	1-12	0				
<60	0	159-120	0	7.0000%	1.0000%	36-60	0					
6.0000%	360-330	1,235	119-90	0	7.0000%	1.0000%	1-12	374				
	329-240	0	89-60	0			36-60	0				
	239-180	0	<60	0	2.0000%	1-12	1,615					
	179-120	0	6.0000%	180-160	177	36-60	0					
	119-60	0	159-120	0	3.0000%	1-12	0					
<60	0	119-90	0	36-60	0							
6.2500%	360-330	2,683	89-60	0	6.2500%	180-160	159-120	119-90	89-60	<60	0	
	329-240	0	6.2500%	180-160								0
	239-180	0	159-120	0								
	179-120	0	119-90	0								
	119-60	0	89-60	0								
<60	0	6.5000%	180-160	0								
6.5000%	360-330	0	159-120	0	6.5000%	180-160	159-120	119-90	89-60	<60	0	
	329-240	0	6.5000%	180-160								0
	239-180	79	159-120	0								
	179-120	0	119-90	0								
	119-60	0	89-60	0								
<60	0	7.0000%	180-160	0								
6.7500%	360-330	0	159-120	0	6.7500%	180-160	159-120	119-90	89-60	<60	0	
	329-240	0	6.7500%	180-160								0
	239-180	0	159-120	0								
	179-120	0	119-90	0								
	119-60	0	89-60	0								
<60	0	7.0000%	180-160	0								
7.0000%	360-330	0	159-120	0	7.0000%	180-160	159-120	119-90	89-60	<60	0	
	329-240	0	7.0000%	180-160								0
	239-180	0	159-120	0								
	179-120	0	119-90	0								
	119-60	0	89-60	0								
<60	0	7.2500%	180-160	0								
7.2500%	360-330	0	159-120	0	7.2500%	180-160	159-120	119-90	89-60	<60	0	
	329-240	388	7.2500%	180-160								0
	239-180	0	159-120	0								
	179-120	0	119-90	0								
	119-60	0	89-60	0								
<60	0	7.5000%	180-160	0								
7.5000%	360-330	0	159-120	0	7.5000%	180-160	159-120	119-90	89-60	<60	89	
	329-240	3,043	7.5000%	180-160								44
	239-180	1,444	159-120	0								
	179-120	94	119-90	0								
	119-60	0	89-60	0								
<60	0	<60	0									
7.7500%	360-330	0	7.7500%	180-160	0							
	329-240	208	159-120	0								
	239-180	0	119-90	0								
	179-120	0	89-60	0								
	119-60	0	<60	0								
<60	0	8.0000%	180-160	0								
8.0000%	360-330	100	159-120	0	8.0000%	180-160	159-120	119-90	89-60	<60	120	
	329-240	274	8.0000%	180-160								0
	239-180	1,174	159-120	0								
	179-120	0	119-90	0								
	119-60	0	89-60	0								
<60	120	<60	0									
Total		12291	Total		310	Total		5337				

VA VALERI

This program is for creating a file containing information required for reporting to the Department of Veterans Affairs using their Servicer Web Portal (SWP) for the VA Loan Electronic Reporting Interface (VALERI). There are two possible files that may be created, one for initialization and one for monthly status update.



VALERI

Initialization

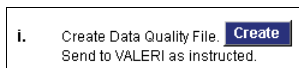
- i. Create **Data Quality** File.
Send to VALERI as instructed.
- ii. Create **Initialization** File.
Send to VALERI as instructed.
- iii. [Download SWP Bulk Upload Template](#).
(This file is used to upload bulk changes to VALERI)

Periodic Bulk Upload

1. Create **MonthlyStatusUpdateData.xls** file.
(If necessary, use the "Loans Missing a VA Number" list to correct loans missing a VA Number)
2. Copy all (Ctrl + C) the data from the **MonthlyStatusUpdateData.xls** file and paste (Ctrl + V) into the **MonthlyStatusUpdate** sheet of the **SWP Bulk Upload Template** file.
Do not paste over the first row. (The row that contains: VA Loan Number (Text - 12), Original Loan Amount (Money), etc.)
3. Update the **Header** sheet of the **SWP Bulk Upload Template** file.
4. Login to the [VALERI SWP](#) Web site.
5. Upload the **SWP Bulk Upload Template** file.

Additional Information: [Department of Veterans Affairs](#)

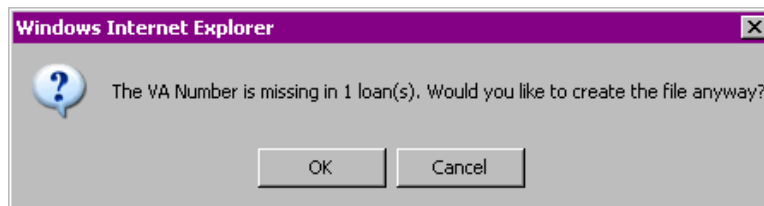
Initialization



i. Create **Data Quality** File.
Send to VALERI as instructed.

Create the Data Quality (VAValeri_dq) file to identify loan data for all your VA loans. VA will compare your data against VA's origination system data to identify discrepancies. VA will provide an Excel spreadsheet with the results of the data quality analysis.

Your VA representative will instruct you on how to submit this file.



A warning message is displayed if any VA loans are missing the VA Number on the Miscellaneous section of the Master Record.

OK

Creates the file *VAValeri_dq* including the loans with no VA Number. Save the file to your PC and submit to the VA as per their instructions.

Cancel

Creates a .pdf (portable document format) listing the loans with missing VA Numbers. Enter the numbers on the Miscellaneous section of the Master Record. Return to the VALERI option and create the file. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

ii. Create **Initialization File**. **Create**
Send to VALERI as instructed.

Creates the Initialization file (*VAValeri_init.xls*) file to initialize data from Mortgage Office and VALERI. VALERI retains significant data from their systems while using this file to set up your loans based on the data from Mortgage Office. When complete, VALERI will have a current snapshot of your loan data and will be ready to accept event updates.

Your VA representative will instruct you on how to submit this file.

iii. [Download SWP Bulk Upload Template](#).
(This file is used to upload bulk changes to VALERI)

To create a template for the Excel spreadsheet data you will be reporting periodically to the VA, click here. You will be directed to the Department of Veterans Affairs Web site. Save the template on your PC. It will be used each month (or as instructed by the VA) to organize the data extracted from Mortgage Office.

Periodic Bulk Upload

Use these options to report periodically to VA VALERI.

1. Create **MonthlyStatusUpdateData.xls** file. **Create**
(If necessary, use the 'Loans Missing a VA Number' list to correct loans missing a VA Number)

Use the Loans Missing VA Number report created in the Initialization Data Quality file above to correct any missing data. Click **Create** to build an Excel spreadsheet file containing your VA loan data. Save to your PC.

2. Copy all (Ctrl + C) the data from the **MonthlyStatusUpdateData.xls** file and paste (Ctrl + V) into the **MonthlyStatusUpdate** sheet of the **SWP Bulk Upload Template** file.
Do not paste over the first row. (The row that contains: VA Loan Number (Text- 12), Original Loan Amount (Money), etc.)

Locate the file created in Step 1. Open the file. Block all of the data in this file and copy by pressing the Ctrl key and the "c" key. Open the SWP Template downloaded from the VA Web site (Initialization Step ii).

Place the cursor in the first empty row and column of the SWP Template. (Do not paste over the header information. The header information will be used each time you report.) Paste the data copied from the MonthlyStatusUpdateData.xls file by pressing the Ctrl key and the "v" key.

3. Update the **Header** sheet of the **SWP Bulk Upload Template** file.

At the bottom of the SWP Template, select **Header**. Manually enter the data into each column. Save the file.

The Effective Date of reporting will need to be modified each time the file is submitted. The rest of the Header data will be the same for each submission.

4. Login to the [VALERI SWP](#) Web site.

Clicking this link will connect you with the login page for VALERI. Enter the login name and password assigned to you by the VA.

5. Upload the **SWP Bulk Upload Template** file.

Using the Upload option on the VALERI Web site, browse to find the saved SWP Bulk Upload Template file created from Steps 2 and 3. Upload the file.



Clear all data from the Monthly Status Update Sheet of the SWP Bulk Upload Template each time before copying and pasting new data.

HHF Program

This report creates a listing of loans in the Hardest-Hit Fund (HHF) Unemployment Program for auditors, Fannie Mae, State Housing or other entities requiring a list of loans serviced under this relief.

The *HHF Program* field on the Action Information section of the Master Record identifies unemployed borrowers receiving relief from the HHF program. Typically, loans under this relief would have a Legal Action Code of 09 Forbearance and a Reason Code of Unemployment.

HHF Program
Print

[Print](#)

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

HHF Unemployment Loans						
<u>Account Number</u>	<u>Borrower Name</u>	<u>Action Code</u>	<u>Reason Code</u>	<u>Interest Paid to Date</u>	<u>Next Due Date</u>	<u>UPB</u>
2-5	Johnson Jr, JR	09 Forbearance: Payments Reduc	016 Unemployment	12/01/2010	01/01/2011	\$167,048.98
29-89	Hodgkins, H	09 Forbearance: Payments Reduc	016 Unemployment	03/01/2011	04/01/2011	\$175,625.00
					Total:	<u><u>\$342,673.98</u></u>

Print Modify Audit

- ▶ **Print Modify Audit**
- ▶ Construction
- ▶ Servicing
- ▶ Credit Line

Construction

Modifications made to a Construction Loan Record are stored in the Print Modify Audit queue. Printing of modifications, except transactions, is done at the operator's option. The old and new value, the date the change was made, and the operator's name are included in the report.

This is an auditing feature to print on a regular basis and review to verify accuracy of modifications. The operator can select to include a single loan, a range of loans, or all loans on the report. Be sure no one is modifying a loan when the option is selected to print to assure the process is complete.

On the main Mortgage Office menu, select **Audit Center > Print Modify Audit > Construction:**

Print Modify Audit Construction

All Accounts Single Account Account Range

Date Range: [] [] Thru [] []

User(s):
John Smith
Jane Jones
Paul Black
James White
Gary Green

All

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Print

All Accounts

Select to include all loans on the report.

Single Account

Select to enter a single loan to include on the report.

Account Range

Select to enter a range of loans to include on the report.

Date Range

Loans with modifications within the date range entered will be included on the report.

User(s)

To choose multiple operators, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Modify Audit

Date Range 06/15/2010 thru 06/15/2010

<u>Loan Number</u>	<u>Date</u>	<u>Field Name</u>	<u>Old Value</u>	<u>New Value</u>	<u>Employee Loan</u>	<u>User Name</u>
4-123	06/15/2010 06:48 AM	Borrower Funds	80,000.00	77,906.51	Yes Joseph Patterson	Vicki Young
4-123	06/15/2010 06:48 AM	Note Interest Rate	5.25	5.00	Yes Joseph Patterson	Vicki Young

Notes:

Servicing

Modifications made to a Loan Record are stored in the Print Modify Audit queue. Printing of modifications is done at the operator's option. The old and new value, the date the change was made, and the operator's name are included in the report.

The Proof Screen Modify Audit report lists modifications made to transactions in Servicing > Transactions > Proof - Close to Update.

This is an auditing feature to print on a regular basis and review to verify accuracy of modifications. The operator can select to include a single loan, a range of loans, or all loans on the report. Be sure no one is modifying a loan when the option is selected to print to assure the process is complete.

On the main Mortgage Office menu, select **Audit Center > Print Modify Audit > Servicing:**

Print Modify Audit Servicing

All Accounts Single Account Account Range Investor

Date Range Thru

User(s) All

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Print

All Accounts

Select to include all loans on the report.

Single Account

Select to enter a single loan to include on the report.

Account Range

Select to enter a range of loans to include on the report.

Date Range

Loans with modifications within the date range entered will be included on the report.

Investor

To choose multiple investors, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click.

User(s)

To choose multiple operators, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Modify Audit

Date Range 06/21/2010 thru 07/01/2010

<u>Account Number</u>	<u>Date</u>	<u>Esc</u>	<u>Field Name</u>	<u>Old Value</u>	<u>New Value</u>	<u>Employee Loan</u>	<u>User Name</u>
29-61	06/21/2010 07:56 AM	3-1	ID Number	UT-33-0192837465	UT-33-1092837465	Yes Shirley Bothwell	Vicki Young
29-61	06/21/2010 07:57 AM		Borrower Other Phone		(801) 499-5720	Yes Shirley Bothwell	Vicki Young

Proof Screen Modify Audit

Date Range 06/21/2010 thru 07/01/2010

<u>Account Number</u>	<u>Date</u>	<u>Group</u>	<u>Tran Code</u>	<u>Field Name</u>	<u>Old Value</u>	<u>New Value</u>	<u>Employee Loan</u>	<u>User Name</u>
29-61	07/01/2010 08:59 AM	29 Payments	01	Transaction Amount	1431.97	1500.00	Yes Shirley Bothwell	Vicki Young

Notes:

Credit Line

Modifications made to a Loan Record are stored in the Print Modify Audit queue. Printing of modifications, except transactions, is done at the operator's option. The old and new value, the date the change was made, and the operator's name are included in the report.

This is an auditing feature to print on a regular basis and review to verify accuracy of modifications. The operator can select to include a single loan, a range of loans, or all loans on the report. Be sure no one is modifying a loan when the option is selected to print to assure the process is complete.

On the main Mortgage Office menu, select **Audit Center > Print Modify Audit > Credit Line**:

Print Modify Audit Credit Line

All Accounts Single Account Account Range

Date Range: [] [] Thru [] []

User(s):
John Smith
Jane Jones
Paul Black
James White
Gary Green

All

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Print

All Accounts

Select to include all loans on the report.

Single Account

Select to enter a single loan to include on the report.

Account Range

Select to enter a range of loans to include on the report.

Date Range

Loans with modifications within the date range entered will be included on the report..

User(s)

To choose multiple operators, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Modify Audit

Date Range 06/21/2010 thru 06/21/2010

<u>Account Number</u>	<u>Date</u>	<u>Esc</u>	<u>Field Name</u>	<u>Old Value</u>	<u>New Value</u>	<u>Employee Loan</u>	<u>User Name</u>
29-63	06/21/2010 09:16 AM		Payment Type		Percent of Balance	Yes Carolyn Sweeten	Vicki Young
29-63	06/21/2010 09:16 AM		Amount Table		Varied on Balance	Yes Carolyn Sweeten	Vicki Young

Notes:

Management Reports

▣ **Management Reports**

Management Control

- ▶ Exception Reports
- ▶ Delinquent Loan Summary

Cash Control

- ▶ Annual Cash Flow Analysis

Asset Management

- ▶ Maturity Report Date Range
- ▶ Portfolio Maturity

Exception Reports

This is a unique report for the management level to control a real estate operation by the exception method. This report lists loans past maturity date, next payment date, review date, loans with partial balances, late fees due, zero balance loans, loans with an action date or foreclosure sale date, loans with negative escrow balances, and loans with past escrow due dates. Tickler and Tax Exempt Escrow Types are included in the report as past due, but no balance would be involved in these two types of Escrow Records.

The report should be run at least monthly and given to management to review. Any potential problems will be indicated for your portfolio.

Servicing Exception Reports

- Past Maturity
- Delinquent Loan Over 90 Days
- Past Review Dates
- Partial Balances
- Late Fees and Other Fees Due
- Zero Loan Balances
- Action Start Date
- Foreclosure Sale Date
- Past Due Escrows
- Negative Reserves

[Print](#)

[Print](#)

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Exception Reports

Selection Negative Reserves

<u>Account Number</u>	<u>Name</u>	<u>Past Mat Date</u>	<u>Next Payment > 90 Days Past</u>	<u>Review Date</u>	<u>Partial Balance</u>	<u>Fees Plus Charges</u>	<u>Zero Loan Balance</u>	<u>Action Start</u>	<u>Foreclose Sale</u>	<u>Escrow Type</u>	<u>Escrow Due</u>	<u>Escrow Balance</u>
5-4	Borrower, P											\$907.20
										1	01/01/09	\$200.00
										2	04/15/09	\$150.00
										3	08/01/08	(\$144.57)
										8	07/01/09	\$557.56
5-7	Brown, J											\$600.00
										1	03/01/09	(\$100.00)
										2	07/15/08	\$83.35
										3	09/01/07	\$0.00
										4	02/01/09	\$0.00
5-17	Purchaser, P		04/01/08									\$1,941.86
										1	09/15/08	\$450.00
										2	07/15/08	(\$150.00)
										3	08/01/08	(\$30.00)
										5	08/01/08	(\$30.00)
Sub Count		0	1	0	0	0						4
Sub Amount					\$0.00	\$0.00						Funds Advanced: \$0.00
												Total Negative: (\$424.57)
Total Count		0	1	0	0	0						4
Total Amount					\$0.00	\$0.00						Funds Advanced: \$0.00
												Total Negative: (\$424.57)

Notes:

Delinquent Loan Summary

This report lists the percentages of delinquency in comparison to total loan count and dollar amount. The report can be sorted by Control or Location Code.

The report lists loans 30, 60, 90, and 120 and over days delinquent, giving totals for each break and a grand total summary at the end.

Servicing Delinquent Loan Summary

By Control
 By Location Code
 By Investor

Print
Excel

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Delinquent Loan Summary by Control

Control Number	Delinquent Count				Dollar Delinquent			
	Total Loans	Total Delinquent	Percentage Delinquent	Percentage of All Loans	Total Loan Amount	Delinquent Loan Amount	Percentage Delinquent	Percentage of All Loans
Over 30 Day Delinquent								
5	18	1	5.56	5.56	\$3,268,499.09	\$195,555.13	5.98	5.98
Subtotal:	18	1		5.56	\$3,268,499.09	\$195,555.13		5.98
Over 60 Day Delinquent								
No Loans Over 60 Days Delinquent								
Over 90 Day Delinquent								
No Loans Over 90 Days Delinquent								
Over 120 Day Delinquent								
No Loans Over 120 Days Delinquent								
Total:	45	1		2.22	\$7,531,437.58	\$195,555.13		2.60

Delinquent Loan Summary by Location

Location	Delinquent Count				Dollar Delinquent			
	Total Loans	Total Delinquent	Percentage Delinquent	Percentage of All Loans	Total Loan Amount	Delinquent Loan Amount	Percentage Delinquent	Percentage of All Loans
Over 30 Days Delinquent								
Ogden	43	1	2.33	2.33	\$7,160,298.57	\$195,555.13	2.73	2.73
Subtotal:	43	1		2.33	\$7,160,298.57	\$195,555.13		2.73
Over 60 Days Delinquent								
No Loans Over 60 Days Delinquent								
Over 90 Days Delinquent								
No Loans Over 90 Days Delinquent								
Over 120 Days Delinquent								
No Loans Over 120 Days Delinquent								
Total:	45	1		2.22	\$7,531,437.58	\$195,555.13		2.60

Delinquent Loan Summary by Investor

<u>Investor Number</u>	<u>Delinquent Count</u>				<u>Dollar Delinquent</u>			
	<u>Total Loans</u>	<u>Total Delinquent</u>	<u>Percentage Delinquent</u>	<u>Percentage of All Loans</u>	<u>Total Loan Amount</u>	<u>Delinquent Loan Amount</u>	<u>Percentage Delinquent</u>	<u>Percentage of All Loans</u>
Over 30 Day Delinquent								
5	19	1	5.26	5.26	\$3,438,522.51	\$195,555.13	5.69	5.69
Subtotal:	<u>19</u>	<u>1</u>		<u>5.26</u>	<u>\$3,438,522.51</u>	<u>\$195,555.13</u>		<u>5.69</u>
Over 60 Day Delinquent								
No Loans Over 60 Days Delinquent								
Over 90 Day Delinquent								
No Loans Over 90 Days Delinquent								
Over 120 Day Delinquent								
No Loans Over 120 Days Delinquent								
Total:	<u><u>45</u></u>	<u><u>1</u></u>		<u><u>2.22</u></u>	<u><u>\$7,531,437.58</u></u>	<u><u>\$195,555.13</u></u>		<u><u>2.60</u></u>

Annual Cash Flow Analysis

The report shows the amount of scheduled principal and interest that will be collected by control for the period indicated. This also includes the service fee and yield differential.

Annual Cash Flow Analysis

Date Range: January 2011 Thru December 2012

Select By: All Accrual Loans By Control

Control(s):
001 In House Loans
002 Fannie Mae
003 Freddie Mac
004 Federal Home Loan Bank
005 Outside Investor

All Controls

*Click and drag mouse or press and hold [Ctrl] to make multiple selections.

Print Excel Both

Date Range

The default **from** date is the current month/year. The default **thru** date is December of the following year. Modification is permitted.

Select By

The program defaults to *All Accrual Loans*, meaning only those loans linked to investors with *Accrue Interest Due/FASB* selected on the Investor Number Master File are included on the report. However, individual controls with investors **not** indicated to accrue interest can be selected. To choose multiple controls, hold the [Ctrl] key down and click the desired selections. To unselect, [Ctrl] click.

Report Selections

The report selection options include *Both*, *Detail*, or *Summary*. Defaults to *Both*.

Excel

Creates an Excel file that can be saved to your PC and/or opened to view.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Scheduled Annual Cash Flow Analysis (Detail)

Selection Control(s) 29
Date Range June 2011 thru July 2011

<u>Account Number</u>	<u>Total Received</u>	<u>Principal Received</u>	<u>Interest Received</u>	<u>Avg Yield</u>	<u>Loan Balance Due Month End</u>	<u>Yield Diff</u>	<u>Gross Service Fees</u>
June 2011							
29-101	\$1,806.59	\$435.72	\$1,370.87	4.7500	\$345,888.39	\$0.00	\$36.08
29-102	\$1,012.22	\$244.13	\$768.09	4.7500	\$193,799.01	\$0.00	\$20.21
29-104	\$923.67	\$222.77	\$700.90	4.7500	\$176,845.47	\$0.00	\$18.44
29-105	\$994.93	\$239.96	\$754.97	4.7500	\$190,489.26	\$0.00	\$59.60
29-106	\$954.58	\$267.34	\$687.24	4.2500	\$193,775.80	\$0.00	\$40.43
29-107	\$919.43	\$221.76	\$697.67	4.7500	\$176,032.70	\$0.00	\$18.36
29-108	\$886.46	\$198.41	\$688.05	5.0000	\$164,932.94	\$0.00	\$17.20
29-109	\$1,204.39	\$290.48	\$913.91	4.7500	\$230,592.26	\$0.00	\$24.05
29-111	\$803.67	\$208.87	\$594.80	4.5000	\$158,403.59	\$0.00	\$49.57
Total:	\$9,505.94	\$2,329.44	\$7,176.50	4.6944	\$1,830,759.42	\$0.00	\$283.94
July 2011							
29-94	\$1,227.80	\$298.48	\$929.32	4.7500	\$234,477.48	\$0.00	\$24.46
29-98	\$733.11	\$177.52	\$555.59	4.7500	\$140,182.98	\$0.00	\$29.24
29-99	\$706.93	\$171.18	\$535.75	4.7500	\$135,176.45	\$0.00	\$28.20
29-100	\$1,220.10	\$538.77	\$681.33	3.5000	\$233,061.21	\$0.00	\$24.33
29-101	\$1,806.59	\$437.45	\$1,369.14	4.7500	\$345,450.94	\$0.00	\$36.03
29-102	\$1,012.22	\$245.10	\$767.12	4.7500	\$193,553.91	\$0.00	\$20.19
29-103	\$1,134.91	\$294.96	\$839.95	4.5000	\$223,692.67	\$0.00	\$23.33
29-104	\$923.67	\$223.66	\$700.01	4.7500	\$176,621.81	\$0.00	\$18.42
29-105	\$994.93	\$240.91	\$754.02	4.7500	\$190,248.35	\$0.00	\$59.53
29-106	\$954.58	\$268.29	\$686.29	4.2500	\$193,507.51	\$0.00	\$40.37
29-107	\$919.43	\$222.63	\$696.80	4.7500	\$175,810.07	\$0.00	\$18.34
29-108	\$886.46	\$199.24	\$687.22	5.0000	\$164,733.70	\$0.00	\$17.18
29-109	\$1,204.39	\$291.63	\$912.76	4.7500	\$230,300.63	\$0.00	\$24.02
29-110	\$759.45	\$158.44	\$601.01	5.2500	\$137,214.88	\$0.00	\$28.62
29-111	\$803.67	\$209.66	\$594.01	4.5000	\$158,193.93	\$0.00	\$49.50
29-113	\$835.00	\$201.39	\$633.61	4.7500	\$159,868.11	\$0.00	\$16.67
Total:	\$16,123.24	\$4,179.31	\$11,943.93	4.6563	\$3,092,094.63	\$0.00	\$458.43

Scheduled Annual Cash Flow Analysis (Summary)

Selection Control(s) 29
Date Range June 2011 thru July 2011

<u>Year</u> <u>Month</u>	<u>Loans</u> <u>Month End</u>	<u>Total Received</u>	<u>Principal Received</u>	<u>Interest Received</u>	<u>Avg Yield</u>	<u>Avg Loan Balance</u> <u>Due Month End</u>	<u>Yield Diff</u>	<u>Gross Service Fees</u>
2011								
June	9	\$9,505.94	\$2,329.44	\$7,176.50	4.6944	\$1,830,759.42	\$0.00	\$283.94
July	16	\$16,123.24	\$4,179.31	\$11,943.93	4.6563	\$3,092,094.63	\$0.00	\$458.43
Total:		\$25,629.18	\$6,508.75	\$19,120.43	4.6700	\$2,461,427.03 (Avg)	\$0.00	\$742.37
Grand Total:		\$25,629.18	\$6,508.75	\$19,120.43	4.6700	\$2,461,427.03 (Avg)	\$0.00	\$742.37

Maturity Report Date Range

Lists loans maturing within the date range selected. The program excludes paid in full loans. In addition, the program amortizes all loans to adjust for any extra principal payments.

The report lists loans by account number and gives a count for the number of loans within date range, originating lender, loan type, and control or investor.

Servicing Maturity Report Date Range

Date Range: [] Thru []

Break By: Control Investor

Control(s):
001 In House Loans
002 Fannie Mae
003 Freddie Mac
004 Federal Home Loan Bank
005 Outside Investor

All

*Click and drag mouse or press and hold [Ctrl] to select multiple controls

Print Excel Both

Excel

Creates an Excel file that can be saved to your PC and/or opened to view.

Print

The program creates a .pdf (portable document format) of the report. The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Maturity Report - Date Range

Controls 29
 Date Range 05/01/2038 to 06/30/2040

<u>Account Number</u>	<u>Scheduled Maturity Date</u>	<u>Actual Maturity Date</u>	<u>Borrower Name</u>	<u>Loan Type</u>	<u>Originating Lender</u>	<u>Interest Rate</u>	<u>Current Principal Balance</u>	<u>Balance at Maturity</u>	<u>Current P&I</u>	<u>Additional Funds Required</u>
29-61	06/01/2040	11/01/2039	Bothwell, S	Conventional	176-Hansen Mortgage	5.0000	\$217,326.93	\$0.00	\$1,259.21	\$0.00
29-62	06/01/2040	06/01/2040	Martinez, H	Conventional	178-Atkinson Mortgage	4.8750	\$134,602.85	\$695.63	\$718.62	\$0.00
29-64	05/01/2038	11/01/2039	Olsen, G	Conventional	176-Hansen Mortgage	4.7500	\$253,959.62	\$0.00	\$1,533.12	\$0.00
							\$605,889.40	\$695.63		\$0.00

<u>Control Summary</u>		<u>Originating Lender</u>	<u>Count</u>	<u>Type</u>	<u>Count</u>
Control:	29	176-Hansen Mortgage	2	Conventional	3
Number in Control:	3	178-Atkinson Mortgage	1		
Weighted Yield:	4.87				
Current Principal Balance:	\$605,889.40				
Balance at Maturity:	\$695.63				

<u>Summary</u>	
Number:	3
Weighted Yield:	4.87
Current Principal Balance:	\$605,889.40
Balance at Maturity:	\$695.63

* Indicates ARM Loan

Portfolio Maturity

This report shows the maturity listing of all loans in Servicing. The program amortizes loans to adjust for any extra principal payments. The total loan amounts and the weighted average yield are shown.



The final average yield is calculated with the total weighted balance and not the average balance.

Portfolio Maturity	
Date Range	<input type="text"/> Thru <input type="text"/>
Select By	<input type="radio"/> All Accrual Loans <input type="radio"/> By Control
<input type="button" value="Print"/>	<input type="button" value="Excel"/> <input type="button" value="Both"/>

Date Range

The *beginning* year defaults to the system year and the *ending* year defaults to one year later.

Select By

The program defaults to *All Accrual Loans*, meaning only those loans with Interest/FASB Accrual on the Miscellaneous Information section of the Master Record indicated as *Accrue Interest* and linked to investors with *Accrue Interest Due/FASB* selected on the Investor Number Master File are included on the report. However, individual controls with investors **not** indicated to accrue interest can be selected.

Excel

Creates an Excel file that can be saved to your PC and/or opened to view.

Print

The report selection is *Both, Detail, or Summary*. Defaults to *Both*.

The first page of the detail report shows the number of loans paid off within the period specified. The second page shows the total received, principal and interest received, interest rate and the beginning year balance.

The summary report shows the same as the detail with the addition of the average yield and average balance during year.

The program creates a .pdf (portable document format) of the . The toolbar within the PDF report display screen contains options to **save** to a file, **print** or **e-mail** the report.

Portfolio Maturity (Detail)

Selection Control(s) 29
Date Range 2010 thru 2011

<u>Year</u>	<u>Month</u>	<u>Paid Off</u>	<u>Account Number</u>		
2010	October	2	29-71 29-73		
		November	4	29-74 29-76 29-77 29-78	
	December		1	29-80	
	Total:		7		
	2011		January	2	29-81 29-82
		Total:		2	
	Grand Total:		9		

Portfolio Maturity (Detail)

Selection Control(s) 29
Date Range 2010 thru 2011

<u>Year</u>	<u>Total Received</u>	<u>Principal Received</u>	<u>Interest Received</u>	<u>Int Rate</u>	<u>Beginning Year Balance</u>
2010					
29-71	\$7,816.62	\$7,618.28	\$198.34	5.2500	\$7,618.28
29-73	\$12,913.79	\$12,585.74	\$328.05	4.7500	\$12,585.74
29-74	\$14,538.09	\$14,155.97	\$382.12	4.7500	\$14,155.97
29-76	\$9,074.63	\$8,862.78	\$211.85	4.7500	\$8,862.78
29-77	\$7,422.91	\$7,249.61	\$173.30	4.7500	\$7,249.61
29-78	\$10,127.12	\$9,890.71	\$236.41	4.7500	\$9,890.71
29-80	\$10,444.45	\$10,180.67	\$263.78	4.7500	\$10,180.67
29-81	\$7,158.48	\$6,960.99	\$197.49	4.5000	\$7,553.48
29-82	\$11,570.76	\$11,234.18	\$336.58	4.7500	\$12,190.89
Total:	\$91,066.85	\$88,738.93	\$2,327.92		\$90,288.13
2011					
29-81	\$594.71	\$592.49	\$2.22	4.5000	\$592.49
29-82	\$960.50	\$956.71	\$3.79	4.7500	\$956.71
Total:	\$1,555.21	\$1,549.20	\$6.01		\$1,549.20

Portfolio Maturity (Summary)

Selection Control(s) 29
Date Range 2010 thru 2011

<u>Year</u>	<u>Loans at Year End</u>	<u>Total Received</u>	<u>Principal Received</u>	<u>Interest Received</u>	<u>Avg Yield</u>	<u>Average Balance During Year</u>
2010	2	\$91,066.85	\$88,738.93	\$2,327.92	4.7662	\$48,842.24
2011	0	\$1,555.21	\$1,549.20	\$6.01	4.6544	\$129.10
Total:		\$92,622.06	\$90,288.13	\$2,333.93		\$48,204.31

Credit Line Portfolio Maturity

Selection Control(s) 29
Date Range 2010 thru 2011

<u>Loan Number</u>	<u>Line of Credit</u>	<u>UPB</u>	<u>Interest Rate</u>	<u>P&I</u>	<u>Maturity Date</u>
29-69	\$50,000.00	\$14,730.44	4.50%	\$152.66	09/01/2015