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# Foreword

**Part**



# 1 Welcome

## Welcome

Welcome to **Trakker** – Loan Servicing Software help documentation. **Trakker** software is a Loan Servicing program that allows you to service loans of various types. This help documentation will assist you in fully utilizing **Trakker** software to service your loans to the software's fullest extent.

The help documentation has been through many different authors and design phases. The current version of the help file allowed us to relocate the Table of Contents to the left side instead of a long Table of Contents page. This new format will allow you to locate the information that you are looking for. The "BOOKS" are Chapters and the "PAGES" are the topics that contain information. If you are unable to locate the information that you are looking for please use the Index also located on the left.

### QUESTIONS AND ANSWERS

If you have any questions about the operation of the program, the documentation, or think the program has a 'bug', you may contact Multi-Financial Services Company, Inc. by the following means:

- Write Us: Multi-Financial Services Company, Inc.  
P.O. Box 14541  
Tallahassee, FL. 32317
- Call Us: 850-559-9123
- E-Mail: Sales Department: [sales@thetrakker.com](mailto:sales@thetrakker.com)  
Help Desk: [support@thetrakker.com](mailto:support@thetrakker.com)
- Visit our web site for submission of questions: [www.thetrakker.com](http://www.thetrakker.com)

**Part**



## 2 License Agreement

### License Agreement

#### Multi-Financial Services Company, Inc. Software License Agreement

This document is a legal agreement between you, the licensee, and Multi-Financial Services Company, Inc. By using this program, you agree to become bound by the terms of this agreement and under the laws of the State of Florida and the legal venue of Leon County. If you do not agree to the terms of this agreement, simply indicate such at the end of this document. Then immediately notify Multi-Financial Services Co., Inc. for a full refund within 30 days of purchase, less a 20% restocking fee. After 30 days there will be no refund!! Refunds are contingent that a full demo of the program has been completed with a Multi-Financial Services Co., Inc. salesperson and your company's servicing manager.

In consideration of paying the INITIAL ONE-YEAR license fee, which is a part of the price evidenced by the invoice, Multi-Financial Services Co., Inc. grants to the licensee a nonexclusive right, without right to sublicense, for one year to use this copy of the Multi-Financial Services Co., Inc. software. Thereafter, the licensee agrees to renew this license agreement yearly at the agreed fee indicated in the original invoice, but subject to change dependent on factors set but Multi-Financial Services Co., Inc. management (e.g. economy, major enhancements to the program, etc.) (Exception: Clients existing prior to August 1, 2003 may be exempt to full increases in renewal fees, with management reserving the right to allow for partial renewal fee increases).

Under NO circumstances is the program: to be "re-engineered" whereby the source code is determined; to be used in developing, modifying, or otherwise changing other programs you or others use, especially "in-house" programs. To do so, risks you, the user, to the very real possibility of lawsuits for copyright infringement!

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This warranty gives you limited specific legal rights; you may have other legal rights which vary from state to state. The software and accompanying written/electronic materials are provided as is without warranty of any kind except as indicated above, including implied warranties of merchantability and fitness for a particular purpose, even if Multi-Financial Services Co., Inc. has been advised of that purpose. Multi-Financial Services Co., Inc. specifically does not warrant that the operation of this software will be liable for any direct, indirect, consequential, or incidental damages arising out of the uses of or the inability to use such product, even if Multi-Financial Services Co., Inc. has been advised of the possibility of such damages. Some states do not allow the exclusion or limitation of liability for consequential incidental damages, so the above limitation may not apply.

The sections above represent the entire license agreement.

**Part**





## 3 Copyright

### Copyright

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From time to time changes may occur in the file names and in the files actually included on the distribution disk. Multi-Financial Services Company, Inc. makes no warranties that such files or facilities as mentioned in this documentation exist on the distribution disks or as part of the materials distributed. Every precaution is used to protect against computer viruses. It is strongly suggested that each disk is scanned for viruses prior to installation.

#### **DISCLAIMER:**

This program posts payments to the loan in increments of whole payment amounts or greater. If the operator accepts partial payments and posts those payments to the suspense account, no credit is given towards interest until the proper amount is transferred. The application of the payment occurs in the following order: Escrow (if applicable), Escrow Maintenance(if applicable), Interest Short (if applicable), Interest, Principal, and Past Dues.

This program was written to cover generic situations that could occur in all agencies. The use of the suspense account and payment application procedure may or may not be legal in your state. It is the responsibility of the user to determine legality and usage of the program within legal guidelines. Multi-Financial Services Company, Inc. accepts and bears NO responsibility for any misuse, whether intended or not, of this software package. The inputting of an Access Code provided by Multi-Financial Services Company, Inc. demonstrates the user's acceptance of the procedures used in the program and responsibility for any misuse.

All names, addresses, and loan information are fictitious. Any resemblances to real people, places, or loans are totally accidental.

#### **TRADEMARKS:**

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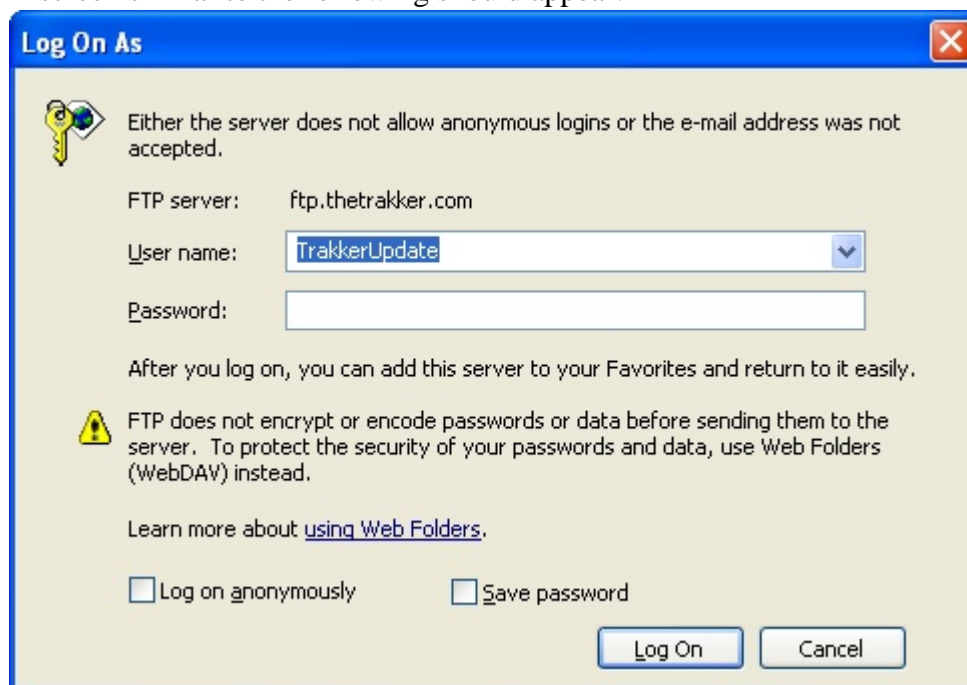
**Part**









## 4 Updating Trakker

### Updating *Trakker*

1. Make a backup of your *Trakker* files. The quickest way to do this is to simply copy and paste the folder containing your *Trakker* files to another place on your desktop or, preferably, to external storage such as an external hard drive, flash drive, or writable CD.
2. Make sure that no users are using Trakker during the update process.
3. Open **My Computer**. (Vista/Windows 7 users: **Computer**)
4. Type the following in the address bar: <ftp.thetrakker.com>
5. A screen similar to the following should appear:



- 6.
7. Type **TrakkerUpdate** in the **User name:** box.
8. Type **Update** in the **Password** box.
9. Uncheck **Log on anonymously** if it is checked.
10. Click **Log On**
11. You should see a folder containing these files:

| Name ▲   | Size    | Type                  | Modified           |
|--|---------|-----------------------|--------------------|
|  LETTERS.OVL            | 17.3 KB | OVL File              | 7/5/2011 10:36 AM  |
|  patch.exe              | 456 KB  | Application           | 4/7/2010 12:00 AM  |
|  Reporter.exe           | 408 KB  | Application           | 9/12/2007 12:00 AM |
|  SUMMARY_OF_CHANGES.doc | 59.5 KB | Microsoft Word Doc... | 7/28/2011 2:03 PM  |
|  validvalues.xml        | 3.20 KB | XML Document          | 3/15/2010 12:00 AM |
|  wintrak.exe            | 2.87 MB | Application           | 7/27/2011 12:31 PM |

12.

13. Copy and paste the wintrak.exe file into the folder containing your Trakker files and choose to replace the old one.

**Part**



## 5 Setting Up The Program

### 5.1 Hardware & Compatibility

#### Hardware & Compatibility

- IBM PC or Compatible
- 16 Mb RAM
- Windows 95 or newer
- 15 Mb of Free space (50Mb Recommended)
- Color Monitor 15" or Larger Recommended a resolution of 800 \* 600 or higher is required.
- Printer (Non Specific)

#### Compatibility Notes:

This program has been thoroughly tested on the following platforms and networks

- **Operating Systems**
  - o Windows 95 (Version A, B, and C)
  - o Windows 98
  - o Windows 98 Second Edition
  - o Windows 2000 Professional
  - o Windows NT 4 (SP6 or higher advised)
  - o Windows XP Home
  - o Windows XP Professional
  - o Windows CE
  - o Terminal Services Client
  - o Cisco Client/Server
- **Network Platforms (See [Networking](#) for details)**
  - o Windows NT 4 Server (Service Pack 5 and higher)
  - o Windows 2000 Server (Service Pack 1 and 2)
  - o Windows 2003 Server (also knows as .Net Server)

- o Windows Terminal Server
- o Cisco Terminal Server
- o Novell Netware 4.11
- o Novell Netware 5

**Please note:**

The program does not send special commands to the printer it just prints the information. If you desire letter quality printing from a dot matrix printer, you must preset the printer before running a report or letter.

Throughout the program it is assumed that your printer can use either fanfold or single sheet paper. With the exception of coupon book and 1098 forms printing, all reports must be done with either fanfold paper or single sheet paper utilizing a simple dot matrix, laser, or ink jet printers. For maximum productivity within the small to medium office it is suggested that coupon, 1098, and past due notice forms be ordered from Multi-Financial Services Co., Inc. be utilized.

## 5.2 Getting Started

### Getting Started

Prior to actually inputting a new loan you will have to make sure that your program is setup. Please follow the check off list below to complete the setup of your program:

- **System Operator**

Make sure that all information is correct. This will show up on your reports and letters where the servicing company information is required to be printed.

**Note:** If you change the name or title of your company in this screen your activation code becomes invalid. If you wish to change the name or title of your company please feel free to contact Trakker Help Desk and we will adjust the number accordingly for you.

- **Parameter Options**

- List Loan Comments**

If checked, this option will show the loan comments in the "List Borrowers" function of the program.

- Custom Fees**

These are reason codes for different functions of the program. You can add, remove, and modify these codes at any time.

Areas that these fee codes are used in:

- Adjusting the balance of a loan

Adding or removing fees from an account

### **Escrow Settings**

This sets the number of reserve months for escrow.

You can set this number to: 0, 1, or 2

### **Auto Coupon Options**

This is where you can set the number of coupons that you wish to be printed when utilizing the auto coupon option.

### **Administer Users**

This is used for setting users in the program and assigning the privileges for that user.

## **5.3 Custom Letter Names**

### **Setting Custom Letter Names**

#### **Custom Letter Names**

This section will cover the setup of borrower and reporter letter names and how to modify the letters. The borrower letters are in the custom1.ovl file and the reporter letters are in custom2.ovl, both are located in your program directory. When you install the program five letters are provided, these letters can easily be modified in Notepad. Please **do not use** Word or Word Pad when making modifications to custom letters, there have been reports of letters not working after being edited in these programs. Below are instructions on how to set the names of the borrower and reporter letters. At the bottom of this page you will locate links to other documents relating to customizing letters.

#### **To name or rename the Borrower and Reporter Letters**

From the main program screen click on System

1. Click Custom Letter Names
2. Click either Borrower Letters or Reporter Letters

A new screen will appear





From this screen you can Add, Edit, or Delete letter names.

**If you wish to add a letter name**

3. Click add
4. Enter the name you wish to name the letter
5. Click OK

**If you wish to Edit a letter name**

3. Click on the existing name
4. Click Edit
5. Modify the name
6. Click OK

**If you wish to Delete a letter name**

3. Click on the existing letter
4. Click Delete

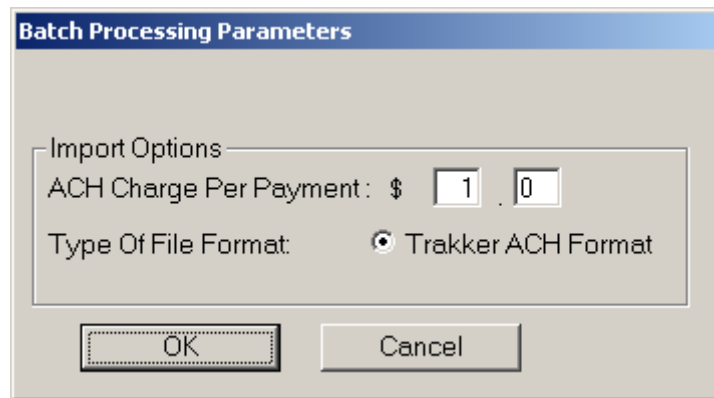
**Other resources for Customizing Letters**

[CUSTOM LETTERS AVAILABLE FIELDS](#)  
[CUSTOMIZING LETTERS](#)

## 5.4 Batch Options

### Batch Options

This option sets the ACH fee for every account that is set up for ACH.



Please refer to [ACH File Import](#) for additional information on how to process an ACH payment file.

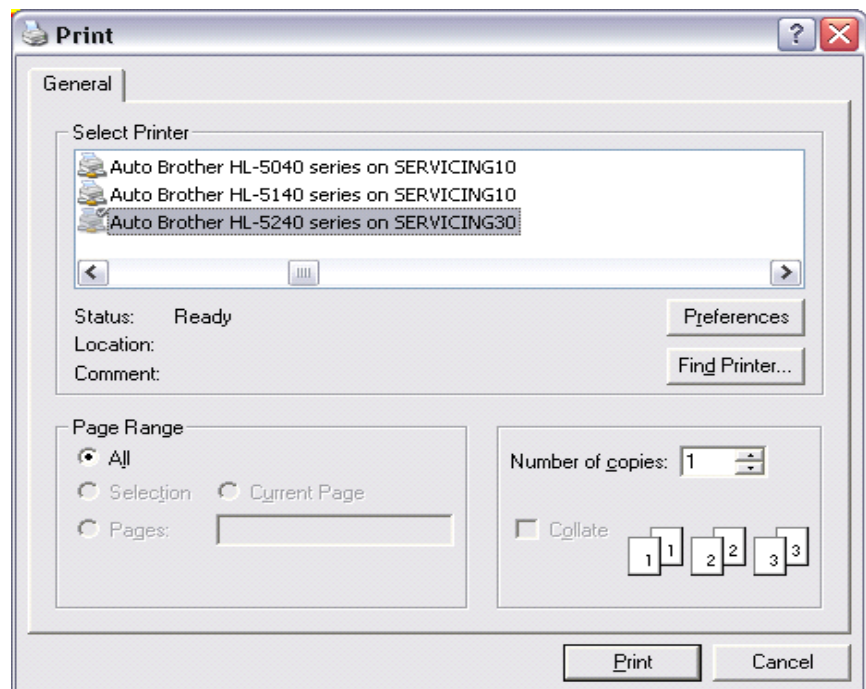
## 5.5 Coupon Font

### Coupon Font

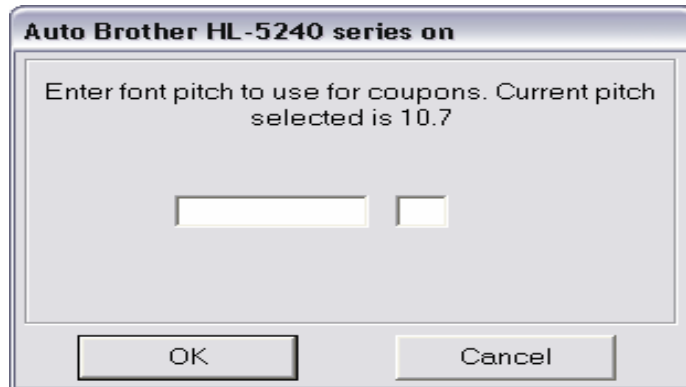
Sometimes the font needs to be fine tuned in order for all information to fit onto a coupon form.

From the **Trakker** main screen complete the following

1. Select System>Printer Adjustments>Coupon Font.  
The Printer dialog box will appear



2. Select Print



3. Simply input a larger or smaller number depending on whether you need to increase or decrease the size of letters being printed,
4. Choose OK,
5. Re-print your coupon book.

**It may take a few attempts to get the size exact.**

## 5.6 Lender

### Lender

For most companies they will have to set up a lender only one time. For others, however, who service loans for other lenders this procedure will be done several times. Whichever the case may be for you, the lender information needs to be setup up first before any loans for the lender can be inputted.

- **NEW LENDER INPUT**

1. From the Main Screen, click Review>Lender>New

The program will now ask you if the lender is a Company or Not

2. Make your selection and click OK

The next screen, seen below, will need to be completed. In the middle of this screen you will see a section listed "Credit Agency IDs". This is this lender's credit reporting ID that is used when creating a credit-reporting agency file. At the bottom of the screen you will see a section listed "Agency Reporting Numbers". This is the lenders Agency number with Fannie Mae.

3. After you are finished inputting the information click OK

**Company Lender - 9998**

General

Name: Best Rates Corporation

Type: Financial

Address: 304281 Financial Way

City: Cleveland State: OH

Zip: 45302-4281

Phone: 234-612-9075

Fed Tax Id: 72-1203485

Credit Agency Numbers

Equifax Account No. Experian D Code TransUnion Account No.

Agency Reporting Numbers

FNMA Account No. 29432

OK Cancel

- **REVIEWING/CHANGING LENDER INFORMATION**

1. From the Main Screen, choose Review>Lender>Review

2. You can either enter a number or you can click List

**NOTE:** If you click List a window opens up listing all of your current lenders

3. Double click on the lender's number or click Select

Once you have entered the lender's screen you will see a window similar to the one above. You can change any of the information listed

4. After you have completed your changes click OK to save the changes or Cancel to exit without saving.

## 5.7 Inputting Collection Codes

1. From the main screen, choose Dates/Data>Misc. Database>Add/Modify>Late Notice
2. Input the first account number which should have a Collection Code and choose OK
3. Highlight the Collection Code needed then choose OK
4. Continue entering accounts until completed
5. If you need to delete a Collection Code do #3 & #4 above then go to the end of the list, highlight "No Late Letter Reason" and choose OK

**Part**



## 6 Demoing The Program

### 6.1 Quick Reference

#### DEMO

First, what you're looking at is THE FULL PROGRAM. There are no modules that have been left out, no sections where reports cannot be printed, no areas where you can go just so far and then a message appears "Sorry, the demo doesn't allow you to go further"! You have the FULL program and will be able to enter a maximum of ten (10) total loans. We have included three loans for demonstration purposes (records 1001-1005, with 1003-1005 demonstrating a multi-investor scenario). It is highly suggested you take a few minutes at this point and look over the table of contents and become familiar with some of the available topics. HELP is arranged just like a manual, however, since it is "on-line" it is much easier to go from section to section, any of which can easily be printed by choosing 'PRINT' on the toolbar at the top. This manual is updated with each release of the program.

This section of HELP is intended to suggest various areas to review in order to quickly get you familiar with the program and develop an understanding of many of the program's important features and benefits. Additionally, as in many HELP sections, you will be given information, which may have links to other parts of HELP. This is true of our program and links are shown in "green". Simply click on the link and you'll be immediately brought to the appropriate sections. Choose the "Back" button at the top to return to the original page.

Once you are satisfied with the function of the program, simply contact our sales Representative or the Trakker Sales Department at 800-326-4112 to request an invoice. Upon completion of payment processing our Help Desk will contact you to arrange activation and training. If payment is received by credit card, there's a very good chance you can be up and running within 48 hours, depending upon the availability of your staff and IT department.

Have questions as you're previewing the demo? Call 850-559-9123 and ask for the Help Desk Department for assistance!

This section is intended to provide a quick overview of the program and is not intended to be a complete explanation of any particular function. If additional information on any subject is needed, just choose the link next to the subject heading. Once you're ready to begin demoing the program, please choose the "PRINT" button above and use the printout as you review the demo.

- **Reviewing an Account (MAIN BORROWER'S SCREEN)**

1. Choose function key F4 or using your mouse, choose Review>Loan>Review
2. Input 1001 or choose LIST to see a list of all accounts
3. If you choose LIST, double click on the account number or name

**NOTE:** Clicking on the column heading sorts that column. To see individual sub investors or a multi-investor loan, simply check the box on the top right that says "Show Sub-Accounts."

4. Review information at the top, in the gray area, which summarizes the loan
5. Review information at the bottom, in the white area, which summarizes the last 9 transactions. Use the scroll bar to view the information to the right
6. On the tool bar select History>View to see the full history of payments, contact, suspense, maintenance, or escrow history

- **Posting a Payment (POST)**

1. Choose F2 or Post>Quick Post

2. Enter the date, amount paid, and type of payment (Move box with your mouse to see next due date. Payment date should be on or after next due date shown.)

**NOTE:** payment entered should be at least the Payment (P&I) plus Escrow Amount plus Escrow Maintenance Fee. (For payments less than the required amount, Trakker will instead display a screen allowing the disbursement of funds to be determined manually. Note that payments entered this way will update the next due date.)

3. Review information posted at the bottom. If the account was posted after a grace period and had a late fee, it should have an amount posted in the "Late" column. The "Past Due" column indicates fees not yet paid

- **Reviewing Payment History (HISTORY)**

1. Choose History, View and indicate you do not want information for a particular year
2. The Payment History screen displays all payments and transactions posted
3. The Contact History displays all contact notations by everyone and the system automatically
4. The Suspense History summarizes postings to the Suspense account; usually for payments less than the normal payment
5. The Maint. History displays all the payments and transactions posted to the maintenance account
6. The Escrow History displays all the payments and transactions posted to the escrow account.
7. Print will allow you to print any of the information above simple by having that information in the dialog box.

- **Posting Contact Information (CONTACT)**

1. Press F5 or choose History>Contact
  2. Input borrower contact information (until the program stops you at the line end)
  3. Choose Add
- The program will continue prompting for additional comments until you choose "Close"

- **Printing Past Due Notices (PAST DUE NOTICES)**

**NOTE:** Although the program will print past due notices automatically based on system parameters you enter, you are able to print them individually while in the borrower screen. Future decisions by the program will account for notices printed in the borrower's screen)

1. Choose Letters
2. Choose a notice to print

- **Print Payoff Letter (PAYOFF )**

1. Choose Payoff, input an effective date and choose OK
2. Payoff information is shown
3. Choose Print a Payoff Letter (generally you would want to print on letter head but for this test you can print on plain paper)

- **Change (CHANGE)**

1. Under General you are able to change any field shown
  2. Choose Collateral Address, a dialog box will appear with the address. Change something in this dialog box and click OK.
- The screen will blink and you will see the change you made immediately.

Likewise, all other options have items that can be easily changed (NOTE: items such as Next Due Date, Lender #, Interest Type, Payment Frequency, and Balloon Amount are NOT changeable for security reasons)

To get back to the main Trakker screen choose "Close"and Cancel on the next dialog box.

Now we will review entering a new loan and the report functions:



- **Entering a New Loan ( [ENTER NEW LOAN](#) )**

1. Choose F7 or Review>Loan>New

2. Go to List and choose a sample Lender.

**NOTE:** You will input your own investors and lenders into this area upon purchasing the program.

3. Begin entering all requested information

**NOTE:** "Class Code" this allows you to divide loans into various classifications/types (e.g. 1st mortgages, 2nd mortgages, re-hab loans, mobile home loans, etc.) which will allow you to printing reports for each type separately

**NOTE:** You are able to go backward to a prior screen by choosing "Back"

4. At the last screen you have the opportunity to review your information when you are satisfied it is correct choose "Finish"

5. The system will give you an account number associated with this borrower

- **Printing Reports ( [REPORTER](#) )**

**NOTE:** reports are printable on any type of printer as long as the printer has been appropriately set as the default printer and mapped within a network environment

1. Choose Reporter>Management Reports – these are the core management reports used most frequently

2. Choose Account Summary Report,By highlighting it with your cursor, enter a date and enter NO when asked for a particular Lender and Class Code

3. If you've posted payments, choose Payment Summary report, indicate the requested information and be sure to include a date range for payments you posted

4. Choose Delinquency Report and answer requested information. Note: comments inputted for the prior 30 days are shown automatically

- **Special Topics**

Due to their specialized nature and the need to keep this Quick Reference Section as short as possible,you are invited to review the links below for additional information on any of the following subjects. Naturally, the Sales Staff and/or the Help Desk are always willing to answer any questions on a particular topic at anytime!

- [Customizing Letters](#)

- [Collection System](#)

- [IRS Form Filing](#)

- [Important Dates/Database](#)

- [Exporting Data and Purging Accounts: Utilities](#)

- Transferring Loans From an Existing Servicing System

- [Rounding Errors](#)

- [Changing Loan Fee and Past Due Fee Balances](#)

- [Accrual of Interests](#)

- [HUD Aggregate Escrow Analysis](#)

- [Loan Class Codes](#)

- [ODBC Compliancy](#)

- [Escrow Maintenance Fee](#)

## 6.2 Running The Program

### Running the Program

If the program is not setup as a shortcut on your screen, then go to Start and Programs. Find your loan-servicing program and click on it. As an alternative, right click on Start, go to Explorer, and find the "MFS" directory. Then find "wintrak.exe" and double click on it.

If you are still Demoining the program then go to Start, Windows Explorer, MFS, Demotrak, wintrak.exe.

- **REVIEW**

This selection is the real heart of the program. Everything you need to do with any individual loan is accomplished here. Not only can you setup a new loan, post payments, and do account maintenance through this option, but also setup Lender and Investor information and modify both.

For information on entering a New Loan: [Entering A New Loan Overview](#)

For information on entering a New Loan via EDI: [Entering a New Loan via EDI Link](#)

For information on entering a New Lender: [Lender](#)

For information on the Borrower's Screen: [Main Borrower's Screen](#)

For information on the Borrower's Tool Bar: [Borrower's Tool Bar](#)

Since there is so much information requested by the program for new account input, there is a blank data entry form provided which you are free to copy and use. All the manipulation of lender and investor information is accomplished when you make this selection. If you are servicing loans for others, you could be using this selection often. If you are servicing loans only for yourself or your own company, then you will need this selection very seldom. The **Lender/Investor Information** on the [Lender](#) page details this selection's operation. If you have misplaced your copy or need a new copy you can click on the following link for a printable copy: [New Loan Worksheet](#)

- **DATES/DATA**

Within this selection are two important categories. First is Important Dates, which allows for the tracking of 16 key important dates on each loan. Such things as: Escrows that need to be paid, when coupon books need to be printed on any account, when Interest rates need to be changed, and several User Defined categories. Depending on the item being tracked, you can be notified at various time frames. Second is Misc. Database, which allows you to add/modify data such as: ACH Borrower, Borrower Fee, Credit Reporting, Escrow Interest, IRS 1098 Printing, No Late Notice, Points Paid as well as review if any information is already in these fields.

- **REPORTER**

There are many different types of reports provided with your loan servicing program and include various management reports, IRS reporting, and Utilities which includes the coupon book printing function. [Reporter](#) is a detailed explanation of each report and provides a sample of each report available.

- **SYSTEM**

- **OPERATOR**

The information that was entered during the installation procedure can be changed using this selection. This information is used on the 1098 form, coupon book and past due notices. Enter the appropriate change(s), and then choose OK. (NOTE: for Company Name changes, you will need to call Multi-Financial Services Co., Inc. to get a new access code.)

- **IMPORTERS**

This selection allows each workstation to indicate the type of printer they will print to (**NOTE:** you will still need to indicate the same printer as your default under My Computer/Printers).

- **PARAMETER OPTIONS**

Choosing this option allows the operator to have their borrower's Comment Field included in the List function when needing to get an account number. The Comment Field can then be used to input any unique "in-house" account number that may exist.

- **CONFIGURE**

Choosing this option allows you to customize the shortcut keys on this view enabling the user to click icons to perform items done on a daily basis, such as post a payment, enter a new loan, quick comment etc. without having to enter the borrowers screen first.

- **COLLECTION CODES/PARAMETERS**

This section allows you to set up the collection codes and frequencies for the letters sent. This process must be done prior to setting up a new loan. For more information please review [Defining Collection Codes](#) as well as [Defining System Parameters](#)

- **CUSTOM LETTER NAMES**

This section allows you to set up the Customer and Reporter letters that you will be using through the course of using *Trakker*. For more information on this please review [Customizing Letters Overview](#)

- **PRINTER ADJUSTMENTS**

This section allows you to customize the print size for Coupons and 1098 forms so that they print correctly. For more information in this please review [Coupon Font](#) and [1098 Printing](#)

- **UTILITIES**

This section give you options to convert your data, purge an account, generate credit reports and generate the IRS data report. You would also use this option to generate and send your files to our Help Desk if needed.

- **HELP**

Select this option to enter the on-line manual. Choose the corresponding subject matter to access the appropriate section or appendix.

- **QUITTING THE PROGRAM**

Alas, every good thing must come to an end. Whether you need the computer for something other than servicing loans or it is simply time to quit for the day, this selection is the one you need. One word of warning, DO NOT quit the program by turning off the computer. There is quite a bit of information stored in memory that will be lost if you just turn off the computer without properly exiting the program. To exit, go to Review and choose, EXIT.

## 6.3 Program Features

*Trakker* Loan-Servicing software provides features that are commonly found on big mainframe systems and some that are not. Some of these features are:

- Automatically tracks insurance due dates
- Automatic identification of past due accounts
- Automatic alerts for troubled accounts
- The display of full account history
- Complete stand alone program, not dependent upon licensing of another company's software
- Built-in customer letters (i.e. past due, bad check, late fee, and more)
- Custom letters (These are letters that you can customize)
- Numerous printed reports
- Capability for developing specially designed report generating programs to make the reports you need
  - This can be done through a built-in data conversion utility or through the use of the custom reporter
- The tracking of multi-investor loans
- Develop an electronic file for the IRS & print 1098s
- Print coupon books (both automatically and manually)
- Handle Prepaid/Credit Interest collected at closings
- Automated Variable Interest Rate System

### Add-On Specials

- [Crystal® Reporter](#)
- [MDB Reporter](#)
- [FNMA Reporting](#)
- ASP Online viewing of your Client's accounts
- Credit Bureau File Processing
- Contingency Planning
- On Location Training Available

**Part**

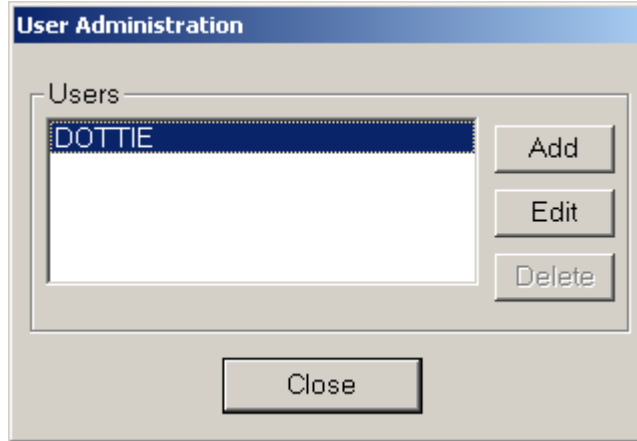


## 7 Parameter Options

### 7.1 Administer Users

#### Administer Users

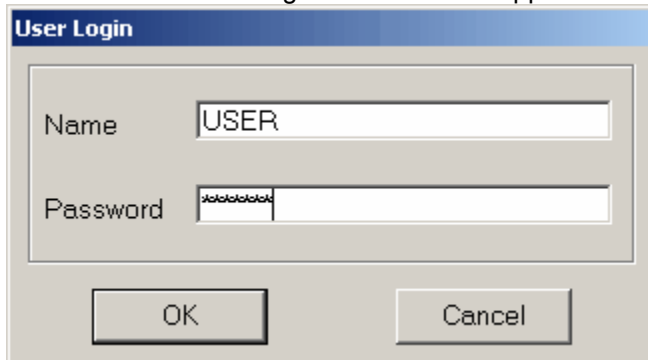
This menu item allows you to set or remove restrictions on users of *Trakker*.



**Note:** *Trakker* passwords must contain exactly seven characters including at least one capital letter and one number.

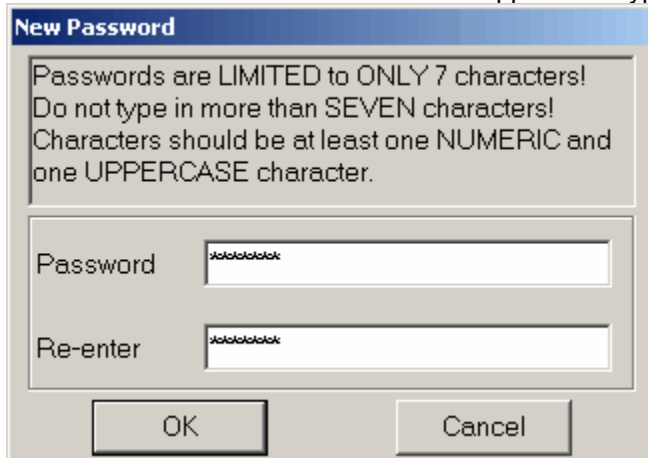
#### Add User

1. Click **Add**. The User Login screen should appear:



2. Type desired user name in the Name text box.
3. Type desired password in the Password text box.

4. The New Password window should now appear. Re-type the password in the text boxes.



**New Password**

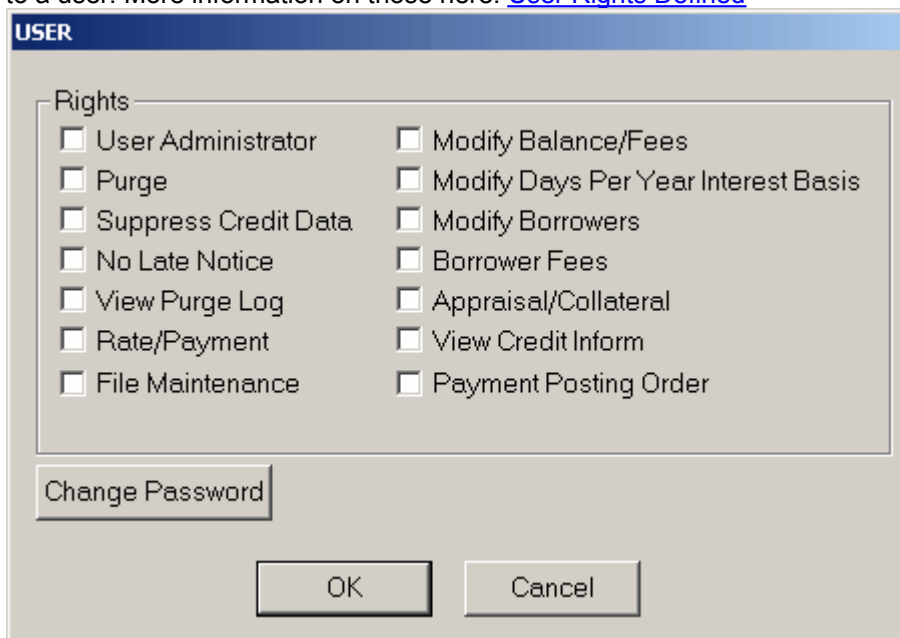
Passwords are LIMITED to ONLY 7 characters!  
Do not type in more than SEVEN characters!  
Characters should be at least one NUMERIC and  
one UPPERCASE character.

Password

Re-enter

OK Cancel

5. Click **OK**. Now the user rights window should appear. These are the rights that can be given to a user. More information on those here: [User Rights Defined](#)



**USER**

Rights

|   |  |
|---|--|
| <input type="checkbox"/> User Administrator   | <input type="checkbox"/> Modify Balance/Fees                 |
| <input type="checkbox"/> Purge                | <input type="checkbox"/> Modify Days Per Year Interest Basis |
| <input type="checkbox"/> Suppress Credit Data | <input type="checkbox"/> Modify Borrowers                    |
| <input type="checkbox"/> No Late Notice       | <input type="checkbox"/> Borrower Fees                       |
| <input type="checkbox"/> View Purge Log       | <input type="checkbox"/> Appraisal/Collateral                |
| <input type="checkbox"/> Rate/Payment         | <input type="checkbox"/> View Credit Inform                  |
| <input type="checkbox"/> File Maintenance     | <input type="checkbox"/> Payment Posting Order               |

Change Password

OK Cancel

6. Check the boxes corresponding to the rights you wish the user to have.  
7. Click **OK**.

#### Edit User's Rights

1. Select the user name to be edited.
2. Click **Edit**. The user rights window should appear.
3. Add or remove rights as desired by checking or unchecking the corresponding boxes.
4. Click **OK**.

#### Delete User

1. Click the user name to be deleted.
2. Click **Delete**.

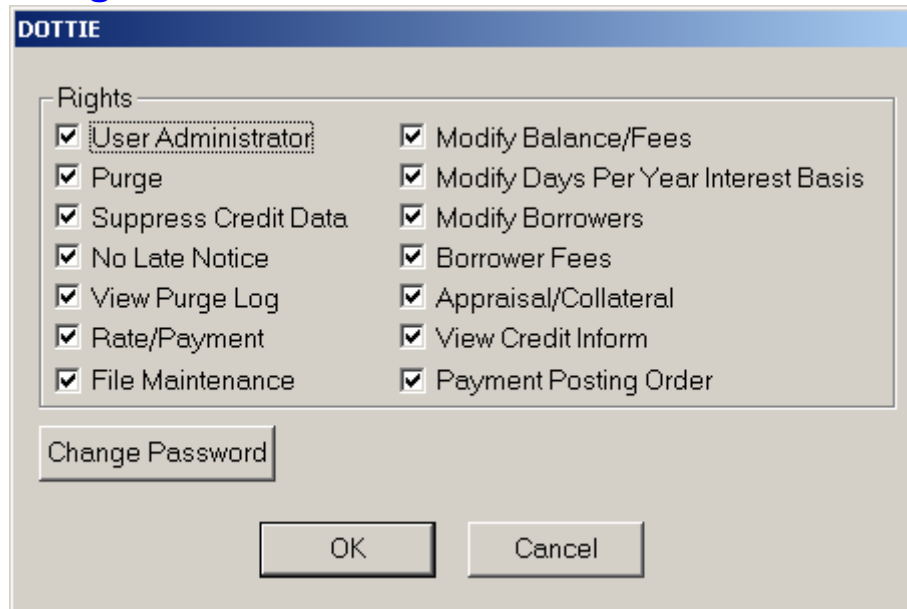
**Note: The Delete button does not provide a confirmation window. Deleting a user is not reversible. A user who is deleted accidentally must be created again.**

#### Change User's Password

1. Select the desired user in the User Administration window.
2. Click **Edit**.
3. Click **Change Password**. The New Password window should appear.
4. Type desired password in the text boxes.
5. Click **OK** on the password change screen.
6. Click **OK** on the user rights screen.

## 7.1.1 User Rights Defined

### User Rights Defined



- |          |                                     |  |
|----------|-------------------------------------|--|
| <b>1</b> | User Administrator                  | Gives the user the ability to Add, Edit, and Delete users from Trakker.  |
| <b>2</b> | Purge                               | Gives the user the ability to Purge loans from the system.   |
| <b>3</b> | Suppress Credit Data                | Gives the user the ability to stop a particular borrower's account from reporting to the credit bureau.                      |
| <b>4</b> | No Late Notice                      | Gives the user the ability to prevent late notices from being sent to a specific borrower.                                   |
| <b>5</b> | View Purge Log                      | Gives the user the ability to view what loans have been purged.  |
| <b>6</b> | Rate/Payment                        | Gives the user the right to change the rate and payment of a borrower.   |
| <b>7</b> | File Maintenance                    | Gives the user the ability to utilize the file maintenance feature of Trakker.   |
| <b>8</b> | Modify Balance/Fees                 | Gives the user the ability to manipulate the balance of the loan and fees applied to a borrower's account.                   |
| <b>9</b> | Modify Days per Year Interest Basis | (On Simple Interest Loans Only) Gives the user the ability to toggle interest from being computed on a 360 or 365 day basis. |



|                                 |   |
|---------------------------------|---|
| <b>10</b> Modify Borrowers      | Gives the user the ability to change borrower information (Address, SSN, Phone, Email) and modify term, escrow, late fees, reporting options, posting and voiding payments) |
| <b>11</b> Borrower Fees         | Gives the user the ability to adjust borrower's fees.   |
| <b>12</b> Appraisal/Collateral  | Gives the user the ability to change appraisal and collateral information.  |
| <b>13</b> View Credit Inform    | Gives the user the ability to view the borrower's credit information.   |
| <b>14</b> Payment Posting Order | Gives the user the ability to alter the payment posting order.  |

## 7.2 Auto Coupon Printing

### Auto Coupon Printing

#### What is Auto Coupon Printing?

This utility allows the user to print several coupon books in a shorter period of time than with the manual coupon printing found in earlier versions. Please see [PRINT COUPONBOOKS](#) for more on manual coupon printing.

This powerful utility, when executed, will look at the last available coupon for each account. The program will then print out coupon books for those accounts whose last coupon falls within 30 days of the day the utility is executed. When the program finishes spooling through the accounts, it waits to see if there are errors, then automatically updates the last coupon date for the books that were printed. The parameters need to be set only once and, from that point on, simply point and click and the program will do the rest.

**Note: When using the manual coupon printing function, the coupon dates must still be manually entered and the program must be told how many to print for each account.**

The following coupon book options can be changed:

- The header (name on top of the coupon book letter)
- Who the checks should be made to
- Where the checks should be mailed to

These options can be set by following the directions below.

#### Setting Global Parameters

The first step in using the Auto Coupon Printing utility is defining the global parameters.

1. From the main program screen, select System -> Parameter Options -> Auto Coupon Options.
2. In the white text box, input the number of coupons that should be printed for every account.
3. Select a cover page option. This controls whose information appears on the cover page.
4. Select a Checks Payable To option.
5. Select a Mail To option.
6. Select Bold in either of these boxes to bold them on the coupon books.
7. Select Include Lender Information if the lender's information is to be included in the book.

**Note: If upgrading from a version prior to 1.6.0, the Last Coupon date in the Dates/Database must be set for each account. Please refer to [Important Dates/Data Base](#) for more information on defining Coupon Book Due Dates. For new loans that are entered into the system after updating to Version 1.6.0, this step is not needed; the process has been totally automated.**

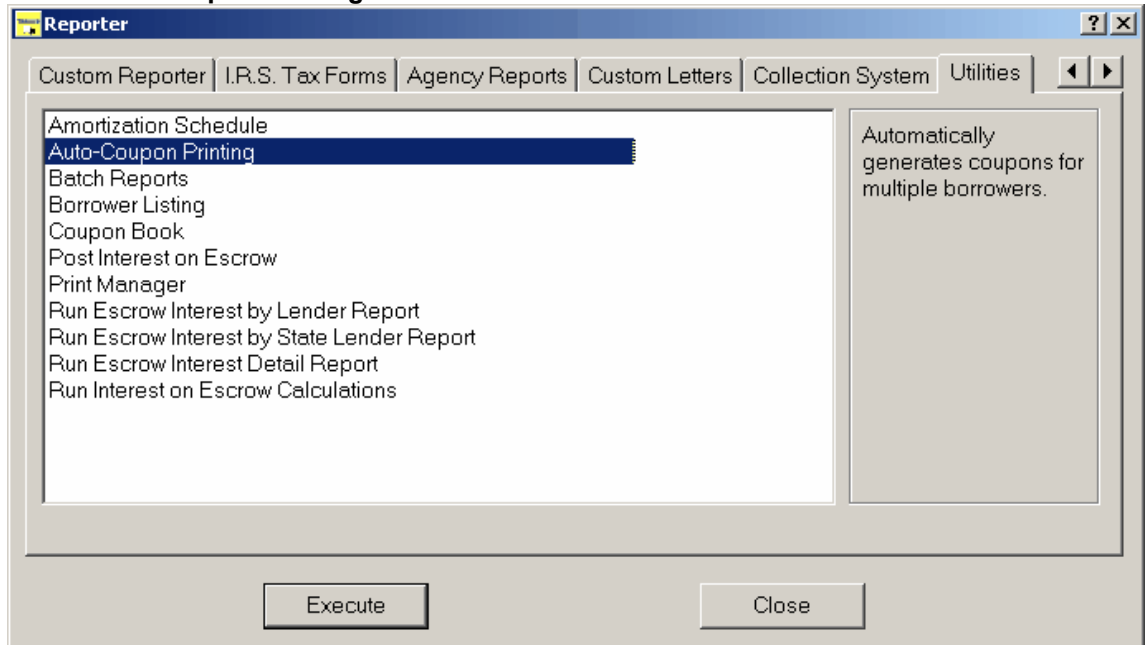
**Note: By default, the coupon options value is set to zero. The Cover Page options, Make Checks Payable to, and Mail Checks to, is set to Servicer.**

### Executing Auto Coupon Printing

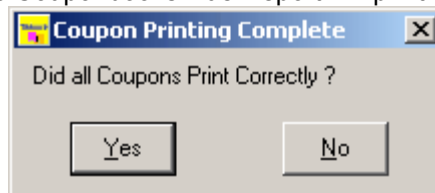
Once the global parameters have been set, the Auto Coupon Printing feature can be utilized.

1. From the main **Trakker** screen, select **Reporter**.
2. In the Reporter window, click the forward arrow.
3. Select the **Utilities** tab.

#### 4. Select Auto Coupon Printing.



5. Click **Execute**. The Auto Coupon Printing utility now spools through the accounts and prints coupons for those accounts whose due date falls within the next 30 days.
6. The Coupon Printing Complete dialog box should appear. If there are any errors, click **No**. Otherwise, click **Yes**. The Couponbooks Due Report will print detailing which accounts



received coupon books.

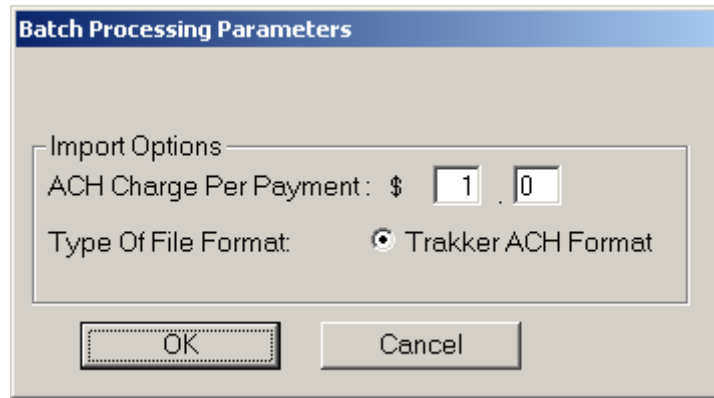
7. If **No** was selected in the Coupon Printing Complete dialog box, the Couponbooks Due Report will still print, but the data file storing the coupon book information (coupon.dta, located in the folder where **Trakker** itself resides) will not be updated, allowing corrections to be made. Once all errors are corrected, repeat steps 1 through 6 to print the corrected coupon books.

**Note: Users will not be able to post payments while the Auto Coupon Printing utility is spooling. Users may, however, browse accounts and review information, make notes in the Contact Log, or make changes to the Miscellaneous Database.**

## 7.3 Batch Options

### Batch Options

This option sets the ACH fee for every account that is set up for ACH.



Please refer to [ACH File Import](#) for additional information on how to process an ACH payment file.

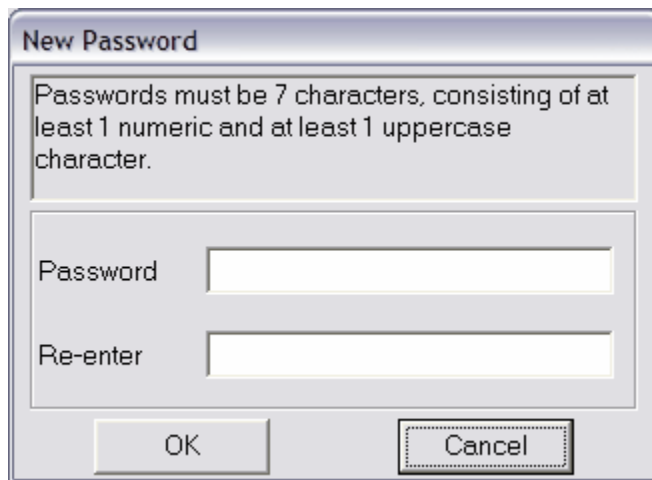
## 7.4 Change Password

### Change Password

This option changes the password of the current user. The process is functionally identical to changing a user's password from the User Rights screen. See [Administer Users](#) for details.

**Reminder: *Trakker* passwords must contain exactly seven characters including at least one capital letter and one number.**

**Note: The system administrator must reset the password for a user who has forgotten it.**



Click OK



## 7.5 Password Change Parameters

### [Password Change Parameters](#)

**Note:** This function is a security feature of Trakker.

Function located in System -> Parameter Options -> Password Change Parameters



This function gives you the ability to change how often Trakker User's passwords will expire and how many attempts to get the password correct before Trakker will lock the user out of the system.

**Note:** By default Trakker passwords expire every 90 days and will allow a user 4 attempts to get their password correct.

## 7.6 Credit Reporting

### Setting Up Your System for Credit Reporting

In Order to use the Credit Reporting Function of your software it must first be setup. Before you can setup the program's Credit Reporting abilities you must contact your local credit bureau(s) to setup an account. Any fees for the account(s) that you setup or software that is required are not the responsibilities of Multi-Financial Services Company, Inc.

**IMPORTANT NOTE:** We have tested our files with Transunion and Experian thoroughly. Due to "Internal Policies" within Equifax we were unable to verify that our file that was created per their specifications is correct. Therefore we cannot, at this time, verify that the Equifax file can be read by that agency. We are working to find a way around this issue and will let you, our customers, know when the file has been verified.

**Please note:** The method of data submission is entirely up to you, the customer, and the Credit Bureau(s) that you choose. Should you have any questions concerning data submission or how to submit data please contact the appropriate credit reporting agency. If the question concerns how to generate the data file that will be sent to the credit bureau please review our section on [How to Generate A Credit Reporting File](#) or contact our Help Desk.

Transunion

312-258-1818

[www.transunion.com](http://www.transunion.com)

Experian

800-854-7201

[www.experian.com](http://www.experian.com)

Equifax

888-202-4918

[www.equifax.com](http://www.equifax.com)

Should you have any questions concerning format or content please contact the Consumer Data Industry Association at:

|       |  |
|-------|--|
| Phone | 202-371-0910   |
| Fax   | 202-371-0134   |
| Web   | <a href="http://www.cdiaonline.org/">www.cdiaonline.org/</a> |

After obtaining your account number with the credit bureau(s) you must enter them into your program

1. Click on System>Parameter Options>Credit Reporting Options.

A dialog box will open and have two sections. The top section allows you to set the agency(s) you will be generating the credit file for. The bottom section will list the last date that the credit file was generated.

**NOTE:** After the file is generated it is solely up to you to send the file to the credit agency.

2. Click on the agency(s) that you will be using
3. Click on OK.

Now you will need to set the code you have received from the credit agency(s) into the lender.

4. Click on Review>Lender>Review.
5. Click on List or select the lender number of your choice
6. Click OK.

You will notice at the bottom of the window there is a section titled "Credit Agency ID's".

7. Type in the code issued to you by the credit agency(s) in the appropriate fields,
8. Click OK.

**NOTE: Upgrade Information**

After you have upgraded your program to Version 2.0, you will need to go into each account and edit the borrower's and co-borrower's personal information. This is due to the program now storing full information on each person listed on your accounts. For example, if you have a borrower and co-borrower on a Joint account, you will need to go to that account and edit the both borrowers personal information and make sure that all of the information is entered and is correct.

To change the personal information on your borrowers and co-borrowers please review the following:

1. Print out an Account Summary report
2. At the **Trakker** main menu select Loan>Review or F4
3. Type in the first account number on the Account Summary Report
4. Click OK
5. Click on Change>General>Borrowers
6. Click on that borrower's name
7. Click Edit.

**NOTE:** There are three tabs at the top, Borrower, Address, and Demographics.

8. Be sure that you have a valid social security number, click on the Address tab
9. Be sure that you have a valid address Click on the Demographics tab
10. Be sure that you have the correct sex of the borrower Click OK
11. Click the co-borrower's name and click on Edit. There are two tabs at the top for a co-borrower, Borrower and Demographics  
Go through step 8 and 10 above.
12. Click OK

Follow Steps 3 through 12 for each account that you will be reporting to the Credit Bureau.

**Other Items of Interest:**[Account Credit Reporting Information](#)[How to Generate A Credit Reporting File](#)

## 7.7 Custom Fees

### Setting Up Custom Fees

Custom Fees are used in a number of places. Custom Fees are used to assess non-interest-bearing fees such as bankruptcy fees, attorney fees, processing fees, etc. The Custom Fees are also used as reasons to adjust loan balances, such as principal-only payments and loan adjustments. Listed below are all of the sections that currently utilize the settings that are set in the Custom Fees option. These are reasons that a particular action was taken. You can set these reasons at any time and you can type virtually anything in. Listed below are some examples that we have noted that are currently in use. These are only examples and by no means are to redefine how your company conducts business. At the bottom you will find directions on how to set the Custom Fees.

#### FUNCTIONS UTILIZE THE CUSTOM FEES REASONS

- o Add to fees
- o Add to balance
- o Decrease balance

#### EXAMPLES OF CUSTOM FEES

- o Principal only payment
- o Legal fees
- o Appraisal fees
- o Non cash payoff
- o Insurance fees

#### INSTRUCTIONS TO SET THE CUSTOM FEES

- o From the Main Screen
- o Click on System
- o Click on Parameter Options
- o Click on Custom Fees

- o To add a reason click Add  
Type in the reason and click OK
- o To Edit a reason click on that reason and click Edit  
Modify that reason and click OK
- o To Delete a reason click on that reason and click Delete
- o Click OK when done

## 7.8 Escrow Options

### Escrow Options

You will need to setup your Escrow Reserve and Escrow Maintenance Fee Options even if your company does not maintain loans with escrow.

The reserve is used if the account becomes delinquent so that there is enough funds to pay taxes and/or insurance when it is due. You can set this at one of three settings. A zero will not collect any reserve, a one will collect one-month reserve, and a two will collect two-month reserve. The reserve will be broken down across multiple payments.

**Escrow Settings**

Escrow Reserve Months

Set the Number of Escrow Reserve Months.

NOTE: The Max Number of Months is 2!!  
(Per HUD Rules and Regulations.)

Click here to input Escrow Interest by state

Escrow Interest

Escrow Maintenance Fee Options

Escrow Maintenance Fee Cap.  
(This is the max amount that each account will be required)

Whole Dollar amount Only

Escrow Maintenance Fee Payment.  
(This is the amount that each account will be required to pay on each payment)

Whole Dollar Amount Only

OK Cancel

To set your reserve, simply follow the directions below:



1. Open the **Trakker** program
2. At the Main menu, click on System>Parameter Options>Escrow Options
3. Enter the number of months you wish to set as reserve  
0 for none, 1 for one, 2 for two
4. Click OK

Next we will set up your Escrow Maintenance Fee options. **See screen shot above**  
The Escrow Maintenance Fee Cap is a whole dollar amount only, example 5000 for \$5000.00.  
This is the maximum total dollar amount.

On the bottom is the Escrow Maintenance Fee Payment. This is the payment that will be accepted for each account, this is a whole dollar amount only field, example 10 for \$10.00

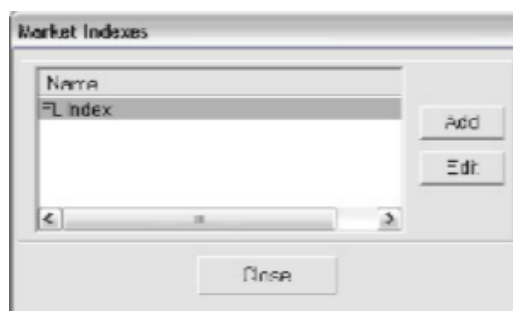
For more information on Escrow Maintenance Fees please review the [Escrow Maintenance Overview](#).

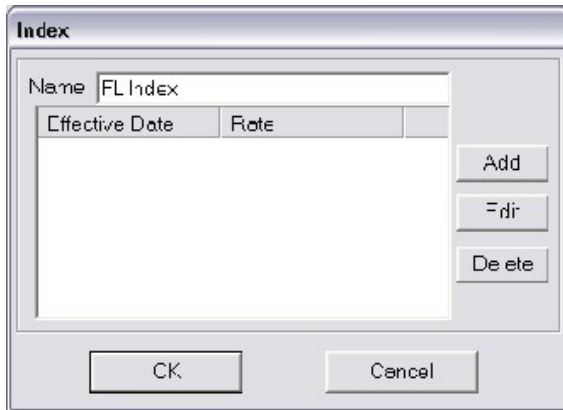
## 7.9 Market Indexes - Setup & Updating

Before entering a Market Index based loan you will need to setup your Market Indexes.

1. Go to the System>Parameter Options>Market Indexes
2. Choose Add
3. Type the name of the Index
4. Click OK.

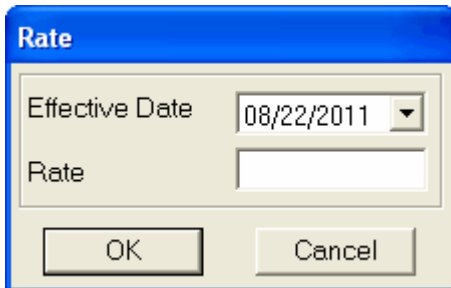
See the screen shots below





The screenshot shows a dialog box titled "Index". At the top, there is a text field labeled "Name" containing the text "FL Index". Below this is a table with two columns: "Effective Date" and "Rate". The table is currently empty. To the right of the table are three buttons: "Add", "Edit", and "Delete". At the bottom of the dialog box are two buttons: "OK" and "Cancel".

Enter the effective dates of rate changes indicated in the index by clicking **Add** in the second screenshot shown above. The window below should appear. In the **Effective Date** box, enter the date of the rate change in question. In the **Rate** box, enter the new interest rate as of the effective date. Repeat this process for each change in the interest rate according to the index. See also: [Variable Interest Rate Loans](#)

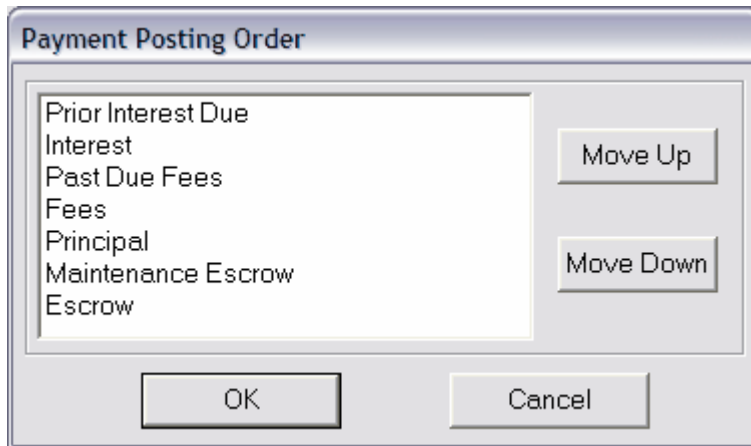


The screenshot shows a dialog box titled "Rate". It has a blue header bar. Below the header, there are two input fields. The first is labeled "Effective Date" and contains the date "08/22/2011" with a dropdown arrow. The second is labeled "Rate" and is currently empty. At the bottom of the dialog box are two buttons: "OK" and "Cancel".

## 7.10 Payment Posting Order

### [Payment Posting Order](#)

Function located in System -> Parameter Options -> Payment Posting Order



Adjusting the payment posting order gives Trakker administrators the ability to modify the priority of the allocation of monies from each payment posted.

## 7.11 System Default Options

### [Setting Up Loan Defaults](#)

In Version 2.0 we have included a new function that will allow you to set defaults for new loans. Setting the defaults is completely up to you and/or your company. When you are entering a new loan into the program these will assist you in completing the new account more quickly, if set. Below is a breakdown and instructions on what defaults can be set and what their meaning.

**Please note:** These items can be changed during the entering of a new loan and are fields that may be changed in the program.

**To set the loan defaults please follow the directions below:**

From the main screen Click on System>Parameter Options>System Defaults

A new window will open that displays three sections. The top section deals with the type of loan, city, and state. The bottom left deals with the Late Fee, and the bottom right deals with the service fee.

### The TOP SECTION – TYPE OF LOAN

This section has four selections:

- **Portfolio**

The portfolio is the main type of account, and can be set by clicking on the down arrow at the right. Select what type of account you wish to use, then click on it.

- **Loan type**

The loan type is the "sub" type of account, and can be set by clicking on the down arrow at the right. Select what type of account you wish to use click on it.

- **Country**

Select the country you are located in or service the most loans from.

- **State**

Select the state you are located in or service the most loans from.

### The BOTTOM LEFT SECTION – LATE FEE

This section sets the default late fee and has four sections:

- **Permitted Days Late**

This is the number of grace days you wish to allow.

- **Amount**

This is the dollar or percentage figure that you wish to charge if the grace period is passed before a payment is received.

- **Type of Charge**

This is the type of charge, dollar or percentage, which you set in the above option as the fee.

- **No Late Fee**

If you wish not to charge a late fee by default click on the box at the bottom.

### **The BOTTOM MIDDLE SECTION – SERVICE FEES**

This section sets the default service fee and has three sections:

- **Amount**

This is the dollar or percentage figure that you wish to charge as a service fee.

- **Type of charge**

This the dollar or percentage figure that you wish to charge. You have three options:

- Flat Dollar
- Percent Of Payment
- Percent Of Balance

- **No service fee**

If you wish not to charge a service fee by default click on the box at the bottom.

### **The far right section – IRS 1098 filter**

This section sets the filter used when printing the IRS 1098 forms and generating the IRS file.

### **The EDI Linking**

As of June 1997 the first Electronic Data Interchange (EDI) link was established with various national origination software companies.

With this link you are now able to link our program with:

- Point by Calyx (Point)
- Encompass by Ellie Mae
- TQS by Byte
- Dynatek

For specific loan origination file information and automatically input approximately 90% of the needed for setting up new loan and instructions on Creating the EDI file, please refer to the following sections: Establishing EDI Link with origination software

If you want to transfer loans from an existing servicing software system, Please refer to: [Transferring loans from an existing servicing system](#)

## 7.12 User Defined Fields

### User Defined Fields

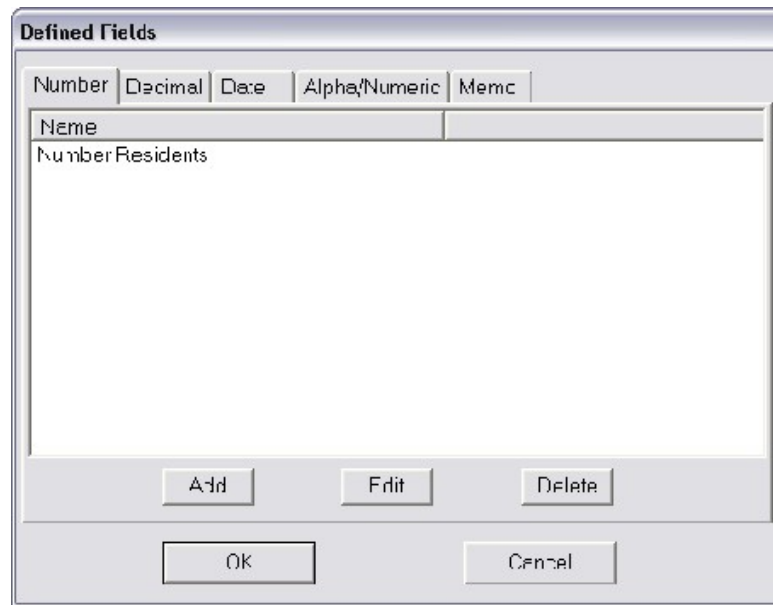
User defined fields are a set of customizable fields that must be set in order to use. You can use these fields for a variety of functions. Some of which are:

- Alternate Contact Numbers
- Fax Numbers
- E-Mail Numbers
- Who was the last servicing company
- Last servicing company's phone number
- Loan Officer
- Alternate account number
- Locator Number

**Please Note:** When you add, edit, or delete a user defined field this will affect every account that you have or will have in your system. For example if a field is created as a fax number and you edit that field's properties and change it's name to a phone number, it will change this title for all accounts.

#### The different types of fields that can be setup are:

- **Number:** This is a general number, and can be used as a phone number, fax number, etc
- **Decimal:** This is a 7.2 type number, and can be used to show a dollar amount. Example 1234567.12
- **Date:** This is a standard date format. Example 01/01/2001
- **Alpha-Numeric:** This is a text/numeric based field. This can be used for just about any function. When setting up this field you must set the size of the field. The max size is 255 characters.
- **Memo:** This is a text only based field. This can be used as a notepad to store various different types of information. When setting up this field you must set the size you wish the field to be. The max size is 255 characters.



#### To Add a User Defined Field,

1. Click on System>Parameter Options> User Defined Fields.  
The program will open a new window that displays each different type of field you can setup. (see above screen shot)  
**NOTE:** Each tab can contain up to 50 different fields of that type.
2. Click on the tab that best describes what information you wish to store,
3. Enter the title that best describes the information, and set the length (if applicable), After you have entered in the entire information,
4. Click on OK.

#### To Edit an existing User Defined Field

1. Click on System>Parameter Options>User Defined Fields,
  2. Click the tab that contains the item you wish to edit
  3. Click the field you wish to edit
  4. Click Edit.
- After you have completed your changes
5. Click OK.

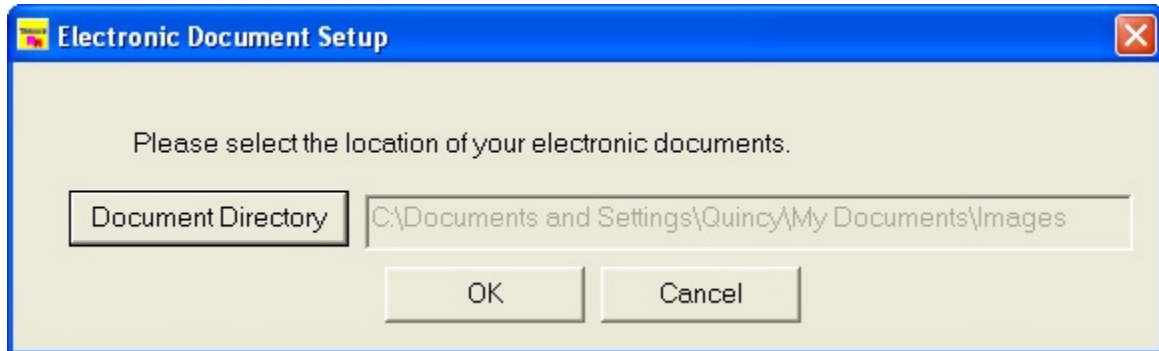
#### To Delete an existing User Defined Field

1. Click on System>Parameter Options>User Defined Fields
  2. Select the Tab that contains the item you wish to delete
  3. Select the field you wish to delete
  4. Click on Delete at the bottom of the screen.
- NOTE:** When you change or delete any field this will affect **ALL** accounts currently in the software.

## 7.13 Electronic Imaging Directory

### Electronic Imaging Directory

This option allows the user to set the directory in which document PDF images are to be stored.



Click the **Document Directory** button to choose a directory in which to store document images.

**Note: Available only in version 2.4.0.8426 or later.**



**Part**



## 8 New Loan Wizard

### 8.1 Entering A New Loan Overview

This section will cover each screen you will see when you are entering a new loan into your program. The information is entered in a series of several steps that are explained below. At the end of each step, simply press NEXT and continue to the next step. If at anytime you realize that information entered on a prior screen should be changed or altered, simply choose BACK. Should you wish to stop, just choose CANCEL. **NOTE:** Once you get to the end and choose FINISH, there is NO going BACK to correct what is considered CRITICAL SECURITY information (e.g. Beginning Loan Balance, Balance of Loan, Property Address, Date of Note, Date Last Paid, and Date Began Servicing).

If you are converting loans from an existing servicing system and you wish to automatically setup the new loans in this loan servicing system, please refer to: [Transferring Loans From an Existing Servicing System](#). This will allow you to automatically setup 1 to unlimited number of new loans at ONE time!

From the main **Trakker** menu select Review>Loan>New or F7

- **Lender, EDI Link, and Borrower Type**

On this screen you will select your Lender number, whether or not to use the EDI link, and the type of borrower.

#### EDI Link

The EDI Link is short for Electronic Data Interface Link. This will link your program to an Origination program. If you wish to find out more information on this subject please review our [ESTABLISHING EDI LINK WITH ORIGINATION SOFTWARE](#) section.

#### Borrower Type

This is where you choose what type of borrower this account belongs to. You have two choices, Individual and Corporation, select the one you want and click next.

#### Multi-Investor

Check the Multi-Investor box if this is a Multi-Investor loan and click next

- **Portfolio and Loan Type**

On this screen you will set the type of loan this customer has.

There are two drop down boxes. To set each option simply click on the down arrow and scroll through the menu until you locate the option which best describes this type of loan, click on that option to select it. After you have set both options click Next.

- **Naming the Account**

This screen is the "Visible" name for the account. This is the name that will appear on reports, screen shots, and printouts.

If this account has a single borrower then enter the customer's First Name and Last Name on this screen. However if this account has two borrowers enter the Primary borrower's name, a "/", and then the Secondary borrower's name.

- For Example:
- o A single borrower's account: First Name: John  
Last Name: Doe
  - o A multiple borrower's account: First Name: John/Jane  
Last Name: Doe/Doe

**NOTE: You do not have to repeat the last name if it is the same**

- **Address/Collateral and Loan Class Code Screen**

This screen lists the loan's address or collateral. Please note that you do not have to enter an address in this screen. For example, if the collateral is a car, then you would list a short description of that car in this screen. There will be another screen later, which will ask for the mailing address of the borrower(s) on this account.

#### Address/Collateral

As stated above this screen is used to track the collateral, which is attached to this account. Because the collateral is attached to the promissory note, once this loan is completely entered this information cannot be changed. If you need to change it due to a mistake the loan must be purged and re-entered.

#### Loan Class Code

The Loan Class Codes enable the user to be able to categorize loans and print reports by individual loan type, if so

desired. Each code is user defined and consists of two characters that can be a number, a letter, or a combination of both. Loan Class Codes will allow you to divide loans into various classifications/types such as: 1st Mortgage, 2nd Mortgage, Auto, Unsecured, etc. By classifying loans you will be able to print reports for each class specified.

- **Borrower's Screen**

This screen consists of the Borrowers and Co-Borrowers, which will be attached to this account. To aid you in inputting a loan we have set the program to "copy" the information you keyed in earlier when naming this account into the primary borrower and co-borrower areas.

**Note:** If your company plans to report to a credit bureau in the future you **must** edit the borrower's personal information and enter the proper information. This includes the ECOA Code and Social Security Number. (The ECOA Code is the statement of what type of borrower this is, Individual, Joint, Joint Contract Liability, etc).

#### **Adding/Editing Borrowers**

To add a borrower to this account simply click on Add and a new window will open. This window consists of two tabs initially. At the top of this screen you will see the tabs, Borrower and Demographics. On the Borrower's tab you will enter the type of borrower this person or company is, select whether the borrower is a individual or company, record the SSN or Federal Tax ID, the customer's First, Middle, and Last Name (or if selected the name of the Company), and the Generation (If applicable).

If the customer is a company then the Demographics tab will disappear. Also if the Co-Borrowers address is different you will need to click on the box stating so, and then enter the proper information.

- **Other Contacts**

This screen allows you to add multiple alternate contacts to the account. This could be used for such items as: Work, neighbors, family, etc.

#### **Adding Other Contacts**

To add a borrower to this account simply click on "Add" and a new window will open. The screen that opens will have fields for the following information: First Name, Last Name, Relation (this is a drop down box), Address, Phone Number, and Work Number.

- **Appraisal/Collateral**

This section records the Appraisal amount and Collateral Description.

#### **Appraisal**

The Appraisal amount is a dollar figure. This field is in a 7.2 format. An example is 1234567.12

#### **Property ID**

This field will allow you to store that Tax Appraisal's Property ID.

#### **Collateral**

This field may be used to hold a detailed description of the collateral. This field may contain up to 180 characters.

- **Late Fee/Service Fee**

This section allows you to set the late fees and service fees that will be applied to the account. This information can be set in the Loan Defaults section. For more information regarding setting the defaults please review [Setting Loan Defaults](#).

#### **Late**

This section deals with the grace period and penalty for payments that are paid outside of the grace period. If the grace period is set for 15 days then on the 16th day the fee will be in affect. When the customer pays the payment for that due date after the grace period has expired the fee will be added.

#### **Service Fees**

This section sets the service fee that is charged to the lender and how that fee is calculated. Your options include: Flat Dollar Fee, Percent of Payment, and Percent of Balance.

- **Pre Payment Penalty/Past Due Amounts**

This section deals with the pre payment penalty and past due amounts. The Past Due Amounts section deals with existing loans that are past due before they are entered into the program.

#### **Pre Payment Penalty**

If you want to charge a penalty to the account if it is paid off early, enter a percentage and date on this screen. When you compute a payoff the program will look at this date and add a penalty to

the payoff if it is calculated before the date entered.

### **Past Due Amounts – For existing loans**

This pertains to existing accounts that are past due. If the account is past due when entered into the program enter the total of the fees that have accumulated in this field.

- **Begin Date/Escrow/Points**

This section deals with four items: The beginning date of the loan, the escrow, points, and interest.

#### **Beginning Date**

This is the date that your company began servicing this account.

#### **Escrow Payment and Balance**

In this section enter the escrow information. If the account does not have a balance but requires an escrow payment then enter the payment and a zero dollar amount in the balance field. On loans that do **not** require escrow click the "Non-Escrow Account" button on the right. If the loan does require escrow then enter in the appropriate information.

#### **Escrow Maintenance Fee Required**

If you choose "Required", this account will require the Escrow Maintenance Fee. If you choose "Not Required", it will not. Please review [Escrow Maintenance Overview](#) for additional information.

After you click on "Required" you will need to setup the maintenance fee account. The Balance window allows you to set an existing balance. If there is not a balance as of the date you are entering this account then enter 0. The Fee window is the fee that will be deducted from each payment. The "Cap" is the maximum amount that the maintenance fee balance for this account can reach.

#### **Points Paid**

If there were points paid on this loan then click on the Points Paid button on the right and enter in the dollar amount that was paid. This is to be used to reflect the dollar amount of points paid on the purchase of a principal residence.

#### **Prepaid/Credit/YTD Interest**

If a new loan pre-paid interest was collected or a credit interest given at the closing then choose the "Prepaid/Credit Interest" box and indicate the amount and whether it was prepaid or a credit. (WARNING: For loans with prepaid interest AND this is an interest bearing method loan, DO NOT put the "Last Payment Received" as the date of the note!! Instead, please put the date the prepaid interest was calculated TO!").

- **Dates and Comments**

This screen is where you will enter the original closing date of the loan, the last payment that was received, the next payment due date, and a comment about the account.

**Note:** If a date entered in conflicts with any of the three notes below ( Listed in red ), then you will receive a warning message asking you to correct the information.

**Note:** If you are entering in an existing loan you will be prompted to enter paid interest and accrued interest. If your company does not do accruals, then press the next button to continue. If your company does do accruals, then enter the **total** interest accrued and paid since the original closing of the loan.

### Loan Closing Date

This is the **original** closing date of the loan.

**Note:** The closing date cannot be **after** the begin servicing date.

### Last Payment Received

This is the date of the last payment that you received. If this is a new loan then this is the same as the closing date.

**Note:** The last payment received cannot be **before** the closing date, **and** the last payment date cannot be **after** the begin servicing date.

### Next Due Date

This is the date the next payment is due. The program will set the due dates by this date. For example if you enter a date of 01/01/2002 and the payments are monthly based then after the first payment is paid the next due date will be 02/01/2002.

**Note:** The next due date cannot be **before** the closing date.

### Comments Field

The loan's comment can be up to 34 characters. If not used for recording an "in-house" account number, it can be used for just about anything you wish, however, it is NOT a computational field.

- **Type/Payment Basis/Interest Basis**

This screen allows you to set the type of loan, the period between payments, and the interest basis. This information can be set in the Loan Defaults section. For more information regarding setting the defaults please review [Setting Loan Defaults](#).

### Loan Type

This section gives you two options, Straight and Balloon. A Straight loan is a loan that has a term and makes payments until the loan balance reaches zero or the account is paid off. A Balloon note is a loan that has a term and a Balloon payment due at the end of that term.

### Payment Period

This section allows you to set the frequency of the payments. To set the frequency, simply click on the box to the left of the type that matches the loan.

### Interest Basis

This section has two selections, Interest Bearing/Simple Interest and Regular Amortizing.

Interest Bearing/Simple Interest loans add interest daily. You can select the basis of the interest between 365 and 360 days per year.

**Note:** If you select the Interest Bearing/Simple Interest you will be prompted to enter any past due interest. This amount is as of the "Last Payment Received Date".

Regular Amortizing loans add interest monthly.

### **Interest Only**

This section allows you to set an account as an Interest Only account. This account will not expect any principal with the payments.

### **Interest Rate Type**

In this section you will select the type of interest rate that is on this loan. The default is Fixed. This is a basic single interest rate loan. Example: 6.5%

For information on variable types of interest rates, see the information below:

- o [Date Scheduled](#)
- o [Market Index](#)
- o [Payment Scheduled](#)

- **Balance/Rate/Term/Balloon**

This screen sets the original and current loan balance, the interest rate, the term, and the Balloon payment due/amount. If the loan you are entering is not a Balloon based loan then the Balloon information will be grayed out.

### **Original Loan**

This is the Original dollar amount that was or is on the loan at the beginning.

### **Current Balance**

If you are entering in a new loan then this number should be the same as the original balance. If this is an existing loan then this should be the balance as the loan stands as of now.

### **Interest Rate**

This is the Interest rate. The program will accept a maximum interest rate of 999.999. Please note that after entering in the third digit past the decimal you will no longer "see" this number. The program will store this number and perform calculations with this number.

### **Term**

This number is based on the number of payments. If you are entering a new loan with a length of five years and the payments are monthly based then you would enter 60 in this field. If this is an existing loan, then enter the remaining term.

### **Balloon Due and Amount**

The Balloon Due is the payment number that the balloon payment is due on. The amount is the

dollar amount that is due at that payment.

- **Final Screen**

This screen allows you to view the main information on this account. If there is any information that does not look "correct" you can click Back to make changes to any option. If the loan that you are entering is a Balloon account you will notice that the Balloon Due Amount includes the last payment and interest for that payment. If your Balloon amount includes these items please press back until you get to the balloon amount screen and adjust the Balloon amount accordingly.

After you click Finish the loan will be entered, and you will be asked if you wish to print a coupon book. If you click on Yes, you will then be asked if the borrower pays the service fee for that loan. The program will then begin printing out a coupon book, the number of books preset in the [AUTO COUPON PRINTING](#) setting determines the number of coupons printed. The next screen informs you of what that loan number will be.

Account Number Example: 9999-1002 This consists of: Lender number - Record Number

**Note:** If you are entering a Multi-Investor account you will receive a screen that displays all of the new account numbers.

After you click on OK the next screen will ask if you wish to add another loan.

## 8.1.1 Entering a New Loan

### Entering a New Loan

This section will give you a step by step instruction on entering a Standard Loan. To proceed with entering a new loan some things need to already be established, such as: Lender information [Lender](#), Loan Defaults [Loan Defaults](#), and Custom Fees, [Custom Fees](#) to mention a few.

1. From the **Trakker** main menu select Review>Loan>New or F7



2. Type in your lender # or select list and double click on the lender number or name.
3. Click on the Borrower type (default is individual)
4. Click Next

**New Loan Wizard**

Lender: Dottie Co

Enter the Number of the Lender for this loan or press the LIST button to select from a listing. If EDI link is indicated you will be prompted for the import file.

Borrower Type:  
 Individual  Corporation

Indicate whether the borrower is an individual or a corporation.

Multi-Investor

5. Click on Portfolio (default is mortgage) and select which option you need

**New Loan Wizard**

Portfolio: Mortgage

Loan Type: Conventional Real Estate Mortgage

Select the appropriate loan type from the list below:

- Conventional Real Estate Mortgage
- Real Estate Junior Liens and Non Purchase Money First
- Commercial Installment Loan
- Commercial Line of Credit
- Secured Home Improvement
- Second Mortgage
- Commercial Mortgage Loan

6. Click on Loan Type (there are 24 different options to choose from)

7. Scroll down to the one that best fits your needs

8. Click Next

9. Complete the First Name/Last Name field. To separate the first names with a / If the last names are the same you only need to enter it once.

10. Click Next

**New Loan Wizard**

Short Name:

First Name: JANET/JOE

Last Name: FIRSTSECOND

Enter the first and last name to use as the system short name. Which will appear on reports, screen shots and print outs. Co-borrowers should be added separated by a /.

11. Complete the Address/Collateral information and Loan Class Code



**New Loan Wizard**

Address/Collateral

Street/ID

City/Other

State

Zip

Country

Loan Class Code

Enter the address of the property on the loan.

<< Back    Next >>    Cancel

**NOTE:** Loan Class Code will allow you to divide loans into various classifications/types such as: 1st Mortgage, 2nd Mortgage, Auto, Unsecured etc. By classifying loans you will be able to print reports for each class specified.

12. Click Next

13. Highlight the name click EDIT

**New Loan Wizard**

Borrowers

JANET FIRSTSECOND

JOE FIRSTSECOND

Add

Edit

Delete

Add the Primary Borrower and any Co-Borrowers, Co-Signors and/or Guarantors which are responsible for this loan. To continue, the Tax Id of the primary borrower must be entered.

<< Back    Next >>    Cancel

14. A new dialog box will appear Complete and fill in the areas needed. (To edit the address or demographics click on the tabs)

**NOTE:** Do not click OK until all tab changes have been made

15. Click OK

**Primary Borrower**

Borrower    Address    Demographics

Type

Individual     Company

Fed Tax Id

First Middle

Last Name

Generation

OK    Cancel

16. Highlight the co-borrowers name and click EDIT

17. Complete the needed information. (Be sure that the Type has the necessary information)

18. After **ALL** the tabs have been corrected click OK

**Borrower**

Borrower Demographics

Type: Joint

Individual  Company

Fed Tax Id: 018-82-9786

First, Middle: JOE

Last Name: FIRSTSECOND

Generation: None

If Co-borrowers address is different click here.

OK Cancel

19. Click NEXT

20. You will see a dialog box where you can add another co-borrower or guarantor

21. Click NEXT

22. Fill in the appraisal and collateral information click Next

(You can use any thing you are using as collateral such as Auto, ATV, savings, CD, and is not limited to real estate, or leave it blank)

23. Click NEXT

24. Complete the Late Fee Requirements and Service Fee needs of the note (optional)

25. Click NEXT

26. Complete the Pre Payment Penalty and Past Due Fee information (optional)

27. Click NEXT

28. Click **NON-ESCROW ACCOUNT** (Begin Date is the date you begin servicing this note)

**New Loan Wizard**

Begin Date: 12/10/2004

Escrow Payment: 400.00

Balance: 0.00

Next Due Date: 12/01/2005

Hazard Insurance:

City Taxes:

County Taxes:

Escrow Maintenance Fee:  Required  Not Required

Balance: Fee: For Existing Loans: Cap:

Points Paid: Dollar:  Points for purchase of principal residence.  Points Paid

Prepaid/Credit/YTD Interest: 920.40  Prepaid/YTD Int  Credit Interest

Prepaid/Credit/YTD Interest

<< Back Next >> Cancel

**This will grey out the escrow information**

|                  |   |  |
|------------------|---|--|
| Escrow Payment   | <input type="text" value="400.00"/>     | Enter loan escrow information if the loan is an escrow account or<br><input checked="" type="checkbox"/> Non-Escrow Account<br><input type="checkbox"/> Escrow Interest Required |
| Balance          | <input type="text" value="0.00"/>       |  |
| Next Due Date    | <input type="text" value="12/01/2005"/> | Enter the date the next escrow funded payment is due.  |
| Hazard Insurance | <input type="text" value="12/01/2005"/> |  |
| City Taxes       | <input type="text"/>                    |  |
| County Taxes     | <input type="text"/>                    |  |

29. Click on Points Paid and Prepaid/Credit/YTD interest if require. (if no points, prepaid interest, or accrued interest were not paid at closing do not mark this box)

30. Click NEXT

31. Complete the information requested. (This will come from the Loan document signed by the borrower's)

**NOTE: The comment section will be an ideal place for any account information on existing loans, such as the original account number.**

32. Click NEXT

|  |   |  |
|--|---|--|
| Loan Closing Date  | <input type="text" value="12/08/2004"/> | Enter the closing date of the loan.  |
| Last Payment Received  | <input type="text" value="12/08/2004"/> | EXISTING LOANS: Date payment last received<br>NEW LOANS: Note date or date prepaid/credit interest was paid through;<br>Simple Interest LOANS: Date interest last paid |
| Next Payment Due Date  | <input type="text" value="01/01/2005"/> | Due date for the next payment.   |
| Comments   | <input type="text"/>                    | Enter any comments for the loan.   |
| <input type="button" value=" &lt;&lt; Back "/> &nbsp; <input type="button" value=" Next &gt;&gt; "/> &nbsp; <input type="button" value=" Cancel "/> &nbsp; |   |  |

For the purpose of this example the next screen will not have any changes

33. Click NEXT

|  |   |  |
|--|---|--|
| Type   | <input checked="" type="radio"/> Straight <input type="radio"/> Balloon   | Select the type of Loan  |
| Payment Period   | <input type="radio"/> Annual <input type="radio"/> Semi-Annual <input type="radio"/> Quarterly<br><input checked="" type="radio"/> Monthly <input type="radio"/> Semi-Monthly <input type="radio"/> Weekly<br><input type="radio"/> Bi-Weekly | Select how often payments are due.   |
| Interest Basis   | <input type="radio"/> Simple Interest<br><input checked="" type="radio"/> Reg. Amortizing<br>Days Per Year Interest Basis <input type="radio"/> 365 <input checked="" type="radio"/> 360  | Select the method for computing interest. Indicate if this is an interest only loan. |
| <input type="checkbox"/> Interest Only   |   |  |
| Interest Rate Type   | <input checked="" type="radio"/> Fixed <input type="radio"/> Date Scheduled<br><input type="radio"/> Market Index <input type="radio"/> Payment Scheduled   | Enter type of interest rate.   |
| <input type="button" value=" &lt;&lt; Back "/> &nbsp; <input type="button" value=" Next &gt;&gt; "/> &nbsp; <input type="button" value=" Cancel "/> &nbsp; |   |  |

34. Complete the information requested in the next screen. (This comes from the loan document that the borrower signed)

**New Loan Wizard**

|                            |                              |  |
|----------------------------|------------------------------|--|
| Original Loan<br>318600.00 | Current Balance<br>318600.00 | Enter original loan amount and current balance.        |
| Interest Rate<br>6.500     |                              | Enter annual interest rate.                            |
| Payment<br>2013.77         | Term<br>360                  | Enter payment amount and remaining number of payments. |
| Balloon Due                | Balloon Amount               | Enter balloon due period and balloon amount.           |

<< Back    Next >>    Cancel

35. Click NEXT

Review the information on this next screen for accuracy. (If any information is incorrect select the BACK tab until you are on the screen to change the information then select NEXT until you are back to this screen)

**New Loan Wizard**

|                           |                                  |                |           |
|---------------------------|----------------------------------|----------------|-----------|
| Borrower:                 | FIRSTSECOND, JANET/JOE           |                |           |
| Lender:                   | 9999                             | Amount:        | 318600.00 |
| Property:                 | 77 Sunset Strip #1               |                |           |
| City:                     | Barrington                       | ST:            | RI        |
| Zip:                      | 02806                            |                |           |
| Type:                     | Straight Monthly Reg. Amortizing |                |           |
| Rate:                     | 6.500                            | Final Balloon: | N/A       |
| P & I Amount:             | 2013.77                          | Balloon Due:   | N/A       |
| Term:                     | 360                              | Principal:     | N/A       |
| Payment Due:              | 01/01/2005                       | Maint Fee:     | N/A       |
| Stand Escrow:             | 400.00                           | Maint Cap:     | N/A       |
| Stand Balance:            | 0.00                             | Maint Bal:     | N/A       |
| Types of Escrow Required: | Standard Escrow                  |                |           |

Please verify the loan information above. Press the Back button to correct information or the Finish button to complete the new loan and have a record number assigned.

<< Back    Finish    Cancel

36. Click FINISH

You will be then prompted for Coupon Books (be sure coupon paper is in your default printer)

37. Click YES

38. If Borrower is responsible for the Borrowers fee Click YES if Not click NO

39. You will then see a dialog box with your **Trakker** account number.

**CONGRATULATIONS** you have just completed a standard loan set up in **Trakker**

## 8.1.2 Escrow Loans

### Escrow Loans

This section will give you a step by step instruction on entering an Escrow Loan. To proceed with entering a new loan some things need to already be established, such as: Lender information [Lender](#), Loan Defaults [Loan Defaults](#), and Custom Fees, [Custom Fees](#) to mention a few.

1. From the **Trakker** main menu select Review>Loan>New or F7



2. Type in your lender # or select list and double click on the lender number or name.

3. Click on the Borrower type (default is individual)

4. Click Next

5. Click on Portfolio (default is mortgage) and select which option you need

6. Click on Loan Type (there are 24 different options to choose from)

7. Scroll down to the one that best fits your needs

8. Click Next

9. Complete the First Name/Last Name field. To separate the first names with a /  
If the last names are the same you only need to enter it once.

10. Click Next

**New Loan Wizard**

Short Name

First Name  
JANET/JOE

Last Name  
FIRSTSECOND

Enter the first and last name to use as the system short name. Which will appear on reports, screen shots and print outs. Co-borrowers should be added separated by a /.

<< Back    Next >>    Cancel

**11. Complete the Address/Collateral information and Loan Class Code**

**New Loan Wizard**

Address/Collateral

Street/ID  
77 Sunset Strip #1

City/Other  
Barrington

State  
Rhode Island

Zip  
02806

Country  
United States

Loan Class Code

Enter the address of the property on the loan.

<< Back    Next >>    Cancel

**NOTE:** Loan Class Code will allow you to divide loans into various classifications/types such as: 1st Mortgage, 2nd Mortgage, Auto, Unsecured etc. By classifying loans you will be able to print reports for each class specified.

**12. Click Next**

**13. Highlight the name click EDIT**

**New Loan Wizard**

Borrowers

JANET FIRSTSECOND

JOE FIRSTSECOND

Add

Edit

Delete

Add the Primary Borrower and any Co-Borrowers, Co-Signors and/or Guarantors which are responsible for this loan. To continue, the Tax Id of the primary borrower must be entered.

<< Back    Next >>    Cancel

**14. A new dialog box will appear Complete and fill in the areas needed. (To edit the address or demographics click on the tabs)**

**NOTE:** Do not click OK until all tab changes have been made

**15. Click OK**

**Primary Borrower**

Borrower | Address | Demographics

Type: Joint

Individual  Company

Fed Tax Id: 008-799205

First Middle: JANET

Last Name: FIRSTSECOND

Generation: None

OK Cancel

**16.** Highlight the co-borrowers name and click EDIT

**17.** Complete the needed information. (Be sure that the Type has the necessary information)

**18.** After **ALL** the tabs have been corrected click OK

**Borrower**

Borrower | Demographics

Type: Joint

Individual  Company

Fed Tax Id: 018-82-9786

First Middle: JOE

Last Name: FIRSTSECOND

Generation: None

If Co-borrowers address is different click here.

OK Cancel

**19.** Click NEXT

**20.** You will see a dialog box where you can add another co-borrower or guarantor

**21.** Click NEXT

**22.** Fill in the appraisal and collateral information click Next

(You can use any thing you are using as collateral such as Auto, ATV, savings, CD, and is not limited to real estate, or leave it blank)

**23.** Click NEXT

**24.** Complete the Late Fee Requirements and Service Fee needs of the note (optional)

**25.** Click NEXT

**26.** Complete the Pre Payment Penalty and Past Due Fee information (optional)

**27.** Click NEXT

**28.** Click ESCROW ACCOUNT (Begin Date is the date you begin servicing this note)

**New Loan Wizard**

Begin Date: 12/10/2004  
 Enter the date you began servicing this loan.

Escrow Payment: 400.00  
 Escrow Balance: 0.00  
 Enter loan escrow information if the loan is an escrow account or  
 Non-Escrow Account  
 Escrow Interest Required

Next Due Date: 12/01/2005  
 Hazard Insurance: 12/01/2005  
 City Taxes: [ ]  
 County Taxes: [ ]  
 Enter the date the next escrow funded payment is due.

Escrow Maintenance Fee:  Required  Not Required  
 Does this Account Require Escrow Maintenance Fee. Please enter Balance and Fee Amount.  
 Balance: [ ] Fee: [ ]  
 For Existing Loans Cap: [ ]

Points Paid: [ ]  
 Dollar: [ ]  
 Points for purchase of principal residence.  Points Paid  
 Enter amount of points paid on PURCHASE of PRINCIPAL RESIDENCE.

Prepaid/Credit/YTD Interest: 920.40  
 Prepaid/YTD Int  Credit Interest  
 Prepaid/Credit/YTD Interest  
 Enter Amount of Prepaid/Credit/YTD Interest if applicable.

<< Back Next >> Cancel

29. Click on Points Paid and Prepaid/Credit/YTD interest if require. (if no points, prepaid interest, or accrued interest were not paid at closing do not mark this box)

30. Click NEXT

31. Complete the information requested. (This will come from the Loan document signed by the borrower's)

**NOTE:** The comment section will be an ideal place for any account information on existing loans, such as the original account number.

32. Click NEXT

**New Loan Wizard**

Loan Closing Date: 12/08/2004  
 Enter the closing date of the loan.

Last Payment Received: 12/08/2004  
 EXISTING LOANS: Date payment last received  
 NEW LOANS: Note date or date prepaid/credit interest was paid through;  
 Simple Interest LOANS: Date interest last paid

Next Payment Due Date: 01/01/2005  
 Due date for the next payment.

Comments: [ ]  
 Enter any comments for the loan.

<< Back Next >> Cancel

For the purpose of this example the next screen will not have any changes

33. Click NEXT



**New Loan Wizard**

Type  
 Straight     Balloon    Select the type of Loan

Payment Period  
 Annual     Semi-Annual     Quarterly  
 Monthly     Semi-Monthly     Weekly  
 Bi-Weekly    Select how often payments are due.

Interest Basis  
 Simple Interest  
 Reg. Amortizing    Select the method for computing interest. Indicate if this is an interest only loan.  
 Days Per Year Interest Basis     365     360

Interest Only

Interest Rate Type  
 Fixed     Date Scheduled  
 Market Index     Payment Scheduled    Enter type of interest rate.

<< Back    Next >>    Cancel

**34. Complete the information requested in the next screen. (This comes from the loan document that the borrower signed)**

**New Loan Wizard**

Original Loan    Current Balance  
.00    .00    Enter original loan amount and current balance.

Interest Rate  
.     Enter annual interest rate.

Payment    Term  
.         Enter payment amount and remaining number of payments.

Balloon Due    Balloon Amount  
        Enter balloon due period and balloon amount.

<< Back    Next >>    Cancel

**35. Click NEXT**

Review the information on this next screen for accuracy. (If any information is incorrect select the BACK tab until you are on the screen to change the information then select NEXT until you are back to the this screen)

**New Loan Wizard**

Borrower:

Lender:     Amount:

Property:

City:     ST:     Zip:

Type:

Rate:     Final Balloon:

P & I Amount:     Balloon Due:

Term:     Principal:

Payment Due:     Maint Fee:

Stand Escrow:     Maint Cap:

Stand Balance:     Maint Bal:

Types of Escrow Required:

Please verify the loan information above. Press the Back button to correct information or the Finish button to complete the new loan and have a record number assigned.

<< Back    Finish    Cancel

**36. Click FINISH**

You will be then prompted for Coupon Books (be sure coupon paper is in your default printer)

37. Click **NO**
38. You will then see a dialog box with your **Trakker** account number.

**CONGRATULATIONS** you have just completed a escrow loan set up in **Trakker**

**Now you have to tell Trakker about the escrow needs**

This is done through the Borrowers screen. At the **Trakker** main menu

1. Select Review>Loan>Review or F4
2. Type in the **Trakker** account number you need or select LIST
3. Click Select

**You are now looking at the Borrowers Main Menu**

| #9999 - 1022 - FIRSTSECOND, JANET/JOE This loan is Overdue                                |            |                |           |                    |            |        |          |                |           |         |
|---|------------|----------------|-----------|--------------------|------------|--------|----------|----------------|-----------|---------|
| Post History Void Dates Change Payoff Bring Current Escrow Reporting Options Letters Help |            |                |           |                    |            |        |          |                |           |         |
| Escrow Type   | Standard   | Collateral Add |           | 77 Sunset Strip #1 |            |        | Hm       | (707) 999-4545 |           |         |
| STD Escrow  | 400.00     | City St Zip    |           | Barrington         | RI         | 02806  | Wk       | (444) 555-6666 |           |         |
| Maint Escrow  | N/A        | Type           | Straight  | Monthly            | Reg. Amort |        |          |                |           |         |
| First Payment   | 01/01/2005 | Amount         | 318600.00 | Balance            | 318600.00  |        |          |                |           |         |
| Next Payment  | 01/01/2005 | Rate           | 6.500     | Balloon Due        |            |        |          |                |           |         |
| Payments Behind   | 26         | P & I          | 2013.77   | Principal          |            |        |          |                |           |         |
| Suspense Balance  | 0.00       | Term           | 360       | Final Pymt         |            |        |          |                |           |         |
| Last Coupon   | 12/01/2004 | Comment        |           |                    |            |        |          |                |           |         |
| Insurance Due   | Not Avail  | Credit Curr    | 0 <30     | 0 30               | 0 60       | 0 90   | 0 >120   | 0              |           |         |
| TX Date   | HP         | Payt...        | Ch...     | Amt Rcvd           | Maint      | Escrow | Interest | Principal      | Balance   | Fee Due |
| 12/08/2004  | PP         | NA             | 0         | 0.00               | 0.00       | 0.00   | 920.40   | 0.00           | 318600.00 | 0.00    |

4. Select Escrow on the Tool Bar

| #9999 - 1022 - FIRSTSECOND, JANET/JOE This loan is Overdue                                |  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|
| Post History Void Dates Change Payoff Bring Current Escrow Reporting Options Letters Help |  |  |  |  |  |  |  |  |  |  |
| Escrow  |  |  |  |  |  |  |  |  |  |  |

5. Select STANDARD ESCROW ITEMS
6. Select Analysis
7. Select in **SCHEDULE**

| Description      | Frequency | Amount |
|------------------|-----------|--------|
| Hazard Insurance | None      | None   |
| County Tax       | None      | None   |
| City Tax         | None      | None   |
| Other #2         | None      | None   |
| Other #3         | None      | None   |
| Other #4         | None      | None   |

Amounts are based on prior 12 month historical data. Double-click on an escrow item to modify it, changes will be immediately reflected in the escrow analysis.

**New Payment**

Total: 2013.77

P&I: 2013.77   Escrow: 0.00   Maintenance: 0.00

**Current Payment**

Total: 2413.77

P&I: 2013.77   Escrow: 400.00   Maintenance: 0.00

8. Select the item you are recording (Hazard, County, City) and double click

Amount: 5000.00

Next Due: 12/01/2005

Frequency: 1 Years

OK   Cancel

9. Fill in the information required select OK

10. Complete steps 8 and 9 until all Escrow items are recorded

11. Select Close or Print if you prefer.

12. You are now ready to run the [coupon book](#) or post payments [Borrower's Tool Bar](#)

## 8.2 EDI Links with Loan Origination Software

### EDI Links with Loan Origination Software

Trakker can import loans from popular origination software including [Calyx Point](#), [Ellie Mae Encompass](#), and [Byte BytePro](#). The following topics will cover procedures for setting up and executing these EDI links.

#### 8.2.1 Ellie Mae Encompass

##### Encompass by Ellie Mae

This is how to do an EDI link from Encompass.

1. You will need to log into **Trakker™**.
2. Go to menu item Review/ Loan/ New.
3. Click on EDI link button
4. Click on the button labeled Encompass.
5. This will launch the Encompass login.
6. Put in your Encompass Username, password and server IP number.
7. This will launch the Encompass Loan import.
8. Look for the file and click on it
9. Click on the Import button.
10. Once this is done click next and verify information.
11. Information not transferred or required by **Trakker™**, may be entered into the appropriate fields.

## 8.2.2 BytePro

### TQS by Byte

This is how to do an EDI link from TQS.

1. You need to open up the file in TQS that you want to export.
2. Once the loan file is open
3. Go to the menu communication
4. Click the menu item export to other interfaces.
5. Then click on the item **Trakker™** and export file.
6. Launch the **Trakker™** program.
7. Log into **Trakker™** like normal
8. Click on menu item review; then click menu item loan; then click on menu item new.
9. Click on EDI link button
10. Click then on the button labeled TQS.
11. Locate the TQS file in the TQS folder.
12. Click the file
13. Click Open
14. Click next in **Trakker™**.
15. Verify information on each screen by clicking next.
16. Information not transferred or required by **Trakker™**, may be entered into the appropriate fields.

## 8.2.3 Calyx Point

### Calyx Point

The next section describes how to import loans from Calyx Point.

### 8.2.3.1 Before Importing from Calyx

## Before Importing a Loan from Calyx Point

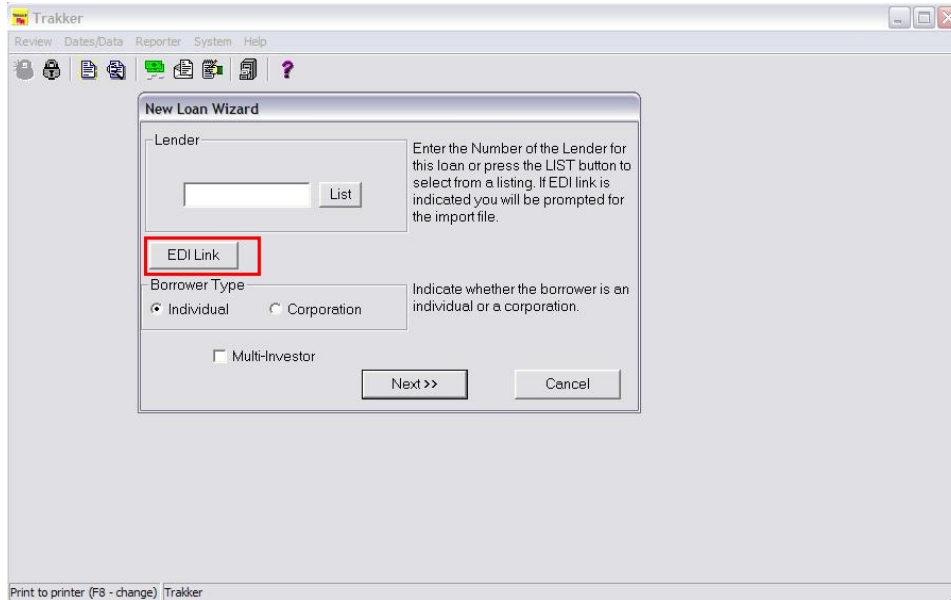
Here are the steps that should be taken in Trakker and Point before importing a loan from Calyx Point:

1. [Set up lender information.](#)
2. [Set system defaults.](#)
3. [Set up custom fees.](#)
4. [Set up collection parameters.](#)
5. [Set up payment posting order.](#)
6. If importing adjustable rate mortgage loans, [set up market indexes](#), using the names given in field ID 12523 in the **Registration and Rate Lock** form in Point. Note that some of the names exceed Trakker's 35-character limit on index names; in that case, use only the first 35 characters.
7. Using Point Administrator, create a data folder called **LoansToBeServiced**. In Point, copy all loans that are ready for servicing to this folder. Trakker looks for this data folder by default when importing loans.

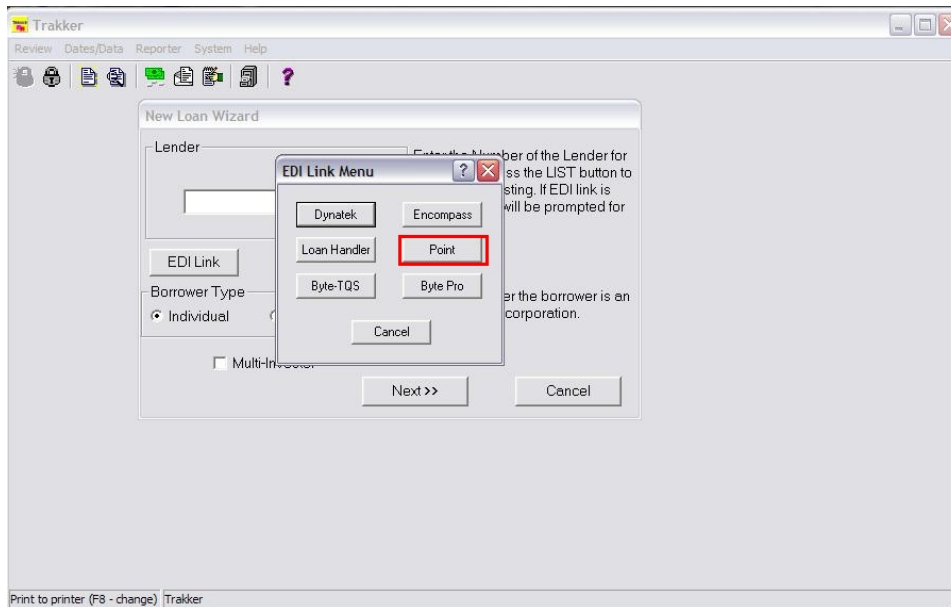
### 8.2.3.2 Importing a Loan from Point

## Importing a Loan into Trakker from Calyx Point

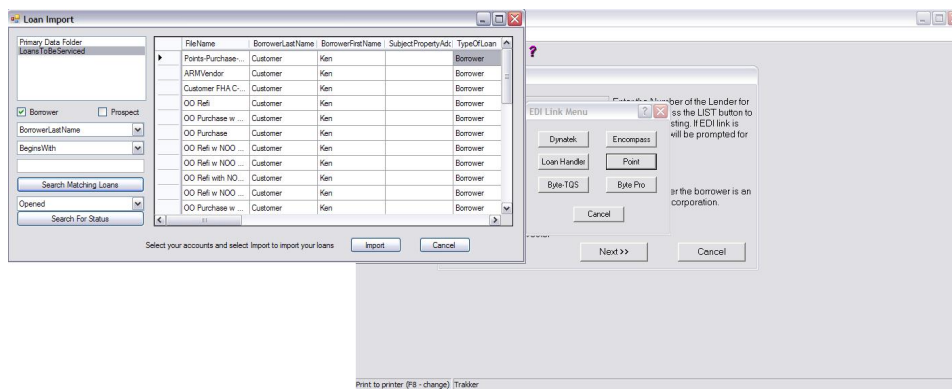
In Trakker, begin by creating a new loan as normal: **Review -> Loan -> New**. Click the **EDI Link** button on the first screen.



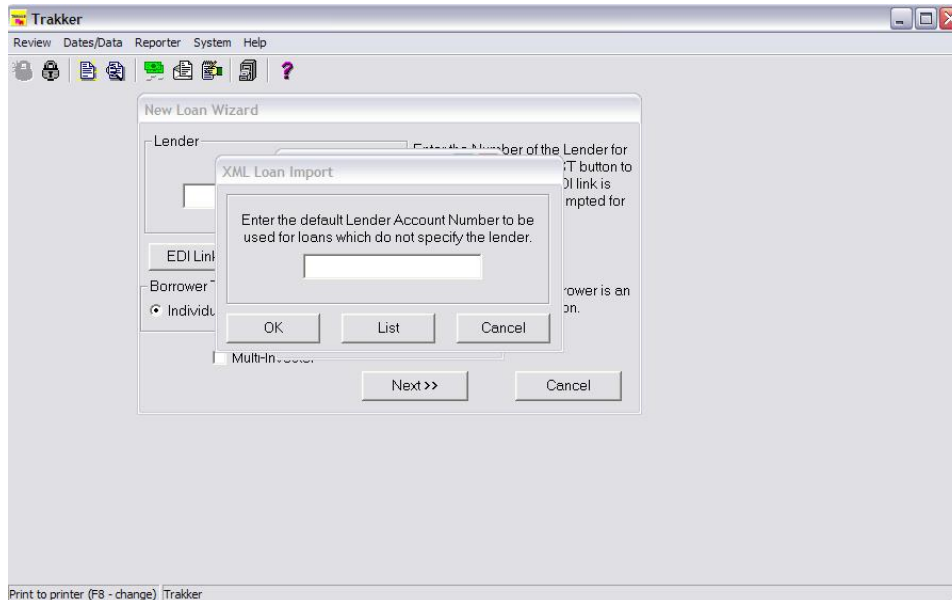
Click **Point** on the screen that follows.



The Calyx Loan Importer should then appear:



In the **LoansToBeServiced** folder, find the loan to be imported, then click **Import**. It may take a few minutes, depending on the speed of your computer. Trakker will ask for a default lender number; enter the lender number for the desired lender here. (If the number is not known, it can be specified using **List**)



When this is finished, the information from the Point file will be imported into the New Loan Wizard. Navigate through each of the screens of the new loan and verify the information, changing and adding where necessary. Some information does not carry over from Point; the table below is a complete listing of every item in Trakker's New Loan Wizard and where it is located in Point.

## 8.2.3.3 Point-Trakker Conversion Table

## Point to Trakker Conversion Table

This table connects all the information in Trakker's New Loan Wizard to its counterpart in Point. Some of the fields are Trakker-specific, and other items are not imported from Point. These items are noted in this table as well. To view Field ID Numbers in Point, select **Utilities -> Display Field ID**, then click on a field. Its Field ID is then displayed in the lower right hand corner.

| Trakker Field Name         | Corresponding Calyx Location | Calyx Field ID Number | Will this transfer over from Calyx Point? | Will this need to be manually setup in Trakker's New Loan Wizard? |
|----------------------------|------------------------------|-----------------------|---|---|
| Lender                     | Manual                       | N/A                   | No  | No  |
| Borrower Type              | Borrower Information         | 100                   | No  | Yes   |
| Multi-Investor             | N/A                          | N/A                   | No  | Yes   |
| Portfolio                  | Borrower Information         | 915                   | No  | No  |
| Loan Type                  | Borrower Information         | 26                    | No  | No  |
| First Name                 | Borrower Information         | 100                   | Yes                                       | No  |
| Last Name                  | Borrower Information         | 101                   | Yes                                       | No  |
| Collateral Address Street  | Borrower Information         | 31                    | Yes                                       | No  |
| Collateral Address City    | Borrower Information         | 32                    | Yes                                       | No  |
| Collateral Address State   | Borrower Information         | 33                    | Yes                                       | No  |
| Collateral Address Zip     | Borrower Information         | 34                    | Yes                                       | No  |
| Collateral Address Country | Default                      | N/A                   | No  | No  |
| Loan Class Code            | Manual                       | N/A                   | No  | Yes   |
| Fed ID                     | Borrower Information         | 108                   | Yes                                       | No  |
| Middle Name                | Borrower Information         | 117                   | Yes                                       | No  |
| Generation                 | Borrower Information         | 119                   | Yes                                       | No  |
| Primary Address Street     | Borrower Information         | 102                   | Yes                                       | No  |
| Primary Address City       | Borrower Information         | 103                   | Yes                                       | No  |
| Primary Address State      | Borrower Information         | 104                   | Yes                                       | No  |
| Primary Address Zip        | Borrower Information         | 105                   | Yes                                       | No  |
| Primary Address Country    | Borrower Information         | 115                   | Yes                                       | No  |
| Home Phone                 | Borrower Information         | 106                   | Yes                                       | No  |
| Work Phone                 | Borrower Information         | 136                   | Yes                                       | No  |
| DOB                        | Borrower Information         | 118                   | Yes                                       | No  |
| Sex                        | Loan Application - 4         | 1496                  | Yes                                       | No  |



|  |  |         |     |                          |
|--|--|---------|-----|--------------------------|
| Race                                   | Loan Application - 4   | 1548    | Yes | No                       |
| Appraisal                              | Borrower Information   | 801     | Yes | No                       |
| Property ID                            | Manual   | N/A     | No  | Yes                      |
| Collateral                             | Manual   | N/A     | No  | Yes                      |
| Late Fee (Permitted Days Late)         | Truth in Lending   | 2190    | Yes | No                       |
| Late Fee (Percentage of Dollar Amount) | Truth in Lending   | 2185    | Yes | No                       |
| Service Fee (Type)                     | N/A  | N/A     | No  | Yes                      |
| Service Fee (Amount)                   | N/A  | N/A     | No  | Yes                      |
| Service Fee (Percent)                  | N/A  | N/A     | No  | Yes                      |
| Pre Payment Penalty                    | Truth in Lending ><br>Prepayment > eLoanFile ><br>Loan Product > Prepayment<br>Penalty | 12816   | Yes | No                       |
| Penalty Paid Before This Date          | Manual   | N/A     | No  | Yes                      |
| Past Due Fees                          | N/A  | N/A     | No  | Yes                      |
| Loan Begin Date                        | Manual   | N/A     | No  | Yes                      |
| Escrow Payment                         | Borrower Information   | 753-756 | Yes | No                       |
| Escrow Balance                         | N/A  | N/A     | No  | Yes                      |
| Non Escrow Account                     | GFE > Escrow Account<br>Information  | 9309    | Yes | No                       |
| Escrow Interest Required               | N/A  | N/A     | No  | Yes                      |
| Haz Ins Next Due Date                  | Manual   | N/A     | No  | Yes                      |
| Haz Ins AMT                            | Borrower Information   | 753     | Yes | No                       |
| City Taxes Next Due Date               | Manual   | N/A     | No  | Yes                      |
| City Taxes AMT                         | Fees Worksheet > Section 9   | 1096    | Yes | No                       |
| County Taxes Next Due Date             | Manual   | N/A     | No  | Yes                      |
| County Taxes AMT                       | Borrower Information   | 754     | Yes | No                       |
| MIP Next Due Date                      | Manual   | N/A     | No  | Yes                      |
| MIP AMT                                | Borrower Information   | 755     | Yes | No                       |
| HO Assoc Fees                          | Borrower Information   | 756     | Yes | No (in Escrow Scheduler) |
| Escrow Maintenance Fee                 | N/A  | N/A     | No  | Yes                      |
| Points Paid Dollar Amount              | Loan Application - 4   | 808     | Yes | No                       |

|  |                          |       |  |     |
|--|--------------------------|-------|--|-----|
| Owner Occupied Home                    | Loan Application - 4     | 1476  | Yes  | No  |
| Pre-paid Interest                      | HUD-1A                   | 13518 | Yes  | No  |
| Credit Interest                        | Manual                   | N/A   | No   | Yes |
| Loan Closing Date                      | Track > Status> Closed   | 6023  | Yes  | No  |
| Last Payment Received                  | Manual                   | N/A   | No   | Yes |
| Next Payment Due Date                  | Manual                   | N/A   | No   | Yes |
| Straight Loan Type                     | Manual                   | N/A   | No   | Yes |
| Balloon Loan Type                      | GFE > Summary of Loan    | 553   | Yes  | No  |
| Payment Period                         | TIL Section 32           | 2345  | Yes  | No  |
| Interest Basis (Simple Interest)       | N/A                      | N/A   | No   | Yes |
| Interest Basis (Reg Amort)             | Default                  | N/A   | No   | Yes |
| Days Per year Interest Basis           | N/A                      | N/A   | No   | Yes |
| Interest Rate Type (Fixed)             | Loan Application -1      | 550   | Yes  | No  |
| Interest Rate Type (Market Index)      | Loan Application -1      | 560   | Yes  | No  |
| Interest Rate Type (Date Scheduled)    | N/A                      | N/A   | No   | Yes |
| Interest Rate Type (Payment Scheduled) | N/A                      | N/A   | No   | Yes |
| Market Index Rate                      | Registration & Rate Lock | 12523 | Yes (Only 35 Characters of Market Index Name will be used) | No  |
| Market Index Eval Period               | Registration & Rate Lock | 2331  | Yes  | No  |
| Margin                                 | Registration & Rate Lock | 2332  | Yes  | No  |
| Fixed Initial Rate                     | Registration & Rate Lock | 12    | Yes  | No  |
| Fixed Initial Rate Calendar            | Manual                   | N/A   | No   | Yes |
| Rate Change Limits (Maximum Decrease)  | Manual                   | N/A   | No   | Yes |
| Rate Change Limits (Maximum Increase)  | Registration & Rate Lock | 2324  | Yes  | No  |
| Rate Floor                             | Amortization Schedule    | 2332  | Yes  | No  |

|  |                            |              |     |     |
|--|----------------------------|--------------|-----|-----|
| Rate Cap   | Amortization Schedule      | 2325 +<br>12 | Yes | No  |
| Payment Changes<br>(Keep Payment the<br>Same When Rate<br>Changes) | N/A                        | N/A          | No  | Yes |
| Payment Changes<br>(Adjust the Payment<br>When Rate Changes)       | N/A                        | N/A          | No  | Yes |
| Original Loan Amount   | Borrower Information       | 21017        | Yes | No  |
| Current Balance  | Borrower Information       | 21017        | Yes | No  |
| Variable Interest<br>Calculation                                   | Manual                     | N/A          | No  | Yes |
| Payment  | Borrower Information       | 527          | Yes | No  |
| Term   | Borrower Information       | 13           | Yes | No  |
| Balloon Due  | Borrower Information > Due | 3190         | Yes | No  |
| Balloon Amount   | GFE > Summary of Loan      | 528          | Yes | No  |
| Vendor Information<br>for Haz Ins                                  | Agent List                 | 450          | No  | Yes |
| Vendor Information<br>for County Taxes                             | Agent List                 | 12968        | No  | No  |
| Vendor Information<br>for City Taxes                               | Agent List (User Defined)  | N/A          | No  | No  |
| Vendor Information<br>for Mortgage<br>Insurance                    | Agent List                 | 460          | No  | No  |

**Part**



## 9 The Borrower's Screen

### 9.1 Main Borrower's Screen

#### Main Borrower's Screen

The Main Borrower's Screen can be accessed from the main program in two different ways.

1. Click on Review>Loan>Review
2. Enter (or click List to scroll through he list of accounts) the account number you wish to view/edit;

**OR**

1. Click on F4
2. Enter (or click List to scroll through the the list of accounts) the account number you wish to view/edit.

- The Borrower Screen

Below you will see the Borrower's Screen. This screen contains information specific to this borrower

| TXDate     | HP | Pay't Paid | C... | Amt Rcvd | Maint | Escrow  | Interest | Principal | Balance  | Fee Due |
|------------|----|------------|------|----------|-------|---------|----------|-----------|----------|---------|
| 05/01/2006 |    | NA         | 0    | 0.00     | 0.00  | 2026.00 | 0.00     | 0.00      | 32000.00 | 0.00    |
| 07/14/2006 | CH | 08/15/2006 | 0    | 280.00   | 0.00  | 145.00  | 53.33    | 81.67     | 31918.33 | 0.00    |
| 08/17/2006 | CH | 09/15/2006 | 0    | 275.00   | 0.00  | 145.00  | 53.20    | 76.80     | 31841.53 | 0.00    |
| 09/15/2006 | CH | 10/15/2006 | 0    | 280.00   | 0.00  | 145.00  | 53.07    | 81.93     | 31759.60 | 0.00    |
| 10/17/2006 | CH | 11/15/2006 | 0    | 300.00   | 0.00  | 145.00  | 52.93    | 102.07    | 31657.53 | 0.00    |

Listed below you will find brief summaries of each of the item's on this screen.

- **The Borrower Screen Tool Bar**

Located at the top, this menu system will allow you to modify this account. A full listing of this tool bar can be viewed in the [Borrower's Screen Tool Bar](#) section.

- **Escrow Type**

The type of escrow that is attached to this account will be listed here. If it only requires standard escrow the window will have standard typed in this field. If the account requires only Maintenance Escrow, then it will read Maintenance. If both types of escrow are required, then it will read STD & Maintenance.

- **STD Escrow**

This shows the required Standard Escrow Payment to be accepted with each payment.

- **Maint. Escrow**

Shows the required Maintenance Fee Payment to be accepted with each payment. **Note:** This may vary according to the balance of the maintenance fee account verses the cap that was set. For more information refer to [Escrow Maintenance Overview](#)

**First Payment**

Shows the date the first payment is or was due.

**Next Payment**

Shows the next due date for this account.

**Payments Behind**

If the account is behind on payments you will see a number listed here that shows the number of payments this borrower has missed. **Note: This is a current figure not cumulative.**

**Suspense Balance**

If you utilize the suspense account the current suspense balance will be shown here.

**Last Coupon**

The date of the last coupon printed that was sent to the borrower. (example 12 coupons printed the last coupon date was 7/15/2006 this borrower needs a new coupon box for his next payment)

**Insurance Due**

The date when Hazard Insurance is due.

**Address/Collateral**

This is the Collateral description or Address of the Collateral that is listed on this account.

**City State Zip**

Continuation of the Address/Collateral and lists the City, State, and Zip of the collateral.

**Type**

Shows the type of account, payment period, and interest basis.

**Amount**

The original balance of the account.

**Balance**

Shows the current balance on this account.

**Rate**

The interest rate that is charged to this account.

**Balloon Due**

If the account is a Balloon type account, then the number listed here is the payment that the balloon payment would be due on.

**Payment**

The regular scheduled payment.

**Principal**

The principal balance that will be paid on a Balloon type account

**Term**

The term that this account is based on.

**Final Payment**

If the account is a Balloon type account then the balloon payment will be listed here.

**Comment**

This is an operator definable and changeable field. It is intended for use as a simple on-screen reminder to the operator for some fact about the loan. It is not to be confused with or used to replace the Contact History Log for chasing accounts. This field can hold up to 34 characters and all changes are recorded. This can be used for In-House account number, or any other misc. information.

**Credit**

A cumulative count that starts at the beginning of the loan (or the start of transactions within this program). Listed below is a breakdown of each of the items listed.

- Curr.** The number of payments that were made on time.
- <30** The number of payments that were past the grace period but under the 30-day mark.
- 30** The number of payments that were made from 30 to 59 days past the grace period.
- 60** The number of payments that were made from 60 to 89 days past the grace period.
- 90** The number of payments that were made from 90 to 119 days past the grace period.

>120 The number of payments that were made over 120-days past the grace period.

**At the bottom of the screen is a listing of the last 5 transactions. The following indicates what each column means:**

**TX Date**

Transaction Date =The date of the transaction

**HP**

How Paid = What this transaction is and/or how it was paid.

See [Payment Codes](#) for more information about the How Paid codes.

**Pay't Paid**

Payment Paid = Which payment was paid (due date) with this transaction

**BTW**

Days Between Payments

This will be shown for Interest Bearing/Simple Interest loans and is the number of days since the last payment. If the account is a Regular Amortizing account, this column will not be shown.

**Amt Recd**

The amount of funds that was received on this transaction

**Escrow**

The amount of Escrow that was removed from the payment and applied to the Escrow account.

**Interest**

The amount of interest that was paid from this payment.

Please note that on Regular Amortizing loans this figure will show the amount of interest that was due on this payment. If the payment does not cover the interest due you will see a negative figure in the "Principal" column.

**Principal**

The amount of funds that was applied to the principal balance

**Balance**

The "running" total of the principal balance.

**Fees**

This reflects any fees that were incurred on this transaction

Example: Late Fees, NSF Fees



**Past Due Int.**

This column contains information that pertains only to Interest Bearing or Simple Interest Loans Only. It is the Past Due Interest that has not been paid by the borrower.

**Total Past Due**

The amount of past due late fees, NSF fees and Past due interest (Interest Bearing or Simple Interest Loans Only) that have not been paid by the borrower.

## 9.2 Borrower's Tool Bar

### Borrower's Tool Bar

When you first enter a borrower's account you will notice at the top a Tool Bar. Listed below is a breakdown of this tool bar going from left to right.



**Please note that the sections listed below marked with a Red " # " are secured areas and may be "locked" down by the program Administrator. For more information regarding system security please review our Program Security section.**

**Post**

This section handles payment processing.

**Post To Loan**

To accept a payment for the regular payment amount or a larger payment click on Post to Loan.

For regular payments simply make sure that the date is the date you wish to enter the payment, check the amount and correct if necessary, and select the type of payment accepted (i.e. Check, Cash, Money Order, etc.). Examples of different types of payments and how to handle them can be reviewed at our [Types of Payments](#) section. For full details on how to process a payment please review: [Regular Payments](#)

The program will process a payment in the following manner.

#### Amount Received

- Escrow
- Interest
  
- Interest Short (if Interest Bearing or Simple Interest Loans)
  
- Current Past Due
  
- Principal
  
- Other Past Due Fees
  
- Other Fees

#### **Post To Suspense**

The suspense account can be referred to as a holding area for each account. Utilize the Suspense account when accepting short or multiple payments.

Short payments can be placed into the suspense account until the customer makes up the rest of the payment.

Multiple payments can be placed into the suspense account and then transferred out in single payments.

#### **Transfer From Suspense > Post to Loan\***

When making a payment from the suspense account simply click on Transfer from Suspense and enter the date and dollar amount you wish to transfer from the suspense account to make the payment.

#### **Transfer From Suspense > Post to Fees\*\***

This is identical to Transfer from Suspense > Post to Loan above, except in that the amount entered will be transferred from suspense to current and past due fees instead of a normal payment.

#### **Transfer From Suspense > Post to Escrow\*\***

This is identical to Transfer from Suspense > Post to Loan above, except in that the amount entered will be transferred from suspense to the escrow account instead of a normal payment.

#### **Debit Suspense**

Debiting the suspense account removes money from the account and out of the program. This could be used when an amount entered into the suspense account is invalid or after a payoff is received there remains a suspense account balance.

See [Utilizing the Suspense Account](#) for more information about these functions.

#### **Post to Fees**

Use this function to record fee payments. This is identical to recording a regular payment, except that the amount entered is applied to current and past due fees.

**\*This function is listed as Transfer From Suspense in versions prior to 2.4.0.8361.**

**\*\*This function is not available in versions prior to 2.4.0.8361.**

## History

### Contact

This function serves multiple purposes. The contact log's primary function is to serve as a log of notes between your company and your customer. It also keeps a log of modifications to the account (ie. Manual Balance Modifications, Interest rate and Payment changes, and many more.) Selecting to View the account's history, selecting to view the contact log, and then pressing the Print button can print this log.

### Interest

This function shows the interest accrual history for the account. Each month makes an entry into this log. The entries list the Month/Year, Accrual of Interest, Interest Paid, and the Accrual Balance. Selecting Print at the bottom of the screen can print this.

### View

When you click on View the program inquires if you wish to view this account history by a specific year. If you choose to view it by a year then you will only see that year's information. If you answer No then you will see the full history on this account. After you answer the question a window will open with three tabs; Payment, Suspense, and Contact.

### Payment

This tab will show the payment history and is broken down in the same manner as the partial history that you see on the bottom of the borrower's screen. You can print this by selecting Print at the bottom of the screen. **Note:** Posting Errors (PE) will not be printed.

### Contact

This tab will show the contact log and details each manual modification and contact entry that pertains to this account. On the screen you will see the comment and the date that the comment was entered into this account. You can print this by selecting Print at the bottom of the screen. Note: Posting Errors (PE) will not be printed.

### Suspense

This tab will show the suspense account history. It is broken down by the Date of transaction, what activity was done, the dollar amount transferred, and the balance. You can print this by selecting Print at the bottom of the screen.

### Maint.

This tab will display the Escrow Maintenance Fee account history. This screen is broken down by the Date, Activity, Amount, and Balance. It includes ALL transactions both coming into and going out of the Escrow Maintenance Fee Account. If you wish to have a printout of this history, simply choose Print at the bottom of the screen.

### Escrow

This tab will display the Escrow account history. This is not to be used as an Escrow Analysis; it is

simply the transaction history. This screen is broken down by the Date, Activity, Amount, and Balance. It includes ALL transactions both coming into and going out of the Escrow Maintenance Fee Account. If you wish to have a printout of this history, simply choose Print at the bottom of the screen.

### **Print**

This function prints an account's Payment History and Contact History. Please note that this can be selected to run by a specific year or by the account's entirety.

### **Void**

### **Incorrect Posting**

Allows you to void a payment from the transaction log. When you select this you will void the LAST transaction from the log. This will not remove the entry from this account but it will place a "PE" (Posting Error) in the "HP" (How Paid) column. It will zero out everything but the amount received.

### **NSF Check**

When you receive a Non Sufficient Funds check you can remove that payment from the account by selecting this option. If you have setup a fee for returned checks (This can be set in the System/Operator screen) then the fee will automatically be added to this account. When you select this function you must enter the Date you received the check, the Check Number, the Amount of the check, and the Number of payments the check paid.

### **Dates**

This tab will allow you to update date changes as well as allow you to view miscellaneous data.

### **Important Due Dates**

Within the 'Important Dates' Function, you are able to flag accounts with up to 16 key dates. Important dates are such things as when taxes or insurance are next due to be paid on an account, when an interest rate needs to be changed, when a balloon note is due, etc. This includes 5 User Defined dates and 4 Other Escrow items along with the standard items.

### **Change**

This menu allows you to change various aspects of this account. Please note that many of the options listed in this menu are protected by system security. If you wish to find out more about system security please review our [Program Security](#) section.

### **General**

#### **General Information**

Contains the Account Name, Loan Class Code, and Loan Comment

#### **Borrowers**

Contains all borrowers listed on this account. There can be up to 6 borrowers and co-borrowers on a single account.

#### **Other Contacts**

Can be used for alternate contacts such as neighbors, work, family, etc.

#### **Appraisal/Collateral**

Used to track the dollar amount and detailed description of the collateral. We have also added a Site Id field. This would be used to track a county ID or location ID on an account, if so required.

### **Credit Information**

Lists the current credit information on an account. Please refer to our [Account Credit Reporting Information](#) section for more details.

### **Defined Fields**

Also known as User Defined Fields. There are five different groups of fields, these are: Date, Decimal, Number, Memo, and Alpha/Numeric.

### **Financial**

#### **Change Late Fee**

Allows you to change the number of permitted days the account can be late, the fee (either by the percent of payment or dollar amount), or to choose not to charge a late fee at all.

#### **Rate/Payment**

Allows you to change the interest rate that the program charges per payment period and the payment that is due at the end of the period.

#### **Annual Interest Basis**

This section only pertains to Simple Interest and Interest Bearing accounts. You can change the basis from 360 to 365 and vice versa.

#### **Change Service Fee**

The service fee your company charges to the customer for servicing the account. This charge is applied at the end of each payment period.

#### **Pre-Payment Penalty**

Allows your company to charge a percentage of the balance if a customer pays off the account early. On this screen you can set the percentage and the date for the penalty. If the customer pays off the account before the date that is set you will see in the payoff screen a Pre-Payment Penalty that will be added to the payoff amount.

### **Adjust Fees**

#### **Add To Fees**

Allows you to add custom fees to an account manually. You can setup these custom fees by accessing the Custom Fees function on the main program screen under the System, Parameter Options section. Examples of custom fees are: Legal Fees, Processing Fees, and Appraisal Fee.

#### **Reverse Fees**

Allows you to reverse a Returned Check Fee, a Late Fee, or a Borrower Fee. A Borrower Fee is a fee, which was added in the previous section (Add To Fees).

### Adjust Balance

#### Add To Balance

Allows you to add money directly to the balance of the account. Once selected you will have to enter the date, the amount of money you wish to add to the balance and the reason. Please note that the reason box is a "drop down" box that lists the codes you have stored in your Custom Fees. You can setup these custom fees by accessing the Custom Fees function on the main program screen under the System, Parameter Options section.

#### Decrease Balance

Allows you to manually decrease the balance of a loan. There are multiple reasons for this, one common reason is referred to as a Principal Only payment. Once selected you will have to enter the date, the amount of money you wish to decrease the balance by and the reason. Please note that the reason box is a "drop down" box that lists the codes you have stored in your Custom Fees. You can setup these custom fees by accessing the Custom Fees function on the main program screen under the System, Parameter Options section.

### Prior Interest

**Incurred** Allows you to enter Prepaid interest that incurred before the account was entered into the program.

**Paid** Allows you to enter Prepaid interest that was paid before the account was entered into the program.

### Investor Accounts

Allows you to attach investor accounts to this account. Please refer to our [Investor Relationship](#) section for more details on this subject.

### Close/Reopen Account

Allows you to close and reopen an account. If the account is closed it will not appear on any reports unless specified to do so. **Please note** that if the account is closed it will be included in the 1098 printing, I.R.S. file generation, and the Credit Bureau file generation process. If your company wishes to close out an account it is advised that this be done after year-end closeout and Tax filing has been completed, to make sure there are no problems.

### Payoff

This function will calculate a payoff based on current data. To review more information on this function please go to our [Payoff](#) section.

### Bring Current

If the account is past due and you click on this function the program will calculate the amount required to bring this account current. This includes all past due payments that were not paid, all past due fees, and any escrow that would be paid for each payment that is behind. If there are any funds in the suspense account it will be subtracted before the amount is displayed.

**You have two options on this screen. You can print a Bring Current Letter or Exit.**

## Escrow

This menu section deals with the Escrow and Escrow Maintenance Fee. You can review more information on Escrows in our [Escrow](#) section.

### Standard Escrow Items

#### Analysis

This provides an extensive analysis screen and letter to the customer utilizing payments made for the prior 12 months. This will then project a new escrow payment as needed to meet future needs while holding a reserve (if so setup). When setting up NEW accounts you can begin immediately analyzing the account's escrow status, HOWEVER, payments just disbursed or previously disbursed (e.g. yearly taxes) NEED TO BE INPUTTED AS PAYMENTS with these payments added to the 'actual' balance for new account input.

#### Deducting Payments

To post an Escrow payment click on the Escrow menu and select the type of payment you wish to post. The program will then ask you for a date, amount, and check number. After you have entered in the appropriate information click OK.

#### Overage/Adjust Balance

If for any reason you wish to manually adjust the balance of an Escrow account you can do so. From Standard Escrow Items select Overage/Adjust Balance; enter the Date, Amount, and Reason. After you have entered in the appropriate information click OK.

#### Change Escrow Required

If the account currently requires escrow and you select this option the program will ask you if escrow is still required. **You have three options; Yes, No, and Cancel.** If you click Yes; the program will then open a window allowing you to modify the escrow payment. If you click No, the program will then remove the escrow payment and mark the account as Non Escrow. If you click Cancel it will not make any changes. If the account currently does not require escrow and you select this option the program will ask you for a payment amount. Enter the appropriate amount and click OK.

#### Displaying Transactions

The entire escrow account payment history may be displayed using this option. You may choose displaying this history by topic; hazard insurance, taxes, or by date (all historical data). When the topic choice has been made, the appropriate history is displayed showing the date, check number, amount, and the topic for which the check was written.

#### Payment and Dates

This screen allows you to see the payment dates and frequency of the required deductions at a glance.

### Escrow Maintenance Fee Menu

#### Change Payment/Cap Amount

This item will allow you to modify the fee and cap that is or needs to be set on an account. When you click on it a new window will open that displays the "old" fee and cap that are currently set. At the bottom of this window there are two boxes. If you wish to modify the fee and cap that is currently set just enter the information in the two boxes and choose OK.

This allows you to remove money from the Escrow Maintenance Fee account. After clicking on the Deduction menu item a new window will open allowing you to enter the date of the transaction, the amount, and the reason. If you wish to reverse a transaction simply enter the exact information of the transaction that you wish to reverse and click on the "Check to INCREASE Maintenance Fee Balance" box.

### **View Deductions**

When you click on View Deductions a window will open detailing all transactions coming into and out of the Escrow Maintenance Fee Account. This information can also be seen in the History, View menu items.

### **Reporting Options**

The Reporting Options allow you to change, add or remove information

#### **Add/Modify**

This tab allows you to change/remove ACH Borrower, Credit Reporting, IRS 1098 Printing options, No Late Notice, Agency Reporting Number information.

#### **Change**

This tab allows you to change existing information in the the Add/Modify tab.

#### **Review**

This tab allows you to review several different aspects of your account such as, 1098 status, Points Paid, Prior interest Paid, ACH Borrower status, etc.

#### **Summary Report**

This tab will print out a summary report of the Reporting Options and the values stored for each variable.

### **Letters**

This menu allows you to print late notices, custom letters, as well as a Bring Current notice.

#### **Custom**

These are custom letters that you have defined in the program. Please refer to the following topics for instructions on how to setup the custom letters and how to customize provided letters.

- o [Setting Custom Letter Names](#)
- o [Customizing Letters](#)

#### **Notices**

The notices menu allows you to manually print three notices. Examples of each notice can be seen by clicking on the examples below. Please note that if you have customized these letters they may appear different than those shown below. You can customize these notices, please refer to [CUSTOMIZING LETTERS](#).

- o [Notice 1](#)
- o [Notice 2](#)
- o [Notice 3](#)

#### **Bring Current**



Prints a Bring Current letter. An example can be seen through the link below.

- o [10-DAY BRING CURRENT CERTIFIED LETTER](#)

## 9.2.1 Posting Overview

### Posting Overview

1. The first check performed is to determine if the payment was posted after the grace period established during the initial entry of the loan. If the payment was late, then the late fee is established, posted to the FEES column, and then added to the PAST DUE column amount. Nothing is subtracted from the amount received at this point.
2. The type of loan amortization determines the second check performed. If the loan is Interest Bearing/Simple Interest:
  - The escrow payment is deducted
  - Then a check is made for any interest short from previous payments. If there is, then as much of this amount as possible is subtracted from the payment received.
  - The remaining portion of the payment is then applied to the remaining calculations below.If the loan is Regular Amortizing:
  - Go to Step 3.
3. Next is the calculation of the interest due. The interest is then subtracted from the payment received and posted against the interest column. The remaining amount is applied to the next process.
4. After the interest has been deducted, the amount of principal due on this payment is calculated, subtracted from the amount received, and posted to the principal column.
5. For Regular Amortizing loans, if there is an amount remaining AND the account requires an escrow, the amount of the established escrow is deducted from the amount remaining. If an account requires an escrow payment and the amount remaining is not enough to cover this escrow payment, then the program will reject the amount posted and the operator must post the entire payment to the suspense account.
6. If there is an amount remaining after any escrow is deducted, the program checks for any past due fees. If there is a past due fee as much of the amount remaining is applied against the past due until this amount has been reduced to \$0.00.
7. The final check is for any amount remaining at this point in the posting process. If there is an amount remaining, then the program flags the operator if the extra amount should be posted to `1) Principal', `2) Suspense', or `3) Entire amount to suspense'. If `1) principal' is selected, the new principal will be re-posted to the principal column. If `2) Suspense' is selected, the extra amount is posted to the suspense account. If `3) Entire amount to suspense' is selected, the entire payment received will be posted to the suspense account. This gives the operator the capability of bringing an overdue account current over a period of time with payments greater than the amount due.
8. The final process is to subtract the principal from the old balance and establish the new balance.

Once these processes are completed, the operator has the option of printing a receipt letter showing all the postings for the amount received to be provided to the borrower. Then the review display screen is updated, and the operator is returned to the full display of the Borrower's Screen.

**If you wish to change the order in which the payment is posted such as Late fees first, Interest and then Principle. You need to do the following before you post the payment**

**-Go to System/Parameter Options/Payment Posting Order**

**-Select the process you want by moving the items up or down in the menu box**

**NOTE: If this is a one time payment posting be sure to go back and reset the posting to the original order**

## 9.2.2 Regular Payments

### Regular Payments

This section will cover a few types of payments that are regularly inquired about. These are not the only types of payments that can be entered into your program.

**Regular payments can be entered into the program in three ways.**

- **Normal Payments**

From the main program screen:

1. Click on Review>Post (This can also be done by pressing F2 on your keyboard)>Quick Post
2. Enter the account number or click List and select the account
3. Click Post> Post to Loan (This can also be done by pressing F2 on your keyboard)

The next screen prompts for a date (Today's date is the default) you can change this date if you need to

#1005 - James Rutherford

Date: 11/18/2006

Amount: 274 11

Method: 2 Comment

1. Cash 5. Mastercard  
2. Check 6. Amex  
3. Money Order 7. ACH  
4. Visa

OK OK - Receipt Cancel

4. The Amount is the payment that you have received (the normal payment is the default)

**NOTE:** If they are paying 2 or more normal payments you will want to post as a suspense transfer [Utilizing The Suspense Account](#) if you want to advance the next due date.

5. The Method is the type of instrument of the payment. Below is a breakdown of what the codes mean:

| Code | Meaning                                 |
|------|---|
| CA   | Paid with cash                          |
| CH   | Paid with check                         |
| MO   | Paid with money order                   |
| VI   | Paid with Visa card                     |
| MC   | Paid with MasterCard                    |
| AM   | Paid with American Express Card         |
| AC   | Paid with ACH transaction               |
| OT   | Other payment source as defined by user |
| RC   | NSF or returned check                   |
| PE   | Posting Error                           |
| ST   | Paid with suspense transfer             |
| SF*  | Suspense transfer to fees               |
| SE*  | Suspense transfer to escrow account     |
| PF*  | Fee payment                             |
| PP   | Pre-paid interest paid at closing       |
| PC   | Credit interest allocated at closing    |
| BC   | Bring current transaction               |

**\*Not available in versions prior to 2.4.0.8361**

6. Press OK or OK-Receipt

- **Larger Than Normal Payment**

This will cover Large payments that will be entered in as a single payment

This can be posted the same way as a normal payment

After you post the payment and click OK, the program will post the appropriate interest, fees, principal, and any other amounts due. It will then let you know if there is any money left over via a pop up window.

This window will ask you what you want to do with the overage. Your options are:

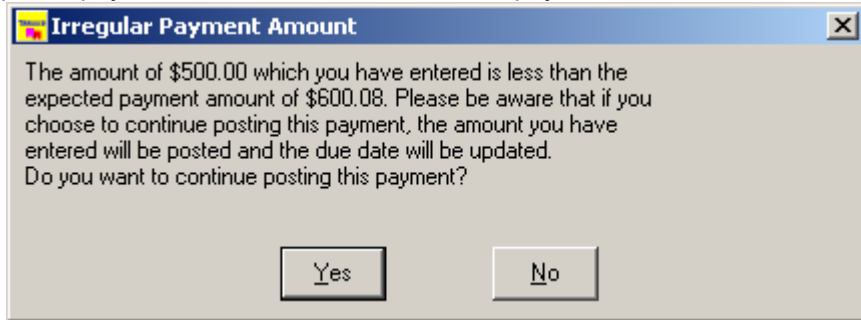
1. Overage to Principle
2. Overage to Suspense Account
3. This is a Sub-Investor Loan – Do Nothing  
Select the appropriate option
4. Then select ok.

- **Shorter Than Normal Payment**

This will cover Short payments that will be entered in as a single payment

This can be posted the same way as a normal payment

After you post the payment and click OK, the program will inform you that you are trying to post a payment that is less than the normal payment.



If you click YES a new screen will appear asking how you want this money distributed.

The screenshot shows a dialog box titled "Payment Allocation - Acct 1001". It contains a table with the following items and values:

|                    |        |
|--------------------|--------|
| Escrow             | 0.00   |
| Maintenance Escrow | 0.00   |
| Prior Interest Due |        |
| Interest           | 500.00 |
| Principal          | 0.00   |
| Fees               | 0.00   |
| Past Due Fees      | 0.00   |
|                    | 500.00 |

At the bottom, there are two buttons: "OK" and "Cancel".

When you click on OK, you will then see how the money was posted in the payment view on the Borrowers screen

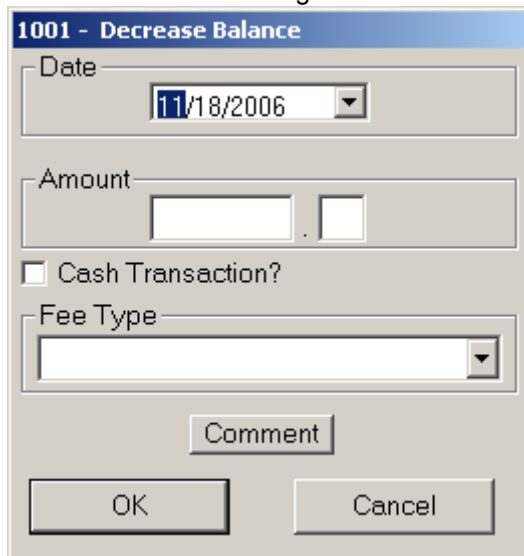
## 9.2.3 Other Types of Payments

### Other Types of Payments

- **Principal Only Payment**

This section will cover posting a payment in which all of the funds received will go directly to principal.

1. From the Borrower's screen click Change>Adjust Balance> Decrease Balance  
You will see the following screen

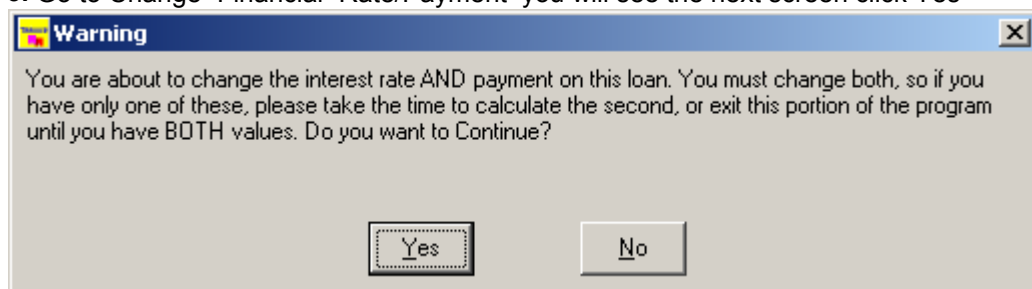


2. Enter the Date, Amount, and Reason. **Note:** The reasons need to be set in the [Custom Fee](#) section prior to posting this type of transaction.
3. Click OK  
You will then see how the money was posted in the payment view on the Borrowers screen

- **Defer Payments Non-Escrow Account**

This section will cover posting a payment that will affect the Next Due field but will not affect the balance or interest.

1. Go to the borrower's screen that you want to defer
2. Make a note of the Next Payment date, P&I amount, and Term .
3. Go to Change>Financial>Rate/Payment you will see the next screen click Yes



4. Change both to 0 (zero) **Note:** You are now back to the Borrower's screen

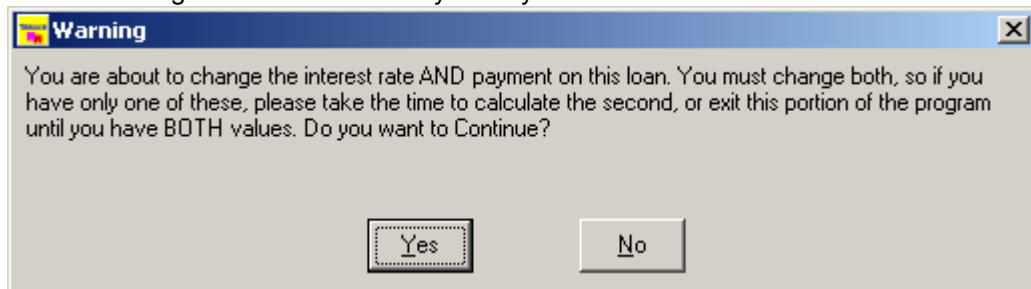
5. Post the number of payments you need to defer by going to Post>Post to loan. (the amount field should be \$0.00) until the next due date is correct.
6. Go back into Change>Financial>Term and **ADD** the number of payments you deferred.  
**Example:** beginning term was 120 months you deferred 5 payments the new term would be 125 months.
7. Go back into Change>Financial>Rate/Payment and put the P&I and Rate that was on the loan before you started this process.

- **Defer Payments Escrow Account**

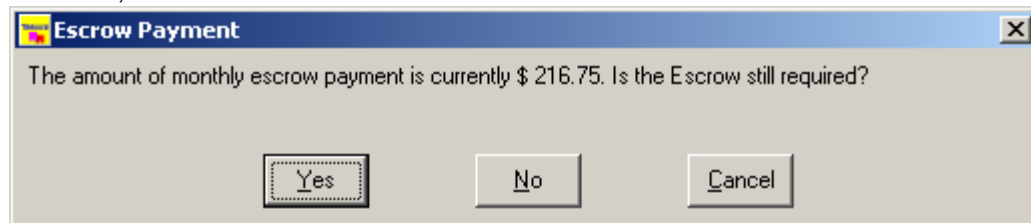
**We do not suggest that you defer an escrow account because the taxes or insurance will be short**

**But you can do it and this is how you would defer an escrow account.**

1. Calculate the amount of Escrow you need to collect from the borrower to ensure that the taxes and insurance will be paid
2. Make a note of the Next Payment date, P&I amount, Term and Escrow amount.
3. Go to Change>Financial>Rate/Payment you will see the next screen click Yes



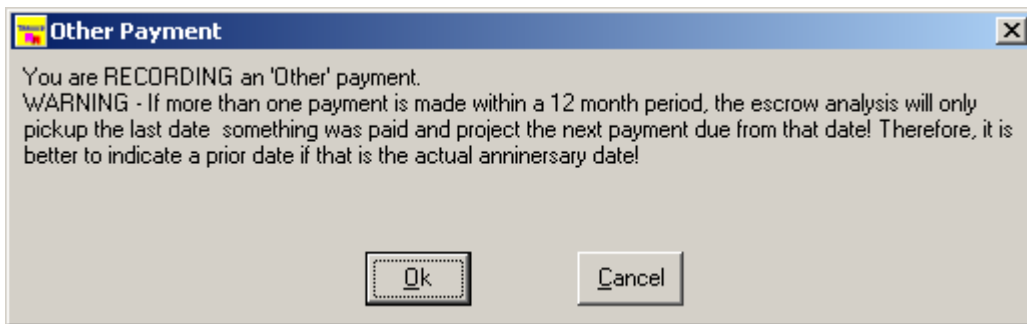
4. Change both to 0 (zero) **Note:** You are now back to the Borrower's screen
5. Go to Escrow>Standard Escrow Item>Change Escrow Payment, you will see the next screen, click Yes



5. Change the payment amount to 0 (zero)
6. Post the number of payments you need to defer by going to Post>Post to loan. (the amount field should be \$0.00) until the next due date is correct.
7. Go back into Change>Financial>Term and **ADD** the number of payments you deferred.  
**Example:** beginning term was 120 months you deferred 5 payments the new term would be 125 months.
8. Go back into Change>Financial>Rate/Payment and put the P&I and Rate that was on the loan before you started this process.
9. Go back into Escrow>Standard Escrow Item>Change Escrow Payment, Click Yes on the Is the Escrow still required and put the Escrow payment amount back in.

If you have collected the Escrow needed up front you can now post the amount directly to the Escrow portion of the account.

1. Go to Escrow>Standard Escrow Item>Overage/Adjust Balance, you will see the next screen click OK



You will see the next screen

2. In the Amount field enter the amount of the Escrow due that you required from the borrower
3. Click **CHECK TO INCREASE ESCROW BALANCE**, because you want to add this to the current escrow balance
4. Reason (you only have a few spaces to put your reason so you will need to keep it short)  
Example: Deferred amt. or pmt defer cost etc.
5. Click OK, you do not have to enter the Escrow Next Payment Date.

## 9.2.4 Utilizing The Suspense Account

### Utilizing The Suspense Account

The suspense account is basically a holding area for funds. This area can be used when posting multiple payments, holding partial payments until the customer brings in the rest of the payment, holding extra funds from larger than normal payments, etc. To use the suspense account please see the directions below:

- [Posting funds into the Suspense Account](#)

1. From the Borrower screen, click on Post.
2. Click Post to Suspense.
3. Enter the date you wish to show the posting.
4. Enter the amount you wish to post.
5. Click OK.

- **Transferring funds from the Suspense Account as a payment**

1. From the Borrower screen click Post.
2. Click Transfer from Suspense.
3. Click Post to Loan. (Skip this step if not using version 2.4.0.8361 or later.)
4. Enter the date you wish to show the posting.
5. Enter the amount you wish to transfer.
6. Click OK or OK - Receipt.

- **Transferring funds from the Suspense Account directly to Past Due Fees\***

1. From the Borrower screen, click Post.
2. Click Transfer from Suspense.
3. Click Post to Fees.
4. Enter the date you wish to show the posting.
5. Enter the amount you wish to transfer.
6. Click OK.

- **Transferring funds from the Suspense Account directly to the Escrow Account\***

1. From the Borrower screen, click Post.
2. Click Transfer from Suspense.
3. Click Post to Escrow.
4. Enter the date you wish to show the posting.
5. Enter the amount you wish to transfer.
6. Click OK.

- **Removing funds from the Suspense Account and from the Borrower's account**

1. From the Borrower screen click Post.
2. Click Debit Suspense.
3. Enter the date you wish to show the posting.
4. Enter the amount you wish to remove.
5. Click OK.

- **Receiving overage into the Suspense Account**

After receiving a payment that is larger than the required funds (principal + escrow + interest + fees), a window will appear inquiring what to do with the extra funds. If Overage to Suspense is clicked, the extra funds will be posted to the suspense account.

**\*Not available in versions prior to 2.4.0.8361**



## 9.2.5 Posting Directly to Past Due Fees

### Post to Fees

New in version 2.4.0.8361, payments can be posted directly to past due fees. Follow the instructions below to post a fee payment:

1. From the Borrower screen, click Post.
2. Click Post to Fees.
3. Type the amount being posted. **Note: The default amount is the total amount of fees due.**
4. Click OK.

The suspense account can also be used to pay fees. See [Utilizing the Suspense Account](#) for more information.

**Note: This function is not available in versions prior to 2.4.0.8361.**

## 9.2.6 Reverse Bad Check Fee

### Reverse Bad Check Fee

Just as there might be a time when you want to refund the late fee, there might be a time when you will want to refund the charge assessed for a returned check. This is the choice for that action.

**WARNING!** If you wish to reverse the bad check charge for several payments, please note the reversal will be deducted from the total shown on the LAST line.

## 9.2.7 Contact Log

### Contact Log

#### ENTER & VIEW

The Contact Log feature of the program allows you to enter any conversations with the borrower, relevant facts or happenings on the account that should be recorded, and any other uses the user deems appropriate. It is a simple text file which can be viewed later in the History Screen under Contact. The Contact Log also records certain things automatically such as when each past due notice or payoff letter is printed, when a rate or payment was changed, and when an insufficient check was received and a payment is reversed. This automatic feature cannot be turned off since it is for security and auditing purposes.

This option now indicates the following options:

**-Contact** this allows you to enter a contact. Simply type information in the field provided until the program stops you then hit Enter. Should you be in the middle of a word, simply backspace hit Enter and type the word on the next line.

**Warning:** Once you hit Enter, the text CANNOT be altered! Use your Arrow Keys to review text prior to hitting Enter.

**-View** this allows you to view a contact for either all contacts or those for a certain year. There is no editing allowed.

-Print this will immediately print the entire contact log.

## 9.2.8 Contact Activity

### Contact Activity

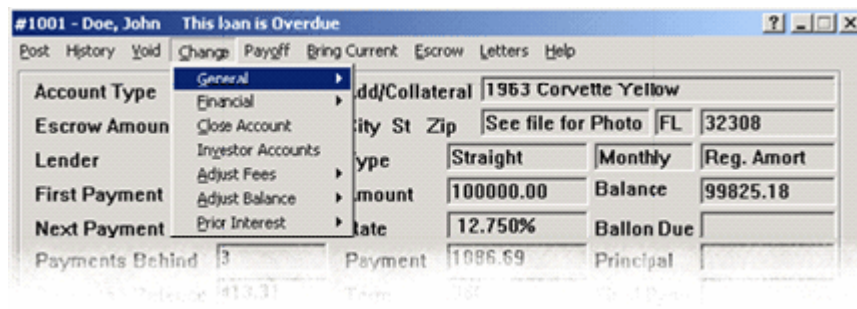
This selection is the 'chase' or 'comment' log for this particular loan. The previous comments are shown on the screen and you can enter your next comment. Each comment is associated with today's date displayed automatically; however can be changed. The comment itself can be no longer than 65 characters. If more than 65 characters are needed, make two separate entries for the same date. Choose OK to input each comment line. Continue entering comments on each blank line provided until finished then choose CANCEL.

Not all comments need to be entered by the operator. Certain operations within your loan servicing program automatically place comments in the log. Some examples of the automatic comments are; all past due letters are listed when they are printed, when a rate and payment change are made, when an account is closed and reopened. Thus, you have an activity track record not totally dependent upon human action for comments.

## 9.2.9 Changing Account Information

### Changing Account Information

In this section we will discuss the changing of a borrower's account information. You will find links to detailed information on certain subjects. You can access this section of your program by entering an account and clicking on the Change menu Item.



Now that you know how to access the Change menu items we will briefly go over each section.

**Please note that the sections marked with a "# " are secured areas and may be "locked" down by the program Administrator. For more information regarding system security please review our security section.**

#### CHANGE

This menu allows you to change various aspects of this account. Please note that many of the options listed in this menu are protected by system security. If you wish to find out more about system security please review our [Program Security](#) section.

#### GENERAL

**General Information**

Contains the Account Name, Loan Class Code, and Loan Comment

**Borrowers**

Contains all borrowers listed on this account. There can be up to 6 borrowers and co-borrowers on a single account.

**Other Contacts**

Can be used for alternate contacts such as neighbors, work, family, etc.

**Appraisal/Collateral**

Used to track the dollar amount and detailed description of the collateral. We have also added a Site Id field. This would be used to track a county ID or location ID on an account, if so required.

**Credit Information**

Lists the current credit information on an account. Please refer to our [Account Credit Reporting Information](#) section for more details.

**Defined Fields**

Also known as User Defined Fields. There are five different groups of fields, these are: Date, Decimal, Number, Memo, and Alpha/Numeric.

**FINANCIAL****Change Late Fee**

Allows you to change the number of permitted days the account can be late, the fee (either by the percent of payment or dollar amount), or to choose not to charge a late fee at all.

**Rate/Payment**

Allows you to change the interest rate that the program charges per payment period and the payment that is due at the end of the period.

**Annual Interest Basis**

This section only pertains to Simple Interest and Interest Bearing accounts. You can change the basis from 360 to 365 and vice versa.

**Change Service Fee**

The service fee your company charges to the customer for servicing the account. This charge is applied at the end of each payment period.

**Pre-Payment Penalty**

Allows your company to charge a percentage of the balance if a customer pays off the account early. On this screen you can set the percentage and the date for the penalty. If the customer pays off the account before the date that is set you will see in the payoff screen a Pre-Payment

Penalty that will be added to the payoff amount.

## ADJUST FEES

### Add To Fees

Allows you to add custom fees to an account manually. You can setup these custom fees by accessing the Custom Fees function on the main program screen under the System, Parameter Options section. Examples of custom fees are: Legal Fees, Processing Fees, and Appraisal Fee.

### Reverse Fees

Allows you to reverse a Returned Check Fee, a Late Fee, or a Borrower Fee. A Borrower Fee is a fee, which was added in the previous section (Add To Fees).

## ADJUST BALANCE

### Add To Balance

Allows you to add money directly to the balance of the account. Once selected you will have to enter the date, the amount of money you wish to add to the balance and the reason. Please note that the reason box is a "drop down" box that lists the codes you have stored in your Custom Fees. You can setup these custom fees by accessing the Custom Fees function on the main program screen under the System, Parameter Options section.

### Decrease Balance

Allows you to manually decrease the balance of a loan. There are multiple reasons for this, one common reason is referred to as a Principal Only payment. Once selected you will have to enter the date, the amount of money you wish to decrease the balance by and the reason. Please note that the reason box is a "drop down" box that lists the codes you have stored in your Custom Fees. You can setup these custom fees by accessing the Custom Fees function on the main program screen under the System, Parameter Options section.

## PRIOR INTEREST

**Incurred** Allows you to enter Prepaid interest that incurred before the account was entered into the program.

**Paid** Allows you to enter Prepaid interest that was paid before the account was entered into the program.

## INVESTOR ACCOUNTS

Allows you to attach investor accounts to this account. Please refer to our [Investor Relationship](#) section for more details on this subject.

## LOAN POSITION

Allows the loan position (1st mortgage, 2nd mortgage, etc) to be set or changed.

## DUE DATE DAY

Allows the day of the month that the loan is due to be changed.

**NOTE: Changing this may cause a loss or credit of accrued interest.**

**NOTE: Changing the day to the 31st may cause errors in some older versions of Trakker during months that do not have 31 days.**

### **CLOSE/REOPEN ACCOUNT**

Allows you to close and reopen an account. If the account is closed it will not appear on any reports unless specified to do so. Please note that if the account is closed it will not be included in the 1098 printing, I.R.S. file generation, nor the Credit Bureau file generation process. If your company wishes to close out an account it is advised that this be done after year-end closeout and Tax filing has been completed, to make sure there are no problems.

## **9.2.10 Changing Loan Balance & Past Due Fees**

### **Changing Loan Balance & Past Due Fees**

#### **• PREPARING FOR CHANGING A LOAN'S BALANCE, ADDING FEES, ETC.**

To properly monitor reasons a loan's balance is being changed whether for fees, extra principal payments, etc., the user needs to define these "reasons". Go to System/Options and choose Custom Fees. Here you can put in any definition you wish, such as:

- Attorney Fees – Balance
- Insurance Fees – Balance
- Maintenance Fees – Balance
- Grant Reduction
- Extra Principal Payment by Borrower

Likewise, may be have some of the following for adding to the Past due Fees column on the Borrower screen:

- Attorney Fees – Fees
- Insurance Fees – Fees
- Maintenance Fees – Fees

**Note:** The similarity between the two groups but the distinction between Balance and Fees. Just a suggestion, since these definitions will also show up in the Contact Log (with the user's name) as an additional audit trail!

**Note: Before you can make changes to loan balances or to borrowers fees you must define users and passwords. Please refer to [Program Security](#) for more information on defining user names and passwords.**

#### **• PERFORMING TRANSACTIONS**

Changes to the Loan Balance:

- Bring up the borrower's account
- Choose Change and Adjust Balance
- Choose the transaction desired, noting differences closely
- Enter the date and dollar amount
- Choose the down arrow in the Fee Type field and choose the appropriate reason
- Choose OK.

Changes to the Borrower Fees

- Bring up the borrowers account
- Choose Change and Adjust Fees
- Choose Add to Fees
- Enter the date and the dollar amount
- Choose the down arrow in the Fee Type field and choose the appropriate reason
- Choose OK

#### • INTEREST CALCULATIONS ON LOAN BALANCE CHANGES

For Regular Amortizing loans, the loan interest is calculated on the new balance for the next payment made. For Interest Bearing/Simple Interest loans, interest is still calculated from the date of the last payment through the day before the next payment is made. However, your program will recognize balance changes and, thus, change the daily interest calculated accordingly.

#### • REVERSING BALANCE CHANGES FOR LOAN AND PAST DUE FEES

For reversing past due fees previously entered:

- From the borrower's screen choose Change, Adjust Fees, Reverse Fees, input amount, choose the type of fee you wish to reverse, and then choose OK

For reversing balance changes previously entered:

- From the borrower's screen choose Void and Incorrect Posting.

### 9.2.11 Account Credit Reporting Information

## Account Credit Reporting Information

In this section we will discuss the steps to modify an accounts credit-reporting file. Please note that the information that is sent to the credit bureau is encrypted in your programs internal files at all times. Additional security has been put in place to guarantee that a trail is in place to any modifications to an accounts setup. You can obtain more information to this by reading the [Program Security](#) section(s).

There has been a section added to the borrowers screen relating to the credit reporting information. This information is simply a few notes that a user can set to be sent. You can access this screen by entering into a borrower's screen, clicking on Change, General, Credit Information. This screen contains the following information and can be seen below.

Type of Portfolio

Type of Loan

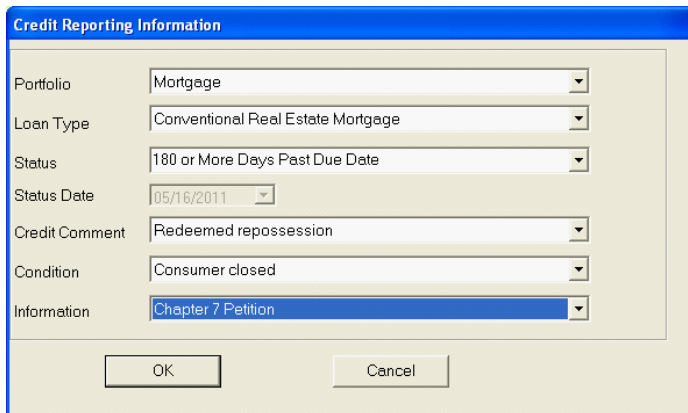
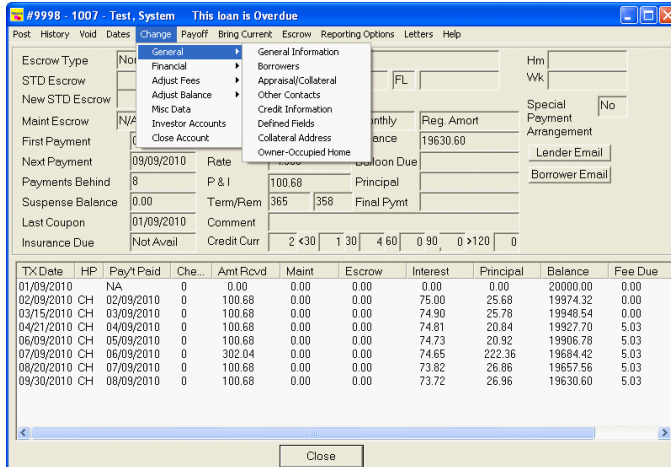
Status of the account

The current date **\*Cannot Be Edited\***

A Credit Comment Field

The Current Condition of the account

Other Information



**NOTE:** Any questions regarding the use of the bottom three sections, "Credit Comment, Condition, and Information", should be directed to your CPA or the Manager of your Accounting Department. If they are not able to assist you, more information can be obtained at the following locations:

**Web Site Links:**

Associated Credit Bureaus  
 Federal Trade Commission  
 Transunion  
 Experian  
 Equifax

[www.cdiaonline.com](http://www.cdiaonline.com)  
[www.ftc.gov/os/statutes/fcrajump.htm](http://www.ftc.gov/os/statutes/fcrajump.htm)  
[www.transunion.com](http://www.transunion.com)  
[www.experian.com](http://www.experian.com)  
[www.equifax.com](http://www.equifax.com)

**Phone Numbers:**

Associated Credit Bureaus, Inc.®  
 Transunion  
 Experian

1-202-371-0910  
 1-312-258-1818  
 1-800-854-7201

Equifax

1-770-740-6265

## 9.2.12 Investor Relationship

### Investor Relationship

This option pertains ONLY to Multi-Investor Loans where a Main Loan account is setup and then sub-loans and the user wishes to have payments and other transactions made on the sub-loans automatically; thereby, allowing for tracking of payments made to the sub-loans and owed to outside investors.

This option should FIRST be used in the Main Loan of a Multi-Investor relationship. Secondly, the Investor Number and Lender Number should also be known for each sub-loan. You are also given 3 options:

-Add                      -Edit                      -Delete

-To indicate the sub-loans, indicate Add, and then input the appropriate information. While in the Main Loan, **DO NOT** check the box "Investor Account".

- Go to each sub-loan and just check the "Investor Account" box.

- The user should determine which accounts SHOULD NOT receive a year-end Mortgage Interest 1098 form for mortgage loans, then go to Important Dates/Data and indicate this information. (See [Important Dates/Data Base](#) for more information!). If this is NOT done, the user runs the risk of the borrower receiving more 1098 forms than should have.

## 9.2.13 Payoff

### Payoff

The amount needed to satisfy the loan is calculated when this selection is made. You are first asked for the date through which to calculate the payoff. Once this date is entered, the payoff is calculated. An example of the payoff calculation can be seen at the bottom of this page.

If this is a MULTI-INVESTOR account you must pull a payoff on the sub loan and use the [Multi-Investor Payoff Worksheet](#) to ensure that you have the correct amount to payoff all the accounts.

The program starts with the balance and adds the interest owed since the last payment date, any late fees that might be due, and any amount past due. From this resulting amount, any balance in the suspense account and escrow account is subtracted. This new amount is displayed as the payoff. The per diem is then calculated and displayed. For auditing and good accounting practices you need to go to Escrow screen and deduct from the overage's/adjustments selection the balance of the escrow using a reason of loan paid off.

Interest Calculations:

Simple Interest is calculated based on the number of days since the last payment date.

((Principal Balance \* Rate) / 365) \* Number of days

Example:  $((25000.00 * 15\%) / 365) * 442 = 4541.10$

Regular Amortizing (365):

Regular Amortizing (365) is calculated based on the number of days since the last payment paid through date.



(Payoff requested date - last payment paid through date) = Number of days

Example: (04/01/2001 - 1/15/2000) = 442

(Principal Balance \* Rate) / 365 \* Number of days

Example: ((25000.00 \* 15%) / 365) \* 442 = 4541.10

Regular Amortizing (360):

Regular Amortizing (360) is calculated based on the number of days since the last payment paid through date.

(Payoff requested date - last payment paid through date) = Number of days

Example: (04/01/2001 - 1/15/2000) = 442

((Principal Balance \* Rate) / 360) \* Number of days

Example: ((25000.00 \* 15%) / 360) \* 442 = 4604.31

The operator may now print a letter to the borrower stating the amount of the payoff and the per diem, if appropriate. If a letter is not desired, the program returns to the full display.

Should the operator wish to payoff the loan, then choose Accept Payoff and input the amount being used as the payoff. The program will warn the operator if the amount is LESS than the computed pay off and then prompt whether to continue. If the amount received is less than the computed pay off, it is assumed that the operator wished to accept either less interest or less fees; however, the system expects AT LEAST the principal. The operator is then prompted to input how the amount received should be applied.

| Payoff thru: 4/1/2001                   |                                |
|---|--------------------------------|
| 442 days since 1/15/2000                |                                |
| Payments Behind:                        | 14                             |
| P & I Payment:                          | \$594.75                       |
| Add Late Fee's:                         | (4.20% of \$594.75) = \$350.00 |
| +Add'l and P'due Interest               | \$4541.10                      |
| Add Past Due Payt's Late                | \$0.00                         |
| Add Loan Balance:                       | \$25000.00                     |
| Pre-Payment Penalty Date:               | 0/0/0                          |
| Add Pre-Payment Penalty:                | \$0.00                         |
| Deduct Escrow + Suspense + Maintenance: | \$0.00                         |
| NET payoff is:                          | \$29891.10                     |
| The per diem is:                        | \$10.2740                      |

**Payoff Allocation**

Total Amount of Check: \$26000.00  
 Total Escrow Balance: \$0.00  
 Total Suspense Balance: \$0.00  
 Total Maintenance Balance: \$0.00  
 Total Amount Available: \$26000.00  
 [Includes Suspense, Escrow and Maintenance Balances]  
 [Pre-Payment Penalty is included in Interest if Due]

|             |                      |   |                      |     |          |
|-------------|----------------------|---|----------------------|-----|----------|
| Interest    | <input type="text"/> | . | <input type="text"/> | Due | 4541.10  |
| Lates/ Fees | <input type="text"/> | . | <input type="text"/> |     | 350.00   |
| Principal   | 25000                | . | 00                   |     | 25000.00 |
| Total Due   |                      |   |                      |     | 29891.10 |

Note: Your figures should total the Amount Available above.  
 Note: Lates/ Fees not collected will show as pastdue on customer screen.

OK Cancel

## 9.2.14 Escrow Account Information

### Escrow Account Information

#### ESCROW ACCOUNTS

Is an escrow account required? If so, you must enter the amount of the escrow payment and the beginning balance of the escrow account. This beginning balance is the amount collected at closing for a loan that has not had any payments received.

Your servicing program is able to keep track of not only escrow payments made monthly by your borrower but also up to 6 different categories of escrow's; for example, city taxes, county taxes, insurance, and 3 other user defined categories. In addition, an analysis of the escrow account can be displayed and printed out at anytime; however, certain historical data has to be inputted at the time a new loan is inputted IF AN ESCROW ANALYSIS IS NEEDED IMMEDIATELY AND PRIOR TO AT LEAST ONE PAYMENT BEING MADE ON EACH ESCROW CATEGORY BEING TRACKED. Therefore, if you wish to obtain an escrow analysis immediately, then follow procedures in [CREATING AN ESCROW ANALYSIS ON NEW LOAN](#) . If not, then simply input the escrow account's current balance and payment when asked.

## 9.2.15 Escrow

### Escrow

#### ESCROW MANAGEMENT

Escrow Management's complete sub-menu is available only with those loans that have an associated escrow account or who wish to change from a non-escrowed account to one being escrowed. All the activity concerning the escrow account is accomplished here. A new menu with seven options is displayed. For the first three options, you will be asked for your check number, the date the check was written, and the amount of the check.

- **DEDUCT HAZARD INSURANCE**

When you are making the premium payment on the hazard insurance policy, THIS OPTION IS REQUIRED. The check amount entered is deducted from the escrow balance and the transaction is recorded in the escrow account history.

- **DEDUCT COUNTY TAX PAYMENT**

Real estate tax payments are accomplished using this option. The check amount entered is deducted from the escrow balance and the transaction is recorded in the escrow account history.

- **OTHER PAYMENTS/ADJUSTMENTS**

This option allows for overage's to be paid back to your clients and also to make manual adjustments/corrections to the escrow balance. Complete this option as normal for any other type of deduction. Due to the purpose of this option, it DOES NOT affect your escrow analysis in calculating the monthly escrow payment.

- **CHANGE MONTHLY ESCROW PAYMENT**

The operator may change the required escrow payment at any time if this option is selected. THIS OPTION SHOULD BE USED SPARINGLY since the number being entered can be arbitrarily chosen and not necessarily accurate.

- **ESCROW ANALYSIS**

This provides an extensive analysis screen and letter to the customer utilizing payments made for the prior 12 months. This will then project a new escrow payment as needed to meet future needs while holding a **TWO-MONTH RESERVE**. The customer letter now indicates monthly balances as escrow funds are received and disbursed for the upcoming twelve months. When setting up NEW accounts you can begin immediately analyzing the account's escrow status, HOWEVER, payments just disbursed or previously disbursed (e.g. yearly taxes) NEED TO BE INPUTTED AS PAYMENTS with these payments added to the 'actual' balance for new account input. Although the new account screen provides information on what to do, PLEASE call Help Desk should you have any doubts.

**Note: 4-digit ZIP code extensions in the borrower's address may cause errors when printing the analysis letter. Create a user-defined field for ZIP code extensions if this information needs to be captured.**

- **DISPLAY TRANSACTIONS**

The entire escrow account payment history may be displayed using this option. You may choose displaying this history by topic; hazard insurance, taxes, or by date (all historical data). When the topic choice has been made, the appropriate history is displayed showing the date, check number, amount, and the topic for which the check was written.

- **CHANGE ESCROW REQUIRED (Y/N)**

This option allows you to set up an account on escrow or to remove an account from escrow.

## 9.2.16 Creating An Escrow Analysis On A New Loan

### Creating An Escrow Analysis On A New Loan

- **HANDLING ESCROW FOR A NEW LOAN**

When your new loan input is **complete**, bring up the borrower's new account and choose Escrow.

Input each historical payment for each escrow category. When asked for the check number, simply input 'NEW ACCOUNT INPUT' or something similar that will indicate to your organization that this was historical information. When asked for the date, indicate the date that either the borrower or former owner of property last paid this.

When the above is complete, go to the Escrow Analysis and the Actual Balance should now be the amount collected at the closing and you will have a recommended escrow payment indicated at the bottom of the screen. This amount (or an amount you prefer) now needs to be entered as the new escrow payment within the Escrow screen - Change Monthly Escrow Payment.

- **PROCEDURES FOR INPUTTING HISTORICAL INFORMATION FOR AN IMMEDIATE ESCROW ANALYSIS**

1. Determine the dates that each and EVERY escrow category had its last payment and the amount; especially, for those paid by the seller of a piece of property and not yet paid by the new owner.
2. Determine the amount of pre-paid escrows that were collected at the loan closing and transferred from the seller to the buyer (e.g. city and county taxes are the most common).
3. Add #1 and #2 above to get a total and input this total as the Escrow Balance figure.
4. Enter \$0.00 as the Escrow Payment amount.
5. Continue inputting the new loan. After the new loan has been entered see 'Handling Escrow for a new Loan' at the end of this section.

- **How will you be charging the lender for servicing this loan?**

There are four possible selections:

- Flat Dollar Fee
- Percentage Of The Payment
- Percentage Of The Balance
- No Service Fee

Make your selection and enter the appropriate amounts.

## 9.2.17 Escrow Maintenance Overview

### Escrow Maintenance Overview

- **Overview**

A new feature added to **Trakker** in Version 2.2.0, the Escrow Maintenance Account would allow your company to track an escrow fee that is used for keeping property up to par. This fee is setup for each account and can be turned on and off. Your company can setup a fee "cap", or the highest amount to be stored in the Escrow Maintenance Account. Once this amount has been reached the "fee" will no longer be required. When the Escrow Maintenance Account balance drops below the set "cap", the fee will be required again.

- **Areas Affected**

The following areas of The **Trakker** software have been changed to reflect this new feature Payment processing on an account with this fee enabled will occur as follows:

Money In = (Escrow + Escrow Maintenance Fee) – Interest – Principal – Current Late Fees – Past Due Late Fees.

The New Loan Wizard has also been modified. On the same screen that allows you to setup the Escrow account now has a small section for the Escrow Maintenance Fee to be setup.

The Coupon Book Printing function has also been modified to reflect this new feature. The Coupon Book will now include the Escrow Maintenance Fee in the required payment. After an account has reached the set maximum on their Escrow Maintenance account you will be prompted to reprint coupon books. If an account ever has their Escrow Maintenance account drop below the set maximum you will be prompted to reprint coupon books for that account.

The Borrower's Screen has been modified to allow for the new Escrow Maintenance Fee menu Item(s).

These can be reviewed under the Escrow menu.

The Payment History Screen, accessible by clicking on History & View, includes the New Escrow Maintenance Fee information.

- **Reports Affected**

Payment Summary Report

[PAYMENT SUMMARY REPORT - SAMPLE](#)

Account Summary Report

[ACCOUNT SUMMARY REPORT - SAMPLE](#)

Coupon Books

[COUPON BOOK - SAMPLE](#)

## 9.2.18 Correspondence Letters

### Correspondence Letters

- **PAST DUE NOTICES AND 10-DAY BRING CURRENT LETTER**

The past due notices and the "10-Bring Current" letter that can be printed are listed. Just press the appropriate button of the letter to be printed, and it will print.

The notices and letter provided with the program are generic and may be freely used and/or changed by you (for changing see [CUSTOMIZING LETTERS](#)). The notices assume you will be using the past due notices supplied by the vendor which is a mag-mailer type form easily used on any dot-matrix printer. The format for the letters assumes that you will be using letterhead stationary and either your printer can be fed single sheet paper or the stationary is in fanfold form.

- **CUSTOM LETTERS**

For printing and/or developing Custom Letters in the program for either sending to one borrower, one or more lenders, and one or more class codes, please refer to: [CUSTOMIZING LETTERS](#)

## 9.2.19 Fannie Mae Borrower

### Fannie Mae New Borrowers

#### In the Borrowers screen:

You must set up the values for the Action Codes

Go into Change>General>Defined Fields the dialog box will appear

Select DATE and highlight the field name >>>>>>

Click Edit and a Date prompt will appear input the loan Origination date (MM/DD/YYYY)

The screenshot shows the 'Defined Fields' dialog box with the 'Date' tab selected. The 'Field' column contains 'FNMAActionCodeDate' and the 'Value' column is empty. The 'Edit' button is visible below the table.

| Field              | Value |
|--------------------|-------|
| FNMAActionCodeDate |       |

Then Select Alpha/Numeric

The screenshot shows the 'Defined Fields' dialog box with the 'Alpha/Numeric' tab selected. The 'Field' column contains 'FNMAActionCode' and the 'Value' column is empty. The 'Edit' button is visible below the table.

| Field          | Value |
|----------------|-------|
| FNMAActionCode |       |

highlight the field name and click EDIT

---

Here you input the 2 digit code that Fannie Mae gave you (This is an Alpha/Numeric field)  
Click OK

**Trakker** can not generate this code and the Help Desk does not have this information  
Please contact Fannie Mae if you have any questions regarding the 2 digit code.

To run reports on this Borrower be sure that the Fannie Mae 10 Digit number is recorded in the  
Agency Reporting Number Field

To check this you would select Report Options>Add/Modify>Agency Reporting Numbers  
Here you should see the 10 digit FM loan #, if it is not there you can input the number now  
Click Apply and then OK

## 9.2.20 Electronic Images

### Electronic Images

As of version 2.4.0.8426, Trakker has support for electronic imaging. To enable this:

First enable electronic imaging in **System -> Operator**.

**Company Information - Open Account Count: 86**

Name: Quincy  
Address: 123 Zone Area  
City: Tallytown State: FL  
Zip: 32399 NSF: 00 Phone: 0  
Fed: 00-0000000

Program Options  
Type: Regular  
Level: Level R4: 2500 accounts  
Import: Encompass and Calyx

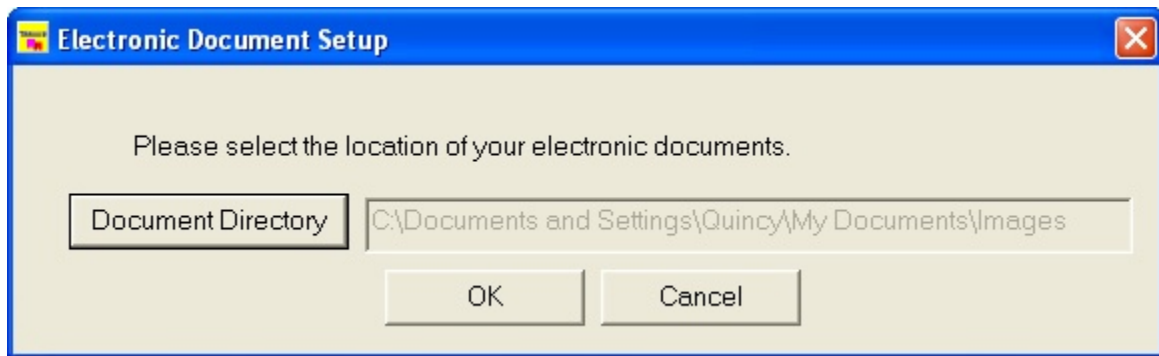
Agency Reporting  Future Use  CDFI Export  
 Electronic Documents

Activation Code:

OK Cancel

Then, select a folder in which to store the images (**System -> Parameter Options -> Electronic Document Directory**):





As documents are scanned to PDF (the documents MUST be in PDF format to be read by Trakker), use the following naming scheme when naming them:

(lender #)-(account #)-(document type code)-(time in 24h format with no punctuation)-(four-digit year)  
 Example: 9999-1001-1C-1345-2012

The document type codes are in the table below:

| Document Type                   | Code |
|---------------------------------|------|
| Loan Setup                      | 1    |
| Loan Setup Correspondence       | 1C   |
| County Tax                      | 2    |
| County Tax Correspondence       | 2    |
| City Tax                        | 3    |
| City Tax Correspondence         | 3C   |
| Insurance                       | 4    |
| Insurance Correspondence        | 4C   |
| Other2 (Escrow)                 | 5    |
| Other2 Correspondence           | 5C   |
| Other3 (Escrow)                 | 6    |
| Other3 Correspondence           | 6C   |
| Escrow Analyses                 | 7    |
| Escrow Analyses Correspondence  | 7C   |
| General Borrower Correspondence | 8    |
| Bankruptcy                      | 9    |
| Miscellaneous                   | 10   |
| ACH Signup Request              | 10A  |
| Return Check/ACH                | 10B  |
| Payment Adjustments             | 10C  |
| Lender Correspondence           | 10D  |
| Return Payment Letter           | 10E  |
| Payoffs                         | 10F  |
| Foreclosure                     | 11   |
| Collections - Lender            | 12   |
| Collections - Borrower          | 13   |
| Mortgage                        | 14   |
| Promissory Note                 | 15   |
| Appraisal                       | 16   |
| Title Insurance                 | 17   |
| HUD-1                           | 18   |
| Other Closing Documents         | 19   |
| Maintenance                     | 20   |

Once scanned into the folder and named in the proper format, the documents can be opened from Trakker in the **Images** menu in the borrower screen. If multiple documents of the same type and year exist in the folder, a choice will be given for which document to open.

**Note: Available only in version 2.4.0.8426 and later**

## 9.3 Helpful Hints

### Helpful Hints

The following information represents some things that have been learned over time by Multi Financial Services Co., Inc. while using the program and, hopefully, will be of use to you. If you find any others that you'd like to share, please pass them along so they can be included here and shared with others. You can contact our Help Desk staff at: Help Desk[\*\*\*\*]

#### • EXTENSION PAYMENTS

If you would like to extend one or more payments for a client due to personal and probably temporary problems, this can be accomplished within the program. At the present, it has to be done in a sort of round-about fashion; however, Multi-Financial Services Co., Inc. has been using it quite successfully for the past two years.

First, bring up the borrower's account and change their payment amount to \$0 and interest rate to 0%. Once done, you simply enter the number of payments desired for the day extended as \$0.00001. As you enter each payment, you'll notice the 'Next Payment Due' indicator changing, however, the balance stays the same! Once completed, go back into Change and re-input the correct payment amount and interest rate.

#### • TELEPHONE NUMBERS

As you enter a new account and input the person's telephone number, you'll notice two extra spaces at the end. We use those spaces to indicate what telephone number it is for, e.g. home (hm), work (wk), mother's (mo), etc. When you print a delinquency report, the telephone number is printed and when you call you'll know what to expect. Naturally, when a new telephone number is received, you can go into the Change/Personal and change it using the same philosophy.

Should you receive an indication that the phone has been disconnected or is now unlisted, you might consider entering something like: DISCONNECTED or UNLISTED in the phone number field. This will also print on the delinquency report for your use.

#### • COMMENT FIELD

The comment field content is asked for just after you enter new account information on loan balance, interest rate, etc. This is a field that you can use for whatever purpose desired. Some of our lenders have files in their office setup by 'Project #', e.g. 95-010 meaning the 10th project in 1995. The 95-010 is put into the Comment Field and they can easily refer back to their filing system when reviewing one of our reports. This Comment Field is displayed in the Borrower's Screen and is printed on all of the major management reports including:

Account Summary

Payment Summary  
Delinquency Report

Additionally, we even input information as to when past due notices should be sent out or phone calls made, since some of our lenders have different instructions. For example, a typical Comment Field might show as: 95-010 15/20/30

Which means:  
Project 95-010  
First Notice at 15 days late  
Second Notice at 20 days late  
Make a telephone call at 30 days late

- **PAST DUE NOTICES & PAYOFF LETTERS**

Formats for the past due notices including the '10 Day Bring Current' certified letters are found in the 'LETTERS.OVL' file within the MFS directory. Should you wish to change any of the information this can easily be accomplished using Notepad. Please review the following sections for more information on modifying these letters:

[CUSTOMIZING LETTERS](#)

[CUSTOM LETTERS AVAILABLE FIELDS](#)

**Part**



## 10 Special Loans

### 10.1 Interest Only Loan

#### Interest Only Calculations

Interest only loans are easy to setup within **Trakker**. Due to experience in dealing with these types of accounts the following is suggested. **Please note this type of setup is not required for this account to function properly.**

When going through the [New Loan Wizard](#) you will need to keep your eye on a few items to make sure that the loan works properly. You can set up an interest only loan as either Simple Interest or Regular Amortizing. Regular Amortizing is the suggested method due to the inherent nature of the calculations. This is because regular amortizing accounts calculate the interest with the same number of days between each payment. Simple Interest loans should be avoided when setting up an Interest Only Loan, unless specified by the accounting documents or your company's management. The reason is due to the way simple interest accounts calculate each payment and its breakdown. Simple interest loans are based on the payment-received date and have a varying number of days between each payment.

**New Loan Wizard**

Type  
 Straight  Balloon  
Select the type of Loan.

Payment Period  
 Annual  Semi-Annual  Quarterly  
 Monthly  Semi-Monthly  Weekly  
 Bi-Weekly  
Select how often payments are due.

Interest Basis  
 Simple Interest  
 Reg. Amortizing  
Days Per Year Interest Basis  365  360  
Select the method for computing interest. Indicate if this is an interest only loan.

Interest Only

Interest Rate Type  
 Fixed  Date Scheduled  
 Market Index  Payment Scheduled  
Enter type of interest rate.

<< Back Next >> Cancel

As of version 2.2.0 of **Trakker**, you now have the ability to select Interest Only as a type of loan. This will instruct **Trakker** to only expect Interest payments. **Trakker** will ask you what you want to do with any excess funds when posting payments.

**New Loan Wizard**

Original Loan: 2500.00

Current Balance: 2500.00

Interest Rate: 10.00

Payment: 20.83

Term: 60

Balloon Due: 1

Balloon Amount: 2500.00

<< Back    Next >>    Cancel

Listed below is an example of an Interest Only Loan set up, and includes all calculations to show you how we got the numbers that are displayed.

|  |  |
|--|--|
| Account Balance:                             | \$2500.00  |
| Interest Rate:                               | 10%  |
| Term:  | 60 Months  |
| Payment Freq.:                               | Monthly  |
| Balloon Due:                                 | \$2500.00 on the 60th Payment                                    |
| Payment:                                     | \$20.83  |
| Calculation to get the Interest Only Payment | $12 / (\text{Balance} * \text{Rate})$ or $12 / (2500.00 * 10\%)$ |

## 10.2 Agency Loans

### Agency Loans

An Agency Loan is where you have an account with organizations such as: Fannie Mae.

To set these up in your *Trakker* profile you must:

#### For each FNMA Agency Lender:

Enter the FNMA Lender number:

At the Main Menu select

Review -> Lender -> Review -> Select Lender

Enter the 9 digit Lender Number assigned by the agency at the bottom of the screen

**Company Lender - 9999**

General

Name: Dottie CO

Type: [Dropdown]

Address: [Text]

City: [Text] State: [Text]

Zip: [Text]

Phone: [Text]

Fed Tax Id: 00-0000000

Credit Agency Numbers

Equifax Account No.: [Text] Experian D Code: [Text] TransUnion Account No.: [Text]

Agency Reporting Numbers

FNMA Account No.: [Text]

OK Cancel

**Before you enter a FNMA loan you must set up certain User Defined fields that are required for reporting to Fannie Mae**

At the main menu screen select SYSTEM>Parameter Options>User Defined Fields  
A dialog box will appear choose the DATE tab click ADD

**Defined Fields**

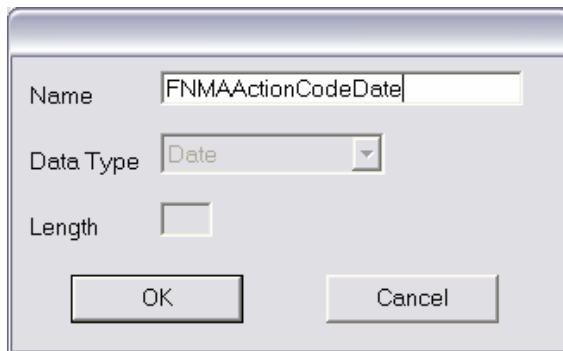
Number | Decimal | **Date** | Alpha/Numeric | Memo

| Name |
|------|
|------|

Add Edit Delete

OK Cancel

The field name you are adding is: **FNMAActionCodeDate**



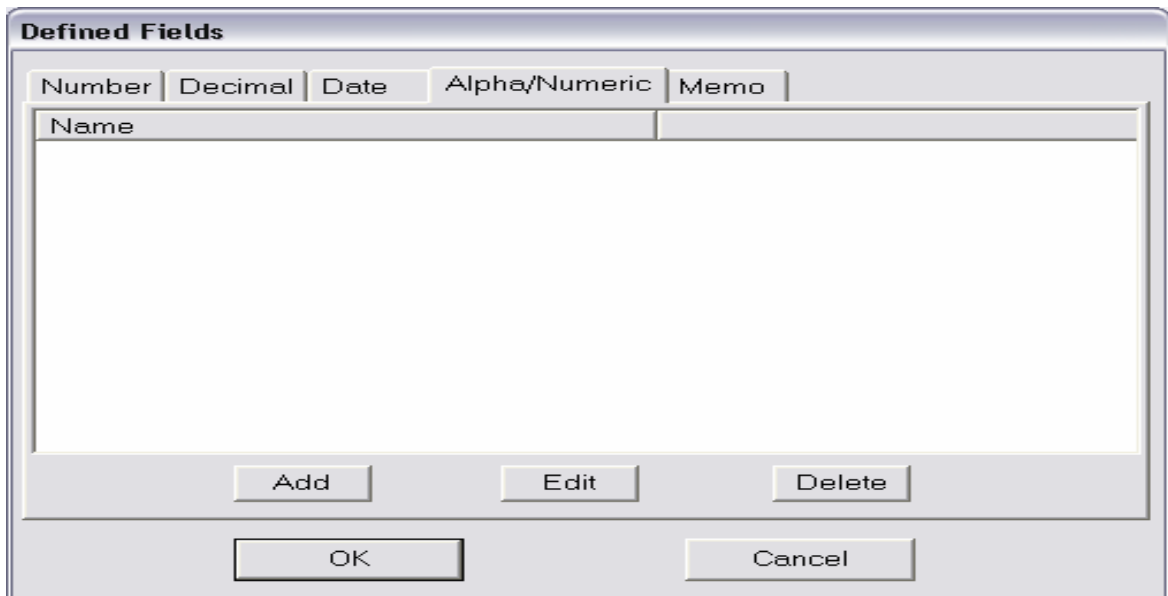
Name

Data Type

Length

**NOTE: This has to be exactly as stated. No spaces and Capitalized as stated**

Then select the Alpha/Numeric tab and Select Add

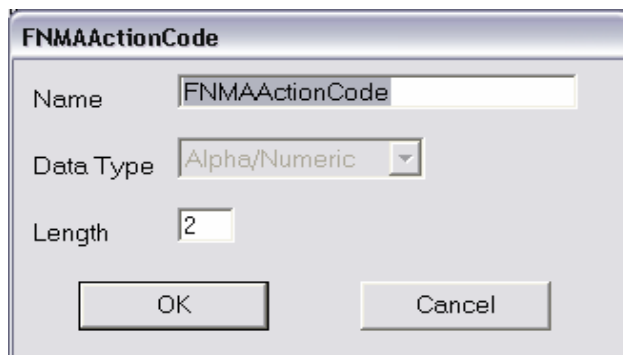


**Defined Fields**

Number | Decimal | Date | **Alpha/Numeric** | Memo

Name

Type in FNMAActionCode and add a length # (2)



**FNMAActionCode**

Name

Data Type

Length

**NOTE: This has to be exactly as stated. No spaces and Capitalized as stated**

**For each FNMA Loan:**

Review -> Loan -> Review -> Select Loan account



In the Borrowers screen select:  
Reporting Options -> Add/Modify->Agency Reporting Numbers  
Enter the 10 Digit Loan Number assigned by the agency

Reporting Options

ACH Borrower | Credit Reporting | IRS 1098 Printing | No Late Notice | Agency Rpt Nbrs

Fannie Mae Loan Number:

Apply

OK Cancel

Click Apply or Ok

### 10.3 Single Payment Balloon, Regular Amortizing

#### Single Payment Balloon, Regular Amortizing

In this example we are looking at a loan that only has one payment at the end of the term, which essentially is a payoff. Typically these are Interest Only notes. To calculate this correctly while allowing for the easiest use, it is suggested that the loan be set up in simple interest (see example, [Single Payment Balloon, Simple Interest](#)) However, occasionally the promissory note will call for a regularly amortized schedule. Let's assume the following characteristics of the loan:

Loan Amount and Balance: \$80,000.00  
Type: Fixed, Interest Only  
Term: 60 Months  
Interest Rate: 8.5%  
Closing Date: January 1, 2000  
Last payment received: January 1, 2000  
First Payment Due: February 1, 2000  
Balloon Date: January 1, 2005  
Calculation: Regular Amortized  
Payment cycle: Monthly  
No Late Fee

| Payoff thru: 01/01/2005                 |                              |
|---|------------------------------|
| 1828 days since 01/01/2000              |                              |
| Payments Behind:                        | 60                           |
| P & I Payment:                          | \$566.67                     |
| Add Late Fee's:                         | (0.00% of \$566.67) = \$0.00 |
| +Add'l and P'due Interest:              | \$34055.89                   |
| Add Past Due Payt's Late Fees:          | \$0.00                       |
| Add Loan Balance:                       | \$80000.00                   |
| Pre-Payment Penalty Date:               |                              |
| Add Pre-Payment Penalty:                | \$0.00                       |
| Deduct Escrow + Suspense + Maintenance: | \$0.00                       |
| NET payoff is:                          | \$114055.89                  |
| The per diem is:                        | \$18.6301                    |

Please note that the Payments Behind section states "60." By setting the First Payment Due Date to February 1, 2000, we have captured the interest on the entire length of the loan, thus the payoff amount is exactly the same as if we had done it in simple interest. However, since there is really only one payment due on the loan, there can be no late fee, otherwise the system will add 59 months of late fees to the payoff. Should the actual payoff be paid late, then the late fee would have to be added to the payoff letter as a separate fee, either by creating a custom fee (see Help > Fees > Adjust Fees) and posting the calculated amount prior to performing the Payoff, or by simply entering it into the Payoff Letter as a handwritten entry.

## 10.4 Single Payment Balloon, Simple Interest

### Single Payment Balloon, Simple Interest

In this example we are looking at a loan that only has one payment at the end of the term, which essentially is a payoff. Typically these are Interest Only notes. To calculate this correctly while allowing for the easiest use, it is suggested that the loan be set up in simple interest. Let's assume the following characteristics of the loan:

Loan Amount and Balance: \$80,000.00  
 Type: Fixed, Interest Only  
 Term: 60 Months  
 Interest Rate: 8.5%

Closing Date: January 1, 2000  
Last payment received: January 1, 2000  
First Payment Due: January 1, 2005  
Balloon Date: January 1, 2005  
Calculation: Simple Interest, 360 days per year  
Payment cycle: Annual

**Payoff thru: 01/01/2005**

1828 days since 01/01/2000

|   |                               |
|---|-------------------------------|
| Payments Behind:                        | 0                             |
| P & I Payment:                          | \$6800.00                     |
| Add Late Fee's:                         | (5.00% of \$6800.00) = \$0.00 |
| +Add'l and P'due Interest:              | \$34055.89                    |
| Add Past Due Payt's Late Fees:          | \$0.00                        |
| Add Loan Balance:                       | \$80000.00                    |
| Pre-Payment Penalty Date:               |                               |
| Add Pre-Payment Penalty:                | \$0.00                        |
| Deduct Escrow + Suspense + Maintenance: | \$0.00                        |
| NET payoff is:                          | \$114055.89                   |
| The per diem is:                        | \$18.6301                     |

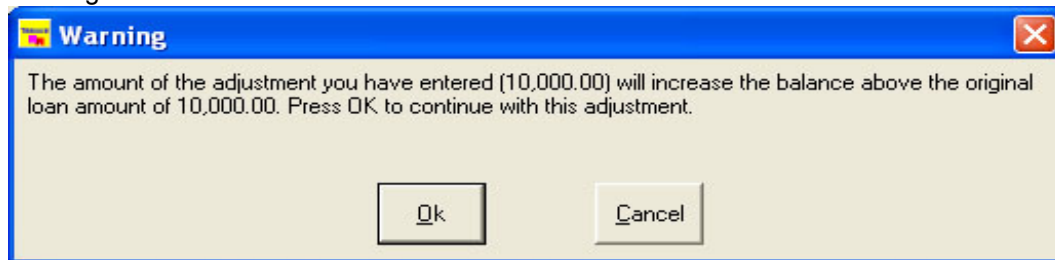
The payoff date reflects the total amount due at the first/only payment. Note that there is no late fee (even though it shows 1828 days of Past Due Interest), because we set the first payment due date at the end of the loan.

## 10.5 Draw Balance Above Original Loan Amount

### Draw Balance Above Original Amounts

#### Construction Draw Balance Above Original Loan Amount - characteristics

- Should be simple interest loan
- When setting up loan, Original Loan Amount is equal to the max. LOC (line of credit). Current Balance is equal to the amount client has requested (drawn) of the Original Loan Amount.
- If client needs to draw an amount that will put their balance above their original LOC, Trakker will allow this.
- In Borrower's screen, click Change > Adjust Balance > Add to Balance
- Enter Date, Amount of draw and choose Fee Type from drop down list (Fee Type must have been previously defined in System > Parameter Options > Custom Fees)
- If the amount entered increases the balance above the original loan amount, you will receive this message. Click Ok.



- The new balance will be reflected in the Borrower's screen information. The original loan amount will remain the same in Amount filed.

## 10.6 Non-Performing Loan

### Non-performing Loans

#### Existing Non-Performing Loan - characteristics

- Does not have info on # of payments paid
- Does not have info on Last Payment Received
- These type loans occur when, for whatever reason, the borrower falls behind in payments
- Typically, the original lender sells these type loans to another company that specializes in distressed loans.
- Once the new loan company has their paper work for the loan in hand, they have the option of handling the input of information into Trakker as they deem necessary

- We, (Multi-Financial Services,) as a company cannot and will not be responsible for determining pertinent information concerning the loan (i.e. interest rates, closing dates, next due dates or amounts, etc.). This will be the responsibility of the new lender.
- Once the complete information of the loan is obtained, it can then be input into Trakker.

## 10.7 Construction Style Loans

### Construction Style Loans

**Trakker** has the ability to setup construction loans which can then be turned into a permanent loan. Once a line of credit has been approved you can begin setting up the new account. It is better to setup the new account with a zero balance and then begin posting the draws from the account. Payment wise, it is suggested that a payment of an appropriate payment amount that would allow for a late fee to be calculated in the event that the borrower pays their line of credit interest late.

**Notes:**

1. You can enter a zero balance when entering a new account. This allows for the tracking of the draws from the account.
2. A P&I amount should be entered, that when multiplied times the late fee percentage will give an appropriate late fee in the event that the borrower makes his/her payment late.

Example: If \$200.00 payment is entered and the late fee is 5% the late fee will be \$10.00.

Once your company decides to issue construction style loans you will need to setup the appropriate descriptions in the Custom Fees section. You can set these descriptions from the Main screen by clicking on System, Parameters Options, and Custom Fees. To add a description: click Add, enter the description, and click OK. Examples of descriptions are: Normal Advance, Attorney Fees, Recording Fees, and/or any other advances normally associated with a line of credit.

If you wish to develop an invoice to bill the borrower for the appropriate amount for periodic billing you can do so by editing one of the custom letter files. For more information on editing the custom letter files please review: [CUSTOMIZING LETTERS](#)

Lastly, after the construction project is completed it is a simple matter to change the P&I amount to the appropriate agreed on amount in the permanent loan documents, as well as to the appropriate interest rate, and issue a coupon book.

## 10.8 Variable Interest

### Variable Interest Rate - Overview

A variable interest rate loan is a loan that the interest rate changes based on a Market Index, Scheduled Date, or Scheduled Payment Number. As of Version 2.2.0 you can now enter these complex loans into **Trakker** easily.

#### Market Index Loans

These are loans that are "tied" to a specific market. For example LIBOR Market Index changes its interest rate on a daily basis. This change can be found online. Please see [Market Indexes - Setup & Updating](#) for info on setting up and updating the Market Indexes in **Trakker**. Once you have setup a market index loan and the rate changes simply update the rate on that index and Trakker will change the rate on all loans "tied" to that index automatically.

#### Scheduled Date Loans

This variable interest rate function allows you to change a loan's interest rate on specific dates in the future. Naturally, the first date that will be entered is the closing date of the loan and its corresponding rate. This gives Trakker a starting point. The next dates you enter will tell Trakker to change the interest rate on that loan on that date. When you open Trakker on that date you will be prompted to process rate changes. After **Trakker** has completed the processing you will receive a report of any changes made.

#### Scheduled Payment Number Loans

This variable interest rate function allows you to change a loan's interest rate on specific payments in the future. Naturally, the first payment number will be #1 as of the closing date of the loan and its corresponding rate. You will then enter the other scheduled rate changes for that account. After you post a payment and the next payment is the scheduled payment Trakker will prompt you to process the rate change.

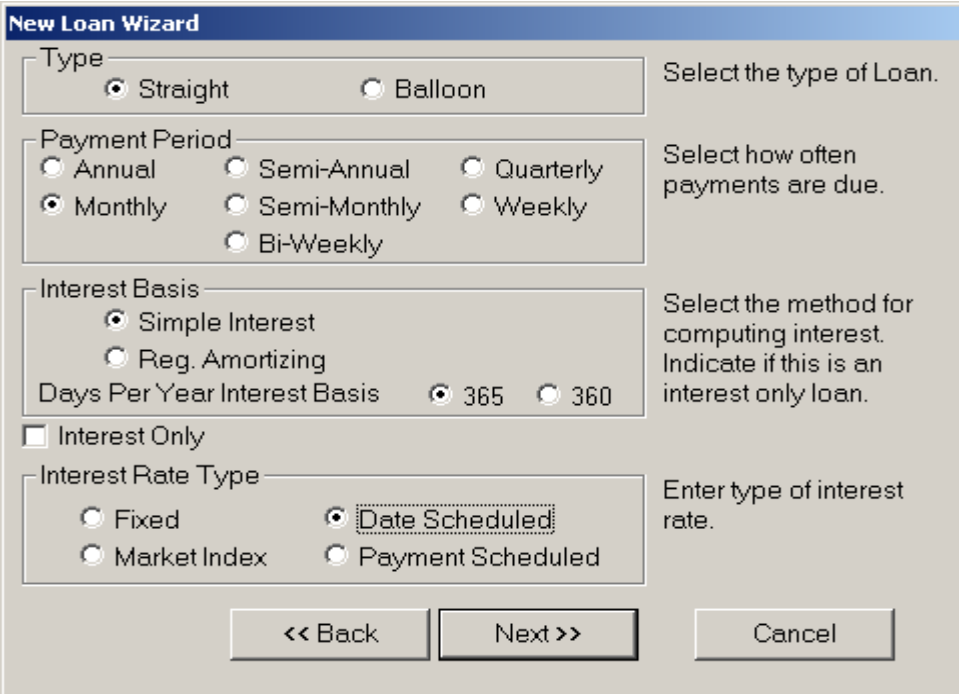
### 10.8.1 Entering a Date Schedule

#### Entering a Date Schedule

This section will walk you through the two screens in the New Loan Wizard that deal with Date Scheduled Loans. For information on the beginning of the New Loan Wizard please review [Entering A New Loan](#)

- **Interest Rate**

1. Click on type of account
2. Click on payment period
3. Click on interest Basis
4. Click if interest only payments
5. Click on interest type Date Schedule



**New Loan Wizard**

Type  
 Straight       Balloon  
Select the type of Loan.

Payment Period  
 Annual       Semi-Annual       Quarterly  
 Monthly       Semi-Monthly       Weekly  
 Bi-Weekly  
Select how often payments are due.

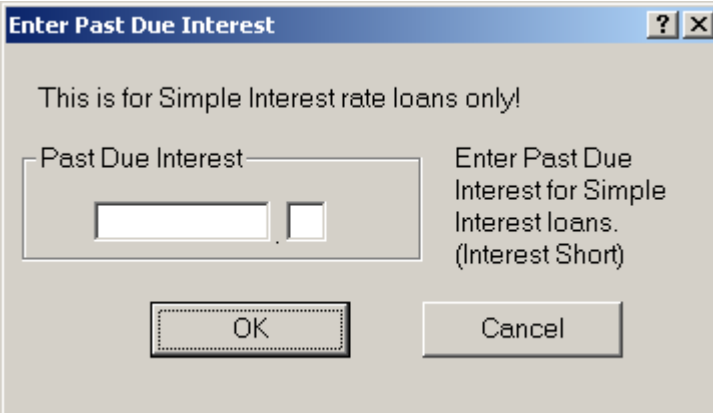
Interest Basis  
 Simple Interest  
 Reg. Amortizing  
Days Per Year Interest Basis       365       360  
Select the method for computing interest. Indicate if this is an interest only loan.

Interest Only

Interest Rate Type  
 Fixed       Date Scheduled  
 Market Index       Payment Scheduled  
Enter type of interest rate.

<< Back      Next >>      Cancel

6. If you select Simple Interest a new window will appear



**Enter Past Due Interest** ? X

This is for Simple Interest rate loans only!

Past Due Interest  
[ ] [ ]  
Enter Past Due Interest for Simple Interest loans. (Interest Short)

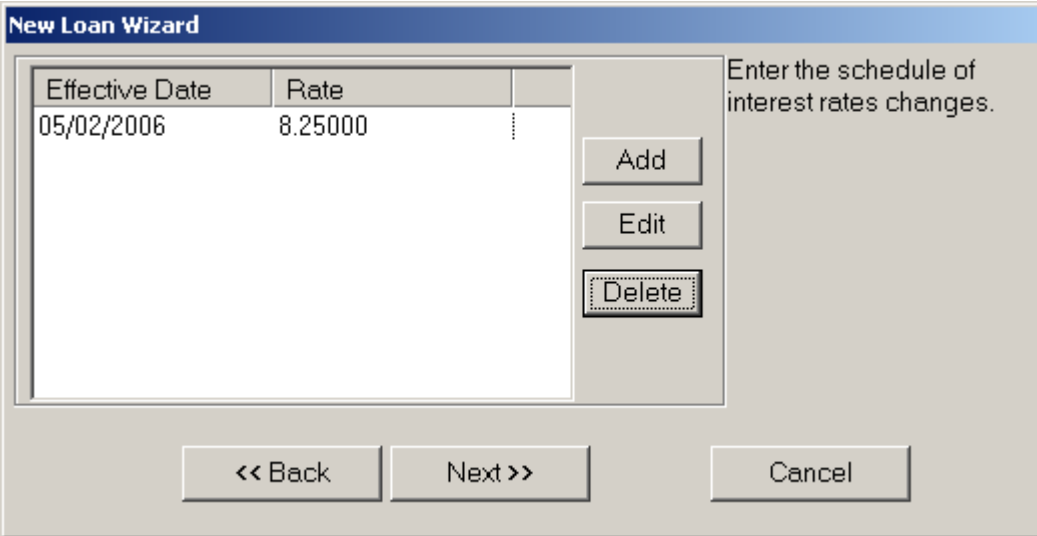
OK      Cancel

7. If there is any past due interest from the last payment made you need to add this here

8. Click Ok

9. Click Add and enter the date and new interest rate.

**Note:** you will need to set the initial interest rate.



| Effective Date | Rate    |
|----------------|---------|
| 05/02/2006     | 8.25000 |

Enter the schedule of interest rates changes.

Add  
Edit  
Delete

<< Back    Next >>    Cancel

- **Balance/Rate/Term/Balloon**

This screen sets the Original and Current loan balance, the Interest Rate, the Term, and the Balloon Payment Due/Amount. If the loan you are entering is not a Balloon based loan then the Balloon information will be grayed out.

10. Enter the Original Loan Balance

11. Enter the Current Loan Balance

12. Variable Interest Calculation for simple interest loans can only be Average over calculation period.

**NOTE:** the rate is averaged based upon its daily value.

So if a rate changed twice during a period (say from 1/1 to 2/15) it would be calculated as such:

```
1/1 - 1/10 @ 5% (10 days @ 5) - 50
1/11 - 1/31 @ 6% (21 days @ 6) - 126
2/1 - 1/15 @ 7% (15 days @ 7) - 105
    46 days - 281
```

So the average rate would be  $281 / 46 = 6.1086956521739130434782608695652$

but each adjustment period would be average independently.

Consider the previous rates I used for an example. If we threw in a balance adjustment on 1/20, we'd end up with two calculations that basically get added together

Calc 1 (for 1/1 - 1/20)

```
1/1 - 1/10 @ 5% (10 days @ 5) - 50
1/11 - 1/20 @ 6% (10 days @ 6) - 60
    20 days - 110 = 5.5%
```

Calc 2 (for 1/21 - 2/15)

```
1/21 - 1/31 @ 6% (11 days @ 6) - 66
2/1 - 2/15 @ 7% (15 days @ 7) - 105
    26 days - 171 =
```

6.5769230769230769230769230769231

13. Click Next



**New Loan Wizard**

Original Loan: 234529.04      Current Balance: 234529.04  
Enter original loan amount and current balance.

Variable Interest Calculation:  
 Averaged over calculation period.  
 Use beginning rate of calculation period.  
 Use ending rate of calculation period.  
Select method to calculate interest should rate change between payments made.

Payment: 1761.94      Term: 360  
Enter the payment amount and number of payments.

Balloon Due:      Balloon Amount:      .  
Enter balloon due period and balloon amount.

<< Back      **Next >>**      Cancel

With Regular Amortizing loans you can select the Variable Interest Calculation that best suits your needs

**For Example**

**New Loan Wizard**

Original Loan: 234529.04      Current Balance: 234529.04  
Enter original loan amount and current balance.

Variable Interest Calculation:  
 Averaged over calculation period.  
 Use beginning rate of calculation period.  
 Use ending rate of calculation period.  
Select method to calculate interest should rate change between payments made.

Payment: 1761.94      Term: 360  
Enter the payment amount and number of payments.

Balloon Due:      Balloon Amount:      .  
Enter balloon due period and balloon amount.

<< Back      **Next >>**      Cancel

## 10.8.2 Entering a Market Index

### Entering a Market Index

This section will walk you through the two screens in the New Loan Wizard that deal with Date Scheduled Loans. For information on the beginning of the New Loan Wizard please review [Entering a New Loan](#). Prior to entering an account that is linked to a Market Index, you will need to first setup the Market Index. Please read [Market Indexes - Setup & Updating](#) for more information.

- **Interest Rate**

1. Click on type of account
2. Click on payment period
3. Click on interest Basis
4. Click if interest only payments
5. Click on Market Index

The screenshot shows the 'New Loan Wizard' dialog box. The 'Interest Rate Type' section is highlighted, with 'Market Index' selected. The dialog box includes the following sections and options:

- Type:**  Straight,  Balloon. Instruction: Select the type of Loan.
- Payment Period:**  Annual,  Semi-Annual,  Quarterly,  Monthly,  Semi-Monthly,  Weekly,  Bi-Weekly. Instruction: Select how often payments are due.
- Interest Basis:**  Simple Interest,  Reg. Amortizing. Days Per Year Interest Basis:  365,  360. Instruction: Select the method for computing interest. Indicate if this is an interest only loan.
- Interest Only:**  Interest Only.
- Interest Rate Type:**  Fixed,  Date Scheduled,  Market Index,  Payment Scheduled. Instruction: Enter type of interest rate.

Buttons at the bottom: << Back, Next >>, Cancel.

6. If you select Simple Interest a new window will appear

**Enter Past Due Interest**

This is for Simple Interest rate loans only!

Past Due Interest  .

Enter Past Due Interest for Simple Interest loans. (Interest Short)

OK Cancel

7. If there is any past due interest from the last payment made you need to add this here
8. Click OK

A new window will open

9. Click on the Market Index name
10. Select the Evaluation period (IMMEDIATE IS AN OPTION)
11. Select the margin
12. Select if a Fixed rate for the initial period
13. Select the Max Decrease/Increase
14. If there is a Limit Period select the term and for how long
15. Select the floor rate and the Cap

**New Loan Wizard**

Rate

Market Index **PRIME** Select linked index and enter any margin.

Evaluation Period **1** Years Margin **3.00000**

Fixed initial rate Enter fixed initial rate.

12.00000 until  05/02/2006

Rate Change Limits Maximum increase / decrease.

Maximum Decrease  2.00000 Maximum Increase  4.00000

Limit Period

Rate Floor and Cap Floor and Cap of Rate

Floor  12.00000 Cap  21.00000

<< Back Next >> Cancel

- **Balance/Rate/Term/Balloon**

16. Click Next
17. Enter the Original Loan Amount
18. Enter the Current Loan Amount
19. Variable Interest Calculation on simple interest is always Averaged over calculation period.

**NOTE:** the rate is averaged based upon its daily value.

So if a rate changed twice during a period (say from 1/1 to 2/15) it would be calculated as such:

1/1 - 1/10 @ 5% (10 days @ 5) - 50  
 1/11 - 1/31 @ 6% (21 days @ 6) - 126  
 2/1 - 1/15 @ 7% (15 days @ 7) - 105  
                     46 days - 281

So the average rate would be  $281 / 46 = 6.1086956521739130434782608695652$

but each adjustment period would be average independently.

Consider the previous rates I used for an example. If we threw in a balance adjustment on 1/20, we'd end up with two calculations that basically get added together

Calc 1 (for 1/1 - 1/20)

1/1 - 1/10 @ 5% (10 days @ 5) - 50  
 1/11 - 1/20 @ 6% (10 days @ 6) - 60  
           20 days - 110 = 5.5%

Calc 2 (for 1/21 - 2/15)

1/21 - 1/31 @ 6% (11 days @ 6) - 66  
 2/1 - 2/15 @ 7% (15 days @ 7) - 105  
           26 days - 171 =

$6.5769230769230769230769230769231$

20. Click Next

**New Loan Wizard**

Original Loan: 234529.04      Current Balance: 234529.04  
 Enter original loan amount and current balance.

Variable Interest Calculation:  
 Averaged over calculation period.  
 Use beginning rate of calculation period.  
 Use ending rate of calculation period.  
 Select method to calculate interest should rate change between payments made.

Payment: 1761.94      Term: 360  
 Enter the payment amount and number of payments.

Balloon Due:      Balloon Amount:  
 Enter balloon due period and balloon amount.

<< Back      Next >>      Cancel

With Regular Amortizing loans you can select the Variable Interest Calculation that best suits your needs.

**For Example**

**New Loan Wizard**

Original Loan: 234529 .04

Current Balance: 234529 .04

Enter original loan amount and current balance.

Variable Interest Calculation:

- Averaged over calculation period.
- Use beginning rate of calculation period.
- Use ending rate of calculation period.

Select method to calculate interest should rate change between payments made.

Payment: 1761 .94

Term: 360

Enter the payment amount and number of payments.

Balloon Due: [ ]

Balloon Amount: [ ] . [ ]

Enter balloon due period and balloon amount.

<< Back    Next >>    Cancel

### 10.8.3 Entering a Payment Schedule

## Entering a Payment Schedule

This section will walk you through the two screens in the New Loan Wizard that deal with Payment Scheduled Loans. For information on the beginning of the New Loan Wizard please review [Entering A New Loan](#) . Prior to entering an account that is linked to a Market Index, you will need to first setup the Market Index. Please read [Market Indexes - Setup & Updating](#) for more information.

- **Interest Rate**

1. Click on type of account
2. Click on payment period
3. Click on interest Basis
4. Click if interest only payments
5. Click on interest type Date Schedule

**New Loan Wizard**

Type  
 Straight       Balloon  
 Select the type of Loan.

Payment Period  
 Annual       Semi-Annual       Quarterly  
 Monthly       Semi-Monthly       Weekly  
 Bi-Weekly  
 Select how often payments are due.

Interest Basis  
 Simple Interest  
 Reg. Amortizing  
 Days Per Year Interest Basis       365       360  
 Select the method for computing interest. Indicate if this is an interest only loan.

Interest Only

Interest Rate Type  
 Fixed       Date Scheduled  
 Market Index       Payment Scheduled  
 Enter type of interest rate.

<< Back      Next >>      Cancel

6. If you select Simple Interest a new window will appear.

**Enter Past Due Interest** ? X

This is for Simple Interest rate loans only!

Past Due Interest  
   
 Enter Past Due Interest for Simple Interest loans. (Interest Short)

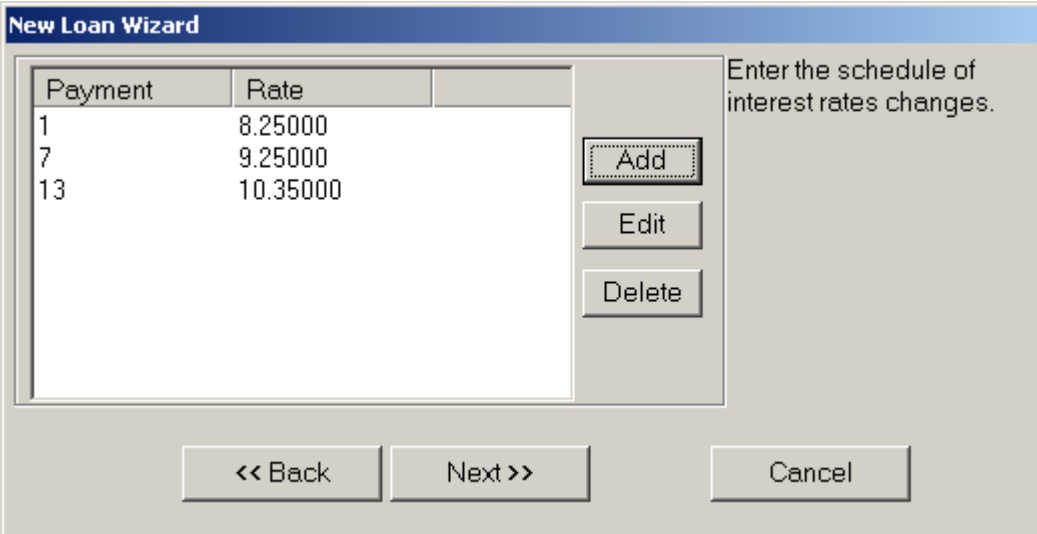
OK      Cancel

7. If there is any past due interest from the last payment made you need to add this here

8. Click OK

9. A new window will open when you click on NEXT.

10. Click Add and enter the payment the rate will change and new interest rate.



| Payment | Rate     |
|---------|----------|
| 1       | 8.25000  |
| 7       | 9.25000  |
| 13      | 10.35000 |

Enter the schedule of interest rates changes.

<< Back      Next >>      Cancel

- **Balance/Rate/Term/Balloon**

11. Enter the Original Loan Amount

12. Enter the Current Loan Amount

13. Variable Interest Calculation on simple interest is always Averaged over calculation period.

**NOTE:** the rate is averaged based upon its daily value.

So if a rate changed twice during a period (say from 1/1 to 2/15) it would be calculated as such:

|                                |       |
|--------------------------------|-------|
| 1/1 - 1/10 @ 5% (10 days @ 5)  | - 50  |
| 1/11 - 1/31 @ 6% (21 days @ 6) | - 126 |
| 2/1 - 2/15 @ 7% (15 days @ 7)  | - 105 |
| 46 days                        | - 281 |

So the average rate would be  $281 / 46 = 6.1086956521739130434782608695652$

but each adjustment period would be average independently.

Consider the previous rates I used for an example. If we threw in a balance adjustment on 1/20, we'd end up with two calculations that basically get added together

Calc 1 (for 1/1 - 1/20)

|                                |              |
|--------------------------------|--------------|
| 1/1 - 1/10 @ 5% (10 days @ 5)  | - 50         |
| 1/11 - 1/20 @ 6% (10 days @ 6) | - 60         |
| 20 days                        | - 110 = 5.5% |

Calc 2 (for 1/21 - 2/15)

|                                |         |
|--------------------------------|---------|
| 1/21 - 1/31 @ 6% (11 days @ 6) | - 66    |
| 2/1 - 2/15 @ 7% (15 days @ 7)  | - 105   |
| 26 days                        | - 171 = |

6.5769230769230769230769230769231

14. Click Next

**New Loan Wizard**

Original Loan: 234529 . 04      Current Balance: 234529 . 04  
 Enter original loan amount and current balance.

Variable Interest Calculation:  
 Averaged over calculation period.  
 Use beginning rate of calculation period.  
 Use ending rate of calculation period.  
 Select method to calculate interest should rate change between payments made.

Payment: 1761 . 94      Term: 360  
 Enter the payment amount and number of payments.

Balloon Due:      Balloon Amount:  
 Enter balloon due period and balloon amount.

<< Back      Next >>      Cancel

With Regular Amortizing loans you can select the Variable Interest Calculation that best suits your needs.

#### For Example

**New Loan Wizard**

Original Loan: 234529 . 04      Current Balance: 234529 . 04  
 Enter original loan amount and current balance.

Variable Interest Calculation:  
 Averaged over calculation period.  
 Use beginning rate of calculation period.  
 Use ending rate of calculation period.  
 Select method to calculate interest should rate change between payments made.

Payment: 1761 . 94      Term: 360  
 Enter the payment amount and number of payments.

Balloon Due:      Balloon Amount:  
 Enter balloon due period and balloon amount.

<< Back      Next >>      Cancel



## 10.9 Multi-Investor - Overview

### Multi-Investor - Overview

#### Investor Reporting

##### • BACKGROUND INFORMATION

Since a portion of some lending companies' source of funds is from outside investors, the program has the ability to relate loans to these outside investors in various ways:

Loans made by the Investor or Lender direct to the borrower (TYPE 1)

Loans made by the Investor to the lending company who then re-lends to the borrower (TYPE 2)

#### Steps in setting up multi-investor accounts are:

Setup a primary loan' account corresponding to the borrower's promissory note

Setup separate "sub-investor loans" corresponding to the contribution made by each outside investor and/or the lending company itself

Have your loan-servicing program relate the Primary loan with each Sub-investor loan

#### Based on feedback from our clients, the following are definitions and philosophies common to Multi-Investor lending:

If an outside investor lends directly to the borrower and you service the loan for the investor (who is the ONLY investor on the loan), this is NOT a Multi-Investor loan. You simply setup the loan with the investor as the lender

**Outside Investor:** any entity/person existing outside the lending company

**Lending Company:** that which makes the loan to the borrower and whose name shows on legal documents

**Primary Loan:** the loan made directly to the borrower and to which the regular payment is posted and from which coupon books are printed and past-due notices are sent

**Sub-Investor Loan:** the accounts attributed to each outside investor or the lending company itself for their individual portion of their participation

The source of sub-investor loan funds can come from any source including the lending company itself by advancing its own funds

An outside investor can lend directly to the lending company or to the borrower

If the outside investor lends to the lending company then the lending company is defined as the 'borrower' for one of the sub-investor loans; therefore, you will be able to track each individual loan you owe to outside investors BY outside investor

Each investor can have their own interest rate

Each investor can choose whether to have a late fee or not...as such, for those investors not

having a late fee during a month that a borrower makes a late fee payment the program will recognize a portion of the main account's late fee as an 'overage' for the sub-investor loan...as such you should indicate to have it applied to the PRINCIPAL and not to the suspense account;  
The total of all payments going to each investor should equal the total of the main loan

ONLY the primary loan will have an escrow payment indicated at time of setup since sub-investors are not participants in escrowing of taxes, insurance, etc.

As an example, let's say that a loan of \$50,000 was made to Mike & Mary Borrower with payments of \$650/mo. at 12%. The source of funds and repayment schedule BY INVESTOR is as follows:

\$15,000 lent from Investor #1 to your company with payments of \$200/mo. at 8% (Type 2)

\$10,000 lent from Investor #2 to your company with payments of \$100/mo. at 9% (Type 2)

\$25,000 from you (the lending company) with payments of \$350/mo. at 8.5% (Type 1)

As payments are posted to the primary account (the \$50,000 loan) payments will automatically be posted to the sub-investor loans. Naturally, should a report on any individual investor's loans be needed, the Reporter portion of the program will print all reports requested by their own unique lender #.

#### \*\*\*\*STEPS IN SETTING UP AN INVESTOR RELATED LOAN\*\*\*\*

##### • PREPARING FOR INPUTTING OF INVESTOR RELATED LOANS

Prior to entering a loan for which an Outside Investor is a participant, a new 'Lender #' for your Investor will need to be created if one does not currently exist (see [Lender](#) ).

##### • SETTING UP YOUR NEW INVESTOR RELATED LOANS

To setup new Investor related loans, it is strongly recommended that the [New Loan Worksheet - Multi-Investor](#) and [New Loan Worksheet](#) be used. First, complete the form for the primary loan, and then complete Multi-Investor worksheet for each investor loan, noting each investor's own 'Lender #'. Additionally, enter your own company's participation as a separate loan since it too can be tracked, if needed.

Once all forms have been completed, add up the 'Original Loan Amount' on each Sub-Investor Loan setup sheet. The total should be the 'Original Loan Amount' found on the primary loan setup sheet. See [Investor Reporting](#)

**NOTE:** For IRS reporting purposes, since your company is servicing a loan for an investor who lends directly to a borrower you are responsible for reporting interest collected through your company. Therefore, the '1098' forms reporting portion of the program will print out 1098 forms for each borrower that had only monies lent to them directly by an investor and your company if it also lent money to the borrower. To read more on this select [IRS Filing](#)

Remember to include the sub-loans from your investor to your company, should there be any, so future payments can be credited to them automatically.

**For Type of Loan, remember the following:**

1. Investor lends directly to borrower
2. Investor lends to lending company

You've now entered your primary loan and each related sub-investor accounts.

#### • EXCLUDING CERTAIN ACCOUNTS FROM 1098 FORM PRINTING

Lastly, go to the Main Screen and choose Important Dates/Data. Here you will indicate in Data that a 1098 form SHOULD NOT be printed for certain accounts.

RULES TO DECIDE WHICH ACCOUNTS TO SEND 1098 FORMS TO:

- 1098 forms should NOT be sent to investors who lend money directly to your company, therefore, input these sub-loan number(s) which this includes
- 1098 forms should NOT be sent on the primary loan number, when ALL sub-investor loans are made DIRECTLY to the borrower.
- 1098 forms should NOT be sent on sub-investor loans, when ALL sub-investor loans are made to your company

#### • PRINTING INVESTOR RELATED COUPON BOOK

Since the borrower's promissory note is actually your 'primary loan', the coupon book should be printed with this account number.

#### POSTING PAYMENTS

When a payment is received it should ONLY be posted to the "Primary Loan Account". Once it is entered and you indicated whether a receipt is needed, the program automatically looks at your database and determines if this account has sub-investor loans associated with it. If so, it will automatically post the appropriate payments to each sub-investor loan including any overage's and late fees. As it is posting automatically, the program will indicate which sub-investor loan it is working on. When completed, you will be returned to the primary loan screen.

Should an overage be received on the primary loan and you wish the overage to be applied to principal, indicate the same for each sub-investor loan. Should part of a payment be posted to suspense on the primary loan account, choose 'Do Nothing This is a Sub-Investor Loan' for each sub-investor loan posting. Should you have enough funds in the primary loan suspense account to post another payment, simply go through the normal 'Transfer Suspense to Loan' and the program will again post automatically to the sub-investor loans whether there was a regular payment, one with a late fee, or a payment needing the extra applied to principal.

#### • PRINTING INVESTOR REPORTS

All 'Reporter' reports available for an individual lender are also available for each of your investors simply by utilizing their own unique 'Lender #' (**NOTE:** Investor # should NOT be used...Lender # should be!). Likewise, if you have utilized the 'Type Code' feature for sub-dividing loans into various types, it can also be entered for that particular type loan.

## 10.9.1 Multi-Investor Loan Information

### Multi-Investor Loan Information

#### Entering a Multi-Investor Loan

This section will cover entering a new Multi-Investor loan.

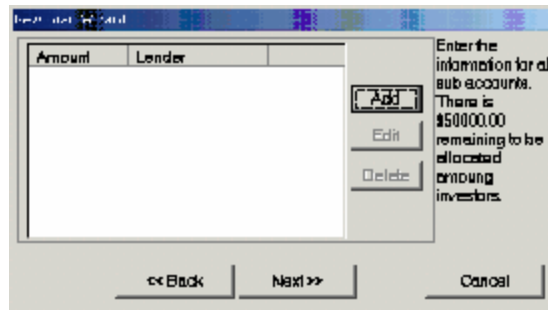
- **Lender, EDI Link, and Borrower Type**

On this screen you will select your Lender, whether or not to use the EDI link, and the type of borrower. **Be sure at this screen you select Multi-Investor** by checking the Multi-Investor box and click next .

Since all of the screens are the same as entering a new loan please refer to [New Loan Wizard](#) . When you get to the Balloon Due/Balloon Amount section the next screen will appear

- **Multi-Investor Entry**

This screen will allow you to add your sub accounts. To the right will be listed the amount of the principal balance. This amount will decrease based on the sub accounts that you enter.



#### Adding a Sub Account

- To add a sub account click on ADD. The screen (shown below) will allow you to enter the information that pertains to your sub account.
- Click on List to select your Lender or key in the lender number. This will be the Investor's Lender number.
- The Investor to Borrower and Investor to Lender option is basically: Who gave the money to the borrower, The Lender or the Investor?
- The Balance boxes allow you to enter a dollar amount or percentage (of the principal amount).
- Interest Rate is the interest rate that you will be paying the investor. This box is a percentage field, to enter 3% enter 3.0
- The Payment boxes allow you to enter a dollar amount or percentage (of the Main Account's P&I payment).

- Class Code allows you to enter a class code for this account.
- Print 1098 allows you to turn on or off the printing of a 1098 for this account.
- The Comments box is a 34 character box that allows you to place a comment on this account.

### Final Screen

This screen allows you to view the main information on this account. If there is any information that does not look "correct" you can click Back to make changes to any option. If the loan that you are entering is a balloon account you will notice that the balloon due amount includes the last payment and interest for that payment. **(If your note's balloon amount includes these items please press back until you get to the balloon amount screen and adjust the balloon amount accordingly).**

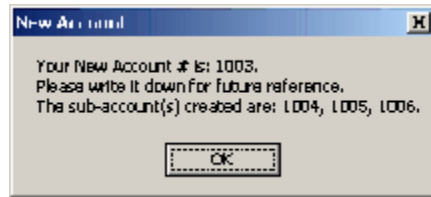
After you click Finish the loan will be entered, and you will be asked if you wish to print a coupon book. If you click on Yes, you will then be asked if the borrower pays the service fee for that loan. The program will then begin printing out a coupon book, the number of books preset in the [AUTO COUPON PRINTING](#) setting determines the number of coupons printed. The next screen informs you of what that loan number will be.

Account Number Example: 9999-1002

This consists of: Lender number - Record Number

**Note:** If you are entering a Multi-Investor account you will receive a screen that displays all of the new account numbers.

After you click on OK the next screen will ask if you wish to add another loan.



## 10.9.2 Substituting Investors on a active loan

### Substituting Investors on a active loan

#### Substituting Investors on a Borrower's account

1. You need to do is check to see if the new investor already exists.

**NOTE:** To do this you go to the main **Trakker** screen select Review>Lender>Review select the List option

If the Investor is there make a note of what the Lender number is. If the Investor is not there you will need to add the new investor. Please review [Lender](#) for steps to add a new Investor.

2. Once you have your Investor information go to the Borrower's Screen of the **INVESTOR** you need to cash out (remove)

3. Make a note of the original loan date, (this is optional) next due date, last payment received, and balance. (not the payoff).

4. Go to the New Loan Wizard (Main **Trakker** screen select Review>Loan>New) and go through the steps to loading a new standard loan. [Entering A New Loan](#). NOT A MULTI-INVESTOR SET UP

**NOTE:** When you get to the BEGIN SERVICING date you will want to use the date you negotiated the contract with the NEW Investor. The Loan Closing date should be either the Original Loan Date or the date you negotiated the contract with the NEW investor. The Last Payment Received is the date that the borrower paid the last payment on the investor account you are cashing out. Next Payment Due is the date the next payment is due on the investor account you are cashing out. The Original Loan amount is the Original Loan Amount from the investor account you are cashing out. Current Balance is the current balance on the investor account you are cashing out. Interest Rate is the rate you have negotiated with the new investor. Term is the REMAINING term of the investor account you are cashing out. You can choose to have **Trakker** set the payment amount or you can figure that out manually. Review the information for accuracy and then select FINISH and note the new account number.

5. Change the investors on the Main Borrowers account.

**NOTE:** To do the you will go to the main **BORROWER'S** account number (it is extremely important that it is the main account and not any of the sub accounts). Select from the tool bar Change>Investor Account. Highlight the Investor your are wanting to REMOVE and select delete. In the same screen select ADD type the new borrowers account number (the one you just loaded)and select the appropriate box,

Investor to Borrower or Investor to Lender

The screenshot shows a dialog box with a title bar that reads "Sub-Account". Inside the dialog, there is a text input field containing the number "1004" and a button labeled "List" to its right. Below this section is a "Type" section containing two radio buttons: "Investor To Borrower" (which is selected) and "Investor To Lender". At the bottom of the dialog are two buttons: "OK" and "Cancel".

6. Select OK
7. Go to the Investor Account that you are substituting and cash it out.
8. Go to the Borrower's Loan that you are removing and pay it off. (this account is not longer a Multi-Investor account). [Payoff](#)



**Part**



## 11 Important Dates/Database

### 11.1 Important Dates/Data Base

#### Important Dates/Data Base

- **IMPORTANT DATES**

Within the 'Important Dates' Function, you are able to flag accounts with up to 16 key dates. Important dates are such things as when taxes or insurance are next due to be paid on an account, when an interest rate needs to be changed, when a balloon note is due, etc. This includes 5 User Defined dates and 4 Other Escrow items along with the standard items.

Each important date is coded as to when you should be notified that either an important date is approaching or has already passed. For example: If you print a Hazard Insurance due report you will get all account numbers whose Hazard Insurance is due within the next 30 days (this particular escrow is coded with a "C".) If you print reports that are coded with an "A: you'll see all accounts that are due within 45 days. Below is a list of each code and its key:

| Code | Meaning |
|------|---------|
|------|---------|

|   |  |
|---|--|
| A | 45 day warning & based on the due date |
| B | 0 day warning & based on the due date  |
| C | 30 day warning & based on today's date |

- **USING THE IMPORTANT DATE FUNCTION**

From the Main Toolbar, Click Dates/Data, Important Due Dates. From the next menu, simply choose the "Important Due Date" that you wish to set. The next window will give you the following options:

Update the chosen important date

Print the important date's particular report

Review (on-screen) information on a particular account for this important date

For updating, simply type in the account number and the new date you wish stored. For reviewing, just type in the account number and the current stored date is shown. For printing, the report will print automatically when chosen.

When using the User Defined functions, be sure to note that #1 & #2 are for Code A, #3 is Code B, and #4 & #5 are Code C; therefore, you have the capability to define several according to your own 'in-house' needs.

For a sample of various reports, please refer to [Appendix A](#)

## 11.2 Important Dates - Example Report

### Important Dates - Example Report

- **IMPORTANT DATES INFORMATION**

From Main Screen Menu select: DATES/DATA

The Important Dates functions allows the user to track up to 16 key dates for each borrower, then print reports periodically (e.g. at the end of or beginning of each month) to see what has occurred or will be occurring over the next 30 – 60 days depending on which report is printed. However, the reports are only as important as the user keeping information current in the Important Dates function.

Please refer to [Important Dates/Data Base](#) for additional information.

[Appendix B](#) provides a copy of the reports generated within your program's Important Dates function. These reports provided cannot be changed as with the letters in [Appendix A](#).

More management reports are available within "Reporter" on the Main Menu Bar (see [Appendix C](#))

For making additional reports for your own unique situation, it may be advisable to use the program's "Data Out" function (see [Utilities](#)) on converting data from a binary format to a tab-delimited format useable in spreadsheet, word processing, database, or similar programs where data can be imported.

## 11.3 Miscellaneous Database

### Miscellaneous Database

As the needs of you, our valued clients, have grown we have tried to aid you in tracking important information as it relates to Loan Servicing.

#### Features of the Miscellaneous Database

The Database function includes such information as:

- Credit Reporting
- Borrower Pay Fee
- IRS 1098 Printing
- Escrow Maintenance Fee
- No Late Notice
- Points Paid
- ACH Borrower

#### Utilizing The Miscellaneous Database

The Miscellaneous Database can be found on the main program screen under the Dates/Data menu. When changing, adding or removing information you will always use the Add/Modify section of the Misc. Database menu.

- **ACH Borrower**

Used to track the accounts that are using the ACH System. Accounts with this attribute will not be sent coupon books when using [AUTO COUPON PRINTING](#).

- 1) From the Add/Modify section of the Misc. Database menu select ACH Borrower.
- 2) Enter the account number of the loan that you wish to denote as an ACH borrower. Click OK.
- 3) Simply click on the check box (clicking on the check box when there is already a check in it will remove the check) and click OK.

**Note: By default the check box will not be selected. If there is already a check in the box then another user has already assigned the account the ACH attribute.**

- 4) A prompt will appear asking if you wish to Add/Modify another account. Select YES if you wish to Add/Modify another account, go to step 2. Select NO if you wish to exit the Misc. Database.

- **Borrower Pay Fee**

To be used when the borrower pays the service fee set forth by the License Agreement. The amount entered will automatically be printed on the coupons (see [COUPON BOOK - SAMPLE](#)) and the correct amount disbursed when the payments are posted to the system.

- 1) Under the Add/Modify section of the Misc. Database menu choose Borrower Pay fee.
- 2) Enter the loan account number that you wish to Add/Modify the Borrower Pay Fee for. Click OK.
- 3) In the white text box enter the amount of the service fee. Click OK.

**Note: The default setting for this feature is 0.00. If another value appears then another user has already set the fee for that account.**

- 4) A prompt will appear asking if you wish to Add/Modify another account. Select Yes if you wish to Add/Modify another account, go to step 2. Select No if you wish to exit the Misc. Database.

- **Credit Reporting**

To be used to define if the account will be reported to the credit bureau or not. To set this option click on Dates/Data, Misc. Database, Add/Modify, Credit Reporting. After you select this option you will be asked to enter the account number you wish to modify. After you have entered in the account number and selected OK, a new window will appear. The program will ask you if you do not wish to report this account to the credit bureau. If you wish do not wish to report the account click the box Suppress Credit Reporting and APPLY the OK.

- **Escrow Interest**

This option allows you to have interest calculates for escrow accounts.

- 1) Under the Add/Modify section of the Misc. Database choose Escrow Interest.
- 2) Enter the loan account number that you wish to modify. Click OK.
- 3) Select the option that applies to the status you wish applied to the account. Click OK.

- **IRS 1098 Printing**

Used to establish the printing status of 1098 Forms for reporting of interest to the Federal Government. (By Default all accounts will be printed a 1098 Form unless they are set up as Corporations in the New Loan Wizard. For more on the New Loan Wizard please refer to [Entering A New Loan.](#))

- 1) Under the Add/Modify section of the Misc. Database choose IRS 1098 Printing.
- 2) Enter the loan account number that you wish to modify IRS 1098 printing for. Click OK.
- 3) Select the option that applies to the status you wish applied to the account. Click OK.

**Note: DELETE this account will reset the status to NORMAL PRINTING and the payer will receive a regular 1098 Form.**

- 4) A prompt will appear asking if you wish to Add/Modify another account. Select YES if you wish to Add/Modify another account, go to step 2. Select NO if you wish to exit the Misc. Database.

- **No Late Notice**

Used to define which accounts are NOT to be sent a late notice. (Before you can utilize this feature you must define Collection Codes; please refer to [Defining Collection Codes](#) for more information on Collection Codes.)

- 1) Under the Add/Modify section of the Misc. Database select No Late Notice.

**Note: If you have not defined Collection Codes then you will receive an error message and will not be allowed to use this feature until Codes have been defined.**

- 2) Enter the loan account number that you wish to add the No Late Notice attribute to. Click OK.
- 3) From the dialog box choose the code/reason that No Late Notice is to be printed or choose to remove the attribute from the account. Click OK.
- 4) A prompt will appear asking if you wish to Add/Modify another account. Select YES if you wish to Add/Modify another account, go to step 2. Select NO if you wish to exit the Misc. Database.

- **Points Paid**

To be used to reflect the dollar amount of points paid on the purchase of a principal residence.

- 1) From the Add/Modify section of the Misc. Database select Points Paid.
- 2) Enter the number of the account you wish to modify. Click OK.
- 3) First you must check the box "Points being recorded are for Purchase of Principal Residence". Then the text box will become available. Enter the dollar amount of the Points being paid.
- 4) A prompt will appear asking if you wish to Add/Modify another account. Select YES if you wish to Add/Modify another account, go to step 2. Select NO if you wish to exit the Misc. Database.

**Part**



## 12 Importing Loans/Payments

### Overview

#### Transferring Loans From an Existing Servicing System

Your servicing program has the capability to transfer **existing** loans from another loan servicing system in a **very quick and efficient manner** provided, however, that the other servicing system is able to EXPORT borrower information in an ASCII/Text format and in the order of information indicated in [FILE FORMAT - TRANSFER EXISTING LOANS](#) .

Should you wish instead to setup recently closed loans automatically from your origination software package, please refer to [EDI Links with Loan Origination Software](#).

Once this file is created, please use the following steps to automatically setup the loans:

- 1 From the Main Screen choose System, Importers, Import Standard File;
- 2 Browse to the ASCII/Text file name that you've created and choose Open;
- 3 Enter the lender number you wish these loans to be setup under;
- 4 Program will first review the file for correctness and indicate on the screen any problems by line number. If any messages received, review the appropriate line, make corrections, and re-run steps 1- 3;
- 5 Once completed, the program will print a summary report indicating the new loan account number and borrower's name – you are now complete – **congratulations!**

### 12.1 Importing Loans

#### 12.1.1 File Format - Standard Import File

#### File Format - Standard Import File

##### FILE FORMAT - TRANSFER EXISTING LOANS

There are two ways to import existing information from an existing servicing system. The first way is to follow the directions below. This will allow your company to import loans directly into **Trakker** and with out any additional cost to you or your company. The second way is to contact our Trakker Support Group and request an Export/Import Excel file. This will allow your company to place the existing information into a format that our Support Group can import into data files that **Trakker** can use. This type of import will generate a fee, as our Support Group will have to review the data, convert it into Trakker data files, and test to guarantee that your company does not experience any problems. If you wish to utilize the second option for your import please contact our Trakker Support group at 850-559-9123 or by e-mail at [support@thetrakker.com](mailto:support@thetrakker.com)

The following is the file format for importing loans from an existing loan servicing system/program. This information should be in ASCII/Text format with ONE field to a line and each loan IMMEDIATELY following the last loan's information. The program is designed to first read the entire file, determine if all information has been formatted correctly and, if not, indicating problems by line number with "on-screen" messages; thus, the reasoning for having information on separate lines. A Carriage Return Line Feed should also follow each line. If you wish to view an example of



how this file should look please click on the appropriate link:

- [Single Account Import File Example](#)
- [Multiple Account Import File Example](#)

If you wish to import Escrow history please review: [Importing Escrow Information](#)

**NOTE:** Some fields have multiple choices. If so, then the second and third columns below will contain appropriate information to indicate what codes are needed to designate a certain choice.

**NOTE:** Need assistance in developing this ASCII/Text File? This can usually be accomplished on a consulting fee basis, time permitting. Please be aware that support calls and high priority projects must come first. Call our Support Group at 850-559-9123 for more details.

**NOTE:** If there is a Red \* next to the Line number:

- \* = Required Field
- \*\* = Advised but not required
- \*\*\* = Escrow info is required if Line # 40 = 1 (yes)

| Line Number | Field Name                                  | Code                | Import File               |
|-------------|---|---------------------|---------------------------|
| 1*          | Acct Type                                   | 1/2                 | Individual\Company        |
| 2           | Blank                                       |                     |                           |
| 3           | Blank                                       |                     |                           |
| 4**         | First Name                                  | First/First         | John/Sue                  |
| 5**         | Last Name                                   | Last/Last           | Sam/Que                   |
| 6**         | Collateral Addr 1                           |                     | 123 N. Main St            |
| 7**         | Collateral Addr 2                           |                     | Apt 2                     |
| 8**         | Collateral City                             |                     | Oz                        |
| 9**         | Collateral State                            |                     | GA                        |
| 10**        | Collateral Zip                              |                     | 99099-1234                |
| 11**        | County                                      |                     | USA                       |
| 12          | Loan Class Code                             | Alpha/Numeric Field | ER or E4                  |
| 13*         | 1st Borrower 1st Name                       | First B             | John                      |
| 14*         | 1st Borrower Last Name                      | Last B              | Sam                       |
| 15*         | SSN   | Do not use -        | 888776666                 |
| 16*         | Mailing Addr 1                              |                     | 344 E. Broughton St.      |
| 17          | Mailing Addr 2                              |                     | Apt 8                     |
| 18*         | Mailing City                                |                     | Birmingham                |
| 19*         | Mailing State                               |                     | AL                        |
| 20*         | Mailing Zip                                 |                     | 44944-3478                |
| 21          | Phone                                       | Do not use -        | 8883332212                |
| 22          | Sex   | 1/2/0               | Unknown/Male/Female       |
| 23          | Race  | 1/2/3/4/5/6/7/8     | Unknown/Caucasian/African |
|             | American/Native Indian/Asian/Hispanic/Other |                     |                           |
| 24          | 2nd Borrower 1st Name                       | First B             | Suzy                      |
| 25          | 2nd Borrower Last Name                      | Last B              | Que                       |
| 26          | SSN   | Do not use -        | 777665552                 |
| 27          | Phone                                       | Do not use -        | 3334442212                |
| 28          | Sex   | 1/2/0               | Unknown/Male/Female       |
| 29          | Race  | 1/2/3/4/5/6/7/8     | Unknown/Caucasian/African |
|             | American/Native Indian/Asian/Hispanic/Other |                     |                           |
| 30          | Appraisal                                   | Numeric Field       | 78000.00                  |
| 31          | Collateral Description                      | Alpha/Numeric Field | This is the collateral    |
|             | description.                                |                     |                           |
| 32*         | Grace Days                                  | Numeric Field       | 15                        |
| 33*         | % of Payment                                | Numeric Field       | 5                         |

|       |                                      |  |  |
|-------|--------------------------------------|--|--|
| 34*   | Service Fee Code                     | For Fee Code 1<br>For Fee Code 2<br>For Fee Code 3<br>For Fee Code 0 | Dollar amount<br>=% 2.5<br>=% 5.0<br>Leave Blank |
| 35*   | Service Fee Amt                      | Numeric Field  | 10.00  |
| 36    | Pre Payment %                        | Numeric Field  | 25   |
| 37    | Pre Payment Date                     | MM/DD/YYYY   | 01/01/2004                                       |
| 38    | Past Due Fee                         | Numeric Field  | 100.00   |
| 39*   | Begin Servicing Date                 | MM/DD/YYYY   | 01/01/2003                                       |
| 40*** | Escrow Required                      | 1/2  | Yes/No   |
| 41*** | Escrow Payment                       | Numeric Field  | 25.00  |
| 42*** | Escrow Balance                       | Numeric Field  | 100.00   |
| 43    | Maint. Escrow Req.                   | 1/2  | Yes/No   |
| 44    | Maint. Escrow Balance                | Numeric Field  | 200.00   |
| 45    | Maint. Escrow Payment                | Numeric Field  | 10.00  |
| 46    | Maint. Escrow Cap                    | Numeric Field  | 2000.00  |
| 47**  | Pre Paid Interest                    | Numeric Field  | 125.00   |
| 48*   | Loan Type                            | 1/2  | Straight/Balloon                                 |
| 49*   | Payment Period                       | 1/2/3/4  |  |
|       | Annual/Semi-Annual/Quarterly/Monthly |  |  |
| 50*   | Interest Type                        | 1/2  | Adjustable/Fixed                                 |
| 51*   | Original Balance                     | Numeric Field  | 30000.00   |
| 52*   | Current Balance                      | Numeric Field  | 25000.00   |
| 53*   | Interest Rate                        | Numeric Field  | 12.375   |
| 54*   | Rate Type                            | Numeric Field  | 1.00   |
| 55*   | P&I Amount                           | Numeric Field  | 225.00   |
| 56*   | Term                                 | Numeric Field  | 360  |
| 57    | Balloon Due                          | Numeric Field  | 300  |
| 58    | Balloon Amount                       | Numeric Field  | 15000.00   |
| 59*   | Closing Date                         | MM/DD/YYYY   | 01/01/2003                                       |
| 60*   | Last Payment Received                | MM/DD/YYYY   | 02/01/2003                                       |
| 61*   | Next Due Date                        | MM/DD/YYYY   | 03/01/2003                                       |
| 62    | Comment                              | Alpha/Numeric Field  | This is the comment                              |

**CONTINUE WITH NEXT BORROWER'S INFORMATION WITHOUT SKIPPING A LINE**

#### 12.1.1.1 File Format - Single Account Import Example

### File Format - Single Account Import Example

1

JOHN / Jane  
DOE / Doe  
103 NORTH MAIN ST

OZ  
GA  
00999-1234

4  
John  
Doe  
123456789  
103 NORTH MAIN ST

OZ  
GA  
00999-1234  
888 559-8679  
1  
1  
Jane  
Doe  
123457890  
888 558-8780  
2  
2  
12535056  
  
15  
0.05  
0  
0  
32  
10/11/2020  
  
1/1/2001  
1  
0  
0  
3706.61  
1  
12  
1  
86483.00  
83634.04  
0.06625  
2  
553.38  
361  
0  
0  
8/7/2001  
9/7/2001  
10/7/2001  
Test Import Acct 1

**12.1.1.2 File Format - Multiple Account Import Example****File Format - Multiple Account Import Example**

1

JOHN / Jane  
DOE / Doe  
103 NORTH MAIN ST

OZ  
GA  
00999-1234

4  
John  
Doe  
123456789  
103 NORTH MAIN ST

OZ  
GA  
00999-1234  
888 559-8679

1  
1  
Jane  
Doe  
123457890  
888 558-8780

2  
2  
12535056

15  
0.05  
0  
0  
32  
10/11/2020

1/1/2001  
1  
0  
0  
3706.61  
1  
12  
1  
86483.00  
83634.04  
0.06625  
2  
553.38  
361  
0

0  
8/7/2001  
9/7/2001  
10/7/2001  
Test Import Acct 1  
1

JOHN / Jane  
DOE / Doe  
103 NORTH MAIN ST

OZ  
GA  
00999-1234

4  
John  
Doe

123456789  
103 NORTH MAIN ST

OZ  
GA  
00999-1234  
888 559-8679

1  
1  
Jane  
Doe  
123457890  
888 558-8780

2  
2  
12535056

15  
0.05  
0  
0  
32  
10/11/2020

1/1/2001  
1  
0  
0  
3706.61  
1  
12  
1  
86483.00  
83634.04  
0.06625  
2  
553.38  
361

0  
0  
8/7/2001  
9/7/2001  
10/7/2001  
Test Import Acct 2  
1

JOHN / Jane  
DOE / Doe  
103 NORTH MAIN ST

OZ  
GA  
00999-1234

4  
John  
Doe  
123456789  
103 NORTH MAIN ST

OZ  
GA  
00999-1234  
888 559-8679  
1  
1  
Jane  
Doe  
123457890

888 558-8780  
2  
2  
12535056

15  
0.05  
0  
0  
32  
10/11/2020

1/1/2001  
1  
0  
0  
3706.61  
1  
12  
1  
86483.00  
83634.04  
0.06625  
2  
553.38

361  
0  
0  
8/7/2001  
9/7/2001  
10/7/2001  
Test Import Acct 3  
1

JOHN / Jane  
DOE / Doe  
103 NORTH MAIN ST

OZ  
GA  
00999-1234

4  
John  
Doe  
123456789  
103 NORTH MAIN ST

OZ  
GA  
00999-1234  
888 559-8679

1  
1  
Jane  
Doe  
123457890  
888 558-8780  
2  
2  
12535056

15  
0.05  
0  
0  
32  
10/11/2020

1/1/2001  
1  
0  
0  
3706.61

1  
12  
1  
86483.00  
83634.04  
0.06625  
2

553.38  
361  
0  
0  
8/7/2001  
9/7/2001  
10/7/2001  
Test Import Acct 4  
1

JOHN / Jane  
DOE / Doe  
103 NORTH MAIN ST

OZ  
GA  
00999-1234

4  
John  
Doe  
123456789  
103 NORTH MAIN ST

OZ  
GA  
00999-1234  
888 559-8679

1  
1  
Jane  
Doe  
123457890  
888 558-8780  
2  
2  
12535056

15  
0.05  
0  
0  
32  
10/11/2020

1/1/2001  
1  
0  
0  
3706.61  
1  
12  
1  
86483.00  
83634.04  
0.06625  
2



553.38  
 361  
 0  
 0  
 8/7/2001  
 9/7/2001  
 10/7/2001

Test Import Acct 5

12.1.2 File Format - XML

**File Format - XML**

| <b>File Format for XML Example</b>     | <b>Definition of field</b>           | <b>Format</b>                                  |
|--|--------------------------------------|--|
| <xml version="1.0" encoding="UTF-8"?>  | <b>XML Header</b>                    |  |
| <Loans>                                | <b>Begins Importing Loans</b>        |  |
| <Import>                               | <b>Begins Import process</b>         |  |
| <ImportRecord>                         | <b>Begins Importing Record</b>       |  |
| <Lender>Numeric</Lender>               | Lender Number                        | 9999   |
| <Portfolio>Alpha</Portfolio>           | What kind of account                 | Mortgage (not available in LOS imports)        |
| <Loan Type>Alpha</Loan Type>           | What type of account                 | Conventional (not available in LOS imports)    |
| <ShortFirstName>FName</ShortFirstName> | Borrower's First Name                | John (separate multiple borrowers with /)      |
| <ShortLastName>LName</ShortLastName>   | Borrower's Last Name                 | Sanders (separate different last names with /) |
| <Collateral>                           | <b>Begins collateral information</b> |  |
| <Address1>Alpha/Numeric.</Address1>    | Street Address                       | W Adam St                                      |
| <Address2>Alpha/Numeric</Address2>     | Apt or Suite #                       | Apt 3  |
| <City>Alpha</City>                     | City                                 | Salem  |
| <State>Alpha </State>                  | State                                | NC (2 digits)                                  |
| <Zip>Numeric</Zip>                     | Zip or Zip +4                        | 45621or 45621-4581                             |

|  |  |  |
|--|--|--|
| <Country>Alpha</Country>                 | County or Province                       | USA  |
| <Description>Alpha/Numeric</Description> | Collateral Description (character limit) | Legal description  |
| <Appraisal>Numeric</Appraisal>           | Appraised value                          | 2500000.00   |
| <PropertyID>Alpha/Numeric</PropertyID>   | Tax Collector ID #                       | Parcel 5A-4567978  |
| </Collateral>                            | <b>End of Collateral information</b>     |  |
| <Borrowers>                              | <b>Begins of Borrower section</b>        | If borrower is a Company, see Company section below                          |
| <Borrower>                               | <b>Begins of borrower information</b>    | Continue format for each borrower one under the other                        |
| <Type>Alpha</Type>                       | Borrower classification                  | Individual or Joint  |
| <FName>Alpha</FName>                     | Borrower's First Name                    | John   |
| <MName>Alpha</MName>                     | Borrower's Middle Name                   | M or Michael   |
| <LName>Alpha</LName>                     | Borrower's Last Name                     | Sanders  |
| <TaxID>Numeric</TaxID>                   | Social Security Number                   | 123-34-2245  |
| <Address1>Alpha/Numeric.</Address1>      | This could be the mailing address        | P O Box 18567  |
| <Address2>Alpha/Numeric</Address2>       | Suite or Apartment number                |  |
| <City>Alpha</City>                       | City                                     | Salem  |
| <State>Alpha</State>                     | State                                    | NC (2 digits)  |
| <Zip>Numeric</Zip>                       | Zip or Zip +4                            | 45621or 45621-8567   |
| <HomePhone>Numeric</HomePhone>           | Home Phone number                        | 888-543-2145   |
| <WorkPhone>Numeric</WorkPhone>           | Work Phone number                        | 888-543-2576   |
| <Race>Numeric</Race>                     | Nationality                              | Unknown, Caucasian, African American., Native Indian, Asian, Hispanic, Other |

|  |  |   |
|--|--|---|
| <Sex>Alpha</Sex>                           | Sex  | Male, Female, Unknown                                   |
| <DOB>Date</DOB>                            | Date of Birth                                  | 08/15/1925  |
| <Generation>Alpha</Generation>             | Name Suffix                                    | Jr, Sr, III etc Could spell out as well (not available) |
| </Borrower>                                | <b>End of the borrower's information</b>       | Add additional borrowers in above format                |
| <Borrower Company="Boolean">               | Information if borrower is a company           | Yes/No  |
| <TaxID>Numeric</TaxID>                     | Tax Identification Number                      | 72-6578942  |
| <Name>Alpha/Numeric</Name>                 | Full Name of Company                           | 98 Lending Company, LLC                                 |
| <Address1>Alpha/Numeric</Address1>         | Business address                               | 123 W Main Street Suite 4000                            |
| <City>Alpha</City>                         | City   | Rough Road  |
| <State>Alpha </State>                      | State  | VA (2 digit classification)                             |
| <Zip>Numeric</Zip>                         | Zip or Zip +4                                  | 45093 45093-4000  |
| <HomePhone>Numeric</HomePhone>             | Personal Contact number                        | 888-524-6321  |
| <WorkPhone>Numeric</WorkPhone>             | Business Phone number                          | 800-524-8963  |
| </Borrower>                                | <b>End of Company information</b>              |   |
| </Borrowers>                               | <b>End of Borrower's section</b>               |   |
| <Fees>                                     | <b>Begins Fee section</b>                      |   |
| <LateFee>                                  | <b>Begins Late Fee Section</b>                 |   |
| <GraceDays>Numeric </GraceDays>            | Number of Grace Days from payment date 2 digit | 15  |
| <AmountPercent="Payment">Numeric </Amount> | Percentage of Payment or Payment Amount        | "Percent" enter: 5.00 or "Payment": 15.00               |
| <Receiver>Alpha</Receiver>                 | Who gets fee                                   | Lender/Service  |
| </LateFee>                                 | <b>End Late Fee Section</b>                    |   |
| <PastDueFees>                              | <b>Begins Pastdue Late Fees</b>                |   |

|  |  |  |
|--|--|--|
| <Amount>Numeric</Amount>                   | <i>Amount of Pastdue Fees on an existing loan</i>  | 215.00   |
| </PastDueFees>                             | <b><i>End of Pastdue Late Fees</i></b>   |  |
| <PrePayFee>                                | <b><i>Begins PrePayment Penalty</i></b>  |  |
| <Date>Date</Date>                          | <i>Date Prepayment Penalty Ends</i>  | 02/15/2008   |
| <Amount>Numeric</Amount>                   | <i>Percent of Prepayment Penalty</i>   | 5.0  |
| </PrePayFee>                               | <b><i>End of Prepayment Penalty</i></b>  |  |
| <ServicingFee>                             | <b><i>Begins Servicing Fee Section</i></b>   |  |
| <Amount Percent="Balance">Numeric</Amount> | Percentage="Balance", or Percentage="Payment", or Amount of Service Fee Annual Computation | 5.00 (5%) or 15.00 for amount (leave off Percent info) |
| </ServicingFee>                            | <b><i>End of Servicing Fee section</i></b>   |  |
| </Fees>                                    | <b><i>End of the Fee section</i></b>   |  |
| <Escrow>                                   | <b><i>Begins Escrow Information</i></b>  |  |
| <Payment>Numeric</Payment>                 | <i>Escrow Payment Amount</i>   | 250.00   |
| <Balance>Numeric</Balance>                 | <i>Escrow Balance at Transfer</i>  | 800.00   |
| <Maintenance>                              | <b><i>Begins Escrow Maintenance Fee section</i></b>  |  |
| <Payment>Numeric</Payment>                 | <i>Escrow Maintenance amount</i>   | 25.00  |
| <Balance>Numeric</Balance>                 | <i>Escrow Maintenance balance</i>  | 125.00   |
| <Cap>Numeric</Cap>                         | <i>Maximum of money you can collect</i>  | 5000.00  |
| </Maintenance>                             | <b><i>End of Maintenance section</i></b>   |  |
| </Escrow>                                  | <b><i>Ends Escrow Information</i></b>  |  |
| <Dates>                                    | <b><i>Begins the Date section</i></b>  |  |

|  |  |            |
|--|--|------------|
| <Service>Date</Service>                            | Date you start servicing the account – suggest using system date                                     | 12/06/2005 |
| <Closed>Date</Closed>                              | The Date the Borrower signed the Loan documents  | 12/06/2005 |
| <LastPayment>Date</LastPayment>                    | The last payment received date( same as closing date if new loan)                                    | 12/06/2005 |
| <NextPayment>Date</NextPayment>                    | Next payment due date  | 01/01/2006 |
| <Hazard>Date</Hazard>                              | Date of next hazard insurance payment  | 01/15/2007 |
| <City>Date</City>                                  | Date of next city tax payment  | 11/01/2006 |
| <County>Date</County>                              | Date of next county tax payment  | 12/01/2006 |
| </Dates>   | <b>End of the Dates section</b>  |            |
| <Interest Simple="Boolean" InterestOnly="Boolean"> | If Simple Interest (Regular Amortizing is alternative) or Interest Only (P&I payment is alternative) | True/False |
| <Existing>   | <b>Begin Prepaid Int, Rate (non-ARM), &amp; Points Section</b>                                       |            |
| <Existing Credit=>"Boolean"</Existing Credit>      | Prepaid interest if True than complete the following fields  | True/False |
| <Amount>Numeric</Amount>                           | The monetary value of prepaid interest   | 500.00     |
| <Points>Numeric</Point>                            | Amount of Points Paid – use only if loan for purchase of primary residence                           | \$2000.00  |
| <Rate>Numeric</Rate>                               | Current Interest Rate (If not an ARM loan)   | 12.50      |
| </Existing>  | <b>End of Prepaid Int, Rate, &amp; Points Section</b>  |            |
| <ARM>  | <b>Begins Adjustable Rate Mortgage section -</b>   |            |
| <Index>Alpha Numeric</Index>                       | Name of Index used – Wording in Trakker-Market Index has to be exactly the same                      | NYC Prime  |

|                                    |   |  |
|------------------------------------|---|--|
| <Initial>                          | <b><i>Begins the Initial set up of the loan</i></b>                                   |  |
| <Rate>Numeric</Rate>               | Initial Rate of ARM loan at closing   | 4.00   |
| <EndDate>Date</EndDate>            | When you review the rate  | 02/01/2006<br>MM/DD/YYYY   |
| </Initial>                         | <b><i>End of the initial loan information</i></b>                                     |  |
| <Evaluation Period="Alpha">        | Evaluation Period:<br>Immediate, Months,<br>Quarters, Half-Year,<br>Years, & Payments |  |
| <Multiplier>Numeric</Multiplier>   | If NOT Immediate,<br>indicate number of periods<br>between Evaluations                | 1 for Years would mean a<br>Yearly Evaluation of the<br>ARM rate, 1 for Quarters<br>would be quarterly<br>evaluation, etc. |
| </Evaluation>                      | <b><i>End of ARM Evaluation</i></b>   |  |
| <Margin>Numeric</Margin>           | ARM Margin  | 2.00   |
| <Limit>                            | <b><i>Max Increase/Decrease of the rate during EVALUATION of the Loan</i></b>         |  |
| <MaxIncrease>Numeric</MaxIncrease> | Max Increase during the period  | 5.00   |
| <MaxDecrease>Numeric</MaxDecrease> | Max Decrease during the period  | 3.00   |
| </Limit>                           | <b><i>End of Evaluation Limits</i></b>  |  |
| <Cap>Numeric</Cap>                 | Rate Cap during life of loan  | 8.00   |
| <Floor>Numeric</Floor>             | Floor Rate during life of loan  | 2.00   |
| </Evaluation>                      | <b><i>End of the Evaluation section</i></b>   |  |
| </ARM>                             | <b><i>End of the ARM section</i></b>  |  |
| </Interest>                        | <b><i>End of the Interest Calculation section</i></b>                                 |  |
| <Balloon>                          | <b><i>Begins the Balloon section</i></b>  | Only for Balloon notes!  |
| <Amount>Numeric</Amount>           | Balloon Amount  | 20000.00   |

|                                      |   |   |
|--------------------------------------|---|---|
| <Due>Numeric</Due>                   | Payment # Balloon Due   | 60  |
| </Balloon>                           | <b>End of the Balloon section</b>   |   |
| <Balance>                            | <b>Begins the Balance section</b>   |   |
| <Original>Numeric</Original>         | Original Loan Balance   | 30000.00                                      |
| <Current>Numeric</Current>           | Current Loan Balance  | 30000.00                                      |
| </Balance>                           | <b>End of the Balance Section</b>   |   |
| <Payment>                            | <b>Begins Payment section</b>   |   |
| <PerYear>Numeric</PerYear>           | Payments per year   | 12 (2 digits only )                           |
| <Amount>Numeric</Amount>             | P/I amount  | 250.00  |
| <Term>Numeric</Term>                 | Term of the loan  | 360 (must be in months)                       |
| </Payment>                           | <b>Ends Payment section</b>   |   |
| <ClassCode>Alpha/Numeric</ClassCode> | Loan Class Code – 2 digit numeric, alpha, or combination of either code allowing separation of different types of loans within a Lender # | 3B, AA, or 12                                 |
| <Comment>Alpha/Numeric</Comment>     | Comment field shown on borrower screen & reports – 34 characters  | When past due call parents – PH: 850-555-2344 |
| </Import>                            | <b>End of Import for this record</b>  |   |
| </Loans>                             | <b>End of Importing all records</b>   |   |

12.1.2.1 File Format- XML- Example Standard

**File Format- XML- Example Standard**

```
<?xml version="1.0" encoding="utf-8"?>
<Loans>
<Import>
<ImportRecord>
  <Lender>9999</Lender>
  <ShortFirstName>John</ShortFirstName>
```

```

<ShortLastName>Ryan</ShortLastName>
<Collateral>
  <Address1>1233 Brown Street</Address1>
  <City>Tallahassee</City>
  <State>FL</State>
  <Zip>32308</Zip>
  <Country>USA</Country>
  <Description>Lot #345, in Section Z of Plantation Woods Subdivision</Description>
  <Appraisal>250000.00</Appraisal>
  <PropertyID>A3456AA98</PropertyID>
</Collateral>
<Borrowers>
  <Borrower>
    <Type>Individual</Type>
    <FName>John</FName>
    <MName>T</MName>
    <LName>Ryan</LName>
    <Address1>5677 Monroe Street</Address1>
    <Address2>Suite #456</Address2>
    <City>Gainesville</City>
    <State>GA</State>
    <Zip>34556</Zip>
    <Generation>JUNIOR</Generation>
    <TaxID>777989677</TaxID>
    <HomePhone>(404) 667-9877</HomePhone>
    <WorkPhone>(404) 445-9785</WorkPhone>
    <Race>Caucasian</Race>
    <Sex>Male</Sex>
    <DOB>12/19/1948</DOB>
  </Borrower>
</Borrowers>
<Fees>
  <LateFee>
    <GraceDays>15</GraceDays>
    <Amount Percent="Payment">5.00</Amount>
  </LateFee>
  <PastDueFees>
    <Amount>15.00</Amount>
  </PastDueFees>
  <PrePayFee>
    <Date>02/15/2008</Date>
    <Amount>5.0</Amount>
  </PrePayFee>
  <ServicingFee>
    <Amount Percent="Balance">1.500</Amount>
  </ServicingFee>
</Fees>
<Dates>
  <Service>01/25/2005</Service>
  <Closed>01/15/2005</Closed>
  <LastPayment>01/15/2005</LastPayment>
  <NextPayment>03/01/2005</NextPayment>
</Dates>
<Interest Simple="True" InterestOnly="True">
  <Points>1000</Points>
  <Existing>

```



```

    <Amount>500</Amount>
  </Existing>
    <Initial>
      <Rate>6.00</Rate>
    </Initial>
  </Interest>
  <Balance>
    <Original>200000.00</Original>
    <Current>200000.00</Current>
  </Balance>
  <Payment>
    <PerYear>12</PerYear>
    <Amount>1199.10</Amount>
    <Term>360</Term>
  </Payment>
  <ClassCode>MM</ClassCode>
  <Comment>Prior Loan #2366</Comment>
</ImportRecord>
</Loans>

```

**To import multiple records remove the </loans> and continue with the following format DO NOT use a space between records**

```

<ImportRecord>
  [loan data in here]
</ImportRecord>
<ImportRecord>
  [loan data in here]
</ImportRecord>
<ImportRecord>
  [loan data in here]
</ImportRecord>
</Import>
</Loans>

```

### 12.1.2.2 File Format XML- Example ARM

## File Format XML- Example ARM

```

?xml version="1.0" encoding="utf-8"?>
<Loans>
<Import>
<ImportRecord>
  <Lender>9999</Lender>
  <ShortFirstName>John</ShortFirstName>
  <ShortLastName>Ryan</ShortLastName>
  <Collateral>
    <Address1>1233 Brown Street</Address1>
    <City>Tallahassee</City>
    <State>FL</State>
    <Zip>32308</Zip>
    <Country>USA</Country>
    <Description>Lot #345, in Section Z of Plantation Woods Subdivision</Description>
    <Appraisal>250000.00</Appraisal>
    <PropertyID>A3456AA98</PropertyID>
  </Collateral>
</ImportRecord>
</Import>
</Loans>

```

```

<Borrower>
  <Type>Individual</Type>
  <FName>John</FName>
  <MName>T</MName>
  <LName>Ryan</LName>
  <Address1>5677 Monroe Street</Address1>
  <Address2>Suite #456</Address2>
  <City>Gainesville</City>
  <State>GA</State>
  <Zip>34556</Zip>
  <Generation>JUNIOR</Generation>
  <TaxID>777989677</TaxID>
  <HomePhone>(404) 667-9877</HomePhone>
  <WorkPhone>(404) 445-9785</WorkPhone>
  <Race>Caucasian</Race>
  <Sex>Male</Sex>
  <DOB>12/19/1948</DOB>
</Borrower>
</Borrowers>
<Fees>
  <LateFee>
    <GraceDays>15</GraceDays>
    <Amount Percent="Payment">5.00</Amount>
  </LateFee>
  <PastDueFees>
    <Amount>15.00</Amount>
  </PastDueFees>
  <PrePayFee>
    <Date>02/15/2008</Date>
    <Amount>5.0</Amount>
  </PrePayFee>
  <ServicingFee>
    <Amount Percent="Balance">1.500</Amount>
  </ServicingFee>
</Fees>
<Escrow>
  <Payment>250.00</Payment>
  <Balance>800.00</Balance>
</Escrow>
<Dates>
  <Service>01/25/2005</Service>
  <Closed>01/15/2005</Closed>
  <LastPayment>01/15/2005</LastPayment>
  <NextPayment>03/01/2005</NextPayment>
  <Hazard>01/15/2007</Hazard>
  <City>11/01/2006</City>
  <County>12/01/2006</County>
</Dates>
<Interest Simple="True" InterestOnly="True">
  <Points>1000</Points>
  <Existing>
    <Amount>500</Amount>
  </Existing>
<Arm>
  <Index>Monthly ARM</Index>
  <Initial>

```

```

    <Rate>6.00</Rate>
    <EndDate>06/01/2005</EndDate>
  </Initial>
  <Evaluation Period="Years">
    <Multiplier>1</Multiplier>
  </Evaluation>
  <Margin>2.00</Margin>
  <Limit Period="Months">
    <MaxDecrease>2.25</MaxDecrease>
    <MaxIncrease>3.2</MaxIncrease>
    <Multiplier>3</Multiplier>
  </Limit>
  <Cap>8.00</Cap>
  <Floor>1.00</Floor>
</Arm>
</Interest>
<Balance>
  <Original>200000.00</Original>
  <Current>200000.00</Current>
</Balance>
<Balloon>
  <Amount>150000</Amount>
  <Due>60</Due>
</Balloon>
<Payment>
  <PerYear>12</PerYear>
  <Amount>1199.10</Amount>
  <Term>360</Term>
</Payment>
<ClassCode>MM</ClassCode>
<Comment>Prior Loan #2366</Comment>
</ImportRecord>
</Loans>

```

### 12.1.2.3 File Format XML- Example Escrow

## File Format XML- Example Escrow

```

?xml version="1.0" encoding="utf-8"?>
<Loans>
<Import>
<ImportRecord>
  <Lender>9999</Lender>
  <ShortFirstName>John</ShortFirstName>
  <ShortLastName>Ryan</ShortLastName>
  <Collateral>
    <Address1>1233 Brown Street</Address1>
    <City>Tallahassee</City>
    <State>FL</State>
    <Zip>32308</Zip>
    <Country>USA</Country>
    <Description>Lot #345, in Section Z of Plantation Woods Subdivision</Description>
    <Appraisal>250000.00</Appraisal>
    <PropertyID>A3456AA98</PropertyID>
  </Collateral>
  <Borrowers>
    <Borrower>

```

```

    <Type>Individual</Type>
    <FName>John</FName>
    <MName>T</MName>
    <LName>Ryan</LName>
    <Address1>5677 Monroe Street</Address1>
    <Address2>Suite #456</Address2>
    <City>Gainesville</City>
    <State>GA</State>
    <Zip>34556</Zip>
    <Generation>JUNIOR</Generation>
    <TaxID>777989677</TaxID>
    <HomePhone>(404) 667-9877</HomePhone>
    <WorkPhone>(404) 445-9785</WorkPhone>
    <Race>Caucasian</Race>
    <Sex>Male</Sex>
    <DOB>12/19/1948</DOB>
  </Borrower>
</Borrowers>
<Fees>
  <LateFee>
    <GraceDays>15</GraceDays>
    <Amount Percent="Payment">5.00</Amount>
  </LateFee>
  <PastDueFees>
    <Amount>15.00</Amount>
  </PastDueFees>
  <PrePayFee>
    <Date>02/15/2008</Date>
    <Amount>5.0</Amount>
  </PrePayFee>
  <ServicingFee>
    <Amount Percent="Balance">1.500</Amount>
  </ServicingFee>
</Fees>
<Escrow>
  <Payment>250.00</Payment>
  <Balance>800.00</Balance>
</Escrow>
<Dates>
  <Service>01/25/2005</Service>
  <Closed>01/15/2005</Closed>
  <LastPayment>01/15/2005</LastPayment>
  <NextPayment>03/01/2005</NextPayment>
  <Hazard>01/15/2007</Hazard>
  <City>11/01/2006</City>
  <County>12/01/2006</County>
</Dates>
<Interest Simple="True" InterestOnly="True">
  <Points>1000</Points>
  <Existing>
    <Amount>500</Amount>
  </Existing>
  <Initial>
    <Rate>6.00</Rate>
  </Initial>
</Interest>
<Balance>
  <Original>200000.00</Original>
  <Current>200000.00</Current>
</Balance>
<Balloon>
  <Amount>150000</Amount>

```

```

    <Due>60</Due>
  </Balloon>
  <Payment>
    <PerYear>12</PerYear>
    <Amount>1199.10</Amount>
    <Term>360</Term>
  </Payment>
  <ClassCode>MM</ClassCode>
  <Comment>Prior Loan #2366</Comment>
</ImportRecord>
</Loans>

```

**12.1.3 Importing Escrow Information**

**Importing Escrow Information**

Below is the format for importing escrow information into *Trakker's* data file. The data imported should not contain any header or field names. Also, this should be saved as text information in a file named "escrow.dta" The Account number should be the one that Trakker assigns to the clients file. The codes that are needed to associate this file with the correct payment go as follows.

**Escrow Transaction Codes**

- Hazard Insurance
- County Tax Payment
- City Tax Payment
- Other 2
- Other 3
- Other 4

**The Next Lines Explain the Layout**

**Column Description**

Account Number    Month    Day    Year    Action    Amount    Check # or Reason

**This is how a typical Escrow.dta file should look.**

```

1003 1 11 2001 1 35155 3510
1003 6 2 2001 2 23013 4591
1003 3 25 2001 3 15320 6542
1003 5 17 2001 31 12435 7533
1003 2 1 2001 32 12623 3514
1003 4 16 2001 33 6282 1595
1004 1 11 2001 1 32235 3540
1004 6 2 2001 2 22331 4571
1004 3 25 2001 3 12322 6352
1004 5 17 2001 31 12628 7953
1005 3 4 2001 1 12521 4863

```

### 12.1.4 Importing Existing New Loans and Payments from Prior Servicing Systems

## Importing Existing New Loans and Payments from Prior Servicing Systems

From your main Trakker screen, select the System > Utilities > Convert Data option.

1. When this process is finished, a 'Complete' window will appear with the message informing that 'Files are exported'. Click the okay button.
2. Now, you will need to go to the root directory in which Trakker is installed (C:\MFS). In this folder is located a subfolder called dataout. Open this folder.
3. Locate any file with the format year.xls (i.e. 2006.xls). Double click this file to open it in an Excel spreadsheet.
4. In excel, select all rows except the row containing column headers and delete this information.
5. Save the file as year.xls which will now have just column headings.
6. Next, the payment history data must be imported. For an explanation of definitions of each column, [Dataout - Year Files](#).
7. Once all data has been inputted, sort the information by year, saving each year as a separate file (i.e. 2004.xls, 2005.xls, 2006.xls, etc.).
8. These files can now be sent to the Help Desk to be converted into the proper data files for **Trakker** to interpret.

### 12.1.5 Importing from Loan Origination Software

## Importing from Loan Origination Software

Trakker can import loans from popular LOS packages, including Calyx Point, Ellie Mae Encompass, and Byte BytePro. See [this section](#) for details.

## 12.2 Importing Payments

### 12.2.1 Historical Payment Import

#### Historical Payment Import

Following the successful transfer of payment information into **Trakker** via Excel, the following steps need to be accomplished in order for past historical payment information to be available:

1. After loan setup information has been input into **Trakker** via Excel, run the Account Summary Report, by selecting the Reporter Menu from the main **Trakker** screen. From the Management Reports tab, choose Account Summary and then click the Execute button. This step is done in order to first confirm balances, Next Due dates, etc. and, second, to be able to reference their borrower account numbers for Step #3.
2. Next, review the spreadsheet format of **Trakker's** payment files (click here for example).
3. Next, the Payment History needs to be input into individual spreadsheet worksheets for each year.xls file they wish to record payment for by **Trakker's** new account number.
4. The following criteria should be used when setting up these files.
  - a. There should be a header row similar to the sample above.
  - b. All fields should be formatted as text.
  - c. Numeric fields should contain no punctuation or decimals (example \$5,000.00 should be input as 500000).
  - d. All rows should have same number of tabs as header.
5. All year.xls files then need to be zipped and forwarded to MFS for conversion from spreadsheet files to **Trakker's** binary format. **MFS is NOT responsible for verifying the authenticity of information being converted. It is highly recommended that you perform balancing of payment information within each spreadsheet prior to forwarding to MFS for the conversion.**

### 12.2.2 ACH File Import

#### ACH File Import

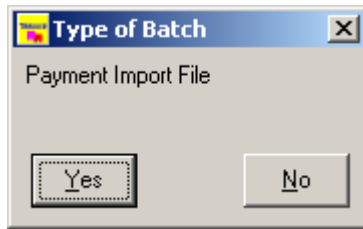
The ACH file import utility allows you to process a payment file received from your bank or payment processing center.

**Note:** The file is "Tab Delimited" and simply has the Account Number in the first column and the amount of the payment in the second. Notice the payments do not include the decimal. A payment for Account 1002 is \$179.33, this should be displayed as 17933.

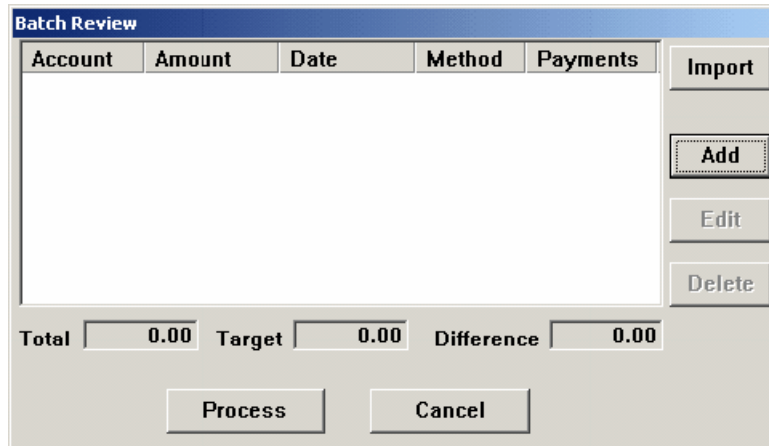
#### To access the ACH file import

At the Main **Trakker** menu

1. Choose Review>Post> Batch Imports or F6



2. Click YES



3. Choose Import. Trakker will produce a ASCII file on your computer

4. Browse to the file's location and open it.

This will populate the list with of the payments that you have imported. At this point you can change the imported information

The format on the ACH file is as follows:

(This is just an example you can have any and all of the fields in the screen above displayed)

Acct    Payment

```
1001 25000
1002 17933
1003 33214
1004 11201
1005 224442
```

#### To Change the information

5. Choosing the payment

6. Click Edit.

Once you have decided that the list is correct and are ready to process the payments

7. Click Process.

When the program has completed the import process you will receive a report (printed to your default printer) that displays the payments that were processed.

**NOTE:** As of Version 2.2.0 the only amounts that can be processed with this function are payments that are equal to the default payment on that individual account. Example: Acct



1001 has a payment of \$125.65. The only payment that can be imported is \$125.65 for this account. If you try to import a payment other than the required payment the program will not import the payment and will display an error on the report describing the reason.

**Part**

**XIII**

## 13 Reports

### 13.1 Reporter Overview

#### Reporter Overview

From the reporter menu you can access most reports. The menu is broken down into categories.

- Management Reports
- Custom Reporter
- IRS Tax Filing
- Custom Letters
- Collection System
- Utilities
- Consumer Credit Reporting File

Under Management Reports you can access the reports that you will need to process daily / weekly / monthly processing. The most used reports are the Account Summary Report, the Payment Summary Report, the Escrow Transaction report, and the Suspense Account Summary.

The Custom Reporter menu item allows you to access the Custom Reporter module. This module is a purchasable add on to the Trakker software. If you would like more information on this module please feel free to contact our Support Department at 800-326-4112.

I.R.S. Tax Filing allows you to process your 1098s and create your IRS Data file. Develop IRS Data File is used to create the IRS file that you will mail or upload to the IRS. Print 1098 Forms will allow you to print your 1098 forms.

**Note:** The printing of the 1098 forms can be done on as many times as you want. It will not affect your data or what will be printed.

- Form A - To be mailed to the IRS  
If you will be reporting electronically you will not need to purchase or print this form.
- Form B - This is the Borrower's copy.
- Form C - This is your Company's copy and should be filed with your Client's folder.

Custom Letters will print your custom letters for all accounts. It will allow you to "filter" by Lender and Loan Class Code. The letters listed here can be modified by editing the Custom2.ovl file via the Notepad program.

The Collection System will allow you to print your Past Due Notices, Collection Call Report, Bring Current Recommendation Report, Collection Code Report, and you Late Letter Report. The Past Due Notices menu item will automatically print the proper past due notice based on the history of each account and the parameters that you have setup in the Collection Parameters. The Collection Call and Bring Current Recommendation Report will print an account that is past due and fits the parameters that you have setup in the system. The Collection Code Report will print out each account with a collection code set. The collection codes are used to disable the past due notice printing of past due accounts for various user defined reasons.

The Utilities menu will allow you to print Address Labels, Amortization Schedules, Auto-Coupon Printing, Coupon Books, and a Borrower Listing report. The address labels function will export to a text file named Labels.txt. Please review printing Address Labels in this help file for additional

information. The Amortization Schedule function will print an schedule for Regular Amortized loans only. This function will "look" at the account and print a schedule based on the current balance and the current due dates. The Auto Coupon Printing function will print coupon books for accounts that the next coupon book is due and the next due date is due within 30 days of today's date. The Borrower Listing report will print out an alphabetical report of all borrowers currently in the system with their account number.

Consumer Credit Reporting File will process all of your account and develop the Credit Bureau file based on the current account information.

## 13.2 Borrower Listing Report

### Borrower Listing Report

#### ALPHA LISTING OF BORROWERS

This report provides an alphabetical listing of borrowers with their account numbers.

To print this report go to the Main Screen, Click on Reporter, Utilities, and Borrower Listing. You will now be asked if you wish to print this report by Lender. If you answer Yes, you will have to enter the lender number or click List and choose the lender. Click OK to continue printing this report.

To see an example of this report: [Borrower Listing Report - Sample](#)

## 13.3 Management Reports

### 13.3.1 Account Summary Report

#### Account Summary Report

For each lender and/or loan type specified, this report will print the following information: loan account number, name of the borrower, date and amount of last payment received, next payment due date, amount past due (if any), beginning and ending principal balances, escrow balance (if any), and suspense account balance (if any). Additionally, this report will show the following accrual information based on various rules set forth in the program (see [Accrual of Interest](#)):

- Rate
- Per Diem
- Current Accrual for this period
- Total Accrual on this loan
- Total Interest Paid to date
- Accrual ending balance
- Original Loan Amount totals included
- Per Diem totals

Sample Report [ACCOUNT SUMMARY REPORT - SAMPLE Account Summary - Investor Report Sample](#)

Need Accrual amounts on a daily basis?  
Just click yes when prompted and Accrual Amounts will be listed and totaled on the Account Summary Report.

(For more on Accruals please see [Accrual of Interest](#) )

### Executing the Account Summary Report

To execute the Account Summary report go to Reporter from the main program screen, then to Management Reports and choose Account Summary. Choose whether you wish to print a Regular Report or an Investor report. Enter the Report Date and answer the following questions and Trakker will generate the Account Summary Report.

**Note: Any Accounts with a Begin Date that is after the Report Date WILL NOT appear on the Account Summary Report.**

## 13.3.2 Payment Summary Report

### Payment Summary Report

The Payment Summary Report is a summary of payments received between 2 dates you specify and for either all Lenders or a certain one and for either all Class Codes or certain ones. The following information is printed: loan account number, name of the borrower, date payment was received, the amount of principal and interest paid, the balance of the account, the escrow balance (if any), any late fees that were paid, and the servicing fee charged. At the end of the report are appropriate totals for interest, principal, escrow, and fees received. Therefore, an accountant only need to take these figures and make the appropriate credit and debit entries to their General Ledger.

To execute the Payment Summary Report go to Reporter from the main program screen, then to Management Reports and choose Payment Summary. Choose the type of Payment Summary Report you wish to run (the most common report is Regular Report) and then enter the date parameters you wish to use. The dates are inclusive to the report so that if you wish to run a report for the entire month of May you would use the dates 5/01/01 to 5/31/01. Answer the subsequent questions and Trakker will then print the report.

An example of this report can be viewed at: [PAYMENT SUMMARY REPORT - SAMPLE](#)

## 13.3.3 Year End Statement

### Yearly History Statement to Borrower

The Yearly History Statement to the borrower is a summary of interest, principal, and fees paid between two dates. Naturally, the usual time period is January 1st through December 31st. A sample of this statement is found in: [Year End Statement](#) . The Statement is in a letter format and spaced 1.75" from the top to allow for use of letterhead paper.

The Statement is accessed through the Main Screen's Toolbar Reporter then under the sub-menu item, Management Reports with the following options available:

- All lenders or a certain lender
- All class codes or a certain one

### 13.3.4 Interest Paid Report

## Interest Paid Report

This report is used in conjunction with either electronic or manual filing of IRS form 1099. It is a very lengthy report --- it lists payment by payment, the interest that borrowers paid on each payment made (see sample report at: [INTEREST PAID SUMMARY REPORT - SAMPLE](#) )

### Executing the Interest Paid Report

From the main program screen go to Reporter, Management Reports and select Interest Paid. Answer the subsequent questions and then set the date parameters (as shown below). The dates are inclusive so that if you wanted a report for all of the interest paid for the year 2001 up until May you would use the dates 01/01/01 to 05/31/01. Click OK after you have set the dates and Trakker will then print the report.

### 13.3.5 Escrow Transaction Report

## Escrow Transaction Report

This report lists escrow received for each borrower as well as monies paid out for taxes, insurance, etc. over a given period of time.  
(see sample report at: [ESCROW ACCOUNT TRANSACTION REPORT - SAMPLE](#) )

### 13.3.6 Aging Report

## Aging Report

This report (2 pages) will print the following information on each loan that is delinquent:

The first page prints loan account number, name of borrower, date payment was due, amount of expected payment, account balance, and how many days the payment is past due (30, 60, 90, or 120 days).

The second page prints a summary for the lender and/or loan type you requested. The following information is printed: total number of payments over 30 days, 60 days, 90 days, and 120 days, total number of accounts that are due over 30 days, 60 days, 90 days, and 120 days, total number of accounts, total number of delinquent accounts, total amount of overdue payments, and the total amount of income that would be received if everyone were to make their monthly payment.

See sample report at: [AGING REPORT - SAMPLE](#)

### 13.3.7 Delinquency Report

## Delinquency Report

This report summarizes the accounts that are delinquent as of a certain date you specify and for either all lenders or certain ones and for either all Class Codes or, again, only certain ones. Note that on the far right side of the report there is a column for the borrower's phone number. This report, therefore, makes it especially useful for past due collectors to utilize in making phone calls. Additionally, just below the borrower's primary account information is a summary of your contact log for the prior 30 days; thus, allowing the past due collector to know what has been done, phone calls that have been received in the recent past, etc.

For example, suppose Account Number 1010 was delinquent. The borrower is John Jones who has a telephone number of 722-9160. The last posting to the loan account was on April 2, 2001 and today's date is May 22, 2001. Mr. Jones' due date is the first of each month. On May 10, Mr. Jones was called and he stated that he had some problems and that his payment would be in your office by May 14. Then on May 15 it was noticed that Mr. Jones' payment was not received. He was called again. Mr. Jones apologized and stated that the payment would be made by May 20. Given this information, the Daily Delinquency Summary would look similar to our sample below.

Start Time : 11:25:27

Page 1

Daily Delinquency Report for 05/11/2006

ALL Lenders  
 ALL LOAN CLASSES  
 FOR LOANS: 1 THRU 9999 DAYS PASTDUE

| ACCT                             | BORROWER<br>COMMENTS (if any)   | DATE DUE   | LST PMT RCVD<br>Collection Code | PST DUE AMT | NORM PYMNT | CRRT BAL  | HM/WK PHONE    |
|----------------------------------|---|------------|---------------------------------|-------------|------------|-----------|----------------|
| 1001                             | Steve Miller<br>Loan in Phase 1 community   | 09/03/2005 | 08/01/2005                      | 11698.02    | 1182.43    | 139415.16 | (850) 555-1212 |
| 1002                             | Account Second<br>The past due amount is good back through 03/04/2005<br>Simple Interest note | 03/24/2005 | 03/04/2005                      | 7124.87     | 444.59     | 20000.00  | (850) 784-1111 |
| 1003                             | John Day  | 10/06/2005 | 10/06/2005                      | 0.00        | 0.00       | 0.00      |                |
| There are 3 accounts delinquent. |   |            |                                 | 18822.89    | 1627.02    | 159415.16 |                |

End Time : 11:25:27

### 13.3.8 Late Fees Due Report

## Late Fees Due Report

These reports list the amount of late fees due by a borrower within a given lender number and/or loan type. They are available by either Detail or Summary Reports, i.e. shows only Borrower's name, account number, and fees owed. Additionally, the user is given the option to automatically print late fee notices for any amount and above and, again by lender and/or class code. These notices are

formatted to easily fit onto standard Past due Notices "mailer" forms or to print 2 per page on an 8 ½ X 11 sheet of paper. **See sample report below** (NOTE: NOTICES ARE NOT SENT TO ACCOUNTS WHICH HAVE BEEN PREVIOUSLY DEFINED IN [COLLECTION SYSTEM](#) AS ONES THAT SHOULD NOT BE CONTACTED)

Start Time : 17:58:51

Page 1

## Past Due Fees Report for April 1, 2003

ALL Lendors  
ALL LOAN CLASSESS

| ACCT | NAME          | DATE DUE   | DATE RCVD  | FEES  | PAYMENT | RCVD   | FEE RD | PST DUE |
|------|---------------|------------|------------|-------|---------|--------|--------|---------|
| 1001 | Adams, Samuel |            |            |       |         |        |        |         |
|      |               | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|      |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|      | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |
|      |               |            |            |       |         |        |        | -----   |
|      |               |            |            |       |         |        |        | 50.00   |

End Time : 17:59:51

### 13.3.9 Suspense Account Summary

## Suspense Account Summary

This report can be printed at any time on a daily, weekly, bi-weekly, or monthly basis, or whenever there is a need to resolve accounts. The Suspense Account Summary provides the name of the borrower, the account number, and the amount in the borrower's suspense account as of the date of printing. At the end of the report, the total of all suspense accounts is printed, (see sample report at: [SUSPENSE ACCOUNT SUMMARY REPORT -SAMPLE](#) ) with the following information:

- Borrower name and account number
- Beginning balance at the beginning of the first day entered
- Cash amount that came into Suspense:
- Direct posting
- Overage's on payoffs
- Adjustments made for:
- Returned checks
- Fee reversed too many times
- Credits for:
  - Transfers to the loan for payments
  - Direct withdrawals
- Ending balance as of the second date entered at the end of day;
- Change between the beginning balance (date) and the ending balance (date).

Your balancing department to balance back to daily deposits can then easily use this information. Please see the following for additional information:

[SUSPENSE ACCOUNT SUMMARY REPORT -SAMPLE](#)  
[Balancing Procedures](#)

**DATE RANGES INPUTTED: USE THE ACTUAL DATE RANGE NEEDED. FOR EXAMPLE, IF YOU LAST BALANCED ON JUNE 30TH, NOW RUN THE NEXT SUSPENSE REPORT BEGINNING ON JULY 1ST AND THROUGH WHATEVER DATE IS BEING BALANCED THROUGH.**



13.3.10 New Loan Report

**NEW LOAN SUMMARY REPORT**

This report summarizes new loans that have been inputted AFTER a certain date and will allow for choosing either all lenders or a particular one and/or all class codes or a particular one.

To run this report: From the main screen click on Reporter, Management Reports, New Loans. You will then be asked for a Start Date, Enter the appropriate date and press OK.

13.3.11 Examples

13.3.11.1 Account Summary Report - Example

**Account Summary Report - Example**

Date: 05/11/2006

Start: 11:14:42

Account Summary Report for 05/11/2006

Page 1

ALL Lenders

ALL LOAN CLASSES

| ACCT                          | BORROWER<br>COMMENT                    | LAST PMT RCVD<br>NEXT DUE | AMT RCVD<br>REG PMT | RATE<br>PER DIEM  | PAST DUE | BEG BAL<br>END BAL     | ORIG AMOUNT<br>MAINT BAL | SUS BAL<br>ESC BAL | SEEV FEE |
|-------------------------------|--|---------------------------|---------------------|-------------------|----------|------------------------|--------------------------|--------------------|----------|
| 1001                          | Steve Miller<br>Loan in Phase 1 commit | 08/01/2005<br>09/03/2005  | 600.42<br>1182.42   | 7.8990<br>30.1710 | 11698.02 | 139415.16<br>139415.16 | 140000.00<br>105.00      | 215.65<br>1125.00  | 0.00     |
| 1002                          | Account Second<br>Simple Interest note | 02/04/2005<br>02/24/2005  | 444.59<br>444.59    | 16.9700<br>9.2986 | 7124.87  | 20000.00<br>20000.00   | 20000.00<br>0.00         | 0.00<br>0.00       | 0.00     |
| 1003                          | John Day                               | NEW<br>PAID OFF           | 0.00<br>0.00        | 0.0000<br>0.0000  | 0.00     | 0.00<br>0.00           | 0.00<br>0.00             | 0.00<br>0.00       | 0.00     |
| There are 2 active accounts   |  |                           | 1045.02             |                   | 18822.89 | 159415.16              | 160000.00                | 215.65             | 0.00     |
| There are 1 paid off accounts |  |                           | 1627.02             | 39.0000           |          | 159415.16              | 105.00                   | 1125.00            |          |

End: 11:14:42

## 13.3.11.2 Account Summary - Investor Report - Example

**Account Summary - Investor Report - Example**

Date: 05/11/2006

Investor's Account Summary Report as of: 05/11/2006  
For date range 1 through 31

Start: 11:40:13

Page 1

ALL Lenders

ALL LOAN CLASSES

| ACCT                           | BORROWER<br>COMMENT                    | LAST PMT RCVD<br>NEXT DUE | AMT RCVD<br>REG PMT | RATE<br>PER DIEM  | PAST DUE | REG B&L<br>END B&L     | ORIG AMOUNT<br>MAINT B&L | SUS B&L<br>ESC B&L | SERV FEE |
|--------------------------------|--|---------------------------|---------------------|-------------------|----------|------------------------|--------------------------|--------------------|----------|
| 1001                           | Steve Miller<br>Loan in Phase 1 commit | 08/01/2005<br>09/03/2005  | 600.43<br>1182.43   | 7.8990<br>30.1710 | 11698.02 | 129415.16<br>129415.16 | 140000.00<br>105.00      | 215.65<br>1125.00  | 0.00     |
| 1002                           | Account Second<br>Simple Interest note | 03/04/2005<br>03/24/2005  | 444.59<br>444.59    | 16.9700<br>9.2986 | 7124.87  | 20000.00<br>20000.00   | 20000.00<br>0.00         | 0.00<br>0.00       | 0.00     |
| 1003                           | John Day                               | NEW<br>PAID OFF           | 0.00<br>0.00        | 0.0000<br>0.0000  | 0.00     | 0.00<br>0.00           | 0.00<br>0.00             | 0.00<br>0.00       | 0.00     |
| 1010                           | Amanda Applevard                       | NEW<br>08/11/2006         | 0.00<br>156.53      | 2.0000<br>0.0000  | 0.00     | 0.00<br>35000.00       | 35000.00<br>0.00         | 0.00<br>0.00       | 0.00     |
| 1011                           | Amanda Applevard                       | NEW<br>08/11/2006         | 0.00<br>134.17      | 2.0000<br>0.0000  | 0.00     | 0.00<br>30000.00       | 30000.00<br>0.00         | 0.00<br>0.00       | 0.00     |
| 1012                           | Amanda Applevard                       | NEW<br>08/11/2006         | 0.00<br>22.36       | 2.0000<br>0.0000  | 0.00     | 0.00<br>5000.00        | 5000.00<br>0.00          | 0.00<br>0.00       | 0.00     |
| There are 5 active accounts:   |  |                           | 1045.02             |                   | 18822.89 | 159415.16              | 220000.00                | 215.65             | 0.00     |
| There are 1 paid off accounts: |  |                           | 1940.08             | 39.0000           |          | 229415.16              | 105.00                   | 1125.00            |          |

TOTAL PRIM. &amp; INT. COLLECTED FOR INVESTOR: 1030.02

LESS: TOTAL SERVICE FEE DUE TO SERVICING CO: 0.00

NET DUE TO INVESTOR: \*\*\*\*\* 1030.02 \*\*\*\*\*

\*\*\*NOTE: ABOVE INFORMATION IS DERIVED FROM FLAT FEE CHARGES &amp;/OR OF BALANCE FEE METHODS\*\*\*

End: 11:40:13

13.3.11.3 Payment Summary Report - Example

Payment Summary Report - Example

Date: 05/12/2006

Payment Summary Report for 05/12/2006 to 05/12/2006

Start: 12:01:06

Page

| ALL Lenders          |                  |            |         |         |          |        |        |          |         |
|----------------------|------------------|------------|---------|---------|----------|--------|--------|----------|---------|
| ALL LOAN CLASSES     |                  |            |         |         |          |        |        |          |         |
| ACCT                 | BORROWER         | DATE RCVD  | REG PMT | PRINCL  | INTEREST | P&I    | FEE PD | REG B&L  | LMD SEG |
| LENDER               | COMMENT          | AMT RCVD   | MMT FEE | ESC FEE |          |        |        | END B&L  | PYR SEG |
| 1010                 | Amanda Appleyard | 05/12/2006 | 156.53  | 98.20   | 58.33    | 156.53 |        | 35000.00 | 0.00    |
| 9998                 |                  |            | 156.53  | 0.00    | 0.00     |        | 0.00   | 34901.80 | 0.00    |
| 1011                 | Amanda Appleyard | 05/12/2006 | 134.17  | 84.17   | 50.00    | 134.17 |        | 30000.00 | 0.00    |
| 9997                 |                  |            | 134.17  | 0.00    | 0.00     |        | 0.00   | 29915.83 | 0.00    |
| 1012                 | Amanda Appleyard | 05/12/2006 | 22.36   | 14.03   | 8.33     | 22.36  |        | 5000.00  | 0.00    |
| 9999                 |                  |            | 22.36   | 0.00    | 0.00     |        | 0.00   | 4985.97  | 0.00    |
| 1013                 | Sarah Michaels   | 05/12/2006 | 89.29   | 89.29   | 0.00     | 89.29  |        | 23839.23 | 0.00    |
| 9997                 |                  |            | 100.45  | 0.00    | 0.00     |        | 11.16  | 23749.94 | 0.00    |
|                      |                  | 05/12/2006 | 89.29   | 89.29   | 0.00     | 89.29  |        | 23749.94 | 0.00    |
|                      |                  |            | 100.45  | 0.00    | 0.00     |        | 11.16  | 23660.65 | 0.00    |
| 1014                 | Sarah Michaels   | 05/12/2006 | 75.00   | 75.00   | 0.00     | 75.00  |        | 20025.00 | 0.00    |
| 9999                 |                  |            | 75.00   | 0.00    | 0.00     |        | 0.00   | 19950.00 | 0.00    |
|                      |                  | 05/12/2006 | 75.00   | 75.00   | 0.00     | 75.00  |        | 19950.00 | 0.00    |
|                      |                  |            | 75.00   | 0.00    | 0.00     |        | 0.00   | 19875.00 | 0.00    |
| 1015                 | Sarah Michaels   | 05/12/2006 | 14.29   | 14.29   | 0.00     | 14.29  |        | 3814.23  | 0.00    |
| 9998                 |                  |            | 14.29   | 0.00    | 0.00     |        | 0.00   | 3799.94  | 0.00    |
|                      |                  | 05/12/2006 | 14.29   | 14.29   | 0.00     | 14.29  |        | 3799.94  | 0.00    |
|                      |                  |            | 14.29   | 0.00    | 0.00     |        | 0.00   | 3785.65  | 0.00    |
| There are 6 accounts |                  |            | 670.22  | 553.56  | 116.66   | 670.22 |        |          | 0.00    |
| with 9 payments      |                  |            | 692.54  | 0.00    | 0.00     |        | 22.22  |          | 0.00    |

End: 12:01:06

## 13.3.11.4 Payment Summary Report - Investor Due - Example

## Payment Summary Report - Investor Due - Example

Date: 05/12/2006

Investor Payment Summary Report for 05/12/2006 to 05/12/2006

Start: 12:03:1

Page

| ALL Lenders                        |                  |            |         |         |          |        |        |          |         |
|------------------------------------|------------------|------------|---------|---------|----------|--------|--------|----------|---------|
| ALL LOAN CLASSES                   |                  |            |         |         |          |        |        |          |         |
| ACCT                               | BORROWER         | DATE RCVD  | REG PMT | PRINCPL | INTEREST | P&I    | FEE PD | BEG BAL  | LMD SER |
| LENDER                             | COMMENT          | AMT RCVD   | MMT FEE | ESC FEE |          |        |        | END BAL  | PYR SER |
| 1010                               | Amanda Appleyard | 05/12/2006 | 156.53  | 98.20   | 58.33    | 156.53 |        | 35000.00 | 0.00    |
| 9998                               |                  |            | 156.53  | 0.00    | 0.00     |        | 0.00   | 34901.80 | 0.00    |
| PAYMENTS TO SUB-INVESTOR ACCOUNTS: |                  |            |         |         |          |        |        |          |         |
| 1011                               | Amanda Appleyard | 05/12/2006 | 134.17  | 84.17   | 50.00    | 134.17 |        | 20000.00 | 0.00    |
| 9997                               |                  |            | 134.17  | 0.00    | 0.00     |        | 0.00   | 29915.83 | 0.00    |
| 1012                               | Amanda Appleyard | 05/12/2006 | 22.36   | 14.03   | 8.33     | 22.36  |        | 5000.00  | 0.00    |
| 9999                               |                  |            | 22.36   | 0.00    | 0.00     |        | 0.00   | 4985.97  | 0.00    |
| Sub-Investor Payment Totals:       |                  |            | 156.53  | 98.20   | 58.33    | 156.53 |        | 35000.00 | 0.00    |
|                                    |                  |            | 156.53  | 0.00    | 0.00     |        | 0.00   | 34901.80 | 0.00    |
| 1013                               | Sarah Michaels   | 05/12/2006 | 89.29   | 89.29   | 0.00     | 89.29  |        | 23829.23 | 0.00    |
| 9997                               |                  |            | 100.45  | 0.00    | 0.00     |        | 11.16  | 23749.94 | 0.00    |
|                                    |                  | 05/12/2006 | 89.29   | 89.29   | 0.00     | 89.29  |        | 23749.94 | 0.00    |
|                                    |                  |            | 100.45  | 0.00    | 0.00     |        | 11.16  | 23660.65 | 0.00    |
| PAYMENTS TO SUB-INVESTOR ACCOUNTS: |                  |            |         |         |          |        |        |          |         |
| 1014                               | Sarah Michaels   | 05/12/2006 | 75.00   | 75.00   | 0.00     | 75.00  |        | 20025.00 | 0.00    |
| 9999                               |                  |            | 75.00   | 0.00    | 0.00     |        | 0.00   | 19950.00 | 0.00    |
|                                    |                  | 05/12/2006 | 75.00   | 75.00   | 0.00     | 75.00  |        | 19950.00 | 0.00    |
|                                    |                  |            | 75.00   | 0.00    | 0.00     |        | 0.00   | 19875.00 | 0.00    |
| 1015                               | Sarah Michaels   | 05/12/2006 | 14.29   | 14.29   | 0.00     | 14.29  |        | 3814.23  | 0.00    |
| 9998                               |                  |            | 14.29   | 0.00    | 0.00     |        | 0.00   | 3799.94  | 0.00    |
|                                    |                  | 05/12/2006 | 14.29   | 14.29   | 0.00     | 14.29  |        | 3799.94  | 0.00    |
|                                    |                  |            | 14.29   | 0.00    | 0.00     |        | 0.00   | 3785.65  | 0.00    |
| Sub-Investor Payment Totals:       |                  |            | 178.58  | 178.58  | 0.00     | 178.58 |        | 23829.23 | 0.00    |
|                                    |                  |            | 178.58  | 0.00    | 0.00     |        | 0.00   | 23660.65 | 0.00    |
| =====                              |                  |            |         |         |          |        |        |          |         |
| There are 2 accounts               |                  |            | 335.11  | 276.78  | 58.33    | 335.11 |        |          | 0.00    |
| with 3 payments                    |                  |            | 357.42  | 0.00    | 0.00     |        | 22.32  |          | 0.00    |

## NET DUE INVESTOR

|                   |     |        |
|-------------------|-----|--------|
| Total P & I       | =   | 335.11 |
| Less Service Fees | = ( | 0.00)  |
| Net Due Investor  | =   | 335.11 |

End: 12:03:1

13.3.11.5 Year End Statement - Example

## Year End Statement - Example

ACCOUNT: 9999 - 1001  
 Steve Miller  
 1313 Arthington Place  
 Anytown, FL 358747894

RE: Year End Statement

Dear Steve Miller,

The following information is a summary of payments received from 01/12/2000 through 01/12/2006. This information will include interest, principal, and escrow paid on each payment along with the corresponding balance. At the end of this report is a total of all escrow paid this year. Should you have any further questions please don't hesitate to call, 8006563655

| Date          | Beginning Balance | Principle     | Ending Balance | Interest        | Maintenance Received | Fees Paid   | Points Paid     |
|---------------|-------------------|---------------|----------------|-----------------|----------------------|-------------|-----------------|
| 01/03/2005    | 0.00              | 0.00          | 140,000.00     | 2,700.00        | 0.00                 | 0.00        | 1,500.00        |
| 02/04/2005    | 140,000.00        | 95.88         | 139,904.12     | 921.55          | 15.00                | 0.00        |                 |
| 03/01/2005    | 139,904.12        | 96.51         | 139,807.61     | 920.92          | 15.00                | 0.00        |                 |
| 04/12/2005    | 139,807.61        | 97.15         | 139,710.46     | 920.28          | 15.00                | 0.00        |                 |
| 05/25/2005    | 139,710.46        | 97.79         | 139,612.67     | 919.64          | 15.00                | 0.00        |                 |
| 06/28/2005    | 139,612.67        | 98.43         | 139,514.24     | 919.00          | 15.00                | 0.00        |                 |
| 07/01/2005    | 139,514.24        | 99.08         | 139,415.16     | 918.35          | 15.00                | 0.00        |                 |
| 08/01/2005    | 139,415.16        | 0.00          | 139,415.16     | 435.43          | 15.00                | 0.00        |                 |
| <b>Totals</b> |                   | <b>584.84</b> |                | <b>8,655.17</b> | <b>105.00</b>        | <b>0.00</b> | <b>1,500.00</b> |

With 8 Payments

| Transaction Date | Received        | Payment Made | Payment Amount | Next Due | Balance         |
|------------------|-----------------|--------------|----------------|----------|-----------------|
|                  |                 |              |                |          | 0.00            |
| 01/04/2005       | 75.00           | Overage      |                |          | 75.00           |
| 02/04/2005       | 150.00          |              |                |          | 225.00          |
| 03/01/2005       | 150.00          |              |                |          | 375.00          |
| 04/12/2005       | 150.00          |              |                |          | 525.00          |
| 05/25/2005       | 150.00          |              |                |          | 675.00          |
| 06/28/2005       | 150.00          |              |                |          | 825.00          |
| 07/01/2005       | 150.00          |              |                |          | 975.00          |
| 08/01/2005       | 150.00          |              |                |          | 1,125.00        |
| <b>Totals</b>    | <b>1,050.00</b> |              | <b>-75.00</b>  |          | <b>1,125.00</b> |

13.3.11.6 Interest Paid Report - Example

## Interest Paid Report - Example

Start Time : 12:12:08

Page 1

## Interest Paid Report for 01/12/2006 to 05/12/2006

ALL Lenders

ALL LOAN CLASSES

| ACCT | BORROWER         | DATE RCVD                   | INTEREST |
|------|------------------|-----------------------------|----------|
| 1001 | Steve Miller     | 05/11/2006                  | 917.70   |
|      |                  | 05/11/2006                  | 917.04   |
|      |                  |                             | -----    |
|      |                  |                             | 1834.74  |
| 1002 | Account Second   | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 444.59   |
|      |                  | 05/11/2006                  | 887.87   |
|      |                  |                             | -----    |
|      |                  |                             | 4000.00  |
| 1003 | John Day         | No activity on this Account |          |
| 1010 | Amanda Applevard | 03/11/2006                  | 0.00     |
|      |                  | 05/12/2006                  | 58.33    |
|      |                  |                             | -----    |
|      |                  |                             | 58.33    |
| 1011 | Amanda Applevard | 03/11/2006                  | 0.00     |
|      |                  | 05/12/2006                  | 50.00    |
|      |                  |                             | -----    |
|      |                  |                             | 50.00    |
| 1012 | Amanda Applevard | 03/11/2006                  | 0.00     |
|      |                  | 05/12/2006                  | 8.33     |
|      |                  |                             | -----    |
|      |                  |                             | 8.33     |

Page 3

Interest Paid Report for 01/12/2006 to 05/12/2006

ALL Lenders

ALL LOAN CLASSES

|                                |         |
|--------------------------------|---------|
| Multi-Financial Services Co. : | 5843.07 |
| Investment Company 1 :         | 58.33   |
| Investment Company 2 :         | 50.00   |

Grand total on interest paid is 5951.40

End Time : 12:12:09

13.3.11.7 Escrow Transaction Report - Example

## Escrow Transaction Report - Example

Escrow Account Transaction Report for 01/12/2000 to 05/12/2006

ALL Lenders  
ALL LOAN CLASSES

| ACCT                        | BORROWER     | ESCROW RECEIVED<br>DATE | AMOUNT  | PAID OUT<br>CHECK# | AMOUNT  | REASON               | NET INCREASE<br>(DECREASE) |
|-----------------------------|--------------|-------------------------|---------|--------------------|---------|----------------------|----------------------------|
| 1001                        | Steve Miller | 02/04/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 02/01/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 04/12/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 05/25/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 06/28/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 07/01/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 08/01/2005              | 150.00  |                    |         |                      |                            |
|                             |              | 05/11/2006              | 150.00  |                    |         |                      |                            |
|                             |              | 05/11/2006              | 150.00  |                    |         |                      |                            |
| 1001                        | Steve Miller | 01/04/2005              |         | test               | -75.00  | Overages Payment     |                            |
| 1001                        | Steve Miller | 05/12/2006              |         | 2348               | 392.85  | County Taxes Payment |                            |
| 1001                        | Steve Miller | 05/12/2006              |         | 2367               | 400.00  | Insurance Payment    |                            |
| 1001                        | Steve Miller | 05/12/2006              |         | EO amt             | -600.00 | Overages Payment     |                            |
|                             |              |                         |         |                    |         |                      | 1232.15                    |
| -----                       |              |                         |         |                    |         |                      |                            |
| There are 5 accounts        |              |                         | 1350.00 |                    | 117.85  |                      | 1232.15                    |
| with 13 escrow transactions |              |                         |         |                    |         |                      |                            |

Adjustments:

1) OTHER BANK T & I \$ \_\_\_\_\_

(See Reverse)

2) OTHER \_\_\_\_\_ \$ \_\_\_\_\_

Net Change: \$ \_\_\_\_\_

## 13.3.11.8 Aging Report - Example

## Aging Report - Example

Start Time : 12:36:30

Page 1

Aging Report for 05/12/2006

ALL Lenders  
 ALL LOAN CLASSES  
 FOR LOANS: 10 THRU 9999 DAYS PASTDUE

| ACCT | NAME            | DATE DUE   | LAST RCVD  | PAYMENT | BALANCE   | 30 | 60 | 90 | 120 |
|------|-----------------|------------|------------|---------|-----------|----|----|----|-----|
| 1001 | Miller, Steve   | 11/03/2005 | 05/11/2006 | 1182.43 | 139105.97 | 1  | 1  | 1  | 3   |
| 1002 | Second Account  | 11/24/2005 | 05/11/2006 | 444.59  | 20000.00  | 1  | 1  | 1  | 2   |
| 1003 | Day, John       | 10/06/2005 | 10/06/2005 | 0.00    | 0.00      | 0  | 0  | 0  | 0   |
| 1013 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 89.29   | 23660.65  | 1  | 1  | 1  | 57  |
| 1014 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 75.00   | 19875.00  | 1  | 1  | 1  | 57  |
| 1015 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 14.29   | 3785.65   | 1  | 1  | 1  | 57  |

## SUMMARY OF AGING REPORT

5/12/2006

## Number of PAYMENTS due OVER:

Over grace period and less than 30 days: 1  
 30 days: 5  
 60 days: 5  
 90 days: 5  
 120 days: 176

Total number of overdue payments is: 194

## Number of ACCOUNTS due OVER:

Over grace period and less than 30 days: 1  
 30 days: 0  
 60 days: 0  
 90 days: 0  
 120 days: 5

Total number of delinquent accounts: 6

Total number of active loans is : 8

The total amount of overdue payments is: \$ 12416.28

Balance of delinquent outstanding loans: \$ 206427.27

Balance on all outstanding loans is: \$ 276230.87

If all overdue accounts were to pay their regular  
 monthly payment on time this  
 month the total income would be: \$ 1790.60

End Time : 12:36:30



13.3.11.9 Late Fees Due Report - Example

## Late Fees Due Report - Example

Start Time : 17:58:51

Page 1

Past Due Fees Report for April 1, 2003

ALL Lendors  
ALL LOAN CLASSES

| ACCT | NAME          | DATE DUE   | DATE RCVD  | FEES  | PAYMENT | RCVD   | FEE RD | PST DUE |
|------|---------------|------------|------------|-------|---------|--------|--------|---------|
| 1001 | Adams, Samuel | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|      |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|      | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |
|      |               |            |            |       |         |        |        | -----   |
|      |               |            |            |       |         |        |        | 50.00   |

End Time : 17:58:53

13.3.11.10 Borrower Listing Report - Example

## Borrower Listing Report - Example

Page 1

ALPHABETICAL ACCOUNT LISTING REPORT

FOR

ALL Lendors

1001 Adams, Samuel

1002 Adams, John

13.3.11.11 Suspense Account Summary Report - Example

## Suspense Account Summary Report - Example

Start Time : 18:00:56

Suspense Account Balance Change Report  
for  
1/1/1990 to 4/1/2003

ALL Lendors

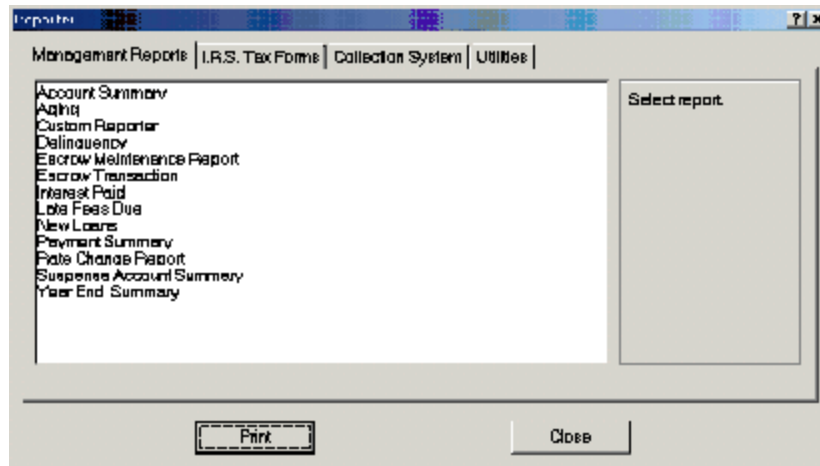
| BORROWER      | NUMBER    | BEGIN | CASH IN | ADJUST | CREDITS | END   | CHANGE |
|---------------|-----------|-------|---------|--------|---------|-------|--------|
| Adams, Samuel | 9999-1001 | 0.00  | 675.00  | 0.00   | 1189.50 | 80.25 | 80.25  |
| TOTAL:        |           | 0.00  | 675.00  | 0.00   | 1189.50 | 80.25 | 80.25  |

Ending Time : 18:00:57

### 13.3.11.1 Report Manager

## Report Manager

The report manager is a window that contains all items currently listed under the Reports menu on the main screen of Trakker. This will allow you to easily pull your reports without having to browse through the menu system.



## 13.4 Collection Reports

### 13.4.1 Aging Report

## Aging Report

This report (2 pages) will print the following information on each loan that is delinquent

The first page prints loan account number, name of borrower, date payment was due, amount of expected payment, account balance, and how many days the payment is past due (30, 60, 90, or 120 days).

The second page prints a summary for the lender and/or loan type you requested. The following information is printed: total number of payments over 30 days, 60 days, 90 days, and 120 days, total number of accounts that are due over 30 days, 60 days, 90 days, and 120 days, total number of delinquent accounts, total amount of overdue payments, and the total amount of income that would be received if everyone were to make their monthly payment.

See sample report at: [AGING REPORT - SAMPLE](#)

## 13.4.2 Aging Report - Example

### Aging Report - Example

Start Time : 12:36:30

Page 1

Aging Report for 05/12/2006

ALL Lenders  
ALL LOAN CLASSES  
FOR LOANS: 10 THRU 9999 DAYS PASTDUE

| ACCT | NAME            | DATE DUE   | LAST RCVD  | PAYMENT | BALANCE   | 30 | 60 | 90 | 120 |
|------|-----------------|------------|------------|---------|-----------|----|----|----|-----|
| 1001 | Miller, Steve   | 11/03/2005 | 05/11/2006 | 1182.43 | 139105.97 | 1  | 1  | 1  | 3   |
| 1002 | Second. Account | 11/24/2005 | 05/11/2006 | 444.59  | 20000.00  | 1  | 1  | 1  | 2   |
| 1003 | Day, John       | 10/06/2005 | 10/06/2005 | 0.00    | 0.00      | 0  | 0  | 0  | 0   |
| 1013 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 89.29   | 23660.65  | 1  | 1  | 1  | 57  |
| 1014 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 75.00   | 19875.00  | 1  | 1  | 1  | 57  |
| 1015 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 14.29   | 3785.65   | 1  | 1  | 1  | 57  |

#### SUMMARY OF AGING REPORT

5/12/2006

Number of PAYMENTS due OVER:

Over grace period and less than 30 days: 1  
 30 days: 5  
 60 days: 5  
 90 days: 5  
 120 days: 176

Total number of overdue payments is: 194

Number of ACCOUNTS due OVER:

Over grace period and less than 30 days: 1  
 30 days: 0  
 60 days: 0  
 90 days: 0  
 120 days: 5

Total number of delinquent accounts: 6

Total number of active loans is : 8

The total amount of overdue payments is: \$ 12416.28

Balance of delinquent outstanding loans: \$ 206427.27

Balance on all outstanding loans is: \$ 276230.87

If all overdue accounts were to pay their regular  
 monthly payment on time this  
 month the total income would be: \$ 1790.60

End Time : 12:36:30

### 13.4.3 Delinquency Report

## Delinquency Report

This report summarizes the accounts that are delinquent as of a certain date you specify and for either all lenders or certain ones and for either all Class Codes or, again, only certain ones. Note that on the far right side of the report there is a column for the borrower's phone number. This report, therefore, makes it especially useful for past due collectors to utilize in making phone calls. Additionally, just below the borrower's primary account information is a summary of your contact log for the prior 30 days; thus, allowing the past due collector to know what has been done, phone calls that have been received in the recent past, etc.

For example, suppose Account Number 1010 was delinquent. The borrower is John Jones who has a telephone number of 722-9160. The last posting to the loan account was on April 2, 2001 and today's date is May 22, 2001. Mr. Jones' due date is the first of each month. On May 10, Mr. Jones was called and he stated that he had some problems and that his payment would be in your office by May 14. Then on May 15 it was noticed that Mr. Jones' payment was not received. He was called again. Mr. Jones apologized and stated that the payment would be made by May 20. Given this information, the Daily Delinquency Summary would look similar to our sample below.

Start Time : 11:25:27

Page 1

Daily Delinquency Report for 05/11/2006

ALL Lenders  
ALL LOAN CLASSES  
FOR LOANS: 1 THRU 9999 DAYS PASTDUE

| ACCT                             | BORROWER<br>COMMENTS (if any)   | DATE DUE   | LST PMT RCVD<br>Collection Code | PST DUE AMT | NORM PYMNT | CRRT BAL  | HM/WK PHONE    |
|----------------------------------|---|------------|---------------------------------|-------------|------------|-----------|----------------|
| 1001                             | Steve Miller<br>Loan in Phase 1 community   | 09/03/2005 | 08/01/2005                      | 11698.02    | 1182.43    | 139415.16 | (850) 555-1212 |
| 1002                             | Account Second<br>The past due amount is good back through 03/04/2005<br>Simple Interest note | 03/24/2005 | 03/04/2005                      | 7124.87     | 444.59     | 20000.00  | (850) 784-1111 |
| 1003                             | John Day  | 10/06/2005 | 10/06/2005                      | 0.00        | 0.00       | 0.00      |                |
| There are 3 accounts delinquent. |   |            |                                 | 18822.89    | 1627.02    | 159415.16 |                |

End Time : 11:25:27

### 13.4.4 Late Notice Report

## Late Notice Report

This report will detail any late notices printed

Notice Report for: 04/01/200005/16/2006

ALL Lenders  
ALL LOAN CLASSES

| ACCT | BORROWER       | NOTICE 1   | NOTICE 2   | NOTICE 3   |
|------|----------------|------------|------------|------------|
| 1001 | Steve Miller   | 10/06/2005 | 05/12/2006 | 05/12/2006 |
| 1002 | Account Second | 05/12/2006 | 05/12/2006 | 05/12/2006 |
| 1003 | John Day       | 05/12/2006 | 05/12/2006 |            |
| 1013 | Sarah Michaels |            | 05/12/2006 | 05/12/2006 |
| 1014 | Sarah Michaels |            | 05/12/2006 | 05/12/2006 |
| 1015 | Sarah Michaels |            |            | 05/12/2006 |

### 13.4.5 Late Fees Due Report

## Late Fees Due Report

These reports list the amount of late fees due by a borrower within a given lender number and/or loan type. They are available by either Detail or Summary Reports, i.e. shows only Borrower's name, account number, and fees owed. Additionally, the user is given the option to automatically print late fee notices for any amount and above and, again by lender and/or class code. These notices are formatted to easily fit onto standard Past due Notices "mailer" forms or to print 2 per page on an 8 1/2 X 11 sheet of paper. **See sample report below** (NOTE: NOTICES ARE NOT SENT TO ACCOUNTS WHICH HAVE BEEN PREVIOUSLY DEFINED IN [COLLECTION SYSTEM](#) AS ONES THAT SHOULD NOT BE CONTACTED)

Start Time : 17:58:51

Page 1

Past Due Fees Report for April 1, 2003

ALL Lenders  
ALL LOAN CLASSES

| ACCT | NAME          | DATE DUE   | DATE RCVD  | FEES  | PAYMENT | RCVD   | FEE RD | PST DUE |
|------|---------------|------------|------------|-------|---------|--------|--------|---------|
| 1001 | Adams, Samuel |            |            |       |         |        |        |         |
|      |               | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|      |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|      | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |
|      |               |            |            |       |         |        |        | -----   |
|      |               |            |            |       |         |        |        | 50.00   |

End Time : 17:58:51

### 13.4.6 Late Fees Due Report - Example

## Late Fees Due Report - Example

Start Time : 17:58:51

Page 1

Past Due Fees Report for April 1, 2003

ALL Lendors  
ALL LOAN CLASSES

| ACCT | NAME          | DATE DUE   | DATE RCVD  | FEE   | PAYMENT | RCVD   | FEE RD | PST DUE |
|------|---------------|------------|------------|-------|---------|--------|--------|---------|
| 1001 | Adams, Samual | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|      |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|      | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |
|      |               |            |            |       |         |        |        | -----   |
|      |               |            |            |       |         |        |        | 50.00   |

End Time : 17:58:51

### 13.4.7 Collection Code Report

## Collection Code Report

This prints what codes are in the system parameters.

Page 1

Collection Code Report for: 05/16/2006

All Collection Codes  
ALL Lendors  
ALL LOAN CLASSES

| LENDER ACCT | BORROWER NAME    | LAST PAID DATE | NEXT DUE DATE | BRING CURRENT AMOUNT | COMMENTS/NOTES            |
|-------------|------------------|----------------|---------------|----------------------|---------------------------|
| 9997 1011   | Amanda Appleyard | 05/12/2006     | 09/11/2006    | 124.17               | - Unknown Collection Code |
| 9999 1012   | Amanda Appleyard | 05/12/2006     | 09/11/2006    | 22.36                | - Unknown Collection Code |

### 13.4.8 Bring Current Recommendation Report

## Bring Current Recommendation Report

This prints a report that recommends which loans need to pay to bring them current. You will see below an example of this report.

Start Time : 17:58:51

Page 1

Past Due Fees Report for April 1, 2003

ALL Lenders  
ALL LOAN CLASSESS

| ACCT  | NAME          | DATE DUE   | DATE RCVD  | FEES  | PAYMENT | RCVD   | FEE RD | PST DUE |
|-------|---------------|------------|------------|-------|---------|--------|--------|---------|
| ===== |               |            |            |       |         |        |        |         |
| 1001  | Adams, Samuel |            |            |       |         |        |        |         |
|       |               | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|       |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|       |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|       | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|       | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |
|       |               |            |            |       |         |        |        | -----   |
|       |               |            |            |       |         |        |        | 50.00   |

End Time : 17:58:51

## 13.5 Other Reports

### 13.5.1 Amortization Schedule

## PRINT AMORTIZATION SCHEDULE

This option will print an amortization schedule for a given account from the CURRENT due date until the end of the note.



Amortization schedule for Adams. Account number 1001.  
 Current balance 24183.13 Payment 594.75

| Nbr | Due date   | Payment | Interest | Principal | Balance  |
|-----|------------|---------|----------|-----------|----------|
| 1   | 05/01/2000 | 594.75  | 302.29   | 292.46    | 23890.67 |
| 2   | 06/01/2000 | 594.75  | 298.63   | 296.12    | 23594.55 |
| 3   | 07/01/2000 | 594.75  | 294.93   | 299.82    | 23294.73 |
| 4   | 08/01/2000 | 594.75  | 291.18   | 303.57    | 22991.16 |
| 5   | 09/01/2000 | 594.75  | 287.39   | 307.36    | 22683.80 |
| 6   | 10/01/2000 | 594.75  | 283.55   | 311.20    | 22372.60 |
| 7   | 11/01/2000 | 594.75  | 279.66   | 315.09    | 22057.51 |
| 8   | 12/01/2000 | 594.75  | 275.72   | 319.03    | 21738.48 |
|     |            | 4758.00 | 2313.35  | 2444.65   |          |
| 9   | 01/01/2001 | 594.75  | 271.73   | 323.02    | 21415.46 |
| 10  | 02/01/2001 | 594.75  | 267.69   | 327.06    | 21088.40 |
| 11  | 03/01/2001 | 594.75  | 263.60   | 331.15    | 20757.25 |
| 12  | 04/01/2001 | 594.75  | 259.47   | 335.28    | 20421.97 |
| 13  | 05/01/2001 | 594.75  | 255.27   | 339.48    | 20082.49 |
| 14  | 06/01/2001 | 594.75  | 251.03   | 343.72    | 19738.77 |
| 15  | 07/01/2001 | 594.75  | 246.73   | 348.02    | 19390.75 |
| 16  | 08/01/2001 | 594.75  | 242.38   | 352.37    | 19038.38 |
| 17  | 09/01/2001 | 594.75  | 237.98   | 356.77    | 18681.61 |
| 18  | 10/01/2001 | 594.75  | 233.52   | 361.23    | 18320.38 |
| 19  | 11/01/2001 | 594.75  | 229.00   | 365.75    | 17954.63 |
| 20  | 12/01/2001 | 594.75  | 224.43   | 370.32    | 17584.31 |
|     |            | 7137.00 | 2982.83  | 4154.17   |          |
| 21  | 01/01/2002 | 594.75  | 219.80   | 374.95    | 17209.36 |
| 22  | 02/01/2002 | 594.75  | 215.12   | 379.63    | 16829.73 |
| 23  | 03/01/2002 | 594.75  | 210.37   | 384.38    | 16445.35 |
| 24  | 04/01/2002 | 594.75  | 205.57   | 389.18    | 16056.17 |
| 25  | 05/01/2002 | 594.75  | 200.70   | 394.05    | 15662.12 |
| 26  | 06/01/2002 | 594.75  | 195.78   | 398.97    | 15263.15 |
| 27  | 07/01/2002 | 594.75  | 190.79   | 403.96    | 14859.19 |
| 28  | 08/01/2002 | 594.75  | 185.74   | 409.01    | 14450.18 |
| 29  | 09/01/2002 | 594.75  | 180.63   | 414.12    | 14036.06 |
| 30  | 10/01/2002 | 594.75  | 175.45   | 419.30    | 13616.76 |
| 31  | 11/01/2002 | 594.75  | 170.21   | 424.54    | 13192.22 |
| 32  | 12/01/2002 | 594.75  | 164.90   | 429.85    | 12762.37 |
|     |            | 7137.00 | 2315.06  | 4821.94   |          |
| 33  | 01/01/2003 | 594.75  | 159.53   | 435.22    | 12327.15 |
| 34  | 02/01/2003 | 594.75  | 154.09   | 440.66    | 11886.49 |
| 35  | 03/01/2003 | 594.75  | 148.58   | 446.17    | 11440.32 |
| 36  | 04/01/2003 | 594.75  | 143.00   | 451.75    | 10988.57 |
| 37  | 05/01/2003 | 594.75  | 137.36   | 457.39    | 10531.18 |
| 38  | 06/01/2003 | 594.75  | 131.64   | 463.11    | 10068.07 |
| 39  | 07/01/2003 | 594.75  | 125.85   | 468.90    | 9599.17  |
| 40  | 08/01/2003 | 594.75  | 119.99   | 474.76    | 9124.41  |
| 41  | 09/01/2003 | 594.75  | 114.06   | 480.69    | 8643.72  |
| 42  | 10/01/2003 | 594.75  | 108.05   | 486.70    | 8157.02  |
| 43  | 11/01/2003 | 594.75  | 101.96   | 492.79    | 7664.23  |
| 44  | 12/01/2003 | 594.75  | 95.80    | 498.95    | 7165.28  |
|     |            | 7137.00 | 1539.91  | 5597.09   |          |
| 45  | 01/01/2004 | 594.75  | 89.57    | 505.18    | 6660.10  |
| 46  | 02/01/2004 | 594.75  | 83.25    | 511.50    | 6148.60  |
| 47  | 03/01/2004 | 594.75  | 76.86    | 517.89    | 5630.71  |
| 48  | 04/01/2004 | 594.75  | 70.39    | 524.37    | 5106.34  |



|    |            |          |         |          |         |
|----|------------|----------|---------|----------|---------|
| 52 | 08/01/2004 | 594.75   | 43.67   | 551.08   | 2942.50 |
| 53 | 09/01/2004 | 594.75   | 36.78   | 557.97   | 2384.53 |
| 54 | 10/01/2004 | 594.75   | 29.81   | 564.94   | 1819.59 |
| 55 | 11/01/2004 | 594.75   | 22.74   | 572.01   | 1247.58 |
| 56 | 12/01/2004 | 594.75   | 15.59   | 579.16   | 668.42  |
|    |            | -----    |         |          |         |
|    |            | 7137.00  | 640.14  | 6496.86  |         |
| 57 | 01/01/2005 | 594.75   | 8.36    | 586.39   | 82.03   |
| 58 | 02/01/2005 | 83.06    | 1.03    | 82.03    | 0.00    |
|    |            | -----    |         |          |         |
|    |            | 677.81   | 9.39    | 668.42   |         |
|    |            | -----    |         |          |         |
|    |            | 33983.81 | 9800.68 | 24183.13 |         |

## 13.5.2 Auto Coupon Printing

### Auto Coupon Printing

#### What is Auto Coupon Printing?

This utility allows the user to print several coupon books in a shorter period of time than with the manual coupon printing found in earlier versions. Please see [PRINT COUPONBOOKS](#) for more on manual coupon printing.

This powerful utility, when executed, will look at the last available coupon for each account. The program will then print out coupon books for those accounts whose last coupon falls within 30 days of the day the utility is executed. When the program finishes spooling through the accounts, it waits to see if there are errors, then automatically updates the last coupon date for the books that were printed. The parameters need to be set only once and, from that point on, simply point and click and the program will do the rest.

**Note: When using the manual coupon printing function, the coupon dates must still be manually entered and the program must be told how many to print for each account.**

The following coupon book options can be changed:

- The header (name on top of the coupon book letter)
- Who the checks should be made to
- Where the checks should be mailed to

These options can be set by following the directions below.

#### Setting Global Parameters

The first step in using the Auto Coupon Printing utility is defining the global parameters.

1. From the main program screen, select System -> Parameter Options -> Auto Coupon Options.
2. In the white text box, input the number of coupons that should be printed for every account.
3. Select a cover page option. This controls whose information appears on the cover page.
4. Select a Checks Payable To option.
5. Select a Mail To option.
6. Select Bold in either of these boxes to bold them on the coupon books.
7. Select Include Lender Information if the lender's information is to be included in the book.

**Note:** If upgrading from a version prior to 1.6.0, the Last Coupon date in the Dates/Database must be set for each account. Please refer to [Important Dates/Data Base](#) for more information on defining Coupon Book Due Dates. For new loans that are entered into the system after updating to Version 1.6.0, this step is not needed; the process has been totally automated.

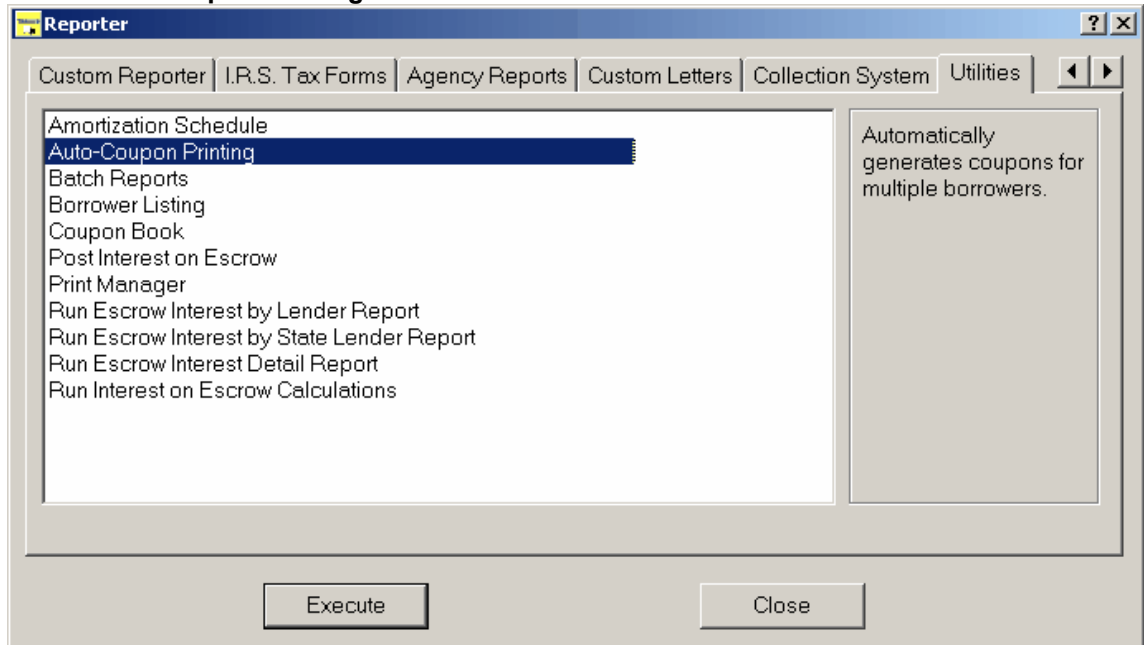
**Note:** By default, the coupon options value is set to zero. The Cover Page options, Make Checks Payable to, and Mail Checks to, is set to Servicer.

### Executing Auto Coupon Printing

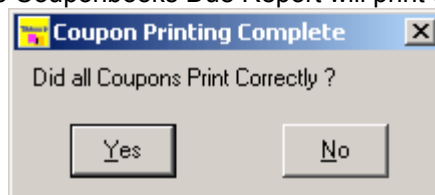
Once the global parameters have been set, the Auto Coupon Printing feature can be utilized.

1. From the main **Trakker** screen, select **Reporter**.
2. In the Reporter window, click the forward arrow.
3. Select the **Utilities** tab.

4. Select **Auto Coupon Printing**.



5. Click **Execute**. The Auto Coupon Printing utility now spools through the accounts and prints coupons for those accounts whose due date falls within the next 30 days.
6. The Coupon Printing Complete dialog box should appear. If there are any errors, click **No**. Otherwise, click **Yes**. The Couponbooks Due Report will print detailing which accounts



received coupon books.

7. If **No** was selected in the Coupon Printing Complete dialog box, the Couponbooks Due Report will still print, but the data file storing the coupon book information (coupon.dta, located in the folder where **Trakker** itself resides) will not be updated, allowing corrections to be made. Once all errors are corrected, repeat steps 1 through 6 to print the corrected coupon books.

**Note: Users will not be able to post payments while the Auto Coupon Printing utility is spooling. Users may, however, browse accounts and review information, make notes in the Contact Log, or make changes to the Miscellaneous Database.**

### 13.5.3 Coupon Books

## PRINT COUPON BOOKS

This option allows the user to print a given amount of coupons for a specific borrower. You will be prompted to input the following: the amount of coupons desired, who pays the monthly payer fees (lender or borrower), and whether or not you need a new coupon summary card. A coupon summary card gives you a paper copy of the most pertinent account information, such as the loan account number, the borrower name and address, the lender name and address, payment amount, interest rate, late fee charge, and servicing fee. This card is usually printed and filed for quick reference. (for sample see: [COUPON BOOK - SAMPLE](#) )

#### 13.5.4 Coupon Book - Example

### Coupon Book - Example

\*\*\*\*\*  
 \*\* Multi-Financial Services Co. \*\*  
 \*\* 2580 Care Drive, St. 2 \*\*  
 \*\* Tallahassee, FL 32308 \*\*  
 \*\*\*\*\*

Samual Adams  
 2301 N. Kimbal St.  
  
 Oz, GA 00999

THIS COUPON BOOK IS FOR THE LOAN THAT YOU HAVE WITH: Multi-Financial Services Co. PLEASE SEND A COUPON WITH EVERY PAYMENT. FAILURE TO DO SO COULD JEOPARDIZE ACCURATE POSTING OF YOUR PAYMENT IN A TIMELY MANNER.

WHEN MAKING A PAYMENT, PLEASE DO NOT SEND CASH!! SEND EITHER A CHECK OR MONEY ORDER PAYABLE TO: Multi-Financial Services Co.. ALSO, DO NOT SEND PARTIAL PAYMENTS... THEY WILL BE RETURNED. SHOULD YOUR BANK RETURN YOUR CHECK FOR ANY REASON, THERE WILL BE A \$25.00 CHARGE AND DUE IMMEDIATELY!!

IF YOU EVER HAVE ANY QUESTIONS, PLEASE CALL 800-326-4112 ANYTIME. IF YOU LOSE THIS BOOK, THERE WILL BE A \$5.00 FEE DUE WITH NEXT PAYMENT..PLEASE SAFEGUARD IT! IF LOST, CALL AND REPORT IT...IF YOU LEAVE A MESSAGE, A RETURN CALL WILL NOT BE MADE... NEW BOOK WILL BE SENT IMMEDIATELY!

ACCOUNT #:1001  
 DUE DATE :05/01/2000  
 BAL AFTER  
 PAYMENT : 23890.67  
 INT. PAID: 302.29  
 PRIN. PD.: 292.46  
 TAX & INS: 0.00  
 PAYOR FEE: 0.00  
 MAINT FEE: 35.00  
 PAYMENT  
 \*\*\*\*\*\$629.75\*\*\*\*\*

PAYOR: Adams,Samual  
 ACCOUNT #: 9999-1001  
 DUE DATE : 05/01/2000  
 BAL AFTER  
 PAYMENT : 23890.67  
 INT. PAID: 302.29  
 PRIN. PD.: 292.46  
 TAX & INS: 0.00  
 PAYOR FEE: 0.00  
 MAINT FEE: 35.00  
 PAYMENT  
 \*\*\*\*\*\$629.75\*\*\*\*\*

\*\*\*\* COMPANY USE ONLY \*\*\*\*  
 \* PLEASE DO NOT WRITE HERE\*  
 \* FEES PAID: \*  
 \* MONTHLY CHG \_\_\_\_\_\*  
 \* COLLECTIONS \_\_\_\_\_\*  
 \* \_\_\_\_\_: \_\_\_\_\_\*  
 \* TOTAL FEES: \$ \_\_\_\_\_\*  
 \* NET AMOUNT: \$ \_\_\_\_\_\*  
 \*REMITTED BY: \_\_\_\_\_CKNG\*  
 \* \_\_\_\_\_SAVNG \_\_\_\_\_LOAN\*  
 \* \_\_\_\_\_CHK \_\_\_\_\_OTHER\*

\*\*\* WARNING \*\*\*  
 LATE FEE DUE ON/AFTER  
 05/16/2000  
 PAYMENT : 654.75

Multi-Financial Services Co.  
 2580 Care Drive, Ste. 2  
 Tallahassee, FL 32308

MAKE CHECKS PAYABLE TO Multi-Financial Services Co.  
 MAIL TO : 2580 Care Drive, St. 2 Tallahassee, FL 32308  
 DO NOT SEND CASH - ONLY CHECKS OR MONEY ORDERS

### 13.5.5 Coupon Book Due Report

## Coupon Book Due Report

This report is used mainly as a reminder to the user of accounts that will be in need of coupon books. It shows the account number, the last date the coupons were printed on, and the next due date when they will need to be printed again.

To print this report: From the main screen, Click on Dates/Data, Important Due Dates, Coupon Books. The program will now give you three options; Update Due Date, Print Report, and Review Due Date. Click on "Print Report".

An example of this report is below

As of: May 8, 2001

(The Following Information is for Coupon Books that have had their last coupon used based on their next due date)

| Account  | Last Coupon | Next Due Date |
|----------|-------------|---------------|
| 1002     | 4/5/2001    |               |
| 7/5/2001 |             |               |
| 1003     | 1/1/2001    |               |
| 6/1/2001 |             |               |
| 1004     | 2/1/2001    |               |
| 5/1/2001 |             |               |
| 1005     | 4/1/2001    |               |
| 6/1/2001 |             |               |
| 1006     | 4/1/2001    |               |
| 6/1/2001 |             |               |

### 13.5.6 Pending Insurance Due Report - Example

## Pending Insurance Due Report - Example

For July 6, 2001

| Account | Borrower         | Telephone    | Insurance Due Date |
|---------|------------------|--------------|--------------------|
| 1200    | Henry Tutor      | 412-555-3234 | 8/22/2001          |
| 1255    | Alexander Hickey | 904-235-0034 | 7/29/2001          |

### 13.5.7 Important Dates Report - Example

## Important Dates - Example Report

#### • IMPORTANT DATES INFORMATION

From Main Screen Menu select: DATES/DATA

The Important Dates functions allows the user to track up to 16 key dates for each borrower, then print reports periodically (e.g. at the end of or beginning of each month) to see what has occurred or will be occurring over the next 30 – 60 days depending on which report is printed. However, the

reports are only as important as the user keeping information current in the Important Dates function.

Please refer to [Important Dates/Data Base](#) for additional information.

[Appendix B](#) provides a copy of the reports generated within your program's Important Dates function. These reports provided cannot be changed as with the letters in [Appendix A](#) .

More management reports are available within "Reporter" on the Main Menu Bar (see [Appendix C](#))

For making additional reports for your own unique situation, it may be advisable to use the program's "Data Out" function (see [Utilities](#)) on converting data from a binary format to a tab-delimited format useable in spreadsheet, word processing, database, or similar programs where data can be imported.

### 13.5.8 County Taxes Accounts Due Report

## County Taxes Accounts Due Report

This report gives the account number and due date for the County Taxes. As with all of the Import Dates reports the due date must be defined prior to attempting to print this report.

To print this report: From the main screen, Click on Dates/Data, Important Due Dates, County Taxes. The program will now give you three options; Update Due Date, Print Report, and Review Due Date. Click on "Print Report".

To see an example of this report: [County Taxes Accounts Due Report - Sample](#)

### 13.5.9 County Taxes Accounts Due Report - Example

## County Taxes Accounts Due Report - Example

County Taxes  
Accounts Due Report

As of: May 8, 2001

(The Following Information if for Accounts that are or will soon be due and is based on today's calendar date)

| Account | Due Date  |
|---------|-----------|
| 1400    | 7/1/2000  |
| 5042    | 1/1/2001  |
| 4558    | 1/1/2001  |
| 5070    | 12/1/2000 |

### 13.5.10 Pending Insurance Due Report

## Pending Insurance Due Report

This report is used mainly as a reminder to the user of accounts that have insurance. It shows the account number, the account name, the account's telephone number, and the next due date.

To print this report: From the main screen, Click on Dates/Data, Important Due Dates, Hazard Insurance. The program will now give you three options; Update Due Date, Print Report, and Review Due Date. Click on "Print Report".

To see an example of this report: [Pending Insurance Due Report - Sample](#)

### 13.5.11 Interest Rate #1 Report

## Interest Rate #1 Report

This report is used mainly as a reminder for user of upcoming accounts who have variable interest rates that need to be changed in the system.

To print this report: From the main screen, Click on Dates/Data, Important Due Dates, Interest Rate Change, #1. The program will now give you three options; Update Due Date, Print Report, and Review Due Date. Click on "Print Report".

To see an example of this report: [Interest Rate #1 - Sample](#)

### 13.5.12 Interest Rate #1 - Example

## Interest Rate #1 - Example

Interest Rate #1  
Accounts Due Report

As of: May 8, 2001

(The Following Information is for Accounts that are or will soon be due and is based on today's calendar date)

| Account | Due Date  | Next Payment Due Date |
|---------|-----------|-----------------------|
| 4342    | 8/20/2000 | 4/22/2001             |
| 4487    | 5/1/2001  | 6/1/2001              |



### 13.5.13 Agency Reporting

## Agency Reporting

This report is only for clients with Fannie Mae accounts.

#### **RUN AGENCY REPORT FROM TRAKKER**

From the Main Trakker menu

-Select Reporter>Agency Reports

-Select FannieMae:LoanActiveReport by Highlighting it, then click Execute

-Enter the AS OF DATE (any activity after this date will not be reflected on this report)

A Create Fannie Mae Dialog box will appear. This is where your report will be saved. You can save this file anywhere you choose>BUT it must be saved as a .txt file (We suggest creating a new file on your server or Computer). The default to the report name is FNMA-LAR-YYYYMM.txt, you will need to rename this file because the upload to Fannie Mae will not accept files with hyphens or spaces.

-Enter the desired file name and location

-Click SAVE

The report runs, then displays a confirmation message that includes the location and the number of loans that were included in the report.

You will receive a dialog box that says Report Completed with the number of accounts that are contained

- Click ok

**You will now need to go to the Fannie Mae website and use their SURF application to upload the file generated by the report.**

#### **TRANSMITTING THE REPORT TO FANNIE MAE**

**If you have any problems with the information below you will need to contact Fannie Mae directly.**

**Trakker is not responsible for and can not assist with any problems or questions regarding the website below:**

**In order to submit an initial LAR file via SURF you will need to schedule a Test Transmission.**

**Fannie Mae only conducts tests at specific times and you will need to contact Fannie Mae to schedule the Test Transmission.**

#### **SURF Test Transmissions**

**Website:** <http://www.efanniemae.com/sf/technology/index.jsp>

1. Scroll Down To - Servicing & Investor Reporting section
  2. Find - SURF™
  3. Click on Launch
- Uploading the Test File

Upload the test file by following the steps below:

1. Log onto SURF by typing in “user id” and “password”.
2. From the “Loan Reporting” menu, click the blue “LAR File Transmit” button.
3. A Java Security window appears. Click on the “Run” button on the Java Security Window. This Java window appears the first time you use the upload function during a processing session. If you exit and re-enter, the security window will appear again.

4. The “LAR File Transfer upload” screen appears along with the “Select Files to Upload” window.
5. Click on the “Add” button to browse through your local drive and select the file(s) to be uploaded.
6. Select the drive where the file is located and then navigate to the file. When located, click on the file so that it appears in the “Select File and Upload” window.  
Note: The file should be stored on a local drive; the SURF applet may not be able to ‘see’ all network/shared drives.
7. Click on the file name to select it.
8. The “Applet File Upload” window appears displaying the file(s) to be uploaded.
9. Click the “Upload” button in the “Applet File Upload” window to begin the file transfer process.
10. The Upload Progress window appears displaying the progress of your file transfer.
11. When completed, the system displays the following message in red.  
“LAR file transferred successfully!”
12. Click the blue “Back” button to exit the LAR File Transfer screen.
13. SURF will notify you when your Confirmation Notice is ready.

### Retrieving the Confirmation Notice

**Retrieve the confirmation notice by following the steps below:**

1. Click the “Get download” link to the right of the “Your download is ready” message to retrieve the confirmation notice.
2. A Java Security window appears. Click on the “Run” button on the Java Security Window. This Java window appears the first time you use the upload function during a processing session. If you exit and re-enter, the security window will appear again.
3. The “Applet File Download” window appears displaying the file(s) to be downloaded.
4. Click on the file name to select it in the “Applet File Download” window
5. Click on the “Save As” Button in the “Applet File Download” window to browse through your local drive and select the location to save the file.
6. Navigate to the Confirmation Notice File on your local drive and Open the file.
7. Verify that the transaction counts agree with your totals. If not, check the count for Rejected Transactions.
8. This notice is simply a means to confirm that all the items in your data file were received for processing by LASER. To determine if the processed transactions were accepted and applied, you will need to review the LAR Rejects and Reports for the reporting period.

**Part**



## 14 IRS Filing

### 14.1 IRS Filing Background

#### IRS Filing Background

##### BACKGROUND INFORMATION

Prior to January 31 each year, lenders are required to send a 1098 IRS form to each borrower indicating the amount of interest paid in prior year. Servicers of loans held by other lenders can do this as a service to their lenders. Additionally, by **February 28** this same information is required to be sent by the lender or servicer to the IRS

**NOTE: YOU NEED TO CONTACT YOUR ACCOUNTANT/BOOKKEEPER TO FIRST DETERMINE WHAT TYPE OF 1098 FORMS TO PURCHASE.. E.G. 2 PART, 3 PART, ETC., ETC.**

THE PROGRAM is able to complete the vast majority of your reporting and includes the ability to:

- Print a summary report of borrowers and lenders having federal tax identification number problems on file with you (e.g. you may have entered all `9's' until one was received)
- Print a summary report of interest each borrower paid on each payment
- Print 1098 forms for each borrower with a copy sent to or retained by the lender
- Create a computer file which can be copied to a diskette and send to the I.R.S. for filing magnetically or electronically (magnetically utilizes your diskette to send information, whereas electronically information is sent via a phone line directly to their computer).

If you wish to file magnetically/electronically with the IRS, **(it is mandatory if you report more than 250 accounts)** it is necessary for you to have a completed their Application for Filing Information Returns Magnetically/Electronically' Form #4419. It is suggested that you do this as soon as possible to file in a timely manner. Any questions can be directed to the IRS's Martinsburg Computing Center in Martinsburg, VA at 1-304-263-8700. Once received, the I.R.S. will assign a Transmitter Control Code' (TCC) to identify your company. A copy of this form is found in Exhibit I.

##### • PROCEDURE

- Go to System/Parameter Options/System Default Option/Change 1098 filing to 0
- Exit and reopen **Trakker** select F8 to change Print to Printer to Print to Screen
- Select Reporter/Management Report/Interest Paid when finished write down the Interest Paid total
- Select IRS FORMS/Print 1098 Forms (you are still printing to screen) when finished (this could take a while) compare the Interest Paid total to this total
- If these totals do not match exit **Trakker** select F8 to change from print to screen to print to printer, print the same report out on plain paper and compare the borrower's information- contact the Help Desk should you have any unresolved problems
- When everything is in balance print 1098 forms and mail

## 14.2 IRS TAX FILING

### IRS TAX FILING

Within this section, you have 3 items on a drop down menu:

- Develop IRS Data File
- Print 1098 Forms
- Print 4804 Form

Although the program provides the means to file either magnetically (on diskette) or electronically (by modem) to the IRS, Multi-Financial Services Co., Inc. does NOT advise on how you should file nor provide tax advice, other than to indicate that the IRS requires you to file magnetically or electronically if you have more than 200 filings each year. Therefore, if you will be filing magnetically/electronically, you should contact the IRS as soon as possible in order to get "pre-registered" and obtain a TCC account number.

For additional information on printing 1098 and 4804 forms, please consult the section, [I.R.S. Form Filing](#)

#### **Develop IRS Data File**

This option calculates the interest that the borrowers have paid for a given year. You will be required to enter a tax filing code (TCC). A file called IRSTAX.001 will be created and must be copied to a diskette for electronic I.R.S. filing. A report of all accounts without a social security number and those accounts with zero interest paid can also be printed at this time.

#### **Print 1098 Forms**

This allows for borrower 1098 forms to be printed. Forms are available from Multi-Financial Services Co., Inc. beginning in December of each year and are currently continuous tractor feed forms for faster printing and ease in mailing. That is, once the forms are printed, you only need to affix postage and mail!

#### **Print 4804 Form**

This allows transmittal of information returns to be reported magnetically/electronically.

## 14.3 1098 Printing

### 1098 Printing

#### PROCEDURES FOR 1098 PROCESSING WITH THE PROGRAM

**NOTE1:** If you do not wish to file magnetically/electronically the following procedures for printing your management reports and printing your 1098 forms can still be used. Notes will be made in the following procedures to indicate what you do not have to do.

**NOTE2:** Changes by the IRS for printing and filing 1098's will also be made automatically in the Trakker program. However, although Multi-Financial Services Co., Inc. will make every effort to make the program in compliance, it is the responsibility of each client to keep their software up to date and to stay informed of all IRS tax filings and notify their borrowers.

#### PRINTING 1098 FORMS

- Load the proper 1098 forms in your printer
- Choose Reporter
- Choose 'Print 1098 Forms'

At this point the program will begin printing 1098 forms, however, it's suggested that you let the computer print a couple of forms to see how they're printing inside the mailer. If you wish to stop or pause this print job, go to your printer's properties and select Pause (to pause) or Purge (to stop).

#### TEST PAGE

We strongly suggest that you run a the test page option before you run your complete file. The test page must be run on a 1098 form to ensure that the information is lining up correctly

**NOTE:** THE MONETARY DATA IS PRE DEFINED IN THE TEST SYSTEM. IT WILL NOT MATCH YOUR DATA

## 14.4 IRS Data Filing

### IRS Data Filing

#### VERIFYING FEDERAL TAX I.D. NUMBERS AND CREATING COMPUTER FILE FOR IRS MAGNETIC/ELECTRONIC FILING

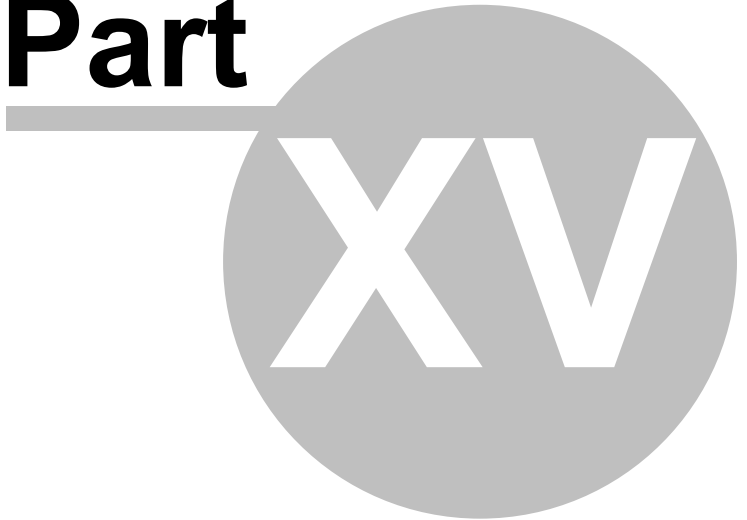
- Be sure the printer is turned on and has enough paper (For Reports)
- Go to Reporter and choose Utilities
- Choose "Develop IRS Data File"
- Enter the year you are filing for and the TCC identifying number (if you are not filing magnetically/electronically, just enter 999's for the TCC number).

Once chosen, **Trakker** will review each account, compute the interest paid for each borrower and write information to a

---

file `IRSTAX.001'. However, should the report indicate accounts needing correct Federal Tax I.D. numbers, it will be necessary to get that information and change your borrower or lender records within **Trakker**. Should this be necessary, the `Develop IRS Data File' procedure can easily be performed as many times as need to write the correct information to the `IRS.001' file. Also, running this procedure **DOES NOT** affect any data you have stored

**Part**





## 15 Letters

### 15.1 Overview

#### Overview

##### **SAMPLE LETTERS - INTRODUCTION**

This appendix provides a copy of each letter that is supplied with your program. They are generic so that they may be used by many different organizations. As such, each client should consult with their own management team and legal advisor as to the wording of each letter and notice to conform with laws and statutes in your state and policies of your own company.

The letters are changeable by the operator by using any Text Editor program (like Notepad) and editing either of the .OVL files in the Trakker directory. However, only the combinations listed below can be used automatically by the computer in any letter.

The following is a list of all the letters provided:

[PAST DUE NOTICE #1](#)

[PAST DUE NOTICE #2](#)

[PAST DUE NOTICE #3 \(RECENT PAYMENT MADE\)](#)

[10-DAY BRING CURRENT CERTIFIED LETTER](#)

[PAYOFF LETTER](#)

[INTEREST RATE CHANGE LETTER](#)

[RETURN CHECK NOTICE](#)

### 15.2 Past due Notice #1 - Example

#### Past due Notice #1 - Example

Your Company Letterhead Stationary or Notices

Your Company Name  
Company Address  
City, St Zip

June 15, 1996

\*\*\*\*IMPORTANT PAST DUE NOTICE\*\*\*\*

RE: Account Number 9999-1002  
As of the above date, we have NOT received your payment of \$293.75 which was due on 6/1/01, plus a late fee of \$14.69. If you have not mailed your payment, please send \$308.44 immediately. If you have already mailed your payment, then please disregard this notice.

PH # Company Phone Number

Sally Smith  
123 Main Street

Lynn Haven, FL 32444

## 15.3 Past due Notice #2 - Example

### Past due Notice #2 - Example

Your Company Letterhead Stationary or Notices

Your Company Name  
Company Address  
City, St Zip

June 16, 2001 \*\*\*URGENT...URGENT...URGENT...PASTDUE NOTICE  
RE: Account Number 9999-1002  
You have NOT replied to our past reminders of your overdue  
account and your account remains \$293.75 SERIOUSLY PAST DUE!! If  
you are not capable of making this payment, please call so we may  
help. We would appreciate a word from you -- as well as your  
check. Remember that your payment history CAN AFFECT your credit!  
PH # Company Phone Number

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

## 15.4 Past due Notice #3 - Example

### Past due Notice #3 - Example

#### #3 (RECENT PAYMENT MADE)

Your Company Letterhead Stationary or Notices

Your Company Name  
Company Address  
City, St Zip

June 17, 1996 RE: Account Number 9999-1002  
Your recent payment was received on 2/12/01 for \$293.75 and has  
been applied to your account. Although we appreciate this  
payment, your account remains due in the amount of \$293.75 and is  
now due for 6/1/01, plus \$14.69 in total late fees. If you have  
not previously made arrangements to make your next payment,  
please give us a call AS SOON AS POSSIBLE so that your credit  
record is not harmed.  
PH # Company Phone Number

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

## 15.5 Bring Current Letter - Example

### Bring Current Letter - Example

#### 10-DAY BRING CURRENT CERTIFIED LETTER

Your Company Letterhead Stationary

June 18, 1996

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

RE: Account Number 9999-1002

Dear Customer:  
Your account is \$293.75 overdue. All our previous attempts to bring your account current have failed and M.F.S. has exhausted resources and patience. If we have not received the payment of \$293.75 within 10 days of the date of this letter, you will leave us no choice but to take other actions to protect our client's interest. Please also be advised that once your account is turned over to a local attorney their fees will be added to your outstanding balance as stipulated in your promissory note.

Should you wish to discuss your account, please call me immediately at PH# Company Phone Number.

Sincerely,

Your Company Name

CERTIFIED MAIL RECEIPT # \_\_\_\_\_

CC: LENDER: Your Lender Name

## 15.6 Payment Receipt - Example

### Payment Receipt - Example

Your Company Letterhead Stationary

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

RE: Account Number 9999-1002

Dear Customer:  
Thank you for your payment. Please use this as your receipt as well as the breakdown of your payment.

|                           |            |
|---------------------------|------------|
| Balance prior to payment: | \$ 9856.25 |
| Amount received:          | \$ 293.75  |

|                           |    |         |
|---------------------------|----|---------|
| Amount applied to escrow: | \$ | 0.00    |
| Interest paid:            | \$ | 147.84  |
| Principal applied:        | \$ | 145.91  |
| Late fees/Interest short: | \$ | 0.00    |
| Past due balance:         | \$ | 0.00    |
| New loan balance:         | \$ | 9710.34 |

Your next payment is due 5/1/2001 in the amount of \$293.75. This amount reflects any outstanding payments and past due charges, if applicable.

Sincerely,

Your Company Name  
Telephone Number

## 15.7 Return Check Notice - Example

### Return Check Notice - Example

Your Company Letterhead Stationary

June 30, 2001

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

RE: Account Number 9999-1002

#### RETURNED CHECK NOTICE

Dear Customer:

This letter is to inform you that your check number 1232 which was dated 6/20/01 in the amount of \$293.75 has been returned from the bank with the notation:

\_\_\_\_\_ INSUFFICIENT FUNDS  
\_\_\_\_\_ UNCOLLECTED FUNDS  
\_\_\_\_\_ STOP PAYMENT  
\_\_\_\_\_ OTHER REASON

Due to the above, the following has occurred on your account:

\_\_\_\_\_ Your check has been re-deposited and we are awaiting word from your bank that the check has been paid;

\_\_\_\_\_ Your check is unable to be processed again; In addition, a return check charge of \$20.00 is now assessed on your account and will be due on your NEXT PAYMENT!

\_\_\_\_\_ Your due date has been changed and now shows due for 6/15/01

Should you have any questions, please call anytime at Your Company Phone Number.

Sincerely,

Your Company Name  
Telephone Number

cc: Lender: Your Lender's Name

## 15.8 Payoff Letter - Example

### Payoff Letter - Example

Your Company Letterhead Stationary

June 23, 2001

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

RE: Account Number 9999-1002

Dear Customer:

This is to inform you that the payoff on your loan through 6/30/01 is \$10015.38 with a per diem of \$4.92. In addition, the following additional charges will apply when your payoff is processed:

\$ \_\_\_\_\_ For compiling payoff quote.  
\$ \_\_\_\_\_ Fax Fee  
\$ \_\_\_\_\_ Other \_\_\_\_\_  
\$ \_\_\_\_\_ Other \_\_\_\_\_  
\$ \_\_\_\_\_ Total Due

If you have any questions, please contact this office.

Sincerely,

Your Company Name

Telephone Number

## 15.9 Interest Rate Change Letter - Example

### Interest Rate Change Letter - Example

Your Company Letterhead Stationary

June 2, 2001

Sally Smith  
123 Main Street  
Lynn Haven, FL 32444

RE: Account Number 9999-1002

Dear Customer:

This letter is to inform you that the interest rate on the loan associated with the above account number has been changed to 16.5% effective the date of this letter. This change in the rate forces a change in your payment which is now \$275.00. Your next

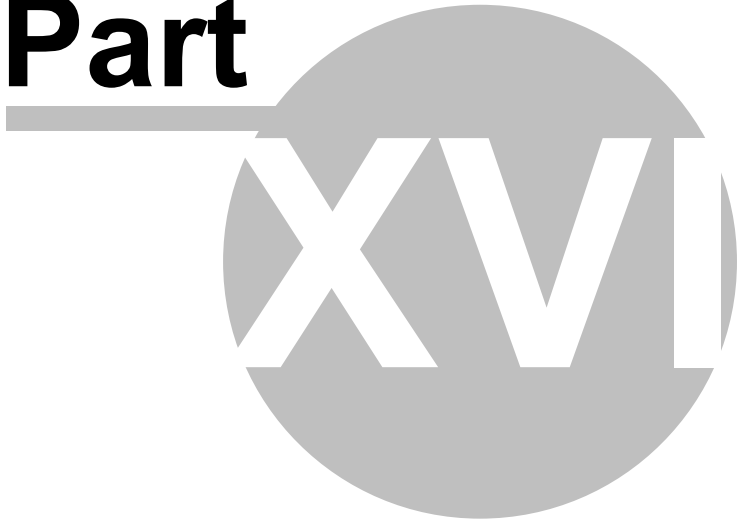
payment is due 7/1/2001 and must be this new amount.

If you have any questions, please contact this office.

Sincerely,

Your Company Name  
Telephone Number

**Part**



## 16 Customizing Letters

### 16.1 Overview

#### Overview

##### Introduction

There are four files that contain letters that you can easily customize to fit your company's needs. These files reside in your program's folder. You can locate these files by right clicking on your shortcut, click on Properties, click the Shortcut tab, and click on Find Target. This will take you to the program folder. The four files are: Letters.ovl, Custom1.ovl, Custom2.ovl, and Rpt\_ltrs.ovl.

**These files can only be edited in Notepad (due to formatting issues).**

To edit any of these "ovl" files double click on one of the files, Windows© will ask you what program you wish to edit the file with, choose Notepad, and select "Use this program for this file type". The next time you wish to edit any of these files Windows© will not ask you what program you wish to use, and will automatically open Notepad. Each letter in these files are separated by a " ^ " in the upper left corner of the document. **These characters must remain in those areas in order for the letters to function properly.** You will need to account for the number of lines to leave blank when printing on a letterhead, if used.

Listed below are descriptions of each file and it's contents. Please use the directions above to locate and edit each of these files. If you need further assistance please contact our Help Desk

##### Letters.ovl

This file contains 14 different letters that are used from various parts of the program. The Past Due Notices can be printed using the Automated Collection System located on the Main screen under Reporter, Collection System, and Past Due Notices. The Past Due Notices can also be individually printed from the borrowers screen under Letters and Notices. The remaining letters listed below can be printed from their respective menu item on the Borrower's Toolbar.

- Past Due Notice 1
- Past Due Notice 2
- Past Due Notice 3 (Recent Payment Made)
- Bring Current Letter
- \*\* Not Used In Current Version \*\*
- \*\* Not Used In Current Version \*\*
- Interest Rate Change Letter
- \*\* Not Used In Current Version \*\*
- \*\* Not Used In Current Version \*\*
- Returned Check Notice ( NSF Letter )
- Payment Receipt
- Payoff Letter



.           \*\* Not Used In Current Version \*\*

.           \*\* Not Used In Current Version \*\*

### Custom1.ovl

This file contains five letters, which are printed from each individual borrower screen, when you select Letters, Custom. To name these letters go to the Main Program screen and select System, Custom Letter Names, and Borrower Letters. To Add a letter name click on Add, to Delete a letter name select that letter and select Delete, to Edit a letter name select that letter and select Edit. The first letter name is linked to the first letter located in the Custom1.ovl file, and the second is linked to the second letter, etc.

### Custom2.ovl

This file contains five letters, which are printed from the Main Program screen under Reporter and Custom Letters. This will print letters based on a specific Lender, Loan Class, Closed Accounts, or All Accounts. To name these letters go to the Main Program screen and select System, Custom Letter Names, and Reporter Letters. To Add a letter name click on Add, to Delete a letter name select that letter and select Delete, to Edit a letter name select that letter and select Edit. The first letter name is linked to the first letter located in the Custom2.ovl file, and the second is linked to the second letter, etc.

### Rpt\_Ltrs.ovl

This file contains the Coupon Book. Please be aware that it is made up of four sections: Heading, Main Body, Payment Information, and Ending Letter. The **ONLY** section that you can edit is the Main Body. As of version 2.0 you can modify the Heading, and part of the Payment Information (who to make and mail the payments to) from the Auto Coupon Settings menu option.

#### Related Information:

[CUSTOM LETTERS AVAILABLE FIELDS](#)

[Setting Custom Letter Names](#)

[Changing Fonts in Letters](#)

## 16.2 Setting Custom Letter Names

### Setting Custom Letter Names

#### Custom Letter Names

This section will cover the setup of borrower and reporter letter names and how to modify the letters. The borrower letters are in the custom1.ovl file and the reporter letters are in custom2.ovl, both are located in your program directory. When you install the program five letters are provided, these letters can easily be modified in Notepad. Please **do not use** Word or Word Pad when making modifications to custom letters, there have been reports of letters not working after being edited in these programs. Below are instructions on how to set the names of the borrower and reporter letters. At the bottom of this page you will locate links to other documents relating to customizing letters.

#### To name or rename the Borrower and Reporter Letters

From the main program screen click on System

1. Click Custom Letter Names
2. Click either Borrower Letters or Reporter Letters

A new screen will appear



From this screen you can Add, Edit, or Delete letter names.

**If you wish to add a letter name**

3. Click add
4. Enter the name you wish to name the letter
5. Click OK

**If you wish to Edit a letter name**

3. Click on the existing name
4. Click Edit
5. Modify the name

6. Click OK

**If you wish to Delete a letter name**

3. Click on the existing letter
4. Click Delete

**Other resources for Customizing Letters**

[CUSTOM LETTERS AVAILABLE FIELDS](#)  
[CUSTOMIZING LETTERS](#)

## 16.3 Changing Fonts in Letters

### Changing Fonts in Letters

Letters in the Letters.ovl file and any custom letter you develop can have the following features:

- Bold, italic, and underline text
- Columns set at specific spots
- Left margins

Tags used, their definitions, and examples are the following:

~FONT~NAME=" name of font" SIZE = xx

Where the program expects the font name to be put within the quotes and the font's size in place of the "xx" shown

~COL~x.x~

Where you indicate the distance in inches in place of the "x.x" shown how far from the left side of the paper you wish a SINGLE line to begin

~LMARGIN~x.x~

Where you indicate the distance in inches in place of the "x.x" shown how far from the left side of the paper you wish text to be printed. This command continues, line after line, until a new LMARGIN command is given

BOLD=ON

Turns characters after it to bold – **has to be shown WITHIN a FONT and SIZE**

**statement**

ITALIC=ON

Turns characters after it to italic – **has to be shown WITHIN a FONT and SIZE**

**statement**

UNDERLINE=ON

Underlines characters after it - **has to be shown WITHIN a FONT and SIZE**

**statement**

EXAMPLES

~FONT~NAME="Courier New" SIZE=12~

Changes all characters after it to Courier New, font size of 12

~FONT~NAME="Courier New" SIZE=12 UNDERLINE=ON BOLD=ON ITALIC=ON~

Same as prior example, but now underlines, bold's, and italicizes all characters after it

**NOTE:** To turn off the underline, bold, and italic, simply re-input the FONT NAME and

SIZE only after the text

~COL~2.5~

Put at the beginning of a line of text will start that line ONLY 2.5 inches from the left side of the paper

~LMARGIN~1.25~

Put at the beginning of a line of test will have all following lines 1.25 inches from the left side of the paper until the left margin is changed again

## 16.4 Available Fields

### Available Fields

(NOTE: for instructions on changing fonts, sizes, etc. see: [Changing Fonts in Letters topic](#))

#### VARIABLE NAME TO INPUT

~pos~#~  
 ~account\_nbr~  
 ~first\_name~  
 ~last\_name~  
 ~ssn~  
 ~mail~0~  
 ~mail~1~  
 ~mail~2~  
 ~mail~3~  
 ~mail\_add2\_country~0~  
 ~mail\_add2\_country~1~  
 ~due\_date~  
 ~days\_late~  
 ~date~  
 ~lender~  
 ~lender~0~  
 ~lender~1~  
 ~mortgagee~0~  
 ~lender~2~  
 ~lender~3~  
 ~mortgagee~2~  
 ~lender~4~  
 ~mortgagee~4~  
 ~lender~5~  
 ~szFedID~  
 ~pay+penalty~  
 ~pay+escrow~  
 ~interest\_due~  
 ~totpay~  
 ~bring\_current~  
 ~item~0~  
 ~item~1~  
 ~item~2~  
 ~item~3~  
 ~item~4~  
 ~item~5~  
 ~item~6~  
 ~penalty~  
 ~rate~  
 ~prior\_bal~  
 ~prepay\_penalty\_amount~  
 ~payoff~  
 ~bad\_fee~  
 ~rcvd~  
 ~company~0~  
 ~company~1~  
 ~company~2~

#### WHAT IT CONTAINS

Position # column to print  
 Borrower's account number  
 Borrower's First Name  
 Borrower's Last Name  
 Borrower's federal tax id #  
 Borrower's street address  
 Borrower's city  
 Borrower's state  
 Borrower's zip code  
 Borrower's street address 2nd Part  
 Borrower's country name  
 Account's current due date  
 Number of grace days account is allowed late  
 Today's date from computer  
 Lender Number  
 Lender's Name - First Part  
 Lender's Name - Second Part  
 Lender's name (only used in rtp\_ltrs.ovl)  
 Lender's street address  
 Lender's city  
 Lender's city (only used in rtp\_ltrs.ovl)  
 Lender's state  
 Lender's zip code (only used in rtp\_ltrs.ovl)  
 Lender's zip code  
 Lender's federal tax id #  
 Payment with late fee  
 P&I payment plus escrow  
 Calculates interest due on a Simple Interest loan as of the current date from the last date paid  
 Calculates next payment amount due including any past due amounts  
 Amount needed to bring account current  
 Payment amount last posted  
 Interest paid on last posted  
 Principal paid on last posted  
 New loan balance  
 Late fees + interest short  
 Past due balance  
 Amount just applied to escrow  
 Late fee amount  
 Loan interest rate  
 Balance just before last payment  
 Prepayment Penalty Amount  
 Payoff amount based on date inputted  
 NSF fee amount you charge  
 Last payment received date  
 Servicer's company name  
 Servicer's street address  
 Servicer's city

|                     |                                |
|---------------------|--------------------------------|
| ~company~3~         | Servicer's state               |
| ~company~4~         | Servicer's phone number        |
| ~maint_fee~         | Maintenance fee amount         |
| ~maint_cap~         | Maintenance fee cap            |
| ~maint_amount_paid~ | Maintenance fee paid amount    |
| ~maint_date~        | Maintenance fee date           |
| ~maint_action~      | Maintenance fee action/comment |
| ~principledue~*     | Principal past due             |
| ~interestdue~*      | Interest past due              |
| ~escrowdue~*        | Escrow past due                |
| ~maintdue~*         | Maintenance fee past due       |
| ~latefessdue~*      | Late fees due                  |
| ~pastdue~*          | Late fees past due             |
| ~servicefeedu~*     | Service fees past due          |
| ~intshortdue~*      | Interest short due             |
| ~suspbalance~*      | Suspense balance               |
| ~escrowshort_bal~*  | Escrow short balance           |

**\*Not available in version 2.4.0.8349 or prior versions**

## 16.5 Reporter Letters

### Reporter Letters

This section will cover the setup of Reporter letter names and how to modify the letters. The Reporter letters are in the Custom2.ovl file, located in your program directory. When you install the program five letters are provided, these letters can easily be modified in Notepad. Please do not use Word or Word Pad when making modifications to custom letters, there have been reports of letters not working after being edited in these programs. Below are instructions on how to set the names of the borrower letters. At the bottom of this page you will locate links to other documents relating to customizing letters.

#### To name or rename the Reporter Letters

- From the main program screen click on System
- Click Custom Letter Names
- Click Borrower Letters
- A new screen will appear
- From this screen you can Add, Edit, or Delete borrower letter names.
- If you wish to add a borrower letter name
  - Click add
  - Enter the name you wish to name the letter
  - Click OK
- If you wish to Edit a borrower letter name
  - Click on the existing borrower letter

Click Edit

Modify the name

Click OK

- If you wish to Delete a borrower letter name
- Click on the existing borrower letter
- Click Delete

**Other resources for Customizing Letters**

[CUSTOM LETTERS AVAILABLE FIELDS](#)  
[CUSTOMIZING LETTERS](#)

## 16.6 Borrower Letters

### Borrower Letters

This section will cover the setup of borrower letter names and how to modify the letters. The borrower letters are in the Custom1.ovl file, located in your program directory. When you install the program five letters are provided, these letters can easily be modified in Notepad. Please do not use Word or Word Pad when making modifications to custom letters, there have been reports of letters not working after being edited in these programs. Below are instructions on how to set the names of the borrower letters. At the bottom of this page you will locate links to other documents relating to customizing letters.

**To name or rename the Borrower Letters**

- From the main program screen click on System
- Click Custom Letter Names
- Click Borrower Letters
- A new screen will appear
- From this screen you can Add, Edit, or Delete borrower letter names.
- If you wish to add a borrower letter name
  - Click add Enter the name you wish to name the letter
  - Click OK
- If you wish to Edit a borrower letter name
  - Click on the existing borrower letter
  - Click Edit Modify the name

- . Click OK
- If you wish to Delete a borrower letter name
- . Click on the existing borrower letter
- . Click Delete

**Other resources for Customizing Letters**

[CUSTOM LETTERS AVAILABLE FIELDS](#)

[CUSTOMIZING LETTERS](#)

**Part**





## 17 Collections

### 17.1 Overview

#### Overview

##### COLLECTION SYSTEM

Your loan-servicing program has an automated **Collection System** which is accessible on the main program screen under Reporter. It is also tied closely to the [Collection Codes & Parameters](#) functions accessible under Reporter on the main program screen. The Collection System and Collection Codes/Parameter functions are the heart of the automated past due collection process whereby you are able to:

- Set System Parameters as to when past due notices should be sent
- Set System Parameters as to when 10-day Bring Current Letters should be printed
- Set System Parameters as to when calls should be made to borrowers
- Define Collection Codes for later use in indicating by borrower who SHOULD NOT receive past due notices, letters, and phone calls
- Print past due notices automatically by lender number, class code, or all loans
- Re-print past due notices starting at a particular account number should miss-prints occur
- Print a Collection Call Report listing borrowers who are over the System Parameters to make calls to and showing contacts made in the past 30 days
- Print a Bring Current Recommendation Report listing accounts, which are over the System Parameters for Bring Current Letters
- Print various reports summarizing accounts with Collections Codes and the type code (very important for internal control reasons!)

The Collection System allows you to print past due notices based on the System Parameters indicated and does NOT print a notice when a Collection Code is on an account, no matter how far past due they are! (**WARNING!** It is imperative for internal control reasons that utilizing various available Collection System reports described above closely monitors the use of Collection Codes). The automatic printing of past due notices is based on:

- Due date of a loan
- Grace period of a loan
- Parameters you input as to when notices should be sent AFTER the grace period
- When the last notice was printed and the type of notice
- Whether a collection code is on the account; therefore it is NOT suppose to receive notices due to various reasons YOU have defined, e.g. already in bankruptcy, is now being handled by the company's attorney, etc., all user defined

Some features available in the Notice Printing function:

- On any day of a month, you will be able to tell the system to print past due notices and it will do so automatically without any intervention from you

You will still be able to manually go to a borrower's account and indicate to send a particular past due notice. The system will record information of this notice and will make appropriate judgments on future notices based on this manual notice being printed

- Automatic notices can easily be printed for loans with various late grace periods; that is, some loans can have a 15-day grace period and other loans have a 20 day grace period
- System Parameters define the number of days that you wish past due notices printed:

After the grace period for Notice #1

After Notice #1 has been sent for Notice #2

After a payment has been received, however, the account is still past due for Notice #3

- System Parameters also define the number of days after the grace period that you wish phone calls to be made and to send a #4-10 day Bring Current Letter printed (separate reports for each are available)
- Past due notices are printed based on the number of days you entered into the System Parameters as to when they should be printed after the grace period. For example, let's say you have a loan with a 15-day grace period, and your company has decided to send Notice #1 IMMEDIATELY after the grace period ends. The parameter for Notice #1 should be set at zero.

This section will now explain how to use the system effectively so you, the user, print notices in a timely manner with minimal manual intervention. Additionally, you will find very detailed steps to setup System Parameters, Collection Codes, and other important information. **EXTREME** caution should be exercised in proceeding from step-to-step; especially, if you have an existing portfolio! When in doubt, please call the Help Desk at anytime (850-559-9123). Since several requests will be made to use Explorer, copy files, delete files, etc., it is preferred that the person calling the Help Desk be VERY familiar with these commands.

Below are steps to use in setting up your Automatic Past due Notice Printing System. Please note that there are FOUR different sets of instructions:

1. Defining System Parameters ([Defining System Parameters](#))
2. Defining Collection Codes ([Defining Collection Codes](#))
3. Existing Loan Portfolios ([Existing Loans - Introduction](#))

For companies with existing loan portfolios that are

- Currently being serviced on this servicing system; however, never converted to the Collection System

- OR have been serviced on another servicing system and the loans are being transferred to this system

4. New loan portfolios ( [Entering A New Loan](#) ):  
For companies just starting to service loans

It is imperative that you do #1 & #2 FIRST, then choose either #3 or #4, depending on your company's loan status!

## 17.2 Existing Loans - Introduction

### Existing Loans - Introduction

Since you have an existing portfolio of loans, it is **IMPERATIVE** that a database of information be developed as to what notices should have been sent out over the last 4 weeks as the Collection System would have sent it out. That is, the system you now have relies not only on current due dates, but also on HISTORICAL information to make logical decisions as to what should be done at any point in time you choose to print notices in the future. To create this historical information, you will be asked at some point to change your computer's time clock BACKWARDS to dates starting 4 weeks ago and it will be assumed you know how to do this through your Windows Control Panel prompt. It is, therefore, also strongly suggested that if you are on a network, that you utilize a **workstation** that is NOT being utilized by other workstations since you will be re-booting your machine at least 4 times.

Steps in converting existing loans to the Collection System:

#### A. Entering Collection Codes

1. Run an Account Summary Report as of the current date
2. Go down the Account Summary Report and decide which accounts should have a Collection Code and write the number next to the borrower's name.
3. Now go to: [Inputting Collection Codes](#)

#### B. Developing database information for Collection System

The Collection System stores information in a data file named "Late.dta" in which dates Notices #1, 2, & 3 were sent out is stored. Prior to printing any notice, this data file is read and the system determines what notices have already been sent out in the past and then determines, based on your system parameters, what should be done, if anything. Thus, in order for you to start sending out notices historical information needs to be created.

1. Change your computer's system date to a date 4 weeks ago by going to Start, Settings, and Control Panel then choose the icon "Date/Time"
2. Re-start your computer by logging off ....you do not need to power down
3. Turn off the printer you are connected to since we do not wish to actually print past due notices
4. Run past due notices by choosing Reporter/Collection System, select Past Due Notices and indicate all lenders and all class codes
5. The program will now process past due notices and write appropriate information to the late.dta file. Do not do anything when your desktop indicates it cannot print to the printer. You can move the printer status box to the side in order to see the Collection System working.
6. When completed the program will ask if any past due notices were printed **INCORRECTLY**

.just answer **NO**.

7. Purge print jobs by going to Start, Settings, Printers, select your printer, choose Printer on the toolbar, then select Purge Print documents. You may also need to choose Cancel on the printer status box that was on your screen while the past due notice processing was being performed.

8. Now, continue changing your computer date for an additional 3 weeks by working backward (week 3, then week 2, and finally week 1) and performing steps 1 through 7 until completed

You have now created your database of historical information **congratulations!!**

## 17.3 Defining System Parameters

### Defining System Parameters

#### Steps for defining the Collection System's Parameters:

- From the main screen of the program choose System then Collection Codes/Parameters
  - Now choose Parameters
  - In each blank box, indicate the following information:
    - The number of days AFTER the grace period when Notice #1 should be sent
    - The number of days AFTER Notice #1 is sent that Notice #2 should be sent
    - The number of days AFTER a payment is received, however, the account is still past due, that a Notice #3 should be sent
    - The number of days AFTER the grace period when an account should show up on the Collection Call Report
    - The number of days after the grace period when an account should show up on the Bring Current Recommendation Report
- Then after reviewing, choose OK. Later if you wish to change any entries, just highlight the appropriate box and enter the new data.

## 17.4 Defining Collection Codes

### Defining Collection Codes

#### Steps for defining the Collection Codes:

- Develop a list of reasons an account **SHOULD NOT** be sent notices, called, or sent a Bring Current Letter, (E.g. In bankruptcy, at attorney, sent Bring Current Letter, in foreclosure, etc.) up to a limit of 99 different reasons
  - From the main screen choose System then Collection Codes/Parameters
  - Now choose Collection Codes
  - Choose Add and type in the name of the first Collection Code you wish, e.g. In Bankruptcy, and choose OK
  - Continue Adding additional Collection Codes depending on your company definitions up to the limit of 99
  - If you need to change one or more, simply highlight it, then choose Edit and proceed to edit the name
  - If you wish to delete a Collection Code, simply highlight it, and then choose Delete
- Then choose OK after reviewing.

You should now print a summary report of accounts with Collection Codes and review against your Account Summary Report for accuracy and/or any changes needed. Go to Reporter, select Collection System, then choose Collection Code

Report. Although you are able to print a report by Collection Code, it is recommended that you answer NO and print a report with all codes, all lenders, and all class codes in order to easily compare it to your Account Summary Report. Once completed, you should now print out reports for each collection code for distribution among appropriate management personnel for review.

## 17.5 Collection Reports

### 17.5.1 Aging Report

#### Aging Report

This report (2 pages) will print the following information on each loan that is delinquent:

The first page prints loan account number, name of borrower, date payment was due, amount of expected payment, account balance, and how many days the payment is past due (30, 60, 90, or 120 days).

The second page prints a summary for the lender and/or loan type you requested. The following information is printed: total number of payments over 30 days, 60 days, 90 days, and 120 days, total number of accounts that are due over 30 days, 60 days, 90 days, and 120 days, total number of accounts, total number of delinquent accounts, total amount of overdue payments, and the total amount of income that would be received if everyone were to make their monthly payment.

See sample report at: [AGING REPORT - SAMPLE](#)

## 17.5.2 Aging Report - Example

## Aging Report - Example

Start Time : 12:36:30

Page 1

Aging Report for 05/12/2006

ALL Lenders  
 ALL LOAN CLASSES  
 FOR LOANS: 10 THRU 9999 DAYS PASTDUE

| ACCT | NAME            | DATE DUE   | LAST RCVD  | PAYMENT | BALANCE   | 30 | 60 | 90 | 120 |
|------|-----------------|------------|------------|---------|-----------|----|----|----|-----|
| 1001 | Miller, Steve   | 11/03/2005 | 05/11/2006 | 1182.43 | 139105.97 | 1  | 1  | 1  | 3   |
| 1002 | Second. Account | 11/24/2005 | 05/11/2006 | 444.59  | 20000.00  | 1  | 1  | 1  | 2   |
| 1003 | Day, John       | 10/06/2005 | 10/06/2005 | 0.00    | 0.00      | 0  | 0  | 0  | 0   |
| 1013 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 89.29   | 23660.65  | 1  | 1  | 1  | 57  |
| 1014 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 75.00   | 19875.00  | 1  | 1  | 1  | 57  |
| 1015 | Michaels, Sarah | 05/11/2001 | 05/12/2006 | 14.29   | 3785.65   | 1  | 1  | 1  | 57  |

## SUMMARY OF AGING REPORT

5/12/2006

## Number of PAYMENTS due OVER:

Over grace period and less than 30 days: 1  
 30 days: 5  
 60 days: 5  
 90 days: 5  
 120 days: 176

Total number of overdue payments is: 194

## Number of ACCOUNTS due OVER:

Over grace period and less than 30 days: 1  
 30 days: 0  
 60 days: 0  
 90 days: 0  
 120 days: 5

Total number of delinquent accounts: 6

Total number of active loans is : 8

The total amount of overdue payments is: \$ 12416.28

Balance of delinquent outstanding loans: \$ 206427.27

Balance on all outstanding loans is: \$ 276230.87

If all overdue accounts were to pay their regular  
 monthly payment on time this  
 month the total income would be: \$ 1790.60

End Time : 12:36:30

17.5.3 Delinquency Report

**Delinquency Report**

This report summarizes the accounts that are delinquent as of a certain date you specify and for either all lenders or certain ones and for either all Class Codes or, again, only certain ones. Note that on the far right side of the report there is a column for the borrower's phone number. This report, therefore, makes it especially useful for past due collectors to utilize in making phone calls. Additionally, just below the borrower's primary account information is a summary of your contact log for the prior 30 days; thus, allowing the past due collector to know what has been done, phone calls that have been received in the recent past, etc.

For example, suppose Account Number 1010 was delinquent. The borrower is John Jones who has a telephone number of 722-9160. The last posting to the loan account was on April 2, 2001 and today's date is May 22, 2001. Mr. Jones' due date is the first of each month. On May 10, Mr. Jones was called and he stated that he had some problems and that his payment would be in your office by May 14. Then on May 15 it was noticed that Mr. Jones' payment was not received. He was called again. Mr. Jones apologized and stated that the payment would be made by May 20. Given this information, the Daily Delinquency Summary would look similar to our sample below.

Start Time : 11:25:27

Page 1

Daily Delinquency Report for 05/11/2006

ALL Lenders  
 ALL LOAN CLASSES  
 FOR LOANS: 1 THRU 9999 DAYS PASTDUE

| ACCT                             | BORROWER<br>COMMENTS (if any)   | DATE DUE   | LST PMT RCVD<br>Collection Code | PST DUE AMT | NORM PYMNT | CRRT BAL  | HM/WK PHONE    |
|----------------------------------|---|------------|---------------------------------|-------------|------------|-----------|----------------|
| 1001                             | Steve Miller<br>Loan in Phase 1 community   | 09/03/2005 | 08/01/2005                      | 11698.02    | 1182.43    | 139415.16 | (850) 555-1212 |
| 1002                             | Account Second<br>The past due amount is good back through 03/04/2005<br>Simple Interest note | 03/24/2005 | 03/04/2005                      | 7124.87     | 444.59     | 20000.00  | (850) 784-1111 |
| 1003                             | John Day  | 10/06/2005 | 10/06/2005                      | 0.00        | 0.00       | 0.00      |                |
| There are 3 accounts delinquent. |   |            |                                 | 18822.89    | 1627.02    | 159415.16 |                |

End Time : 11:25:27

17.5.4 Late Notice Report

**Late Notice Report**

This report will detail any late notices printed

Notice Report for: 04/01/200005/16/2006

ALL Lenders  
ALL LOAN CLASSES

| ACCT | BORROWER       | NOTICE 1   | NOTICE 2   | NOTICE 3   |
|------|----------------|------------|------------|------------|
| ---- | -----          | -----      | -----      | -----      |
| 1001 | Steve Miller   | 10/06/2005 | 05/12/2006 | 05/12/2006 |
| 1002 | Account Second | 05/12/2006 | 05/12/2006 | 05/12/2006 |
| 1003 | John Day       | 05/12/2006 | 05/12/2006 |            |
| 1013 | Sarah Michaels |            | 05/12/2006 | 05/12/2006 |
| 1014 | Sarah Michaels |            | 05/12/2006 | 05/12/2006 |
| 1015 | Sarah Michaels |            |            | 05/12/2006 |

## 17.5.5 Late Fees Due Report

### Late Fees Due Report

These reports list the amount of late fees due by a borrower within a given lender number and/or loan type. They are available by either Detail or Summary Reports, i.e. shows only Borrower's name, account number, and fees owed. Additionally, the user is given the option to automatically print late fee notices for any amount and above and, again by lender and/or class code. These notices are formatted to easily fit onto standard Past due Notices "mailer" forms or to print 2 per page on an 8 1/2 X 11 sheet of paper. **See sample report below** (NOTE: NOTICES ARE NOT SENT TO ACCOUNTS WHICH HAVE BEEN PREVIOUSLY DEFINED IN [COLLECTION SYSTEM](#) AS ONES THAT SHOULD NOT BE CONTACTED)

Start Time : 17:58:51

Page 1

Past Due Fees Report for April 1, 2003

ALL Lenders  
ALL LOAN CLASSES

| ACCT | NAME          | DATE DUE   | DATE RCVD  | FEES  | PAYMENT | RCVD   | FEE RD | PST DUE |
|------|---------------|------------|------------|-------|---------|--------|--------|---------|
| ---- | ----          | ----       | ----       | ----  | ----    | ----   | ----   | ----    |
| 1001 | Adams, Samuel |            |            |       |         |        |        |         |
|      |               | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|      |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|      | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |
|      |               |            |            |       |         |        |        | -----   |
|      |               |            |            |       |         |        |        | 50.00   |

End Time : 17:58:51



## 17.5.6 Collection Code Report

### Collection Code Report

This prints what codes are in the system parameters.

Page 1

Collection Code Report for: 05/16/2006

All Collection Codes  
 ALL Lenders  
 ALL LOAN CLASSES

| LENDER ACCT | BORROWER NAME  | LAST PAID DATE | NEXT DUE DATE | BRING CURRENT AMOUNT | COMMENTS/NOTES            |
|-------------|----------------|----------------|---------------|----------------------|---------------------------|
| 3997 1011   | Amanda Appleby | 05/12/2006     | 09/11/2006    | 134.17               | - Unknown Collection Code |
| 3999 1012   | Amanda Appleby | 05/12/2006     | 09/11/2006    | 22.36                | - Unknown Collection Code |

## 17.5.7 Bring Current Recommendation Report

### Bring Current Recommendation Report

This prints a report that recommends which loans need to pay to bring them current. You will see below an example of this report.

Start Time : 17:58:51

Page 1

Past Due Fees Report for April 1, 2003

ALL Lenders  
 ALL LOAN CLASSES

| ACCT | NAME          | DATE DUE   | DATE RCVD  | FEES  | PAYMENT | RCVD   | FEE RD | PST DUE |
|------|---------------|------------|------------|-------|---------|--------|--------|---------|
| 1001 | Adams, Samuel |            |            |       |         |        |        |         |
|      |               | 12/01/1999 | 01/15/2000 | 0.00  | 594.75  | 0.00   | 0.00   | 0.00    |
|      |               | 01/01/2000 | 02/03/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      |               | 02/01/2000 | 03/02/2000 | 0.00  | 594.75  | 619.75 | 0.00   | 0.00    |
|      | LATE          | 03/01/2000 | 04/20/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 25.00   |
|      | RC            | 04/01/2000 | 05/03/2000 | 25.00 | 594.75  | 619.75 | 25.00  | 50.00   |

-----  
 50.00

End Time : 17:58:51

**Part**



## 18 Utilities

### 18.1 Utilities

#### Data Conversion Utility

This utility converts the encoded binary database files in the servicing program to a readable 'character' or ASCII tab delimited text format. You can then use your data in a Spreadsheet, database, report writer or whatever you need. Many companies use this data to perform in-house analyses, special one-time use reports, etc.

##### Executing the Data Conversion Utility

Select this option from the Main Program Screen. Go to the System Menu, then to Utilities, Convert Data and follow the instructions. When executing this feature please note the path where the folder called "Dataout" is created. By default this path is C:\MFS\DATAOUT. This path will be DIFFERENT if you have installed on a server or are executing this feature over a networked drive.

##### Files That You May Be Interested In

A few of the more pertinent data files are:

|                |   |
|----------------|---|
| Mortgor.xls    | contains borrower and loan set up information                             |
| (Year).xls     | contains payment information for that year                                |
| Nextdue.xls    | contains next payment due dates as well as other pertinent information    |
| Escrow.xls     | contains escrow transactions made for each account                        |
| Datamisc.xls   | contains pertinent miscellaneous data such as 1098 status and points paid |
| (*).date.xls   | contains the due dates for various expenses such as taxes and insurance   |
| userfields.xls | contains the User Defined Fields  |

To start learning about available data in each file, it's suggested that you open each in a spreadsheet program such as Excel. When opening remember they are in ASCII and Tab-Delimited format since the spreadsheet program will immediately recognize them as text files. Suggested instructions on opening each file in a spreadsheet program are:

Open your spreadsheet program

Choose the File Open option

Browse over to the folder where your servicing program is stored

Look for a sub-folder called "Dataout"

Choose the file you need, and open as a "Tab-Delimited" format

After opening a file, you'll notice column headings are printed automatically on the first line. Please refer to [Appendix H](#) for definitions of each column and the data contained in each. You can also change the widths of the columns and change the order of the columns. You can also delete or add columns. All dollar amounts come over in integer \* 100 format. If you have specific questions about these data variables, please call our Help Desk (850-559-9123).

Finally, this is **ONLY** an EXPORT utility and not an EXPORT/IMPORT utility.

### 18.2 Purge Account

Purging an account means to take an account's information **completely** off your system! Therefore, before performing this routine, it is imperative that you decide if this is what you really want to do. Once completed there is NO turning back and getting this account's information, unless it has been previously backed up.

##### Executing the Purge Account Utility

Go to the Main Screen and choose System/Utilities/Purge Account. From here you'll be asked the account number, be given additional warnings and the account will then be purged from all data files.

**Note:** When purging an account ask all other users to exit the program before executing the Purge command. After you have purged ALL of the loans that you wish to, it is recommended that you close the program and then reopen the program before you perform any other functions. This will allow the program to "Re-Index" all of its files.

**Part**



## 19 Dataout

### 19.1 Overview

The following information explains the various files created by the "Data Out" function, which takes binary file information and converts it to a useable ASCII – Tab-Delimited format. The following is broken down by the converted file name with a general explanation of each file and the definition of each column heading. All files can be brought directly into Excel or into an MDB Database. Listed below is a full list of each file that is exported. To review a full explanation of each file click on the name of the file.

**Note:** Due to the width of each file please note that the descriptions for each file will be listed vertically instead of horizontally.

|                                   |   |
|-----------------------------------|---|
| <a href="#">(Year).xls</a>        | Payment Files   |
| <a href="#">balldate.xls</a>      | Balloon Due Dates   |
| <a href="#">citydate.xls</a>      | Escrow City Due Dates   |
| <a href="#">cntydate.xls</a>      | Escrow County Due Dates   |
| <a href="#">comment.xls</a>       | Loan Comment Line   |
| <a href="#">contactlog.xls</a>    | Account Contact Logs  |
| <a href="#">coupon.xls</a>        | Coupon Due Dates  |
| <a href="#">datamisc.xls</a>      | Data Misc. File   |
| <a href="#">escrow.xls</a>        | Escrow Transactions   |
| <a href="#">insrdate.xls</a>      | Escrow City Transactions  |
| <a href="#">intdate1.xls</a>      | Escrow City Transactions  |
| <a href="#">intdate2.xls</a>      | Escrow City Transactions  |
| <a href="#">invest3.xls</a>       | Investor Primary & Sub Account Links  |
| <a href="#">investor.xls</a>      | Investor Listing  |
| <a href="#">late.xls</a>          | Late Letter Printed Dates   |
| <a href="#">lender.xls</a>        | Lender Name & Number  |
| <a href="#">lender2.xls</a>       | Lender Detail Information   |
| <a href="#">maintenance.xls</a>   | Lender Detail Information   |
| <a href="#">maintenance2.xls</a>  | Lender Detail Information   |
| <a href="#">mor3relatives.xls</a> | Account Other Contacts  |
| <a href="#">morcontacts.xls</a>   | Borrower List & Personal Information  |
| <a href="#">mortgor.xls</a>       | Primary Table - Includes MOST information entered during the "New Loan Wizard"    |
| <a href="#">mortgor3.xls</a>      | Borrower Detail & Credit Bureau Information                                       |
| <a href="#">nextdue.xls</a>       | Account Current Balance, Next Due & Last Payment Recv'd Dates, & Past Due Balance |
| <a href="#">oth1date.xls</a>      | Important Due Dates (Other 1)   |
| <a href="#">oth2date.xls</a>      | Important Due Dates (Other 2)   |
| <a href="#">oth3date.xls</a>      | Important Due Dates (Other 3)   |
| <a href="#">oth4date.xls</a>      | Important Due Dates (Other 4)   |
| <a href="#">purgelog.xls</a>      | Purge Log   |
| <a href="#">suspense.xls</a>      | Suspense Account Transactions   |
| <a href="#">userfields.asc</a>    | User Defined Fields   |
| <a href="#">usr1date.xls</a>      | Important Due Dates (User 1)  |
| <a href="#">usr2date.xls</a>      | Important Due Dates (User 2)  |
| <a href="#">usr3date.xls</a>      | Important Due Dates (User 3)  |
| <a href="#">usr4date.xls</a>      | Important Due Dates (User 4)  |
| <a href="#">usr5date.xls</a>      | Important Due Dates (User 5)  |

## 19.2 Dataout - Suspense

This file contains all suspense account transactions.

|                   |   |
|-------------------|---|
| A. Account Number | Account #   |
| B. suspense month | Month of transaction  |
| C. suspense day   | Day of transaction  |
| D. suspense year  | Year of transaction   |
| E. suspense code  | Transaction Code  |
|                   | 0 = Beginning of account  |
|                   | 1 = Extra from payment  |
|                   | 2 = Direct posting to the suspense account                      |
|                   | 3 = Transfer to loan from the suspense account                  |
|                   | 7 = Void (This is when you process a transfer and then void it) |
| F. begin balance  | Beginning balance with this transaction                         |
| G. end balance    | Ending balance after this transaction                           |

## 19.3 Dataout - Purge Log

This file displays the Purge Log. The purge log is a log that shows whom and when an account was purged.

|                   |  |
|-------------------|--|
| A. Account Number | Account # purged                               |
| B. Purge Date     | Date account purged                            |
| C. Purge Comment  | Who was signed in when the account was purged. |

## 19.4 Dataout - Morcontacts

This file contains the detailed information on each borrower. Each item should be self-explanatory. If you need information on this file please contact our **Trakker** Support Department.

- A. Account Number
- B. First Name
- C. Middle Initial
- D. Last Name/ Company
- E. SSN
- F. Sex
- G. Race
- H. Date of Birth
- I. Street
- J. Suite
- K. City
- L. State
- M. Zip
- N. Work Phone
- O. Home Phone
- P. ECOA Code

## 19.5 Dataout - Mortgor3

This file contains additional information about each account.

|                        |   |
|------------------------|---|
| A. Account Number      | Account #                                       |
| B. Appraisal           | Appraisal Value                                 |
| C. PrePay Penalty      | Amount of the Pre Payment Penalty               |
| D. PrePay Date         | Date entered for the Pre Payment Penalty        |
| E. Portfolio Type      | Type of portfolio                               |
| F. Account Type        | Type of account                                 |
| G. Account Status      | Credit status (info for the Credit Bureau)      |
| H. Special Comment     | Additional comment (info for the Credit Bureau) |
| I. Condition Code      | Account condition (info for the Credit Bureau)  |
| J. Information Ind     | Account comment (info for the Credit Bureau)    |
| K. Number of Relatives | Number of additional contacts                   |

|                        |                             |
|------------------------|-----------------------------|
| L. Number of Borrowers | Number of borrower's listed |
| M. Collateral          | Collateral description      |
| N. Property ID         | Property ID                 |

## 19.6 Dataout - Mor3relatives

This file contains the additional contacts that are associated with each account.

|                   |   |
|-------------------|---|
| A. Account Number | Account #   |
| B. First Name     | First name  |
| C. Last Name      | Last name   |
| D. Street         | Mailing address   |
| E. Suite          | Mailing address 2                                       |
| F. City           | Mailing city  |
| G. State          | Mailing state   |
| H. Zip            | Mailing zip   |
| I. Work Phone     | Contact work phone                                      |
| J. Home Phone     | Contact home phone                                      |
| K. Relation       | What relation is this client to the account or borrower |

## 19.7 Dataout - Maintenance

This file contains the detailed funds leaving or paid out of each account's Maintenance Fee Account.

|                   |  |
|-------------------|--|
| A. Account Number | Account Number                               |
| B. TX Date        | Date of Transaction                          |
| C. Amount Paid    | The amount withdrawn or added to the account |
| D. TX Activity    | Description of activity                      |

## 19.8 Dataout - Lender 2

This file contains the Lender's name.

|                  |            |
|------------------|------------|
| A. Lender Number | Lender #   |
| B. Lender FName  | First Name |
| C. Lender LName  | Last Name  |

## 19.9 Dataout - Maintenance2

This file contains the Maintenance Fee account setup information.

|                           |  |
|---------------------------|--|
| A. Account Number         | Account Number   |
| B. Fee Required           | If a fee is required or not 1 = Yes 0 = No                             |
| C. Maintenance Fee Amount | The "Per Payment" amount to be placed into the Maintenance Fee Account |
| D. Maintenance Cap        | The maximum amount allowed to be in the Maintenance Fee Account        |

## 19.10 Dataout - Lender

This file contains the primary information on each of the lenders.

|                    |  |
|--------------------|--|
| A. Lender Number   | The lender number                                      |
| B. Tax ID          | Federal ID   |
| C. Creditor Class  | What "Type of company" this lender is associated with. |
| D. Equifax Number  | Equifax reporting account number                       |
| E. Experian Number | Experian reporting account number                      |

|                      |                                      |
|----------------------|--------------------------------------|
| F. Transunion Number | Trans Union reporting account number |
| G. Address           | Mailing address                      |
| H. City              | Mailing city                         |
| I. State             | Mailing state                        |
| J. Zip               | Mailing zip                          |
| K. Phone Number      | Contact phone number                 |

## 19.11 Dataout - Late

This file contains the dates that the late notices were printed for each account.

|                   |                           |
|-------------------|---------------------------|
| A. Account Number | Account #                 |
| B. Notice 1       | Date Notice 1 was printed |
| C. Notice 2       | Date Notice 2 was printed |
| D. Notice 3       | Date Notice 3 was printed |

## 19.12 Dataout - Investor

This file contains all Investors that are listed in the program.

|                    |                                      |
|--------------------|--------------------------------------|
| A. Investor Fname  | Investor's First Name                |
| B. Investor Lname  | Investor's Last Name                 |
| C. Investor Number | Investor #                           |
| D. Investor ID     | Federal ID Number                    |
| E. Address 1       | Street Address Line 1                |
| F. Address 2       | Street Address Line 2                |
| G. City            | City                                 |
| H. State           | State                                |
| I. Zip             | Zip                                  |
| J. Area Code       | Phone Number Area Code               |
| K. Phone Number 1  | Phone Number                         |
| L. Contact         | Who To Contact                       |
| M. Bank Name       | Bank in Use                          |
| N. Routing Number  | Routing Number for Bank              |
| O. Account Number  | Bank Account Number                  |
| P. Country         | What country is the investor located |
| Q. Area Code       | 2ndPhone Number's Area Code          |
| R. Phone Number2   | 2nd Phone Number                     |

## 19.13 Dataout - Invest3

This file contains all of the linkage for multi-investor accounts.

|                         |  |
|-------------------------|--|
| A. Account Number       | Main Account                                       |
| B. Number Investors     | Total number of investors attached to this account |
| C. Sub account 1 Number | Sub account number 1                               |
| D. Investor Number      | Investor number attached to this sub account       |
| E. Type Of Account      | 1 = Investor to Lender<br>2 = Investor to Borrower |

**Note:**This account has too many items to list. The section "Sub account 1 Number" to "Type Of Account" duplicate until the file reaches "Sub account 50 Number". Please use the definitions listed in the above section for the remaining listings.

## 19.14 Dataout - Contact Log

This file contains all of the notes in the contact log for each account.

|                   |           |
|-------------------|-----------|
| A. Account Number | Account # |
|-------------------|-----------|



|                    |  |
|--------------------|--|
| B. Contact Date    | The date for the contact               |
| C. Contact Comment | The comment entered in the contact log |

## 19.15 Dataout - Coupon

This file contains when each account should receive their next coupon. This information is the Coupon Due Date.

|                   |                                  |
|-------------------|----------------------------------|
| A. Account Number | Account #                        |
| B. Coupon Month   | The month the next coupon is due |
| E. Coupon Day     | The day the next coupon is due   |
| F. Coupon Year    | The Year the next coupon is due  |

## 19.16 Dataout - Comment

This is the data entered into the comment field.

|                   |   |
|-------------------|---|
| A. Account Number | Account #   |
| B. Comment        | The data stored in the 34 character field in the comment field. |

## 19.17 Dataout - Userfields

### Userfields.asc

Data files created by the [User Defined Fields](#). If you have entered information in an account's User Defined Field then it will be listed here, If there has not been any information entered then that account will not be listed in this file. The Accounts are listed in account order.

|                |   |
|----------------|---|
| Account Number | Account Number  |
| Field Name     | The "Heading" for each field  |
| Field Type     | The variable stored in the file that informs Trakker what type of field this is. (ie: Number, Date, Memo, etc.) |
| Field Value    | The data entered in each field.   |

## 19.18 Dataout - Date

### (\*) DATE.XLS

Data files created by the [Important Dates/Data Base](#), these files summarize the due dates of various payments to be made such as, Balloon Payment Due Dates (balldate.dta), Insurance (insdate.dta), etc.

|                |                            |
|----------------|----------------------------|
| Account Number | Borrowers Account Number   |
| (*) Month      | Month Payment is scheduled |
| (*) Day        | Day Payment is scheduled   |
| (*) Year       | Year Payment is scheduled  |

## 19.19 Dataout - Datamisc

### DATAMISC.XLS

This file summarizes values entered into the Miscellaneous Database from the Dates/Data menu on the main program screen.

|                            |  |
|----------------------------|--|
| A. Account Number          | Borrower's Account Number  |
| B. Status of 1098 Printing | 0=Normal 1098 Printing<br>1=Do not send a 1098<br>2=Serviced Account |
| C. Points Paid             | Points paid at closing   |
| D. BrwrPayFee              | Service fee amount paid by the borrower                              |
| E. ACH Borrower            | Denotes ACH Accounts<br>0=No 1=Yes                                   |

Many fields in this file are labeled "future use" and are intended for just that purpose, to be used in later versions of the program.

## 19.20 Dataout - Escrow

### ESCROW.XLS

This file summarizes escrow transactions made on specific accounts.

|                          |   |
|--------------------------|---|
| A. Account Number        | Loan Account Number   |
| B. Escrow Date           | Date of Transaction   |
| C. Reason for Withdrawal | 1=Hazard Insurance<br>2=County Taxes<br>30=City Taxes (Other #1)<br>31=Other #2<br>32=Other #3<br>33=Other #4<br>34=Other #5 (Overage/Balance Adjustment) |
| D. Escrow Amount         | Amount of Transaction   |
| E. Escrow #/Comment      | Check Number/Reason for Transaction   |

## 19.21 Dataout - Nextdue

### NEXTDUE.XLS

This file summarizes the next due date of each loan along with some related information.

|                     |   |
|---------------------|---|
| A. Account          | Loan account number   |
| B. Open/Closed      | Account open indicator 0=Open 1=Closed                                    |
| C. Next Due         | Month loan next due   |
| D. Next Due         | Day loan next due   |
| E. Next Due         | Year loan next due  |
| F. Grace Days       | Number of grace days allowed  |
| G. When Paid        | Month last paid   |
| H. When Paid        | Day last paid   |
| I. When Paid        | Year last paid  |
| J. Balance          | Loan Balance  |
| K. Pastdue Fees Int | Last due late fees and interest short amount (simple interest loans only) |

## 19.22 Dataout - Year Files

### (year).XLS

There will be one file for each year the servicer has inputted data. These files contain all payment data each calendar year and contain the following data:

|                           |   |
|---------------------------|---|
| A. account nmbr           | Borrower's account number   |
| B. Transx Nmbr            | The overall transaction number from inception of servicing  |
| C. When Rcvd              | Month payment received  |
| D. When Rcvd              | Day payment received  |
| E. When Rcvd              | Year payment received   |
| F. Investor.How Paid fees | How payment was paid, payment reversals, increase/decrease in loan balance or past due fees   |
|                           | via cash/non-cash transaction (Letters in parentheses indicate codes shown on screen)   |
|                           | <b>1=Cash (CA) 2=Check (CK) 3=Money Order(MO) 4=Return Check (RC) 5=Posting Error (PE)</b>  |
|                           | <b>6=Suspense Transfer 7=Not used 8=Paid Off 9=Prepaid Interest 10=Credit Interest</b>  |
|                           | <b>-1=Visa(VI) -2=M/C (MC) -3=Amer.Express (AE) -4=ACH(AC) -5=other -6=Balance Change – non-cash (BF) -7=Balance Change - Cash (PC)</b> |
| G. Days Between           | Days between payments   |
| H. Amt Rcvd               | Amount received for each payment  |
| I. Interest               | Interest amount for each payment  |
| J. Principal              | Principal amount for each payment   |
| K. Balance                | Balance of loan after principal payment   |
| L. Fees Paid              | Fees paid with payment  |
| M. Outstanding Fees       | outstanding fees  |
| N. Escrow Paid            | Escrow amount paid  |
| O. Interest Short         | Interest short on payment (simple interest loans only)  |
| P. Maintenance Fee        | Amount that went to the Maintenance Account   |
| Q. ServiceFee Paid        | Amount of fees paid (soon to be added)  |
| R. Who Gets Fee           | Who gets the late fee <b>0=Servicer 1=Lender</b>  |

## 19.23 Dataout - Mortgor

### MORTGOR.XLS

This file contains the basic information on each borrower, as the following will indicate.

|                           |  |
|---------------------------|--|
| A. Lender#                | This is the lender #   |
| B. Account#               | This is this borrower's loan #   |
| C. Loan type              | This corresponds to the loan type:<br>1=Individual 2=Company                                       |
| D. Open/Closed            | This is the Open/Closed code indicating whether the loan is open or closed:<br>0=Active 1=Closed   |
| E. Escrow                 | This indicates whether the account is an escrowed account<br>1=No 2=Yes                            |
| F. Straight               | Indicates if the loan is a straight or balloon loan:<br>1=Straight 2=Balloon                       |
| G. Number Payments        | Indicates the number of payment periods per year to be paid  |
| H. Type Interest          | Indicates the type interest calculation<br>1=Simple 2=Regular Amortizing                           |
| I. Term                   | Number of payments to be paid  |
| J. Balloon Due            | The payment number the balloon is due  |
| K. Month Closed           | Month loan was closed  |
| L. Day Closed             | Day loan was closed  |
| M. Year Closed            | Year loan was closed   |
| N. Month First Pay        | Month of first payment (next payment if loan was pre-existing)                                     |
| O. Day First Pay          | Day of first payment   |
| P. Year First Pay         | Year of first payment  |
| Q. Month Last Rcvd        | Month last payment received (if new loan will be month closed)                                     |
| R. Day Last Rcvd          | Day last payment received( " )   |
| S. Year Last Rcvd         | Year last payment received( " )  |
| T. mor.last_due[0]        | Date an account was last due prior to the Bring-Current invoked (variable no longer used actively) |
| U. mor.last_due[1]        | "  |
| V. mor.last_due[2]        | "  |
| W. mor.ins_required       | Is insurance required – no longer used   |
| X. mor.ins_due[0]         | Date insurance due – no longer used  |
| Y. mor.ins_due[1]         | "  |
| Z. mor.ins_due[2]         | "  |
| AA. Grace Days            | Number of grace days prior to late been incurred   |
| AB. Type Serv Fee         | Type servicing fee if loan serviced for outside lender<br>1=Flat Fee 2=% of Payment 3=% of Balance |
| AC. Month Begin Serv      | Month servicer began servicing loan  |
| AD. Day Began Serv        | Day servicer began servicing loan  |
| AE. Year Began Serv       | Year servicer began servicing loan   |
| AF. Fixed/Adjustable      | Fixed or adjustable rate loan<br>1=Adjustable 2=Fixed  |
| AG. Market Index          | 0=No -1=Uses market index  |
| AH. mor.fin_required      | Financial Statement required – no longer used  |
| AI. mor.fin_date[0]       | Date Financial Statement due – no longer used  |
| AJ. mor.fin_date[1]       | "  |
| AK. mor.fin_date[2]       | "  |
| AL. Balance New Loan      | Current balance of new loan at time of setup   |
| AM. Original Amount Loan  | Original amount of loan when closed  |
| AO. Rate                  | Note's interest rate   |
| AP. P&I Payd              | Principal and Interest payment amount  |
| AQ. Balloon Prind         | Principal amount of balloon payment when due   |
| AR. Late fee%             | Percentage of payment for late fee   |
| AS. Escrow Payment        | Amount of escrow payment   |
| AT. Servicing Fee         | Servicing fee – dollar or percentage amounts   |
| AU. First Name            | First name of borrower   |
| AV. Last Name             | Last name of borrower  |
| AW. Collateral Addrss     | Collateral address location  |
| AX. Collateral City       | Collateral city location   |
| AY. Collateral State      | Collateral state location  |
| AZ. Collateral Zip        | Collateral zip code  |
| BA. Borrower Mail Address | Mailing address of borrower  |
| BB. Borrower Mail City    | Mailing city of borrower   |
| BC. Borrower Mail State   | Mailing state of borrower  |
| BD. Borrower Mail Zip     | Mailing zip code of borrower   |
| BE. Borrower Ph Nbr       | Phone number of borrower   |

|                            |   |
|----------------------------|---|
| BF. Tax ID                 | Federal tax I.D. of borrower  |
| BG. Class Code             | Loan's class code (2 digit letters or numbers or combination of both to allow printing of management reports based on class code) |
| BH. initial rate end month | Used with market index  |
| BI. initial rate end day   | Used with market index  |
| BJ. initial rate end year  | Used with market index  |
| BK. initial rate           | Used with market index  |
| BL. rate adjust            | Used with market index  |
| BM. max rate decrease      | Used with market index  |
| BN. max rate increase      | Used with market index  |
| BO. rate period            | Used with market index  |
| BP. minimum rate           | Used with market index  |
| BQ. maximum rate           | Used with market index  |
| BR. rate increase period   | Used with market index  |
| BS. period multiplier      | Used with market index  |

## 19.24 Reports to Excel

### Trakker Reports to Excel

**Note: Before attempting to export Trakker Reports to Excel it is necessary to have a PDF creator installed on your computer.**

Exporting specific Trakker reports to excel is an easy process, but there are a few steps to it.

- 1) Utilize Trakker's print to screen function by pressing the F8 key.
- 2) Then open Reporter and run the report that you would like. The report will appear on the screen after it is compiled.
- 3) Select the printer icon in the top left of the window. Select a pdf printer to print your report to PDF. Open the PDF.
- 4) Use your mouse or shift and arrow keys to select all text. Right click selected text and select copy.
- 5) Open Note Pad. Paste copied PDF text into note pad.
- 6) Highlight all text again and select copy.
- 7) Open excel and paste all copied text from note pad into excel.

**Complete.**

**Part**



## 20 Special Topics

### 20.1 Rounding Errors

As with any mathematical process involving money, amounts are necessarily rounded to the nearest cent. The results can be disturbing in interest calculations and screen or printed displays. For example a payment of 132.16 must be broken into amounts to be applied against interest and principal. If the interest amount is displayed as 83.33, the actual amount of interest may be 83.32765. IT IS THIS LATTER NUMBER THAT IS USED BY THE COMPUTER IN ALL CALCULATIONS, but because cents takes up only two decimal places, the .32765 is rounded to .33 FOR DISPLAY PURPOSES. Thus the principal amount is actually 48.83235, rounded to 48.83. The extra .00235 is kept in the system and applied against the account when rounding can represent a full cent. Thus, from time to time there is a possibility that the numbers that appear may not add up to the exact penny. Every effort has been made to correct this situation within the program, but there will be times that a rounding error appears. Do not be alarmed because each rounding error will be corrected at the earliest possible time.

### 20.2 Accrual of Interest

The accrual of interest earned monthly is a necessity for those companies who are not on the "cash" method of accounting for income. Your loan-servicing program has the ability to accrue interest and utilizes the Account Summary Report [ACCOUNT SUMMARY REPORT - SAMPLE](#) to report the following information for **each** loan:

- Current month's accrual
- Total accrued-to-date since the original closing of the loan
- Total interest that has been paid
- The loan's accrued interest balance

The report then indicates the total of each of these categories for all loans. Additionally, at the bottom of the report there is a summary of:

- Current Month Accruals that breaks out interest earned on Regular Amortizing and Interest Bearing/Simple Interest loans separately in case you need this information;
- Open Loan Accrual Totals, which summarize for **all open loans**:

Total interest accrued since the loan was made

Total interest paid-to-date

Uncollected accrued interest on payoffs (i.e. less interest was collected at the time a payoff was accepted that had been accrued, thus, this figure needs to be **credited** back to a company's Accrued Interest G/L category)

**New to Version 1.6.0!**

You can now run the accruals for the Account Summary Report on a daily basis! Instead of having to wait until the last day of the month or having to go to another screen entirely you can add accruals to the Account Summary Report whenever you choose to do so.

#### Calculation of Accrued Interest Amounts

The actual calculation of accrued interest has been done according to the following guidelines developed as of August 1999. Clients are urged to review these guidelines and submit ideas, concerns, etc. to the Help Desk (850-559-9123) should changes be needed:

- General Guidelines for all loans:

Interest accruals will ONLY show on the Account Summary Report if a month-end date is entered

As of March, 2000, existing loans can have their "Life to Date" accrued interest added to the "Total Accrued Interest" – this is available on the last New Account Input screen and pops up when the Note Date and Last Payment Received are different – thus, the system recognizes the loan as an existing loan

Separate calculations are made for Regular Amortizing and Interest Bearing/Simple Interest methods

Both interest methods should consider whether pre-paid/credit interest was a part of the original loan closing

Pre-paid/credit interest figures should ALWAYS be used for the accrual figures for that month since they were manually calculated by the user and should be considered correct

When loans are paid off, determine the accrued interest normally; however, recognize any "unpaid accrued interest" that was not collected at payoff

- Guidelines for Regular Amortized loans:

Should accrue interest for each full month a loan is open

If a loan has a note date of say 3/15/99 and a first payment due date of 5/1/99 then the program will accrue only for 4/1/99 through the end of April (a prepaid interest figure should be available to the program for March's accruals)

If a loan is paid-off during a month, accrue only for the number of days it was open during the month since the pay-off function calculates the payoff on a daily amount

Accruals will be based on what interest is due monthly based on the loans NORMAL payment schedule, no matter if it is paid ahead or past due

As of March 2000, the accrual system will consider changes made to a loan's balance (pay downs made by the borrower, additional fees added to the balance, etc.) and develop a new amortization schedule within the program

· Guidelines for Interest Bearing/Simple Interest loans:

Should only accrue interest from the first of each month to the date of a payment on the beginning balance, then accrue for the new balance until the end of the month

If multiple payments or balance changes are made during the month, the program will calculate interest accrued for each succeeding balance based on the number of days during the month that balance remained (i.e. accrued interest is calculated on a daily basis based on that day's balance)

Accrue only for the number of days a loan is open when it is paid off



## 20.3 HUD Aggregate Escrow Analysis

In 1994-1995, HUD made extensive changes to the way companies calculated the escrow payments on mortgage loans. As a result, the amounts being paid by borrowers was reduced considerably and amounts needed to cover periodic disbursements were still maintained. The purpose of this section is to make users of this servicing program aware of various federal regulations that have to be followed for escrow accounts and provide a summary of some arithmetic computations on future calculations. This section is NOT intended to be a complete summary of HUD regulations by any means and it is HIGHLY recommended that the regulations be reviewed and legal counsel consulted as to how the regulations should be specifically implemented in your company.

First, full information on escrow accounting can be found in HUD's Real Estate Settlement and Procedures Act (RESPA). For your convenience, it can be found on the Internet at: [www.hud.gov/fha/sfh/res/respareg.html](http://www.hud.gov/fha/sfh/res/respareg.html) as of 12/31/1999. Again, it is HIGHLY suggested that someone in your organization become familiar with these regulations.

Secondly, the following information on aggregate escrow analysis is based on:

-That your servicing software ONLY calculates the escrow payment required from the FIRST anniversary of the loan and onward. Your origination/closing software should have the ability to calculate and provide all necessary disclosures at closing for the first year. If it doesn't please refer to RESPA regulations and rules on how to calculate the first year escrow payment and provide the borrower with their appropriate disclosure statement;

-That you will set up a "reminder" system to perform yearly escrow analysis since one is suppose to be done within 30 days of the loan's anniversary date. (note: please refer to: [Important Dates/Data Base](#) for a means to tracking these anniversary dates).

The arithmetic steps for computing a borrower's escrow payment after the first year are:

1) Take all projected disbursements over the next twelve months, (most lender use the past year's bills) add together and divide by twelve (taxes \$900 + insurance \$300 = \$1200, or \$100 per month)- your servicing program's escrow analysis does this automatically

2) Run a projected trial balance, you will have a beginning balance (for this example-Sept \$100) based on the prior 12 months payments:

| Month | Escrow | Disbursement | Pay 't | Ending Balance |
|-------|--------|--------------|--------|----------------|
| Sep   |        |              | 100    |                |
| Oct   | 100    |              |        | 200            |
| Nov   | 100    | 300          |        | 0              |
| Dec   | 100    |              |        | 100            |
| Jan   | 100    |              |        | 200            |
| Feb   | 100    |              |        | 300            |
| Mar   | 100    |              |        | 400            |
| Apr   | 100    |              |        | 500            |
| May   | 100    |              |        | 600            |
| Jun   | 100    |              |        | 700            |
| Jul   | 100    | 900          |        | -100           |
| Aug   | 100    |              |        | 0              |
| Sep   | 100    |              |        | 100            |

2) The account should fall to "0" usually after the largest bill has been paid. However, in this example it is -100 so there is a deficiency of \$100

3) If no cushion/reserve is required, the account should have had a beginning balance of \$200 (Sep Beginning Balance of \$100 plus \$100 to cover the -100 Jul balance), most lenders would divide the \$100 and spread the amount over 12 months, making the monthly escrow payment \$108.67; however since the deficiency is not more than 1 months escrow payment, you can require the borrower to pay the deficiency.

4) Many lenders require the maximum cushion of 1/6 of the total disbursements or two months payments. In this example there would be an additional \$200 shortage (2 months times \$100/month payment). Most lenders would add the 200+ 100 deficiency for a \$300 shortage and spread the collection over the next 12 months with an escrow payment of \$125.00 ( $\$300/12 = \$25$ )

| Month | Escrow | Disbursement | Ending Balance | Pay 't |
|-------|--------|--------------|----------------|--------|
| Sep   |        |              |                | 100    |
| Oct   | 125    |              | 225            |        |
| Nov   | 125    | 300          | 50             |        |
| Dec   | 125    |              | 175            |        |
| Jan   | 125    |              | 300            |        |
| Feb   | 125    |              | 425            |        |
| Mar   | 125    |              | 550            |        |
| Apr   | 125    |              | 675            |        |
| May   | 125    |              | 800            |        |
| Jun   | 125    |              | 925            |        |
| Jul   | 125    | 900          | 150            |        |
| Aug   | 125    |              | 275            |        |
| Sep   | 125    |              | 400            |        |

The FOLLOWING year the beginning balance would NOW be \$400 (theoretically, if the escrow payments remained the same) and the low point would be \$200. The escrow payment would go back to \$100; again, if taxes and insurance remained the same amounts.

| Month | Escrow | Disbursement | Ending Balance | Pay 't |
|-------|--------|--------------|----------------|--------|
| Sep   |        |              |                | 400    |
| Oct   | 100    |              | 500            |        |
| Nov   | 100    | 300          | 300            |        |
| Dec   | 100    |              | 400            |        |
| Jan   | 100    |              | 500            |        |
| Feb   | 100    |              | 600            |        |
| Mar   | 100    |              | 700            |        |
| Apr   | 100    |              | 800            |        |
| May   | 100    |              | 900            |        |
| Jun   | 100    |              | 1000           |        |
| Jul   | 100    | 900          | 200            |        |
| Aug   | 100    |              | 300            |        |
| Sep   | 100    |              | 400            |        |

If the borrower had a low point of \$250 in Jul, the overage of \$50 would have to be returned after the analysis.

In performing the Escrow Analysis, you may find that "Your Final Escrow Account Next 12 Month Activity Summary Report" doesn't show any "Ending Esc Bal" below the reserve amount. This means that a REFUND might be in order. Refunds are REQUIRED if they are in excess of \$50. To determine the refund amount:

- Find the lowest balance in the final summary report and subtract its amount by the reserve amount
- Round this amount to an even dollar amount
- Go to the Escrow menu item and choose Overage/Adjust Balance – input today's date and the above dollar amount to adjust the balance by – suggest you put "Fund – Ck #xxx"
- Re-print the analysis and review the lowest ending balance

-If the lowest ending balance is below your reserve amount, the analysis is ready to mail; however, if not, re-determine a HIGHER refund amount and input that amount to Escrow/Overage/Adjust Balance (REMEMBER: just input the NEW amount – DON'T add the prior adjustment to the new adjustment amount!)

-Once the lowest balance is BELOW OR EQUAL to the reserve amount, mail the analysis to your borrower

## 20.4 Loan Class Codes

The Loan Class Codes enable the user to be able to categorize loans and print reports by individual loan type, if so desired. Each code is user defined and consists of two characters that can be a number, a letter, or a combination of both. These codes give the operator the ability to analyze each TYPE of loan that is made; first loan, second loan, mobile home, land, and so forth. The following are some examples of code assignments:

01 Single Family, Owner Occupied

02 Single Family, Non-owner Occupied

03 Duplex Rental

04 Triplex

05 Quadruple

.

.

10 Commercial Building

.

.

.

99 Unimproved Land

AA Mobile Home Only

AB Mobile Home and Land

.

.

.

ZZ

Remember, these are user defined to fit organizational requirements. The type codes can be used in any manner desired. Simply create your own code chart and use it when you set up each loan.

The program itself does not use these codes, it only stores them. In order to use 'The Reporter', a class code MUST be entered for each loan. If you do not want to use 'The Reporter', a class code need not be entered.

## 20.5 ODBC Compliancy

ODBC are drivers that allow programs to import, export or link to data files from other programs, thus making the Trakker program compatible with ODBC capabilities. The files that are exported can, with ease, be brought into Microsoft (MS) Excel, Access, Word and a variety of other programs. This gives the FLEXIBILITY in creating custom reports using the files exported to the Dataout folder. Therefore, there is no limit to the ways a client can generate reports. All the information that contains their clients' data is within reach.

More information about ODBC can be viewed at: [www.microsoft.com/data/odbc/default.htm](http://www.microsoft.com/data/odbc/default.htm)

Why not use the raw data in the MFS folder? By keeping the "Raw" data in an encrypted file this assures Data Integrity, which in this case keeps all the client information untouched. This data is very sensitive and pertinent and if left unsecured can cause problems, for clients and companies that service loans. Therefore, the solution is to allow the data files to be exported out of the MFS folder. The Trakker program creates a folder (Dataout) within the MFS folder. Modifications to the exported files will not, in any way, affect the raw data that is stored in the main MFS folder.

To create a database with the files exported some steps are needed:

- First: Open the data file that you want to use in MS Excel.
- Second: Save it as a MS Excel file.
- Third: Open MS Access click on the new button then click link table.
- Fourth: Find the file you want to link in the Dataout folder.
- Fifth: Click and highlight the file then click Link
- Sixth: Follow the directions on the screen.

The database is now created and can be fully updated by simply following the first two steps. Since the link is already created it will always show the current data information. The clients now can create custom reports to reflect the data that has been linked.

## 20.6 Balancing Procedures

In this section we discuss the recommended balancing procedures to insure accuracy of input using two balancing methods:

### Method 1:

-Balancing to deposit slips for a range of dates

### Method 2:

-Balancing to your checkbook

On a predetermined day each week, it is advisable to balance your receipts against the computer reports. Following is a detailed process to help you balance on a weekly basis. This is the recommended balance period. Please note you can adapt this to your individual needs (i.e. bi-weekly, monthly, etc.)

**Complete the next 3 sections for either balancing procedure.**

### ENTER DEPOSITS

Be sure all payments have been posted for the period. This should include the last day of the period. For example if your period cut off day is Wednesday, be sure all payments have been posted for Wednesday. Also be sure all deposits have been recorded in your checkbook register.

EXAMPLE: Dates of Period

Period runs Thursday October 19, 1995 through Wednesday October 25, 1995 so when program asks for date of period you would input 10 then 19 then 95 enter then 10 then 25 then 95 enter

### RUN A PAYMENT SUMMARY REPORT

Run a payment summary report for each lender that you will be balancing reports for this period. See [Reporter](#) should you have questions on running this report.

### RUN A SUSPENSE ACCOUNT SUMMARY REPORT

Run a suspense account summary report for each lender that you will be balancing reports for this period. See [Reporter](#) should you have questions on running this report.

Suggested reconciliation forms can be found in [Appendix G](#) for both reconciliation methods described more fully below. Make one copy of this form for each lender you will be balancing. Complete the form as follows.

### METHOD 1 RECOMMENDED BALANCING PROCEDURES

(Recommended Balancing Form: [Appendix G](#) – Example I)

1. Settlement Date -- Enter the last date of the period being balanced
2. From the Payment Summary Report, enter:
  - NSF and Late Fees received from the "Fees" column
  - Service Fee received from clients (if this is your company's policy)
  - Principal and Interest received
  - Enter escrow payments received from the "Escrow" column
3. From the Suspense Report, enter

- Cash In total
- Credit total

4. Total the amount from Part 2 & 3 on the Total line
5. Enter the total of all deposit slips
6. Determine the difference (if any) from Steps 4 & 5

- Recommendations for out-of-balance situations:
  - Re-add the balancing report

-Re-add your deposit slips to see if they are correct

-Compare the amounts for each borrower on the deposit slips to the Payment Summary and Suspense Reports to see if they were inputted correctly

## **METHOD 2 RECOMMENDED BALANCING PROCEDURES**

(Recommended Balancing Form: [Appendix G](#) – Example II)

1. Settlement Date -- Enter the last date of the period being balanced
2. Servicing Fees Due Settlement –

Beginning Balance: Enter the previous periods ending balance on this line.

Indicate additional fees received and can be included

Fees due this period: Enter your servicing fees due this period if you provide outside servicing - see service fee column on payment summary report.

NSF fees collected: Enter fee amount received from any insufficient checks - see Fee column on payment summary report.

Charge back fees: Deduct any charge back fees.

Other changes: Use this line to add/deduct any other charges

Ending balance: Add/subtract all the lines and place the balance on this line.

## **ESCROW BALANCE SETTLEMENT**

Beginning Balance: Enter the previous periods ending balance on this line.

Additions to escrow: Enter the additional money received for escrow on this line. This amount can be found on the payment summary report under the Escrow column.

Payments of escrow: Enter any payments you have made to escrow companies on behalf of the borrower.

Ending balance: Add/subtract all the lines and place the balance on this line.

## **SUSPENSE ACCOUNT SETTLEMENT**

Beginning Balance: Enter the previous periods ending balance on this line.

Enter Cash In, Adjustments, and Credit totals on their corresponding lines

Determine balance of Suspense Account

## **PRINCIPAL & INTEREST SETTLEMENT**

Beginning Balance: Enter the previous periods ending balance on this line.

P&I this period: Enter the principal and interest amount for this period. This amount can be found on the Capital Payment Summary Report in the P&I column.

Subtractions this period: Enter any amounts that have been sent to your lender customers.

Corrections: Use this line for any corrections. Such as return check reversals.

Ending balance: Add/subtract all the lines and place the balance on this line.

## **RECONCILIATION BALANCE**

Add all the ending balances and place the total on this line.

#### CHECK BOOK REGISTER BALANCE

Enter the current balance in your checkbook register on this line. This amount should be the same as the Reconciliation Balance. If it is different see Recommendations to Find Difference below.

#### RECOMMENDATIONS TO FIND DIFFERENCE

Subtract Check Book Register Balance from Reconciliation Balance and write difference on the line provided.

Get the Payment Summary Report and the itemized deposit slips. Check off on the Payment Summary Report in the P&I column each deposit amount for each individual account. You may find a check was not posted in the computer or that it was inputted twice in the computer.

Check the math addition on the deposit slips.  
Make necessary adjustments until amounts balance.

## 20.7 Helpful Hints

### Helpful Hints

The following information represents some things that have been learned over time by Multi Financial Services Co., Inc. while using the program and, hopefully, will be of use to you. If you find any others that you'd like to share, please pass them along so they can be included here and shared with others. You can contact our Help Desk staff at: Help Desk[\*\*\*\*]

#### • EXTENSION PAYMENTS

If you would like to extend one or more payments for a client due to personal and probably temporary problems, this can be accomplished within the program. At the present, it has to be done in a sort of round-about fashion; however, Multi-Financial Services Co., Inc. has been using it quite successfully for the past two years.

First, bring up the borrower's account and change their payment amount to \$0 and interest rate to 0%. Once done, you simply enter the number of payments desired for the day extended as \$0.00001. As you enter each payment, you'll notice the 'Next Payment Due' indicator changing, however, the balance stays the same! Once completed, go back into Change and re-input the correct payment amount and interest rate.

#### • TELEPHONE NUMBERS

As you enter a new account and input the person's telephone number, you'll notice two extra spaces at the end. We use those spaces to indicate what telephone number it is for, e.g. home (hm), work (wk), mother's (mo), etc. When you print a delinquency report, the telephone number is printed and when you call you'll know what to expect. Naturally, when a new telephone number is received, you can go into the Change/Personal and change it using the same philosophy.

Should you receive an indication that the phone has been disconnected or is now unlisted, you might consider entering something like: DISCONNECTED or UNLISTED in the phone number field. This will also print on the delinquency report for your use.

- **COMMENT FIELD**

The comment field content is asked for just after you enter new account information on loan balance, interest rate, etc. This is a field that you can use for whatever purpose desired. Some of our lenders have files in their office setup by 'Project #', e.g. 95-010 meaning the 10th project in 1995. The 95-010 is put into the Comment Field and they can easily refer back to their filing system when reviewing one of our reports. This Comment Field is displayed in the Borrower's Screen and is printed on all of the major management reports including:

Account Summary  
Payment Summary  
Delinquency Report

Additionally, we even input information as to when past due notices should be sent out or phone calls made, since some of our lenders have different instructions. For example, a typical Comment Field might show as: 95-010 15/20/30

Which means:  
Project 95-010  
First Notice at 15 days late  
Second Notice at 20 days late  
Make a telephone call at 30 days late

- **PAST DUE NOTICES & PAYOFF LETTERS**

Formats for the past due notices including the '10 Day Bring Current' certified letters are found in the 'LETTERS.OVL' file within the MFS directory. Should you wish to change any of the information this can easily be accomplished using Notepad. Please review the following sections for more information on modifying these letters:

[CUSTOMIZING LETTERS](#)

[CUSTOM LETTERS AVAILABLE FIELDS](#)



## 20.8 Routine Processing, Etc.

Once you've created historical information in the Late.dta file, you are now ready to process past due notices for whatever time frame you wish, i.e. daily, weekly, semi-weekly, etc. Routine processing is accomplished by:

### PRINT PAST DUE NOTICES

- Choose Reporter from the Main Screen, select Collection System, and then Past due Notices
- Notices will now print automatically
- Review notices for printing accuracy, alignment, etc. and make note of any that need to be re-printed
- Answer YES or NO depending on whether notices need to be reprinted
- If YES (do need to reprint), indicate the account number you need to start re-printing from and choose OK
- Once finished, that's it!

### PRINT COLLECTION CALL REPORT

- Choose Reporter from the Main Screen, select Collection System, and then Collection Call Report
- Give to your collection calling person for determining calls to make based on contacts showing for the past 30 days.

### PRINT BRING CURRENT RECOMMENDATION REPORT

- Choose Reporter from the Main Screen, select Collection System, and then Bring Current Recommendation Report
- Determine who needs to be sent a Bring Current letter and do so
- Change the accounts Collection Code (see [Inputting Collection Codes](#))

### PRINT COLLECTION CODE REPORTS

- Periodically print collection code reports for review by management and other servicing personnel for accuracy and changes that may have occurred (no longer in bankruptcy or at the attorney, etc.).

### PRINT THE LATE LETTER REPORT

This report can be used to determine why a particular notice was or was not sent to a borrower. It will list ALL borrowers who have ever been sent a notice and can be printed by lender, class code, combination of both, or all borrowers. To do so:

- Choose Reporter from the Main Screen, select Collection System, and then Late Letter Report.

## 20.9 How to Generate A Credit Reporting File

We have made the file generating process as simple as possible.

### To generate the file:

- Click on Systems from your main screen
- Click on Utilities
- Click on Consumer Credit Reporting File

The file will then be generated and stored in the program directory under a Sub-Directory listing the Credit Bureau's Name

Example: Transunion

C:\MFS\Transunion\?????.txt

The ????? would be the Lender number.

The file is in a "Metro2" format per the request of the credit bureaus we worked with.

After the program has completed generating these files it will print a report that will detail the accounts that were NOT reported to the Credit Bureaus due to an error. Please review the section [Setting Up Your System For Credit Reporting](#) for more information.

## 20.10 Crystal Reporter

Although Trakker comes with Crystal Reports®, should you wish to use another software application to develop custom reports, easy access is provided to your data via our .mbd file. Additionally, Trakker comes with pre-designed Crystal reports which are available for purchase at a nominal fee. Support for the setup and use of pre-designed reports is provided at no charge. However, if you wish to modify these reports a local consultant

should be used and future support for the modified report will also need to be provided by a local consultant. [Click here to read more about pre-designed Crystal reports](#)

Already have Crystal Reports® or another popular reporter writer, however, need to access your data? Trakker's [MDB Module](#) is just for you! This module converts data into a readable format, importable into report writing programs, as well as database and other programs.

Crystal Reports'® extensive formula language includes over 100 built-in functions and operators as well as user-defined functions for complete control over report formatting, complex logic and data selection.

Publish reports to a variety of familiar formats, including:

- XML
- PDF
- HTML
- Excel
- RTF
- Word
- Text
- CSV
- ODBC

#### Requirements

Crystal® Reports requires the following to run properly: · A 166MHz based computer · 32mg RAM · 50mg Hard Drive Space (for database storage)

## Trakker Custom Reporter Module

**Run the custom reporter by clicking on the Reporter Menu (within Trakker), then Custom Reporter**

This will take you through the export/import process

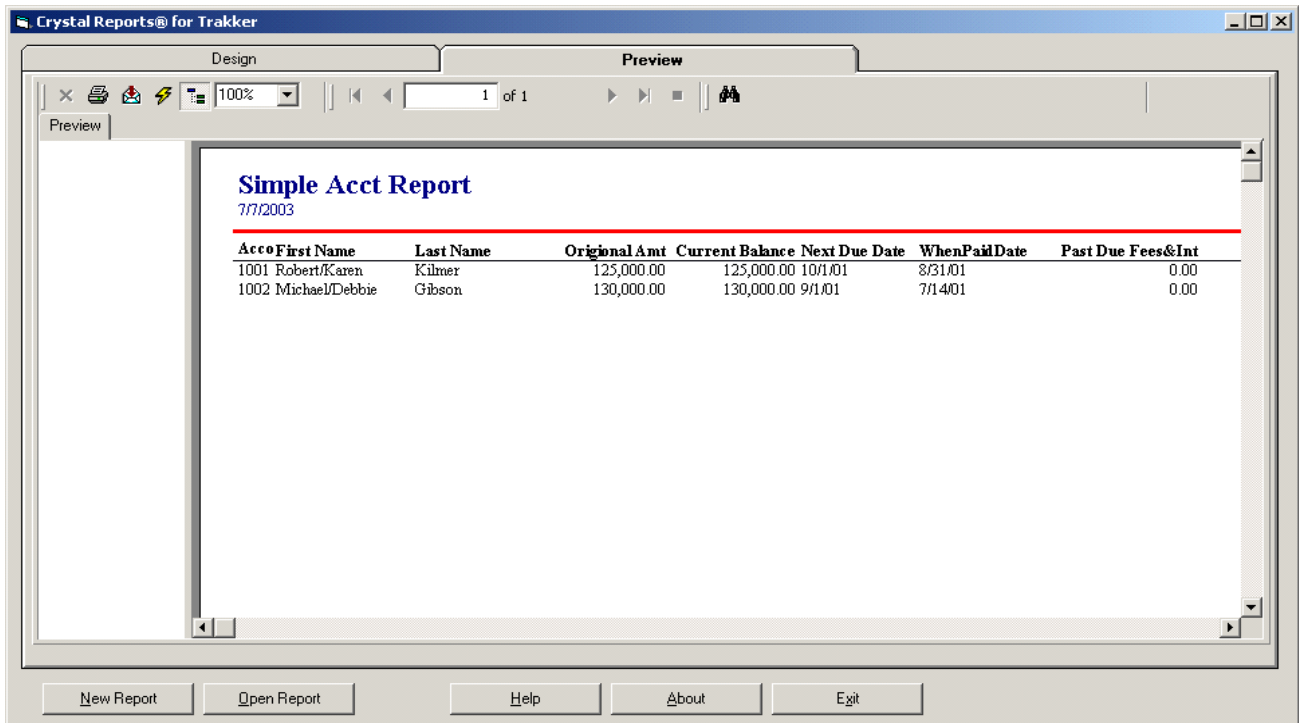
First time users click on Help. This will open the Help File for the Crystal Reports® for Trakker software.

Click on "Report Design Environment" & review Main Custom Reporter Screen

1. Click on "New Report"
2. Explain basic layout of screen
  - a. Left contains functions, tables, formulas, etc.
  - b. Right contains the report being designed
  - c. The top has the quick buttons for saving / exporting / printing the report
  - d. The very top has the tabs to go from the Design window to the Preview window

3. Right click on the right (in the white section) of the Main Report
  - a. Click Report
  - b. Click Report Expert
    - i. Click "Yes"
  - c. This will start the Report Expert
  - d. Click "Other"
  - e. Click ODBC
  - f. Click MS Access Database
  - g. Click "Custom Reporter Database.mdb"
  - h. Click "OK"
  - i. The screen should look like:
  - j. Scroll down the Data Explorer and Click "Mortgor"
    - i. **Note:** Mortgor is the "Primary" table for the Trakker Database System
  - k. Click "Add"
  - l. Click "Next Due"
  - m. Click "Add"
  - n. Click "Close"
  - o. Click on the tab at the top named "Fields"
    - i. Note: To highlight a
    - ii. Choose the following fields from "Mortgor"
      1. Acct
      2. First Name
      3. Last Name
      4. OrigLoanAmt
    - iii. Choose the following from "NextDue"
      1. NextDueDate
      2. Balance
      3. PastDueFeesInt
    - iv. Note: The screen should have all of the fields added to the Right Side. There should be a total of 7 fields.
      1. Mortgor.Acct
      2. Mortgor.FirstName
      3. Mortgor.LastName

4. Mortgor.OrigLoanAmt
  5. NextDue.NextDueDate
  6. NextDue.Balance
  7. NextDue.PastDueFeesInt
- p. Click on the tab at the top named Group
- i. We will not be grouping anything at this time.
- q. Click on the tab at the top named Total
- i. We will not be Totaling anything at this time.
- r. Click on the tab at the top named Style
- i. Click the "Red/Blue Border" Style
- s. In the Title field type "Simple Acct Report"
- t. Click "Finish"
- u. It is suggested that you correct the formatting and alignment of the fields in the report.
- i. This was done by clicking on a field and adjusting the size.
  - ii. Moving the fields was done by clicking and dragging the field to the new location.
- v. Note: Date fields should be formatted. This is due to the "nature" of Crystal Reports®. To adjust the formatting of a field:
- i. Right click on the field
  - ii. Click on Format
  - iii. Click the Date/Time tab from the Table
  - iv. Click on the Date format that you wish to use.
    1. Note the "Stored Field only contains the Date, not the time.
- w. Now you should be ready to click on the "Preview" tab.
- x. Your report should look like:



4. Save the report
  - a. Do this by clicking on the Design screen, then click on the icon that looks like a Diskette
  - b. Choose a location to save your report and the name
  - c. Choose Save

## MDB Custom Reporter for Trakker

Run the custom reporter by clicking on the Reporter Menu (within Trakker), then Custom Reporter

This will take you through the export/import process

At this time the app will inform you that your data has been updated and that the database is ready.

1. To access the MDB database go to your Start Menu, Programs, The Trakker, MDB Database
2. This should open in MS Access®
3. The client should become familiar with the different Tables
  - a. The Tables are where the data is stored for their reports.

4. The client may pull "Queries" on this data to better refine their reports, or to obtain a simple list of information.
5. MS Access® has a Report Wizard built in that may assist them in designing a report.
  - a. This wizard differs on each version of MS Access®.

## 20.11 Unchangeable fields in Trakker

Fields that can not be changed once you have selected Finish and have an account number

1. Lender Number
2. Portfolio and Type of loan (but these have been set in the Parameter Options already, but if it is different then the default than this will need to be changed in the setup process.)
3. Past Due Fees
4. Begin Servicing Date
5. Escrow Balance
6. Maintenance Balance
7. Closing Date
8. Type (Straight/Balloon)
9. Payment Period (Annual, Semi-Annual, Quarterly, Monthly, etc.)
10. Current Balance
11. Last Payment Received
12. Next Payment Due

## 20.12 Simple Interest Computation

### Simple Interest Computation - Variable Interest

The rate is averaged based upon its daily value.

So if a rate changed twice during a period (say from 1/1 to 2/15) it would be calculated as such:

1/1 - 1/10 @ 5% (10 days @ 5)cc - 50

1/11 - 1/31 @ 6% (21 days @ 6) - 126

2/1 - 1/15 @ 7% (15 days @ 7)c - 105

cccc 46 days - 281

So the average rate would be  $281 / 46 = 6.1086956521739130434782608695652$

**Simple Interest Computation - Average Calculation in Variable Interest Rate -**

Each adjustment period would be average independently.

Consider the previous rates I used for an example. If we threw in a balance adjustment on 1/20, we would end up with two calculations that basically get added together

Calc 1 (for 1/1 - 1/20)

1/1 - 1/10 @ 5% (10 days @ 5) - 50

1/11 - 1/20 @ 6% (10 days @ 6) - 60

20 days - 110 = 5.5%

Calc 2 (for 1/21 - 2/15)

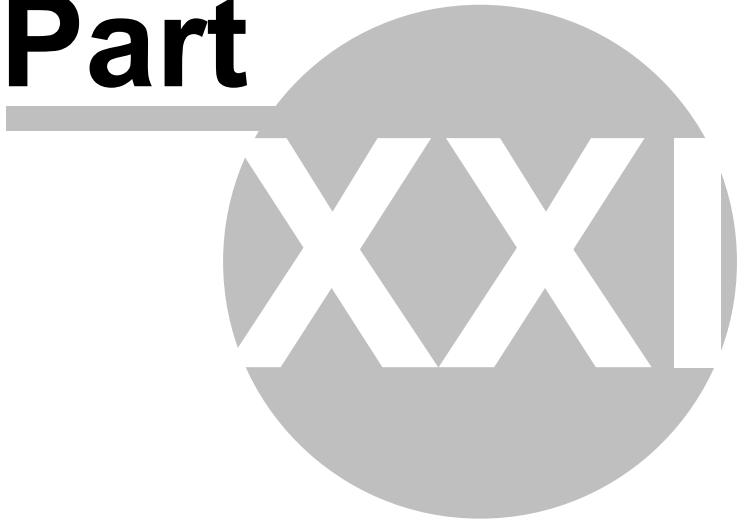
1/21 - 1/31 @ 6% (11 days @ 6) - 66

2/1 - 2/15 @ 7% (15 days @ 7) - 105

26 days - 171 =

6.5769230769230769230769230769231

**Part**





# 21 Worksheets

## 21.1 Sample Loans - Regular Account

New Loan Data Entry Form

Lender Number: 9999  
 Borrower Type: Individual/ Corporation

EDI Link: Y,N  
 EDI File Path:  
 Portfolio: Mortgage Loan Type: Secured  
 Name On Account: Sam Smith

Collateral Address: 1 N. Main St.

City: Oz  
 State: GA ZIP: 009999

Country: USA

Loan Class Code: TT

Multiple Borrowers: Y/ N ( If there are multiple borrowers please print the Additional Borrowers Worksheet )

1st Borrower Information,

Type Of Account: Individual/Joint  
 Borrower Type: Individual/ Corporation

First Name: Sam Middle Name:  
 Last Name: Smith  
 Generation: Sr, Jr,  
 Date Of Birth: 12/17/1934  
 Sex: Male/Female  
 Mailing Address: 1 N. Main St.  
 Home Phone: 1-999-555-1212  
 City: Oz  
 Work Phone: 1-800-555-1212  
 State: GA Zip: 009999

Account Information

Appraisal Amount: \$35,000.00  
 Appraisal Description:  
 Late Fee Required: Y/N  
 Permitted Days Late: 15 % Of Payment: 10% \$ Amount:  
 Service Fee Required: Y/N  
 Type Of Fee: Flat \$ Fee % Of Payment % Of Balance  
 Service Fee Amount:

Pre Payment Penalty %  
 If Paid Before:  
 Current Past Due:

Began Servicing Date: 03 / 01 / 1999

Requires Escrow: Y/N  
 Escrow Payment:

Escrow Balance:  
 Escrow Amount:  
 Requires Maint. Fee: YN/

Balance: Fee: Cap:

Points Paid: Y/N

Prepaid Interest:

Prepaid/YTD Interest:

Amount:

Payment Type: Straight/Balloon

Payment Period:

Interest Basis Interest Bearing / Simple Reg. Amortizing

Days Per Year: 365

Original Loan Balance: \$28,000.00 Current Balance: \$28,000.00

Interest Rate: 8.5%

Interest Type: Adjustable/Fixed

Payment Amount: \$574.76 Term: 60

Payment # Balloon Due: Balloon Amount:

Loan Closing Date: 03 / 01 / 1999 Last Payment Received: 03 / 01 / 1999

Next Due Date: 04 / 01 / 1999

Comments:

## 21.2 New Loan Worksheet

New Loan Worksheet SAMPLE

### New Loan Data Entry Form – Standard Account

Lender Number: Borrower Type: Individual/Joint

EDI Link: Y/N EDI File Path:  
Portfolio: Loan Type:  
Name On Account:

Collateral Address:

City:  
State: Zip:

Country:  
Loan Class Code:

Multiple Borrowers: Y/N ( If there are multiple borrowers please print the Additional Borrowers Worksheet )

#### 1st Borrower Information

Type Of Account: Individual/Joint

Borrower Type: individual/Corporation Fed Tax ID/SSN:

First Name: Middle Name:  
Last Name: Generation: Sr, Jr, etc  
Date Of Birth: MM/DD/YYYY Sex: Male/Female  
Mailing Address: Home Phone:  
City: Work Phone:  
State: Zip:

#### Account Information

Appraisal Amount: Appraisal Description:  
Late Fee Required: Y/N

Permitted Days Late: % Of Payment: \$ Amount:

Service Fee Required: Y/N Type Of Fee: Flat \$ Fee % Of Payment % Of Balance

Service Fee Amount:  
Pre Payment Penalty %: If Paid Before: MM/DD/YYYY

Current Past Due:  
Began Servicing Date:

Requires Escrow: Y/N  
Escrow Payment: \$ Escrow Balance: \$  
Type of Escrow: Insurance Co. Tax City Tax Other2 Other3  
Date Last Paid:  
Amount:  
How often paid out:

Requires Maint. Fee: Y/N

Balance: \$

Fee: \$

Cap: \$

Points Paid: Y/N

Prepaid Interest: Credit/Prepaid/YTD Interest

Amount: \$

Loan Closing Date:MM/DD/YYYY  
MM/DD/YYYY

Last Payment Received:

Next Due Date: MM/DD/YYYY

Comments:

Payment Type: Straight/Balloon

Payment Period: Monthly,Quarterly,Semi-Annually, Annually

Interest Basis: Interest Bearing/Simple Reg. Amortizing

Days Per Year: 365 360

Interest Only: Y/N

Interest Rate: Fixed

Date Scheduled:

**Note:** If other than "Fixed" is chosen you will need the additional sheets for that type of loan.

Market Index:

Payment Scheduled:

Original Loan Balance:

Current Balance:

Interest Rate:

Interest Type: Adjustable/Fixed

Payment Amount:

Term:

Payment # Balloon Due:

Balloon Amount:

## 21.3 NLW Webpage Input

### New Loan Data Entry Form

Your Name:

Your Company Name:

Lender Number:

Borrower Type:

Individual

Corporation

Portfolio:

Loan Type:

Short Name:

(Example: Washington / George / Martha)

Collateral Address:

City:

State:

Zip:

Country:

Loan Class Code:

(Note: Refer to list from MFS)

Appraisal:

Property ID:

Collateral  
Description:

Late Fee Required: Yes No Permitted Days Late:

Late Fee Charged: \$ or %

Pre-Payment Penalty: % If Paid Prior To:

Current Past Due  
Fees: \$

Began Servicing Date

Requires Escrow: Yes No Escrow Payment: \$ Escrow Balance:

Insurance Co. Tax City Tax Other 2 Other 3

Date Last Paid: mm/dd/yy

Amount:

How Often Paid Out:

Please Fax  
copies of Last  
insurance & tax  
bills to:  
1-800-294-8532

Escrow Collected @ Closing: Please forward a check for this amount.

Insurance Co Info: Company Name:

Phone Number: Policy Number:

Requires Escrow Maint.: Yes No Maintenance Fee: \$ Maint. Balance:

Maint. Fee Cap: \$

Points Paid: Yes No Amount: \$

Prepaid / Credit Interest: Prepaid/YTD Credit Int. Amount: \$

Payment Type: Straight Balloon

Payment Period: Annual Semi-Annual Bi-Monthly Weekly  
Quarterly Monthly Bi-Weekly

|                               |                           |   |            |            |
|-------------------------------|---------------------------|---|------------|------------|
| <b>Interest Basis:</b>        | <b>Regular Amortizing</b> | <b>Simple Interest / Interest Bearing Days Per Year</b> | <b>360</b> | <b>365</b> |
| <b>Original Loan Balance:</b> | <b>\$</b>                 | <b>Current Loan Balance:</b>                            |            |            |
| <b>Interest Rate:</b>         | <b>%</b>                  |   |            |            |
| <b>P&amp;I Payment:</b>       | <b>\$</b>                 | <b>Remaining Term: Balloon Due Amount:</b>              |            |            |

**Multi-Investor Info**

| <b>Program/Investor</b> | <b>Type/Loan Class Code</b> | <b>\$ Allocated</b> | <b>% Allocated</b> | <b>P &amp; I Amount</b> |
|-------------------------|-----------------------------|---------------------|--------------------|-------------------------|
|-------------------------|-----------------------------|---------------------|--------------------|-------------------------|

**Loan Closing Date:**

**Next Due Date:**

**Comments:**

**Last Payment Received:**

(Note: 34 Characters Only)

**Borrower's Personal Information**

Type Of Account: ( Borrower # 1 )

Borrower Type: Business Personal Fed ID:

First Name: Middle Name:

Last Name: Generation:

Mailing Address: Home Phone:

City: Work Phone:

State: Zip: Country:

Date Of Birth: Sex:

Type Of Account: ( Borrower # 2 )

Borrower Type: Business Personal Fed ID:

First Name: Middle Name:

Last Name: Generation:

Mailing Address: Home Phone:

City: Work Phone:

State: Zip: Country:

Date Of Birth: Sex:

## 21.4 NLW Additional Borrower

### 2nd Borrower Information

|                       |                        |
|-----------------------|------------------------|
| Type of Account _____ | Fed Tax ID / SSN _____ |
| Borrower Type _____   | Middle Name _____      |
| First Name _____      | Generation _____       |
| Last Name _____       | Sex _____              |
| Date Of Birth _____   | Home Phone _____       |
| Mailing Address _____ | Work Phone _____       |
| City _____            |                        |
| State Zip _____       |                        |

### 3rd Borrower Information

|                       |                        |
|-----------------------|------------------------|
| Type of Account _____ | Fed Tax ID / SSN _____ |
| Borrower Type _____   | Middle Name _____      |
| First Name _____      | Generation _____       |
| Last Name _____       | Sex _____              |
| Date Of Birth _____   | Home Phone _____       |
| Mailing Address _____ | Work Phone _____       |
| City _____            |                        |
| State Zip _____       |                        |

### 4th Borrower Information

|                       |                        |
|-----------------------|------------------------|
| Type of Account _____ | Fed Tax ID / SSN _____ |
| Borrower Type _____   | Middle Name _____      |
| First Name _____      | Generation _____       |
| Last Name _____       | Sex _____              |
| Date Of Birth _____   | Home Phone _____       |
| Mailing Address _____ | Work Phone _____       |
| City _____            |                        |
| State Zip _____       |                        |

### 5th Borrower Information

|                       |                        |
|-----------------------|------------------------|
| Type of Account _____ | Fed Tax ID / SSN _____ |
| Borrower Type _____   | Middle Name _____      |
| First Name _____      | Generation _____       |
| Last Name _____       | Sex _____              |
| Date Of Birth _____   | Home Phone _____       |
| Mailing Address _____ | Work Phone _____       |
| City _____            |                        |
| State Zip _____       |                        |

### 6th Borrower Information

|                       |                        |
|-----------------------|------------------------|
| Type of Account _____ | Fed Tax ID / SSN _____ |
| Borrower Type _____   | Middle Name _____      |
| First Name _____      | Generation _____       |
| Last Name _____       | Sex _____              |
| Date Of Birth _____   | Home Phone _____       |
| Mailing Address _____ | Work Phone _____       |
| City _____            |                        |
| State Zip _____       |                        |



## 21.5 NLW Multi Investor

|                               |                        |          |        |
|-------------------------------|------------------------|----------|--------|
| Investor Number _____         | Type Investor to . . . | Borrower | Lender |
| Balance \$ or % _____ Payment | \$ or % _____          |          |        |
| Rate _____ %                  |                        |          |        |
| Loan Class Code _____         | Print 1098s            | Yes      | No     |
| Comment _____                 |                        |          |        |
| <hr/>                         |                        |          |        |
| Investor Number _____         | Type Investor to . . . | Borrower | Lender |
| Balance \$ or % _____ Payment | \$ or % _____          |          |        |
| Rate _____ %                  |                        |          |        |
| Loan Class Code _____         | Print 1098s            | Yes      | No     |
| Comment _____                 |                        |          |        |
| <hr/>                         |                        |          |        |
| Investor Number _____         | Type Investor to . . . | Borrower | Lender |
| Balance \$ or % _____ Payment | \$ or % _____          |          |        |
| Rate _____ %                  |                        |          |        |
| Loan Class Code _____         | Print 1098s            | Yes      | No     |
| Comment _____                 |                        |          |        |
| <hr/>                         |                        |          |        |
| Investor Number _____         | Type Investor to . . . | Borrower | Lender |
| Balance \$ or % _____ Payment | \$ or % _____          |          |        |
| Rate _____ %                  |                        |          |        |
| Loan Class Code _____         | Print 1098s            | Yes      | No     |
| Comment _____                 |                        |          |        |
| <hr/>                         |                        |          |        |
| Investor Number _____         | Type Investor to . . . | Borrower | Lender |
| Balance \$ or % _____ Payment | \$ or % _____          |          |        |
| Rate _____ %                  |                        |          |        |
| Loan Class Code _____         | Print 1098s            | Yes      | No     |
| Comment _____                 |                        |          |        |
| <hr/>                         |                        |          |        |
| Investor Number _____         | Type Investor to . . . | Borrower | Lender |
| Balance \$ or % _____ Payment | \$ or % _____          |          |        |
| Rate _____ %                  |                        |          |        |
| Loan Class Code _____         | Print 1098s            | Yes      | No     |
| Comment _____                 |                        |          |        |
| <hr/>                         |                        |          |        |



## 21.8 Multi-Investor Payoff Worksheet

### PAYOFF CALCULATION FOR MULTI-INVESTOR LOANS

MAIN ACCT # \_\_\_\_\_  
 PAYOFF DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 GIVEN TO: \_\_\_\_\_

| PAYOFF AMOUNT BALANCE | INTEREST | LATE FEES | SUSPENSE BAL |
|-----------------------|----------|-----------|--------------|
| _____                 | _____    | _____     | _____        |

**SUB-ACCOUNT #** \_\_\_\_\_

| PAYOFF AMOUNT BALANCE | INTEREST | LATE FEES | SUSPENSE BAL |
|-----------------------|----------|-----------|--------------|
| _____                 | _____    | _____     | _____        |

**SUB-ACCOUNT#** \_\_\_\_\_

| PAYOFF AMOUNT BALANCE | INTEREST | LATE FEES | SUSPENSE BAL |
|-----------------------|----------|-----------|--------------|
| _____                 | _____    | _____     | _____        |

**SUB-ACCOUNT#** \_\_\_\_\_

| PAYOFF AMOUNT BALANCE | INTEREST | LATE FEES | SUSPENSE BAL |
|-----------------------|----------|-----------|--------------|
| _____                 | _____    | _____     | _____        |

**SUB-ACCOUNT#** \_\_\_\_\_

| PAYOFF AMOUNT BALANCE | INTEREST | LATE FEES | SUSPENSE BAL |
|-----------------------|----------|-----------|--------------|
| _____                 | _____    | _____     | _____        |

**SUB-ACCOUNT#** \_\_\_\_\_

| PAYOFF AMOUNT BALANCE | INTEREST | LATE FEES | SUSPENSE BAL |
|-----------------------|----------|-----------|--------------|
| _____                 | _____    | _____     | _____        |

**SUB-ACCOUNT GRAND TOTAL:**

|       |       |       |       |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
|-------|-------|-------|-------|

SUB-ACCT TOTAL SHOULD EQUAL MAIN ACCT

## 21.9 NLW Adjustable Rate Mortgage

New Loan Worksheet SAMPLE

[New Loan Data Entry Form – Adjustable Rate Mortgages](#)

Lender Number: Borrower Type: Individual/Joint

EDI Link: EDI File Path:

Portfolio: Loan Type:

Name On Account:

Collateral Address:

City:

State: Zip:

Country:

Loan Class Code:

Multiple Borrowers: Y/N ( If there are multiple borrowers please print the Additional Borrowers Worksheet )

[1st Borrower Information](#)

Type Of Account: Individual/Joint

Borrower Type: individual/Corporation

Fed Tax ID/SSN:

First Name: Middle Name:

Last Name: Generation: Sr, Jr, etc

Date Of Birth: MM/DD/YYYY Sex: Male/Female

Mailing Address: Home Phone:

City: Work Phone:

State: Zip:

[Account Information](#)

Appraisal Amount: Appraisal Description:

Late Fee Required: Y/N

Permitted Days Late: % Of Payment: \$ Amount:

Service Fee Required: Y/N Type Of Fee: Flat \$ Fee % Of Payment % Of Balance

Service Fee Amount:

Pre Payment Penalty %: If Paid Before: MM/DD/YYYY

Current Past Due:

Began Servicing Date:

Requires Escrow: Y/N Escrow Payment: \$ Escrow Balance: \$

Type of Escrow: Insurance Co. Tax City Tax Other2 Other3

Date Last Paid:

Amount:

How often paid out:

Requires Maint. Fee: Y/N

Balance: \$                      Fee: \$                      Cap: \$

Points Paid: Y/N

Prepaid Interest: Credit/Prepaid/YTD Interest                      Amount: \$

Loan Closing Date:MM/DD/YYYY                      Last Payment Received:  
MM/DD/YYYY

Next Due Date: MM/DD/YYYY

Comments:

Payment Type: Straight/Balloon

Payment Period: Monthly,Quarterly,Semi-Annually, Annually

Interest Basis: Interest Bearing/Simple                      Reg. Amortizing

Days Per Year:                      365                      360

Interest Only: Y/N

Interest Rate Type: Adjustable Market Index: Date Scheduled: Payment Scheduled:

Market Index:

The Evaluation Period:                      Margin:

Fixed Initial Rate: Y/N

Rate:                      Date: MM/DD/YYYY

Rate Change Limits: Max Decrease, Max Increase and Limit period

Max Decrease:                      Max Increase

Limit Period:

Rate Floor:                      Cap:

Date Scheduled:

Date Change: MM/DD/YYYY                      Rate:

Payment Scheduled:

Payment Number:                      Rate:

Original Loan Balance:                      Current Balance:

Payment Amount:                      Term: Months

Payment # Balloon Due:                      Balloon Amount:

**Part**



## 22 Compound Interest

### Compound Interest

#### Definition - Compounding of Interest

Compounding of interest is when the lender wishes to earn "interest on interest" to increase their overall loan yield. The computation of compounded interest is dependent on the frequency of payments made by the borrower; for example, monthly, quarterly, or yearly. Additionally, it should be disclosed legally to the borrower in the promissory note if required by state and/or national lending statutes and/or rules. It is, therefore, strongly suggested that all statutes and rules be consulted as well as the company's accountant for accuracy of calculations.

#### Using Compounded Interest

The note's stated interest rate should, first, be converted to an ANNUAL PERCENTAGE RATE (APR) reflecting the compounding of interest. This new APR can then be easily inputted into Trakker to provide the interest computation needed; again, dependent on the frequency of payments.

For example, on a loan for \$10,000 at a note rate of 10%, the APR is approximately the following rates. It is suggested that the lender's accountant and legal consultant be asked for guidance in reviewing rates disclosed to the borrower and inputted into Trakker.

Monthly Payment APR: 10.03%  
 Quarterly Payment APR: 10.10%  
 Yearly APR: 10.52%

Naturally, if you have a note rate of 20%, it's just a matter of using a factor of 2 ( $2 \times 10\% = 20\%$ ) to get the approximate APR:

Monthly Payment APR: 20.06%  
 Quarterly Payment APR: 20.2%  
 Yearly Payment APR: 21.04%

This information was determined by computing interest daily on the above note over a 365 day period and extrapolating total interest earned on yearly, quarterly, and monthly payments, then dividing by the original note amount to obtain the approximate APR. Please refer to the attached Excel spreadsheet for additional information.

#### ESTIMATED COMPUTATION OF COMPOUNDED INTEREST RATES

|                 |                       |
|-----------------|-----------------------|
| LOAN AMOUNT:    | 10000                 |
| NOTE RATE:      | 10.00%                |
| INTEREST BASIS: | 365DAYS               |
| APPROX. APR     | YEARLY PAY'T: 10.52%  |
|                 | QTRLY PAY'T: 10.10%   |
|                 | MONTHLY PAY'T: 10.03% |

| Pay't # | INTEREST    | YEARLY<br>COMPOUNDED<br>INTEREST | QUARTERLY<br>COMPOUNDED<br>INTEREST | MONTHLY<br>COMPOUNDED<br>INTEREST |
|---------|-------------|----------------------------------|-------------------------------------|-----------------------------------|
| 1       | 2.73973     | 2.73973                          |                                     |                                   |
| 2       | 0.00075061  | 2.74048                          |                                     |                                   |
| 3       | 0.000750816 | 2.74123                          |                                     |                                   |
| 4       | 0.000751021 | 2.74198                          |                                     |                                   |
| 5       | 0.000751227 | 2.74273                          |                                     |                                   |
| 6       | 0.000751433 | 2.74348                          |                                     |                                   |
| 7       | 0.000751639 | 2.74423                          |                                     |                                   |

|    |             |         |
|----|-------------|---------|
| 8  | 0.000751845 | 2.74498 |
| 9  | 0.000752051 | 2.74574 |
| 10 | 0.000752257 | 2.74649 |
| 11 | 0.000752463 | 2.74724 |
| 12 | 0.000752669 | 2.74799 |
| 13 | 0.000752875 | 2.74875 |
| 14 | 0.000753081 | 2.74950 |
| 15 | 0.000753288 | 2.75025 |
| 16 | 0.000753494 | 2.75101 |
| 17 | 0.0007537   | 2.75176 |
| 18 | 0.000753907 | 2.75251 |
| 19 | 0.000754114 | 2.75327 |
| 20 | 0.00075432  | 2.75402 |
| 21 | 0.000754527 | 2.75478 |
| 22 | 0.000754734 | 2.75553 |
| 23 | 0.00075494  | 2.75629 |
| 24 | 0.000755147 | 2.75704 |
| 25 | 0.000755354 | 2.75780 |
| 26 | 0.000755561 | 2.75855 |
| 27 | 0.000755768 | 2.75931 |
| 28 | 0.000755975 | 2.76006 |
| 29 | 0.000756182 | 2.76082 |
| 30 | 0.000756389 | 2.76158 |
| 31 | 0.000756597 | 2.76233 |
| 32 | 0.000756804 | 2.76309 |
| 33 | 0.000757011 | 2.76385 |
| 34 | 0.000757219 | 2.76461 |
| 35 | 0.000757426 | 2.76536 |
| 36 | 0.000757634 | 2.76612 |
| 37 | 0.000757841 | 2.76688 |
| 38 | 0.000758049 | 2.76764 |
| 39 | 0.000758256 | 2.76839 |
| 40 | 0.000758464 | 2.76915 |
| 41 | 0.000758672 | 2.76991 |
| 42 | 0.00075888  | 2.77067 |
| 43 | 0.000759088 | 2.77143 |
| 44 | 0.000759296 | 2.77219 |
| 45 | 0.000759504 | 2.77295 |
| 46 | 0.000759712 | 2.77371 |
| 47 | 0.00075992  | 2.77447 |
| 48 | 0.000760128 | 2.77523 |
| 49 | 0.000760336 | 2.77599 |
| 50 | 0.000760545 | 2.77675 |
| 51 | 0.000760753 | 2.77751 |
| 52 | 0.000760962 | 2.77827 |
| 53 | 0.00076117  | 2.77903 |
| 54 | 0.000761379 | 2.77979 |
| 55 | 0.000761587 | 2.78055 |
| 56 | 0.000761796 | 2.78132 |
| 57 | 0.000762005 | 2.78208 |
| 58 | 0.000762213 | 2.78284 |
| 59 | 0.000762422 | 2.78360 |
| 60 | 0.000762631 | 2.78437 |
| 61 | 0.00076284  | 2.78513 |
| 62 | 0.000763049 | 2.78589 |
| 63 | 0.000763258 | 2.78665 |

82.51913



|     |             |         |           |
|-----|-------------|---------|-----------|
| 64  | 0.000763467 | 2.78742 |           |
| 65  | 0.000763676 | 2.78818 |           |
| 66  | 0.000763885 | 2.78895 |           |
| 67  | 0.000764095 | 2.78971 |           |
| 68  | 0.000764304 | 2.79047 |           |
| 69  | 0.000764514 | 2.79124 |           |
| 70  | 0.000764723 | 2.79200 |           |
| 71  | 0.000764932 | 2.79277 |           |
| 72  | 0.000765142 | 2.79353 |           |
| 73  | 0.000765352 | 2.79430 |           |
| 74  | 0.000765561 | 2.79506 |           |
| 75  | 0.000765771 | 2.79583 |           |
| 76  | 0.000765981 | 2.79660 |           |
| 77  | 0.000766191 | 2.79736 |           |
| 78  | 0.000766401 | 2.79813 |           |
| 79  | 0.000766611 | 2.79890 |           |
| 80  | 0.000766821 | 2.79966 |           |
| 81  | 0.000767031 | 2.80043 |           |
| 82  | 0.000767241 | 2.80120 |           |
| 83  | 0.000767451 | 2.80196 |           |
| 84  | 0.000767661 | 2.80273 |           |
| 85  | 0.000767872 | 2.80350 |           |
| 86  | 0.000768082 | 2.80427 |           |
| 87  | 0.000768292 | 2.80504 |           |
| 88  | 0.000768503 | 2.80580 |           |
| 89  | 0.000768714 | 2.80657 |           |
| 90  | 0.000768924 | 2.80734 |           |
| 91  | 0.000769135 | 2.80811 | 252.41395 |
| 92  | 0.000769346 | 2.80888 |           |
| 93  | 0.000769556 | 2.80965 |           |
| 94  | 0.000769767 | 2.81042 |           |
| 95  | 0.000769978 | 2.81119 |           |
| 96  | 0.000770189 | 2.81196 |           |
| 97  | 0.0007704   | 2.81273 |           |
| 98  | 0.000770611 | 2.81350 |           |
| 99  | 0.000770822 | 2.81427 |           |
| 100 | 0.000771033 | 2.81504 |           |
| 101 | 0.000771245 | 2.81581 |           |
| 102 | 0.000771456 | 2.81659 |           |
| 103 | 0.000771667 | 2.81736 |           |
| 104 | 0.000771879 | 2.81813 |           |
| 105 | 0.00077209  | 2.81890 |           |
| 106 | 0.000772302 | 2.81967 |           |
| 107 | 0.000772513 | 2.82045 |           |
| 108 | 0.000772725 | 2.82122 |           |
| 109 | 0.000772937 | 2.82199 |           |
| 110 | 0.000773148 | 2.82276 |           |
| 111 | 0.00077336  | 2.82354 |           |
| 112 | 0.000773572 | 2.82431 |           |
| 113 | 0.000773784 | 2.82509 |           |
| 114 | 0.000773996 | 2.82586 |           |
| 115 | 0.000774208 | 2.82663 |           |
| 116 | 0.00077442  | 2.82741 |           |
| 117 | 0.000774632 | 2.82818 |           |
| 118 | 0.000774845 | 2.82896 |           |
| 119 | 0.000775057 | 2.82973 |           |

|     |             |         |
|-----|-------------|---------|
| 120 | 0.000775269 | 2.83051 |
| 121 | 0.000775482 | 2.83128 |
| 122 | 0.000775694 | 2.83206 |
| 123 | 0.000775907 | 2.83284 |
| 124 | 0.000776119 | 2.83361 |
| 125 | 0.000776332 | 2.83439 |
| 126 | 0.000776545 | 2.83516 |
| 127 | 0.000776757 | 2.83594 |
| 128 | 0.00077697  | 2.83672 |
| 129 | 0.000777183 | 2.83749 |
| 130 | 0.000777396 | 2.83827 |
| 131 | 0.000777609 | 2.83905 |
| 132 | 0.000777822 | 2.83983 |
| 133 | 0.000778035 | 2.84061 |
| 134 | 0.000778248 | 2.84138 |
| 135 | 0.000778461 | 2.84216 |
| 136 | 0.000778675 | 2.84294 |
| 137 | 0.000778888 | 2.84372 |
| 138 | 0.000779101 | 2.84450 |
| 139 | 0.000779315 | 2.84528 |
| 140 | 0.000779528 | 2.84606 |
| 141 | 0.000779742 | 2.84684 |
| 142 | 0.000779956 | 2.84762 |
| 143 | 0.000780169 | 2.84840 |
| 144 | 0.000780383 | 2.84918 |
| 145 | 0.000780597 | 2.84996 |
| 146 | 0.000780811 | 2.85074 |
| 147 | 0.000781025 | 2.85152 |
| 148 | 0.000781239 | 2.85230 |
| 149 | 0.000781453 | 2.85308 |
| 150 | 0.000781667 | 2.85387 |
| 151 | 0.000781881 | 2.85465 |
| 152 | 0.000782095 | 2.85543 |
| 153 | 0.000782309 | 2.85621 |
| 154 | 0.000782524 | 2.85699 |
| 155 | 0.000782738 | 2.85778 |
| 156 | 0.000782953 | 2.85856 |
| 157 | 0.000783167 | 2.85934 |
| 158 | 0.000783382 | 2.86013 |
| 159 | 0.000783596 | 2.86091 |
| 160 | 0.000783811 | 2.86169 |
| 161 | 0.000784026 | 2.86248 |
| 162 | 0.00078424  | 2.86326 |
| 163 | 0.000784455 | 2.86405 |
| 164 | 0.00078467  | 2.86483 |
| 165 | 0.000784885 | 2.86562 |
| 166 | 0.0007851   | 2.86640 |
| 167 | 0.000785315 | 2.86719 |
| 168 | 0.00078553  | 2.86797 |
| 169 | 0.000785746 | 2.86876 |
| 170 | 0.000785961 | 2.86954 |
| 171 | 0.000786176 | 2.87033 |
| 172 | 0.000786392 | 2.87112 |
| 173 | 0.000786607 | 2.87190 |
| 174 | 0.000786823 | 2.87269 |
| 175 | 0.000787038 | 2.87348 |

|     |             |         |
|-----|-------------|---------|
| 176 | 0.000787254 | 2.87426 |
| 177 | 0.00078747  | 2.87505 |
| 178 | 0.000787685 | 2.87584 |
| 179 | 0.000787901 | 2.87663 |
| 180 | 0.000788117 | 2.87741 |
| 181 | 0.000788333 | 2.87820 |
| 182 | 0.000788549 | 2.87899 |
| 183 | 0.000788765 | 2.87978 |
| 184 | 0.000788981 | 2.88057 |
| 185 | 0.000789197 | 2.88136 |
| 186 | 0.000789413 | 2.88215 |
| 187 | 0.00078963  | 2.88294 |
| 188 | 0.000789846 | 2.88373 |
| 189 | 0.000790062 | 2.88452 |
| 190 | 0.000790279 | 2.88531 |
| 191 | 0.000790495 | 2.88610 |
| 192 | 0.000790712 | 2.88689 |
| 193 | 0.000790929 | 2.88768 |
| 194 | 0.000791145 | 2.88847 |
| 195 | 0.000791362 | 2.88926 |
| 196 | 0.000791579 | 2.89005 |
| 197 | 0.000791796 | 2.89085 |
| 198 | 0.000792013 | 2.89164 |
| 199 | 0.00079223  | 2.89243 |
| 200 | 0.000792447 | 2.89322 |
| 201 | 0.000792664 | 2.89402 |
| 202 | 0.000792881 | 2.89481 |
| 203 | 0.000793098 | 2.89560 |
| 204 | 0.000793315 | 2.89639 |
| 205 | 0.000793533 | 2.89719 |
| 206 | 0.00079375  | 2.89798 |
| 207 | 0.000793968 | 2.89878 |
| 208 | 0.000794185 | 2.89957 |
| 209 | 0.000794403 | 2.90036 |
| 210 | 0.00079462  | 2.90116 |
| 211 | 0.000794838 | 2.90195 |
| 212 | 0.000795056 | 2.90275 |
| 213 | 0.000795274 | 2.90354 |
| 214 | 0.000795492 | 2.90434 |
| 215 | 0.00079571  | 2.90514 |
| 216 | 0.000795928 | 2.90593 |
| 217 | 0.000796146 | 2.90673 |
| 218 | 0.000796364 | 2.90752 |
| 219 | 0.000796582 | 2.90832 |
| 220 | 0.0007968   | 2.90912 |
| 221 | 0.000797018 | 2.90991 |
| 222 | 0.000797237 | 2.91071 |
| 223 | 0.000797455 | 2.91151 |
| 224 | 0.000797674 | 2.91231 |
| 225 | 0.000797892 | 2.91310 |
| 226 | 0.000798111 | 2.91390 |
| 227 | 0.00079833  | 2.91470 |
| 228 | 0.000798548 | 2.91550 |
| 229 | 0.000798767 | 2.91630 |
| 230 | 0.000798986 | 2.91710 |
| 231 | 0.000799205 | 2.91790 |

|     |             |         |
|-----|-------------|---------|
| 232 | 0.000799424 | 2.91870 |
| 233 | 0.000799643 | 2.91950 |
| 234 | 0.000799862 | 2.92030 |
| 235 | 0.000800081 | 2.92110 |
| 236 | 0.0008003   | 2.92190 |
| 237 | 0.000800519 | 2.92270 |
| 238 | 0.000800739 | 2.92350 |
| 239 | 0.000800958 | 2.92430 |
| 240 | 0.000801178 | 2.92510 |
| 241 | 0.000801397 | 2.92590 |
| 242 | 0.000801617 | 2.92670 |
| 243 | 0.000801836 | 2.92750 |
| 244 | 0.000802056 | 2.92831 |
| 245 | 0.000802276 | 2.92911 |
| 246 | 0.000802495 | 2.92991 |
| 247 | 0.000802715 | 2.93071 |
| 248 | 0.000802935 | 2.93152 |
| 249 | 0.000803155 | 2.93232 |
| 250 | 0.000803375 | 2.93312 |
| 251 | 0.000803595 | 2.93393 |
| 252 | 0.000803816 | 2.93473 |
| 253 | 0.000804036 | 2.93553 |
| 254 | 0.000804256 | 2.93634 |
| 255 | 0.000804476 | 2.93714 |
| 256 | 0.000804697 | 2.93795 |
| 257 | 0.000804917 | 2.93875 |
| 258 | 0.000805138 | 2.93956 |
| 259 | 0.000805358 | 2.94036 |
| 260 | 0.000805579 | 2.94117 |
| 261 | 0.0008058   | 2.94197 |
| 262 | 0.00080602  | 2.94278 |
| 263 | 0.000806241 | 2.94359 |
| 264 | 0.000806462 | 2.94439 |
| 265 | 0.000806683 | 2.94520 |
| 266 | 0.000806904 | 2.94601 |
| 267 | 0.000807125 | 2.94681 |
| 268 | 0.000807346 | 2.94762 |
| 269 | 0.000807568 | 2.94843 |
| 270 | 0.000807789 | 2.94924 |
| 271 | 0.00080801  | 2.95004 |
| 272 | 0.000808231 | 2.95085 |
| 273 | 0.000808453 | 2.95166 |
| 274 | 0.000808674 | 2.95247 |
| 275 | 0.000808896 | 2.95328 |
| 276 | 0.000809118 | 2.95409 |
| 277 | 0.000809339 | 2.95490 |
| 278 | 0.000809561 | 2.95571 |
| 279 | 0.000809783 | 2.95652 |
| 280 | 0.000810005 | 2.95733 |
| 281 | 0.000810227 | 2.95814 |
| 282 | 0.000810449 | 2.95895 |
| 283 | 0.000810671 | 2.95976 |
| 284 | 0.000810893 | 2.96057 |
| 285 | 0.000811115 | 2.96138 |
| 286 | 0.000811337 | 2.96219 |
| 287 | 0.000811559 | 2.96300 |

|     |             |         |
|-----|-------------|---------|
| 288 | 0.000811782 | 2.96382 |
| 289 | 0.000812004 | 2.96463 |
| 290 | 0.000812227 | 2.96544 |
| 291 | 0.000812449 | 2.96625 |
| 292 | 0.000812672 | 2.96706 |
| 293 | 0.000812894 | 2.96788 |
| 294 | 0.000813117 | 2.96869 |
| 295 | 0.00081334  | 2.96950 |
| 296 | 0.000813563 | 2.97032 |
| 297 | 0.000813786 | 2.97113 |
| 298 | 0.000814009 | 2.97195 |
| 299 | 0.000814232 | 2.97276 |
| 300 | 0.000814455 | 2.97357 |
| 301 | 0.000814678 | 2.97439 |
| 302 | 0.000814901 | 2.97520 |
| 303 | 0.000815124 | 2.97602 |
| 304 | 0.000815348 | 2.97683 |
| 305 | 0.000815571 | 2.97765 |
| 306 | 0.000815794 | 2.97847 |
| 307 | 0.000816018 | 2.97928 |
| 308 | 0.000816241 | 2.98010 |
| 309 | 0.000816465 | 2.98091 |
| 310 | 0.000816689 | 2.98173 |
| 311 | 0.000816912 | 2.98255 |
| 312 | 0.000817136 | 2.98336 |
| 313 | 0.00081736  | 2.98418 |
| 314 | 0.000817584 | 2.98500 |
| 315 | 0.000817808 | 2.98582 |
| 316 | 0.000818032 | 2.98664 |
| 317 | 0.000818256 | 2.98745 |
| 318 | 0.00081848  | 2.98827 |
| 319 | 0.000818705 | 2.98909 |
| 320 | 0.000818929 | 2.98991 |
| 321 | 0.000819153 | 2.99073 |
| 322 | 0.000819378 | 2.99155 |
| 323 | 0.000819602 | 2.99237 |
| 324 | 0.000819827 | 2.99319 |
| 325 | 0.000820051 | 2.99401 |
| 326 | 0.000820276 | 2.99483 |
| 327 | 0.000820501 | 2.99565 |
| 328 | 0.000820726 | 2.99647 |
| 329 | 0.00082095  | 2.99729 |
| 330 | 0.000821175 | 2.99811 |
| 331 | 0.0008214   | 2.99893 |
| 332 | 0.000821625 | 2.99975 |
| 333 | 0.000821851 | 3.00058 |
| 334 | 0.000822076 | 3.00140 |
| 335 | 0.000822301 | 3.00222 |
| 336 | 0.000822526 | 3.00304 |
| 337 | 0.000822752 | 3.00387 |
| 338 | 0.000822977 | 3.00469 |
| 339 | 0.000823202 | 3.00551 |
| 340 | 0.000823428 | 3.00634 |
| 341 | 0.000823654 | 3.00716 |
| 342 | 0.000823879 | 3.00798 |
| 343 | 0.000824105 | 3.00881 |
| 344 | 0.000824331 | 3.00963 |

|                 |             |            |           |          |
|-----------------|-------------|------------|-----------|----------|
| 345             | 0.000824557 | 3.01046    |           |          |
| 346             | 0.000824782 | 3.01128    |           |          |
| 347             | 0.000825008 | 3.01211    |           |          |
| 348             | 0.000825234 | 3.01293    |           |          |
| 349             | 0.000825461 | 3.01376    |           |          |
| 350             | 0.000825687 | 3.01458    |           |          |
| 351             | 0.000825913 | 3.01541    |           |          |
| 352             | 0.000826139 | 3.01623    |           |          |
| 353             | 0.000826366 | 3.01706    |           |          |
| 354             | 0.000826592 | 3.01789    |           |          |
| 355             | 0.000826818 | 3.01871    |           |          |
| 356             | 0.000827045 | 3.01954    |           |          |
| 357             | 0.000827272 | 3.02037    |           |          |
| 358             | 0.000827498 | 3.02120    |           |          |
| 359             | 0.000827725 | 3.02202    |           |          |
| 360             | 0.000827952 | 3.02285    |           |          |
| 361             | 0.000828179 | 3.02368    |           |          |
| 362             | 0.000828405 | 3.02451    |           |          |
| 363             | 0.000828632 | 3.02534    |           |          |
| 364             | 0.000828859 | 3.02617    |           |          |
| 365             | 0.000829086 | 3.02699    |           |          |
| TOTAL INTEREST: |             | 1051.55782 | 252.41395 | 82.51913 |
| APR:            |             | 10.52%     | 10.10%    | 10.03%   |

**Part**



## 23 Email

### Email

**Important:** Trakker's email capability requires the use of Microsoft Outlook and Outlook must be set as the default email provider for windows.

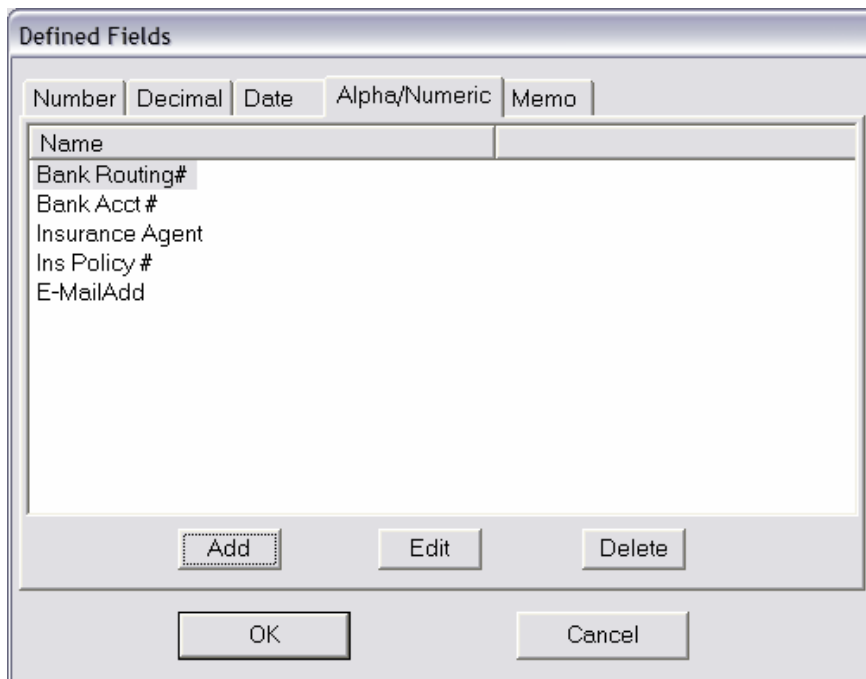
### 23.1 Borrower Email Setup

#### Borrower Email Setup

Setting up a borrower's email address is done in two different steps.

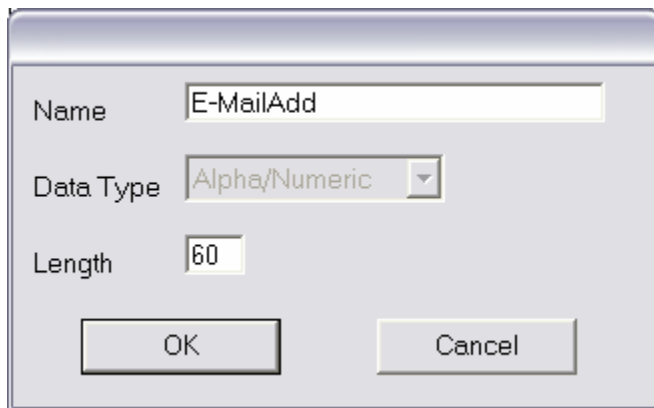
First, ensure that you have a user defined field set up.

- 1) Go to System -> Parameter Options – User Defined.
- 2) Click on the alpha numeric tab



- 3) Check if there is a listing for E-MailAdd
- 4) If not Select add and then type E-MailAdd and give it a 60 character field length.





Name: E-MailAdd

Data Type: Alpha/Numeric

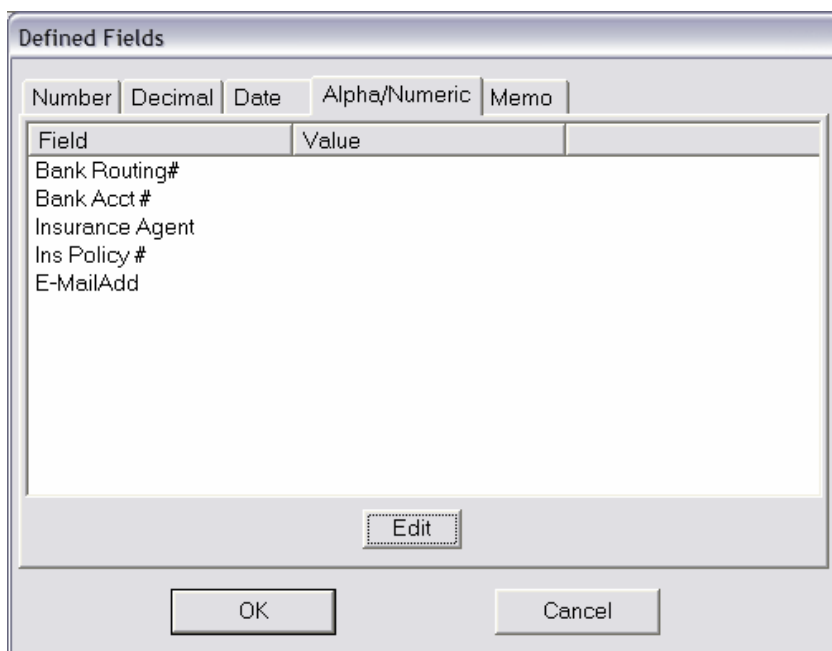
Length: 60

OK Cancel

5) Select OK

**Secondly, open the particular borrower you would like to add an email address for.**

- 1) Then go to Change -> General -> Defined Fields.
- 2) Click Alpha-numeric Tab



Defined Fields

Number Decimal Date Alpha/Numeric Memo

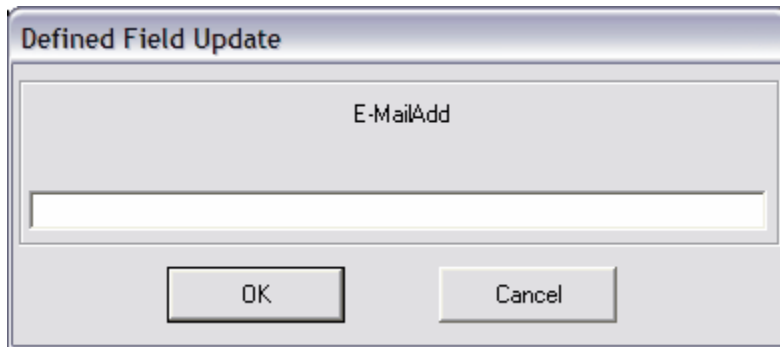
| Field           | Value |
|-----------------|-------|
| Bank Routing#   |       |
| Bank Acct #     |       |
| Insurance Agent |       |
| Ins Policy #    |       |
| E-MailAdd       |       |

Edit

OK Cancel

3) Click on your defined field titled E-MailAdd

4) Click the Edit button.



5) Input Email address.

6) Select OK

**Done! Trakker is now set up to send an email to this borrower.**

**Note: Once the first part of the set up is complete, only the second step needs to be completed for each additional borrower.**

## 23.2 Lender Email Email Setup

### Lender Email Email Setup

Lender email addresses can be entered as follows...

- 1) From the main Trakker screen Select Review -> Lender -> Review
- 2) Type the lender number of the lender you would like to add an email address to or select the list button to choose the proper lender.
- 3) Type the lender's email address in the email section of the lender screen.
- 4) Select OK

**Complete!**

**Company Lender - 9996**

**General**

Name:

Type:

Address:

City:  State:

Zip:

Phone:

Email:

Fed Tax Id:

Time Zone:

---

**Credit Agency Numbers**

|                        |                      |                           |
|------------------------|----------------------|---------------------------|
| Equifax<br>Account No. | Experian<br>D Code   | TransUnion<br>Account No. |
| <input type="text"/>   | <input type="text"/> | <input type="text"/>      |

Credit Report PI:

---

**Agency Reporting Numbers**

FNMA  
Account No.

## 23.3 Sending Emails

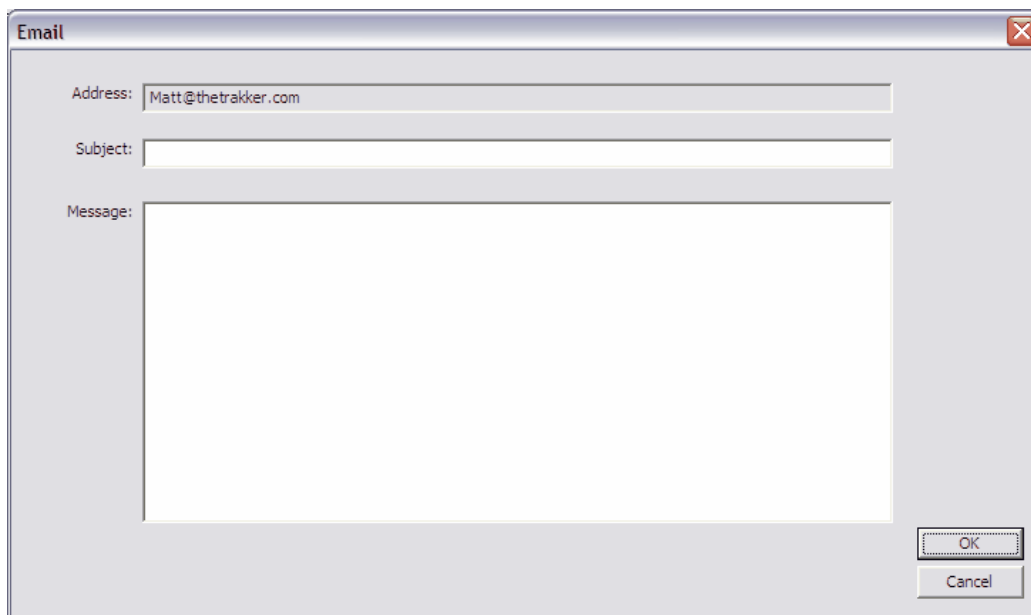
### Sending Emails

Emails may be sent from Trakker from any borrowers screen once the email addresses have been entered.

- 1) To send an email to the either Lender or Borrower simply push the corresponding button on the right side of the borrower's screen.

| TX Date    | HP | Pay't Paid | Amt Rcvd | Maint | Escrow | Interest | Principal | Balance    | Fee Due | Total Past Due |
|------------|----|------------|----------|-------|--------|----------|-----------|------------|---------|----------------|
| 01/01/2010 | NA |            | 0.00     | 0.00  | 0.00   | 0.00     | 0.00      | 1000000.00 | 0.00    | 0.00           |
| 02/01/2010 | CH | 02/01/2010 | 7164.12  | 0.00  | 0.00   | 6458.33  | 705.79    | 999294.21  | 0.00    | 0.00           |
| 03/01/2010 | CH | 03/01/2010 | 7164.12  | 0.00  | 0.00   | 6453.78  | 710.34    | 998583.87  | 0.00    | 0.00           |

- 2) An Outlook type window will appear with correct email address already filled in.



The image shows a standard Windows-style dialog box titled "Email". It has a title bar with a close button (X) in the top right corner. The dialog contains three input fields: "Address:" with the text "Matt@thetrakker.com", "Subject:" which is empty, and "Message:" which is a large empty text area. At the bottom right, there are two buttons: "OK" and "Cancel".

- 3) Type the subject and the body of the message.
- 4) Outlook will launch
- 5) Press the send button.
- 6) Email sent.
- 7) The body of the email message will be written to the contact log.

**Complete!**

**Part**



## 24 CDFI XML Export

### CDFI XML Export

This report is only for CDFI clients.

#### 24.1 CDFI XML Setup

##### Setup

- 1) The CDFI Export function must first be activated through Trakker's operator screen.
- 2) The following user defined fields should be setup within Trakker to report the proper information.  
(See section 6.12 of this help file for information on User Defined Fields)

| User Defined Data Type              |                            |  |                                       |           |        |         |  |              |
|-------------------------------------|----------------------------|--|---------------------------------------|-----------|--------|---------|--|--------------|
| Field Name                          | CONDITIONALLY REQUIRED IF: | Validations  | Reject If:                            | Mandatory | Length | Comment | Description  | Example Data |
| Number Fields                       |                            |  |                                       |           |        |         |  |              |
| AreaRealEstateTotal                 | Purpose = Real Estate      | Square Feet of Real Estate - Total >= (Square Feet of Real Estate - Manufacturing) + (Square Feet of Real Estate - Office) + (Square Feet of Real Estate - Retail) | Purpose = Business or Microenterprise |           |        |         | For real estate Projects, report the total number of square feet that are expected to be constructed, rehabilitated, or acquired with funding from the transaction.                  | 2300         |
| SquareFeetOfRealEstateManufacturing | Purpose = Real Estate      |  | Purpose = Business or Microenterprise |           |        |         | For real estate Projects, report the number of square feet of manufacturing space that are expected to be constructed, rehabilitated, or acquired with funding from the transaction. | 800          |

|                                     |                       |                       |  |  |  |  |             |
|-------------------------------------|-----------------------|-----------------------|--|--|--|--|-------------|
| <b>SquareFeetOfRealEstateOffice</b> | Purpose = Real Estate |                       | Purpose = Business or Microenterprise                    |  |  | For real estate Projects, report the number of square feet of office space that are expected to be constructed, rehabilitated, or acquired with funding from the transaction.            | <b>1000</b> |
| <b>SquareFeetOfRealEstateRetail</b> | Purpose = Real Estate |                       | Purpose = Business or Microenterprise                    |  |  | For real estate Projects, report the number of square feet of retail space that are expected to be constructed, rehabilitated, or acquired with funding from the transaction.            | <b>500</b>  |
| <b>HousingUnitsSale</b>             | Purpose = Real Estate |                       | Housing Units - Sale < Affordable Housing Units - Sale   |  |  | For real estate Projects, report the number of for-sale housing units to be constructed, rehabilitated, or acquired with funding from the transaction.                                   | <b>2</b>    |
| <b>HousingUnitsRental</b>           | Purpose = Real Estate |                       | Housing Units - Sale < Affordable Housing Units - Rental |  |  | For real estate projects, report the number of rental housing units to be constructed, rehabilitated, or acquired with funding from the transaction.                                     | <b>2</b>    |
| <b>AffordableHousingUnitsSale</b>   | Purpose = Real Estate | Purpose = Real Estate |  |  |  | Of the total Housing Units - Sale to be rehabilitated, constructed, or acquired with funding from this transaction, report the number that are projected to be affordable housing units. | <b>0</b>    |



|  |                       |   |  |          |  |  |               |
|--|-----------------------|---|--|----------|--|--|---------------|
| <b>Affordable Housing Units Rental</b> | Purpose = Real Estate | Purpose = Real Estate   |  |          |  | Of the total Housing Units - Rental to be rehabilitated, constructed, or acquired with funding from this transaction, report the number that are projected to be affordable housing units.   | <b>0</b>      |
| <b>Project Number</b>                  |                       | Each Project Number may only be used for one Project per reporting period. CDFIs MUST use the same Project Number for each reporting period that a particular Project is submitted. |  | <b>8</b> |  | Assign a unique identifier to each Project. Project Number is used to link a Financial Note(s) to a distinct Project and to track Projects across reporting periods.   | <b>12345</b>  |
| <b>NAICS Code</b>                      |                       |   |  |          |  | If applicable, report the 6-digit North American Industry Classifications (NAICS) Code. The NAICS code replaced the former Standard Industrial Classification (SIC) system and is used to report business revenue on the federal tax return. For additional information, see IRS Schedule C Form, question B or <a href="http://www.census.gov/epcd/www/naics.html">www.census.gov/epcd/www/naics.html</a> . | <b>311421</b> |

|                                      |  |  |  |  |                        |   |            |
|--------------------------------------|--|--|--|--|------------------------|---|------------|
| <b>NumberOfTimesLoanRestructured</b> |  |  | Transaction Type = Equity Investment   |  | Annual Update Required | For each loan and line of credit, report the number of times the loan was restructured during the life of the loan. Restructured refers to a change to the original terms of the loan (i.e., amount, interest rate or type, term, or payment schedule). Restructuring amends the original loan agreement, but does not pay it off.                                | <b>1</b>   |
| <b>NumberOfTimesRefinanced</b>       |  |  | Transaction Type = Equity Investment   |  | Annual Update Required | For each loan and line of credit, report the number of times the loan was refinanced during the life of the debt. Refinanced refers to origination a new loan that pays of an existing loan.  | <b>1</b>   |
| <b>CreditScore</b>                   |  |  | Investee Type = Individual or Business |  |                        | If applicable, report the most recently collected credit score of the primary investee(s)/borrower(s). If there is more than one investee/borrower, use the credit score of the primary investee/borrower. If there is more than one primary investee/borrower, report the highest credit score. Credit Score is not applicable if the borrower is a corporation. | <b>679</b> |
| <b>Decimal Fields</b>                |  |  |  |  |                        |   |            |

|  |                                       |  |  |             |                        |  |                 |
|--|---------------------------------------|--|--|-------------|------------------------|--|-----------------|
| <b>JobsAtTimeOfLoanInvestment</b>      | Purpose = Business or Microenterprise |  |  | <b>8.2</b>  |                        | For business Projects, report the number of full-time equivalent (FTE) jobs in the business at the time the Project was originated. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours). Exclude construction jobs. | <b>35.00</b>    |
| <b>FairValueAtEndOfReportingPeriod</b> | Transaction Type = Equity Investment  |  | Transaction Type = Term Loan or Line of Credit | <b>15.2</b> | Annual Update Required | For equity investments, report the estimated fair value of the Financial Note at the reporting period end.   | <b>12500.00</b> |
| <b>JobsAtReportingPeriodEnd</b>        | Purpose = Business or Microenterprise |  |  | <b>9.2</b>  | Annual Update Required | For business Projects, report the number of full-time equivalent (FTE) jobs in the business at the reporting period end. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours). Exclude construction jobs.            | <b>25.20</b>    |

|  |                                       |  |                                       |            |  |  |              |
|--|---------------------------------------|--|---------------------------------------|------------|--|--|--------------|
| <b>Projected JobsToBe CreatedAt Business</b> | Purpose = Business or Microenterprise |  | Purpose = Real Estate                 | <b>9.2</b> |  | For business Projects, report the number of full-time equivalent (FTE) jobs projected to be created in the business due to this financing. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours). Exclude construction jobs. Include direct jobs. Include indirect jobs, if applicable. Exclude induced jobs. | <b>25.00</b> |
| <b>Projected JobsToBe CreatedConstruct</b>   | Purpose = Real Estate                 |  | Purpose = Business or Microenterprise | <b>9.2</b> |  | For real estate Projects, report the number of construction jobs projected to be created in the due to this financing. Include direct jobs. Include indirect jobs, if applicable. Exclude induced jobs.  |              |

|  |  |  |  |      |                        |  |          |
|--|--|--|--|------|------------------------|--|----------|
| <b>EquityInjectionAmount</b>               |  |  | Purpose = Consumer or Home Improvement                       | 15.2 |                        | If applicable, report the equity injection amount provided by the investee/borrower. Equity injection is an underwriting mechanism used to help borrowers who lack collateral to qualify for a loan. The equity injection measures the amount of the borrower's own assets invested in the business.<br>• Include both cash and non-cash injections.<br>Example 1: Down payment for a purchase mortgage.<br>Example 2: Value of machinery the borrower purchased for the financed project. | 25000.00 |
| <b>AmountChargedOff</b>                    |  |  | Transaction Type = Equity Investment OR Loan Status = Active | 15.2 | Annual Update Required | If applicable, report the amount charged off during the reporting period.  | 2500.00  |
| <b>AmountRecovered</b>                     |  |  | Transaction Type = Equity Investment OR Loan Status = Active | 15.2 | Annual Update Required | If applicable, report the amount recovered during the reporting period.  | 15000.00 |
| <b>AnnualGrossRevenueAtReportingPeriod</b> |  |  |  | 15.2 | Annual Update Required | For business transactions, report the investee's/borrower's annual gross business revenue during the most recent 12-month period for which the information is available.   | 35000.00 |

|   |  |  |  |             |                              |  |                 |
|---|--|--|--|-------------|------------------------------|--|-----------------|
| <b>DSFCOSH<br/>oursOfAs<br/>sistanceP<br/>rovided</b> |  |  |  | <b>9.2</b>  | Annual<br>Update<br>Required | Report the total number of hours of Development Services (DS) that the CDFI provided to the investee/borrower during the reporting period.   | <b>256.50</b>   |
| <b>DSFCOSH<br/>oursOfAs<br/>sistanceP<br/>ostLoan</b> |  |  |  | <b>8.2</b>  |                              | Report the total number of hours of Development Services (DS) that the CDFI provided to the investee/borrower from origination to the end of the first reporting period which the loan/investment is reported to the Fund. This is a one-time entry point per transaction. | <b>365.00</b>   |
| <b>DSFCOSH<br/>oursOfAs<br/>sistanceA<br/>tTimeOf</b> |  |  |  | <b>8.2</b>  |                              | Report the total cumulative hours of Development Services (DS) that the CDFI provided to the investee/borrower from time of the initial intake until the origination of the Project.   | <b>350.00</b>   |
| <b>Grossre<br/>vneAtTim<br/>eOfInvest<br/>ment</b>    |  |  |  | <b>15.2</b> |                              | For business transactions, report the investee's/borrower's annual gross revenue during the most recent 12-month period prior to Project origination for which the information is available.   | <b>12000.00</b> |

|   |  |  |                           |             |  |  |                         |
|---|--|--|---------------------------|-------------|--|--|-------------------------|
| <p><b>TotalProjectCost</b></p>                  |  | <p>Total Project Cost &gt;= Original Loan/Investment Amount<br/>                     Total Project Cost &gt;= 'Total Project Cost - Public Sources' Total Project Cost &gt;= 'Total Project Cost - Affiliates &amp; Related Programs' + Original Loan/Investment Amount<br/>                     Total Project Cost &gt;= 'Total Project Cost - Public Sources' + 'Total Project Cost - Affiliates &amp; Related Programs' + Original Loan/Investment Amount</p> | <p>Purpose = Consumer</p> | <p>15.2</p> |  | <p>Report the total cost of the Project being financed.<br/>                     · Include all sources of financing<br/>                     · Include the CDFI's portion of the financing.</p>  | <p><b>250000.00</b></p> |
| <p><b>TotalProjectCostPublicSources</b></p>     |  |  | <p>Purpose = Consumer</p> | <p>15.2</p> |  | <p>Report the portion (in dollars) of the Total Project Cost provided by public sources.<br/>                     · Include federal, state, and local government funds.<br/>                     · Exclude foundation grants.<br/>                     · Exclude CDFI funds.</p> | <p><b>100000.00</b></p> |
| <p><b>TotalProjectCostAffiliatesRelated</b></p> |  |  |                           | <p>15.2</p> |  | <p>Report the portion (in dollars) of the Total Project Cost provided by the CDFI's affiliates and related programs.</p>   | <p><b>50000.00</b></p>  |

|  |  |                       |                           |     |  |  |        |
|--|--|-----------------------|---------------------------|-----|--|--|--------|
| Projected Jobs To Be Created At Tenant Buildings |  |                       | Purpose NOT = Real Estate | 9.2 |  | For real estate Projects, report the number of full-time equivalent (FTE) jobs projected to be created in business located at the property financed. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).<br><ul style="list-style-type: none"> <li>· Exclude construction jobs.</li> <li>· Include direct jobs.</li> <li>· Include indirect jobs, if applicable.</li> <li>· Exclude induced jobs.</li> </ul> | 25.50  |
| Asking Rent Per Square Foot                      |  | Purpose = Real Estate |                           | 9.2 |  | For real estate Projects, report the proposed average asking rent per square foot per month for any commercial space funded by the CDFI.   | 105.00 |
| Capacity of Educational Community                | Community Facility = YES AND All other Capacity of Community Facility data points are blank or "Not Applicable." |                       |                           | 9.2 |  | If the project financed includes an educational facility, report the number of student seats available in the school.  | 200.00 |



|   |   |  |  |            |  |   |               |
|---|---|--|--|------------|--|---|---------------|
| <p><b>Capacity of Childcare Community</b></p>   | <p>Community Facility = YES AND All other Capacity of Community Facility data points are blank or "Not Applicable."</p> |  |  | <p>9.2</p> |  | <p>If the project financed includes a childcare facility, report the number of childcare slots available in the facility.</p>                                     | <p>250.00</p> |
| <p><b>Capacity of Healthcare Community</b></p>  | <p>Community Facility = YES AND All other Capacity of Community Facility data points are blank or "Not Applicable."</p> |  |  | <p>9.2</p> |  | <p>If the project financed includes a healthcare facility, report the projected number of patients served per year.</p>   | <p>300.00</p> |
| <p><b>Capacity of Arts Center Community</b></p> | <p>Community Facility = YES AND All other Capacity of Community Facility data points are blank or "Not Applicable."</p> |  |  | <p>9.2</p> |  | <p>If the project financed includes an arts center, report the capacity of the arts center. Example: If the project is a theater, report the seating capacity</p> | <p>100.00</p> |

|   |  |  |  |  |     |  |  |           |
|---|--|--|--|--|-----|--|--|-----------|
| <b>Capacity of Other Community Facility</b> | Community Facility = YES AND All other Capacity of Community Facility data points are blank or "Not Applicable." |  |  |  | 9.2 |  | If the project financed is a community facility that serves a purpose other than education, childcare, healthcare, or arts, report the capacity related to that other purpose. | 50.00     |
| <b>Other Impact 1 Number of Units</b>       | Other Impact (1) - Explain reported.   |  |  |  | 9.2 |  | If the Organization reported an Other Impact (1) - Explain, report the number of units accomplished for this impact during the reporting period.                               | 2.50      |
| <b>Other Impact 2 Number of Units</b>       | Other Impact (2) - Explain reported.   |  |  |  | 9.2 |  | If the Organization reported an Other Impact (2) - Explain, report the number of units accomplished for this impact during the reporting period.                               | 3.50      |
| <b>Date Field</b>                           |  |  |  |  |     |  |  |           |
| <b>Date Business Established</b>            |  |  |  |  |     |  | If applicable, report the date formal papers were filed to establish the investee's/borrower's business or the date the first sales occurred.                                  | 3/15/2005 |
| <b>Alpha/Numeric Field</b>                  |  |  |  |  |     |  |  |           |

|                       |  |   |  |                   |           |  |  |                        |
|-----------------------|--|---|--|-------------------|-----------|--|--|------------------------|
| <p><b>Purpose</b></p> |  | <p>If: Purpose = Home Purchase or Home Improvement<br/>Then: Investee Type = Individual</p> |  | <p><b>YES</b></p> | <p>50</p> | <p>Valid Values:<br/><b>CONSUMER</b> Consumer<br/><b>BUSINESS B</b> business<br/><b>MICRO</b> Microenterprise<br/><b>HOMEPURCH</b> Home Purchase<br/><b>HOMEIMPROV</b> Home improvement<br/><b>RECOMM</b> Real Estate Construction<br/><b>RECOMMULTI</b> Real Estate Construction Multi Family<br/><b>RECONGLE</b> Real Estate Construction Single Family<br/><b>RERHCOM</b> Real Estate Rehabilitation Commercial<br/><b>RERHMULTI</b> Real Estate Rehabilitation Multi Family<br/><b>RERH SINGLE</b> Real Estate</p> | <p>Identify the primary purpose of the Financial Note. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose with the largest percent of the transaction. Classify loans/investments in CDFIs as "Other".</p> | <p><b>CONSUMER</b></p> |
|-----------------------|--|---|--|-------------------|-----------|--|--|------------------------|

|                 |  |  |  |     |    |  |   |             |
|-----------------|--|--|--|-----|----|--|---|-------------|
| TransactionType |  |  |  | YES | 50 | Valid Values:<br><b>TERM</b><br>Term Loan<br><b>EQTYIN</b><br>V Equity Investment<br><b>LOC</b><br>Line of Credit<br><b>DEBTE</b><br><b>QTY</b><br>Debt with Equity<br><b>OTHER</b><br>Other | Report the type of transaction.   | <b>TERM</b> |
| InvesteeType    |  |  |  | YES | 50 | Valid Values:<br><b>IND</b><br>Individual<br><b>BUS</b><br>Business<br><b>CDFI</b><br>CDFI   | <ul style="list-style-type: none"> <li>· Report whether the Project is an investment in an individual, a business or another CDFI.</li> <li>· Loans/investments in nonprofit entities, other than CDFIs, should be reported as "Business."</li> <li>· Exclude loan purchases from the TLR.</li> </ul> | <b>BUS</b>  |

|                                  |  |  |   |           |  |   |                        |
|----------------------------------|--|--|---|-----------|--|---|------------------------|
| <p><b>EquityLikeFeatures</b></p> | <p>Transaction Type = Debt with Equity and Date Originated &gt; 12/31/2005</p>                               |  |   | <p>50</p> | <p>Valid Values:<br/> <b>CONVDEBT</b><br/>                 Convertible Debt<br/> <b>PERFIN</b><br/>                 Performance-Based Interest Rate<br/> <b>ROYALTIES</b><br/>                 Royalties<br/> <b>WARRANTS</b><br/>                 Warrants<br/> <b>OTHER</b><br/>                 Other</p>                     | <p>For debt with equity, report the type of equity-like feature. Equity-like features offer some upside potential above the return of principal and interest. The "kicker," can be tied either to future revenues (royalties or participation agreements) or to equity (convertible debt or debt with warrants), or may include an interest rate that adjusts based on the borrower's performance. If the loan has more than one equity-like feature, choose the one appearing first in the loan agreement.</p> | <p><b>CONVDEBT</b></p> |
| <p><b>Guarantee</b></p>          | <p>Transaction Type = Term Loan, Line of Credit, or Debt with Equity and Date Originated &gt; 12/31/2005</p> |  | <p>Transaction Type = Equity Investment</p> | <p>50</p> | <p>Valid Values:<br/> <b>SBA</b><br/>                 Small Business Administration (SBA)<br/> <b>USDA</b><br/>                 US Dept of Agriculture (USDA)<br/> <b>OTHER GOV</b><br/>                 Other Federal Government Source<br/> <b>PERSONAL</b><br/>                 Personal Guarantee<br/> <b>OTHER NONE</b></p> | <p>For each loan and line of credit, if any portion of the loan is guaranteed, report the source.<br/>                 • "Personal Guarantee" option was added in CIIS 4.0.<br/>                 • Exclude performance guarantees.</p>  | <p><b>SBA</b></p>      |

|                        |  |  |                                      |    |   |   |              |
|------------------------|--|--|--------------------------------------|----|---|---|--------------|
| <b>LienPosition</b>    | Transaction Type = Term Loan, Line of Credit, or Debt with Equity and Date Originated > 12/31/2005 |  | Transaction Type = Equity Investment | 50 | Valid Values:<br><b>FIRST</b><br>First<br><b>SECOND</b><br>Second<br><b>UNSECURED</b><br>Unsecured Debt<br><b>OTHER</b>   | For each loan and line of credit, report the CDFI's lien position.<br>• If no other lender has priority over the CDFI in the case of default, the lien position is first.<br>Report a loan with a shared first position as first.<br>• If another lender receives priority in the case of a default, the lien position is second.<br>• If more than one other lender receives priority, the lien position is "Other."   | <b>FIRST</b> |
| <b>Collateral Type</b> | Transaction Type = Term Loan, Line of Credit, or Debt with Equity and Date Originated > 12/31/2005 |  |                                      | 50 | Valid Values:<br><b>RE</b> Real Estate<br><b>REOTHER</b> Other Real Estate<br><b>VEH</b> Vehicle<br><b>EQUIP</b> Equipment<br><b>INVENTORY</b> Inventory<br><b>RECEIVABLES</b> Receivables<br><b>HOME EQUITY</b> Home Equity<br><b>OTHER</b><br><b>NONE</b> | For each loan and line of credit, report the type of collateral pledged for the loan/investment. Collateral is an asset pledged to a lender until a loan is repaid. If more than one type of collateral was pledged, choose the option with the highest estimated value. Rents or leases pledged as collateral should be included as "Receivables."<br>• The "Personal Guarantee" option was removed from Collateral Type in CIIS 4.0. Personal Guarantees are now reported under the Guarantee (R) data point. | <b>RE</b>    |

|                                  |   |  |   |           |  |   |                      |
|----------------------------------|---|--|---|-----------|--|---|----------------------|
| <p><b>FirstTimeHomeBuyer</b></p> | <p>Purpose = Home Purchase</p>                        |  |   | <p>50</p> | <p>Valid Values:<br/> <b>YES</b> Yes<br/> <b>NO</b> No<br/> <b>DK</b> Don't Know<br/> <b>NA</b> Not Applicable</p> | <p>Report whether the homebuyer is a first-time homebuyer (has not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence).<br/>         · If there is more than one borrower, respond for the primary borrower.<br/>         · If there is more than one primary borrower, report whether at least one borrower qualifies as a first-time homebuyer.</p>                | <p><b>YES</b></p>    |
| <p><b>JobType</b></p>            | <p>Purpose = Business Microenterprise Real Estate</p> |  | <p>Purpose Business, Microenterprise or Real Estate</p> |           | <p>Valid Values:<br/> <b>DIRECT</b> Direct jobs<br/> <b>DWINDIRECT</b> Direct jobs and Indirect jobs</p>           | <p>Indicate whether the types of jobs being reported are "Direct" or "Direct and Indirect". Typically such job estimates are based on new hires that the project business expects to be able to make as a result of the new financing. If, however, the project is large and complex, the business or developer may estimate the job effects based on economic models that may include both direct and indirect jobs.</p> | <p><b>DIRECT</b></p> |

|                         |   |  |   |  |  |  |                            |
|-------------------------|---|--|---|--|--|--|----------------------------|
| <p><b>JobSource</b></p> | <p>Purpose =<br/>Business<br/>Microenterprise<br/>Real Estate</p> |  | <p>Purpose<br/>Business,<br/>Microenterprise or<br/>Real Estate</p> |  | <p>Valid Values:<br/><b>NEWFINANCING</b><br/>New hires that the project business expects to be able to make as a result of the new financing.<br/><b>WAGEDATA</b><br/>Estimates based on state or local wage data and projected wage and salary expenditures attributable to project financing.<br/><b>ECONOMICIMPACT</b><br/>Estimates based on economic impact modeling systems such as IMPLAN, RIMSII, or REMI.<br/><b>RULEOFTHUMB</b><br/>Estimate on developers' rules of</p> | <p>Select the source of the job estimates that are reported in the TLR</p> | <p><b>NEWFINANCING</b></p> |
|-------------------------|---|--|---|--|--|--|----------------------------|



|                                  |                    |  |                            |  |    |   |   |                                  |
|----------------------------------|--------------------|--|----------------------------|--|----|---|---|----------------------------------|
| <b>JobSourceOther</b>            | Job Source = Other |  |                            |  |    |   | Report Source of Job Estimates not covered above.   | <b>Any text that you choose.</b> |
| <b>ForgivableLoan</b>            |                    |  |                            |  | 50 | Valid Values: YES or NO   | Report Source of Job Estimates not covered above.   | <b>NO</b>                        |
| <b>EntityStructure</b>           |                    |  | Investee Type = Individual |  | 50 | Valid Values: NONPROFIT Non-Profit or Not-for-Profit FORPROFIT For-Profit TRIBAL Tribal or Village Government OTHER | If applicable, report the borrower/investee's business or government structure.   | <b>NONPROFIT</b>                 |
| <b>MinorityOwnedOrControlled</b> |                    |  |                            |  | 50 | Valid Values: YES or NO   | Report whether the investee/borrower is more than 50% owned or controlled by one or more minorities.<br>· If the business is a for-profit entity, report whether more than 50% of the owners are minorities.<br>· If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are minorities (or, if the Chief Executive Officer, Executive Director, General Partner, or Managing Member is a minority). | <b>YES</b>                       |

|  |  |  |                                      |    |  |  |             |
|--|--|--|--------------------------------------|----|--|--|-------------|
| <b>WomanOwnedOrControlled</b>          |  |  |                                      | 50 | Valid Values:<br><b>YES</b> or <b>NO</b> | Report whether if the investee/borrower is more than 50% owned or controlled by women.<br>· If the business is a for-profit entity, report whether more than 50% of its owners are women.<br>· If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are women (or, if the Chief Executive Officer, Executive Director, General Partner, or Managing Member is a woman).   | <b>YES</b>  |
| <b>LowIncomeOwnedOrControlled</b>      |  |  |                                      | 50 | Valid Values:<br><b>YES</b> or <b>NO</b> | Report whether the investee/borrower is more than 50% owned or controlled by low-income persons.<br>· If the business is a for-profit entity, report whether more than 50% of its owners are low-income persons.<br>· If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are low income persons (or, if the Chief Executive Officer, Executive Director, General Partner, or Managing Member is a low income person). | <b>YES</b>  |
| <b>RefinancedOriginalTransactionID</b> |  |  | Transaction Type = Equity Investment | 20 |  | If the loan or line of credit was refinanced, report the Originator Transaction ID for the refinanced loan or line of credit.  | <b>1071</b> |

|  |  |  |                             |           |   |  |                   |
|--|--|--|-----------------------------|-----------|---|--|-------------------|
| <p><b>LowIncomeStatus</b></p>          |  |  | <p>Investee Type = CDFI</p> | <p>50</p> | <p>Valid Values:<br/> <b>LOW</b> Low-income investee/borrower<br/> <b>VERYLOW</b> Very low-income investee/borrower<br/> <b>OTHER</b> Other<br/> <b>NA</b> Not Applicable</p> | <p>Report the income status of the investee/borrower. See the CIIS Glossary for detailed definitions of "Low-Income" and "Very Low-Income."<br/>         · If there is more than one investee/borrower, respond for the primary investee/borrower.<br/>         · If there is more than one primary investee/borrower, select the income status of the highest income primary investee/borrower.</p> | <p><b>LOW</b></p> |
| <p><b>OtherTargetedPopulations</b></p> |  |  |                             | <p>50</p> | <p>Valid Values:<br/> <b>YES</b> or <b>NO</b></p>   | <p>Report whether the transaction serves an Other Targeted Population (OTP) as defined in the CDFI's Certification or Assistance Agreement. See the CIIS glossary for a detailed definition of "Other Targeted Population."</p>  | <p><b>YES</b></p> |
| <p><b>LITPEndUsers</b></p>             |  |  |                             | <p>50</p> | <p>Valid Values:<br/> <b>YES</b> or <b>NO</b></p>   | <p>Report whether the transaction serves Low-Income Targeted Population (LITP) End Users. LITP End Users are low-income and very low-income persons that benefit from a loan/investment made to another investee/borrower.<br/>         · Example:<br/>         Residents of housing for which the CDFI made a construction or rehabilitation loan may qualify as LITP End Users.</p>                | <p><b>YES</b></p> |

|             |  |  |  |    |  |   |            |
|-------------|--|--|--|----|--|---|------------|
| OTPEndUsers |  |  |  | 50 | Valid Values:<br><b>YES</b> or <b>NO</b> | Report whether the transaction serves Other Targeted Population (OTP) End Users. OTP End Users are persons of OTPs that benefit from a loan/investment made to another investee/borrower.<br>· Example:<br>Residents of housing for which the CDFI made a construction or rehabilitation loan may qualify as LITP End Users.        | <b>YES</b> |
| IAEndUsers  |  |  |  | 50 | Valid Values:<br><b>YES</b> or <b>NO</b> | Report whether the transaction serves Investment Area (IA) End Users. IA End Users are residents of an IA that benefit from a loan/investment made to another investee/borrower for a service or facility.<br>· Example:<br>Employees of a business or users of a community facility located in the IA may qualify as IA End Users. | <b>NO</b>  |

|                                     |  |  |  |           |  |  |                  |
|-------------------------------------|--|--|--|-----------|--|--|------------------|
| <p><b>HZEndUsers</b></p>            |  |  |  | <p>50</p> | <p>Valid Values:<br/><b>YES</b> or <b>NO</b></p> | <p>Report whether the transaction serves Hot Zone (HZ) End Users. HZ End Users are residents of a HZ that benefit from a loan/investment made to another investee/borrower for a service or facility.<br/>· Example: Employees of a business or users of a community facility located in the HZ may qualify as HZ End Users.</p>               | <p><b>NO</b></p> |
| <p><b>FemaleHeadedHousehold</b></p> |  |  |  | <p>50</p> | <p>Valid Values:<br/><b>YES</b> or <b>NO</b></p> | <p>Report whether the homebuyer is a single or separated woman who will be the primary support for a household that includes at least one dependent or other qualifying individual as allowed by IRS regulations. A single woman with no dependents does not qualify.</p>  | <p><b>NO</b></p> |
| <p><b>BankedAtTimeOfIntake</b></p>  |  |  |  | <p>50</p> | <p>Valid Values:<br/><b>YES</b> or <b>NO</b></p> | <p>Report whether the investee/borrower had a bank or credit union account at the time of intake.<br/>· If there is more than one investee/borrower, respond for the primary investee/borrower.<br/>· If there is more than one primary investee/borrower, report whether at least one investee/borrower was banked at the time of intake.</p> | <p><b>NO</b></p> |

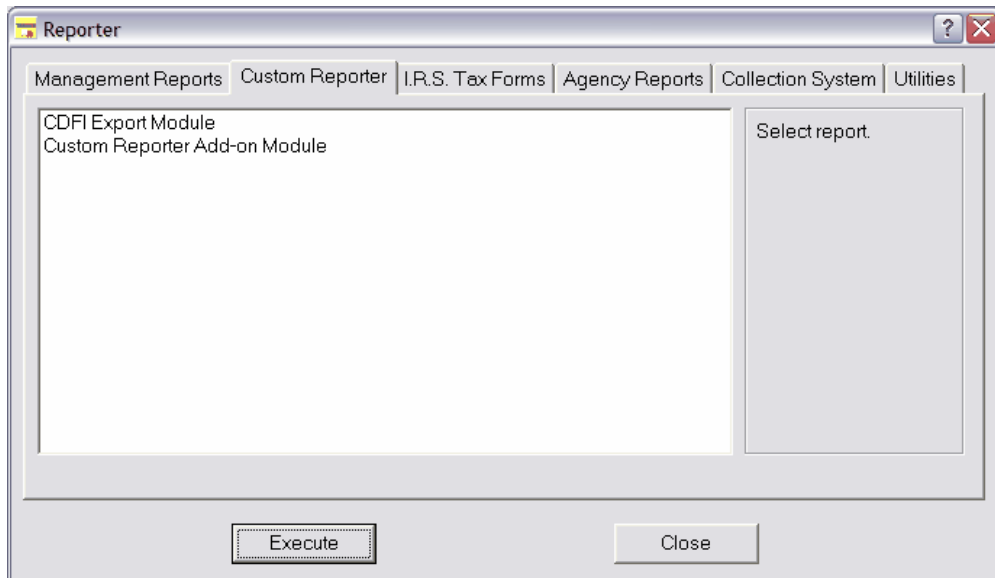
|                                |  |  |  |    |                            |   |     |
|--------------------------------|--|--|--|----|----------------------------|---|-----|
| RejectedByBankOrCreditUnion    |  |  |  | 50 | Valid Values:<br>YES or NO | Report whether the investee/borrower was rejected by a bank or credit union for a similar loan/investment within the 12 months prior to applying for this loan/investment. "Similar loan/investment request" is defined as a loan/investment for the same or similar purpose and amount.<br>· If there is more than one investee/borrower, respond for the primary investee/borrower.<br>· If there is more than one primary investee/borrower, report whether at least one investee/borrower was rejected by a bank or credit union. | NO  |
| CapacityOfCommunityFacilityOpt |  |  |  |    | Valid Values:<br>YES or NO | Report whether the project financed is a community facility. If the project is a community facility, CIIS requires the user to provide a numeric response greater than zero or "Don't Know" to at least one of the Community Facility Capacity data points that follow.   | YES |
| Memo Fields                    |  |  |  |    |                            |   |     |

|                            |  |  |  |     |  |   |   |
|----------------------------|--|--|--|-----|--|---|---|
| <b>OtherImpact1Explain</b> |  |  |  | 150 |  | If the Organization measures a community development impact(s) that is not covered above, Users may report this as an "Other Impact." Include only quantitative impacts that the CDFI has measured during the reporting period. | <b>Any text that you choose can be entered for this</b> |
| <b>OtherImpact2Explain</b> |  |  |  | 150 |  | If the Organization measures a community development impact(s) that is not covered above, Users may report this as an "Other Impact." Include only quantitative impacts that the CDFI has measured during the reporting period. | <b>Any text that you choose can be entered for this</b> |

## 24.2 CDFI XML Processing

### Processing

- 1) Log into Trakker
- 2) Select Reporter
- 3) Select Custom Reporter Tab



- 4) Select CDFI Export Module and Execute
- 5) Identify the desired name and path for your new XML export file and Save the file.
- 6) Upload your new XML file to CDFI. COMPLETE!



**Part**



## 25 Appendix

### 25.1 Appendix A

This appendix was created for the purpose of providing you with various sample letters that are found within the program. These letters were created to be a standard for the program in both their content and text but can be edited using Notepad or Word Pad. Notepad is the recommend choice of the two programs even though it lacks some of the more widely known features because of its level of compatibility with the program. (For more on customizing letters please refer to [CUSTOMIZING LETTERS](#))

We recommend that you first read and evaluate the [SAMPLE LETTERS - INTRODUCTION](#) to give you a more clear understanding of each of the letters shown.

Click on any of the links listed below to view a sample of the program letters:

- [SAMPLE LETTERS - INTRODUCTION](#)
- [PASTDUE NOTICE #1](#)
- [PASTDUE NOTICE #2](#)
- [PASTDUE NOTICE #3 \(RECENT PAYMENT MADE\)](#)
- [10-DAY BRING CURRENT CERTIFIED LETTER](#)
- [PAYOFF LETTER](#)
- [PAYMENT RECEIPT](#)
- [INTEREST RATE CHANGE LETTER](#)
- [RETURN CHECK NOTICE](#)

### 25.2 Appendix B

One of the more powerful features of the program is that it offers a flat style database for the recording and tracking of important dates. Dates such as Insurance Due dates, Coupon Book Due dates, and other user defined dates. Below are links to some of the more common reports generated by the program, under the Important Due Dates section of the Dates/Data menu. There are of course other reports such as Hazard Insurance Due and various other escrow transactions; however, they do not have samples shown here because the layout of each report is the same as the [County Taxes Accounts Due Report - Sample](#). Only the title of the report is different.

- [IMPORTANT DATES - SAMPLE REPORTS](#)
- [County Taxes Accounts Due Report - Sample](#)
- [Coupon Book - Example](#)
- [Interest Rate #1 - Sample](#)
- [Pending Insurance Due Report - Sample](#)

### 25.3 Appendix C

This appendix provides a copy of all the "management" reports generated within 'Reporter'. These reports are defined as management reports since they are typically used by management at the end of any weekly, monthly, yearly, etc. time period. These reports cannot be changed as with the letters in [Appendix A](#). Other sample reports for your loan-servicing program are in [Appendix B](#) (Important Dates).

The user does have the ability to create their own custom reports utilizing their data in any manner they wish via the Data Conversion Utility. For more on this subject, please see: [Utilities](#) where the subject of converting the program's binary data to an ASCII tab-delimited format is discussed. Naturally, when converted this data is easily importable into a spreadsheet, word processing, database, or similar program capable of importing ASCII tab-delimited data.

The following samples are available in this Appendix C:

- [Delinquency Report](#)
- [ACCOUNT SUMMARY REPORT - SAMPLE](#)
- [PAYMENT SUMMARY REPORT - SAMPLE](#)
- [AGING REPORT - SAMPLE](#)
- [INTEREST PAID SUMMARY REPORT - SAMPLE](#)

[ESCROW ACCOUNT TRANSACTION REPORT - SAMPLE](#)  
[LATE FEES DUE REPORT -SAMPLE](#)  
[SUSPENSE ACCOUNT SUMMARY REPORT -SAMPLE](#)  
[COUPON BOOK - SAMPLE](#)  
[AMORTIZATION SCHEDULE-SAMPLE](#)

## 25.4 Appendix D

### TAX FORM 1098-SERVICER'S

Your Company Name  
 Your Company Address  
 City, ST Zip

FED-ID#                      SSN#                      Account Interest\$

|  |  |
|--|--|
| Mary Seminole<br>2545 Capital Street<br>Apt 345<br>Tallahassee, FL 34555<br>U.S.A. | INTEREST COLLECTED FOR:<br>Mortgage Svcs. of America<br>123 Oak St.<br>Tallahassee, FL 32333 |
|--|--|

9999-1003                      99-1234567

### IRS FORM 4804

FORM 4804 TRANSMITTAL OF INFORMATION RETURNS  
 REPORTED MAGNETICALLY/ELECTRONICALLY

=====

1. Type of files represented by this transmittal: ORIGINAL
2. Tax year for which media is submitted: 2001
3. Transmitter control code assigned by IRS:
4. Name of transmitter: Your Company Name
5. Name of person to contact regarding files:  
     Enter Your Name Here
6. Name, address of company and name and title of person to whom  
     problem files are to be returned:  
     Enter Your Name Here  
     Your Company Name  
     Address  
     City, ST, Zip  
     Phone #
7. Type of media submitted: MAGNETIC
8. Total number of media in shipment: 1

=====

AFFIDAVIT  
 UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE EXAMINED THIS  
 TRANSMITTAL INCLUDING ACCOMPANYING DOCUMENTS, AND, TO THE BEST OF MY  
 KNOWLEDGE AND BELIEF, IT IS CORRECT AND COMPLETE

|      |       |      |
|------|-------|------|
|      |       | _/_/ |
| NAME | TITLE | DATE |

FORM 4802 TRANSMITTAL of INFORMATION RETURNS  
 REPORTED MAGNETICALLY/ELECTRONICALLY  
 CONTINUATION OF FORM 4804

=====

NAME AND ADDRESS OF PAYER:  
 Your Company Name Here  
 Your Address  
 City, ST ZIP  
 FEDERAL TAX ID: 99-12345657

TYPE OF RETURN 1098 # OF PAYEES: 1  
 =====

TOTAL NUMBER OF BORROWER RECORDS: 1

TOTAL NUMBER OF LENDER RECORDS: 0  
 =====

## 25.5 Appendix E

### REQUESTING TECHNICAL SUPPORT

If you have a question or problem for which you cannot find the answer in this manual, you are welcome to call or write with any questions or problems. Before you call or write, please follow these steps:

- Verify that your equipment is compatible with the program. Requirements are listed in this manual at: [Introduction](#)
- Verify that your computer and all peripheral equipment are turned on, and is functioning properly. Make sure that the printer cables are securely connected to your computer.
- Verify that you have enough RAM memory available to run the program. The minimum memory requirements for the program are listed in this manual at: [Introduction](#)

Please READ THE MANUAL. The Help Desk has found that more than 85% of the questions are answered in the manual.

If your questions have not been answered after following the above steps, you may call or write to the Help Desk . Before you call or write, please answer the questions on the Technical Support Form: [Technical Support Form](#)

The Help Desk telephone number is 850-559-9123. Our Support staff will answer this number between 9:00 AM and 5:00 PM EST Monday through Friday. If possible, please be sitting at your computer when you call. Your computer should already be turned on and ready to go. When calling the Help Desk, you MUST provide the name under which you are registered. Without this information, we cannot provide technical support.

If you wish to contact our support staff by means other than phone, please see what options are available in the Help Desk section.

For a printable version of the Technical Support Form please review the [Technical Support Form](#) section.

## 25.6 Appendix F

### Supply Forms Order Sheet

Purchase Order Number \_\_\_\_\_

Company Name \_\_\_\_\_  
 Billing Address \_\_\_\_\_

City \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_  
 Shipping Address \_\_\_\_\_

City \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_

Preferred Shipping:  Overnight /  2-Day /  Regular (Please Circle One)  
 Pricing May Vary Please Contact Our Support Staff and We Will Fax You A Current Price Schedule

Please Circle Each Item You Wish To Order – Quantity And Type Of Printer

#### Past Due Notices

| Type Of Printer | Laser | Ink jet | Dot Matrix |
|-----------------|-------|---------|------------|
| Quantity        | ,000  | ,500    | ,000       |
| ,000            | ,000  | ,000    | ,500       |
| ,000            |       |         | ,000       |

#### Coupons

| Type Of Printer | Laser | Ink jet | Dot Matrix |
|-----------------|-------|---------|------------|
|-----------------|-------|---------|------------|

|                   |                             |      |      |      |      |
|-------------------|-----------------------------|------|------|------|------|
| Quantity<br>,000  | ,000                        | ,500 | ,000 | ,500 | ,000 |
| <u>1098 Forms</u> | ,000                        | ,000 | ,000 |      |      |
| Quantity<br>,000  | Form A – I.R.S. Copy        |      |      | ,000 | ,000 |
| Quantity<br>,000  | Form B – Customer Copy      |      |      | ,000 | ,000 |
| Quantity<br>,000  | Form C – Your Copy          |      |      | ,000 | ,000 |
| Quantity<br>,000  | Standard 2 Window Envelopes |      |      | ,000 | ,000 |
| Quantity<br>,000  | ,000                        |      |      |      |      |

PLEASE FAX TO: 1-800-294-8532 AND ALLOW 2-3 WEEKS DELIVERY  
AN INVOICE WILL ARRIVE SHORTLY . . . THANK YOU FOR YOUR ORDER!!

## 25.7 Appendix G

### EXAMPLE I

#### CASH BALANCING FORM

#### BALANCING TO DEPOSIT SLIPS

SETTLEMENT DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

FOR DEPOSITS DATED: \_\_\_\_/\_\_\_\_/\_\_\_\_ THROUGH  
\_\_\_\_/\_\_\_\_/\_\_\_\_

#### TOTALS FROM PAYMENT SUMMARY REPORT:

1. TOTAL LATE/NSF FEES RECEIVED:  
\$ \_\_\_\_\_

2. TOTAL SERVICE FEES RECEIVED:  
\$ \_\_\_\_\_

3. TOTAL PRINCIPAL & INTEREST RECEIVED:  
\$ \_\_\_\_\_

4. TOTAL ESCROW RECEIVED:  
\$ \_\_\_\_\_

#### TOTALS FROM SUSPENSE REPORT:

5. TOTAL CASH-IN FROM SUSPENSE REPORT:  
\$ \_\_\_\_\_

6. TOTAL CREDITS FROM SUSPENSE REPORT:  
\$ \_\_\_\_\_)



BEGINNING ESCROW BALANCE:

\$ \_\_\_\_\_

ADDITIONS TO ESCROW:

\$ \_\_\_\_\_

SUBTRACTIONS FROM ESCROW:

(\$ \_\_\_\_\_)

ESCROW BALANCE:

\$ \_\_\_\_\_

3. **SUSPENSE RECEIVED:**

BEGINNING SUSPENSE BALANCE:

\$ \_\_\_\_\_

ADDITIONS TO SUSPENSE:

\$ \_\_\_\_\_

SUBTRACTIONS FROM ESCROW:

(\$ \_\_\_\_\_)

SUSPENSE BALANCE:

\$ \_\_\_\_\_

4. **PRINCIPAL & INTEREST**

BEGINNING P&I BALANCE:

\$ \_\_\_\_\_

ADDITIONS TO P&I:

\$ \_\_\_\_\_

SUBTRACTIONS FROM P&I

(\$ \_\_\_\_\_)

CORRECTIONS:

\$ \_\_\_\_\_

P & I BALANCE:

\$ \_\_\_\_\_

5. **ADJUSTMENTS:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

TOTAL ADJUSTMENTS:

\$ \_\_\_\_\_

GRAND TOTALS (1+2+3+4+5):

\$ \_\_\_\_\_

CHECKBOOK TOTAL:

\$ \_\_\_\_\_

DIFFERENCE:

\$ \_\_\_\_\_

## 25.8 Appendix H

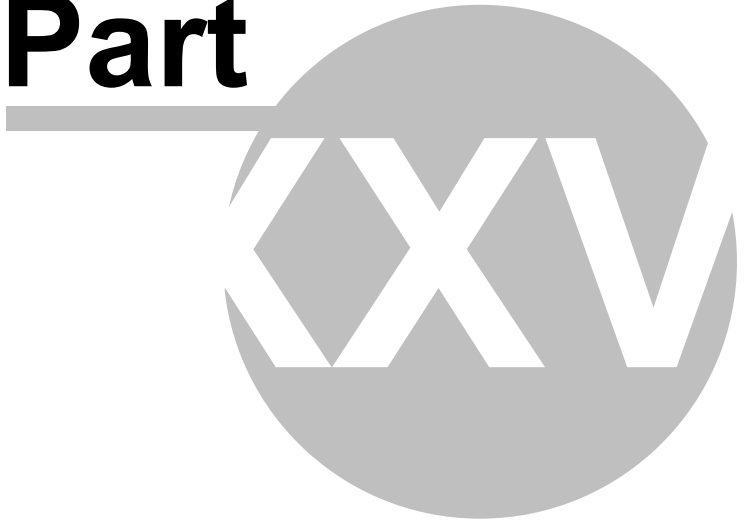
The following information explains the various files created by the "Data Out" function, which takes binary file information and converts it to a useable ASCII – Tab-Delimited format. The following is broken down by the converted file name with a general explanation of each file and the definition of each column heading. All files can be brought directly into Excel or into an MDB Database. Listed below is a full list of each file that is exported. To review a full explanation of each file click on the name of the file.

**Note:** Due to the width of each file please note that the descriptions for each file will be listed vertically instead of horizontally.

|                                   |   |
|-----------------------------------|---|
| <a href="#">(Year).xls</a>        | Payment Files   |
| <a href="#">balldate.xls</a>      | Balloon Due Dates   |
| <a href="#">citydate.xls</a>      | Escrow City Due Dates   |
| <a href="#">cntydate.xls</a>      | Escrow County Due Dates   |
| <a href="#">comment.xls</a>       | Loan Comment Line   |
| <a href="#">contactlog.xls</a>    | Account Contact Logs  |
| <a href="#">coupon.xls</a>        | Coupon Due Dates  |
| <a href="#">datamisc.xls</a>      | Data Misc. File   |
| <a href="#">escrow.xls</a>        | Escrow Transactions   |
| <a href="#">insrdate.xls</a>      | Escrow City Transactions  |
| <a href="#">intdate1.xls</a>      | Escrow City Transactions  |
| <a href="#">intdate2.xls</a>      | Escrow City Transactions  |
| <a href="#">invest3.xls</a>       | Investor Primary & Sub Account Links  |
| <a href="#">investor.xls</a>      | Investor Listing  |
| <a href="#">late.xls</a>          | Late Letter Printed Dates   |
| <a href="#">lender.xls</a>        | Lender Name & Number  |
| <a href="#">lender2.xls</a>       | Lender Detail Information   |
| <a href="#">maintenance.xls</a>   | Lender Detail Information   |
| <a href="#">maintenance2.xls</a>  | Lender Detail Information   |
| <a href="#">mor3relatives.xls</a> | Account Other Contacts  |
| <a href="#">morcontacts.xls</a>   | Borrower List & Personal Information  |
| <a href="#">mortgor.xls</a>       | Primary Table - Includes MOST information entered during the "New Loan Wizard"    |
| <a href="#">mortgor3.xls</a>      | Borrower Detail & Credit Bureau Information                                       |
| <a href="#">nextdue.xls</a>       | Account Current Balance, Next Due & Last Payment Recv'd Dates, & Past Due Balance |
| <a href="#">oth1date.xls</a>      | Important Due Dates (Other 1)   |
| <a href="#">oth2date.xls</a>      | Important Due Dates (Other 2)   |
| <a href="#">oth3date.xls</a>      | Important Due Dates (Other 3)   |
| <a href="#">oth4date.xls</a>      | Important Due Dates (Other 4)   |
| <a href="#">purgelog.xls</a>      | Purge Log   |
| <a href="#">suspense.xls</a>      | Suspense Account Transactions   |
| <a href="#">userfields.asc</a>    | User Defined Fields   |
| <a href="#">usr1date.xls</a>      | Important Due Dates (User 1)  |
| <a href="#">usr2date.xls</a>      | Important Due Dates (User 2)  |
| <a href="#">usr3date.xls</a>      | Important Due Dates (User 3)  |
| <a href="#">usr4date.xls</a>      | Important Due Dates (User 4)  |
| <a href="#">usr5date.xls</a>      | Important Due Dates (User 5)  |



**Part**



## 26 Version History

### 26.1 Version 2.4.0.33

#### **New in this version: 2.4.0.33**

1. Agency reporting for FNMA, GNMA & Freddie Mac
2. Expanded Variable Interest Rate Function
3. Print to Screen reports
4. More Flexible escrow accounting system, including identifying future escrow payments
5. Enhanced the user interface in the Main Menu under Date/Data>Misc. Database>add/modify by separating the Loan options and Borrower options.
6. Borrower's tool bar has an added reporter option that simulates the Borrower options in the Main Menu Date/Data section
7. More LOS (Loan Origination Software) interface than ANY other servicing system
8. .mdb data file access
9. International formatting standards
10. XML standards for new loan import
11. Expanded ASP borrower page capabilities
12. Enhanced the utilities that enable the Help Desk Staff to troubleshoot reported problems
13. Enhanced the Service Fee option to include an annual calculations
14. More pre-developed Crystal Reports

### 26.2 Version 2.4.0.1

#### **New in this version:**

1. Access to Help File via the Internet
2. Variable Interest Rate Loan Servicing
3. User Defined Fields
4. Flexibility in Posting Short Payments (How Interest, Principle and Fees are posted)
5. Crystal Reports Development
6. Import new loans from more LOS Software
7. Credit Bureau Reporting
8. Remote Backup Capabilities
9. Corrected the Bring Current Screen interest calculation. Trakker was reporting the Interest Short in the Interest Due and Interest Short

### 26.3 Version 2.2.0

#### **New in this version:**

- **Escrow Maintenance Fee**

- [Escrow Maintenance Overview](#)

A new feature added to The Trakker in Version 2.2.0, the Escrow Maintenance Account would allow your company to track an escrow fee that is used for keeping property up to par. This fee can be turned on and off and setup for each individual account. Your company can setup a fee "cap", or the highest amount to be stored in the Escrow Maintenance Account.

- **Escrow Maintenance Fee Report**

This report will detail all activity within the Maintenance Fee Account.

- **Escrow Maintenance Fee Custom Letter Variables Added**

We have added 5 new variables that you may use for your Custom or Existing letters. Please review [CUSTOMIZING LETTERS](#) for additional information on how to utilize these variables.

- **Variable Interest Rate Loans**

You can now enter Market Index, Date based, and Payment based variable interest rate loans in *Trakker*.

## Modifications in this version:

- **Data Out Utility**

Added the new files for the Escrow Maintenance Fee account.

[Appendix H](#) – Data Conversion Utility

## Multi-Investor Accounts – Entry

You can now enter multi-investor accounts quickly via modifications that were made to the new loan wizard. Please review [Entering a Multi-Investor Loan](#) for a walk through.

- **Borrower's Screen**

The borrower's screen has been modified in the following areas:

Escrow Type now states what type of escrow the account has attached to it. For example if the account has regular escrow only the "Escrow Type" window will have "STD Escrow" listed, if the account has both standard escrow and maintenance escrow the "Escrow Type" window will have STD & Maintenance listed.

The short payment history (located at the bottom of the borrower's screen) includes the new Maintenance escrow account payment. Note: this is the amount of funds that came from the payment and is stored in the Maintenance escrow account.

The Escrow menu has changed to allow for the separation of Standard Escrow Items & Escrow Maintenance Fee Items.

- **Escrow Analysis Screen**

Modifications were made to this screen removing the Est. Esc and Bal S/B. These were removed due to numerous customer requests.

- **Reports**

Corrected the alignment on numerous reports throughout the system.  
Corrected font errors on the collection reports.  
Added the collection code to the delinquency report.

- **Logon Screen**

Removed the case sensitivity on the logon user name and password. This was done based on customer requests.

- **System Default Options**

Added Escrow to the system default options setting window  
Added EDI link path

- **Payment Posting**

You can now enter a comment when posting a payment. Clicking on Comment will bring up the contact log and allow you to enter comments during the posting of payments.

There is now a check number box that will allow you to enter the last 4 numbers of a check when posting a payment.

- **Collateral Address**

You can now modify the collateral address on any loan.

- **Fee and Balance Adjustment**

These functions now have a "date check" on them to disallow entering of adjustments prior to transactions already in the system.

- **Suspense Account and Posting Errors**

If a payment is transferred from the suspense account and then voided, the funds return to the suspense account.

- **Year End Statement**

Added escrow summary at the bottom of the year end letters.

- **Custom Letters**

Added the ability to "call" the collateral address and the comment fields into your custom letters

- **Account History Screen**

Added the ability to print the Escrow history

- **New Loan Wizard**

The new loan wizard now includes information required to properly setup the Escrow Maintenance Fee account.

The "Escrow Maintenance Fee" section can be enabled by clicking on "Required" and entering the correct information. The Balance is the current balance, the Fee is the amount that is required with each payment, and the Cap is the maximum amount allowed to be stored in this account.

**New Loan Wizard**

**Begin Date**  Enter the date you began servicing this loan.

**Escrow**  
**Payment**   Enter loan escrow information if the loan is an escrow account or  
**Balance**    Non-Escrow Account

**Escrow Maintenance Fee**  
 Required  Not Required Does this Account Require Escrow Maintenance Fee. Please enter Balance and Fee Amount.  
**Balance**  **Fee**   
**For Exstino Loans** **Cap**

**Points Paid**  
**Dollar**   Enter amount of points paid on PURCHASE of PRINCIPAL RESIDENCE.  
 Points being recorded are for purchase of principal residence.  Points Paid

**Prepaid/Credit/YTD Interest**  
   Prepaid/YTD Int Enter Amount of Prepaid/Credit/YTD Interest if applicable.  
 Credit Interest

Prepaid/Credit/YTD Interest

<< Back    Next >>    Cancel

The "Finish" screen has also been modified, per customer request to display additional information:

- **Crystal Reports and MDB Reporter Add-On Module for Trakker**

This new and exciting feature packed add-on module for *Trakker*

The MDB Custom Reporter Add-On Module is an import function that imports all of the data files from Trakker directly into a pre-designed database. This module will allow you to use existing reporting applications or if you know how to utilize the reporting functions in a database program, like Microsoft® Access®, you can design your custom reports at a very low cost.

For more information on these or any other item from Multi-Financial Services Company, Inc. please review our web site at [www.thetrakker.com](http://www.thetrakker.com) or e-mail our support manager at [supportmgr@thetrakker.com](mailto:supportmgr@thetrakker.com)

## 26.4 Version 2.1.0

### Modifications in this version:

- **Data Out Utility**

The dataout utility now includes all Trakker Data Files and All information included in each file. Please refer to [Appendix H](#) for additional information on the Dataout files and format.

- **ACH Payment File Import**

As of this version you can now process a payment import file. This can assist you in processing ACH payments. To review additional information on this function please review [ACH File Import](#)

- **The Borrower's Screen**

Per the request of a number of clients, the borrower's screen has been increased to allow for additional information. Some clients may have seen an increase in the borrower's screen as of the Version 2.0.7. This was a preview of the increased screen. With the responses that our support department received about the increased size we decreased the size of the screen to fit a screen resolution of 800 X 600.

If you have suggestions for this screen or any other screen (size, layout, or content) please send your suggestions to our support manager at [supportmgr@thetrakker.com](mailto:supportmgr@thetrakker.com).

- **The Availability for Add-On Modules.**

We have modified the program to allow for custom modules to interact directly with Trakker and its data files. If you have a suggestion for an Add-On Module that you need please send your suggestions to our support manager at [supportmgr@thetrakker.com](mailto:supportmgr@thetrakker.com).

With this ability our programming staff have been developing two Custom Reporting modules for Trakker. Both modules are (as of December 16, 2002) currently in their beta testing stage. If you wish to receive additional information on either of these custom reporting modules please contact our support department at 850-559-9123, by e-mail at [support@thetrakker.com](mailto:support@thetrakker.com), or visit our web site at [www.thetrakker.com](http://www.thetrakker.com).

One of the modules is based on Crystal Reports© and has most of the report design functions in their full application. Crystal Reports© can be found on the shelves at a price near a thousand dollars!

The MDB Custom Reporter Add-On Module is an import function that imports all of the data files from Trakker directly into a pre-designed database. This module will allow you to use existing reporting applications or if you know how to utilize the reporting functions in a database program, like Microsoft® Access®, you can design your custom reports at a very low cost.

- **Payment History Screen (located in the Borrower's screen)**

As of the release of Version 2.0 this screen was corrected where it was displaying an incorrect payment paid (due date). This was a problem that some of our clients reported within the Version 1.6.0 release. After those clients updated to Version 2.0 a small few of these clients still experienced a display problem with this screen. Our programmers rewrote the screen to ensure that this problem never returned. This has been tested and determined that the problem has been removed. We apologize for any inconvenience that this may have caused.

- **EDI Link – Updated**

The EDI link was updated with the release of a new version of Point© and Loan Handler© to allow for changes these programs made to their exported files and to allow additional information to be imported into Trakker.

- **Contact Log**

Each borrower's contact log now logs additional security items.

The log now includes an entry that is written by the Auto-Coupon function.

- **Additional Variables Available for Custom Letters**

You can now include additional information in your custom letters. Please review the updated list of available fields in the [CUSTOM LETTERS AVAILABLE FIELDS](#) help topic.

- **IRS Reporting Data File**

Per the IRS requirements we have updated the reporting file for 2002. We have created a test file, sent it to the IRS, and it has been approved for your January/February 2003 submissions.

- **IRS Reporting Filter**

We have now added a "Filter" to the program that will allow you to report an account based on the amount of interest received. The minimum reporting amount can be set in the System Parameters. Go to System, Parameter Options, System Parameters.

## 26.5 Version 2.0.7

### Version 2.0.7

#### Modifications in this version:

- **EDI Link**

The EDI Link was modified to allow for additional information to be imported from Point© and Loan Handler©.

- **The Borrower's Screen**

Per the request of a growing number of clients we have increased the Borrower's screen to allow for additional information.

## 26.6 Version 2.0.6

### Version 2.0.6

#### Modifications in this version:

- **Borrower Service Fee (Charged to the borrower not lender)**  
The borrower service fee now is automatically added to the payment amount and is deducted from the payment when the payment is posted.
- **New Loan Wizard**  
The past due amount (current past due amount, used on existing past due loans) now transfers into the loan's past due column if entered in.

## 26.7 Version 2.0.5

### Version 2.0.5

#### Modifications in this version:

- **Borrower Service Fee**  
Changed due to an error where the program was not recording the decimal and accepting 5.00 as 500.00 (example).
- **Important Due Date Reports**  
All Important Due Date reports now include the account name.
- **Bring Current Screen**  
The service fee is now displayed on the screen.

## 26.8 Version 2.0.4

### Version 2.0.4

#### Modifications in this version:

- **I.R.S. E-File**  
Per the requirements for the Electronic Filing for the I.R.S. we have modified the creation of the electronic file creation. The procedure remains the same to create the file but modifications to the file's internal structure has changed. This change was approved by the IRS in February.
- **Bi-Monthly**  
Per the request of some of our clients we have added the ability to set the payment schedule for twice a month. This would put the due dates every 15 days.  
**NOTE:** This is a beta feature. Please direct any questions, comments, or suggestions to Terry Ryan at [terry@thetrakker.com](mailto:terry@thetrakker.com).

## 26.9 Version 2.0.2

### Version 2.0.2

#### Modifications in this version:

- **Coupon Printing**

- Corrected an error on the form where the Zip code was replaced by the phone number on Lender information.
- Corrected an error on the header where if the header is set to lender and the lender is a corporation, the first name on the header will appear as a "\$".
- Corrected an error when "Mail To" was selected to Servicer the program printed the Lender Information
- **Property ID ( In the Appraisal / Description screen )**
  - Corrected a problem where the program would not "Hold" the information that was entered.
  - Note:** If you currently do not have any information entered in this field but do have appraisal description the information on the description may be "copied" to the Property ID field. To correct, just delete the information in the Property ID field and enter the correct information.
- **Payment Summary Report**
  - Corrected an issue when you begin entering in a date the curser does not "Tab" to the next field.
- **Year End Summary Report**
  - Corrected an issue when you begin entering in a date the curser does not "Tab" to the next field.
- **Interest Paid Report**
  - Corrected an issue when you begin entering in a date the curser does not "Tab" to the next field.
- **Escrow Transaction Report**
  - Corrected an issue when you begin entering in a date the curser does not "Tab" to the next field.
  - Corrected an error on the report on the way the date's year is printed ( ie. 101 – instead of 2001 ).
  - Corrected an error if the report is pulled with a specific loan class code the report prints without any account information.
- **Suspense Account Summary Report**
  - Corrected an issue when you begin entering in a date the curser does not "Tab" to the next field.
- **Contact Log**
  - When an account is purged from the system Version 2.0+ now records which account was purged and who purged the account. However, this entry was being placed in the next account in the system. Example: Account 1015 is purged, the entry of what account and who purged it would be placed in Account 1016. This entry is now recorded to Account 0000 and can be viewed by pulling up the Purge Log.
  - New Feature: Purge Log**
  - As with Version 2.0.2 you can now view the Purge Log from the main program screen by selecting Review, Loan, Review and entering in "0000". This is a secured area so you will need to contact your program Administrator for your "Rights" to this section.
- **Other Contacts (In the Borrower's Screen)**
  - Corrected an issue where all information is recorded on an additional contact except the Last Name.
  - Note:** In order for the program to record the State location you must have the Country location selected also.
- **Purge**
  - Corrected an issue if an account is purged then the Borrower information on the accounts following the account purged moved up one account. Example: Acct 1010 is purged. Account 1011 will have the borrower information for account 1012.

## 26.10 Version 2.0.1

### Version 2.0.1

#### Modifications in this version:

- **Payment Summary Report**
  - Corrected an alignment problem where the totals Fees and Service Fees totals did not show up on the report.
- **Interest History Report**
  - Added Accrual Adjustment Column



## 26.11 Version 2.0.0

### What's New in 2.0

#### New Features in this version:

- **Credit Reporting**

You can now create an encrypted file that can be sent to the credit bureau. We have tested this function with the following credit agencies and each has tested to be fully compliant.

Trans-Union

Experian

Due to "Internal Policies" within Equifax we were unable to verify that our file that was created per their specifications is correct. Therefore we cannot, at this time, verify that the Equifax file can be read by that agency. We are working to find a way around this issue and will let you, our customers, know when the file has been verified.

Please refer to the following sections for more details:

[Setting Up Your System For Credit Reporting](#)

[How to Generate A Credit Reporting File](#)

[Account Credit Reporting Information](#)

**Note:** When a credit file is created a report will automatically print that will inform you of ANY accounts that were not reported due to an error. To prevent these errors please make sure that all borrower and co-borrower information is complete.

**NOTE: Upgrade Information**

After you have upgraded your program to Version 2.0, you will need to go into each account and edit the borrower's and co-borrower's personal information. This is due to the program now storing full information on each person listed on your accounts. For example, if you have a borrower and co-borrower on a Joint account, you will need to go to that account and edit the borrower's personal information and make sure that all of the information is entered and is correct. You will then need to edit the co-borrower's personal information and make sure that all of the information is entered and is correct.

To change the personal information on your borrowers and co-borrowers please go to the account screen, choose Change, General, and then Borrowers, a new screen will then open. To edit a borrower's information click on that borrower's name and choose Edit. Please note that there are three tabs at the top, Borrower, Address, and Demographics. To edit a co-borrower's information choose the co-borrower's name and click on Edit. There are two tabs at the top for a co-borrower, Borrower and Demographics. If the address differs from the main borrower on the account choose the option at the bottom of the Borrower tab "If the address is different click here", and the Address tab will appear.

- **User Defined Fields**

We have added 250 user-defined fields to allow you to better keep track of information on each of your clients.

Please refer to the following sections for more details:

[User Defined Fields](#)

- **Enhanced Security**

Per our valued customer's request we have greatly expanded the security of the program. There are now many more areas of the program, which are secured. Instead of making the user login over and over again we have made a single login that keeps track of what is done within the program. You can review the security section for more details at: [Program Security](#)

#### Modifications in this version:

- **Coupon Book Options**

You now have the ability to select "Lender" or "Servicer" for the following options on the coupon book: Cover Page Header, Make Checks Payable To, and Mail Checks To

Please review: [AUTO COUPON PRINTING](#)

- **Pre-Payment Penalty**

Now included in the Payoff calculation.

Please review: [PAYOFF](#)

- **Escrow Analysis**

Report modified due to penny difference on some instances.

- **EDI Link modifications**

The EDI Link now imports more information than ever before.

Please review [ESTABLISHING EDI LINK WITH ORIGINATION SOFTWARE](#)

- **I.R.S. File Generation**

The file that is generated has been modified per I.R.S. Requirements

- **Loan Import Report**

After you import a loan the report that is generated now displays the new accounts and what lender number was selected.

- **Investor Payment Summary Report**  
Adjusted the lineup at the bottom of this report to allow for a figure larger than 11 digits.
- **New Loan Report**  
Fixed report due to a error when generating this report for a large number of accounts.
- **New Loan Wizard:**  
  - EDI Link: When utilizing the EDI Link the "Loan Class Code" was grayed out. This will now be an editable field when using the EDI Link. Late Fee Screen: When the "No Late Fee" selection is selected the dollar amount did not gray out, and when the "No Service Fee" selection is selected the dollar amount for "No Late Fee" grays out. This has now been corrected.
  - Borrower information screen now accepts up to six borrowers.
  - Various other additional fields related to Credit Reporting were added. Fields such as Loan Type, Portfolio, and Additional Borrower Information.

### Modifications to the Help File:

We have made a large number of changes to the help file to better assist our customers. In future releases and updates please check this section for a summarized list of the items modified and/or added in the help file.

#### New Sections

- **Full Walk through on the New Loan Wizard**      [Entering A New Loan](#)
- **Utilization of the Suspense account**      [Utilizing The Suspense Account](#)
- **How to input various common types of payments**      [Different Types Of Payments](#)
- **Network Setup**      [Networking](#)
- **Workstation Setup**      [Workstation Setup](#)
- **Credit Reporting Setup and Use**  
[Setting Up Your System For Credit Reporting](#)  
[Account Credit Reporting Information](#)  
[How to Generate A Credit Reporting File](#)
- **Full Instructions on how to submit your data to our support staff**      [Submit Your Data To Our Support Staff](#)
- **Modified the Forms Ordering Section**  
[Forms Ordering](#)  
[Appendix F](#)

### Modifications to this version

- Complete directions on how to setup your program
- Adjusted reports to better preview an actual printout
- All items relating to the setup of a loan have been re-written due to the changes of program version 2.0

**Please note that there is now a single section that covers the New Loan Setup Wizard**

- The Table of Contents has been reorganized to better assist our valued customers
- Importing existing data instructions and examples have been modified
- More extensive Program FAQ section
- More extensive Technical FAQ section
- Updated the Program Security section
- Added a variable to the Custom Letter Overlay Variables
- Modified the Technical Support Request Form
- Modified the Network Troubleshooting section

### Sub Releases

- [Version 2.0.1](#)
- [Version 2.0.2](#)
- [Version 2.0.4](#)
- [Version 2.0.5](#)
- [Version 2.0.6](#)
- [Version 2.0.7](#)

## 26.12 Version 1.6.0

### What's New In Version 1.6.0

When we set out to create a new version we ask ourselves, "How can we make the program easier for our clients to use?"

We knew that improving an already user-friendly program was going to be difficult. So what did we do to handle this situation? We looked to you, our valued clients. Through questionnaires, client comments and suggestions we have been able to improve upon the program to better suit the needs of you, the user.

With added features such as:

#### [AUTO COUPON PRINTING](#)

Having the ability to print multiple Coupon Books with the click of a button. Global parameters are set and the Coupon Dates are automatically updated. For more information follow the link above.

#### Separate menu choices for [CHANGING LOAN AND PASTDUE FEE BALANCES](#)

By adding separate menus for Balance Adjustments or Fee Adjustments the functions are now easier to find and utilize. Even Prior Interest amounts can be administered in just a few easy steps. Reversal of **Borrower Fees** is tracked in the **Comment Log** as well as in the Transaction window of the Borrowers screen to create an easier path of tracking monies. (**Reversed fees are no longer entered into the suspense account by the program.**)

Automatic Updating of the Coupon Book Due Dates when using manual Coupon Printing

No longer does the end user have to manually update the Important Due Dates database whenever new Coupon Books are printed manually. The program will automatically update the Due Date saving you both time and money.

The ability to print Coupon Books after completing the new loan wizard. (Please refer to [Enter A New Loan](#))

You are now given the option at the end of the New Loan Wizard to print a Coupon Book for any new account entered into the program. In order to utilize this convenient feature you must first define the Auto-Coupon Parameters as outlined in [AUTO COUPON PRINTING](#).

Y2K Compliant

Enter 2 digit or 4 digit years in any of the date fields in the program. The program can recognize dates in either format for easier use, less keystrokes and fewer mistakes.

Allowance of future dates in the New Loan Wizard

For those loans that have pre-paid credit that must be recorded the software will now allow future dates to be entered in the Last Payment Received field for easier tracking of interest when posting payments. The maximum is 60 days forward from the date the loan is entered (For more information please refer to [Enter A New Loan](#)).

Automated Back Ups of the Late.dta and Comment.log files.

Now whenever the Collection System automatically prints Past-Due Notices the program will automatically create a back up files based on the system date to aid the user in recovering this valuable data in the event of errors during the printing of Past Due Notices. For example the late.dta file will be called late040220001.bak if the Past Due Notice utility was executed on 04/02/2001. These back up files will be stored in the same folder you use to house the program (by default this folder is called MFS).

Principal and Interest Payment Calculations

Once information such as Loan Balance, Interest Rate and Term have been entered, enter the amount of the payment and when you click on Next (see [Enter A New Loan](#)), Trakker will perform a standard calculation used for generating payments and compare it to the payment amount entered. If the two amounts are different then Trakker will display a message with the amount the program calculated. Click Yes to go back to change the payment amount entered or click No to proceed with the New Loan Wizard. **NOTE: Multi-Financial Services Co., Inc., Trakker Loan Servicing Software™ does not advise any of its clients, either current or potential, to deviate from the payment amount expressed on the Legal Note made between our clients and their borrowers. The new P&I Calculation feature is intended to be used as a guideline to prevent major data entry errors when entering new loan information. Any deviation from the payment amount stipulated on the Legal Loan License Agreement is strictly the decision of the client and/or their company's management.**

Escrow Reserve Parameters

Users now have the ability to manage how many months they will allow for a reserve amount when dealing with escrow accounts (Please see [ESCROW ACCOUNT INFORMATION](#) for more on working with Escrow Accounts). Choose from either 0, 1 or 2 months. **NOTE: In accordance with Federal Laws, Trakker Loan Servicing Software™ is not**

**currently set to allow more than 2 months of Escrow Reserve to be kept in the system. If the amount is in excess of the 2-month reserve limit at the time an Escrow Analysis is ran a warning message will be displayed and Trakker will not execute the analysis will be displayed.**

Have checks made payable to either the Servicing Company or the Lender

Now companies have the option to choose whether to have the Servicing Company's name or the Lender's name printed on the Coupon Books in the Make Checks Payable To section. By default this option is set to Servicing Company. To change this option from the Servicer to the Lender simply change the selection found under Auto Coupon Options in the System, Parameter Options menu. (See [AUTO COUPON PRINTING](#) for more on changing Auto-Coupon Options.) **Note: The Servicing Company's mailing address will still be used when the Make Checks Payable To option is set to Lender.**

**And by increasing the power of previous features such as:**

Convert Data (Please see [Utilities](#) for more information)

Now all files, both binary and text, are exported to the Dataout folder for easier access to pertinent data for reporting purposes. Use Excel, Word or Access to view the data and create easy and meaningful reports.

#### [ACCOUNT SUMMARY REPORT](#)

We have added **Original Loan Amount and Per Diem Totals** to the report to aid in financial reporting. Also included is the option to include Closed Loans as well as Accrual Amounts on any given day (future dates are still not allowed).

**ESTABLISHING EDI LINK WITH ORINATION SOFTWARE** such as Calyx Point, Byte's The Qualifier Series and Contour's Loan Handler

By using the **Electronic Data Interface (EDI)** you save time and money when the program directly imports pertinent information from these various origination programs. With our newest member, Calyx's Point, importing loan information is done in just a few easy steps, most of which can be done directly from the Point borrowers screen.

#### [MISCELLANEOUS DATABASE](#)

With added tracking features such as No Late Notice Printing and Borrower Pay Fees as well as ACH Borrower and Points Paid keeping track of important data is easier than ever. The Miscellaneous Database can track these criteria and keep you from wasting money sending Late Notices or even Coupon Books to accounts that do not require them (such as ACH Borrowers or Bankruptcies).

#### [CUSTOM LETTERS AVAILABLE FIELDS](#)

By improving fields such as ~total\_next\_due~, ~bring\_current~ and ~interest\_due~ you, the user, can create custom letters to fit the needs of your business. Custom Letters such as, Interest Due Invoices or Custom Past-Due Notices are just a few of the options available to you when using this powerful feature. (For more information on creating Custom Letters please refer to [CUSTOMIZING LETTERS](#).)

#### [Accrual of Interest](#)

The accrual of interest has been modified to better account for loans paid ahead and those paid in arrears. As such, an "adjustment" column has been added to the Accrual Report that is available on-screen and in print. Should you have any questions on changes made, please contact our Programming Department directly at 800-326-4112 x 306

#### **What does all of this mean to you the user?**

It means increased productivity with fewer man-hours. With all of these added features plus **FREE Technical Support** Version 1.6.0 is by far the most innovative Loan Servicing Software on the market today.

#### **What's Next?**

What can you look forward to in our next version release?

Look for features such as:

Credit Bureau Reporting

Export pertinent information to generate a file used in reporting to various Credit Bureaus

Just a few of the new fields being added specifically for this feature:

Portfolio

Loan Type

Appraisal Amounts

Race, Gender, Date of Birth information and much more...

#### Co-Borrower Screens

Additional fields such as Co-Borrower Names, Addresses, Home and Work Phones to enable lenders to enter co-borrower information

#### Additional Contact Screens

Additional screens to enter secondary contact persons, phone numbers and addresses for the purpose of debt collection. Other screens will include Collateral Description and Persons Associated with the loan.

#### Additional User Defined Fields

When additional fields are needed that are just not provided by default in most programs you will have the added fields needed for those unique situations where default fields are just not enough. With additional fields types such as:

- Dates
- Decimal
- Memo
- Numeric
- Alpha

You will have all of the additional space needed to track loan specific information for the ever-changing world of Loan Servicing.

#### System Wide and User Defined Defaults

Now users will be able to define default settings for information in the New Loan Wizard. No more having to enter information that is a company standard over and over again. Simply set the defaults under the System, Parameter Options menu and these defaults will be the standard for every new loan entered into the system but still allowing the user to change from the defaults for those loans that fall outside the normal.

Some of the User Defined Defaults will include:

- Lender Number – for those who are the only lender that they service
- State – in both the Collateral and Mailing Address screens
- Late Fees – User can set a System wide standard for late fees assessed
- Service Fees – For companies who service loans for other lenders

System Defined Defaults (System Defined defaults cannot be changed to default to another selection by the user but users will be allowed to change the selection for that particular loan that they are entering) will include:

- Borrower Type – set to individual
- List Loan Comments – set to the "On" position
- Payment Period – set to monthly
- Loan Type – set to straight

And this is just a few of the defaults to make entry of new loans easier and more efficient.

#### Have an Idea or Question?

We welcome any suggestions that you may have for future versions and encourage you to contact our Help Desk either by phone, fax or email.

## 26.13 Version 1.5.0

### Version 1.5.0 As Of 1/24/00

Below is a summary of all the major and minor changes made to your loan servicing program since Version 1.4.0 came out. This is a VERY COMPLETE summary of all changes and it was felt that even minor changes would be of some interest to you and your staff; especially, if your company made a request to change something. If a particular change affects the HELP file, you'll also find a "link" linking you directly with that HELP topic for additional information. Additionally, at the end of this list, you'll find a list of projects either currently under way or anticipated in the coming months. As always, thank you very much for your suggestions and also your patience as changes move along in the project list.

**1.5.0** -NEW HELP FILE TOPIC CREATED DESCRIBING :HUD ESCROW ANALYSIS" AND HOW IT WORKS ( [HUD AGGREGATE ESCROW ANALYSIS](#))

-ENHANCED THE "REGULAR AMORTIZING INTEREST ACCRUAL METHOD" TO ACCOMMODATE CHANGES MADE

BY YOU IN AN ACCOUNT'S BALANCE (POSTITIVE OR NEGATIVE) WHICH THROWS OFF THE ORIGINAL AMORTIZATION SCHEDULE (SEE [Accrual of Interest](#) FOR ADDITIONAL INFORMATION)

-ENHANCED INTEREST ACCRUALS IN GENERAL BY ALLOWING THE ABILITY TO CAPTURE INTEREST PAID "LIFE TO DATE" OF AN EXISTING LOAN BEING SETUP – AN EXISTING LOAN WILL BE RECOGNIZED WHEN THE "DATE OF NOTE" AND "DATE OF LAST PAYMENT" ARE DIFFERENT – ADDITIONAL FIELDS WILL THEN BE DISPLAYED ON THE FOLLOWING SCREEN REQUESTING "LIFE TO DATE" INTEREST FIGURES

-ESCROW ANALYSIS REPORT WAS HAVING A PROBLEM WITH CORRECT ADJUSTMENTS - THIS IS NOW FIXED

-SPELLING OF "PRINCIPLE" TO "PRINCIPAL" FIXED ON THE PAYMENT OVERAGE SCREEN

-FIXED PAST DUE CHECK FEE WHEN IT WOULD NOT REVERSE WITH LATE FEE

-CORRECTED BRING CURRENT OPTION CALCULATING THE AMOUNT CORRECTLY FOR INTEREST BEARING ACCOUNTS

-NEW HISTORY LETTER "END OF YEAR STATEMENT" FOR ALL CLIENTS HAS BEEN CREATED

-ON THE PAYOFF WHEN THE CHECK AMOUNT IS LESS THAN A PAYOFF - THE SPECIFIC INTEREST + LATE FEE HAS TO BE DEFINED IN THE "DUE BOX" THE LATE FEES WERE NOT BEING ADDED TO THE PAST DUE FEES SO YOU COULD NOT TELL THE CORRECT FEES AMOUNT. THIS HAS BEEN FIXED

-ADDED "SUBTRACT FROM SUSPENSE" INTO THE PAYOFF SCREEN

-FIXED "COLLECTION CALL REPORT" FOR PRINTING AFTER PAGE 2

-HISTORY LETTER INCLUDED THE ENTIRE ADDRESS AS WELL AS THE ACCOUNT NUMBER ALSO MOVED THE LETTERHEAD TO THE TOP OF THE LETTER AS REQUESTED BY CLIENT

-POSTING TO SUSPENSE WAS ADDING THE LAST BALANCE OF THE PREVIOUS RECORD IN THE SUSPENSE.SSP FILE TO THE BALANCE OF THE CURRENT RECORD PLUS THE AMOUNT BEING POSTED TO SUSPENSE

-FIXED THE DELINQUENCY REPORT WITH A MINOR Y2K PROBLEM PRINTING DATES

-MODIFIED THE DELINQUENCY REPORT TO PRINT CONTACT LOG COMMENTS FROM DECEMBER

-THE CONTACT SCREEN FOR COMMENTS HAD AN UNLIMITED TEXT EDITOR FOR THE DATE RANGES

-THE NEW HELP FILE TOPIC [Yearly History Statement to Borrower](#) WAS CREATED FOR THE "END OF YEAR HISTORY STATEMENT"

**1.4.9** -FIXED DATE PROBLEM WHEN SUSPENSE REPORT INVOLVING A DATE OF 1ST OF ANY 30 DAY MONTH

-ADDED A VARIABLE TO LETTERS.OVL AND CUSTOM1.OVL AND CUSTOM2.OVL CALLED:  
"TOTAL\_NEXT\_DUE"

-WHICH ADDS THE "BRING CURRENT" AMOUNT AND THE "NEXT MONTHLY PAYMENT" AMOUNT. SEE HELP TOPICS:

[CUSTOM LETTERS AVAILABLE FIELDS](#)

-EDI LINK IMPORTER PROGRAM READY FOR USE WITH CALYX'S "POINT" ORIGINATION PROGRAM

-ADDED WARNING MESSAGE FOR OTHER "HOW PAID" CODES IN BOTH INCORRECT POSTING AND NSF CHECK THIS WILL LET THE USER KNOW WHEN THEY REMOVE A TRANSACTION WITH AN OVERAGE TO SUSPENSE

--NEW HELP FILE HAS DIRECTIONS ON IMPORTING FROM POPULAR LOAN ORIGINATION PROGRAMS (E.G. CONTOUR, BYTE, POINT) – SEE:

[ESTABLISHING EDI LINK WITH ORIGINATION SOFTWARE](#)

- CORRECTED MINOR Y2K GLITCH IN VIEWING PAYMENT HISTORY SCREEN
- CORRECTED SERVICE FEE TOTALS ROUNDING PROBLEM IN REGULAR AND INVESTOR PAYMENT SUMMARY REPORTS
- ENHANCED VOID/INCORRECT POSTING WARNING MESSAGE WHEN PAYMENT ORIGINALLY CAME FROM THE SUSPENSE ACCOUNT
- ENHANCED VIEW/HISTORY FOR SUSPENSE TRANSACTIONS – NOW BETTER DESCRIBES EACH TRANSACTION FROM AND TO THE SUSPENSE ACCOUNT
- CHANGED VOID/NSF ROUTINES:
  - NOW PUTS FULL PAYMENT BACK IN SUSPENSE IF THE PAYMENT WAS ORIGINALLY A SUSPENSE TRANSFER
  - ELIMINATED THE ARE IN THE NSF BOX INDICATING, "LOAN ONLY" AND "SUSPENSE ONLY" SINCE NEVER USED
  - CREATED NEW ACTION CODES FOR VIEW AND PRINT HISTORY FOR INCORRECT POSTINGS AND NSF RETURN CHECKS
- 1.4.5 -A NEW OPTION WAS CREATED FOR INTEREST BEARING ACCOUNTS TO INCLUDE 360 DAY INTEREST CALCULATION OPTIONS IN ADDITION TO STANDARD 365 OPTION

## 26.14 Version 1.4.0

### VERSION 1.4.0 AS OF 8/12/99

#### INTRODUCTION

Version 1.4.0 has the following changes and are more fully described in the sections below and the HELP file sections as indicated:

- Balances and past due fees can now have various fees/amounts added to them manually via a password secured function based on user defined;
- Custom letters and letters in the Letters.ovl file can now have:
  - Fonts changed
  - Underline, bold, and italicize letters
  - Size of letters changed
  - Left and right margins defined
  - Labels can now be created for use on multiple column label forms
- Suspense report has been modified to better assist servicing personnel balance to daily deposits
- PRELIMINARY accrual of interest shown now on the Account Summary Report

The following changes are readily apparent are just for your informational purpose:

- The borrower's credit history is now on their Main Borrower Screen (account status now at the top)
- Fixed rate is the default when inputting a new account; thus, an imputer can easily tab to the next field
- Payment screen now has current date, regular payment amount, and check as defaults
- Corrected problem with Address2 printing on multiple past due notices

#### PROGRAM CHANGES

##### I. CHANGING BALANCES AND PAST DUE FEES

Version 1.4.0 introduces our first foray into formal security clearances for users to perform certain functions since it introduces the ability to change a loan's balance. In this version, functions that now require security authority now are:

- Purging
- Changing an Account's Balance (includes adding "outside" fees to the Past due Fees Column on the Borrower Screen);

We've had several requests to increase/decrease a loan's balance for various reasons. Some of which are:

- Principal payments between regular payments by a borrower
- Government grant funds received to lower the balance
- Fees have been incurred by the borrower that should be added to the loan balance (note: fees can also now be added to "Past due -Fees" if the user so wishes for these extra fees)

Neither of these actions will change the due date of the loan.

Specifically, "Security Authority" means that each licensee needs to determine who within their organization will have authority to perform each of these highly sensitive functions; especially, being able to change a loan's balance! As our clients request other functions that we consider to be "high security", these will be added to the security authority menu.



The following new HELP topics will assist in implementing this new function:

[Program Security](#)  
[CHANGING LOAN AND PASTDUE FEE BALANCES](#)

II. CHANGING FONTS IN CUSTOM LETTERS AND LETTERS.OVL FILE

You are now able to bold, underline, & italicize characters in addition to setting a left margin for one or more lines.

Please see the following new HELP topic for these changes:

[Changing Fonts in Letters](#)

This topic is also referenced in:

[CUSTOMIZING LETTERS](#)

III. MODIFIED SUSPENSE REPORT

Due to a request from some clients, the Suspense Report has been slightly modified to better define Beginning and Ending Balance changes in order to balance to daily deposit slips.

Please see the following modified HELP topic:

[SUSPENSE ACCOUNT SUMMARY](#)

[SUSPENSE ACCOUNT SUMMARY REPORT -SAMPLE](#)

And the following related sections related to Balancing Procedures that have been affected:

[Balancing Procedures](#)

[Appendix G](#)

IV. PRELIMINARY ACCRUAL – ACCOUNT SUMMARY REPORT

This ***PRELIMINARY/TEST*** modification to the Account Summary Report allows users to obtain an accrual figure for all their loans monthly on the last day of each month. This function is in a "test" mode and **all clients needing accruals are urged to review the results and the new section on Accrual of Interest and then make comments via phone call, fax, or e-mail ([support@thetrakker.com](mailto:support@thetrakker.com)) as soon as possible.** For more extensive information please see the following new HELP topic:

[Accrual of Interest](#)

And the related Account Summary Report, which has been modified:

[ACCOUNT SUMMARY REPORT](#)

[ACCOUNT SUMMARY REPORT - SAMPLE](#)

V. SUSPENSE ACCOUNT CHANGE

Modified the suspense account when an insufficient check is received back on a prior payment. Previously the date of the original transaction was written to the suspense data file, thus, when balancing that week the suspense report's Beginning Balance will not be consistent with last week's Ending Balance. Now the date of the return check transaction will be reflected in the Suspense data file and each report will show correct ending and beginning figures from week-to-week.

Likewise, the inputting of the Beginning Date has been modified to be consistent with all other reports requesting date ranges. That is, if June 30th was the last balancing date, the beginning date for the next balancing will be July 1st instead of June 30th as previously done and caused inconsistency with other reports.

VI. PRINTING COUPON BOOKS FOR SIMPLE INTEREST LOANS

Yes, coupon books can now be printed for Simple Interest loans!! Information regarding interest, principal, and escrow paid has been omitted to avoid any confusion to the borrower. Your servicing program will recognize interest types automatically (Simple Interest and Regular Amortizing) and will be transparent to the user printing coupon books; thus, books can be printed now for ALL accounts whether interest is calculated on the Simple Interest or Regular Amortizing methods.

VII. CORRECTION: NOT ENOUGH LEFT FOR ESCROW PAYMENTS ON SIMPLE INTEREST LOANS

This correction now takes the Escrow payment out FIRST prior to taking any past due or current interest for Simple Interest method loans.

VIII. BACKING UP DATA FILES

A new section, [Backing Up Data Files- IMPORTANT!!](#), has been added and is extremely important! Please read as soon as possible!!

IX. PASTDUE LATE FEE NOTICES

A generic Past due Late Fee Notice has been added to the Letters.ovl file for your use. It has been formatted to be used in conjunction with our standard Past due Notice Mailers. Naturally, you can change wording, format, etc. as your company wishes. (NOTE: THE PROGRAM DOES NOT SEND THESE NOTICES TO ACCOUNTS PREVIOUSLY IDENTIFIED IN [COLLECTION SYSTEM](#) AS ACCOUNTS THAT SHOULD NOT BE CONTACTED FOR PREVIOUSLY DEFINED REASONS) This notice can be found at the very end of the Letters.ovl file.



The [CUSTOM LETTERS AVAILABLE FIELDS](#) has been modified to better define "Local Variables" and which letters/notices they are ONLY used in. An additional variable has been added, "Local 3" which at this time is used ONLY in the new Past due Late Fees Notice.

Lastly, the "INDEX" of the HELP file has been considerably changed to allow extensive searches based on key-words inputted. This Index will continue to be updated over time.

#### CHANGES BEING WORKED ON

##### AUTOMATIC POSTING OF PAYMENTS, I.E. BATCH PROCESSING

We're now working on automatically posting of payments in two ways:

- Receiving a simple ASCII text file having the loan account number and dollar amount paid
- Develop a screen where the input operator inputs a deposit slip date, then enters an account number and dollar amount for each payment, provide a sub-total for each deposit slip, continue posting other deposits if it balances, and then post all payments automatically when input is complete. This will require "pre-entering" into the System part of the program such things as your company's policies on such things as:
  - What should be done on payment overage's:
    - If account is current
    - If account is past due
  - What happens to small amounts in suspense when a suspense transfer is made and the account is now current
  - How should multiple payments be handled if there are outstanding late fees
  - What to do with payments just received that are less than the regular payment

To mention just a few of the recognized decisions your management will have to make prior to effectively using this new function – **PLEASE SEND COMMENTS ON THIS FUNCTION TO:** [support@thetrakker.com](mailto:support@thetrakker.com) or fax them to: 850-562-8532.

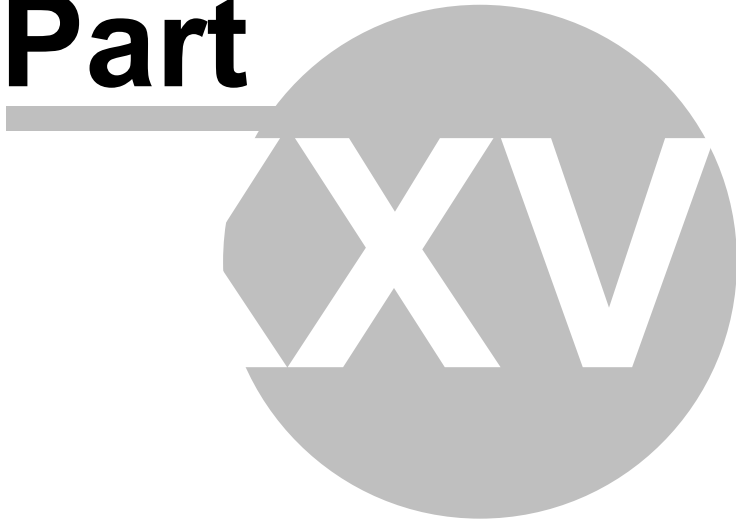
##### INTEREST ACCRUALS

Responses will be reviewed for the initial release of interest accruing for Interest Bearing/Simple Interest loans, modifications made, and then we'll proceed to accruals for Regular Amortizing loans. Your comments for Regular Amortizing loan accruals are urgently needed for this important project on such things as:

- Accruing new loans in the first 2 months with and without prepaid/credit interest
- Accruing interest on paid off loans in the last month
- Accruing interest on multiple payments in one month
- Accruing interest on past due and/or paid ahead loans

Naturally, our company CPA will be advising on FASB accounting standards, however, your individual input is requested.

**Part**



## 27 Technical Information

### 27.1 Program FAQ's

Listed below are some of the most commonly asked questions about the Trakker program and the links that will provide their answers.

#### Reports

**Question** – What is the Account Summary Report and how do I run the report?

**Answer** – This report will print the following information: loan account number, name of the borrower, date and amount of last payment received, next payment due date, amount past due (if any), beginning and ending principal balances, escrow balance (if any), and suspense account balance (if any).

- To run this report: From the main screen click on Reporter, Management Reports, and Account Summary Report.
- More Information on this report can be reviewed at: [ACCOUNT SUMMARY REPORT](#)
- An example of this report can be seen at: [ACCOUNT SUMMARY REPORT - SAMPLE](#)

**Question** – What is the Payment Summary Report and how do I run the report?

**Answer** – For each lender and/or loan type specified, this report will print those loans with payment activity during a period of time specified by the operator. The following information is printed: loan account number, name of the borrower, date payment was received, the amount of principal and interest paid, the balance of the account, the escrow balance (if any), any late fees that were paid, and the servicing fee charged.

- To run this report: From the main screen click on Reporter, Management Reports, and Payment Summary Report.
- More information on this report can be reviewed at: [PAYMENT SUMMARY REPORT](#)
- An example of this report can be seen at: [PAYMENT SUMMARY REPORT - SAMPLE](#)

**Question** – Is there a report for viewing interest that has been paid?

**Answer** – There are two reports that will show the amount of interest that has been paid, Interest Paid Report and Payment Summary Report.

- To learn more about these reports please click on the appropriate link: [INTEREST PAID REPORT](#) [PAYMENT SUMMARY REPORT](#)
- An example of these reports can be seen at: [INTEREST PAID SUMMARY REPORT - SAMPLE](#) [PAYMENT SUMMARY REPORT - SAMPLE](#)

**Question** – How do I print out a Coupon Book for my borrowers?

**Answer** – As of Version 1.6.0 there are now two ways to print coupon books.

- The first and most productive is the Auto-Coupon Printing function. This function allows the program to "look" at each account, the last date on the last coupon that was printed for that account, the next due date, and decide if the account(s) need a new coupon book or not. This function looks at ALL accounts and the information related to each. To use this function you must first have the number of coupons setup in the Auto-Coupon Options section of the Program setup.

- More information on Auto-Coupon Printing can be reviewed at: [AUTO COUPON PRINTING](#)

The second way is to print the coupons manually. This allows you to print or re-print a coupon book for a single account.

To print coupon books, either for an individual account or all accounts, from the main screen click on Reporter, Utilities, and click on Coupon Book or Auto-Coupon Printing.

#### Review, Loan

##### New Account

**Question** – Several of my loans have pre-paid interest. How do I enter this into Trakker?

**Answer** – On the 10th screen at the bottom you will see a section that deals with Pre-Paid and Credit Interest.

- To read more on this section of the New Loan Wizard please review: [New Loan Wizard - Prepaid Credit / YTD Interest](#)

**Question** – What are Loan Class Codes and some of the ways they would be useful to me?

**Answer** – The Loan Class Codes enable the user to be able to categorize loans and print reports by individual loan type, if so desired. Each code is user defined and consists of two characters that can be a number, a letter, or a combination of both. These codes give the operator the ability to analyze each TYPE of loan that is made; first loan, second loan, mobile home, land, and so forth.

- More information on Loan Class Codes can be reviewed at: [LOAN CLASS CODES](#)

**Question** – I have posted a payment amount that is incorrect. How do I make the correction to reflect the correct amounts?

**Answer** – This can be done easily from the borrowers screen. After you are in the account in which you want to remove the incorrect payment, click on Void and Incorrect Posting. Immediately after you click on Incorrect Posting the LAST payment is removed from the system. The payment that was removed should now have a PE in the HP (How Paid) column.

- More information on removing payments can be reviewed at: [Incorrect Posting](#)

### [Review](#)

**Question** – How is interest accrued by the Trakker program?

**Answer** – Please review [Accrual of Interest](#) for full details.

**Question** – How do I create an invoice for loans that pay interest only for a certain period of time?

**Answer** – This can be done via a customized letter.

- Please review our section on customizing letters at: [CUSTOMIZING LETTERS](#)

**Question** – When I post a payment how does Trakker dispense the funds to the account?

**Answer** – Please review the following section for full details on this: [Post to Loan](#)

### [Other](#)

**Question** – How do I remove an account from the Trakker program completely?

**Answer** – In order to remove an account from the system you will need to purge the account. It is advised that you make sure that you have a full backup of the program prior to purging an account. Once the account is purged it cannot be retrieved and placed back into the system by any other means than re-input. To purge an account go to the Main Screen, click on System, Utilities, and Purge Account.

- For more details on Purging Accounts please review: [Purge Account](#)

## 27.2 Technical FAQ's

**Question** - How do I backup my data, and how often should this be done? What or where should I back it up to?

**Answer-** Please review: [Backing Up Data Files- IMPORTANT!!](#)

**Question** - How do I tell the program how many coupons I want printed automatically when utilizing the Auto-Coupon utility?

**Answer** - Please review: [AUTO COUPON PRINTING](#)

**Question** - How do I define users in the program, and what they can or cannot do?

**Answer** - Please review: [Program Security](#)

**Question-** I have setup the program to be used on a network, but am experiencing some problems getting the program to maintain settings like Custom Fees, Escrow Reserve, and Custom Letter Names. How do I correct this?

**Answer-** This is caused when the program is unable to locate the Custom.ini file. This can be corrected easily. Please review the section on [Networking](#) and [Workstation Setup](#) and make sure that your setup matches. If you are still experiencing this problem please feel free to contact our support staff for further assistance.

**Question-** Is the program ODBC compliant.

**Answer-** Yes, the program is ODBC (Open Database Connectivity) compliant via the Convert Data utility. You can use this utility to export the encrypted data to a Dataout directory. After it is exported you can use Excel, Access, Word, and any other text editor that has the ability to read ASCII Tab Delimited files to create reports or any variety of functions. To read more on ODBC please view Microsoft's© documentation at: [www.microsoft.com/data/odbc/default.htm](http://www.microsoft.com/data/odbc/default.htm)

## 27.3 Add On Modules

An Add-On Module is an external module that is directly tied into a primary software application. Currently there are two Add-On Modules available from Multi-Financial Services Company, Inc. Both available Add-On Modules are designed to add the ability to design custom reports.

### Custom Reporter Add-On Module

Custom Reporter is an add-on module to The Trakker Loan Servicing Software, operating as a separate executable file, and consists of one of various reporter development programs Multi-Financial Services Co., Inc. has reviewed and made available to our clients and prospective clients.

In general, the Custom Reporter will allow you to create many customized reports for your company using the hundreds of different data fields Trakker utilizes to store data, including the 250 User-Defined fields. Custom Reporter will also allow you to create reports from other programs accessible databases. Should you have any questions or problems using the Custom Reporter, please call the Help Desk at: 850-559-9123 or E-mail at: [support@thetrakker.com](mailto:support@thetrakker.com)

Should your company wish to purchase the Custom Reporter module, please call our Sales or the Help Desk Departments at the same number.

## 27.4 Technical Support Form

Please Print, Fill Out and Fax to 1-850-656-3655

Company Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Ext. \_\_\_\_\_  
 Software Product \_\_\_\_\_ Version \_\_\_\_\_  
 Activation Code \_\_\_\_\_  
 Does your company have in-house technical support? Yes / No

### Machine Information

Brand of Computer \_\_\_\_\_  
 Available Memory (RAM) \_\_\_\_\_ Note: These items  
 Version of Operating System \_\_\_\_\_ can be located  
 by \_\_\_\_\_  
 Other programs currently running \_\_\_\_\_  
 \_\_\_\_\_ Right clicking on "My Computer" and then  
 \_\_\_\_\_ Properties

Printer Brand and Model \_\_\_\_\_

Is the Printer local or networked  
 \_\_\_\_\_

If the problem is a printing problem have you tried another printer?  
 \_\_\_\_\_

If So, What type of printer? \_\_\_\_\_

### Program Information

Exact wording of error message  
 \_\_\_\_\_

Describe the problem fully \_\_\_\_\_

Can you consistently reproduce the problem?  
 \_\_\_\_\_

What steps do you take to reproduce the problem?  
 \_\_\_\_\_

Have you experienced this problem before? Yes / No

If Yes, what was done to correct it last time?  
 \_\_\_\_\_

## 27.5 Forms Ordering

Various forms are available from Multi-Financial Services Co., Inc. including:

- Ø Coupon book forms
- Ø Past due notice forms
- Ø IRS 1098 yearly interest paid forms

With the exception of the past due notice forms, all forms are available for dot matrix, laser or ink jet printers. All forms are also available in a variety of quantities to meet your individual needs and are all shipped directly to your door! Payment is by invoice and due upon receipt. IRS forms are pre-printed and are NOT printed from the program due to CONSIDERABLE programming expense to meet IRS printing standards. Forms are usually received within two weeks after ordering. For those having access to the Internet, forms can be ordered from the following location: [www.thetrakker.com](http://www.thetrakker.com)

If you do not have access to the Internet, please go to [Appendix F](#), print out this topic, complete the order sheet and fax to: 1-800-294-8532.

## 27.6 Program Troubleshooting

**Problem:** Am getting Error 100 and/or Error 101

**Solution:** This comes up when a report is run and is caused by an old purge program failing to remove all of the data from the "nextdue.idx" data file. Be sure you have at least Version 1.0.7. If not, go to the program's web page [www.thetrakker.com](http://www.thetrakker.com) and download the "Latest Update" or call 850-559-9123 to have the latest version sent to you. Once received, re-purge accounts previously purged. You can determine which have been by performing a "Data Out" (see [Utilities](#)) and then review the "mortgor.ata" file in the Data Out subdirectory. Since this file is in numerical order, any account number that is missing has previously been purged. Make a list of these numbers and re-purge.

**Additional Information:** [Error 100 or 101](#)

**Problem:** I am getting negative amounts in the "Past due" column on certain Borrower accounts.

**Solution:** Be sure you have Version 1.0.4 or higher. This error was corrected with that version. Also, this problem existed only for Interest Bearing method accounts.

**Problem:** Name of Lender, Servicer, or Borrower will not fit into their respective fields.

**Solution:** Try abbreviating their names. This is a standard problem in any computer program when there is only so much space to input information.

**Problem:** When inputting a new account, the same new account number is being received.

**Solution:** Somehow your owner3.dta data file has gotten corrupted. Using a text editor, bring up this file and you'll see two numbers. The one on the right is suppose to be the NEXT new account number. Just change this number to one or two numbers higher, then save the file.

**Problem:** An open Borrower account is not showing up on the Account Summary Report.

**Solution:** The ONLY way this can happen (unless the account has been closed) is if the "Began Servicing Date" is put in incorrectly when the account was originally entered, i.e. a date that is past the Account Summary report date. This can be confirmed by doing a System/Utilities/Data Convert routine and then view the "Mortgor.ata" file using a spreadsheet program. Look columns AC, AD, and AE for the mor.begin\_date values. If these dates are AFTER your Account Summary Report date then the account was setup incorrectly and needs to be purged and re-entered. If the date is correct, please call us for additional assistance.

**Problem:** A closed account IS showing on the Account Summary Report

**Solution:** Somehow there are two accounts with the same account number. Perform a Data Out routine (System/Utilities/Convert Data). Using a spreadsheet program, open the mortgor.ata file contained in the Dataout folder in the MFS folder. Look in Column D to see if another account is using the same account number. If so, contact us for additional assistance.

**Problem:** When posting payments the date in the Post to Loan box differs from the current date.

**Solution:** This occurs if the program is left open over one or more nights. To correct this simply exit the program

and restart it.

**Other Resources:**

- [Error 100 or 101](#)
- [Delinquency Report Errors](#)
- [Receipt Letter Errors](#)
- [ROUNDING ERRORS](#)
- [Incorrect Payoff Amounts](#)
- [Custom Letter Errors](#)

## 27.7 Submit Your Data To Our Support Staff

**Before starting the instructions below please make sure that our support staff are aware of the problem that you are encountering. This should only be done if our support staff has requested your files. If you have any questions please feel free to contact our support staff at 850-559-9123**

### Instructions to "Archive" and "E-mail" your software to our Help Desk Staff First we need to locate your software

- Right click on your shortcut (icon)
- Left click on "Properties"
- Left click on the "Shortcut" tab
- Take note of the information in the "Start In" location

This is the location (folder) that your program is stored in

- Left click on "Cancel"

### Next we will "Archive" your software

- Double click on "My Computer"
- Locate the folder that your software is stored in.

The following is an example; your program may be located in another location. If it is your notes from the first step for that location.

- Double click on "C:" then locate the "MFS" folder
- This is the folder that your software resides in.
- Left click on that folder ie: MFS
- Click on "File"
- Click on "Add to zip"

If you do not see "Add to Zip" please refer to our web site for a link to the WinZip download page.

- Type in: C:\today's date".zip

Example C:\08-16-01.zip

- This will backup your software to a Zip file and place it onto your computer
- Close your Zip program

**NOTE:** If you do not have WinZip© installed on your computer please consult your technician to make sure that you have permission to install the WinZip© program. You can obtain the program at the following website:  
[www.winzip.com](http://www.winzip.com)

### Now you have "Zipped" your software and it is ready to be sent in for repair.

This step will vary depending on what manner you use to send mail. The instructions below are the instructions on how to send a file using Hotmail. If you are unable to follow these directions for ANY reason please feel free to contact our support staff either by phone or E-mail at 850-559-9123 [support@thetrakker.com](mailto:support@thetrakker.com).

- Open your mail client (or browser)

If by browser you need to sign in to your web based mail service  
Examples of a mail client: Outlook©, Outlook Express©

- Click on "Compose New Message" or "New Message"
- In the "Recipient" field enter: [support@thetrakker.com](mailto:support@thetrakker.com)
- In the "Subject" field enter:

Please enter a brief description of the problem you are having



I.e.: Lost Password  
I.e.: Error 101

· In the "Message Body" or "Message Area" enter:

Your Name  
Your Company  
Your Phone Number

A detailed description of the problem you are encountering

· Click on "Attach File" or "File Attachment" or "Add Attachment"

The terminology will vary depending on what manner you are using to send the message

· It will ask you "Attachment location"  
· You can either type in the location of the file or click browse ( I will explain both )

Enter the location of the file by typing

Type in: C:\today's date".zip  
Example C:\08-16-01.zip

· Browse for the file  
· Click browse  
· Left click on "Look In" (or the down arrow to the right)  
· Locate the Zip file we created in earlier steps  
· Left click on the zip file  
· Click on "Attach"  
· You should now be back at the "New Message" screen  
· Click Send

## 27.8 Backing Up Data Files- IMPORTANT!!

The user of this loan servicing software is responsible for periodically backing up the program and its related data files. Due to today's technology, tape backup drives, zip drives, CD burners, etc. allow for easy and automatic backing up of important data either for an entire hard drive or selected folders and/or files. Naturally, the concept of backing up is EXTREMELY IMPORTANT since loss of your data could and can adversely affect your company- even to the extent of causing it to go out of business if extremely critical data is lost! Ways of losing your data are many, for example:

- Ø Electrical failure corrupts one or more data files
- Ø Disgruntled employee decides to delete or substantially alter files
- Ø Power surge wipes out the hard drive
- Ø Electrical surge comes through the telephone line during a storm and wipes out data
- Ø Your computer is physically destroyed in any number of ways
- Ø Thieves steal your computer

The frequency of backing up is up to the user, however, is equally critical. It could be on an hourly, daily, weekly, monthly or some such time period. Basically, the user simply has to decide:

"If my system were to crash, be destroyed, etc., how much data do I want to RE-ENTER and balance back to since the last backup?"

Once that question is answered, then it's a simple matter of setting a time schedule AND sticking to it for making backups. Naturally, if your data files are located on a server to which all users have access, it is YOUR responsibility to communicate your backup policy to the network's system Administrator to make sure it's done. Additionally, the user should adopt a policy of storing backups "OFF SITE" in case some disaster affects the company's premises.

Secondly, once the frequency is determined the user needs to then decide how long to maintain prior backups. It is not unusual to maintain several/many prior backups; mainly in case one or more is also corrupt.

Third, if your servicing program's folder is going to be backed up individually it is suggested that ALL the contents of the main folder are backed up. It is NOT necessary to backup any sub-folders.

Fourth, it is HIGHLY suggested that backed up files be tested periodically to determine their actual usefulness. It would be equally disastrous if a wonderful backup policy were adhered to only to learn that the backed up data files were not there,

were unrecoverable, etc.

Fifth, under certain circumstances, when a loss of certain data occurs and the user does not either have a backup or does not wish to use the backup, but instead wishes the licensor (Multi-Financial Services Co., Inc.) to recreate certain data file, it should contact the licensor and an estimated cost to do so will be determined. **IF IT IS ABLE TO DO SO WITH AVAILABLE DATA!!** This means that under certain circumstances, the licensor MAY NOT be able to reconstruct certain data files. In the event that a reconstruction is possible, the user should, naturally, understand that the licensor will have to do this task on an availability of time basis but every effort will be made to assist the user in every manner possible.

Lastly, again, it is your, the user's, responsibility to adopt and maintain an adequate backup policy within your company. Should there be any questions, please call the Help Desk at anytime (850-559-9123).

## 27.9 Printing Problems

**Problem:** Reports take an abnormally long time to print  
**Solution:** Generally, operating on a standard 200-300 MH speed machine, with less than 1000 accounts, an Account Summary Report should take approximately 5-10 minutes depending on the speed of the printer. Likewise the Payment Summary Report should only take 10-15 minutes. If it takes much more than this, then your Screen Saver may be involved and should be turned off. Go to your Clipboard, hit your right mouse button once, choose Properties, Screen Saver, and then indicate "None". If you're connected to a network, printing will be slower if you're sharing a printer with other users. Also, if you are receiving a report with other users information mingled in with your report, please refer to the next Problem/Solution below for a solution to this.

**Problem:** Printing jobs are being interrupted by other jobs printing either on the same paper or on other sheets in between our print job pages.

**Solution:** Your PRINT SPOOLER needs to be changed to "Wait until last page is printed before printing". Go to My Computer, choose Printers, choose your specific printer, and then choose properties/Details/Spooler Settings. Choose "Wait until last page is printed before printing" option.

**Problem:** I request a report, it spools, but nothing prints to my Network printer.

**Solution:** Try ending and recapturing the printer.

**Problem:** Prints only one line per page

**Solution:** Please refer to the second Problem/Solution.

**Problem:** Can't print anything or perform an EDI Link.... both are being done on the network

**Solution:** Check to see if all rights have been assigned and also try reassigning rights, making printers and program are shown in the right location e.g. workstation or server.

**Problem:** I get "Illegal Operation" when trying to print Escrow Information

**Solution:** Check to see if there is any Escrow Information entered.

**Problem:** I installed the program in another folder on my machine or I've installed the program on another computer and nothing will print now.

**Solution:** First, delete all the information in the new folder you created. Second, re-install the program into the new folder using your latest update diskette. Third, now copy all data files into the new folder. Everything should be ok now.

**Problem:** Past due notices are not printing correctly or within margin

**Solution:** Couple of ideas: First, check to see if you have Version 1.1.0 or higher (go to Help and choose About and you'll see the version number. If not, contact us at :850-559-9123 to get this update since your letters.ovl file was changed for Windows printing past due notices better. If you already have Version 1.1.0 or higher, have you made some changes to the letters.ovl file to "personalize" it for your company? If so, go back in the letters.ovl file and continue editing.

**Problem:** When printing past due notices, there are blank notices printed between printed ones.

**Solution:** Check your printer settings and be sure they're set for custom setting with an 850 by 550 size. When completed, be sure to change settings back to previous setting.

**Problem:** Past due notice does not print for a particular account.

**Solution:** Check account and be sure it is past due and past it's grace period. Although it may be past due, a notice won't print until the grace period has past.

## 27.10 Network Problems

As of Version 1.1.0, all networks including Window 95 and 98, Microsoft NT, and Novell are fully supported by your loan-servicing package. Below are some solutions to some commonly asked network questions; however, if any problem persists, contact us at: 850-559-9123. Please review [Technical FAQ](#) for more information.

**Problem:** I request a report, it spools, but nothing prints to my network printer.

**Solution:** Try ending and recapturing the printer. If this does not work, log off of your network and then log back on. This may require for you to reboot your computer.

**Problem:** Can't print anything or perform an EDI link

**Solution:** Check to see if all rights have been assigned in a network situation also try reassigning rights, e.g., the printer(s) and/or program on the workstation and not on server or vice versa. Naturally make sure the printer is turned on, there's a supply of paper, and the printer cable is connected to both the computer and printer correctly.

**Problem:** The program crashes and gives an illegal operation message on a network system.

**Solution:** The network card may be defective. Have someone check the "packets" being sent out using appropriate monitoring equipment and software by a qualified technician.

**Problem:** The program doesn't seem to keep the Custom Fees, Escrow Settings, and just about any other setting that I set.

**Solution:** This only occurs from a workstation that is using the program that is located on a server or another workstation that is sharing the program, and is not setup properly. Please review our section on [Networking](#) and [Workstation Setup](#) to make sure that your computer is properly configured. If these sections do not assist you in resolving your issue please feel free to contact our Help Desk.

## 27.11 Program Security

### Introduction

As a rule, your loan-servicing program relies on three levels of security. First level is with your network system to provide overall security on gaining access to the program. Systems, such as Microsoft's NT®/2000® and Novel®, provide access to individual people within a typical company usually on a Read-Only or Read and Write security access. The second level of protection is within the program, which prevents actual data from being changed manually by the user. The data files that the program uses to store each of your client's information are encrypted in binary files.

The third level of security modified in Version 2.0 involves the use of a login screen. After a user logs in to the program certain sections of the program, which have been previously password protected, will now be accessible if your company's Administrator has allowed access to that section. This change allows a user to login once instead of multiple times when using the program. Sections which security can be "locked" out are:

- User Administrator
- Purging Accounts
- Adding to or Removing from a Loan's Balance
- Adding or Removing fees and/or Past Due fees
- Modifying the Days Per Year basis on Interest bearing accounts
- Adding or Removing Borrowers from an account
- Modifying an accounts Appraisal and Collateral information
- Modifying an accounts Interest Rate or Payment amount
- Setting the ability to Suppress Credit Data
- Adding or Removing the printing of Late Notices
- Viewing of a borrower's Credit Information

Others will be added over time in response to our user's needs and willingness to accept responsibility for changes made to vital data.

### Assigning Passwords And Authorizations

Your company needs to first designate a person(s) to be assigned the responsibility to be the program's Administrator (typically, someone who will have the ability to perform all secured functions). Also more than one person may be assigned this task in case one person was out sick, on vacation, etc. The Administrator then authorizes others to perform tasks.

**Setup first Administrator by:**

- Choose System/Options
- Choose Administer Users
- Enter information requested

**Setting up users who will be authorized to perform one or more secured functions:**

- Administrator is the only one who can authorize others so they need to sign into the Administer Users function
- Choose System/Options
- Choose Administer Users
- Enter Name and Password
- Choose Add and allow the new user to enter their name and password
- Administrator indicates the authorities granted and chooses OK

**Administering Users****Editing user authorities:**

- The Administrator is the only person who can edit users
- Choose System/Options
- Choose Administer Users
- Enter Name and Password
- Highlight the user's name and choose Edit
- Edit information and choose OK

## 27.12 Networking

The directions below should direct you through creating a location in which the program will reside on a network. If you encounter any problems please feel free to contact our Help Desk staff at 850-559-9123.

- **NT4/2000/Novell Server setup requirements**  
Create a directory for the program to reside IE: VOL\_1\MFS  
Set user accounts to have all rights except Administrator to this directory, any subdirectory, and all files located within.
- **Windows 95/98/2000/ME Peer to Peer Network setup requirements**  
Install the program from the workstation using the directions below.  
Double click on "My Computer"  
Double click on "C:"  
Right click on "MFS"  
Click on "Sharing"  
Click on "Share As"  
Click on "Full"  
Click on "OK"
- **Program Network Install Instructions**  
**Windows 95/98/2000/ME/NT4/2000/Novell Server Side Setup**  
From a workstation download the software from our website (if using a diskette for installations please make the proper adjustments).  
Double click on the file you downloaded  
Downloaded filename may differ if you changed it during the download process  
The default name is: trakkerdemo.exe  
It will prompt you to unzip the setup file to a temporary location  
The default location is: C:\MFS  
You can change this if you wish  
After the unzip process is completed, locate the folder you extracted the files to and double click on Setup.exe  
Follow the directions until you get to the "Install location"  
At this point you will want to redirect the install to put the files on your server.

You can do this by either typing in the location or by clicking on "Browse" and locating the destination. Follow the rest of the directions until it finishes.

For workstation setup, please refer to our [Workstation Setup](#) section.

## 27.13 Workstation Setup

The directions below should answer any questions you have regarding the setup of an additional workstation on your network. Please note that this does not include "How To" network your PC, nor does it get into any detail as to how to create users, modify network settings, or any other "Technical" issue. The following assumes that your network is already setup and the computers can connect to and "see" each other via your network.

Any questions regarding how to setup users or how to attach your computer to your network should be directed to your technical support for your company or outside consulting group.

### Additional Workstation Setup (Directions for either setup)

#### · Map a drive to the location of the software

To do this double click on "Network Neighborhood"

Double click on "Entire Network"

Double click on the group or tree

Double click on the server or PC that the software resides on

Double click on the volume that the software is stored in

Locate the directory that you stored (or plan to store) the software in.

IE: MFS

Right click on that directory

Click on "Map Network Drive"

Choose a drive letter that is not currently in use

If mapped properly when you click on the mapped drive you should see the MFS folder

The folder itself not the contents.

#### · Copying required files

There is only one file currently required.

From a workstation:

Double click on "My Computer"

Double click on the drive that is mapped to the remote location of the MFS software

Locate the files "ROBOEX32.DLL" and "INETWH32.DLL"

**Note:** You may or may not see the "DLL" on the file.

Single click on this file(s)

Click on "Edit"

Click on "Copy"

Go back to your local hard drive by double clicking on "C:"

Double click on "Windows"

Double click on "System32"

Click on "Edit"

Click on "Paste"

## 27.14 Errors

### 27.14.1 Custom Letter Errors

Remember that for this topic and with other topics pertaining to customizing letters, a variable is a field that is entered into the letter to provide variant information. For example, to insert a borrowers name into a letter without having to type it every time for different borrowers the variables would be ~first\_name~ ~last\_name~.

#### Common Errors

- 1) **Error** – After creating a custom letter and trying to print, the screen displays an error message "Bad Character in OVL File".  
**Analysis** – This message appears when a variable name has been entered incorrectly.  
**Solution** – Using the Help File Topic Custom Letters Available Fields verify the entry of each variable used in the letter.
- 2) **Error** – When a custom letter is printed the variables show up as printed text instead of having the values desired.  
**Analysis** – When variables show "as typed" instead of with the values desired usually this means that the tildes (~) have not been placed before and after the variable name.  
**Solution** – Open the CUSTOM(X).OVL file in question and verify that each variable has a tilde (~) before and after the desired variable.
- 3) **Error** – After creating several custom letters and trying to print them, two of the letters print on the same page.  
**Analysis** – When two or more custom letters are created they must be separated by a carat (^). This is what tells the program that they are separate letters and are not to be printed together.  
**Solution** – Open the CUSTOM(X).OVL file in question and insert a carat (^) on a line between the two letters. Be sure to do a File, Save so that your changes are saved.
- 4) **Error** – After creating a custom letter and attempting to print it out nothing prints on the page.  
**Analysis** – Normally when a blank page comes out the carat (^) is missing from the opening line of the OVL file.  
**Solution** – Open the CUSTOM(X).OVL file in question and insert a carat (^) on the line above the very first letter.
- 5) **Error** – After opening the CUSTOM(X).OVL file with Word or Word Perfect, making changes to the file, then trying to print a letter the screen displays the message "Unable To Open OVL File".  
**Analysis** – The CUSTOM.OVL files are an ASCII tab delimited file that must be viewed and modified using Notepad. If they are associated as Word or Word Perfect documents they will not be recognized by the Trakker program.  
**Solution** – To repair this error takes several steps:
  - 1) Navigate to the MFS folder on the host computer (the host is the computer that houses the Trakker program).
  - 2) Go to View on the Menu Bar and choose Folder Options.
  - 3) In the Folder Options dialog box click on the File Types tab. Locate the OVL File in the list box.
  - 4) Click on OVL File and then click Remove. You will receive a prompt asking if you are sure you wish to remove this.
  - 5) Click Yes. Close the Folder Options dialog box.
  - 6) Double click the CUSTOM(X).OVL file and when the Open With dialog box appears choose Notepad from the list.

## 27.14.2 Receipt Letter Errors

### Common Errors

- 1) After posting a payment and choosing "OK-Receipt" there are incorrect amounts shown for the next payment due on the Receipt Letter.  
**Analysis** – When working to make customizations in the LETTERS.OVL file variable names can sometimes be changed to incorrect values. This is also an error in versions prior to Version 1.6.0 where the variable used gave incorrect totals of the next payment due.
- 2) **Suspect incorrect variable**
  - a) From the MFS folder that houses the program open the LETTERS.OVL file using NOTEPAD (you must always use NOTEPAD when viewing or editing any of the OVL files. Using WORD OR WORD PERFECT can cause corruption of the OVL file.)
  - b) Once the LETTERS.OVL file is open scroll down until you locate the Receipt Letter.
  - c) In the line "Your next payment is due ~due\_date~ in the amount of" verify that the variable following is ~total\_next\_due~. Make sure to include the tildes (~) in the variables or else they will simply print on the letters as plain text.
  - d) After changing the variable click File then Save to save your changes.

### 27.14.3 Error 100 or 101

**Problem** – When running a report (normally an Account Summary or a Delinquency) screen displays an Error 100/101 message and system freezes.

**Analysis** – Usually caused by incorrect data entries in new loans. Most errors in entry are found in the MORTGOR.DTA, NEXTDUE.IDX or (year).DTA files. These errors can also occur when an account has been purged under the following circumstances:

- a) Another user is in the program at the time account was purged.
- b) A new loan is entered immediately after purging an account and before the program was closed then reopened.

**Solution** – To be done after pressing, CTRL+ALT+DEL to bring up the Task Manager, then highlighting the program and clicking "END TASK" to close the program:

- 1) If an account has been recently purged.
  - i. Re-purge the account to clean out any residual information.
  - ii. Purge the new loan that was set up and close the program.
  - iii. Open the program and reenter the new loan.
- 2) For suspect errors in the MORTGOR.DTA, NEXTDUE.IDX or (year).DTA files.
  - i. Perform a Data Out using the Convert Data utility.
  - ii. Verify the Begin Service Date is not before the Loan Closing Date or that invalid dates are not entered into any of the date fields.

The second type of error cannot be corrected directly through the program. For help in correcting these errors contact our Help Desk.

### 27.14.4 Delinquency Report Errors

When performing the difficult task of collections accurate reports are vital. Following the steps below easily solves most errors with the Delinquency report.

#### Common Errors

**1) Account known to be past due is not appearing on the Delinquency Report.**

This error is similar to a common error with the Account Summary Report. If the Begin Service Date of the account is later than the Report Date used when executing the account then it will not appear on the report. Also the days used to determine the parameters for a Delinquency Report are exclusive, meaning they are NOT included in the report.

**2) Suspected incorrect Begin Service Date:**

Perform the Convert Data utility. Once the files have been converted the Begin Service Date can be viewed in the MORTGOR.ATA file. If the Begin Service Date is set after the date that the report was ran the account will either have to be purged and reentered or leave the account as is until the Report Date is the same as or later than the Begin Service Date.

**3) Incorrect Parameters Defined**

In the "past due more than" line enter a number one (1) less than the actual days requested (i.e.- if accounts more than 15 days delinquent are requested enter 14). In the "less than" line enter a number one (1) greater than the actual days requested (i.e. – if accounts less than 90 days delinquent are requested enter 91). For reports where any account greater than 15 days delinquent is requested enter 9999 in the "less than" line.

**4) When trying to run the Delinquency Report the screen displays the error message "Error 101/100"**

Please Refer To: [Error 100 or 101](#)

### 27.14.5 Incorrect Payoff Amounts

Borrowers may send in, from time to time, incorrect payoff amounts. The following lists how **Trakker** can be used to handle these errors.

#### Common Errors

**1) Error** – Borrower has sent in a payoff that is less than the calculated payoff in the program.

**Analysis** – This is a management decision as to whether or not to accept the amount sent.

**Solution** - If payoff is to be accepted

- a. Calculate payoff normally
- b. Enter in amount sent
- c. When prompted, enter in the amounts you wish applied to late fees and interest
- d. Choose Ok. Loan is now Paid Off

If payoff is not to be accepted

- a. Post amount sent to the Suspense account
- b. Contact Borrower

2) **Error** – Borrower has sent in a payoff that is greater than the calculated payoff in the program.

**Analysis** – Again another management decision on whether to post the amount or contact the borrower. Usually there is a set dollar amount that is not sent back to the borrower if they are over (such as an over payment of \$.25).

**Solution** – Process the payoff in normal fashion and enter the amount received.

Program will automatically place the overage into the Suspense account and then the refund can be handled according to Office Policy concerning over payments.

If a refund check is to be issued (in accordance with Office Policy) then go to Post, Debit Suspense to remove the overage monies from the suspense account. Notes can also be added to the contact log under History, Contact to help create a better "paper trail".



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