



FactorSoft™

• Release v4.7

# Loan-Backed Borrowing Base User Guide

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The FactorSoft™ application is intended for use in accordance with the standards and processes described within this documentation. Efforts to investigate and/or repair FactorSoft™ application or data integrity issues caused by activities or integrations outside of the intended use of the FactorSoft™ platform will be subject to the then-current Jack Henry Professional Services billable hourly rate.

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- any modification not provided by Jack Henry to the software or standard database schema
  - the addition of custom database elements including triggers, stored procedures, tables, and columns
  - the alteration of standard FactorSoft™ triggers, tables, columns, stored procedures and indexes
  - the execution of T-SQL scripts resulting in changes to the data stored within the FactorSoft™ database
- equipment, software, networks or any other infrastructure in the customer's environment that does not meet the minimum requirements described within the then-current FactorSoft™ product documentation

Please note that if you are exploring possibilities with third-party software providers or considering altering the FactorSoft database in any way, it is strongly recommended that you discuss your plans with the FactorSoft™ support team before making any commitments or changes. As your software partner, we may be able to help solve your business problem in a way that does not introduce risk, data corruption, or system instability.

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## Loan Backed Collateral

Loan Backed Collateral is an integrated add on to Collaterals. This add on creates a separate asset class that is used to track a borrowing base, with data input imported from a specifically formatted Excel spreadsheet. Presently, the asset being tracked in Loan-Backed Borrowing Base is a loan portfolio.

When Loan Backed Collateral is enabled, a new Collateral Type (Loan Detail) exists in FactorSoft. The Loan Detail Collateral Type has unique calculations and tools for calculating availability for borrowing bases in which the asset is a loan payment stream. Periodic data files are imported into the collateral, viewed on the Collateral Information screen, and managed through the Loan Backed Borrowing Base Loan Detail screen to work ineligible. The worked data is then posted to update the borrowing base (note that the borrowing base can be optionally updated upon import).

Loan Backed Collateral imports detail into the FactorSoft database to allow ineligible analysis and update in a four-step process:

- Set Up Loan Backed Collateral import parameters
- Import Data
- Work the borrowing base
- Post ineligible

# Loan Backed Collateral Set Up

This section shows you how to set up FactorSoft to use Loan Backed Collateral processing. The setup requirements are:

- Activation
- System Preferences
- Tables
- Loan Backed Terms
- Ineligibility Settings

## Activation

### SEPARATELY LICENSED ADD-ON MODULE

This feature is only available as a separately licensed upgrade.

For more information, contact your Jack Henry™ representative at [lendinginfo@jackhenry.com](mailto:lendinginfo@jackhenry.com)

Once the module is activated, several features are available in FactorSoft:

- Loan Backed specific System Preferences can be used.
- In the Tables module, Data Entry menu, Property Status and Property Type tables become available.
- The Loan Backed Terms screen becomes available from the File menu of the FactorSoft Desktop application.
- The LB Detail selection is added to the Collateral Type List on the Collateral Information screen.

## System Preferences

Several System Preferences are used to set processing options for Loan Backed Collateral processing. Set the following options in the **Facility/Collateral Rules (formally Asset Based Lending), Rules, Tracked A/R, LB, and HealthCare Detail** folder:

Field	Description
Folder location for the Tracked submission templates	Set the fully qualified path from which FactorSoft will import the loan back collateral import file.

Field	Description
Loan backed approval date rule	<p>Specifies how approval date will be handled by the System.</p> <ul style="list-style-type: none"> <li>• <b>Submission must be equal to or after to be eligible:</b> Submission date must be equal or after.</li> <li>• <b>Current (database) date must be equal to or after approval date to be eligible:</b> Current Database Date must be equal or after.</li> </ul>
Updating the collateral borrowing base certificate	<p>Select the option that determines how the collateral borrowing base is to be updated by Loan-Backed Borrowing Base imports.</p> <ul style="list-style-type: none"> <li>• <b>Borrowing base certificate never updates from submitted report:</b> Select this option to indicate that the borrowing base cannot be updated from Loan-Backed Borrowing Base.</li> <li>• <b>Borrowing base certificate can update from submitted report:</b> Select this option to allow manual updating of the borrowing base from the Summary Panel of the Collateral Information screen by selecting Post Certificate and clicking Action.</li> <li>• <b>Borrowing base certificate only updates from submitted report:</b> Select this option to indicate that the collateral borrowing base can only be updated from a Loan-Backed Borrowing Base import - there is no New option on the Certificate Posting panel of the Collateral Information screen to manually create a borrowing base certificate.</li> <li>• <b>Borrowing base certificate updates from submitted report or manual entry:</b> Select this option to indicate that the collateral borrowing base can be updated by Loan-Backed Borrowing Base import or manually updated from the Certificate Posting panel.</li> <li>• <b>The choice is made at the collateral level:</b> The borrowing base update option is selected from the <b>Updating the collateral borrowing base certificate</b> field on the Post Methods tab of the Ineligibility settings panel of the Collateral Information screen for each collateral.</li> </ul>
Updating the collateral ineligibility posting	<p>Select the option that determines how ineligibility is updated by Loan-Backed Borrowing Base imports:</p>

Field	Description
	<ul style="list-style-type: none"> <li>• <b>New calculate ineligibility numbers are pending until posted:</b> Select this option to indicate that ineligibility postings are pending until posted for the collateral on the Summary Panel of the Collateral Information screen by selecting <b>Post Ineligibles</b> and clicking <b>Action</b>.</li> <li>• <b>New calculate ineligibility numbers are automatically posted when available:</b> Select this option to indicate that ineligibility postings are automatically posted when the file is imported.</li> <li>• <b>The choice is made at the collateral level:</b> The ineligibility posting option is selected from the <b>Updating the collateral ineligibility posting</b> field on the Post Methods tab of the Ineligibility settings panel of the Collateral Information screen for each collateral.</li> </ul>

Set the following options in the **Facility/Collateral Rules (formally Asset Based Lending), Terminology, Tracked AR and Loan Backed** folder.

**TIP**

The values in the lists for the following preferences are set in the Ineligible Titles Table in the Tables module.

Field	Description
Ineligible Title Mapping - Over Eligible Day	Select the Ineligible Title to be to update the Over Eligible Day amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Cross Age	Select the Ineligible Title to be to update the Cross Age amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Credits Over Eligible	Select the Ineligible Title to be to update the Credits Over Eligible amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Concentration Limit	Select the Ineligible Title to be to update the Concentration Limit amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Over Limit	Select the Ineligible Title to be to update the Over Limit amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used

Field	Description
	on reports and user interface panels.
Ineligible Title Mapping - Invoice Ineligible	Select the Ineligible Title to be to update the Invoice Ineligible amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Ineligible Debtors	Select the Ineligible Title to be to update the Ineligible Debtors amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Tiered	Select the Ineligible Title to be to update the Tiered amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Future Ineligible	Select the Ineligible Title to be to update the Future Ineligible amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Partial Pay	Select the Ineligible Title to be to update the Partial Pay amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Invoice Number Ineligible	Select the Ineligible Title to be to update the Invoice Number Ineligible amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Tracked Ineligible	Select the Ineligible Title to be to update the Tracked Ineligible amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Maximum Eligible Invoice Amt	Select the Ineligible Title to be to update the Maximum Eligible Invoice amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Exception	Select the Ineligible Title to be to update the Exception amount on the Ineligible Posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Appraisal Expired	Select the Ineligible Title to be used when a loan is ineligible based on an expired appraisal date in the ineligibility posting. This title will be used on reports and user interface panels.
Ineligible Title Map-	Select the Ineligible Title to be used when a loan is ineligible based on the

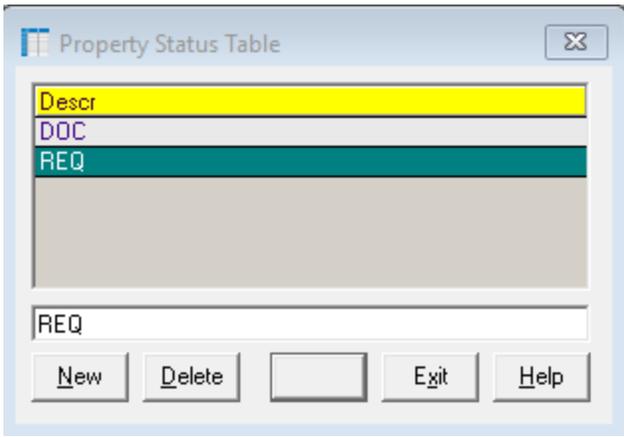
Field	Description
ping - Appraisal Too Low	appraisal value too low in the ineligibility posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Available Too Low	Select the Ineligible Title to be used when a loan is ineligible based on the availability total too low in the ineligibility posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Balance Too High	Select the Ineligible Title to be used when a loan is ineligible based on the outstanding balance being above the maximum allowed in the ineligibility posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Balance Too Low	Select the Ineligible Title to be used when a loan is ineligible based on the outstanding balance being below the minimum allowed in the ineligibility posting, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Cash Flow Req'd	Select the Ineligible Title to be used when a loan is ineligible based on the lack of cash flow, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Not Approved	Select the Ineligible Title to be used when a loan is ineligible based on the lack of CRE approval, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.
Ineligible Title Mapping - Over Available	Select the Ineligible Title to be used when a loan is ineligible based on availability for the collateral above the maximum, as set in the Loan Backed Terms for the collateral. This title will be used on reports and user interface panels.

## Tables

The following tables must be set up for Loan-Backed Borrowing Base processing:

### *Property Status Table*

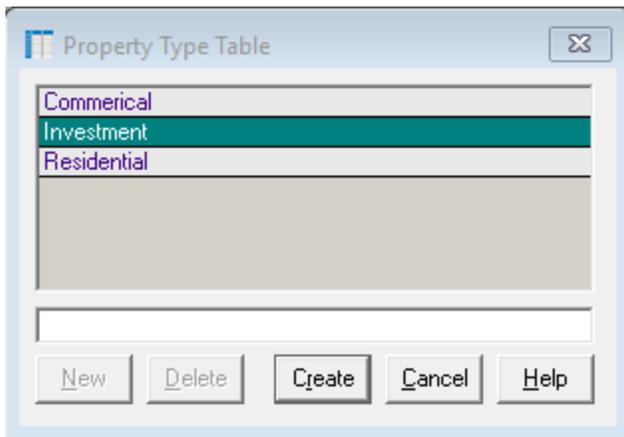
The Property Status table, which is accessed from the Facility & Collateral menu of the Tables module, is used to define the property status codes to Loan-Backed Borrowing Base.



Field	Description
Grid	Displays any property status codes that have been defined.
(Name)	Enter the name of the property status code here when defining a new property status. When an existing property status is selected from the grid, the name is displayed here.
New	Click this button to add a new property status. When you have entered the name, click the <b>Create</b> button to add the entry.
Delete	Select a property status code from the list and click this button to delete the entry. Click the <b>Verify</b> button to complete the deletion.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Property Status Table. <ul style="list-style-type: none"> <li>• <b>Create</b>: Complete the addition of a new record to the table.</li> <li>• <b>Modify</b>: Complete an update to an existing table entry.</li> <li>• <b>Verify</b>: Confirm and complete the deletion of an existing table entry.</li> </ul>
Exit	Click this button to close the screen.

### Property Type Table

The Property Type .table, which is opened from the Facility & Collateral menu of the Table module, is used to define the property types to Loan-Backed Borrowing Base.



Field	Description
Grid	Displays any property types that have been defined.
(Name)	Enter the name of the property type here when defining a new property type. When an existing property type is selected from the grid, the name is displayed here.
New	Click this button to add a new property type. When you have entered the name, click the <b>Create</b> button to add the entry.
Delete	Select a property type from the list and click this button to delete the entry. Click the <b>Verify</b> button to complete the deletion.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Property Type Table. <ul style="list-style-type: none"> <li>• <b>Create</b>: Complete the addition of a new record to the table.</li> <li>• <b>Modify</b>: Complete an update to an existing table entry.</li> <li>• <b>Verify</b>: Confirm and complete the deletion of an existing table entry.</li> </ul>
Exit	Click this button to close the screen.

## Loan Backed Terms

The Loan Backed Terms screen is opened from the File menu of the FactorSoft Desktop module, and is used to define the availability and ineligibility calculations applied to imported tracked asset files for the collateral. Terms created here are associated to a collateral by selecting the terms title from the **Terms** list on the Collateral Information screen for the Loan-Backed Borrowing Base.

Loan Backed Borrowing Base Terms

Title..	Active
PurPrice	Yes
Test123	Yes
Test LB Detail_Audit	Yes
TestState	Yes
Test V4.0	Yes

Title:   Active

Purchase rate is multiplied times UPB instead of purchase price

Tiered age adjustment days:

Eligible States (All)

Type..	Purch Rate	Value Rate	Tier#1	Tier#2	Tier#3	Tier#4
Commercial	70.00	60.00	0.00	0.00	0.00	0.00
Investment	70.00	60.00	0.00	0.00	0.00	0.00
Residential	50.00	45.00	0.00	0.00	0.00	0.00
Residential (CA)						
rs	70.00	60.00	0.00	0.00	0.00	0.00

Used On..

312Test Company(312TEST); 312TestFacility T  
401Test Client(401TEST); 401Test Facility; LB I

Purchase Rate %:  Appraisal Below Min:  Concentration Limit:

Value Rate %:  Availability Below Min:  Non-Performing Days:

Balance Below Min:  Maximum REO Age:

Balance Above Max:   Cash Flow Required

Max Availability:   CRE Approval Required

New Copy Delete Override Audit Help Exit

Field	Description
(Title Grid)	Displays any Loan Backed Terms Titles that have been previously defined. Highlight the desired terms to display its details in the screen fields.
(Used On Grid)	Displays each Client/Facility/Collateral on which the selected terms are set.
Title	Enter a title for the Loan Backed Terms. The Title appears in the Terms list on the Collateral Information screen for a Loan-Backed Borrowing Base.
New	Click this button to clear the data entry fields to allow entry of a new Loan-Backed Borrowing Base terms title.
Copy	Click this button to create a new Loan-Backed Borrowing Base terms title with the same attributes as the currently selected title.
Delete	Click this button to delete the currently selected terms title. Click the <b>Verify</b> button to complete the delete operation.
<b>Availability Calculations</b>	
Purchase rate is multiplied times UPB instead of purchase price	Select this option to indicate that the <b>Purchase Rate %</b> is multiplied by the unpaid principal balance (UPB) of the loan instead of the recorded purchase price to determine the present cost value of the property.
Tiered age adjust-	Enter the number of days at which tiered aging adjustments are applied to

Field	Description
ment days	decrease the <b>Purchase Rate %</b> , thereby reducing availability. When these fields are completed, a corresponding <b>Decrease % at xxx Days</b> field appears beneath the grid to enter the rate by which to reduce the <b>Purchase Rate %</b> at the given age.
Eligible States	Click this button to open the Flag Eligible States screen, from which you can select the US states in which imported properties are considered eligible for the borrowing base.
(Grid)	Each Property Type defined in the Property Type table appears in this grid as a line-item, along with the purchase, value and tier rates defined for the selected property type as defined for this collateral.
Purchase Rate %	Enter the percentage rate applied to purchase price or UPB to determine availability based on the cost value.
Value Rate %	Enter the percentage rate applied to the appraised value entered in the Collateral Value field in the Bank Entered Data tab of the Loan Backed Borrowing Base Invoice screen to determine availability based on market value.
Decrease % at xxx Days	Enter the percentage rate by which to decrease the <b>Purchase Rate %</b> for the corresponding aging days. Up to four of these fields may be present based on the number of aging days entered in the <b>Tiered age adjustment days</b> fields.
Ineligibility Calculations	
Appraisal Below Min	Enter the dollar amount of the appraisal value (entered in the <b>Collateral Value</b> field in the Bank Entered Data tab of the Loan Backed Borrowing Base Invoice screen) below which the loan will be considered ineligible.
Availability Below Min	Enter the dollar amount of the calculated availability below which the loan will be considered ineligible.
Balance Below Min	Enter the dollar amount of UPB below which the loan will be considered ineligible.
Balance Above Max	Enter the dollar amount of UPB above which the loan will be considered ineligible.
Max Availability	Enter the dollar amount of the calculated availability above which the loan will be considered ineligible.
Concentration Limit	Enter the percentage rate of total UPB for the collateral over which a loan is considered ineligible.

Field	Description
Non-Performing Days	Enter the number of days to be compared with the difference between Next Due Date and the current FactorSoft processing date. If Non-Performing Days exceeds the difference, the loan is ineligible.
Maximum REO Age	Enter the number of days to be compared with the difference between REO Conversion Date and the current FactorSoft processing date. If Maximum REO Age exceeds the difference, the loan is ineligible.
Cash Flow Required	Select this option to indicate that loans that do not have a First Date of Rental Income set in the import record are ineligible.
CRE Approval Required	Select this option to indicate that loans that do not have First Day of Rental
Override	Not currently used.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Loan Backed Borrowing Base Terms. <ul style="list-style-type: none"> <li>• <b>Create:</b> Complete the addition of a new record to the table.</li> <li>• <b>Modify:</b> Complete an update to an existing table entry.</li> <li>• <b>Verify:</b> Confirm and complete the deletion of an existing table entry.</li> </ul>
Audit	Click this button to open the Loan Backed Terms Audit Information screen, which lists user changes to the Loan Backed Terms.
Exit	Click this button to close the screen.

### *Security Roles for Loan Backed Terms*

Set the following Security Roles at **Security > Manage Security Roles > Tables > Terms** folder:

Role	Description
Loan backed terms table (update)	Allow update of Loan Backed Borrowing Base Terms
Loan backed terms table (view)	Allow viewing (but not updating) of Loan Backed Borrowing Base Terms

## Flag Eligible States

The Flag Eligible States screen, which is accessed from the Loan Backed Borrowing Base Terms screen by clicking the Eligible States button, allows you to select the US states in which imported properties are considered eligible for the borrowing base. Once the eligible states are selected, click **Process** to update the terms with the eligible state. When a borrower submission file is imported, any properties with a two-character state code for a state not selected in the Flag Eligible States screen for the terms is imported as ineligible under the Geographic Ineligibility title.

### NOTE

If no states are selected, all states are eligible.

In addition, an asset imported as ineligible because of its state code can be overridden and made eligible. Select the Override State Ineligibility option on the Bank Entered Data tab of the Loan Backed Borrowing Base Asset screen.

The screenshot shows a window titled "Flag Eligible States" with a close button (X) in the top right corner. The main area contains a list of 50 US states, each preceded by an unchecked checkbox. The states are arranged in three columns:

- Column 1: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland
- Column 2: Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina
- Column 3: South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

At the bottom of the window, there are four buttons: "Process", "Cancel", "Clear All", and "Help".

Field	Description
(States)	Select the states for properties to be imported as eligible.
Process	Click this button to update the terms with the eligible states.
Cancel	Click this button to close the Flag Eligible States screen without saving

Field	Description
	changes.
Clear All	Click this button to clear any selected states, thus making all states eligible for the terms.

### *Alternate Terms*

Loan Backed Detail provides the capability to specify alternate Loan Backed Borrowing Base Terms based on the number of loans committed for a borrower. Using this feature, you can apply a separate terms, and therefore different availability and ineligibility calculations, to apply to tracked assets based on the number of loans being tracked for the borrower. For example, you could configure the collateral to apply Tertiary LB Detail terms for borrowers with one to five loans, Secondary LB Detail for borrowers with six to ten, and Base LB Detail for borrowers with more than ten loans being tracked (note these are fictional term names for purpose of example). The terms applied depend on the number of loans currently tracked, and can conceivably change with each import.

Note that when Alternate Terms are set up for a collateral, the Terms list in the upper fields of the Collateral Information screen is set to **User Alternate Terms**, the list is unavailable, and the View button is available to open the Loan Backed Borrowing Base Terms screen. The program uses the number of assets that have a balance to determine the terms to be displayed. Terms for the collateral are selected only through the Alternate Terms Settings panel.

### **Alternate Terms Settings Panel**

The Alternate Term Settings panel of the Collateral Information screen is used to facilitate setting up the alternate terms hierarchy.

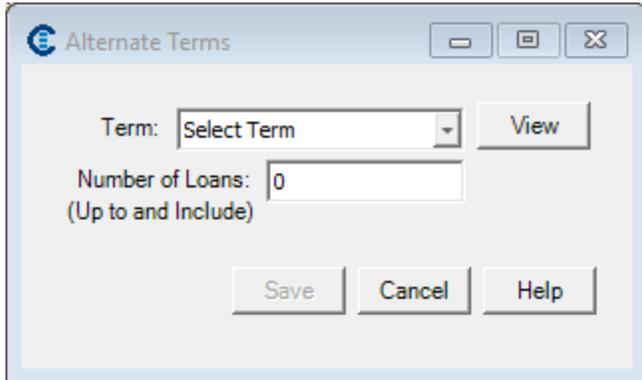
### Alternate Term Settings

Up to and Including Number of Loans	Relevant Term
5	Test123
10	Test LB Detail_Audit
9999	PurPrice

Field	Description
Up to and Including Number of Loans	Displays the inclusive number of loans threshold for which the associated terms are used.
Relevant Term	Displays the Loan Backed Borrowing Base Terms to be applied for borrowers with the number of loans within the threshold.
New	Click this button to open the Alternate Terms screen to create a new alternate terms setting for the collateral.
View	Select an alternate terms setting from the grid and click this button to open the Alternate Terms screen to view and/or edit the setting.
Delete	Select an alternate terms setting from the grid and click this button to delete an alternate terms setting.

## Alternate Terms Dialog

The Alternate Terms screen is used to configure alternate terms settings for the collateral. This screen is accessed from the Alternate Terms Settings panel of the Collateral Information screen.



Field	Description
Term	Select the Loan Backed Borrowing Base Terms to be applied for the number of loans threshold.
View	Click this button to open the Loan Backed Borrowing Base Terms screen to view the available terms or create new terms.
Number of Loans (Up to and Include)	Enter the number of loans threshold at which the terms are applied for a borrower. The number is inclusive, so that if 10 is entered for the lowest alternate terms, borrowers with one to ten terms will have these terms applied.
Save	Click this button to save the alternate terms.
Cancel	Click this button to close the screen without saving.

## Collateral Information – Ineligibility Settings Panel

The Ineligibility Settings Panel is used to set the ineligibility parameters used by Loan-Backed Borrowing Base to analyze an imported file and determine ineligibility for the collateral, and to set the parameters for handling new loans in the import. This panel is accessed from the Collateral Information panel list for a Loan Backed Borrowing Base collateral.

### *Aging Tab*

Set ineligibility aging parameters for the collateral on this tab.

**Ineligibility Settings**

Aging | Ineligibility | Exception | Post Methods

Show future column on aging

Show current column on aging

**Aging Buckets**

Days:

Field	Description
Show future column on aging	Select this option to display the Future column and any balances for future-dated loans on the Loan Backed Collateral screen.
Show current column on aging	Select this option to display the Current column and any current balances on the Loan Backed Collateral screen.
Aging Settings	Enter days for the aging categories to use for the imported data.

*Ineligibility Tab*

Set ineligibility parameters for the collateral on this tab.



## Ineligibility Settings

Aging | **Ineligibility** | Exception | Post Methods

No Debtor limit is ineligible
 Maximum Eligible Invoice Amount:

Over debtor limit is ineligible
 Ineligibility days:

Partially paid invoices are ineligible
 Concentration limit(%):

One invoice over makes all invoices ineligible:
   
Or what % over makes all invoices ineligible (Cross Age Rule):

Blank invoice number is ineligible
  Summarized invoices are ineligible

Future dated invoices are ineligible
  Duplicate invoice numbers are ineligible

Force total over eligible day to zero when negative

Tiered ineligibility table:

Accept ineligibility calculation rule:

Aged Credits:  Detail  Summary

If account balance is credit:  Include  Exclude

Field	Description
No Debtor limit is ineligible	Select this option to indicate that debtors with no credit limit specified are ineligible.
Over debtor limit is ineligible	Select this option to indicate that debtors whose credit limit is exceeded are ineligible.
Partially paid invoices are ineligible	Select this option to indicate that a partially paid invoice is ineligible. If an invoice is found in the current import that has the same invoice number and date as the previous month's import, but the balance has changed, Loan-Backed Detail assumes that a payment has been taken on the invoice.
One invoice over makes all invoices ineligible	Select this option to indicate that all invoices for a particular debtor become ineligible if one invoice from that debtor reaches the value defined in the Ineligibility days field.
Or what % over makes all invoices ineligible (Cross Age Rule)	<p>Enter the percentage rate of a debtor's total past-due balance, which, if reached, causes the debtor's entire invoice balance to be ineligible.</p> <p>For example, given that (1) the Ineligibility days field is set to 60, (2) the Percentage over field is set to 50%, and (3) the debtor has an outstanding balance of \$2100 based on the following items:</p>

Field	Description
	<ul style="list-style-type: none"> <li>• Invoice #1 for \$1000 is 75 days old</li> <li>• Invoice #2 for \$700 is 12 days old</li> <li>• Invoice #3 for \$400 is 7 days old</li> </ul> <p>In this example, invoice #1 is ineligible because it exceeds 60 days in age. However, invoices #2 and #3 are still eligible, because the total balance amount older than 60 days is \$1000, which represents only 47.5% of the entire outstanding balance – and not 50%.</p> <p>However, if the Ineligible days were set to 60 with a Percentage over set to 40%, all three invoices would be ineligible, because the total balance amount older than 60 days (47.6%) is greater than 40%.</p>
Ineligibility days	<p>Enter the number of aging days after which the debtor’s past-due invoices become ineligible.</p> <p>Note that the ineligibility days can be overridden for a relationship (NOA/Rules tab of Loan-Backed Detail Debtor Aging).</p>
Concentration limit (%)	<p>Enter the percentage rate of the total A/R over which the debtor’s invoice(s) become ineligible.</p> <p>For example, enter 50 to indicate that debtor invoices are eligible as long as their combined total balance equals 50% or less of the client’s A/R. Amounts exceeding that limit are ineligible.</p> <p>Note that the concentration limit can be overridden for a relationship (NOA/Rules tab of Loan-Backed Detail Debtor Aging).</p>
Blank invoice number is ineligible	<p>Select this option to hold all invoices without an invoice number ineligible by default.</p>
Future dated invoices are ineligible	<p>Select this option to hold all future-dated invoices ineligible by default.</p>
Summarized invoices are ineligible	<p>Select this option to hold all summarized invoices ineligible by default.</p>
Duplicate invoice numbers are ineligible	<p>Select this option to hold all invoices with duplicate invoice numbers ineligible by default.</p>

Field	Description
Force total over eligible day to zero when negative	<p>Select this option to restrict the total Over Eligible Days ineligibility category from being less than zero.</p> <p>Note that if the Calculate over age ineligibility last option is selected, the Force total over eligible day to zero when negative option cannot be selected.</p>
Tiered ineligibility	Select the applicable Tiered Ineligibility table used to determine ineligibility rates.
Aged Credits	<p>Select the option to determine how credit balance items are treated for determining ineligibility. For credit items that qualify, Loan-Backed Detail removes the sign and holds the applicable balance as ineligible.</p> <ul style="list-style-type: none"> <li>• Summary: apply ineligibility rules to debtor total credit balance only</li> <li>• Detail: apply ineligibility rules to any credit balance item over eligible days</li> </ul>
If account balance is credit	<p>Select the option that determines how a credit (negative) account balance is applied by Loan-Backed Detail.</p> <ul style="list-style-type: none"> <li>• Include: if account balance is a credit, include in ineligible</li> <li>• Exclude: if account balance is a credit, don't hold as ineligible (only holds credit balances as ineligible if the account balance is positive)</li> </ul>

### *Exception Tab*

Set ineligibility exception parameters for the collateral on this tab.

## Ineligibility Settings

Aging | Ineligibility | **Exception** | Post Methods |

New Debtor:

### Change in Debtor's Total Balance

% Increase:

Min Amount:

### Change in Debtor's Past Due Balance

% Increase:

Min Amount:

Days Old:

### Exception Workflow Settings

Days Exception Still Open:

Field	Description
New Debtor	<p>Select the level at which a new debtor in subsequent imports is to be tested to determine whether it is new.</p> <ul style="list-style-type: none"> <li>• <b>Do not test:</b> do not hold new debtors for imports on this collateral in the Exception Queue</li> <li>• <b>New to Database:</b> hold new debtors for imports on this collateral in the Exception Queue if the debtor is matched in any client in the database.</li> <li>• <b>New to Client:</b> hold new debtors for imports on this collateral in the Exception Queue if the debtor is matched in any collateral for the client.</li> <li>• <b>New to Collateral:</b> hold new debtors for imports on this collateral in the Exception Queue if the debtor is matched in this collateral.</li> </ul>
Up Change	<p>Enter the subsequent import thresholds for total balance amounts above which the invoices for the import will be held ineligible:</p> <ul style="list-style-type: none"> <li>• <b>% Increase:</b> enter a percentage of increase in total balance for subsequent imports above which the invoices for the import are held ineligible.</li> <li>• <b>Min Amount:</b> enter a minimum amount of increase by which to qualify the subsequent import percentage. If the import is above the % Increase threshold, but not above the minimum amount, the import will not be held ineligible.</li> </ul>
Up Past Due	<p>Enter the subsequent import thresholds for past due amounts above which the</p>

Field	Description
	invoices for the import will be held ineligible: <ul style="list-style-type: none"> <li>• % Increase: enter a percentage of increase in past due balance for subsequent imports above which the invoices for the import are held ineligible.</li> <li>• Minimum Amount: enter a minimum amount of increase by which to qualify the subsequent import percentage. If the import is above the % increase threshold, but not above the minimum amount, the import will not be held ineligible.</li> <li>• Days Old: enter a minimum aging days by which to qualify the subsequent import percentage. If the import is above the % Increase threshold, but not above the Days Old, the import will not be held ineligible.</li> </ul>
Exception Workflow Settings	Enter the Workflow template information used for follow-up on debtor exception items for this collateral: <ul style="list-style-type: none"> <li>• Days Exception Still Open: enter the number of days from the import after which the follow-up Workflow template is executed.</li> <li>• (Template): Select the follow-up Workflow template to execute.</li> </ul>

*Post Methods Tab*

The Post Method tab is used to select the borrowing base and ineligibility update option for the collateral. These options will only be available if System Preferences **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Rules, Tracked AR, Updating the collateral borrowing base certificate** and/or **Updating the collateral ineligibility posting** are set to **The choice is made at the collateral level**.

**Ineligibility Settings**

Aging | Ineligibility | Exception | **Post Methods**

**Updating the collateral borrowing base certificate:**

Borrowing base certificate never updates from submitted report ▼

**Updating the collateral ineligibility posting:**

New calculate ineligibility numbers are pending until posted ▼



Field	Description
Updating the collateral borrowing base certificate	<p>Select the option that determines how the collateral borrowing base is to be updated by Loan-Backed Detail imports for this collateral.</p> <ul style="list-style-type: none"> <li>• <b>Borrowing base certificate never updates from submitted report:</b> Select this option to indicate that the borrowing base cannot be updated from Loan-Backed Detail.</li> <li>• <b>Borrowing base certificate can update from submitted report:</b> Select this option to allow manual updating of the borrowing base from the Summary Panel of the Collateral Information screen by selecting <b>Post Certificate</b> and clicking <b>Action</b>.</li> <li>• <b>Borrowing base certificate only updates from submitted report:</b> Select this option to indicate that the collateral borrowing base can only be updated from a Loan-Backed Detail import - there is no New option on the Certificate Posting panel of the Collateral Information screen to manually create a borrowing base certificate.</li> <li>• <b>Borrowing base certificate updates from submitted report or manual entry:</b> Select this option to indicate that the collateral borrowing base can be updated by Loan-Backed Detail import or manually updated from the Certificate Posting panel.</li> </ul>
Updating the collateral ineligibility posting	<p>Select the option that determines how ineligibility is updated by Loan-Backed Detail imports for this collateral:</p> <ul style="list-style-type: none"> <li>• <b>New calculate ineligibility numbers are pending until posted:</b> Select this option to indicate that ineligibility postings are pending until posted for the collateral on the Summary Panel of the Collateral Information screen by selecting <b>Post Ineligibles</b> and clicking <b>Action</b>.</li> <li>• <b>New calculate ineligibility numbers are automatically posted when available:</b> Select this option to indicate that ineligibility postings are automatically posted when the file is imported.</li> </ul>

## Importing Data

The data import is performed by the Engine based upon the interval set on the Borrower Submission screen for the template.

## Engine Task Type

The Engine task Invoice List Import must be set up in advance to enable import submissions using the Invoice Importer.

## Import Loan Data

Data imports can be performed from ClientWeb or scheduled from the Submission History panel. The InvoiceCollateral Importer imports the Loan Backed Borrowing Base Excel import file. An upload rule limits collateral uploads for the Loan Backed Collateral AddOn module. An incomplete or unsuccessful (failed) Loan Backed Collateral upload file for a collateral must be unprocessed before the system will allow a new upload submission to be selected.

When FactorSoft imports the data, it calculates ineligibility for the imported data as follows:

- All new debtors in the file are ineligible, based on Appraisal Required rule.
- The difference between Gross Collateral and the lower of Collateral Value or UPB is used to determine loans ineligible as Over Calculated Available (see Over Calculated Value Example below)
- The remaining floor, ceiling, rate, and date ineligibility tests from Loan Backed Borrowing Base Terms are applied.

### Over Calculated Value Example

Anything between the Current Collateral Value and Availability is ineligible as Over Calculated Availability. Over Calculated Value is the difference between Gross Collateral and Availability.

- 1) Current Gross Collateral value is 100
- 2) UPB \* Purchase Rate = 70
- 3) Collateral (appraised value) \* Value Rate = 60

Availability is calculated as the lower of UPB and Collateral value, and is therefore 60.

$100 - 60 = 40$  (Over Calculated Value)

## Availability Calculation

The Availability for the collateral is calculated as the lower of three possible figures:

1. The purchase price or unpaid principal balance (UPB) multiplied by the **Purchase Rate %** percentage recorded in the Loan Backed Terms for the collateral. The setting of the **Purchase rate is multiplied times UPB instead of instead of purchase price** option in the Loan Backed Terms determines which of the elements (purchase price or UPB) is used. The term "UPB" is used throughout this manual with the understanding that the terms actually determine which element is used.
2. Collateral (appraised) value multiplied by the **Value Rate** recorded in the Loan Backed Terms.
3. **Max Available** recorded on the Bank Entered Data tab of the Loan Backed Borrowing Base Asset screen (if entered).

## Loan-Backed Borrowing Base Import Record

The Loan-Backed Borrowing Base Import Record is an Excel file with the following columns:

Code	Field Name	Req?	Format	Comment
LoanID	Loan ID #	Yes	Character	Maximum length = 30 characters
Addr	Property Address	Yes	Character	Maximum length = 100 characters
City	Property City	Yes	Character	Maximum length = 60 characters
State	Property State	Yes	Character	Maximum length = 20 characters
County	Property County	Yes	Character	Maximum length = 30 characters
Zip	Property Zip Code	Yes	Character	Maximum length = 10 characters
PropType	Property Type	Yes	Character	Must map to entry in the Property Type Table
upb	Current Unpaid Principal Balance (UPB)	Yes	Amount	
PurchPrice	Purchase Price	Yes	Amount	
BorrName	Borrow Name	Yes	Character	Maximum length = 100 characters
NextDueDt	Next Due Date	Yes	Date	
NoteAmt	Note Amount	Yes	Amount	
AcqCost	Acquisition Cost	Yes	Amount	
upbclose	UPB at Close	Yes	Amount	
HoldbackClose	Holdback at Close	No	Amount	

Code	Field Name	Req?	Format	Comment
PrepCosts	Property Improvement Costs	No	Amount	
IntRate	Interest Rate	Yes	Percentage	
OrigDate	Origination Date	No	Date	
OrigMaturDt	Original Maturity Date	Yes	Date	
CurrMaturDt	Current Maturity Date	No	Date	
LoanToBorr	# Loan to Borrower	No	Numeric	
DefaultLoansToBorr	# Defaulted Loans to Borrower	No	Numeric	
IstDtRental	First Date of Rental Income	No	Date	
dscr	DSCR	No	Numeric	Debt-Service Coverage Ratio
RecourseLLC	Recourse to LLC?	Yes	Boolean	
RecourseIndiv	Recourse to Individual?	Yes	Boolean	
FICO	FICO	No	Numeric	
NetWorth	Est, Individual Net Worth	No	Amount	
ServicerId	Servicer ID	No	Character	Maximum length = 30 characters
Status	Status	No		Must map to entry in the Property Status Table
ForcloseDate	Foreclosure Start Date	No	Date	
RentREO	Rented REO	No	Boolean	
REOConvDt	REO Conversion Date	No	Date	

Code	Field Name	Req?	Format	Comment
NewBPO	New BPO Ordered	No	Boolean	
Notes	Notes/Comments	No		
CollReleaseDt	Collateral Release Date	No	Date	
ExecBaileeDt	Executed Bailee Date	No	Date	

## Additional Property Records

The import can contain additional addresses for an asset record. The additional addresses provide the lender with the knowledge of additional properties held by the property holder of the primary asset and are added for display only – there are no financial calculations associated with them.

In the import file, additional property address records have the same Loan ID # as the primary asset record, but have only the Property Address, City, State, County, and Zip columns populated. Note that the additional address records must immediately follow the primary asset record. See the highlighted rows in the example below.

	B	C	D
14	145	Ven-Tur, LLC	2331 S Reluctant St.
15	149	Barb Marie Group, LLC	7456 S Jackie Avenue
16	149		2 North 20th Avenue
17	149		3020 14th Avenue West
18	149		20705 Medley Lane
19	154	Hellfin Properties LLC	8049 Bibcock Ave.
20	158	Justin Ethanson	7501 S William St.
21	170	Skyline 1 Inc.	8821 S Dallas Ave.
22	178	Joe Campo	4148 W 12th Pl, Chicago IL 60623 AND 1254 S Dakari Ave, Chicago, IL 60623
23	181	S&I Constructors LLC	3744 N Junior Ave.
24	182	New Beginnings, Inc.	1130 Vigoda Ave.
25	187	Venture Vehicles, LLC	1110 N Shore Drive, #3G
26	188	Terri Wally	1618 W Nicaragua Ave, Unit 2N
27	189	Blade Holding Company	3129 N Eastern Ave
28	191	Electric Reaction Inc. and Sharon Ziccarelli	10919 S Kimzie Ave.

Once imported, the additional addresses are visible by hovering the cursor over the **Property** field on the Loan Backed Borrowing Base screen (accessed from the Report History Detail screen for the collateral). The addresses are displayed in an informational pop-up box. Note that the Property field contains the text "Hover for Additional" if additional addresses exist for the primary asset. On the Tracked Asset Detail screen, if the asset has a plus sign next to the Loan Id #, clicking the plus sign reveals the additional address records.

## Collateral Information – Submission Template Panel

The Submissions Templates panel lists borrower submission templates defined for the collateral. Submission templates define the type of import data and the method of import for the borrower submission.

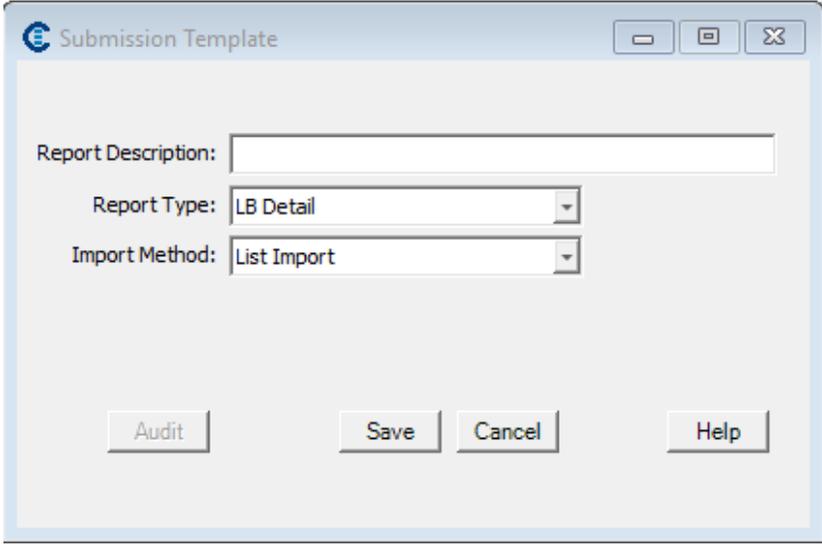
Submission Templates		
Description	Report Type	Method
Test 4.0 Template	AR Unaged List	List Import
<input type="button" value="New"/> <input type="button" value="View"/> <input type="button" value="Delete"/> <input type="button" value="Copy"/>		

Field	Description
(Grid)	<p>Displays each submission/template as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> the description of the submission/template</li> <li>• <b>Report Type:</b> the template report type selected in the report parsing application</li> <li>• <b>Method:</b> the import method of the submission/template</li> </ul>
New	Click this button to add a submission template to the collateral. The Submission Template screen opens to allow entry of a new submission.
View	Select an existing line-item from the grid and click this button to view and/or edit the submission on the Submission Template screen.
Remove	Select an existing line-item from the grid and click this button to remove the submission from the collateral record.
Copy	Click this button to open the Copy Existing Template panel to create a copy

Field	Description
	of an existing template for this collateral.

### Submission Template Dialog

The Submission Templates screen is used to select and add borrower submissions templates for the collateral. This screen is accessed from the Submission Templates panel of the Collateral Information screen.

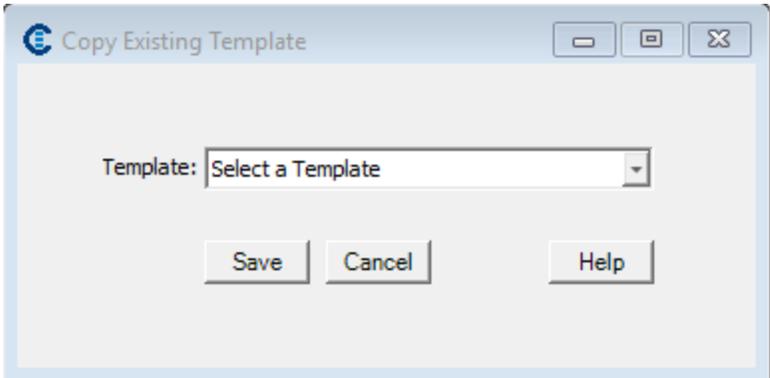


Field	Description
Description	Enter a descriptive title for the submission template.
Report Type	<p>Select the submission template type from the following options:</p> <ul style="list-style-type: none"> <li>• AR Detail: select this option to import an accounts receivable report using a third-party collateral importer</li> <li>• AR Unaged List: select this option to import a file using the List Importer</li> <li>• AP Detail: future use</li> <li>• AP Unaged List: future use</li> <li>• AP Summary: future use</li> <li>• LB Detail: select this option to import the Loan Backed import data file.</li> </ul>
Method	Select the import method:

Field	Description
	<ul style="list-style-type: none"> <li>• Collateral Reader</li> <li>• List Importer</li> </ul>
Sample File	<p>Select the unparsed sample file which will be used as the basis of the third party template, where applicable.</p> <p>This field only applies if <b>Collateral Reader</b> is selected in Method.</p>
Audit	Click this button to open the Audit screen to view audit history for the submission template.
Save	Click this button to save the template.
Cancel	Click this button to close the screen without saving.

*Copy Existing Template Dialog*

This screen is used to copy of an existing template to the Submissions Templates panel for this collateral. This screen is accessed from the Submission Templates panel of the Collateral Information screen.



Field	Description
Template	Select the template to copy from a list of all submission templates created in FactorSoft.
Save	Click this button to copy the template to the Submission Templates panel for the collateral.
Cancel	Click this button to close the screen without saving.

## Collateral Information – Submission Schedules Panel

The Submissions Schedules panel lists borrower submissions scheduled for import.

Submission Schedules		
Description	Report Type	Last Report
Test Template	LB Detail	

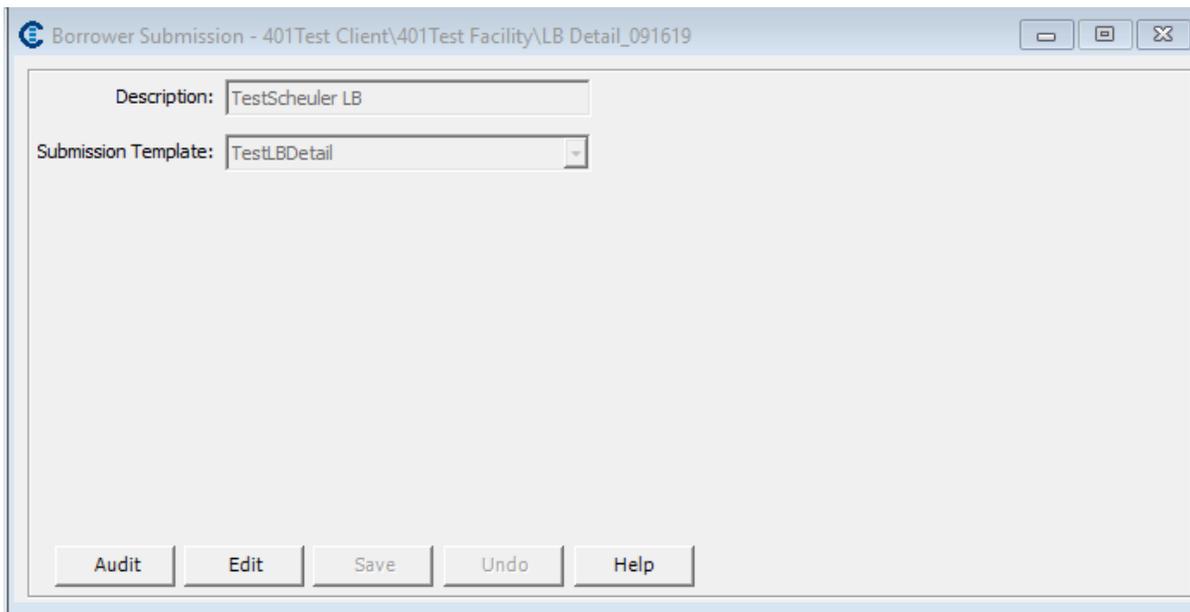
Field	Description
(Grid)	<p>Displays each submission/template as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> the description of the submission/template</li> <li>• <b>Report Type:</b> the template report type selected in the report parsing application, always LB Detail for LBBB.</li> <li>• <b>Last Report:</b> the date and time on which the submission/template was last utilized</li> </ul>
New	Click this button to add a submission to the collateral. The Borrower Submission screen opens to allow entry of a new submission.
View	Select an existing line-item from the grid and click this button to view and/or edit the submission on the Borrower Submission Dialog.
Delete	Select an existing line-item from the grid and click this button to remove the submission from the collateral record.

## Borrower Submission Dialog

The Borrower Submission screen is used to record expected borrower submissions, which identify the report templates used to import data for use by Loan-Backed Detail, and set other submission/import parameters as outlined below. This screen is accessed from the Submission Schedules panel of the Collateral Information screen.

The Borrower Submission screen is used to:

- Identify the import template for the submission



Field	Description
Description	Enter the borrower submission description.
Submission Template	Select the import template to be used to import the borrower submission.

## Collateral Information – Submission History Panel

The Submission History Panel lists borrower submissions that have been imported into Loan-Backed Detail, and allows manual submissions to be executed.

Submission History						
Report	User	As Of Date	Date Received	Status	Execution Date	Execution Msg
Test316Scheduler	BBSADMIN	3/27/2019	3/27/2019 8:46 ...	Completed	3/27/2019	Imported success...

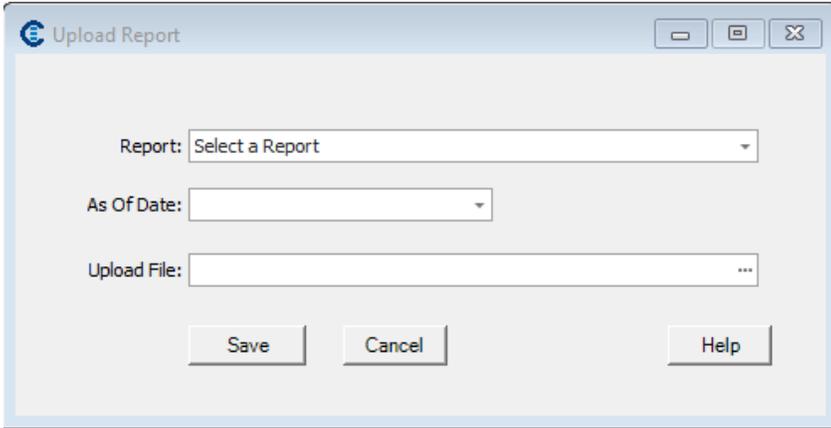
Unprocess Open Refresh New View

Field	Description
(Grid)	<p>Displays each submission as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>Report.: the description of the Borrower Submission definition</li> <li>As Of Date: the as-of date at the time the submission was received</li> <li>Date Received: the actual date and time the submission was received</li> <li><b>Status:</b> the submission status</li> <li>Execution Date: the date on which the submitted report was processed in Loan-Backed Detail</li> <li>Execution Msg: the execution status</li> </ul>
Unprocess	Select the most recent borrower submission line-item and click this button to unprocess the import. Only the most recent import for the collateral can be unprocessed.
Open	Click this button to open the borrower submission file in a separate window.
Refresh	Click this button to update the data displayed in the panel.
New	Click this button to submit a file for processing in Loan-Backed Detail. The <a href="#">Upload Report for Accounts Receivable</a> screen opens to select and submit the file.

Field	Description
View	Select an existing line-item from the grid and click this button to view <a href="#">Report History Details</a> screen, which summarizes the aging and ineligibility calculations associated with the submission.

### Upload Report Dialog

The Upload Report for Accounts Receivable is accessed from the Submissions History panel of the Collateral Information screen for Loan-Backed Detail and Loan-Backed Borrowing Base and allows manual submissions to be executed.



Field	Description
Report	Select the Borrower Submission report definition to be imported. The list displays the Borrower Submission description, Next As-of Date, and Last Upload Date, if applicable.
As Of	Select the as-of date for the submission.
Upload File	Click the ellipsis button to display an Explorer window, from which you can browse to the file location and select the file.
Save	Click this button to submit the Borrower Submission for processing.
Cancel	Click this button to close the screen without submitting.

### Report History Details Dialog

The Report History Details Dialog summarizes the aging and ineligibility calculations associated with a borrower submission. This screen is accessed from the Submission History Panel by selecting a report line-item and clicking **View**, from the **View Current Submission** link in the Panel/Link List of the Collateral

Information screen, by clicking the **Recent Report** button from the Summary panel of the Collateral Information screen, or by clicking the **Recent Report** link in the Collateral Functions Menu on the Client List. Note that selecting any of the latter three options returns the most recent submission only.

**Report History Details**

Client: 400test Client      Facility: 400test Facility      As Of Date: 9/26/2019  
 Collateral: Test 4.0LBDetail      Term: Test LB Detail Audit      Last Calc Date: 10/9/2019 1:34 PM

Aging Summary					Total Aging Amount:	2,400,932.75
Days 1-30	Days 31-60	Days 61-90	Days 91-120	Days 121+	Ineligible:	2,312,150.00
2,402,150.00	---	---	---	---	Eligible:	88,782.75

Title	Amount	Debtor Name	Balance	Appraisal Required o...	Appraisal Required or Ex...																
Over Eligible Day Amount	0.00	Wai Wong	450,000.00	450,000.00	19.98%																
Cross Age Amount	0.00	Sheikh	724,500.00	724,500.00	32.17%																
Credits Over Eligible Days	0.00	Seymore	195,000.00	195,000.00	8.66%																
Over Concentration Limit	0.00	Jovohn Gibson	65,000.00	65,000.00	2.89%																
Over Limit Amount	0.00	Kooner	122,650.00	122,650.00	5.45%																
Invoice Ineligible Amount	0.00	<table border="1"> <thead> <tr> <th>Asset No.</th> <th>Asset Date</th> <th>Asset Amount</th> <th>Percent of Customer Amount</th> </tr> </thead> <tbody> <tr> <td>5573</td> <td>7/2/2014</td> <td>122,650.00</td> <td>100.00%</td> </tr> </tbody> </table>				Asset No.	Asset Date	Asset Amount	Percent of Customer Amount	5573	7/2/2014	122,650.00	100.00%								
Asset No.	Asset Date	Asset Amount	Percent of Customer Amount																		
5573	7/2/2014	122,650.00	100.00%																		
Ineligible Debtors	0.00	Velazquez	50,000.00	50,000.00	2.22%																
Tiered Amount	0.00	Meza	185,000.00	185,000.00	8.21%																
Future Ineligible Amount	0.00	McGurgan	60,000.00	60,000.00	2.66%																
Partial Pay Amount	0.00	Bandak & Gov	300,000.00	300,000.00	13.32%																
Invoice Number Ineligible	0.00	Defranco, David	100,000.00	100,000.00	4.44%																
Tracked Ineligible Amount	0.00	<table border="1"> <thead> <tr> <th colspan="4">Debtor Information</th> </tr> </thead> <tbody> <tr> <td colspan="4">Velazquez</td> </tr> <tr> <td colspan="4">Total Credit Limit: \$0.00</td> </tr> <tr> <td colspan="4">Individual Credit Limit: \$0.00</td> </tr> </tbody> </table>				Debtor Information				Velazquez				Total Credit Limit: \$0.00				Individual Credit Limit: \$0.00			
Debtor Information																					
Velazquez																					
Total Credit Limit: \$0.00																					
Individual Credit Limit: \$0.00																					
Exception Amount	0.00																				
Maximum Eligible Invoice Amount	0.00																				
Over Calculated Availability	60,000.00																				
Appraisal Required or Expired	2,252,150.00																				
Not Approved	0.00																				
<b>Total Ineligible Amount:</b>	<b>2,312,150.00</b>																				
<b>Available Collateral Amount:</b>	<b>88,782.75</b>																				

Asset Detail      Import Detail      Open      Refresh      Print      Help

Field	Description
(Report Header)	The uppermost portion for the screen displays the <b>Client, Facility,</b> and Collateral for which the report was imported, and the As Of Date and Last Calc Date of the import.
Aging Summary	Displays the total amounts for each aging bucket for the imported report.  Note that you can click on any of the aging totals to display the underlying detail for the aging bucket. Each debtor is displayed as a line-item with debtor balance, debtor aging balance, and percentage of the debtor aging total to the total for the aging category.
Total Aging Amt	Displays the total amount for all aging categories for the imported

Field	Description
	report.
(Ineligible Summary)	The grid on the left displays each ineligible title and their dollar amounts calculated as ineligible for the imported report. The ineligible titles are:

Field	Description
	<ul style="list-style-type: none"> <li>• Over Eligible Day Amt: amount calculated ineligible based on Ineligibility days</li> <li>• Cross Age Amt: amount calculated ineligible based on cross age rule</li> <li>• Credits Over Eligible Days: amount calculated ineligible based on credits over ineligibility days</li> <li>• Contra Analysis: amount calculated ineligible based on contra</li> <li>• Concentration Limit: amount calculated ineligible based on concentration percentage</li> <li>• Over Limit Amount: amount calculated ineligible based on over debtor limit rule</li> <li>• Invoice Ineligible Amt: amount calculated ineligible based on duplicate or summarized invoice number rule</li> <li>• Ineligible Debtors: amount calculated ineligible based on debtors in no-buy status or dispute</li> <li>• Tiered Amt: amount calculated ineligible based on tiered ineligibility table</li> <li>• Future Inelig Amt: amount calculated ineligible based on future dated invoices rule</li> <li>• Partial Pay Amt: amount calculated ineligible based on partially paid invoices</li> <li>• Invoice Number Ineligible: amount calculated ineligible based on blank invoice number</li> <li>• Tracked Ineligible Amt:</li> <li>• Exception Amt: amount calculated ineligible based on debtor exception rules</li> <li>• Over Calculated Availability: amount calculated ineligible as lower of collateral value and unpaid principal balance</li> <li>• Appraisal Required or Expired: amount calculated ineligible as appraisal required or expired - all new loans will fall into this category</li> <li>• Not Approved: amount calculated ineligible for loans that do not have the CRE Credit Approval option selected on the Bank Entered Data tab of the Loan Backed Borrowing Base Invoice screen</li> </ul>

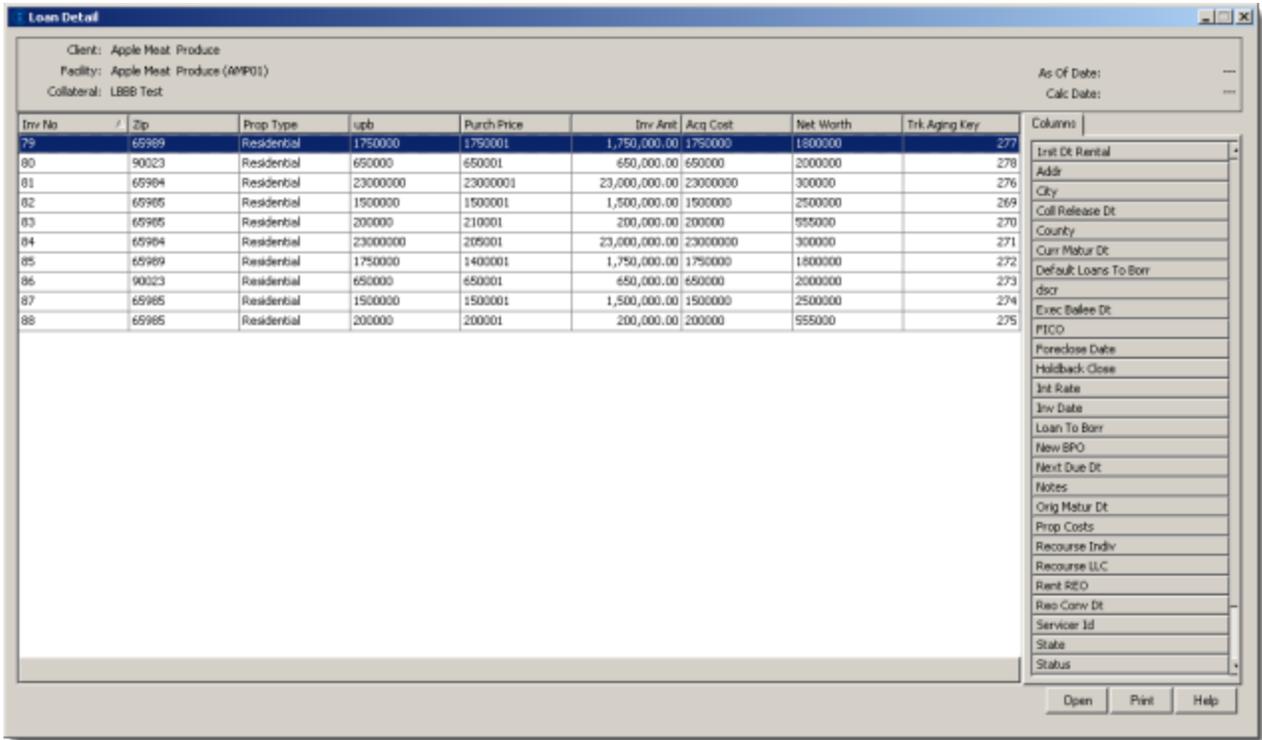


Field	Description
(Ineligible Summary) (continued)	<ul style="list-style-type: none"> <li>• Appraisal Less than Minimum: amount calculated ineligible base on the Appraisal Below Min rule in the Loan Backed Borrowing Base Terms.</li> <li>• Cash Flow Required: amount calculated ineligible for loans that do not have a Property Rental Date set</li> <li>• Availability Less than Minimum: amount calculated ineligible base on the Availability Below Min rule in the Loan Backed Borrowing Base Terms.</li> <li>• Loan Balance Less than Minimum: amount calculated ineligible base on the Balance Below Min rule in the Loan Backed Borrowing Base Terms.</li> <li>• Loan Balance Greater than Maximum: amount calculated ineligible base on the Balance Above Max rule in the Loan Backed Borrowing Base Terms.</li> <li>• Not Terms Available:</li> </ul> <p>Note that you can click on any of the category totals to display the underlying detail for the category in the adjacent debtor ineligible grid. Each debtor is displayed as a line-item with debtor balance, debtor category balance, and percentage of the debtor category balance to the total category balance.</p>
Total Ineligible Amt	Displays the total amount calculated ineligible for all categories for the imported file.
(Debtor Ineligibles Grid)	<p>Displays the underlying detail of the ineligible items for the selected Aging Summary or Ineligible Summary category. The data columns displayed vary depending on the category selected, but contain the debtor name, the debtor balance, the category total for the debtor, and the concentration percentage of the debtor category balance to the total category balance.</p> <p>Also notice that if the debtor line items have an active plus sign on their left, you can drill down to the invoice data supporting the debtor category total. Each invoice is presented as a line-item beneath the debtor line-item.</p>

Field	Description
Asset Detail	Click this button to open the Asset Detail screen to display the loan detail records imported for the collateral, and provides access to the Loan Backed Borrowing Base Invoice screen, from which the loan detail is worked for ineligibility or availability.
Import Detail	Click this button to open the Import Detail screen, which displays the aged import detail by debtor for the imported debtor submission.
Open	Click this button to open the import file for the borrower submission.
Refresh	Click this button to reload the screen data.
Print	Click this button to generate a preview of the Report History Detail screen, which can be printed or exported in a variety of formats.

### Import Detail

The Import Detail screen is accessed from the Report History Detail screen and displays the detailed data from the borrower submission.



Field	Description
Client	Displays the client for which the submitted report was imported.
Facility	Displays the facility name for which the submitted report was imported.
Collateral	Displays the collateral for which the submitted report was imported.
As Of Date	Displays the date from which the aging is calculated. This date is selected on the Upload Report screen from the Submission history panel.
Calc Date	Displays the actual run date on which the submitted report was imported.
Grid	Displays each debtor in the imported report as a line-item.
Columns	The Columns tab is a list of available columns that can be added to the grid. To add any of the listed columns to the grid, click on the desired column name and then drag and drop it at the desired location on the client header line at the top of the grid. Should you wish to remove a column from the grid, grab the column header in the grid display, and drag and drop it on the Columns tab.
Open	Click this button to open the import file for the borrower submission.
Print	Click this button to generate a preview of the Tracked Other Detail screen, which can be printed or exported in a variety of formats.
Close	Click this button to exit the screen.

## Update Borrowing Base

Loan-Backed Borrowing Base provides functions to update the borrowing base from the imported borrower submission file. You have the option of determining at the organizational level whether or not to allow the collateral borrowing base to be updated from borrower submissions, whether to allow "manual" update (meaning the user will have to select the action from the Summary Panel of Collateral Information), or whether Loan-Backed Borrowing Base automatically updates the collateral borrowing base upon import. You also have the option of allowing this determination to be made at the collateral level. This determination is made by setting the following System Preference in the **Facility/Collateral Rules (Formerly Asset Based Lending), Rules, Tracked AR and Loan Backed** folder. See [System Preferences](#) for details.

When Loan-Backed Borrowing Base updates the collateral borrowing base, the loan records in the borrower submission are compared to the existing (i.e., previously imported) records for the borrowing base. The borrowing base is updated with the following logic:

- If the loan number exists in both and the amount is different, Loan-Backed Borrowing Base considers this a partial pay, and updates the Collections total
- If the loan number does not exist in the Loan-Backed Borrowing Base import but there is an existing record in FactorSoft, Loan-Backed Borrowing Base considers this a full pay, and updates the Collections total
- If a loan is present in the Loan-Backed Borrowing Base import but a matching loan is not present in the existing records, Loan-Backed Borrowing Base considers this a new loan and updates the Sales total

A verification message warns the user when the Post Ineligibles action is executed and there are new, unworked customer/debtors present in the detail import for the Loan Backed Collateral.

## Tracked Asset Detail

The Tracked Asset Detail screen is accessed from the Summary Panel of the Collateral Information screen by clicking the **Asset Detail** button. This screen is specific to the Loan-Backed Borrowing Base AddOn module, displays the loan detail records imported for the collateral, and provides access to the Loan Backed Borrowing Base Invoice screen, from which the loan detail is worked for ineligibility or availability.

### *Working Ineligibles*

To work the ineligibles from the Loan-Backed Borrowing Base import, select the Summary panel of the Collateral Information screen and then click the **Asset Detail** button to open the Tracked Asset Detail screen.

Client: [400test Client](#)  
 Facility: [400test Facility](#)  
 Collateral: [Test 4.0LBDetail](#)

As Of Date

Display: Unpaid Only

Group Columns

Loan ID #	Property Address	Current Unpaid Principal Ba...	Purchase Price	Approved Date	Inv Asset Key	
1032	22 East Vanderbilt Street	303,500.00				18810
1056	27509 East 11th Street	260,000.00				18811
1072	248 Lyman Drive	10,000.00				18812
1075	1961 East 2100 South	150,000.00				18813
1128	1424 East Napa Street	640,000.00				18814
1129	19053 North 37th Place	141,000.00				18815
1146	13671 Milan Street	300,000.00				18816
1163	5744 Gaskill Street	300,000.00				18817
1202	6104 Idlewood	125,000.00				18818
1210	611 North Dexter Street	150,000.00				18819
1219	3609 Kingsley Street	275,000.00				18820
1251	2032 Marine Avenue	210,000.00				18821
1262	2652 South 2000 East	199,750.00				18822
1277	629 Arlington Road	900,000.00				18823
1287	4428 Easthampton	91,000.00				18824
1291	4937 East San Mateo	189,000.00				18825
1295	5310 South Sherbourne Drive	600,000.00				18826
1309	7486 Beverly Drive	65,000.00				18827
1340	885 Aillen Street	290,000.00				18828
1346	1705 E 63rd Street	245,000.00				18829
1347	16498 Apple Valley Road	275,000.00				18830
1348	2407 East Aldine Street	163,000.00				18831
1358	2314 E Cactus Road	150,000.00				18832
1360	1525 52nd Avenue	148,000.00				18833
1361	3020 Dona Emilia Drive	1,123,000.00				18834

- Columns
- # Default
  - # Loan to
  - Acquisition
  - Appraisal D
  - Appraisal E
  - Available A
  - Borrow Na
  - Client LTC
  - Client LTV
  - Collateral F
  - Collateral V
  - Current Ma
  - Delinquent
  - DSCR
  - Equity % A
  - Est, Individ
  - Executed E
  - FICO
  - First Date
  - Foreclosur
  - Holdback a
  - Interest Ra
  - Maturity E
  - New BPO C
  - Next Due D
  - Note Amou
  - Notes/Com

Asset Information

Field	Description
Client	Displays the client for which the submitted report was imported.
Facility	Displays the facility name for which the submitted report was imported.
Collateral	Displays the collateral for which the submitted report was imported.
As Of Date	Displays the date from which the aging is calculated. This date is selected on the Upload Report screen from the Submission history panel.
Display	Select the option to filter the results in the grid.



Field	Description
	<ul style="list-style-type: none"> <li>• <b>Unpaid only:</b> displays only records that have not been posted to the borrowing base</li> <li>• <b>Unpaid &amp; Paid This Month:</b> displays records that have not been posted to the borrowing base and records posted in the current processing month</li> <li>• <b>Past Due Only:</b> displays only paid or unpaid records that are past their due date</li> <li>• <b>Everything on File:</b> displays all imported records for the collateral</li> </ul>
Grid	Displays each loan in the imported submission as a line-item.
Columns	The Columns tab is a list of available columns that can be added to the grid. To add any of the listed columns to the grid, click on the desired column name and then drag and drop it at the desired location on the header line at the top of the grid. Should you wish to remove a column from the grid, grab the column header in the grid display, and drag and drop it on the Columns tab.
Asset Information	Select a loan line-item and click this button to open the Loan Backed Borrowing Base Asset screen for the loan.
Export to Excel	Click this button to generate an Excel Spreadsheet for the loan records displayed in the grid.
Close	Click this button to exit the screen.

## Loan Backed Borrowing Base Asset Information Screen

The Loan Backed Borrowing Base Asset Information screen displays all loan details for a loan imported in the Loan-Backed Borrowing Base module. This screen is accessed by clicking Asset Information on the Tracked Asset Detail screen for a selected loan, and is used to work ineligibility/availability for the loan.

Loan Backed Borrowing Base Asset# 1032 ON 400test Client (400TEST)

Client: 400test Client (400TEST)/Test 4.0LBDetail View Asset#: 1032 Exit

Customer: 4 Amazing Ventures, Inc. and C & S Enterprises, Inc. View PO#: Refresh

Property: 22 East Vanderbilt Street, Orlando FL Dated: October 9, 2019 Update

Days/due: 0 Purchased: October 9, 2019 Cancel

Explanation: Clear Balance: 303,500.00 Help

Next due date: December 1, 2019 Print

Close date: No Images

Repurchase: Audit

Original invoice received

Activity | Property | Dispute history | Loan | Bank Entered Data | RED / Foreclosure | Calculated | Notes | Documents

Date	Type	Status	Batch #	Amount	Fee Escrow	Rsv Escrow	Fee Earned	Rsv Held
10/9/2019	BUY		119	303500.00	0.00	0.00	0.00	

Double click on item to preview batch report

### Upper Fields

The upper screen contains basic loan information, such as client/collateral and loan number, applicable terms, date, and balance for the loan.

Field	Description
Client	Displays the client name and code and the collateral name into which the loan record was imported.
Debtor	Displays the customer/debtor name.
Property	The property address associated with the imported loan record.
Days/due	Not currently used.
Explanation	Select a dispute code to set on the loan or click <b>Clear</b> to override the explanation. Disputed loans are ineligible by default.
Asset#	Displays the loan number of the imported loan record.
PO#	Not currently used.
Dated	Displays the loan date.
Purchased	Displays the loan purchase date.

Field	Description
Balance	Displays the current outstanding balance for the loan.
Next due date	The next due date for the loan.
Close date	Displays the loan close date.
Repurchased	Displays the repurchased date.
Debtor confirmation required	Select this option to indicate that confirmation with the debtor is required for purchase.
No support doc supplied	Select this option to indicate that no supporting documentation is available for this asset.
Not used for credit scoring	Select this option to indicate that this asset is not included for consideration in credit scoring for the client.

### Functional Buttons

The right area of the screen contains a series of functional buttons, designed to perform client-related tasks.

Button	Description
Exit	Click this button to close the screen.
Refresh	Click this button to display updated information of the Loan Backed Borrowing Base Asset screen.
Update	Click this button to save changes to the loan entered on the Loan Backed Borrowing Base Asset screen.
Cancel	Click this to cancel changes made to the loan on the Loan Backed Borrowing Base Asset screen since the last <b>Update</b> .
Print	Click this button to print the Loan Backed Borrowing Base Asset report for the selected asset.
No Images	Click this button to open the Invoice Image panel.
Audit	Click this button to open the Invoice Audit History panel.

## Tabs

The tabs at the bottom of the screen display the bulk of the data associated with the loan. Click the links below to display help topics for each tab:

- [Activity](#)
- [Property](#)
- [Dispute History](#)
- [Loan](#)
- [Bank Entered Data](#)
- [REO / Foreclosure](#)
- [Calculated](#)
- [Notes](#)
- [Documents](#)

### Activity Tab

The Activity tab of the Loan Backed Borrowing Base / Invoice Information screen displays loan/financial invoice activity in a grid format, with each line-item representing a transaction. Double-click an item in the grid to preview the batch report associated with the loan/invoice.

Date	Type	Status	Batch #	Amount	Fee Escrow	Rsv Escrow	Fee Earned	Rsv Held
10/16/2019	BUY		128	303500.00	0.00	0.00	0.00	

Double click on item to preview batch report

Note that the grid columns can be shown or hidden by setting the Fields options on the Invoice Information Screen tab of the User Preferences screen

The grid displays the following data for the loan/invoice activity (note that in some cases, including payments, a line-item may be present for a pending item, but some columns are not updated until the activity is processed):

Field	Description
Date	The processed date for the invoice activity.

Field	Description
Type	The transaction type. If accompanied by an asterisk, this indicates that there is a note attached to the loan/invoice. You can float the cursor over the field to display the note in a pop-up message.
Status	The status of the transaction.
Batch #	The batch number under which the transaction was processed.
Amount	The transaction dollar amount.
Check #	Displays the check number associated with a payment.
Fee Escrow	Dollar amount of transaction escrowed for fees.
Reserve Escrow	Dollar amount of transaction escrowed for reserves.
Fee Earned	The amount of fees earned on the processed transaction.
Reserve Held	Dollar amount of transaction held for reserves.

**System Preferences**

The following system preferences for this function are found in the Administration module, System Preferences, **Fields/screen behavior, Screens, Check search** folder.

Preference	Description
Label returned checks as	Enter the determine the returned check type displayed in the <b>Check#</b> column on the Activity tab of the Invoice Information screen. If this preference is not set, the type is NSF by default.

*Property Tab*

The Property tab displays property specific data elements from the loan import file. The fields on this tab are for display and cannot be updated.

Activity	Property	Dispute history	Loan	Bank Entered Data	REO / Foreclosure	Calculated	Notes	Documents
Type:	<input type="text" value="Residential"/>	UPB at Close:	<input type="text"/>	County:	<input type="text"/>			
Status:	<input type="text"/>	H/B at Close:	<input type="text"/>					
Purchase Price:	<input type="text"/>	Improvement Costs:	<input type="text"/>					
Aquisition Cost:	<input type="text" value="290,000.00"/>	Rental Date:	<input type="text"/>					



Field	Description
Type	Property type.
Status	The status of the transaction.
Purchase Price	The original purchase price of the property.
Acquisition Cost	The price at which the property was acquired.
UPB at Close	The unpaid principal balance amount at close.
H/B at Close	The hold back amount at close.
Improvement Costs	Dollar amount of any improvements to the property.
Rental Date	The rental date of the property, if applicable.
County	The county in which the property resides.

### Dispute History Tab

This tab displays dispute items set for the loan/debtor invoice. Disputes are set in the Debtor Aging screen by selecting an invoice or invoices and clicking the Set Dispute button. For each line-item, the following data is displayed:

Description	Disputed?	Assigned	By	Canceled	By	Pending..

Field	Description
Description	The dispute code assigned to the loan/invoice. Dispute codes are defined in the Dispute/Ineligibility/No Buy Code table.
Disputed	Indicates whether the loan/invoice is in dispute as a result of the entry.
Assigned	Displays the date the dispute code was set on the loan/invoice.
By	Displays the User ID that set the dispute.
Canceled	Indicates whether the dispute on the loan/invoice has been canceled.
By	Displays the User ID that canceled the dispute.

## Loan Tab

The Loan tab displays loan specific data elements from the loan import file. The fields on this tab are for display and cannot be updated.

Activity	Property	Dispute history	Loan	Bank Entered Data	REO / Foreclosure	Calculated	Notes	Documents
Interest Rate:	<input type="text"/>	Loans:	<input type="text"/>	Recourse:	<input type="text" value="Not to LLC"/>	<input type="text" value="Not to Individual"/>		
Origination Date:	<input type="text" value="October 16, 2019"/>	Defaults:	<input type="text"/>	Servicer:	<input type="text"/>			
Original Maturity:	<input type="text"/>	DSCR:	<input type="text"/>	Collateral Release:	<input type="text"/>			
Current Maturity:	<input type="text"/>	FICO:	<input type="text"/>	Executed Bailee:	<input type="text"/>			
Net Worth:	<input type="text"/>							

Field	Description
Interest Rate	The Interest Rate of the loan from the import record.
Origination Date	The loan Origination Date from the import record.
Original Maturity	The loan Original Maturity Date from the import record.
Current Maturity	The loan Current Maturity Date from the import record.
Net Worth	The estimated Individual Net Worth from the import record.
Loans	The number of loans (# Loans to Borrower from the import record.
Defaults	The number of loans in default (# Defaulted Loans to Borrower) from the import record.
DSCR	The debt-service coverage ratio (DSCR) from the import record.
FICO	The FICO credit score (FICO) from the import record.
Recourse	The first field indicates Recourse to LLC and the second Recourse to Individual as set in the import record.
Servicer	The loan Servicer ID from the import record.
Collateral Release	The Collateral Release Date from the import record.
Executed Bailee	The Executed Bailee Date from the import record.

## Bank Entered Data Tab

The Bank Entered Data tab is used to work eligibility/availability for loans imported using the Loan-Backed Borrowing Base module. On import, all of the values and options on this tab are blank or unset. The user

completes the required data (dates and **Collateral Value** at a minimum) to establish availability for the loan.

Field	Description
Appraisal Date	Enter the appraisal date for the property.
Approved Date	Enter the loan approval date for the loan.  The logic controlling the approval date is set in System Preference <b>Facility/Collateral Rules (Formerly Asset Based Lending), Rules, Tracked A/R and loan backed, Loan backed approval date</b> . If set to <b>Current (database) date must be equal to or after approval date to be eligible</b> , the asset will be approved and eligible upon the entry of any date up to and including the present date. If the field is blank or contains a date greater than the current FactorSoft processing date, the asset is unapproved and ineligible.
Collateral Value	Enter the collateral (appraised) value to be used to calculate availability for the loan. This field is used in calculating Over Calculated Value for the loan.
Max Available	Enter the maximum dollar figure at which to cap availability. If an amount is entered in this field, Availability is calculated as the lower of UPB or collateral value multiplied by the Purchase Rate percentage or the Max Available.
Expires	Enter the loan expiration date.
Removed	Enter the removed or paid-off date for the asset. The asset value for the asset is removed from <b>Available Collateral Value</b> and is added to the <b>Removed Ineligibility</b> ineligibility title.
Custodial Report	Select this option to indicate that the Custodial Report was received for the loan.
Loan File Delivered	Select this option to indicate that the loan documentation has been provided.
CRE Credit Approval	Select this option to indicate approval of the loan as collateral.

Field	Description
Override State Ineligibility	Select this option to override ineligibility for an asset imported as ineligible because of its state code.
Collateral Exceptions	Enter free-form notes concerning policy exceptions for this loan.
Custodial Exceptions	Enter free-form notes concerning exception guidelines for this loan.

*REO/Foreclosure Tab*

The REO/Foreclosure tab displays real estate owned and foreclosure specific data elements from the loan import file. The fields on this tab are for display and cannot be updated.

Activity	Property	Dispute history	Loan	Bank Entered Data	REO / Foreclosure	Calculated	Notes	Documents
<p>Foreclosure Date: <input type="text"/>                      REO Days: <input type="text"/></p> <p>Rented REO: <input type="text" value="Not Rented"/></p> <p>REO Conversion Date: <input type="text" value="Not Ordered"/></p> <p>New BPO Ordered: <input type="text"/></p>								

Field	Description
Foreclosure Date	The Foreclosure Start Date of the loan from the import record.
Rented REO	The rental status (Rented REO) from the import record.
REO Conversion Date	The REO Conversion Date from the import record.
New BPO Ordered	The New BPO Ordered date from the import record.
REO Days	The number of days from the REO Conversion Date in the import record to the current FactorSoft processing date.

*Calculated Tab*

The Calculated tab displays various values calculated from the data in the loan import file and the data entered in the Bank Entered Data tab of the Loan Backed Borrowing Base Asset screen, including the calculated **Available** amount for the loan.

The fields on this tab are for display and cannot be updated.



Activity	Property	Dispute history	Loan	Bank Entered Data	REO / Foreclosure	Calculated	Notes	Documents
Equity/Close:	290,000.00	Original Term:		Loan/Value:				
Purchase/Close:		Extension:		Loan/Cost:	1.05			
Available:		Time/Mature:		Borrower Equity:	-0.05			
		Time/OnLine:		UPB/Note:				
				UPB/Base:				

**Notes Tab**

Use the Notes tab to add general notes for the loan/invoice.

Activity	Property	Dispute history	Loan	Bank Entered Data	REO / Foreclosure	Calculated	Notes	Documents

Field	Description
(Notes)	Enter the loan/invoice-specific note text. This data entry box allows very large messages (the user can in fact copy and paste text – for instance, the contents of an email).

**Documents Tab**

The Documents tab is used to attach and view any documents related to the loan/invoice. The grid displays each stored document by Description, Date, and File Name within document category.

Activity	Property	Dispute history	Loan	Bank Entered Data	REO / Foreclosure	Calculated	Notes	Documents	
Category..	Description.. »	Date	File Name..	View	New	Delete			
GENERAL									

Field	Description
Category	Lists the categories defined in the Document Category Maintenance table for Invoice use. Selecting a category displays the documents that have been



Field	Description
	added under that category for the loan/invoice.
(Grid)	Displays each document attached for the loan/invoice . The data listed for each document is the <b>Description</b> entered on the Attach Document to Invoice screen, the <b>Date</b> that the document was attached (computer processing date), and the <b>File name</b> of the attached document.
View	Click this button to display the contents of the selected document in its native application (for instance, Microsoft Word based documents are opened in Word).
New	Click this button to open the Attach Document to Invoice screen, which is used to attach a document to the loan/invoice.
Delete	Select a document from the grid and click this button to permanently delete the document from the loan/invoice.