TWENTY-FIRST CENTURY

LOAN SYSTEMS^{TM}

VLOANS SYSTEM
VEHICLE LOAN SERVICING SOFTWARE
PROCEDURES MANUAL

TWENTY-FIRST CENTURY LOAN SYSTEMS

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NOTICE

Twenty-First Century Company, Inc. reserves the right to make improvements to the product described in this document at any time without prior notice.

DOCUMENTATION

The VLOANS SYSTEM Vehicle Loan Servicing Software Procedures Manual presents a summary of the Twenty-First Century Loan Servicing System -- computer software package for loan management. The document presents installation, setup and operating procedures.

SUPPORT SERVICES

Twenty-First Century operates on the premise that providing the best loan servicing software is part of the job. Support services are equally important. Twenty-First Century provides telephone support, custom programming and internet access at http://www.21stcenturycompany.com

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Installation Procedures

Part 1: Loan Servicing Software

Insert the CD in the Drive.

Double click on the My Computer Icon on the Windows Desktop.

Double click on the CD Drive Icon.

Double click on the Setup.exe Icon for the Setup Launcher.

Click on the Next Button.

Click on the Next Button again.

Review the License Agreement, and click on the I Accept the Terms Button,
Then click on the Next Button.

Enter your Name and Company, then click on the Next Button.

Click on the Next Button to install the Loan Servicing Software
In the c:\Program Files\twenty-first century\Loan Servicing Software   Directory.

Click on the Next Button again.

Review the Settings, then click on the Install Button to begin copying files.

Click on the Finish Button.

Click on the Windows Start Button, and restart the computer.

Leave the CD in the Drive for Part 2 of the Installation Procedures.

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Installation Procedures

Part 2: Interbase Database Software

Insert the CD in the Drive if it isn't still there from Part 1 of the Installation Procedures.

Double click on the My Computer Icon on the Windows Desktop.

Double click on the Icon for the CD Drive.

Double click on the Interbase Folder.

Double click on the Setup.exe Icon for the Interbase 6.5 Setup Wizard.

Click on the Next Button.

Review the License Agreement, then click on the Yes Button.

Click on the Next Button.

Enter the Certificate ID: 50-60-55-VAR-13506   (note: uppercase/ include dashes)
And the Certificate Key: 31-10-66-0   (include dashes)
Then click on the Next Button.

Click on the Next Button to install in
the Destination Directory: C:\Program Files\Borland\Interbase

Click on the Next Button.

Click on the Next Button.

Click on the Install Button.

Click on the Finish Button. (Ignore the Installation Error: specified file is unreadable.)

Click on the x to close the Interbase Folder on the CD Drive.

Remove the CD from the Drive.

Click on the Windows Start Button, and restart the computer.

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Installation Procedures

Part 3: Borland Database Engine Administrator

Double click on the My Computer Icon on the Windows Desktop.

Double click on the local disk (c:) Icon.

Double click on the Program Files Folder.

Double click on the Common Files Folder.

Double click on the Borland Folder.

Double click on the BDE Folder.

Double click on the Bdeadmin.exe Icon.

Click on the word LOANS under Databases to highlight it.

Look at the frame to the right and click on the down arrow for the frame
Until the Definition USER NAME appears.

Change the USER NAME from MyName to SYSDBA.

Change the SERVER NAME to
C:\Program Files\twenty-first century\Loan Servicing System\Loans.gdb

Click on the Object Tab.

Select Apply to update the BDE.

Click on the OK Button to save the edits.

Click on the Object Tab.

Select Exit to close the Borland Data Base Engine Administrator Program.

Close the BDE Folder to complete the Installation Procedure.

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Loan Servicing System Directories/Files

c:\Program Files\twenty-first century\Loan Servicing System
    Loans.gdb   - Loan Servicing System SQL Database
    Service.exe   - Loan Servicing System Program
    Service.hlp   - Loan Servicing System Help File
    CPinterface.exe   - Custom Programs Interface Program
    GLinterface.exe   - G/L Interface Program
    GLinterface.txt   - G/L Interface Data File
    LOinterface.exe   - Loan Origination Interface Program
    PMinterface.exe   - Portfolio Management Interface Program
    PMinterface.txt   - Portfolio Management Interface Data File
    RWinterface.exe   - Rave Report Writer Interface Program
    Rave.cfg   - Rave Report Writer Configuration File
    Rave.hlp   - Rave Report Writer Help File
    Ravesolo.dll   - Rave Report Writer Dynamic Link Library
    ReportWriter.rav - Rave Report Writer Report Definitions File
    XLinterface.exe   - Excel Spreadsheet Interface Program
    XLinterface.txt   - Excel Spreadsheet Interface Data File
c:\Proram Files\twenty-first century\Powerscan Loan System
    Powerscan.exe   - Powerscan Loan Display Program
c:\Proram Files\twenty-first century\Investor Performance Tracking System
    Tracker.exe   - Investor Tracking Loan Display Program
c:\Program Files\Borland\InterBase\BIN
    ibserver.exe   - Interbase SQL Database Server Program
c:\Program Files\Borland\InterBase\UDF
    ib_udf.dll   - Interbase User Defined Functions Dynamic Link Library
    udflib.dll   - User Defined Functions Dynamic Link Library
    bcbmm.dll   - C++ Builder Memory Manager Dynamic Link Library
c:\Program Files\Common Files\Borland\BDE
    bdeadmin.exe   - Borland Database Engine Adminstration Program
    IDAPI32.CFG   - BDE Configuration File
    sqlint32.dll   - Interbase SQL Dynamic Link Library
c:\Windows\System32
    bdeadmin.cpl   - Borland Database Engine Administration Program
    bdertl70.bpl   - Borland Database Engine Program
    bdertl70.map   - Borland Database Engine Program
    gds32.dll   - Interbase SQL Database Server Dynamic Link Library
Twenty-First Century System CD
    Procedures.doc   - Loan Servicing System Procedures Documentation
    Rave.Pdf   - Rave Report Writer Documentation
    Sample.doc   - Loan Servicing System Sample Reports Documentation

Backup: The Loan Servicing System database contained in the file
    c:\Program Files\twenty-first century\Loan Servicing System\Loans.gdb
    should be backed up daily to zip disk, tape, cd or other backup media.

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Setup Procedures

Part 1: Table Information

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Tables to view the Pull Down Menu of System Tables
which contain codes and the associated descriptive information.

- Accounts
- Appraisers
- Branches
- Brokers
- Companies
- Counties
- Employees
- Interest Rates
- Investors
- Loan Reps
- Loan Types
- Transactions

Once the system is setup, the System Tables are used during daily operations
 to validate data entry of codes and generate reports with descriptive information.

Database Navigator Bar

The System Table Screens all use the Database Navigator Bar with the following ten buttons:

Button		Function
first	|<	displays the first record in the table
prior	<	displays the previous record in the table
next	>	displays the next record in the table
last	>|	displays the last record in the table
insert	+	adds a new record to the table
delete	-	deletes the record currently displayed from the table
edit	^	changes the record currently displayed
post	check mark	updates the database with modifications by insert, delete, edit buttons
cancel	x	clears the database modifications without saving
refresh	curved arrow	updates the system table saving all additions, deletions, changes

Review and update the information in the following System Tables:

System Tables

Accounts: mandatory table of general ledger accounts used to post loan servicing transactions. See the Transaction Table below for a list and the relationship between transactions and accounts.

Appraisers: optional table to enter real estate appraiser's information. Each loan account has an optional field for an appraiser ID.

Branches: optional table of company branches. Each loan account has an optional field for a branch code responsible for originating the loan. Note: the Branch Table contains a field for the company code so the Company Table should be setup before the Branch Table.

Brokers: optional table to enter sales broker information. Each loan account has an optional field for a broker ID code.

Companies: mandatory table to associate loans in the servicing portfolio with a company for sorting and reporting purposes. At least one company should be entered. Each loan account has a field for company code. Portfolio information may be sorted and subtotaled by company if necessary.

Counties: optional table of county information. The Property Database lists collateral associated with each loan account. The property information includes a 3 digit county code relating to the address of the collateral property. Each loan may have multiple properties associated with it.

Employees: mandatory table of ID codes for employees who will be using the system and entering transactions. One entry is required with an ID code equal to SYSDBA and password equal to masterkey corresponding to the System Administrator.

Interest Rates: optional table of index codes for variable interest rate loans. An entry is required for each period of time that the interest rate changes (monthly, quarterly, annually). Each loan account has an associated interest rate index code field. Note: this table is not required if the portfolio contains all fixed interest rate loans.

Investors: optional table to enter investor information. Each loan account may have one or more investors. The system tracks interest income, charges servicing fees, and makes distribution payments for investors.

Loan Reps: optional table to enter loan sales representative information. Each loan account has an optional field for a loan rep ID code. Note: the Loan Rep Table contains an entry for the branch code so the Branch Table should be setup before the Loan Rep Table.

Loan Types: mandatory table of loan type information used to define the maturity term, amortization term, payment frequency and type of interest rate: fixed or variable. Each loan account has a field for loan type code to link to the Loan Type Table.

Transactions: mandatory table of loan servicing transactions. The system comes with a set of pre-established transaction codes which should not be changed. These codes are used to post various data entry transactions. However, the General Ledger Accounts associated with the transactions may be changed to correspond to the chart of accounts. Note: the Accounts Table which contains the General Ledger Accounts should be setup before the Transactions Table.

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Setup Procedures

Part 2: Database Information

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File.

Click on Data Entry.

Click on Loan Setup Information to view the Pull Down Menu of System Databases
which contain information on the borrower, coborrower, vehicle, account balances and account
transactions associated with each loan in the portfolio.

- Borrower Information
- Coborrower Information
- Vehicle Information
- Payment Schedule
- Investor Information
- Loan Balances
- Transaction History

Review and update the information in the following System Databases:

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System Databases

Borrower Information: this is the primary database associated with each loan account. The database key is the unique 10 digit loan account number. The database contains information about the borrower and the terms of the loan as well as current and cumulative balances and statistics.

Coborrower Information: this database contains optional information about the coborrowers for each loan account if there are any. A loan account may have multiple coborrowers but only one primary borrower. The information about the borrower must be setup first because the coborrower's loan account number is validated against the Borrower Database.

Vehicle Information: this database contains optional information about the collateral vehicle associated with each loan account. A loan account may have multiple vehicles. The borrower information must be setup first because the Vehicle Database requires the loan account number and checks the Borrower Database to validate the number.

Payment Schedule: This database contains mandatory information for each loan account regarding the due date, payment amount and interest rate. The system automatically creates one entry for each payment when a new loan is added to the system. Each entry contains the loan account number and a sequential phase number starting with 1 for the first entry, then 2, etc. If the phase is 1, the beginning date is the first payment due date, the interest rate is the note rate and the amount is the first payment amount. The last phase has a begin date equal to the maturity date and the amount is the last payment amount. After the loan is setup, the payment amounts and interest rates should be modified as required. The borrower information must be setup first because the system validates the loan account number against the Borrower Database.

Investor Information: this database contains optional information about investors. A loan account may have one or more investors. The loan account number, investor id code, investment amount, percent of loan, and annual servicing rate are entered. The information about the borrower and the investor table must be set up first as described under System Tables.

Loan Balances: this database is used only to setup the system initially for existing loans in the portfolio to enter the beginning balances as of the end of the prior month. The month end processing program is then run for the prior month after balances and current month transactions have been entered for all loans in the portfolio. The daily processing program is then executed for each day from the beginning of the current month through the current date. The daily processing program accrues interest, processes payment transactions and applies late charges to bring the balances up to the current date.

Transaction History: this database is used to setup the system initially for existing loans in the portfolio to enter the account transactions such as payments from the note date to the current day. The loan history processing program is executed as described under Operating Procedures to process the transactions and set the current account balances. Note: payments are entered as negative amounts and fees, late charges, and add ons are entered as positive amounts.

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Setup Procedures

Part 3: Report Writer Information

The Loan Servicing System includes the Rave Report Writer to modify existing report and letter formats and to create new report formats. Documentation for the Rave Report Writer is contained on the Twenty-First Century CD in the Rave.pdf file.

The Rave Report Writer Library contains the following predefined reports which may be modified as required:

- Customer Payment Coupons
- Customer Statements
- Investor Distribution Checks
- Customer Mailing Labels
- Delinquent 10 Day Notice
- Delinquent Collection Letter
- Delinquent Demand Letter
- Returned Check Letter
- Interest Rate Change Notification Letter
- Tax Form 1098 Interest Expense
- Investor Mailing Labels
- Tax Form 1099 Interest Income

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on System Interfaces to view the Pull Down Menu of System Interfaces.

Click on Report Writer to enter the Rave Report Writer.

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Operating Procedures

Part 1: Daily Processing

The system automatically performs daily processing at log in to both the Loan Servicing System and the Powerscan Loan System. The system checks the processing log file for the last date processed and then processes each day from the last date thru yesterday. It does not process the current day to allow for transactions to be entered throughout the day.

This procedure may also be performed manually at the end of the day after entering all payment transactions and any other account transactions, setting up new loans and processing loan payoffs. Note: daily processing should only be performed once for a given day to avoid duplicate interest accrual.

Before performing the daily processing, go to the File Menu, Select Data Entry and enter customer payments for the day and any other transactions such as principal add on/reductions, returned checks, or due date changes. Next, go to Part 2: New Loan Processing and then Part 3: Loan Payoff Processing.

The Reports Menu/ Operations Reports contains a Daily Transactions Batch Report which may be printed to check the data entry for accuracy and completeness prior to daily processing.

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Processing.

Click on Daily.

Enter the date for the day to be processed, then click on the OK Button to begin processing.

Note that the system displays the last date processed. The system also maintains a log of processing dates. A Processing Log Report may be displayed/printed from the Reports/Operations Menu to review the automatic and manual processing dates.

Operating Procedures

Part 2: New Loan Processing

Perform this procedure whenever new loans are added to the portfolio.

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File.

Click on Data Entry.

Click on Loan Setup.

Enter the following information from the Loan Setup Menu:

> Borrower Information: Add new Borrower Information
>
> Coborrower Information: Add new Coborrower Information (optional).
> Repeat for each Coborrower
>
> Vehicle Information: Add new Vehicle Information (optional).
> Repeat for each Collateral Vehicle.
>
> Payment Schedule: Modify existing Payment Schedule Information.
> Repeat for each Payment Phase.
> Note: the system automatically creates one schedule phase for each
> customer payment starting with a begin date equal to the first payment
> due date and ending with a begin date equal to the maturity date for the
> last payment. The payment amounts and interest rates can be modified
> as required for each phase.
>
> Investor Information: Add new Investor Information (optional).
> Repeat for each investor on the loan.
> Note: the investors must be set up first under Tables/Investors.
> Enter the investment amount, percent of loan and annual servicing rate
> for each investor.

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Operating Procedures

Part 3: Loan Payoff Processing

Perform this procedure whenever a loan is paid off.
Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Reports.

Click on Loan Payoffs. Print Payoff Worksheet.
            Search for the loan by loan number, SSN or borrower last name.
            Enter the payoff date.

Review the worksheet and determine what fees and adjustments are required.
            Payoff Fees
                    • Prepayment Penalty
                    • Impound
                    • Foreclosure Fee
                    • Demand Fee
                    • Inspection Fee
                    • Forwarding Fee
                    • Reconveyance Fee
                    • Other Miscellaneous Fee
            Payoff Adjustments
                    • Penalty Waiver
                    • Late Charge Waiver
                    • Principal Add On/Reduction
                    • Interest Add On/Reduction

Post payoff fees as Add On Transactions under File/Data Entry/Add On Reduction Transactions.
Enter the payoff transaction under File/Data Entry/Loan Payoffs

Enter the payoff transaction information including the total payoff amount, fees and any
adjustment amounts that are required. The total payoff amount includes any prepayment penalty
and adjustment amounts. It is the net amount shown at the bottom of the Payoff Worksheet.

Note: the prepayment penalty is not automatically calculated. If one applies, it must be entered
on the payoff transaction screen.

Operating Procedures

Part 4: Month End Processing

The system automatically performs month end processing at log in to both the Loan Servicing System and the Powerscan Loan System. The system checks the processing log file for the last month processed and then processes each month from the last month processed through the prior month. It does not process the current month to allow for transactions to be entered throughout the month.

This procedure may also be performed manually on the first day of each month after performing the daily processing for the last day of the prior month. The automatic processing will not be run if the system detects that it was already performed manually to avoid duplication.

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Processing.

Click on Month End.

Enter the month and year then click on the OK Button to begin processing.

Note that the system displays the last month processed. The system also maintains a log of processing dates. A Processing Log Report may be displayed/printed from the Reports/Operations Menu to review the automatic and manual processing dates.

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Operating Procedures

Part 5: Year End Processing

The system automatically performs year end processing at log in to both the Loan Servicing System and the Powerscan Loan System. The system checks the processing log file to determine if the prior year was processed. If not, it then processes the prior. Note that this will normally be done the first time that you log into the system at the beginning of a new year. It does not process the current year to allow for transactions to be entered throughout the year.

This procedure may also be performed manually on the first day of the year after performing the month end processing for December of the prior year.

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on Processing.

Click on Year End.

Enter the prior year, then click on the OK Button to begin processing.

Note that the system displays the last year processed. The system also maintains a log of processing dates. A Processing Log Report may be displayed/printed from the Reports/Operations Menu to review the automatic and manual processing dates.

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Operating Procedures

Part 6: Investor Processing

Perform these optional procedures to setup investor information, add investor capital investment transactions, track borrower payments, assess loan servicing fees, update the investor account balances, make distribution payments, and print investor statements and 1099 tax forms.

To setup investor information, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Tables to view the Pull Down Menu of System Tables.

Click on Investors, then click on Add new Investor Information and enter the following information:

- Investor ID Code
- Investor Name
- Investor Address
- Investor Email
- Investor Phone
- Investor Fax
- Distribution Check Payee Name
- Investor Tax Id
- Internal Company Code

When finished, click on the OK button to save the information and return to the main menu.

To add investor capital investment transactions, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

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Operating Procedures

Click on Investor Account Activity, then click on Add new Investor Account Activity to display the following information:

- Investor ID Code
- Transaction Date (mm/dd/yyyy) = date of investment
- Activity Code = CI for capital investment
- Loan Account Number = blank (do not assign to loan here)
- Transaction Amount ($) = total investment amount for all loans
- Reference = optional notation
- Data Entry Date (mm/dd/yyyy) = current date

When finished, click on the OK button to update the database.

To assign investor funds to loans, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Investor Information, then click on Add new Investor Information to display the following information:

- Loan Account Number
- Investor ID Code
- Investment Amount ($) = investor funds allocated to this loan
- Percent Of Loan (%) = percent of the total loan note amount for investor.
- Annual Loan Servicing Rate = servicing fee as a fraction of principal balance (default = .00375 per.year)

When finished, click on the OK button to update the database.

To track borrower payments and assess loan servicing fees, the investor's account is updated automatically by the daily and month end processing routines. The account principal and interest balances are updated as payments are received from borrowers. Loan servicing fees are assessed on the last day of each month and posted to the investor's account. The Investor Summary Report summarizes this information for all investors. The investor account balances may also be viewed and/or modified.

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To update the investor account balances, click on the Start Button on the Windows Desktop. Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Investor Account Balances, then click on Modify existing Investor Account Balances. Search by Investor ID, Tax ID, or Investor Last Name to display the following information:

- Investor ID Code/ Name
- Year (yyyy)
- Month (mm)
- Beginning Capital Balance ($)
- Capital Investments ($)
- Capital Withdrawals ($)
- Distribution Payments ($)
- Loan Servicing Fees ($)
- Ending Capital Balance ($)
- Principal Received ($)
- Interest Received ($)
- Other Received ($)

Click on the right arrow on the Database Navigator Bar to view the information for the next year/month. To modify the information, click on the up arrow on the Database Navigator Bar for edit mode, then make changes as required.

When finished, click on the curved arrow to save the information, then click on the OK button.

To make distribution payments to investors, click on the Start Button on the Windows Desktop.
Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on Processing to view the Pull Down Menu of Processing Routines.

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Click on Investor Distributions, then enter the following information:

> Distribution Period
> - Begin Date (mm/dd/yyyy)
> - End Date (mm/dd/yyyy)
> - Payment Code =   Q1, Q2, Q3, or Q4 for quarterly distributions
>   01, 02, 03, …or 12 for monthly distributions
>   AD for annual distributions
>   SD for special distributions

Click on the OK button to calculate distribution payments for the period for all investors.

When finished, the Distribution Summary Report and Distribution Statements may be printed to review the results. If necessary adjustments may be made to the Investor Account Activity before printing the Distribution Checks and Distribution Check Register. The investor reports, statements, checks, and mailing labels may be printed by clicking on Reports and then clicking on Investors.

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Operating Procedures

Part 7: Loan History Processing

Perform this procedure to process a loan's transactions day-by-day from the note date up to but not including the current day's daily processing. Therefore, the procedure should be performed before the daily processing for the current day.

The Loan History Processing routine can be used when setting the system up initially after entering the transaction history for existing loans. It can also be used to make corrections to a loan's transaction history and recalculate the current account balances. The routine may be performed as often as required for these purposes.

The history processing routine automatically accrues interest, assesses late charges, applies interest rate changes for variable interest rate loans and if necessary performs month end and year end updates.

Note: when entering loan history transactions, payments should be entered as negative amounts. Fees, late charges, and principal add ons should be entered as positive amounts.

To process loan history, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Processing to view the Pull Down Menu of Processing Routines.

Click on Loan History.

Search for the Loan to be processed by Loan Number, SSN, or Borrower Last Name, then click on the OK button to begin processing.

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System Conventions

Part 1: Payment Schedule/Due Dates

The Payment Schedule Database contains information for each loan account regarding the due date, payment amount and interest rate. One entry is required for each payment starting with phase 1 with a begin date equal to the first payment due date, amount equal to the first payment amount and interest rate equal to the note rate. When a new loan is added, the system automatically sets up payment schedule phase from the first payment due date to the last payment on the maturity date. . Each entry contains the loan account number and a sequential phase number starting with 1 for the first entry, then 2, etc.

If the interest rate and payment amount are fixed throughout the term of the loan, then no modifications are required to the automatic set up. If a balloon payment is due at the end of the term, then a new entry is required for the balloon payment amount.

To Review/Modify the Loan Payment Schedule, click on the Start Button on the Windows Desktop.
Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Payment Schedule. Click on Modify Existing Payment Schedule Information. Search for the loan by Loan Number, SSN or Borrower Last Name to display the fields for the schedule:

- Loan Account Number
- Schedule Phase
- Payment Amount ($)
- Interest Rate (%)
- Begin Date (mm/dd/yyyy)
- End Date (mm/dd/yyyy)

When a new loan is added, the system automatically sets up the payment schedule starting with phase 1 begin date equal to the first payment due date and interest rate equal to the note rate. These initial setup parameters may be changed by clicking on the up arrow on the Database Navigator Bar for edit mode. Modify the fields as required, then click on the curved arrow to save the changes. To add a new phase, click on File/Data Entry. Click on Loan Setup Information. Click on Payment Schedule. Click on Add new Payment Schedule Information. Enter the loan account number and payment schedule data, then click on the OK button to save the information.

System Conventions

The current due date is initially set to the first payment due date. This is the begin date for payment schedule phase 1. The current payment due is initially set to the regular payment amount for payment schedule phase 1.

During daily processing, each month on the scheduled payment day, the current payment due is incremented with another payment amount if the current due date is less than or equal to the processing day. In other words, if the customer has paid ahead, then the current payment due is not incremented. If the customer is either delinquent or has not made the current payment yet, then the current payment due is incremented.

The current due date is advanced during daily processing when a payment is processed. If a single payment is received, then the current due date is advanced one month and the payment amount is deducted from the current payment due. If a double payment is received, then the current due date is advanced two months. The current due date is advanced by the payment multiple number of months.

The current due date is set back by returned check transactions and payment reversal transactions.

To change the current due date and/or current payment due, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Loan Balances, then search for the loan by Loan Number, SSN or Borrower Last Name to display the loan balance information

Click on the up arrow on the Database Navigator Bar for edit mode, then make changes to the current due date and/or current payment due as required. When finished, click on the curved arrow on the Database Navigator Bar to save the changes, then click on the OK button.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

Part 2: Customer Statements

To print a statement for a customer make sure that the statement indicator is set to Y in the Borrower Information. Conversely, if a customer is not supposed to receive statements then set the statement indicator to N.

To set the Customer Statement Indicator, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Borrower Information. Click on Modify existing Borrower Information. Search for the loan by Loan Number, SSN or Borrower Last to display the loan information, then click on the up arrow on the Database Navigator Bar for edit mode. Set the Statement Indicator to Y, then click on the curved arrow to save the changes. When finished, click on the OK button.

Statements will not be printed for customers with the Statement Indicator set to N. When a loan is paid off, the system automatically sets the Statement Indicator to N.

To print Customer Statements, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Reports/Billing to view the Pull Down Menu of Billing Reports.

Click on Customer Statements. The statements may be previewed on the screen before printing. To print a statement for just one customer, click on File at the top of the Report Preview Screen, then click on print for the Output Options Dialog Box. Click on the pages circle and enter the page number of the statement to be printed. Note that the page numbers of the customer statements are displayed at the top of the Report Preview Screen.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

Part 3: Variable Interest Rates

The system allows for loans with either fixed or variable interest rates. Variable rates may be set up to adjust on a monthly, quarterly or annual basis with an annual cap and a lifetime cap on the rate increase. Variable rates are established with a base rate tied to a rate index and a rate margin for an individual loan. The current interest rate for a loan is set to the base rate plus the rate margin. The current rate must be less than the original note rate plus the lifetime cap.

To set up a loan for variable interest rates, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Borrower Information. Click on Modify existing Borrower Information. Search for the loan by Loan Number, SSN or Borrower Last to display the loan information, then click on the up arrow on the Database Navigator Bar for edit mode. Check the following fields related to variable interest rates:

- Note Rate (%)   = initial interest rate
- Rate Type Code   = V for variable interest rate
- Rate Index Code = select one of the indexes for the base rate
- Prime Rate (%)   = initial base rate for the rate index code
- Rate Margin (%) = amount added to the base rate
- Annual Cap (%)   = maximum rate increase for single year
- Lifetime Cap (%) = maximum rate increase over term of loan

Based on these parameters, the system will initially set the variable interest rate:

Current Interest Rate = Prime Rate + Rate Margin
Current Annual Cap   = Note Rate   + Annual Cap
Current Lifetime Cap = Note Rate   + Lifetime Cap

Click on the curved arrow to save the changes. When finished, click on the OK button.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

To set up the Variable Rate Index, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Tables to view the Pull Down Menu of System Tables.

Click on Interest Rates, then click on Add new Interest Rate Information and enter the following information:

- Rate Index Code
- Effective Date (mm/dd/yyyy)
- Base Annual Rate (%) = base interest rate
- Applied Status   = N
- Change Frequency Code = M–Monthly, Q–Quarterly, A-Annually
- End Date (mm/dd/yyyy)

When finished, click on the OK button to save the information and return to the main menu.

On the effective date, the system will automatically update the interest rates for all loans with the Rate Index Code and Rate Type Code = V for variable rate. At this time, the Applied Status is set to Y for the Rate Index Code. This operation is performed by the daily processing routine.

$$\text{Current Interest Rate (\%)} \ = \ \text{Base Annual Rate} \ + \ \text{Rate Margin}$$

The new rate must be less than or equal to the Current Annual Cap. Every 12 months from the note date, the system will calculate the Current Annual Cap.

$$\text{Current Annual Cap (\%)} \ = \ \text{Current Interest Rate} \ + \ \text{Annual Cap}$$

The new Current Annual Cap must be less than or equal to the Current Lifetime Cap.

$$\text{Current Lifetime Cap (\%)} \ = \ \text{Note Rate} \ + \ \text{Lifetime Cap}$$

The interest rate changes are summarized on the Interest Rate Change Summary Report which may be printed from the Reports/Interest Rates Menu.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

To review the variable interest rate changes, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Loan Balances. Search for the loan by Loan Number, SSN or Borrower Last to display the loan balance information:

- Current Interest Rate (%)
- Current Annual Cap (%)
- Current Lifetime Cap (%)

Click on the up arrow on the Database Navigator Bar for edit mode, then make changes to the current interest rate and/or current annual cap as required. When finished, click on the curved arrow on the Database Navigator Bar to save the changes, then click on the OK button.

To print Interest Rate Change Notification Letters, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on Reports/Interest Rates to view the Pull Down Menu of Interest Rate Reports.

Click on Interest Rate Change Notification Letter, then select the Rate Index Code, enter the rate change effective date, and click on the OK button. The letters may be previewed on the screen before printing. To print a letter for just one borrower, click on File at the top of the Report Preview Screen, then click on print for the Output Options Dialog Box. Click on the pages circle and enter the page number of the letter to be printed. Note that the page numbers of the notification letters are displayed at the top of the Report Preview Screen.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

Part 4: Late Charges

The system has the optional feature to automatically post a late charge for a delinquent loan.

To set up a loan for automatic late charges, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Loan Setup Information.

Click on Borrower Information. . Click on Modify existing Borrower Information. Search for the loan by Loan Number, SSN or Borrower Last to display the loan information, then click on the up arrow on the Database Navigator Bar for edit mode. Check the following fields related to automatic late charges:

- Payment Amount ($)
- Late Charge (%)   = percent of payment amount
- Grace Days

If no automatic late charge is required, then set the Late Charge (%) to zero and Grace Days to zero.

Click on the curved arrow to save the changes. When finished, click on the OK button.

The system will automatically assess a late charge during daily processing if no payment is received on the Current Due Date plus the Grace Days. For example, if the due date is 2/1 , the grace days is 15, the payment amount is $1000 and the late charge is 5%, then on 2/16 a late charge of $50 will be posted automatically if no payment has been received.

When a late charge is assessed, the following fields are updated:

- Cumulative Late Charges + 1
- Cumulative Late Charges Assessed ($)
- Current Payment Due ($)
- Current Late Due ($)
- Current Principal Balance ($)

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

When a payment is received following a late charge, the following fields are updated:

- Current Due Date (mm/dd/yyyy)
- Current Payment Due ($)
- Current Late Due ($)
- Cumulative Late Paid ($)
- Current Days Late

In addition to automatic late charges, the system provides the following data entry functions:

- Late Charge Assessment
- Late Charge Waiver
- Late Charge Payment

These functions may be accessed on the File/Data Entry Menu.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

Part 5: Returned Checks

If a borrower's payment check is returned by the bank, then a returned check transaction should be entered and a NSF fee should be posted. The system also has the optional feature to print a Returned Check Notification Letter to the borrower.

To post a returned check transaction, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Returned Checks. Search for the loan by Loan Number, SSN or Borrower Last Name, then enter the following information:

- Transaction Date (mm/dd/yyyy) = date check payment was posted
- Transaction Number = 1 if only one payment was posted that date
- Payment Type   = 1 – Regular Payment,   2 – Interest Only,
                                          3 – Principal Reduction,   4 – Late Charge

Note: a returned check transaction must be posted for a prior date equal to the original payment date. For a current day return, post a customer payment transaction with a negative payment amount equal to the original payment transaction amount. These transactions will cancel each other out.

When finished, click on Post Transaction. The system will update the Loan Account Balances during the daily processing routine. The Current Due Date is reversed and the Current Payment Due is incremented by the payment amount.

System Conventions

Part 6: Reverse Transactions

A transaction posted on a prior date may be reversed by posting a reversal transaction.

To reverse a transaction posted on a prior date, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password,
then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Reverse Transactions. Search for the loan by Loan Number, SSN or Borrower Last Name, then enter the following information:

- Transaction Code
- Transaction Date (mm/dd/yyyy) = date original transaction posted
- Transaction Number

The transaction date must be less than the current date.

When finished, click on Post Transaction. The system will update the Loan Account Balances during the daily processing routine. If the transaction is a payment, then the Current Due Date is reversed and the Current Payment Due is incremented by the payment amount.

The system does not allow reversals of the following transactions:
- 00 original note amount
- 10 late charge assessment
- 11 late charge waiver
- 25 advance due date
- 90 prepayment penalty charge
- 91 prepayment penalty waiver
- 92 payoff late charge waiver
- 93 payoff principal adjustment
- 94 payoff interest adjustment
- 99 loan payoff

Reverse transactions are allowed for customer payments, returned checks and principal add on/reduction transactions.

System Conventions

To reverse a transaction posted on the current day, do not use the reversal transaction. Rather, post the same type of transaction with a negative amount on the current day. For example, to reverse a payment posted today, post another payment with a negative amount equal to the original payment transaction amount. The reversal should be posted prior to running the daily processing routine for the current day.

TWENTY-FIRST CENTURY LOAN SYSTEMS

System Conventions

Part 7: Add On/Reduction Transactions

Add On Transactions increase the principal balance of a loan and Reduction Transactions reduce the principal balance.

The system includes several transaction codes for add on/reduction transactions. Other codes may be added through the Table Menu by selecting Transactions and clicking the + on the Database Navigator Bar.

When finished, click on the curved arrow on the Database Navigator Bar to save the information, then click on the OK button.

To post an Add On/Reduction Transaction, click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Twenty-First Century Folder on the Programs Menu.

Click on the SERVICE Icon. Enter the Employee ID and Password, then click on the OK button to log into the system.

Click on File/Data Entry to view the Pull Down Menu of Data Entry Functions.

Click on Add On/Reduction Transaction. Search for the loan by Loan Number, SSN or Borrower Last Name, then enter the following information for the transaction:

- Transaction Amount ($)
- Transaction Code

Note: the transaction amount should be positive for add on and negative for reduction transactions.

When finished, click on Post Transaction. The system will update the Loan Account Balances during the daily processing routine.

Database Definitions

coborrowers	**Coborrower Information Database**	
	LOAN	CHAR(10)
	COBORROWER	INTEGER
	SOCIALSECURITY	CHAR(12)
	BIRTHDATE	DATE
	DRIVERSLICENSE	CHAR(12)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	STREET	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	HOMEPHONE	CHAR(13)
	WORKPHONE	CHAR(13)
	EMAIL	CHAR(40)
	EMPLOYERNAME	CHAR(35)
	EMPLOYERADDRESSLINE1	CHAR(35)
	EMPLOYERADDRESSLINE2	CHAR(35)
	EMPLOYERCITY	CHAR(20)
	EMPLOYERSTATE	CHAR(2)
	EMPLOYERZIPCODE	CHAR(10)
	EMPLOYERPHONE	CHAR(13)
	EMPLOYERSUPERVISOR	CHAR(35)
comments	**Loan Notes/Comments Database**	
	LOAN	CHAR(10)
	COMMENTDATE	DATE
	EMPLOYEEID	CHAR(10)
	FOLLOWUPDATE	DATE
	COMMENT01	CHAR(70)
	COMMENT02	CHAR(70)
	COMMENT03	CHAR(70)
	COMMENT04	CHAR(70)
	COMMENT05	CHAR(70)
	COMMENT06	CHAR(70)
	COMMENT07	CHAR(70)
	COMMENT08	CHAR(70)
	COMMENT09	CHAR(70)
	COMMENT10	CHAR(70)
	COMMENT11	CHAR(70)
	COMMENT12	CHAR(70)
daily	**Daily Loan Transactions Database**	
	LOAN	CHAR(10)
	TRANSACTIONDATE	DATE
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONNUMBER	INTEGER
	ENTRYDATE	DATE
	EMPLOYEEID	CHAR(10)
	MONEYTYPECODE	CHAR(1)
	TOTALAMOUNT$	DOUBLE
	PRINCIPAL$	DOUBLE
	INTEREST$	DOUBLE
	LATECHARGE$	DOUBLE
	REFERENCE	CHAR(20)
glje	**General Ledger Journal Entries Database**	
	TRANSACTIONDATE	DATE
	ACCOUNTCODE	CHAR(10)
	LOAN	CHAR(10)
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONNUMBER	INTEGER
	DEBITAMOUNT$	DOUBLE
	CREDITAMOUNT$	DOUBLE

TWENTY-FIRST CENTURY LOAN SYSTEMS

Database Definitions

investorloans   **Investor Loans Database**

INVESTORID	CHAR(10)
LOAN	CHAR(10)
INVESTMENTAMOUNT	DOUBLE
PERCENT OFLOAN	DOUBLE
SERVICINGRATE	DOUBLE

investorbalances   **Investor Balances Database**

INVESTORID	CHAR(10)
YEARNUMBER	INTEGER
MONTHNUMBER	INTEGER
BEGINNINGCAPITAL	DOUBLE
INVESTMENTS	DOUBLE
WITHDRAWALS	DOUBLE
PRINCIPALRECEIVED	DOUBLE
INTERESTRECEIVED	DOUBLE
OTHERRECEIVED	DOUBLE
SERVICEFEES	DOUBLE
ENDINGCAPITAL	DOUBLE
DISTRIBUTIONPAYMENTS	DOUBLE

investoractivity   **Investor Activity Database**

INVESTORID	CHAR(10)
TRANSACTIONDATE	DATE
ACTIVITYCODE	CHAR(2)
LOAN	CHAR(10)
TRANSACTIONAMOUNT	DOUBLE
REFERENCE	CHAR(20)
DATAENTRYDATE	DATE

Database Definitions

loans	**Loan Information Database**	
	LOAN	CHAR(10)
	SOCIALSECURITY	CHAR(12)
	BIRTHDATE	DATE
	DRIVERSLICENSE	CHAR(15)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	SPOUSESSN	CHAR(12)
	SPOUSELASTNAME	CHAR(20)
	SPOUSEFIRSTNAME	CHAR(15)
	SPOUSEMI	CHAR(2)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	HOMEPHONE	CHAR(13)
	WORKPHONE	CHAR(13)
	EMAIL	CHAR(40)
	CHECKINGACCOUNT	CHAR(20)
	BANKROUTINGNUMBER	CHAR(10)
	SAVINGSACCOUNT	CHAR(20)
	CREDITCARDNUMBER	CHAR(20)
	EXPIREDATE	DATE
	BORROWERTYPECODE	CHAR(1)
	EMPLOYERNAME	CHAR(35)
	EMPLOYERADDRESS1	CHAR(35)
	EMPLOYERADDRESS2	CHAR(35)
	EMPLOYERCITY	CHAR(20)
	EMPLOYERSTATE	CHAR(2)
	EMPLOYERZIPCODE	CHAR(10)
	EMPLOYERPHONE	CHAR(13)
	EMPLOYERSUPERVISOR	CHAR(35)
	PREMIUMAMOUNT$	DOUBLE
	CANCELLAMOUNT$	DOUBLE
	POLICYDATE	DATE
	POLICYTERM	INTEGER
	POLICYENDDATE	DATE
	NOTEAMOUNT$	DOUBLE
	NOTEDATE	DATE
	NOTERATE	DOUBLE
	AMOUNTFINANCED$	DOUBLE
	DIRECTDEPOSITAMOUNT	DOUBLE
	ACCOUNTSPAYABLEAMOUNT	DOUBLE
	ACCOUNTSPAYABLENUMBER	CHAR(15)
	OTHERPAIDDESCRIPTION	CHAR(35)
	OTHERPAIDAMOUNT	DOUBLE
	GROSSFEES$	DOUBLE
	NETFEES$	DOUBLE
	BROKERFEES$	DOUBLE
	MANAGEMENTFEES$	DOUBLE
	OTHERFEESAMOUNT	DOUBLE
	OTHERFEESDESCRIPTION	CHAR(35)
	POINTS	DOUBLE
	PRIMERATE	DOUBLE
	RATETYPECODE	CHAR(1)
	ANNUALCAP	DOUBLE
	LIFETIMECAP	DOUBLE
	RATEMARGIN	DOUBLE
	RATEINDEXCODE	CHAR(2)
	APR1	DOUBLE
	APR2	DOUBLE
	LOANTYPECODE	CHAR(2)
	MATURITYTERM	INTEGER
	MATURITYDATE	DATE

Database Definitions

PAYMENTFREQUENCYCODE	CHAR(1)
PAYMENTDAY	INTEGER
PAYMENTAMOUNT$	DOUBLE
GRACEDAYS	INTEGER
LATECHARGE	DOUBLE
PREPAYINDICATOR	CHAR(1)
PREPAYTERM	INTEGER
PREPAYDATE	DATE
NUMBERLIENS	INTEGER
LIENSAMOUNT$	DOUBLE
STATEMENTINDICATOR	CHAR(1)
REFINANCEINDICATOR	CHAR(1)
LOANREPID	CHAR(6)
BROKERID	CHAR(6)
COMPANYCODE	CHAR(6)
BRANCHCODE	CHAR(6)
FORECLOSUREINDICATOR	CHAR(1)
BANKRUPTCYINDICATOR	CHAR(1)
BANKSTATUSCODE	CHAR(3)
PAYOFFDATE	DATE
LASTPAYMENTRECEIVEDATE	DATE
LASTPAYMENTAMOUNT$	DOUBLE
CURRENTDUEDATE	DATE
CURRENTPAYMENTDUE$	DOUBLE
CUMULATIVEPAYMENT	DOUBLE
CURRENTPRINCIPALDUE$	DOUBLE
CURRENTINTERESTDUE$	DOUBLE
CURRENTLATEDUE$	DOUBLE
CURRENTPRINCIPALBALANCE$	DOUBLE
CURRENTINTERESTACCRUED$	DOUBLE
CURRENTINTERESTPAID$	DOUBLE
YTDINTERESTPAID$	DOUBLE
PRIORYTDINTERESTPAID$	DOUBLE
CUMULATIVELATEASSESSED$	DOUBLE
CUMULATIVELATEPAID$	DOUBLE
CUMULATIVELATEWAIVED$	DOUBLE
CUMULATIVELATENUMBER	INTEGER
CURRENTDAYSLATE	INTEGER
CUMULATIVERETURNCHECKS	INTEGER
CURRENTINTERESTRATE	DOUBLE
CURRENTANNUALCAP	DOUBLE
CURRENTLIFETIMECAP	DOUBLE
BALLOONPAYMENTDATE	DATE
TOTALAMOUNT$	DOUBLE
PRINCIPAL$	DOUBLE
INTEREST$	DOUBLE
LATECHARGE$	DOUBLE
LASTUPDATEDATE	DATE

TWENTY-FIRST CENTURY LOAN SYSTEMS

Database Definitions

monthly	**Monthly Loan Balances Database**	
	LOAN	CHAR(10)
	MONTH	INTEGER
	BEGINPRINCIPALBAL$	DOUBLE
	BEGININTERESTACCR$	DOUBLE
	ENDPRINCIPALBAL$	DOUBLE
	ENDINTERESTACCR$	DOUBLE
	DAYSLATE	INTEGER
	MONTHRATE	DOUBLE
	DUEDATE	DATE
	PAYMENTDUE$	DOUBLE
vehicle	**Vehcile Information Database**	
	LOAN	CHAR(10)
	VEHICLE	INTEGER
	VEHCICLEDESCRIPTION	CHAR(35)
	VEHICLEYEAR	CHAR(4)
	VEHICLEMAKE	CHAR(20)
	VEHICLEMODEL	CHAR(20)
	VEHICLEIDNUMBER	CHAR(25)
	VEHICLELICENSE	CHAR912)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	COUNTYCODE	CHAR(3)
	POSITIONCODE	CHAR(1)
	COLLATERALTYPECODE	CHAR(2)
	VEHICLESTATUSCODE	CHAR(1)
	INSURANCECO	CHAR(35)
	POLICYNUMBER	CHAR(20)
	INSURANCEDATE	DATE
	INSURANCETERM	INTEGER
	INSURANCEEXPIRE	DATE
	APPRAISEDVALUE$	DOUBLE
	APPRAISERID	CHAR(6)
	INHOUSEEVALUATION	CHAR(1)
schedule	**Loan Payment Schedule Database**	
	LOAN	CHAR(10)
	PHASE	INTEGER
	PAYMENTAMOUNT$	DOUBLE
	INTERESTRATE	DOUBLE
	BEGINDATE	DATE
	ENDDATE	DATE

Table Definitions

accounts	**Chart of Accounts Table**	
	ACCOUNTCODE	CHAR(10)
	ACCOUNTDESCRIPTION	CHAR(35)
appraisers	**Appraisers Information Table**	
	APPRAISERID	CHAR(6)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	HOMEPHONE	CHAR(13)
	WORKPHONE	CHAR(13)
branchs	**Branch Information Table**	
	BRANCHCODE	CHAR(6)
	COMPANYCODE	CHAR(6)
	BRANCHNAME	CHAR(35)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
brokers	**Broker Information Table**	
	BROKERID	CHAR(6)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	TAXID	CHAR(12)
	LICENSETYPECODE	CHAR(1)
	PAYEE	CHAR(35)
companys	**Company Information Table**	
	COMPANYCODE	CHAR(6)
	COMPANYNAME	CHAR(35)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	TAXID	CHAR(12)
employees	**Employee Information Table**	
	EMPLOYEEID	CHAR(10)
	EMPLOYEEPASSWORD	CHAR(9)
	SECURITYCODE	CHAR(1)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	LOANREPINDICATOR	CHAR(1)
	BRANCHCODE	CHAR(6)
	HIREDATE	DATE
	ENDDATE	DATE

TWENTY-FIRST CENTURY LOAN SYSTEMS

Table Definitions

loanreps	**Loan Representatives Information Table**	
	LOANREPID	CHAR(6)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	BRANCHCODE	CHAR(6)
	HIREDATE	DATE
	ENDDATE	DATE
loantype	**Loan Type Information Table**	
	LOANTYPECODE	CHAR(2)
	LOANTYPEDESCRIPTION	CHAR(35)
	AMORTIZATIONCODE	CHAR(1)
	AMORTIZATIONTERM	INTEGER
	MATURITYTERM	INTEGER
	PAYMENTFREQUENCYCODE	CHAR(1)
	RATETYPECODE	CHAR(1)
investors	**Investor Information Table**	
	INVESTORID	CHAR(10)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	COMPANY	CHAR(35)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	FAX	CHAR(13)
	EMAIL	CHAR(40)
	CHECKPAYEE	CHAR(35)
	TAXID	CHAR(12)
	COMPANYCODE	CHAR(6)
rates	**Interest Rate Information Table**	
	RATEINDEXCODE	CHAR(2)
	BEGINDATE	DATE
	ANNUALRATE	DOUBLE
	ENDDATE	DATE
	APPLYSTATUS	CHAR(1)
	CHANGEFREQUENCYCODE	CHAR(1)
transactions	**Transaction Accounts Information Table**	
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONDESCRIPTION	CHAR(35)
	PRINCIPALDEBITACCOUNT	CHAR(10)
	PRINTCIPALCREDITACCOUNT	CHAR(10)
	INTERESTDEBITACCOUNT	CHAR(10)
	INTERESTCREDITACCOUNT	CHAR(10)

Code Tables

amortize	**Amortization Code Table**	
R	rule of 78's	
S	straight line	
bankstatus	**Bank Status Code Table**	
000	no bank status	
500	pledged	
900	not pledged	
borrowertype	**Borrower Type Code Table**	
C	consumer	
N	non-consumer	
collateraltype	**Collateral Type Code Table**	
	no collateral	
7	equipment lease	
8	automobile/vehicle	
frequency	**Payment Frequency Code Table**	
W	weekly	
B	biweekly	
S	semimonthly	
M	monthly	
Q	quarterly	
Y	yearly	
licensetype	**License Type Code Table**	
	no license	
B	BARE – broker license	
F	CFL – consumer finance	
M	CML – commercial license	
O	ORE - officer	
P	PPB - personal property	
N	none	
moneytype	**Money Type Code Table**	
C	cash received	
J	journal entry	
L	new loan	
positions	**Loan Position Code Table**	
	other position	
1	first	
2	second	
3	third	
4	fourth	
rateindex	**Interest Rate Index Code Table**	
1	prime rate index 1	
2	prime rate index 2	
3	prime rate index 3	
4	prime rate index 4	
ratetype	**Interest Rate Type Code Table**	
F	fixed rate	
V	variable rate	
securitylevel	**Security Code Table**	
1	data entry	
2	accounting	
3	manager	
4	Administrator	

Code Tables

activity		**Investor Activity Code Table**
	CI	capital investment
	CW	capital withdrawal
	SF	servicing fee
	PR	principal received
	IR	interest received
	OR	other received
	Q1	first quarter distribution
	Q2	second quarter distribution
	Q3	third quarter distribution
	Q4	fourth quarter distribution
	1	january monthly distribution
	2	february monthly distribution
	3	march monthly distribution
	4	april monthly distribution
	5	may monthly distribution
	6	june monthly distribution
	7	july monthly distribution
	8	august monthly distribution
	9	september monthly distribution
	10	october monthly distribution
	11	november monthly distribution
	12	december monthly distribution
	AD	annual distribution
	SD	special distribution

Code Tables

states	United States Code Table
	unknown state
AK	Alaska
AL	Alabama
AR	Arkansas
AZ	Arizona
CA	California
CO	Colorado
CT	Connecticut
DC	District of Columbia
DE	Delaware
FL	Florida
GA	Georgia
HI	Hawaii
IA	Iowa
ID	Idaho
IL	Illinois
IN	Indiana
KS	Kansas
KY	Kentucky
LA	Louisiana
MA	Massachusetts
MD	Maryland
ME	Maine
MI	Michigan
MN	Minnesota
MO	Missouri
MS	Mississippi
MT	Montana
NE	Nebraska
NC	North Carolina
ND	North Dakota
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NV	Nevada
NY	New York
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VA	Virginia
VT	Vermont
WA	Washington
WI	Wisconsin
WV	West Virginia
WY	Wyoming
AB	Alberta Canada
BC	British Columbia Canada
MB	Manitoba Canada
NB	New Brunswick Canada
NF	Newfoundland Canada
NS	Nova Scotia Canada
ON	Ontario
PE	Prince Edward Island
PQ	Quebec Canada
SK	Saskatchewan

TWENTY-FIRST CENTURY LOAN SYSTEMS

Powerscan Loan Display

The Powerscan Loan Display provides an electronic version of the widespread manual ledger card loan tracking system which was popular in many loan servicing operations prior to the advent of computers. The spreadsheet format is shown below:

The Powerscan Loan Display provides the following system function buttons which may also be buttons which may also be accessed by hot keys to quickly and easily update the system:

- **Add New Loan**   **Ctrl F1**
- **Modify Existing Loan**   **Ctrl F2**
- **Post Payment**   **Ctrl F3**
- **View Borrower Information**   **Ctrl F4**
- **Display/Update Notes/Comments**   **Ctrl F5**
- **Amortization Schedule**   **Ctrl F6**
- **Payment Coupons**   **Ctrl F7**
- **Customer Statement**   **Ctrl F8**
- **Ledger Card**   **Ctrl F9**
- **Payoff Worksheet**   **Ctrl F10**
- **Post Payoff**   **Ctrl F11**

First, point and click on the row of the loan, then click on the button or press the hot key for the system function to be performed.

TWENTY-FIRST CENTURY LOAN SYSTEMS

TRACKER Investor Performance Tracking System

The TRACKER Investor Performance Tracking System provides an electronic version of the widespread manual ledger card investor tracking system which was popular in many loan servicing operations prior to the advent of computers. The spreadsheet format is shown below:

The TRACKER Investor Performance Tracking System provides the following system function buttons which may also be accessed by hot keys to quickly and easily update the system:

- **Investor Information**   **Ctrl F1**
- **Investor Account Transactions**   **Ctrl F2**
- **Investor Account Balances**   **Ctrl F3**
- **Investor Loans**   **Ctrl F4**
- **View Investor Information**   **Ctrl F5**
- **Investor Summary Report**   **Ctrl F6**
- **Distribution Summary Report**   **Ctrl F7**
- **Distribution Statements**   **Ctrl F8**
- **Distribution Checks**   **Ctrl F9**
- **Distribution Check Register**   **Ctrl F10**

First, point and click on the row of the investor, then click on the button or press the hot key for the system function to be performed.