

**TWENTY-FIRST CENTURY**

**LOAN SYSTEMS™**

**WEB SYSTEM  
LOAN SERVICING SOFTWARE  
PROCEDURES MANUAL**

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**TWENTY-FIRST CENTURY LOAN SYSTEMS**

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## **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 WEB SYSTEM 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

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#### Part 1: Apache Web Server Software

Insert the 21stCentury CD in the Drive.

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

Double click on the 21stCentury CD Drive Icon.

Double click on the Icon for the apache\_2.0 Setup Launcher.

Follow through the installation wizard.

The installer will go through several steps, including agreeing to the license.

When it comes time to enter the server information, enter:

**Network Domain:** localhost

**Server Name:** localhost

**Administrator's Email Address:** [tfc@21stcenturycompany.com](mailto:tfc@21stcenturycompany.com)

Double click on the next button.

Opt to run Apache as a service for all users.

Select the Custom Installation Type..

Change Install directory to c:\Program Files\

Finish the Apache installation.

Leave the 21stCentury CD in the Drive for Part 2 of the Installation Procedures.

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### Installation Procedures

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#### Part 2: Php Language Software

Insert the 21stCentury CD in the Drive.

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

Double click on the 21stCentury CD Drive Icon.

Double click on the Icon for the php-5.2.5 Setup Launcher.

Click on the Next Button.

When prompted for the web server, select Apache 2.0

When prompted for the Apache configuration file folder, browse to:  
C:\Program Files\Apache 2\config

When prompted for installation options, click on extensions and enable the interbase extension.

Finish the installation.

Edit the php.ini file with notepad in the following folder:  
C:\Program Files\PHP5\php.ini

Find the following line for windows include paths  
include\_path = ".;c:\php5\includes;./includes"  
remove the ; at the beginning of the line to uncomment the command and add ;includes at the end of the line before the “

Save the file.

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

Leave the 21stCentury CD in the Drive for Part 3 of the Installation Procedures.

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### Installation Procedures

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#### Part 3: Interbase Database Software

Insert the 21stCentury CD in the Drive if it isn't still in from Part 2.

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

Double click on the Icon for the 21stCentury 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.

Click on the Windows Start Button, Select All Programs

Click on the Interbase Folder and select Interbase Server Manager.

Click on the Start Button to start the server.

Leave the 21stCentury CD in the Drive for Part 4 of the Installation Procedures.

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### **Installation Procedures**

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#### **Part 4: Loan Servicing Software**

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

Double click on the Icon for the 21stCentury CD Drive.

Double click on the Setup.exe Icon for the Twenty-First Century Setup Launcher.

Click on the Next Button.

Enter the User Name and Organization then click on the Next Button..

Click on the Install Button.

Click on the Finish Button.

Click on the x in the upper right corner to close the window for the 21stCentury CD drive.

Remove the CD from the drive.

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### Loan Servicing System Directories/Files

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- c:\Program Files\Apache 2
  - Apache Web Server Folder
- C:\Program Files\php5
  - Php Language Folder
- c:\Program Files\twenty-first century\Loan Servicing System
  - Loans.gdb - Loan Servicing System SQL Database
- C:\Program Files\Apache 2\htdocs\LoanServicingSystem
  - Loan Servicing System Program Files
- c:\Program Files\Borland\InterBase\BIN
  - ibserver.exe - Interbase SQL Database Server Program
  - ibconsole.exe - Interbase Database Administrator Utility 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
  - bcmm.dll - C++ Builder Memory Manager Dynamic Link Library
- c:\Windows\System32
  - gds32.dll - Interbase SQL Database Server Dynamic Link Library
- Twenty-First Century System CD
  - WProcedures.doc - Loan Servicing System Procedures 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

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### Part 1: IBConsole Database Administrator Utility

The Loan Servicing System includes the IBConsole Database Administrator Utility which needs to be configured before using it.

Click on the Windows Start Button  
Click on All Programs  
Click on the Interbase Folder  
Click on IBConsole.

#### Step 1: Register the Server

Click on the Server Menu at the Top of the IBConsole Window  
Click on Register  
The local server radio button should be selected.  
Fill in the Login Information at the bottom  
User Name = SYSDBA  
Password = masterkey  
Click the OK button

This completes the Server Registration.

Local Server should now have a green check next to it in the left panel.

In the future when you access IBConsole, local server will have a red x  
You will double click on local server in the left panel to log in.  
It will prompt you for a password.  
Enter masterkey then click on Login.

#### Step 2: Register the Database

Click on the Database Menu at the Top of the IBConsole Window  
Click on Register  
This opens the Register and Connect Window  
The top white box below Database has a browse button to the right of it.  
Click on the Browse Button  
Click on the down arrow to the right of the Look In Box.  
Browse to  
c:\Program Files\twenty-first century\Loan Servicing System  
Double click on Loans.gdb  
This will fill in the database path in the Register and Connect Window  
Below Login Information Enter: SYSDBA  
Below User Name Enter: masterkey  
Click the OK Button

This completes the Database Registration.

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### Setup Procedures

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Loans.gdb should now have a green check next to it in the left panel under Databases

In the future when you access IBConsole and log in to Local Server  
Loans.gdb will have a red x next to it.  
You will double click on Loans.gdb in the left panel to connect to the Database.  
It will then appear with a green check next to it.

#### Step 3: Accessing the Loans Database

After logging in to the Local Server and Connecting to the Loans Database,  
Click on Tables in the left panel below Loans.gdb  
Now you will see a list of the database tables in the right panel.  
To access one of the tables such as States,  
Double click on States in the right panel.  
Click on the Data Tab.  
You will now see the data in spreadsheet format.

To add a new record, click on the + at the bottom.  
A new row will open up with nulls in the fields.  
Enter the new data by typing over the nulls.  
Click on the Curved Arrow at the bottom right to save the data.

To delete a record, click on the first column of the row to highlight it.  
then click on the - at the bottom.  
Confirm to delete the record.  
Click on the Curved Arrow at the bottom right to save the data.

To edit a record, just type over the data in the row that you want to change,  
then click on the Curved Arrow at the bottom right to save the data.

When finished, click on the x in the upper right to close the table window.

This completes the procedure for Accessing the Loans Database.

Click on the x in the upper right corner to close the IBConsole  
Database Administrator Utility.

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## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Setup Procedures

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#### Part 2: Table Information

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Interbase Folder on the Programs Menu.

Click on the IBConsole Icon.

Double click on Local Server in the left panel.

Enter the Password: masterkey then click on the Login button to log into the system.

Double click on LOANS.GDB under Databases in the left panel.

Click on Tables to view the list of System Tables in the right panel.

The following tables which contain codes and the associated descriptive information Should be reviewed and updated as needed:

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

Double click on the table name in the right panel then click on the data tab to view.

Click on the + at the bottom of the window to add a new record to the table.

Type over the information to edit an existing record in the table.

Click on the – at the bottom of the window to delete a record from the table.

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### 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 property 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.
- 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

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#### Part 3: Database Information

Click on the Start Button on the Windows Desktop.

Select All Programs on the Start Menu.

Select the Interbase Folder on the Programs Menu.

Click on the IBConsole Icon.

Double click on Local Server in the left panel.

Enter the Password: masterkey then click on the Login button to log into the system.

Double click on LOANS.GDB under Databases in the left panel.

Click on Tables to view the list of Database Information in the right panel.

The following System Databases should be reviewed and updated as needed:

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

Double click on the Database Name in the right panel then click on the data tab to view.

Click on the + at the bottom of the window to add a new record to the database.

Type over the information to edit an existing record in the database.

Click on the – at the bottom of the window to delete a record from the database.

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.
- Property Information:** this database contains optional information about the collateral property associated with each loan account if there is any. A loan account may have multiple properties. The borrower information must be setup first because the Property 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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### System Menus

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#### Part 1: Employee Menu

- Log In
- Change Password
- Log Out

To access the System Menus, double click on the browser icon such as internet explorer

If working on the network server,

Enter the address: <http://localhost/LoanServicingSystem/index.php>

If working on a client station,

Enter the address: <http://00.00.00.00/LoanServicingSystem/index.php>

Where you must substitute the network server ip address for 00.00.00.00

Or click on the favorites menu and select Loan Servicing System.

If the Loan Servicing System is not yet on the favorites menu,

Then click on add to favorites ( alt + Z ) after displaying the System Menus.

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### System Menus

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#### Part 2: Loan Accounts

- Add New Account
- Post Loan Transaction History
- View Loan Account Ledger Card
- Modify Existing Loan Account
- Modify Loan Account Balances
- View Loan Notes/Comments
- Display Loan Payoff Worksheet
- Post Loan Payoff/Close Account
- Delete Loan Account – Zero Balance

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Menus

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#### Part 3: Borrower Payments

- Post Borrower Payment
- Post Borrower Payment By Phone
- Reverse Borrower Payment
- Post Returned Check

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Menus

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#### Part 4: Reports

- Display Customer Statement – All Customers
- Display Customer Statement – One Customer
- Display Transactions Report – All Employees
- Display Transactions Report – One Employee
- Display Transactions Report – All Branches
- Display Transactions Report – One Branch
- Display Loan Trial Balance – All Branches
- Display Loan Trial Balance – One Branch
- Display Payments Due – All Branches
- Display Payments Due – One Branch

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Menus

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#### Part 5: Processing

- Day End
- Month End
- Year End
- Loan History

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Operating Procedures

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#### Part 1: Daily Processing

The system automatically performs daily processing at log in to the Loan Servicing 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 loan accounts 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, click on the Borrower Payments Menu and enter payments for the day and any other transactions such as returned checks.. Next, go to Part 2: New Loan Processing and then Part 3: Loan Payoff Processing.

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

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Processing and select Day End.

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.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Operating Procedures

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#### Part 2: New Loan Processing

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

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Add New Account.

Enter the following minimum information on the Add New Account Screen:

- Borrower Name and Address
- Borrower Social Security/Tax ID
- Note Amount (\$)
- Note Date (mm/dd/yyyy)
- Note Rate (%)
- Maturity Term (months)
- Amortization Term (months)
- Payment Amount (\$)
- First Payment Due Date (\$)

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Operating Procedures

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#### Part 3: Loan Payoff Processing

Perform this procedure whenever a loan is paid off.

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Display 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 Loan Accounts/Post Transaction History.  
Enter the payoff transaction under Loan Accounts/Post Payoff Close Account

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.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Operating Procedures

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#### **Part 4: Month End Processing**

The system automatically performs month end processing at log in to the Loan Servicing 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.

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Processing and select 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.

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### Operating Procedures

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#### Part 5: Year End Processing

The system automatically performs year end processing at log in to Loan Servicing 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.

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Processing and select 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.

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### Operating Procedures

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#### **Part 6: 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,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Processing and select 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.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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#### 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 Windows Start Button. Select All Programs on the Start Menu.

Select the Interbase Folder on the Programs Menu.

Click on the IBConsole Icon.

Double click on Local Server in the left panel.

Enter the Password: masterkey then click on the Login button to log into the system.

Double click on LOANS.GDB under Databases in the left panel.

Click on Tables to view the list of Database Information in the right panel.

Click on Payment Schedule then click on the Data Tab.

- 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 typing over the values, then click on the curved arrow to save the changes. To add a new phase, click on the + at the bottom of the window. When finished, click on the x in the upper right corner Payment Schedule Window And click on the x in the upper right corner of the IBConsole window to close it.

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### System Conventions

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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,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Modify Loan Balances.

Search for the loan by Loan Number, SSN or Borrower Last Name to display the loan balance information . Change the current due date and/or current payment due.

When finished, click on the OK button.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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#### **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,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Modify Existing Loan Account.

Search for the loan by Loan Number, SSN or Borrower Last to display the loan information,  
then set the Statement Indicator to Y. 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,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Reports and select Display Customer Statements – All Customers.

The statements may be previewed on the screen before printing. To print a statement for just one customer, click on Print at the top Browser Window 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

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### System Conventions

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#### 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,

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Modify Existing Loan Account.

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

$$\begin{aligned}\text{Current Interest Rate} &= \text{Prime Rate} + \text{Rate Margin} \\ \text{Current Annual Cap} &= \text{Note Rate} + \text{Annual Cap} \\ \text{Current Lifetime Cap} &= \text{Note Rate} + \text{Lifetime Cap}\end{aligned}$$

When finished, click on the OK button.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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**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 Interbase Folder on the Programs Menu.

Click on the IBConsole Icon.

Double click on Local Server in the left panel.

Enter the Password: masterkey then click on the Login button to log into the system.

Double click on LOANS.GDB under Databases in the left panel.

Click on Tables to view the list of System Tables in the right panel.

Click on Rates, then click on the data table. To add a new rate, click on the + at the bottom then 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 curved arrow at the bottom then click on the x in the upper right corner of the Rates Window. Click on the x in the upper right corner of the IBConsole window. 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

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### System Conventions

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**To review the variable interest rate changes,**  
Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Modify Loan Account Balances.

Search for the loan by Loan Number, SSN or Borrower Last to display the loan information:

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

Make changes to the current interest rate and/or current annual cap as required. When finished, click on the OK button.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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#### **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,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Modify Existing Loan Account.

Search for the loan by Loan Number, SSN or Borrower Last to display the loan information.

Check the following fields related to automatic late charges:

- Payment Amount (\$)
- Late Charge Amount
- Late Charge Type Code     P = percent of payment amount (%)  
  F = fixed charge amount (\$)
- Grace Days

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

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### System Conventions

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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 Loan Accounts Menu Post Transaction History.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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#### 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,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Borrower Payments and select Post Returned Check.

Search for the loan by Loan Number, SSN or Borrower Last to display the loan information.  
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 OK Button.. 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.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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#### Part 6: Reverse Transactions

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

**To reverse a transaction posted on a prior date,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Borrower Payments and select Reverse Borrower Payment.

Search for the loan by Loan Number, SSN or Borrower Last to display the loan information.  
Enter the following information:

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

The transaction date must be less than the current date.

When finished, click on OK Button. 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.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### System Conventions

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**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

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### System Conventions

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#### 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 IBConsole Table Menu by selecting Transactions and clicking the + on the Database Navigator Bar at the bottom of the window.

#### **To post an Add On/Reduction Transaction,**

Double click on the browser icon such as Internet Explorer.

Select Loan Servicing System from the favorites menu.

Click on the Employee Menu and select Log In.

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

Click on Loan Accounts and select Post Loan Transaction History.

Search for the loan by Loan Number, SSN or Borrower Last to display the loan information.  
enter the following information for the transaction:

- Transaction Amount (\$)
- Transaction Code
- Transaction Date

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

When finished, click on OK Button. The system will update the Loan Account Balances during the daily processing routine if the transaction date is the current date. Otherwise, if the transaction date is a prior date, you must process the loan history. Click on Processing and select Loan History.

# TWENTY-FIRST CENTURY LOAN SYSTEMS

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## Database Definitions

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<b>coborrowers</b>	<b>Coborrower Information Database</b>	
	LOAN	CHAR(10)
	COBORROWER	INTEGER
	SOCIALSECURITY	CHAR(12)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
ZIPCODE	CHAR(10)	
HOMEPHONE	CHAR(13)	
WORKPHONE	CHAR(13)	
<b>comments</b>	<b>Loan Notes/Comments Database</b>	
	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)	
<b>daily</b>	<b>Daily Loan Transactions Database</b>	
	LOAN	CHAR(10)
	TRANSACTIONDATE	DATE
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONNUMBER	INTEGER
	ENTRYDATE	DATE
	EMPLOYEEID	CHAR(10)
	MONEYTYPECODE	CHAR(1)
	TOTALAMOUNT\$	DOUBLE
	PRINCIPALS	DOUBLE
	INTERESTS	DOUBLE
	LATECHARGES\$	DOUBLE
	REFERENCE	CHAR(20)
<b>glje</b>	<b>General Ledger Journal Entries Database</b>	
	TRANSACTIONDATE	DATE
	ACCOUNTCODE	CHAR(10)
	LOAN	CHAR(10)
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONNUMBER	INTEGER
	DEBITAMOUNT\$	DOUBLE
CREDITAMOUNT\$	DOUBLE	

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Database Definitions

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<b>investorloans</b>	<b>Investor Loans Database</b>	
	INVESTORID	CHAR(10)
	LOAN	CHAR(10)
	INVESTMENTAMOUNT	DOUBLE
	PERCENT OFLOAN	DOUBLE
	SERVICINGRATE	DOUBLE
<b>investorbalances</b>	<b>Investor Balances Database</b>	
	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
<b>investoractivity</b>	<b>Investor Activity Database</b>	
	INVESTORID	CHAR(10)
	TRANSACTIONDATE	DATE
	ACTIVITYCODE	CHAR(2)
	LOAN	CHAR(10)
	TRANSACTIONAMOUNT	DOUBLE
	REFERENCE	CHAR(20)
DATAENTRYDATE	DATE	

# TWENTY-FIRST CENTURY LOAN SYSTEMS

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## Database Definitions

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loans	<b>Loan Information Database</b>	
	LOAN	CHAR(10)
	SOCIALSECURITY	CHAR(12)
	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)
	CHECKINGACCOUNT	CHAR(20)
	BANKROUTINGNUMBER	CHAR(10)
	SAVINGSACCOUNT	CHAR(20)
	CREDITCARDNUMBER	CHAR(20)
	EXPIREDATE	DATE
	BORROWERTYPECODE	CHAR(1)
	PREMIUMAMOUNT\$	DOUBLE
	CANCELLAMOUNT\$	DOUBLE
	POLICYDATE	DATE
	POLICYTERM	INTEGER
	POLICYENDDATE	DATE
	NOTEAMOUNT\$	DOUBLE
	NOTEDATE	DATE
	NOTERATE	DOUBLE
	AMOUNTFINANCED\$	DOUBLE
	GROSSFEES\$	DOUBLE
	NETFEES\$	DOUBLE
	BROKERFEES\$	DOUBLE
	MANAGEMENTFEES\$	DOUBLE
	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
	AMORTIZATIONTERM	INTEGER
	AMORTIZATIONCODE	CHAR(1)
	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)

## TWENTY-FIRST CENTURY LOAN SYSTEMS

### Database Definitions

		FORECLOSUREINDICATOR	CHAR(1)
		BANKRUPTCYINDICATOR	CHAR(1)
		BANKSTATUSCODE	CHAR(3)
		PAYOFFDATE	DATE
		LASTPAYMENTRECEIVEDATE	DATE
		LASTPAYMENTAMOUNT\$	DOUBLE
		CURRENTDUEDATE	DATE
		CURRENTPAYMENTDUES	DOUBLE
		CUMULATIVEPAYMENT	DOUBLE
		CURRENTPRINCIPALDUES	DOUBLE
		CURRENTINTERESTDUES	DOUBLE
		CURRENTLATEDUES	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
		LATECHARGES	DOUBLE
		LASTUPDATEDATE	DATE
<b>monthly</b>	<b>Monthly Loan Balances Database</b>		
		LOAN	CHAR(10)
		MONTH	INTEGER
		BEGINPRINCIPALBAL\$	DOUBLE
		BEGININTERESTACCR\$	DOUBLE
		ENDPRINCIPALBAL\$	DOUBLE
		ENDINTERESTACCR\$	DOUBLE
		DAYSLATE	INTEGER
		MONTHRATE	DOUBLE
		DUEDATE	DATE
		PAYMENTDUES	DOUBLE
<b>property</b>	<b>Property Information Database</b>		
		LOAN	CHAR(10)
		PROPERTY	INTEGER
		PROPERTYDESCRIPTION	CHAR(35)
		STREET	CHAR(35)
		CITY	CHAR(20)
		STATE	CHAR(2)
		ZIPCODE	CHAR(10)
		COUNTYCODE	CHAR(3)
		POSITIONCODE	CHAR(1)
		COLLATERALTYPECODE	CHAR(2)
		PROPERTYSTATUSCODE	CHAR(1)
		INSURANCEDATE	DATE
		INSURANCETERM	INTEGER
		INSURANCEEXPIRE	DATE
		APPRAISEDVALUES	DOUBLE
		APPRAISERID	CHAR(6)
		INHOUSEEVALUATION	CHAR(1)
<b>schedule</b>	<b>Loan Payment Schedule Database</b>		
		LOAN	CHAR(10)
		PHASE	INTEGER
		PAYMENTAMOUNT\$	DOUBLE
		INTERESTRATE	DOUBLE
		BEGINDATE	DATE
		ENDDATE	DATE

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Table Definitions

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accounts	<b>Chart of Accounts Table</b>	ACCOUNTCODE	CHAR(10)
		ACCOUNTDESCRIPTION	CHAR(35)
appraisers	<b>Appraisers Information Table</b>	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)
branches	<b>Branch Information Table</b>	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	<b>Broker Information Table</b>
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	<b>Company Information Table</b>		
		COMPANYNAME	CHAR(35)
		STREET	CHAR(35)
		CITY	CHAR(20)
		STATE	CHAR(2)
		ZIPCODE	CHAR(10)
		PHONE	CHAR(13)
		TAXID	CHAR(12)
employees	<b>Employee Information Table</b>	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

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### Table Definitions

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<b>loanreps</b>	<b>Loan Representatives Information Table</b>	
	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	
<b>loantype</b>	<b>Loan Type Information Table</b>	
	LOANTYPECODE	CHAR(2)
	LOANTYPEDESCRIPTION	CHAR(35)
	AMORTIZATIONCODE	CHAR(1)
	AMORTIZATIONTERM	INTEGER
	MATURITYTERM	INTEGER
	PAYMENTFREQUENCYCODE	CHAR(1)
RATETYPECODE	CHAR(1)	
<b>investors</b>	<b>Investor Information Table</b>	
	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)	
<b>rates</b>	<b>Interest Rate Information Table</b>	
	RATEINDEXCODE	CHAR(2)
	BEGINDATE	DATE
	ANNUALRATE	DOUBLE
	ENDDATE	DATE
	APPLYSTATUS	CHAR(1)
CHANGEFREQUENCYCODE	CHAR(1)	
<b>transactions</b>	<b>Transaction Accounts Information Table</b>	
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONDESCRIPTION	CHAR(35)
	PRINCIPALDEBITACCOUNT	CHAR(10)
	PRINCIPALCREDITACCOUNT	CHAR(10)
	INTERESTDEBITACCOUNT	CHAR(10)
INTERESTCREDITACCOUNT	CHAR(10)	

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Code Tables

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<b>amortize</b>	<b>Amortization Code Table</b>
R	rule of 78's
S	straight line
<b>bankstatus</b>	<b>Bank Status Code Table</b>
000	no bank status
500	pledged
900	not pledged
<b>borrowertype</b>	<b>Borrower Type Code Table</b>
C	consumer
N	non-consumer
<b>collateraltpe</b>	<b>Collateral Type Code Table</b>
	no collateral
1	single family residence
2	1 – 4 units
3	5 or more units
4	commercial property
5	co-op property
6	other real estate
7	equipment lease
8	automobile/vehicle
9	savings account
<b>frequency</b>	<b>Payment Frequency Code Table</b>
W	weekly
B	biweekly
S	semimonthly
M	monthly
Q	quarterly
Y	yearly
<b>licensetype</b>	<b>License Type Code Table</b>
	no license
B	BARE – broker license
F	CFL – consumer finance
M	CML – commercial license
O	ORE - officer
P	PPB - personal property
N	none
<b>moneytype</b>	<b>Money Type Code Table</b>
C	cash received
J	journal entry
L	new loan
<b>positions</b>	<b>Loan Position Code Table</b>
	other position
1	first
2	second
3	third
4	fourth
<b>propstatus</b>	<b>Property Status Code Table</b>
	other status
O	owner occupied
R	rented/leased
V	vacant
<b>rateindex</b>	<b>Interest Rate Index Code Table</b>
1	prime rate index 1
2	prime rate index 2
3	prime rate index 3
4	prime rate index 4
<b>ratetype</b>	<b>Interest Rate Type Code Table</b>
F	fixed rate
V	variable rate
<b>securitylevel</b>	<b>Security Code Table</b>
1	data entry
2	accounting
3	manager
4	administrator

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Code Tables

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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

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Code Tables

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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