Collections Manual

Table of Contents

Introduction

The Collections system is a robust tool to help your institution collect on loans that are delinquent, in bankruptcy, or in foreclosure. The Collections system contains queues of delinquent accounts your employees can manage.

From these queues, the collector can view items such as borrowers' names, telephone numbers, due date, total due, and other general loan information.

As the collector acts on the loan, comments and actions taken can be documented online and stored in history.

Queues can be set up according to your needs. You can have a queue that contains loans more than 90 days late, a queue for construction loans that are late, or any other type of queue needed by your institution.

You can then assign a queue of accounts to a specific employee.

Bankruptcy and Foreclosure screens are available to store and track information. These fields are also available through GOLDWriter for creating specialty reports.

Online Help Windows

It is recommended that you first consult the Help windows in CIM GOLD when information is required about the system. To access online help, press <F1> from any field on any screen. If the information you need is not there, or if you are still uncertain as to what you need to do with a given field, refer to this document.

See Overview for a brief synopsis of the information contained in this manual, as well as important options that need to be set up before using the Collections system.

Tips on Navigating in CIM GOLD

Throughout this document, the term "tree view" refers to the left-side navigation column in CIM GOLD. The Collections system is found under the Loans menu, as shown in the following example.
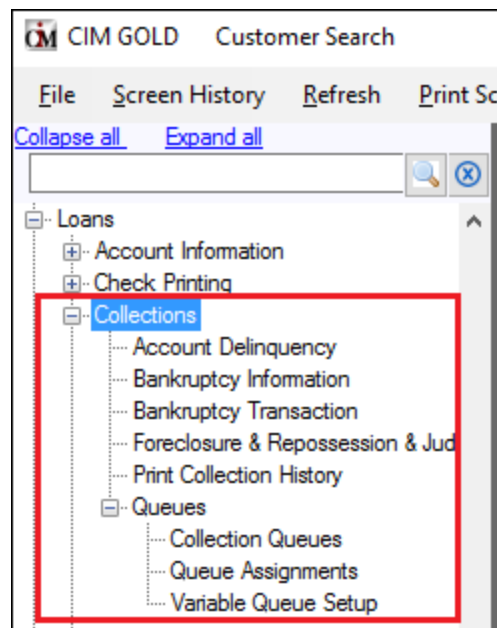
The shorthand way of referring to items in the tree view is to use a bracket (>). For example, if the screen being referred to is the Queue Assignments screen, you will see:

Loans > Collections > Queues > Queue Assignments screen

Also, any words underlined in blue indicates it's a link to more information concerning that topic.

All tables, also called list views, in CIM GOLD have separate right-click functionality. When you right-click on a table, the following menu appears:

- Selecting "Edit" allows you to copy the selected information in the table to the Windows® clipboard. Once on the clipboard, you can paste the information into a word processing program such as Microsoft® Word. To select all the information in the table, first right-click, select "Edit," and then select "Select All." Then right-click again, select "Edit," and then select "Copy." Pressing <Ctrl> + V will paste the information into the word processor.

- Selecting "Printing" allows you to print the information to a printer. You can also set up how you want the information to print by selecting "Printing > Page Setup." You can designate what size of paper you are printing on, whether to print the information in portrait (regular) or landscape (sideways) mode, and what size of margins to include. To preview what the information will look like before printing it, right-click on the table and select "Printing > Print Preview."

- Selecting "Export" allows you to format and send the information to either FPS GOLD's Report Manager program or to a tab-delimited file. If you select either of these options, a Save As dialog will appear where you can designate where you want to save the table's information. Then you can open Report Manager or a program such as Microsoft® Excel to view the data.

- Selecting "Auto Resize" allows you to resize the table columns, rows, and widths.

- Selecting "Find" brings up the Find dialog. This dialog is especially helpful when searching through large tables. If you are looking for specific information, type the information in the provided field and click <Find>. The system will display below this field all the places in the table where that information is found. If you double-click the information in the list, the Find dialog will close, and the item you double-clicked will be selected on the screen.

Mnemonics

Mnemonics are names for fields that the system uses to pull information for reporting and other purposes. Most fields have an accompanying mnemonic. To view a field's mnemonic, place your cursor over a field and the mnemonic will appear, as shown in the following example.
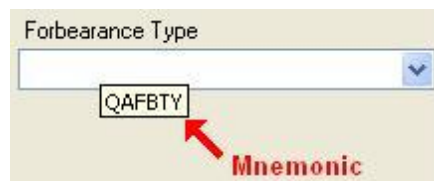
The mnemonic is also listed in <F1> help (see below). Mnemonics are useful in searching for field help in the Master Help. To search in Master Help, select "Master Help Search" from the Help menu at the top of CIM GOLD. If a mnemonic is *not* listed in help, it usually means the field does not have a mnemonic.
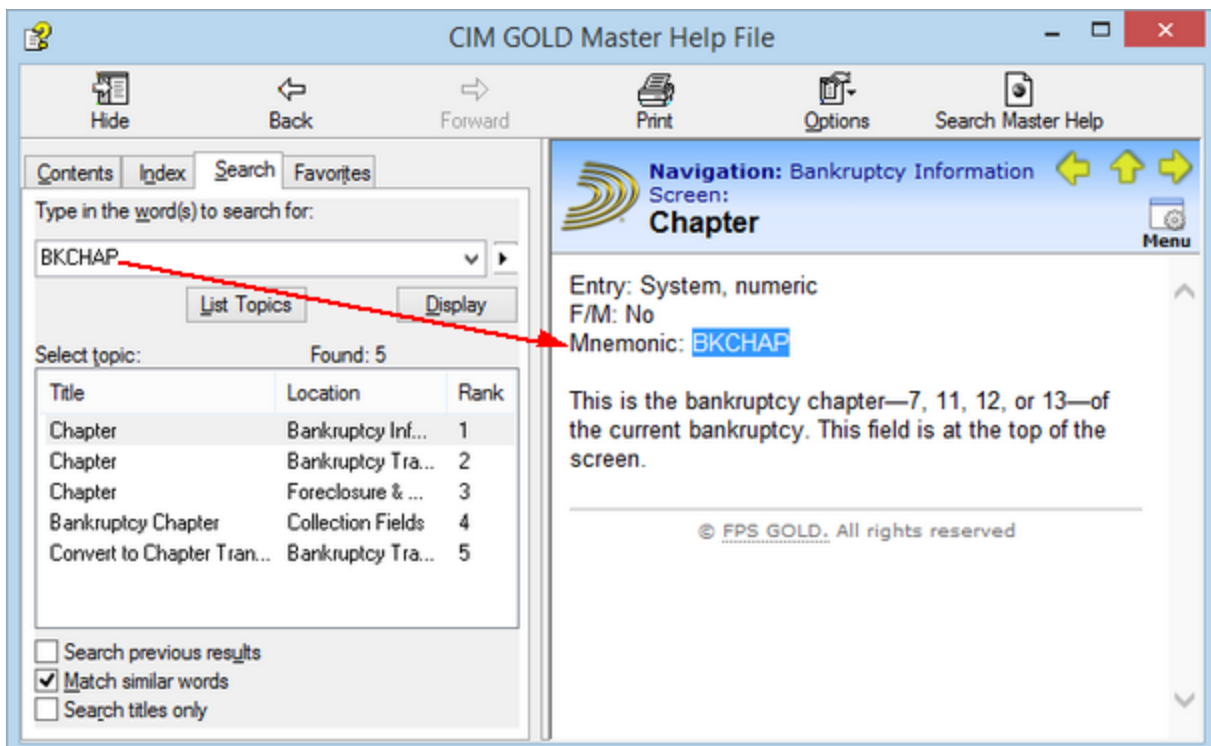
Overview

To begin using the Collections system, your collectors or those employees using the system should be set up with the proper security.

To use Collections Queues, employees must be assigned an employee number and teller number. For step-by-step instructions on how to set up employees, see the "Setting Up an Employee" section of the CIM GOLD User's Guide.

Each employee must also be given security access to use the Collections screen. The "CIM GOLD tab" section in the CIM GOLD User's Guide explains how to set up employees for access to screens within CIM GOLD.

Using the Collections system, employees can:

- View account delinquency information (see Account Delinquency screen).

- Set up collection queues (see Collection Queues screen).

- Assign collection queues to employees (see Queue Assignments screen).

- Enable Variable Queue processing (see Variable Queue Setup screen).

- Establish collection categories (see Collection Categories screen).

- Set up options for loan delinquencies (see Collection Options screen).

- Run the bankruptcy transaction (see Bankruptcy Transaction screen).

- Assign details concerning bankruptcy proceedings (see Bankruptcy Information screen).

- Track detailed information concerning foreclosures, repossessions, and judgments on accounts (see Foreclosure & Repossession & Judgment screen).

- Print collection history information (see Print Collection History screen).

Accounts are not put into the Collections system until the accounts are delinquent. Accounts are not considered delinquent until a certain number of days past the loan payment's due date, as described in Collection Options.

Reports

Additionally, the following reports are important to the Collections system:

- Collection Activity Report (FPSRP132)
- Delinquency Detail Report (FPSRP014)
- Delinquency Summary Report (FPSRP131)
- Variable Queue Report (FPSRP191)

Account Delinquency screen

The Account Delinquency screen allows a collector to view borrower information such as borrowers' names, telephone numbers, due date, total due, and other general loan information. A collector can also send an email from this screen. (See the Comments tab.)

The following tabs are located on the Account Delinquency screen:

- Delinquent Payments

- Letters & Actions

- Comments

- Loan Information

- Names

- Short History

- Statements

- Property & Reserves

- PMI

See the following example of the Account Delinquency screen:

OPEN	NON-PERFORMING			
Loan	1-4 Family R/E PF - Portfolio		Investor **11**	**1**
			Notepad	

Next Due **04/01/2015** Maturity **10/01/2036**

Name	Ownership	Home Phone	Mobile Phone	Work Phone	SSN#/EIN	Employer	Email
Bill Borrows	Co-Owner	(801) 221-2211 (No R)		(801) 112-1131	555-11-2312	FPS Transport	
Mary Borrows	Co-Owner	(801) 112-1122 (No R)		(801) 121-2121	555-33-2399	FPS Transport	

Delinquent Payments | Letters&Actions | Comments | Loan Information | Names | Short History | Statements | Property & Reserves | PMI

Payments Due

Due Date	Number @	Payment	Total
11/01/2015	9	924.94	8,324.46
05/01/2015	6	922.91	5,537.46
04/01/2015	1	920.26	920.26

Plus Late Charges

Plus Fees

Plus Remaining Portion Due

Less Partial Payment of

Total Due   14,782.18

Misc Funds

Subsidy Balance

Collection Information

Collection Category	1 - CFSB
Queue Number	9999
Days Late	467
Last Payment	04/29/2015
Status	
Reason	**Business Failure**
Origination Officer	
Relationship Mgr.	
Servicing Officer	

Common Loan Information
ARM - Adjustable Rate

Principal Balance	110,302.94
Institution Balance	110,302.94
Original Balance	124,000.00
LIP Undisbursed	
LOC Remaining	
Due	04/01/2015
Open	09/11/2006
Maturity	10/01/2036
Paid Off	
Balloon	
Assumed	
Payment Frequency	**Monthly**
Term	**360** Installment Number **20**
Installments Remaining	**340**

Mailing Label Name & Address

Bill and Mary Borrows
123 Apple Street
Provo, UT 84601

[Copy to Clipboard]

Next Follow-Up Date 07/22/2016

Loans > Collections > Account Delinquency Screen

At the top of the Account Delinquency screen is the account status information, alert status (if any), loan type description, next due date, maturity date, and a list view displaying all the names attached to this account. The following is an example of this section of the screen, followed by descriptions for each field.

	Field	Description
1	**Account Status**	The account status displays whether the loan is opened, matured, closed, or released.
2	**CIS Account Description**	This is the product description, loan pattern description, or the customized description set up for this account. Examples include "Loan," "Savings," or "Certificate." It is pulled from the **Account Description** field on the Entity Maintenance Account screen in CIS. If that field is blank, this field will display data from the **Account Type** field on that screen.
3	**Alert Status**	This indicates that an alert exists for this loan. Alerts include non-accrual, charged-off, repossessed, bankruptcy, written off, deferred principal, or in foreclosure. Alerts will be displayed under the following conditions:

Status	Reason
Charge-off	General Category 80, 82, 83, 84, 86, 87, 88, or 89 or Hold Code 2
Partial charge-off	General Category 80, 83, 84, 86, 87, 88, or 89, and partial charge-off balance exists that is less than the principal balance
Repossessed	General Category 81 or 85
Non-Performing	**Non-Performing** field is checked
Non-Accrual	**Non-Accrual** field is checked
Bankruptcy	Hold Code 4 or 5
Judgment	Hold Code 90 or Action Code 99
Written off	Write-off transaction is run (tran code 2510-05)
Partial write-off	Partial write-off is run (tran code 2510-00)
Foreclosure	Hold Code 7 or 9
Deferred Principal	A deferred principal balance exists and is not included in the principal balance.

	Field	Description
		For a non-performing and/or non-accrual loan, if either of those fields is checked, that field will appear in the alert status area. If an account has one of the above-mentioned general categories and is a non-performing and/or non-accrual loan, both descriptions will appear with slashes ("/") before and after.
4	**Loan Type Description**	This field displays the loan type description defined by your institution. It is pulled from the **Loan Type** field on the Classification tab of the Account Detail screen. The codes and descriptions are set up in System Setup on the Loan Type & Class Descriptions screen. The Loan system uses loan type descriptions to group loans together. These descriptions can be placed on reports for loan servicing convenience and sorting purposes. Also, General Ledger accounts can be tied to loan types using the Loans > System Setup > Autopost > G/L Account Identifiers By Loan Type screen.
5	**Investor**	This field enables you to determine if the loan is sold and to whom. If the loan is sold, this field will show the investor master and group number assigned to the loan. The information is pulled from the Investor system.
6	**Notepad**	This is the last date an employee entered a comment on the Notepad screen for this account.
7	**Next Due** *(LNDUDT)*	This is the date the next payment is due. This is the same date as the date displayed in the **Due Date** field in the Payments Due field group on the Delinquent Payments tab.
8	**Maturity** *(LNMATD)*	This is the maturity date of the loan, when the term of the loan ends and the loan should be paid off.
9	**Names list view**	This table lists all the names associated with this account. It displays the first and last name, the relationship this person has to the account (Ownership column), the home, mobile, and work phone numbers, the Social Security number or EIN, the name of the employer, and the person's email address. This information is set up when the loan is originally opened and also through the CIS system.

Delinquent Payments tab

The Delinquent Payments tab on the Account Delinquency screen displays basic loan information regarding the selected account. This tab has the following field groups:

[Payments Due](#)

[Common Loan Information](#)

[Collection Information](#)

[Mailing Label Name & Address](#)

See the following example of this screen:

Loans > Collections > Account Delinquency Screen, Delinquent Payments Tab

Payments Due field group

The Payments Due field group on the Delinquent Payments tab displays payment information, including late charges, fees, partial payments, and more. The system calculates information in these fields and they are not file maintainable. See the Payments Due field group topic for more information concerning these fields.

Common Loan Information field group

The Common Loan Information field group on the Delinquent Payments tab is found on many screens in the CIM GOLD Loans system, including the Letters & Actions tab and the Loan Information tab on the Account Delinquency screen. These fields are not file maintainable. This information is entered when the loan is originally created and only teller transactions can change the amounts reflected here. See the Common Loan Information topic on the Letters & Actions tab help.

Collection Information field group

The Collection Information field group on the Delinquent Payments tab displays information about the collection category tied to this account, as well as some important loan fields used for collection purposes. See the Collection Information field group topic for more information concerning these fields.

Mailing Label Name & Address field group

This field group displays the name and address information that is set up for the mailing label. Up to six lines are displayed.

If there is a mail restriction such as "Do Not Mail," it will be displayed. Restrictions are set up on the CIS > Entity Maintenance - Mailing Label screen for the account.

You can copy and paste the mailing information by completing the following steps:

1. Right-click in the Mailing Label Name & Address field group you want to copy, then select "Copy" or click <Copy to Clipboard>.
2. Go to where you want the mailing information; for example, a word-processing document.
3. Right-click, then select "Paste."

Payments Due field group

The Payments Due field group displays payment information, including late charges, fees, partial payments, and more. The system calculates information in these fields and they are not file maintainable. This field group is found on many screens in the CIM GOLD Loans system.

See the following example of this field group followed by links to field descriptions.

Payments Due

Due Date	Number	@	Payment	Total
11/01/2015	9		924.94	8,324.46
05/01/2015	6		922.91	5,537.46
04/01/2015	1		920.26	920.26

Plus Late Charges	
Plus Fees	
Plus Remaining Portion Due	
Less Partial Payment of	
Total Due	14,782.18
Misc Funds	
Subsidy Balance	

Field Descriptions

Due Date
Number @
Payment
Total
Plus Late Charges
Plus Fees
Plus Remaining Portion Due
Less Partial Payment of
Total Due
Misc Funds
Subsidy Balance

Due Date

Entry: System, date
F/M: No
Mnemonic: CLDAT1_0–3
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

These fields allow for four due dates. The three additional due dates are used for graduated payments, adjustable rate mortgages, or whenever the payment is not a fixed amount for the life of the loan. The dates will be broken down by each payment change. For example, a loan is six months delinquent. In that time, the loan has had one payment amount change. For two months, the payment was at $360.00 per month. For the other four months, the loan payment was at $400.00 per month. Two dates will be listed in this column: first for the most recent payment amount, and second for the oldest payment amount.

Number @

Entry: System, numeric
F/M: No
Mnemonic: CLCN_0-3
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

These fields show the number of payments owing at (or @) a specific payment amount, shown in the adjacent **Payment** field. If a customer has not made the last six payments due on the loan, and three of the months payments were at $360 and the other three were at $400, then this field would show the loan as 3 times late at (@) one payment amount, and 3 times late at (@) the other payment amount.

Payment

Entry: System, numeric
F/M: No
Mnemonic: CLTOT1_0–3
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

These fields show the payment amount due on the loan for one frequency. This field is determined by what is calculated in the **Next Payment Due** field on the Balance & Dates tab of the Account Detail screen. If the payment amount due has been adjusted while the loan is delinquent, then separate payment amounts will be listed in this column. For example, if the loan payment changed from $400 to $450, then these amounts would be listed in the first and second lines of this column.

Total

Entry: System, numeric
F/M: No
Mnemonic: CLTOT2_0–3
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This field shows the total of all payments owed at each payment amount. The payment amount due is multiplied by the number of payments late. For graduated payments, each payment change will be totaled in these fields. For example, if a loan was late for three payments at a rate of $350 and late for two payments at a rate of $400 dollars, then the total would show $1050 for the first payment amount, and $800 for the second payment amount. A grand total of payments due, plus late charges and fees is totaled at the bottom of this column. This amount is added to calculate the **Total Due**.

Plus Late Charges

Entry: System, numeric
F/M: No
Mnemonic: LNLATE
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This is a calculated field that shows the total amount of late charges due on the loan. Late charges come from the **Late Charges Due** field on the Late Fees tab of the Loans > Account Information > Fees & Late Charges & Penalties screen. This field and the **Plus Fees** field are added to calculate the **Total Due**.

Plus Fees

Entry: System, numeric
F/M: No
Mnemonic: LNFEES
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This is a calculated field that shows the total amount fees due on the loan. Fees are pulled from the **Total Loan Fees** field on the Balance & Dates tab of the Account Detail screen. These amounts are added to calculate the **Total Due**.

Loan Fee Variance

Entry: System, numeric
F/M: No
Mnemonic: LNVPRN

This is the amount of the unpaid principal held over from past billings because loan fees were paid first, and therefore, the full principal and interest were not paid.

Variance fields keep track of the spread of payments on accounts with a **Payment Application** setup where **Late Charges** and **Loan Fees** are higher in priority than the principal payment. For example, the **Payment Application** is set to pay late charges first, then fees, then interest, and finally, principal.

The variance is only active when Institution Option ILF6 is turned on and the loan is a payment method 3 or payment method 6. The **Late Charge Variance** and **Loan Fees Variance** fields display the total accumulated amounts of payments that were not fully covered due to late charges or loan fees. The system updates these values every time a payment is made on the account. The amounts in these fields can be reduced by including additional funds in loan payments.

Each time a late charge or fee is paid, the **Late Charge Variance** or **Loan Fee Variance** field decreases by the amount of the late charge or fee payment.

Once the amount in the **Late Charge Variance** and/or **Loan Fee Variance** is equal to or greater than the amount of the payment due, a late charge will not be assessed. When this amount drops below the payment due, late charges will resume being assessed. This prevents late charges from being assessed on prior late charges.

When a payment is received, if there are amounts in the variance fields, those amounts will only be satisfied after the full principal and interest are paid. Then Institution Option ILF6 will determine whether the payment is enough to "roll" the **Due Date**.

Example 1: The **Next Payment Due** is for a principal and interest payment of $1,000, and there are $25 dollars remaining in the **Late Charge Variance** (LNPDUE), and $10 in the **Loan Fee Variance** (LNVPRN). If a

customer makes a payment for $1,100, $1,000 will first go to satisfy the principal and interest of $1,000. Next, $25 will be applied to the **Late Charge Variance**, then $10 to the **Loan Fee Variance**, and finally, the remaining $65 will curtail the principal of the loan.

Example 2: The **Next Payment Due** is for a principal and interest payment of $1,000, and there are $50 in late charges, $25 dollars remaining in the **Late Charge Variance** (LNPDUE), and $10 in the **Loan Fee Variance** (LNVPRN). If a customer makes a payment of $1,100, $1,000 will first go to satisfy the principal and interest of $1,000. Next, $50 will apply to late charges, $25 will apply to the **Late Charge Variance**, then $10 to the **Loan Fee Variance**, and finally, the remaining $15 will curtail the principal of the loan.

Late Charge Variance

Entry: System, numeric
F/M: No
Mnemonic: LNPDUE

This is the amount of the unpaid principal held over from past billings because late charges were paid first, and therefore, the full principal and interest were not paid.

Variance fields keep track of the spread of payments on accounts with a **Payment Application** setup where **Late Charges** and **Loan Fees** are higher in priority than the principal payment. For example, the **Payment Application** is set to pay late charges first, then fees, then interest, and finally, principal.

The variance is only active when Institution Option ILF6 is turned on and the loan is a payment method 3 or payment method 6. The **Late Charge Variance** and **Loan Fees Variance** fields display the total accumulated amounts of payments that were not fully covered due to late charges or loan fees. The system updates these values every time a payment is made on the account. The amounts in these fields can be reduced by including additional funds in loan payments.

Each time a late charge or fee is paid, the **Late Charge Variance** or **Loan Fee Variance** field decreases by the amount of the late charge or fee payment.

Once the amount in the **Late Charge Variance** and/or **Loan Fee Variance** is equal to or greater than the amount of the payment due, a late charge will not be assessed. When this amount drops below the payment due, late charges will resume being assessed. This prevents late charges from being assessed on prior late charges.

When a payment is received, if there are amounts in the variance fields, those amounts will only be satisfied after the full principal and interest are paid. Then Institution Option ILF6 will determine whether the payment is enough to "roll" the **Due Date**.

Example 1: The **Next Payment Due** is for a principal and interest payment of $1,000, and there are $25 dollars remaining in the **Late Charge Variance** (LNPDUE), and $10 in the **Loan Fee Variance** (LNVPRN). If a customer makes a payment for $1,100, $1,000 will first go to satisfy the principal and interest of $1,000. Next, $25 will be applied to the **Late Charge Variance**, then $10 to the **Loan Fee Variance**, and finally, the remaining $65 will curtail the principal of the loan.

Example 2: The **Next Payment Due** is for a principal and interest payment of $1,000, and there are $50 in late charges, $25 dollars remaining in the **Late Charge Variance** (LNPDUE), and $10 in the **Loan Fee Variance** (LNVPRN). If a customer makes a payment of $1,100, $1,000 will first go to satisfy the principal and interest of $1,000. Next, $50 will apply to late charges, $25 will apply to the **Late Charge Variance**, then $10 to the **Loan Fee Variance**, and finally, the remaining $15 will curtail the principal of the loan.

Plus Remaining Portion Due

Entry: System, numeric
F/M: No
Mnemonic: LNRPDU
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This field is used in connection with the **Roll Due Date Within** fields. It stores the remaining unpaid portion of the payment. The amount is then added to the total due on the Bill and Receipt statement (FPSRP294).

When payments are posted to the loan, the remaining portion due is paid before the roll limit is checked. So, if the payment minus the remaining portion due is less than the roll limit, the due date will not roll. Example: The payment sent was $100.00, the remaining due is $30.00, and the limit is $80.00. The system will pay the remaining due leaving $70.00 left, which is less than the roll limit of $80.00. The due date will not roll. Using the same example, but changing the payment amount to $110.00, the system will again pay the remaining due leaving $80.00, which is equal to the roll limit. The due date will roll and the difference between the roll limit and the payment amount will be added to the remaining portion due.

Less Partial Payment of

Entry: System, numeric
F/M: No
Mnemonic: LNPRTL
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This field shows funds paid to the loan but not applied to the loan because it was not a full payment. This amount comes from the **Partial Payment** field on the Balance & Dates tab of the Account Detail screen. This amount will be subtracted to calculate the **Total Due**. For daily simple interest loans (payment method 6), this field will be displayed on the screen as "Applied to Payment."

Total Due

Entry: System, numeric
F/M: No
Mnemonic: CLSTOT
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This field shows the total amount due on the loan to bring it to a current status. It is the sum of all payments due on the loan plus late charges and fees minus partial payments made. Two asterisks (**) will appear by this field if there is an amount in the **Remaining Portion Due** field. The amount will also be displayed. The remaining amount is added to the total due for daily simple interest loans (payment method 6).

Possible errors are "PMT CALC ERROR," "DATE ERROR," "MATURED LOAN," and "PAYOFF DUE." The MATURED LOAN warning will only appear if the **Ignore Maturity Date** field on the Loans > System Setup > Autopost > Collection Options screen is *not* checked. If the field is checked, the account will be displayed in the queue, regardless of the maturity date. The "PAYOFF DUE" message will appear when the principal balance is less than the calculated amount due (payment + late charges + fees - partial payments).

Misc Funds

Entry: System, numeric
F/M: No
Mnemonic: LNMISC
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This field shows all miscellaneous funds on the loan. It is pulled from the **Miscellaneous Funds** field on the Balance & Dates tab of the Account Detail screen. This is a money field entered only through a teller transaction. The use of this field can be determined by your institution. Possible uses are insurance claim funds or rents collected on properties in foreclosure.

The **Miscellaneous Funds** field is a memo field for payment method 8 loans (rentals).

Subsidy Balance

Entry: System, numeric
F/M: No
Mnemonic: LNSBAL
Screen: Account Detail, Payment Detail tab; Loans > Collections > Account Delinquency, Delinquent Payments tab
Field Group: Payments Due

This is the amount held and used to subsidize the regular payment made by the borrower. This amount is commonly paid by the builder or a government agency. This field can only be entered through a teller transaction.

Collection Information field group

The Collection Information field group on the [Delinquent Payments tab](#) of the Account Delinquency screen displays information about the collection category tied to this account, as well as some important loan fields used for collection purposes. See the following example of this field group, followed by links to field descriptions.

Collection Information	
Collection Category	**1 - CFSB**
Queue Number	**9999**
Days Late	**467**
Last Payment	**04/29/2015**
Status	
Reason	**Business Failure**
Origination Officer	
Relationship Mgr.	
Servicing Officer	

Field Descriptions

[Collection Category](#)
[Queue Number](#)
[Days Late](#)

Last Payment
Status
Reason
Origination Officer
Relationship Mgr.
Servicing Officer

Collection Category

Entry: System, numeric
F/M: No
Mnemonic: QXCTNM
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab,
Delinquent Payments tab
Field Group: Collection Information

This is the collection category or the collector number for the loan.

Collection categories are set up on Loans > System Setup > Collection Category. You would then assign the category to the loan on the Account Detail screen, Origination tab. This field can be used to select loans for collection queues.

Refer to the Collection Category screen help for more information.

Queue Number

Entry: System, numeric
F/M: No
Mnemonic: QICTOR
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab,
Delinquent Payments tab
Field Group: Collection Information

This field only appears if your institution is using the Variable Queue feature. This number displays the collection queue to which the account was assigned during the last afterhours processing. Each night during the afterhours processing, the system determines which collection queue the loan will appear in based on the variable queue setup criteria. Based on the queue criteria, a loan may be in one queue number today and a different one tomorrow, etc.

The queue number is not an actual field on the loan record; therefore, it is not file maintainable, and it cannot be accessed via GOLDWriter.

Days Late

Entry: System, numeric
F/M: No
Mnemonic: CLXL02
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab,
Delinquent Payments tab
Field Group: Collection Information

This field shows the number of days the account is past due. The field is calculated by subtracting the loan due date from the current day. The day of the due date is not included. Example: On 4-17 the loan had a due date of 3-1. The **Days Late** field would display 47; that is 30 days in March and 17 days in April. March 1st is not

counted. This is calculated online; therefore, it is not file maintainable and it cannot be accessed via GOLDWriter.

Last Payment

Entry: System, numeric
F/M: No
Mnemonic: LNDTLP
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Delinquent Payments tab
Field Group: Collection Information

This field shows the date that the last payment was posted. If a payment reversal (tran code 608) occurs, the system will look in the collection history for the previous last payment date and enter that date in this field. The last payment date is reported to the credit bureau. It is updated as payment activity occurs on the loan.

Note: When a 680 transaction is performed to open a loan, this field becomes the **Date Opened** field.

Note: The loan transaction 590 (Charge LIP Interest to LIP Undisbursed Balance) also updates the date of last payment. However, the reversal of this transaction will not change the last payment date.

Status

Entry: System, alphanumeric
F/M: No
Mnemonic: QADSCD
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Delinquent Payments tab
Field Group: Collection Information

This is the status of the delinquent loan. The status is reported to Fannie Mae or other associated companies. The status comes from an entry made by the collector in the **Status Code** field on the Comments tab. When a status code is entered by the collector in that field, the system enters the description in this field and the description and DS code in the history portion. Refer to **Status Code** for a complete list of status codes.

Reason

Entry: System, numeric
F/M: No
Mnemonic: QADRCD
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Delinquent Payments tab
Field Group: Collection Information

This is the reason the loan is delinquent. The reason is reported to Fannie Mae or other associated companies. The number that is entered in this field comes from an entry made by the collector in the **Reason Code** field on the Comments tab. When a reason code is entered by the collector in that field, the system enters the code description in this field and the code description and the DR code in the history portion. Refer to the field description for the **Reason Code** column for a complete list of reason codes.

Origination Officer

Entry: System, alphanumeric
F/M: No
Mnemonic: LNOFCR

Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Delinquent Payments tab
Field Group: Collection Information

This field displays the name of the origination officer for the current loan.

Relationship Mgr.

Entry: System, alphanumeric
F/M: No
Mnemonic: LWOFCR
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Delinquent Payments tab
Field Group: Collection Information

This field displays the name of the relationship manager for the current loan.

Servicing Officer

Entry: System, alphanumeric
F/M: No
Mnemonic: MLLSOR
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Delinquent Payments tab
Field Group: Collection Information

This field displays the name of the servicing officer for the current loan.

Common Loan Information Field Group

The fields in this field group contain common loan information such as principal balance, original balance, and the dates the loan was opened and paid off. This field group is found on several screens within CIM GOLD.

See the following example of this field group, followed by links to field descriptions:


```
Common Loan Information
ARM - Adjustable Rate
Principal Balance            114,355.10
Institution Balance         114,355.10
Original Balance            183,300.00
LIP Undisbursed
LOC Remaining
Due                          04/01/2015
Open                         09/30/2003
Maturity                     10/01/2023
Paid Off
Balloon
Assumed
Payment Frequency              Monthly
Term      240   Installment Number  137
Installments Remaining             103
```

Field Descriptions

Payment Method

Entry: System, alphanumeric
F/M: No
Mnemonic: LNPMTH
Screen: Multiple
Field Group: Common Loan Information

This field displays the method used to calculate interest and what rules to follow in processing the loan payments and accruing interest. The following payment methods are available:

Code	Loan Payment Method
0	Amortizing
3	Rule of 78s
4	Capitalize Interest
5	Line-of-Credit - Revolving
5	Line-of-Credit - Non-Revolving
6	Daily Simple Interest
7	ARM - Adjustable Rate
8	Rental Accounts
9	Commercial Daily
10	Commercial Periodic
11	Flex Credit Periodic

Principal Balance

Entry: System, numeric, 11 digits
F/M: No
Mnemonic: LNPBAL
Screen: Multiple
Field Group: Common Loan Information

This is the unpaid principal balance of the loan. It can only be entered or changed by teller transactions. Depending on the kind of loan, a transaction may either reduce or increase this balance.

Line of credit loans (payment method 5 for consumer loans, and 9 or 10 for commercial loans) can be opened with a zero principal balance.

Institution Balance

Entry: System, numeric, 11 digits
F/M: No
Mnemonic: WKIBAL
Screen: Multiple
Field Group: Common Loan Information

This field displays the institution's portion of the principal balance. It is calculated as follows:

Principal Balance X Portion Sold = Investor's portion
Principal Balance - Investor's Portion = **Institution's Portion**

Original Balance

Entry: System, numeric
F/M: No
Mnemonic: LNOBAL
Screen: Multiple
Field Group: Common Loan Information

This field contains the original amount of the loan. On precomputed loans (payment method 3), this amount will include the loan principal plus the add-on amounts. This field is originally entered through a teller transaction; however, the you can file maintain this field on the Loans > Account Information > Account Detail screen, Origination tab.

WARNING: This field feeds to the Call Report (FPSRP315) for reporting.

LIP Undisbursed

Entry: System, numeric
F/M: No
Mnemonic: LNLBAL
Screen: Multiple
Field Group: Common Loan Information

This field contains the undisbursed LIP balance.

LOC Remaining

Entry: System, numeric
F/M: No
Mnemonic: WKRLOC
Screen: Multiple

Field Group: Common Loan Information

This field displays the remaining line of credit. It is calculated differently depending on whether it is a revolving or non-revolving line of credit:

Revolving

LINE-OF-CREDIT LIMIT - PRINCIPAL BALANCE = REMAINING LINE

Non-Revolving

LINE-OF-CREDIT LIMIT - LINE-OF-CREDIT USED = REMAINING LINE

Due

Entry: System, date
F/M: No
Mnemonic: LNDUDT
Screen: Multiple
Field Group: Common Loan Information

This is the date in MMDDYYYY format that the next regular payment is due. It is determined by the system from the Payment Frequency code, but can be file maintained by the user. This field can be used in conjuction with the **Due Date Day** field on the Account Detail screen, Payment Detail tab. The system requires a due date to be on the loan before the loan can be opened.

Note: If the due date is in the past and the account is open, the date will appear in red.

File maintaining the **Due Date** field will change the **Due Date Day** field to match the day portion of the due date.

For an LIP loan, this is the date to which the payments have been received. If interest is charged against the LIP, the due date and the **LIP Next Bill or Charge Date** should always agree. If the LIP interest is billed, the **LIP Next Bill or Charge Date** will roll when the interest is billed and the due date will roll when the payment is collected.

For line-of-credit loans (**Payment Method** 5, 9, 10, or 11) with a zero balance, a balance increase transaction will update the loan due date by adding the number of days before the finance charge date to the current run date.

An online error message will appear when file maintenance occurs on this field. If the interest calculation code is a 1, 2, or 3, the system will not allow the due date to be anything except one payment frequency ahead of the date last accrued. For LIP loans with an interest calculation code of 1, 2, or 3 and an LIP method code of 2 or 102 the error message will also appear. The error message will be "NO F/M - DATE LAST ACCRUED NOT 1 FREQ BEHIND DUE DATE."

If institution option OP08 DD27 is set, the due date day will not be allowed to be greater than 27.

Open

Entry: System, date
F/M: No

Mnemonic: LNOPND
Screen: Multiple
Field Group: Common Loan Information

This field displays in MMDDYYYY format the date the loan was opened or funded. The system automatically supplies this information when a new loan (680 tran code) is performed. For rule of 78s (payment method 3), this field is one of the keys for calculating rebates. Although the system enters the data for this field, it is file maintainable on the Loans > Account Information > Account Detail screen, Origination tab.

Maturity

Entry: System, date
F/M: No
Mnemonic: LNMATD
Screen: Multiple
Field Group: Common Loan Information

This field contains in MMDDYYYY the date for when the last payment is due and when the loan should be paid off. All loans must have a maturity date, except payment methods 5, 8, 9 or 10, or the payment cannot be posted.

An option (CLZB) is available which will automatically close zero balance payment method 5 loans. At the time the loan is closed, the payoff date is also updated. The "close" transaction is a file maintenance tran code 22 to field 999. At the same time, the system will update the payoff date. The loan will automatically close on the night of the maturity date. If the maturity date is on a weekend or holiday, the loan will close on the night of the first business day following the maturity date.

Note: If the maturity date is in the past and the account is open, the date will appear in red.

Monetary balances that must be zero are: principal balance, reserve balance, partial payments, miscellaneous funds, late charges, loan fees, accrued interest, accrued interest on reserves, and accrued interest on negative reserves. In addition, the loan cannot have an LIP method code greater than zero.

For loan advances (tran code 500 field debit), if a loan is past the maturity date, a principal advance (increase) will not be allowed. The error message "LOAN PAST MATURITY, ADVANCES NOT ALLOWED" will be displayed in the Teller System. If there is no maturity date, advances will continue to process. This action occurs for all payment methods.

An option, OP02 APML, allows a principal increase to be processed if a loan is past the maturity date. It requires a supervisor override (SOV).

An option, OP02 APCO, allows a loan payment (transaction code 600/608) or an optional loan payment (transaction code 690/698) to be processed if a loan has been charged off (hold code 2).

Paid Off

Entry: System, numeric, 8 digits
F/M: No
Mnemonic: LNCLDT
Screen: Multiple
Field Group: Common Loan Information

This field is entered by the system, but can be file maintained. The date is the date this loan was paid off and is the same date as the **Payoff Date** (PODATE) on the Loans > Payoff screen, regardless of what date the payoff was actually posted. This field will be updated when a payoff transaction code 580 is processed. A payoff correction code 588 will blank the field out.

Backdating a Payoff

If a payoff transaction is backdated, the date in this field is still the same as the **Payoff Date** (PODATE).

Example: Payoff Calculation screen calculates the payoff to 1-20 (that date appears in the **Payoff Date** field). The payoff was processed on 1-26 and backdated to 1-23. The date in this field (LNCLDT) will be 1-20.

An option (CLZB) is available which will automatically close zero balance payment method 5 loans. At the time the loan is closed, the payoff date is also updated. The close transaction is a file maintenance tran code 22 to field 999 performed in GOLDTeller. The loan will automatically close on the night of the maturity date. If the maturity date is on a weekend or holiday, the loan will close on the night of the first business day following the maturity date.

Monetary balances that must be zero in order to process a payoff are principal balance, reserve balance, partial payments, miscellaneous funds, late charges, loan fees, accrued interest, accrued interest on reserves, accrued interest on negative reserves, customer balance, LIP balance, and, for payment method 5 loans, the prior and current finance charge. In addition, the loan cannot have an LIP method code greater than zero.

Balloon

Entry: System, date
F/M: No
Mnemonic: WKBLDT
Screen: Multiple
Field Group: Common Loan Information

This field displays the balloon date. Once a loan has reached the balloon date, payments will no longer be drafted under the following conditions:

- If the run date is less than or equal to the balloon date
- If the balloon date is greater than or equal to the loan due date

If either of these conditions exists, the night the payment would have drafted, the loan will be placed on the Afterhours Processing Exceptions Report (FPSRP013).

Note: Generally the balloon date and the maturity date are the same.

Note: If the balloon date is in the past and the account is open, the date will appear in red.

Assumed

Entry: System, date
F/M: No
Mnemonic: LNASDT
Screen: Multiple
Field Group: Common Loan Information

This field stores the date this loan was last assumed, if applicable, and controls the interest being reported for the new borrower. Only interest paid after this date will be reported for the new borrower. If the loan was assumed, this field is updated by the assumption date once the assumption is completed.

Payment Frequency

Entry: System, alphanumeric
F/M: No
Mnemonic: LNFREQ
Screen: Multiple
Field Group: Common Loan Information

This field displays how often a payment is due on this loan. The following frequencies are available:

Monthly Payment
Bi-monthly Payments (every 2 months)
Quarterly Payment
Payment Every 4 Months
Semi-annual Payment (every 6 months)
Annual Payment
Bi-weekly (every two weeks)

Term

Entry: System, numeric
F/M: No
Mnemonic: LNTERM
Screen: Multiple
Field Group: Common Loan Information

This field contains the term of the loan in months. It is used in calculating rebates on loans with precomputed interest (payment method 3), and in determining the remaining term of ARM (payment method 7) loans.

WARNING: This field is used to calculate payments and should reflect the number of calendar months over which the loan is being amortized. This is not always the same number as the maturity date of a loan.

Rate

Entry: System, numeric
F/M: No
Mnemonic: LNRATE
Screen: Multiple
Field Group: Common Loan Information

This is the annual interest rate to the nearest three decimal places. This field is called **Payment Rate** only for ARM loans (payment method 7), and for daily simple interest loans (payment methods 4 and 6) with the **Use ARM Fields** box selected (ARM Detail tab on the ARM Information screen). It is the rate entered or calculated at which the payment is being made.

For ARM loans, you must enter the interest rate in the **Current Rate** field on the ARM Rates & P/I Tables tab of the ARM Information screen for interest to be calculated on this loan. This is generally used with a rate pointer other than "255." If the rate is file maintained on daily simple interest loans (payment method 5 or 6), the

accrued interest is recalculated to the current date using the old rate, and the date last accrued is changed to today's date

Installment Number

Entry: System, numeric
F/M: No
Mnemonic: LNINNO
Screen: Multiple
Field Group: Common Loan Information

This field contains the total number of regular customer installments made since the beginning of the loan. The system adds 1 to the field with each full payment.

If a loan has an LIP method code of 1 or 101 or is a payment method 5, the installment number does not change.

Institution option OP04 KIST does not change the installment number to 0 when running the open loan transaction 680. Use this for bulk purchases where payments have been made prior to the loans being purchased.

Note: Line-of-credit loans will not reflect an installment number as there is not an associated term for calculation.

Installments Remaining

Entry: System, numeric
F/M: No
Mnemonic: WKREMN
Screen: Multiple
Field Group: Common Loan Information

This field displays the number of installments remaining for the loan. The loan term divided by the frequency, less the installment number, gives the number of payments remaining on the loan.

For bi-weekly payments (payments every two weeks), the remaining term is calculated as follows:

Term in Months / 12 X 26 – Installment Number = Remaining Term

Example:

Term = 255
Installment number = 176

255 / 12 X 26 – 176 = 376.5 ~ **377**

Note: Line-of-credit loans will not reflect a remaining installment as there is not an associated term for calculation.

Mailing Name and Address Information field group

This field group displays the name and address information that is set up for the mailing label. Up to six lines are displayed.

If there is a mail restriction such as "Do Not Mail," it will be displayed. Restrictions are set up on the CIS > Entity Maintenance - Mailing Label screen for the account.

You can copy and paste the mailing information by completing the following steps:

1. Right-click in the Mailing Label Name & Address field group you want to copy, then select "Copy."

2. Go to where you want the mailing information; for example, a word-processing document.

3. Right-click, then select "Paste."

Letters & Actions tab

The Letters & Actions tab is used to enter information about event letters and actions for the account. It is included on several CIM GOLD screens. It is file maintainable on all of them except the Loans > Special Payment Processing > Web & GOLDPhone Payments screen.

See the following example of this tab:

Letters & Actions Tab

See also:
Holds & Special Instructions field group
Action Code and Date field group
Event Letters, Numbers & Dates field group

Holds & Special Instructions field group
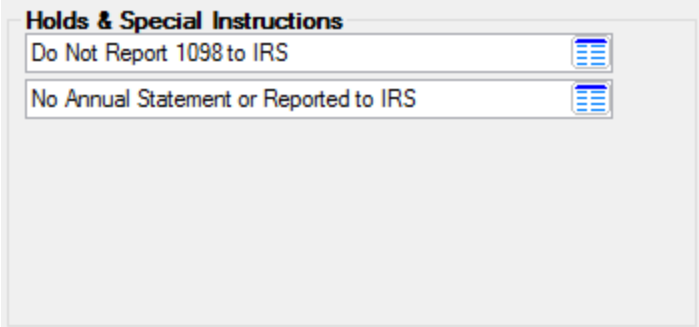
Entry: User, drop-down list
F/M: Yes
Mnemonics:
Screen: Account Detail and several others

The fields in this group on the Letters & Actions tab pertain to holds and special instructions for the account.

The hold codes allow you to indicate restrictions to the account. Two hold code fields are available, so you can select one or two hold codes on each loan.

The Special Instructions feature is used to set up special notifications to tellers for an individual loan. Up to five special instructions can be set up. These special instructions will appear on this screen and in GOLDTeller whenever anyone tries to run a transaction for that loan. You can set up special instructions with NOV (no override), MOV (instruction only; no override), TOV (teller override), SOV (supervisor override), and POV (override prohibited—transaction cannot continue). The Special Instructions setup screen is located in the CIM GOLD tree under Loans > Account Information (refer to that screen for more information).

The special instructions on loan screens will appear in red.

Hold Codes 1 and 2

Entry: User, drop-down list
F/M: Yes
Mnemonic: LNHLD1, LNHLD2
Screen: Account Detail and several others

This field is used to enter a hold code. Use the [icon] icon to the right to select a hold code to indicate a restriction to the account. Two hold code fields are available, so you can enter one or two hold codes on each loan.

Some hold codes are reported to the credit bureau. Be sure to enter the most critical of the hold codes that are reported in the **Hold Code 1** field, because the system stops checking for hold codes when the first hold code is found.

Late charges will be assessed regardless of the hold code.

Note: Institution option (OP05 LTBK) will stop the assessment of late charges on chapter 13 bankruptcy accounts (hold code 5).

The following hold codes are available for use.

CODE AND DESCRIPTION OF HOLD CODES

01*^   Foreclosure completed (cannot override)—Stops late charge notices. Reported to credit bureau.

02*^   Charge-off (unpaid balance reported as loss by credit grantor) (cannot override)—Stops late charge notices. (**Note:** To stop late charges from assessing, be sure to change the general category code to 80-89.) An institution option, OP03 ACCO, is available which, when set, will allow a principal increase on charged-off loans. Institution option OP02 APCO allows the following transactions to be posted without an override: loan payment (tran code 600/608), waive late charge (tran code 570/578), pay late charge (tran code 550/558), waive miscellaneous fees (tran code 670/678), pay loan fee (tran code 850/858), VSI add (tran code 870/878), VSI cancel (tran code 890/898), assess miscellaneous fees (tran code 660/668), and autopayments.

04*+   Bankruptcy (Chapter 7, 11, or 12)—Stops late charge notices, still assesses (cannot override), stops auto payments. Sorts escrow analysis statements to the top. Institution option BKPM allows the following transactions to be posted without an override: payments (tran code 600/608), partial payments (tran code 510/518 to field 33), teller spread payments (tran code 690/698), waive late charge (tran code 570/578), pay late charge (tran code 550/558), waive miscellaneous fees (tran code 670/678), pay loan fee (tran code 850/858), VSI add (tran code 870/878), VSI cancel (tran code 890/898), assess miscellaneous fees (tran code 660/668), and autopayments.

05*+   Bankruptcy (Chapter 13)—Stops late charge notices, still assesses (cannot override), stops auto payments. Sorts escrow analysis statements to the top. Institution option BKPM allows the following transactions to be posted without an override: payments (tran code 600/608), partial payments (tran code 510/518 to field 33), teller spread payments (tran code 690/698), waive late charge (tran code 570/578), pay late charge (tran code 550/558), waive miscellaneous fees (tran code 670/678), pay loan fee (tran code 850/858), VSI add (tran code 870/878), VSI cancel (tran code 890/898), assess miscellaneous fees (tran code 660/668), and autopayments. Institution option OP05 LTBK will stop assessment of late charges on Chapter 13 bankruptcy accounts.

06*^   Deed in lieu of foreclosure—Shows on GNMA report as a finance charge (cannot override), stops auto payments. Stops late charge notices. Reported to credit bureau.

07*+   Legal hold (cannot override); foreclosure (7) FHLMC—1) Affects Freddie Mac inactive loans. This hold code automatically creates an action code 155 and action date on the Account Detail screen. The action date matches the date the hold code is entered. The date in the **Action Date** field needs to match the FHLMC inactivation date. This affects FHLMC loan level reporting. If there is an action date in the current investor cycle, then the FHLMC Loan Level Report will show one month's net interest. If there is an action date in the prior investor cycle, then the FHLMC Loan Level Report will show no net interest to be remitted. 2) Shows on GNMA, FHLMC Loan Level, and FHLMC Midanet reports as a foreclosure. 3) Allows late charges to assess. 4) Stops late charge notices. **Note**: Action code 155 and the action date need to be removed manually if foreclosure is canceled. 5) Stops auto payments. 6) For loans with this code, the Bill and Receipt statement (FPSRP294) can be prevented from being generated. (See FPSRP294 in the Loan Reports manual.)

08   Reinstatement plan in effect (supervisory override required)—Stops auto payments.

09*+   Legal hold (cannot override); foreclosure (9)—Stops late charge notices, still assesses, stops auto payments. Shows on GNMA report as a foreclosure. For loans with this code, the Bill and Receipt statement (FPSRP294) can be prevented from being generated. (See FPSRP294 in the Loan Reports manual.) Sorts escrow analysis statements to the top.

10   Military indulgence.

11   A message will appear on the screen at the time a transaction is performed. Refer to Collections/REO (cannot override).

12   LIP open for this account.

14   Escrow deficiency exists on this account (teller override required).

15   Escrow deficiency - loan servicing (no override).

16   Escrow deficiency - Insurance Department (cannot override).

17	Life insurance - stops payment of life insurance.
18	Property tax hold, will not allow property taxes to be paid from tax service tapes. (This has no effect on teller transactions.)
19	Unsecured student loan.
20	Refer late charge to loan department (teller override required).
21	Need federal ID or social security number (also see hold code 71).
22	Insurance loss claim on loan.
23#	Prepayment penalty applies - 1 year (SOV required when more than the regular payment attempts to be posted. This hold code does not work with payment method 5, 9, or 10 loans, or LIP payment method 1 or 101.)
24#	Prepayment penalty applies - 2 years (SOV required when more than the regular payment attempts to be posted. This hold code does not work with payment method 5, 9, or 10 loans, or LIP payment method 1 or 101.)
25#	Prepayment penalty applies - 3 years (SOV required when more than the regular payment attempts to be posted. This hold code does not work with payment method 5, 9, or 10 loans, or LIP payment method 1 or 101.)
26	Do not report 1098 to IRS but do create a year-end statement.
27+	Loan in default (cannot override)—Stops auto payments. Stops auto payments and late charge notices, late charge notices, and escrow surplus checks.
28	Refer to loan service department (supervisory override required)—Auto payment etc. will not be stopped. Allows late charges to assess regardless of hold codes.
29	Refer to Comm/Cons loan department (supervisory override required)—Auto payment, etc. will not be stopped. Allows late charges to assess regardless of hold codes.
33	Payment deferred by law.
37	Loan with illegal assumption status (cannot override).
39	No annual statement or reporting to IRS—Will not create statements or report to IRS.
40	Graduated payment loan.
43	Do not print loan statement at year-end, but do report 1098 interest to IRS.
44	Report 1098 interest to IRS regardless of general category or collateral code. (Does not report if less than $600 unless Option R SKCK is set or the **Report Interest Under $600** field is checked on the Loans > Account Information > Statistics & Year-to-Date screen.)
47	"SPECIAL PROCESSING REQUIRED." Teller override required to process payment or extra principal payment.
48	Loan to collect cash payment only (teller override required) (supervisory override required to process payment or extra principal payment). Stops auto payments.
49	Send no advertising or direct mail solicitations.
50	Pending modification request—You are responsible for the removal of the hold code after modification request processed or when it no longer applies. This code will not display at the teller station or require any overrides.
51	Modification request—Permanent code on loans that have been modified as to original terms (i.e., principal balance, loan maturity date, interest rate, payment method, etc.). This code will not display at the teller station or require any overrides.
52	Pending in-house refinance—You are responsible for the removal of the hold code after refinance completed or when it no longer applies. This code will not display at the teller station or require any overrides.
60	Account frozen (no override)—Stops all monetary transactions. In case of ACH transactions, the account will be displayed on the Afterhours Processing Exceptions Listing (FPSRP013). Does not stop assessment of late charges or notices. Does not affect investor reporting or credit bureau reporting. You are responsible for the removal of the hold code when it no longer applies. Message appears at teller station.
61	Lost Draft - verify check number (no override).
69	Officer/director loan. (On the CIS > Entity Maintenance screen, double-click on the person entity, then check the **Bank Officer/Director** field on the Person tab.)

70   Employee loan. (On the CIS > Entity Maintenance screen, double-click on the person entity, then check the **Bank Employee** field on the Person tab.)

71   Social security number verified—Needs to be verified, won't report to credit bureau (also see hold code 21).

72   Stops following transactions on LIP loans: 430, 431, and 500 (LIP method code must be greater than 0)—No TOV or SOC allowed.

80   GOLDPhone lockout—This stops a customer from accessing the loan account from GOLDPhone. Refer to Loans > Account Information > Billing & Coupons screen, Billing & Coupons tab, for more GOLDPhone fields.

86   Loan sold servicing released—Stops ARM rolls (cannot override).

87   Send prenote on loan auto-payment for ACH.

88   Issue check to cover loan auto-payment - never ACH.

89   Assumption in progress - (cannot override).

90   Judgment awarded. (Also see action code 99.)

91*   Collection account (assigned to collection agency, lawyer, etc.)—Reported to credit bureau.

92*^   Voluntary surrender—Reported to credit bureau. Stops late charge notices.

93*^   Repossession by grantor—Reported to credit bureau. Stops late charge notices.

94*   Paid account; a foreclosure was started—Reported to credit bureau.

95*   Paid account; was a charge-off—Reported to credit bureau.

96*   Paid account; was a collection—Reported to credit bureau.

97*   Paid account; was a voluntary surrender—Reported to credit bureau.

98*   Paid account; was a repossession—Reported to credit bureau.

99*   Settled; account legally paid in full for less than full balance—Reported to credit bureau.

*   In addition, you must enter action code 94 and a date on the Account Detail screen, Letters & Actions tab.

+   The system allows file maintenance for the **Interest Rate** field (LNRATE) on the Account Detail screen, Interest Detail tab, and the **Current Rate** field (LNAMRT) on Loans > Account Information > ARM Information screen, ARM Rates & P/I Tables tab, both online and in the afterhours. This is for payment method 7 loans and payment method 4 and 6 loans using the ARM fields (**Use ARM Fields** is checkmarked).

There is an institution update option (65) that will automatically delete the applicable hold code at the end of the 1st, 2nd, or 3rd year. It runs daily. The system compares the **Date Opened** field to the processing date to determine if the hold code needs to be dropped. If you want this option, please send in a work order with your request.

*^   If you attempt to enter a general category of 80-89, the system will require that a charge-off date (**Charged Off**) be entered on the Account Detail screen, Valuation & Credit Risk tab, before allowing file maintenance. The charge-off date is used by both credit reporting and some regulatory reports. If a charge-off date has not been entered, those reports cannot determine when the charge-off occurred and when to report the charge-off.

Note: To clear data from this field, double-click the blank line at the top of the dialog.

Action Code and Date field group

Entry: User, drop-down list
F/M: Yes
Mnemonics: See below
Screen: Account Detail and several others

Use this field to enter an action code for the loan. Click the list icon to the right to select a code.

Note: To clear data from this field, double-click the blank line at the top of the dialog.

<div style="border:1px solid black; padding:10px;">

GOLDWriter Mnemonics

The GOLDWriter Mnemonics for the **Action Code** fields are as follows:

Field	GOLDWriter Mnemonic
Action Code 1	LNACCD
Action Codes 2-9	LNA2CD-LNA9CD
Action Code 10	LNA10C
Action Date 1	LNACDT
Action Dates 2-9	LNA2DT-LNA9DT
Action Date 10	LNA10D

</div>

There are 255 available action codes and their respective dates when those codes took affect. Codes 1 through 219 are defined by FPS GOLD, and codes 220 through 255 can be defined by your institution. See the **User Defined Action Codes 220-255 list view** on the System Setup > Action Code Description screen for details on assigning descriptions to action codes. Once a description is set up, it will appear on any screen where action codes appear and in the Action Codes dialog.

The following list defines the available action codes that can be entered in any of the ten 3-digit action fields.

CODE   DESCRIPTION OF ACTION

1	Balloon payment due—based on the balloon payment date on the loan
2	Renegotiate rate
3	Rate adjustment required
4	Growth equity mortgage
5	P/I payment adjustment
6	Short term construction loan due
7	Land development loan due
8	Buy down privilege expires
9	Prime sensitive loan
10	Contract sale balloon payment due
11	Assumption 5-year rate bump
12	RMM first year
13	Seller paying difference
14	Prime sensitive construction loan
15	Growth equity mortgage graduated payments prescheduled
16	Review year-end statement
17	Send notice of rate change
18	Final payment due
19	FNMA conversion option expires
20	Refinance option expires
21	Renew UCC filings
22	Rate cap option may be in effect
23	Locked in loan payoff—Entered automatically when a loan is locked in for payoff by clicking <Lock> in the Payoff Fields field group on the Loans > Account Information > Payoff screen, Balances tab.

The action code date will be the same as the payoff **Expire Date**. You can remove the action code and date manually, if the action date is still in the future. If today is greater than the action code date, the system will give an error message "ACTION CODE 23 CANNOT BE IN THE PAST." To remove this code and date, you must unlock the payoff by clicking <Unlock> in the Payoff Fields field group on the Payoff screen. Then code 23 and the date will automatically drop.

24   Special adjustment—Refer to loan

25   FHA 235 GPM plan

26   Fixed rate conversion option 1

27   Fixed rate—Option 2

28   Curtailment/Payoff Lock Out (SOV)—Requires an SOV for either a payment with a curtailment or for just a curtailment. This code requires a supervisor override when posting a payment that includes extra principal. A supervisor override is also required when posting a curtailment (tran 510 to principal) to close a loan. If the action code date is in the past, the action code is ignored.

29   Stops repricing—Prevents a loan from repricing from the action date forward as long as the action date is equal to or less than today. If the action code is left blank or is a date in the future, the loan will continue to reprice.

30   Quarterly and monthly rate adjustment

31   One-year adjustable

32*   Three-year adjustable

33*   Five-year adjustable

34*   Seven-year adjustable

35*   Ten-year adjustable

36   Stop date for prepayment penalty. If afterhours update function 88 is set, the prepayment penalty code will automatically be removed on the night of the action date.

37   Payoff transaction date

38   Change subsidy amount/constant

39   Stops deferred fees and premiums from amortizing up to the action date. This action code would generally be used if you have loans that have not been sold, but that you are planning to sell.

40   Stop loan rate roll until action date
Note: Refer to the description following the list of available action codes for more information.

41   Force loan rate roll to current index + margin. See code 75.
Note: Refer to the description following the list of available action codes for more information.

42   Change % of principal on HELOC

43   End of draw period; review Note

44   All assignments received

45   Recorded trust deed received

46   Title policy received

47   Reinstate Service Fee PM5

48   FNMA 0.0 Rate Adjustment (EAI)

49   FNMA 0.5 Rate Reduction (EAII)

50   FNMA 1.0 Rate Reduction (EAIII)

51   FNMA Ineligible (EAIU)

52   Line-of-credit amortization end date

53   Reversal/reapply not completed. Automatically entered when a loan is in the payment reversal process.

55   Suspend Statements Until Date. Commercial Statements (FPSRP300) will not generate until the date is reached or the loan has transaction activity; then it will produce a statement and display history back to the open date.

56   Tax returns—personal

57   Tax returns—business

58   Original amortized maturity date. Manually entered.

59   Stops the **Non-performing** field from changing if the institution is using the auto change option (update function 59). No action date is required.

60	Borrower financial statement required
61	Business financial statement required
62	Stop ACH on Date—Stops ACH payment from processing on the date indicated in the **Action Codes & Dates** field. The action code makes sure the **Action Code Date** is equal to or before the **Loan Due Date**. If there is an action code 62 but no action date, the system treats the account as though there is not an action code 62. **Note:** This action code will change the automatic payment message on FPSRP294 and FPSRP300 to indicate that there are no longer automatic payments set for the payment on the loan.
63	SBA Settlement (Settlement date needed.) Settlement date is entered in the **Action Date** field next to this action code. Loan is considered to be unsold prior to this date and sold on and after this date. Important for SBA reporting purposes.
64	SBA 4—Deferred (date needed)
65	SBA 5—In liquidation
67	SBA 7—Transferred
68	SBA 8—Purchased by SBA
69	SBA 9—Fully Undisbursed (approval date needed). Approval date is entered in the **SBA Approval Date** field on the Loan Investor Fields screen. When the run date of the SBA Monthend Report (FPSRP020) is greater than 90 days after the approval date, the loan is reported as a status code 9, if no disbursements have been made on the loan. This applies to loans in process (LIP) and payment method 5 loans that have not yet advanced funds on the loan.
70	Review letter of credit
71	Review standby letter of credit
72	Stops ACH payment from processing until after action date. If there is an action code 72 but no action date, the system treats the account as though there is not an action code 72. Similar to action code 195, except 195 is only for line-of-credit accounts. **Note:** GOLDPhone and Web payments initiated by the borrower are not stopped, regardless of whether there is an action code 72 or not.
73	Request credit report
74	90 days same as cash
75	Force loan rate roll to current index plus the margin plus compares to **Prime Lower Limit** and **Prime Upper Limit** for rate sensitive payment method 5 and payment method 6 loans. See code 41. **Note:** Refer to the description below following the list of available action codes.
76	Calculates P&I payments for PM5 loans. In addition, if the maturity date is less than or equal to the action date, the principal balance will be entered in the **P/I Payment** field.
77	Stop automatic charge-off
78	Deferred loan fee start date if different than loan **Date Opened**
79	LIP changed from charge to bill
80	Relief provisions (FNMA action code 12)
81	Bankruptcy/litigation (FNMA action code 15)
82	Referred for deed-in-lieu (FNMA action code 20)
83	Referred for foreclosure (FNMA action code 83)
84	FNMA 65 = Repurchase
85	FNMA 70 = Liquidation held for sale (also works for Citimae reporting.) (FNMA action code 70 - real estate owned.)
86	FNMA 71 = Liquidation, third-party sale (also works for Citimae reporting.) (FNMA action code 71 - foreclosure)
87	FNMA 72 = Liquidation, pending conveyance (also works for Citimae reporting.)
88	Assigned to FHA/VA (also works for Citimae reporting.)
89	FNMA 00 = FNMA correction (also works for Citimae reporting)
90	Payment to be made
91	Call borrower
92	Sheriff sale date
93	Repossession date

94	Credit Bureau date of occurrence. (This is the earliest date the delinquency began, resulting in foreclosure or bankruptcy. Refer to the documentation for the various credit bureaus. Entered in conjunction with hold codes 1, 2, 4, 5, 6, 7, 9, 91, 92, 93, 94, 95, 96, 97, 98 and 99.) Refer to action code 194.
95	Participation loan in progress
96	Aggregate analysis statement at payoff. (Tran code 580 sets the action code)
97	End of Forbearance
98	Refer to Investor Reporting
99	Judgment awarded (also see hold code 90)
100	Orders coupons (Will change to a 101 when put on tape or printed at FPS GOLD)
101	Coupons printed at FPS GOLD or placed on vendor tape
103	Account pledged as of investor expiration date stops teller trans
104	Account sold—Servicing has been released - needs to be dropped if you unrelease a loan - stops teller trans.
105	Orders coupons for the current interest rate period—ARM loans only
106	Coupons ordered for current period—ARM loans only
107	ARM prepayment received; system rolls rate from **Next Rate** field (LNAMNA) to **Current Rate** field (LNAMRT) in the afterhours.
108	ARM prepayment received for an investor loan; system rolls rate from **Next Guaranteed Rate** field to **Current Guaranteed Rate** field
109	Order new billing statement on date specified. Payment method "5" only. *Note: Action code 109 description follows list of available action codes.
110	Order new mortgage statement
123	Request "New Loan Audit Report" (FPSRP123)—An option is available to exclude this action code from this report.
124	Cancel MGIC or other PMI insurance if using tape to tape. Date must also be entered.
125	Do not drop loan in closed loan drop. Date does not need to be entered.
126	Skip this loan when deleting dead history. Date does not need to be entered.
127	FHLMC EDR-H6 Eligible for HAMP
128	FHLMC EDR-H7 HAMP in Review
129	FHLMC EDR-H8 HAMP Modification Agmt Sent
130	FHLMC EDR-H9 HAMP Modification Agmt Rec
131	FHLMC EDR-HA Workout in Review
132	FHLMC EDR-HB Short Sale in Review
133	FHLMC EDR-11 Repayment Plan in Review
134	FHLMC EDR-HD Modification in Review
135	FHLMC EDR-H3 BPO Ordered
136	FHLMC EDR-H4 Solicitation Letter Sent
137	FHLMC EDR-H5 Cmplt Response Pkg Recv
138	FHLMC EDR-HC Short Sale Denied
139	FHLMC EDR-HE Ineligible for Modification
140	Red flag possible fraud alert. This only appears on the Letters & Actions screen and on the Action Needed Report (FPSRP025). If you want a message to appear on the teller system or to stop transaction, you should use the Special Instructions feature.
141	FHLMC EDR-38—Appeal of Loan Modification
142	FHLMC EDR-35—Bankruptcy Cramdown Schedule
150	**P/I Payment** gets interest only until the date specified in the corresponding action date field. Payment method 7 only. The loan Bill and Receipt (FPSRP294) will bill interest only. (See the Loan Reports manual for information on FPSRP294.)
151	Loan sale effective - paid-to-date—see Sell to Loan Investor
152	Loan sale effective - due date—see Sell to Loan Investor
153	Charge-off date

155	Inactive status on FHLMC report. (Entered automatically when hold code 7 is entered, not automatically removed.)
156	FHLMC EDR-24 Government Seizure
157	FHLMC EDR-31 Probate
158	FHLMC EDR-32 Military Indulgence
159	FHLMC EDR-33 Contested Foreclosure
160	FHLMC 40 = Inactive loan - start foreclosure procedures
161	FHLMC 50 = Reinstate loan
162	FHLMC 60 - Payoff mortgage matured - not just FHLMC loans
163	FHLMC 61 - Payoff mortgage prepaid - not just FHLMC loans
164	FHLMC 65 - Payoff mortgage repurchased - not just FHLMC loans
165	FHLMC 66 - Payoff mortgage converted from adjustable rate to fixed rate
166	FHLMC 70 - Transfer to REO
167	FHLMC 71 - Third party sale foreclosure
168	FHLMC 72 - FHA/VA foreclosure - no cash
169	FHLMC 73 - FHA/VA foreclosure - sale cash
170	Used in reporting new loans on the FHLMC loan level report. The date used comes from the **Alternate Date** on the Loans > Investor Reporting > Sell Loan To Investor screen (overrides **Date of Sale** on the group record).
171	FHLMC EDR-61 Second Lien Considerations
172	FHLMC EDR-68 Date 1st Legal Action
173	FHLMC EDR-AW Date 1st Right Party Contact
174	FHLMC EDR-AX Date of Last Right Party Contact
175	IRS W-8 Needed
176	FHLMC EDR-AY Date Advised Property Listed for Sale
177	FHLMC EDR-12 Date Servicer Entered into a Repayment plan
178	FHLMC 9 - Forbearance
180	Right to cure expires
181	10-day letter expires
182	Garnishment filed
183	Garnishment funds expected
184	Reconveyance mailed
185	Reconveyed
187	Call Rpt-Conv from Revolv to Non-Revolv: When a revolving line of credit has converted into a term loan and this action code is selected, the system will retain the amount in 1.c.1 *and* in Memoranda line 16. The **Action Code Date** entered must be on or before the date of the report.
194	Credit Bureau date of occurrence: Action code 194 is the earliest due date that a delinquency began. It is used in determining the FCRA Date of First Delinquency. FPS GOLD will take this date, if available, and add 30 days to determine the Date of First Delinquency for the account, when applicable. This code is automatically updated by the system and entered during afterhours processing. Also see action code 94. Action code 194 is also used to determine the date the loan was last current on the regulatory-required Delinquency Notice (FPSRP317). It is used in the history of payments section. The history section is payment activity for the previous six months or the period since the last time the account was current, whichever is shorter. **FPS GOLD Only**: Afterhours Update Function 73 updates this field the night before the next due date if a payment is still owing. Example: If a loan is due on June 12, 2018, on July 11, 2018, this action code will be updated with the June 12, 2018 date. If the loan is brought current, this update function will also remove the action code.
195	No line-of-credit auto-repayments before date. This action code will stop line-of-credit auto-repayments from processing when the action code date is greater than the run date. The line-of-

credit auto-repayment codes are set up on the Loans > Account Information > Line-of-Credit > Consumer Line-of-Credit screen, Options tab. This action code is similar to action code 72, except 72 is only for ACH auto-repays set up on the Loans > Account Information > Billing & Coupons screen, Billing & Coupons tab. This code is only for line-of-credit accounts.

200	Verify insurance policy
201	Verify title policy
202	Verify insurance and title policy
203	Verify record document
204	Insurance policy expires
205	Relocation grace period expires
206	Verify recorded assignment
207	DMV (Dept. of Motor Vehicles) title
208	Pending Misc Item(s) (see file)
210	Delinquency letter appointment date. (Events 23 and 24 only; the event letter mnemonic is evacdt.)
211	Delinquency letter time: entered in corresponding action date field as 01-HH-MM, where HH = hours and MM = minutes, used in event 23 & 24 only; the event letter mnemonic is evtime).
212	Date of last check - entered as MM-DD-YY, used in event 23 & 24 only; the event letter mnemonic is evact1).
217	Collect annual fee
218	Annual property inspection and financials due
219	Annual property inspection due
220	User Defined

* **Note:** These codes also affect the Loan Warning Report (FPSRP083) if the next rate change date is further in the future than the rate change frequency (two-step type loans). Refer to the description of warning code 45 in the Loan Warning Report in the Reports manual, or the **Rate Change Frequency** help on the Loans > Account Information > ARM Information screen

Action Code 40 Descriptions

This code prevents a rate from rolling until the night of the date you enter into the **Action Date** field. **Note:** Action code 40 and the action code date will automatically be deleted the night after that date. Example: Action code 40 with action date 12-03 will be deleted the night of 12-04. Also, if you enter a 40 with a date in the past, the code and date will be deleted the night they were entered. Example: On 1-5, you enter a 40 with an action date 12-10. The 40 and date will drop the night of 1-5. Update function 68 must be set to daily before the function will work.

Action Code 41 Description

This action code forces the loan rate to roll on the night of the action code date, to the current index plus margin. This rate is not rounded or capped, and upper/lower limits are not used. The accrued interest will be calculated up to the action date and the **Date Last Accrued** field will also be changed to the action date. Action code 41 and the action code date will automatically be deleted the night after that date. Example: Action code 41 with an action date of 12-03 will be deleted the night of 12-04. Also, if you enter "41" with a date in the past, the code and date will be deleted the night they were entered. Example: On 1-5, you enter "41" with an action date 12-10. The 41 and date will be dropped the night of 1-5. Update function 68 must be set to daily before the function will work.

WARNING: The date entered in this field must be a processing day (not a holiday, Sunday, or Saturday if your institution does not process on Saturdays).

See also the description for action code 75 below.

Action Code 75 Description

This action code is for rate-sensitive payment method 5 or 6 loans. It forces the loan rate to roll on the night of the action code date to the current index plus margin, after first checking the **Prime Lower Limit** and **Prime Upper Limit** fields on the Account Detail screen, Interest Detail tab. This rate is not rounded. The accrued interest will be calculated up to the action date and the **Date Last Accrued** field will also be changed to the action date. Action code 75 and the action code date will *automatically* be deleted the night after that date. Example: Action code 75 with an action date of 12-03 will be deleted the night of 12-04. Also, if you enter "75" with a date in the past, the code and date will be deleted the night they were entered. Example: On 1-5, you enter "75" with an action date 12-10. The 75 and date will be dropped the night of 1-5. Update function 68 must be set to daily before the function will work.

WARNING: The date entered in this field *must* be a processing day (not a holiday, Sunday, or Saturday if your institution does not process on Saturdays).

See also the description for action code 41 above.

FPS GOLD Only for Action Codes 40, 41, and 75

Update functions 83 (Scheduled Loc Rate Changes for Pmt Mthd 5, 9 and 10) and 38 (Perform Floating Rate Rolls) control floating rate rolls on rate sensitive loans. Function 83 is for line-of-credit loans (payment methods 5, 9, and10); function 38 is for all loans that do floating rate rolls. They are both typically set to "daily." If a loan has action code 40, 41, or 75, rate changes will either be restricted until the action date or forced on the action date. This allows a typically rate-sensitive loan to have a scheduled rate change. Institutions should contact your FPS GOLD client services to confirm these update functions are turned on before using these action codes 40, 41, or 75.

Action Code 109 Description

Action code 109 allows the institution to manually order a duplicate bill and receipt statement for payment method 5 loans. It does not recalculate any data. This is designed to recreate a statement if the normal statement was lost or destroyed, etc. The new statement can be a duplicate of the last statement created. However, it will allow you to file maintain fields and create a new statement using that data. The statement will be created on the date set by the action code. The system will create the statement as of the **Date Last Finance Charge**. The loan must have a bill code of "10." If any transaction has occurred on the loan since the last statement was created, an error message will be printed on the statement and the statement data may be invalid. The message, "There has been activity on this account since last billing ***Statement data could possibly be invalid***" will appear on the statement.

Action Dates

The action codes are entered in the **Action Code** field in each column. Enter in the corresponding **Action Date** field the date on which you want the action to take place. Dates are entered in MMDDYY format.

Warning Report Exclusions

Entry: User, numeric
F/M: Yes
Mnemonic: LWWREX
Screen: Account Detail and several others

The **Warning Report Exclusions** field allows you to select up to 5 reasons that a loan could be excluded from the Warning Report (FPSRP083). Institutions will be required to refer to the Description column in FPSRP083 for a list of possible reasons and manually input those codes into this new field, separated by a comma or a space. (**Note:** All reason codes must be entered as two digits.) Those exclusions will not be included in the Warning Report, which will thereby be simplified and reduced in size.

Event Letters, Numbers & Dates field group

The fields in this group pertain to event letters, numbers and dates for the account. See the following example of this field group:

Event Letters, Numbers & Dates			
Specialty Request Letter	🔲	1	07/13/2016 ⌄
Late Notice - First Notice	🔲	2	06/28/2016 ⌄
	🔲		⌄
	🔲		⌄
	🔲		⌄

Event Letter

Entry: User, drop-down list
F/M: Yes
Mnemonic: LNEVNT, LNEVN2–4
Screen: Account Detail and several others

Use this field to enter the loan event and code that will cause the system to create a record that is sent to the GOLD EventLetters program, where you can merge that information with a letter from Microsoft® Word, and send the letters to the appropriate loan account borrowers. Clicking the list icon 🔲 to the right will bring up the Loan Event Letter Number Definitions list, which you can use to select the event and code.

Note: To clear data from this field, click the list icon again, and then double-click the blank line at the top of the list.

The most important aspect of this screen is the control of event letters. An event occurs when a predefined event affects a loan. Some examples are when a loan rolls a rate, when it is delinquent, or when a loan account is opened or closed. Each predefined event has an assigned event code. When a predefined event occurs, the system automatically generates an event record, which is used later by the GOLD EventLetters system to generate a letter to inform the account holder that an event has occurred that affects the loan. When an event letter is generated, it is written in history.

The event letters generated are set up through the GOLD EventLetters program and Microsoft Word. If your event letters have not been set up through these programs, or you do not have these programs, please contact your FPS GOLD banking consultant. You will also receive a daily report whenever event letters are generated (FPSRP175).

WARNING: Customers are wholly responsible for the format and wording of event letters. FPS GOLD does not guarantee that sample letters comply with regulatory agencies. See GOLD EventLetters Setup Procedures in the GOLD EventLetters User's Guide for detailed instructions on how to create the letter in Microsoft Word and use the Mail Merge function to merge GOLD EventLetters-generated data with the letter. Also see the GOLD EventLetters help.
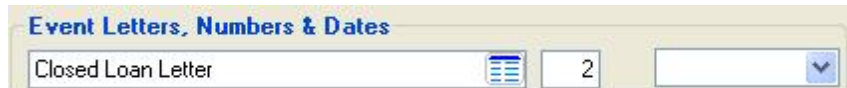
There are three types of fields, **Event Letter**, **Number**, and **Date**, that orchestrate the preparation of event letters. Each of these field types has five available fields, as **Event Letter 1**, **Event Letter 2**, **Event Letter 3**, etc. The **Event Letter 1** field corresponds across the line to the **Event Number 1** field and the **Event Date 1** field, the **Event Letter 2** field corresponds to the **Event Number 2** and **Event Date 2** fields, and so on. When discussing these fields, this document will call them **Event Letter**, **Event Number**, and **Event Date**, leaving out the numbers from 1-5. All of the event fields are file maintainable.

Event letters are printed by event code, then letter number order and sorted by account number. However, the ARM Letter Report will be printed in loan number order.

Note: More than one event letter can be generated each night per loan.

Note: Unless you have manually requested the letter on the Letters & Actions tab, the letter number assigned by the system will always be 0 (default).

For example, if the system automatically generated a "closed loan letter," it would assign it event 22, letter 0. However, if your institution has many different versions of the closed loan letter, and you want a different letter than the default letter, on the Letters & Actions tab you would select event 22 and the specific letter number (1 through 255) and no date, as shown in the following fields:

Tip: Since letter numbers are institution-defined, you can save your institution-defined letter number and a definition for it in the user-defined help for this screen. User-defined help is accessed from the Help menu in CIM GOLD. When you log off and log back onto CIM GOLD, the help for this screen will stay saved until you change it.

When the loan is paid off, you would then generate a paid off letter (event 14).

If you want a letter to be created on a specific date, such as tonight, you would enter the event number, the letter number if other than letter 0 (default), and the date you want the letter created. During the night of the letter date, the system will create the letter.

Loans with a general category of 80 and above or loans with an origination code of 3, 15, or 16 (loans purchased/serviced by others) will not create letters.

Information entered on the Letters & Actions tab from anywhere in the Loans System is saved, and the information appears on the tab wherever it exists in CIM GOLD. The Letters & Actions tab can be found on the following screens:

Loans > Account Information > Account Detail screen

Loans > Account Information > ARM Information screen

Loans > Account Information > Line-of-Credit > Commercial Line-of-Credit screen

Loans > Account Information > Line-of-Credit > Consumer Line-of-Credit screen

Loans > Account Information > Payoff screen

Loans > Account Information > Precomputed Loans screen

Loans > Account Information > Tracking > Account Tracking Items screen

Loans > Collections > Account Delinquency screen

Loans > Collections > Bankruptcy screen

Loans > Collections > Foreclosure & Repossession & Judgment

Negative Amortizing Loans and Their Corresponding Event Letters

If the loan is a negative amortizing loan, the letter number is the event number plus 200. For example, if event 1 is selected for a negative amortizing loan, the letter number is 201.

A letter from the 200 series is generated whenever the system calculates the next interest rate, the next P/I payment, or both and, because of the caps, the new calculated P/I is lower than the required amortized P/I and the interest P/I. For example:

> New Calculated P/I = $490
> Required Amortized P/I = $520
> Interest P/I = $500 then a letter from the 200 series is generated.

If the new calculated P/I is lower than the amortized P/I, but greater than the interest P/I, then the 300 series letter is generated. For example:

> New Calculated P/I = $490
> Required Amortized P/I = $500
> Interest P/I = $480 then a letter from the 300 series is generated.

The system will calculate the amortized P/I payment and the interest only P/I payment, and show these amounts on the Loans > Account Information > ARM Information screen. These amounts can also be printed on 200 and 300 series ARM event letters using the correct merge fields. The borrower is *not* required to pay the amortized P/I, but if the borrower does, the loan will continue to fully amortize over the remaining term of the loan. If the borrower chooses to pay the interest only P/I payment, then the interest only amount will be applied to the loan.

The following chart lists the event number currently defined when an ARM loan (payment method 7 or payment method 6 ARM) rolls a rate.

Event Number	Subsidy Constant Change	Next Accrual Rate Change	Next P/I Payment Change	Periodic Rate Cap Used	Lifetime Rate Cap Used
1	no	up	no	yes	no
2	no	down	no	yes	no
3	no	up	yes	yes	no
4	no	down	yes	yes	no
6	no	down	no	no	no

7	no	down	yes	no	no
10	no	up	no	no	no
11	no	up	yes	no	no
17	no	up	yes	yes	yes
18	no	down	yes	yes	yes
19	no	up	yes	no	yes
20	no	down	yes	no	yes
34	no	no	yes	no	no
37	no	up/down	no	yes	yes (min/max)
38	no	up/down	no	no	yes (min/max)
40	no	up/down	yes	yes/no	yes/no
53	no	up/down	yes/no	yes/no	yes/no

(Refer to event 40 described below.)

Other events that do not pertain to ARM loan rate rolls are listed here with their event numbers.

Event Code #	Event Description
5	**Rate Sensitive Event** This event automatically produces an event letter when the loan rate changes on a payment method 5 or a payment method 6 (non-ARM loan).
13	**Escrow Tax Payment Letter** This event record is generated when the system encounters tran codes 440 (escrow disbursement), 448 (escrow disbursement correction), 640 (reserve disbursement), and 648 (reserve disbursement correction) for a single family owner-occupied loan (collateral code 1-4 and LNOWNR is equal to "Yes") for any of the following Disbursement Type codes: | Code	Tax Code Description
10	Taxes paid from escrow funds
12	Additional taxes paid from escrow
16	Property taxes
17	Special assessments-property improvements
18	Special handling-taxes paid from multiple notices or on multiple properties	

Code	Tax Code Description
19	Delinquent taxes paid for prior years from escrow account
79	Property tax - town
80	Property tax - city
81	Property tax - school
82	Property tax - utility

An event letter will be generated for each separate disbursement type code processed on the account. If multiple disbursements are performed for the same disbursement type code, only one event letter will be generated for the combined amount.

This event letter is automatically generated; it cannot be manually ordered.

14	**Loan Payoff Event** This event record is not generated automatically. It must be requested. This letter can also be requested by using the **Event Date** and **Event Number** fields on the Loans > Account Information > Payoff screen, Letters & Actions tab. Only event letter number 14 can be requested from that screen.
15	**LIP Billing Event** This event record is automatically generated when the **Prior Unpaid Charges** field on the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab, is changed.
16	**LIP Reminder Event** This event record is not generated automatically. It must be requested.
21	**New Loan Event** This event record is generated when the system encounters tran code 680 (new loan). The origination officer's name and number are available for this letter.
22	**Closed Loan Event** This event record is generated when the system encounters tran code 580 (close loan).
23	**Delinquency Event** This event record is not generated automatically. It must be requested. The loan must be delinquent when this event is ordered or the letters will not generate. Date and time of appointment can be set up in action code 210 and 211. See the action code help.
24	**Specialty Request Letter** This is reserved for letters that are a special request of the institution. This is the same as 23, except the loan does not have to be delinquent.
25	**Prenotification of Loan Maturity Letter** This letter can be generated any number of days before the maturity date. You must inform FPS GOLD of the number of days prior to maturity the letters should be generated. The system defaults to 120 days. **FPS GOLD Only:** Set OPT7-MDYS to the desired number of days.

26	**Loan Maturity Event Letter** This letter will be generated on the maturity date.
27	**Loan Balloon Payment Letter** This letter will print when there is a "1" in the **Action Code** field, and the date of the action code is today's date. Action code 1 stops all activity on the loan. To set the letter to print 30 days in advance, you can put the advanced date in the **Action Date** field. This date will then need to be changed to the final balloon date after the letter is generated.
28	**Beneficiary Statement** This letter is generated upon request from this screen, however, if no payoff record exists it will not be created. If you attempt to set up this letter, the system will first check to see if a payoff record exists. If it doesn't, you will receive the message "MUST CREATE PAYOFF RECORD FIRST." If it does, the letter will be created. You must lock in payoff, then unlock it (that creates the payoff record), then order event letter 28. Use the same date you used in the **Event Date** field on the Payoff screen.
29	**Loan Sold Letter** This letter is generated when a loan is sold, to allow you to inform all associated with the loan that it was sold. All information found on the Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen may be utilized with this event letter. This event can be created with information regarding the company that /escrow/reserve disbursements are sent to. This event creates multiple letters; i.e., if you have three insurance companies set up, you will receive three separate letters. Institution option T EV29 will stop letters from being created for disbursement types 10 thru 19 (taxes). If you would like this option, submit a work order. This event must be requested through a work order. Order manually.
30	**Buydown Payment Change Letter** This letter is generated one month prior to the new subsidy effective date.
31	**Buydown Expiration Letter** This letter is generated one month prior to the subsidy expiration date.
32	**Insurance Letter (before expiration date)** This event will automatically generate letters for disbursement types 20-28 and 40-49 that *will expire within 75 days*. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date. This event will generate a letter to inform the customer that a disbursement item is about to expire. The letter will generate a specific number of days before the expiration date. **Options:** • A report option is available which indicates how many days prior to the expiration date a letter will be automatically generated; if this option is not set the letter will generate *on the expiration date*. ➢ *FPS GOLD Only:* **Miscellaneous Parameters 3-4** stores the number of days prior to the expiration date to create the letter. • Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45.

	Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order.
	Also see events 39, 51, and 52.
33	**Over Credit Limit Notification for Line-of-Credit Loans** This letter is generated when the credit limit for line-of-credit (payment method 5) loans has been exceeded. The letter will automatically be created when the date of the last transaction is today and the principal balance exceeds the credit limit. **Note:** A letter will be created each time the date of the last transaction changes; this may result in more than one letter being created within several days. (The date of the last tran is for monetary activity only.) The letter can also be ordered manually. If the loan is a non-revolving line-of-credit, this letter is not available.
34	**P/I Payment Changes Only Letter** All P/I change fields are checked for a change, and any change is reported on the letter. No rate changes are included in this letter.
35	**FHA Loan Payoff Letter (Insured Prior to August 2, 1985)** This letter is sent once a year as required by the National Affordable Housing Act, section 329 and follows the format defined by HUD. In the afterhours on the date requested by the institution, the system automatically selects letter 35 or 36 using the **Open** field. The letter prints the payoff amount, the fees pertaining to the payoff either as part of the total payoff amount or as a separate amount, and any requirements the borrower must fulfill to prevent accrual of interest on the mortgage loan after the pre-payment date. To request this letter, submit a work order to FPS GOLD indicating the telephone number of your Loan Service Department for the borrower to call, the name and title of the employee who signs the letter, and how the payoff fees are disclosed. To manually generate this letter, set up the event. The payoff is calculated to the end of the month following the date that the event letter is requested. The payoff is calculated as follows: Principal balance on the date the letter is created multiplied by the Interest Rate, then divided by 12 (months). The system then adjusts the interest amount for prepaid or delinquent loans. The interest is always calculated through the end of the month following the month the letter was created. Example: If the letter was created in December, the calculation is through January 31. Escrow/reserves are not subtracted from the payoff amount. For ease in your being able to tie to our figures, the escrow/reserves are not subtracted from the payoff amount (you don't have to worry about interest on escrow or reserves). The event will only generate on loans with an insurer code of 1 (FHA). See the [FPS GOLD Only](#) section below.
36	**FHA Loan Payoff Letter (Insured On or After August 2, 1985)** This letter is generated and calculated the same as event 35 with the following exceptions: 1. This letter is for FHA loans insured on or after August 2, 1985. 2. One of the following sentences can be printed on the letter specified by your institution: • Option 1: "Otherwise, your prepayment will be refused until the next installment due date and interest will be charged to that date."

	• Option 2: "Otherwise, you may be required to pay interest on the amount prepaid through the end of the month."

FPS GOLD ONLY:

FHAD   Set this option (FHA Disclosure letter run date MMDD) to have the letters run every year on the same month and day.

FHAF   Set this option (FHA Disclosure extra fee) to disclose the fees pertaining to the payoff.

EVNT   Set this option (Event Letter Request) to include events 35 and 36.

Event Code #	Event Description
39	**Insurance Letter (on expiration date)** This event will automatically generate letters on the expiration date for disbursement types 20-28 and 40-49. A separate letter is created for each disbursement item. **Note:** This event cannot be manually requested. **Options:** • There is *not* an option that controls when the letter is automatically generated; it will always generate on the expiration date. • Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45. Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order. Also see events 32, 51, and 52.
40	**P/I Payment Change Different than Rate Changes Letter (CNE040)** All P/I change fields are checked for a change, and any change is reported on the letter. The letter includes a summary of interest rate changes that have occurred since the last P/I change. This letter can only be generated if the **Use Event Letter 40** field on the Loans > Account Information > ARM Information screen, Rate Caps & Negative Amortization tab displays a checkmark, the rate change frequency is not the same as the P/I constant change frequency, and you have requested the event letter by work order. For example, if the next P/I change is on April 1, the last P/I change was April 1, and the interest rate does not change on April 1, the event letter will generate showing the next P/I change date and amount and all the rate changes since April 1.
41	**Payment Change when LIP** Event 41 calculates the new P/I while the loan is still in the construction process. If the LIP method code is 1 or 101 and the loan fields call for a P/I change, the system will calculate the new loan accrual rate and P/I payment.

	WARNING: While the loan is in the construction process and payments are posted, the installment number does not increase (it remains zero). Depending on the number of remaining months to be used in the P/I calculation, you may have to manually enter the installment number either from the pattern or prior to the system calculation. Example: you have a construction/permanent loan with a term of 360 months. The first 9 months is the construction period. The mortgage payments on the permanent loan are to amortize over 351 months. In order for the new P/I to be calculated correctly, the installment number should be 9.
42	**LIP Rate Change** Event 42 will generate an LIP rate change letter if the LIP rate changes are either based on a rate change date or for rate sensitive loans. This letter will only create if the LIP method code is 1 or 101.
43	**Charge Interest on Negative Escrow/Reserves Billing** Event 43 will generate a billing letter for charging interest on negative escrow or reserves.
44	**First Late Notice** Event 44 generates a letter for the first late notice. In order to generate late notices through the event letter system, the event number (44, 45, or 46) must be entered in the **Notice 1 Type**, **Notice 2 Type**, and **Notice 3 Type** fields on Loans > Account Information > Fees & Late Charges & Penalties screen, as well as the desired number of days.
45	**Second Late Notice** Event 45 will generate a second late notice. In order to generate late notices through the event letter system, the event number (44, 45, or 46) must be entered in the **Notice 1 Type**, **Notice 2 Type**, and **Notice 3 Type** fields on Loans > Account Information > Fees & Late Charges & Penalties screen, as well as the desired number of days.
46	**Third Late Notice** Event 46 will generate a third late notice. In order to generate late notices through the event letter system, the event number (44, 45, or 46) must be entered in the **Notice 1 Type**, **Notice 2 Type**, and **Notice 3 Type** fields on Loans > Account Information > Fees & Late Charges & Penalties screen, as well as the desired number of days.
47	**Force-Place Insurance Event** Event 47 will generate a letter anytime an insurance policy expires or a Force-Place Insurance transaction (tran code 2870) is run.
48	**Fee Assessment Notice** This event generates if a Miscellaneous Fee transaction or corresponding correction is processed on an account. Valid transaction codes are: Assess Misc. Fee—tran code 660/668 Waive Misc. Fee—tran code 670/678 Pay Misc. Fee—tran code 850/858
49	**Fee Reminder Notice** This letter must be requested manually.
50	**PMI Notice** This letter must be requested manually.
51	**Insurance Letter (before expiration date)**

This event will automatically generate letters for disbursement types 20-28 and 40-49 that *will expire within 75 days*. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date.

This event will generate a letter to inform the customer that a disbursement item is about to expire. The letter will generate a specific number of days before the expiration date.

Options:

- A report option is available which indicates how many days prior to the expiration date a letter will be automatically generated; if this option is not set the letter will generate *on the expiration date*.
  - ➢ *FPS GOLD Only:* **Miscellaneous Parameters 5-6** stores the number of days prior to the expiration date to create the letter.
- Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45.

Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order.

Also see events 32, 39, and 52.

52	**Insurance Letter (after expiration date)** This event will automatically generate letters after the expiration date for disbursement types 20-28 and 40-49. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date. **Options:** • A report option is available which indicates how many days *after the expiration date* a letter will be automatically generated. If this option is not set, the letter will generate *on the expiration date*. ➢ *FPS GOLD Only:* **Miscellaneous Parameters** 7-8 stores the number of days prior to the expiration date to create the letter. • Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45. Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order. Also see events 32, 39, and 51.
53	**ARM Loans Using the Base Index Rate** ARM event letter 53 will automatically generate for loans that have the **Use this Base Index Rate** option (LNBSIN) checked and that have an event that would trigger any of the following ARM event letters: 1, 2, 3, 4, 6, 7, 10, 11, 17, 18, 19, 20, 37, and 38. Instead of the normal event letter generating, it is switched to event 53. The triggering events need to be set up to be used in the institution's options. Only letter 0 is available for use.

2040	**Change of Address**
	It is important to note that the change of address event letter for loan accounts is generated in the Deposit Events system. All 2040 address change event letters, regardless of whether they are for deposits or loans, will be generated in the Deposit Events system. If a loan event letter is ordered, it will show on the history for the loan.
	This event will generate a letter any time any part of the address mailing lines change for an open or closed deposit or loan account. If multiple accounts are tied to the same address, an event record will generate for the IRS owner tied to each account with that mailing address. One letter per IRS owner will be created. Letters should be sent to the "old" address (remember this when creating your mail merge document in Microsoft Word). The merge fields are as follows:
	OLD_MAILING_LINE_1 OLD_MAILING_LINE_2 OLD_MAILING_LINE_3
	The "new" address should be indicated in the body of the letter using the new mailing line merge fields. The merge fields are as follows:
	NEW_MAILING_LINE_1 NEW_MAILING_LINE_2 NEW_MAILING_LINE_3
	Only one account number for each IRS owner per address change will be available for the event, and all mailing address changes tied to deposit and loan accounts will be included.
	For CIS clients, a letter will be created for the regular account address or the alternate address, whichever one is in effect at the time of the change.
	In order for this event to generate for a loan account, you must checkmark the **Address Change** checkbox field on the Deposits > Definitions > Event Setup screen.
	If you are already using the address change event letter, but want to add loan accounts, please send in a work order and the minimum one-time fee will be assessed. If you want to begin using the address event letter for the first time, send in a work order and a $450.00 one-time fee will be assessed for the use of this event. Be sure to indicate if you want loan accounts included.
	FPS GOLD Only: Institution options OP15-ADEV (deposits) and OP16-ALEV (loans) must both be turned on to process the address change event for both deposit and loans.

Requesting Event Letters

The **Event Letter** and **Event Number** fields work together to request an event letter other than the default letter generated by the system. When the system detects a predefined event happening, it checks to see if the number in the **Event Letter** field is the event number that is happening. If so, the system will generate the letter number in the **Event Number** field instead of using the default letter as the letter number. The default number for most events is 0.

When you enter a date in a **Event Date** field, the system will generate an event record using the event number in the **Event Letter** field on that date, as if the event were happening. Using this event record, the system will generate the letter number entered in the **Event Number** field.

When you use the **Event Date** field to request an event letter on a specific date, the system will only generate the event record and the event letter. It does not cause the actual event to occur.

Note:: If you want an event to generate that is not currently defined, please submit a work order to FPS GOLD customer service to have the event programmed.

Also see on the Web:
- GOLD EventLetters Setup Procedures, in the GOLD EventLetters manual.
- Basic GOLD EventLetters Features, in the GOLD EventLetters manual.

Event Number

Entry: User, numeric
F/M: Yes
Mnemonic: LNELNO, LNELN2–4
Screen: Account Detail and several others

For those events that have more than one number, enter the letter number of the event in this field. Most event letters only have one version, so this field should be blank or 0. If your institution has multiple versions of letters for certain events, you may want to save that information to the user-defined help.

For example, if the system automatically generated a closed loan letter, it would assign it Event 22, letter 0. However, if your institution has many different versions of the closed loan letter, and you want a different letter than the default letter, on the Letters & Actions tab you would select the Closed Loan Letter (Event 22), enter the specific letter number (1 through 255), and no date, as shown in the following fields:

Event Letters, Numbers & Dates

| Closed Loan Letter | | 2 | |

In the user-defined help (select "User Defined Help" from the CIM GOLD Help menu) you would enter the different versions your institution has set up for the closed loan letter, as shown below.

User-Defined Help

For Closed Loan Letter (Event 22):

Letter number 1 is for loans totalling more than $120,000.00.
Letter number 2 is for loans paid off 10 years early.
Letter number 3 is for loans paid off 1 year early.
Letter number 4 is for loans less than $10,000.00.

[Font] [Print] [OK] [Cancel]

After you click <OK>, this information will be saved to the screen until you change it again, and you can access the information any time you access the User Defined help for this screen.

User-defined help is informational only.

Also see the help information for negative amortizing loans regarding letter numbers.

Also see on the Web:
- GOLD EventLetters Setup Procedures, in the GOLD EventLetters manual.
- Basic GOLD EventLetters Features, in the GOLD EventLetters manual.

Event Date

Entry: User, date
F/M: Yes
Mnemonic: LNEVDT, LNEVD2–4
Screen: Account Detail and several others

Use this field to enter a date that corresponds with the event letter to the left. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. Most dates are automatically entered by the system when the event takes plus, such as a roll date or payoff date.

For more information about the control of event letters, see the Event Letter help.

Common Loan Information Field Group

The fields in this field group contain common loan information such as principal balance, original balance, and the dates the loan was opened and paid off. This field group is found on several screens within CIM GOLD.

See the following example of this field group, followed by links to field descriptions:

Common Loan Information ARM - Adjustable Rate	
Principal Balance	114,355.10
Institution Balance	114,355.10
Original Balance	183,300.00
LIP Undisbursed	
LOC Remaining	
Due	04/01/2015
Open	09/30/2003
Maturity	10/01/2023
Paid Off	
Balloon	
Assumed	
Payment Frequency	**Monthly**
Term	**240** Installment Number **137**
Installments Remaining	**103**

Field Descriptions

Payment Method
Principal Balance

Payment Method

Entry: System, alphanumeric
F/M: No
Mnemonic: LNPMTH
Screen: Multiple
Field Group: Common Loan Information

This field displays the method used to calculate interest and what rules to follow in processing the loan payments and accruing interest. The following payment methods are available:

Code	Loan Payment Method
0	Amortizing
3	Rule of 78s
4	Capitalize Interest
5	Line-of-Credit - Revolving
5	Line-of-Credit - Non-Revolving
6	Daily Simple Interest
7	ARM - Adjustable Rate
8	Rental Accounts
9	Commercial Daily
10	Commercial Periodic
11	Flex Credit Periodic

Principal Balance

Entry: System, numeric, 11 digits
F/M: No
Mnemonic: LNPBAL
Screen: Multiple
Field Group: Common Loan Information

This is the unpaid principal balance of the loan. It can only be entered or changed by teller transactions. Depending on the kind of loan, a transaction may either reduce or increase this balance.

Line of credit loans (payment method 5 for consumer loans, and 9 or 10 for commercial loans) can be opened with a zero principal balance.

Institution Balance

Entry: System, numeric, 11 digits
F/M: No
Mnemonic: WKIBAL
Screen: Multiple
Field Group: Common Loan Information

This field displays the institution's portion of the principal balance. It is calculated as follows:

Principal Balance X Portion Sold = Investor's portion
Principal Balance - Investor's Portion = **Institution's Portion**

Original Balance

Entry: System, numeric
F/M: No
Mnemonic: LNOBAL
Screen: Multiple
Field Group: Common Loan Information

This field contains the original amount of the loan. On precomputed loans (payment method 3), this amount will include the loan principal plus the add-on amounts. This field is originally entered through a teller transaction; however, the you can file maintain this field on the Loans > Account Information > Account Detail screen, Origination tab.

WARNING: This field feeds to the Call Report (FPSRP315) for reporting.

LIP Undisbursed

Entry: System, numeric
F/M: No
Mnemonic: LNLBAL
Screen: Multiple
Field Group: Common Loan Information

This field contains the undisbursed LIP balance.

LOC Remaining

Entry: System, numeric
F/M: No
Mnemonic: WKRLOC
Screen: Multiple
Field Group: Common Loan Information

This field displays the remaining line of credit. It is calculated differently depending on whether it is a revolving or non-revolving line of credit:

Revolving

    LINE-OF-CREDIT LIMIT - PRINCIPAL BALANCE = REMAINING LINE

Non-Revolving

    LINE-OF-CREDIT LIMIT - LINE-OF-CREDIT USED = REMAINING LINE

Due

Entry: System, date
F/M: No
Mnemonic: LNDUDT
Screen: Multiple
Field Group: Common Loan Information

This is the date in MMDDYYYY format that the next regular payment is due. It is determined by the system from the Payment Frequency code, but can be file maintained by the user. This field can be used in conjuction with the **Due Date Day** field on the Account Detail screen, Payment Detail tab. The system requires a due date to be on the loan before the loan can be opened.

Note: If the due date is in the past and the account is open, the date will appear in red.

File maintaining the **Due Date** field will change the **Due Date Day** field to match the day portion of the due date.

For an LIP loan, this is the date to which the payments have been received. If interest is charged against the LIP, the due date and the **LIP Next Bill or Charge Date** should always agree. If the LIP interest is billed, the **LIP Next Bill or Charge Date** will roll when the interest is billed and the due date will roll when the payment is collected.

For line-of-credit loans (**Payment Method** 5, 9, 10, or 11) with a zero balance, a balance increase transaction will update the loan due date by adding the number of days before the finance charge date to the current run date.

An online error message will appear when file maintenance occurs on this field. If the interest calculation code is a 1, 2, or 3, the system will not allow the due date to be anything except one payment frequency ahead of the date last accrued. For LIP loans with an interest calculation code of 1, 2, or 3 and an LIP method code of 2 or 102 the error message will also appear. The error message will be "NO F/M - DATE LAST ACCRUED NOT 1 FREQ BEHIND DUE DATE."

If institution option OP08 DD27 is set, the due date day will not be allowed to be greater than 27.

Open

Entry: System, date
F/M: No
Mnemonic: LNOPND
Screen: Multiple
Field Group: Common Loan Information

This field displays in MMDDYYYY format the date the loan was opened or funded. The system automatically supplies this information when a new loan (680 tran code) is performed. For rule of 78s (payment method 3), this field is one of the keys for calculating rebates. Although the system enters the data for this field, it is file maintainable on the Loans > Account Information > Account Detail screen, Origination tab.

Maturity

Entry: System, date
F/M: No
Mnemonic: LNMATD
Screen: Multiple
Field Group: Common Loan Information

This field contains in MMDDYYYY the date for when the last payment is due and when the loan should be paid off. All loans must have a maturity date, except payment methods 5, 8, 9 or 10, or the payment cannot be posted.

An option (CLZB) is available which will automatically close zero balance payment method 5 loans. At the time the loan is closed, the payoff date is also updated. The "close" transaction is a file maintenance tran code 22 to field 999. At the same time, the system will update the payoff date. The loan will automatically close on the night of the maturity date. If the maturity date is on a weekend or holiday, the loan will close on the night of the first business day following the maturity date.

Note: If the maturity date is in the past and the account is open, the date will appear in red.

Monetary balances that must be zero are: principal balance, reserve balance, partial payments, miscellaneous funds, late charges, loan fees, accrued interest, accrued interest on reserves, and accrued interest on negative reserves. In addition, the loan cannot have an LIP method code greater than zero.

For loan advances (tran code 500 field debit), if a loan is past the maturity date, a principal advance (increase) will not be allowed. The error message "LOAN PAST MATURITY, ADVANCES NOT ALLOWED" will be displayed in the Teller System. If there is no maturity date, advances will continue to process. This action occurs for all payment methods.

An option, OP02 APML, allows a principal increase to be processed if a loan is past the maturity date. It requires a supervisor override (SOV).

An option, OP02 APCO, allows a loan payment (transaction code 600/608) or an optional loan payment (transaction code 690/698) to be processed if a loan has been charged off (hold code 2).

Paid Off

Entry: System, numeric, 8 digits
F/M: No
Mnemonic: LNCLDT
Screen: Multiple
Field Group: Common Loan Information

This field is entered by the system, but can be file maintained. The date is the date this loan was paid off and is the same date as the **Payoff Date** (PODATE) on the Loans > Payoff screen, regardless of what date the payoff was actually posted. This field will be updated when a payoff transaction code 580 is processed. A payoff correction code 588 will blank the field out.

Backdating a Payoff

If a payoff transaction is backdated, the date in this field is still the same as the **Payoff Date** (PODATE).

Example: Payoff Calculation screen calculates the payoff to 1-20 (that date appears in the **Payoff Date** field). The payoff was processed on 1-26 and backdated to 1-23. The date in this field (LNCLDT) will be 1-20.

An option (CLZB) is available which will automatically close zero balance payment method 5 loans. At the time the loan is closed, the payoff date is also updated. The close transaction is a file maintenance tran code 22 to field 999 performed in GOLDTeller. The loan will automatically close on the night of the maturity date. If the maturity date is on a weekend or holiday, the loan will close on the night of the first business day following the maturity date.

Monetary balances that must be zero in order to process a payoff are principal balance, reserve balance, partial payments, miscellaneous funds, late charges, loan fees, accrued interest, accrued interest on reserves, accrued interest on negative reserves, customer balance, LIP balance, and, for payment method 5 loans, the prior and current finance charge. In addition, the loan cannot have an LIP method code greater than zero.

Balloon

Entry: System, date
F/M: No
Mnemonic: WKBLDT
Screen: Multiple
Field Group: Common Loan Information

This field displays the balloon date. Once a loan has reached the balloon date, payments will no longer be drafted under the following conditions:

- If the run date is less than or equal to the balloon date
- If the balloon date is greater than or equal to the loan due date

If either of these conditions exists, the night the payment would have drafted, the loan will be placed on the Afterhours Processing Exceptions Report (FPSRP013).

Note: Generally the balloon date and the maturity date are the same.

Note: If the balloon date is in the past and the account is open, the date will appear in red.

Assumed

Entry: System, date
F/M: No
Mnemonic: LNASDT
Screen: Multiple
Field Group: Common Loan Information

This field stores the date this loan was last assumed, if applicable, and controls the interest being reported for the new borrower. Only interest paid after this date will be reported for the new borrower. If the loan was assumed, this field is updated by the assumption date once the assumption is completed.

Payment Frequency

Entry: System, alphanumeric
F/M: No
Mnemonic: LNFREQ
Screen: Multiple
Field Group: Common Loan Information

This field displays how often a payment is due on this loan. The following frequencies are available:

Monthly Payment
Bi-monthly Payments (every 2 months)
Quarterly Payment
Payment Every 4 Months
Semi-annual Payment (every 6 months)
Annual Payment
Bi-weekly (every two weeks)

Term

Entry: System, numeric
F/M: No
Mnemonic: LNTERM
Screen: Multiple
Field Group: Common Loan Information

This field contains the term of the loan in months. It is used in calculating rebates on loans with precomputed interest (payment method 3), and in determining the remaining term of ARM (payment method 7) loans.

WARNING: This field is used to calculate payments and should reflect the number of calendar months over which the loan is being amortized. This is not always the same number as the maturity date of a loan.

Rate

Entry: System, numeric
F/M: No
Mnemonic: LNRATE
Screen: Multiple
Field Group: Common Loan Information

This is the annual interest rate to the nearest three decimal places. This field is called **Payment Rate** only for ARM loans (payment method 7), and for daily simple interest loans (payment methods 4 and 6) with the **Use ARM Fields** box selected (ARM Detail tab on the ARM Information screen). It is the rate entered or calculated at which the payment is being made.

For ARM loans, you must enter the interest rate in the **Current Rate** field on the ARM Rates & P/I Tables tab of the ARM Information screen for interest to be calculated on this loan. This is generally used with a rate pointer other than "255." If the rate is file maintained on daily simple interest loans (payment method 5 or 6), the accrued interest is recalculated to the current date using the old rate, and the date last accrued is changed to today's date

Installment Number

Entry: System, numeric
F/M: No
Mnemonic: LNINNO
Screen: Multiple
Field Group: Common Loan Information

This field contains the total number of regular customer installments made since the beginning of the loan. The system adds 1 to the field with each full payment.

If a loan has an LIP method code of 1 or 101 or is a payment method 5, the installment number does not change.

Institution option OP04 KIST does not change the installment number to 0 when running the open loan transaction 680. Use this for bulk purchases where payments have been made prior to the loans being purchased.

Note: Line-of-credit loans will not reflect an installment number as there is not an associated term for calculation.

Installments Remaining

Entry: System, numeric
F/M: No
Mnemonic: WKREMN
Screen: Multiple
Field Group: Common Loan Information

This field displays the number of installments remaining for the loan. The loan term divided by the frequency, less the installment number, gives the number of payments remaining on the loan.

For bi-weekly payments (payments every two weeks), the remaining term is calculated as follows:

Term in Months / 12 X 26 − Installment Number = Remaining Term

Example:

Term = 255
Installment number = 176

255 / 12 X 26 − 176 = 376.5 ~ **377**

Note: Line-of-credit loans will not reflect a remaining installment as there is not an associated term for calculation.

Comments tab

The Comments tab is where collectors and employees will record their collection efforts. This tab allows collectors to enter comments or actions taken on the delinquent loan. It records these entries and creates an online history of actions taken on the loan. This way collectors and managers can track the progress of actions taken on the loan.

NOTE

Once comments have been entered, they cannot be deleted. This is suggested by auditors for security purposes.

This tab is located on several CIM GOLD screens. They include the Account Delinquency screen; Bankruptcy Information screen; Foreclosure & Repossession & Judgment screen; and the Detail & Queue Processing tab on the Collection Queues screen. See the following example of this tab:

Clicking the **Contact Codes** button will bring up a list of available comment codes and descriptions. To print the list, right-click and use the printing options that appear. You can sort the list by code or description by clicking on the column headings.

Click the **Save Comment** button or press <Enter> to save any information you have entered. This information is then stored in the History section (see example below), along with the date, time, comment code, description,

and employee number of the person who entered the comment. **Note:** Once comments have been entered, they cannot be deleted.

To send an email to a borrower:

1. On the Comments tab, select the name of the borrower in the top list view that you want to send the email to.

2. Click [Send Email]. A dialog box will appear with the **To** and **From** email addresses automatically populated, as shown below.

- The borrower's email address is pulled from the CIS record. If an email address has not been entered in CIS, you can manually enter the email address in the **To** field.
- The collector's email address is pulled from the **Email Address** field on the System > Setup screen > Employee tab.

3. Enter the subject of the email in the **Subject** field.
4. Enter the message (up to 240 characters, including spaces).
5. Click <Send>.

A history of the email is shown in the Comments list view. The date, time, code (EMAIL), employee number, and the borrower email address are stored on one line; the actual message is stored on a separate line, as shown in the following example:

Date	Time	Code	Teller	Description
7/12/2016	14:24:00	EMAIL	1907	To: ccfisher@goldpointsystems.com
7/12/2016	14:24:00	EMAIL	1907	It has been three days since we last spoke, and we have still not received your payment. Please disregard if you have made your loan payment with us.

Note: If a borrower responds to the email, the response is delivered directly to the collector's inbox; it is *not* linked to, or stored in, Collection history.

<div style="border:1px solid">

SETUP WARNING

</div>

Before you can send emails from the Collection system, template 196 must be created. This is done by the FPS GOLD Web department. This can be set up to display your institution's specific email disclosure, such as a privacy disclosure.

Before the collector can send an email, the employee's (collector's) email address must be set up on the Security > Setup screen, Employee tab. This is the address used when the collector sends an email from the Collection system.

Field Descriptions

See the following links to descriptions of fields on the Comments tab:

Comments field group

The fields in the Comments field group on the Comments tab are used to enter information pertaining to comments collectors or other employees have with borrowers. This includes contact codes, promise amounts, reason codes, status codes, follow-up dates, and more. The Comment box is also included in this section.

See the following example of this field group, followed by links to field descriptions:

Contact Codes

Entry: User, alphanumeric
F/M: Yes
Mnemonic: N/A
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

Contact codes are two- or three-character references that represent actions taken on the loan. In essence, these codes can be used as shorthand while talking with the borrower, thus helping you avoid typing longer messages. These codes represent areas such as incoming calls, outgoing calls, and responses made. When these codes are entered and saved, the full description is displayed in the history section below. Three codes can be entered at the same time; each will be displayed on a separate line below.

The first two boxes are used to store two-character codes, the third box stores three-character codes.

In the third box, codes F01 (Weekly Payment), F39 (Promised Payment), and PP (Promised Payment) open the **Promise Amount** field to file maintenance. Any of the F codes open the [Follow-Up Date & Time](#) fields to file maintenance.

FPS GOLD Only: Codes are set up in IMAC Table FPSDELQC.

Enter the appropriate contact codes in these fields. The following is a list of valid contact codes. **Hint:** To print a list of the available codes and descriptions, click the Contact Codes button on the right side of this screen, then right-click the list and select "Printing > Print." To re-sort the list, click on the heading.

Contact Code	Description
AC	Agent Called
AT	Attorney Called
BK	Bankruptcy
BZ	Telephone Busy
B1	Made Contact With Borrower 1 *borrower name*
B2	Made Contact With Borrower 2
B3	Made Contact With Borrower 3
B4	Made Contact With Borrower 4
CC	Customer Called
CO	Collateral Comment
DM	Disregard Mortgage
DV	Divorce
ER	Email Received
FC	Foreclosure
FM	Forgot to Mail
FR	Financial Package Received
F00	Follow Up - Miscellaneous
F01	Weekly Payment
F02	Customer to Come to Office
F03	Miscellaneous Letter Follow Up
F04	Outside Auto Insurance Due
F05	Insurance Claim Payment Expected
F06	Account Adjustment
F07	Legal Hearing Dates
F08	Repossession/Pickup Date
F09	Notice of Sale Expires
F10	Post-Dated Check to be Posted
F11	Marketing
F12	Partial Payment
F13	NSF Check - Contact Customer
F14	Bankruptcy Dismissed - Contact Customer
F15	Continuing Insurance Claim
F16	Homeowners Insurance Due
F17	Letter of Intent Follow-up
F18	Bankruptcy Hearing Dates
F19	Garnishment Payment Expected
F20	Consumer Credit Counseling Payment Expected
F21	Bankruptcy Trustee Payment Expected
F22	Begin Suit
F23	Demand Letter Follow-up

F24	Expired AL LPD Insurance - Call Customer
F25	Release/Consent of Sale Pending
F26	Phone Disconnected - Send Letter
F27	Unable to Reach by Phone
F28	Follow Up With First Mortgage Company
F29	Deficiency Balance Follow-up
F30	Redeemed Repossession Follow-up Payment
F31	Follow Up on Hardship
F32	Reaffirmation Payment Due
F33	Foreclosure Pending
F34	Converted Collection Follow-up
F35	Converted Other Follow-up
F36	Converted Filing Follow-up
F37	Account in Dispute
F38	Miscellaneous Follow-up
F39	Promised Payment
F40	Reinstatement Promised
F50	Call Back Customer Today
HU	Hung Up
IL	Illness in Family
L1	Left Message With Wife
L2	Left Message With Husband
L3	Left Message With Son
L4	Left Message With Daughter
L5	Left Message With Secretary
L6	Left Message With Other
L7	Left Message With Machine
L8	Sent Email
MC	Manager Called
MK	Marketed for Renewal
MP	Mailed Payment Date
MT	Made Contact With Other
NA	No Answer
ND	New Dependent
NP	No Promise
OR	Other Correspondence Received
OS	On-site Visit
OT	Contacted
OV	Office Visit
PC	Phone Changed
PD	Paid
PO	Payoff Quote
PP	Promised Payment
RC	Relative Called
RR	Reinstatement Received
R1	Right to Cure 1st Letter
R2	Right to Cure 2nd Letter
SE	Servicing Error
SF	See File
SL	Sent Letter
SP	Separated
TA	Telephoned Attorney
TD	Telephone Disconnected

TH	Telephone Home
TN	Tenant Not Paying
TO	Telephone Other
TW	Telephoned Work
VA	Vacation
VB	Verbal Agreement
VR	Voicemail Received
WA	Written Agreement
WG	Wouldn't Give Explanation
WN	Wrong Number

Promise Amount

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Comments

This field is used in connection with the third **Contact Codes** field. Codes F01 (Weekly Payment), F39 (Promised Payment), and PP (Promised Payment) in the third **Contact Codes** field opens the **Promise Amount** field to file maintenance.

Follow-Up Date & Time field group

Entry: User, alphanumeric
F/M: Yes
Mnemonic: None
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Follow-Up Date & Time

The **Follow-up Date** and **Time** fields are used by collectors to indicate on what date and time they want to follow-up on the loan.

Follow-Up Date

If a date is entered in this field, the system will not place the loan in the collectors queue until that date. For example, if a borrower promises to make a payment in 15 days, you could enter that promise online, then enter a follow-up date as 16 days in the future. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Note: To open this field to file maintenance, you must enter any of the F codes in the third **Contact Codes** field.

After you enter a date and click [Save Comment] , the date is displayed below in the **Current Follow-Up Date** field.

On the date specified, the system places the loan back in the queue. If the borrower does not make the payment, the loan will appear back in the queue for the collector to follow up on. This field is file maintainable and is written out to history. Even if the loan is current on the follow-up date, it will appear in the queue.

Follow-Up Time

The **Follow-Up Time** field can be used to set up a follow-up time for today or a future date. On that date at the applicable time, the account will be accessed in the processing queue.

Note: To open this field to file maintenance, you must enter any of the F codes in the third **Contact Codes** field. If you want a follow-up time for today, you must enter both today's date and the time. Hint: "F50" is Call Back Customer Today.

Example of setting up a follow-up time for today: If you call a borrower today and the spouse says to call back at 3:30, you would enter today's date in the **Follow-Up Date** field and 3:30 in this field. On the Summary tab (Loans > Collections > Queues > Collection Queues screen), the word "scheduled" and the time will be displayed (these appear in green). As you are processing the queue on the Detail & Queue Processing tab (using the "<<Previous Loan in Queue" and "Next Loan in Queue>>" buttons), when the follow-up time is reached, clicking the "Next Loan in Queue>>" button will go to that account instead of the next loan in the queue.

You can type the time into the pre-formatted field (HHMMSS), or select a time using the up and down arrow buttons on the right side of the field. You can also use the up and down arrow keys on your keyboard to change the time, and you can navigate within the field using the left and right arrow keys on your keyboard. Use AM or PM to designate morning or evening.

See the following example of this field group on the Comments tab:

Follow-Up Date & Time

| 07/20/2016 | ∨ |

| 1:30:22 PM | ⬍ |

Current Follow-Up Date

Entry: System, alphanumeric
F/M: No
Mnemonic: QAFDTE
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Comments

This is the last date that was entered in the **Follow-Up Date** field. The system will not place the loan in the collectors queue until that date.

Note: If you enter a follow-up for a future date, this will eliminate the loan from being in the Collection Queue system until after the follow-up date.

Delete Follow-Up Date

Entry: User, checkbox
F/M: Yes
Mnemonic:

Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Comments

Mark this field if you want to remove the follow-up date and put the message "Follow Up Date Deleted XX/XX/XXXX" in the Comment section (Collection History).

Reason Code

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Comments

Use this field to indicate the main reason the loan is delinquent. When this information is entered and saved, the code and full description is displayed in the history section below.

The delinquency reason and delinquency **Status Codes** and descriptions are defined by Freddie Mac and Fannie Mae and are used on their delinquency reports; they cannot be changed. The delinquency reports are:

- Collection Activity Report (FPSRP132)

- Delinquency Report (FPSRP014)

The following is a list of reason codes:

Reason Code	Description
000	Delete Reason Code
001	Death of Principal Borrower
002	Illness of Principal Borrower
003	Illness - Borrower's Family Member
004	Death of Borrower's Family Member
005	Marital Difficulties
006	Curtailment of Income
007	Excessive Obligations
008	Abandonment of Property
009	Distant Employment Transfer
011	Property Problem
012	Inability to Sell Property
013	Inability to Rent Property
014	Military Service
015	Other
016	Unemployment
017	Business Failure
019	Casualty Loss
022	Energy-Environment Costs
023	Servicing Problems
026	Payment Adjustment
027	Payment Dispute
029	Transfer of Ownership Pending

030	Fraud
031	Unable to Contact Borrower
032	Contaminated Drywall
034	Eligible Disaster Area
HMP	Home Affordable Modification Program
INC	Incarceration

Status Code

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Comments

Use this field to indicate the most recent status of the loan in the delinquency process. When this information is entered and saved, the code and full description is displayed in the history section below.

The delinquency reason and delinquency status codes and descriptions are defined by Freddie Mac and Fannie Mae and are used on their delinquency reports; they cannot be changed. Refer to the Freddie Mac or Fannie Mae Servicing Guides and the FPS GOLD reports FPSRP069 (Fannie Mae) and FPSRP153 (Freddie Mac).

The following is a list of status codes:

Status Code	Description
00	Delete Status Code
09	Forbearance
12	Repayment Plan
15	Short Sale Pursuit
17	Short Sale Offer Received
20	Reinstatement
24	Drug Seizure
26	Refinance
27	Assumption
28	Modification
29	Charge Off
30	Third-Party Sale
31	Probate
32	Military Indulgence
33	Contested Foreclosure
3L	Bankruptcy Chp 7 Asset Case
3M	Bnkptcy Prop Surrendered
42	Delinquent, No Action
43	Foreclosure
44	Mortgage Release
49	Assignment
59	Chapter 12 Bankruptcy
61	Second Lien Consideration
62	Veterans Affairs No-Bid
63	Veterans Affairs Refund
64	Veterans Affairs Buydown

65	Chapter 7 Bankruptcy
66	Chapter 11 Bankruptcy
67	Chapter 13 Bankruptcy
69	Chp 13 Post Petition
71	Foreclosure Sale Scheduled
80	Breach Letter Sent
94	Judgment Entered
95	Foreclosure Sale Continued
AW	Quality Right Party Contact
BE	Title Issue in Progress
BF	Trial Modification
BG	Pre File Mediation
H5	Complete Bor Response Pkg

Effective Date

Entry: User, alphanumeric
F/M: Yes
Mnemonic: QAEFDT
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

This is the delinquency status effective date. This date is used in reporting delinquency information to Fannie
Mae or for your own purposes. Refer to the Fannie Mae Servicing Guide and the FPS GOLD loan report
FPSRP058.

Scheduled Completion

Entry: User, alphanumeric
F/M: Yes
Mnemonic: QACDTE
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

The scheduled completion date is used with forbearances and repayment plans. This date is used in reporting
delinquency information to Fannie Mae or for your own purposes. Refer to the Fannie Mae Servicing Guide and
the FPS GOLD loan report FPSRP058.

FNMA Forbearance Plan field group

These fields are used to report delinquency information to Fannie Mae. Refer to the Fannie Mae Servicing Guide
and the FPS GOLD FNMA Delinquency Report (FPSRP058) and FNMA Loan Activity Report (FPSRP069).

See the following example of this field group, followed by links to field descriptions:

Imminent Default

Forbearance Type

Forbearance Payment Plan Amount

Forbearance Payment Received

Imminent Default

Entry: User, checkbox
F/M: Yes
Mnemonic: QAIMMD
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: FNMA Forbearance Plan

Check this box if the loan has been placed in forbearance because the borrower has been determined to be in imminent default. Imminent default is when a borrower that is current or less than 30 days past due on the mortgage obligation and is experiencing a significant reduction in income or some other hardship that will prevent him or her from making the next required payment on the mortgage during the month that it is due.

Forbearance Type

Entry: User, drop-down list
F/M: Yes
Mnemonic: QAFBTY
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: FNMA Forbearance Plan

This field is used to select the type of forbearance plan the borrower is on. Choices include the following:

0   Regular forbearance
1   Home Saver Forbearance (HSF)
2   Payment Reduction Plan (PRP)

Forbearance Payment Plan Amount

Entry: User, numeric
F/M: Yes
Mnemonic: QAFPPA

Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: FNMA Forbearance Plan

In this field, enter the scheduled amount of the forbearance plan, *not* the amount received.

Forbearance Payment Received

Entry: User, date
F/M: Yes
Mnemonic: QAEFDT
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: FNMA Forbearance Plan

In this field, enter the date the forbearance payment was received during the last reporting month. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Special Information

Entry: User, numeric, 2 digits
F/M: Yes
Mnemonic: QAHLD1 and QAHLD2
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

These are user-defined fields that can be used as selection criteria for Variable Queues or for whatever purpose your institution wants.

An example of what a field might be used for would be to create queues specifically for Spanish-speaking customers. You could assign a "1" to mean Spanish speaking and, by requiring 1s to be placed in the first field (QAHLD1), you could then create a queue using that field as a selection criterion.

See the **Sort and Order Fields** topic on the Variable Queue Setup screen for more information.

Loss Mitigation Start/End

Entry: User, date
F/M: Yes
Mnemonic: QALSDT, QALEDT
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

Enter the date that the activity in the **Loss Mitigation** field began in the **Loss Mitigation Start** field and the date it was completed in the **Loss Mitigation End** field. The dates will be displayed in the Comments list view at the bottom of the screen. In addition, the dates will also remain in the fields, providing you with the ability to access them from GOLDWriter.

Note: An error provider (🔴) will be displayed if you only have a loss mitigation start date or end date or if the start date is later than the end date.

Note: A warning provider (⚠️) will be displayed if a repayment plan is found but the loss mitigation dates aren't set.

Loss Mitigation

Entry: User, alphanumeric
F/M: Yes
Mnemonic: QALSMT
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Comments

Use this field to indicate where you are in the progression of a loan modification, repayment plan, reinstatement, short sale, deed-in-lieu, HAMP, HAFA, or a 2MP (government program for second mortgages).

To set up or change the loss mitigation status, click the list (📋) icon and select the appropriate code from the list, then click Save Comment to save your selection. The code and description will be displayed in the Comments list view at the bottom of the screen. In addition, the data will also remain in the **Loss Mitigation** field, providing you with the ability to access the current status from GOLDWriter.

The following is a list of loss mitigation codes:

Code	Description
100	RPY - Borrower Inquiry
101	RPY - Package Received Incomplete
102	RPY - Package Received Complete
103	RPY - Recommendation
104	RPY - To Investor for Approval
105	RPY - Investor Decision Approved
106	RPY - Investor Decision Denied
107	RPY - Repay Docs Prepared
108	RPY - Repay Docs Sent
109	RPY - Repay Docs Received
110	RPY - Signed Docs Sent to Investor
111	RPY - Repay Complete - Client
112	RPY - Repay Complete - Servicer
201	MOD - Borrower Inquiry
202	MOD - Package Received Incomplete
203	MOD - Package Received Complete
204	MOD - Recommendation
205	MOD - Sent to Investor for Approval
206	MOD - Investor Decision - Approval
207	MOD - Investor Decision - Denied
208	MOD - Trial Doc Prepared
209	MOD - Trial Doc Sent
210	MOD - Trial Doc Received
211	MOD - Trial Plan Set Up
212	MOD - Permanent Modification Review
213	MOD - Received Modification Fee

214	MOD - Prepare Permanent Modification Docs
215	MOD - Permanent Modification Docs Review
216	MOD - Permanent Modification Docs Sent
217	MOD - Permanent Modification Docs Received
218	MOD - Change System
219	MOD - Modification Recorded
220	MOD - Complete - Client
221	MOD - Complete - Servicer
301	DIL - Borrower Inquiry
302	DIL - Investor Approval/Denial
303	DIL - Borrower/Investor in Agreement
304	DIL - To Attorney for Doc Prep
305	DIL - Received Docs Back
306	DIL - To Investor for Approval
307	DIL - Send to Borrower
308	DIL - Received Docs Back Signed
309	DIL - Investor Sign
310	DIL - Send for Recording
311	DIL - Borrower Vacated House
312	DIL - Complete - Client
313	DIL - Complete - Servicer
401	SS - Borrower Inquiry
402	SS - Property Listed/No Offer
403	SS - Property Listed/With Offer
404	SS - Offer/Packet Received
405	SS - Packet Received/Docs Missing
406	SS - Offer to Investor for Review
407	SS - BPO Ordered
408	SS - Countered Offer
409	SS - Countered to Investor
410	SS - Offer Approved by Investor
411	SS - Offer Denied by Investor
412	SS - Agreement/Wiring Instruction
413	SS - Short Sale Funds Received
414	SS - Short Sale Comp - Client
415	SS - Short Sale Comp - Servicer
500	2MP - Solicitation Sent
501	2MP - Borrower Expressed Interest
502	2MP - Received Packet
503	2MP - Sent to LPS
504	2MP - Informed Investor 2MP Offer
505	2MP - Present Offer to Borrower
506	2MP - Sent Agreement to Borrower
507	2MP - Received 1st Trial Payment
508	2MP - Final Trial Payment Received
509	2MP - Sent Permanent Modification to Borrower
510	2MP - Received 1st Modification Payment
601	REIN - Borrower Expressed Interest
602	REIN - Received Workout Packet
603	REIN - Approval from Investor
604	REIN - Sent Agreement to Borrower
605	REIN - Received Funds - Client
606	REIN - Received Funds - Servicer

700   HMP - Send Solicitation Letter
701   HMP - Sent HAMP Package
702   HMP - Sent Package Received Letter
703   HMP - Verifying Borrower Income
704   HMP - HAMP Denied
705   HMP - Waterfall
706   HMP - NPV
707   HMP - Set Up Trial Plan
708   HMP - Defaulted on Trial
709   HMP - Move to Permanent Modification
710   HMP - Defaulted on Permanent Modification
711   HMP - Moved to Other Loss Mitigation
801   HAFA - Solicitation Letter Sent
802   HAFA - Borrower Responds
803   HAFA - Packet Sent
804   HAFA - Packet Received
805   HAFA - SSA/DILA Sent
806   HAFA - Report SSA/DILA sent LPS
807   HAFA - RASS/DILA Received
808   HAFA - Sent to Investor
809   HAFA - Approval/Denial by Investor
810   HAFA - Approval/Denial to Borrower
811   HAFA - Setup/Cancel SS/DIL LPS
812   HAFA - Signed SSA/DILA from Agent
813   HAFA - Borrower Vacated Property
814   HAFA - Complete

Loss Mitigation Plan

Entry: User, alphanumeric
F/M: Yes
Mnemonic: QABRPD
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

Use this field to select the loss mitigation plan the borrower has agreed to. These plans are defined by your
institution on the Loans > System Setup > Loss Mitigation Plan Descriptions screen.

Comment

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues,
Detail & Queue Processing tab, Comments tab
Field Group: Comments

This field is used to enter comments or actions taken on the loan. These entries are stored in the Comments list
view along with the date, time, comment codes, and the number of the employee who entered the comment.
Note: Once comments have been entered, they cannot be deleted. This is suggested by auditors for security
purposes.

When you are finished, click [Save Comment] or press <Enter>.

Special Comments field group

Entry: User, alphanumeric
F/M: Yes
Mnemonic: QACLDS
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab
Field Group: Special Comments

Enter any special comments for the loan in this field. Special comments could include any information about the loan or the borrower that you believe might be pertinent. It is not combined with the collection comments in the Comments list view and can be changed or deleted. For example, you might indicate that the borrower is the brother-in-law of Mr. Jones, your company president.

When you are finished, click <Save>.

Comments list view

Entry: System, list view
F/M: No
Mnemonic: None
Screen: Account Delinquency; Bankruptcy; Foreclosure & Repossession & Judgment; Collection Queues, Detail & Queue Processing tab, Comments tab

This list view displays all comments entered for this loan on the Comments tab. It is also referred to as the Collection History. It shows the date and time the comments were entered, the associated contact code, the teller number of the person who entered the comment, and a brief description. A history of the emails sent to borrowers from the Comments tab is also shown in the Comments list view. The date, time, code (EMAIL), employee number, and the borrower email address are stored on one line; the actual message is stored on a separate line.

See the following example of this list view:

Date	Time	Code	Teller	Description
7/8/2016	12:30:00	CC	1907	CC - Customer Called
7/8/2016	12:30:00	F12	1907	F12 - Partial Payment Follow-up Date: 07/13/2016
7/8/2016	12:30:00	DR015	1907	DR015 - Other
7/12/2016	13:42:00	PP	1907	PP - Promised Payment 200.00
7/12/2016	13:42:00	DR005	1907	DR005 - Marital Difficulties
7/12/2016	13:42:00	DS15	1907	DS15 - Short Sale Pursuit

Special Comments

History section

Repayment Plan Tab

The Repayment Plan tab allows you set up a repayment plan pertaining to an individual loan in bankruptcy. To populate the fields, select an account in the **Select Account** drop-down list at the top of this screen.

This tab is used to set up and view the court-ordered repayment plan, if applicable. This is the amount the bankruptcy court has ordered to be paid and when the payments are due. Because this is not the actual (contractual) loan payment amount, you will need to track the repayment plan separately from the contractual repayment terms.

Because this tab is found on more than one screen, see the help for the Repayment Plan tab in CIM GOLD for more information.

Loan Information tab

The Loan Information tab on the Account Delinquency screen displays basic loan information concerning the displayed account. You cannot make changes to fields from this tab. Information for these fields is pulled from other places in CIM GOLD.

See the following example of this tab, followed by descriptions for each of the fields:

Loans > Collections > Account Delinquency Screen > Loan Information Tab

Common Loan Information

This field group displays common loan information, and is also displayed on the Delinquent Payments tab of the Loans > Collections > Account Delinquency screen. See the Common Loan Information field group topic.

Additional Loan Information

This field group displays additional loan information, such as any bankruptcy proceedings, interest rate, payment information, and more. See the Additional Loan Information topic for more information.

Alternate Phone, Mailing Label Name & Address, Times Late

The Alternate Phone, Mailing Label Name & Address, and Times Late field groups show personal information for this loan account borrower, as well as how many times they have been late making their payment. See the following example of these fields, followed by descriptions:

Field	Description
Alternate Phone *Mnemonics: QACPHA, QACPHP, QACPHN*	This field is available for the collector to enter an additional phone number if needed. Here you can enter phone numbers that customers may give as alternate phone numbers where they can be reached, such as a car phone, relative's number, etc. Entering information in this field does not feed back to CIS.
Mailing Label Name & Address field group	This field group displays the name and address information that is set up for this account's mailing label. Up to six lines are displayed. If there is a mail restriction such as "Do Not Mail," it will be displayed. Restrictions are set up on the CIS > Entity Maintenance - Mailing Label screen for the account. You can copy and paste the mailing information by completing the following steps: 1. Click the <Copy to Clipboard> button. 2. Access the program where you want to paste the mailing information; for example, a word-processing document. 3. Right-click, then select "Paste."
Times Late *Mnemonics: LNLT10, LNLT30, LNLT60, LNLT90*	These fields store the number of times, over the life of the loan, a payment was *paid* in that range of days past the due date. The ranges are 10-29, 30-59, 60-89, and 90 or over. Although these fields are file maintainable, the system automatically updates these fields as follows: 1. When a late charge is assessed (tran code 560), the number of days delinquent is calculated by subtracting the loan due date from the assessment date. If the days delinquent is less than 10, nothing is updated. If the days delinquent is between 10-29, the **10-29** days field is increased by 1. If the days delinquent is between 30-59, the **30-59** days field is increased by 1. This process continues through the **90+** days delinquent. 2. The second method of updating fields is a 3-step process:

Field	Description
	Step 1 When a payment is posted (tran code 600 or 690), the number of days delinquent is calculated by subtracting the loan due date from the payment posted date (Result A). Result A identifies if the payment was paid 10-29, 30-59, etc. days late. **Step 2** The date the last late charge assessment occurred is subtracted from the loan due date (Result B). Result B identifies if the late charge assessment was 10-29, 30-59, etc. days past the loan due date. **Note:** The date of last late charge assessment is displayed below. **Step 3** Result A is compared to Result B. If the number of days delinquent are the same, nothing is updated. If the number of days are not the same, the number of days delinquent determined in Result A (payment posted date) is used and the corresponding days late field is increased by 1. The number of days delinquent determined in Result B (date of late charge assessment) is then used and 1 is subtracted from the corresponding days late field. Example: The loan due date is 10-01 with 15 grace days. The night of 10-16, a late charge is assessed and the **10-29** days delinquent field is increased by 1. On 11-14 a payment is posted. The **30-59** days delinquent field is *increased* by 1 and the **10-29** days delinquent field is *reduced* by 1. **Note:** The reason the late charge assessment is used to update these fields is to have the loan record reflect the correct number of delinquencies in the event that the borrower does not make any payments for several months. (If the loan is delinquent for 3 months, with no payment being paid, these fields will show three fewer times the loan was delinquent if the assessments weren't used.) **Special Notes** If a late charge is assessed for a zero amount (grace days are set up but there is no late charge rate or code), the days late field will still be updated. If the **Grace Days** field on the Loans > Account Information > Fees & Late Charges & Penalties screen > Late Fees tab is blank, no late charges will automatically be assessed; therefore, the days late field will not be updated as a result of a late charge assessment. However, when a payment is posted, the days late field is increased by 1 at that time. The days delinquent fields work in conjunction with the **Total Times Late** field on the Loans > Account Information > Fees & Late Charges & Penalties screen > Late Fees tab. However, if the number of grace

Field	Description
	days is less than 10 and a late charge is assessed, only the **Total Times Late** field will be updated. The **10-29 Days** field is not updated because the assessment was less than 10 days. In this case, the total in the **Total Times Late** field will not be equal to the total of all the 10-29, etc. ranges added together. If a payment is reversed, the appropriate days late field (10-29, etc.) is reduced by 1. If a late charge is *waived* (tran code 570), the **Total Times Late** field is reduced by 1. In addition, if the **10-29** days field is greater than zero, it is reduced by 1. If the **10-29** days field is zero, the program checks the **30-59** days field and, if it is greater than zero, it is reduced by 1. If the **30-59** days field is zero, the same process continues for the **60-89** days field and **90+** days field. All file maintenance to the days late fields is displayed in Loan History in both the late charge assessment and the payment transaction.

Additional Loan Information field group

The Additional Loan Information field group on the Loan Information tab of the Account Delinquency screen contains information about the bankruptcy, loan, and collateral. See the following example of this field group, followed by links to field descriptions:

Additional Loan Information

Bankruptcy Chapter		P/I Payment	580.53
Bankruptcy Date		Reserves Payment	
Rate	8.50000	Balance + Fees	44,181.10
Auto Payment Cycle		Reserves Balance	
Year Built	1981	Appraisal	82,000.00
		Life of Loan Late	72
Collateral	**Single Family – Previously Occupied**		
General Category	**Real Estate First Mortgage**		
PMI			

    Bankruptcy Chapter
    Bankruptcy Date
    Rate
    Auto Payment Cycle
    Year Built
    Collateral
    General Category
    PMI
    P/I Payment
    Reserves Payment
    Balance + Fees
    Reserves Balance
    Appraisal

Bankruptcy Chapter

Entry: System, numeric
F/M: No
Mnemonic: BKCHAP
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field displays the bankruptcy chapter.

Bankruptcy Date

Entry: System, numeric
F/M: No
Mnemonic: BKFILD
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field is the date shown on the bankruptcy notice as the filing date. The Bankruptcy system uses this date to calculate the **Total Due** field. This calculation takes the current monetary fields on the loan and then reverses out all the activity on the account back to the filing date entered. Details concerning the calculation will be shown on the online help for the Claim Information tab on the Bankruptcy screen. An error message will appear if a date is not entered in this field.

Rate

Entry: System, numeric
F/M: No
Mnemonic: LNRATE
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field displays the loan interest rate.

Auto Payment Cycle

Entry: System, numeric
F/M: No
Mnemonic: LNACYC
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field shows the method and day of payments to be automatically paid by an in-house or other institution-owned account.

0	No auto payment
1 - 31	Cycle on specified day of month
61 - 89	(In-house accounts only) Cycle 1 to 29 days after due date. Will retry every night if not sufficient funds in account.

90 - 99   Cycles 0 to 9 days before the due date. This cycle code is entered on the Loans > Account Information > Billing & Coupons screen, Billing & Coupons tab.

Year Built

Entry: System, numeric
F/M: No
Mnemonic: LNYRBL
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This is the year the structure was built, pulled from the CIS Location Record.

Collateral

Entry: System, alphanumeric
F/M: No
Mnemonic: LNCOLL
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This is the collateral description, pulled from the Account Detail screen.

General Category

Entry: System, numeric
F/M: No
Mnemonic: LNGENL
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field shows the general category of the loan. It is pulled from the Account Detail screen. Some pertinent categories are the following:

Description	Code
Real estate first mortgage	01
Second mortgage	02
Commercial real estate	10

PMI

Entry: System, numeric
F/M: No
Mnemonic: LNPMIC
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field indicates whether PMI (Private Mortgage Insurance) is on this account. A blank field indicates no PMI. This code is entered in the **PMI Company** field on the Account Detail screen, Classification tab.

P/I Payment

Entry: System, numeric
F/M: No
Mnemonic: LNPICN
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field displays that portion of a regular payment that is divided between the amount to principal and the amount to interest. It is pulled from the Account Detail screen, Payment Detail tab.

Reserves Payment

Entry: System, numeric
F/M: No
Mnemonic:
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field contains the sum of the **Escrow** amount and **Reserve** amount shown on the Account Detail screen, Balance & Dates tab. The **Escrow Payment** field is the total portion of the regular payment that should be applied to the escrow and reserve balances. This portion of the payment is to be used for taxes, insurance, etc.

Balance + Fees

Entry: System, numeric
F/M: No
Mnemonic:
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field shows the total of the principal balance plus fees plus late charges (LNPBAL + LNFEES + LNLATE).

Reserves Balance

Entry: System, numeric
F/M: No
Mnemonic:
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field shows the current amount of money available in reserves that has been paid by the borrower to be applied to such things as taxes, insurance, etc.

Appraisal

Entry: System, numeric
F/M: No
Mnemonic: LNAPAM
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab

Field Group: Additional Loan Information

This field shows the appraisal amount of the loan. It is pulled from the Loans > Account Information > Property Management > Property Management screen, Appraisal & BPO tab.

Life of Loan Late

Entry: System, numeric
F/M: No
Mnemonic: LNLTNO
Screen: Account Delinquency, Delinquent Payments; Collection Queues, Detail & Queue Processing tab, Loan Information tab
Field Group: Additional Loan Information

This field contains the number of times the account was charged a late charge, sent a late notice, or was delinquent past the grace days during the lifetime of the loan. This is pulled from the Loans > Account Information > Fees & Late Charges & Penalties screen, Late Fees tab.

Names tab

The Names tab is found on many screens in the CIM GOLD Loan system. It contains name and address information about borrowers on the account. See the following example of this tab:

Names Tab

This tab contains:

1. Names list view
2. Phone and Email list view
3. Mailing Label Name & Address field group
4. Buttons, as described below.
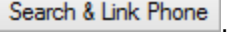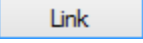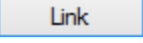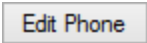
1. Names list view	This list view shows the borrowers' names, tax ID numbers, ownership, and what percentage of the loan they are obligated for. It contains the following columns:	
	Name	This column displays all borrowers connected to this loan. This information is provided when the loan is originally opened.
	Ownership	This displays the type of ownership for the account. This can be changed through the Entity Linkage screen in CIS. This information is provided to the credit repositories during the monthly credit reporting process.

		Note: You can also make changes to this field using the Loans > Collections > Bankruptcy Information screen > Names tab.
	ECOA	This is the Equal Credit Opportunity Act code. The ECOA requires that a borrower's relationship to an account be disclosed for the purposes of establishing equal credit for all involved. This information is provided to the credit repositories during the monthly credit reporting process. **Note:** You can also make changes to this field using the Loans > Collections > Bankruptcy Information screen > Names tab.
	CIID	The Consumer Information Indicator is used to report to credit repositories the status of a bankruptcy pertaining to the borrower. These codes are defined by the credit repositories and cannot be changed. They are established when any of the available bankruptcy transactions are run using the Bankruptcy Transaction screen. **Note:** You can also make changes to this field using the Loans > Collections > Bankruptcy Information screen > Names tab.
	Customer Number	This is the social security/employer identification/customer identification number.
	IRS	If this field is marked, it indicates that the borrower is considered the owner of the account for IRS reporting purposes.
	Guarantee	This displays the percentage the borrower is responsible for on the account. This is generally 100 percent for each borrower.
2. Phone & Email list view	This list view shows the phone number and/or e-mail address of the borrower selected in the Names list view, as well as whether there are restrictions for that number. File maintenance or new phone information can be added from this screen by using the appropriate buttons. **Note:** Changes to e-mail information must be done through the Entity Maintenance screen for a person or business.	
3. Mailing Label Name & Address field group	This field group displays the name and address information that is set up for the mailing label. Up to six lines are displayed. If there is a mail restriction such as "Do Not Mail," it will be displayed. Restrictions are set up on the CIS > Entity Maintenance - Mailing Label screen for the account. You can copy and paste the mailing information by completing the following steps: 1. Right-click in the Mailing Label Name & Address field group you want to copy, then select "Copy." 2. Go to where you want the mailing information; for example, a word-processing document. 3. Right-click, then select "Paste."	

Click the buttons on the bottom of this tab to make changes to the information, as described in the following table:

Button	Description
Search & Link Phone	Click this button to search for a phone number to see if it has already been set up in CIS. If it has, you can link that number to the borrower. For example, if a phone number for one spouse is in CIS, to link it to the other spouse, click the name of the other spouse and click Search & Link Phone . Enter the phone number in the **Search Parameter** field. Highlight the phone and press <OK>. The Link Entities dialog will appear. Select the type of link and press Link .
New Phone	To add a new phone number, select a name in the list view and then click New Phone . Add the phone information and click <Save Changes>. The Link Entity dialog will appear. Select the type of link and press Link .
Edit Phone	To edit an existing phone number, click on a phone number in the list view and click Edit Phone . The CIS Phone Edit dialog will appear. After making the appropriate changes, click <Save Changes>.

Short History tab

The Short History tab on the Loans > Collections > Account Delinquency screen contains fields used to enter parameters and execute a short history search. It displays only certain monetary transactions.

This provides you with a quick way to view loan payments, reserve disbursements, debits and credits to the principal balance, finance charges (for line-of-credit loans), the assessment and/or payment of fees and late charges.

See the following example of this tab, followed by descriptions for each of the fields:

Loans > Collections > Account Delinquency Screen > Short History Tab

Field	Description
Name	The **Start Date** and **Stop Date** fields at the top of the Short History tab allow you to enter the dates you want displayed. 1. If just the **Start Date** field is entered, the display will show history from that date to today. If just the **Stop Date** field is entered,

Field	Description
	history will show from the beginning when the account was first opened to the date you entered in the **Stop Date** field. 2. If both fields are left blank, all history items on file for the account will be displayed. 3. If you enter information in both the **Start Date** and **Stop Date** fields, history entered on and between those two dates will be shown. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. If the date on a transaction in the list view is blue, it means the transaction has an **As of Date**.
Start and Stop Time	The **Start Time** and **Stop Time** fields at the top of the screen allow you to enter the time history items were entered on the system and for which you want displayed. 1. If just the **Start Time** field is entered, the history display will show information beginning with that time. 2. If just the **Stop Time** field is entered, history will be displayed from the beginning when the account was first opened to the time entered in the **Stop Time** field. 3. If both fields are left blank, all history items on file for the account will be displayed. 4. If information is entered in both the **Start Time** and **Stop Time** fields, history entered on and between those two times will be shown. Once all the appropriate search parameter fields are filled in, click <Display History> to view the results in the list box below.
Start and Stop Teller	The **Start Teller** and **Stop Teller** fields allow you to use the teller or employee identification number in history selection. Entering just a **Start Teller** or **Stop Teller** parameter will bring up only the histories associated with that teller or employee number. By entering both the **Start** and **Stop Teller** parameters, the system will search for a range of teller or employee numbers that begin and end with the **Start Teller** and **Stop Teller** parameters. If both fields are blank, all transactions will be displayed. **Note:** The FPS GOLD afterhours teller number is 8910, 8920, and 9910.
Start and Stop Transactions	The **Start Transaction** and **Stop Transaction** fields allow you to select history records based on the transaction code used.

Field	Description
	Entering just a **Start Transaction** or **Stop Transaction** parameter will bring up only the histories associated with that transaction code. By entering both the **Start Transaction** and **Stop Transaction** parameters, the system will search for a range of transaction codes that begin and end with the **Start Transaction** and **Stop Transaction** parameters. If both fields are blank, all transactions will be displayed. **Note:** The file maintenance tran codes are 022 and 023. If you want to view history without seeing file maintenance, enter 024 in the **Start Transaction** field and 999 in the **Stop Transaction** field. Once all the appropriate search parameter fields are filled in, click <Display History> to view the results in the list view below.
Start and Stop Amount	The **Start Amount** and **Stop Amount** fields allow you to select the transaction amount to use in history selections. A **Start Amount** parameter entered alone will bring up only the histories associated with that amount. Entering just the **Stop Amount** parameter will bring up history numerically starting with $.01 and ending with the amount you enter in the **Stop Amount** field. By entering both the **Start** and **Stop Amount** parameters, the system will search for a range of amounts that begin and end with the **Start Amount** and **Stop Amount** parameters. If both fields are blank, all amounts will be displayed. Once all the appropriate search parameter fields are filled in, click <Display History> to view the results in the list box below.
Cash	Select this box if you want history information to be displayed for cash transaction types.
Check	Select this box if you want history information to be displayed for check transaction types.
Journal	Select this box if you want history information to be displayed for journal transaction types.
Display Recent History First	This field indicates what institution option OP09 DRHF is set to. This institution option controls which way loan history is displayed when accessing accounts. • If the option is set, then history will display beginning with the most recent item. • If the option is not set, history will display beginning with the oldest items.

Field	Description
	You can check or uncheck this field to reverse the order of the history for that account while you are on this tab; however, when you leave the Short History tab, the institution option becomes effective again.
Short History list view	This list view contains several columns, including Date, Transaction Description, Transaction Amount, Principal, Interest, Reserve, Balance, Due Date, Late Charge, and Fee. You can use the horizontal scroll bar to see all the columns. Column headings can also be dragged and dropped to change the column order. **Note:** If the date on a transaction in the list view is blue, it means the transaction has an **As of Date**. The time on the transaction listed is the actual time for the transaction, not the **As of Date** entered at the time the transaction is processed. The Transaction Description column contains the transaction code and a brief description of the transaction this history item represents. Some examples are: 0680 OPEN NEW LOAN 0600 REGULAR PAYMENT 0140 ESCROW REFUND 0160 RESERVE REFUND 0440 RESERVE DISBURSEMENT 0640 RESERVE DISBURSEMENT 0560 ASSESS LATE CHARGE 0550 LATE CHARGES PAID 0570 WAIVE LATE CHARGE 0420 AMORT DEFRD COST 0410 MISC G/L DEBIT 0500 DEBIT FIELD 0510 CREDIT FIELD 0580 LOAN PAYOFF 0610 POST ESCROW INTEREST

Statements tab

The Statements tab on the Loans > Collections > [Account Delinquency screen](#) is used to generate and print a variety of online statements with loan history information. Use the fields in the Select History Dates and Statement Type field group to set date parameters and select the type of statement you want.

The [Page Setup] button allows you to choose the page format you want for your statement. The [Print Preview] button allows you to view the items before printing them. When you would like to print the statement press the [Print Statement] button.

FPS GOLD stores life-of-loan history; however, your institution can request a history drop that deletes all history items on all your loans for previous years. If your institution converted to the FPS GOLD system or purchased loans from another institution, history from the prior system will not be included.

See the following example of this tab, followed by descriptions for each of the fields:

Loans > Collections > Account Delinquency Screen > Statements Tab

Field	Description
Start and Stop Date	Use these fields to select the first and last date for which you want to see history information in your statement. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. • If the **Start** field is left blank, history will start with the first transaction processed for this account. • If the **Stop** field is left blank, history will stop with the last transaction processed for this account.

Field	Description
Account Statement	Select this radio button to print a standard account statement.
Account Principal, Interest & Reserves Statement	Select this radio button if you want the statement to use a more simplified format showing principal, interest, and reserves (generally on a single line). In this format, when a late charge is paid, it appears in the principal column because a separate column is not available for late charges. All miscellaneous items that are not principal, interest, or reserve will appear in the principal column on the simplified statement format.
LIP Statement	If this radio button is selected, only the LIP transactions will be printed in LIP statement format. If the transaction entered was transaction code 431, the payee name will print below the disbursement code description. This statement shows a running undisbursed LIP balance.
LIP on Loan Statement	Select this radio button if you want LIP information printed on the statement. This statement would be similar to the standard statement with LIP information included.
Start and Stop Transactions	The **Start Transaction** and **Stop Transaction** fields allow you to select history records based on the transaction code used. Entering just a **Start Transaction** or **Stop Transaction** parameter will bring up only the histories associated with that transaction code. By entering both the **Start Transaction** and **Stop Transaction** parameters, the system will search for a range of transaction codes that begin and end with the **Start Transaction** and **Stop Transaction** parameters. If both fields are blank, all transactions will be displayed. **Note:** The file maintenance tran codes are 022 and 023. If you want to view history without seeing file maintenance, enter 024 in the **Start Transaction** field and 999 in the **Stop Transaction** field. Once all the appropriate search parameter fields are filled in, click <Display History> to view the results in the list view below.
LIP Disbursed Statement	Select this radio button if you want an LIP statement that displays a running LIP disbursed balance. The LIP Disbursed statement is similar to the LIP statement except the LIP Disbursed statement displays a running disbursed/accrual balance, whereas the LIP Statement shows a running undisbursed balance. In addition, the number of days between monetary and/or rate change activity is displayed.

Field	Description
	Also displayed are debits and credits to the loan principal balance or the customer balance. Those items only appear in the Debit/Credit columns without a running balance. This was done so the Disbursed Balance column only displays the LIP Disbursed Balance and is easy to understand. (See the **Interest Accrual** section below.)
	If the transaction entered was transaction code 431, the payee name will print below the disbursement code description.
	Additional information displayed at the bottom of the statement are original balance, due date, interest basis code, LIP method, loan type, accrued interest, principal balance, LIP balance, LIP YTD interest, and total YTD interest.
	This statement eliminates the need for you to manually calculate the disbursed balance and the number of days between monetary transactions or rate changes.
	Interest Accrual
	As disbursements are made, interest is accrued on the LIP disbursed balance (principal balance minus the LIP undisbursed balance). Credits or debits to the loan principal balance affect the calculation of the LIP disbursed balance. The disbursed balance shown on the statement is always the amount that interest is accrued on.
	Example: Principal balance is $120,000 and the undisbursed balance is $30,000, then interest is being accrued on $90,000 ($120,000 - $30,000 = $90,000).
	If a principal decrease of $20,000 is posted, then the principal balance becomes $100,000 and the disbursed balance becomes $70,000. (Principal balance of $100,000 minus the undisbursed balance of $30,000 equals disbursed balance of $70,000.)

Property & Escrow tab

The Property & Escrow tab contains a list view showing disbursement information and fields used to enter property status information. It is available through the Foreclosure & Repossession & Judgment screen and the Account Delinquency screen in CIM GOLD.

To see more details for the items on the Reserve Disbursements list view, click the Account Escrow Detail button. To return to the Foreclosure or Account Delinquency screen for the loan, click the green back arrow icon at the top of the screen.

See the following example of this tab, followed by links to field descriptions:

Property & Reserves Tab

Reserve Disbursements list view

Property Status field group

Reserve Disbursements list view

Entry: System, list view
F/M: No
Mnemonic: None
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Reserve Disbursements

The list view at the top of the Property & Escrow tab displays disbursement information, including the type of escrow/reserve, policy number, policy coverage, premium amount (if applicable), term of the escrow/reserve, expiration date of the escrow/reserve, the date the escrow/reserve should be paid, and any agent or company associated with the escrow/reserve (if applicable).

This information is pulled from the Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail record. To see more details for these items, click the Account Escrow Detail button. To return to the Foreclosure or Account Delinquency screen for the loan, click the green back arrow icon at the top of the screen.

Property Status field group

The fields in the Property Status field group on the Property & Escrow tab are used to enter property status information. See the following example of this field group, followed by links to field descriptions:

Occupied

Inspection Ordered

Condition

Prior Inspection

Date Secured

Date Winterized

Eviction Notice

Eviction Completed

Occupied

Entry: User, drop-down list
F/M: Yes
Mnemonic: FCOCCS
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This drop-down list identifies who occupies the property. The codes used are defined by Freddie Mac and are used in the Freddie Mac delinquency reporting. The following are the available codes:

CODE   DESCRIPTION

01	Vacant
03	Borrower Occupied
04	Tenant Occupied
06	Unknown
07	Abandoned
15	Occupied by Unknown

Inspection Ordered

Entry: User, date
F/M: Yes
Mnemonic: FCOPID
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This field is used to enter the date an inspection was last ordered.

Condition

Entry: User, drop-down list
F/M: Yes
Mnemonic: FCPCON
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This drop-down list provides information about the condition of the property from the property inspections. The property condition codes are defined by Freddie Mac and are used in the Freddie Mac delinquency reporting. The following are the available codes:

CODE   DESCRIPTION

03	Excellent
04	Good
05	Fair
06	Poor
10	Unknown or No Property Inspection
18	Property Inaccessible
20	Condemned

Prior Inspection

Entry: User, date
F/M: Yes
Mnemonic: FCLPID
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This field is used to enter the date the property was last inspected. Comments explaining the results of that inspection can be recorded on the Comments tab.

Date Secured

Entry: User, date
F/M: Yes
Mnemonic: FCSEDT
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This field is used to enter the date the property was secured.

Date Winterized

Entry: User, date
F/M: Yes
Mnemonic: FCSWTD
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This field is used to enter the date the property was winterized or protected from the elements.

Eviction Notice

Entry: User, date
F/M: Yes
Mnemonic: FCEVND, FCEVNS
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

These fields are used to enter the date the eviction notice was served, as well as the way it was served. The drop-down list has two possible entries: Registered and Certified.

Eviction Completed

Entry: User, date
F/M: Yes
Mnemonic: FCEVCD
Screen: Foreclosure & Repossession & Judgment; Account Delinquency
Field Group: Property Status

This field is used to enter the date the eviction was completed. The comments concerning the eviction can be recorded on the Comments tab.

PMI tab

The information on the PMI tab of the Account Delinquency screen is for use with delinquent accounts that have Private Mortgage Insurance attached to the loan. These fields are used specifically for the PMI/MILAR report (FPSRP100).

See the following example of this field, followed by field descriptions:

Loans > Collections > Account Delinquency Screen > PMI Tab

Field	Description
Removal Code *Mnemonic: PIWIRC*	These codes indicate the loan status, loan status change or reason for removal from the report. The codes are as follows: <table><tr><th>Code</th><th>Description</th></tr><tr><td>No code (space)</td><td>Performing Loan (Status) = less than 44 Days overdue</td></tr><tr><td>00</td><td>Delinquent Loan (Status) = more than 45 Days overdue (2 payments/billings overdue)</td></tr><tr><td>01</td><td>Reinstated - Loan brought current (Status change from Delinquent) = less than 44 Days overdue</td></tr></table> **Codes 02 through 99 should only be used when a loan is being removed from the MI Portfolio** <table><tr><th>Code</th><th>Description</th></tr><tr><td>02</td><td>Assumed - Date and Code when the loan was assumed.</td></tr><tr><td>03</td><td>Sold (or Servicing Transfer)</td></tr></table>

Field	Description
	<table><tr><th>Code</th><th>Description</th></tr><tr><td>04</td><td>Paid in Full – NOT REO</td></tr><tr><td>05</td><td>Claim Paid, Date and Amount Received – This coincides with the **05 Claim Paid** field on the <u>Foreclosure & Repossession & Judgment Screen</u>, which must also be marked with the date the claim was paid.</td></tr><tr><td>06</td><td>Charge off/Loan Uncollectable</td></tr><tr><td>99</td><td>MI Coverage Terminated</td></tr></table>
Workout Type *Mnemonic: PIWIWT*	Select from one of the following values: <table><tr><th>Type</th><th>Description</th></tr><tr><td>1</td><td>Standard Forbearance (Traditional or Standard Forbearance, including unemployment forbearance programs).</td></tr><tr><td>2</td><td>Trial Modification Forbearance (Trial Period Forbearance for HAMP or other Modification with a trial period).</td></tr><tr><td>3</td><td>Payment Plan</td></tr><tr><td>4</td><td>Loan Modification (Post Trial Period)</td></tr><tr><td>5</td><td>Pre-Foreclosure Sale</td></tr><tr><td>6</td><td>Deed-in-Lieu</td></tr><tr><td>7</td><td>Promise to Pay (Optional)</td></tr></table>
Workout Status *Mnemonic: PIWIWS*	Select from one of the following values. <table><tr><th>Status</th><th>Description</th></tr><tr><td>1</td><td>Under Review (The servicer has received a request for a workout and is evaluating the request.)</td></tr><tr><td>2</td><td>Approved (The servicer has approved a request for a workout; the workout has not yet been executed.</td></tr><tr><td>3</td><td>Closed (All documents have been signed, executed and/or recorded, and all requirements have been fulfilled.)</td></tr><tr><td>4</td><td>Denied (The servicer has denied a request for a workout.)</td></tr><tr><td>5</td><td>Failed (The borrower has failed to comply with the terms of a previously closed retention workout.)</td></tr><tr><td>6</td><td>Cancelled (The servicer and/or borrower have cancelled the request for a workout.)</td></tr></table>
Workout Status Date *Mnemonic: PIWISD*	This is the date of most recent change in **Workout Status**. It may not be a future date

Field	Description
Workout Program Name *Mnemonic: PIWIPN*	These numeric program codes apply to all servicers. For custom program codes, please contact the applicable mortgage insurance company. **Note:** The program names listed in this drop-list are set up for you by FPS GOLD in the IMAC tables. If a workout name is not listed in this drop-list table, contact you FPS GOLD client service representative for any additions you want added.

Collection Queues screen

Collection Queues Overview

Collection queues are individual lists of delinquent loans sorted by your institution's specific criteria during afterhours processing, to be made available the following day for collectors to begin their collection activity.

Setting up Collection Queues should be done in the following order:

1. Set up which loans appear in which queues by using the Variable Queue Setup screen. This screen is used to actually set up the queues.

2. Use the Queue Assignments to assign employees to specific queues.

3. Define collection categories using the Loans > System Setup > Collection Categories screen.

4. Establish your institution's contact person, as well as other options, on the Loans > System Setup > Collection Options screen.

5. Access the Collection Queues screen to actually record collection efforts regarding accounts.

Collection Queues Screen

The Loans > Collections > Queues > Collection Queues screen works as an automated collection check-off list. The list may include loans that were considered delinquent only the day before, or it might include follow-up items for the collector to do on delinquent loans where contacts and commitments have previously been made. This screen is composed of four sectors, as shown below:

Loans > Collections > Collection Queues Screen

1. This sector shows all the queues assigned to the selected employee. If you have proper security, you can click Change Queue in the second sector to select a different employee number to view collection queues. This is referred to as the Collection Queues list.

2. The second sector allows you to change queues or branches, export queues, and view totals for each queue. See Changing Queues and Totals for more information.

3. Summary tab: The Summary tab provides the ability for the collector to see all accounts within the selected queue; queue processing allows the collector to rapidly move from one loan to the next without having to enter loan numbers.

4. Detail & Queue Processing tab: Double-clicking on a loan in the Summary list will access the Detail & Queue Processing tab (which is the Account Delinquency screen) for that account, where you can look at previous actions taken on the loan or get phone numbers, names, and other information needed for performing collection tasks. You can quickly toggle back and forth from the queue (Summary tab) to the Account Delinquency screen as collection activity progresses.

When a collector completes the collection activity for an account, if a follow-up date has been entered, the account will be removed from the queue (list view on the Summary tab) and will not appear again until the specified follow-up date or time.

When you first open the Collection Queues screen, you will be asked for your employee number. You can type in your number, or you can click <Show> to display a list of all employees who have been set up as collectors, then double-click on your name to display your assignments.

Displaying Collection Queues

The Collection Queues screen displays the collection queues assigned to each employee and allows for the review and processing of the accounts.

To display a collection queue, complete the following steps.

1. Select Loans > Collections > Queues > Collection Queues.

   The first time you use Collection Queues, the Processing Number dialog will appear asking you to "Enter the employee number to process." This number will become the default, and the queues assigned to that employee will automatically be displayed.

2. Enter the number for the employee whose queue you want to display in the dialog, then click <OK>. If you don't know the employee number, click <Show> to open a list of employee numbers.

   The collection queues assigned to that employee will be displayed under the employee's name.

3. Click on a queue. The accounts in that queue will be displayed under the Summary tab.

4. Double-click on an account, and that account will be displayed on the Detail & Queue Processing tab.

   A queue-level option (**Default Queue Processing to Comments Tab**) is available that will open the account in the Comments tab rather than the Delinquent Payments tab.

5. Once the account has been processed by the collector, the queue will automatically advance to the next account when a collection comment is entered. (You can also select the option **Stay on Current Account When Saving Comments,** a queue-level option that will leave you on the current account instead of progressing to the next loan. When you are ready to proceed to the next loan, click the Next Loan in Queue>> .

Sorting

On the Summary tab, you can sort the list view as you normally would by clicking on the heading you want to sort by. For example, click on Balance to sort by the principal balance; click on the same heading again to reverse the order (high-to-low balance or low-to-high balance). However, when you leave the screen, the sort returns to the original sort.

Note: Changing the sort does not affect the processing of the queueCit will progress through accounts based on the original sort.

Processing Number dialog

When a collector first accesses the Collection Queue screen, the Processing Number dialog will appear. Enter the employee number, then click <OK>. On the left side of the screen, all queues that employee has been assigned to will be displayed. Click on the applicable queue and the accounts that are in that queue will be displayed in the Collection Queue list view on the Summary tab.

To see all employees that are set up on the Queue Assignments screen, click the <Show> button. Double-click on an employee to go to that employee's list of queues.

Collection Queues list

Entry: System, list view
F/M: No
Mnemonic: None
Screen: Loans > Collections > Queues > Collection Queues

The Collection Queues list is on the left side of the screen and displays the collection queues for the selected employee. Click on any of the listed queues and all accounts in that queue will be displayed on the [Summary tab](#) to the right (see example below).

Cindy Fisher - 1907		Summary	Detail & Queue Processing	

Current and Past Follow Ups - 9997
Future Follow Ups - 9998
Delinquency Exceptions - 9999

Account	Name	Balance
01 500600 00	Garland VC	43,745.65
01 506681 01	Gottardo CM (PMT Calc Error)	13,572.29
01 507463 05	Hurd W (PMT Calc Error)	114,355.10
01 517390 08	Gonzales T	110,302.94
01 517833 08	Holmes HS	63,393.86
01 518079 06	Becker SF	209,010.89
01 518963 05	Hayward TJ	307,657.51

Sorting

On the [Summary tab](#), you can sort the list view as you normally would by clicking on the heading you want to sort by. For example, click on Balance to sort by the principal balance; click on the same heading again to reverse the order (high-to-low balance or low-to-high balance). However, when you leave the screen, the sort returns to the original sort.

Note: Changing the sort does not affect the processing of the queueCit will progress through accounts based on the original sort.

Changing Employee Queues
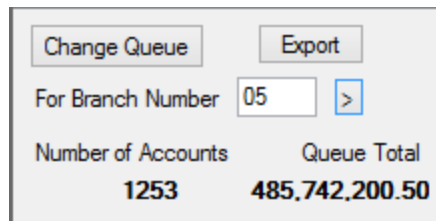
Click the Change Queue button to display the collector queues for another employee. This accesses the Processing Number box, where you can enter a different employee number. An example of when you might want to change employee queues would be if a manager wants to assess different employees' queues. See the [Changing Queues and Totals topic](#) for more information.
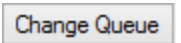
Changing Queues and Totals

For most employees and collectors using the Collection Queues screen on a daily basis, simply log onto CIM GOLD and access the Loans > Collections > Queues > Collection Queues screen. The system remembers your teller number and automatically loads the queues assigned to you. All queues assigned to you are displayed in the Collection Queues list.

For managers and supervisors, you may want to access queues of other employees to monitor the progress of queues or assist in answering questions. At the bottom of the Collection Queues screen are some buttons and fields that allow managers to change queues, export queue details, and change branch numbers of queues. See the following example of these features:

Change Queue	Export
For Branch Number	05	>
Number of Accounts	Queue Total
1253	485,742,200.50

Change Queue	Click this button to display the collector queues for another employee. This accesses the Processing Number box, where you can select a different employee. An example of when you might want to change employee queues would be if a manager wants to assess different employees' queues.
Export	Click this button if you want to export the queues list displayed on the Summary tab to a tab-delimited text file. Then you could open the list in Microsoft® Excel or another spreadsheet program to analyze as needed. **Note:** You should first select a queue in the Collection Queues list before clicking this button.
For Branch Number	If loans in several branches appear in a queue and you only want to see loans for a specific branch, enter the branch number in this field and click ▷. The queue will re-sort and only accounts from that branch will be displayed (on the Summary tab). This will affect all queues, not just the one you are currently accessing. **Note:** This is only applicable for the current session; when you close CIM GOLD and sign on again, the queues will return to the original sort. If for the current session you want to revert to the original display (showing all branches), either click "Refresh" on the Menu bar, or type "0" (zero) in the **For Branch Number** field and click ▷.
Number of Accounts	This field displays the number of accounts in the selected queue for which the current employee is responsible.
Queue Total	This field displays the total principal balance for the accounts in the selected queue for the current employee. **Note:** You must have the new collection system record set up and initialized before these figures will show. (This is done the first time the afterhours is processed after the queues have been set up and assigned.)

Summary tab

The Summary tab on the Collection Queues screen contains the Collection Queue list view, which summarizes each of the accounts in the collection queue selected on the left side of the screen. To display details on one of the accounts in this list, double-click on it. This will automatically open the Detail & Queue Processing tab for the selected account. The Detail & Queue Processing tab is identical to the Account Delinquency screen. You can quickly toggle back and forth from the queue to the Account Delinquency screen as collection activity progresses.

See the following example of this tab:

Account	Name	Balance	Amount Due	Due Date	Last Pmt Date	Disposition	Requeue Time	Bankruptcy	Gen Cat	Investor	Follow Up
01 500600 00	Garland VC	43,745.65	16,690.29	08/01/2016	02/02/2016			13 - 07/04/2016	1		
01 506681 01	Gottardo CM (PMT Calc Error)	13,572.29	0.00	07/21/2016	06/02/2016				1		
01 507463 05	Hurd W (PMT Calc Error)	114,355.10	0.00	07/02/2016	10/05/2015				1		
01 517390 08	Gonzales T	110,302.94	14,782.18	06/28/2016	06/02/2016				1	11	
01 517833 08	Holmes HS	63,393.86	9,592.32	04/10/2016	02/01/2016			13 - 06/27/2016	1	11	
01 518079 06	Becker SF	209,010.89	22,724.47	04/06/2016	01/26/2016				1	11	
01 518963 05	Hayward TJ	307,657.51	11,409.00	03/12/2016	02/08/2016				1	11	
01 518964 03	Hayward TJ	55,858.71	12,236.32	03/12/2016	02/05/2016				2	11	
01 518966 00	Mercer JW	37,754.92	5,760.80	03/09/2016	02/08/2016				2	11	
01 518971 05	Hayward TJ (PMT Calc Error)	155,594.91	0.00	03/09/2016	02/05/2016				1	11	
01 518972 03	Hayward TJ	28,155.90	6,199.20	03/08/2016	02/09/2016				2	11	
01 518973 01	Hayward TJ	127,584.92	4,731.24	03/06/2016	02/04/2016				1	11	
01 518974 00	Hayward TJ	23,158.33	5,086.56	03/05/2016	02/05/2016				2	11	
01 519252 07	Lopez JL	77,119.82	6,506.24	03/03/2016	02/03/2016				1	11	
01 519278 09	Zajac M	18,393.95	2,867.52	03/01/2016	02/08/2016				2	11	
01 519329 08	Lockman SK	119,304.12	4,175.68	02/29/2016	01/27/2016				1	11	
01 520216 06	Joo S	99,986.43	17,729.78	02/29/2016	01/29/2016				2	11	

Loans > Collections > Collections Queues Screen, Summary Tab

Sorting

On the Summary tab, you can sort the list view as you normally would by clicking on the heading you want to sort by. For example, click on Balance to sort by the principal balance; click on the same heading again to reverse the order (high-to-low balance or low-to-high balance). However, when you leave the screen, the sort returns to the original sort.

Note: Changing the sort does not affect the processing of the queueCit will progress through accounts based on the original sort.

Printing

To print a copy of the list view, right-click anywhere in the list view, then select Printing.

Searching

If you want to search for a name, account, or amount on this tab:

1. Right-click the list view and select "Find." The Find dialog box is displayed.
2. Enter the characters you are looking for in the provided field (e.g., the name, account number, amount, etc.)
3. Click [Find]. The dialog box will show all matches (as shown below).
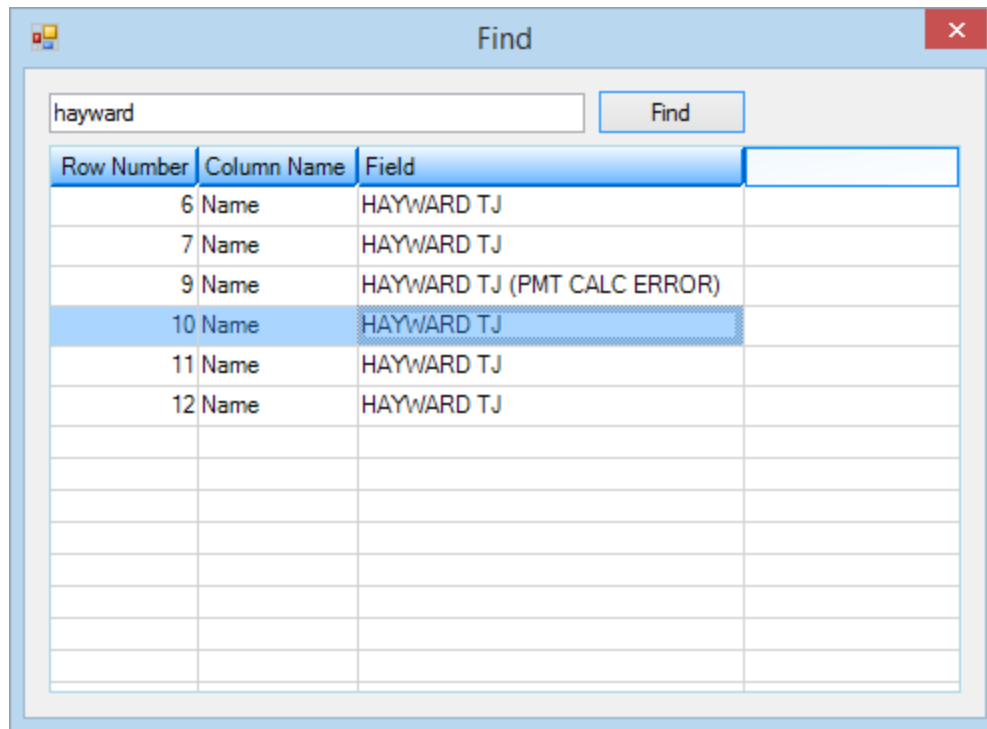
4. Double-click the item you are looking for in the Find dialog box. The Find dialog box will close and the item you selected will be highlighted on the Summary tab.

Column Descriptions

The following paragraphs describe the columns in the Collection Queues list view.

Column	Description
Account	This is the account number of the loan.
Name	This is the name of the IRS owner. Information will appear in red if the loan is past the maturity or balloon date or if a payment calculation error occurs.
Balance	This is the principal balance of the loan.
Amount Due	This is the total amount due; it includes late charges and fees minus partial payments. This is the same amount that is displayed on the Detail & Queue Processing tab, Delinquent Payments tab, Payments Due field group. **Note:** If the account information is in red, the amount due will be blank. This means the account is past the maturity date or the amount cannot be calculated.
Due Date	This is the due date of the loan payment.
Last Pmt Date	This is the date the last payment was received on the loan. It can show you if a recent payment has been received so you can skip those customers if you want.
Disposition	This shows if collection activity has taken place on the account today. The column will be blank or will display "Completed" or "Scheduled."

Column	Description
	• **Completed**: If you enter a follow-up date today for a future date on the <u>Comments tab</u> of the Account Delinquency screen, the word "Completed" will be displayed and the row will be grayed out. This will eliminate the loan from appearing in the Collection Queue system until the follow-up date. • **Scheduled**: If you enter a follow-up time and today's date on the <u>Comments tab</u> during the day today, the word "Scheduled" and the time will be displayed (all data for the loan will be displayed in green). At the applicable time, if you are in queue processing, the account will be accessed. **Note:** Queue processing is when you are on the <u>Detail & Queue Processing tab</u> and use the <kbd><<Previous Loan in Queue</kbd> or <kbd>Next Loan in Queue>></kbd> buttons to proceed from one loan to the next based on queue order. When the follow-up time is reached, clicking the <kbd>Next Loan in Queue>></kbd> button will go to that account instead of the next loan in the queue.
Requeue Time	This is the time that has been set for the account to reappear in the queue today. This time was entered on the **Follow-Up Date** and **Follow-Up Time fields** on the Detail & Queue Processing tab, Comments tab.
Bankruptcy	This shows the chapter and date the bankruptcy was filed. **Note:** This information is retrieved from the bankruptcy record when the queue is accessed rather than when the queue is created during the afterhours process. Bankruptcies are established using the Loans > Collections > <u>Bankruptcy Transaction screen</u>. Details of the bankruptcy can be viewed on the Loans > Collections > <u>Bankruptcy Information screen</u>. **Note:** If you are in the queue, then leave and go to the Bankruptcy screen and file maintain either the bankruptcy chapter or date. When you return to the queue, you will need to refresh before the changes will be displayed.
Gen Cat	This shows the loan general category code.
Investor	This shows the investor master number, if applicable.
Follow Up	This shows the follow-up date if one was entered in the **Follow-Up Date field** on the Detail & Queue Processing tab, Comments tab.

Detail & Queue Processing tab

Queue processing is used by a collector to rapidly progress from one loan to the next, in queue order, to perform collection activity. When you first access the Collection Queues screen, the Summary tab displays all the loans within the selected queue. Double-clicking on the first loan will open that loan on the Detail & Queue Processing tab. From here, a collector can quickly move from loan to loan by clicking the Next Loan in Queue>> button. Loans are accessed sequentially in the same order that they are shown in the Collection Queue list view on the Summary tab.

The screen that is displayed here can vary depending on how your institution sets up your Collection Queues. For example, if you are processing bankrupt accounts, the screen displayed on this tab might be the Bankruptcy Information screen. The default screen for queues is set up on the Variable Queue Setup screen using the **Default CIM Screen** field. The most common screen accessed on this tab is the Account Delinquency screen, as shown in the examples in this help.

Regardless of what screen is displayed on this tab, at the top of the tab are two buttons:

- Next Loan in Queue>> : Clicking this button will access the next loan in the queue. It follows the order displayed on the Summary tab.
- <<Previous Loan in Queue : Clicking this button will access the previous loan in the queue.

See the following example of this tab:

Most employees and collectors will use the Comments tab on the Account Delinquency screen or Bankruptcy Information screen to log their collection efforts. **Note:** An option is available on the Loans > Collection > Queue Assignments screen that makes the Comments tab be the first tab displayed when users access the Detail & Queue Processing tab of the Collection Queues screen. Check the **Default Queue Processing to Comments Tab** option on the Queue Assignments screen.

The following scenarios describe common activity logged on the Comments tab.

Use the Comments tab to enter a Contact Code:

- Indicates that the loan has been "worked" today.
- Summary tabCthe loan will be grayed out and the Disposition column will show as completed.
- Queue processingCas you progress forward or backward through the queue the loan will be skipped.
- Next day's queueCthe loan will appear in a queue tomorrow.

Entering a Contact Code, Follow-up Date of Today & Time on the Comments tab:

- Indicates that the loan has been "worked" today, and you want to re-access the loan again today at the specified time. (For example, if you contacted the spouse and were asked to call back later in the day when husband is home.)
- Summary tabCthe loan becomes green, the word "Scheduled" appears in the Disposition column, and the follow-up time appears in the Requeue time column.
- Queue processingCas you progress forward or backward through the queue the loan will be skipped; when the follow-up time is reached clicking the <<Previous Loan in Queue or Next Loan in Queue>> button will go to that loan instead of the next loan in the queue.
- Next day's queueCthe loan will appear in a queue tomorrow.

Today when the follow-up time is reached, queue processing will go to the loan. If you enter a **Contact Code** on the Comments tab:

- Summary tabCthe loan will be grayed out and the Disposition column will show as "Completed."
- Queue processingCas you progress forward or backward through the queue the loan will be skipped.
- Next day's queueCthe loan will appear in a queue tomorrow.

Note: After the follow-up time is reached, if you don't enter a **Contact Code** on the Comments tab, queue processing will continue to go to the account until a **Contact Code** is entered.

Entering a Contact Code and Future Date in the Follow-up Date Field:

- Indicates that the loan has been "worked" today.
- Summary tabCthe loan will be grayed out.
- Queue processingCas you progress forward or backward through the queue the loan will be skipped.
- Next day's queueCthe loan will not appear in any future queues until the follow-up date is reached.

Loan is in a Collection Queue and a Payment is Made Today:

- Summary tabCthe loan remains in the collection queue exactly as it was before the payment was posted (the color does not change).
- Queue processingCas you progress forward or backward the loan will be accessed.
- Next day's queueCthe loan will remain in the queue unless it was brought current with the payment posted the prior day.

Note: Because the queues are created in the prior night's afterhours, the only way to update a queue is by using the **Contact Codes**.

Queue Assignments screen

The Queue Assignments screen (Loans > Collections > Queues > Queue Assignments) is used to assign specific collection queues to an employee. Each employee can have more than one assigned queue, and the same queue can be assigned to more than one employee. This screen is for supervisors or managers responsible for setting up employees with collection queues.

Only valid employees that are set up with the FPS GOLD Security system can be added to the Queue Assignments list. (See the Setting Up An Employee section in the CIM GOLD User's Guide on DocsOnWeb for more information on how to set up employees with security.)

Collection queues are individual lists of delinquent loans sorted by your institution-specific criteria. Queues are created daily during the afterhours processing; the following day, collectors would use the Collection Queues screen to begin their collection activity. Which loans appear in which queue is determined by your institution's options and the criteria logic on the Variable Queue Setup screen.

Queue processing provides the ability for the collector to see all accounts within the queue(s) and to rapidly move from one loan to the next without having to enter loan numbers. Double-clicking on a loan in the queue list on the Summary tab of the Collection Queues screen will access the Detail tab (the Account Delinquency screen) for that account. You can quickly toggle back and forth from the queue to the Account Delinquency screen as collection activity progresses. See the Collection Queues screen for more information on how to process collection accounts.

See the following example of the Queue Assignments screen:

Loans > Collections > Queue Assignments Screen

To add an employee to the list

1. Type the employee number in the **Employee Number** field. Only valid employees that are set up with the FPS GOLD Security system can be added to the list. (See the Setting Up An Employee section in the CIM GOLD User's Guide on DocsOnWeb for more information on how to set up employees with security.)
2. Click the <Add Employee> button.

To delete an employee from the list

1. Select the employee to delete on the Employees list view.
2. Click <Delete Employee>.

Queues Assigned to Employee

Once an employee has been added to the Employees list, the next step is to attach the queues you want assigned to the employee. This is done by selecting a queue from the drop-down list under Queues Assigned to Employee. The drop-down list displays all queues that have been created. Select a queue, then click <Save Changes>. More than one queue can be assigned to an employee, and the same queue can be assigned to multiple employees.

After an employee has been assigned queues, the employee can then process collection efforts using the Loans > Collections > Collection Queues screen. See the help on that screen for more information.

Options

The Queue Assignments screen include two options:

Stay on Current Account When Saving Comments	Normally in Queue Processing, when a comment is added (on the Comments tab) and the <Enter> key is pressed or the `Save Comment` button is clicked, the system automatically proceeds to the next loan in the queue. If you check this field (**Stay on Current Account When Saving Comments**), the collector will remain on the loan the comment was added to instead of progressing to the next loan. When you are ready to proceed to the next loan, click the `Next Loan in Queue>>` button on the Detail & Queue Processing tab on the Collection Queues screen.
Default Queue Processing to Comments Tab	As a collector progresses through the collection queue on the Collection Queues screen > Detail & Queue Processing Tab, the system defaults to the Delinquent Payments tab of the Account Delinquency screen, as the screen and tab to display. If you check this field (**Default Queue Processing to Comments Tab**), you will go to the Comments tab instead of the Delinquent Payments tab as the collector progresses through the queue. **Note:** This option can only be used if the default screen is the Account Delinquency screen. (The default screens are set up in the Variable Queue Setup screen using the **Default CIM Screen** field.)

Variable Queue Setup Screen

Variable queues allow the institution to build "selection criteria," similar to using GOLDWriter, which determines what queue a loan will appear in (e.g., one queue could pull all loans that are 30 days delinquent while a second queue could pull all type 10 loans that are 60 days delinquent, etc.).

Use of the variable queues is extremely flexible. It allows you to create a limitless number of queues that can be very specific.

Only employees with file maintenance security for Variable Queue Setup will be able to create and update queues or alter an employee's assigned queues.

A daily report, Variable Queue Report (FPSRP191), is available that displays information for delinquent loans in the variable queues.

Note: Any changes made to the Variable Queue Setup screen will need to run through the afterhours in order to update.

Note: You can control at what point after the due date a loan is considered delinquent (past the due date, past the grace days, or more than one frequency delinquent) by using the Collection Options screen.

The following is an example of this screen:

Loans > Collections > Queues > Variable Queue Setup Screen

Buttons

Button	Description
Field Lookup	Click this button to display the Field Lookup dialog. This dialog displays all the fields available to be used in the queue, including the loan record fields (CFLN) and the work fields (CQ). You can then select the fields that you want to add to the selection criteria. You can also type in the mnemonic and click Find . An error provider 🔴 will indicate if an invalid mnemonic is entered.
Delete	Click this button to delete a queue. Once a queue has been deleted, it cannot be retrieved.
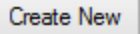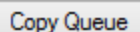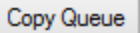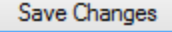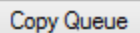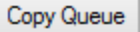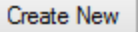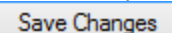
Button	Description
Create New	Click this button to create a new queue.
Print Preview	Click this button to preview all the queues. You can also restrict the queues previewed by entering a range in the **Print Range** fields. This displays the detail for all queues that have been set up.
Print	Click this button to print all the queues or to print the range of queues in the **Print Range** fields.
Save Changes	Click this button to save any changes you have made to the queue.

Copying a Variable Queue

To copy a variable queue:

1. Click Create New .
2. Enter the new queue number in the **Queue** field and the title of the new queue in the **Description** field.
3. Enter the number of the queue you want to copy into the field next to the Copy Queue button.
4. Click Copy Queue .
5. Make the necessary changes to the new queue; for example, change the pull fields and be sure to change the name of the queue.
6. Click Save Changes .

   OR

1. Enter the number of the queue you want to copy into the field next to the Copy Queue button.
2. Click Copy Queue . This creates the new queue similar to using the Create New button.
3. Enter the new queue number in the **Queue** field and the title of the new queue in the **Description** field.
4. Make the necessary changes to the new queue; for example, change the pull fields and be sure to change the name of the queue.
5. Click Save Changes .

Field Descriptions

See the following links to descriptions of fields on the Variable Queues Setup screen:

Variable Queue list view
Queue
Description
Copy From Queue
Sort and Order Fields
Queue Selection Criteria field group
   Field Name
   Field Description
   Low Value/High Value
Print Range (low/high)
Hide Queue

[Default CIM GOLD Screen](#)

Variable Queue list view

Entry: System, list view
F/M: No
Mnemonic: None
Screen: Loans > Collections > Queues > Variable Queue Setup

This list view shows each variable queue with its description, the number and name of the employee who last changed the queue, and the date the queue was last changed.

Queue

Entry: System, numeric
F/M: No
Mnemonic:
Screen: Loans > Collections > Queues > Variable Queue Setup

The **Queue** field displays the collection queue that is being defined. To change the queue, select the desired queue on the Variable Queue list view.

WARNING

As queues are processed during the afterhours, each loan will only be placed into one queue, and the priority of which queue a loan is placed in is the lowest queue first. Therefore, you should create queues with the most important priority as the lowest number. For example, if you want loans that are in bankruptcy to always appear in a bankruptcy queue and not in any other queue, then create queue number one for bankruptcies.

The following is an example of how queues might be set up:

Queue	Description
1	Bankruptcy
50	Sent to attorney
75	Charge offs
100	Installments 5-29 days late
110	Installments 30+ days late
200	Mortgage 30-59 days late
210	Mortgage 60-89 days late
220	Mortgage 90+ days late
500	Delinquent for **First Due Date**

The following is a list of the available queue numbers.

Queue Numbers	Description
1 - 9899	These queue numbers are available for delinquent loans. The program will only look at loans past the due date and then at your selection criteria.
9900-9996	These queue numbers are available for pulling in accounts that *are not* delinquent. Only these queues will pull accounts that have already made their payments and are current.
*9997	This queue number displays loans that have *current or past* follow-up dates that have not been selected into other queues.
*9998	This queue number displays all loans that have a follow-up date in the future.

Queue Numbers	Description
*9999	This queue number is a default queue for loans that are past the due date and have not been selected into any other queue.

*Note: The system will automatically create these queues. You do not need to set them up.

Description

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Loans > Collections > Queues > Variable Queue Setup

This user-defined field is the name associated with the queue being created. When you are creating a queue, you should describe what loans will appear in the queue, such as "installment 30+ days late" or "mortgage 30-59 days late."
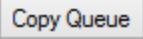
Copy From Queue
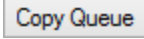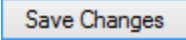
Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Loans > Collections > Queues > Variable Queue Setup

This field (to the right of the | Copy Queue | button) is used to copy information from one queue to another.

1. Type the queue you want to copy from in this field, then click | Copy Queue |. The new queue information will be displayed.

2. Type the new queue number and description you want to copy to in the **Queue** and **Description** fields and make any changes you want to any of the queue information.

3. Click | Save Changes | when you want to save the new queue.

Sort and Order Fields

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Loans > Collections > Queues > Variable Queue Setup

The four sort fields (**1st Sort**, **2nd Sort**, etc.) are for the mnemonics by which the queue will be sorted. These fields will determine the order that an account will show in the queue. Select in the **Order** field whether you want the sort to be in ascending or descending order. The priority of sorting is from **1st Sort** to **4th Sort**. GOLDWriter mnemonics that can be used are "LN" (loan), "MN" (CIS), "WK" (Collection system afterhours), or

"QA" (collection). Click the Field Lookup to view all available mnemonics.

When sorting by date, descending order will show the most recent date first and ascending order will show all "000000" dates first.

See the following example of these fields on the Variable Queue Setup screen:

1st Sort	Order	2nd Sort	Order	3rd Sort	Order	4th Sort	Order
LNPBAL	N-Descending ∨	LNRLST	N-Descending∨		N-Descending ∨		N-Descending∨

Special Fields

The following is a list of the special Collection system afterhours mnemonics and their descriptions that can be used. These mnemonics were created specifically for the Collection system and are not available in GOLDWriter. As a result, they will not appear in your GOLDWriter dictionary.

Afterhours Mnemonic	Description
LNHLDS	Variable queue setup mnemonic (LNHLDS) reads data stored in hold code 1 (LNHLD1) and hold code 2 (LNHLD2). You could use this, for example, to set up a collection queue for all loans in bankruptcy (hold codes 4 and 5). Enter the mnemonic "LNHLDS" in the **Field Name** field, "4" in the **Low Value** field, and "5" in the **High Value** field. When the queue is processed during the afterhours, the program will pull all loans that have 4 or 5 in hold codes 1 or 2.
LNFCLS	This field is used for loans in foreclosure. This mnemonic reads data stored in hold code 1 and hold code 2 that have a hold code equal to 7 or 9 (foreclosures). To create a collection queue for loans in foreclosure, enter "LNFCLS" in the **Field Name** field and nothing in the **Low Value** or **High Value** fields. When the queue is created during the afterhours, the program will pull all loans that have a 7 or 9 in hold codes 1 or 2.
WK1DUE	This field is used to identify delinquent loans that are delinquent for their **First Due Date**. The system compares the **First Due Date** (LN1DUE) to the **Due Date** on the loan and if they are equal, the loan will appear in the queue.
WKDYLT	Calculates the number of days an account is past the due date. It takes the due date on the loan and compares it to the processing date plus one working day. On the selection screen, you can put a negative number to pull current accounts before the due date. These must be set up in queues 9900 - 9996.

Afterhours Mnemonic	Description
WKLTVC	Calculates the current LTV on the loan so that the current LTV can be used as selection and sorting criteria. This takes the lower of the selling price or the appraisal relative to the current loan balance.
WKDCAT	Uses delinquency category (LNDCAT) definition but on a daily basis. When the afterhours update function Update Delinquent Category (82) runs, the delinquent category is set. The update function classifies loans by counting the number of installments necessary to bring the loan current. If, for example, you have a loan due in November and the update function runs each monthend, on November's monthend the loan would owe one installment. Owing one installment is considered less than 30 days delinquent. Owing two installments is considered 30 days delinquent. If no payments are received before December's monthend, the delinquent category is set to 30. On January's monthend, it is set to 60, and so on. Valid categories are 0, 30, 60, 90, and 120 and over. If option OP04 UDQG, Use Delinquency Grading, is set and the late charges plus the "applied to" is greater than or equal to the payment amount, the due date will be artificially advanced as many payments as possible before the **Delinquency Category** field is calculated.
WKLTVO	Calculates the original LTV on the loan so that the original LTV can be used as selection and sorting criteria. This takes the lower of the selling price and the appraisal relative to the original loan balance.
WKPMON	Pulls only loans into the queue that have a due date in the month prior to the queue run date. Example: If the queue is created the night of 2/5, loans with a due date in the month of January will be pulled into the queue. If option OP04 UDQG, Use Delinquency Grading, is set and the late charges plus the "applied to" is greater than or equal to the payment amount, the due date will be artificially advanced as many payments as possible before the **Delinquency Category** field is calculated.
QAFDTE	This field is the collection comment follow-up date. It is the date being displayed in the **Follow-up Date** field on the Loans > Collections > Account Delinquency screen, Comments tab.
QADRCD	This is the FNMA-defined **Reason Code**, which is stored on the Account Delinquency screen, Comments tab.
QADSCD	This is the FNMA-defined **Status Code**, which is stored in the Account Delinquency screen, Comments tab.
QAHLD1-QAHLD2	These are the two **Special Information** fields located on the Comments tab of the Account Delinquency screen. These are two-digit user-defined fields that can be used as selection criteria for variable queues, or for whatever purpose your institution wants. An example of what a field might be used for would be to create queues specifically for Spanish-speaking customers. You could assign a "1" to mean "Spanish speaking," and by requiring 1's to be placed in the first field (QAHLD1), you could then create a queue using that field as a selection criteria.

Queue Selection Criteria field group

The following fields are located in the Queue Selection Criteria field group on the <u>Variable Queue Setup screen</u>, as shown below:

Queue Selection Criteria			
Field Name	Field Description	Low Value	High Value
LNGENL	**General Category**	80	89
LNRLST	**Stop Advances**	Y	Y
QADRCD	**Delinq Reason**	5	25

See the links to descriptions of the fields in this field group:

<u>Field Name</u>
<u>Field Description</u>
<u>Low Value/High Value</u>

Field Name

Entry: User, alphanumeric
F/M: Yes
Mnemonic:
Screen: Loans > Collections > Queues > <u>Variable Queue Setup</u>
Field Group: Queue Selection Criteria

This field is used to select criteria for the queue. Enter the desired mnemonic and its associated range. The mnemonics and ranges entered will control which accounts will be included in the queue. For a list of all possible mnemonics used by the Collections sytem, click Field Lookup . (See also <u>Special Fields</u> below.)

There is no priority in the selection. All conditions need to be met by a loan for it to be included in the queue for processing. Up to 24 mnemonics can be used as selection criteria. Each mnemonic can only be used once per queue in the selection section. **Note:** The servicing officer (MLLSOR) and the relationship manager (LWOFCR) can also be used.

An error provider 🔴 will indicate if an invalid mnemonic is entered.

Only CIS and Loan record mnemonics that are no longer than six characters in length can be used to select criteria. Indicator mnemonics (yes/no fields) can also be used by entering a "Y" in the **Low Value** field and leaving the **High Value** field blank or leaving both fields blank to indicate "no" (unchecked box).

Example 1:

You want to set up a queue that pulls accounts that have a delinquent category of 60. You would set up the selection criteria like this:

Queue Selection Criteria

Field Name	Field Description	Low Value	High Value
WKDCAT	**Delinq Category**	60	60

Example 2:

You want to set up a queue that pulls all accounts that filed for bankruptcy last month. First, you would need to set up an **Action Code** for your institution for Bankruptcy (see the **Action Code** field on the Letters & Actions tab for more information). Then for each bankruptcy, make sure that **Action Code** is selected, as well as the **Action Date**. For our example, we set **Action Code** 220 to be "Bankruptcy."

Then you would set up the selection criteria like this:

Queue Selection Criteria

Field Name	Field Description	Low Value	High Value
LNGENL	**General Category**	80	89
LNACCD	**Action Code 1**	220	220
LNA2CD	**Action Code 2**	220	220
LNA3CD	**Action Code 3**	220	220
LNA4CD	**Action Code 4**	220	220
LNA5CD	**Action Code 5**	220	220
LNA6CD	**Action Code 6**	220	220
LNACDT	**Action Date 1**	07-01-2016	08-01-2016
LNA2DT	**Action Date 2**	07-01-2016	08-01-2016
LNA3DT	**Action Date 3**	07-01-2016	08-01-2016
LNA4DT	**Action Date 4**	07-01-2016	08-01-2016
LNA5DT	**Action Date 5**	07-01-2016	08-01-2016

Example 3:

You want to set up a queue that pulls all accounts that have a delinquent category of 120 and have stopped all advances. You would set up the selection criteria like this:

Queue Selection Criteria

Field Name	Field Description	Low Value	High Value
WKDCAT	**Delinq Category**	120	120
LNRLST	**Stop Advances**	Y	

Setting up the fields to your exact specifications may take some time. Your FPS GOLD customer support can help you with setting these up.

Special Fields

Additionally, the following is a list of the special Collection system afterhours mnemonics (fields) and their descriptions that can be used. These mnemonics were created specifically for the Collection system and are not available in GOLDWriter. As a result, they will not appear in your GOLDWriter dictionary.

Afterhours Mnemonic	Description
LNHLDS	Variable queue setup mnemonic (LNHLDS) reads data stored in hold code 1 (LNHLD1) and hold code 2 (LNHLD2). You could use this, for example, to set up a collection queue for all loans in bankruptcy (hold codes 4 and 5). Enter the mnemonic "LNHLDS" in the **Field Name** field, "4" in the **Low Value** field, and "5" in the **High Value** field. When the queue is processed during the afterhours, the program will pull all loans that have 4 or 5 in hold codes 1 or 2.
LNFCLS	This field is used for loans in foreclosure. This mnemonic reads data stored in hold code 1 and hold code 2 that have a hold code equal to 7 or 9 (foreclosures). To create a collection queue for loans in foreclosure, enter "LNFCLS" in the **Field Name** field and nothing in the **Low Value** or **High Value** fields. When the queue is created during the afterhours, the program will pull all loans that have a 7 or 9 in hold codes 1 or 2.
WK1DUE	This field is used to identify delinquent loans that are delinquent for their **First Due Date**. The system compares the **First Due Date** (LN1DUE) to the **Due Date** on the loan and if they are equal, the loan will appear in the queue.
WKDYLT	Calculates the number of days an account is past the due date. It takes the due date on the loan and compares it to the processing date plus one working day. On the selection screen, you can put a negative number to pull current accounts before the due date. These must be set up in queues 9900 - 9996.
WKLTVC	Calculates the current LTV on the loan so that the current LTV can be used as selection and sorting criteria. This takes the lower of the selling price or the appraisal relative to the current loan balance.
WKDCAT	Uses delinquency category (LNDCAT) definition but on a daily basis. When the afterhours update function Update Delinquent Category (82) runs, the delinquent category is set. The update function classifies loans by counting the number of installments necessary to bring the loan current. If, for example, you have a loan due in November and the update function runs each monthend, on November's monthend the loan would owe one installment. Owing one installment is considered less than 30 days delinquent. Owing two installments is considered 30 days delinquent. If no payments are received before December's monthend, the delinquent category is set to 30. On January's monthend, it is set to 60, and so on. Valid categories are 0, 30, 60, 90, and 120 and over. If option OP04 UDQG, Use Delinquency Grading, is set and the late charges plus the "applied to" is greater than or equal to the payment amount, the due date will be

Afterhours Mnemonic	Description
	artificially advanced as many payments as possible before the **Delinquency Category** field is calculated.
WKLTVO	Calculates the original LTV on the loan so that the original LTV can be used as selection and sorting criteria. This takes the lower of the selling price and the appraisal relative to the original loan balance.
WKPMON	Pulls only loans into the queue that have a due date in the month prior to the queue run date. Example: If the queue is created the night of 2/5, loans with a due date in the month of January will be pulled into the queue. If option OP04 UDQG, Use Delinquency Grading, is set and the late charges plus the "applied to" is greater than or equal to the payment amount, the due date will be artificially advanced as many payments as possible before the **Delinquency Category** field is calculated.
QAFDTE	This field is the collection comment follow-up date. It is the date being displayed in the **Follow-up Date** field on the Loans > Collections > Account Delinquency screen, Comments tab.
QADRCD	This is the FNMA-defined **Reason Code**, which is stored on the Account Delinquency screen, Comments tab.
QADSCD	This is the FNMA-defined **Status Code**, which is stored in the Account Delinquency screen, Comments tab.
QAHLD1-QAHLD2	These are the two **Special Information** fields located on the Comments tab of the Account Delinquency screen. These are two-digit user-defined fields that can be used as selection criteria for variable queues, or for whatever purpose your institution wants. An example of what a field might be used for would be to create queues specifically for Spanish-speaking customers. You could assign a "1" to mean "Spanish speaking," and by requiring 1's to be placed in the first field (QAHLD1), you could then create a queue using that field as a selection criteria.

Field Description

Entry: System, alphanumeric
F/M: No
Mnemonic:
Screen: Loans > Collections > Queues > Variable Queue Setup
Field Group: Queue Selection Criteria

This field displays the system-defined description associated with the mnemonic. If a mnemonic does not have a system-defined description, an error message will be displayed in this field. Mnemonics that do not have a description should not be used as selection criteria because it will invalidate the queue.

Low Value/High Value

Entry: User, alphanumeric
F/M: Yes
Mnemonic:

Screen: Loans > Collections > Queues > Variable Queue Setup
Field Group: Queue Selection Criteria

These fields are the beginning and ending range of values used for selection for the mnemonic entered. The range can be a positive or negative value. The range entered should match the logic.

WARNING: If you enter a range that is not logical (e.g., 200 in low and 50 in high), the system will not pull any loans because the criteria were not met.

When selecting alpha fields, it is helpful to use two characters. For example, to pull all "M"s, use "MA" for the lower range and "MZ" for the high.

Print Range (low/high)

Entry: User, numeric
F/M: Yes
Mnemonic:
Screen: Loans > Collections > Queues > Variable Queue Setup

Enter a specific range of queues to print. If left blank, all queue setups will be printed. If you only enter a starting queue, all queue setups from that queue to the end will be printed. If you only enter an end queue, all queue setups up to that queue will be printed.

Hide Queue

Entry: User, checkbox
F/M: Yes
Mnemonic:
Screen: Loans > Collections > Queues > [Variable Queue Setup](#)

Check this box if you want this queue to be hidden during queue processing from employees that aren't assigned to this queue.

Example: You may not want all employees to view a collection queue with employee and director loans. By checking this field, only collectors that have been assigned to that queue (on the Loans > Collections > Queues > Queue Assignments screen) will have access to that queue.

FPS GOLD Only: Editor users will see all the queues, regardless of whether this option is selected or not.

Default CIM GOLD Screen

This field provides the ability to change the default screen that is accessed when processing the collection queues. This is the screen that will be displayed on the Collection Queues screen > Detail & Queue Processing tab. These are *queue options, not employee options*, meaning that the defaulted screen is applicable to anyone who accesses those queues.

The following screens can be set up as the default screen:

> Account Construction Detail
> Account Delinquency (current default)
> Account Detail
> Bankruptcy
> Commercial Line-of-Credit
> Consumer Line-of-Credit
> Foreclosure & Repossession & Judgment
> Inspections & Tenants
> Property Management

Example: If the default for a bankruptcy queue is set to "Bankruptcy," then anytime someone accesses a loan in the bankruptcy queue, the Bankruptcy Information screen will be displayed instead of the Account Delinquency screen. The collector remains in the collection queue, and clicking the Next Loan in Queue>> navigation tool will proceed to the next loan but will continue to access the Bankruptcy Information screen.

WARNING: The Bankruptcy Information screen and the Foreclosure screens have the collection Comments tab; the other screens do not. To add collection comments to screens that don't have the Comments tab would require employees to use Loans > Collections > Account Delinquency on the navigation tree.

Note: If a queue is accessed on the same day that a default screen has been changed, the collector may need to click "Refresh" on the CIM GOLD menu bar before the default will take effect.

Changing the Default CIM GOLD Screen

To change the default CIM GOLD screen in a queue:
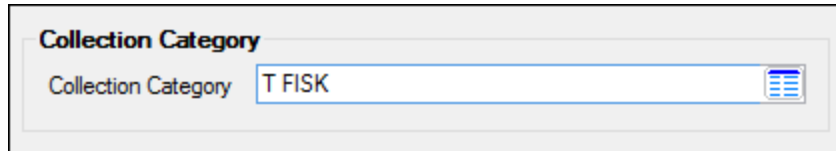
1. Select the queue you want to change from the Variable Queue list view.
2. Click the down arrow for the **Default CIM Screen** drop-down list, then select the screen you want as the default screen.
3. Click <Save Changes>.

Collection Category Screen
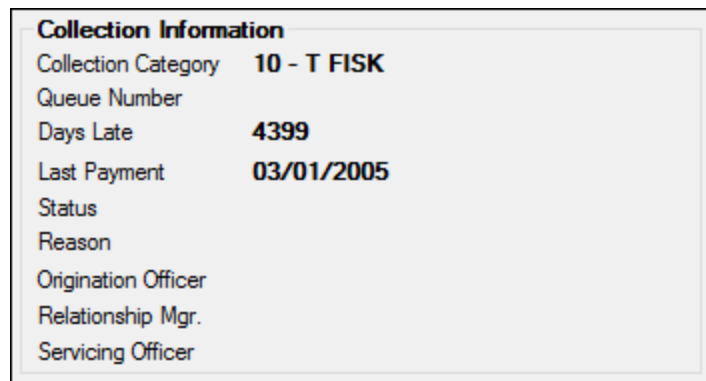
The Collection Category screen (Loans > System Setup > Collection Category) is used to set up or modify collection categories and descriptions or collector numbers and names. After collection categories have been created, they can be attached to loans on the Account Detail screen, Origination tab. The collection category is also displayed on the Loans > Collections > Account Delinquency screen, Delinquent Payments tab, in the Collection Information field group.

See the following examples of where these fields are found:

Loans > Account Information > Account Detail screen > Origination Tab

Loans > Collection > Account Delinquency Screen > Delinquent Payments Tab

After collection categories have been set up and connected to loans, they can then be used when creating collection Variable Queues (see the Variable Queues Setup screen).

The collection category can be used to store collector numbers and names or a type of loan. Many institutions use this field to store department types (e.g., construction, consumer, or business banking) instead of the name of a collector. This is done so they don't have to file maintain the field when a collector's employment has changed. You can enter collector names, department types, or whatever data would be the most helpful for categorizing loans to be used with the Collection system.

See the following example of this screen

Collector or Category	Name or Description	Employee Number	Employee Name	Date Last Changed	
1	BILL JONES				
10	T FISK				
50	MO JOE				
78	BULLY LONGHORN				
100	WILLEY JOHNSON				
101	SUSAN WHITE				
102	CINDY FISHER	1907	CINDYF	07-18-2016	
103	AMY ADAMS				
104	BRENT BRADFORD	1907	CINDYF	07-18-2016	

Collector or Category	Name or Description		
104	BRENT BRADFORD	Delete	Create New

Loans > System Setup > Collection Category Screen

To set up a new collection category

1. Click [Create New].
2. In the **Collector or Category** field, enter a numeric code.
3. Type the description for the category or the collector name. Be sure the spelling is correct because this description will appear on CIM GOLD screens and reports.
4. Pressing <Enter> will display the information in the list view. To save the information, click [Save Changes].
   Note: When setting up multiple items at the same time, you can add them all to the list view (pressing the <Enter> key after each item to place it in the list) and click [Save Changes] only one time when the list is complete.

To change a collection category description

1. Highlight the collection category in the list that you want to change.
2. Change the information in the **Name or Description** field.
3. Press <Enter> or click [Save Changes] to save the changes, then click <Yes> to confirm.

To delete a collection category

1. Highlight the collection category in the list that you want to delete.
2. Click Delete .
3. Click <Yes>.

Collection Options Screen

The Collection Options screen is used to set up institution defaults to designate when a loan would appear in the Collection Queues and the order in which the accounts would appear in the collection queues.

You would set up when accounts would appear in the Collection Queues based on the loan due date, grace days, or after one payment frequency has been reached.

Once it has been determined when loans would appear in the collection queue, you then set up the order that the collection queue would be sorted by: Account Number, Due Date, Principal Balance, Amount Due, or the Number of Delinquent Payments. The final sort would be in ascending or descending order.

For example, you could set up accounts to appear in the collection queues only after the grace days have been reached. Then they could be displayed in the queue in descending due date order (the most delinquent would appear at the top), then by account number for each due date sort.

Note: The options on this screen are only used if an institution is *not* using the Variable Queue feature except for the **Selection Option** field.

WARNING: Since a lot of borrowers do not make payments prior to the grace days, using the **Pull Loans Past Due Date** option will create extremely large queues. In addition, collection records will be created for these loans. Institutions are charged for each collection record so selecting this option could become very expensive.

Note: The Sort Options field group will not display if variable queues are being used. This is to eliminate any confusion as to where queue sorts are set up. If variable queues are being used, the sort options are set up in Loans > Collections > Queues > Variable Queue Setup; if you are not using variable queues then you would use the Sort Options field group on this screen.

See the following example of this screen, followed by links to field descriptions:

Loans > System Setup > Collection Options Screen

Selection Options
Sort Options (only appears if not using Variable Queues)

Institution Options
Institution Contact For FHLMC
Follow-Up Date Limit/Number of Days
Ignore Maturity Date

Selection Options

Entry: User, drop-down list
F/M: Yes
Mnemonic: QOSELS
Screen: Collection Options
Field Group: Selection Options

This option is used for both the variable queue feature and non-variable queue feature. Select when a loan should be included in the collection queue. Choices include the following:

Pull Loans Past Due Date
Pull Loans Past Grace Days
Pull Loans More Than One Frequency Past Due

WARNING: Since a lot of borrowers do not make payments prior to the grace days, using the Pull Loans Past Due Date option will create extremely large queues. In addition, collection records will be created for these loans. Institutions are charged for each collection record so selecting this option could become very expensive.

Sort Options

Note: This field group will not display on this screen if variable queues are being used. This is to eliminate any confusion as to where queue sorts are set up. If variable queues are being used, the sort options are set up in Loans > Collections > Queues > [Variable Queue Setup screen]*; if you are not using variable queues then you would use this field group.*

Once it has been determined when loans would appear in the collection queue, these fields are used to set up the order that the collection queue would be sorted by: Account Number, Due Date, Principal Balance, Amount Due, or the Number of Delinquent Payments. The final sort would be in Ascending or Descending order.

For example, you could set up accounts to appear in the collection queues only after the grace days have been reached. Then they could be displayed in the queue in descending due date order (the most delinquent would appear at the top) and then by account number for each due date sort.

Two fields are available for sort options:

Sort Control Fields (QOSRTF): This field is used to set up the order that the collection queue would be sorted by. The following codes can be used:

Loan Account Number
Loan Balance
Amounts Due
Loan Due Date
Number of Delinquent Payments

Sort Sequence (QOSRTS): This field is used to select the sort sequence. The following codes can be used:

Ascending order
Descending order

Institution Options

The options listed in the Institution Options field group are not file maintainable. These options are set up by FPS GOLD.

You need to send in a work order if you would like any of these options set up for your institution, as explained in the following field descriptions.

Option	Description
OPTD COLL	Authorize to use collection system. This option must be set if your institution wants to use FPS GOLD's Collection system.
OPTS VARQ	Use variable collection queues. This option must be set to use the Variable Collection Queues.
OP05 HFMC	Allow hold code to be file maintained in the Collection system. This option allows you to file maintain the **Hold Code** field in the Collection system.
OP14 FMCD	Stop file maintenance to Collection Comments date. This option causes the **Date** and **Time** fields on the Comments tab to not allow file maintenance.

Using this option forces the date and time to be when the actual comment is entered. |

Institution Contact For FHLMC

Entry: User, alphanumeric, 20 characters
F/M: Yes
Mnemonic: QONAMC, QOPHO#, QOEXTN
Screen: Collection Options
Field Group: Institution Contact For FHLMC

These fields are used to enter the name and phone information for the collection supervisor.

In the **Name** field, enter the name of the collection supervisor. This information will appear on the FHLMC (Freddie Mac) delinquency reports as the FHLMC contact.

In the Phone fields, enter a phone number and extension, if any, for the collection supervisor. This information will appear on the FHLMC (Freddie Mac) delinquency reports as the FHLMC contact.

Follow-Up Date Limit/Number of Days

Entry: User, numeric, 3 digits
F/M: Yes
Mnemonic: QOFDYS
Screen: Collection Options
Field Group: Follow-Up Date Limit

This field is used to set a limit on the number of days an employee can enter in the **Follow-Up Date** fields on the Comments tabs of Loan Collections screens. If the limit is set at 10, an employee cannot enter a date more than 10 days in the future (not counting today) in the **Follow-Up Date** field. An error message will appear on the screen if a date greater than the limit is entered. The number must be between 0 and 255.

Example: Today is 7-23 and the limit is 10. The follow-up date entered by the employee must be equal to or earlier than 8-2.

Ignore Maturity Date

Entry: User, checkbox
F/M: Yes
Mnemonic: QOIMDT
Screen: Collection Options
Field Group: Maturity Date

If loans are past the maturity date, marking this option will add loans to collector queues based on the due date and not the maturity date. Example: The maturity date is 9-01 and the due date is 6-01. With this field marked, this loan would be included in the collector queue using the June due date to determine how far delinquent the account is.

Bankruptcy Transaction Screen

Overview

The Bankruptcy system is comprised of two screens: the Bankruptcy Transaction screen and the Bankruptcy Information screen. The Bankruptcy Transaction screen is the first screen you'll use to actually establish the bankruptcy, then you can quickly access the Bankruptcy Information screen by clicking the <Go to Bankruptcy Information> button. See the following example of the Bankruptcy Transaction screen:

Loans > Collections > Bankruptcy Transaction Screen

The Bankruptcy Transaction screen is used to process bankruptcy-related transactions. It is used to establish the bankruptcy—automatically populating key fields on the Bankruptcy Information screen, while linking associated borrowers, accounts, and phone restrictions as specified in the bankruptcy documents.

If multiple individuals are involved in the same bankruptcy filing, you can easily select the names using the Lookup Name feature. For example, if a husband and wife filed bankruptcy, you could look up the information for the husband and select his applicable accounts, then look up the wife. If she has additional accounts that the husband does not have and those accounts are involved in the bankruptcy, they, too, can be linked.
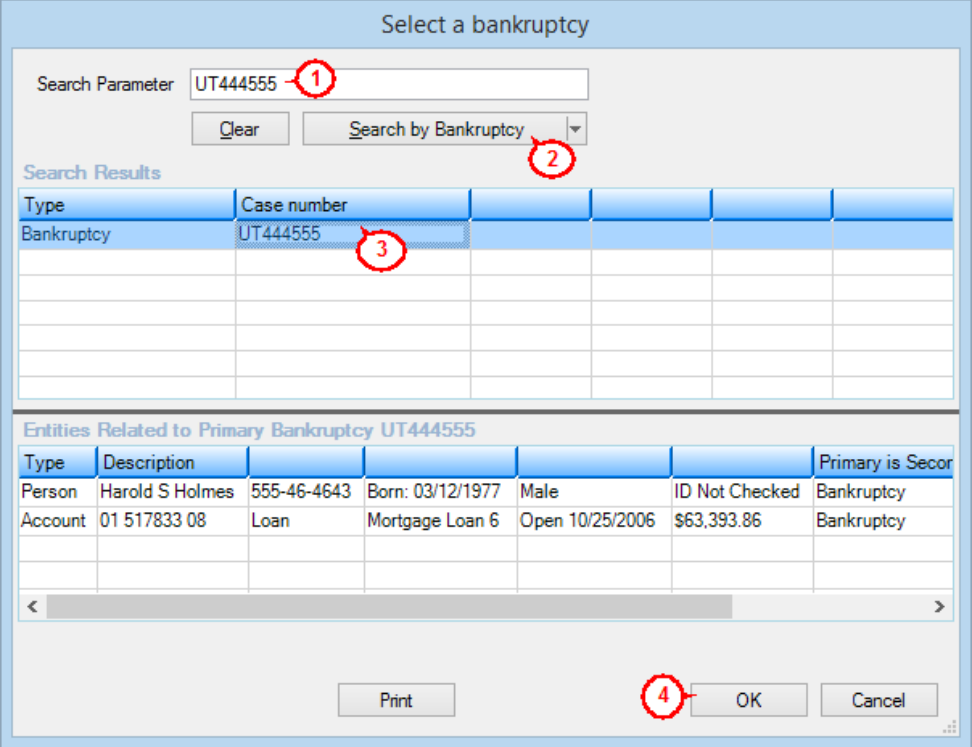
All phones numbers associated with the selected individuals will be displayed and can be individually selected to add phone restrictions to.

This screen will also be used to convert bankruptcy chapters, if needed, in addition to discharging, withdrawing, reaffirming, and dismissing the bankruptcy.

Lookup By Bankruptcy or Name

This screen allows you to select accounts in two ways: by bankruptcy or by name. These are described below.

Lookup Bankruptcy ▾	Click the <Lookup Bankruptcy> button to search for an existing bankruptcy. When you click this button, the following screen is displayed: 1. Enter the bankruptcy case number in the **Search Parameter** field. 2. Click <Search by Bankruptcy>. All matching information will be displayed in the Search Results list view. 3. Select the case number in the Search Results list view. 4. Click <OK>. The Select a Bankruptcy dialog box will close and the selected bankruptcy information will be displayed on the Bankruptcy Transaction screen.
Lookup Name ▾	Click the <Lookup Name> button to search for a name for whom you want to process a bankruptcy transaction. You will need to click the down arrow to select the Lookup Name option. When you click this button, the following screen is displayed:

1. Enter the last name of the person for whom you want to process a bankruptcy transaction in the **Search Parameter** field.
2. Click <Search by Name>. All matching information will be displayed in the Search Results list view.
3. Select the name in the Search Results list view.
4. Click <OK>. The Select a Name dialog box will close and the name and all accounts tied to that name will be displayed on the Bankruptcy Transaction screen in the list view tables at the top of the screen.

Depending on the transaction you choose to process in the Bankruptcy Transaction field group, features on the screen will be enabled or disabled. For instance, if you want to reaffirm a loan, select the **Reaffirmation** radio button and the list view data will be enabled so that you can choose a specific account number. If you are dismissing the bankruptcy, because it impacts the bankruptcy in its entirety, the list view will be disabled because the transaction affects all accounts, individuals, etc., linked previously.

Running transactions from this screen updates credit reporting information. Specifically, the account will be flagged with the applicable CIID (Consumer Information Indicator) code connected with the specific bankruptcy transaction processed on the account. This will be reported to credit repositories at monthend during the Credit Reporting process. See each transaction listed in the Bankruptcy Transactions field group for more information.

Once the bankruptcy is established, tracking will be done using the Bankruptcy Information screen, which is a bankruptcy-level screen comprised of seven tabs: Case Information, Names, Account Information, Repayment Plan, Comments, Letters & Actions, and Institution Options. The Customer Search screen in CIS can be used to locate an existing bankruptcy. This can be done by selecting <Search by Bankruptcy> in the search drop-down list. Next enter all or a portion of the case number. The grid will display the matching data from which you can select the intended case number, which takes you to the Bankruptcy Information screen.

An afterhours report, Bankruptcy, Repossessions, and Judgments (FPSRP208), shows all accounts that have a bankruptcy status (hold code 4 (Chapter 7, 11, 12) or 5 (Chapter 13)).

Using the Bankruptcy Transaction Screen

The Bankruptcy Transaction screen is used to set up bankruptcy chapter and case information for borrowers and to link that information to the borrowers' accounts and phone numbers. You can also run follow-up transactions from this screen, such as chapter conversion, discharged, dismissed, withdrawn, reaffirmed, or removal of bankruptcies.

To set up bankruptcy information using the Bankruptcy Transaction screen, complete the following steps.

1. Search for a name using the <Lookup Name> button. This will bring up the Select a Name dialog.

2. Double-click on the name at the top of the search screen, or select the name and click <OK>. This will place the name in the top section of the Bankruptcy Transaction screen, and all accounts and phones that are linked to that name will appear in the list view.

3. Repeat steps 1 and 2 for all names in the bankruptcy.

4. In the **Select/Deselect All** column, click on the loan accounts and phones that you want tied to the bankruptcy.

5. Select the **Bankruptcy** radio button and enter information in the applicable bankruptcy fields.

6. Click <Run Transaction>. **Note:** The Bankruptcy transaction performs all the linking and a variety of file maintenance transactions.

7. If the transaction is successful, a "Bankruptcy Update Successful" message displays. Also, each account and phone now have the chapter, case, date filed, CIID, and phone restrictions displayed if they were successfully linked to the bankruptcy.

8. If the transaction is unsuccessful (e.g., an account or phone could not successfully be linked to the bankruptcy), an error message will appear in the list view before each account or phone number not linked and a "Bankruptcy Error" message will display. You will have to manually complete any file maintenance that was missed as a result of this error.

Once you are finished running the applicable bankruptcy transaction, click the <Go To Bankruptcy Information> button to access the Bankruptcy Information screen. You will need to enter additional bankruptcy information on that screen. See the help for that screen for more information.

Statements

When the Bankruptcy Transaction is run, the system will look at the bankruptcy chapter type (**Chapter** field on the Bankruptcy Transaction screen) to determine which of the two bankruptcy statements will be produced.

Chapters 7 and 11 receive one statement and Chapters 12 and 13 receive the alternative version of the statement. There are slight differences between the two statements in the verbiage found in the "Bankruptcy Message" and "Explanation of Payment Amount" boxes, as well as an additional "Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage) box that is only displayed on the statement produced for Chapters 12 and 13. Please refer to Bankruptcy Statement (FPSRP500) on DocsOnWeb for more information.

Field Descriptions

See the following links for more information concerning the fields on this screen:

Bankruptcy and Phone Number list views
Bankruptcy Transactions field group
   Bankruptcy
   Convert to Chapter fields
   Discharge
   Dismiss
   Withdraw
   Reaffirmation
   Close
   Remove Bankruptcy

Bankruptcy Statements

When the Bankruptcy Transaction is run, the system will look at the bankruptcy chapter type (**Chapter** field on the Bankruptcy Transaction screen) to determine which of the two bankruptcy statements will be produced. Chapters 7 and 11 receive one statement and Chapters 12 and 13 receive the alternative version of the statement. There are slight differences between the two statements in the verbiage found in the "Bankruptcy Message" and "Explanation of Payment Amount" boxes, as well as an additional "Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage) box that is only displayed on the statement produced for Chapters 12 and 13. Please refer to Bankruptcy Statement (FPSRP500) on DocsOnWeb for more information.

Bankruptcy and Phone Number list views

Entry: System, list view
F/M: No
Mnemonic: None

At the top of the Bankruptcy Transaction screen are two list view tables. Information is not displayed in these list view tables until you select a bankruptcy entity or name from the <Lookup Bankruptcy/Name> button at the top of the screen. The main Bankruptcy Transaction screen help describes how to select accounts for this screen.

- The top list view shows all names, loan accounts, and CIID codes that are linked to the bankruptcy or name. If the account has been connected to a bankruptcy, information will appear in the Chapter, Case, File Date, and Notice Received columns. **Note:** The Select/Deselect All column is used to connect the account for the bankruptcy.

  Double-clicking on an account in the list view will take you to the Loans > Account Information > Names & Addresses screen for that account.

- The bottom list view shows all phone numbers that are linked to the borrower. If a phone restriction has been applied, the words "Contact Through Attorney Only" will appear in the Restriction column. To restrict a phone number, double-click the name in the top list view and you will be taken to the Names & Addresses screen. From there, select a phone number and click <Edit Phone>. On the Edit Phone dialog box is a **Phone Restriction** field. Use that field to select "Contact Through Attorney Only."

See the following example of where these list views are found on the Bankruptcy Transaction screen.
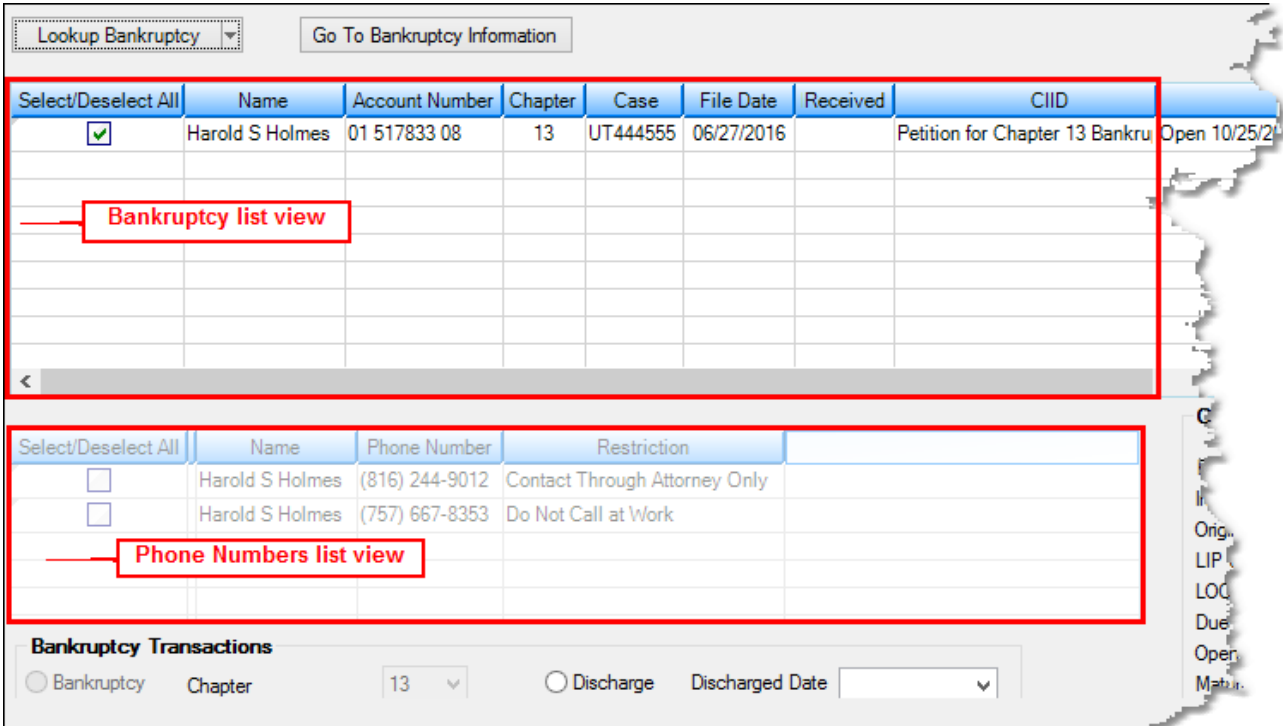
Bankruptcy Transactions field group

This field group contains the fields necessary to run the various bankruptcy transactions. Once you select a transaction, clicking <Run Transaction> will run the transaction and file maintain specific fields accordingly. Select **Remove Bankruptcy** and click <Run Transaction> to delete the bankruptcy information and remove all bankruptcy entity links.

IMPORTANT: In order to run Bankruptcy Transactions, your institution must have teller number 8960 set up.

This field group contains the following fields:

Bankruptcy
Convert to Chapter fields
Discharge
Dismiss
Withdraw
Reaffirmation
Close
Remove Bankruptcy

Bankruptcy

Entry: User, radio button, alphanumeric, and drop-down lists
F/M: Yes
Mnemonic: See below

Before processing a bankruptcy, select an account for which you want to run the bankruptcy transaction. See the steps on the main Bankruptcy Transaction help for information on how to look up and select a name for which you want to run a bankruptcy transaction. Once the name is selected, complete the following steps.

To process a bankruptcy:

1. Select the **Bankruptcy** radio button.
2. In the **Chapter** (BKCHAP) drop-down list, select what type of bankruptcy chapter to apply to this account. Possible selections are 7, 11, 12, or 13.
3. Enter the case number for the bankruptcy in the **Case** (BKCASE) field. The number should be on the document sent by the bankruptcy court to your institution. The only required segments are the year and sequence.
4. In the **File Date** field, enter the date shown on the bankruptcy notice as the filing date.
5. Enter the date the bankruptcy was petitioned in the **Petition Date** field. This date is indicated on the document sent by the bankruptcy court.
6. Click <Run Transaction> and the system will automatically file maintain other fields in CIM GOLD pertaining to the bankruptcy. The system will update the CIID (Consumer Information Indicator) according to what chapter of bankruptcy was filed.

   - "A" is for Chapter 7 bankruptcies
   - "B" is for Chapter 11 bankruptcies
   - "C" is for Chapter 12 bankruptcies
   - "D" is for Chapter 13 bankruptcies

   This will be reported to credit repositories at monthend during the Credit Reporting process.

For a more detailed explanation, see the main Bankruptcy Transaction screen help.

Convert to Chapter fields

Entry: User, radio button and drop-down lists
F/M: Yes
Mnemonic: See below

If you need to convert an already-established bankruptcy to a different bankruptcy chapter, select the **Convert to Chapter** radio button. Then select the new chapter in the drop-down list to the right (BKCHAP), as well as the date the bankruptcy was filed with the bankruptcy courts in the **File Date** field, as shown below:

⦿ Convert to Chapter	12 ⌄	
File Date	07/13/2016 ⌄	Run Transaction
Converted Date	07/18/2016 ⌄	

The **Converted Date** field is the date the bankruptcy was converted from one chapter to another as indicated on the document sent by the bankruptcy court to your institution. Select the date as indicated on the document. The system will automatically file maintain other fields in CIM GOLD pertaining to the bankruptcy.

Click <Run Transaction> to process the chapter conversion. The system will update the CIID (Consumer Information Indicator) according to what chapter of bankruptcy was converted to.

- "A" is for Chapter 7 bankruptcies
- "B" is for Chapter 11 bankruptcies
- "C" is for Chapter 12 bankruptcies
- "D" is for Chapter 13 bankruptcies

This will be reported to credit repositories at monthend during the Credit Reporting process.

For a more detailed explanation, see the main Bankruptcy Transaction screen help.

Case

Entry: System, alphanumeric
F/M: No
Mnemonic: BKCASE

This field displays the key of the bankruptcy record (YY-SSSS): the year and sequence.

Discharge/Discharged Date

Entry: User, radio
F/M: Yes
Mnemonic: None

If a bankruptcy transaction was processed in CIM GOLD, but then later the bankruptcy courts discharged the bankruptcy, select this radio button and enter the date the court discharged the bankruptcy in the **Discharged**

Date field. Click <Run Transaction> and the system will discharge the bankruptcy information. Additionally, the system will update specific fields pertaining to the discharge of the bankruptcy.

The system will update the CIID (Consumer Information Indicator) according to what chapter of bankruptcy was discharged.

- "E" is for discharged through Chapter 7 bankruptcies
- "F" is for discharged through Chapter 11 bankruptcies
- "G" is for discharged through Chapter 12 bankruptcies
- "H" is for discharged through Chapter 13 bankruptcies

This will be reported to credit repositories at monthend during the Credit Reporting process.

For a more detailed explanation, see the main [Bankruptcy Transaction](#) screen help.

Dismiss/Dismissed Date

Entry: User, radio
F/M: Yes
Mnemonic: None

If a bankruptcy transaction was processed in CIM GOLD, but then later the bankruptcy courts dismissed the bankruptcy, select this radio button and enter the date the court dismissed the bankruptcy in the **Dismissed Date** field. Click <Run Transaction> and the system will dismiss the bankruptcy information. Additionally, the system will update specific fields pertaining to the discharge of the bankruptcy.

The system will update the CIID (Consumer Information Indicator) to be blank or retain what was previously reported before the bankruptcy transaction was run. This information is reported to credit repositories at monthend during the Credit Reporting process.

For a more detailed explanation, see the main [Bankruptcy Transaction](#) screen help.

Withdraw/Withdrawn Date

Entry: User, radio
F/M: Yes
Mnemonic: None

If a bankruptcy transaction was processed in CIM GOLD, but then later the account owner withdrew their petition with the bankruptcy courts, select this radio button and enter the date the bankruptcy was withdrawn from the court in the **Withdrawn Date** field. Click <Run Transaction> and the system will withdraw the bankruptcy information. Additionally, the system will update specific fields pertaining to the withdrawal of the bankruptcy.

The system will update the CIID (Consumer Information Indicator) to be blank or retain what was previously reported before the bankruptcy transaction was run. This information is reported to credit repositories at monthend during the Credit Reporting process.

For a more detailed explanation, see the main [Bankruptcy Transaction](#) screen help.

Reaffirmation/Reaffirmed Date

Entry: User, radio
F/M: Yes
Mnemonic: None

Reaffirmation transactions should only occur on Chapter 7 bankruptcies.

A reaffirmation is a voluntary and non-legally binding agreement between a creditor and a debtor concerning restructured loan payments that continue even during bankruptcy (usually in a case where the debtor wants to keep a piece of collateral).

If you want to reaffirm part of the bankruptcy debt, select this radio button then click <Run Transaction>. The system will update the CIID (Consumer Information Indicator) to be "R - Reaffirmation of Debt." This will be reported to credit repositories at monthend during the Credit Reporting process. You may then want to set up a repayment schedule on the Loans > Collections > Bankruptcy Information screen > Repayment Plan tab.

When this transaction is run, action code 94 and the associated action code date, along with the bankruptcy hold code, are removed from the loan.

For a more detailed explanation, see the main Bankruptcy Transaction screen help.

Close/Closed Date

Entry: User, radio
F/M: Yes
Mnemonic: None

If a bankruptcy transaction was processed in CIM GOLD, but then later the bankruptcy courts closes the bankruptcy, select this radio button and enter the date the court closed the bankruptcy in the **Closed Date** field (BKCLDT). Click <Run Transaction> and the system will close the bankruptcy information. Additionally, the system will remove the bankruptcy hold codes and action code 194 from the loans.

The system will update the CIID (Consumer Information Indicator) to be blank or retain what was previously reported before the bankruptcy transaction was run. This information is reported to credit repositories at monthend during the Credit Reporting process.

For a more detailed explanation, see the main Bankruptcy Transaction screen help.

Continue Sending Bankruptcy Statements

Entry: User, checkbox
F/M: Yes
Mnemonic: BKCSOC

Mark this field if you want a statement to be created on a Closed Bankruptcy.

This option allows closed bankruptcies to continue to receive the Bankruptcy Statement (FPSRP500). Otherwise, the Bankruptcy Statement is not produced if the loan is dismissed, withdrawn, or closed.

Note: If the option to skip a statement during bankruptcy is on for Bill and Receipt (FPSRP294), you would need to remove all bankruptcy hold codes on the Letters and Actions tab in order for FPSRP294 to generate for the borrower.

Remove Bankruptcy

Entry: User, radio
F/M: Yes
Mnemonic: None

If you would like to remove a bankruptcy that was previously processed on an account, select this radio button and click <Run Transaction>. The bankruptcy will be completely removed from the account. The system will update the CIID (Consumer Information Indicator) to be blank or retain what was previously reported before the bankruptcy transaction was run. This information is reported to credit repositories at monthend during the Credit Reporting process.

IMPORTANT: The Remove Bankruptcy transaction will not reverse any waived late charges. Late fees waived at the time the Bankruptcy was added will need to be manually reassessed if applicable.

For a more detailed explanation, see the main Bankruptcy Transaction screen help.

Bankruptcy Information Screen

Overview of the Bankruptcy System

The Bankruptcy system is comprised of two screens:

1. Bankruptcy Information screen

2. Bankruptcy Transaction screen

The Bankruptcy Transaction screen is used to process bankruptcy-related transactions. It is used to establish the bankruptcy, automatically populating key fields on the Bankruptcy Information screen, while linking associated borrower(s), account(s), and phone restrictions as specified in the bankruptcy documents.

Use the Bankruptcy Transaction screen to set up bankruptcy information. The Bankruptcy Information screen is used to set up bankruptcy information for the borrower who actually filed the bankruptcy transaction. It can then automatically set up the bankruptcy information on all loans and phone restrictions that borrower is connected to.

If multiple individuals are involved in the same bankruptcy filing, you can quickly select the names using the Lookup Name feature on the Bankruptcy Transaction screen. For example, if a husband and wife filed bankruptcy, you could look up the information for the husband and select his applicable accounts, then look up the wife. If she has additional accounts that the husband does not have and those accounts are involved in the bankruptcy, they too can be linked.

Once the bankruptcy is established, tracking will be done using the Bankruptcy Information screen, which is a bankruptcy-level screen comprised of seven tabs: Case Information, Names, Account Information, Repayment Plan, Comments, Letters & Actions, and Institution Options.

The Customer Search screen in CIS can be used to locate an existing bankruptcy. This can be done by selecting Search by Bankruptcy ▼ in the search drop-down list. Then enter all or a portion of the case number. The list view will display the matching data and can then be selected, taking you to the Bankruptcy Information screen.

An afterhours report (FPSRP208) shows all accounts that have a bankruptcy status (hold code 4 (Chapter 7, 11, 12) or 5 (Chapter 13)).

Bankruptcy Information Screen

If you did not access the Bankruptcy Information screen by first looking up the bankruptcy using the Customer Search screen, you can lookup the bankruptcy by clicking Lookup Bankruptcy at the top of the screen. The following dialog box is displayed:

Search by the case number which bankruptcy you are looking for. The system allows partial entries, such as "UT" would search for all case numbers starting with "UT," as shown in the example above. **Remember:** Accounts must first be processed using the Bankruptcy Transaction screen before you can look for them here.

Double-click the bankruptcy you want in the Search Results list view, and this dialog box will close and the Bankruptcy Information screen will display information for the selected bankruptcy.

Once a bankruptcy is selected, associated account information can be viewed by clicking on the desired account in the **Select Account** drop-down list. The **Chapter** and **Case** fields next to the Lookup Bankruptcy button will display the bankruptcy chapter and case number of the selected bankruptcy.

See the following example of this screen, followed by descriptions of each tab.

Loans > Collections > Bankruptcy Information Screen

- The Case Information tab stores basic bankruptcy information. From this tab you can quickly update information as the bankruptcy progresses.

- The Names tab displays all names linked to the bankruptcy. It shows the names, ownership, ECOA codes, CIID codes (credit reporting consumer identification information codes), phone numbers, email addresses, secured balance, unsecured balance, previous chapter, previous file date, debtor's attorney, and bankruptcy trustee.

- The Account Information tab displays all of the loan account-level information for the selected account.

- The Repayment Plan tab stores repayment plan details and tracks paid and unpaid repayment plan payments. Payments posted using the BAP transaction will automatically update fields on the repayment plan.

- The Comments tab accesses the Collection system, where you can store collection comments. **Note:** Collection comments are not the same as Notepad comments.

- The Letters & Actions tab displays hold codes, action codes, and event letter information.

- The Institution Options tab displays options that affect the way bankruptcy transactions will process.

Information entered on the Bankruptcy Information screen can be used in GOLDWriter to create special bankruptcy tracking reports.

Note: Some fields on this screen are file maintained automatically when bankruptcy transactions are processed (see the Bankruptcy Transaction screen for more information).

Case Information tab

The Case Information tab on the Bankruptcy Information screen stores basic bankruptcy information. From this tab you can quickly update information as the bankruptcy progresses and file maintain specific loan fields automatically. It contains fields used to enter general case information, such as file date, notice received, and more.

See the following example of this tab, followed by links to field descriptions:

Loans > Collections > Bankruptcy Information Screen > Case Information Tab

Petition Date
File Date
Claim Date
Claim Amount
Plan Confirmed
Dismissed
Withdrawn
Converted
From Chapter
Discharged
Reinstatement Plan
Adversary Action Pending
Notice Received

Stay Lifted
341 Meeting
Adequate Protection Order
Composition
Pro Rata
Scheduled Hearings field group
Institution's Assigned Attorney field group
Bankruptcy Totals field group

Petition Date

Entry: User, date
F/M: Yes
Mnemonic: BKPEDT

Enter the date the bankruptcy petition was submitted to the court.

File Date

Entry: User, date
F/M: Yes
Mnemonic: BKFILD

This field is entered when the Bankruptcy Transaction screen is run. You can file maintain this field if you have proper security. This is the date shown on the bankruptcy notice as the filing date. When running the Bankruptcy Transaction, if this field is blank, it will default to today's date.

Claim Date

Entry: User, date
F/M: Yes
Mnemonic: BKDCLM

Enter the date the claim was submitted to the bankruptcy court. This field is entered when the Bankruptcy Transaction screen is run.

Claim Amount

Entry: User, numeric
F/M: Yes
Mnemonic: BKACLM

Enter the amount of the institution's bankruptcy claim submitted to the court. This field is entered when the Bankruptcy Transaction screen is run.

Plan Confirmed

Entry: User, date
F/M: Yes

Mnemonic: BKCONF

Enter the date a proposed bankruptcy plan was confirmed by the court. This field is entered when the Bankruptcy Transaction screen is run.

Dismissed

Entry: System, date
F/M: No
Mnemonic: BKDISM

This is the date the bankruptcy was ordered dismissed by a judge. This date is updated when a Dismiss transaction is run on the Bankruptcy Transaction screen.

Withdrawn

Entry: System, date
F/M: No
Mnemonic: BKWTDR

This is the date the bankruptcy was withdrawn by the filer. This date is updated when a Withdraw transaction is run on the Bankruptcy Transaction screen.

Converted

Entry: User, date
F/M: Yes
Mnemonic: BKCVDT

Enter the date the bankruptcy was converted from one chapter to another. Enter the chapter the bankruptcy was converted from in the **From Chapter** field.

This date is updated when a Convert to Chapter transaction is run on the Bankruptcy Transaction screen.

From Chapter

Entry: User, numeric
F/M: Yes
Mnemonic: BKPBKF

Enter the type of bankruptcy this account is being converted from. This field is updated when a Convert to Chapter transaction is run on the Bankruptcy Transaction screen.

Discharged

Entry: System, date
F/M: No
Mnemonic: BKDISC

This is the date the debt was discharged by the court and the borrower(s) became no longer liable for this debt. This date is updated when a Discharge transaction is run on the Bankruptcy Transaction screen.

Closed

Entry: System, date
F/M: No
Mnemonic: BKCLDT

This is the date the debt was closed by the court and the borrower(s) became no longer liable for this debt. This date is updated when a Close transaction is run on the Bankruptcy Transaction screen.

Continue Bankruptcy Statements on Closed

Entry: User, checkbox
F/M: Yes
Mnemonic: CSBKCSOC

This option allows closed bankruptcies to continue to receive the Bankruptcy Statement (FPSRP500). Otherwise, the Bankruptcy Statement is not produced if the loan is dismissed, withdrawn, or closed

Note: If the option to skip a statement during bankruptcy is on for Bill and Receipt (FPSRP294), you would need to remove all bankruptcy hold codes on the Letters and Actions tab in order for FPSRP294 to generate for the borrower.

Reinstatement Plan

Entry: User, date
F/M: Yes
Mnemonic: BKPLND

Enter the date on which the bankruptcy court has ordered the Reinstatement Plan *to begin*.

Adversary Action Pending

Entry: User, date
F/M: Yes
Mnemonic: BKAAPD

Enter the date adversarial action was undertaken.

Notice Received

Entry: User, date
F/M: Yes
Mnemonic: BKNRCD

Enter the date the bankruptcy notice was received by your institution.

Stay Lifted

Entry: User, date
F/M: Yes
Mnemonic: BKSTAD

Enter the date the stay was lifted by the bankruptcy court.

341 Meeting

Entry: User, date
F/M: Yes
Mnemonic: BK341M

Enter the date of the 341 Meeting, which is the meeting of creditors under Section 341 of the Bankruptcy Code.

Adequate Protection Order

Entry: User, date
F/M: Yes
Mnemonic: BKAPDO

Enter the date an Adequate Protection Order was issued.

Composition

Entry: User, checkbox
F/M: Yes
Mnemonic: BKCPSN

Mark this field if the bankruptcy claim was settled as a result of a composition of creditors.

Pro Rata

Entry: User, checkbox
F/M: Yes
Mnemonic: BKPRTA

Mark this field if the creditors agreed to accept partial payment of their amount of the claim to be divided pro rata between them.

Scheduled Hearings field group

Entry: User, date and time
F/M: Yes
Mnemonic: BKHRD1, BKHRD2, BKHRT1, BKHRT2

Use these fields to enter the date and time of the next or past bankruptcy hearings for this case.

Institution's Assigned Attorney field group
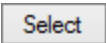
Entry: System, alphanumeric
F/M: No
Mnemonic: See field descriptions below.

These fields contain information about the institution's attorney assigned to this case. The attorney must first be set up on the Loans > Payee > Payee Information screen before you can assign the attorney to this case. Below are instructions on how to set up an institution's assigned attorney.

Setting Up an Institution's Attorney Using the Payee System

1. Click [Select Attorney]. The Select From Payees dialog will display.

2. In the Display field group, select either **All** or **Attorneys**. If the payee is not set up on the Payee Information screen with **Payee Type** as "Attorney" and you select the **Attorneys** radio button, they will not be displayed in this list.

3. In the Payees list view, select the appropriate attorney.

4. Click [Select]. The dialog box will close and the Institution's Assigned Attorney field group will display the information from the Payee record.

5. Enter the date the information was sent to the attorney in the **Sent to Attorney** field.

6. Add contact information, such as the specific attorney's name and extension (e.g., "Bob Smith ext. 3145") in the **Contact Information** field.

7. Click [Save Changes] at the bottom of the screen.

See the following example of these steps, followed by field descriptions:
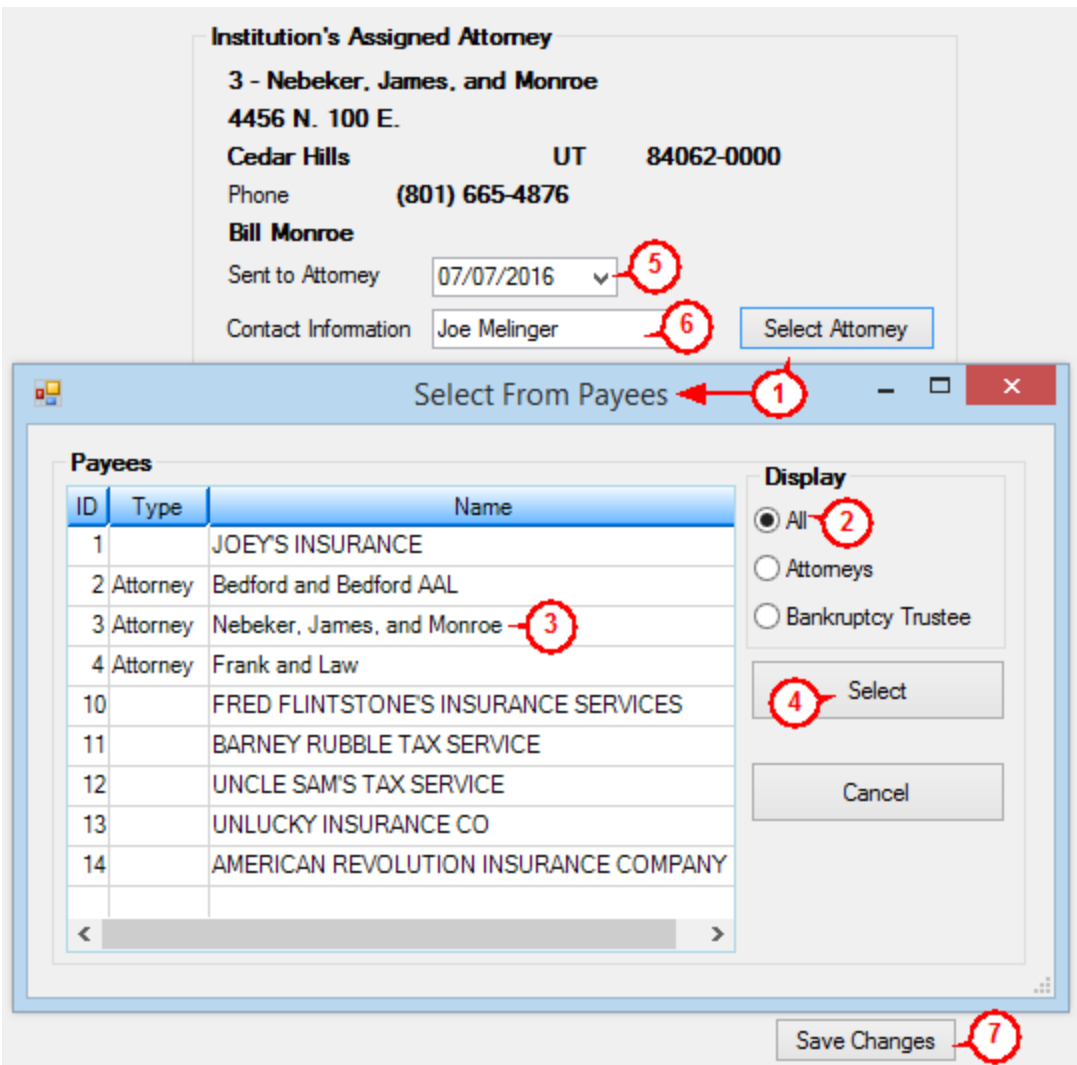
Field	Description
Attorney Information *Mnemonic: CACOMP*	This is the name and address for the assigned attorney. If none exists, the message "attorney not assigned" will appear. Click [Select Attorney] if you want to assign a new attorney to this bankruptcy case.
Attorney Phone *Mnemonic: CAPHNE*	This is the phone number for the assigned attorney.
Sent to Attorney *Mnemonic: BKATND*	Enter the date the bankruptcy information was sent to your institution's attorney.
Contact Information *Mnemonic: BKCON3*	Enter any additional contact information for the institution's assigned attorney. You might enter the name of the specific attorney at the law firm who has been assigned the case. **Note:** This is *not* pulled from the Payee Information screen.

Bankruptcy Totals field group

The Bankruptcy Totals field group on the Case Information tab of the Bankruptcy Information screen displays bankruptcy totals for the total due, bankruptcy cost, senior liens, total secured balance, and total unsecured balance. The fields in this field group cannot be changed using these fields. They are pulled from other fields, as described below.

Bankruptcy Totals

Total Due	71,677.03
Bankruptcy Costs	3,000.00
Senior Liens 0	0.00
Total Secured Balance	0.00
Total Unsecured Balance	0.00

Field	Description

Total Due
 	
 Mnemonic: BLBOTODU
	This system-calculated field is the total amount due, including late charges and fees, on all loans in the bankruptcy *as of* the date in the **File Date** field.
	
	 The bankruptcy transaction calculates the total due as follows:
	
	     Principal balance (LNPBAL)
	 - LIP undisbursed (LNLBAL)
	 - Customer balance (LNCBAL)
	 + Accrued interest (date last accrued to bankruptcy file date)
	 - Escrow balance (LNR1BL)
	 - Reserve balance (LNR2BL)
	 - Subsidy balance (LNSBAL)
	 - Partial pay if not PM 3 or 6 (LNPRTL)
	 - Miscellaneous (LNMISC)
	 + Other bankruptcy charges (ATOCHR)
	 + Late charges (LNLATE)
	 + Loan fees (LNFEES)
	 _____
	
	     Total Due (BLBOTODU)
	
	 Note: This field is file maintained automatically when bankruptcy transactions are processed. It may be calculated differently depending on which bankruptcy options are set up for your institution.

Bankruptcy Costs *Mnemonic: BLBOCOST*	This field is the total cost of the bankruptcy incurred by the institution. It is the total of the six **Bankruptcy Costs** fields on the Account Information tab for all loans in the bankruptcy
Senior Liens	Two fields are displayed—the total number of senior liens and the total dollar amount of the senior liens for all loans in the bankruptcy. Both are calculated

Field	Description
Mnemonic: BLBONBSR, BLBOSRLN	using information on the Loans > Collections > Foreclosure & Repossession & Judgment screen, Lienholders tab.
Total Secured Balance *Mnemonic: BLBOBSBL*	This is the total balance that is covered by security for all loans in the bankruptcy. This information is originally supplied when bankruptcy transactions are run. If you want to change the amount in these fields, use the Names tab and file maintain the **Secured Balance** field in the top list view.
Total Unsecured Balance *Mnemonic: BLBOUSBL*	This is the total balance that is not covered by security for all loans in the bankruptcy. This information is originally supplied when bankruptcy transactions are run. If you want to change the amount in these fields, use the Names tab and file maintain the **Unsecured Balance** field in the top list view.

Pre-Petition Arrearage field group

This field group contains the summary of amounts paid towards the pre-petition arreage balance during the repayment period.

Field	Description
Original Pre-Petition Arrearage Balance *Mnemonic: BKOPPA*	This is the original amount of arrearage at filing. This amount never changes and is the amount the Trustee advised the institution would be paid.
Total Paid During Bankruptcy *Mnemonic:*	This is the total sum of funds paid towards the pre-petition balance during the repayment period.
Current Pre-Petition Arrearage Balance *Mnemonic:*	This is the difference between the original balance and the total paid during bankruptcy.

Names tab

The Names tab on the Bankruptcy Information screen shows names connected to the bankruptcy, as well as any attorneys and trustees involved with this bankruptcy. See the following example of this tab:

Loans > Collections > Bankruptcy Information Screen > Names Tab

The top Names list view displays all borrower names, phone numbers, accounts, secured balances, unsecured balances, percent paid unsecured creditor, ownership, ECOA (Equal Credit Opportunity Act) and CIID information (credit reporting Customer Information Indicator) for all borrowers in the bankruptcy. File maintenance to the ECOA and CIID information can be done directly on the Names list view, as well as to the secured and unsecured fields. You can also view the credit score history of a borrower in this list view.

Telephone restrictions (No Phone Calls) can be added as well using the Phones list view.

Use the consumer information indicator (CIID) to adjust the bankruptcy status for individual borrowers as the bankruptcy progresses. Example: You have a loan that has a husband and wife and the wife's parents, and all are co-borrowers. The husband and wife file bankruptcy, but the parents don't. You would need to set up the CIID information for only the husband and wife. As the bankruptcy progresses, you will need to update the CIID information for both the husband and the wife.

To update this field:
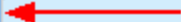
1. Click the CIID column in the list view. You will notice the CIID column changes from this:
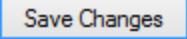
Name	Account Number	CIID	Secured Balance
Harold S Holmes	01 517833 08	D - Petition for Chapter 13 Bankruptcy	

to this:

Name	Account Number	CIID	Secured Balance
Harold S Holmes	01 517833 08	D - Petition for Chapter 13 Bankruptcy ∨	

2. From the CIID drop-down, select the new code to apply to this account, as shown below:

Name	Account Number	CIID	Secured Balance
Harold S Holmes	01 517833 08	D - Petition for Chapter 13 Bankruptcy ∨	
		- <blank> None or retains previously reported	
		2A - Lease Assumption	
		A - Petition for Chapter 7 Bankruptcy	
		B - Petition for Chapter 11 Bankruptcy	
		C - Petition for Chapter 12 Bankruptcy	
		D - Petition for Chapter 13 Bankruptcy	
		E - Discharged Bankruptcy Chapter 7	

3. Click **Save Changes**

The credit reporting CIID codes include the following:

Code   Description

	<blank> None or retains previously reported
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged Bankruptcy Chapter 7
F	Discharged Bankruptcy Chapter 11
G	Discharged Bankruptcy Chapter 12
H	Discharged/Completed through Bankruptcy Chapter 13
I	Chapter 7 Bankruptcy Dismissed
IA	Personal Receivership
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Q	Removes Previously Reported Bankruptcy Indicator

R   Reaffirmation of Debt
S   Removes Reaffirmation of Debt/Debt Rescinded Indicators
T   Credit Grantor Cannot Locate Consumer
U   Consumer Now Located
V   Chapter 7 Reaffirmation of Debt Rescinded
W   Obsolete Chapter 11 Reaffirmation of Debt Rescinded
X   Obsolete Chapter 12 Reaffirmation of Debt Rescinded
Y   Obsolete Chapter 13 Reaffirmation of Debt Rescinded
Z   Undesignated Chapter
2A   Lease Assumption

Any changes made to these fields will be reported to your institution's credit repositories during monthend credit reporting. For more information about credit reporting, see the Credit Reporting manual.

Names list view

Entry: System, list view
F/M: No
Mnemonic: None

This list view on the Names tab of the Bankruptcy Information screen displays the names of all the borrowers tied to this bankruptcy, along with their account number, **CIID** codes (credit reporting Consumer Identification Information Codes), **Secured Balance**, **Unsecured Balance**, **Percent Paid Unsecured Creditor**, **Ownership**, **ECOA** codes, **IRS**, **Previous Chapter**, and **Previous File Date**.

From this list view, you can file maintain the **CIID** and **ECOA** information, as well as the **Secured Balance**, **Unsecured Balance**, and **Percent Paid Unsecured Creditor**.

For example, once you place your cursor in any of these columns, the column opens up for data entry. In the example below, the **Secured Balance** field has been clicked to open:

If you file maintain the **Secured** and **Unsecured Balances**, it will be reflected in the Bankruptcy Totals field group for those totals.

Additionally, any changes made to these fields will be reported to your institution's credit repositories during monthend credit reporting. For more information about credit reporting, see the Credit Reporting manual.
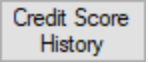
Credit Score History

You can use the <Credit Score History> button to add a credit score for a borrower or to see the recent scores that have been recorded.

give a broader historical view of an individual's credit score through the course of their relationship with your institution. This new dialog allows for credit scores to be identified by the credit repository they were sourced from, the date it was recorded, and the actual score. Anytime a new score is added, it will check the person, organization, and trust and update the credit score information fields. If the score needs to be deleted or corrected, it will replace it with the most current one from the history.

To update credit score history:

1. Click [Credit Score History].

   A dialog similar to the following will display.

Credit Score History Dialog

Phones list view

Entry: System, list view
F/M: No
Mnemonic: None

The Phones list view on the Names tab of the Bankruptcy Information screen displays all the names and phone numbers associated with the account selected in the Names list view, as well as any phones for that borrower. If any phone restrictions have been placed on that person's accounts, it will be displayed in this list view.

Some bankruptcy agreements require lending institutions to not contact borrowers for repayment. You can restrict phone numbers by:

1. Clicking Edit Phone . The Edit Phone dialog box will be displayed.

2. Change the **Phone Restriction** field to "Contact Through Attorney Only."

3. Click [Save Changes].

4. Click [Close].

You would need to do this for each phone number listed, as shown below:

Name	Phone Number	Restriction	
Harold Holmes	(801) 555-2124	Contact Through Attorney Only	
Harold Holmes	(801) 555-7889	Contact Through Attorney Only	

Edit Phone

Debtors Attorney field group

Entry: System, alphanumeric
F/M: Yes
Mnemonic: See below

The Debtors Attorney field group displays the attorney used by the account owner to file bankruptcy on their behalf with the Bankruptcy Courts. The attorney must first be set up on the Loans > Payee > Payee Information screen. Once set up there, you can click [Select Attorney] to designate the attorney for this account owner.

Once you select an attorney, the address, phone, and contact person connected with that attorney is displayed in this field group.

See the following example of this field group, followed by field descriptions:

Debtors Attorney

4 - Frank and Law
454 N. 9000 W.
Orem   UT   84058-0000
Phone   (801) 665-9884
Fred Frank

[Select Attorney]

Field	Description
Debtor's Attorney Name and Address	This displays the name and address of the debtor's attorney. **Note:** You can set up attorneys on the Loans > Payee > Payee Information screen.

Field	Description
Mnemonic: CACOMP, CAA401, CAA402, CAA403, CACT40, CASTAB, CAZIP5	
Debtor's Attorney Phone Number *Mnemonic: CAPHNE*	This is the phone number of the debtor's attorney.
Debtor's Attorney Contact *Mnemonic: CACCON*	This is the name of the person who should be contacted at the debtor's attorney's office concerning this case.

Bankruptcy Trustee field group

Entry: System, alphanumeric
F/M: Yes
Mnemonic: See below

The Bankruptcy Trustee field group displays the trustee used by the Bankruptcy Courts to administer bankruptcy dealings on behalf of your institution and the account owner filing bankruptcy. The trustee must first be set up on the Loans > Payee > Payee Information screen. Once set up there, you can click Select Trustee to designate the attorney for this account owner.

Not all bankruptcy proceedings use a trustee. Sometimes the trustee is the account owner's bankruptcy attorney. If a trustee is not used, leave these fields blank.

Once you select trustee, the address, phone, and contact person connected with that trustee is displayed in this field group.

See the following example of this field group, followed by field descriptions:

Field	Description
Trustee Name and Address *Mnemonic: CACOMP, CAA401, CAA402, CAA403, CACT40, CASTAB, CAZIP5*	This displays the name and address of the trustee. **Note:** You can set up trustees on the Loans > Payee > Payee Information screen.

Field	Description
Trustee's Phone Number *Mnemonic: CAPHNE*	This is the phone number of the trustee.
Trustee's Contact *Mnemonic: CACCON*	This is the name of the person who should be contacted at the trustee's office concerning this case.

Account Information tab

The Account Information tab on the [Bankruptcy Information screen](#) contains fields pertaining to an individual account in the bankruptcy. Make sure an account is selected from the **Select Account** field at the top of the Bankruptcy Information screen before using this tab. Many of the fields on this screen are automatically populated with information after the [Bankruptcy Transaction screen](#) is processed on the account.

See the following example of this tab, followed by links to field descriptions:

Loans > Collections > Bankruptcy Information Screen > Account Information Tab

Common Loan Information field group

The Common Loan Information field group on the Account Information tab of the Bankruptcy Information screen displays common loan information found on many screens in the Loan system in CIM GOLD. For more information, see the Common Loan Information topic.

Hold Codes

Entry: System, numeric
F/M: No
Mnemonic: LNHLD1, LNHLD2

These fields display any hold codes set up on the account. You cannot make changes to these fields from this tab. However, you can make changes on the Letters & Actions tab if you have the proper security.

Rate Information field group

These fields contain interest rate information, including accrued interest, date last accrued, and accrual rate.

Rate Information	
Accrued Interest	522.05
Date Last Accrued	03/01/2015
Accrual Rate	9.88200

Accrued Interest

Entry: System, numeric
F/M: No
Mnemonic: LNACIN

This is the accrued interest for the loan, pulled from the Loans > Account Information > Account Detail screen.

Date Last Accrued

Entry: System, date
F/M: No
Mnemonic: LNDLAC

This is the date the interest was last accrued by the system. It is pulled from the Loans > Account Information > Account Detail screen.

Accrual Rate

Entry: System, numeric
F/M: No
Mnemonic: LNRATE, LNAMRT, LNLRAT

This is the applicable interest rate depending on the loan fields:

- If the loan uses payment method 0, 5, 6, 9, or 10, this field is LNRATE.

- If it is payment method 7, or payment method 6 with the **Use Arm Fields** option marked, it is LNAMRT.

- If the LIP method code is 1 or 101, it is LNLRAT.

Abandoned Date

Entry: User, date
F/M: Yes
Mnemonic: ATABAD

This is the date the trustee abandons property from the bankruptcy estate, thereby releasing it to the debtor.

Reaffirmed

Entry: User, date
F/M: Yes
Mnemonic: BKFIRD

This is the date the debtor filed his intention to retain the collateral and reaffirm debts secured by the collateral. This box is checked if the Reaffirmation transaction is run on the Bankruptcy Transaction screen.

Balance Information field group

The fields in the Balance Information field group on the Account Information tab of the Bankruptcy Information screen display balance information about the loan, such as payments past due, net principal, and net reserve.

See the following example of this field group, followed by links to descriptions:

Balance Information	
Payments Past Due	
Net Principal	43,745.65
Net Reserve	
Subsidy	
Interest Due	8,707.21
Partial Payment	
Miscellaneous Funds	
Late Charges	435.45
Loan Fees	
Other Charges	
Total Due	52,888.31

Payments Past Due
Net Principal
Net Reserve
Subsidy
Interest Due
Partial Payment
Miscellaneous Funds
Late Charges
Loan Fees
Other Charges
Total Due

Past Due Repayment Plan Payments

Entry: System, numeric
F/M: No
Mnemonic: BLBONBPD

If a repayment plan has been set up for this account on the Repayment Plan tab, and the account owner has missed making the payments for that plan, the number of missed payments is displayed in this field.

For example, if five repayment plan due dates have passed without a payment, "5" would be displayed in this field.

See the Repayment Plan tab for more information.

Net Principal

Entry: System, numeric
F/M: No
Mnemonic: BLBOPBAL

This system-calculated field is the net principal balance as of the filing date on the Bankruptcy Information screen. It is calculated as follows:

Principal Balance – LIP Undisbursed – Customer Balance (LNPBAL – LNLBAL – LNCBAL) = Net Principal Balance

Net Reserve

Entry: System, numeric
F/M: No
Mnemonic: BLBONETR

This system-calculated field is the net reserve balance as of the filing date of the bankruptcy. It is calculated as follows:

Escrow + Reserve (LNR1BL + LNR2BL)

Subsidy

Entry: System, numeric
F/M: No
Mnemonic: BLBOSBAL

This is the subsidy balance as of the filing date of the bankruptcy.

Interest Due

Entry: System, numeric
F/M: No
Mnemonic: BLBOACIN

This is the **Accrued Interest** from the **Date Last Accrued** to the bankruptcy **File Date**.

If the loan continues to receive payments and the **Date Last Accrued** becomes greater than the bankruptcy **File Date**, the interest due will be zero.

Partial Payment

Entry: System, numeric
F/M: No
Mnemonic: BLBOPRTL

This is the amount in partial payments as of the filing date.

Miscellaneous Funds

Entry: System, numeric
F/M: No
Mnemonic: BLBOMISC

This is the amount in miscellaneous funds as of the filing date.

Late Charges

Entry: System, numeric
F/M: No
Mnemonic: BLBOLATE

This is the amount in late charges as of the filing date.

Loan Fees

Entry: System, numeric
F/M: No
Mnemonic: BLBOFEES

This is the amount in loan fees as of the filing date.

Other Charges

Entry: User, numeric
F/M: Yes
Mnemonic: ATOCHR

Enter in this field any other charges you want to collect. Example: You have attorney fees which you have not disbursed from the reserves. The amount entered in this field will be included in the **Total Due**. However, you will need to navigate away from this screen and then back to it to see the updated totals if you enter an amount in this field.

Total Due

Entry: System, numeric
F/M: No
Mnemonic: BLBOTODU

This field is the total of all the fields above.

Bankruptcy Costs field group

These fields contain information pertaining to bankruptcy costs. Six descriptions and six amount fields are available. These may be amounts the institution has paid from the loan as advances, or they may be amounts you have paid from a general ledger. The total of these amounts are also displayed in the **Bankruptcy Costs** field on the Case Information tab.

See the following example of this field group, followed by field descriptions:

Bankruptcy Costs

Description	Amount
AttomeyFee	2,000.00
Travel	500.00
Aipraisal	500.00
Bankruptcy Cost	**3,000.00**

Field	Description
Description *Mnemonic: ATCDS1-ATCDS6*	Enter in these fields the description of the loan advance your institution has made on the loan (legal fees, taxes, etc.).
Amount *Mnemonic: ATCAM1-ATCAM6*	Enter in these fields the amounts of the advances your institution has made on the loan (legal fees, taxes, etc.).
Bankruptcy Cost *Mnemonic: N/A*	This is the total bankruptcy cost. It is the total of the six amount fields in this field group.

Property Value field group

These fields on the Account Information tab of the Bankruptcy Information screen show original appraisal and additional amounts and dates. See the following example of this field group, followed by field descriptions:

Property Value

Original Appraisal	69,000.00	07/05/2009
Additional Appraisal	82,000.00	07/12/2016

Field	Description
Original Appraisal Amount/Date *Mnemonic: LNAPAM, LNAPRS*	This is the original appraisal amount and date that appraisal was made for the property. It is pulled from the Loans > Account Information > Account Detail screen > Valuation tab.
Additional Appraisal Amount/Date *Mnemonic: PZAPA2, PZAPD2*	This is the latest appraisal amount and date that appraisal was made. It is pulled from the Loans > Account Information > Account Detail screen > Valuation tab.

Principal Balance at Bankruptcy

Entry: System, numeric
F/M: No
Mnemonic: ATPBAB

This is the principal balance of the loan when the bankruptcy was filed. This field is automatically calculated by the system when the Bankruptcy Transaction screen is processed.

Post Petition Due Date

Entry: System, date
F/M: No
Mnemonic: BLBOPPDT

This is the date in the repayment plan when the next post-petition payment is due. This is the date of the next payment set up on the Repayment Plan tab, if applicable. See that tab for more information about setting up repayment plans.

Last Payment Date

Entry: System, date
F/M: No
Mnemonic: BLBOLPDT

This is the date a repayment plan payment was last made. It is pulled from the most recent **Date Paid** field on the Repayment Plan tab.

Foreclosure Default Notice Date

Entry: System, date
F/M: No
Mnemonic: FCCDFD

This field displays the date the notice of default was sent. It is pulled from the **Default Notice** field on the Foreclosure & Repossession & Judgment screen.

Collateral Summary

Entry: System, alphanumeric
F/M: No
Mnemonic: LNCLDS

This is a brief description of the collateral used to secure the loan. If there is no collateral description, this field will be blank.

The **Collateral Summary** field is file maintained through the Loans > Account Information > Account Detail screen.

Repayment Plan Tab

The Repayment Plan tab is located on two screen: Loans > Collections > Bankruptcy Information and Loans > Collections > Account Delinquency. The Repayment Plan tab allows you set up a repayment plan pertaining to an individual loan in bankruptcy. To populate the fields, select an account in the **Select Account** drop-down list at the top of the Bankruptcy Information screen.

This tab is used to set up and view the court-ordered or institution-created repayment plan, if applicable. This is the amount the bankruptcy court has ordered to be paid and when the payments are due. Because this is not the actual (contractual) loan payment amount, you will need to track the repayment plan separately from the contractual repayment terms.

You can quickly set up the repayment plan by using the fields at the bottom of the screen. If the repayment plan has been set up, the fields on this screen are automatically updated as payments are posted.

> **NOTE**
>
> You must use the [BAP/TBAP Payment transaction](#) (tran code 2600-16 (check) or tran code 2600-17 (journal) for this to occur.

If less than a full repayment plan payment is posted, the remaining amount is stored, and the next time a payment is posted, it will be applied first to the **Remaining Due** amount. Any additional funds will go toward the next repayment plan payment.

As BAP/TBAP payments are posted, they are actually credited to **Partial Payments** or **Applied To Payment** (on the Loans > Account Information > Account Detail screen > Balance & Dates tab). Once an amount equal to the contractual loan payment is in **Partial Payments**, the system automatically moves the funds from **Partial Payments** during the afterhours process and posts them to the contractual loan payment.

> **NOTE**
>
> Your institution must be using the partial payment feature for this to occur.
>
> When a loan has a repayment plan and a partial payment is made, it must be run through the BAP or TBAP for the repayment plan to be updated. If the transaction has TORC 61 (which is only created when the afterhours has a payment from partial being applied to the loan), the repayment plan will be skipped.

There are several reasons to not change loan fields such as **P/I Payment** from the actual loan contractual terms. One of these is investor reporting. Using this screen and the partial payments options will help you keep track of both the contractual and the court-ordered payments.

The Repayment Plan information is displayed on the Bill and Receipt statement (FPSRP294). If information is expired or missing, a warning provider (⚠️) or an error provider (🔴) is displayed by the field that needs to be updated. If all the information on this tab is not correct, the Repayment Plan information will not be included on the Bill and Receipt statement.

Setting Up a Repayment Plan

1. After looking up the bankruptcy number, select the account from the **Select Account** field at the top of the screen for which you want to apply this repayment plan.

NOTE

You cannot look up the bankruptcy from the Account Delinquency screen. If you know the borrower's account number that you set up a repayment plan for, you can enter that in the **Account Number** field at the top of the screen. After you have the account, the following steps work the same on either screen.

---

2. Click <Create Plan>.

3. Enter the **Due Date**, **Amount**, **Number of Payments**, and **Frequency**.

4. Press <Enter> on your keyboard. This adds the information to the list view.

5. Click <Save Plan> to save it.

The following example illustrates these steps:

Loans > Collections > Bankruptcy Information Screen > Repayment Plan Tab

---

NOTES

- You do not need to do anything with the **Date Paid**, **Amount Paid**, or **Previous Date Paid** fields. These fields will be automatically updated when the BAP/TBAP Payment transaction is processed.
- If you are editing a plan, the <Save Plan> button will change to <Update Plan>.

Field Descriptions

See the following links to descriptions of fields found on this screen:

Repayment Plan field group
   Number of Payments Due
   Number of Payments Paid

See also in DocsOnWeb:

GOLD Services > Appendix J.2, Bulk Activity Payment (BAP) Transactions

Repayment Plan field group

These fields on the Repayment Plan tab of the Bankruptcy Information screen pertain to the repayment plan for the bankruptcy. All information is calculated from data stored on the Repayment Plan tab.

See the following example of this field group, followed by links to field descriptions:

Repayment Plan	
Number of Payments Due	9
Number of Payments Paid	
Payment Due Date	07/29/2016
Amount Due	300.00
Total Payment	3,300.00
Unpaid	3,300.00

Number of Payments Due

Number of Payments Paid

Payment Due Date

Amount Due

Total Payment

Unpaid

Number of Payments Due

Entry: System, numeric
F/M: No
Mnemonic: BLBOPMDU

This is the number of repayment plan payments due that have an amount in the **Amount Due** field.

See also:
   Repayment Plan tab

Number of Payments Paid

Entry: System, numeric
F/M: No
Mnemonic: BLBOPMPD

This is the number of repayment plan payments that have *no* remaining amount due. It is calculated using data from the Repayment Plan tab. You must use the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal) to make payments to the repayment plan.

See also:
   Repayment Plan tab

Payment Due Date

Entry: System, numeric
F/M: No
Mnemonic: BLBOPMDD

This is the date the next repayment plan payment is due. It is pulled from the Repayment Plan tab. You must use the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal) to make payments to the repayment plan.

See also:
   Repayment Plan tab

Amount Due

Entry: System, numeric
F/M: No
Mnemonic: BLBOAMDU

This is the amount due minus the amount paid corresponding to the **Payment Due Date**. It is pulled from the Repayment Plan tab. You must use the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal) to make payments to the repayment plan.

See also:
   Repayment Plan tab

Total Payment

Entry: System, numeric
F/M: No
Mnemonic: BLBOTOPM

This is the total amount of all repayment plan payments. It is calculated by adding all amounts in the Amount Due column on the Repayment Plan list view. You must use the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal) to make payments to the repayment plan.

See also:
   Repayment Plan tab

Unpaid

Entry: System, numeric
F/M: No
Mnemonic: BLBOUNPD

This is the total amount of repayment plan payments that have *not* been paid. It is calculated by adding the amounts in the Remaining Due column found on the Repayment Plan list view.

You must use the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal) to make payments to the repayment plan.

See also:
   Repayment Plan tab

Next 3 Payments Due field group

This field group on the Repayment Plan tab of the Bankruptcy Information screen displays the next three repayment plan payments that have *not* been paid, as shown below:

Next 3 Payments Due	
Due Date	Amount
07/29/2016	300.00
08/29/2016	300.00
09/29/2016	300.00

A repayment plan must be set up in order for these fields to be populated. For more information on setting up repayment plans, see the Repayment Plan tab topic.

Field	Description
Due Date *Mnemonic: BLBODT01, BLBODT02, BLBODT03*	The **Due Date** column lists the next three payment due dates in the repayment plan.
Amount *Mnemonic: BLBOTOT1, BLBOTOT2, BLBOTOT3*	The **Amount** column lists the next three payment amounts in the repayment plan.

Repayment Plan list view

Entry: System, list view
F/M: No
Mnemonic:

This list view displays information about the repayment plan for the loan. It includes the due date, amount, date paid, amount paid, remaining due, and previous date paid.

For information on how to create a repayment plan, see the Repayment Plan tab main topic.

The following is an example of the Repayment Plan list view with a repayment plan set up on the account:

Due Date	Amount	Date Paid	Amount Paid	Remaining Due	Previous Date Paid
07/29/2016	300.00			300.00	
08/29/2016	300.00			300.00	
09/29/2016	300.00			300.00	
10/29/2016	300.00			300.00	
11/29/2016	300.00			300.00	
12/29/2016	300.00			300.00	
01/29/2017	500.00			500.00	
02/28/2017	500.00			500.00	
03/28/2017	500.00			500.00	

Set Up or Change Repayment Plan field group

These fields are used to set up or change repayment plans. For more information on how to set up repayment plans involved with this bankruptcy, see the Repayment Plan tab main topic.

To remove a plan payment from the list, click on the plan payment in the list view and click [Delete Selected Plan] .

To remove all plans from the list, click [Delete All Plans] .

See the following example of this field group, followed by links to field descriptions:

Set Up or Change Repayment Plan

Due Date	Amount	Number of Payments	Frequency	Date Paid	Amount Paid	Previous Date Paid
07/20/2016 ⌄	500.00	12	Monthly ⌄	⌄		⌄

[Delete Selected Plan] [Delete All Plans] [Create New]

Due Date

Due Date

Entry: User, date
F/M: Yes
Mnemonic: PNDUED

Use this field to enter the first due date for the repayment plan. For information on how to create a repayment plan, see the [Repayment Plan tab main topic](#).

Amount

Entry: User, numeric
F/M: Yes
Mnemonic: PNDUAT

Use this field to enter the payment amount for the repayment plan. For information on how to create a repayment plan, see the [Repayment Plan tab main topic](#).

Number of Payments

Entry: User, numeric
F/M: Yes
Mnemonic: N/A

Use this field to enter the number of payments in the repayment plan. For information on how to create a repayment plan, see the [Repayment Plan tab main topic](#).

Frequency

Entry: User, numeric
F/M: Yes
Mnemonic: N/A

Use this field to enter the payment frequency for the repayment plan. Enter "1" for monthly, "2" for every two months, etc. This field works the same as **Payment Frequency** field on the Account Detail screen. For information on how to create a repayment plan, see the [Repayment Plan tab main topic](#).

Date Paid

Entry: User, date
F/M: No

Mnemonic: PNPDDT

This is the last payment date on the selected repayment plan. You cannot make changes to this field. Payments to repayment plans are posted using the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal)). You do not need to enter data in this field. The system will do it automatically.

For information on how to create a repayment plan, see the Repayment Plan tab main topic.

Amount Paid

Entry: User, numeric
F/M: Yes
Mnemonic: PNPDAT

This is the amount paid on this repayment plan. You cannot make changes to this field. Payments to repayment plans are posted using the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal)). You do not need to enter information in this field. The system will do it automatically.

For information on how to create a repayment plan, see the Repayment Plan tab main topic.

Previous Date Paid

Entry: User, numeric
F/M: Yes
Mnemonic: PNREMD

This is the previous payment date made on this repayment plan. You cannot make changes to this field. Payments to repayment plans are posted using the BAP Payment transaction (tran code 2600-16 (check) or tran code 2600-17 (journal)). You do not need to enter data in this field. The system will do it automatically.

For information on how to create a repayment plan, see the Repayment Plan tab main topic.

Comments tab

The Comments tab is where collectors and employees record collection efforts. This tab allows collectors to enter comments or actions taken on accounts. It records these entries and creates an online history of actions taken on the loan. This way collectors and managers can track the progress of actions taken on the loan.

NOTE

Once comments have been entered, they cannot be deleted. This is suggested by auditors for security purposes.

This tab is located on several CIM GOLD screens. They include the Account Delinquency screen; Bankruptcy Information screen; Foreclosure & Repossession & Judgment screen; and the Detail & Queue Processing tab on the Collection Queues screen. See the following example of this tab:

For definitions of each of the fields found on this screen, see the Comments tab topic under Account Delinquency screen.

Letters & Actions tab

The Letters & Actions tab is used to enter information about event letters and actions for the account. It is included on several CIM GOLD screens. It is file maintainable on all of them except the Loans > Special Payment Processing > Web & GOLDPhone Payments screen.

See the following example of this tab:

Letters & Actions Tab

For descriptions of each of the fields on this screen, see the Letter & Actions topic under Account Delinquency.

Pre-Petition Arrearage tab

The Pre-Petition Arrearage tab allows institutions to manually enter and store information into a table in order to track payments made on amounts that were past due when the bankruptcy filing occurred. These payments are separate from the regular monthly mortgage payment and are typically paid via the Trustee. Information for pre-petition payments will be reflected on statements generated through the Bankruptcy Statement (FPSRP500).

Pre-Petition Arrearage list view

Entry: System, list view
F/M: No
Mnemonic: None

This table lists the sum of the pre-petition arrearage payments made during the repayment period.

Item Name

Entry: User, drop-down list
F/M: Yes
Mnemonic: None

Select the type of payment from the drop-down list. Options are Borrower Payment, Trustee Payment, and Other Payment.

Date

Entry: User, date
F/M: Yes
Mnemonic: None

This is the date that funds were applied to the outstanding pre-petition arrearage balance.

Description

Entry: User, alphanumeric
F/M: Yes
Mnemonic:

This is the description of the payment.

Amount

Entry: User, numeric
F/M: Yes
Mnemonic:

This is the amount that funds were applied to the outstanding pre-petition arrearage balance.

Summary field group

This field group contains the summary of amounts paid towards the pre-petition arreage balance during the repayment period. The summary is defined by the following:

- Original Pre-Petition Arrearage Balance
- Total Paid During Bankruptcy
- Current Pre-Petition Arrearage Balance

Original Pre-Petition Arrearage Balance

Entry: System, numeric
F/M: No
Mnemonic: BKOPPA

This is the original amount of arrearage at filing. This amount never changes and is the amount the Trustee advised the institution would be paid.

Total Paid During Bankruptcy

Entry: System, numeric
F/M: No
Mnemonic:

This is the total sum of funds paid towards the pre-petition balance during the repayment period.

Current Pre-Petition Arrearage Balance

Entry: System, numeric
F/M: No
Mnemonic:

This is the difference between the original balance and the total paid during bankruptcy.

Institution Options tab

The Institution Options tab on the Bankruptcy Information screen shows the available institution options pertaining to bankruptcies. A check in the box by an option indicates that your institution uses that option. Options can only be set by FPS GOLD. If you would like an option changed, please submit a work order.

Click on any option below to see its description.

APCO—Accept Payments on Charge-offs
BKPM—Allow Payments on Hold Codes 4 and 5
BKLC—Keep Late Charges on Bankruptcy
KLLT—Keep Life of Loan Late Charges
LTBK—Do Not Assess Late Charges on Chapter 13
STBK—Stop All Billing Statements on Bankrupt Loans

APCO - Accept Payments on Charge-offs

Entry: System, checkbox
F/M: No
Mnemonic: None

If this field is marked, payments, principal decreases, and fees will be accepted on charge-offs.

BKPM - Allow Payments on Hold Codes 4 and 5

Entry: System, checkbox
F/M: No
Mnemonic: None

If this field is marked, payments, payoffs, principal decreases, and fees can be posted, even if there is a hold code 4 (chapter 7, 11, or 12) or 5 (chapter 13) on the account.

BKLC - Keep Late Charges on Bankruptcy

Entry: System, checkbox
F/M: No
Mnemonic: None

If this option is marked, when the Bankruptcy By Name transaction is processed, all unpaid late charges will remain on the account.

If this option is *not* marked, when the Bankruptcy By Name transaction is processed, all unpaid late charges will be waived (tran code 570).

KLLT - Keep Life of Loan Late Charges

Entry: System, checkbox
F/M: No
Mnemonic: None

If this field is marked, the life-of-loan late charges will not be deleted when the bankruptcy transaction is processed.

LTBK - Do Not Access Late Charges on Chapter 13

Entry: System, checkbox
F/M: No
Mnemonic: None

If this field is marked, late charges will not be assessed while the account is in Chapter 13 bankruptcy (hold code 5).

STBK - Stop All Billing Statements on Bankrupt Loans

Entry: System, checkbox
F/M: No
Mnemonic: None

If this field is marked, billing statements will be stopped if the account has a hold code 4 (Chapter 7, 11, 12) or 5 (Chapter 13).

Foreclosure & Repossession & Judgment Screen

The Foreclosure & Repossession & Judgment screen (under Loans > Collections) is used to store information about and track foreclosures. This information can be used by Report Writer, GOLDWriter, or GOLDMiner to create special foreclosure tracking reports.

Note: A foreclosure record is created the first time a field on this screen is file maintained. At that time, six fields will be initialized to zero. These fields are **Default Mail Method**, **Demand Mail Method**, **Inv Default Mail Method**, **PMI Notified Mail Method**, **Foreclosure Sale Results**, and **Foreclosure Type**.

This screen contains the following tabs:

- Notices & Sale

- Names

- Attorney Information

- Judgment

- Property & Reserves

- Lienholders

- FHA & VA

- Comments

- Letters & Actions

See the following example of this screen:

OPEN
Loan

1-4 Family R/E PF - Portfolio

Investor 11   1

Notepad   **07/18/2016**

Notices & Sale | Names | Attorney Information | Judgment | Property & Reserves | Lienholders | FHA & VA | Comments | Letters & Actions

Bankruptcy Information

Chapter

Case Number

File Date

Hold Codes

No Annual Statement or Reported to IF

Bankruptcy - Chapter 13

Common Loan Information
Amortizing

Principal Balance   63,393.86

Institution Balance   63,393.86

Original Balance   69,000.00

LIP Undisbursed

LOC Remaining

Due   **04/01/2015**

Open   **10/25/2006**

Maturity   **11/01/2036**

Paid Off

Balloon

Assumed

Payment Frequency   **Monthly**

Term **360** Installment Number **18**

Installments Remaining   **342**

Demand Notice

Demand Notice   07/20/2016 ∨   Registered ∨

Demand Expiration   09/09/2016 ∨

Default Notice   08/05/2016 ∨   Registered ∨

Prior Demand Dates

05/03/2016 ∨

05/25/2016 ∨

06/14/2016 ∨

Foreclosure/Repossession

Foreclosure Type   Judgment ∨

Notice of Sale Sent   08/10/2016 ∨

Title/Trustee Sale Guarantee 08/11/2016 ∨

Date of Sale   08/11/2016 ∨

Sale Results   Pending ∨

Reinstatement   ∨

Pre-Sale Redemption   ∨

Redemption   ∨

Workout   ∨

Date of Repossession   ∨

Balance at Repossession

Investor

LOANCARE SERVICING CENTER, INC.

Investor Percent Owned

Notified of Default   07/12/2016 ∨

Delivery   Registered ∨

Foreclosure Instruction Received 07/19/2016 ∨

Contact   Milly Miller

Borrower Proceedings

Start   07/12/2016 ∨

End   09/02/2016 ∨

PMI

Percent of Coverage

PMI Policy Number

Notified Of Default   ∨   ∨   05 Claim Paid   ∨

Foreclosure Instruction Received ∨   Amount Received

Collateral Summary

Save Changes

Loans > Collections > Foreclosure & Repossession & Judgment Screen

Notices & Sale tab

The Notices & Sale tab of the Foreclosure & Repossession & Judgment screen contains fields used to view and enter foreclosure information for the loan. If any collateral connected to the loan is sold, use the Sale of Security transaction (tran code 2510-03) to enter the amount sold and credit the principal balance. Then use these fields to log information concerning any notices sent to borrowers or investors.

See the following example of this tab, followed by links to field descriptions:

Loans > Collections > Foreclosure & Repossession & Judgment Screen > Notices & Sale Tab

Bankruptcy Information field group

Demand Notice field group

Prior Demand Dates field group

Foreclosure/Repossession field group

Foreclosure Type

Notice of Sale Sent

Investor field group

PMI field group

Borrower Proceedings field group

Bankruptcy Information field group

These fields are used to view bankruptcy information for the loan, if applicable. Data is pulled from the Bankruptcy Information screen.

Bankruptcy Information

Chapter	**13**
Case Number	**UT-444555**
File Date	**07/12/2016**

Field	Description
Chapter *Mnemonic:* *BKCHAP*	This is the bankruptcy chapter 7, 11, 12, or 13. It is pulled from the Bankruptcy Information screen. Bankruptcy chapters are established during the Bankruptcy Transaction.
Case Number *Mnemonic:* *BKCASE*	This is the bankruptcy case number. It is pulled from the Bankruptcy Information screen. Bankruptcy chapters are established during the Bankruptcy Transaction.
File Date *Mnemonic:* *BAFILD*	This is the date the bankruptcy was filed. It is pulled from the Bankruptcy Information screen. Bankruptcy chapters are established during the Bankruptcy Transaction.

Demand Notice field group

These fields are used to enter information about demand notices.

Note: The **Demand Notice** date is reported to Freddie Mac as status code 80 (Date Breach Letter Sent) and appears on the Freddie Mac EDR Report (FPSRP153).

Demand Notice

Demand Notice	07/20/2016	Registered
Demand Expiration	09/09/2016	
Default Notice	08/05/2016	Registered

Field	Description
Demand Notice	These fields are used to enter the date the demand notice was sent and the mailing method used. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. Possible entries for the method drop-down list are **Registered** and **Certified**. The method field is not required.

Field	Description
Mnemonic: FCCDMD, FCCDMS	**Note:** This date is reported to Freddie Mac as status code 80 (Date Breach Letter Sent) and appears on the [Freddie Mac EDR Report (FPSRP153)](#)..
Demand Expiration *Mnemonic: FCDATX*	This field is used to enter the date of expiration for the demand. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.
Default Notice *Mnemonic: FCCDFD, FCCDFS*	These fields are used to enter the date the default notice was sent and the method of mail used. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. Possible entries for the method are **Registered** and **Certified**. The method field is not required.

Prior Demand Dates field group

Entry: User, date
F/M: Yes
Mnemonic: FCDT01, FCDT02, FCDT03
Screen: Foreclosure & Repossession & Judgment, [Notices & Sale tab](#)
Field Group: Prior Demand Dates

These fields are used to enter the dates of when prior demand notices were sent to the borrower, if any. These notices would predate the demand notice dates in the [Demand Notice field group](#). Up to three prior notices and their dates can be entered, as shown below. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Foreclosure/Repossession field group

The fields in the Foreclosure/Repossession field group on the [Notices & Sale tab](#) of the Foreclosure & Repossession & Judgment screen are used to enter information about foreclosure and repossession. Only use these fields if a foreclosure or repossession are scheduled or have already been processed on the account.

See the following example of this field group, followed by links to field descriptions:

[Foreclosure Type](#)

[Notice of Sale Sent](#)

[Title/Trustee Sale Guarantee](#)

[Date of Sale](#)

[Sale Results](#)

[Reinstatement](#)

[Pre-Sale Redemption](#)

[Redemption](#)

[Workout](#)

[Date of Repossession](#)

[Balance at Repossession](#)

Foreclosure Type

Entry: User, drop-down list
F/M: Yes
Mnemonic: FCSTYP
Screen: Foreclosure & Repossession & Judgment, [Notices & Sale tab](#)
Field Group: Foreclosure/Repossession

In this field, select the type of foreclosure from the drop-down list, if applicable. Possible entries are Trust Deed, Judgment, and Judicial Sale.

Notice of Sale Sent

Entry: User, date
F/M: Yes
Mnemonic: FCCSND
Screen: Foreclosure & Repossession & Judgment, [Notices & Sale tab](#)

Field Group: Foreclosure/Repossession

This field is used to enter the date the Notice of Sale (NOS) was filed and sent to the borrowers. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Title/Trustee Sale Guarantee

Entry: User, date
F/M: Yes
Mnemonic: FCTSGD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is used to enter the date of the Trustee Sale Guarantee. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Date of Sale

Entry: User, date
F/M: Yes
Mnemonic: FCSALD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is the scheduled foreclosure sale date. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

You should also run the Sale of Security transaction (tran code 2510-03).

Sale Results

Entry: User, drop-down list
F/M: Yes
Mnemonic: FCSALS
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This drop-down list is used to enter the result of the sale. Possible entries are blank, Pending, REO, and Claim.

Reinstatement

Entry: User, date
F/M: Yes
Mnemonic: FOCRID
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is used to enter the date the account was last reinstated. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Pre-Sale Redemption

Entry: User, date
F/M: Yes
Mnemonic: FCPSRD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is used to store the date the pre-sale redemption occurred. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Redemption

Entry: User, date
F/M: Yes
Mnemonic: FCRMPD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is the final date on which the period of redemption expires on this account. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Workout

Entry: User, date
F/M: Yes
Mnemonic: FCWKOD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is the date an arrangement for payment has been reached to resolve the foreclosure process. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Date of Repossession

Entry: User, date
F/M: Yes
Mnemonic: FCRPOD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Foreclosure/Repossession

This field is the date the collateral on the loan was repossessed. This would be used for cars, boats, televisions, etc. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

You should also run the Repossession transaction (tran code 2203).

Balance at Repossession

Entry: User, numeric
F/M: Yes
Mnemonic: FCREPO
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab

Field Group: Foreclosure/Repossession

This field is used to enter the balance of the loan as of the date the collateral on the loan was repossessed.

You should also run the [Repossession transaction (tran code 2203)](#).

Investor field group

These fields are used to enter investor information for the loan.

See the following example of this field group, followed by links to field descriptions:

[Description](#)

[Investor Percent Owned](#)

[Notified of Default](#)

[Delivery](#)

[Foreclosure Instruction Received](#)

[Contact](#)

Description

Entry: System, alphanumeric
F/M: No
Mnemonic: IMNAM
Screen: Foreclosure & Repossession & Judgment, [Notices & Sale tab](#)
Field Group: Investor

This field displays the name of the investor.

Investor Percent Owned

Entry: System, numeric
F/M: No
Mnemonic: LNISLD
Screen: Foreclosure & Repossession & Judgment, [Notices & Sale tab](#)
Field Group: Investor

This field displays the **Portion Sold** to the investor.

Notified of Default

Entry: User, date
F/M: Yes
Mnemonic: FCIVDD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Investor

This field is used to enter the date the investor was notified of the default of the loan. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Delivery

Entry: User, drop-down list
F/M: Yes
Mnemonic: FCIVDS
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Investor

This drop-down list is for the method of mail used to notify the investor of the default. Possible entries are Registered and Certified.

Foreclosure Instruction Received

Entry: User, date
F/M: Yes
Mnemonic: FCIVFD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Investor

This field is the date the foreclosure instructions were received from the investor. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

Contact

Entry: User, alphanumeric
F/M: Yes
Mnemonic: FCCON3
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Investor

This field is used to enter the name of an investor contact for this account.

PMI field group

These fields are used to view and enter Private Mortgage Insurance information for the loan.

See the following example of this field group, followed by links to field descriptions:

PMI Name

Percent of Coverage

PMI Policy Number

Notified of Default

Foreclosure Instruction Received

05 Claim Paid

Amount Received

PMI Name

Entry: System, alphanumeric
F/M: No
Mnemonic: LNPMIC
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

This is the name of the Private Mortgage Insurance for this account, if any. It is pulled from the Loans > Account Information > Account Detail screen > Classification tab.

Percent of Coverage

Entry: System, numeric
F/M: No
Mnemonic: LNPMIP
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

The percentage of PMI coverage is pulled from the Loans > Account Information > Account Detail screen > Classification tab.

PMI Policy Number

Entry: System, numeric
F/M: No
Mnemonic: RDPLCY
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

This field is the PMI policy number pulled from the **Policy Number** field on the Loans > Account Information > Reserves > Reserve Detail screen. Valid reserve disbursement types for this field are 50-59 and 76.

Notified of Default

Entry: User, date
F/M: Yes
Mnemonic: FCPMDD, FCPMDS
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

These fields are used to enter the date a copy of the notice of the default was sent to the PMI company, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

The drop-down list has two possible entries: Registered and Certified.

Foreclosure Instruction Received

Entry: User, date
F/M: Yes
Mnemonic: FCPMFD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

Enter in this field the date the foreclosure instructions were received by your institution from the PMI company.

05 Claim Paid

Entry: User, date
F/M: Yes
Mnemonic: FCPCPD
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

Enter in this field the date "05 Claim Paid**"** was selected on the **Removal Code** drop-down list on the PMI tab of the Account Delinquency screen.

Amount Received

Entry: User, numeric
F/M: Yes
Mnemonic: FCPCAR
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: PMI

Enter in this field the amount that was received by your institution for the **05 Claim Paid** field on this screen.

Borrower Proceedings field group

Entry: User, date
F/M: Yes
Mnemonic: FCBPSD, FCBPED
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Borrower Proceedings

In the **Start** field, enter the date the borrower proceeding was filed. This would be the initiation of any administrative, judicial, or non-judicial action or proceeding brought or claim asserted by a borrower that has affected, or has the potential to affect, a Loan or the Borrower's, Servicer's, Beneficiary's, or Lender's rights or obligations under the Loan.

In the **End** field, enter the date the borrower proceeding ended.

Hold Codes field group

Entry: System, alphanumeric
F/M: No
Mnemonic: LNHLD1, LNHLD2
Screen: Foreclosure & Repossession & Judgment, Notices & Sale tab
Field Group: Hold Codes

This displays the description of the hold codes that are on the account.

Collateral Summary

Entry: System, alphanumeric
F/M: No
Mnemonic: LNCLDS
Screen: Foreclosure & Repossession & Judgment

This is a brief description of the collateral used to secure the loan. If there is no collateral description, this field will be blank.

The **Collateral Summary** field is file maintained through the Loans > Account Information > Account Detail screen.

Names tab

The Names tab on the Foreclosure & Repossession & Judgment screen is similar to the Names tab on the Loans > Collections > Account Delinquency screen. To learn more about this tab, see the Names tab help on that screen.

See the following example of this tab:

Loans > Collections > Foreclosure & Repossession & Judgment Screen > Names Tab

Attorney Information tab

The Attorney Information tab on the [Foreclosure & Repossession & Judgment screen](#) is used to set up and view information about attorneys associated with the foreclosure.

See the following example of this tab, followed by links to field descriptions:

Loans > Collections > Foreclosure & Repossession & Judgment Screen > Attorney Information Tab

[Borrower's Attorney Information field group](#)

[Institution's Assigned Attorney field group](#)

[Payees field group](#)

Borrower's Attorney Information field group

Use the fields in the Borrower's Attorney Information field group to enter information about the borrower's attorney.

Attorney Assigned

Contact Info

Misc

Attorney Assigned

Entry: User, numeric
F/M: Yes
Mnemonic: FCATTY, FCATYS
Screen: Foreclosure & Repossession & Judgment, Attorney Information tab
Field Group: Borrower's Attorney Information

This field is used to enter the name of the borrower's attorney or law firm.

Contact Info

Entry: User, alphanumeric
F/M: Yes
Mnemonic: FCCON2
Screen: Foreclosure & Repossession & Judgment, Attorney Information tab
Field Group: Borrower's Attorney Information

This field is used to enter the name of the contact at the law firm.

Misc

Entry: User, alphanumeric
F/M: Yes
Mnemonic: FCMIC2
Screen: Foreclosure & Repossession & Judgment, Attorney Information tab
Field Group: Borrower's Attorney Information

This field is used to enter any miscellaneous data you want to include about the borrower's attorney.

Institution's Assigned Attorney field group

These fields are used to set up and view information about the institution's assigned attorney. Names of legal firms and attorneys that your institution uses are set up and stored on the Loans > Payee > Payee Information screen. You can use the Foreclosure screen to link the payee to the loan. In the Payee system you only need to set up the name, address, phone number, etc., for the attorney one time and then all loans use that information. We recommend that as you assign payee numbers you keep attorneys within the same payee code range to make it easy to locate them. For example, assign all attorneys payee numbers 700 through 750.

After the payee has been linked to the loan, the name, address, phone number and contact are displayed.

Note: The Foreclosure screen and the Bankruptcy Information screen both use the same program to link payees (attorneys) to the loan. See the Debtors Attorney and Bankruptcy Trustee field groups on the Names tab of the Bankruptcy Information screen for more information.

See the following example of this field group:

Institution's Assigned Attorney

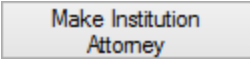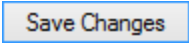2- Bedford and Bedford AAL

123 Sycamore Street

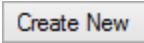84601-0000

Phone   (801) 555-4678

James Bedford

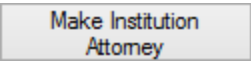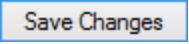| Field	Description
Assigned Attorney Information *Mnemonic: FCATYN*	If an attorney has been assigned by your institution to handle the foreclosure, the name and other information will be displayed here. It is pulled from the Loans > Payee > Payee Information screen.
Phone *Mnemonic: CAPHNE*	If an attorney has been assigned by your institution to handle the bankruptcy, the phone number will be displayed here.
Contact Info *Mnemonic: CACCON*	This field is used to enter the name of the law firm or other contact information for the institution's assigned attorney.

Linking Attorneys to the Loan

If the attorney has already been set up in the payee system, do the following:

1. In the Display field group, select either the **All** or **Attorneys** radio buttons.

2. In the Payees list view, select the appropriate payee.

3. Click the [Make Institution Attorney] button. The screen will display the information from the Payee record.

4. Click [Save Changes].

To set up a new payee attorney in the Payee system and link it to the loan:

1. Click the [Payee Information] button. This will take you to the Payee Information screen.

2. Click the [Create New] button.

3. Assign a payee number and enter the name, address, etc. **Note:** We recommend that as you assign payee numbers you keep attorneys within the same payee code range as this will make it easy to locate them. For example assign all attorneys payee numbers 700 through 750.

4. In the **Payee Type** field select "Attorney." All payees with that payee type will appear in the bottom section of the Foreclosure screen when the **Attorneys** radio button in the Display field group is marked.

5. Click the [Save Changes] button on the Payee screen.

6. Click on the green back arrow icon [🔄]. This will return you to the Foreclosure screen for the loan you were on.

7. In the Payees list view, highlight the appropriate payee.

8. Click the [Make Institution Attorney] button. The screen will display the information from the Payee record.

9. Click [Save Changes].

Payees field group

The Payees field group allows you to view payees entered on the Loans > Payee > Payee Information screen. Use the Display radio buttons to the right to view only those types of payees (e.g., attorneys or bankruptcy trustees).

If you select one of the attorneys listed in this list view and then click [Make Institution Attorney], that attorney's information will be displayed in the Institution's Assigned Attorney field group.
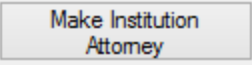
See the following example of this field group:

Payees		
ID	Type	Name
2	Attorneys	Bedford and Bedford AAL
3	Attorneys	Nebeker, James, and Monroe
4	Attorneys	Frank and Law
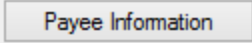
Display
- ○ All
- ● Attorneys
- ○ Bankruptcy Trustee

[Make Institution Attorney]

[Payee Information]

Judgment tab

The Judgment tab on the Foreclosure & Repossession & Judgment screen is used to display court-ordered judgment information. Judgment information can only be added to the loan by using the Judgment transaction in CIM GOLDTeller (tran code 2510-02). The judgment transaction performs a lot of file maintenance on the loan, including changing the principal balance to be the amount of the judgment and changing the loan interest rate. When running the judgment transaction, all fields that appear on the Foreclosure screen are on the transactions screen; however, you do not need to enter data for each field. For more information, refer to the Special Transactions section in the Transactions and TORCs manual in DocsOnWeb for transaction 2510-02.

Note: The General Ledger numbers used in connection with the Judgment transaction are set up on the GOLD Services > Autopost Setup > Loans > G/L Account Identifiers by Loan Type screen. Depending on the loan general category, it would use **Write Off/Judgment - Regular Loan** or **Write Off/Judgment - Charge Off**.

See the following example of this tab, followed by links to field descriptions:

| Notices & Sale | Names | Attorney Information | **Judgment** | Property & Reserves | Lienholders | FHA & VA | Comments | Letters & Actions |

Garnishment & Judgment

Date Judgment Awarded	07/20/2016	Prevailing Party Fees	456.98
Judgment Amount	56,987.56	Late Fees	236.00
Attorney Fees	1,230.50	NSF Fees	55.00
Court Costs	1,456.90	Other Fees	
Write-off Amount	3,267.23	Back Interest	145.00

Loans > Collections > Foreclosure & Repossession & Judgment Screen > Judgment Tab

Date Judgment Awarded

Judgment Amount

Attorney Fees

Court Costs

Write-Off Amount

Prevailing Party Fees

Late Fees

NSF Fees

Other Fees

Back Interest

Date Judgment Awarded

Entry: System, date
F/M: No
Mnemonic: None
Screen: Foreclosure & Repossession & Judgment, Judgment tab

Field Group: Garnishment & Judgment

This is the date a court judgment was awarded. It is action code 99, which can be automatically set up using the Judgment transaction in CIM GOLDTeller (tran code 2510-02).

Judgment Amount

Entry: System, numeric
F/M: No
Mnemonic: JGBLJAMT
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This is the amount of the court judgment awarded for the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Attorney Fees

Entry: System, numeric
F/M: No
Mnemonic: JGBLAFEE
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This is the total of all attorney fees pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Court Costs

Entry: System, numeric
F/M: No
Mnemonic: JGBLCCST
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This is the total of all court costs pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Write-Off Amount

Entry: System, numeric
F/M: No
Mnemonic: JGBLWOAM
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This is the amount that can be written off for the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Prevailing Party Fees

Entry: System, numeric
F/M: No
Mnemonic: JGBLPFEE
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This the total of all prevailing party fees pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Late Fees

Entry: System, numeric
F/M: No
Mnemonic: JGBLLFEE
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This the total of all late fees pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

NSF Fees

Entry: System, numeric
F/M: No
Mnemonic: JGBLNFEE
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This the total of all Non-Sufficient Funds fees pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Other Fees

Entry: System, numeric
F/M: No
Mnemonic: JGBLFEES
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This the total of all miscellaneous fees pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Back Interest

Entry: System, numeric
F/M: No
Mnemonic: JGBLBKIN
Screen: Foreclosure & Repossession & Judgment, Judgment tab
Field Group: Garnishment & Judgment

This the total of all back interest pertaining to the judgment. You cannot make changes to this field. It is entered when the Judgment transaction in CIM GOLDTeller (tran code 2510-02) is run.

Property & Reserves tab

The Property & Reserves tab on the Foreclosure & Repossession & Judgment screen contains a list view showing reserve disbursement information and fields used to enter property status information. This tab is included on several CIM GOLD screens.

To see more details for the items on the Reserve Disbursements list view, click the Account Reserve Detail button, and the system will bring up the Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen.

See the following example of this tab. For definitions of each of the fields on this tab, see the Property & Reserves tab described under the Loans > Collections > Account Delinquency screen.

Type	Policy Number	Policy Coverage	Premium	Term	Expiration	Pay Date	Agent	Company
71-Legal Fees			2,323.45	12	07/20/17	08/04/16		Bedford and Bedford AAL
76-PMI Ins	Ut45453	356,554.56	1,450.00	12	07/29/17	07/29/17	JOEY'S INSUF	JOEY'S INSURANCE

Property Status

Occupied	03 - Borrower Occupied
Inspection Ordered	07/13/2017
Condition	04 - Good
Prior Inspection	06/04/2016
Date Secured	07/13/2013
Date Winterized	
Eviction Notice	07/05/2016 Registered
Eviction Completed	08/03/2016

Account Reserve Detail

Loans > Collections > Foreclosure & Repossession & Judgment Screen > Property & Reserves Tab

Lienholders tab

The Lienholders tab on the [Foreclosure & Repossession & Judgment screen](#) contains fields used to enter and view information about lienholders on the property. This tab is also found on the Loans > Account Information > Collateral screen.

For loans with more than one property, the lienholder fields are attached to the loan record, not the location (property) entity. If there is more than one property linked to the loan, you many want to indicate in the Miscellaneous field which property the lien is on.

There can only be five liens per loan regardless of how many properties might be linked to the loan. If your institution has additional loans on the same property and there are additional liens (either internal or eternal), you need to set up the lien information on each loan.

The following is an example of this tab, followed by field descriptions.

Loans > Collections > Foreclosure & Repossession & Judgment Screen > Lienholders Tab

Field	Description
Lienholders list view	This list view displays information about lienholders on the property. It includes the name of the lienholder, the lien position, amount, contact information and miscellaneous information. You can add a lienholder to the list view by filling out the fields below and clicking **Add Lienholder** button.

Field	Description
	To delete an item from the list view, highlight the item and click [Remove Lienholder].
Lienholder Information field group	These field are used to enter information about lienholders on the property. The names and lien amount information can be included in reports generated through GOLDWriter.
Lien Position *Mnemonic: F1CSTA*	This field is used to select the senior (Sr) or junior (Jr) position of the lien and the current dollar amount of a lien. You can enter lien information and positions in any order, e.g., junior items can be entered before senior liens.
Lien Amount *Mnemonic: FC1AMT*	This field is used to enter the lien amount.
Name *Mnemonic: FC1NAM*	Enter the name of the lienholder in this field.
Address *Mnemonic: FC1AD1*	Enter the street address of the lienholder in this field.
City/State/Zip *Mnemonic: FC1AD2*	Enter the city/state/ZIP information for the lienholder in this field.
Contact *Mnemonic: FC1CON*	Enter the name of the contact at the lienholder's institution in this field.
Miscellaneous *Mnemonic: FC1MIC*	This is used to enter any miscellaneous lienholder information you want to store on the screen. For loans with more than one property, the lienholder fields are attached to the loan record, not the location (property) entity. If there is more than one property linked to the loan, you many want to indicate in the **Miscellaneous** field which property the lien is on. There can only be five liens per loan regardless of how many properties might be linked to the loan. If your institution has additional loans on the same property and there are additional liens (either internal or eternal), you need to set up the lien information on each loan.
Lienholder Totals field group	These fields display information about lienholder totals for the loan. See the following definitions.
Total Liens	This is the total of all lien amounts. It is calculated by adding the amount of all senior and junior liens.
Lien Ratio Percent	This is the **Total Liens** field divided by the appraised amounts.
Total Senior Liens	This is the total amount of all liens with an **Senior** indicator.
Senior Ratio Percent	This is the total of all senior amounts divided by the appraised amount.
First Due Date *Mnemonic: LN1DUE*	This is the loan first due date pulled from the **First Due Date** field on the Loans > Account Information > Account Detail screen > Payment Detail tab.

Field	Description
Default Due Date *Mnemonic: FCCDFD*	This is the date the default notice was sent and is pulled from the **Default Notice** field. It is set up on the Notices & Sale tab on the Foreclosure & Repossession & Judgment screen.

FHA & VA tab

The FHA & VA tab on the Foreclosure & Repossession & Judgment screen is used to enter information for the loan pertaining to the Federal Housing Administration and the U.S. Department of Veterans Affairs.

See the following example of this tab, followed by links to field descriptions:

Loans > Collections > Foreclosure & Repossession & Judgment Screen > FHA & VA Tab

FHA field group

These fields are used to enter information pertaining to the Federal Housing Administration for the loan.

[HUD 1 Letter Sent](#)

[HUD 2 Letter Sent](#)

[Referred to HUD](#)

[HUD 3 Letter Sent](#)

[Sent Notice of Sale to HUD](#)

[HUD F/C Instructions Received](#)

HUD 1 Letter Sent

Entry: User, date
F/M: Yes
Mnemonic: FCHD1D, FCHD1S
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: FHA

These fields are used to enter the date the HUD 1 letter was sent to the borrower, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

HUD 2 Letter Sent

Entry: User, date
F/M: Yes
Mnemonic: FCHD2D, FCHD2S
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: FHA

These fields are used to enter the date the HUD 2 letter was sent to the borrower, advising him or her that this case is being sent to FHA for review, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

FNMA status code DS49 should be put on the account to indicate the assignment is active now.

Referred to HUD

Entry: User, date
F/M: Yes
Mnemonic: FCHDRD, FCHDRS
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: FHA

These fields are used to enter the date the loan file was referred to FHA for assignment consideration, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

HUD 3 Letter Sent

Entry: User, date
F/M: Yes
Mnemonic: FCHD3C, FCHD3D, FCHD3S
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: FHA

These fields are used to enter the date the HUD 3 letter was sent to the borrower indicating that you do not feel they meet the requirements for FHA assignment consideration,as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

Sent Notice of Sale to HUD

Entry: User, date
F/M: Yes
Mnemonic: FCHDSD, FCHDSS
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: FHA

These fields are used to enter the date the copy of the notice of sale was sent to FHA, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

HUD F/C Instructions Received

Entry: User, date
F/M: Yes
Mnemonic: FCHDFD
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: FHA

This field is used to enter the date the FHA foreclosure instructions were received. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

VA field group

This field group is used to enter information pertaining to the U.S. Department of Veterans Affairs for the loan.

[Sent Notice of Default to VA](#)

[Sent Notice of Intent to VA](#)

[Sent Notice of Sale to VA](#)

[VA F/C Instructions Received](#)

[VA Upset](#)

Sent Notice of Default to VA

Entry: User, date
F/M: Yes
Mnemonic: FCVADD, FCVADS
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: VA

These fields are used to enter the date the notice of default was sent to the VA, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

Sent Notice of Intent to VA

Entry: User, date
F/M: Yes
Mnemonic: FCVAID, FCVAIS
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: VA

These fields are used to enter the date the notice of intent was sent to the VA, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

Sent Notice of Sale to VA

Entry: User, date
F/M: Yes
Mnemonic: FCVASD, FCVASS
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: VA

These fields are used to enter the date the copy of the notice of sale was sent to the VA, as well as the way it was sent. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date. The drop-down Delivery list has two possible entries: Registered and Certified. The Delivery field is not required.

VA F/C Instructions Received

Entry: User, date
F/M: Yes
Mnemonic: FCVAFD
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: VA

This field is used to enter the date the VA foreclosure instructions were received. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.

VA Upset

Entry: User, date
F/M: Yes
Mnemonic: FCVADT
Screen: Foreclosure & Repossession & Judgment, FHA & VA tab
Field Group: VA

This field is used to enter the date you were informed that the VA failed to establish an upset price. This date is used in FHLMC delinquency reporting as default action code 62.

Comments tab

The Comments tab is where collectors and employees record collection efforts. This tab allows collectors to enter comments or actions taken on accounts. It records these entries and creates an online history of actions taken on the loan. This way collectors and managers can track the progress of actions taken on the loan.

NOTE

Once comments have been entered, they cannot be deleted. This is suggested by auditors for security purposes.

This tab is located on several CIM GOLD screens. They include the Account Delinquency screen; Bankruptcy Information screen; Foreclosure & Repossession & Judgment screen; and the Detail & Queue Processing tab on the Collection Queues screen. See the following example of this tab:

For definitions of each of the fields found on this screen, see the Comments tab topic under Account Delinquency screen.

Letters & Actions tab

The Letters & Actions tab is used to enter information about event letters and actions for the account. It is included on several CIM GOLD screens. It is file maintainable on all of them except the Loans > Special Payment Processing > Web & GOLDPhone Payments screen.

See the following example of this tab:

Letters & Actions Tab

For descriptions of each of the fields on this screen, see the Letter & Actions topic under Account Delinquency.

Print Collection History Screen

The Print Collection History screen is used to print collection history for single or multiple loans at the same time. Histories are printed in a statement format with page breaks by loan number. The history section displays monetary transactions combined chronologically with collection comments, event letters, and interest rate changes. After the history, all property addresses, up to 100, will be displayed.

Generally, this screen would be used when you need to send copies of collection activity to outside sources such as PMI companies, investors, or attorneys. It would also be helpful in presenting collection activity to your institution's management for specific loans (such as pre-foreclosures). These statements can also be exported as a text file so you can send them electronically to third parties.

To print the histories, enter the start and stop date you want history for, then input all loan numbers. **Note:** The office and account number fields are designed for rapid entry. You only need to enter the office and loan number; no check digits. In addition, the office number for the first loan entered will remain in the **Office** field, so for additional loans you only need to enter the body of the loan number. When you change office numbers, the same applies; just enter that office number one time and it remains.

See the following example of this screen, followed by field descriptions:

Loans > Collections > Print Collection History Screen

Buttons:

Print	Click this button to print the collection history for all accounts that are in the list view.
Print Preview	Click this button to look at the print job before you print it.
Page Setup	Click this button to display the Page Setup dialog, which lets you specify how the printed page will look.
Export	Click this button to export this information to Report Manager or wherever you would like it.
Delete	Click this button to delete the selected account in the Account Number list view. You can delete all the accounts in the Account Number list view by selecting the **Delete All** checkbox, then clicking <Delete>.

Field Descriptions

Account Number list view	This list view displays all the account numbers that you have entered to print history for. **Note:** The account numbers are not saved when you leave the screen.
Start Date	In this field, enter the date from which you want the history to start. If you enter both the start date and end date, history will be displayed from that range of dates. If just the start date is entered, history will be displayed from that date to the current date. If just the stop date is entered, history will be displayed from the date the account was first opened to the date you entered in the **Stop Date** field. If both fields are blank, the system will display all history items. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.
Stop Date	In this field, enter the date at which you want the history to end. If you enter both the start date and end date, history will be displayed from that range of dates. If just the start date is entered, history will be displayed from that date to the current date. If just the stop date is entered, history will be displayed from the beginning when the account was first opened to the date you entered in this field. If both fields are blank, the system will display all history items. Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.
Office	.In this field, enter the office number for the account for which you want collection history. **Note:** The office and account number fields are designed for rapid entry. You only need to enter the office and loan number; no check digits. In addition, the office number for the first loan entered will remain in the **Office** field, so for additional loans you only need to enter the body of the loan number. When you change office numbers, the same applies; just enter that office number one time and it remains.
Account Number	In this field, enter the account number for which you want collection history.

	Note: The office and account number fields are designed for rapid entry. You only need to enter the office and loan number; no check digits. In addition, the office number for the first loan entered will remain in the Office field, so for additional loans you only need to enter the body of the loan number. When you change office numbers, the same applies; just enter that office number one time and it remains.
	An alert message will be displayed if an invalid loan number is entered, if a loan does not have any collection history, or if the same loan number is entered more than once.
Delete All	If you want to delete all the account numbers in the Account Number list view, select this field, then click <Delete>.

Appendix A - Reports

The following reports are important to the Collections system:

Collection Activity Report (FPSRP132)

Delinquency Detail Report (FPSRP014)

Delinquency Summary Report (FPSRP131)

Variable Queue Report (FPSRP191)