

(Company Logo Here)

Loan Service Center

Manual Direct

Procedure Name:	<i>Manual Direct</i>
Procedure Number:	8885-329
Procedure Version:	2
Last Reviewed Date:	<i>07-16-2018</i>
Last Revised Date:	<i>07-16-2018</i>
Procedure Owner:	

1.0 Scope and Purpose

Identification of the purpose of the procedure and a statement of philosophy, position, rule, regulation or direction and, when applicable, reference to the guiding Policy (include Policy name and number)

A. PURPOSE

To load a direct personal loan into IBS when Laser Pro is out of commission

B. FREQUENCY

As needed

C. APPLIES TO

New Loan Input

D. REQUIRED ACCESS

IBS Insight

E. ACCESS RESPONSE TIME GRID

List of time-specific response items

2.0 Definitions

Meaning and interpretation of terms used in the procedures, if necessary

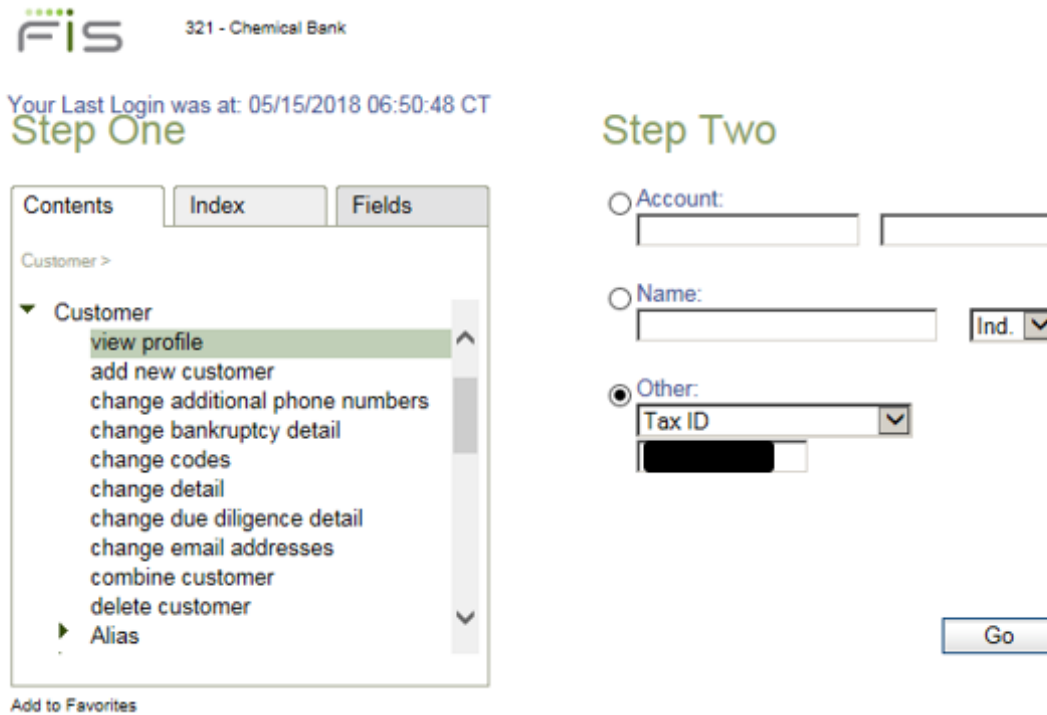
3.0 Procedure Details

Procedure Details should include: duties assigned to responsible parties and other parties as necessary; other information specific to a particular procedure as needed; a description of the compliance review process and specific authority to impose penalties or other remedies when noncompliance occurs, if applicable. Additionally, procedures should also be

step-by-step instructions that include specific system key strokes and provide screen prints for reference so that if a back-up processor is performing the procedure task, they will be able to execute the procedure with limited risk of failure.

DESCRIPTION OF PROCEDURE

1. A new Direct Personal Loan file will arrive from LQA. If at any point there is mandatory information missing, contact LQA.
2. Open Insight and select Customer > View profile. Enter the primary borrower's Tax ID which is found on the Boarding Data Sheet (BDS) and click Go.



3. If the Customer is existing skip to step 10. If they are new select Customer > Add New Customer and click Go.
4. Select Individual or Organization depending on if your customer is a person or a business. Select Add Codes if the customer is an employee of the bank. Click Next.

Customer Type

- Individual
 Organization

Options

- Add Codes
 Add E-mail Addresses

5. Enter the Name and Address as found on the Note, and phone numbers which are found on the Application. Click Next.

Name/Address
 Name:* [Redacted]
 [Dropdown]
 [Dropdown]
 [Dropdown]
 Street:* [Redacted]
 City/State/ZIP:* [Redacted]
 Country: [Dropdown] [Dropdown]
[Review standardization and elements](#)
 Override standardization edits
 Override address standardization

Contact Information
 Home: [Redacted] Fax: [000] - [000] - [0000]
 Work: [] - [000] - [0000] Mobile: [Redacted]
 Contact: [] [Dropdown] Solicit: []

6. Enter the Tax Type and Tax ID. For a personal customer, the Tax Type will always be Social Security. Enter the Birth Date, Empl/School information, Empl/School Date, and Occupation. This is all found on the Application.

Regulatory/Compliance Information
 Tax type: S - Social security
 Tax ID: [Redacted]
 Tax Override:

Individual Demographics
 Gender: - None [Dropdown]
 Birth date: 01 / 09 / 1933 [Calendar]
 Deceased: 00 / 00 / 0000 [Calendar]
 Language: [] [Dropdown]
 US citizen: []
 Mail code: [] [Dropdown]
 Time at address: []
 Own/rent: [] [Dropdown]
 Census tract: []
 Empl/school: Hospital
 Empl/school date: 01 / 01 / 2018 [Calendar]
 Income: 102 [Dropdown] \$50,000 - \$99,999

7. Enter the Branch, as given on the Transmittal and the Officer will be Loan Servicing Center.

Branch: 6197 [Dropdown] [Dropdown] Primary officer: 99998 [Dropdown] [Dropdown] Loan Servicing Center
 Cost center: [] Secondary officer: [] [Dropdown]

8. Under Documentary Identification, enter the ID Type, ID Number, Issuing Location, and Expiration Date. This will all be found on the application. Click Next.

Documentary Identification
 ID type: 001 [Dropdown] [Dropdown] Driver's License Issued: 00 / 00 / 0000 [Calendar]
 ID number: [Redacted] Expiration: 01 / 09 / 2022 [Calendar]
 Issuing entity: []
 Issuing location: MI

9. Enter the email address. Make sure to check the Include Box and select the correct type. Click Apply. A

confirmation will appear, and the customer is now in Insight.

E-Mail Addresses

Include	Type *	Address *
<input checked="" type="checkbox"/>	HME <small>Home</small>	[Redacted]

10. If the customer is existing, on the Summary screen verify the Birth Date and Social Security Number.

11. Click on Name and Address. Verify the Name, Address, Phone Numbers, and Employment Information.

Customer Name/Address

Effective: 04/18/2018



USA - United States of America

Home: [Redacted]
Work: 000-000-0000

Fax: 000-000-0000
Mobile: [Redacted]

Branch: 6197 - North Regional Bk
Cost center:
Primary officer: 99998 - Loan Servicing
 Cente

Own/rent:
Empl/school: Hospital
Empl/school date: 01/01/2018

Secondary officer:
Mail:

Restriction:

12. Click on Contact Information. Verify the Email Address.

Email Addresses

Home: [Redacted]

13. Once the customer is verified go to the contents menu and select Loan Account > Add New. Click Go.



321 - Chemical Bank

Your Last Login was at: 04/17/2018 15:08:50 CT

Step One

Step Two

Contents | Index | Fields

Loan Account >

- Loan Account
 - view profile
 - add new**
 - add new commitment
 - add new note
 - add new notes - floor plan
 - change account number
 - change detail
 - change historical account status
 - change rates
 - complete account in process
 - delete account

Go

14. Click Add/Search and find your customer by searching for their Tax ID. Add any other borrowers by repeating this step with their Tax ID.

Select Relationships

Include	Primary *	Customer	Description *

Add/Search

Specify Customer or Account

Account:

Name: Ind

Other:

15. Click on the Ellipsis Box next to the description and choose Primary for the Primary and Secondary for any other borrowers. Click Next.

Select Relationships

Include	Primary *	Customer	Description *
<input checked="" type="checkbox"/>	<input checked="" type="radio"/>	<input type="text"/>	901 <input type="button" value="..."/> Primary

16. Verify the Name, Address, and Phone Numbers. Click Next.

Customer Name/Address

USA - United States of America

Customer Contact Information

000-000-0000

Product Name/Address

Name:*

Street:*

City/State/ZIP:*

Override standardization edits

Product Contact Information

Home:

Work:

000 - 000 - 0000

17. The Product will be Loan Account. The Account Type will be Loans. Verify the Branch. Click Next.

Product:*

Account type:

Branch:*

Acct number generator:

18. Enter:

- A. The Account Number
- B. The Purpose – this will always be personal.
- C. The Organization Type – this will be N – Not an organization
- D. The Cost Center – This will be the same as the branch
- E. The Primary Officer – found on the BDS under Classification Data.
- F. FICO Score 1 – This is the CB Score under classification Data on the BDS.

Product: Direct Fixed Auto

Account number:*

Account type:

Purpose:*

Organization type 1:*

Organization type 2:

Guarantee/endorse:

Floor plan:

Tickler:

Demographics

Branch:

Cost center:*

Fiscal year end:

Financial stmt due:

Billing Information

Account billing:

Account payment profile:

Short name:*

Tax type:

Tax ID:

NAICS code:

Risk rating:

Co-borrower SSN:

Accommodation bank:

Primary officer:*

Secondary officer:

UCC expiration:

Birth date:

Detail bill:

Print 4 of 4 Enter loan account detail

User code 2:	<input type="text"/>	User code 7:	<input type="text"/>
User code 3:	<input type="text"/>	User code 8:	<input type="text"/>
User code 4:	<input type="text"/>	User code 9:	<input type="text"/>
User code 5:	<input type="text"/>	User code 10:	<input type="text"/>
User ID 1:	<input type="text"/>	User ID 4:	<input type="text"/>
User ID 2:	<input type="text"/>	User ID 5:	<input type="text"/>
User ID 3:	<input type="text"/>		
FICO score 1:	<input type="text" value="720"/>	FICO score 3:	<input type="text"/>
Date 1:	<input type="text" value="00 / 00 / 0000"/>	Date 3:	<input type="text" value="00 / 00 / 0000"/>
FICO score 2:	<input type="text"/>	FICO score 4:	<input type="text"/>
Date 2:	<input type="text" value="00 / 00 / 0000"/>	Date 4:	<input type="text" value="00 / 00 / 0000"/>
Active duty start:	<input type="text" value="00 / 00 / 0000"/>	Active duty end:	<input type="text" value="00 / 00 / 0000"/>

Account Receivable Information

A/R extension:	<input type="text" value="N - No, not an A/R account"/>	Inventory adv %:	<input type="text"/>
A/R guarantor:	<input type="text"/>	Equipment adv %:	<input type="text"/>
Application %:	<input type="text"/>	Government adv %:	<input type="text"/>
Advance %:	<input type="text"/>	Chattel paper %:	<input type="text"/>

Print 4 of 4 Enter loan account detail ▲ Apply Close

19. Click Apply. A confirmation will appear. Click Close and then select Add New Note on the workflow that appears.

20. Enter the correct product, Note Number, Rate Structure, and Payment Method. Click Next.

Setup Information

Product:*

Note number:*

Note type:* Direct Fixed Auto

Rate structure:*

Payment method:*

Options

Common

Rate/interest

Billing

Misc (real estate, parts, investor)

Escrow

Reserve

New deposit acct (deposit category K)

Option-based pricing

Option ID:

Facility billing override:

Print 1 of 4 Set up note ▲ Next Close

21. Enter:

- A. The Issued Date – the Contract date on the BDS.
- B. The Maturity Date – the due date on the BDS
- C. The Term – how many months between the contract and maturity date
- D. The Principal balance – The note amount on the BDS.
- E. Principal type – This will depend on the length of the loan. If the term is more than one year select R – More than one year. If it is less than one year select T – One year or less.
- F. Fed Call Code – This is the class code on the BDS.
- G. Secured/Unsecured – If it is unsecured select Unsecured, if it is secured by collateral select B – Secured, not on Collateral System.

Note type:	300 - Direct Fixed Auto	Product:	Direct Fixed Auto
Note number:	1		
Overview Information			
Issued:*	04 / 20 / 2018	Category:*	I - Installment
Maturity:	04 / 20 / 2022	Bill type:*	C - Payment date-to-payment da
Term:	48 Months	Commitment num:	
Times renewed:	0	Deposit acct num:	
Balance Information			
Principal:	\$ 21534.80	Escrow:	\$ 0.00
Net proceeds:	\$ 0.00	Escrow reserve:	\$ 0.00
Interest:	\$ 0.00	Buydown:	\$ 0.00
Additional charges:	\$ 0.00	Buydown code:	
Points:	\$ 0.00		
Bank Demographics			
Print		2 of 5 Add common information ▲	
		Next Close	

Bank Demographics			
Officer:*	1223 Sean L Squires	Branch:*	1010 Midland Main
Cost center:*	1010 Midland Main		
Reporting Information			
1098 reporting:*	N - Note is not eligible for 1098 r	Fed call code:	6C Cons Auto Purch
Combine with annual R-6807:	No	Reporting region:	
Management class:		HPA code:	N - Not applicable
Principal type:*	R - More than one year	Risk rating:	
Credit bureau reporting:	Y - Credit bureau - Consumer	Application score:	
Regulation Z:	No	Final score:	
CRA reportable:		Census tract:	
Tax equivalency:		Tracking:	
Insurance reporting:	No	Secondary NAICS:	
Collateral Information			
Print		2 of 5 Add common information ▲	
		Next Close	

Collateral Information			
Secured/unsecured:	B - Secured, not on Collateral Sy	Appraisal:	
Collateral:		Appraisal date:	00 / 00 / 0000
Collateral %:		UCC expiration:	00 / 00 / 0000
Description:			

22. Enter the Bank Rate which is the interest rate on the BDS. Click Next.

Rate Information					
Rate structure:	Fixed rate				
Bank rate:	<input type="text" value="5"/>	%	Floor:	<input type="text" value="0.000000"/>	%
APR:	<input type="text" value="0.000000"/>	%	Ceiling:	<input type="text" value="999.999999"/>	%
Dealer calc rate:	<input type="text" value="0.000000"/>	%			

23. Enter:

- A. The Start Date – Found on the Payment Data section of the BDS
- B. The Payment Type
- C. Frequency – This will be in the Payment Data section. Ex: Monthly beginning 5/20/2018
- D. Scheduled Payment – The Amount found in the Payment Data section
- E. Num of Payments – the Number of Payments in the Payment Data section

Payment Method Information			
Payment method:	Paper bills		
Send bill to:	<input type="text" value="A - Customer"/>	Bill lead days override:	<input type="text" value="No"/>
Bill lead days:	<input type="text" value="0"/>		
Schedule 1			
Start.*	<input type="text" value="05 / 20 / 2018"/>	Num of payments.*	<input type="text" value="48"/>
	<input type="checkbox"/> Bill end of month	Charged account:	<input type="text"/>
Payment type.*	<input type="text" value="B - Fixed payment; P and I"/>	Account type:	<input type="text" value="- No DDA"/>
Frequency.*	<input type="text" value="1 - Monthly"/>		
Scheduled payment.*	<input type="text" value="\$ 496.68"/>		
Escrow:	<input type="text" value="\$ 0.00"/>		

Print 4 of 4 Add billing information ▲

24. Click Apply. A confirmation will appear. Click Close.

25. Click Assess Manual Fee on the workflow that appears.

26. The Loan Fee and the Loan Cost need to be added, starting with the Loan Fee. Enter:

- A. The Fee Plan – this will be F1 for the Loan Fee and F2 for the Loan Cost.
- B. The Assessed Amount – The Loan Fee is the Processing Fee in the Payment Data section. The Loan Cost is found in the Officer Comments Section.
- C. The Earnings Term – this is the term of the loan.

D. Start Earnings – this is the contract date.

Fee plan:*	F1 <small>Fee Interest Method</small>	Category:	MS - Miscellaneous fee
Assessment/Payment Information			
Assessed amount:*	\$ 175	Payment amount:	\$
Earnings Information			
Earnings method:	9 - Earn interest method	Start earnings:*	04 / 20 / 2018
Earnings term:*	48 Months	Rebate allowed:	No
Fee effective rate:	0.000000 %	Amortized to:	00 / 00 / 0000
Calc effective rate:	Y - Recalculate		
Billing Information			
Bill due:	00 / 00 / 0000	Deposit account:	
Bill frequency:		Account type:	- None
Combined bill:	N - Do not include fees on loans	Capitalization:	N - Do not capitalize fee
<input type="button" value="Print"/>		<input type="button" value="Apply"/> <input type="button" value="Close"/>	

27. Repeat Step 28 for the Loan Cost.

28. Select Add Multiple Collateral from the Add Note Workflow. Select the appropriate collateral category and click Next. If the collateral is real estate skip to step 32.

Collateral category:	TR - Transportation
<input type="button" value="Print"/> 1 of 3 Select collateral category ▲ <input type="button" value="Next"/> <input type="button" value="Close"/>	

29. Select the correct type using the ellipsis box. For vehicles and other titled collateral enter the Year, Make, and VIN. Add the collateral value in the Original Value box.

Transportation Collateral			
Category:	TR - Transportation	Pledged:	\$ 0.00
Type:	TB <input type="checkbox"/> <input type="checkbox"/> New Vehicle	Allocated:	0.00 %
Received:	00 / 00 / 0000	Primary:	No
Release:	00 / 00 / 0000	Release type:	
Year:	2018	VIN:	
Make:	Honda	Title:	
Model:		Mileage/hours:	0
Lien filing:	00 / 00 / 0000	Lien release:	00 / 00 / 0000
Lien expiration:	00 / 00 / 0000		
Valuation			
Original value:	\$ 30000	Current value:	\$ 0.00
Original date:	00 / 00 / 0000	Current date:	00 / 00 / 0000

30. For real estate collateral enter:

- A. Type
- B. Lien Position
- C. Parcel
- D. Original Value
- E. Original Date
- F. Original Source
- G. Address
- H. County Code

I. MSA Code

Residential Real Estate Collateral

Category:

RE - Residential Real Estate

Type:

RA 1-4 Family

Received:

00 / 00 / 0000

Release:

00 / 00 / 0000

Parcel:

[REDACTED]

Lot/block:

[REDACTED]

Book:

[REDACTED]

Page:

[REDACTED]

Purchase:

\$ 0.00

Purchase date:

00 / 00 / 0000

Land:

\$ 0.00

Builder:

[REDACTED]

Sub-division:

[REDACTED]

Valuation

Original value:

\$ 130000

Original date:

00 / 00 / 0000

Original source:

[REDACTED]

Original method:

[REDACTED]

Previous value 1:

\$ 0.00

Previous date 1:

00 / 00 / 0000

Previous value 2:

\$ 0.00

Previous date 2:

00 / 00 / 0000

Description

Owner:

[REDACTED]

Description 1:

[REDACTED]

Description 2:

[REDACTED]

Description 3:

[REDACTED]

Property

Street address:

[REDACTED]

Additional street:

[REDACTED]

City/State/ZIP:

[REDACTED]

County:

111

MSA:

065

31. Enter the Property Address and then Click Apply.

Category: RE - Residential Real Estate
 Type: RA - 1-4 Family

Property
 Street address:
 Additional street:
 City/State/ZIP:

Elementized Property Address
 House:
 Fraction:
 Direction:
 Street name:
 Special street:

32. For UCC collateral, select UCC as the collateral category. Enter the Filing Number, Filing date, and the Expiration date. The expiration date will be 5 years after the filing date.

UCC Collateral
 Category: UC - UCC
 Type: UB Multiple Bus Assets
 Received: / /
 Release: / /

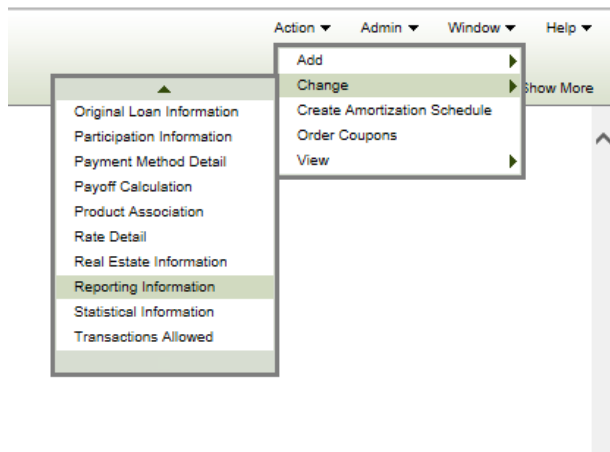
Type:
 Filing number:
 Filing county:
 Filing state: 0 - None
 Filing: / /

Pledged: \$
 Allocated: %
 Primary: No
 Release type:

Expiration: / /
 Amended: / /
 Continued: / /
 Termination: / /
 Margin: %

33. On the contents menu select Note > View Profile. Enter the account number and click go.

34. Go to Action > Change > Reporting Information.



35. Enter:

- A. Reporting Region
- B. Tracking – This is the application number
- C. The Flood Tracking – if the loan is an equity, and the flood code is Yes.
- D. The Auto Transf Rate Adj – if applicable, this will be .25 CB Transfer Required
- E. Doc In-spec mtg prog – This is where the 4H and Uopen Codes are if needed.

Reporting region:	<input type="text" value="620"/>
Census tract:	<input type="text"/>
Tracking:	<input type="text" value=""/>
Loss shared:	<input type="text" value="No"/>
R6090 CFPB:	<input type="text" value="No"/>

Flood tracking:	<input type="text" value="N"/>	<input type="text" value="..."/>	No
Customer number:	<input type="text"/>	<input type="text" value="..."/>	
Mtg origination flag:	<input type="text"/>	<input type="text" value="..."/>	
Small business:	<input type="text"/>	<input type="text" value="..."/>	
Sba:	<input type="text"/>	<input type="text" value="..."/>	
Shared natl credit:	<input type="text"/>	<input type="text" value="..."/>	
Auto transf rate adj:	<input type="text" value="4"/>	<input type="text" value="..."/>	.25 Cb Transfer Required
Indirect prod sold:	<input type="text"/>	<input type="text" value="..."/>	
Indirect approval ex:	<input type="text"/>	<input type="text" value="..."/>	
Indirect prd sold ex:	<input type="text"/>	<input type="text" value="..."/>	
Matrix exception:	<input type="text"/>	<input type="text" value="..."/>	
Sltv supervisory-ltv:	<input type="text"/>	<input type="text" value="..."/>	
Hlt highly lev trans:	<input type="text"/>	<input type="text" value="..."/>	
Hvcre:	<input type="text"/>	<input type="text" value="..."/>	
Subprime:	<input type="text"/>	<input type="text" value="..."/>	

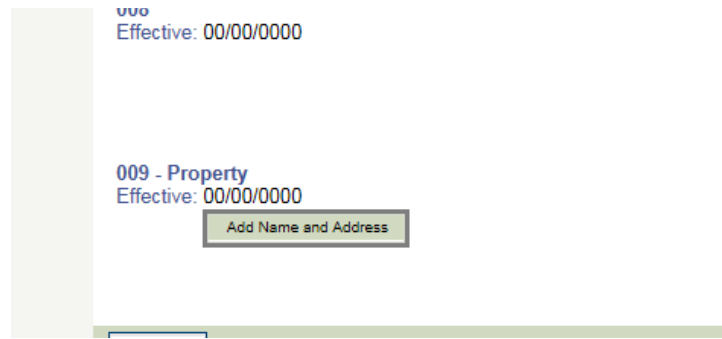
Ore sales:	<input type="text"/>	<input type="text" value="..."/>
Doc In-spec mtg prog:	<input type="text"/>	<input type="text" value="..."/>
Tdr concessions:	<input type="text"/>	<input type="text" value="..."/>

36. While still under the Detail page go to Action > Change > Real Estate Information. Enter in the Appraisal value.

Sales price:	<input type="text" value="0"/>
Market value (in thousands):	<input type="text" value="0"/>
Mortgagor income:	<input type="text" value="0.00"/>
Appraisal:	<input type="text" value="0"/>
Appraisal date:	<input type="text" value="00 / 00 / 0000"/>

37. On the Contents menu go to Loan Account > View profile. Enter the account number and click Go.

38. Go to Name and Address. On Address 9 – Property, click on the date and select Add Name and Address.



39. Enter the primary customer’s name. Enter the address found in the CRA data section.

New Name/Address Type 009 - Property

Name:*

Street:*

City/State/ZIP:*

[Review standardization](#)

40. If there is GAP, Life, or Disability insurance go to the Contents menu and go to Note > Reserves > Add Insurance. Enter the account number and click Go.

41. Enter the Reserve Number. This will be 1 for Life, 2 for Disability, and 3 for GAP.

42. Select the appropriate company. For Life and Disability this will be 900300 – Minnesota Life Ins. For GAP this is 9061250 – Hub International.

43. Select the appropriate category and sub category. The subcategory will be joint if there is more than one borrower. The Earn/Rebate Method is 2 – Rule of 78’s for all. Prepaid is Yes. Click Apply.

Purpose: Insurance

Reserve number:* Category:* Fin Life

Company:* Minnesota Life Insurance Sub category:* Single

Earn/rebate method:* Start:

Prepaid:* Termination:

Original: \$ Claim filed:

Rate:

4.0 Procedure Oversight and Review

Details who has primary oversight over the procedure and how often procedure requirements will be reviewed for adherence.

CHANGE LOG

Effective	Version	Author	Change Description	Reason / Comment
07/16/2018	2	Cathy Hennes	IBS Conversion	Review entire procedure and update to reflect IBS conversion.

5.0 Roles and Responsibilities

Details of the roles and responsibilities for owning and executing the procedure.

A. VENDOR CONTACT DETAILS

None

B. RELATED PROCEDURES

None

C. LIST OF APPENDICES

None

Note: This procedure template was created by Enterprise Risk Management to help Company Business Units comply with the procedure documentation requirements of [BP-73 Policies and Procedures](#). The above template includes the recommended minimum documentation requirements for procedures. Business Units are able to expand on their procedures and include more elements as they deem necessary and appropriate under their circumstances.

If you have any questions about this template, please contact _____ in Enterprise Risk Management.