
Collateral

Tools for Tracking Property Securing Loans

INTRODUCTION

This booklet documents how you can configure and track collateral that secures member loans. Included is also a discussion of the Medallion Collateral type.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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COLLATERAL CONFIGURATION

MNCNFB #5 "Collateral Type Configuration"



This screen is used to create a credit union-defined collateral code, and choose the Definition Type that determines which fields are used for the collateral items. There are only four collateral definition types that determine the fields on the collateral screen:

V=Vehicle

R=Real Estate

S=Stocks

O=Other

M=Medallion

However, your credit union can configure up to 26 different collateral codes from those four definitions (for example, "Automobile" and "Watercraft" may both use definition type "V"). Any Collateral Type codes that are configured with definition type "V" have the Title Tracking feature. Any Collateral Type codes that are configured with definition type "R" have the Property Tax Tracking feature.

ADDING COLLATERAL RECORDS



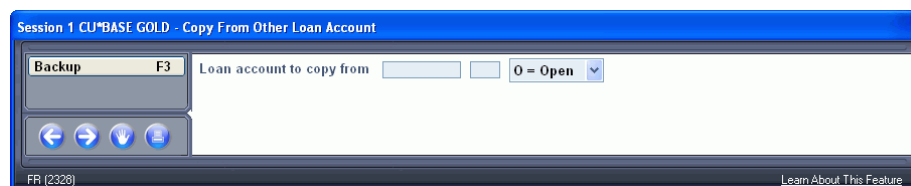
This screen appears when adding a collateral item to a new loan request, or when maintaining collateral on an existing loan. From this screen you may add a new collateral item to the loan, or make changes to an existing item. (Remember that loans may have multiple collateral items attached to them.)

To add a new item, enter one of the collateral type codes shown at the bottom of the screen and use Enter.

- If the code was configured with definition type “V” (Vehicle), the screen on Page 4 will appear.
- If the code was configured with definition type “R” (Real Estate), the screen on Page 5 will appear.

If collateral items have already been attached to this loan, the message “Collateral currently exists for this item” will appear near the top of the screen. Use the Update/View button (or use F11-Update) and the screen shown on Page 3 will appear.

- Use the F14-Copy from Ln feature to copy a collateral record from a different Loan



When collateral information is stored with another loan, this command key F14-Copy from Ln, allows you to copy that collateral detail into this loan. The collateral record can be part of this same account base or a different

account base. When the collateral record is stored in CU*BASE, it can be copied to any loan.

COLLATERAL DEFINITION TYPE "V" (VEHICLE)

This collateral type is typically used for automobiles, boats, RVs and other vehicles. Once this item is complete, if you need to add another item to this same loan, use F10-Add, and the Collateral Selection screen will reappear, allowing you to choose another collateral code. Otherwise, if this is the only item to be added, use F5-Save/Update to record the change. When creating a new loan, the system will continue on to the Loan Recap screen. If you are working with an existing loan account, the system will continue to the next miscellaneous loan maintenance item you selected.

- NOTE: Collateral Type "S" (Stock) and "O" (Other) use a similar screen with slightly different field descriptions.

Using Title Tracking Fields

For collateral items where the credit union is required to maintain a copy of the Title on file, the new Title Tracking fields can be used to keep track of the status of this paperwork. As you receive the appropriate Title paperwork, this collateral item should be maintained and the *Title Status* field updated.

To make keeping track of these items easier, the Collateral Information report (described on Page 8) can be used to list only those items with Title tracking turned on, or only those items where the Title paperwork is not yet on file.

Field Descriptions

Field Name	Description
Title Tracking	If you need to track the status of Title paperwork on this collateral item, check the box. If not, leave the box unchecked. This field is used when printing the Collateral

Field Name	Description
	Information report as a way to print a list of only those items that are being tracked for Title information. See Page 8 for information about the Collateral Information report.
Title Status is file	If you have received all appropriate Title paperwork on this item, check the box. Otherwise, leave the box unchecked. This status will be used when printing the Collateral Information report (see Page 15).
Verification Date	If the Title paperwork has not yet been received, this field can be used to enter the date on which verification of this paperwork should be made. When printing the Collateral Information report, you may choose to list only those items with a verification date that has passed, so that measures can be taken to obtain the necessary paperwork.

COLLATERAL DEFINITION TYPE "R" (REAL ESTATE)

Collateral Identification CHANGE

Account # [] E [] V []

Loan # 70041 Item # 001
 Loan category 45 FIX MORT 5 -15 Purpose 70 DOWN PAYMENT REAL ES
 Loan amount 120,000.00 Security 17 COMM/REAL ESTATE

Collateral type M MORTGAGE COLLATERAL Escrow
 Description [] Address []
 Location [] City []
 Year Acquired 00 State []
 Title holder [] ZIP []
 Estimated value [] 0.00 County []
 Amount pledged to loan [] 0.00
 Loan to value [] 0 %

Insurance agent [] Property tax tracking
 Status [] Tax ID []
 Expiration date 00000000 [] [MMDDYYYY] Last date paid 00000000 [] [MMDDYYYY]
 Premium amount [] 0.00 Next due date 00000000 [] [MMDDYYYY]
 Premium frequency [] Past due

FR [2327] 708009 17:24:40 Learn About This Feature

This collateral type is typically used for real estate items, such as mortgages, home equity loans, etc. Once this item has been entered, if you need to add another item to this same loan, use F10-Add, and the Collateral Selection screen will reappear, allowing you to choose another collateral code. Otherwise, if this is the only item to be added, use F5-Save/Update to record the change. When creating a new loan, the system will continue on to the Loan Recap screen. If you are working with an existing loan account, the system will continue to the next miscellaneous loan maintenance item you selected.

Using Property Tax Tracking Fields

For collateral items where the credit union is required to maintain records of property tax payments on file, the Property Tax Tracking fields can be used

to keep track of the status of this paperwork. As you receive notification of property tax payments being made, this collateral item should be maintained and new paid and due dates entered.

To make keeping track of these items easier, the Collateral Information report (described on Page 15) can be used to list only those items with Property Tax tracking turned on, or only those items where tax payments are past due.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Property Tax Tracking	<p>If you need to track the status of property tax payments on this collateral item, check this box. If not, leave the box unchecked. This field is used when printing the Collateral Information report as a way to print a list of only those items that are being watched for property tax payment status.</p> <p>See Page 15 for information about the Collateral Information report.</p>
Last Date Paid	Enter the date on which the last property tax payment was made.
Next Due Date	Enter the date on which the next property tax payment is due.
Past Due	<p>If you know the property tax payment is currently past due on this item, check this box. Otherwise, leave the box unchecked.</p> <p>When the Property Tax Collateral report is run, the system will automatically update the contents of this field based on the date in the Next Due Date field.</p>

UPDATING EXISTING COLLATERAL ITEMS

Session 0 CU*BASE GOLD - Collateral Item Summary

Collateral Item Summary CHANGE

Account # 5080 WILMA T FLINSTONE
Loan # 700
Loan category 1 INSTALLMENT LN

Line	Coll Type	Description	Estimated Value	Pledged Amount	Owner SSN
001	A	CHEVY	0.00	0.00	999-99-9999

Select

Backup F3
Cancel F7

TR (2330) 7/14/09 15:40:16 [Learn About This Feature](#)

This screen appears when you use the Update/View button or F11-Update on the Collateral Selection screen (shown on Page 3).

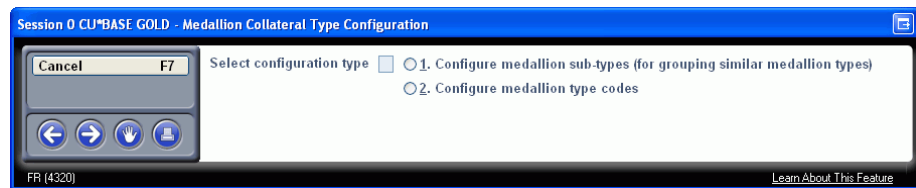
This screen lists all of the collateral items attached to a loan. To view or modify any of the items listed, select the desired item in the list and use Enter or Select. The screen that appears will depend on the collateral definition record. (Pages 4 and 5 show two of the types available).

MEDALLION TYPE COLLATERAL

An additional collateral definition type, Medallion, was specifically designed for when taxi cabs (the license to drive them) are used as collateral. Using the Medallion collateral type, you can tie multiple Medallions to a single collateral record. You could potentially add 99 Medallions to a single collateral record, and then add or remove Medallions from the collateral to automatically adjust the Total Loan to Value. Then, if a borrowing member sold a Medallion, you do not have to redo the loan or collateral.

CONFIGURING MEDALLION TYPE COLLATERAL

MNCNFB#13-Config Medallion Collateral Config



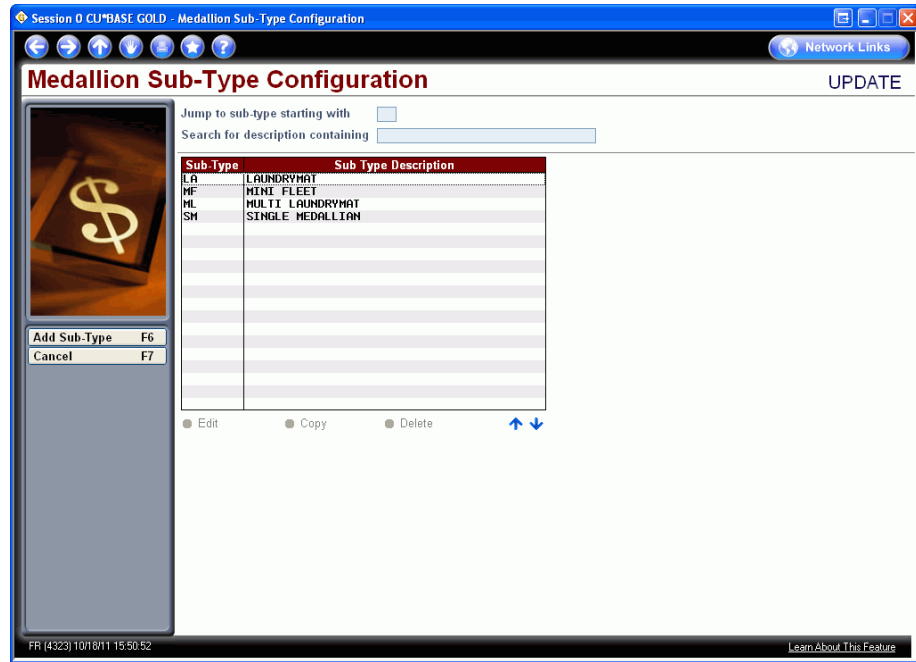
Configuring Medallion collateral types is a two-step process. First you configure the Medallion sub-type. Next you configure the Medallion Type codes. The codes are grouped by Type to allow for easy re-pricing using the Re-pricing feature.

Step 1: Configure Medallion Type



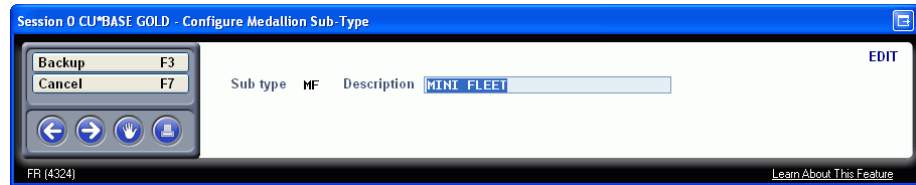
First select #1 to configure your Medallion Sub Types.

Configured Medallion Sub Types

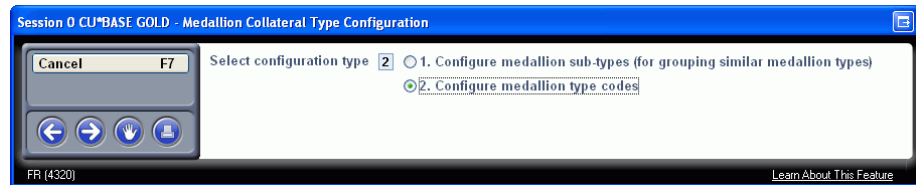


The screen above shows some configured Medallion Sub Types. To add a new Type, use F6-Add Sub-Type.

Add Sub Type



Step 2: Configure Medallion Type Codes



Next you configure the Medallion type codes by selecting #2.

Below is a listing of Medallion Type codes.

Configured Medallion Type Codes

The screenshot shows a software window titled "Session 0 CU*BASE GOLD - Medallion Type Configuration". The window has a navigation bar with icons and a "Network Links" button. The main title is "Medallion Type Configuration" with an "UPDATE" button on the right. Below the title are search fields: "Jump to medallion type starting with" and "Search for description containing". A table lists the configured medallion types:

Medallion Type	Medallion Description	Sub Type Description	Value
LAUNDRY	LAUNDRY MAT	LAUNDRYMAT	250,000
MINI	MINI FLEET	MINI FLEET	600,000
SINGLE	SINGLE MEDALLIAN	SINGLE MEDALLIAN	100,000

Below the table are buttons for "Add Medallion" (F6) and "Cancel" (F7). At the bottom, there are radio buttons for "Edit", "Copy", "Delete", and "View", and a "Medallion Re-Pricing" option. A status bar at the bottom left shows "FR (4326) 10/18/11 15:51:33" and a "Learn About This Feature" link at the bottom right.

To add or edit a Type and its initial value, you would use the screen below.

Configure/Price Medallion Types

The screenshot shows a software window titled "Session 0 CU*BASE GOLD - Configure Medallion Type". The window has a navigation bar with icons and a "Network Links" button. The main title is "Configure Medallion Type" with an "EDIT" button on the right. On the left, there are buttons for "Backup" (F3) and "Cancel" (F7). The main area contains the following fields:

- Medallion type: **MINI**
- Sub type: **MF**
- Description: **MINI FLEET**
- Value: **600,000**

At the bottom left, there are navigation icons (back, forward, home, print). A status bar at the bottom left shows "FR (4327)" and a "Learn About This Feature" link at the bottom right.

ADDING AND UPDATING – MEDALLION COLLATERAL

With Medallion Type collateral, the following screens appear when adding a collateral item to a new loan request, or when maintaining collateral on an existing loan. These appear instead of the Real Estate, Vehicle, Stock or Other Collateral screens.

Collateral Listing



Session 0 CU*BASE GOLD - Collateral Item Summary

Collateral Item Summary CHANGE

Account base [REDACTED]
Loan category 01 MEDALLION LOANS
Loan # 525

Line	Coll Type	Description	Estimated Value	Pledged Amount	Owner SSN
001	0	NEW YORK CORP MINI F	1,160,000.00	1,160,000.00	

Backup F3
Cancel F7

Select

FR (4316) 11/14/11 10:39:23 Learn About This Feature

To view the individual collateral items select a line and the Select option.

- NOTE: This Description is taken from the first collateral item on the next screen.

Collateral Detail

Collateral Identification CHANGE

Account base: [] []

Loan # 525 Item # 001 Title/UCC tracking

Loan category 01 MEDALLION LOANS Purpose 90 MEDALLION NY PARTICI Title status is file

Loan amount 1,080,000.00 Security 42 1ST MORTGAGE 2 CAR M Verification date 00000000 [MMDDYYYY]

Collateral type 0 MEDALLION

Medallion Type	Description	Portion of Loan Amount	Medallion ID	Original Value	Original LTV	Current Value	Current LTV
NYCMC	NEW YORK CORP MINI FLEET	540,000.00	3P43	540,000.00	100.00%	580,000.00	93.10%
NYCMC	NEW YORK CORP MINI FLEET	540,000.00	3P44	540,000.00	100.00%	580,000.00	93.10%

Change
 Copy
 Delete
 View

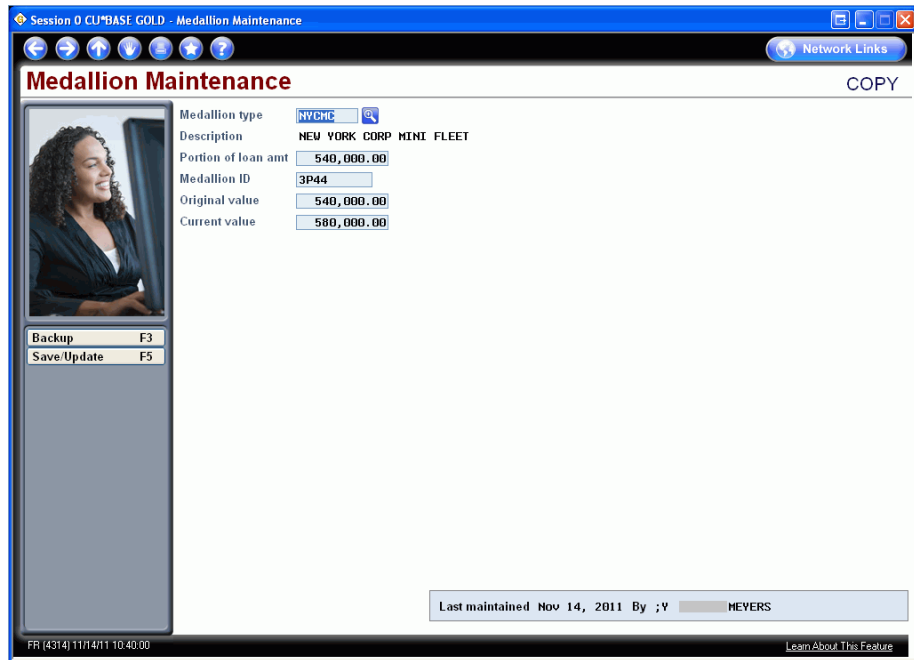
All Medallions 1,080,000.00 1,080,000.00 1,160,000.00 93.10%
 Combined loan to value 93.10% (portion of loan amount total/current value total)

Backup	F3
Delete All	F4
Save/Update	F5
Add	F6
Comments	F14

FR (4318) 11/14/11 10:39:40 Learn About This Feature

Field Name	Description
Title/UCC Tracking	To track the status of the UCC paperwork on this collateral, check this box. If not, leave this box unchecked.
Title Status is Filed	If you have received all appropriate UCC paperwork for the collateral, check this box. If not, leave this box unchecked.
Verification Date	If the UCC paperwork has not yet been received, this field can be used to enter the date on which verification of the paperwork should be made.
Portion of Loan Amount	The portion of the loan amount for this medallion.
Medallion ID	The Medallion ID.
Original Value	The original value of the Medallion. This defaults from the Medallion Add/Update screen.
Original LTV	The original loan to value.
Current Value	The current value of the Medallion. NOTE: For an ADD record, this is the Original Value.
Current LTV	The current loan to value.
Combined Loan to Value	The combined loan to value of all the Medallions.

To add another collateral item, similar to an existing one, simply select the item and the Copy option. Then change the Medallion ID code on the screen below, and use F5-Save/Update.



- NOTE: Use the Re-pricing tool, covered next to re-price your collateral by Medallion Type.

RE-PRICING MEDALLION TYPE COLLATERAL

The “Re-Price Medallions” feature (accessed via the Loan Products menu (MNCNFB) is similar to the “Update Investment Market Price” tool for investments. With this tool, the collateral value can be periodically adjusted and the system automatically updates all the Medallion collateral records, recalculating LTV ratios.

After entering the screen, you select a Medallion Type to view all collateral of that Type and the loans holding this type of collateral.

Loan Account	Name	Medial ID	Current Balance	Portion of Amt	Current		New Market	
					Value	LTV %	Value	LTV %
-502	ARNOLD	M1	92,083	92,084	0		0	
-501	ALEK	6N56	715,000	109,113	1,000,000	10.91	1,000,000	10.91
-501	LEVI	MEDJOSH	208,636	208,636	0		0	
-502		8M65	271,842	135,921	200,000	67.96	200,000	67.96
-502	EDMUND	IL20	594,108	198,036	200,000	99.02	200,000	99.02
-500	N	M1	1,089,732	522,163	975,000	53.56	975,000	53.56
		M11		22,703	25,000	90.81	25,000	90.81
		M2		522,163	975,000	53.56	975,000	53.56
		M21		22,703	25,000	90.81	25,000	90.81
-505	NAU	6K73	649,979	319,727	0		0	
-500	GABR	6K74		319,727	0		0	
		4Y94	80,537	40,269	0		0	
501	VIT	5L62		40,269	100,000	40.27	100,000	40.27
		2P99	46,995	23,498	100,000	23.50	100,000	23.50
Medallion totals			8,586,007	8,078,717	5,500,000	146.89	5,500,000	146.89
					Net change		0.00	

From this screen, you can make individual changes to the collateral value. To simulate a change in value across the Type, use F14-Calculate Values to move to the following screen. You can simulate changes, but to finalize the update, you must use F5-Update (on the first screen – shown above).

Session 0 CU*BASE GOLD - Calculate Medallion Values

Backup F3
Confirm F5

Set medallion current values to:

New market value amount
(Enter a new market value to set the value for all medallions of this type to the entered value)

OR

Percentage change % Increase/decrease **+ = Increase**
(Enter the percentage and + or - to increase or decrease the current value by the entered percentage)

FR (4322) [Learn About This Feature](#)

Here you can enter a new value of the Medallion collateral. Or you can enter a percent increase or decrease. F5-Confirm will return you to the original screen where the change is reflected.

COLLATERAL INFORMATION REPORT

MNRPTE #7, "Pledged Collateral Information"

There are three different report formats that can be selected, as well as many parameters to define exactly which collateral records should appear on the report. When ready, press ENTER to generate the report and return to the menu.

Field Descriptions

Field Name	Description
Print Detail or Summary	Choose Detail to print the normal detailed report showing each individual collateral record. Choose Summary to print only subtotals for each collateral code and definition type.
Report	<p>Enter one of the following to determine the format for the printed report (samples are shown on the following page), as well as which types of records will be included:</p> <p>Insurance format showing Insurance Agent, Status, Expiration Date and Phone Number.</p> <p>Title Tracking format showing Tracking Status and Verification Date. Only collateral records with "Y" in the <i>Title Tracking</i> field will be included on this report.</p> <p>Property Tax format showing Last Paid, Next Due and Past Due information. Only collateral records with "Y" in the <i>Property Tax Tracking</i> field will be included on this report. When this report is run, the system will automatically verify the <i>Next Due Date</i> on all items and update the <i>Past Due</i> field (Y/N) as needed, so that items which are past due will be flagged properly.</p>
Collateral Code	If you wish to see information for only one of your credit

<i>Field Name</i>	<i>Description</i>
	union's configured Collateral Type codes, enter the code here. Leave the field blank to include all codes.
Collateral Definition Type	<p>If you wish to see information for only one Collateral Definition Type, enter one of the following. Leave the field blank to include all types.</p> <p>V Vehicle R Real Estate M Medallion S Stocks O Other</p> <p>HINT: This is a great way to see the insurance records only for vehicles - choose the Insurance format above and enter "V" here.</p>
Insurance Agent	If you wish to see records for only one of your credit union's configured Insurance Agent codes, enter it here. Leave the field blank to include all items.
Beginning Insurance Expiration Date	If you wish to see records where insurance coverage is due to expire within a certain time frame, enter the beginning date of the range here.
Ending Insurance Expiration Date	If you wish to see records where insurance coverage is due to expire within a certain time frame, enter the ending date of the range here.
List Titles Not On File	Used when printing the Title Tracking format: Check the box to show only those items with a Title Status field that is <u>blank</u> (not "F" for "On File"). Leave the box unchecked to include all Title Tracking records.
Title Verification Date On or Before	Used when printing the Title Tracking format: Use this field to list only those records with a Verification Date on or before the specified date.
List Property Tax Past Due	Used when printing the Property Tax Tracking format: Check the box to show only those items where the <i>Next Due Date</i> for the property tax is less than or equal to today's date. Leave the box unchecked to include all Property Tax Tracking records.
Property Tax Next Due On or Before	Used when printing the Property Tax Tracking format: Use this field to list only those records with a <i>Next Due Date</i> on or before the specified date.
Export report to file	Use this to export the data for use with Report Builder or Member Connect.

REPORT SAMPLES

Following are samples of the Detail for all three types of reports. The Summary report is similar except only the subtotals for each Definition Type are included on the report.

Insurance Format

10/26/11 9:43.55		ABC CREDIT UNION Loan Collateral Detail Register INSURANCE INFORMATION			LCLML1	Page 1		
Collateral Definition: Vehicle Collateral Code.....: AUTO COLLATERAL								
Account #	Collateral	Yr	Identification Num	Value	Amt Pledged	-----INSURANCE INFORMATION -----		
Loan Type	Description					Agent Status	Exp Date	Phone Num
11111-610	CHEVROLET	09	111111111111111111	13,425.00	13,375.94	Unknown	10/28/11	NO PHONE
15	COBALT					Plcy# A5555555555555555555		
Collateral Code Total:				13,425.00	13,375.94			
Collateral Definition Total:				13,425.00	13,375.94			
Collateral Definition: Real Estate Collateral Code.....: MORTGAGE COLLATERAL								
Account #	Collateral	Yr	Title Holder	Value	Amt Pledged	-----INSURANCE INFORMATION -----		
Loan Type	Description					Agent Status	Exp Date	Phone Num
19999-846	PRIMARY RESIDENCE	00	JAMES MEMBER	158,200.00	25,000.00	77106 Active	10/27/11	111-555-5555
15	TOWNSHIP							
34444-790	PRIMARY RESIDENCE	00	LOUIS G MEMBER	125,000.00	94,000.00	52239 Active	10/27/11	111-555-5555
60	TOWNSHIP							
44444-790	PRIMARY RESIDENCE	00	JANE E. MEMBER	122,000.00	90,500.00	28 Active	10/28/11	111-555-5555
60	TOWNSHIP							
Collateral Code Total:				405,200.00	209,500.00			
Collateral Definition Total:				405,200.00	209,500.00			

Title Tracking Format

9/02/97 14:10.47		****CU*BASE CSR/TEST CREDIT UNION**** Loan Collateral Detail Register TITLE TRACKING INFORMATION			LCLML1	Page 1 DAWNM		
Collateral Definition: Vehicle Collateral Code.....: AUTO COLLATERAL								
Account #	Collateral	Yr	Identification Num	Value	Amt Pledged	----- TITLE TRACKING INFORMATION -----		
Loan Type	Description					Tracking?	Status	Verification Date
22222-771	FORD	97	222222222222222222	10,000.00	10,000.00	Y	F	03/01/1998
02	TAURUS							
33333-773	OLDSMOBILE	95	333333333333333333	5,300.00	5,300.00	Y		02/01/1998
02	CUTLASS							
Collateral Code Total:				15,300.00	.00			
Collateral Definition: Vehicle Collateral Code.....: OTHER REC VEHICLE								
Account #	Collateral	Yr	Identification Num	Value	Amt Pledged	----- TITLE TRACKING INFORMATION -----		
Loan Type	Description					Tracking?	Status	Verification Date
999-775	TERRYTOWN	89	4444444444444	2,000.00	10,000.00	Y	F	02/28/1998
03	CAMPER							
22229-775	HONDA	93	5555555555555	3,500.00	5,300.00			
03	MOTORCYCLE							
Collateral Code Total:				5,500.00	.00			
Collateral Definition Total:				20,800.00	.00			

Property Tax Tracking Format

9/02/97
14:10.47

****CU*BASE CSR/TEST CREDIT UNION****
Loan Collateral Detail Register
PROPERTY TAX TRACKING INFORMATION

LCLML1

Page 1
DAWNM

Collateral Definition: Real Estate
Collateral Code.....: MORTGAGE COLLATERAL

Account #	Collateral				--PROPERTY TAX TRACKING INFORMATION--				
Loan Type	Description	Yr	Title Holder	Value	Amt Pledged	Track	Last Paid	Next Due	Past Due
000000576-788	11 222 333 444	00	JOHN & J DOE	31,800.00	20,000.00	Y	01/01/1998	01/01/1999	
	05 1234 ANY STREET SMALL TOWN								
000001782-788	RESIDENCE	00	MAX & T MAXWELL	34,000.00	26,000.00	Y	07/01/1997	03/01/1997	
	05 885 PAVED DRIVE BIG CITY, M								
009858004-780	15948 26ST AVE METRO, MI	00	DAVE/LORI MEMBER	82,000.00	34,000.00				
	11 RESIDENCE								
009892002-788	14-041-126-008-00	00	ANNA SUE	27,000.00	27,000.00	Y	02/01/1997	02/01/1998	Y
	05 753 TEATIME ANYWHERE, MI								
Collateral Code Total:				174,800.00	107,000.00				
Collateral Definition Total:				174,800.00	107,000.00				

LOAN-TO-VALUE REPORT

MNRPTE #18-Loan-to-Value Analysis Report

Session 0 CU*BASE GOLD - Loan To Value Report

Loan To Value Report

Options	Response	
Business unit	Select	Optional
Loan category	Select	Optional
Sort by	L = LTV	
Sort order	A = Ascending	
<input checked="" type="checkbox"/> Display loan open date (MM/DD/YYYY)		
Calculate LTV based on	1 = Current Loan Balance	
equal to 0.00 % (blank for all) and	ALL	Optional
Escrow type	Select	Optional
Escrow payee code	Select	Optional
Collateral definition type (blank for all)	ALL	Optional
<input checked="" type="checkbox"/> Include written off loans		
<input type="checkbox"/> Export detail to file		

Cancel F7

FR (3267) 8/15/11 13:38:44 [Learn About This Feature](#)

This report shows loan-to-value ratios on your loan accounts a little differently than the LTV you are used to seeing on individual collateral records. With this report, you can choose to calculate LTV according to either the *current* loan balance or the original loan balance. In addition, the report will also look at all collateral records attached to the loan and calculate LTV using values from multiple collateral items.

- NOTE: Only collateral types that use Definition Type R (Real Estate) will be included in this calculation.

This report will be very handy for reviewing mortgage loans that are nearing 80% LTV and therefore requiring PMI termination, as well as to check for exceptions to credit union policy on your LTV ratios.

- NOTE: This is different from how LTV is calculated and displayed on the individual collateral record. That LTV will still be calculated based on the loan's original balance and using the value of that single collateral item only. The new report simply lets you view LTV in a different way than you see it on individual collateral records.

You can choose a specific loan category or business unit to report, and can sort by account number or LTV ratio. The calculation can be based on current or original loan balance, and you can specify a cut-off ratio to display on the report (such as 79.00% if you want to see loans getting close to PMI termination). You can even choose to see only loans that actually have your PMI escrow type attached to them if you wish.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Business unit	(Optional) To include only accounts with a specific business unit code on the report.
Loan category	(Optional) To include only accounts with a specific loan category on the report.
Sort by	Select whether to sort the report results by account base, LTV or loan category. LTV is the default.
Sort Order	Select to sort the data ascending or descending
Display loan open date MM/DD/YYYY	If this box is checked, the month, day and year the loan was opened will appear on the report.
Calculate LTV based on equal to	Select whether to calculate LTV based on current loan balance or original loan balance. Additionally, you can select to only view loans with an LTV percentage equal to, above or below the amount entered in the equal to field. This allows you to narrow the number of loans that appear on the report.
Escrow Type	(Optional) To include only accounts with a specific Escrow Type code on the report.
Escrow payee code	(Optional) To include only accounts with a specific escrow payee code on the report.
Collateral definition type	Use this option to run this report against collateral other than real estate. Choose from All, Other, Real Estate, Stock Vehicle, or Medallion. "All" selects all types of collateral.
Include written off loans	Leave this checked to include written-off loans. Uncheck this if you do not want to include written-off loans in the results.
Export details to file	Use "Export details to file" to go to the screen where you can choose to create a file that lets you use Member Connect to communicate instantly with these members via email and online banking messages, set up a marketing outreach via mailing labels and selective statement inserts, and track the responses via a telemarketing Tracker. This file will contain account base only. Or choose to export more data to use with CU*BASE Report Builder.

REPORT SAMPLE

Following is a sample of the Loan-to-Value Report

LTV %	ACCT	TYP	NAME	COLL#	COLL CODE	LN DEFN	CAT	OPEN DATE	LOAN BALANCE	ESTIMATED VALUE
.00	22222	790	STEVEN MEMBER	002	H	M	60	10/12/11		5,250.00
.00	33333	892	CONNOR MEMBER	001	N	M	32	10/10/11		1,000.00
.00	44444	705	KEVIN MEMBER	001	N	M	49	10/10/11		150,000.00
95.23	12122	705	DONALD MEMBER	001	N	M	47	10/10/11	1,000.00	1,050.00