

<S>STATUS INQUIRY

ACCOUNT NUMBER: 14-		LOAN STATUS		SSN: 654-66-6520	
600		JOHN BLACK		SSN: 320-00-0502	
		SARA BLACK		(C)	
PHONE: 801 547-9874					
PAYMENT:					
P&I.....	\$ 357.27	NEXT PAY (25): 07-01-YY			
ST/CURTAILMENT	.00	FREEZE:			
T&I.....	35.54	LATE YTD: 1 TOTAL: 1			
TYPE B.....	.00				

SUBSIDIZED..	.00	UPB (21): 50983.33			
REG/SCHED PAY.	392.81	ESCROW BAL: -141.91			

PAYMENTS.. 3	.00	INT RATE (64): 7.0000%			
LATE FEES...	28.58	INT PAID TO (24): 06-01-YY			
FEES-OTHER...	25.00	NEXT INT ADJ: 07-01-YY 9.0000			
LESS PARTIAL (-)	21.09	NEXT PMT ADJ: 08-19-YY 457.46			
TOTAL..	1210.92				
BILLED: .00 00-00-00		INVESTOR: 14 600 100.0000%			
<C>COMMENTS					
<F3>FORECLOSURE INFO <NL>MORE INFO <L>LATE HIST <P>PAYMENT DUE <H>HISTORY SELECTION: <M>MASTER <E>ESCROW RECORD <F4>PRINT <ESC>RETURN <F1>EXIT					

Loan Status (Status Inquiry) Screen Display (03.01.<S>) or (SF7>)

Pressing <S>STATUS is a quick way to look at the pertinent loan information.

ACCOUNT NUMBER	Loan NUMBER for this ACCOUNT from Fields 1-2.
PAYMENT	
P&I	Current PRINCIPAL and INTEREST
ST/CURTAILMENT	STANDARD CURTAILMENT from Field 65 available for DDA, ACH, or Payroll repayment type.
T&I	Constants being collected for Escrow Records Type 1-9.
TYPE B	Escrow Constant for Escrow Record TYPE B.
SUBSIDIZED	SUBSIDIZED Payment Constant
REG/SCHED PAY	REGULAR SCHEDULED PAYMENT of P&I plus Escrow Constants less Subsidized Payment Constant.
PAYMENTS	Number of installments and dollar amount due.
LATE FEES	Total LATE FEES assessed and not paid
FEES-OTHER	Total FEES and OTHER charges due
PARTIAL	Total of unapplied funds
TOTAL	TOTAL dollar amount of the regular payments or installments due, plus late fee, fee-other due, less partial and subsidized funds.

BILLED	If this is a bill type loan as indicated in Field 90 BILLING CODE of the Master Record, the amount and due date of the billing will be displayed. If it is delinquent, this will be the first one billing, not the last billing.
NAME	Line 1 will be the borrower's NAME from Field 3. Line 2 will be the co-borrower's NAME
(C)	If there are co-borrowers, (C) will display below the SSN numbers. This in addition to the two names above.
SSN	Borrower's SOCIAL SECURITY NUMBER Borrower 2, Co-Borrower's SOCIAL SECURITY NUMBER
PHONE	The borrower's PHONE
NEXT PAY	Master Record Field 25.
FREEZE	Field 86 and the description of the code.
LATE YTD	Times LATE YEAR TO DATE
TOTAL	Times late TOTAL life of loan
UPB (21)	UNPAID PRINCIPAL BALANCE
ESCROW BAL	Total of all ESCROW account BALANCES
INT RATE (64)	Current INTEREST RATE from Field 64.
INT PAID TO (24)	
NEXT INT ADJ	NEXT INTEREST ADJUSTMENT DATE Field 54. When the adjustable rate notice is printed, the new INTEREST Rate will be displayed NEXT to the date.
NEXT PMT ADJ	NEXT P&I ADJUSTMENT DATE from the PAYMENT ADJUSTMENT table. When the adjustable rate notice is printed, the new Principal and Interest PAYMENT will be displayed by the date.
INVESTOR	INVESTOR Code Fields I-1 and I-2 and percentage of ownership. If participation INVESTOR, the information for second INVESTOR will show on line two.
<NL>MORE INFORMATION <ENTER>	Press <NL> or <ENTER> to display the second Loan Status screen, where <i>MORE INFORMATION</i> will be displayed.

LOAN STATUS			
ACCOUNT NUMBER: 14-	600	JOHN BLACK	
MAILING ADDRESS:		PROPERTY ADDRESS:	
321 E 5000 S		SAME AS MAILING ADDRESS	
CITY, UT 84015			
INITIAL INT RATE (15):	4.8750%	PMT ADJ DATE:	08-19-YY
TABLE:	1	NEW P&I:	457.46
MARGIN:	2.7500		
NEW RATE:	9.0000%	LOAN TYPE:	07 CONV 1-4 FAMILY
		REPAYMENT:	0
ORIGINAL LOAN (10):	53700.00		
DATE LOAN (11):	06-23-YY	COUPONS SENT:	00-00-00
APPRAISED VALUE:	65000	ANALYZED CYCLE:	01-YY
LTV:	78.00%	ANALYZED DATE:	00-00-00
AMORT TERM (101):	240	MATURITY TERM:	240 08-01-17
CO-BORROWER GEORGE C. BLACK		CO-BORROWER SUSAN F. BLACK	
CO-BORROWER SAMUEL TAYLOR			
<C>COMMENTS			
<F3>FORECLOSURE INFO <P>PAYMENT DUE <H>HISTORY			
SELECTION:	<M>MASTER <E>ESCROW RECORD <F4>PRINT <ESC>RETURN <F1>EXIT		

Loan Status Screen Display (03.01.<S>) or (<SF7>)

ACCOUNT NUMBER	Loan NUMBER for this ACCOUNT from Fields 1-2.
MAILING ADDRESS	MAILING ADDRESS of the borrower as indicated in Fields 5-9.
INITIAL INT RATE	INITIAL INTEREST RATE
TABLE	The Interest Index TABLE used
MARGIN	The MARGIN to be added to index value
NEW RATE	Computed NEW interest RATE for this adjustment.
ORIGINAL LOAN	The ORIGINAL LOAN amount
DATE LOAN	DATE LOAN made
APPRAISED VALUE	APPRAISED VALUE of property
LTV	Computed LOAN TO VALUE.
AMORT TERM	AMORTIZATION TERM
PROPERTY ADDRESS	Borrower's ADDRESS if different from Mailing ADDRESS. The message SAME AS MAILING ADDRESS will display if both mailing and PROPERTY ADDRESS are the same.
PMT ADJ DATE	Next P&I ADJUSTMENT DATE from the PAYMENT ADJUSTMENT table. When the adjustable rate notice is printed, the new Principal and Interest PAYMENT will be displayed by the DATE.

NEW P&I	The P&I from payment amount after the adjustment.
LOAN TYPE	Field 16 of the Master Record and description.
REPAYMENT	Field 19.
COUPONS SENT	The date payment COUPONS were printed for the borrower.
ANALYZED CYCLE	Field 92 Date escrows will be ANALYZED and coupons printed.
ANALYZED DATE	DATE last Escrow Analysis was performed and projection/history forms printed.
MATURITY TERM	The number of months to MATURITY TERM (Field 13), and the date of MATURITY (Field 12).



*When a loan is past Maturity Date (Field 12) with an outstanding balance, the number of INSTALLMENTS DUE will indicate zero, the total PAYMENT will indicate the Principal Balance UPB (Field 21), and the TOTAL DUE will be zero. The program will display the following message *PAST MATURITY DATE*.*

CO-BORROWER The first four names of the CO-BORROWERS files will be displayed.



<C>COMMENTS will permit the operator to make an entry in the On-Line Collections file.

Access additional detail information by using the following screen options:

<M>MASTER
<E>ESCROW RECORD
<H>HISTORY

<F3>FORECLOSURE INFORMATION

If the loan is in **Foreclosure** and a ledger has been set up, the <F3>FORECLOSURE INFORMATION key will be displayed on the Status Inquiry screen. The operator can VIEW LEDGER (03.13.25.06.02) of charges in the Foreclosure program.

VIEW LEDGER				
ACCOUNT NUMBER:		7-	505	NAME:
DATE	T/C	DESCRIPTION	AMOUNT	BALANCE
MM-DD-YY	01	CASH	500.00	500.00
(END-OF-FILE)				
SELECTION: <F2>FORWARD <SF6>LIST <F4>PRINT <ESC>RETURN <F1>EXIT				

View Ledger (Foreclosure Information) Screen Display
(03.01.<S>) or (<SF7>.<F3>)

DATE	DATE the monetary transaction was made.
T/C	TRANSACTION CODE used for posting the transaction.
DESCRIPTION	DESCRIPTION of the transaction used. The Transaction Codes and DESCRIPTIONS are user-defined and set up in COLLECTIONS (03.13.25.11.02).
AMOUNT	AMOUNT of the transaction.
BALANCE	A running BALANCE is displayed reflecting any disbursements or credits that have been made. If the account balance is negative, a negative (-) sign is displayed.



<F3>FORECLOSURE INFORMATION will display on the Status screen if the loan has a code of 43, 45, 68, 71, or 74 in Field 98 ACTION CODE and a ledger has been set up.

<L>LATE HIST

This screen shows the times a loan was delinquent during the past twelve months.

TIMES DELINQUENT 12 MONTHS									
LOAN NUMBER: 800-		15		BORROWER:					
MONTH	DELINQUENT	LAST NOTICE		LATE CHARGE					
01. JANUARY				.00					
02. FEBRUARY				.00					
03. MARCH	YES	MM-DD-YY		16.20					
04. APRIL				.00					
05. MAY				.00					
06. JUNE	YES	MM-DD-YY		16.20					
07. JULY				.00					
08. AUGUST				.00					
09. SEPTEMBER				.00					
10. OCTOBER				.00					
11. NOVEMBER				.00					
12. DECEMBER				.00					
LAST 12 MO TOTAL: 2									
FIELD 42 YTD:		1 (30)	0 (60)	0 (90)	0 (120)	0			
FIELD 43 TOTAL:		1 (30)	0 (60)	1 (90)	0 (120)	0			
SELECTION: __				<F2>MODIFY <F4>PRINT <ESC>RETURN <F1>EXIT					

Late History Screen Display (03.01.<S>.<L>) or (<SF7>.<L>)

MONTH	Twelve MONTHS are shown to indicate any delinquencies.
DELINQUENT	Indicates if the loan was DELINQUENT for that month by displaying a <Y> for YES or an <N> for NO.
LASTNOTICE	Date the LAST NOTICE was sent to the borrower assessing the Late Charge for the month.
LATE CHARGE	Amount of the LATE CHARGE assessed for the month.
LAST 12 MO TOTAL	Indicates the TOTAL MONTHS delinquent during the LAST TWELVE MONTHS.
FIELD 42 YTD	The total times YEAR TO DATE (YTD) the borrower was delinquent by thirty, sixty, ninety or one hundred twenty days.
FIELD 43 TOTAL	TOTAL times late since the date of the note.
<F2>MODIFY	To MODIFY a selected month. When selecting this function, the prompt SELECTION LINES: appears. This prompts to input the selection number of the month delinquent. To save the change, press <F2>UPDATE and it will prompt for a password. Passwords are user defined and set up in Security.

<H>HISTORY RECORD

TRANSACTIONS								
DATE	TC	TRANS AMOUNT	NEXT PYMT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE	INTEREST AMOUNT	ESCROW AMOUNT	LATE AMOUNT
1119YY 81		92150.00	120195	92150.00	92150.00	.00	.00	.00
1119YY 07		163.16	120195	.00	92150.00	.00	163.16	.00
1119YY 08		54.16	120195	.00	92150.00	.00	54.16	.00
1229YY 20		.13	120195	.00	95150.00	.00	.13	.00
0102YYR01		729.49	010196	73.69	92076.31	547.14	108.66	.00
0110YY 01		729.49	020196	74.13	92002.18	546.70	108.66	.00
(END-OF-FILE)								
(PAGE 1 OF 1)								
2-	29	JOHN DOE						
SELECTION:								
<P>PMT DUE <I>INVESTOR <S>STATUS <E>ESCROW <F4>PRINT <F2>FORWARD <ESC>RETURN <F1>EXIT								

Transactions (History Record) Screen Display (03.01.<H>) or (<SF6>)

DATE

The DATE the transaction was entered into the Loan Servicing package.



If the printed transaction history has an R next to the DATE column, it indicates the transaction has been reversed.

R

This transaction has been REVERSED.

TC

The TRANSACTION CODE used with this TRANSACTION.

TRANS AMOUNT

The dollar AMOUNT of the TRANSACTION.

NEXT PAYMENT

NEXT PAYMENT due date after this transaction.

PRINCIPAL AMOUNT

The AMOUNT of this transaction applied to PRINCIPAL.

PRINCIPAL BALANCE

The unpaid PRINCIPAL BALANCE of the loan. If the transaction affected the PRINCIPAL, this would be the BALANCE after the transaction.

INTEREST AMOUNT

The AMOUNT of the transaction applied as INTEREST.

ESCROW AMOUNT

The AMOUNT of the transaction applied to ESCROW as a total AMOUNT. Separate accounting is available under the ESCROW screen.

LATEAMOUNT

The AMOUNT of the transaction applied to LATECHARGE, or assessed if the Transaction Code is LC.

ACCOUNT NUMBER

To view a record the ACCOUNT NUMBER is entered. The ACCOUNT NUMBER and name are displayed above ACCOUNTNUMBER selection, allowing for another selection to be made.

PAGE 1 OF 1

The program displays the number of History screens for this account number.

<F2>FORWARD

Move FORWARD one screen.

<F3>BACKWARD

Move BACKWARD one screen.

LOAN SERVICING TRANSACTION CODES

FUNDS RECEIVED (CREDIT)

- 01 REGULAR PAYMENT
- 02 REGULAR PAYMENT WITH L/C
- 03 MEMO PAYMENT
- 04 MEMO PAYMENT WITH L/C
- 05 PRINCIPAL
- 06 INTEREST
- 07 TAX
- 08 FIRE INSURANCE
- 09 MIP
- 10 FLOOD INSURANCE
- 11 LIFE INSURANCE
- 12 DISABILITY INSURANCE
- 13 ACCIDENT INSURANCE
- 14 HOMEOWNERS INSURANCE
- 15 SPECIAL ASSESSMENT
- 16 OTHER
- 17 INTEREST - UPDATE
- 18 PARTIAL FUNDS PAYMENT
- 19 LATE CHARGE
- 20 ESCROW INTEREST PAYMENT

REVERSAL (DEBIT)

- 31 REVERSAL
- 32 REVERSAL
- 33 REVERSAL
- 34 REVERSAL
- 35 REVERSAL
- 36 REVERSAL
- 37 REVERSAL
- 38 REVERSAL
- 39 REVERSAL
- 40 REVERSAL
- 41 REVERSAL
- 42 REVERSAL
- 43 REVERSAL
- 44 REVERSAL
- 45 REVERSAL
- 46 REVERSAL
- 47 REVERSAL
- 48 REVERSAL
- 49 REVERSAL
- 50 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

FUNDS RECEIVED CONT. (CREDIT)

MT MULTIPLE TRANSACTIONS
MP MULTIPLE PAYMENTS
BR BANKRUPT RECOVERY
ER ESCROW COLLECTION TYPE R
ES ESCROW COLLECTION TYPE S
ET ESCROW COLLECTION TYPE T

REVERSAL (DEBIT)

MR REVERSAL
MQ REVERSAL
BU REVERSAL
RE REVERSAL
SE REVERSAL
TE REVERSAL

ESCROW DISBURSEMENT (DEBIT)

51 TAX
52 FIRE INSURANCE
53 MIP
54 FLOOD INSURANCE
55 LIFE INSURANCE
56 DISABILITY INSURANCE
57 ACCIDENT INSURANCE
58 HOMEOWNERS FEE
59 SPECIAL ASSESSMENT
60 OTHER

REVERSAL (CREDIT)

21 REVERSAL
22 REVERSAL
23 REVERSAL
24 REVERSAL
25 REVERSAL
26 REVERSAL
27 REVERSAL
28 REVERSAL
29 REVERSAL
30 REVERSAL

SELECTION: ____

<NL>CONTINUE <F1>EXIT

ESCROW DISBURSEMENT CONT. (DEBIT)
PR ESCROW COLLECTION TYPE R
PS ESCROW COLLECTION TYPE S
PT ESCROW COLLECTION TYPE T

REVERSAL (CREDIT)
RP REVERSAL
RS REVERSAL
RT REVERSAL

PARTIAL FUNDS CODES

61 TRANSFER TO LOAN: (T/C 01)
63 TRANSFER TO LOAN: (T/C 02)
65 REFUND OUT OF PARTIAL

REVERSAL
62 REVERSAL
64 REVERSAL
66 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

TRANSFER MONEY FROM ESCROW

A1 TAX
A2 FIRE INSURANCE
A3 MIP
A4 FLOOD INSURANCE
A5 LIFE INSURANCE
A6 DISABILITY INSURANCE
A7 ACCIDENT INSURANCE
A8 HOMEOWNERS FEE
A9 SPECIAL ASSESSMENT
A0 OTHER
RL ESCROW REFUND - LATE CHARGE
RC ESCROW REFUND - CURTAILMENT
RR EXCESS REFUND - CHECK

REVERSAL

B1 REVERSAL
B2 REVERSAL
B3 REVERSAL
B4 REVERSAL
B5 REVERSAL
B6 REVERSAL
B7 REVERSAL
B8 REVERSAL
B9 REVERSAL
B0 REVERSAL
NONE
NONE
NONE

LOAN PAYOFF CODES

USING SELECTION 03 LOAN PAYOFF
71 LOAN PAYOFF PRINCIPAL
P6 LOAN PAYOFF INTEREST
73 PREPAYMENT FEE

REVERSAL

72 REVERSAL
Q6 REVERSAL
74 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN PAYOFF CODES CONT.

USING SELECTION 03 LOAN PAYOFF

75 OTHER FEES

77 REMOVE FUNDS FROM PARTIAL

79 PAY ESCROW INTEREST - MEMO

REVERSAL

76 REVERSAL

78 REVERSAL

80 REVERSAL

REMOVE FROM ESCROW & CLOSE

USING SELECTION 03 LOAN PAYOFF

C1 TAX

C2 FIRE INSURANCE

C3 MIP

C4 FLOOD INSURANCE

C5 LIFE INSURANCE

C6 DISABILITY INSURANCE

C7 ACCIDENT INSURANCE

C8 HOMEOWNERS FEE

C9 SPECIAL ASSESSMENT

C0 OTHER

REVERSAL

D1 REVERSAL

D2 REVERSAL

D3 REVERSAL

D4 REVERSAL

D5 REVERSAL

D6 REVERSAL

D7 REVERSAL

D8 REVERSAL

D9 REVERSAL

D0 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

NEW LOAN CODES

81 NEW LOAN AMOUNT
83 ADDITIONAL ADVANCE
85 ADVANCE FOR TAXES
87 ADVANCE FOR HAZARD INSURANCE
89 ADVANCE FOR LIFE INSURANCE

REVERSAL

82 REVERSAL
84 REVERSAL
86 REVERSAL
88 REVERSAL
90 REVERSAL

RECORD OF MONETARY TRANSACTIONS

91 ASSUMPTION FEES PAID
93 CHARGES, RETURN CHECK, ETC.
95 FORECLOSURE EXPENSES
97 SELLING EXPENSES
P1 MISCELLANEOUS COSTS

REVERSAL

92 REVERSAL
94 REVERSAL
96 REVERSAL
98 REVERSAL
Q1 REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

SUBSIDIZED/BUYDOWN CODES

S1 SUBSIDIZED PAYMENT TO PARTIAL
 S2 BORROWER PORTION (MEMO)
 S3 SUBSIDIZED PORTION (MEMO)
 S7 REFUND BUYDOWN BALANCE TO
 BORROWER (PAYOFF)
 S8 REFUND BUYDOWN BALANCE TO
 INVESTOR

REVERSAL

T1 REVERSAL
 T2 REVERSAL
 T3 REVERSAL

 T7 REVERSAL

 T8 REVERSAL

LATE CHARGE CODE

LC LATE CHARGE ASSESSED
 LW LATE FEES WAIVED EXPENSE

REVERSAL

LR REVERSAL
 LQ REVERSAL

NON-SUFFICIENT FUND CHECK CHARGE

NF NON-SUFFICIENT CHG ASSESSED
 OC OTHER CHARGES

REVERSAL

NR REVERSAL
 OR REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT

LOAN SERVICING TRANSACTION CODES

OTHER TRANSACTION CODES

II INTEREST INCOME CREDIT

IA INTEREST ACCRUED

P2 DISCOUNT FEES

P3 ORIGINATION FEES

GC FROM SUSPENSE TO CASH IN

GP FROM SUSPENSE TO PARTIAL

TRN INVESTOR TRANSFERRED (ONLY APPEARS ON CUTOFF REPORTS)

REVERSAL

NONE

NONE

Q2 REVERSAL

Q3 REVERSAL

GR REVERSAL

GQ REVERSAL

SELECTION: __

<NL>CONTINUE <F1>EXIT