



TURNKEY LENDER USER MANUAL

This manual is delivered subject to the following conditions and restrictions:

This document contains proprietary and confidential information of Turnkey Lender and may not be reproduced, transferred to other document(s), disclosed to others, or used for any purpose other than that for which it is furnished, without the prior written consent of Turnkey Lender. This document must be returned to Turnkey Lender upon request or destroyed by the recipient thereof upon Turnkey Lender's request. The trademarks and logo relating to Turnkey Lender and its products and services are the exclusive property of Turnkey Lender, and may not be used without permission. All other marks mentioned in this document are the property of their respective owners. Unauthorized disclosure or use may cause Turnkey Lender irreparable harm.

Copyright © 2017 Turnkey Lender. Turnkey Lender User Manual, 3rd edition.

All rights reserved.

CONTENTS

1 INTRODUCTION	6
Audience	6
Manual Conventions	6
2 TURNKEY LENDER OVERVIEW	8
Overview	8
Solution Scope	8
User Access Level	10
3 BACK OFFICE OF THE TURNKEY LENDER SYSTEM	12
Overview	12
Getting Started	12
Log on to Turnkey Lender	12
User Interface Overview	16
Installment Loans	27
Origination	28
Underwriting	78
Collateral	124
Servicing	141
Collection	207
Payday Loans	230
Origination	230
Underwriting	240
Collateral	240
Servicing	240
Collection	255
Reports	259
Executive Dashboard	260
Portfolio Reports	263
Operational Reports	274
Risk Reports	283
Scoring Reports	295
Underwriting Reports	301
Archive of Loan Applications	305
System	308
Managing User Accounts	309
Managing Decision Rules	325
Managing Delinquency Settings	327
Managing Blacklists	337
Managing Scorecard Settings	338
Managing Credit Products	346
Managing Notifications	356
Exporting Loans Data	369
Exporting Payment Information	372

Managing Expected Payments	376
Managing Company Settings	380
Managing Documents	384
Managing Dictionaries	391
Managing Branch Offices.....	400
Managing Customers.....	408
Archive of Loan Applications.....	424

4 FRONT OFFICE OF THE TURNKEY LENDER SYSTEM	428
Overview	428
Borrower's Personal Account	428
Creating a Personal Account	429
Borrower's Activity in the Personal Account	434
Investor's Personal Account	440
Managing Investments.....	440
Managing Personal Settings	456

1 INTRODUCTION

This manual provides detailed instructions on how to work with Turnkey Lender and contains the following chapters:

Introduction, describes a general scope of the current document.

Turnkey Lender Overview, provides a brief overview of the Turnkey Lender system and describes user roles authorized to work with the solution.

Back Office of the Turnkey Lender, provides instructions on how to work in the following web workplaces of the system:

- Origination;
- Underwriting;
- Collateral;
- Servicing;
- Collection;
- Reports;
- System.

Front Office of the Turnkey Lender System, provides instructions on how to work in personal accounts of borrowers and investors.

Audience

This user manual is intended for the users of corresponding web workplaces of the system.

Manual Conventions

This manual uses the following conventions:

- Dialog boxes and windows are displayed in italics, for example, “the *Login* page”.
- Buttons, tabs, check boxes, and other dialog box elements are displayed in bold, for example, “Click the **List** button” or “In the **Password** box”.
- Cross-references are displayed in italics, for example, “refer to *Payday Loans*”.
- Notes containing additional information related to the previous topic are displayed in italics.

2 TURNKEY LENDER OVERVIEW

The current chapter provides an overview of the Turnkey Lender system and user roles authorized to work in the web work places.

Overview

The chapter contains the following sections:

Solution Scope, provides a brief overview of the Turnkey Lender system.

User Access Level, describes user roles and their permissions on the web workplaces.

Solution Scope

The Turnkey Lender system is the online-lending solution aimed to facilitate and automate loan origination processes.

This automated lending system allows preventing fraud related activities and mitigating credit risks throughout all business life cycle. To detect potential fraudsters, the solution provides for flexible blacklists management.

The developed system is a comprehensive platform for processing installment loans, payday loans and peer-to-peer loans. The system allows disbursing loans to borrowers both automatically and manually. To automate the loan disbursement process, the system provides for the integration with payment systems.

The automation of business processes is supported by a set of predefined business rules (hereinafter in other sections of this manual referred to as “decision rules”) and a scorecard. The system allows using an integrated or custom scorecard. The user with the Administrator role can select a scorecard to be used for the evaluation of borrowers.

At the initial stage, each borrower is evaluated on the basis of the business rules and the scorecard. Based on results of business rules checks and score received, a loan can be automatically approved, rejected or submitted for consideration to an authorized loan officer. Based on results of the evaluation of borrower’s data, a detailed scoring report followed by a system decision and recommendations is provided to a corresponding user.

Furthermore, the system provides for automatic generation of reports on borrowers’ credit history by means of integration with credit bureaus.

The system also contains multiple built-in reports that are updated in real time and allow analyzing business performance in various aspects.

To facilitate loan monitoring and repayment processes, the solution also provides means of setting a required range of automated reminders and alerts notifying the borrower of certain events. These notifications can be sent to the borrower by email or SMS and are set by the user with the Administrator role. In general, the user with the Administrator role can make various settings to configure the system. The description of these settings is provided in detail in corresponding sections of this user manual.

The functionality mentioned briefly above is implemented for system's web workplaces that allow supporting collateral and non-collateral loans on all stages of their life cycle.

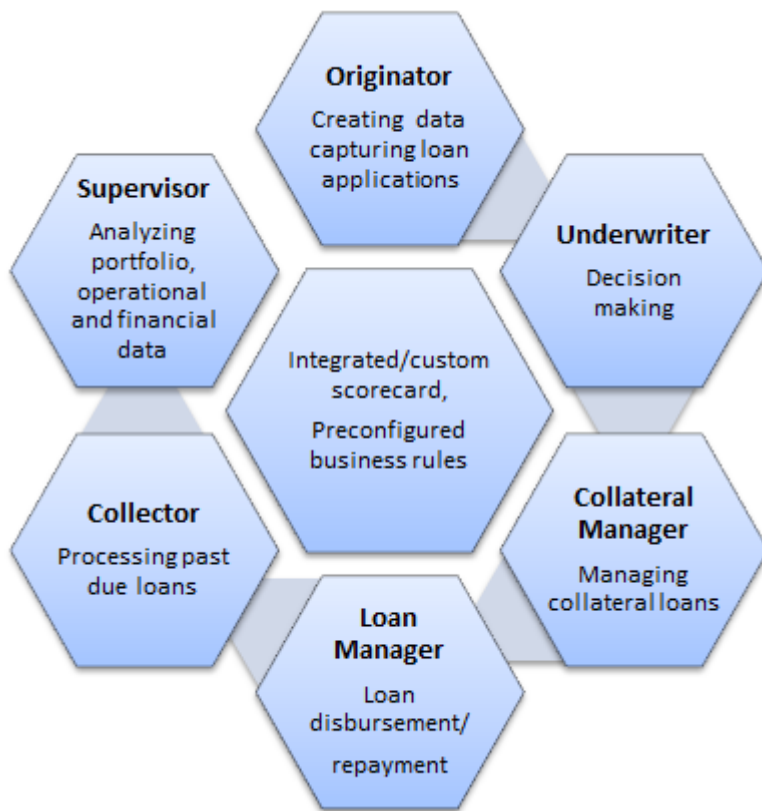


Figure 2-1: The user roles of the web workplaces.

The web workplaces constitute a back office of the system (for more information on how to work in the web workplaces, refer to the *Back Office of the Turnkey Lender System* chapter below). A front office of the system is represented by personal accounts of borrowers and investors. The borrower can use a personal account to file loan applications, monitor a loan status, track outstanding and repaid installments, and perform other operations described in the *Borrower's Personal Account* section of this user manual. The investor can use a personal account to choose peer-to-peer loans to fund in, modify and withdraw own bids, monitor borrowers' repayments, make settings of the personal account. Detailed information on the functionality available to the investor is described in the *Investor's Personal Account* section of this user manual.

User Access Level

The current section provides a general description of user roles supported by the back office of the Turnkey Lender system.

The back office of the Turnkey Lender system supports several user roles. In accordance with their rights, users are permitted to perform a specific range of operations in the system.

In the back office of the Turnkey Lender system, the following user roles are distinguished:

<i>User Role</i>	<i>Description</i>	<i>Workplace</i>
Originator	<ul style="list-style-type: none"> • Creating collateral and non-collateral loan applications (initiating installment loans and payday loans); • Submitting loan applications for approval; • Reviewing an archive of loan applications. 	Origination
Underwriter	<ul style="list-style-type: none"> • Approving loan applications; • Sending loan applications for reprocessing; • Rejecting loan applications; • Managing blacklists; • Adding borrowers' data to blacklists; • Reviewing an archive of loan applications. 	Underwriting
Collateral Manager	<ul style="list-style-type: none"> • Valuing collaterals; • Revaluing collaterals; • Adding new collaterals; • Approving collateral loan applications; • Confirming loan applications with revalued collaterals; • Rejecting collateral loan applications; • Recording a customer interaction history. 	Collateral
Loan Manager	<ul style="list-style-type: none"> • Disbursing loans to borrowers; • Recording loan repayment information; • Rolling over loans; • Restructuring loans; • Approving/rejecting rollover requests; • Recording a customer interaction history; • Managing past due loans; 	Servicing

	<ul style="list-style-type: none"> • Managing undisbursed loans; • Managing peer-to-peer loans; • Adding borrowers' data to blacklists; • Managing blacklists; • Reviewing an archive of loan applications. 	
Collector	<ul style="list-style-type: none"> • Recording loan repayment information; • Making an action plan; • Restructuring loans; • Writing off loans; • Recording a customer interaction history; • Adding borrowers' data to blacklists; • Managing blacklists; • Reviewing an archive of loan applications. 	Collection
Supervisor	<ul style="list-style-type: none"> • Monitoring the business activity by analyzing various system reports; • Reviewing an archive of loan applications. 	Reports
Admin	<ul style="list-style-type: none"> • Managing user accounts; • Setting decision rules; • Managing blacklists; • Managing scorecard settings; • Managing delinquency settings; • Setting credit products; • Managing system notifications; • Exporting data on loans and payments; • Managing documents to be displayed on web workplaces and sent to borrowers; • Managing dictionaries; • Managing branch offices; • Reviewing an archive of loan applications. 	System

3 BACK OFFICE OF THE TURNKEY LENDER SYSTEM

The current chapter provides detailed instructions on how to perform functional responsibilities on the web workplaces of the back office of the Turnkey Lender system.

The back office of the system is represented by the following web workplaces:

- Origination;
- Underwriting;
- Collateral;
- Servicing;
- Collection;
- Reports;
- System.

Overview

The current chapter comprises the following sections:

Getting Started, provides information on the process of logging on to the system and describes the user interface of the web workplaces.

Installment Loans, provides instructions on processing installment loans on the web workplaces of the system.

Payday Loans, provides instructions on processing payday loans on the web workplaces of the system.

Reports, describes the procedure of working on the Reports web workplace.

System, provides instructions for the administrator on how to make system settings.

Getting Started

The current section provides information and instructions necessary to start working with the Turnkey Lender system and provides the overall description of the user interface.

Log on to Turnkey Lender

The current subsection provides general instructions on how to log on to the Turnkey Lender system.

Only the authorized user who has been assigned a certain role by the Administrator can log on to Turnkey Lender and access a corresponding web workplace. Each workplace defines a scope of operations that the authorized user is permitted to perform. To find out more about corresponding web workplaces, refer to *Back Office of the Turnkey Lender*.

To log on to the system:

- 1) In the address bar of the Google Chrome browser, type in the URL and click **Enter**.
The *Login* page opens:

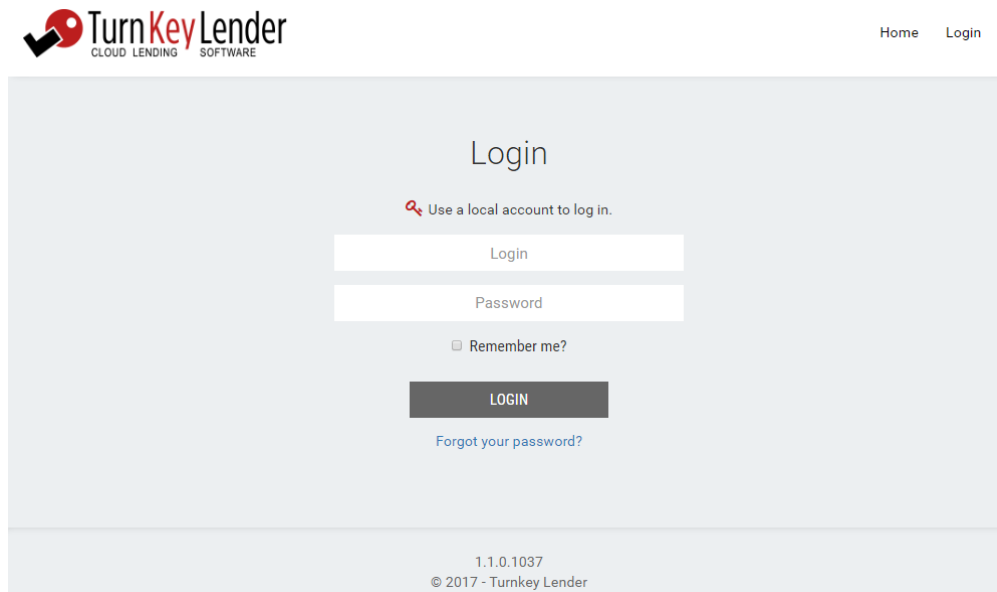



Figure 3-1: The *Login* page.

- 2) In the **Login** box, enter a login name.
- 3) In the **Password** box, enter a password.
- 4) (*Optionally*) Select the **Remember me** check box to save the login details.
- 5) Click **Login** to log on to the system.

After credentials have been entered, the system verifies a specified user account and defines a user role. If specified credentials are confirmed, the user is directed to a corresponding web workplace. Otherwise, the user cannot enter the system.

Note: In case the user specifies wrong credentials or if the user is not registered in the system, a corresponding notification is displayed:

Login

 Use a local account to log in.

Invalid username or password.

Remember me?

LOGIN

[Forgot your password?](#)


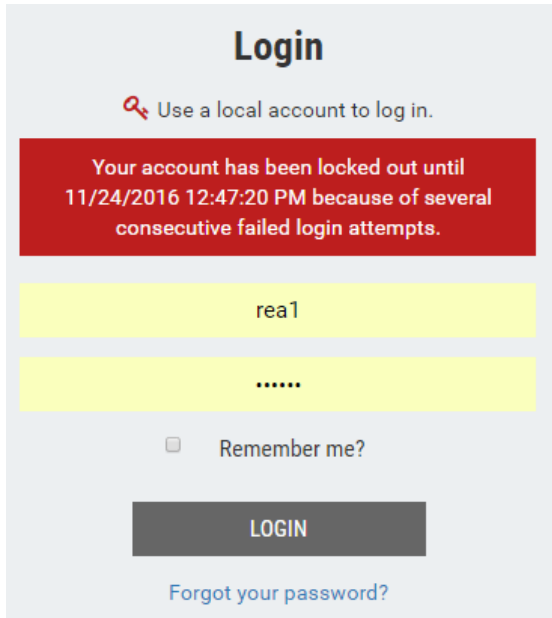


Figure 3-2: Invalid credentials.

If a user account is not registered in the system, the user should contact the Administrator.

If a number of login attempts exceeds an allowed number of login attempts specified in the configuration file of the system, a user account gets locked out.



The screenshot shows a login interface with the following elements:

- Header:** "Login" in bold black text.
- Instruction:** "Use a local account to log in." with a red key icon.
- Lockout Message:** A red box containing the text: "Your account has been locked out until 11/24/2016 12:47:20 PM because of several consecutive failed login attempts."
- Username Field:** A yellow input field containing the text "rea1".
- Password Field:** A yellow input field containing six dots ".....".
- Remember Me:** A checkbox labeled "Remember me?".
- Login Button:** A dark grey button with the text "LOGIN".
- Forgot Password:** A blue link labeled "Forgot your password?".

Figure 3-3: The user account is locked out.

User Interface Overview

The current subsection provides a general description of the Turnkey Lender user interface.

Turnkey Lender provides a usable workspace where the users of each web workplace can perform their duties by applying the functional possibilities of the Turnkey Lender system.

Having logged on to the system, the user is directed to a web workplace.

At the top of each web workplace, the following information is displayed: a workplace name, a user name, and the **Log off** button:



Figure 3-4: The Servicing web workplace.

The Origination, Underwriting, Collateral, Servicing, and Collection web workplaces have similar user interface: in the default view mode, a table containing a list of loan applications is presented on the left side of the workspace in the minimized view mode, while the right part of the workspace displays details of a selected loan application:

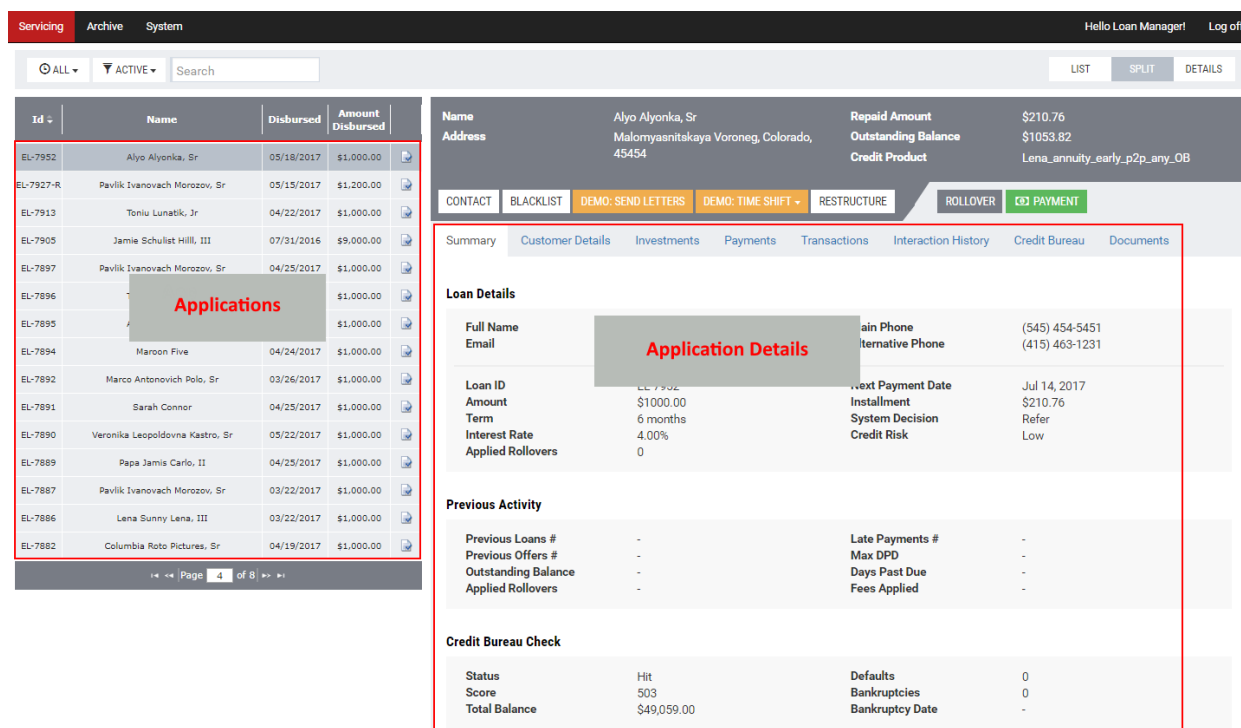


Figure 3-5: The workspace.

The information contained in the columns of the table with loan applications may vary depending on a workplace. For more detailed information on displayed applications and actions that can be performed by the user, refer to the description of a corresponding web workplace in the *Installment Loans* and *Payday Loans* sections below.

The users of the Origination, Underwriting, Servicing, Collateral, and Collection web workplaces can adjust the look and feel of the workplace and customize a display of loan applications and loan application details by changing the default view mode. For more information, refer to the *Changing View Mode* section below. Besides, to facilitate the work with a large amount of loan applications, the Turnkey Lender system provides the functionality of sorting, filtering, and searching for required loan applications. For more detailed information, refer to the *Sorting Applications*, *Filtering Applications*, *Searching for Applications* subsections below.

The interface of the Reports and System web workplaces differs from that described above.

The left-hand side of the Reports and System web workplaces displays the option menu that can be used to perform corresponding operations.

The option menu of the Reports workplace provides for the possibility to choose a required report for the review and analysis.

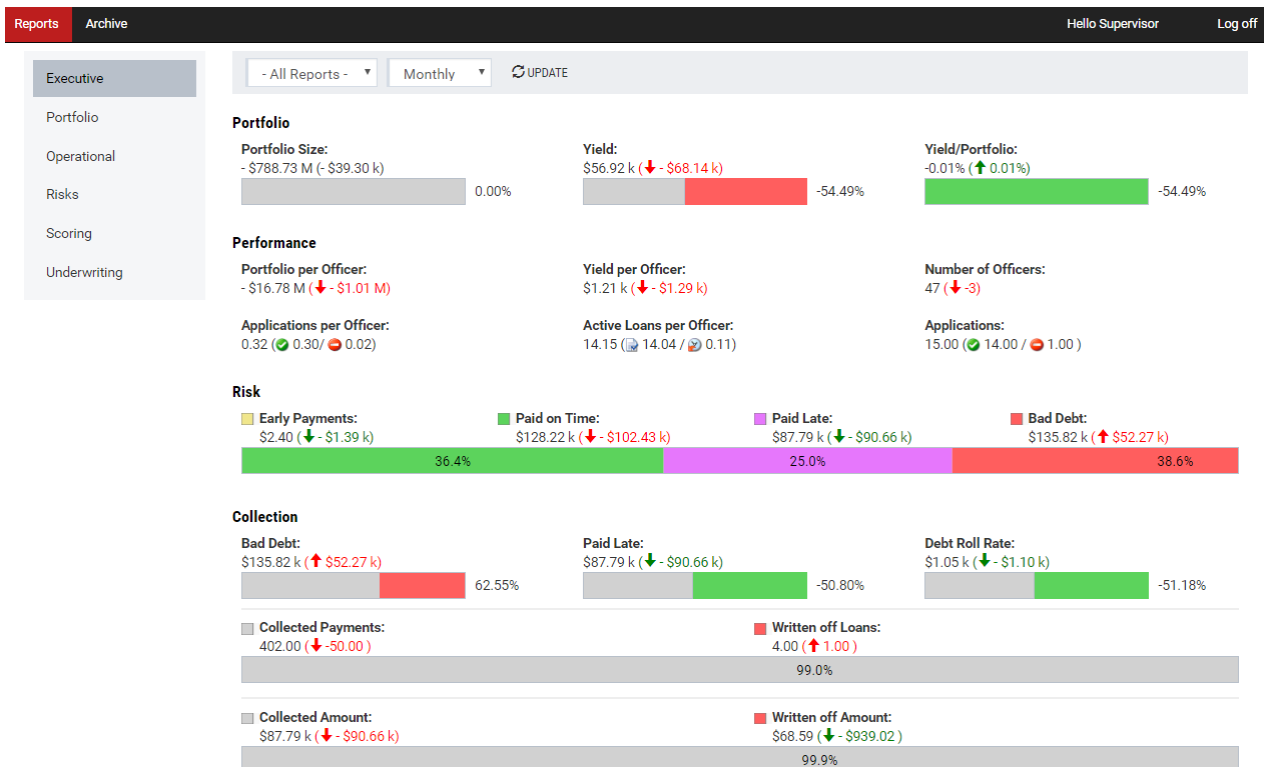


Figure 3-6: The Reports web workplace.

The option menu of the System workplace allows making necessary settings of the system.

The screenshot shows the 'System' menu in the top navigation bar. Below it, there's a sidebar with various system settings like 'Decision Rules', 'Past Due Settings', 'Blacklists', etc. The main content area is titled 'Internal Users' and 'Lenders'. It features a search bar and two buttons: 'ADD USER' and 'DELETE SELECTED'. Below these is a table listing users with the following columns: Login, User name, Email, Creation Date, Assigned roles, and Actions. The table contains 15 rows of user data.

	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	collector1	Y Y	lkj@lkj.lkj		Collector	Edit
<input type="checkbox"/>	Loan_manager	Loan Manager	Loan_manager@mail.net		Loan Manager, Admin	Edit
<input type="checkbox"/>	admin_1	Ad Min	admin@gmail.com		Admin	Edit
<input type="checkbox"/>	Dctrx03	A M	example@mail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	supervisor	Supervisor Supervisor	supervisor@acc.net		Supervisor	Edit
<input type="checkbox"/>	area6	Supervisor New	test@scorto.com	07/10/2017	Supervisor	Edit
<input type="checkbox"/>	solnichenko	Alex AlexLast	alex@mail.ru		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	y	Yakov Melman	ymelman@scorto.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	bogdan	Bogdan Kochetov	BKochetov@scorto.com	08/03/2016	Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	luda	Ludmila Stolyuarenko	ludo4k@ukr.net		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	Sergey	Serge Terziyan	serge@gmail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	loancoll	Second Third	loancoll@gmail.com	09/28/2016	Loan Manager, Collector	Edit
<input type="checkbox"/>	no_admin	Noadmin Noadmin	sdkjhsadjkfh@asdasd.as		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Originator	Edit
<input type="checkbox"/>	orig	John Johnson	jonsen@gmail.com	09/20/2016	Originator	Edit
<input type="checkbox"/>	yrttryr	Iyu Iyu	iyu@ef.kl	09/23/2016	Collateral Manager, Loan Manager, Supervisor	Edit

Figure 3-7: The System web workplace.

For more detailed information on functionality available to the users of the Reports and System web workplaces, refer to the *Reports* and *System* subsections below.

User Interface Management

The current subsection provides general instructions on how to customize a view mode of a corresponding workspace and display of information in a table.

A list of loan applications and loan application details are displayed in the default view mode on the Origination, Underwriting, Collateral, Servicing, and Collection web workplaces. The default view mode can be changed only by those users who work in these web workplaces.

The display of information in the table on the Origination, Underwriting, Collateral, Servicing, Collection, and System web workplaces can be customized using page navigation.

In addition, the loan applications stored to the database and displayed in the table on the Origination, Underwriting, Collateral, Servicing, and Collection web workplaces can be sorted according to user's preferences. The Turnkey Lender system also provides the functionality of searching for required loan applications on the above-mentioned web workplaces.

Detailed description of these operations is provided in the subsections below.

Changing View Mode

The current subsection provides information on changing the view mode on the Origination, Underwriting, Servicing, and Collection web workplaces and viewing loan details.

To change the view mode:

- 1) Enter a web workplace as described in the *Log on to Turnkey Lender* section above.

The web workplace is displayed:

The screenshot displays the Origination web workplace interface. At the top, there is a navigation bar with 'Origination' and 'Archive' tabs, and a user profile 'Hello Originator | Log off'. Below this is a search bar and a 'NEW APPLICATION' button. The main area is divided into two sections. On the left is a table of applications with columns for 'Id #', 'Created', 'Name', 'Amount', and 'Wait'. On the right is a detailed view for a specific application, showing 'Name', 'Requested Amount', 'Credit Product', 'Loan Term', and 'Loan Status'. Below this are tabs for 'Customer Details', 'Interaction History', 'Documents', and 'Change History'. The 'Personal Information' section includes fields for First Name, Middle Name, Last Name, Suffix, Date of Birth, and Email. The 'Additional Information' section includes Social Security Number, Driver's License, State of Issue, Car Owner, Main Phone, Alternative Phone, Monthly Income, and Monthly Expenses.

Figure 3-8: The Origination web workplace.

The workspace is displayed in the default view mode.

In the upper right-hand corner of the workspace, corresponding buttons for changing the view mode are displayed:



Figure 3-9: Buttons for changing the view mode.

By default, the **Split** button is activated. In the Split view mode, loan details are displayed in the right part of the workspace by clicking a corresponding loan application in the table to the left:

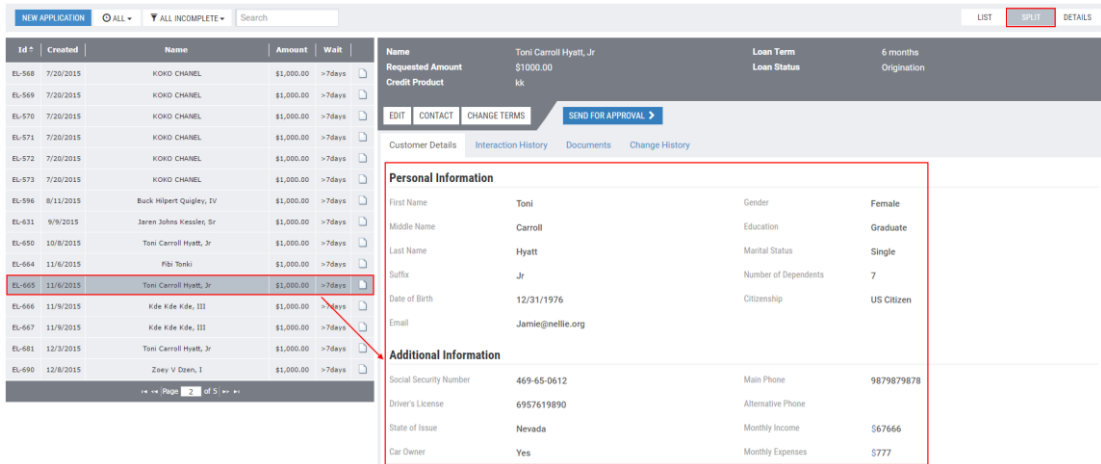


Figure 3-10: Details of the selected loan application.

Note: The expanded view of the loan details can be set up by clicking the **Details** button. For more information, refer to step 3 of the current procedure.

2) (Optionally) Click the **List** button to expand the table view:

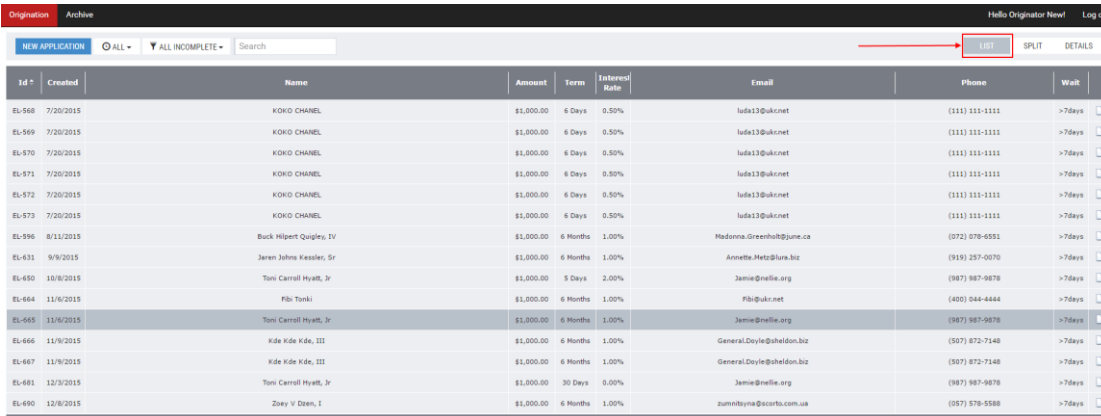


Figure 3-11: The List view mode.

Note: In the List view mode, the display of loan applications in the table can be customized using page navigation. For more information, refer to Using Page Navigation.

a. Click a loan application in the table to open loan details:

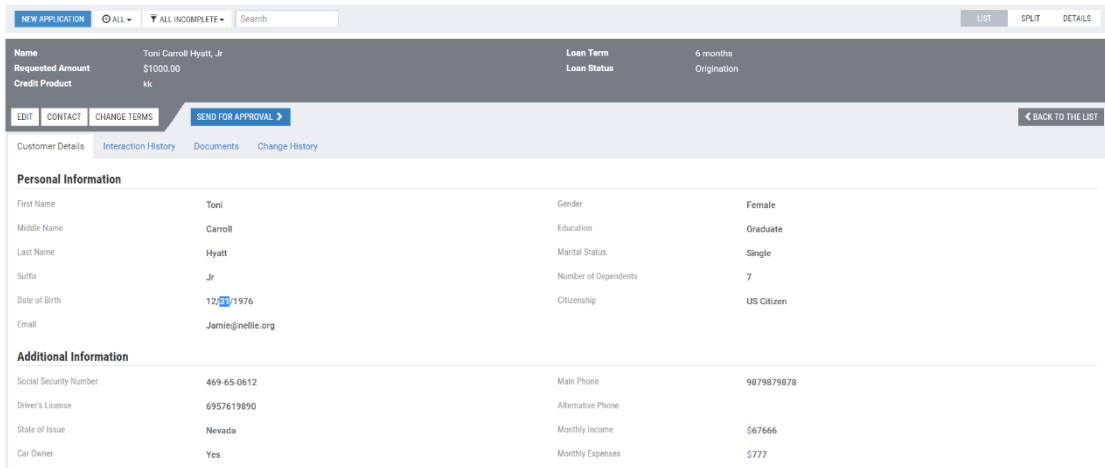


Figure 3-12: Loan details in the List view mode.

b. Click **Back to the List** to return to the List view mode.



Figure 3-13: Returning to the List view mode.

3) (*Optionally*) In the upper right-hand corner of the workspace, click the **Details** button to expand the view of details of a loan application selected in the Split view mode.

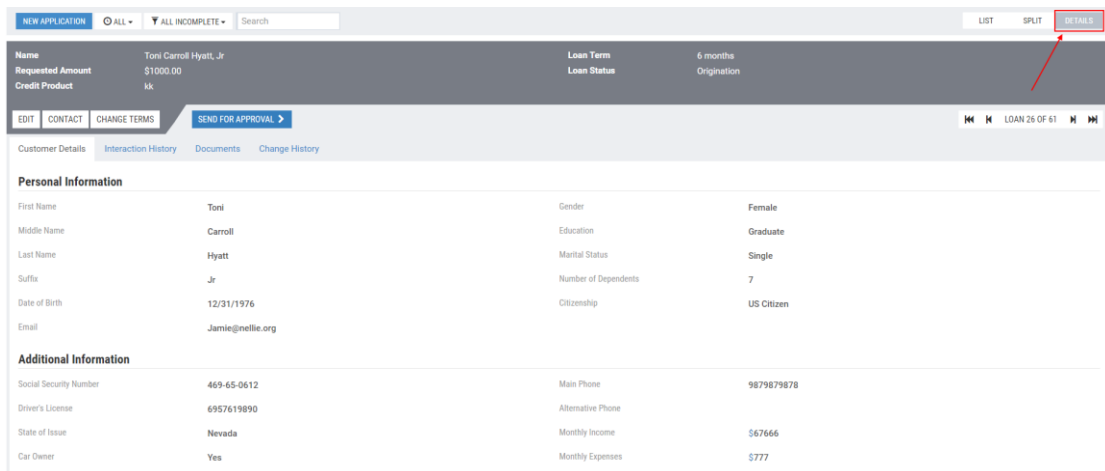



Figure 3-14: Loan details in the Details view mode.

a. Click the **Next** button  to move to the next loan.

b. Click the **Previous** button  to move to the previous loan.

c. Click the **First** button  to move to the first loan.

d. Click the **Last** button  to move to the last loan.

4) (Optionally) Click the **Split** button to return to the default view mode.

Searching for Applications

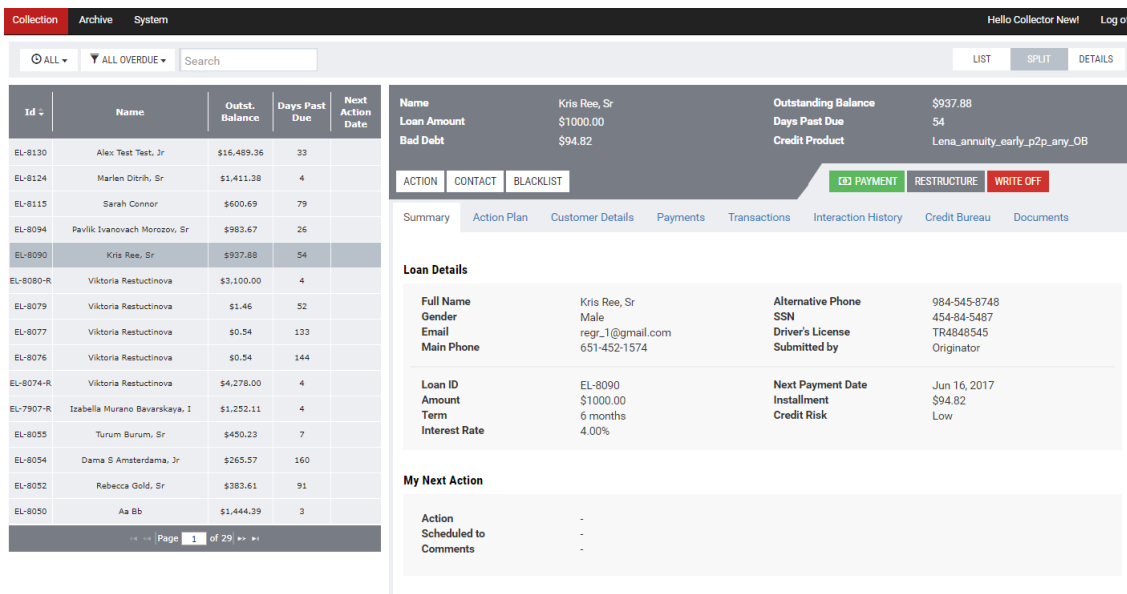
The current subsection provides general instructions on how to search for applications of certain borrowers in the database of the Turnkey Lender solution.

The search for applications can be conducted by the users of the Origination, Underwriting, Collateral, Servicing, and Collection web workplaces.

To search for applications:

1) Enter a web workplace as described in the *Log on to Turnkey Lender* section above;

The corresponding workplace is displayed:



The screenshot displays the 'Collection' web workplace interface. At the top, there are navigation tabs for 'Collection', 'Archive', and 'System', along with user information 'Hello Collector New!' and a 'Log off' link. Below the navigation is a search bar with a dropdown menu set to 'ALL OVERDUE' and a search input field. To the right of the search bar are buttons for 'LIST', 'SPLIT', and 'DETAILS'. The main content area is divided into two sections. On the left is a table of loans with columns for 'Id', 'Name', 'Outst. Balance', 'Days Past Due', and 'Next Action Date'. The table lists several loans, with the one for 'Kris Ree, Sr' (ID: EL-8090) highlighted. On the right is a detailed view for the selected loan, showing fields for 'Name', 'Loan Amount', 'Outstanding Balance', 'Days Past Due', and 'Bad Debt'. Below this are tabs for 'ACTION', 'CONTACT', and 'BLACKLIST', with a 'PAYMENT' button highlighted. Further down are tabs for 'Summary', 'Action Plan', 'Customer Details', 'Payments', 'Transactions', 'Interaction History', 'Credit Bureau', and 'Documents'. The 'Loan Details' section includes fields for 'Full Name', 'Gender', 'Email', 'Main Phone', 'Alternative Phone', 'SSN', 'Driver's License', and 'Submitted by'. The 'My Next Action' section shows 'Action', 'Scheduled to', and 'Comments'.

Figure 3-15: The Collection web workplace.

2) In the **Search** box type in letters corresponding to a name or a part of the name of the borrower to apply filter.

The system automatically displays a search result that matches entered characters wholly or partially.

Note: The system also provides for the possibility to search for loan applications by ID.

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-245	Mary Elizabeth Smith, Jr	\$1,029.90	55	
EL-840	Nickolas Parisian Smitham	\$1,062.10	59	

Figure 3-16: Applying filter to search for loan applications.

Filtering Applications

The current subsection provides general instructions on how to use the filter functionality in the Turnkey Lender system.

The users of the Origination, Underwriting, Collateral, Servicing, and Collection web workplaces can use the filter functionality to display loan applications according to their statuses in the system.

To apply filter:

- 1) Enter a web workplace as described in the *Log on to Turnkey Lender* section above;

In the default view mode, the table with all loan applications available is displayed on the left-hand side of the workplace:

Figure 3-17: The Origination workplace.

The left side of the toolbar contains two split buttons for filtering loan applications according to a status:

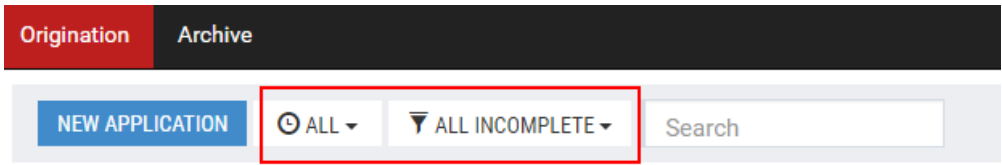


Figure 3-18: Buttons for filtering loan applications.

2) On the toolbar, click a corresponding split button and select a preferred option:

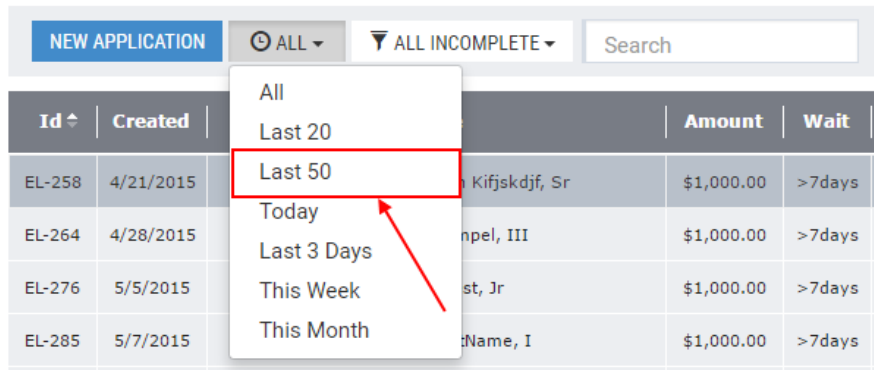


Figure 3-19: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both split buttons.

The filter has been successfully applied.

Sorting Applications

The current subsection provides instructions on how to sort loan applications.

The users of the Origination, Underwriting, Collateral, Servicing, and Collection web workplaces can customize the display of loan applications in the table by sorting them in a preferred order.

To sort the applications:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.

In the default view mode, the table with all loan applications available is displayed on the left-hand side of the workspace:

The screenshot shows the 'Origination' workspace. On the left, there is a table of loan applications. The table has columns for 'Id', 'Created', 'Name', 'Amount', and 'Wait'. The first application is highlighted with a red box. On the right, there is a detailed view of the selected application, showing customer details, personal information, and additional information.

Id	Created	Name	Amount	Wait
EL-258	4/21/2015	Fedorov Fdhsidufuh Kifjksdjf, Sr	\$1,000.00	>7days
EL-264	4/28/2015	Julia Funk Rampel, III	\$1,000.00	>7days
EL-276	5/5/2015	Ernest Ernest, Jr	\$1,000.00	>7days
EL-285	5/7/2015	FirstName LastName, I	\$1,000.00	>7days
EL-298	5/15/2015	Test Test1 Test1, Sr	\$1,000.00	>7days
EL-333	6/5/2015	Toni Carroll Heatt, Jr	\$1,000.00	>7days
EL-334	6/5/2015	Asd A Asd, Sr	\$1,000.00	>7days
EL-340	6/9/2015	Earlene Jacobs Hahn, Jr	\$1,000.00	>7days
EL-398	6/18/2015	SamantaSSS SSS JohnsSSS	\$1,000.00	>7days
EL-427	6/22/2015	First Uio, Jr	\$1,000.00	>7days
EL-547	7/14/2015	Test Lude	\$1,000.00	>7days
EL-548	7/14/2015	Test Lude	\$1,000.00	>7days
EL-559	7/20/2015	First Middle Last	\$1,000.00	>7days
EL-561	7/20/2015	Hghf Fgh	\$1,000.00	>7days
EL-567	7/20/2015	KOKO CHANNEL	\$1,000.00	>7days

The detailed view on the right shows the following information for the selected application:

- Name:** Fedorov Fdhsidufuh Kifjksdjf, Sr
- Requested Amount:** \$1000.00
- Loan Term:** 6 months
- Loan Status:** Origination
- Personal Information:**
 - First Name: Fedorov
 - Middle Name: Fdhsidufuh
 - Last Name: Kifjksdjf
 - Suffix: Sr
 - Gender: Male
 - Date of Birth: 12/31/1985
 - Education: High School
 - Martial Status: Single
 - Number of Dependents: 1
 - Email: reft@reft.ua
 - Citizenship: US Citizen
 - Country of Citizenship:
- Additional Information:**
 - Social Security Number: 123123123
 - Monthly Income: \$ 1000
 - Monthly Expenses: \$ 1000
 - Driver's License:
 - State of Issue:
 - Car Owner: Yes

Figure 3-20: The Origination web workplace.

- 2) Point to a header of any column and click it. A list of applications gets ordered and corresponding arrows indicating a sort order appear.

Depending on the sort order applied, either the up arrow or down arrow gets highlighted:

The screenshot shows the 'Origination' workspace with a table of loan applications sorted by creation date. The 'Created' column header is highlighted with a red box, and a dropdown arrow is visible next to it. The table shows three applications sorted by their creation date.

Id	Created	Name	Amount	Wait
EL-1918	9/22/2016	Nikolo Tesla, IV	\$1,000.00	23.8hrs
EL-1911	9/22/2016	Maroon Five	\$1,000.00	1 day
EL-1794	9/9/2016	Jonny Karl Johnson, Sr	\$1,000.00	>7days

Figure 3-21: Sorting applications by the creation date.

- 3) Click the header again to change the sort order.

Since the columns contain text fields and numeric/date fields, the data in columns gets sorted as follows:

- Columns with text fields are sorted in alphabetical order;
- Columns with numeric/date fields are sorted in ascending or descending order.

Note: By default, all applications displayed are sorted in the ascending order by application ID.

Using Page Navigation

The current subsection provides instructions on how to customize the display of information in the table using page navigation on the Origination, Underwriting, Collateral, Servicing, Collection, and System web workplaces.

To use page navigation:





- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.

At the bottom of the table containing loan applications, a current page and a total number of pages are displayed:

Id	Created	Name	Amount	Wait
EL-258	4/21/2015	Fedorov Fdhsidufuh Kifjskdjf, Sr	\$1,000.00	>7days
EL-264	4/28/2015	Julia Funk Rempel, III	\$1,000.00	>7days
EL-276	5/5/2015	Entest Entest, Jr	\$1,000.00	>7days
EL-285	5/7/2015	FirstName LastName, I	\$1,000.00	>7days
EL-298	5/15/2015	Test Test1 Test1, Sr	\$1,000.00	>7days
EL-333	6/5/2015	Toni Carroll Hyatt, Jr	\$1,000.00	>7days
EL-334	6/5/2015	Asd A Asd, Sr	\$1,000.00	>7days
EL-340	6/9/2015	Earlene Jacobs Hahn, Jr	\$1,000.00	>7days
EL-398	6/18/2015	SamantaSSS SSS JohnsSSS	\$1,000.00	>7days
EL-427	6/22/2015	First Uio, Jr	\$1,000.00	>7days
EL-547	7/14/2015	Test Luda	\$1,000.00	>7days
EL-548	7/14/2015	Test Luda	\$1,000.00	>7days
EL-559	7/20/2015	First Middle Last	\$1,000.00	>7days
EL-561	7/20/2015	Hgfh Fgh	\$1,000.00	>7days
EL-568	7/20/2015	KOKO CHANEL	\$1,000.00	>7days

Page 1 of 5

Figure 3-22: Table with loan applications.

- 2) (Optionally) Click the first forward arrow  to move to a next page.
- 3) (Optionally) Click the second downward arrow  to move to a last page.
- 4) (Optionally) Click the first backward arrow  to return to a previous page.
- 5) (Optionally) Click the second backward arrow  to return to a first page.

Installment Loans

The system allows processing installment loans and payday loans (refer to *Payday Loans*).

An installment loan is a loan repaid over a certain period of time in regular installments. In general, the installment loan is repaid in equal scheduled monthly payments that include an interest amount and a principal amount.

The term “installment loan” is often associated with traditional consumer loans repaid in equal installments each month.

In the Turnkey Lender system, installment loans can be repaid regularly once a month or biweekly.

The subsections below provide instructions on how to process installment loans on the following web workplaces:

- Origination;
- Underwriting;
- Collateral;
- Servicing;
- Collection.

Origination

The current subsection provides detailed description of the functionality available to the user of the Origination web workplace.

A scope of operations provided for the Origination web workplace can be performed by the user with the Originator role.

The main responsibility of the Originator is to create loan applications and send them to the Underwriter for making a decision.

The screenshot displays the Origination web workplace interface. At the top, there is a navigation bar with 'Origination' and 'Archive' tabs, and a user profile 'Hello Originator New!' with a 'Log off' link. Below the navigation bar, there is a search bar and a 'NEW APPLICATION' button. A table of loan applications is shown on the left, with columns for 'Id', 'Created', 'Name', 'Amount', and 'Wait'. The table contains 15 rows of data. On the right, a detailed view of a loan application is shown for 'Janelle Abshire Barton, Jr'. The details include 'Requested Amount' of \$1000.00, 'Credit Product' of 'test1564', 'Loan Term' of 6 months, 'Loan Status' of 'Origination', and 'Interest Rate' of 2.00%. Below the details, there are buttons for 'EDIT', 'CONTACT', 'CHANGE TERMS', and 'SEND FOR APPROVAL'. The 'Personal Information' section includes fields for 'First Name', 'Middle Name', 'Last Name', 'Suffix', 'Gender', 'Date of Birth', and 'Education'. The 'Additional Information' section includes fields for 'Social Security Number', 'Monthly Income', 'Monthly Expenses', 'Driver's License', 'State of Issue', and 'Car Owner'.

Id	Created	Name	Amount	Wait
EL-837	4/1/2016	Janelle Abshire Barton, Jr	\$1,000.00	>7days
EL-764	2/18/2016	Toto Cutumio	\$1,000.00	>7days
EL-725	1/22/2016	Aakash Test, Sr	\$1,000.00	>7days
EL-690	12/8/2015	Zoey V Dzen, I	\$1,000.00	>7days
EL-681	12/3/2015	Toni Carroll Hyatt, Jr	\$1,000.00	>7days
EL-667	11/9/2015	Kde Kde Kde, III	\$1,000.00	>7days
EL-666	11/9/2015	Kde Kde Kde, III	\$1,000.00	>7days
EL-665	11/6/2015	Toni Carroll Hyatt, Jr	\$1,000.00	>7days
EL-664	11/6/2015	Fibi Tonki	\$1,000.00	>7days
EL-650	10/8/2015	Toni Carroll Hyatt, Jr	\$1,000.00	>7days
EL-631	9/9/2015	Jaren Johns Kessler, Sr	\$1,000.00	>7days
EL-596	8/11/2015	Buck Hilpert Quigley, IV	\$1,000.00	>7days
EL-573	7/20/2015	KOKO CHANEL, Sr	\$1,000.00	>7days
EL-572	7/20/2015	KOKO CHANEL, Sr	\$1,000.00	>7days

Customer Details: Interaction History, Documents, Change History

Personal Information

First Name	Middle Name	Last Name	Suffix
Janelle	Abshire	Barton	Jr
Gender	Date of Birth	Education	
Male	03/07/1953	College	
Marital Status	Number of Dependents	Email	
Widow(er)	6	Armando_Dickens@daisy.me	
Citizenship			
US Citizen			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
998512508	\$6000	\$4000
Driver's License	State of Issue	Car Owner
7402586335	Florida	Yes

Figure 3-23: The Origination web workplace.

The left-hand side of the user interface in the default view mode displays the table containing loan applications with the following statuses:

- **All incomplete:** all loan applications which are at the Origination and Reprocessing stage (see below);
- **Origination:** loan applications created by the current user but not sent to the Underwriter for further processing;
- **Reprocessing:** loan applications sent by the Underwriter for reprocessing to the current user who has previously created these applications;
- **Created by Me:** all loan applications which have been created by the current user.

The table contains the following information on loan applications:

- **Id:** identification number of a loan application in the system;
- **Created:** a date when a loan application has been created;
- **Name:** a borrower's full name;
- **Amount:** a loan amount;

- **Wait:** a time during which a loan application is awaiting processing on the Origination web workplace;
- The last column displays a status of loan applications (to view the status, point to an icon of a corresponding application).

The interface of the web workplace allows the user to customize the display of the workspace and loan applications by performing the following operations:

- *Changing View Mode* of the workspace;
- *Searching for Applications* in the database;
- *Filtering Applications* according to their statuses;
-

Sorting **Applications** in a preferred order;

- *Using Page Navigation* for viewing loan applications in the table.

The Origination workplace allows performing the following functional responsibilities:

- Creating a loan application for a new borrower;
- Attaching electronic documents to the loan application;
- Changing credit conditions for a certain borrower;
- Editing borrower's application details.

These functional responsibilities can be performed using the functionality described in the following subsections.

Creating a Non-Collateral Loan Application

The system provides for the possibility to originate secured and non-secured loans.

The description below provides instructions on how to create a non-collateral loan application.

For more information on how to create a collateral loan application, refer to the *Creating a Collateral Loan Application* subsection below.

To create a loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the left side of the toolbar click the **New Application** button.

The *New Loan Application* window opens:

New Loan Application

Credit Product Lena_PayDay_LateGrace		Loan Amount \$ 1000		Term 6 days		
Due Date	Principal	Interest	Interest Rate	Administration Fee	Fees	Total
Sep 29, 2016	\$1000.00	\$60.00	1.00%	\$20.00	\$0.00	\$1080.00

Figure 3-24: The New Loan Application window.

- 3) In the **Loan Amount** box, enter a requested loan amount.
- 4) In the **Term** box, type in a credit period.
- 5) In the **Credit Product** box, choose a corresponding credit product for non-secured loans.

Note: *A credit product represents a set of parameters which determine main conditions for the loans of a certain type.*

*To provide a secured loan, a corresponding credit product must be selected. For more information, refer to the *Creating a Collateral Loan Application* subsection below.*

Once the credit product has been selected, the system automatically computes the interest amount and the total amount payable for a whole credit period:

Credit Product

Loan Amount

Term

 months

\$1000.00 + \$217.00 = \$1217.00

Loan Amount	Interest amount	Total
-------------	-----------------	-------

Due Date	Principal	Interest	Interest Rate	Admin. Fee	Fees	Total
Jan 2, 2017	\$250.00	\$50.00	5.00%	\$23.00	\$0.00	\$323.00
Feb 2, 2017	\$250.00	\$37.50	5.00%	\$23.00	\$0.00	\$310.50
Mar 2, 2017	\$250.00	\$25.00	5.00%	\$23.00	\$0.00	\$298.00
Apr 2, 2017	\$250.00	\$12.50	5.00%	\$23.00	\$0.00	\$285.50

Figure 3-25: Computed total loan amount.

***Note:** If a selected credit product provides for using a variable interest rate (refer to Managing Credit Products), the **Interest Rate** box is displayed additionally and the user can specify an interest rate within a range specified in the credit product.*

New Loan Application

Credit Product

Loan Amount

Term

 months

Interest Rate

 %

\$1000.00 + \$175.00 + \$60.00 = \$1235.00

Loan Amount	Interest Amount	Commission	Total
-------------	-----------------	------------	-------

Due Date	Principal	Interest	Interest Rate	Commission	Total
Aug 18, 2017	\$166.67	\$50.00	5.00%	\$10.00	\$226.67
Sep 18, 2017	\$166.67	\$41.67	5.00%	\$10.00	\$218.34
Oct 18, 2017	\$166.67	\$33.33	5.00%	\$10.00	\$210.00
Nov 18, 2017	\$166.67	\$25.00	5.00%	\$10.00	\$201.67
Dec 18, 2017	\$166.67	\$16.67	5.00%	\$10.00	\$193.34
Jan 18, 2018	\$166.65	\$8.33	5.00%	\$10.00	\$184.98

Figure 3-26: The variable interest rate.

The table below displays automatic calculations of the interest amount, principal amount and the total amount payable on each due date of the credit period:

Credit Product

Loan Amount

Term

 months

\$1000.00 + \$217.00 = \$1217.00

Loan Amount Interest amount Total

Due Date	Principal	Interest	Interest Rate	Admin. Fee	Fees	Total
Jan 2, 2017	\$250.00	\$50.00	5.00%	\$23.00	\$0.00	\$323.00
Feb 2, 2017	\$250.00	\$37.50	5.00%	\$23.00	\$0.00	\$310.50
Mar 2, 2017	\$250.00	\$25.00	5.00%	\$23.00	\$0.00	\$298.00
Apr 2, 2017	\$250.00	\$12.50	5.00%	\$23.00	\$0.00	\$285.50

Figure 3-27: Computed monthly payments.

The payment schedule is calculated according to a credit calculation method and payment frequency specified in the credit product (refer to *Adding a New Credit Product*). The credit calculation method can be “annuity” or “classic”. The payment frequency can be “monthly”, “biweekly” or “semi-monthly”. Irrespective of the payment frequency specified, the payment schedule will be calculated according to a selected credit calculation method (either “annuity” or “classic”, for more information on how the payment schedule is calculated according to these methods, refer to *Loan Repayment* of the *Servicing* subsection).

However, if the “monthly” payment frequency is specified in the credit product, the payment schedule will display installments corresponding to a single monthly payment (*Figure 3-27* above).

If the “semi-monthly” payment frequency is specified, the payment is to be effected twice a month and two installments in each month will be displayed in the payment schedule accordingly. At the same time, payment due dates are identical in each month.

If the “biweekly” payment frequency is specified, each displayed installment will correspond to a payment to be effected once a fortnight. The picture below demonstrates the payment schedule calculated according to the “biweekly” payment frequency and by using the classic calculation method:

New Loan Application

Credit Product <input type="text" value="BiWeekly_classic_EarlyPayments"/>	Loan Amount <input type="text" value="\$ 1000"/>	Term <input type="text" value="2"/> months
---	---	---

\$1000.00 + \$34.52 = \$1034.52

Loan Amount	Interest amount	Total
-------------	-----------------	-------

Due Date	Principal	Interest	Interest Rate	Fees	Total
Dec 16, 2016	\$250.00	\$13.81	1.38%	\$0.00	\$263.81
Dec 30, 2016	\$250.00	\$10.36	1.38%	\$0.00	\$260.36
Jan 13, 2017	\$250.00	\$6.90	1.38%	\$0.00	\$256.90
Jan 27, 2017	\$250.00	\$3.45	1.38%	\$0.00	\$253.45

Figure 3-28: Biweekly payments.

- 6) (Optionally) Click **Cancel** to cancel the creation of the loan application.
- 7) Click **Proceed** to continue.

In the opened *Customer Verification* window, the user has the possibility to check whether the borrower has already applied for the loan:

Customer Verification

<input type="text" value="Name"/>	<input type="text" value="Phone"/>	<input type="text" value="SSN"/>
-----------------------------------	------------------------------------	----------------------------------

Full Name	SSN	Phones			Date of Birth
		Main Phone	Work Phone	Alternative Phone	

Figure 3-29: The Customer Verification window.

- 8) In the **Name** box enter a borrower’s name.

Note: *The user can verify whether borrower’s data is available in the database by entering a name, phone number or a social security number (SSN) in corresponding boxes. To narrow the search range, the user can fill out all these three boxes.*

If the borrower's data is available in the database, the system automatically displays it in the table below:

Note: *When searching for the borrower, the user can enter a full name or a part of the full name. The system automatically displays the search data that matches the entered characters wholly or partially.*

Customer Verification

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	SELECT

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-30: The borrower is found in the database.

- 9) If the borrower is found in the database, click **Select** next to the corresponding borrower's data. Detailed information on the borrower and previous loans is displayed in the **Selected Customer** area:

Customer Verification

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	SELECT

Selected Customer

Full Name	Mary Elizabeth Smith, Jr	SSN	078276216
Email	me@me.me	Main Phone	(202) 187-1320
Date of Birth	May 11, 1978	Alternative Phone	(091) 329-0786
Address	87 Av New York, New York, 65645	Previous Loans #	3
		Outstanding Balance	\$1,029.90

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-31: Detailed information on the borrower selected.

- 10) (Optionally) Click **Back** to return to the *New Application Loan* window and change credit conditions.
- 11) (Optionally) Click **New Customer** if the borrower has not been found in the database and follow the procedure described in the *Creating A Non-Collateral Application for a New Borrower* section.
- 12) Click **Use Selected Customer** to continue creation of the loan application.

The new loan application for existing borrower has been successfully created and gets displayed in the table:

The screenshot shows a web application interface for loan management. At the top, there are tabs for 'Origination' and 'Archive', and a user profile 'Hello Originator New!' with a 'Log off' link. Below the navigation, there are filters for 'NEW APPLICATION', 'ALL', and 'ALL INCOMPLETE', along with a search bar and buttons for 'LIST', 'SPLIT', and 'DETAILS'. A table lists loan applications with columns for Id, Created, Name, Amount, and Wait. The first row, 'EL-8152', is highlighted with a red box and a red arrow pointing to it. To the right of the table, a detailed view for the selected application is shown, including fields for Name, Requested Amount, Credit Product, Loan Term, Loan Status, and Interest Rate. Below this, there are buttons for 'EDIT', 'CONTACT', 'CHANGE TERMS', and 'SEND FOR APPROVAL'. Further down, there are tabs for 'Customer Details', 'Interaction History', 'Documents', and 'Change History'. The 'Personal Information' section includes fields for First Name, Middle Name, Last Name, Suffix, Gender, Date of Birth, Education, Marital Status, Number of Dependents, Email, and Citizenship. The 'Additional Information' section is also visible at the bottom.

Id	Created	Name	Amount	Wait
EL-8152	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	0mins
EL-8151	7/17/2017	Jonnym Karl Johnson, Sr	\$1,000.00	0mins
EL-8150	7/17/2017	Ron Potter	\$1,000.00	0mins
EL-8149	7/17/2017	Justen Ritchie Weimann, III	\$1,000.00	1min
EL-8148	7/17/2017	Peter Johnson	\$1,000.00	1min
EL-8147	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	2mins
EL-8138	7/12/2017	Mary Elizabeth Smith, Jr	\$1,000.00	4 days
EL-8137	7/12/2017	Peter Johnson	\$1,000.00	4 days
EL-8134	7/11/2017	Mary Elizabeth Smith, Jr	\$1,000.00	5 days
EL-8127	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8126	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8123	6/27/2017	FirstName LastName	\$1,000.00	>7days
EL-8112	6/23/2017	Sarah Jamis Connor, II	\$1,500.00	>7days
EL-8103	6/20/2017	Pavlik Ivanovach Morozov, Sr	\$1,000.00	>7days
EL-8100	6/20/2017	Lusinda Rate, Sr	\$1,000.00	>7days

Loan Application Details:

- Name: Mary Elizabeth Smith, Jr
- Requested Amount: \$1000.00
- Credit Product: CP_WithoutColl_classic
- Loan Term: 5 months
- Loan Status: Origination
- Interest Rate: 5.00%

Personal Information:

- First Name: Mary
- Middle Name: Elizabeth
- Last Name: Smith
- Suffix: Jr
- Gender: Female
- Date of Birth: 05/11/1978
- Education: High School
- Marital Status: Married
- Number of Dependents: 0
- Email: me@me.me
- Citizenship: US Citizen

Figure 3-32: The loan application is created.

- 13) (Optionally) If necessary, attach electronic documents to the created loan application as described in *Attaching Electronic Documents*.

Creating A Non-Collateral Application for a New Borrower

The current subsection provides instructions on how to create a non-collateral loan application for the borrower who has not previously applied for a non-collateral loan and whose data are not available in the database of the Turnkey Lender system.

To create a non-collateral loan application for a new borrower:

- 1) Repeat steps 1)-8) of the procedure described in *Creating a Non-Collateral Loan Application*.
- 2) If the borrower is not found in the database, click the **New Customer** button.

The *Application Form* window opens:

Application Form

Personal Information

First Name	Middle Name	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender	Date of Birth	Education	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Marital Status	Number of Dependents	Email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Citizenship			
<input type="text"/>			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Driver's License	State of Issue	Car Owner
<input type="text"/>	<input type="text"/>	<input type="text"/>
Main Phone	Alternative Phone	
<input type="text"/>	<input type="text"/>	

Employment Information

Income Type
<input type="text"/>

Address


Resides at Address		
Years	Months	
<input type="text"/>	<input type="text"/>	
Street	Apartment	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Zip Code	Residential Status
<input type="text"/>	<input type="text"/>	<input type="text"/>

The image shows a web form for opening a bank account. It has a header 'Bank Account' with a bank icon. The form is divided into two rows of fields. The first row contains 'Type of Account' (a dropdown menu), 'Routing Number' (a text input), and 'Account Number' (a text input). The second row contains 'Time with Bank Account' (a dropdown menu), 'Bank Name' (a text input), and 'Bank Phone' (a text input with an 'ext.' label). Below the form is a 'Documents' section with a 'CHOOSE FILE' button.

Figure 3-33: Application Form.

3) In the **Personal Information** area specify the following required data:

- **First Name:** a borrower's first name;
- **Last Name:** a borrower's last name;
- **Gender:** a borrower's gender;
- **Date of Birth:** a borrower's birth date;

Note: *The date of birth can be specified either manually or using the calendar. To open the calendar, click the **Calendar** icon .*

- **Education:** a type of borrower's education;
- **Marital Status:** a borrower's marital status;
- **Number of Dependents:** a number of borrower's dependents;
- **Email:** a borrower' email;
- **Citizenship:** a borrower's citizenship.

4) In the **Additional Information** area specify the following required data:

- **Social Security Number:** a nine-digit social security number of the borrower;
- **Monthly Income:** borrower's monthly income;
- **Monthly Expenses:** borrower's monthly expenses;
- **Main Phone:** a borrower's main phone number.

5) In the **Employment Information** area, select an income type in the **Income Type** box.


If the **Income Type** is **Employed**, specify the following information:

- **How Often Are You Paid:** a frequency of salary and wage payments;
- **Employer:** a borrower's employer;
- **Size of the Company:** a size of a company where the borrower is employed;
- **Job Title:** a borrower' job title;

- **Hire Date:** a date when the borrower was hired;
- **Employee Verification Phone:** a phone number to be used for verification of the borrower's employment information;
- **Work Phone:** a work phone number of the borrower.

If the **Income Type** is **Self Employed**, specify the following information:


- **Company Beginning Date:** a date when the company was founded;

Note: *The company beginning date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*


- **Company Name:** a name of the borrower's company;
- **Company Phone:** a phone number of the borrower's company.

If the **Income Type** is **Social Security/Disability**, specify the following information:

- **How Often Are You Paid:** a frequency of benefit payments;
- **Benefit Start Date:** a date when the benefit was paid for the first time;

Note: *The benefit start date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

- **Next Pay Date:** a date of the next benefit payment.


Note: *The next pay date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

If the **Income Type** is **Retirement/Pension**, specify the following information:

- **Income Received From:** a name of Organization/Body that makes disbursements;
- **How Often Are You Paid:** frequency of disbursements;

If the **Income Type** is **Other**, specify the following information:

- **How Often Are You Paid:** frequency of payments received;
- **Income Verification Phone:** a phone number to be used for verification of the borrower's income;
- **Income Start Date:** a date when the income was received for the first time.

Note: *The income start date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

6) In the **Address** area specify the following information:

- **Resides at Address:** years and months of residence;

Note: If the borrower resides at the current address less than 2 years, a second address in the opened **2nd Address** area should be specified in details as well.

- **Street;**
- **City;**
- **State;**
- **Zip Code:** a five-digit number;
- **Residential Status.**

7) In the **Bank Account** area, specify the following information:

- **Type of Account:** a type of a bank account;
- **Routing Number:** a ten-digit routing number;
- **Account Number:** a bank account number;
- **Time with Bank Account:** a period of using the bank account;
- **Bank Name:** a bank name.

8) In the **Documents** area, click **Choose file** to attach an electronic document to the loan application.

The *Open* dialog window opens:

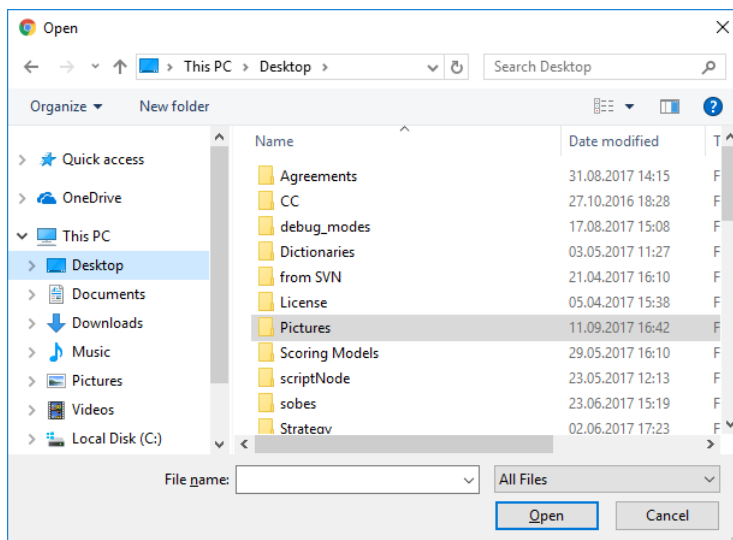


Figure 3-34: The *Open* dialog window.

9) In the opened dialog window, select a required document and click **Open**.

The selected document gets displayed in the **Documents** area:

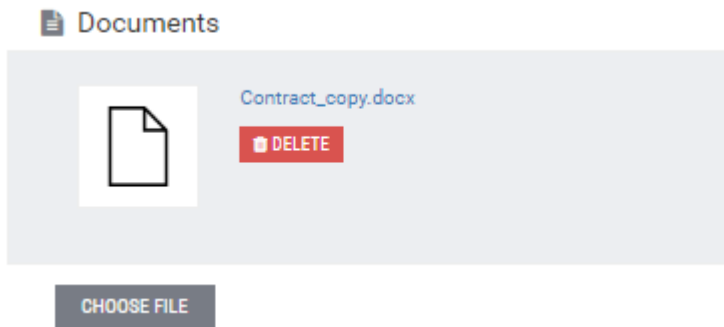


Figure 3-35: The document is attached to the loan application.

- 10) (Optionally) Repeat steps 8-9 of this procedure to attach other electronic documents.
- 11) (Optionally) In the *Application Form* window, click **Back** to return to the previous form.

Note: Once the user has returned to the previous form, all entered data of the application form will be lost. The corresponding warning message appears by clicking the **Back** button:

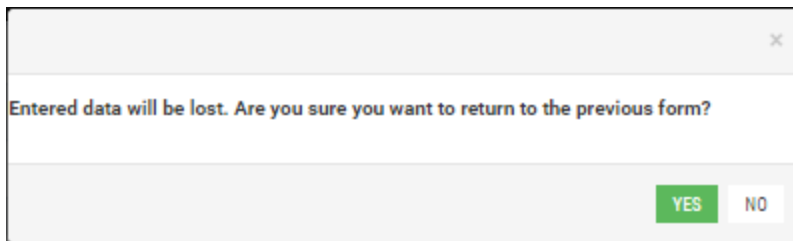


Figure 3-36: The warning message.

- 12) Click **Save** to save the application form.

Note: The **Save** button is unavailable if some required boxes remain empty.

The non-collateral loan application for a new borrower has been successfully created. The user can view the details of the loan application on the right-hand side of the workspace by clicking the corresponding application in the table:

The screenshot shows a web application interface for managing loan applications. At the top, there are navigation options: 'NEW APPLICATION', 'ALL', 'ALL INCOMPLETE', and a search bar. On the right, there are buttons for 'LIST', 'SPLIT', and 'DETAILS'. Below this is a table of loan applications. The table has columns for 'Id', 'Created', 'Name', 'Amount', and 'Wait'. The row for 'Jonnym Karl Johnson, Sr' is highlighted in red. A red arrow points from this row to a detailed view on the right. This view shows the following information:

Name			
Name	Jonnym Karl Johnson, Sr	Loan Term	5 months
Requested Amount	\$1000.00	Loan Status	Origination
Credit Product	CP_WithoutColl_classic	Interest Rate	5.00%

Below the summary are buttons for 'EDIT', 'CONTACT', 'CHANGE TERMS', and 'SEND FOR APPROVAL'. There are also tabs for 'Customer Details', 'Interaction History', 'Documents', and 'Change History'. The 'Customer Details' tab is active, showing two sections:

Personal Information

First Name	Middle Name	Last Name	Suffix
Jonnym	Karl	Johnson	Sr
Gender	Date of Birth	Education	
Female	03/12/1984	Graduate	
Marital Status	Number of Dependents	Email	
Single	1	test_6@gmail.com	
Citizenship	US Citizen		

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
123156456	\$9000	\$5000
Driver's License	State of Issue	Car Owner
55656565544564	Florida	Yes

Figure 3-37: The loan application is created.

Creating a Collateral Loan Application

The current subsection provides instructions on how to create a collateral loan application.

To create a collateral loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the left side of the toolbar click the **New Application** button.

The *New Loan Application* window opens:

New Loan Application

Credit Product <input style="width: 90%;" type="text" value="Initial"/>	Loan Amount <input style="width: 90%;" type="text" value="\$ 1000"/>	Term <input style="width: 90%;" type="text" value="6"/> months
---	--	--

\$1000.00 + \$1.75 = \$1001.75

Due Date	Principal	Interest	Interest Rate	Fees	Total
Oct 23, 2016	\$166.67	\$0.50	0.05%	\$0.00	\$167.17
Nov 23, 2016	\$166.67	\$0.42	0.05%	\$0.00	\$167.09
Dec 23, 2016	\$166.67	\$0.33	0.05%	\$0.00	\$167.00
Jan 23, 2017	\$166.67	\$0.25	0.05%	\$0.00	\$166.92
Feb 23, 2017	\$166.67	\$0.17	0.05%	\$0.00	\$166.84
Mar 23, 2017	\$166.65	\$0.08	0.05%	\$0.00	\$166.73

Figure 3-38: The *New Loan Application* window.

- 3) In the **Loan Amount** box, enter a requested loan amount.
- 4) In the **Term** box, type in a credit period.
- 5) In the **Credit Product** box, chose a corresponding credit product for secured loans.

Note: *A credit product represents a set of parameters which determine main conditions for the loans of a certain type.*

Once the credit product has been selected, the system automatically computes the interest amount and the total amount payable for the whole credit period:

New Loan Application

Credit Product: Loan Amount: Term: months

\$1000.00 + \$250.00 = \$1250.00

Loan Amount Interest amount Total

Due Date	Principal	Interest	Interest Rate	Fees	Total
Jan 2, 2017	\$250.00	\$100.00	10.00%	\$0.00	\$350.00
Feb 2, 2017	\$250.00	\$75.00	10.00%	\$0.00	\$325.00
Mar 2, 2017	\$250.00	\$50.00	10.00%	\$0.00	\$300.00
Apr 2, 2017	\$250.00	\$25.00	10.00%	\$0.00	\$275.00

Figure 3-39: Computed total loan amount.

Note: If a selected credit product provides for using a variable interest rate (refer to Managing Credit Products), the **Interest Rate** box is displayed additionally and the user can specify an interest rate within a range specified in the credit product.

New Loan Application

Credit Product: Loan Amount: Term: months Interest Rate: %

\$1000.00 + \$175.00 = \$1175.00

Loan Amount Interest Amount Total

Due Date	Principal	Interest	Interest Rate	Total
Aug 18, 2017	\$166.67	\$50.00	5.00%	\$216.67
Sep 18, 2017	\$166.67	\$41.67	5.00%	\$208.34
Oct 18, 2017	\$166.67	\$33.33	5.00%	\$200.00
Nov 18, 2017	\$166.67	\$25.00	5.00%	\$191.67
Dec 18, 2017	\$166.67	\$16.67	5.00%	\$183.34
Jan 18, 2018	\$166.65	\$8.33	5.00%	\$174.98

Figure 3-40: The variable interest rate.

The table below displays automatic calculations of the interest amount, principal amount and the total amount payable on each due date of the credit period:

New Loan Application

Credit Product

Loan Amount

Term

 months

\$1000.00 + \$250.00 = \$1250.00

Loan Amount
Interest amount
Total

Due Date	Principal	Interest	Interest Rate	Fees	Total
Jan 2, 2017	\$250.00	\$100.00	10.00%	\$0.00	\$350.00
Feb 2, 2017	\$250.00	\$75.00	10.00%	\$0.00	\$325.00
Mar 2, 2017	\$250.00	\$50.00	10.00%	\$0.00	\$300.00
Apr 2, 2017	\$250.00	\$25.00	10.00%	\$0.00	\$275.00

Figure 3-41: Computed monthly payments.

The payment schedule is calculated according to a credit calculation method and payment frequency specified in the credit product (refer to *Adding a New Credit Product*). The credit calculation method can be “annuity” or “classic”. The payment frequency can be “monthly”, “biweekly” or “semi-monthly”. Irrespective of the payment frequency specified, the payment schedule will be calculated according to a selected credit calculation method (either “annuity” or “classic”, for more information on how the payment schedule is calculated according to these methods, refer to *Loan Repayment* of the *Servicing* subsection).

However, if the “monthly” payment frequency is specified in the credit product, the payment schedule will display installments corresponding to a single monthly payment (*Figure 3-41* above).

If the “semi-monthly” payment frequency is specified, the payment is to be effected twice a month and two installments in each month will be displayed in the payment schedule accordingly. At the same time, payment due dates are identical in each month.

If the “biweekly” payment frequency is specified, each displayed installment will correspond to a payment to be effected once a fortnight. The picture below demonstrates the payment schedule calculated according to the “biweekly” payment frequency and by using the classic calculation method:

New Loan Application

Credit Product: BiWeekly_classic_EarlyPayments | Loan Amount: \$ 1000 | Term: 2 months

\$1000.00 + \$34.52 = \$1034.52
Loan Amount Interest amount Total

Due Date	Principal	Interest	Interest Rate	Fees	Total
Dec 16, 2016	\$250.00	\$13.81	1.38%	\$0.00	\$263.81
Dec 30, 2016	\$250.00	\$10.36	1.38%	\$0.00	\$260.36
Jan 13, 2017	\$250.00	\$6.90	1.38%	\$0.00	\$256.90
Jan 27, 2017	\$250.00	\$3.45	1.38%	\$0.00	\$253.45

PROCEED CANCEL

Figure 3-42: Biweekly payments.

- 6) (Optionally) Click **Cancel** to cancel the creation of the loan application.
- 7) Click **Proceed** to continue.

The *Customer Verification* window opens:

Customer Verification

Name: Phone: SSN:

Full Name	SSN	Phones			Date of Birth
		Main Phone	Work Phone	Alternative Phone	

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-43: The *Customer Verification* window.

- 8) In the **Name** box enter a borrower’s name to check if the borrower is registered in the database.

Note: *The user can verify whether borrower’s data is available in the database by entering a name, phone number or a social security number (SSN) in corresponding boxes. To narrow the search range, the user can fill out all these three boxes.*

If the borrower's data is available in the database, the system automatically displays it in the table below:

Note: *When searching for the borrower, the user can enter a full name or a part of the full name. The system automatically displays the search data that matches the entered characters wholly or partially.*

Customer Verification

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	SELECT

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-44: The borrower is found in the database.

- 9) If the borrower is found in the database, click **Select** opposite the corresponding borrower's data. Detailed information on the borrower and previous loans is displayed in the **Selected Customer** area:

Customer Verification

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	SELECT

Selected Customer

Full Name	Mary Elizabeth Smith, Jr	SSN	078276216
Email	me@me.me	Main Phone	(202) 187-1320
Date of Birth	May 11, 1978	Alternative Phone	(091) 329-0786
Address	87 Av New York, New York, 65645	Previous Loans #	3
		Outstanding Balance	\$1,029.90

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-45: Detailed information on the borrower selected.

- 10) (*Optionally*) Click **Back** to return to the *New Application Loan* window and change credit conditions.
- 11) (*Optionally*) Click **New Customer** if the borrower has not been found in the database and follow the procedure described in the *Creating a Collateral Loan Application for a New Borrower* subsection below.
- 12) Click **Use Selected Customer** to continue the creation of the loan application.

The new collateral loan application for existing borrower has been successfully created and gets displayed in the table:

Id	Created	Name	Amount	Wait
EL-8153	7/17/2017	Peter Johnson	\$1,000.00	0mins
EL-8152	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	10mins
EL-8151	7/17/2017	Jonnym Karl Johnson, Sr	\$1,000.00	11mins
EL-8150	7/17/2017	Ron Potter	\$1,000.00	11mins
EL-8149	7/17/2017	Justen Ritchie Weimann, III	\$1,000.00	11mins
EL-8148	7/17/2017	Peter Johnson	\$1,000.00	12mins
EL-8147	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	13mins
EL-8138	7/12/2017	Mary Elizabeth Smith, Jr	\$1,000.00	4 days
EL-8137	7/12/2017	Peter Johnson	\$1,000.00	4 days
EL-8134	7/11/2017	Mary Elizabeth Smith, Jr	\$1,000.00	5 days
EL-8127	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8126	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8123	6/27/2017	FirstName LastName	\$1,000.00	>7days
EL-8112	6/23/2017	Sarah Jamis Connor, II	\$1,500.00	>7days
EL-8103	6/20/2017	Pavlik Ivanovach Morezov, Sr	\$1,000.00	>7days

Loan Details for Peter Johnson:
 Name: Peter Johnson
 Requested Amount: \$1000.00
 Credit Product: CreditProduct_Collateral_Classic
 Loan Term: 5 months
 Loan Status: Origination
 Interest Rate: 10.00%

Personal Information:
 First Name: Peter, Middle Name: , Last Name: Johnson, Suffix:
 Gender: Male, Date of Birth: 12/31/1950, Education: High School
 Marital Status: Married, Number of Dependents: 8, Email: ps@gmail.com
 Citizenship: US Citizen

Additional Information:

Figure 3-46: The created collateral loan application.

- 13) In the table, click a created loan application.
- 14) Click **Edit**.

The *Customer Details* window opens:

Personal Information

First Name: Mary, Middle Name: Elizabeth, Last Name: Smith, Suffix: Jr
 Gender: Female, Date of Birth: 05/11/1978, Education: High School
 Marital Status: Married, Number of Dependents: 0, Email: me@me.me
 Citizenship: US Citizen

Additional Information

Social Security Number: 078276216, Monthly Income: \$ 1500, Monthly Expenses: \$ 400
 Driver's License: , State of Issue: , Car Owner: No
 Main Phone: 2021871320, Alternative Phone: 0913290786

Employment Information

Income Type: Retirement / Pension, Income Received From: Bi
 How Often Are You Paid?: Weekly

The screenshot shows a 'Customer Details' window with the following sections:

- Address:** Includes 'Resides at Address' with 'Years' (5) and 'Months' (0) dropdowns. Fields for Street (87 Av), Apartment, City (New York), State (New York), Zip Code (65645), and Residential Status (Rent).
- Bank Account:** Includes 'Type of Account', 'Routing Number' (8970970987), 'Account Number' (870978098796897607), 'Time with Bank Account', 'Bank Name' (MBL), and 'Bank Phone' (ext. _____).
- Collateral:** Features an 'ADD COLLATERAL' button.
- Documents:** Features a 'CHOOSE FILE' button.

At the bottom right, there are 'OK' and 'CANCEL' buttons.

Figure 3-47: The Customer Details window.

- 15) In the **Collateral** area, click **Add Collateral** and select a type of collateral from the drop-down list. If the borrower has previously applied for a secured loan, click **From History** to add a collateralized property of a previous loan application.

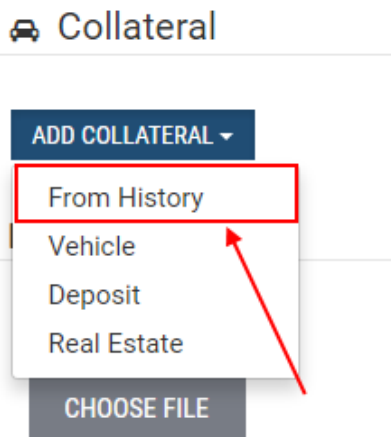


Figure 3-48: The From History option.

The *Choose collaterals* window opens:

Loan ID	Choose collaterals
<input type="checkbox"/> 222	Vehicle (κ 43)

OK CANCEL

Figure 3-49: The *Choose collaterals* window.

- a. In the open window, add the check mark next to a collateralized property to be added.

Loan ID	Choose collaterals
<input checked="" type="checkbox"/> 222	Vehicle (κ 43)

OK CANCEL

Figure 3-50: Selecting the collateralized property.

If the **Vehicle** type of collateral is selected, the *Vehicle* window opens:

Vehicle

Vehicle Type	Make	VIN	
Style	Model	Year	Mileage
Comment			
Documents			
CHOOSE FILE			

OK CANCEL

Figure 3-51: The *Vehicle* window.

- b. In the *Vehicle* window, specify the following required data:
 - Vehicle type;
 - Vehicle make;

- Vehicle identification number;
- Vehicle style;
- Vehicle model;
- Vehicle year;
- Mileage.

c. In the **Documents** area, click **Choose file** to attach a document if necessary.

If the **Deposit** type of collateral is selected, the *Deposit* window opens:

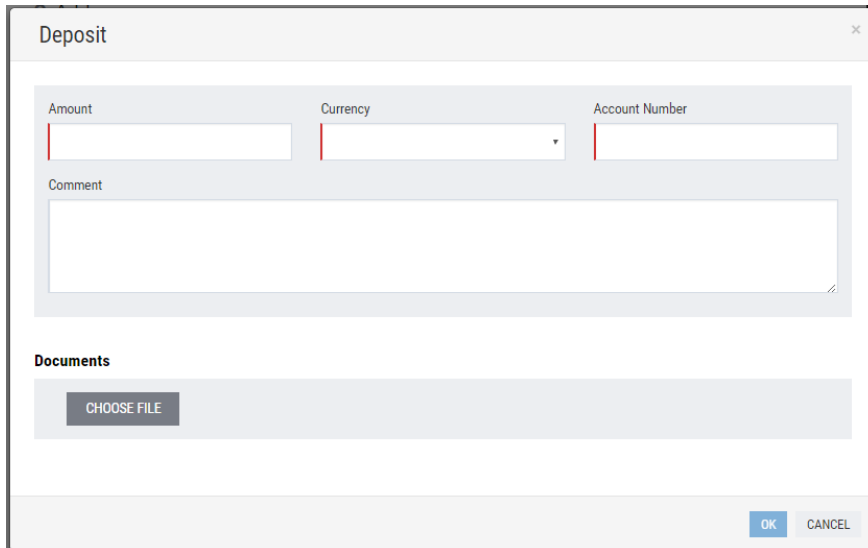


Figure 3-52: The *Deposit* window.

- d. In the *Deposit* window, specify the following required data:
- Deposit amount;
 - Deposit currency;
 - Account number.
- e. In the **Documents** area, click **Choose file** to attach a document if necessary.

If the **Real Estate** type of collateral is selected, the *Real Estate* window opens:

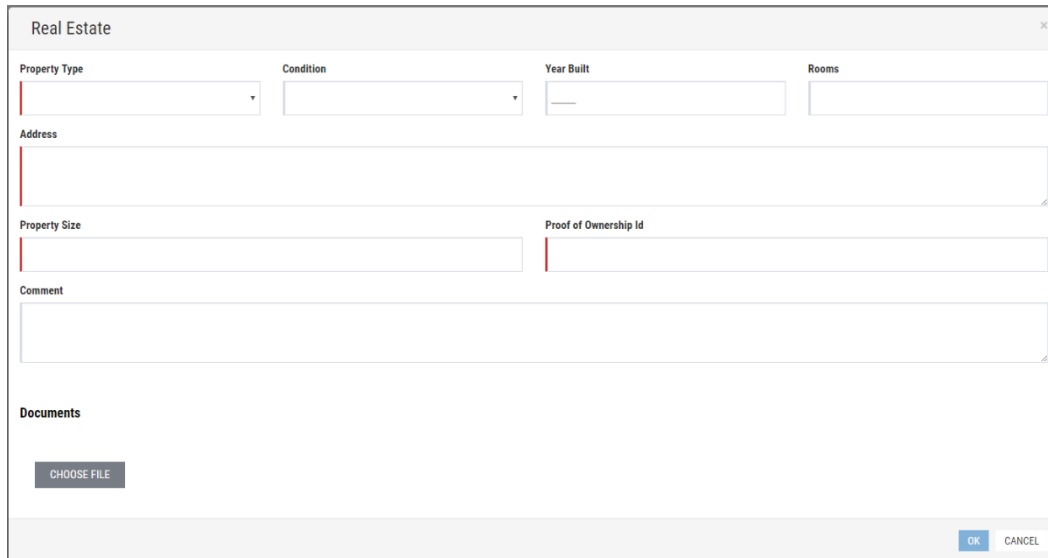


Figure 3-53: The *Real Estate* window.

f. In the *Real Estate* window, specify the following required data:

- Property Type;
- Address;
- Property Size;
- Proof of Ownership ID.

g. In the **Documents** area, click **Choose file** to attach a document if necessary.

16) Having specified collateral details, click **OK**.

- An added type of collateral gets displayed in the **Collateral** area:

 Collateral

ADD COLLATERAL ▾	
Type	Action
Real Estate (Mira Str., 54)	 EDIT  REMOVE

Figure 3-54: Added collateral.

Note: *Any number of collaterals can be added to the application.*

17) In the open *Customer Details* window, click **OK** to save changes.

The added collateral gets displayed on the **Collaterals** tab:

The screenshot shows a web application interface with a table of applications on the left and a detailed view on the right. The table has columns for Id, Created, Name, Amount, and Wait. The detailed view shows the application details for Peter Johnson, including Requested Amount (\$1000.00), Loan Term (5 months), and Interest Rate (10.00%). The 'Collaterals' tab is active, showing a table with columns for Type and Action. A red box highlights the entry 'Real Estate (mira str.12)' in the Type column, with 'EDIT' and 'REMOVE' buttons in the Action column.

Id	Created	Name	Amount	Wait
EL-8153	7/17/2017	Peter Johnson	\$1,000.00	2mins
EL-8152	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	13mins
EL-8151	7/17/2017	Jonnym Karl Johnson, Sr	\$1,000.00	13mins
EL-8150	7/17/2017	Ron Potter	\$1,000.00	13mins
EL-8149	7/17/2017	Justen Ritchie Weimann, III	\$1,000.00	14mins
EL-8148	7/17/2017	Peter Johnson	\$1,000.00	14mins
EL-8147	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	15mins
EL-8138	7/12/2017	Mary Elizabeth Smith, Jr	\$1,000.00	4 days
EL-8137	7/12/2017	Peter Johnson	\$1,000.00	4 days
EL-8134	7/11/2017	Mary Elizabeth Smith, Jr	\$1,000.00	5 days
EL-8127	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8126	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8123	6/27/2017	FirstName LastName	\$1,000.00	>7days
EL-8112	6/23/2017	Sarah Jamis Connor, II	\$1,500.00	>7days
EL-8103	6/20/2017	Pavlik Ivanovach Morozov, Sr	\$1,000.00	>7days

Application Details:

- Name: Peter Johnson
- Requested Amount: \$1000.00
- Loan Term: 5 months
- Credit Product: CreditProduct_Collateral_Classic
- Loan Status: Origination
- Interest Rate: 10.00%

Collaterals Tab:

Type	Action
Real Estate (mira str.12)	EDIT REMOVE

Figure 3-55: The added collaterals.

Creating a Collateral Loan Application for a New Borrower

The current subsection provides instructions on how to create a collateral loan application for the borrower who has not previously applied for a collateral loan and whose data are not available in the database of the Turnkey Lender system.

To create a collateral loan application for a new borrower:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the left side of the toolbar click the **New Application** button.

The *New Loan Application* window opens:

New Loan Application

Credit Product

Loan Amount

Term

 months

\$1000.00 + \$1.75 = \$1001.75

Due Date	Principal	Interest	Interest Rate	Fees	Total
Oct 23, 2016	\$166.67	\$0.50	0.05%	\$0.00	\$167.17
Nov 23, 2016	\$166.67	\$0.42	0.05%	\$0.00	\$167.09
Dec 23, 2016	\$166.67	\$0.33	0.05%	\$0.00	\$167.00
Jan 23, 2017	\$166.67	\$0.25	0.05%	\$0.00	\$166.92
Feb 23, 2017	\$166.67	\$0.17	0.05%	\$0.00	\$166.84
Mar 23, 2017	\$166.65	\$0.08	0.05%	\$0.00	\$166.73

Figure 3-56: The *New Loan Application* window.

- 3) In the **Loan Amount** box, enter a requested loan amount.
- 4) In the **Term** box, type in a credit period.
- 5) In the **Credit Product** box, chose a corresponding credit product for secured loans.

Note: *A credit product represents a set of parameters which determine main conditions for the loans of a certain type.*

Once the credit product has been selected, the system automatically computes the interest amount and the total amount payable for the whole credit period:

New Loan Application

Credit Product

Loan Amount

Term

 months

\$1000.00 + \$349.99 = \$1349.99

Loan Amount Interest amount Total

Due Date	Principal	Interest	Interest Rate	Fees	Total
Oct 23, 2016	\$166.67	\$100.00	10.00%	\$0.00	\$266.67
Nov 23, 2016	\$166.67	\$83.33	10.00%	\$0.00	\$250.00
Dec 23, 2016	\$166.67	\$66.67	10.00%	\$0.00	\$233.34
Jan 23, 2017	\$166.67	\$50.00	10.00%	\$0.00	\$216.67
Feb 23, 2017	\$166.67	\$33.33	10.00%	\$0.00	\$200.00
Mar 23, 2017	\$166.65	\$16.66	10.00%	\$0.00	\$183.31

PROCEED
CANCEL

Figure 3-57: Computed total loan amount.

Note: *If a selected credit product provides for using a variable interest rate (refer to Managing Credit Products), the **Interest Rate** box is displayed additionally and the user can specify an interest rate within a range specified in the credit product.*

New Loan Application

Credit Product

Loan Amount

Term

 months

Interest Rate

 %

\$1000.00 + \$175.00 = \$1175.00

Loan Amount Interest Amount Total

Due Date	Principal	Interest	Interest Rate	Total
Aug 18, 2017	\$166.67	\$50.00	5.00%	\$216.67
Sep 18, 2017	\$166.67	\$41.67	5.00%	\$208.34
Oct 18, 2017	\$166.67	\$33.33	5.00%	\$200.00
Nov 18, 2017	\$166.67	\$25.00	5.00%	\$191.67
Dec 18, 2017	\$166.67	\$16.67	5.00%	\$183.34
Jan 18, 2018	\$166.65	\$8.33	5.00%	\$174.98

PROCEED
CANCEL

Figure 3-58: The variable interest rate.

The table below displays automatic calculations of the interest amount, principal amount and the total amount payable on each due date of the credit period:

New Loan Application

Credit Product <input type="text" value="CreditProduct_Collateral_Classic"/>	Loan Amount <input type="text" value="\$ 1000"/>	Term <input type="text" value="6"/> months
--	--	--

\$1000.00 + \$349.99 = \$1349.99

Loan Amount	Interest amount	Total
-------------	-----------------	-------

Due Date	Principal	Interest	Interest Rate	Fees	Total
Oct 23, 2016	\$166.67	\$100.00	10.00%	\$0.00	\$266.67
Nov 23, 2016	\$166.67	\$83.33	10.00%	\$0.00	\$250.00
Dec 23, 2016	\$166.67	\$66.67	10.00%	\$0.00	\$233.34
Jan 23, 2017	\$166.67	\$50.00	10.00%	\$0.00	\$216.67
Feb 23, 2017	\$166.67	\$33.33	10.00%	\$0.00	\$200.00
Mar 23, 2017	\$166.65	\$16.66	10.00%	\$0.00	\$183.31

Figure 3-59: Computed monthly payments.

- 6) (Optionally) Click **Cancel** to cancel the creation of the loan application.
- 7) Click **Proceed** to continue.

The *Customer Verification* window opens:

Customer Verification

<input type="text" value="Name"/>	<input type="text" value="Phone"/>	<input type="text" value="SSN"/>
-----------------------------------	------------------------------------	----------------------------------

Full Name	SSN	Phones			Date of Birth
		Main Phone	Work Phone	Alternative Phone	

Figure 3-60: The Customer Verification window.

Note: *In the opened Customer Verification window, the user has the possibility to check whether the borrower has already applied for a collateral loan. If the borrower is registered in the system, the collateral loan application can be automatically filled with borrower's data. For more information, refer to Creating a Collateral Loan Application.*

- 8) In the *Customer Verification* window, click **New Customer**.

The *Application Form* window opens:

Application Form

Personal Information

First Name	Middle Name	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender	Date of Birth	Education	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Marital Status	Number of Dependents	Email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Citizenship			
<input type="text"/>			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Driver's License	State of Issue	Car Owner
<input type="text"/>	<input type="text"/>	<input type="text"/>
Main Phone	Alternative Phone	
<input type="text"/>	<input type="text"/>	

Employment Information

Income Type
<input type="text"/>

Address

Resides at Address		
Years	Months	
<input type="text"/>	<input type="text"/>	
Street	Apartment	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Zip Code	Residential Status
<input type="text"/>	<input type="text"/>	<input type="text"/>

Bank Account

Type of Account	Routing Number	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Time with Bank Account	Bank Name	Bank Phone
<input type="text"/>	<input type="text"/>	<input type="text"/> ext. _____

Collateral


ADD COLLATERAL ▾

Documents

CHOOSE FILE

Figure 3-61: Application Form.

- 9) In the **Personal Information** area, specify the following required data:
- **First Name:** a borrower's first name;
 - **Last Name:** a borrower's last name;
 - **Gender:** a borrower's gender;
 - **Date of Birth:** a borrower's birth date;

Note: The date of birth can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .

- **Education:** a type of borrower's education;
- **Marital Status:** a borrower's marital status;
- **Number of Dependents:** a number of borrower's dependents;
- **Email:** a borrower's email;
- **Citizenship:** borrower's citizenship.

10) In the **Additional Information** area specify the following required data:

- **Social Security Number:** a nine-digit social security number of the borrower;
- **Monthly Income:** borrower's monthly income;
- **Monthly Expenses:** borrower's monthly expenses;
- **Main Phone:** a borrower's main phone number.


11) In the **Employment Information** area, select an income type in the **Income Type** box.

If the **Income Type** is **Employed**, specify the following information:

- **How Often Are You Paid:** a frequency of salary and wage payments;
- **Employer:** a borrower's employer;
- **Size of the Company:** a size of a company where the borrower is employed;
- **Job Title:** a borrower's job title;
- **Hire Date:** a date when the borrower was hired;
- **Employee Verification Phone:** a phone number to be used for verification of the borrower's employment information;
- **Work Phone:** a work phone number of the borrower.

If the **Income Type** is **Self Employed**, specify the following information:


- **Company Beginning Date:** a date when the company was founded;

Note: The company beginning date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .


- **Company Name:** a name of the borrower's company;
- **Company Phone:** a phone number of the borrower's company.

If the **Income Type** is **Social Security/Disability**, specify the following information:

- **How Often Are You Paid:** a frequency of benefit payments;
- **Benefit Start Date:** a date when the benefit was paid for the first time;

Note: *The benefit start date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

- **Next Pay Date:** a date of the next benefit payment.


Note: *The next pay date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

If the **Income Type** is **Retirement/Pension**, specify the following information:

- **Income Received From:** a name of Organization/Body that makes disbursements;
- **How Often Are You Paid:** frequency of disbursements;

If the **Income Type** is **Other**, specify the following information:

- **How Often Are You Paid:** frequency of payments received;
- **Income Verification Phone:** a phone number to be used for verification of the borrower's income;
- **Income Start Date:** a date when the income was received for the first time.

Note: *The income start date can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

12) In the **Address** area, specify the following information:

- **Resides at Address:** years and months of residence;

Note: *If the borrower resides at the current address less than 2 years, a second address in the opened **2nd Address** area should be specified in details as well.*

- **Street;**
- **City;**
- **State;**
- **Zip Code:** a five-digit number;
- **Residential Status.**

13) In the **Bank Account** area, specify the following information:

- **Type of Account:** a type of a bank account;

- **Routing Number:** a ten-digit routing number;
- **Account Number:** a bank account number;
- **Time with Bank Account:** a period of using the bank account;
- **Bank Name:** a bank name;

14) In the **Documents** area, click **Choose file** to attach an electronic document to the loan application.

The *Open* dialog window opens:

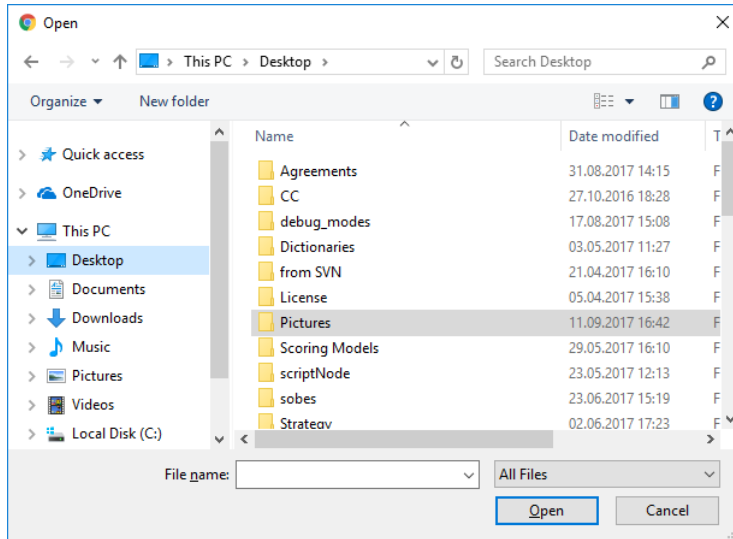


Figure 3-62: The *Open* dialog window.

15) In the opened dialog window, select a required document and click **Open**.

The selected document gets displayed in the **Documents** area:

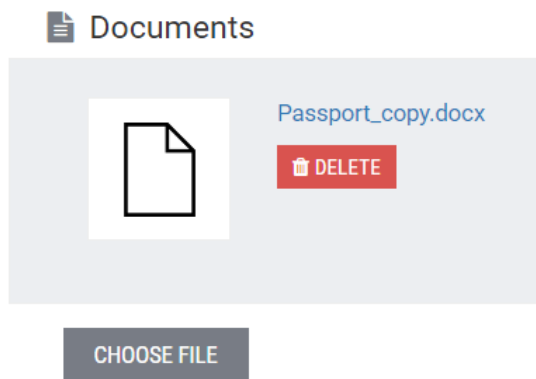
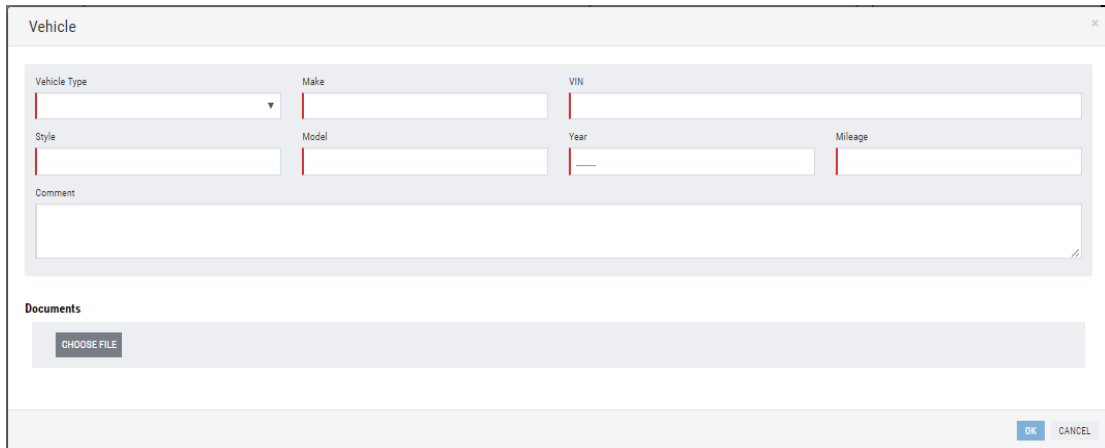


Figure 3-63: The document is attached to the loan application.

16) (*Optionally*) Repeat steps 14–15 of this procedure to attach other electronic documents.

17) In the **Collateral** area, click **Add Collateral** and select collateral from the drop-down list.

If the **Vehicle** type of collateral is selected, the *Vehicle* window opens:



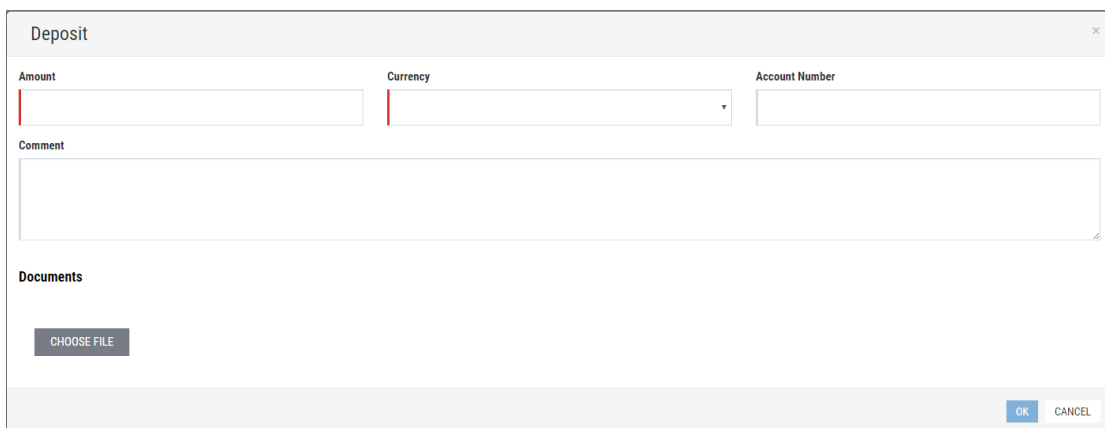
The screenshot shows a window titled "Vehicle" with a close button (X) in the top right corner. The form is organized into several sections:

- Vehicle Type**: A dropdown menu.
- Make**: A text input field.
- VIN**: A text input field.
- Style**: A text input field.
- Model**: A text input field.
- Year**: A text input field.
- Mileage**: A text input field.
- Comment**: A large text area with a scroll bar and a small icon in the bottom right corner.
- Documents**: A section containing a "CHOOSE FILE" button.
- Buttons**: "OK" and "CANCEL" buttons in the bottom right corner.

Figure 3-64: The *Vehicle* window.

- a. In the *Vehicle* window, specify the following required data:
 - Vehicle type;
 - Vehicle make;
 - Vehicle identification number;
 - Vehicle style;
 - Vehicle model;
 - Vehicle year;
 - Mileage.
- b. In the **Documents** area, click **Choose file** to attach a document if necessary.

If the **Deposit** type of collateral is selected, the *Deposit* window opens:



The screenshot shows a window titled "Deposit" with a close button (X) in the top right corner. The form is organized into several sections:

- Amount**: A text input field.
- Currency**: A dropdown menu.
- Account Number**: A text input field.
- Comment**: A large text area with a scroll bar and a small icon in the bottom right corner.
- Documents**: A section containing a "CHOOSE FILE" button.
- Buttons**: "OK" and "CANCEL" buttons in the bottom right corner.

Figure 3-65: The *Deposit* window.

- c. In the *Deposit* window, specify the following required data:

- Deposit amount;
- Deposit currency.

d. In the **Documents** area, click **Choose file** to attach a document if necessary.

If the **Real Estate** type of collateral is selected, the *Real Estate* window opens:

Figure 3-66: The *Real Estate* window.

e. In the *Real Estate* window, specify the following required data:

- Property Type;
- Property Address;
- Property Size;
- Proof of Ownership ID.

f. In the **Documents** area, click **Choose file** to attach a document if necessary.

18) Having specified collateral details, click **OK**.

An added type of collateral gets displayed in the **Collateral** area:

Type	Action
Real Estate (Tesla str., 65)	EDIT REMOVE

Figure 3-67: Added collateral.

Note: Any number of collaterals can be added to the application.

19) (Optionally) In the *Application Form* window, click **Back** to return to the previous form.

Note: Once the user has returned to the previous form, all entered data of the application form will be lost. The corresponding warning message appears by clicking the **Back** button:

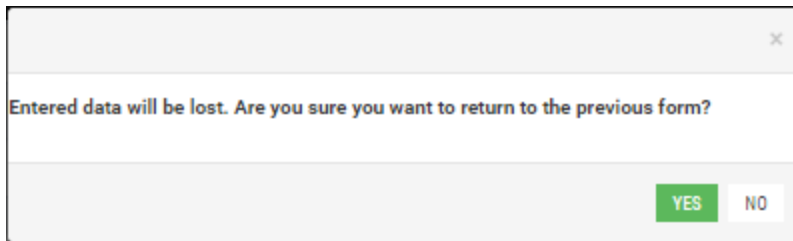


Figure 3-68: The warning message.

20) Click **Save** to save the application form.

Note: The **Save** button is unavailable if some required boxes remain empty.

The collateral loan application has been successfully created. The user can view details of the loan application on the right-hand side of the workspace by clicking the corresponding application in the table. The added type of collateral is displayed on the **Collaterals** tab:

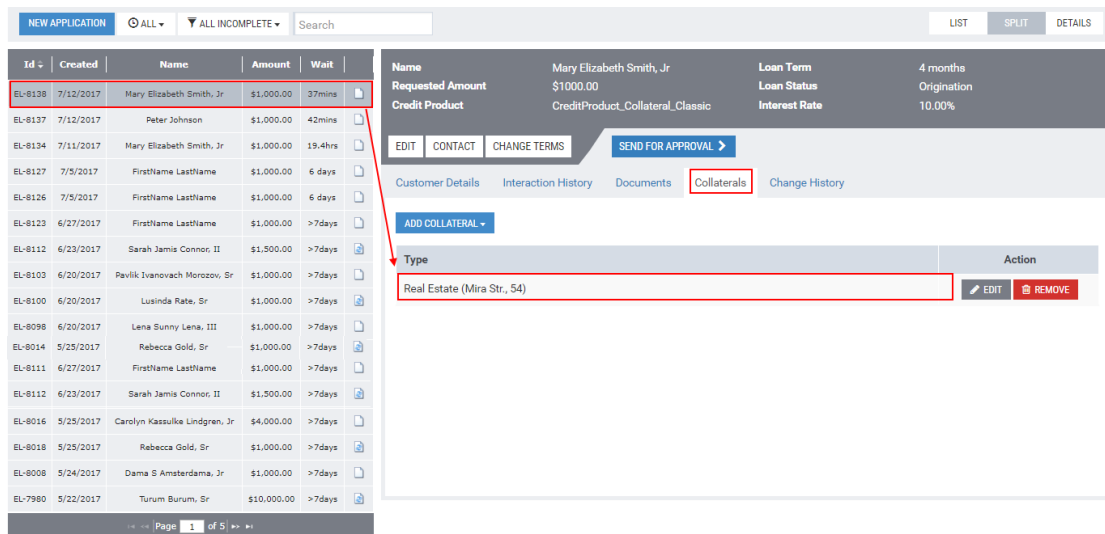


Figure 3-69: The collateral loan application is created.

Managing Electronic Documents

The current subsection provides information on managing electronic documents on the Origination web workplace.

When processing the loan applications, the user with the Originator role can work with electronic documents and perform the following operations:

- *Attaching Electronic Documents* to the loan application;
- *Deleting Electronic Documents* already attached to the loan application;
- *Downloading Electronic Documents* attached to the loan application to a local drive.

The instructions on how to perform these operations are set forth in the subsections below.

Attaching Electronic Documents

The current subsection provides instructions on how to attach electronic documents to an existing loan application.

To attach documents to a loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a loan application to which an electronic document should be attached.

The details of the loan application get displayed to the right of the table:

The screenshot displays a web application interface. On the left, there is a table with columns: Id, Created, Name, Amount, and Wait. The first row is highlighted with a red box. A red arrow points from this row to a detailed view of the selected loan application on the right. The detailed view includes a header with fields for Name, Requested Amount, Credit Product, Loan Term, Loan Status, and Interest Rate. Below this is a navigation bar with tabs: Customer Details, Interaction History, Documents, Collaterals, and Change History. The 'Documents' tab is selected. The main content area is divided into 'Personal Information' and 'Additional Information' sections. The 'Personal Information' section includes fields for First Name, Middle Name, Last Name, Suffix, Gender, Date of Birth, Education, Marital Status, Number of Dependents, Email, and Citizenship. The 'Additional Information' section includes fields for Social Security Number, Monthly Income, Monthly Expenses, Driver's License, State of Issue, and Car Owner.

Id	Created	Name	Amount	Wait
EL-8153	7/17/2017	Peter Johnson	\$1,000.00	2mins
EL-8152	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	13mins
EL-8151	7/17/2017	Jonnym Karl Johnson, Sr	\$1,000.00	13mins
EL-8150	7/17/2017	Ron Potter	\$1,000.00	13mins
EL-8149	7/17/2017	Justen Ritchie Weimann, III	\$1,000.00	14mins
EL-8148	7/17/2017	Peter Johnson	\$1,000.00	14mins
EL-8147	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	15mins
EL-8138	7/12/2017	Mary Elizabeth Smith, Jr	\$1,000.00	4 days
EL-8137	7/12/2017	Peter Johnson	\$1,000.00	4 days
EL-8134	7/11/2017	Mary Elizabeth Smith, Jr	\$1,000.00	5 days
EL-8127	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8126	7/5/2017	FirstName LastName	\$1,000.00	>7days
EL-8123	6/27/2017	FirstName LastName	\$1,000.00	>7days
EL-8112	6/23/2017	Sarah Jamis Connor, II	\$1,500.00	>7days
EL-8103	6/20/2017	Pavlik Ivanovach Morozov, Sr	\$1,000.00	>7days

Personal Information

First Name	Middle Name	Last Name	Suffix
Peter		Johnson	
Gender	Date of Birth	Education	
Male	12/31/1950	High School	
Marital Status	Number of Dependents	Email	
Married	8	ps@gmail.com	
Citizenship	US Citizen		

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
395-40-7254	\$12000	\$3000
Driver's License	State of Issue	Car Owner

Figure 3-70: Details of the selected loan application.

- 3) To the right of the table, click the **Documents** tab.

4) On the **Documents** tab, click **Choose file**.

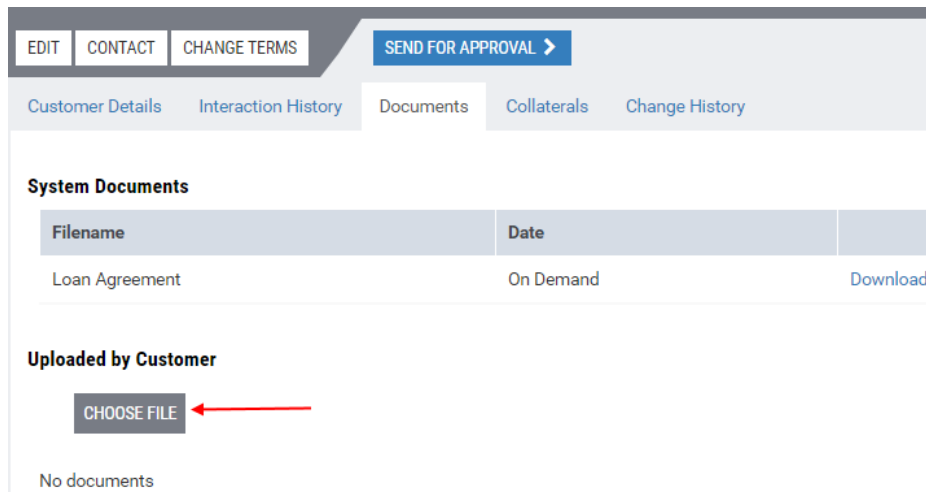


Figure 3-71: Attaching a document.

The *Open* dialog window opens:

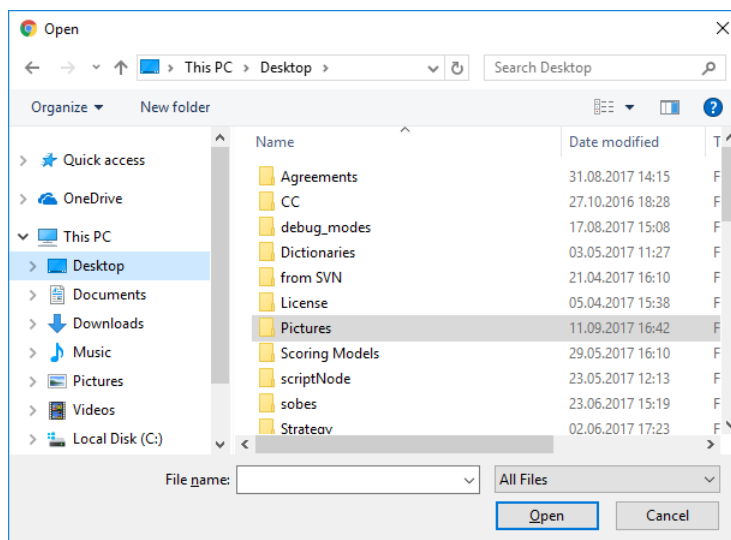


Figure 3-72: The *Open* dialog window.

5) In the open dialog window, select a required document and click **Open**.

An added document gets displayed in the **Customer Documents** area:

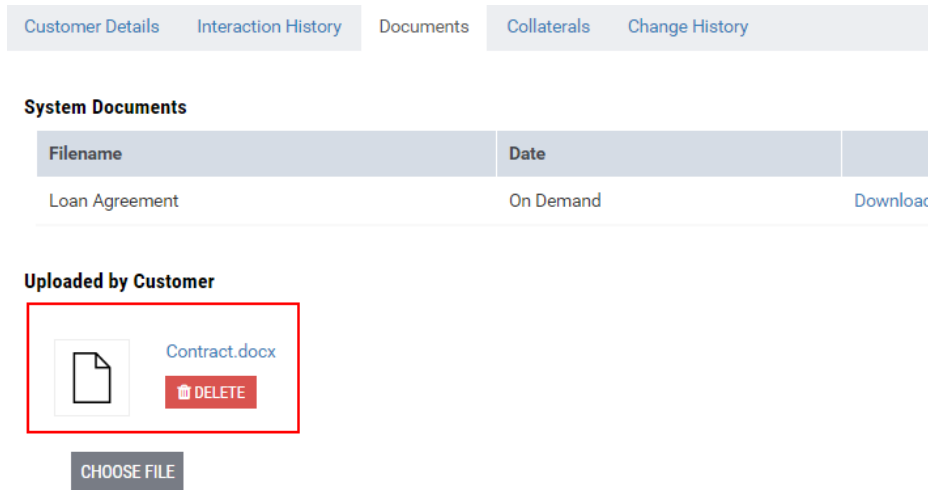


Figure 3-73: The document is attached to the loan application.

- 6) (Optional) Repeat steps 4-5 to attach other electronic documents.

The electronic documents have been successfully attached to the loan application.

Deleting Electronic Documents

The current subsection provides information on how to delete electronic documents attached to a loan application.

To delete electronic documents:

- 1) Repeat steps 1)-3) of the procedure described in *Attaching Electronic Documents*.
- 2) On the **Documents** tab, opposite a document that must be deleted, click the **Delete** button.

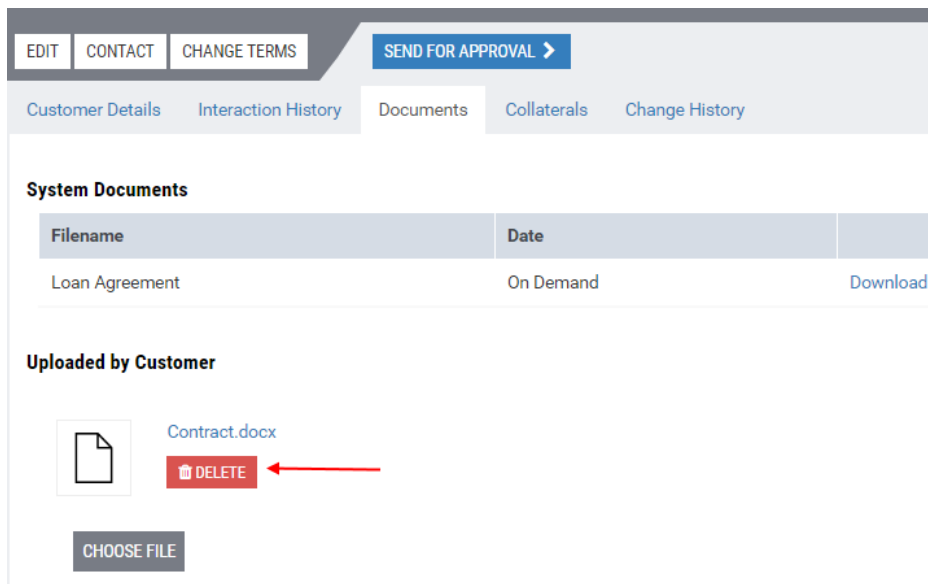


Figure 3-74: Deleting the document.

The document has been deleted.

- 3) (Optionally) Repeat step 2 to delete other documents.

Downloading Electronic Documents

The current subsection provides instructions on how to save electronic documents, which have been attached to the loan application, to a local drive.

To download an electronic document:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a required loan application.
- 3) To the right of the table, click the **Documents** tab.

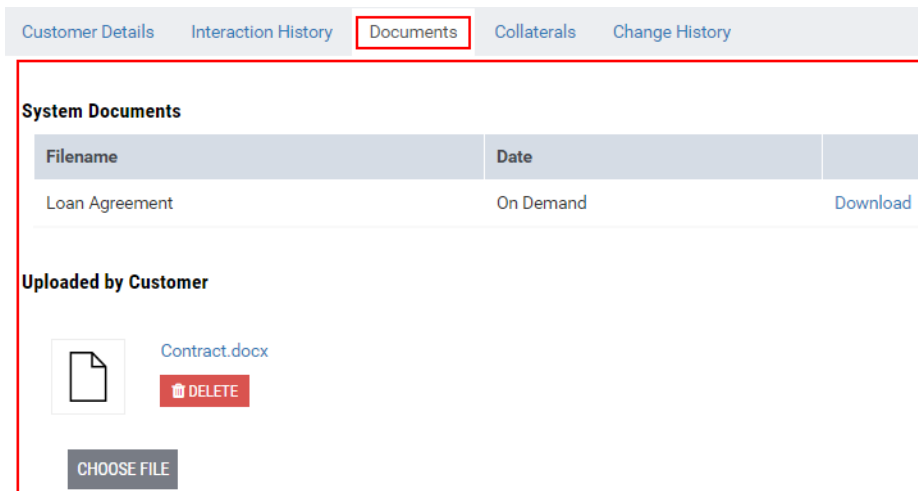


Figure 3-75: The Documents tab.

The **Documents** tab displays a loan agreement attached automatically to a loan application (for more information, refer to

Managing Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Company settings**.

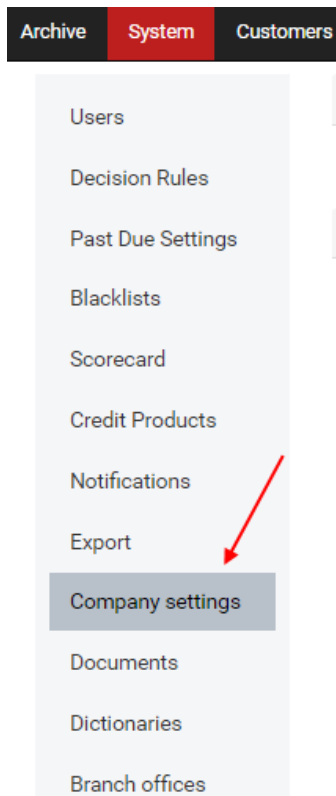


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings		
Company Name ABL Limited	Min Loan Amount 5000\$	
Brand Name ABL	Company Address Regent Street 12	
Company Country Great Britain	Email staff@abl.uk	
Lending Type Auto Loans	Max Loan Amount 20500\$	
Official Company Name ABL Limited Liability Company	Company City London	
Company Phone 345-23-12	Website www.abl.uk	
Date of Establishment 05.08.2004		


Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		<input type="button" value="CHOOSE FILE"/>

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

- 3) Click **Edit**  in a corresponding box to specify necessary data.

The *Edit* window opens:

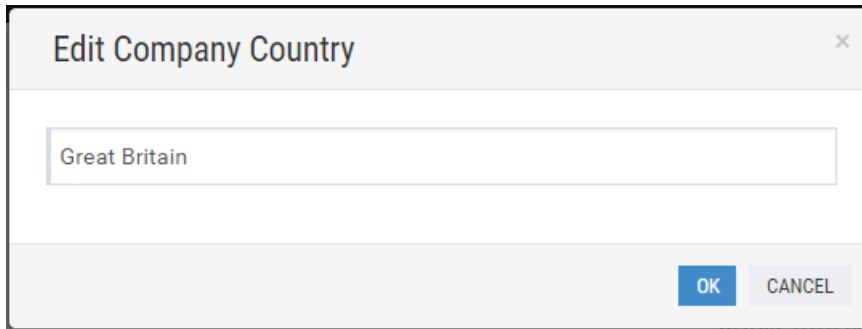


Figure 3-557: The *Edit* window.

- 4) In the *Edit* window, specify corresponding data and click **OK**.
- 5) Repeat steps 3-4 to specify other data.
- 6) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

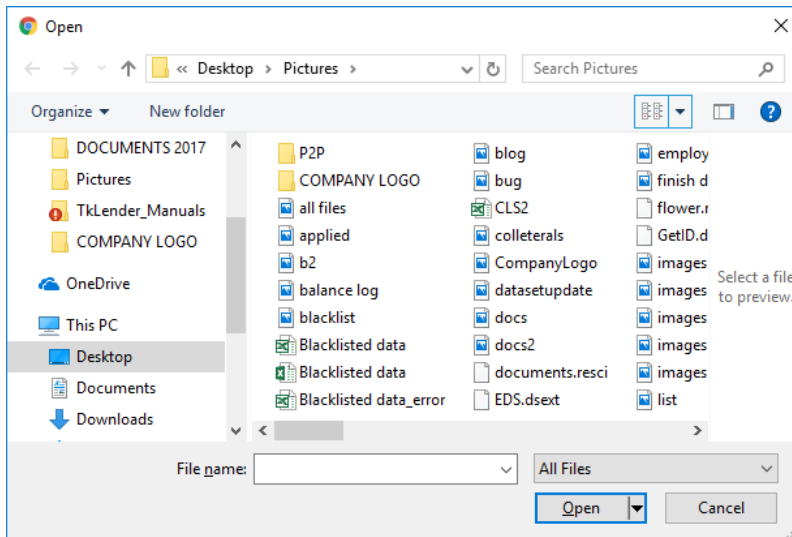


Figure 3-558: The *Open* window.

- 7) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

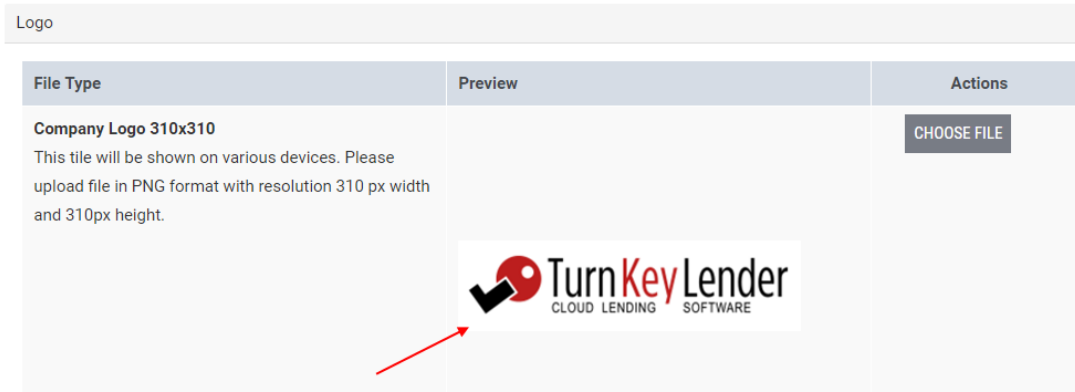


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

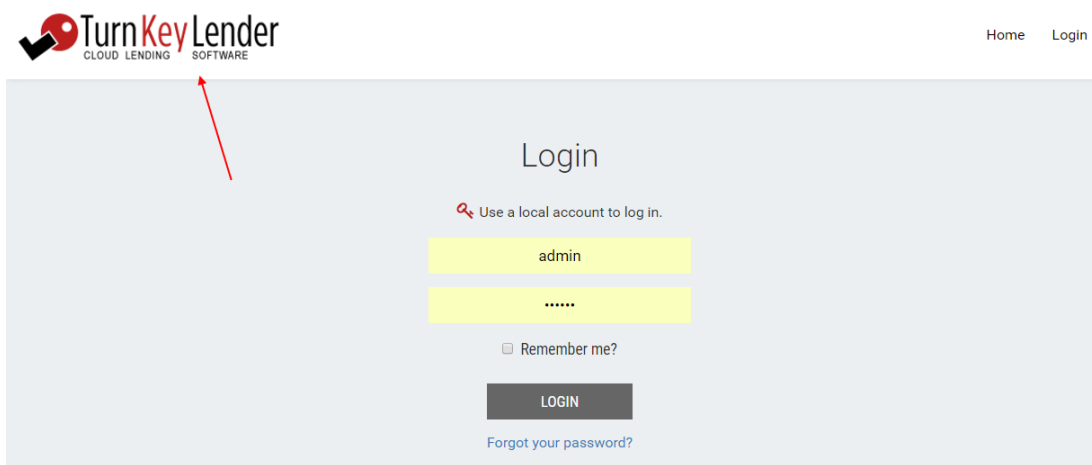


Figure 3-560: The registration page.

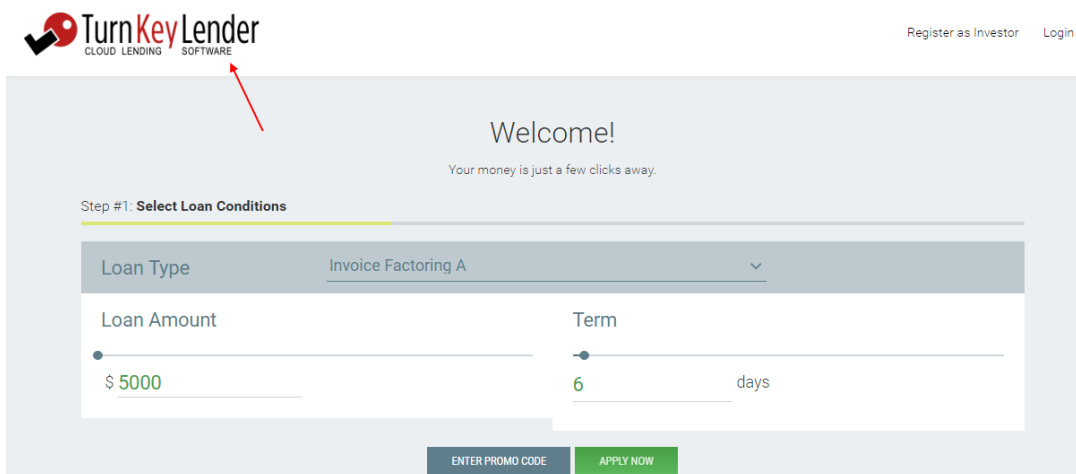


Figure 3-561: The front page.

Managing Documents). If any documents have been attached to the loan application by the user, they are also displayed on this tab.

- 4) To download the loan agreement, click **Download** opposite the corresponding loan agreement.
- 5) To download a document attached by the user, click the icon of the document to be saved locally:

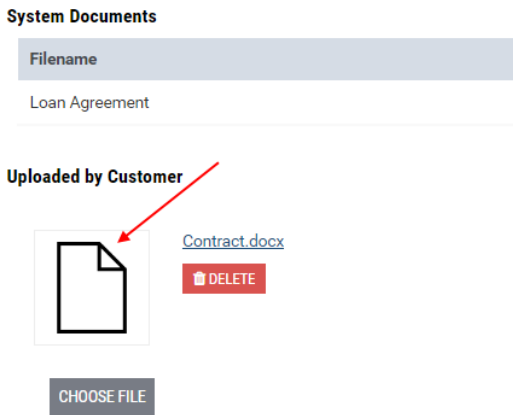


Figure 3-76: Downloading the document I.

–OR–

Click a document name:

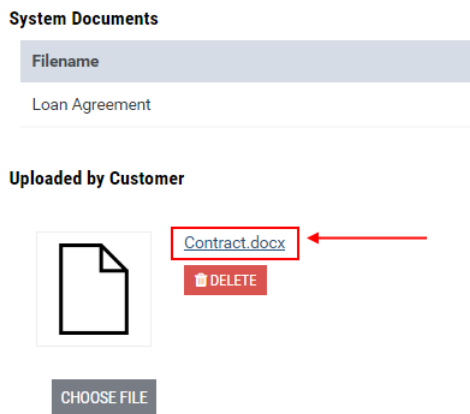


Figure 3-77: Downloading the document II.

The downloaded document gets displayed on the notification bar of the browser:

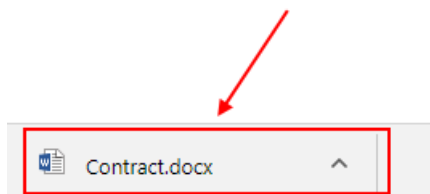


Figure 3-78: The downloaded document.

- 6) (*Optionally*) Repeat step 5 to download other documents.
The documents have been saved to the local drive.

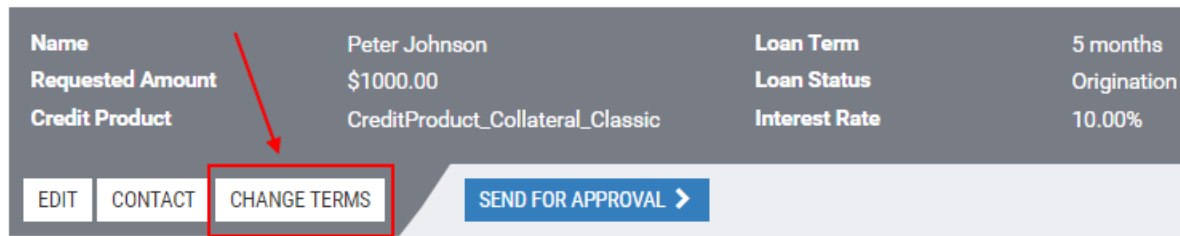
Changing Credit Conditions

The current subsection provides general instructions on how to change credit conditions for a certain borrower.

The user of the Origination web workplace can change credit conditions for those loan applications which have been already created but not sent for further processing to the Underwriter, i.e. credit conditions can be changed only if a loan application is not subject to reprocessing.

To change credit conditions:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a required loan application.
- 3) Click the **Change Terms** button.



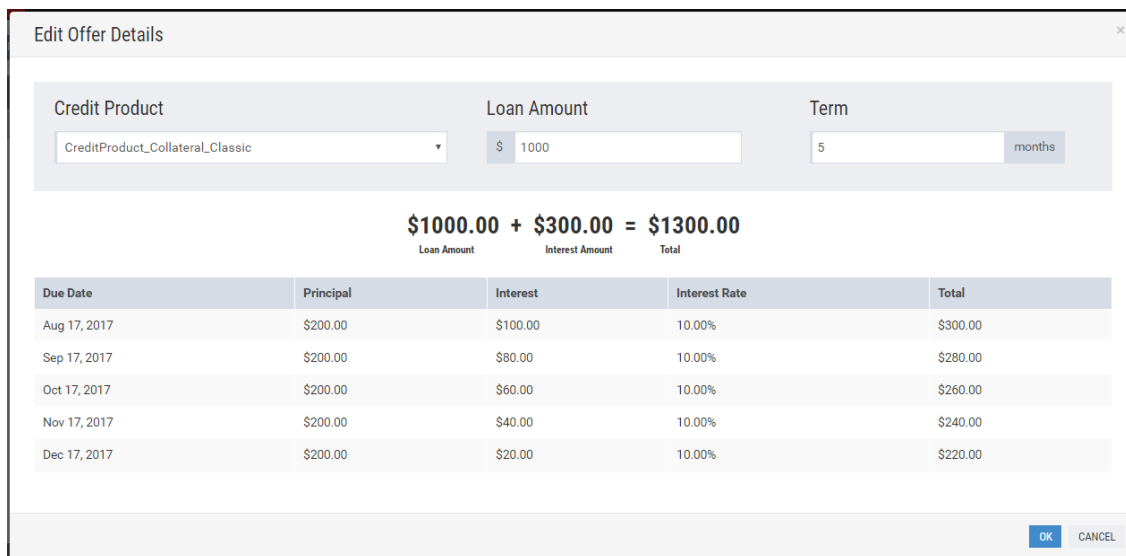
The screenshot shows a loan application summary card for Peter Johnson. The card displays the following details:

Name	Peter Johnson	Loan Term	5 months
Requested Amount	\$1000.00	Loan Status	Origination
Credit Product	CreditProduct_Collateral_Classic	Interest Rate	10.00%

Below the details are four buttons: EDIT, CONTACT, CHANGE TERMS (highlighted with a red box and a red arrow), and SEND FOR APPROVAL >.

Figure 3-79: Changing Credit Conditions.

The *Edit Offer Details* window opens:



The *Edit Offer Details* window displays the following information:

Credit Product: CreditProduct_Collateral_Classic
Loan Amount: \$ 1000
Term: 5 months

\$1000.00 + \$300.00 = \$1300.00
Loan Amount Interest Amount Total

Due Date	Principal	Interest	Interest Rate	Total
Aug 17, 2017	\$200.00	\$100.00	10.00%	\$300.00
Sep 17, 2017	\$200.00	\$80.00	10.00%	\$280.00
Oct 17, 2017	\$200.00	\$60.00	10.00%	\$260.00
Nov 17, 2017	\$200.00	\$40.00	10.00%	\$240.00
Dec 17, 2017	\$200.00	\$20.00	10.00%	\$220.00

Buttons: OK, CANCEL

Figure 3-80: The *Edit Offer Details* window.

- 4) Repeat steps 3)-5) of the

Creating a Non-Collateral Loan Application section.

Note: If a credit product for non-collateral loans has been changed for a credit product that provides for the creation of collateral loan applications, the corresponding **Collateral** tab for specifying collaterals gets displayed in the borrower's loan application. For more information, refer to the *Editing Borrower's Details* subsection below.

- 5) (Optionally) Click **Cancel** to cancel changes.
- 6) Click **OK** to save changes.

The credit conditions have been successfully changed.

Editing Borrower's Details

The current subsection provides instructions on how to change borrower's application details.

The user of the Origination web workplace can change borrower's details which have been specified during the creation of a loan application. The borrower's details can be changed for all loan applications available to the user on the Origination web workplace.

If the loan application has been created on the basis of a credit product that provides for the creation of collateral loan applications, the Originator can also add new collaterals when editing borrower's details. Collateralized property added previously can be also edited or removed.

To change customer details:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a required loan application.

Details of a selected loan application get displayed on the right-hand side of the workspace:

Id	Created	Name	Amount	Wait	
EL-8153	7/17/2017	Peter Johnson	\$1,000.00	2mins	
EL-8152	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	13mins	
EL-8151	7/17/2017	Jonnym Karl Johnson, Sr	\$1,000.00	13mins	
EL-8150	7/17/2017	Ron Potter	\$1,000.00	12mins	
EL-8149	7/17/2017	Justen Ritchie Weimann, III	\$1,000.00	14mins	
EL-8148	7/17/2017	Peter Johnson	\$1,000.00	14mins	
EL-8147	7/17/2017	Mary Elizabeth Smith, Jr	\$1,000.00	15mins	
EL-8138	7/12/2017	Mary Elizabeth Smith, Jr	\$1,000.00	4 days	
EL-8137	7/12/2017	Peter Johnson	\$1,000.00	4 days	
EL-8134	7/11/2017	Mary Elizabeth Smith, Jr	\$1,000.00	5 days	
EL-8127	7/5/2017	FirstName LastName	\$1,000.00	>7days	
EL-8126	7/5/2017	FirstName LastName	\$1,000.00	>7days	
EL-8123	6/27/2017	FirstName LastName	\$1,000.00	>7days	
EL-8112	6/23/2017	Sarah Jamis Connor, II	\$1,500.00	>7days	
EL-8103	6/20/2017	Pavlik Ivanovach Morozov, Sr	\$1,000.00	>7days	

Name: Peter Johnson
Requested Amount: \$1000.00
Credit Product: CreditProduct_Collateral_Classic
Loan Term: 5 months
Loan Status: Origination
Interest Rate: 10.00%

EDIT CONTACT CHANGE TERMS SEND FOR APPROVAL

Customer Details Interaction History Documents Collaterals Change History

Personal Information

First Name	Middle Name	Last Name	Suffix
Peter		Johnson	
Gender	Date of Birth	Education	
Male	12/31/1950	High School	
Marital Status	Number of Dependents	Email	
Married	8	ps@gmail.com	
Citizenship	US Citizen		

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
395-40-7254	\$12000	\$3000
Driver's License	State of Issue	Car Owner

Figure 3-81: The selected loan application.

3) Click **Edit**.

The *Customer Details* window opens:

Customer Details ✕

Personal Information

First Name Peter	Middle Name	Last Name Johnson	Suffix
Gender Male	Date of Birth 12/31/1950	Education High School	
Marital Status Married	Number of Dependents 8	Email ps@gmail.com	
Citizenship US Citizen			

Additional Information

Social Security Number 395-40-7254	Monthly Income \$ 12000	Monthly Expenses \$ 3000
Driver's License	State of Issue	Car Owner
Main Phone 029-847-1020	Alternative Phone	

Employment Information

Income Type Retirement / Pension	Income Received From ims
How Often Are You Paid? Monthly	

📍 Address

Resides at Address
 Years: 4 Months: 2

Street: Mira str. Apartment: City: Kansas

State: Alabama Zip Code: 18907 Residential Status: Own

🏦 Bank Account

Type of Account: Routing Number: 7658976597 Account Number: 769869670875867458

Time with Bank Account: Bank Name: MSL Bank Phone: ext. _____

🚗 Collateral

ADD COLLATERAL +

Type	Action
Real Estate (mira str.12)	EDIT REMOVE

📄 Documents

CHOOSE FILE

OK CANCEL

Figure 3-82: The Customer Details window.

- 4) To change customer details, repeat steps 3)-10) of the procedure described in the *Creating A Non-Collateral Application for a New Borrower* subsection above.
- 5) If a selected application is a collateral loan application, repeat steps 15)-16) of the procedure described in the *Creating a Collateral Loan Application* subsection above to add collateralized property if necessary.

Note: *If the selected application is the collateral loan application, the **Collateral** area for specifying new collaterals is available at the bottom of the Customer Details window.*

🚗 Collateral

ADD COLLATERAL +

Type	Action
Real Estate (Tesla str., 65)	EDIT REMOVE

Figure 3-83: The Collateral area.

Note: *The user can also edit or remove collaterals by clicking corresponding buttons opposite a required collateralized property.*

- 6) Click **OK** to apply changes.

The customer details have been modified.

Recording the Interaction History

The current subsection provides instructions on how to save information about contacting the borrower.

When processing the loan application, the user of the Origination web workplace may consider it necessary to contact the borrower. Once the borrower has been contacted, the information about the contact can be recorded by the user to the interaction history.

To record the information about the contact:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a loan application of a corresponding borrower.
- 3) Click the **Contact** button.

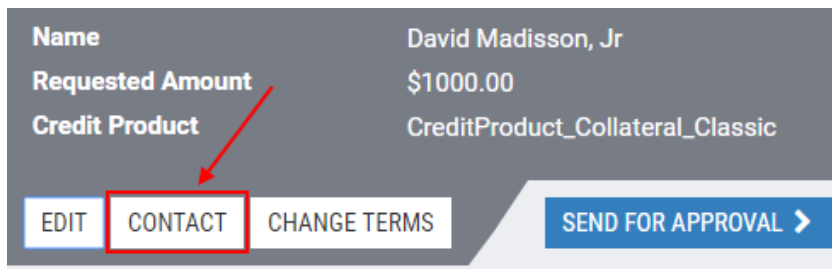


Figure 3-84: Clicking the Contact button.

The *New Contact* window opens:

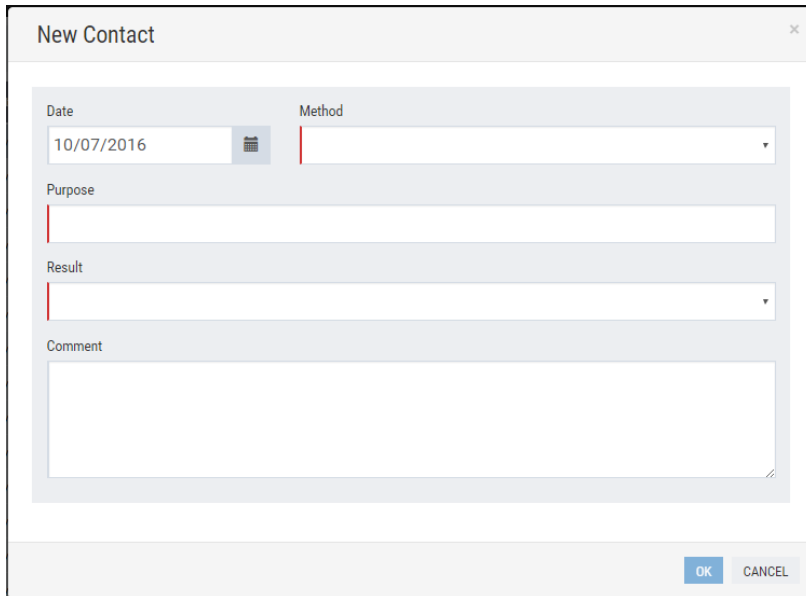


Figure 3-85: The *New Contact* window.

- 4) In the **Date** box, enter a date of the contact manually or use the calendar.

Note:

To open the calendar, click the **Calendar icon** .

- 5) In the **Purpose** box, type in a purpose of the contact.
- 6) In the **Method** box, select a method through which the borrower has been contacted.
- 7) In the **Result** box, select a result of the contact.
- 8) (*Optionally*) In the **Comment** box, type in appropriate comments if necessary.
- 9) (*Optionally*) Click **Cancel** to cancel changes and close the window.
- 10) Click **OK** to save the data entered.

The information about the contact has been saved successfully and can be viewed on the **Interaction History** tab:

Customer Details					
Interaction History		Documents	Collaterals	Change History	
Email	ds@gmail.com	Main Phone	876-585-8578		
Work Phone	-	Alternative Phone	-		
Contact History					
Date	Collaborator	Purpose	Method	Result	Comment
Sep 27, 2016	Originator New	clarify the address	Mobile	Success	

Figure 3-86: The Interaction history tab.

Sending a Loan Application for Approval

The current subsection provides instructions on how to send a loan application for approval.

After all necessary borrower's data has been specified in the loan application and all required documents have been attached, the user of the Origination web workplace can send the loan application for approval to the Underwriter.

To send the loan application for approval:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a required loan application.
- 3) Click the **Send for Approval** button.

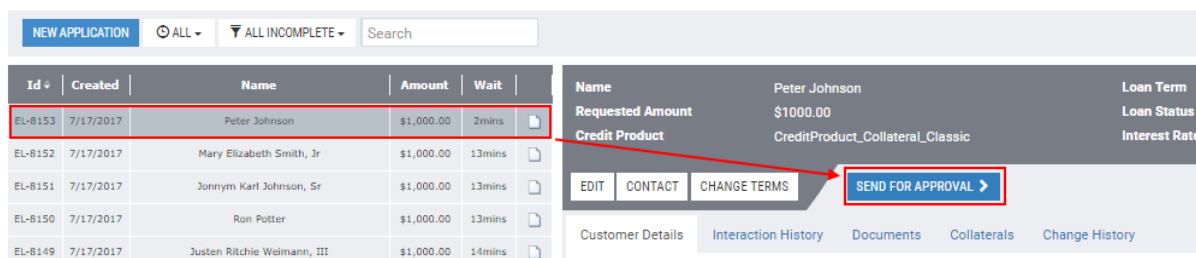


Figure 3-87: Sending the application for approval.

The *Sending for Approval* dialog window opens:

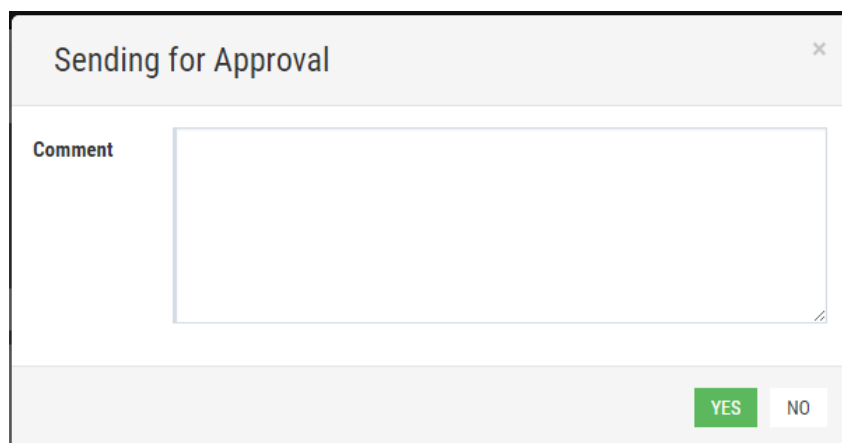


Figure 3-88: The *Sending for Approval* dialog window.

- 4) (Optionally) In the **Comment** box, enter appropriate comments if necessary.
- 5) (Optionally) Click **No** to close the dialog window and cancel sending the loan application for approval.
- 6) Click **Yes** to send the application to the Underwriter.

The loan application has been successfully sent for approval to the Underwriter and is no longer displayed on the Origination web workplace.

Archive of Loan Applications

The current subsection provides the description of the loan applications archive displayed on the Origination web workplace.

Having logged on to the Turnkey Lender system, the user can view the archive of loan applications by clicking the **Archive** tab.

The screenshot shows the 'Archive' tab in the Turnkey Lender system. It features a table of loan applications with columns for ID, Name, Amount, Created, and Close Date. A detailed view for a specific loan is shown on the right, including fields for Name, Requested Amount, Outstanding Balance, Loan Status, Email, and Main Phone. The detailed view also includes sections for Loan Details, Previous Activity, and Credit Bureau Check.

ID	Name	Amount	Created	Close Date
EL-1	Aylin Spencer Stoltenberg, II	\$1,000.00	12/24/2013	08/12/2015
EL-3	Daron Lang Huphal, IV	\$1,500.00	11/19/2014	02/05/2015
EL-14	Leticia Cummings Jones	\$10,000.00	6/24/2014	03/13/2015
EL-15	Herman Caroline Kiffin, I	\$10,000.00	12/26/2014	08/01/2015
EL-17	Kristen Kuehl Berge, III	\$1,000.00	12/9/2013	02/12/2015
EL-19	Malay Prasad Thangapay, Sr	\$1,000.00	7/6/2014	06/16/2015
EL-20	Francisco Daniel Kempel, IV	\$1,000.00	1/6/2015	06/30/2015
EL-21	Hilbert Kirin Luffler, III	\$10,000.00	5/8/2014	12/02/2015
EL-32	Marcel Cecilia Rose, IV	\$10,000.00	11/7/2014	10/03/2015
EL-43	Helenne Dargen Meyer, Sr	\$10,000.00	1/9/2015	02/12/2015
EL-24	Marcel Cecilia Rose, IV	\$10,000.00	1/9/2015	02/04/2015
EL-26	Christelle Louise Eichmann	\$10,000.00	7/12/2014	01/12/2015
EL-27	Christelle Louise Eichmann	\$10,000.00	1/12/2015	01/12/2015
EL-28	Christelle Louise Eichmann	\$10,000.00	1/13/2015	02/12/2015
EL-29	Christelle Louise Eichmann	\$1,000.00	1/13/2015	01/13/2015

Figure 3-89: The archive.

The archive contains the loan applications which are no longer processed in the system. In particular, the following loans are displayed in the archive:

- Rejected loans;
- Written off loans;
- Loans repaid in full;
- Restructured.

In case the archive contains a large amount of loan applications, the user can view necessary loans by applying a filter. To apply the filter, the user should click the **All** split button and select a corresponding option.

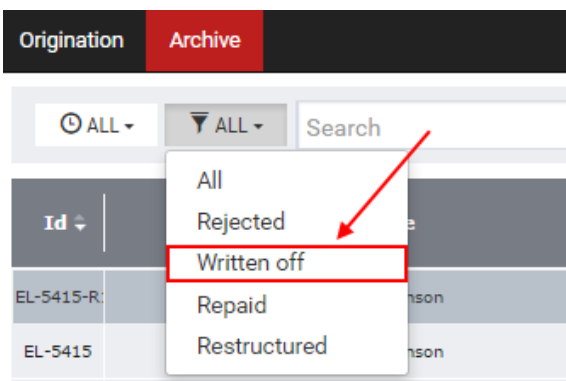


Figure 3-90: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both split buttons.

To search for loan applications of a particular borrower, the user can type in a full name of the borrower in the **Search** box.



Id ↑	Name	Amount	Created	Close Date	
EL-89	David Palmer	\$100.00	2/12/2015	02/12/2015	⊖
EL-91	David Palmer	\$1,000.00	2/12/2015	12/02/2015	📄
EL-93	David Palmer	\$1,000.00	2/12/2015	02/12/2015	⊖
EL-95	David Palmer	\$1,000.00	11/12/2014	12/02/2015	📄
EL-185	David Palmer	\$1,000.00	11/6/2014	12/02/2015	📄
EL-196	David Palmer	\$200,000.00	3/12/2015	06/03/2016	⊖

Figure 3-91: Searching for loan applications of a particular borrower.

Having clicked a loan application in the table, the details of the loan application get displayed in separate sections to the right of the table. The user with the Originator role is authorized to view the following sections:

- **Summary:** displays general information on the borrower's current loan, previous loans and the general information received from a Credit Bureau;
- **Customer Details:** borrower's application details are displayed;
- **Documents:** the tab for displaying documents;
- **Interaction History:** displays a history of interaction with the borrower;
- **Change History:** displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;
 - **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
 - **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty.
- **Collaterals:** the tab is displayed if a selected loan is a secured loan. The **Collaterals** tab displays all collaterals provided for a selected secured loan;

- **Restructuring:** the tab is displayed if a selected loan has been restructured.

The screenshot displays a web application interface for loan management. At the top, there are navigation tabs for 'Origination' and 'Archive', with 'Archive' being the active tab. A search bar and user information ('Hello Originator New!', 'Log off') are visible in the top right. Below the navigation, there is a table of loan applications. The table has columns for 'Id', 'Name', 'Amount', 'Created', and 'Close Date'. The row for loan ID 'EL-1437' is highlighted in red. To the right of the table, a detailed view for the selected loan is shown. This view includes sections for 'Loan Details', 'Previous Activity', and 'Credit Bureau Check'. A red box highlights the detailed view section.

Id	Name	Amount	Created	Close Date
EL-1448	Tetiana Kamardina	\$1,000.00	8/16/2016	08/16/2016
EL-1437	Tetiana Kamardina	\$1,000.00	8/15/2016	08/15/2016
EL-1426	Justine Dubuque Pococha, Sr	\$1,000.00	8/12/2016	08/12/2016
EL-1423	Tetiana Kamardina	\$1,000.00	8/12/2016	08/12/2016
EL-1811	Lena Sunny Lena, III	\$1,000.00	8/12/2016	09/12/2016
EL-1809	Alyo Alyonka, Sr	\$1,000.00	8/12/2016	09/12/2016
EL-1755	Papa Jamis Carlo, II	\$1,000.00	8/8/2016	09/08/2016
EL-1751	Lena Sunny Lena, III	\$1,000.00	8/8/2016	09/08/2016
EL-1489	Lena Sunny Lena, III	\$1,000.00	8/8/2016	08/18/2016
EL-1384	Alberta Hand Darr, I	\$1,000.00	8/2/2016	08/02/2016
EL-1383	Zze Zz Zzz, Sr	\$1.00	8/2/2016	08/09/2016
EL-1371	Nikolo Tesla, IV	\$1,000.00	8/2/2016	08/02/2016
EL-1626	Alyo Alyonka, Sr	\$1,000.00	8/1/2016	09/01/2016
EL-1625	Lena Sunny Lena, III	\$1,000.00	8/1/2016	09/01/2016
EL-1636	Klevidia Kukavyna	\$1,000.00	7/31/2016	09/01/2016

Loan Details

Full Name	Tetiana Kamardina	Main Phone	(325) 146-3546
Email	tetiana@gmail.com	Alternative Phone	-
Loan ID	EL-1437	Installment	\$178.33
Amount	\$1000.00	System Decision	Reject
Term	6 months	Credit Risk	High
Interest Rate	2.00%		

Previous Activity

Previous Loans #	0	Late Payments #	0
Previous Offers #	6	Max DPD	0
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$0.00

Credit Bureau Check

Status	Hit	Defaults	0
Score	756	Bankruptcies	0
Total Balance	\$97,676.00	Bankruptcy Date	-

Figure 3-92: Loan application details in the archive.

Optionally, the user can also perform the following operations to customize the display of loan applications in the archive:

- Change the view mode of loan applications (for more information, refer to *Changing View Mode*);
- Sort loan applications in the table (for more information, refer to *Sorting Applications*);
- Use page navigation to move from one page of the table to another (for more information, refer to *Using Page Navigation*).

Underwriting

The current subsection provides detailed description of the functionality available to the user of the Underwriting web workplace.

A scope of operations provided for the Underwriting web workplace can be performed by the user with the Underwriter role.

The main responsibility of the Underwriter is to make decisions on loan applications before disbursing the loans to the borrowers.

The screenshot displays the Underwriting web workplace interface. On the left, a table lists loan applications with columns for Id #, Created, Name, Amount, and Wait. The right side shows a detailed view of a loan application for Yasmin Blanda Luetlgen, Sr. Key details include: Requested Amount: \$1000.00, Offered Amount: \$1000.00, Interest Rate: 1.00%, Outstanding Balance: \$0.00, Credit Product: Day, and Loan Status: Waiting for Approval. The interface also features navigation tabs (REJECT, BLACKLIST, SEND FOR REPROCESSING, APPROVE) and sections for Loan Details, Previous Activity, and Credit Bureau Check.

Figure 3-93: The Underwriting web workplace.

The left-hand side of the user interface in the default view mode displays the table containing loan applications with the following statuses:

- **Active:** all loan applications with statuses “Waiting for Approval”, “Approved”, “Disbursement Failed”.

Note: *A loan application assumes the “Disbursement Failed” status only if the automatic disbursement of a loan has failed due to errors. The loan can be disbursed automatically if corresponding settings are made in the web.config file of the system. For more information, refer to the Approving Applications subsection below.*

- **Waiting for Approval:** loan applications sent by the Originator or filed by the borrower online. For more information, refer to *Managing Applications Waiting for Approval*.
- **Approved by Me:** loan applications approved by the current user. For more information, refer to *Managing Approved Applications*.
- **All Approved:** all loan applications approved by the current user, all users with the Underwriter role and loan applications automatically approved by the system. For more information, refer to *Managing Approved Applications*.
- **Rejected:** all loan applications rejected automatically by the system or manually by users with the Underwriter role. For more information, refer to *Managing Rejected Applications*.

The table contains the following information on loan applications:

- **Id:** identification number of a loan application in the system.
- **Created:** a date when a loan application has been created;
- **Name:** a borrower's full name;
- **Amount:** a loan amount;
- **Wait:** a time during which a loan application is awaiting processing on the Underwriter workplace.
- The last column displays a status of loan applications (to view the status, point to an icon of a corresponding application).

The interface of the web workplace allows the user to customize the display of the workspace and loan applications by performing the following operations:

- *Changing View Mode* of the workspace;
- *Searching for Applications* in the database;
- *Filtering Applications* according to their statuses;
- *Sorting Applications* in a preferred order;
- *Using Page Navigation* for viewing loan applications in the table.

The Underwriting web workplace allows performing the following functional responsibilities:

- Reviewing electronic documents attached to loan applications, attaching and deleting electronic documents;
- Managing blacklists (including adding data to blacklists, deleting records from blacklists, importing data to blacklists);
- Approving loan applications;
- Rejecting loan applications;
- Sending loan applications for reprocessing to the Originator.

These functional responsibilities can be performed using the functionality described in the following subsections.

Making Decisions on Loan Applications

The current subsection provides the description of operations performed by the Underwriter at the decision-making stage.

Having logged on to the system (refer to *Log on to Turnkey Lender*), the user with the Underwriter role gets to the Underwriting web workplace, where all loan applications that require consideration and making a corresponding loan decision are displayed in the table on the left-hand side of the workspace:

ID	Created	Name	Amount	Wait
EL-980	5/10/2016	Yasmin Blanda Luetgten, Sr	\$1,000.00	>7days
EL-1058	5/23/2016	William Kautzer Purdy, Sr	\$1,000.00	>7days
EL-1153	6/7/2016	Glen Witting Black, Sr	\$100,000.00	>7days
EL-1220	6/14/2016	Noemie Hills Carroll, Sr	\$1,000.00	>7days
EL-1235	6/15/2016	Audie Abbott Swift, III	\$10,000.00	>7days
EL-1238	6/15/2016	Audie Abbott Swift, III	\$100,000.00	>7days
EL-1239	6/15/2016	Audie Abbott Swift, III	\$100,000.00	>7days
EL-1270	6/24/2016	Alys Alyonka, Sr	\$1,000.00	>7days
EL-1311	7/7/2016	Decision Rules	\$1,000.00	>7days
EL-1319	7/8/2016	Decision Rules	\$1,000.00	>7days
EL-1328	7/11/2016	Aline Begemotvna Kabavea, Sr	\$1,000.00	>7days
EL-1342	7/18/2016	Alys Alyonka, Sr	\$1,000.00	>7days
EL-1350	7/22/2016	Zery V Doen, I	\$1,000.00	>7days
EL-1351	7/22/2016	Zery V Doen, I	\$4,900.00	>7days
EL-1364	7/26/2016	Aline Begemotvna Kabavea, Sr	\$1,000.00	>7days

Name		Yasmin Blanda Luetgten, Sr	
Requested Amount	\$1000.00	Interest Rate	1.00%
Offered Amount	\$1000.00	Outstanding Balance	\$0.00
		Credit Product	Day
		Loan Status	Waiting for Approval

Loan Details	
Full Name	Yasmin Blanda Luetgten, Sr
Email	Savannah@stefan.net
Main Phone	(397) 965-8012
Alternative Phone	(245) 421-3350
Loan ID	EL-980
Requested Amount	\$1,000.00
Requested Term	6 days
Interest Rate	1.00%
System Decision	Refer
Credit Risk	-

Previous Activity	
Previous Loans #	0
Previous Offers #	0
Outstanding Balance	\$0.00
Applied Relievers	0
Late Payments #	0
Max DPD	0
Days Past Due	0
Fees Applied	\$0.00

Credit Bureau Check	
Status	Hit
Score	762
Total Balance	\$2,300.00
Defaults	0
Bankruptcies	0
Bankruptcy Date	-

Figure 3-94: The Underwriting web workplace.

The user can start considering loan applications at once. First, it is needed to select a corresponding loan application from the table. The details of the selected loan application get displayed to the right of the table on the following tabs:

- **Summary:** contains the general information on the borrower's current loan, previous loans and the general information received from a Credit Bureau. The information is received from the Credit Bureau automatically after the loan application has been created and submitted either by the Originator from the corresponding web workplace or by the borrower online. In case the information from the Credit Bureau is unavailable, the user can send a request to the corresponding Credit Bureau to receive data necessary for making a loan decision. For more detailed information, refer to the description of the **Credit Bureau** tab below.

Note: The display of the **Credit Bureau** tab as well as the **Credit Bureau Check** section of the **Summary** tab can be disabled in the *web.config* file.

Summary	Risk Score	Customer Details	Credit History	Schedule	Credit Bureau	Documents	Change History
Loan Details							
Full Name	Yasmin Blanda Luetzgen, Sr			Main Phone	(397) 965-8012		
Email	Savannah@stefan.net			Alternative Phone	(245) 421-3350		
Loan ID	EL-980			System Decision	Refer		
Requested Amount	\$1,000.00			Credit Risk	-		
Requested Term	6 days						
Interest Rate	1.00%						
Previous Activity							
Previous Loans #	0			Late Payments #	0		
Previous Offers #	0			Max DPD	0		
Outstanding Balance	\$0.00			Days Past Due	0		
Applied Rollovers	0			Fees Applied	\$0.00		
Credit Bureau Check							
Status	Hit			Defaults	0		
Score	762			Bankruptcies	0		
Total Balance	\$2,300.00			Bankruptcy Date	-		

Figure 3-95: The Summary tab.

- **Risk Score:** After the loan application has been created and submitted by the Originator or by the borrower, the system automatically calculates the score on the basis of personal information specified in the loan application, verifies borrower’s data under decision rules and displays the following determined parameters:
 - **Scoring results:** results of processing borrower’s data by means of the scorecard:
 - a. Score;
 - b. Odds (the proportion of goods and bads for a given risk segment);

Note: The odds imply the probability of the borrower being “good”. The odds are specified in the scorecard settings for each existing risk segment.

- c. Probability of default on the borrower’s loan;
- d. Risk level determining the borrower’s ability to pay off the loan.

e. A system decision with regard to a loan on the basis of scoring results:

Approve: the system recommends making a positive decision on the borrower's loan.

Refer: the system cannot make a definite decision on the loan, additional processing of the loan application by the Underwriter is required.

Reject: the system recommends making a negative decision on the borrower's loan.

Note:

*In the **Scorecard Comments** section of the **Decision Comments** area, the comments on the system decision are displayed.*

o **Matched Decision Rules:** results of processing borrower's data under predefined decision rules are displayed if borrower's data has matched with at least one decision rule:

a. **Rule:** a name of a rule that matched with borrower's data;

b. **Decision:** a system decision on the rule matched:

Refer: the system cannot make a definite decision on the loan, additional processing of the loan application by the Underwriter is required.

Reject: the system recommends that a negative decision on the borrower's loan should be made.

Do nothing: the system decision does not impact the scorecard decision and serves for information purposes.

Comments: system comments on matched decision rules.

Note: In the **Rule Engine Comments** section of the **Decision Comments** area, system comments resulting from checks conducted under the decision rules are displayed.

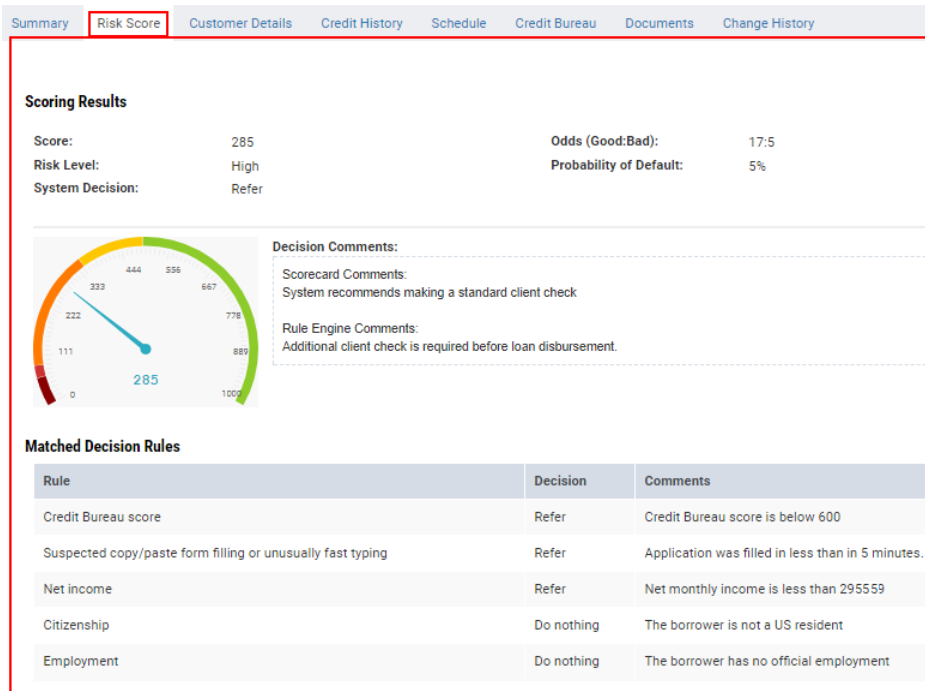


Figure 3-96: The Risk Score tab.

- **Customer Details:** contains borrower's application data.

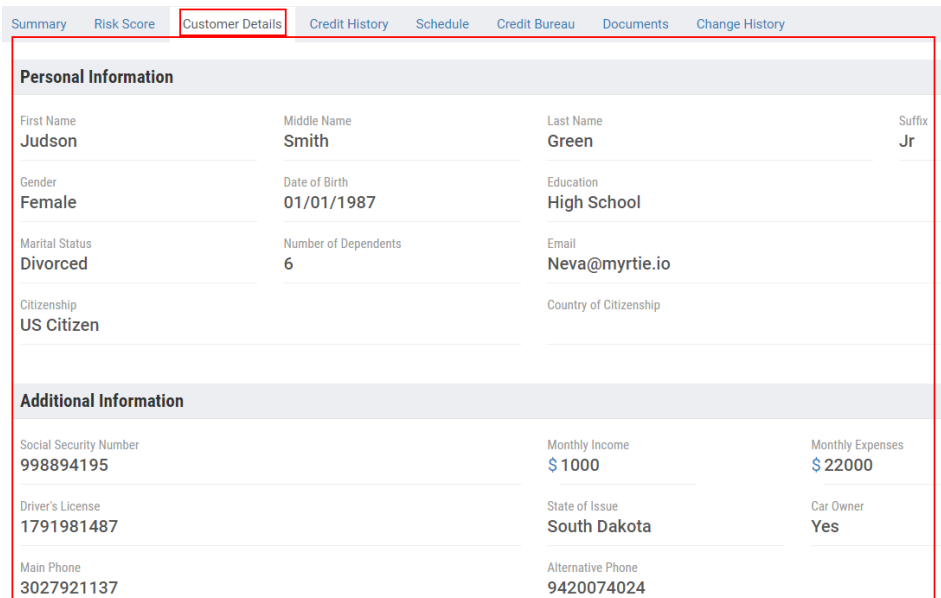


Figure 3-97: The Customer Details tab.

- **Credit History:** if the database of the system contains information on borrower’s previous loans, this information gets displayed on the **Credit History** tab:

#	Amount	Term	Avg. Installment	Disbursement Date	Close Date	Max DPD	Outst. Balance	Outstand. Principal	Status
909	\$1000.00	6 days	\$1227.86	Apr 27, 2016		101	\$61.90	\$42.40	Past Due
1474	\$1000.00	6 months	\$198.53			0	\$0.00	\$0.00	Waiting for Approval
1819	\$1000.00	10 days	\$1120.00	Sep 2, 2016	Sep 12, 2016	0	\$0.00	\$0.00	Repaid

Figure 3-98: The Credit History tab.

- **Schedule:** contains the automatically generated payment schedule displaying the following information:
 - A date when the payment is to be made;
 - An outstanding total amount;
 - An outstanding principal amount;
 - An outstanding interest amount;
 - An outstanding commission amount (if provided by a corresponding credit product based on which the application has been created).

Note: *Amounts displayed in the payment schedule are calculated automatically based on a type of a credit calculator and a payment frequency specified in a credit product for installment loans. For more information, refer to the Loan Repayment subsection describing these calculation methods for the Servicing web workplace.*

#	Date	Total	Principal	Interest	Commission
1	08/17/2017	\$273.00	\$200.00	\$50.00	\$23.00
2	09/17/2017	\$263.00	\$200.00	\$40.00	\$23.00
3	10/17/2017	\$253.00	\$200.00	\$30.00	\$23.00
4	11/17/2017	\$243.00	\$200.00	\$20.00	\$23.00
5	12/17/2017	\$233.00	\$200.00	\$10.00	\$23.00

Figure 3-99: The Schedule tab.

The payment schedule gets updated automatically every day for undisbursed loans. Thus, the payment schedule always starts from the current date. This is particularly important in the situation when a loan agreement is downloaded several days after the loan application has been created (but the loan has not been disbursed yet). For more information on the loan agreement that can be downloaded, refer to the description of the **Documents** tab below.

- **Credit Bureau:** contains a report automatically retrieved from a credit bureau. The report is displayed on the Underwriting web workplace after the loan application has been submitted either by the Originator from the Origination web workplace or by the borrower online.

If the loan application has been submitted to the Underwriting web workplace without information from the Credit Bureau, the Underwriter can request necessary information from the Credit Bureau by clicking the **Send Request** button:

Summary

Full Name	David Madisson, Jr	Age	66
Score	2	Active Accounts	0
Check Date	Sep 29, 2016	Thin File	No
Status	Hit	Inquiries in Last 6 Months	2
Defaults	0	Total Balance	\$0.00
Bankruptcies	0	OFAC Alert	No

Liability Overview

Type	Open Accounts	Max DPD	Total Balance
Credit Card	0	0	0
Mortgages	0	0	0
Auto Loan	0	0	0
Payday	0	0	0
Other	0	0	0
Total	0	0	0

Characteristics

Active Accounts	0	Current Bankruptcies	0
Accounts in Last 6 Months	0	Bankruptcy Date	-
Closed Accounts	1	Inquiries in Last 3 Months	0
Worst Current DPD	0	Inquiries in Last 6 Months	2
Worst Closed DPD	0	Fraud Alert	No
Current Defaults	0	Number of Over-Limit Credit Cards	0
Closed Defaults	0	Residence Type	Own

Liabilities

Created	Loan Type	Limit	Balance	Days Past Due	Status	Last Update	Account Type
Feb 1, 2010		\$0.00	\$0.00	0	Closed	Apr 1, 2010	Authorized User

Figure 3-100: The Credit Bureau tab.

Note: *The display of the **Credit Bureau** tab can be disabled in the web.config file.*

- **Documents:** the tab displays a loan agreement automatically attached to a loan application (for more information, refer to

- *Managing Company Settings*

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 8) Enter a web workplace as described in *Log on to Turnkey Lender* .
- 9) In the option menu to the left, click **Company settings**.

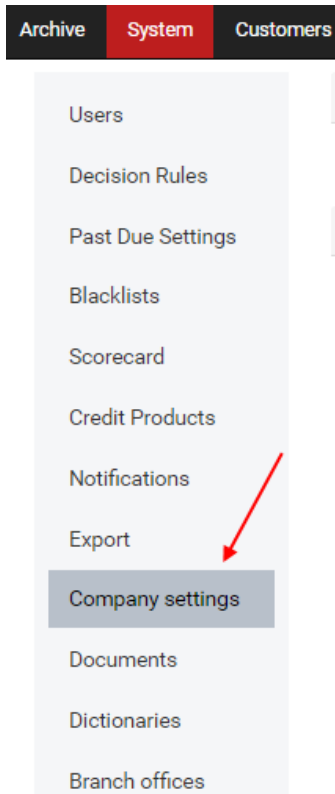


Figure 3-555: Company settings.

The **Company Settings** area opens:


Company Settings		
Company Name ABL Limited ✎	Min Loan Amount 5000\$ ✎	
Brand Name ABL ✎	Company Address Regent Street 12 ✎	
Company Country Great Britain ✎	Email staff@abl.uk ✎	
Lending Type Auto Loans ✎	Max Loan Amount 20500\$ ✎	
Official Company Name ABL Limited Liability Company ✎	Company City London ✎	
Company Phone 345-23-12 ✎	Website www.abl.uk ✎	
Date of Establishment 05.08.2004 ✎		
Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		CHOOSE FILE

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

- 10) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

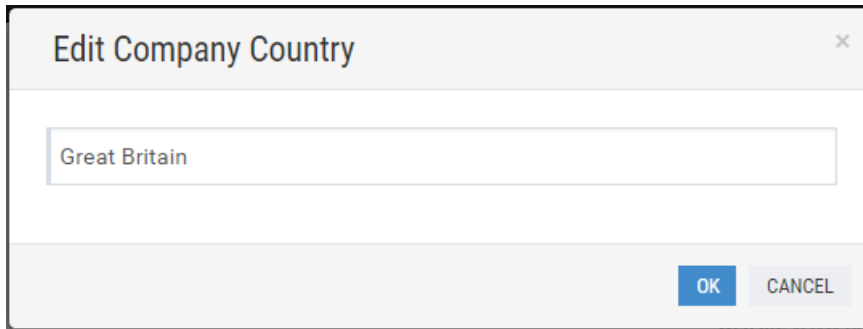


Figure 3-557: The *Edit* window.

- 11) In the *Edit* window, specify corresponding data and click **OK**.
- 12) Repeat steps 3-4 to specify other data.
- 13) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

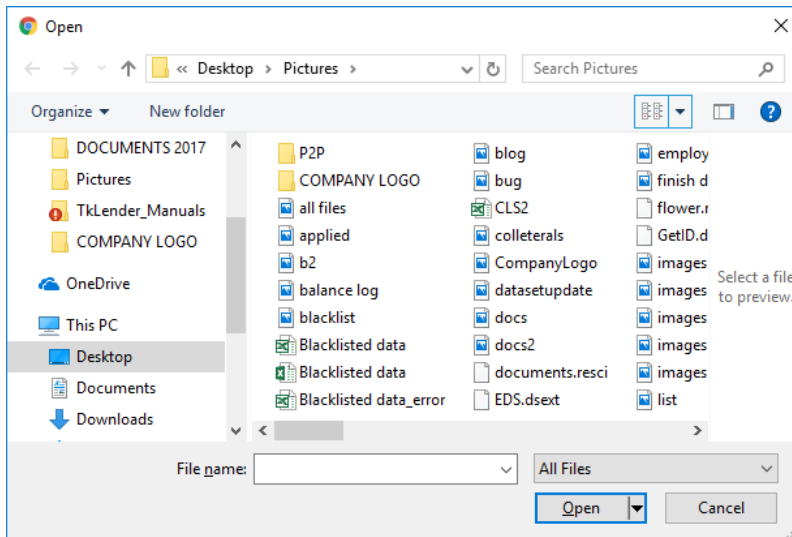


Figure 3-558: The *Open* window.

- 14) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

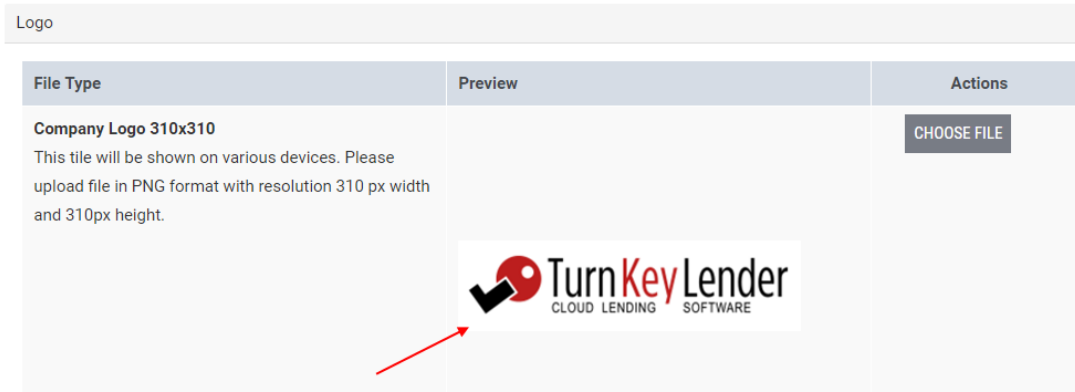


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

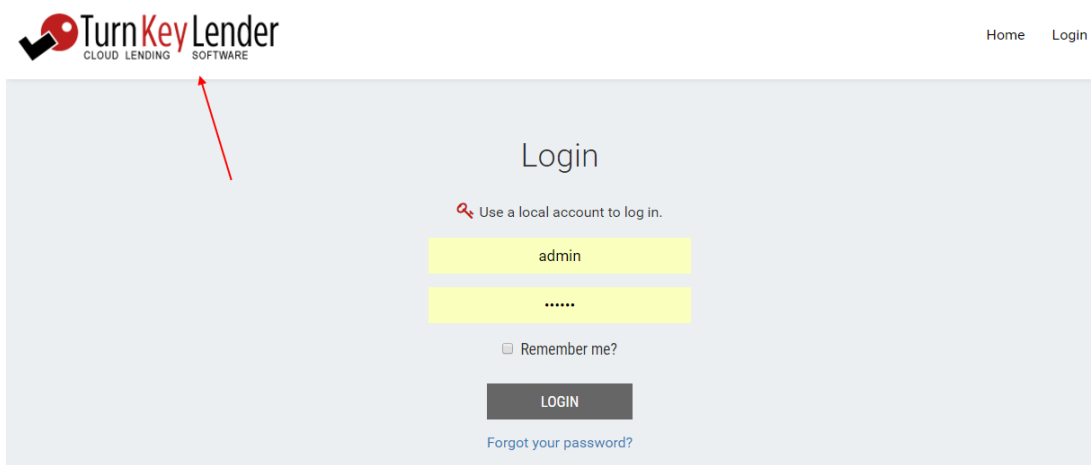


Figure 3-560: The registration page.

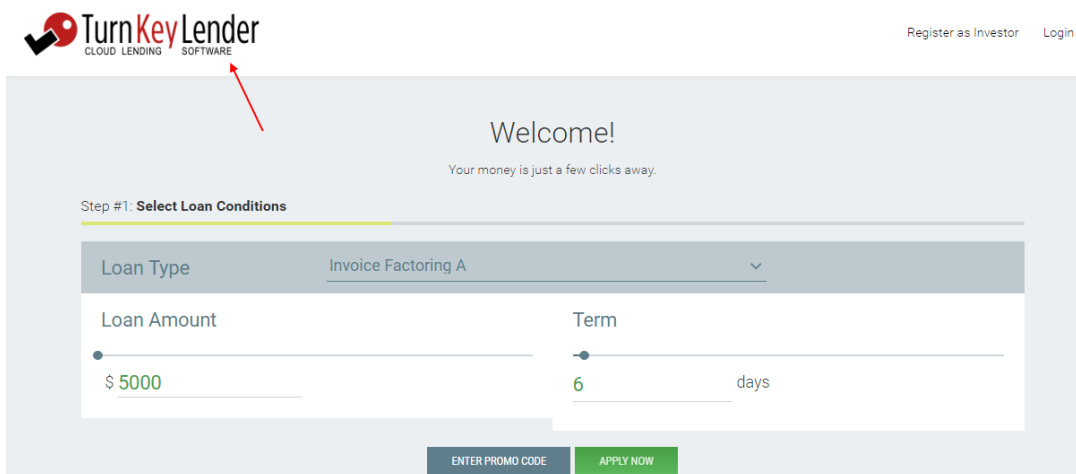


Figure 3-561: The front page.

- Managing Documents). If any documents have been attached to the loan application by the user, they are also displayed on this tab.

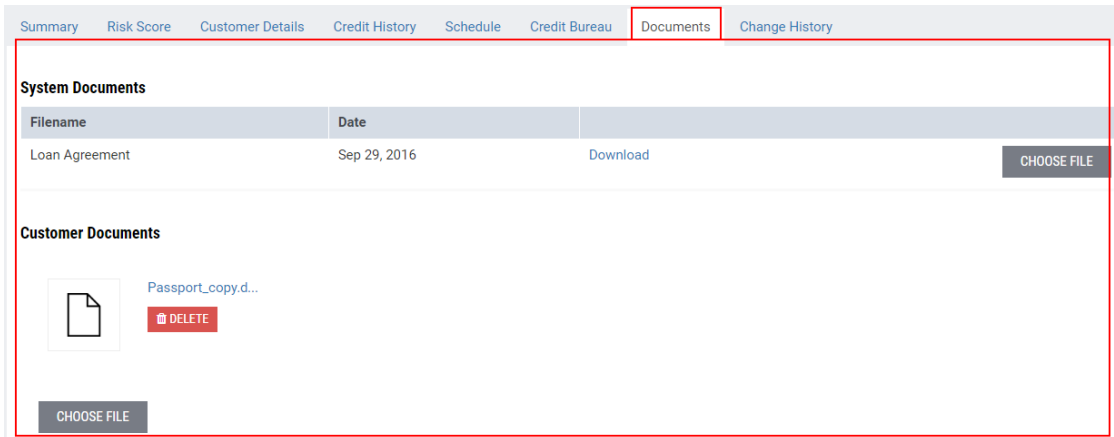


Figure 3-101: The Documents tab.

- **Change History:** the tab displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;
 - **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
 - **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty:

#	Date	Prev. Status	New Status	Comments	User
1	9/29/16 4:26 PM	Origination	Auto Processing		Admin Admin
2	9/29/16 4:26 PM	Auto Processing	Waiting for Approval		
3	9/29/16 4:27 PM	Waiting for Approval	Approved		Admin Admin
4	9/29/16 4:27 PM	Approved	Disbursement in Progress		Admin Admin
5	9/29/16 4:27 PM	Disbursement in Progress	Active		
6	9/30/16 1:00 AM	Active	Disbursement Failed		

Figure 3-102: The Change History tab.

Managing Applications Waiting for Approval

The current subsection describes a number of operations that can be performed for processing loan applications submitted for consideration by the Originator from the Origination web workplace or by the borrowers online.

When processing loan applications that require Underwriter’s approval, the user with the Underwriter role can perform the following operations:

-

- *Reviewing Electronic Documents;*
-

Managing **Blacklists;**

-

Sending Applications for Reprocessing;

- *Approving Applications;*
-

Rejecting Applications.

The detailed description of these operations is provided in the subsections below.

Reviewing Electronic Documents

The current subsection provides instructions on how to download electronic documents attached to a loan application.

The user can download a loan agreement attached automatically to a loan application or other documents attached to the loan application by a corresponding user.

Note: *The user can also attach and delete electronic documents. For more information, refer to the Attaching Electronic Documents and Deleting Electronic Documents subsections above.*

To download an electronic document:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the table on the left-hand side of the web workplace, click a loan application to which required electronic documents are attached.

The details of the loan application get displayed to the right of the table:

The screenshot displays a web interface for loan management. On the left, a table lists loan applications with columns for ID, Created, Name, Amount, and Wait. The application with ID EL-4000 is selected. On the right, a detailed view for this application is shown, including fields for Name, Requested Amount, Offered Amount, Interest Rate, Outstanding Balance, Credit Product, and Loan Status. Below this, there are tabs for Summary, Risk Score, Customer Details, Credit History, Schedule, Credit Bureau, Documents, and Change History. The 'Documents' tab is active, showing sections for Loan Details, Previous Activity, and Credit Bureau Check.

Id	Created	Name	Amount	Wait
EL-4000	9/29/2016	David Madison, Jr	\$1.00	1.7hr
EL-3999	9/29/2016	David Madison, Jr	\$1,000.00	1.7hr
EL-3997	9/29/2016	Aina Begetovna Kabava, I	\$1,000.00	14.3hrs
EL-3996	9/29/2016	David Madison, Jr	\$1,000.00	1.7hr
EL-3993	9/29/2016	David Madison, Jr	\$1,000.00	14.3hrs
EL-3987	9/29/2016	Raza Zvet, I	\$1,000.00	14.3hrs
EL-3984	9/29/2016	David Madison, Jr	\$1,000.00	14.3hrs
EL-3979	9/29/2016	Iris Zaida Lowe Gill, III	\$1,000.00	14.3hrs
EL-2968	9/28/2016	First Middle Last, Sr	\$1,000.00	1.7hr
EL-2963	9/28/2016	Ghy Gfd, II	\$1,000.00	1.7hr
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	1.7hr
EL-2960	9/27/2016	Bruce Rogahn Steedmann, Sr	\$1,000.00	1.7hr
EL-2959	9/27/2016	Marcus Gaylord Bergrnaum, Jr	\$1,000.00	1.7hr
EL-2958	9/27/2016	Lena Sunny Lena, III	\$1,000.00	14.3hrs
EL-2954	9/27/2016	Tatum Hettiger Lederer, III	\$1,000.00	1.7hr

Name	David Madison, Jr	Interest Rate	5.00%
Requested Amount	\$1.00	Outstanding Balance	\$2400.00
Offered Amount	\$1.00	Credit Product	all options
		Loan Status	Waiting for Approval

REJECT BLACKLIST SEND FOR REPROCESSING APPROVE

Summary Risk Score Customer Details Credit History Schedule Credit Bureau Documents Change History

Loan Details

Full Name	David Madison, Jr	Main Phone	876-585-8578
Email	ds@gmail.com	Alternative Phone	-
Loan ID	EL-4000	Installment	\$10.20
Requested Amount	\$1.00	System Decision	Refer
Requested Term	5 months	Credit Risk	Low
Interest Rate	5.00%		

Previous Activity

Previous Loans #	2	Late Payments #	0
Previous Offers #	6	Max DPD	0
Outstanding Balance	\$2400.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$0.00

Credit Bureau Check

Status	Hit	Defaults	1
Score	574	Bankruptcies	3
Total Balance	\$133,887.00	Bankruptcy Date	Aug 1, 2012

Figure 3-103: Details of the selected loan application.

- 3) Click the **Documents** tab.

The **Documents** tab displays two types of documents:

- A loan agreement: the loan agreement automatically attached to the loan application (for more information, refer to

- *Managing* Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 15) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 16) In the option menu to the left, click **Company settings**.

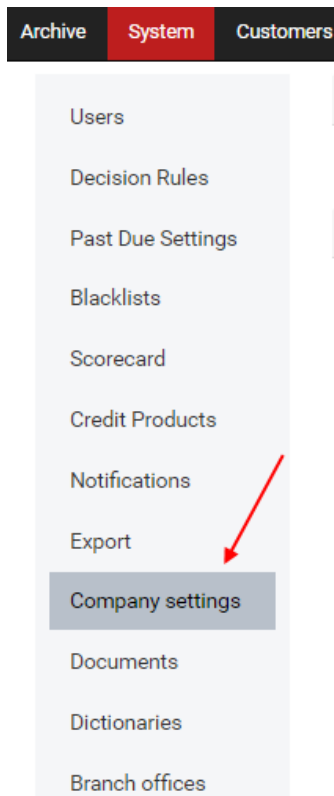


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings		
Company Name ABL Limited ✎	Min Loan Amount 5000\$ ✎	
Brand Name ABL ✎	Company Address Regent Street 12 ✎	
Company Country Great Britain ✎	Email staff@abl.uk ✎	
Lending Type Auto Loans ✎	Max Loan Amount 20500\$ ✎	
Official Company Name ABL Limited Liability Company ✎	Company City London ✎	
Company Phone 345-23-12 ✎	Website www.abl.uk ✎	
Date of Establishment 05.08.2004 ✎		



Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		CHOOSE FILE

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

17) Click **Edit**  in a corresponding box to specify necessary data.

The *Edit* window opens:

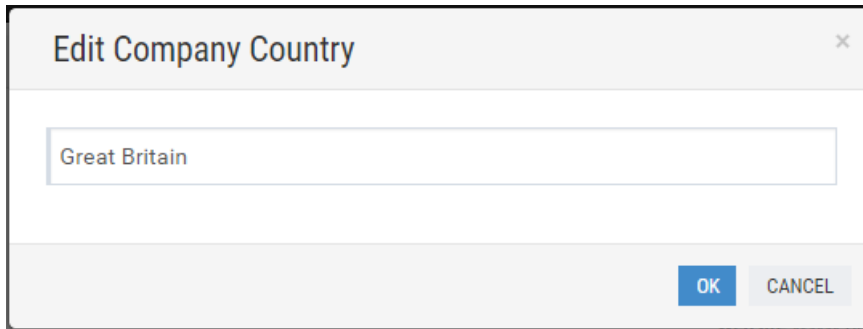


Figure 3-557: The *Edit* window.

18) In the *Edit* window, specify corresponding data and click **OK**.

19) Repeat steps 3-4 to specify other data.

20) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

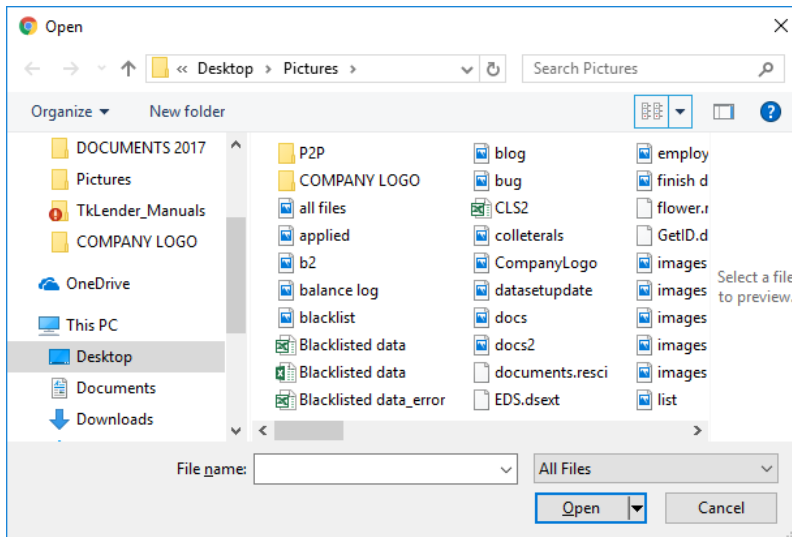


Figure 3-558: The *Open* window.

21) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

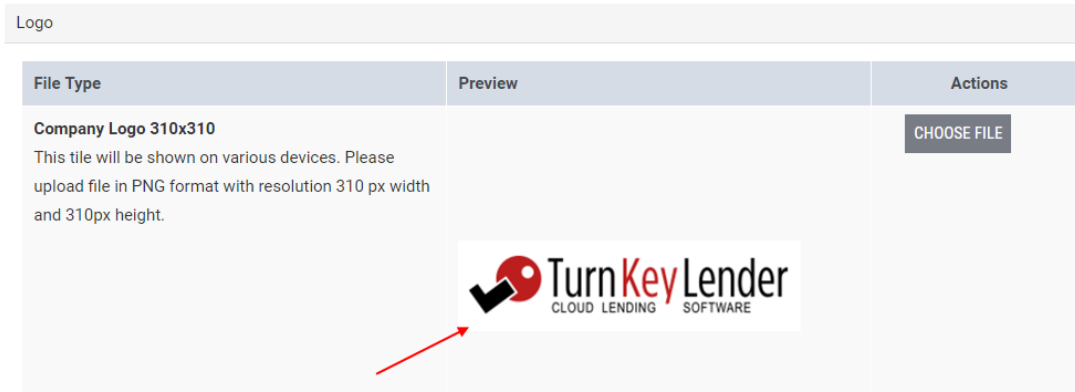


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

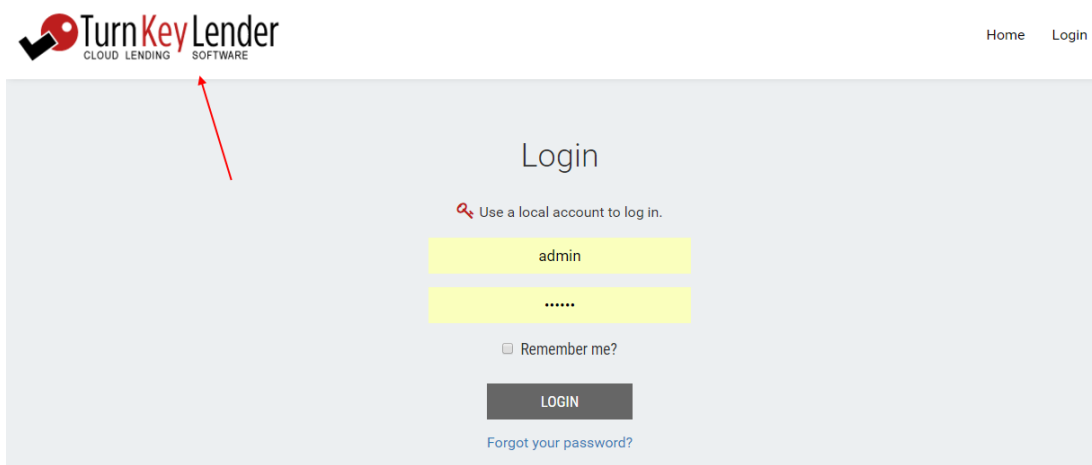


Figure 3-560: The registration page.

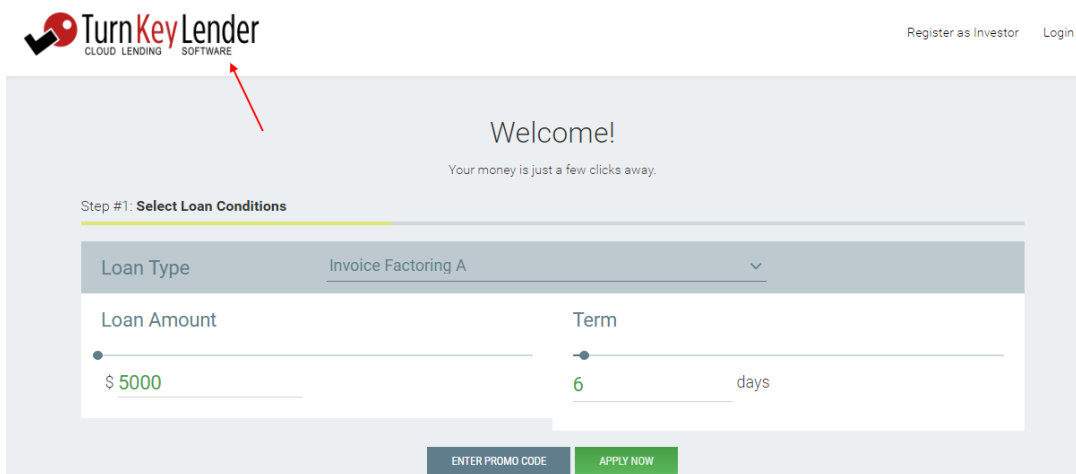


Figure 3-561: The front page.

- Managing Documents).
- Documents manually attached by a corresponding user of the system.

4) On the **Documents** tab, click the icon of a manually attached document to be saved locally:

Note: To download a loan agreement, click **Download** opposite a corresponding loan agreement.

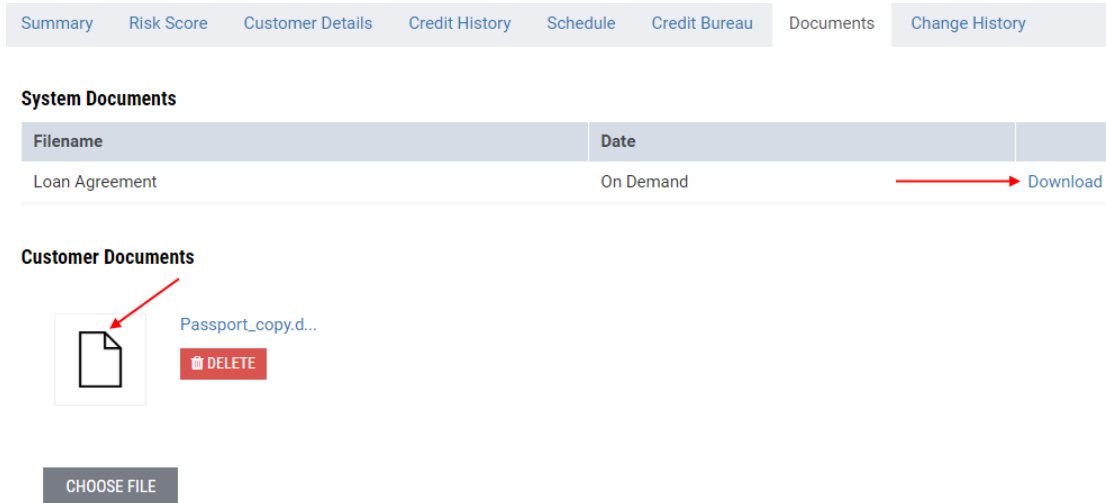


Figure 3-104: Downloading the documents.

–OR–

Click a name of a manually attached document:

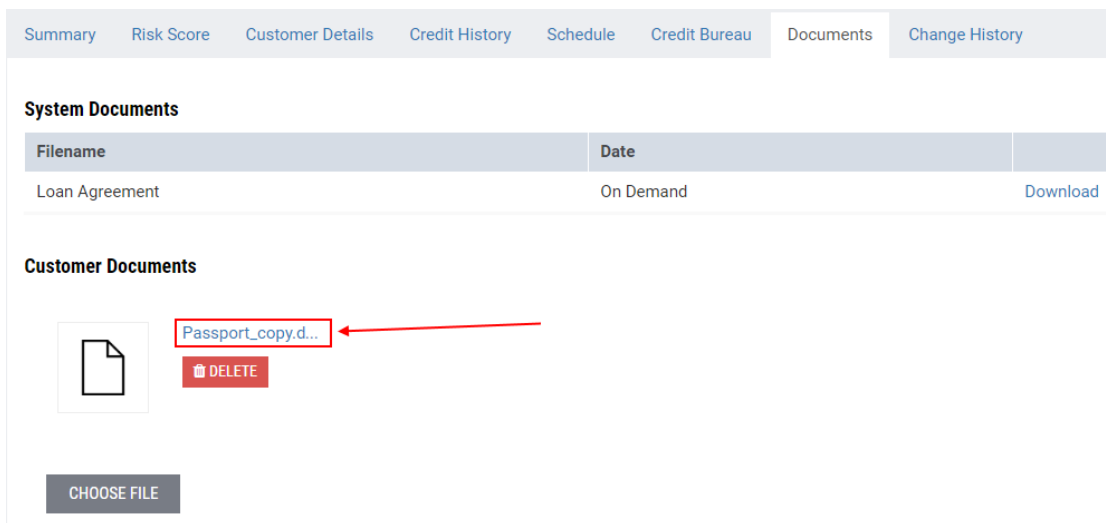


Figure 3-105: Downloading the document.

The downloaded document gets displayed on the notification bar of the browser:

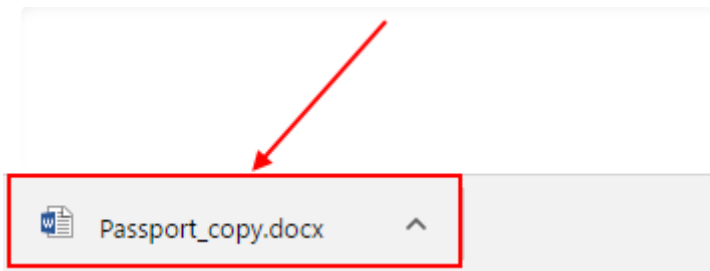


Figure 3-106: The downloaded document.

- 5) (*Optional*) Repeat step 4 to download other documents.
The documents have been saved to the local drive.

Managing Blacklists

The current subsection provides instructions on how to manage blacklists.

The user with the Underwriter role can perform the following operations with blacklists:

- *Searching for Data in Blacklists;*
- *Adding Borrower's Data to Blacklists;*
- *Adding New Records to Blacklist;*
- *Deleting Records of Blacklist;*
- *Importing Data to Blacklists.*

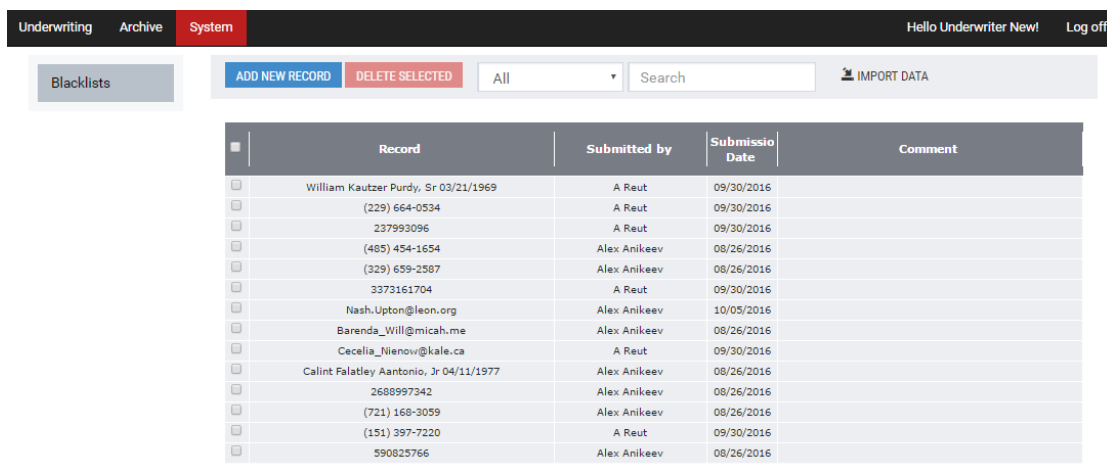
The detailed description of these operations is provided in the subsections below.

Searching for Data in Blacklists

The current subsection describes the procedure of searching for data in the blacklists.

To search in the blacklists:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **System** tab.



The screenshot shows a web interface with a navigation bar at the top containing 'Underwriting', 'Archive', and 'System' (highlighted in red). On the right of the navigation bar, it says 'Hello Underwriter New!' and 'Log off'. Below the navigation bar, there is a 'Blacklists' tab and a control area with buttons for 'ADD NEW RECORD' (blue), 'DELETE SELECTED' (red), a dropdown menu set to 'All', a search input field, and an 'IMPORT DATA' button. The main content area displays a table with the following columns: Record, Submitted by, Submission Date, and Comment. The table contains 15 rows of data.

Record	Submitted by	Submission Date	Comment
<input type="checkbox"/> William Kautzer Purdy, Sr 03/21/1969	A Reut	09/30/2016	
<input type="checkbox"/> (229) 664-0534	A Reut	09/30/2016	
<input type="checkbox"/> 237993096	A Reut	09/30/2016	
<input type="checkbox"/> (485) 454-1654	Alex Anikeev	08/26/2016	
<input type="checkbox"/> (329) 659-2587	Alex Anikeev	08/26/2016	
<input type="checkbox"/> 3373161704	A Reut	09/30/2016	
<input type="checkbox"/> Nash.Upton@leon.org	Alex Anikeev	10/05/2016	
<input type="checkbox"/> Barends_Will@micah.me	Alex Anikeev	08/26/2016	
<input type="checkbox"/> Cecelia_Nienov@kale.ca	A Reut	09/30/2016	
<input type="checkbox"/> Calint Falatley Aantonio, Jr 04/11/1977	Alex Anikeev	08/26/2016	
<input type="checkbox"/> 2688997342	Alex Anikeev	08/26/2016	
<input type="checkbox"/> (721) 160-3059	Alex Anikeev	08/26/2016	
<input type="checkbox"/> (151) 397-7220	A Reut	09/30/2016	
<input type="checkbox"/> 590825766	Alex Anikeev	08/26/2016	

Figure 3-107: The System tab.

On the **System** tab, the table displays all blacklisted data:

Record	Submitted by	Submission Date
Lado Dilan Mtieli, I 11/23/1983	Vitamin Markov	06/06/2016
William Kautzer Purdy, Sr 03/21/1969	A Reut	09/30/2016
(894) 641-5415	Vitamin Markov	06/06/2016
(229) 664-0534	A Reut	09/30/2016
237993096	A Reut	09/30/2016
(485) 454-1654	Alex Anikeev	08/26/2016
(329) 659-2587	Alex Anikeev	08/26/2016
3373161704	A Reut	09/30/2016
Barenda_Will@micah.me	Alex Anikeev	08/26/2016
(212) 121-2112	Vitamin Markov	06/06/2016
412121212	Vitamin Markov	06/06/2016
Cecelia_Nienow@kale.ca	A Reut	09/30/2016
luda-luda_1@ukr.net	Vitamin Markov	06/06/2016
Calint Falatley Aantonio, Jr 04/11/1977	Alex Anikeev	08/26/2016
2688997342	Alex Anikeev	08/26/2016

Figure 3-108: Blacklisted data.

3) Click the split button to select a blacklist in which a search must be conducted:

Record	Submitted by	Submission Date
Lado Dilan	Vitamin Markov	06/06/2016
William Kautze	A Reut	09/30/2016
(894) 641-5415	Vitamin Markov	06/06/2016
(229) 664-0534	A Reut	09/30/2016
237993096	A Reut	09/30/2016
(485) 454-1654	Alex Anikeev	08/26/2016
(329) 659-2587	Alex Anikeev	08/26/2016
3373161704	A Reut	09/30/2016
Barenda_Will@micah.me	Alex Anikeev	08/26/2016
(212) 121-2112	Vitamin Markov	06/06/2016
412121212	Vitamin Markov	06/06/2016
Cecelia_Nienow@kale.ca	A Reut	09/30/2016
luda-luda_1@ukr.net	Vitamin Markov	06/06/2016
Calint Falatley Aantonio, Jr 04/11/1977	Alex Anikeev	08/26/2016
2688997342	Alex Anikeev	08/26/2016

Figure 3-109: Selecting the blacklist.

The table displays the data of the selected blacklist:

Record	Submitted by	Submission Date
Barenda_Will@micah.me	Alex Anikeev	08/26/2016
Cecelia_Nienow@kale.ca	A Reut	09/30/2016
luda-luda_1@ukr.net	Vitamin Markov	06/06/2016

Figure 3-110: The Email blacklist.

4) In the **Search** box, enter corresponding data.

The user can search for necessary records by data of the following columns:

- Record;
- Submitted by;
- Submission date;
- Comment.

If the data is available in the database, the system automatically displays search results.

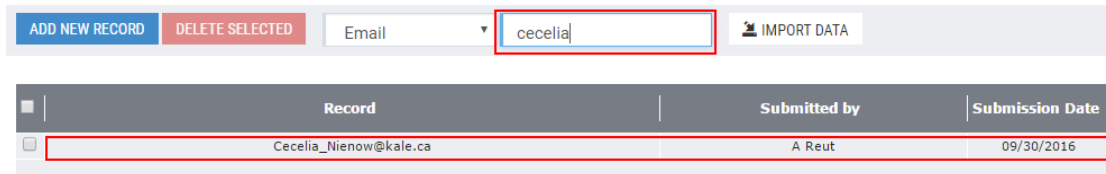


Figure 3-111: Search result.

5) (*Optionally*) Repeat steps 3-4 to search data in other blacklists.

Adding Borrower's Data to Blacklists

The current subsection describes the procedure of adding information about a specific borrower to the blacklists.

When processing the loan application, the Underwriter can decide that the data of the current borrower must be blacklisted.

To blacklist the borrower's data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Waiting for Approval**.

All applications submitted to the Underwriter by the Originator and borrowers get displayed:

⌵ ALL ▾		⌵ WAITING FOR APPROVAL ▾		Search	
Id ▾	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	3.9hrs	👤
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs	👤
EL-3996	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs	👤
EL-2968	9/28/2016	First Middle Last, Sr	\$1,000.00	3.9hrs	👤
EL-2963	9/28/2016	Ghj Gfd, II	\$1,000.00	3.9hrs	👤
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	3.9hrs	👤
EL-2960	9/27/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	3.9hrs	👤
EL-2959	9/27/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	3.9hrs	👤
EL-2954	9/27/2016	Tatum Hettinger Ledner, III	\$1,000.00	3.9hrs	👤
EL-2930	9/23/2016	Julia Funk Rempel, III	\$1,000.00	3.9hrs	👤
EL-2927	9/23/2016	Test One One, Sr	\$1,000.00	3.9hrs	👤
EL-2926	9/23/2016	Test One One, Sr	\$555.00	3.9hrs	👤
EL-2925	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs	👤
EL-2921	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs	👤
EL-1915	9/22/2016	Klavdia Kukuevna	\$1,000.00	3.9hrs	👤

Page 1 of 5

Figure 3-112: Loan applications requiring Underwriter’s approval.

- In the table, click a loan application of the borrower whose data must be blacklisted. The details of the loan application get displayed to the right of the table on different tabs:

Id ▾	Created	Name	Amount	Wait	
EL-548	7/14/2015	Test Luda	\$1,000.00	4.1hrs	👤
EL-547	7/14/2015	Test Luda	\$1,000.00	4.1hrs	👤
EL-427	6/22/2015	First Uio, Jr	\$1,000.00	4.1hrs	👤
EL-398	6/18/2015	Samanta555 555 Johns555	\$1,000.00	4.1hrs	👤
EL-334	6/9/2015	Ad A Aad, Sr	\$1,000.00	4.1hrs	👤
EL-333	6/9/2015	Tom Carroll Hyatt, Jr	\$1,000.00	4.1hrs	👤
EL-328	6/3/2015	First Middle Last, Sr	\$1,000.00	4.1hrs	👤
EL-284	4/28/2015	Julia Funk Rempel, III	\$1,000.00	4.1hrs	👤
EL-258	4/21/2015	Fedorov Pilsidufuh Kifjakajf, Sr	\$1,000.00	4.1hrs	👤
EL-253	4/10/2015	William Kautzer Purdy, Sr	\$1,000.00	4.1hrs	👤
EL-231	4/9/2015	Anna Smith, Jr	\$1,000.00	4.1hrs	👤
EL-208	3/12/2015	Lado Dilan Hibel, I	\$20,000.00	4.1hrs	👤

Name: William Kautzer Purdy, Sr		Interest Rate: 4.00%
Requested Amount: \$1000.00	Outstanding Balance: \$2725.53	Credit Product: Initial
Offered Amount: \$1000.00	Loan Status: Waiting for Approval	

[REJECT](#)
[BLACKLIST](#)
[SEND FOR REPROCESSING](#)
[APPROVE >](#)

[Summary](#)
[Risk Score](#)
[Customer Details](#)
[Credit History](#)
[Schedule](#)
[Credit Bureau](#)
[Documents](#)
[Change History](#)

Loan Details

Full Name	William Kautzer Purdy, Sr	Main Phone	(151) 397-7220
Email	Cecelia_Nienow@kate.ca	Alternative Phone	(229) 644-0534
Loan ID	EL-253	Installment	\$189.97
Requested Amount	\$1,000.00	System Decision	Refer
Requested Term	6 months	Credit Risk	Low
Interest Rate	4.00%		

Previous Activity

Previous Loans #	5	Late Payments #	18
Previous Offers #	9	Max DPO	50
Outstanding Balance	\$1425.09	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$28763.74

Credit Bureau Check

Status	Hit	Defaults	0
Score	561	Bankruptcies	0
Total Balance	\$2,456.00	Bankruptcy Date	-

Figure 3-113: Details of the selected loan application.

- 4) Click the **Blacklist** button.

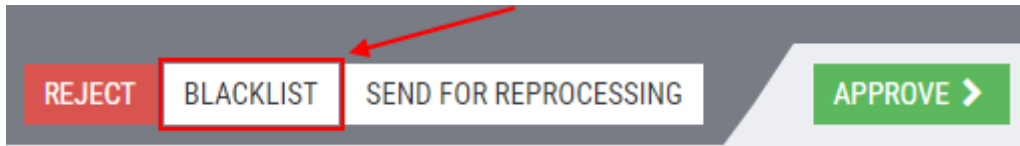


Figure 3-114: Adding the data to the blacklists.

The *Add to Blacklist* window opens:

	Data Type	Actual Data
<input checked="" type="checkbox"/>	Full Name	William Kautzer Purdy, Sr 03/21/1969
<input checked="" type="checkbox"/>	SSN	237993096
<input checked="" type="checkbox"/>	Main Phone	(151) 397-7220
<input checked="" type="checkbox"/>	Alternative Phone	(229) 664-0534
<input checked="" type="checkbox"/>	Email	Cecelia_Nienow@kale.ca
<input checked="" type="checkbox"/>	Driver's License	3373161704

INVERT SELECTION

Comment

Reject current loan

OK CANCEL

Figure 3-115: The *Add to Blacklist* window.

The *Add to Blacklist* window displays borrower's data that can be blacklisted.

- 5) In the *Add to Blacklist* window, add check marks next to data to be blacklisted.

Note: *By default, all data that can be blacklisted are selected.*

- 6) (*Optionally*) Click **Invert Selection** to cancel the selection of selected data. In this case, unselected data (if any) will be automatically selected.
- 7) (*Optionally*) In the **Comment** box, type in appropriate comments if necessary.
- 8) (*Optionally*) Clear the **Reject current loan** check box to cancel the rejection of the current loan application.

Note: *The **Reject current loan** option is selected by default.*

- 9) (*Optionally*) Click **Cancel** to cancel adding the data to the blacklists.

10) Click **OK** to blacklist the data.

If the **Reject current loan** option has been selected (see step 8 above), the following confirmation message opens:

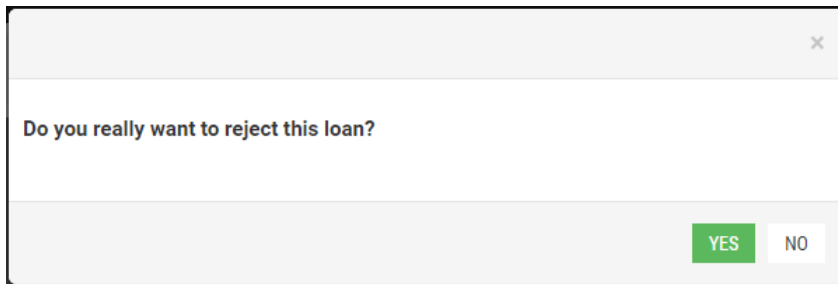


Figure 3-116: The confirmation message.

- a. Click **Yes** to confirm the rejection of the loan application.
- b. Click **No** to cancel the rejection of the loan application.

The borrower's data have been blacklisted.

Adding New Records to Blacklists

The current subsection describes the procedure of adding a new record to a blacklist.

The Underwriter can add the new record to any of blacklists.

To add a record to the blacklist:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **System** tab.

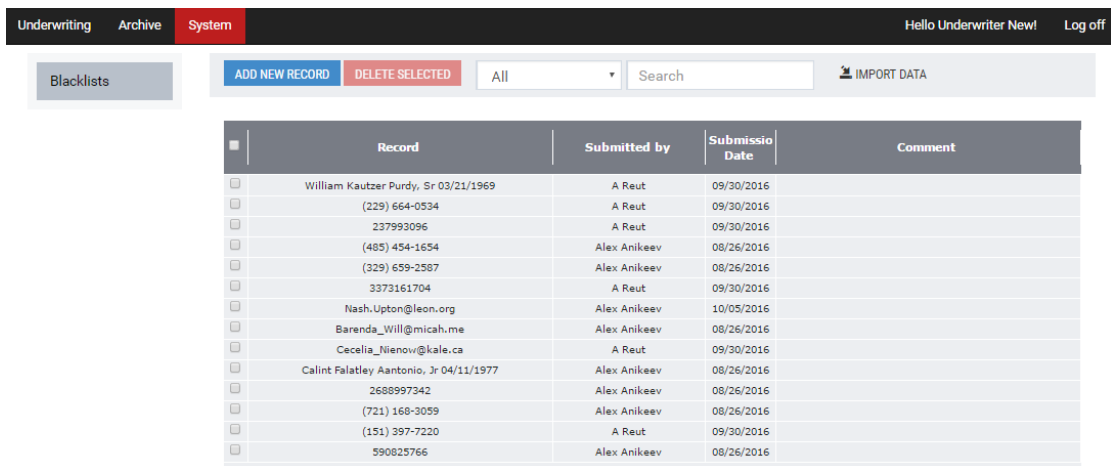


Figure 3-117: The System tab.

- 3) On the toolbar above the table, click the **Add New Record** button.

The *Add to Blacklist* window opens:

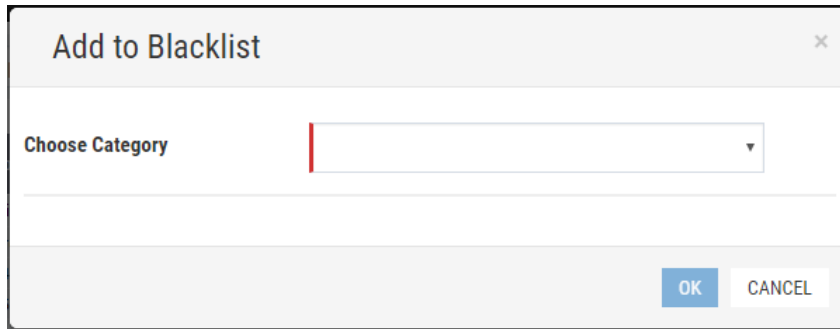


Figure 3-118: The *Add to Blacklist* window.


- 4) In the **Choose Category** box, select a blacklist where a record should be saved.

Note: *Only one record at a time can be added to a selected blacklist.*

- 5) Depending on the blacklist selected, specify the following required information:

For the **Full Name** blacklist:

- Borrower's first name;
- Borrower's last name;
- Borrower's date of birth.

Note: *The date of birth can be specified either manually or using the calendar. To open the calendar, click the **Calendar icon** .*

For the **SSN** blacklist:

- Borrower's social security number.

For the **Phone** blacklist:

- Borrower's phone number.

For the **Email** blacklist:

- Borrower's email.

For the **Driver's License** blacklist:

- Number of driver's license of the borrower.

- 6) (*Optionally*) Click **Cancel** to cancel adding data to the blacklist.
- 7) Click **OK** to add the data to the selected blacklist.
- 8) (*Optionally*) Repeat steps 3-7 to add other records to blacklists.

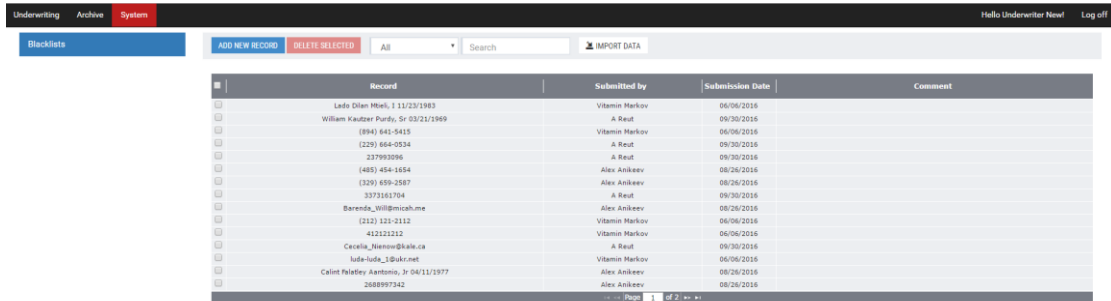
The new record has been successfully added to the blacklist.

Deleting Records of Blacklist

The current subsection provides instructions on how to delete records in a blacklist.

To delete records in the blacklist:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **System** tab.

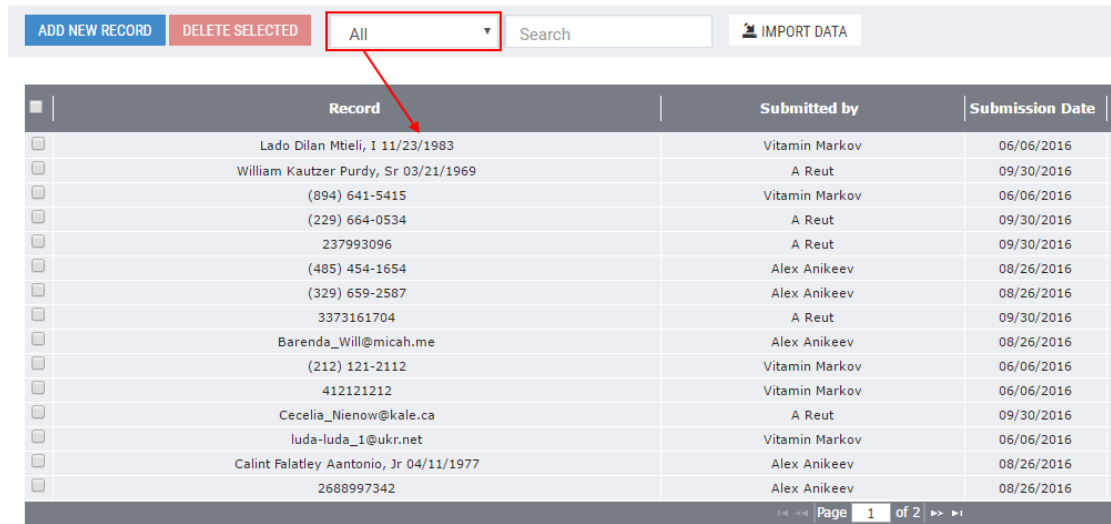


The screenshot shows the 'System' tab in the Turnkey Lender interface. At the top, there are navigation tabs: 'Underwriting', 'Archive', and 'System'. Below the tabs, there are buttons for 'ADD NEW RECORD', 'DELETE SELECTED', a dropdown menu set to 'All', a search box, and an 'IMPORT DATA' button. The main content is a table with the following columns: 'Record', 'Submitted by', 'Submission Date', and 'Comment'. The table contains 15 rows of data, each with a checkbox on the left. The data is as follows:

Record	Submitted by	Submission Date	Comment
<input type="checkbox"/> Lado Dilan Mtieli, I 11/23/1983	Vitamin Markov	06/06/2016	
<input type="checkbox"/> William Kautzer Purdy, Sr 03/21/1969	A Reut	09/30/2016	
<input type="checkbox"/> (894) 641-5415	Vitamin Markov	06/06/2016	
<input type="checkbox"/> (229) 664-0534	A Reut	09/30/2016	
<input type="checkbox"/> 237993096	A Reut	09/30/2016	
<input type="checkbox"/> (485) 454-1654	Alex Anikeev	08/26/2016	
<input type="checkbox"/> (329) 659-2587	Alex Anikeev	08/26/2016	
<input type="checkbox"/> 3373161704	A Reut	09/30/2016	
<input type="checkbox"/> Barends_Will@micah.me	Alex Anikeev	08/26/2016	
<input type="checkbox"/> (212) 121-2112	Vitamin Markov	06/06/2016	
<input type="checkbox"/> 412121212	Vitamin Markov	06/06/2016	
<input type="checkbox"/> Cecelia_Nienow@kale.ca	A Reut	09/30/2016	
<input type="checkbox"/> luda-luda_1@ukr.net	Vitamin Markov	06/06/2016	
<input type="checkbox"/> Calint Falatley Aantonio, Jr 04/11/1977	Alex Anikeev	08/26/2016	
<input type="checkbox"/> 2688997342	Alex Anikeev	08/26/2016	

Figure 3-119: The System tab.

On the **System** tab, the table displays all blacklisted data:



The screenshot shows the 'System' tab in the Turnkey Lender interface. At the top, there are navigation tabs: 'Underwriting', 'Archive', and 'System'. Below the tabs, there are buttons for 'ADD NEW RECORD', 'DELETE SELECTED', a dropdown menu set to 'All', a search box, and an 'IMPORT DATA' button. The main content is a table with the following columns: 'Record', 'Submitted by', and 'Submission Date'. The table contains 15 rows of data, each with a checkbox on the left. The data is as follows:

Record	Submitted by	Submission Date
<input type="checkbox"/> Lado Dilan Mtieli, I 11/23/1983	Vitamin Markov	06/06/2016
<input type="checkbox"/> William Kautzer Purdy, Sr 03/21/1969	A Reut	09/30/2016
<input type="checkbox"/> (894) 641-5415	Vitamin Markov	06/06/2016
<input type="checkbox"/> (229) 664-0534	A Reut	09/30/2016
<input type="checkbox"/> 237993096	A Reut	09/30/2016
<input type="checkbox"/> (485) 454-1654	Alex Anikeev	08/26/2016
<input type="checkbox"/> (329) 659-2587	Alex Anikeev	08/26/2016
<input type="checkbox"/> 3373161704	A Reut	09/30/2016
<input type="checkbox"/> Barends_Will@micah.me	Alex Anikeev	08/26/2016
<input type="checkbox"/> (212) 121-2112	Vitamin Markov	06/06/2016
<input type="checkbox"/> 412121212	Vitamin Markov	06/06/2016
<input type="checkbox"/> Cecelia_Nienow@kale.ca	A Reut	09/30/2016
<input type="checkbox"/> luda-luda_1@ukr.net	Vitamin Markov	06/06/2016
<input type="checkbox"/> Calint Falatley Aantonio, Jr 04/11/1977	Alex Anikeev	08/26/2016
<input type="checkbox"/> 2688997342	Alex Anikeev	08/26/2016

Figure 3-120: All blacklisted data.

3) Click the split button to select a blacklist in which records must be deleted:

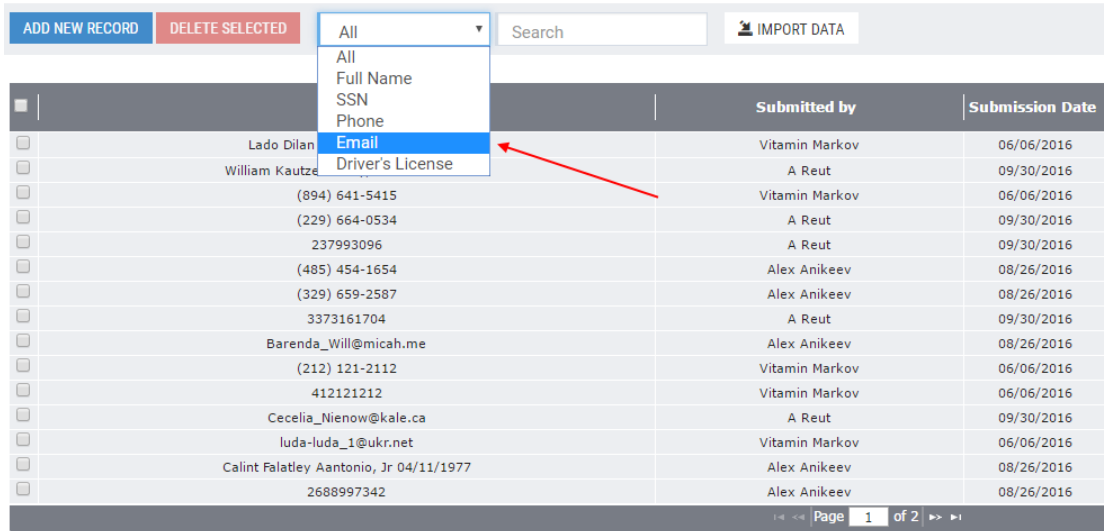


Figure 3-121: Selecting the blacklist.

The table displays the data of the selected blacklist:

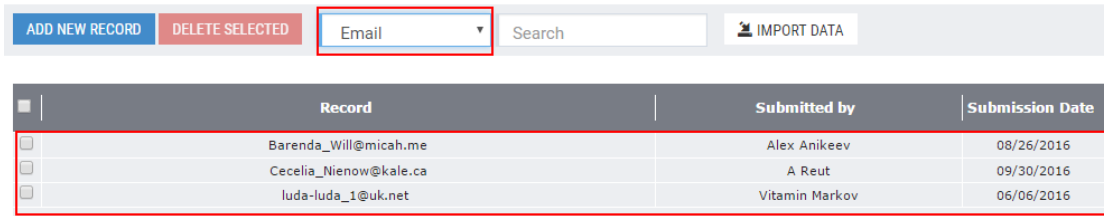


Figure 3-122: The Email blacklist.

4) Add the check marks opposite the data to be deleted:

	Email
<input type="checkbox"/>	Marcelina_Sanford@sydnie.biz
<input type="checkbox"/>	Jerod_Blick@shaina.info
<input type="checkbox"/>	Garland_Pfannerstill@nyasia.io
<input checked="" type="checkbox"/>	db@gmail.com
<input type="checkbox"/>	Email@account.su
<input type="checkbox"/>	Deron@priscilla.org
<input type="checkbox"/>	mail@account.org
<input checked="" type="checkbox"/>	jaromd@gmail.com
<input type="checkbox"/>	Joan@edmund.io
<input type="checkbox"/>	Brenda_Will@micah.me
<input type="checkbox"/>	qwe@wqedwarf.rt
<input type="checkbox"/>	Cody@lera.us

Figure 3-123: Selecting the data to be deleted.

- On the toolbar above the table, click the **Delete Selected** button:

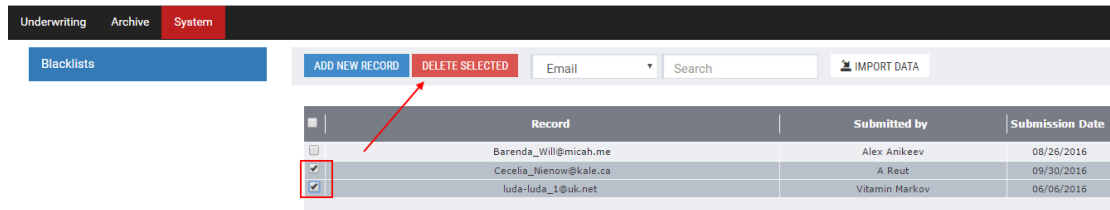


Figure 3-124: Deleting records.

The delete confirmation message opens:

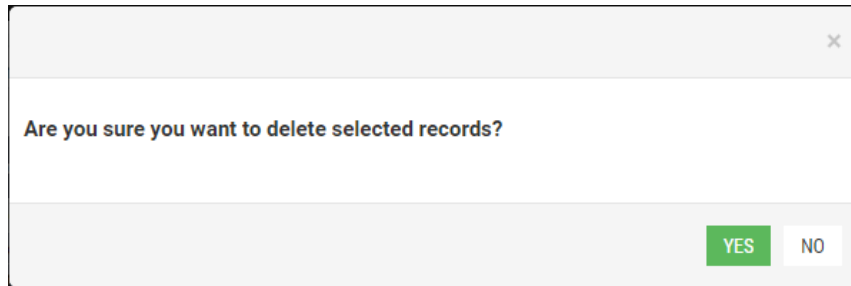


Figure 3-125: The delete confirmation message.

- Click **Yes** to confirm the deletion.
The selected records have been deleted.

Importing Data to Blacklists

The current subsection provides instructions on how to import data to the blacklists.

The user with the Underwriter role can import data to any of blacklists from a separate file of a predetermined format. This file can comprise data about several borrowers.

To import data to the blacklists:

- Enter a web workplace as described in *Log on to Turnkey Lender*.
- On the web workplace, click the **System** tab.

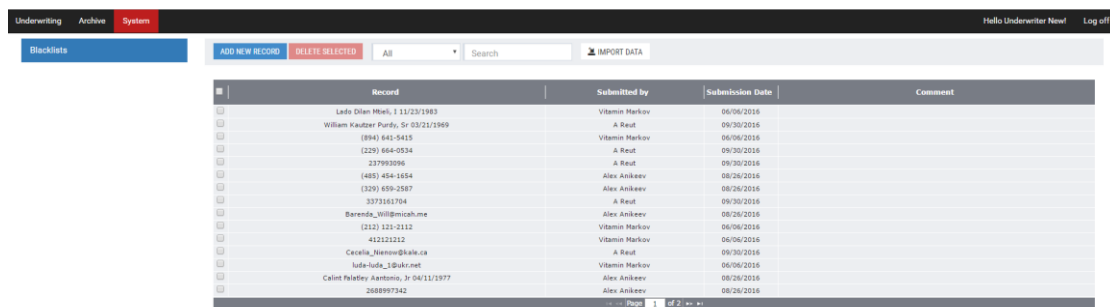


Figure 3-126: The System tab.

- On the toolbar above the table displaying blacklisted data, click the **Import Data** button.

The *Import to Blacklist* window opens:

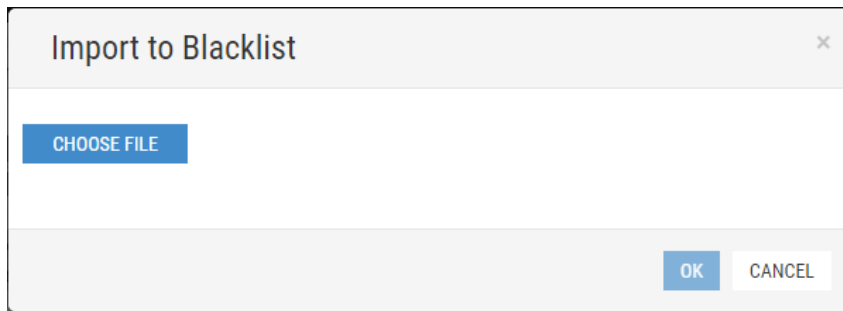


Figure 3-127: The *Import to Blacklist* window.

- 4) In the *Import to Blacklist* window, click the **Choose file** button.

The dialog window opens:

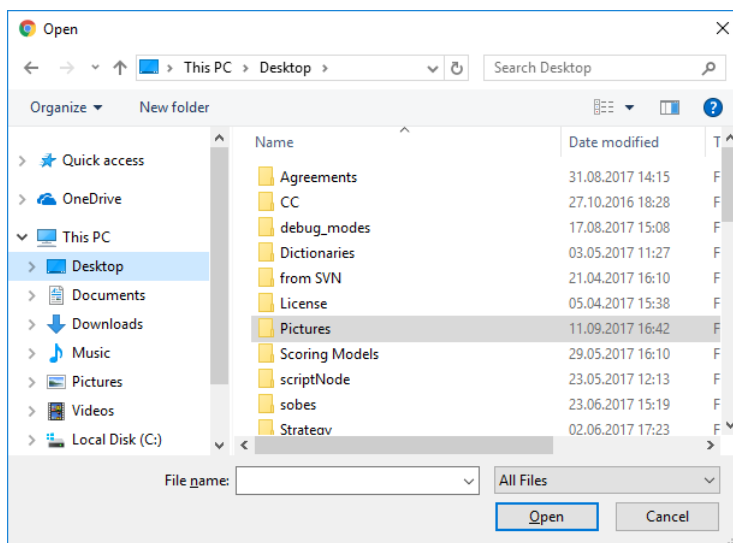


Figure 3-128: The *Open* window.

- 5) In the opened dialog window, select a file containing the data to be blacklisted and click **Open**.

Note: *Only files of the CSV or Excel format can be imported.*

A downloaded file may comprise data of several borrowers. All or some of the following data can be included into the downloaded file:

- Borrower's first name;
- Borrower's last name;
- Borrower's middle name;
- Date of birth;

Note: The borrower's date of birth should be in mm/dd/yyyy format.

A first name, last name and date of birth are mandatory data.

- Suffix (a code of a name suffix);
- Passport number;
- SSN;

Note: A borrower's social security number should contain only numeric values.

- Driver's License;

Note: The driver's license of the borrower should contain only numeric values.

- E-mail;
- Main phone;
- Alternative phone;
- Work phone.

A	B	C	D	E	F
LastName	MiddleName	FirstName	E-mail	Main Phone	Alternative Phone
Baker	s	Tim	tbaker@test.com	1234567890	2234567890
Kesler	m	Nina	nks@gmail.com	1232156789	

Figure 3-129: The example of the data in the Excel file.

Note: If the file contains incorrect data, the system displays the message indicating which imported data contain invalid values:

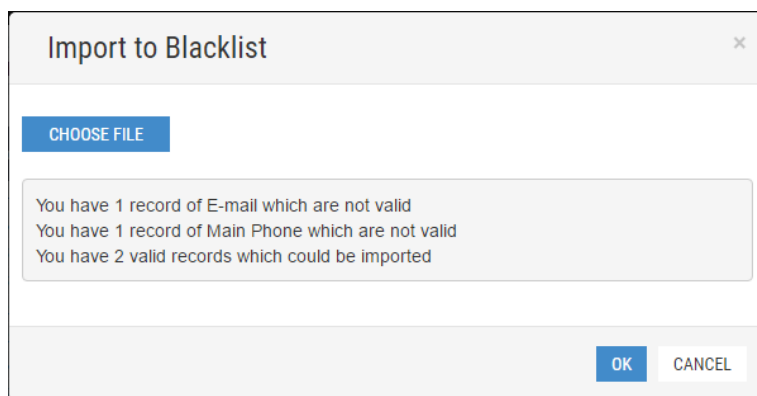


Figure 3-130: The file contains invalid data.

If the file contains correct data, the system displays the message indicating the number of records that will be added to the blacklists:

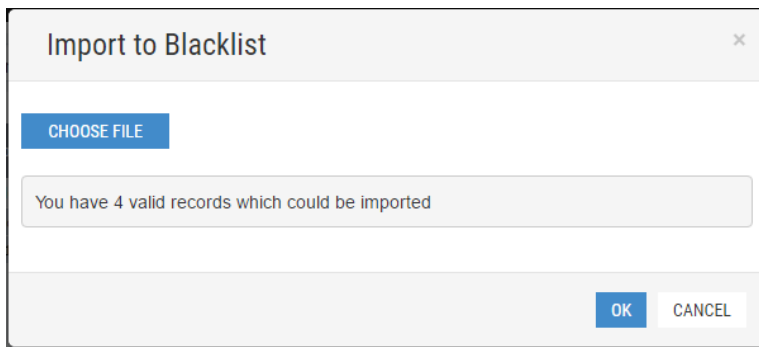


Figure 3-131: The file contains correct data.

- 6) (Optionally) Click **Cancel** to cancel the download of the file.
- 7) Click **OK** to confirm the download.

The downloaded data are displayed in corresponding blacklists:

	Record	Submitted by	Submission Date
<input type="checkbox"/>	Barenda_Will@micah.me	Alex Anikeev	08/26/2016
<input type="checkbox"/>	Cecelia_Nienow@kale.ca	A Reut	09/30/2016
<input type="checkbox"/>	luda-luda_1@uk.net	Vitamin Markov	06/06/2016
<input type="checkbox"/>	nks@gmail.com	Underwriter New	10/04/2016
<input type="checkbox"/>	tbaker@test.com	Underwriter New	10/04/2016

Figure 3-132: The data added to the Email blacklist.

Sending Applications for Reprocessing

The current subsection provides instructions on how to send a loan application for rework.

When processing the loan application submitted for consideration either by the Originator or by the borrower, the Underwriter may conclude that the loan application should be reprocessed before making a final decision. In this case, the Underwriter can send the application to the Originator.

To send the application for reprocessing:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Waiting for Approval**.

All applications submitted to the Underwriter by the Originator and borrowers get displayed:

⊙ ALL ▼ WAITING FOR APPROVAL <input type="text" value="Search"/>					
ID	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	3.9hrs	📧
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs	📧
EL-3996	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs	📧
EL-2968	9/28/2016	First Middle Last, Sr	\$1,000.00	3.9hrs	📧
EL-2963	9/28/2016	Ghj Gfd, II	\$1,000.00	3.9hrs	📧
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	3.9hrs	📧
EL-2960	9/27/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	3.9hrs	📧
EL-2959	9/27/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	3.9hrs	📧
EL-2954	9/27/2016	Tatum Hettinger Ledner, III	\$1,000.00	3.9hrs	📧
EL-2930	9/23/2016	Julia Funk Rempel, III	\$1,000.00	3.9hrs	📧
EL-2927	9/23/2016	Test One One, Sr	\$1,000.00	3.9hrs	📧
EL-2926	9/23/2016	Test One One, Sr	\$555.00	3.9hrs	📧
EL-2925	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs	📧
EL-2921	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs	📧
EL-1915	9/22/2016	Klavdia Kukuevna	\$1,000.00	3.9hrs	📧

Page 1 of 5

Figure 3-133: Loan applications requiring Underwriter’s approval.

- 3) In the table, click a loan application that needs to be reprocessed.
- 4) Click the **Send for Reprocessing** button.

ID	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	2 days	📧
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	2 days	📧
EL-3996	9/29/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	2 days	📧
EL-2968	9/28/2016	Tatum Hettinger Ledner, III	\$1,000.00	2 days	📧

Name	David Madisson, Jr
Requested Amount	\$1000.00
Offered Amount	\$1000.00

REJECT BLACKLIST SEND FOR REPROCESSING APPROVE >

Figure 3-134: Sending the application for reprocessing.

The *Sending for Reprocessing* window opens:

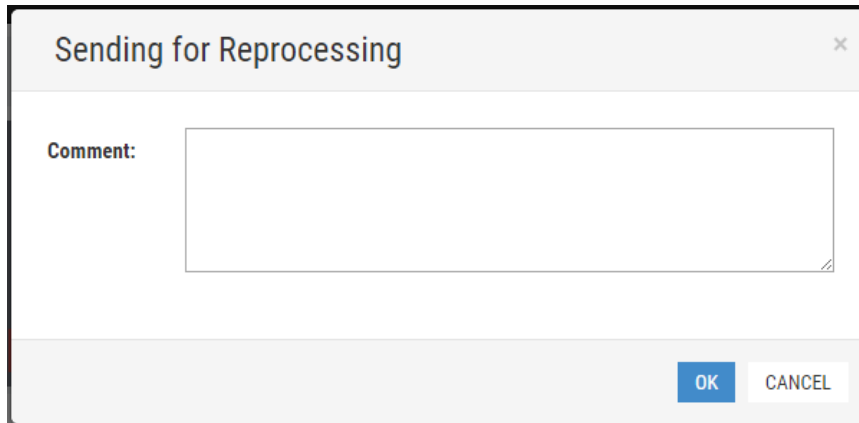


Figure 3-135: The *Sending for Reprocessing* window.

- 5) (*Optionally*) In the **Comments** box, enter clarifying comments if necessary.
- 6) (*Optionally*) Click **Cancel** to cancel sending the application for reprocessing.
- 7) Click **OK** to send the application to the Originator.

The application has been successfully sent for reprocessing and is no more displayed in the table of loan applications on the Underwriting web workplace.

Approving Applications

The current subsection provides instructions on how to approve a loan application submitted either by the Originator or by the borrower.

Having processed the loan application, the Underwriter can approve it and send to the Loan Manager for further processing.

To approve the loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Waiting for Approval**.

All applications submitted to the Underwriter by the Originator and borrowers get displayed:

ALL ▾ WAITING FOR APPROVAL ▾ <input type="text" value="Search"/>					
Id	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	3.9hrs	👤
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs	👤
EL-3996	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs	👤
EL-2968	9/28/2016	First Middle Last, Sr	\$1,000.00	3.9hrs	👤
EL-2963	9/28/2016	Ghj Gfd, II	\$1,000.00	3.9hrs	👤
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	3.9hrs	👤
EL-2960	9/27/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	3.9hrs	👤
EL-2959	9/27/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	3.9hrs	👤
EL-2954	9/27/2016	Tatum Hettinger Ledner, III	\$1,000.00	3.9hrs	👤
EL-2930	9/23/2016	Julia Funk Rempel, III	\$1,000.00	3.9hrs	👤
EL-2927	9/23/2016	Test One One, Sr	\$1,000.00	3.9hrs	👤
EL-2926	9/23/2016	Test One One, Sr	\$555.00	3.9hrs	👤
EL-2925	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs	👤
EL-2921	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs	👤
EL-1915	9/22/2016	Klavdia Kukuevna	\$1,000.00	3.9hrs	👤

Page 1 of 5

Figure 3-136: Loan applications requiring Underwriter’s approval.

- 3) In the table, click a loan application that can be approved and sent for further processing.
- 4) Click the **Approve** button.

Id	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	2 days	👤
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	2 days	👤
EL-3996	9/29/2016	David Madisson, Jr	\$1,000.00	2 days	👤
EL-2968	9/28/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	2 days	👤
EL-2963	9/28/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	2 days	👤
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	2 days	👤
EL-2960	9/27/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	2 days	👤
EL-2959	9/27/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	2 days	👤

Name	David Madisson, Jr
Requested Amount	\$1000.00
Offered Amount	\$1000.00

REJECT
BLACKLIST
SEND FOR REPROCESSING
APPROVE >

Summary Risk Score Customer Details Credit History Schedule

Loan Details

Full Name David Madisson, Jr

Figure 3-137: Approving the loan application.

The confirmation message opens:

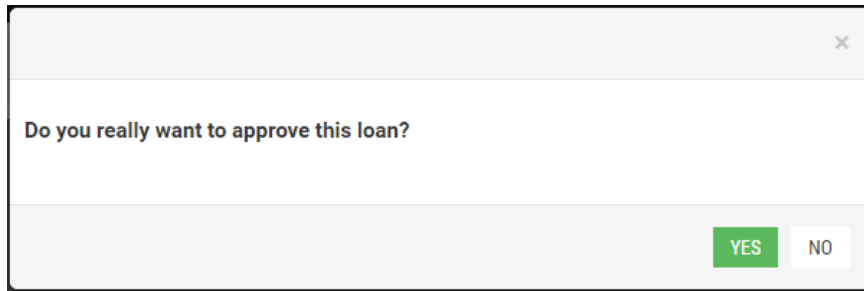


Figure 3-138: The confirmation message.

- 5) Click **Yes** to confirm the operation.

The application has been approved and sent for further processing. If the approved loan is a non-collateral loan, the application is submitted to the Loan Manager. If the approved loan is a collateral loan, the application is sent to the Collateral Manager.

The approved application is displayed in the list of approved loan applications in the **Approved by Me** and **All Approved** menu items.

Note: *If an automatic loan disbursement is set in the web.config file, approved loan applications will not be displayed in the **Approved by Me** and **All Approved** menu items. In this case, approved loan applications' status changes for "Active" and they get displayed on the **Servicing** web workplace.*

If the approved loan is a secured loan, it gets moved to the Collateral web workplace irrespective of the loan disbursement type specified in the web.config file.

In addition, it is also worth noting that the functionality of signing an agreement prior to loan disbursement is implemented in the system. This functionality is optional and can be enabled/disabled in the web.config file. In case this functionality is enabled, once the loan application has been approved by the Underwriter, it is assigned the "Signing" status and displayed among approved loan applications.

Note: *The functionality of signing the agreement can be applied in the system only if a single system-generated loan agreement is available for each loan. If no documents are registered in the system or if multiple system-generated documents are available for one loan, the system will generate an error.*




⌂ ALL ▾ ⌵ APPROVED BY ME ▾ <input type="text" value="Search"/>					
Id ↕	Created	Name	Amount	Wait	
EL-8168	7/18/2017	Elizaveta Pit	\$1,000.00	0mins	
EL-8166	7/18/2017	John Smith	\$1,000.00	1.1hr	
EL-8154	7/17/2017	Peter Johnson	\$1,000.00	1 day	
EL-8153	7/17/2017	Peter Johnson	\$1,000.00	1 day	
EL-8150	7/17/2017	Ron Potter	\$1,000.00	1 day	

Figure 3-139: The loan in the “Signing” status.

In this case, if the Underwriter has approved the loan application, the borrower receives a corresponding notification to a personal account to sign the agreement (refer to *Borrower’s Personal Account*). Once the borrower has signed the agreement, the loan application status changes for “Approved” and the loan can be disbursed (for more information on how to disburse loans, refer to *Loan Disbursement* of the *Servicing* subsection).

Note: *If the borrower declines the agreement, the loan application is moved to the Archive **of Loan Applications** with the “Loan Agreement Declined” status.*

*Besides, an authorized user can also set a reminder period and an expiry period in the web.config file. The reminder period is a period after which a corresponding reminder will be sent to the borrower’s account if the borrower neither signs nor declines the agreement. If the agreement is neither signed nor declined during a specified expiry period, the loan application is automatically closed and sent to the Archive **of Loan Applications** with the “Loan Agreement Expired” status.*

If necessary, the Underwriter can blacklist data of the borrower whose application has been previously approved. For more information, refer to *Managing Approved Applications*.

Rejecting Applications

The current subsection provides instructions on how to reject loan applications submitted to the Underwriter by the Originator or borrowers.

To reject the loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Waiting for Approval**.

All applications submitted to the Underwriter by the Originator and borrowers get displayed:

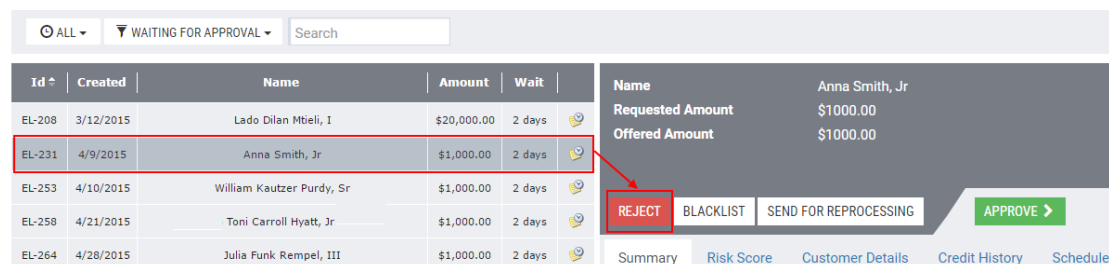


The screenshot shows a web interface with a filter dropdown set to 'WAITING FOR APPROVAL' and a search bar. Below is a table of loan applications. The table has columns for Id, Created, Name, Amount, and Wait. The data is as follows:

Id	Created	Name	Amount	Wait
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	3.9hrs
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs
EL-3996	9/29/2016	David Madisson, Jr	\$1,000.00	3.9hrs
EL-2968	9/28/2016	First Middle Last, Sr	\$1,000.00	3.9hrs
EL-2963	9/28/2016	Ghj Gfd, II	\$1,000.00	3.9hrs
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	3.9hrs
EL-2960	9/27/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	3.9hrs
EL-2959	9/27/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	3.9hrs
EL-2954	9/27/2016	Tatum Hettinger Ledner, III	\$1,000.00	3.9hrs
EL-2930	9/23/2016	Julia Funk Rempel, III	\$1,000.00	3.9hrs
EL-2927	9/23/2016	Test One One, Sr	\$1,000.00	3.9hrs
EL-2926	9/23/2016	Test One One, Sr	\$555.00	3.9hrs
EL-2925	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs
EL-2921	9/23/2016	Mary Elizabeth Smith, Jr	\$1,000.00	3.9hrs
EL-1915	9/22/2016	Klavdia Kukuevna	\$1,000.00	3.9hrs

Figure 3-140: Loan applications submitted by the Originator and borrowers.

- 3) In the table, click a loan application that must be rejected.
- 4) Click the **Reject** button.



The screenshot shows a detailed view of a loan application. The table below is a summary of the application details:

Id	Created	Name	Amount	Wait
EL-208	3/12/2015	Lado Dilan Mtieli, I	\$20,000.00	2 days
EL-231	4/9/2015	Anna Smith, Jr	\$1,000.00	2 days
EL-253	4/10/2015	William Kautzer Purdy, Sr	\$1,000.00	2 days
EL-258	4/21/2015	Toni Carroll Hyatt, Jr	\$1,000.00	2 days
EL-264	4/28/2015	Julia Funk Rempel, III	\$1,000.00	2 days

Below the table, there is a summary card for the selected application (EL-231):

Name	Anna Smith, Jr
Requested Amount	\$1000.00
Offered Amount	\$1000.00

Below the summary card, there are several buttons: **REJECT** (highlighted with a red box), **BLACKLIST**, **SEND FOR REPROCESSING**, and **APPROVE** (with a right arrow). Below these buttons are tabs for **Summary**, **Risk Score**, **Customer Details**, **Credit History**, and **Schedule**.

Figure 3-141: Rejecting the loan application.

The confirmation message opens:

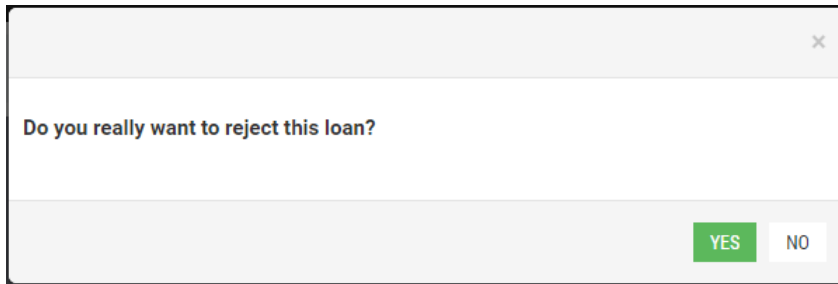


Figure 3-142: The confirmation message.

- 5) Click **Yes** to confirm the operation.

The application has been rejected.

The rejected application is displayed in the list of rejected loan applications in the **Rejected** menu item.

A screenshot of a web application interface. At the top, there is a navigation bar with a search icon, a dropdown menu currently set to "REJECTED" (highlighted with a red box), and a search input field. Below this is a table with columns: "Id", "Created", "Name", "Amount", "Wait", and a red minus sign icon. The table contains 17 rows of data. At the bottom, there is a pagination bar showing "Page 1 of 25".

Id	Created	Name	Amount	Wait	
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	9mins	⊖
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	9mins	⊖
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	9mins	⊖
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	9mins	⊖
EL-4027	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	36mins	⊖
EL-4024	10/3/2016	Kevin Jada Merrill Christensen, III	\$100.00	2.4hrs	⊖
EL-4023	10/3/2016	Aline Amy Griffith Allen, III	\$100.00	2.5hrs	⊖
EL-4020	10/3/2016	Louis Janna Nunez Branch, Sr	\$100.00	2.7hrs	⊖
EL-4002	9/29/2016	Reginald Spencer Hermiston, IV	\$1.00	3 days	⊖
EL-3983	9/29/2016	Jamir Cremin Prosacco, Sr	\$1,000.00	3 days	⊖
EL-3980	9/29/2016	Keaton Reagan Dominguez Joyner, Jr	\$1,000.00	3 days	⊖
EL-3978	9/29/2016	Sydney Mark England Chan, I	\$1,000.00	3 days	⊖
EL-3977	9/29/2016	Levi Porter Hess Neal, I	\$1,000.00	3 days	⊖
EL-3976	9/29/2016	Francesca Hedy Trevino Chan, II	\$1,000.00	3 days	⊖
EL-3975	9/29/2016	Deirdre Florence Hicks Boyd, Jr	\$1,000.00	3 days	⊖

Figure 3-143: Rejected loan applications.

For more information on how the rejected applications can be processed, refer to *Managing Rejected Applications*.

Managing Approved Applications

The current subsection provides information on how to manage approved applications.

The Turnkey Lender solution provides the possibility for the Underwriter to view own approved loan applications and loan applications approved by other users with the Underwriter role.

Own approved applications can be viewed in the **Approved by Me** menu item:



The screenshot shows a navigation bar with a dropdown menu set to 'APPROVED BY ME' (highlighted with a red box) and a search input field. Below the navigation bar is a table with the following data:

Id ↑	Created	Name	Amount	Wait	
EL-2922	9/23/2016	Roza Zvet, I	\$1,000.00	3 days	
EL-3984	9/29/2016	David Madisson, Jr	\$1,000.00	3 days	

Figure 3-144: Loan applications approved by the current user.

The loan applications approved by all Underwriters can be viewed in the **All Approved** menu item:



The screenshot shows a navigation bar with a dropdown menu set to 'ALL APPROVED' (highlighted with a red box) and a search input field. Below the navigation bar is a table with the following data:

Id ↓	Created	Name	Amount	Wait	
EL-1878	9/16/2016	Alina Begemotovna Kabaeva, I	\$1,000.00	>7days	
EL-1877	9/15/2016	Alyo Alyonka, Sr	\$1,000.00	>7days	
EL-1873	9/16/2016	Sarah Connor	\$1,000.00	>7days	
EL-1872	9/16/2016	Klavdia Kukuevna	\$1,000.00	>7days	
EL-1852	9/14/2016	Alina Begemotovna Kabaeva, I	\$1,000.00	>7days	
EL-1851	9/14/2016	Toni Carroll Hyatt, Jr	\$1,000.00	>7days	
EL-1849	9/12/2016	Lena Sunny Lena, III	\$1,000.00	>7days	
EL-1845	9/11/2016	Alina Begemotovna Kabaeva, I	\$1,000.00	>7days	
EL-1844	9/11/2016	Papa Jamis Carlo, II	\$1,000.00	>7days	
EL-1843	9/11/2016	Nikolo Tesla	\$1,000.00	>7days	
EL-1840	9/13/2016	Myrl Glover Stokes, Jr	\$1,000.00	>7days	
EL-1839	9/11/2016	Lena Sunny Lena, III	\$1,000.00	>7days	
EL-1829	9/13/2016	Ulises Deckow Douglas, III	\$1,000.00	>7days	
EL-1828	9/13/2016	Ulises Deckow Douglas, III	\$1,000.00	>7days	
EL-1818	9/12/2016	Sarah Connor	\$1,000.00	>7days	

Page 2 of 8

Figure 3-145: Loan applications approved by all Underwriters.

Note: If an automatic loan disbursement is set in the web.config file, approved loan applications will not be displayed in the **Approved by Me** and **All Approved** menu items. In this case, once a loan application has been approved by the Underwriter, its status changes for “Active” and the loan application gets displayed on the **Servicing** web workplace.

The data of any borrower, whose loan application has been approved either by the current user or by another Underwriter, can be blacklisted. Approved loan applications can be also rejected if necessary.

The procedures of blacklisting data of approved applications and rejecting approved applications are described below.

To blacklist data of an approved application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and filter the approved loan applications by selecting one of the following options:
 - **All Approved;**
 - **Approved by Me.**
- 3) In the table, click a loan application of the borrower whose data must be blacklisted.
- 4) Click the **Blacklist** button.



Figure 3-146: Adding the data to the blacklist.

The *Add to Blacklist* window opens:

	Data Type	Actual Data
<input checked="" type="checkbox"/>	Full Name	Sarah Jamis Connor, II 11/04/1975
<input checked="" type="checkbox"/>	SSN	121215645
<input checked="" type="checkbox"/>	Main Phone	(215) 156-5623
<input checked="" type="checkbox"/>	Alternative Phone	(265) 656-6464
<input checked="" type="checkbox"/>	Work Phone	(485) 456-4545
<input checked="" type="checkbox"/>	Email	test_16@gmail.com
<input checked="" type="checkbox"/>	Driver's License	153415123102123

[INVERT SELECTION](#)

Comment

Reject current loan

OK CANCEL

Figure 3-147: The *Add to Blacklist* window.

- 5) Repeat steps 5)-10) described in the *Adding Borrower's Data to Blacklists* section to add the borrower's data to the blacklists.

The borrower's data have been blacklisted.

To reject data of an approved application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and filter the approved loan applications by selecting one of the following options:
 - **All Approved;**
 - **Approved by Me.**
- 3) In the table, click a loan application to be rejected.

4) Click the **Reject** button.

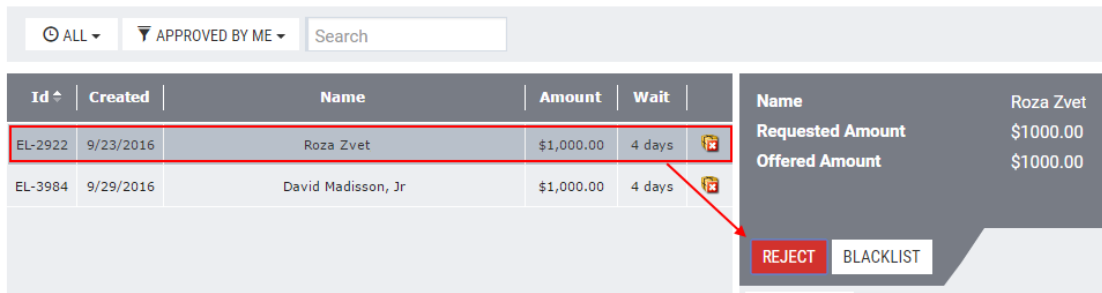


Figure 3-148: Rejecting the application.

The confirmation message opens:

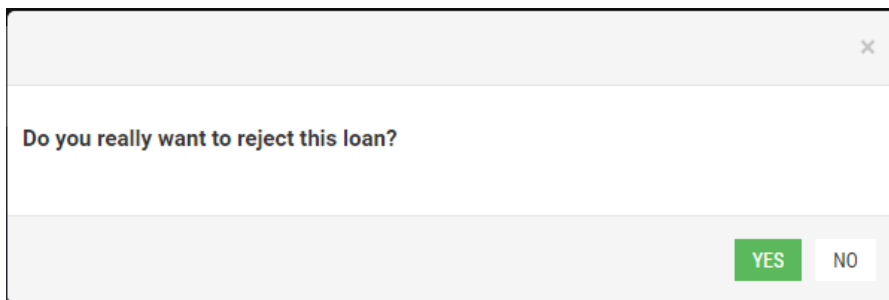


Figure 3-149: The confirmation message.

5) Click **Yes** to confirm the rejection.

The selected loan application has been rejected.

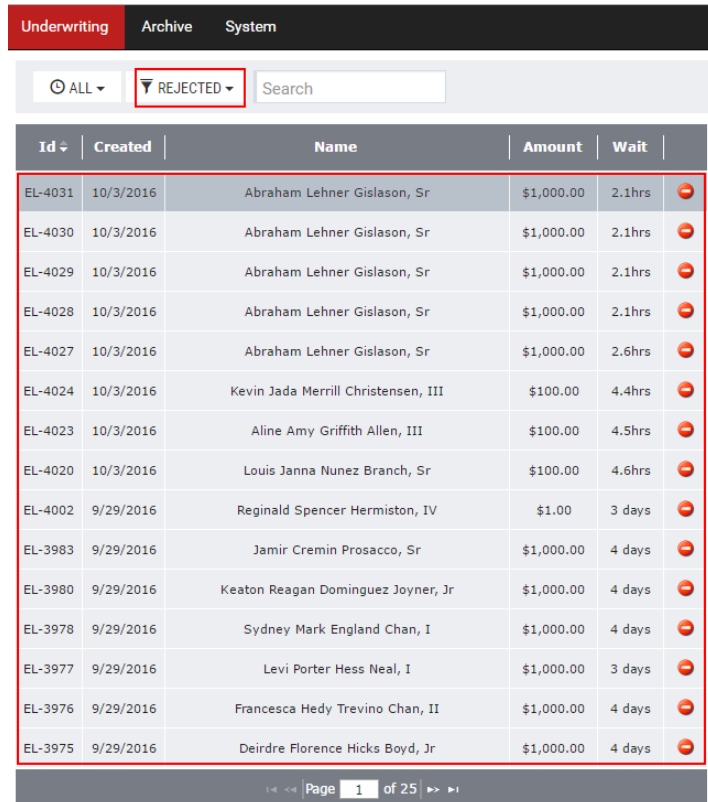
Managing Rejected Applications

The current subsection provides information on how to manage rejected applications displayed on the **Underwriting** tab.

A loan application submitted to the Underwriter by the Originator or borrowers can be rejected automatically by the system on the basis of the applicable decision rules and corresponding settings of the scorecard.

In this case, the loan application gets automatically displayed in the **Rejected** menu item.

Note: *The rejected applications are displayed in the **Rejected** menu item on the **Underwriting** and **Archive** tabs, but processing of these applications by the user is possible only on the **Underwriting** tab.*



Id	Created	Name	Amount	Wait	
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4027	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.6hrs	⊖
EL-4024	10/3/2016	Kevin Jada Merrill Christensen, III	\$100.00	4.4hrs	⊖
EL-4023	10/3/2016	Aline Amy Griffith Allen, III	\$100.00	4.5hrs	⊖
EL-4020	10/3/2016	Louis Janna Nunez Branch, Sr	\$100.00	4.6hrs	⊖
EL-4002	9/29/2016	Reginald Spencer Hermiston, IV	\$1.00	3 days	⊖
EL-3983	9/29/2016	Jamir Cremin Prosacco, Sr	\$1,000.00	4 days	⊖
EL-3980	9/29/2016	Keaton Reagan Dominguez Joyner, Jr	\$1,000.00	4 days	⊖
EL-3978	9/29/2016	Sydney Mark England Chan, I	\$1,000.00	4 days	⊖
EL-3977	9/29/2016	Levi Porter Hess Neal, I	\$1,000.00	3 days	⊖
EL-3976	9/29/2016	Francesca Hedy Trevino Chan, II	\$1,000.00	4 days	⊖
EL-3975	9/29/2016	Deirdre Florence Hicks Boyd, Jr	\$1,000.00	4 days	⊖

Figure 3-150: The rejected loan applications.

The list of rejected loan applications in the **Rejected** menu item can also comprise loan applications rejected by Underwriters (for more information on how to reject a loan application, refer to *Rejecting Applications*).

The Underwriter can perform the following operations with the rejected loan applications:

- Approve the loan application and send it for further consideration to a corresponding loan officer (for more information, refer to *Approving Applications*);
- Add the borrower's data to the blacklists (for more information, refer to *Adding Borrower's Data to Blacklists*);

- Send the loan application for reprocessing to the Originator (for more information, refer to *Sending Applications for Reprocessing*).

The description of these operations is presented in the following subsections.

Approving Applications

The current subsection provides instructions on how to approve a rejected loan application.

Having considered the rejected loan application, the Underwriter can approve it and send to the Loan Manager for further processing.

To approve a rejected loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Rejected**.

A list of all applications rejected either by Underwriters or by the system gets displayed:

Id	Created	Name	Amount	Wait
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4027	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.6hrs
EL-4024	10/3/2016	Kevin Jada Merrill Christensen, III	\$100.00	4.4hrs
EL-4023	10/3/2016	Aline Amy Griffith Allen, III	\$100.00	4.5hrs
EL-4020	10/3/2016	Louis Janna Nunez Branch, Sr	\$100.00	4.6hrs
EL-4002	9/29/2016	Reginald Spencer Hermiston, IV	\$1.00	3 days
EL-3983	9/29/2016	Jamir Cremin Prosacco, Sr	\$1,000.00	4 days
EL-3980	9/29/2016	Keaton Reagan Dominguez Joyner, Jr	\$1,000.00	4 days
EL-3978	9/29/2016	Sydney Mark England Chan, I	\$1,000.00	4 days
EL-3977	9/29/2016	Levi Porter Hess Neal, I	\$1,000.00	3 days
EL-3976	9/29/2016	Francesca Hedy Trevino Chan, II	\$1,000.00	4 days
EL-3975	9/29/2016	Deirdre Florence Hicks Boyd, Jr	\$1,000.00	4 days

Figure 3-151: Rejected loan applications.

- 3) In the table, select a rejected loan application that can be approved.

4) Click the **Approve** button.

The screenshot shows a web application interface. At the top, there are filters for 'ALL' and 'REJECTED', and a search bar. Below is a table with columns: Id, Created, Name, Amount, Wait, and a status icon. The table contains four rows, with the second row (ID: EL-4030) highlighted in red. To the right of the table is a detailed view for the selected application, showing the Name (Abraham Lehner Gislason, Sr), Requested Amount (\$1000.00), and Offered Amount (\$1000.00). Below this view are three buttons: 'BLACKLIST', 'SEND FOR REPROCESSING', and 'APPROVE >'. A red arrow points from the 'APPROVE >' button in the detailed view to the 'APPROVE >' button in the table's row.

Id	Created	Name	Amount	Wait	
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖

Name Abraham Lehner Gislason, Sr
Requested Amount \$1000.00
Offered Amount \$1000.00

BLACKLIST SEND FOR REPROCESSING **APPROVE >**

Figure 3-152: Approving the rejected loan application.

The confirmation message opens:

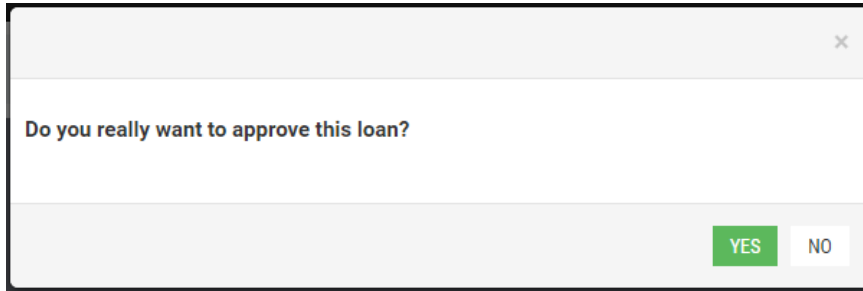


Figure 3-153: The confirmation message.

- a. Click **Yes** to confirm the approval.

The application has been approved and sent to the Loan Manager for further processing.

The approved application is displayed in the list of approved loan applications in the **Approved by Me** and **All Approved** menu items.

For more information on how the approved applications can be processed, refer to *Managing Approved Applications*.

Note: *If an automatic loan disbursement is set in the web.config file, an approved loan application will not be displayed in the **Approved by Me** and **All Approved** menu items. In this case, once the loan application has been approved by the Underwriter, its status changes for "Active" and the loan application gets displayed on the **Servicing** web workplace.*

Adding Borrower's Data to Blacklists

The current subsection describes the procedure of adding information about a specific borrower to the blacklists. When processing a rejected loan application, the Underwriter may decide that the borrower's data must be blacklisted.

To blacklist the borrower's data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Rejected**.

A list of all applications rejected either by Underwriters or by the system gets displayed:

Id	Created	Name	Amount	Wait	
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4027	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.6hrs	⊖
EL-4024	10/3/2016	Kevin Jada Merrill Christensen, III	\$100.00	4.4hrs	⊖
EL-4023	10/3/2016	Aline Amy Griffith Allen, III	\$100.00	4.5hrs	⊖
EL-4020	10/3/2016	Louis Janna Nunez Branch, Sr	\$100.00	4.6hrs	⊖
EL-4002	9/29/2016	Reginald Spencer Hermiston, IV	\$1.00	3 days	⊖
EL-3983	9/29/2016	Jamir Cremin Prosacco, Sr	\$1,000.00	4 days	⊖
EL-3980	9/29/2016	Keaton Reagan Dominguez Joyner, Jr	\$1,000.00	4 days	⊖
EL-3978	9/29/2016	Sydney Mark England Chan, I	\$1,000.00	4 days	⊖
EL-3977	9/29/2016	Levi Porter Hess Neal, I	\$1,000.00	3 days	⊖
EL-3976	9/29/2016	Francesca Hedy Trevino Chan, II	\$1,000.00	4 days	⊖
EL-3975	9/29/2016	Deirdre Florence Hicks Boyd, Jr	\$1,000.00	4 days	⊖

Figure 3-154: Rejected loan applications.

- 3) In the table, click a loan application of the borrower whose data must be blacklisted.

4) Click the **Blacklist** button.

The screenshot shows a web application interface. At the top, there are filters for 'ALL' and 'REJECTED', and a search bar. Below is a table with columns: Id, Created, Name, Amount, and Wait. The table contains four rows, all for Abraham Lehner Gislason, Sr. The row with Id 'EL-4030' is highlighted with a red border. To the right of the table is a summary panel for the selected row, showing Name, Requested Amount (\$1000.00), and Offered Amount (\$1000.00). At the bottom of the summary panel are three buttons: 'BLACKLIST', 'SEND FOR REPROCESSING', and 'APPROVE >'. A red arrow points from the 'EL-4030' row to the 'BLACKLIST' button.

Id	Created	Name	Amount	Wait
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs

Summary Panel:

- Name: Abraham Lehner Gislason, Sr
- Requested Amount: \$1000.00
- Offered Amount: \$1000.00

Buttons: BLACKLIST, SEND FOR REPROCESSING, APPROVE >

Figure 3-155: Adding the data to the blacklists.

The *Add to Blacklist* window opens:

The 'Add to Blacklist' dialog window is shown. It has a title bar with 'Add to Blacklist' and a close button. Below the title bar is the instruction 'Select data that should be blacklisted:'. There is a table with two columns: 'Data Type' and 'Actual Data'. All rows in the table have a checked checkbox in the first column. Below the table is an 'INVERT SELECTION' checkbox. Below that is a 'Comment' label and a text input field. At the bottom right are 'OK' and 'CANCEL' buttons.

	Data Type	Actual Data
<input checked="" type="checkbox"/>	Full Name	Abraham Lehner Gislason, Sr 10/23/1986
<input checked="" type="checkbox"/>	SSN	026-49-5952
<input checked="" type="checkbox"/>	Main Phone	(832) 386-2836
<input checked="" type="checkbox"/>	Alternative Phone	(007) 079-3328
<input checked="" type="checkbox"/>	Email	Cyrus.Vandervort@desiree.ca
<input checked="" type="checkbox"/>	Driver's License	7994931348

INVERT SELECTION

Comment

OK CANCEL

5) Repeat steps 5)-7) described in the *Adding Borrower's Data to Blacklists* subsection.

6) (Optional) Click **Cancel** to cancel the operation.

7) Click **OK** to add selected data to the blacklists.

The borrower's data have been blacklisted.

Sending Applications for Reprocessing

The current subsection provides instructions on how to send a rejected loan application for rework.

When considering the rejected loan application, the Underwriter may conclude that the loan application should be reprocessed. In this case, the Underwriter can send the application to the Originator.

To send a rejected loan application for reprocessing:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **Active** split button and select **Rejected**.

A list of all applications rejected either by Underwriters or by the system gets displayed:

Id	Created	Name	Amount	Wait	
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4027	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.6hrs	⊖
EL-4024	10/3/2016	Kevin Jada Merrill Christensen, III	\$100.00	4.4hrs	⊖
EL-4023	10/3/2016	Aline Amy Griffith Allen, III	\$100.00	4.5hrs	⊖
EL-4020	10/3/2016	Louis Janna Nunez Branch, Sr	\$100.00	4.6hrs	⊖
EL-4002	9/29/2016	Reginald Spencer Hermiston, IV	\$1.00	3 days	⊖
EL-3983	9/29/2016	Jamir Cremin Prosacco, Sr	\$1,000.00	4 days	⊖
EL-3980	9/29/2016	Keaton Reagan Dominguez Joyner, Jr	\$1,000.00	4 days	⊖
EL-3978	9/29/2016	Sydney Mark England Chan, I	\$1,000.00	4 days	⊖
EL-3977	9/29/2016	Levi Porter Hess Neal, I	\$1,000.00	3 days	⊖
EL-3976	9/29/2016	Francesca Hedy Trevino Chan, II	\$1,000.00	4 days	⊖
EL-3975	9/29/2016	Deirdre Florence Hicks Boyd, Jr	\$1,000.00	4 days	⊖

Figure 3-156: Rejected loan applications.

- 3) In the table, click a loan application that needs to be reprocessed.

4) Click the **Send for Reprocessing** button.

The screenshot shows a web application interface. At the top, there are filters for 'ALL' and 'REJECTED', and a search bar. Below is a table of rejected applications:

Id	Created	Name	Amount	Wait	
EL-4031	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4030	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4029	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖
EL-4028	10/3/2016	Abraham Lehner Gislason, Sr	\$1,000.00	2.1hrs	⊖

To the right of the table is a summary panel for the selected application (EL-4030):

Name	Abraham Lehner Gislason, Sr
Requested Amount	\$1000.00
Offered Amount	\$1000.00

At the bottom of the summary panel are three buttons: 'BLACKLIST', 'SEND FOR REPROCESSING' (highlighted with a red box and a red arrow), and 'APPROVE >'.

Figure 3-157: Sending the rejected application for reprocessing.

The Sending for Reprocessing window opens:

The screenshot shows a dialog window titled 'Sending for Reprocessing'. It has a close button (X) in the top right corner. Below the title bar is a 'Comment:' label followed by a large text input area. At the bottom of the dialog are two buttons: 'OK' and 'CANCEL'.

Figure 3-158: The *Sending for Reprocessing* window.

- 5) (Optionally) In the **Comments** box, enter clarifying comments if necessary.
- 6) (Optionally) Click **Cancel** to cancel sending the application for reprocessing.
- 7) Click **OK** to send the application to the Originator.

The rejected loan application has been successfully sent for reprocessing and is no more displayed in the list of rejected loan applications.

Archive of Loan Applications

The current subsection provides the description of the loan applications archive displayed on the Underwriting web workplace.

Having logged on to the Turnkey Lender system, the user can view the archive of loan applications by clicking the **Archive** tab.

Id	Name	Amount	Created	Close Date
EL-1	Aylin Spencer Stoltenberg, II	\$1,000.00	12/24/2013	08/12/2016
EL-3	Daron Lang Kuphal, IV	\$1,000.00	11/10/2014	02/05/2015
EL-14	Larissa Cummings Jones	\$10,000.00	6/26/2014	02/12/2015
EL-15	Rerin Cosadine Kirin, I	\$10,000.00	12/26/2014	08/01/2016
EL-17	Kirsten Kuphal Berge, III	\$1,000.00	12/5/2013	02/12/2015
EL-19	Halley Frani Thompson, Sr	\$1,000.00	7/9/2014	06/16/2015
EL-20	Francisco Daniel Rempel, IV	\$1,000.00	1/6/2015	06/30/2015
EL-21	Hubert Kirin Leffler, III	\$10,000.00	9/9/2014	12/02/2015
EL-22	Harcel Crooks Rowe, IV	\$10,000.00	11/9/2014	12/02/2015
EL-23	Makenna Durgan Meyer, Sr	\$10,000.00	1/9/2015	02/12/2015
EL-24	Harcel Crooks Rowe, IV	\$10,000.00	1/9/2015	02/04/2015
EL-26	Christelle Lowe Eichmann	\$10,000.00	7/12/2014	01/12/2015
EL-27	Christelle Lowe Eichmann	\$10,000.00	1/12/2015	01/13/2015
EL-28	Christelle Lowe Eichmann	\$10,000.00	1/12/2015	02/12/2015
EL-29	Christelle Lowe Eichmann	\$1,000.00	1/13/2015	01/13/2015

Name	Requested Amount	Outstanding Balance
Aylin Spencer Stoltenberg, II	\$1000.00	\$0.00
Ezekiel Macejkovic@demario.biz		Repaid

Full Name	Main Phone
Aylin Spencer Stoltenberg, II	(054) 322-8424
Email	Alternative Phone
Ezekiel.Macejkovic@demario.biz	(361) 546-8802

Loan ID	Amount	Installment
EL-1	\$1000.00	\$203.40
Term	System Decision	Credit Risk
6 months	Reject	High
Interest Rate	4.00%	

Previous Loans #	Late Payments #
0	0
Previous Offers #	Max DPD
0	0
Outstanding Balance	Days Past Due
\$0.00	0
Applied Rollovers	Fees Applied
0	\$0.00

Status	Defaults
Hit and Automated Consumer Narrative	0
Score	Bankruptcies
797	0
Total Balance	Bankruptcy Date
\$10,105,262.00	-

Figure 3-159: The archive.

The archive contains the loan applications which are no longer processed in the system. In particular, the following loans are displayed in the archive:

- Rejected loans;
- Written off loans;
- Loans repaid in full;
- Restructured loans.

In case the archive contains a large amount of loan applications, the user can view necessary loans by applying a filter. To apply the filter, the user should click the **All** split button and select a corresponding option.

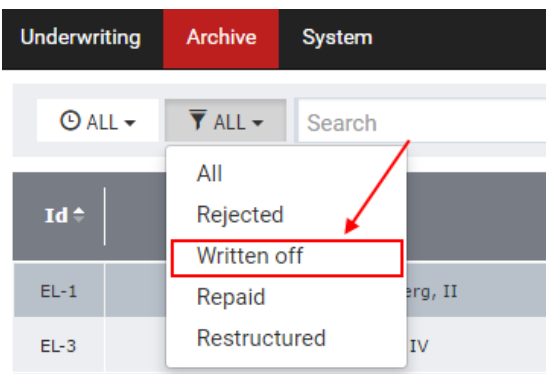


Figure 3-160: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both split buttons.

To search for loan applications of a particular borrower, the user can type in a full name of the borrower in the **Search** box.



Id ↑	Name	Amount	Created	Close Date	
EL-89	David Palmer	\$100.00	2/12/2015	02/12/2015	⊖
EL-93	David Palmer	\$1,000.00	2/12/2015	02/12/2015	⊖
EL-196	David Palmer	\$200,000.00	3/12/2015	06/03/2016	⊖

Figure 3-161: Searching for loan applications of a particular borrower.

Having clicked a loan application in the table, the details of the loan application get displayed to the right of the table. The user with the Underwriter role is authorized to view the following tabs:

- **Summary:** displays general information on the borrower's current loan, previous loans and the general information received from a Credit Bureau;
- **Customer Details:** borrower's application details are displayed;
- **Documents:** the tab for displaying documents;
- **Interaction History:** displays a history of interaction with the borrower;
- **Risk Score:** displays scorecard calculations, matched decision rules, and system recommendations;
- **Credit History:** displays information on borrower's previous loans if such information is stored in the system database;
- **Payments:** a payment schedule is displayed;
- **Transactions:** displays a list of payment transactions conducted in the system;
- **Credit Bureau:** displays a credit bureau report;
- **Change History:** displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;
 - **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
 - **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty.

- **Collaterals:** the tab is displayed if a selected loan is a secured loan. The **Collaterals** tab displays all collaterals provided for a selected secured loan;
- **Restructuring:** the tab is displayed if a selected loan has been restructured.

The screenshot displays the 'Archive' tab in the system. A table lists loan applications with columns for ID, Name, Amount, Created, and Close Date. The first row, ID EL-1, is selected and highlighted in red. To the right, a detailed view for this loan is shown, including contact information for Ailyn Spencer Stoltenberg, II, and Ezekiel Macejkovic@demario.biz. The detailed view is organized into sections: Loan Details, Previous Activity, and Credit Bureau Check. A red box highlights the detailed view area.

Id	Name	Amount	Created	Close Date
EL-1	Ailyn Spencer Stoltenberg, II	\$1,000.00	12/24/2013	08/12/2016
EL-3	Daron Lang Kuphal, IV	\$1,000.00	11/10/2014	02/05/2015
EL-14	Larissa Cummings Jones	\$10,000.00	6/26/2014	02/12/2015
EL-15	Rermin Canadine Kirlin, I	\$10,000.00	12/26/2014	08/01/2016
EL-17	Kirsten Kuphal Berge, III	\$1,000.00	12/5/2013	02/12/2015
EL-19	Haley Fram Thompson, Sr	\$1,000.00	7/5/2014	06/14/2015
EL-20	Francisca Daniel Rempel, IV	\$1,000.00	1/6/2015	06/30/2015
EL-21	Hubert Kirlin Laffer, III	\$10,000.00	9/8/2014	12/02/2015
EL-22	Harcel Crooks Rowe, IV	\$10,000.00	11/9/2014	12/02/2015
EL-23	Makenna Durgan Mayer, Sr	\$10,000.00	1/8/2015	02/12/2015
EL-24	Harcel Crooks Rowe, IV	\$10,000.00	1/8/2015	02/04/2015
EL-26	Christalle Lowe Eichmann	\$10,000.00	7/12/2014	01/12/2015
EL-27	Christalle Lowe Eichmann	\$10,000.00	1/12/2015	01/12/2015
EL-28	Christalle Lowe Eichmann	\$10,000.00	1/12/2015	02/12/2015
EL-29	Christalle Lowe Eichmann	\$1,000.00	1/13/2015	01/13/2015

Loan Details

Full Name	Ailyn Spencer Stoltenberg, II	Main Phone	(054) 322-8424
Email	Ezekiel.Macejkovic@demario.biz	Alternative Phone	(361) 546-8802
Loan ID	EL-1	Installment	\$203.40
Amount	\$1000.00	System Decision	Reject
Term	6 months	Credit Risk	High
Interest Rate	4.00%		

Previous Activity

Previous Loans #	0	Late Payments #	0
Previous Offers #	0	Max DPD	0
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$0.00

Credit Bureau Check

Status	Hit and Automated Consumer Narrative	Defaults	0
Score	797	Bankruptcies	0
Total Balance	\$10,105,262.00	Bankruptcy Date	-

Figure 3-162: Loan application details in the archive.

Optionally, the user can also perform the following operations to customize the display of loan applications in the archive:

- Change the view mode of loan applications (for more information, refer to *Changing View Mode*);
- Sort loan applications in the table (for more information, refer to *Sorting Applications*);
- Use page navigation to move from one page of the table to another (for more information, refer to *Using Page Navigation*).

Collateral

The current subsection provides the detailed description of the functionality available to the user of the Collateral web workplace.

A scope of operations provided for the Collateral web workplace can be performed by the user with the Collateral Manager role.

The main responsibility of the Collateral Manager is to value, revalue, and add collaterals for secured loans.

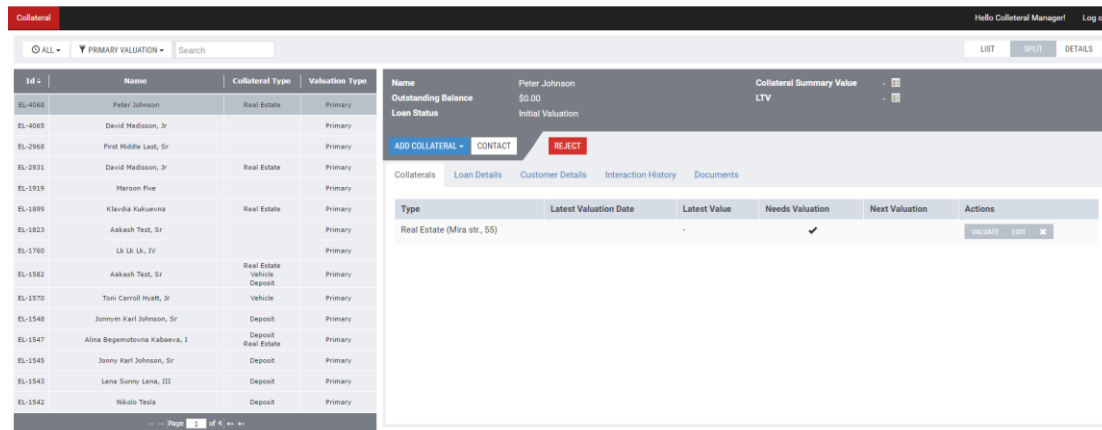


Figure 3-163: The Collateral web workplace.

The left-hand side of the user interface in the default view mode displays the table containing loan applications with the following statuses:

- **All:** all loan applications with collaterals requiring valuation and revaluation.
- **Primary Valuation:** loan applications in which collaterals need to be valued or have already been valued by the Collateral Manager but the revaluation is not due yet. The **Primary Valuation** menu item displays collateral loan applications approved automatically by the system or by the Underwriter at the previous stage of processing.
- **Revaluation:** loan applications in which the revaluation is due for at least one collateralized property.

The table contains the following information on loan applications:

- **Id:** identification number of a loan application in the system.
- **Name:** a borrower's full name;
- **Collateral Type:** a type of collateral;
- **Valuation Type:** all loan applications displayed in the **Primary Valuation** menu item have the Primary valuation type; all loan applications displayed in the **Revaluation** have the Secondary valuation type.

Having clicked a loan application in the table, the details of the loan application get displayed to the right of the table on separate tabs. The following tabs are available to the user with the Collateral Manager role:

- **Collaterals:** contains information on collaterals provided for a secured loan.
- **Loan Details:** contains general information on a secured loan.

- **Customer Details:** contains borrower's application data.
- **Interaction History:** contains records of contacts with the borrower.

Note: *For more information on making records to the interaction history, refer to Recording the Interaction History of the Origination section.*

- **Documents:** displays a loan agreement automatically attached to a loan application (for more information, refer to

- *Managing* Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

22) Enter a web workplace as described in *Log on to Turnkey Lender* .

23) In the option menu to the left, click **Company settings**.

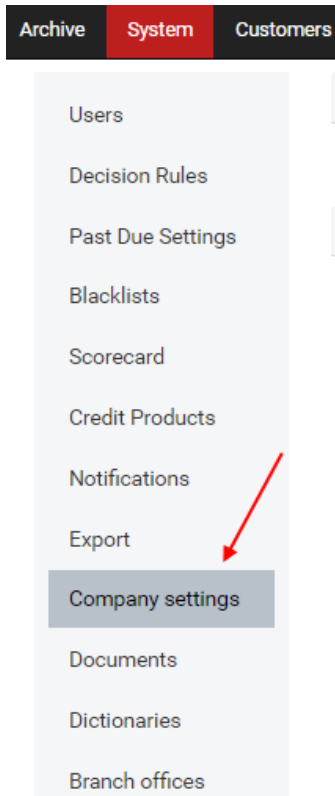


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings		
Company Name ABL Limited	Min Loan Amount 5000\$	
Brand Name ABL	Company Address Regent Street 12	
Company Country Great Britain	Email staff@abl.uk	
Lending Type Auto Loans	Max Loan Amount 20500\$	
Official Company Name ABL Limited Liability Company	Company City London	
Company Phone 345-23-12	Website www.abl.uk	
Date of Establishment 05.08.2004		


Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		<input type="button" value="CHOOSE FILE"/>

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

24) Click **Edit**  in a corresponding box to specify necessary data.

The *Edit* window opens:

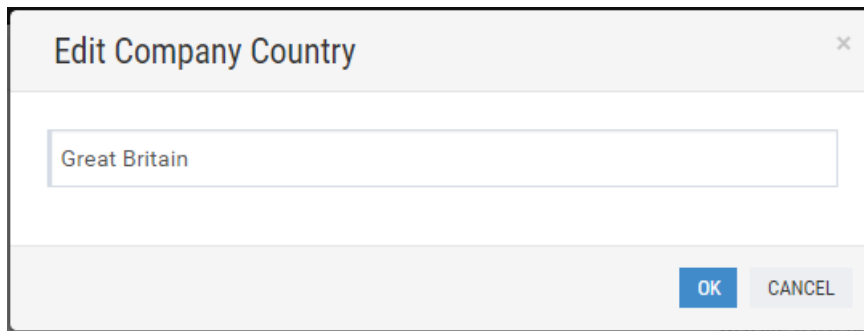


Figure 3-557: The *Edit* window.

25) In the *Edit* window, specify corresponding data and click **OK**.

26) Repeat steps 3-4 to specify other data.

27) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

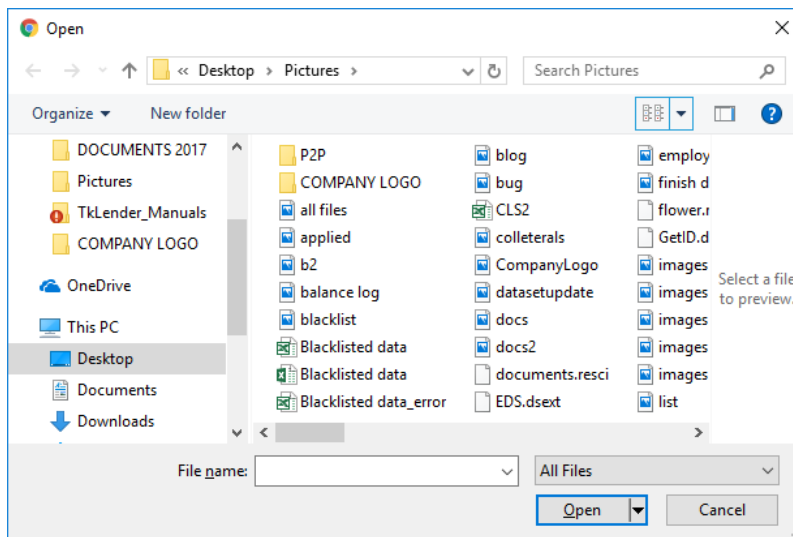


Figure 3-558: The *Open* window.

28) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

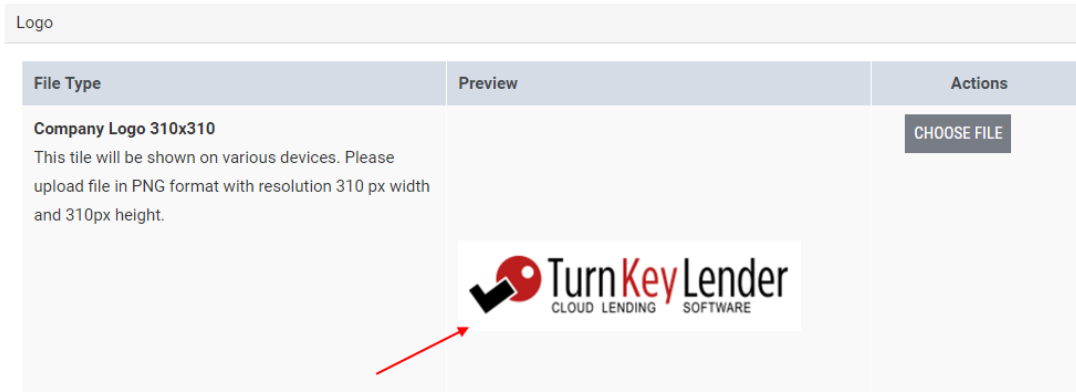


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

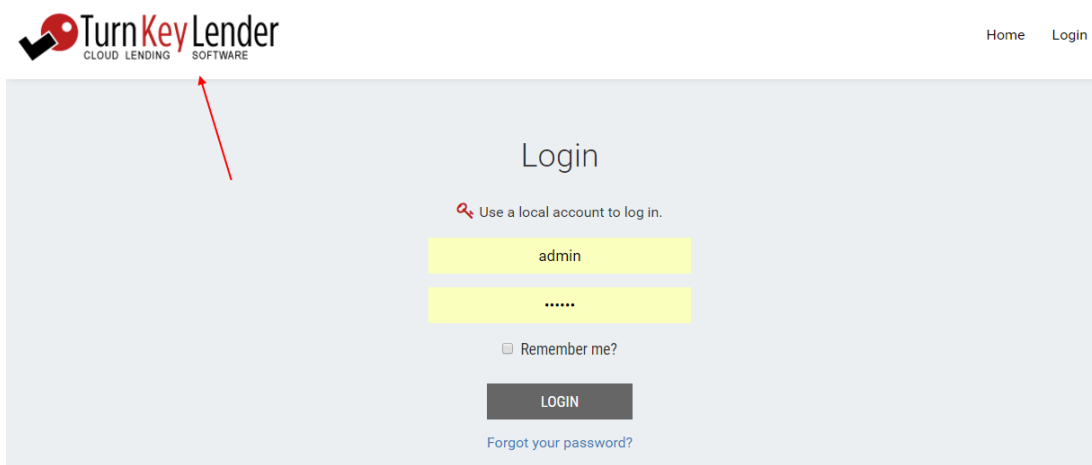


Figure 3-560: The registration page.

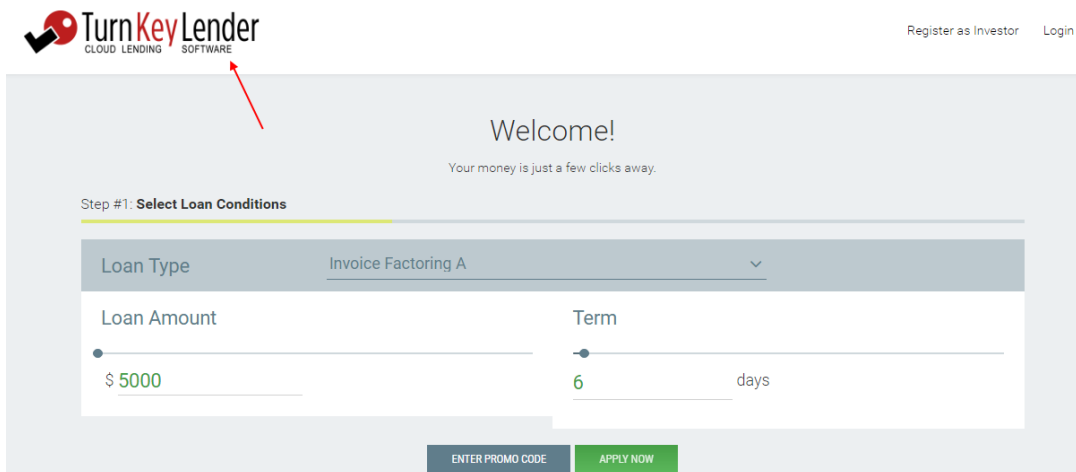


Figure 3-561: The front page.

- Managing Documents). If any documents have been attached to the loan application by the user, they are also displayed on this tab.

The interface of the web workplace allows the user to customize the display of the workspace and loan applications by performing the following operations:

- *Changing View Mode* of the workspace;
- *Searching for Applications* in the database;
- *Filtering Applications* according to their statuses;
-

Sorting Applications in a preferred order;

- *Using Page Navigation* for viewing loan applications in the table.

The Collateral web workplace allows performing the following functional responsibilities:

- Valuing collaterals;
- Adding new collaterals;
- Editing collateral details;
- Excluding a collateralized property from the list of collaterals of a corresponding secured loan;
- Revaluing collaterals;
- Approving collateral loan applications;
- Confirming collateral loan applications;
- Rejecting collateral loan applications;
- Recording a history of interaction with the borrower.

The detailed instructions on how to perform these functional responsibilities in the Turnkey Lender system is presented in the following subsections.

Valuing Collaterals

Once a collateral loan application has been approved either automatically by the system or by the Underwriter, it gets displayed on the Collateral web workplace and collaterals specified for that loan application can be valued.

The Collateral Manager can also value collaterals added when processing the loan application (for more information, refer to the *Adding Collaterals* subsection below).

To value the collateral:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select a required option to filter the loan applications.

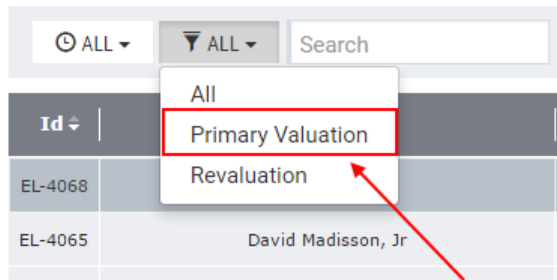


Figure 3-164: Filtering loan applications.

- 3) In the table, click a corresponding loan application.

On the right-hand side of the workplace, the **Collaterals** tab displays collaterals specified for a selected loan.

If the collateral needs to be valued, the check mark is displayed in the **Needs Valuation** property opposite the **Valuate** action type of a corresponding collateralized property:

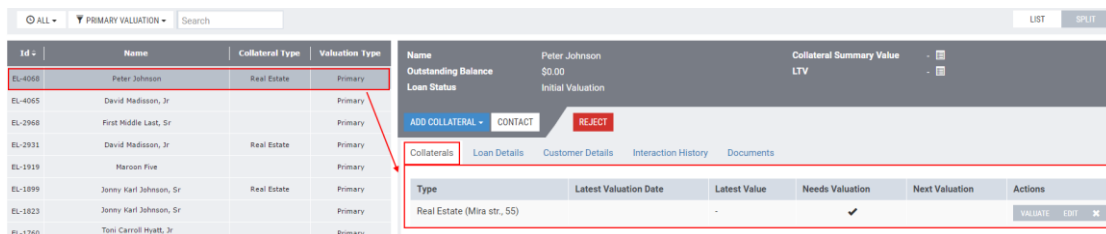


Figure 3-165: The Collaterals tab.

- 4) (Optional) On the **Collaterals** tab, edit a selected collateralized property if necessary (for more information, refer to *Editing Collaterals*).
- 5) On the **Collaterals** tab, select a collateralized property to be valued and click **Valuate**.

The window displaying properties of a selected collateralized property opens:

The screenshot shows a 'Real Estate' window with the following sections:

- Collateral Information:** Fields for Property Type (Home), Condition, Year Built, Rooms, Address (Mira str., 55), Property Size (22), Proof of Ownership Id (212453645), and a Comment field.
- Valuation:** Fields for Estimated Value (0), a 'REQUEST MARKET VALUE' button, Valuation Period (6 months), and a Comment field.
- Valuation Documents:** A 'CHOOSE FILE' button.
- Valuation History:** A table with columns for Date, Value, Comment, and Documents.

Figure 3-166: The Real Estate window.

6) In the **Valuation** area of the open window, specify the following information:

- An estimated value of the collateral;

Note: *If necessary, a current market value of the collateral can be requested by clicking the **Request market value** button. In this case, the **Estimated Value** box gets populated with a corresponding value automatically.*

- A valuation period of the collateral in months;

The valuation period determines a time period (from the moment of last valuation) after which the collateral will have to be revalued.

- (Optionally) Comments if necessary.

7) (Optionally) In the **Valuation Documents** area, click **Choose file** to attach a document used for the current valuation of the collateral.

8) Click **OK** to confirm the valuation.

The table of the **Collaterals** tab displays a date of valuation, a collateral value, and a date of collateral revaluation:

Collaterals					
Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Real Estate (Mira str., 55)	Oct 4, 2016	\$107,250.00		Apr 4, 2017	REVALUATE EDIT ✕

Figure 3-167: The collateral has been valued.

Having valued the collateral, the user can also view the following information displayed in the top right-hand corner of the workplace:

- Collateral Summary Value;
- The Loan to Value ratio (LTV).

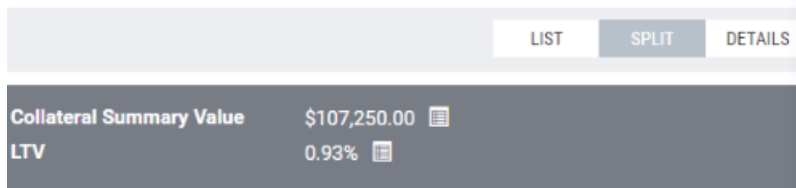


Figure 3-168: Collateral Summary Value and LTV.

Editing Collaterals

The current subsection provides instructions on how to edit details of collaterals specified for secured loans.

To edit the collateral details:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select a required option to filter the loan applications.

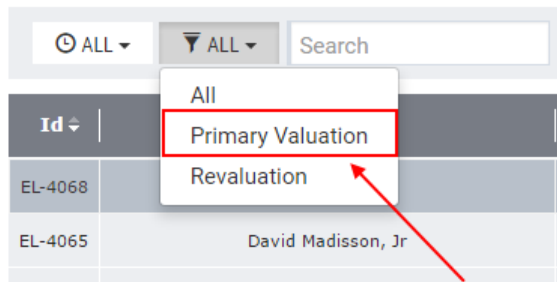


Figure 3-169: Filtering loan applications.

- 3) In the table, click a corresponding loan application.

On the right-hand side of the workplace, the **Collaterals** tab displays collaterals specified for a selected loan.

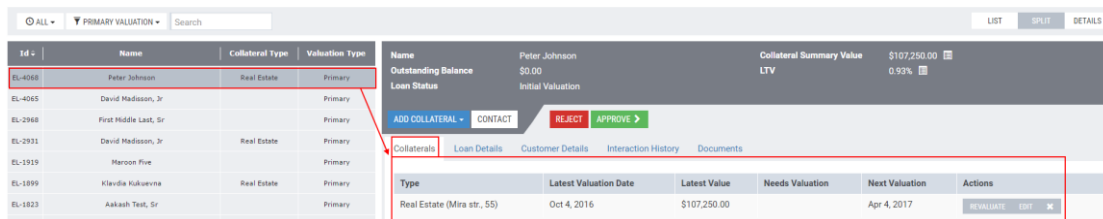
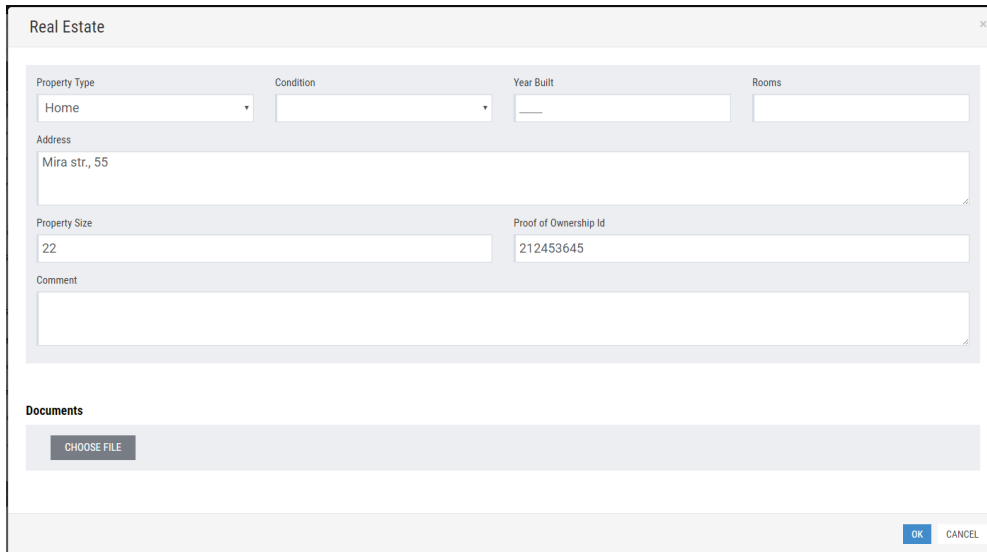


Figure 3-170: The Collaterals tab.

- 4) On the **Collaterals** tab, click **Edit** opposite a collateralized property to be edited.

The window displaying properties of a selected collateralized property opens:



The screenshot shows a window titled "Real Estate" with a close button (X) in the top right corner. The window contains several input fields and sections:

- Property Type:** A dropdown menu with "Home" selected.
- Condition:** A dropdown menu.
- Year Built:** A text input field.
- Rooms:** A text input field.
- Address:** A text input field containing "Mira str., 55".
- Property Size:** A text input field containing "22".
- Proof of Ownership Id:** A text input field containing "212453645".
- Comment:** A large text area.
- Documents:** A section with a "CHOOSE FILE" button.
- Buttons:** "OK" and "CANCEL" buttons at the bottom right.

Figure 3-171: The *Real Estate* window.

- 5) Refer to step 17) of the *Creating a Collateral Loan Application for a New Borrower* subsection of the *Installment Loans*

The system allows processing installment loans and payday loans (refer to *Payday Loans*).

An installment loan is a loan repaid over a certain period of time in regular installments. In general, the installment loan is repaid in equal scheduled monthly payments that include an interest amount and a principal amount.

The term “installment loan” is often associated with traditional consumer loans repaid in equal installments each month.

In the Turnkey Lender system, installment loans can be repaid regularly once a month or biweekly.

The subsections below provide instructions on how to process installment loans on the following web workplaces:

- Origination;
 - Underwriting;
 - Collateral;
 - Servicing;
 - Collection.
- 6) Origination section to edit collateral details.
 - 7) Click **OK** to save changes.

The selected collateralized property has been successfully edited.

Adding Collaterals

The current subsection provides instructions on how to add a new collateralized property to a secured loan.

To add the collateral:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select a required option to filter the loan applications.

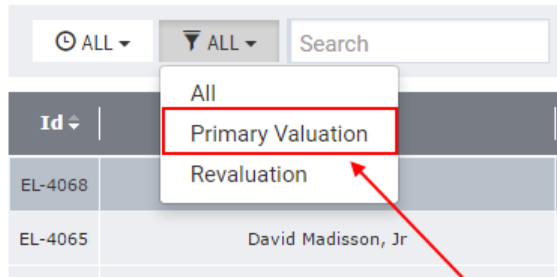


Figure 3-172: Filtering loan applications.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Add Collateral** button above the table and select a required type of collateral from the drop-down list.

***Note:** If the borrower has already applied for a collateral loan, the user can select the required type of collateral from the history by clicking **From History** in the open drop-down list.*

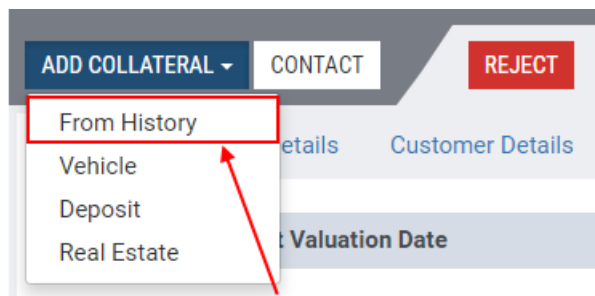


Figure 3-173: The From History option.

In this case, in the open *Choose collaterals* window, the user can add the check mark opposite a corresponding collateralized property to be added.

Loan ID	Choose collaterals
<input type="checkbox"/> 1440	Vehicle (Suzuki Vitara)
<input type="checkbox"/> 1440	Deposit (USD 6000)

Figure 3-174: The *Choose collaterals* window.

The window for specifying details of the selected collateralized property opens:

Real Estate

Property Type: [dropdown] Condition: [dropdown] Year Built: [text] Rooms: [text]

Address: [text area]

Property Size: [text] Proof of Ownership Id: [text]

Comment: [text area]

Documents: [CHOOSE FILE]

Figure 3-175: The *Real Estate* window.

- 5) Refer to step 17) of the *Creating a Collateral Loan Application for a New Borrower* subsection of the *Installment Loans*

The system allows processing installment loans and payday loans (refer to *Payday Loans*).

An installment loan is a loan repaid over a certain period of time in regular installments. In general, the installment loan is repaid in equal scheduled monthly payments that include an interest amount and a principal amount.

The term “installment loan” is often associated with traditional consumer loans repaid in equal installments each month.

In the Turnkey Lender system, installment loans can be repaid regularly once a month or biweekly.

The subsections below provide instructions on how to process installment loans on the following web workplaces:

- Origination;
 - Underwriting;
 - Collateral;
 - Servicing;
 - Collection.
- 6) Origination section to specify collateral details.
 - 7) Click **OK** to save changes.

A new type of collateral has been added:



Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Real Estate (Tesla str., 78)		-	✓		VALUATE EDIT ✕
Real Estate (Mira str., 55)	Oct 4, 2016	\$107,250.00		Apr 4, 2017	REVALUATE EDIT ✕

Figure 3-176: The added collateral.

Having added a new collateralized property, the user can value it according to the procedure described in the *Valuing Collaterals* subsection above.

Deleting Collaterals

The current subsection provides instructions on how to exclude a collateralized property from a list of collaterals of a corresponding loan application.

To delete the collateral:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select a required option to filter the loan applications.

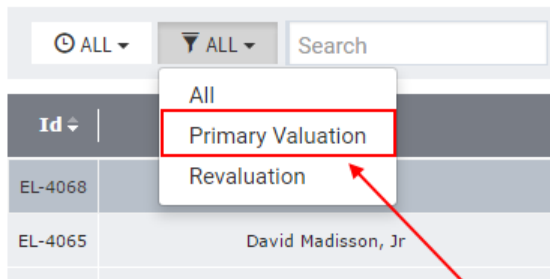


Figure 3-177: Filtering loan applications.

On the right-hand side of the workplace, the **Collaterals** tab displays collaterals specified for a selected loan.

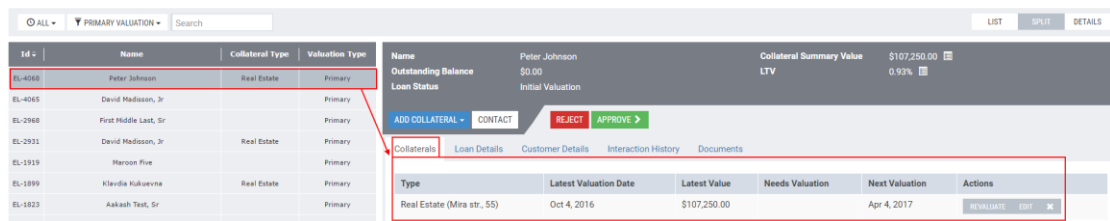



Figure 3-178: The Collaterals tab.

- 3) On the **Collaterals** tab, select a collateralized property to be removed and click **Release** .

The delete confirmation message opens:

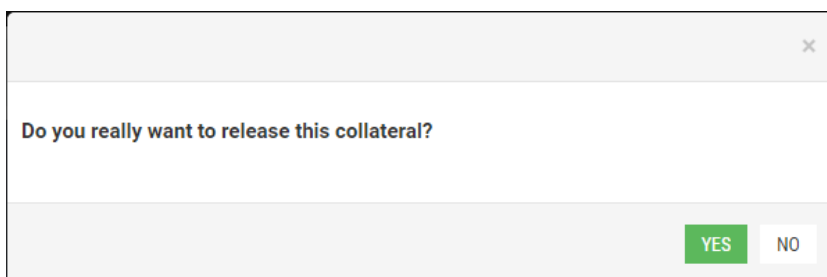


Figure 3-179: The delete confirmation message.

- 4) Click **Yes** to remove the collateralized property.

The selected collateralized property has been successfully removed and a corresponding notification will be automatically sent to the borrower.

Revaluing Collaterals

The current subsection provides instructions on how to revalue collaterals.

The revaluation of collateral specified in a loan application is initiated as follows:

- Automatically if a valuation period of a collateralized property has expired (for more information on how to specify a valuation period, refer to the *Valuing Collaterals* subsection above).

In this case, the check mark is displayed for the **Needs Valuation** property opposite the **Revaluate** action type of a corresponding collateralized property of the loan application.

Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Deposit (USD 50000)	Aug 29, 2016	\$50,000.00	✓	Sep 29, 2016	REVALUATE EDIT ✕

Figure 3-180: Collaterals require revaluation.

- Upon request of the Collateral Manager.

Once a collateralized property has been valued (for more information, refer to the *Valuing Collaterals* subsection above), the Collateral Manager has the possibility to revalue it prior to the end of a specified valuation period. In this case, the check mark is not displayed for the **Needs Valuation** property next the **Revaluate** action type of a corresponding collateralized property.

Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Real Estate (Tesla str.,78)		-	✓		VALUATE EDIT ✕
Real Estate (Mira str., 55)	Oct 4, 2016	\$107,250.00		Apr 4, 2017	REVALUATE EDIT ✕

Figure 3-181: The valuation period of a collateralized property has not expired.

To revalue collateral:

- Enter a web workplace as described in *Log on to Turnkey Lender*.
- Above the table displaying the list of loan applications, click the **All** split button and select a required menu item to filter the loan applications.

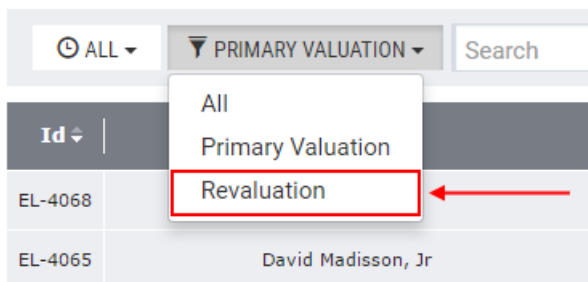


Figure 3-182: Filtering loan applications.

- 3) In the table, click a corresponding loan application.

On the right-hand side of the workplace, the **Collaterals** tab displays collaterals specified for a selected loan.

Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Vehicle (Mercedes Benz C112)	Apr 6, 2016	\$75,000.00	✓	Jul 6, 2016	REVALUATE EDIT ✕
Deposit (EUR 10000)	Apr 6, 2016	\$1,270,000.00	✓	Jul 6, 2016	REVALUATE EDIT ✕
Real Estate (Tusla str., 43)	Apr 6, 2016	\$1,755,000.00	✓	Jul 6, 2016	REVALUATE EDIT ✕

Figure 3-183: Collaterals of the selected loan.

- 4) On the **Collaterals** tab, select a collateralized property which value is to be revalued.
- 5) Click the **Revalue** button.

The window displaying properties of a selected collateralized property opens:

Deposit

Collateral Information

Amount: 10000 Currency: EUR Account Number: 45645645124565456456

Comment:

Valuation

Estimated Value: 127000 Valuation Period, month: 3

COMMENT MARKET VALUE

Comment:

Valuation Documents

CHOOSE FILE

Valuation History

Date	Value	Comment	Documents
10/04/2016	\$19,000.00		
04/06/2016	\$12,000.00		

OK CANCEL

Figure 3-184: The *Deposit* window.

The window also displays a valuation history for the selected collateralized property:

Valuation History

Date	Value	Comment	Documents
10/04/2016	\$19,000.00		
04/06/2016	\$12,000.00		

Figure 3-185: The valuation history.

6) In the **Valuation** area of the open window, specify the following information:

- An estimated value of the collateral;

Note: *If necessary, a current market value of the collateral can be requested by clicking the **Request market value** button. In this case, the **Estimated Value** box gets populated with a corresponding value automatically.*

- (Optionally) A valuation period of the collateral in months.

The valuation period determines a time period (from the moment of last valuation) after which the collateral will have to be revalued.

- (Optionally) Comments if necessary.

7) (Optionally) In the **Valuation Documents** area, click **Choose file** to attach a document used for the current revaluation of the collateral.

8) Click **OK** to confirm the revaluation.

The selected collateralized property has been successfully revalued.

Approving Loan Applications

The current subsection provides instructions on how to approve collateral loan applications.

The Collateral Manager can approve only those loan applications which collaterals have been already valued (for more information, see the description of the procedure below).

To approve a loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Primary Valuation** to filter the loan applications.

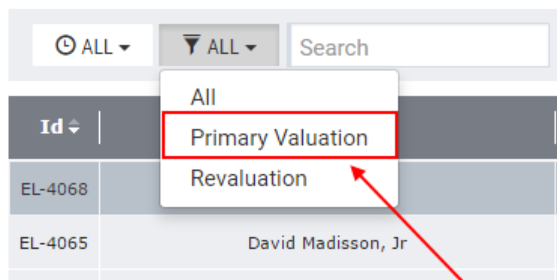


Figure 3-186: Filtering loan applications.

After the filter has been applied, the table displays all loan applications that have been approved either automatically by the system or by the Underwriter at the previous stage of processing and which collaterals need to be valued by the Collateral Manager or have already been valued but a valuation period has not expired yet.

- 3) In the table, select a loan application.

The **Collaterals** tab displays all collaterals specified for a selected loan.

A loan application can be approved if all collaterals have already been primarily valued (refer to the *Valuing Collaterals* subsection above). In this case, the check mark is not displayed for the **Needs Valuation** property opposite the **Revalue** action type of corresponding collaterals:

Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Real Estate (Tesla str.,78)	Oct 4, 2016	\$97,500.00		Apr 4, 2017	REVALUE EDIT ✕
Real Estate (Mira str., 55)	Oct 4, 2016	\$107,250.00		Apr 4, 2017	REVALUE EDIT ✕

Figure 3-187: The loan application can be approved.

- Above the table, click the **Approve** button.

Note: *If Loan To Value ratio (LTV) exceeds a value specified for a credit product being used, the loan application cannot be approved (the **Approve** button is not available) and the LTV ratio is highlighted in red:*

The screenshot shows a loan application summary for David Madison, Jr. with an outstanding balance of \$0.00 and an initial valuation. The collateral summary value is \$10,123.00. The LTV ratio is 9.88%, which is highlighted in red. Below the summary, there are buttons for 'ADD COLLATERAL', 'CONTACT', and 'REJECT'. A table below shows a collateral entry for Real Estate (Tesla str., 65) with a latest value of \$10,123.00 and a next valuation of Apr 4, 2017. The 'Needs Valuation' column is empty, and the 'Actions' column contains 'REVALUE', 'EDIT', and a close icon.

Figure 3-188: The loan cannot be approved: LTV exceeds the limit.

The confirmation message opens:

✕

Do you really want to approve this loan?

YES
NO

Figure 3-189: The confirmation message.

- Click **Yes** to confirm the operation.

The loan application has been approved and is not displayed on the Collateral web workplace.

Confirming Loan Applications

The current subsection instructs how to confirm loan applications.

The Collateral Manager can confirm only those loan applications which collaterals have been revalued after a corresponding valuation period has expired (for more information, see the description below).

To confirm a loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Revaluation** to filter the loan applications.

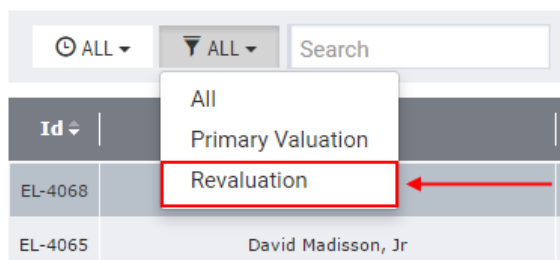


Figure 3-190: Filtering loan applications.

After the filter has been applied, the table displays all loan applications in which a valuation period of at least one collateralized property has expired (for more information on how to specify a valuation period, refer to the *Valuing Collaterals* subsection above).

- 3) In the table, select a loan application.

The **Collaterals** tab displays all collaterals specified for a selected loan.

A loan application can be confirmed if all collaterals have been revalued since expiration of the valuation period (refer to the *Revaluing Collaterals* subsection above). In this case, the check mark is not displayed for the **Needs Valuation** property opposite the **Revaluate** action type of corresponding collaterals:



The screenshot shows a web interface with a table of collaterals. The table has columns for 'Type', 'Latest Valuation Date', 'Latest Value', 'Needs Valuation', 'Next Valuation', and 'Actions'. The 'Needs Valuation' column is highlighted with a red box. The 'Actions' column contains buttons for 'REVALUATE', 'EDIT', and a close icon (X). The 'REVALUATE' button is also highlighted with a red box. Above the table, there are buttons for 'ADD COLLATERAL', 'CONTACT', and 'CONFIRM'. Below the table, there are tabs for 'Collaterals', 'Loan Details', 'Customer Details', 'Interaction History', and 'Documents'.

Type	Latest Valuation Date	Latest Value	Needs Valuation	Next Valuation	Actions
Vehicle (Mercedes Benz C112)	Oct 4, 2016	\$80,000.00		Jan 4, 2017	REVALUATE EDIT X
Deposit (EUR 10000)	Oct 4, 2016	\$19,000.00		Jan 4, 2017	REVALUATE EDIT X
Real Estate (Tusla str., 43)	Oct 4, 2016	\$172,000.00		Jan 4, 2017	REVALUATE EDIT X

Figure 3-191: The loan application can be confirmed.

- 4) Above the table, click the **Confirm** button.

The loan application has been confirmed and is not displayed on the Collateral web workplace.

Rejecting Loan Applications

The current subsection provides instructions on how to reject loan applications.

The Collateral Manager can reject only those loans which collaterals need to be valued or have already been valued but a valuation period has not expired yet.

To reject a loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Primary Valuation** to filter the loan applications.

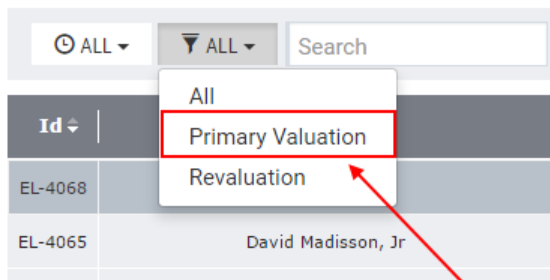


Figure 3-192: Filtering loan applications.

After the filter has been applied, the table displays all loan applications that have been approved either automatically by the system or by the Underwriter at the previous stage of processing and which collaterals need to be valued by the Collateral Manager or have already been valued but a valuation period has not expired yet.

- 3) In the table, select a loan application to be rejected.
- 4) Above the table, click the **Reject** button.

The confirmation message opens:

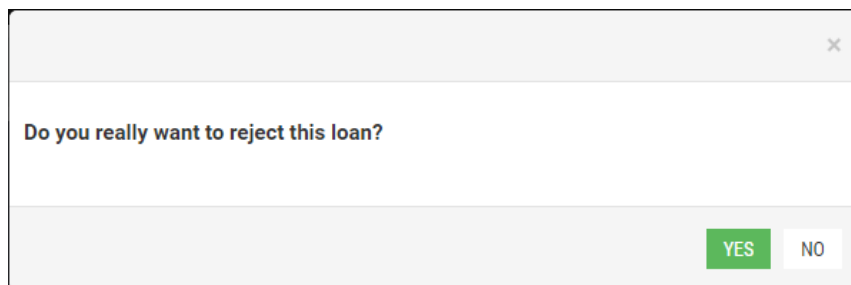


Figure 3-193: The confirmation message.

- 5) Click **Yes** to confirm the operation.

The loan application has been rejected and is not displayed on the Collateral web workplace.

Recording Interaction History

The current subsection provides instructions on how to save information about contacting the borrower.

When processing a loan application, the Collateral Manager may contact the borrower and store information about the contact to the interaction history.

To record the information about the contact:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

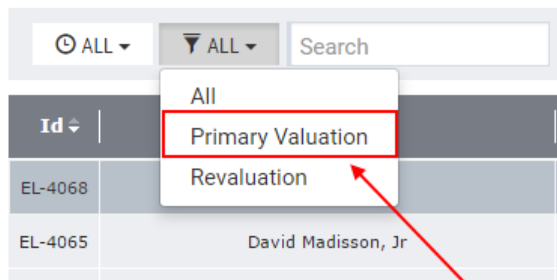


Figure 3-194: Filtering loan applications.

- 3) In the table, click a loan application of a corresponding borrower.
- 4) Click the **Contact** button.

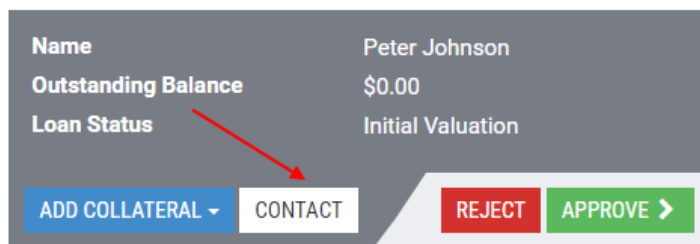


Figure 3-195: Clicking the Contact button.

The *New Contact* window opens:

Figure 3-196: The *New Contact* window.

- 5) In the **Date** box, enter a date of the contact manually or use the calendar.

Note: To open the calendar, click the **Calendar icon** .

- 6) In the **Purpose** box, type in a purpose of the contact.
- 7) In the **Method** box, select a method through which the borrower has been contacted.
- 8) In the **Result** box, select a result of the contact.
- 9) (*Optionally*) In the **Comment** box, type in appropriate comments if necessary.
- 10) (*Optionally*) Click **Cancel** to cancel the operation.
- 11) Click **OK** to save the data entered.

The information about the contact has been saved successfully and can be viewed on the **Interaction History** tab.

Collaterals		Loan Details		Customer Details		Interaction History		Documents	
Email	ps@gmail.com	Main Phone	029-847-1020			Work Phone	-	Alternative Phone	-
Contact History									
Date	Collaborator	Purpose	Method	Result	Comment				
Oct 4, 2016	Admin	address details	Mobile	Success					

Figure 3-197: The Interaction History tab.

Servicing

The current subsection provides the detailed description of the functionality available to the user of the Servicing web workplace.

A scope of operations provided for the Servicing web workplace can be performed by the user with the Loan Manager role.

The main responsibility of the Loan Manager is to disburse funds for the approved loans and monitor the repayment of loans.

The screenshot displays the Servicing web workplace interface. On the left, there is a table listing loan applications with columns for ID, Name, Disbursed date, and Amount Disbursed. The right side shows a detailed view for a specific loan (ID: EL-11) for Hailey Frami Thompson, Sr. This view includes contact information, loan details (such as amount, term, and interest rate), previous activity (loans, offers, rollovers), and a credit bureau check (status, score, total balance).

ID #	Name	Disbursed	Amount Disbursed
EL-11	Hailey Frami Thompson, Sr	05/21/2016	\$1,000.00
EL-12	Test Test1, Sr	06/13/2016	\$10,000.00
EL-90	Larissa Cummings Jones	08/21/2015	\$1,000.00
EL-88	David Palmer	02/12/2015	\$1,100.00
EL-212	Tom Weston	03/13/2015	\$20,000.00
EL-218	Jeram Li	12/31/2014	\$20,000.00
EL-228	First Middle Last, Sr	12/28/2015	\$1,000.00
EL-229	First Middle Last, Sr	12/28/2015	\$1,000.00
EL-245	Mary Elizabeth Smith, Jr	01/07/2016	\$1,000.00
EL-275	Naemie Dickinson Schmidt, III	05/04/2016	\$17,800.00
EL-283	First Middle Last, Jr	06/21/2016	\$1,000.00
EL-286	DF DE, IV	06/15/2016	\$1,000.00
EL-289	Louvenia Welicia Herzog, Jr	05/15/2015	\$600.00
EL-300	Cooper McCullough Reinges, IV	05/15/2015	\$3,700.00
EL-310	AAA AAA AAA, Jr	-	\$1,000.00

Loan Details for EL-11:

Full Name	Hailey Frami Thompson, Sr	Main Phone	(695) 678-8403
Email	Athess.Torp@merge.org	Alternative Phone	(144) 787-6420
Loan ID	EL-11	Next Payment Date	Oct 21, 2016
Amount	\$1000.00	Installment	\$170.00
Term	6 months	System Decision	Reject
Interest Rate	1.00%	Credit Risk	High
Applied Rollovers	0		

Previous Activity:

Previous Loans #	2	Late Payments #	5
Previous Offers #	3	Max DPD	0
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	3	Fees Applied	\$14265.22

Credit Bureau Check:

Status	Hit	Defaults	0
Score	626	Bankruptcies	0
Total Balance	\$14,453.00	Bankruptcy Date	-

Figure 3-198: The Servicing web workplace.

The left-hand side of the user interface in the default view mode displays the table containing loan applications with the following statuses:

- **All:** all loan applications with the statuses “Approved”, “Active”, “Past Due”, “Rollover requested”, and “Disbursement Failed”.

- **Approved:** loan applications approved and sent for further processing to the Loan Manager.

Approved loan applications get moved to this group only if the manual loan disbursement type is set in the web.config file of the system. Otherwise, in case the automatic loan disbursement type is set in the web.config file, approved loan applications get moved to the **Active** or **Disbursement** group (see below).

For more information on how to process approved loans, refer to *Managing Approved Applications*.

- **Active:** displays the following types of loans:
 - a. all currently active loans repaid in a timely manner;
 - b. all loans disbursed automatically by the system without errors and not repaid yet. Loans disbursed automatically get moved to this group only if the automatic loan disbursement type is set in the web.config file of the system.

In this case, for example, if a loan has been approved by an authorized user of a previous web workplace, the loan gets automatically disbursed. If the automatic disbursement has been successful, a loan status changes for “Active” and the loan gets moved to the **Active** group of the Servicing web workplace. If the automatic disbursement has failed due to errors, the loan status changes for “Disbursement Failed” and the loan gets displayed in the **Disbursement** group (see below).

For more information on how to process active loans, refer to *Managing Active Applications*.

- **Late:** all past due loans. For more information, refer to *Managing Late Applications*.
- **Rollover requests:** loans of borrowers who have submitted a request for a loan extension. For more information, refer to *Managing Rollover Requests*.
- **Disbursement:** all loans which could not be disbursed automatically by the system due to occurred errors.

Note: *Loans can be disbursed either automatically or manually depending on corresponding settings of the web.config file. However, even if the manual disbursement type has been set in the web.config file of the system, the automatic disbursement can be initiated by the Loan Manager manually (refer to the Loan Disbursement subsection below).*

- **Gathering investments:** all peer-to-peer loans awaiting investments. These loans cannot be disbursed prior being fully funded by investors. The peer-to-peer loans are displayed in this status only if the **Fund before disbursement** option is selected for these loans in a credit product. For more information on how to set peer-to-peer loans in the credit product, refer to *Managing Credit Products*.

The table contains the following information on loan applications:

- **Id:** an identification number of a loan application in the system.
- **Name:** a borrower’s full name;
- **Disbursed:** a date when a loan amount has been disbursed to the borrower;
- **Amount disbursed:** a loan amount disbursed to the borrower.
- The last column displays a status of loan applications (to view the status, point to an icon of a corresponding application).

Having clicked a loan application in the table, the details of the loan application get displayed to the right of the table on separate tabs. The following tabs are available to the user with the Loan Manager role:

- **Summary:** contains general information on the borrower’s current loan, previous loans and general information received from a Credit Bureau. The information is retrieved from the Credit Bureau

automatically after the loan application has been created by the Originator on the corresponding web workplace or by the borrower online:

Summary	Customer Details	Payments	Transactions	Collaterals	Interaction History	Credit Bureau	Documents
Loan Details							
Full Name	David Madisson, Jr	Main Phone	876-585-8578	Email	ds@gmail.com	Alternative Phone	-
Loan ID	EL-4108	Next Payment Date	Nov 5, 2016	Amount	\$1000.00	Installment	\$300.00
Term	5 months	System Decision	Refer	Interest Rate	10.00%	Credit Risk	Low
Applied Rollovers	0						
Previous Activity							
Previous Loans #	3	Late Payments #	0	Previous Offers #	9	Max DPD	0
Outstanding Balance	\$3550.00	Days Past Due	0	Applied Rollovers	0	Fees Applied	\$0.00
Credit Bureau Check							
Status	Hit	Defaults	1	Score	607	Bankruptcies	0
Total Balance	\$2,673.00	Bankruptcy Date	-				

Figure 3-199: The Summary tab.

- **Customer Details:** contains borrower's application data.

Summary	Customer Details	Payments	Transactions	Collaterals	Interaction History	Credit Bureau	Documents
Personal Information							
First Name	Middle Name	Last Name	Suffix	David		Madisson	Jr
Gender	Date of Birth	Education		Male	12/31/1949	High School	
Marital Status	Number of Dependents	Email		Married	8	ds@gmail.com	
Citizenship				US Citizen			
Additional Information							
Social Security Number	Monthly Income	Monthly Expenses		287-14-2414	\$ 1000	\$ 300	
Driver's License	State of Issue	Car Owner					
Main Phone	Alternative Phone			876-585-8578			

Figure 3-200: The Customer Details tab.

- **Investments:** the tab is displayed only if the current loan is the peer-to-peer loan. In this case, the tab contains information on funds allocated to the borrower by investors.

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 18, 2017	Investor AR	\$1000.00	4.00%	Withdraw >

Invested \$1000.00 out of \$2000.00

Figure 3-201: The Investments tab.

- **Payments:** contains a payment schedule comprising the following data:

Note: *Payment schedule data listed below are displayed for loans with the following statuses: “Active”, “Past Due”, “Rollover Requested”.*

- **Date:** a date when the payment is to be made;
- **Total:** an outstanding total amount;
- **Principal:** a principal payment amount without interest. The principal payment amount is displayed depending on a payment status:
 - a. for current and overdue payments: an outstanding amount;
 - b. for closed payments: a total amount charged and repaid;
 - c. for scheduled payments: an outstanding amount to be repaid according to the schedule.
- **Interest:** an interest amount is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
- **Past Due Interest:** an interest amount for an overdue payment is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
- **Commission:** a commission (if provided by a corresponding credit product based on which the application has been created). An amount of the commission is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
- **Late Fee:** a fee for an overdue payment. A fee amount is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
- **Close date:** a date when the installment has been repaid in full. A close date is specified for each repaid installment.
- **Status:** a current payment status.
- **Actions:** the balance log displaying details of changes in the balance. For more detailed information on the balance log, refer to the *Balance Log* subsection below.

The payment schedule also displays a total outstanding balance (**Total Amount Due**) and an amount of advance payment to be made to close a current installment before a scheduled date (**Total Early Repayment Amount** - is displayed only if the use of early payments is set in the credit product applied).

Note: For more information on the payment procedure, refer to the *Loan Repayment* subsection.

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents									
#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	06/24/2017	\$250.00	\$200.00	\$50.00	\$0.00	\$0.00	07/24/2017	✔ Paid on time	📄
2	07/24/2017	\$493.67	\$200.00	\$40.00	\$33.67	\$220.00		⚠ Missed	📄
3	08/24/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		🕒 Current	📄
4	09/23/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		🕒 Scheduled	
5	10/24/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		🕒 Scheduled	
								<input checked="" type="checkbox"/> Show paid installments	
								<input checked="" type="checkbox"/> Show scheduled installments	
								Total Amount Due:	\$1,153.67

Figure 3-202: The Payments tab.

The payment schedule gets updated automatically every day for undisbursed loans. Thus, the payment schedule always starts from the current date. This is particularly important in the situation when a loan agreement is downloaded several days after the loan application has been created (but the loan has not been disbursed yet). For more information on the loan agreement that can be downloaded, refer to the description of the **Documents** tab below.

- **Transactions:** displays a list of payment transactions conducted in the system. The table displays the following data:
 - **Date:** a date and time when the transaction has been conducted.
 - **Transaction:** a transaction type. The following transaction types can be displayed:
 - a. **Loan Disbursement:** a loan has been disbursed;
 - b. **Automatic Charge:** automatic withdrawal of funds from a borrower’s credit card/account according to the payment schedule.
 - c. **Manual Charge:** withdrawal of funds from a borrower’s credit card/account by the credit officer.
 - d. **External Payment:** receipt of payment in an external system (only repayment information is recorded in the Turnkey Lender system).
 - **Amount:** a transaction amount;
 - **Status:** a transaction status. The following transaction statuses can be displayed:
 - a. **Failed:** a transaction has been conducted with errors;

- b. **Applied:** the transaction has been totally applied to a loan account (for example, the payment has been credited in full);
- c. **Partially Applied:** the payment has been partially credited to the loan account and there is a remaining balance to be credited later.
- d. **Pending:** transferring a full payment amount to the loan account is in progress.
- o **Outst.Principal:** a total outstanding principal amount after the transaction has been conducted;
- o **Method:** a method of withdrawing or crediting funds;
- o **Operator:** a name of a user who initiated the transaction. If the transaction has been initiated by the system, a corresponding table cell remains empty.
- o **Comments/Error:** if the transaction has been conducted unsuccessfully, an error is displayed. In case of successful transactions, comments (if any) from a corresponding officer are displayed.

The following details can be viewed by clicking the arrow in the **Comments/Error** column:

- **Principal:** a transaction amount covering a principal loan amount;
- **Interest:** an interest amount covered by a transaction amount. The interest amount comprises an ordinary interest and past due interest;
- **Fees:** a transaction amount covering a commission fee and late fees (if any);
- **Service:** a payment service that performed a transaction. A service name is unavailable for external payments.

Date	Transaction	Amount	Status	Outst. Principal	Method	Operator	Comments/Error
06/18/17 14:26	Loan Disbursement	\$1,000.00	Applied	-	Cash	A Reut	>
08/07/17 14:27	Manual charge	\$600.00	Partially applied	\$800.00	Cash	A Reut	⌵

Principal: \$200.00
Interest: \$34.99
Fees: \$347.80
Service:

Figure 3-203: The Transactions tab.

- **Collaterals:** if a selected loan is a secured loan, the **Collaterals** tab is displayed.

Type	Action
Real Estate (Mira str.8)	VIEW

Figure 3-204: The Collaterals tab.

- **Interaction History:** records of contacts with the borrower.

Note:

For more information on making records to the interaction history, refer to the Recording Interaction History subsection.

Summary		Customer Details		Payments		Transactions		Collaterals		Interaction History		Credit Bureau		Documents	
Email	ds@gmail.com	Main Phone	876-585-8578												
Work Phone	-	Alternative Phone	-												
Contact History															
Date	Collaborator	Purpose	Method	Result	Comment										
Oct 6, 2016	A Reut	address details	Mobile	Success											

Figure 3-205: The Interaction History tab.

- **Credit Bureau:** contains a report automatically retrieved from a credit bureau.

If the loan application has been submitted to the Servicing web workplace without information from the Credit Bureau, the Loan Manager may request necessary information from the Credit Bureau by clicking the **Send Request** button:

Summary		Customer Details		Payments		Transactions		Collaterals		Interaction History		Credit Bureau		Documents	
SEND REQUEST															
Summary															
Full Name	Peter Johnson			Age	65										
Score	2			Active Accounts	0										
Check Date	Nov 7, 2016			Thin File	No										
Status	Hit			Inquiries in Last 6 Months	2										
Defaults	0			Total Balance	\$0.00										
Bankruptcies	0			OFAC Alert	No										
Liability Overview															
Type	Open Accounts	Max DPD	Total Balance												
Credit Card	0	0	0												
Mortgages	0	0	0												
Auto Loan	0	0	0												
Payday	0	0	0												
Other	0	0	0												
Total	0	0	0												
Characteristics															
Active Accounts	0			Current Bankruptcies	0										
Accounts in Last 6 Months	0			Bankruptcy Date	-										
Closed Accounts	1			Inquiries in Last 3 Months	0										
Worst Current DPD	0			Inquiries in Last 6 Months	2										
Worst Closed DPD	0			Fraud Alert	No										
Current Defaults	0			Number of Over-Limit Credit Cards	0										
Closed Defaults	0			Residence Type	Own										
Liabilities															
Created	Loan Type	Limit	Balance	Days Past Due	Status	Last Update	Account Type								
Feb 1, 2010		\$0.00	\$0.00	0	Closed	Apr 1, 2010	Authorized User								

Figure 3-206: The Credit Bureau tab.

Note:

*The display of the **Credit Bureau** tab can be disabled in the web.config file.*

- **Documents:** the tab displays a loan agreement automatically attached to a loan application (for more information, refer to

- *Managing Company Settings*

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

29) Enter a web workplace as described in *Log on to Turnkey Lender* .

30) In the option menu to the left, click **Company settings**.

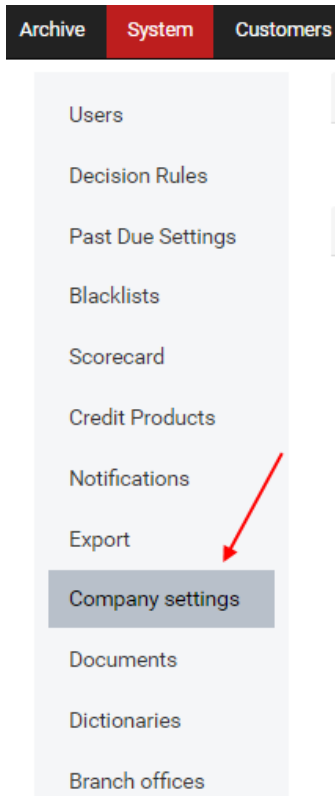


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings		
Company Name ABL Limited	Min Loan Amount 5000\$	
Brand Name ABL	Company Address Regent Street 12	
Company Country Great Britain	Email staff@abl.uk	
Lending Type Auto Loans	Max Loan Amount 20500\$	
Official Company Name ABL Limited Liability Company	Company City London	
Company Phone 345-23-12	Website www.abl.uk	
Date of Establishment 05.08.2004		


Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		<input type="button" value="CHOOSE FILE"/>

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

31) Click **Edit**  in a corresponding box to specify necessary data.

The *Edit* window opens:

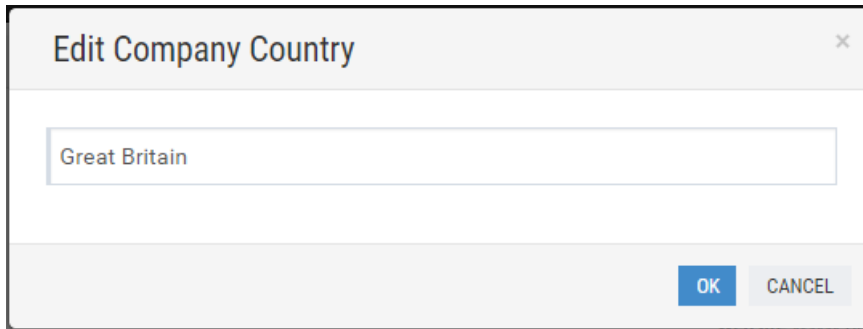


Figure 3-557: The *Edit* window.

32) In the *Edit* window, specify corresponding data and click **OK**.

33) Repeat steps 3-4 to specify other data.

34) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

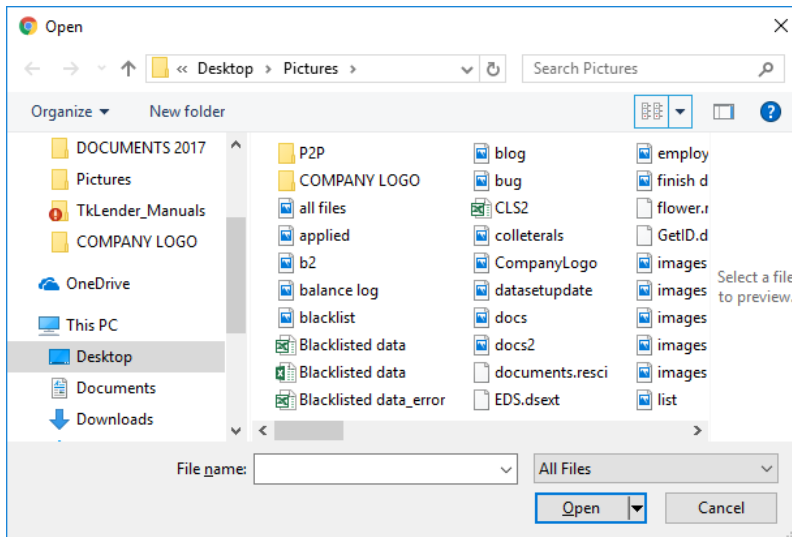


Figure 3-558: The *Open* window.

35) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

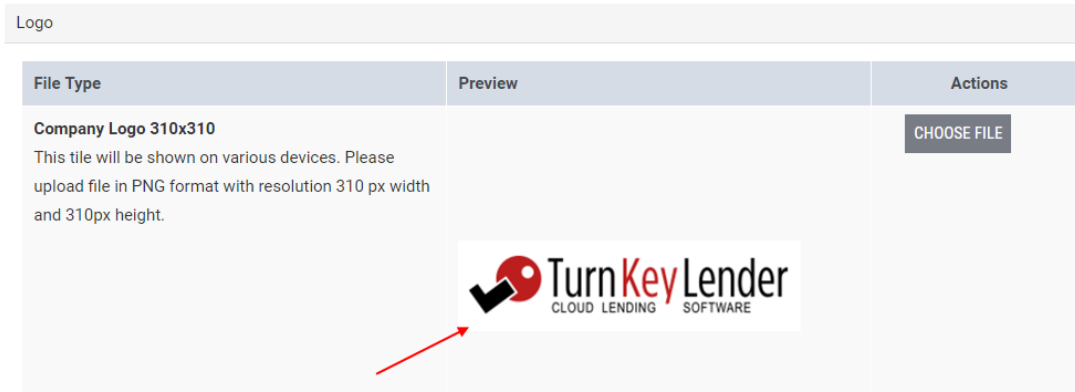


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

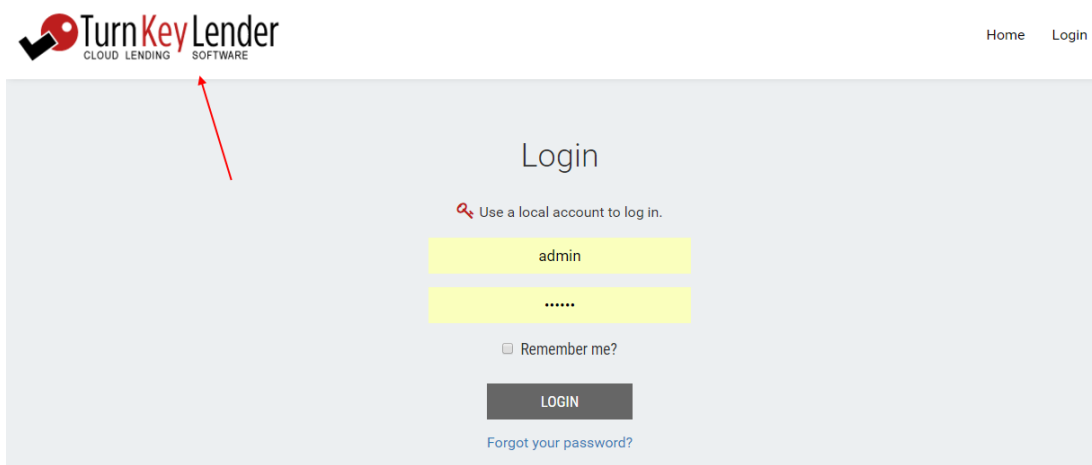


Figure 3-560: The registration page.

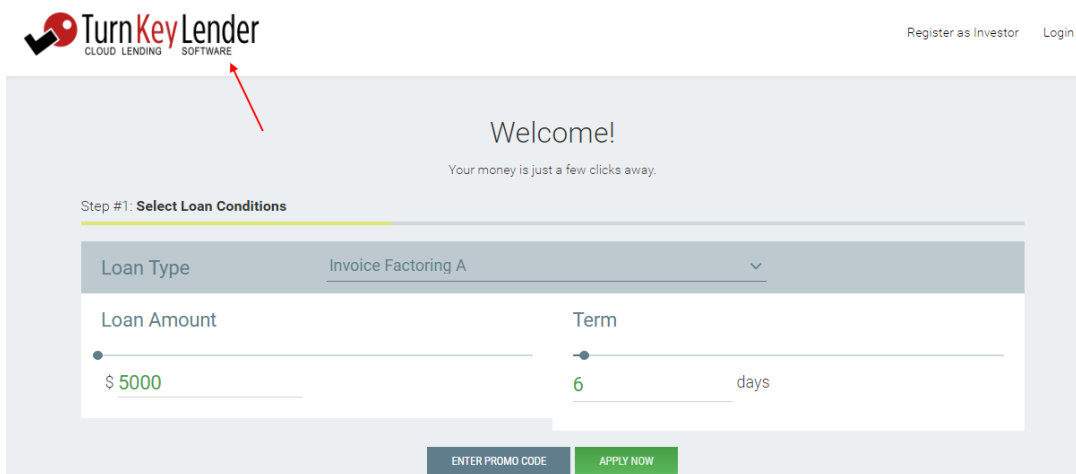


Figure 3-561: The front page.

- Managing Documents). If any documents have been attached to the loan application by the user, they are also displayed on this tab.

In the **Date** column of the **System Documents** section, a calendar date or the “On Demand” value can be displayed. The display of these values depends on whether the functionality of signing an agreement is enabled in the web.config file. If this functionality is enabled, the agreement must be signed by the borrower prior to loan disbursement (for more information on this functionality, refer to *Approving Applications* of the *Underwriting* subsection above). In this case, once the agreement has been signed by the borrower, a corresponding date of signing is displayed in the **Date** column. Otherwise, if the functionality of signing the agreement is disabled in the web.config file, a date of signing is displayed in the **Date** column after a corresponding loan has been disbursed by the Loan Manager. Thus, if the agreement has not been signed yet (in case the functionality of signing the agreement is enabled) or if the loan has not been disbursed yet (in case the functionality of signing the agreement is disabled), the “On Demand” value is displayed in the **Date** column.

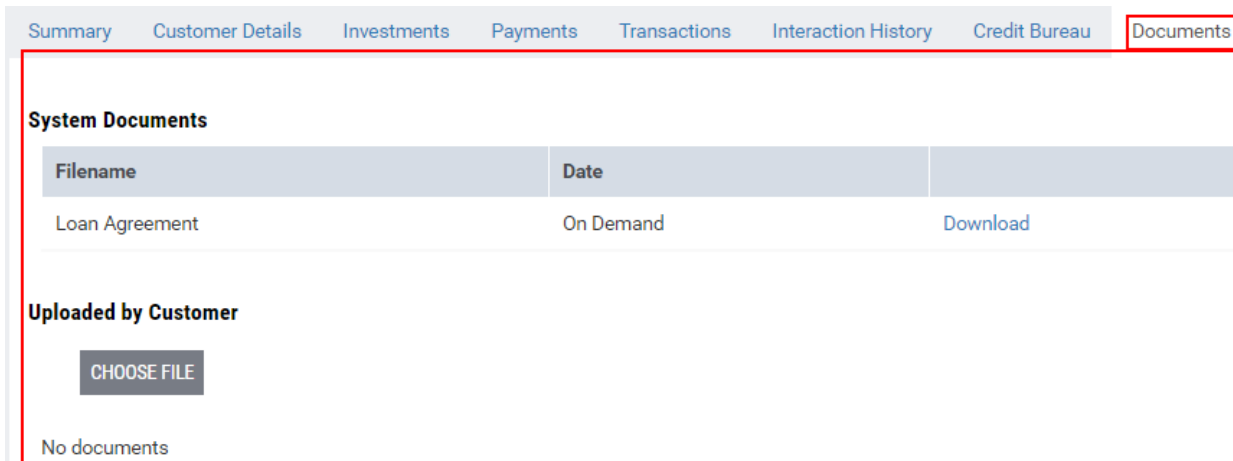


Figure 3-207: The Documents tab I.

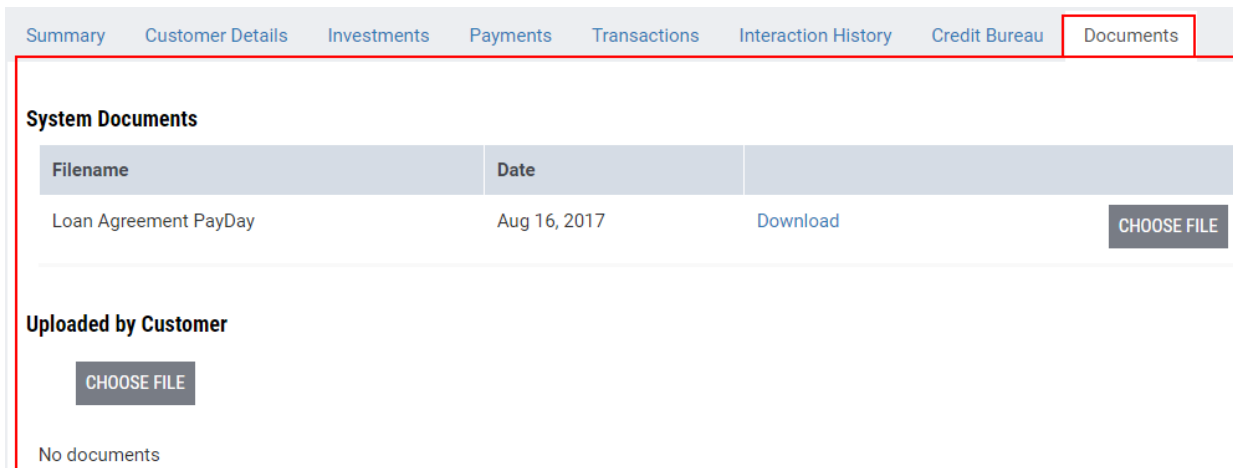


Figure 3-208: The Documents tab II.

- **Restructuring:** the tab is displayed if the loan has been restructured. Details can be viewed by clicking the arrow in the **Initiated by** column:

#	Date	Initial Loan	New Loan	Amount	Term	Credit Product	Initiated by
1	07/31/2017	EL-9257	EL-9257-R1	\$1,178.15	5	InvestmentCP_fundAnyTime	A Reut

Principal: \$1,000.00
 Interest: \$150.00
 Past Due Interest: \$28.15
 Late Fee: \$0.00
 Admin. Fee: \$0.00

Figure 3-209: The Restructuring tab.

The **Restructuring** tab displays the following restructuring history data:

- **Date:** a date when the loan was restructured;
- **Initial Loan:** a loan public ID before restructuring;
- **New Loan:** a loan public ID after restructuring;
- **Amount:** a total principal loan amount after restructuring;
- **Term:** a new loan term;
- **Credit Product:** a credit product used when restructuring the loan;
- **Initiated by:** a user who conducted restructuring;
- **Principal:** a total principal loan amount before restructuring;
- **Interest:** a total current outstanding interest before restructuring (this interest includes a total ordinary interest of all installments that have become overdue (if any) and an interest amount charged for a current installment);
- **Past Due Interest:** a total past due interest of all overdue installments before restructuring;
- **Late Fee:** a total amount of late fees charged for overdue installments (if any) before restructuring. Late fees are displayed if a credit product based on which an initial loan application has been created provides for applying late fees.
- **Admin. Fee:** a total commission for all outstanding installments before restructuring. A commission amount is displayed if the credit product based on which the initial loan application has been created provides for applying a commission fee.

The interface of the web workplace allows the user to customize the display of the workspace and loan applications by performing the following operations:

- *Changing View Mode* of the workspace;
- *Searching for Applications* in the database;

- *Filtering Applications* according to their statuses;
-

Sorting Applications in a preferred order;

- *Using Page Navigation* for viewing loan applications in the table.

The Servicing web workplace allows performing the following functional responsibilities:

- Record information about loan disbursement;
- Initiate the automatic or manual disbursement of loans;
- Record information about loan repayment;
- Roll over loans;
- Manage blacklists (including adding data to blacklists, deleting records from blacklists, importing data to blacklists);
- Restructure loans;
- Update the payment schedule in case of loan calculation errors;
- Record a history of interaction with the borrower.

The detailed instructions on how to perform these functional responsibilities in the Turnkey Lender system is presented in the following subsections.

Managing Approved Applications

The current subsection provides instructions on how to manage loan applications approved and submitted for further consideration to the Loan Manager.

Approved loan applications are submitted for further consideration to the Loan Manager only if the manual loan disbursement type is set in the web.config file of the system. If the automatic loan disbursement type is set, approved loans get automatically disbursed and the procedure of their consideration differs (for more information, refer to the *Managing Active Applications* subsection below).

When processing the approved loan applications, the Loan Manager can perform the following operations:

- Disburse a loan amount to the borrower;
- Add borrower's data to blacklists;
- Record information about contacting the borrower.

Loan Disbursement

The current subsection provides instructions on how to disburse a loan to the borrower.

The Loan Manager can disburse a loan amount manually or can initiate the automatic disbursement.

Both disbursement types are described in the procedures below.

To initiate the automatic disbursement of a loan amount:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Approved**.

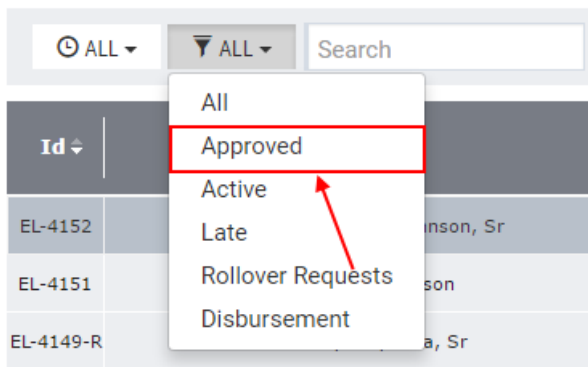


Figure 3-210: Selecting approved loan applications.

All approved applications submitted to the Loan Manager get displayed:

Id	Name	Disbursed	Amount Disbursed	
EL-1829	Ulises Deckow Douglas, III	-	\$1,000.00	✓
EL-1828	Jonny Karl Johnson, Sr	-	\$1,000.00	✓
EL-1818	Klavdia Kukuevna	09/12/2016	\$1,000.00	✓
EL-1815	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1810	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1808	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1807	Sarah Connor	09/12/2016	\$1,000.00	✓
EL-1806	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1805	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1800	Klavdia Kukuevna	09/09/2016	\$1,000.00	✓
EL-1799	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1798	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1797	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1791	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1790	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓

Page 4 of 9

Figure 3-211: Approved loan applications.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Disburse** button and then click **Initiate disbursement**:

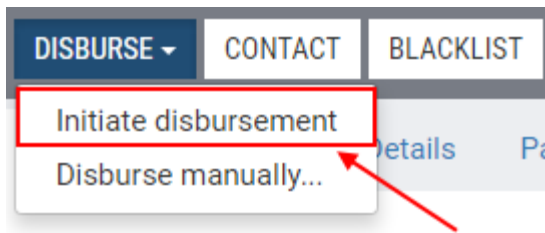
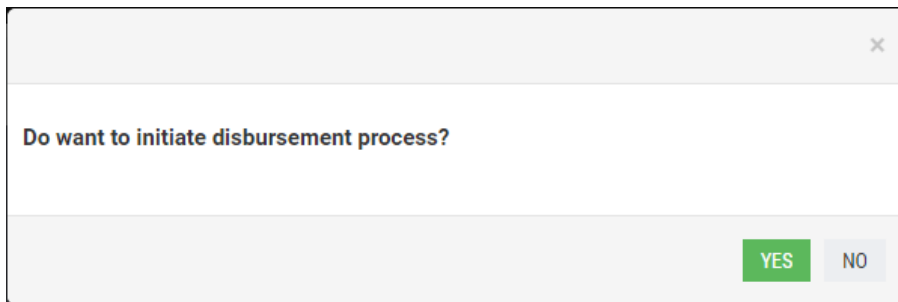


Figure 3-212: Disbursing a loan I.

The message requiring the confirmation opens:



- 5) Click **Yes** to confirm the action.

The message confirming the automatic disbursement opens:

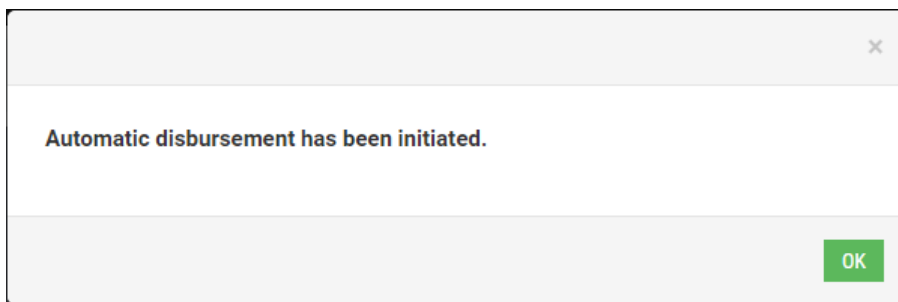



Figure 3-213: The automatic disbursement has been initiated.

- 6) Click **OK**.

The loan application is displayed in the “Disbursement in Progress” status  for a short while. Then the status changes for “Active” and the loan application gets moved to the **Active** group and can be processed further (for more information, refer to the *Managing Active Applications* subsection below).

However, in some cases, errors may occur during the automatic loan disbursement. In this case, the status of the loan application changes for “Disbursement Failed” and the loan application gets displayed in the **Disbursement** group (for more information, refer to the *Managing Undisbursed Loans* subsection below).

In case the loan has been disbursed successfully, a corresponding record gets displayed in the **Transactions** table:

Date	Transaction	Amount	Status	Principal	Interest	Fees	Outst. Principal	Method	Service	Operator	Comments/Error
10/07/16 11:24	Loan Disbursement	\$1,000.00	Applied	-	-	-	-	Direct Bank Transfer	Simulator		

Figure 3-214: The loan has been disbursed successfully.

In case the loan disbursement has failed, the transaction status changes for “Failed”:

Date	Transaction	Amount	Status	Principal	Interest	Fees	Outst. Principal	Method	Service	Operator	Comments/Error
10/06/16 17:32	Loan Disbursement	\$1,000.00	Failed	-	-	-	-	Direct Bank Transfer	Simulator		

Figure 3-215: The loan disbursement has failed.

To disburse a loan amount manually:

- 1) In the table, click a corresponding loan application.
- 2) Click the **Disburse** button and then click **Disburse manually**:

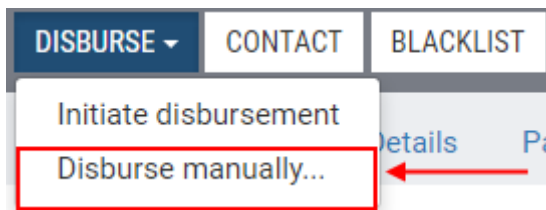


Figure 3-216: Disbursing a loan II.

The *Loan Disbursement* window opens:

Loan Disbursement x

Reference #

Disbursed


Type

Comments

Figure 3-217: The *Loan Disbursement* window.

- 3) In the **Reference** box, type in a corresponding payment number.

- 4) In the **Disbursed** box, enter a loan disbursement date.

Note: The loan disbursement date can be specified by using the calendar. To open the calendar, click the **Calendar** icon .

- 5) In the **Type** box, select a type of payment.
- 6) (Optionally) In the **Comments** box, enter appropriate comments if necessary.
- 7) Click **OK** to disburse the loan.

The loan has been disbursed and a corresponding record gets displayed in the **Transactions** table:

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents											
Date	Transaction	Amount	Status	Principal	Interest	Fees	Outst. Principal	Method	Service	Operator	Comments/Error
10/07/16 12:10	Loan Disbursement	\$1,000.00	Applied	-	-	-	-	Cash		A Reut	

Figure 3-218: The loan has been disbursed manually.

Recording Interaction History

The current subsection provides information on recording information about contacting the borrower.

When processing an approved loan application, the Loan Manager may contact the borrower and store information about the contact to the interaction history. For more information on how to perform this procedure, refer to *Recording the Interaction History* of the *Origination* section.

Adding Borrower's Data to Blacklists

The current subsection provides instructions on how to add information about a specific borrower to the blacklists.

When processing an approved loan application, the Loan Manager may decide that borrower's data should be blacklisted.

To blacklist the borrower's data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Approved**.

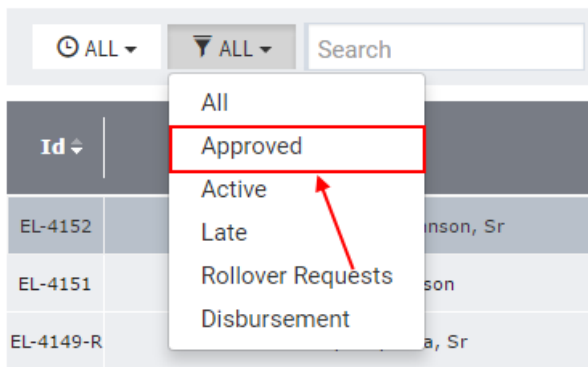


Figure 3-219: Selecting approved loan applications.

All approved applications submitted to the Loan Manager get displayed:

Id	Name	Disbursed	Amount Disbursed	
EL-1829	Ulises Deckow Douglas, III	-	\$1,000.00	✓
EL-1828	Jonny Karl Johnson, Sr	-	\$1,000.00	✓
EL-1818	Klavdia Kukuevna	09/12/2016	\$1,000.00	✓
EL-1815	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1810	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1808	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1807	Sarah Connor	09/12/2016	\$1,000.00	✓
EL-1806	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1805	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1800	Klavdia Kukuevna	09/09/2016	\$1,000.00	✓
EL-1799	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1798	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1797	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1791	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1790	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓

Figure 3-220: Approved loan applications.

- Repeat the steps 3)-10) described in the *Adding Borrower's Data to Blacklists* subsection of the *Underwriting* section.

The borrower's data have been blacklisted.

Managing Active Applications

The current subsection provides information on how to manage active loan applications.

All applications for loans which have been already disbursed to the borrower (either automatically or manually) and are not past due are defined as active.

The management of active loan applications includes the following procedures:

- Recording information about loan repayment;
- Rolling over a loan;
- Adding borrower's data to blacklists;
- Restructuring loans;
- Recording information about contacting the borrower.

The detailed information on these procedures is provided in the subsections below.

Loan Repayment

The current subsection provides instructions on how to record loan repayment information.

To record loan repayment information:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Active**.

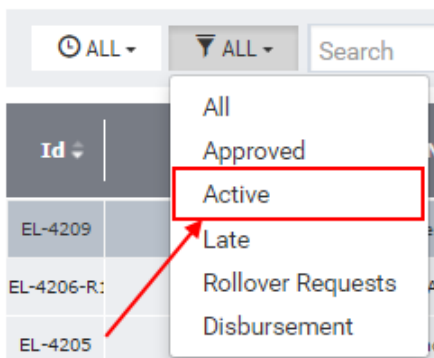


Figure 3-221: Selecting active loan applications.

All active loan applications get displayed:

ALL ACTIVE

Id	Name	Disbursed	Amount Disbursed
EL-4211	Sar Connor	10/10/2016	\$1,000.00
EL-4209	Peter Johnson	10/10/2016	\$1,000.00
EL-4206-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,054.83
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83
EL-4194-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,204.83
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00
EL-1829-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,210.00
EL-4170-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,035.06
EL-4168-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,185.06

Page 1 of 21

Figure 3-222: Active loan applications.

3) In the table, click a corresponding loan application.

The **Payments** tab of the selected loan application displays a payment schedule:

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	11/01/2016	\$220.00	\$186.13	\$33.87	\$0.00	\$0.00		Current	
2	12/01/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		Scheduled	
3	01/01/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		Scheduled	
4	02/01/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		Scheduled	
5	03/01/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Scheduled	

Show paid installments Total Amount Due: \$1,120.00
 Show scheduled installments Total Early Repayment Amount: \$186.13

Figure 3-223: The payment schedule.

Amounts displayed in the payment schedule are calculated automatically based on a type of a credit calculator applied.

***Note:** Installments can be computed according to a classic or annuity method. A type of calculations is specified in a credit product based on which a selected loan application has been created.*

Thus, the payment schedule can be generated as follows:

If the classic method of calculation is used, at first a principal amount of monthly installment is computed based on a total number of installments (all installments have equal principal amounts).

Thereafter, an amount of interest payment is determined based on a total outstanding balance. Finally, a total amount of monthly installment is computed as the sum of the amount of interest payment and the principal amount.

The table below demonstrates the payment schedule generated on the basis of the classic calculation method for the loan in the amount of \$ 1000.

#	Date	Total	Principal	Interest	Past Due Interest	Admin. Fee	Late Fee	Close Date	Status	Actions
1	11/11/2016	\$273.00	\$200.00	\$50.00	\$0.00	\$23.00	\$0.00		Current	
2	12/11/2016	\$263.00	\$200.00	\$40.00	\$0.00	\$23.00	\$0.00		Scheduled	
3	01/11/2017	\$253.00	\$200.00	\$30.00	\$0.00	\$23.00	\$0.00		Scheduled	
4	02/11/2017	\$243.00	\$200.00	\$20.00	\$0.00	\$23.00	\$0.00		Scheduled	
5	03/11/2017	\$233.00	\$200.00	\$10.00	\$0.00	\$23.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,265.00

Figure 3-224: Payment schedule I.

If the annuity calculation method is used, at first, a total amount of monthly installment is computed (all monthly installments have equal total amounts), then an amount of interest payment is determined. Finally, a principal amount is determined as the difference between the total amount of monthly installment and the amount of interest payment.

The table below demonstrates the payment schedule generated based on annuity calculations for the loan in the amount of \$1000.

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	11/11/2016	\$230.97	\$180.97	\$50.00	\$0.00	\$0.00		Current	
2	12/11/2016	\$230.98	\$190.03	\$40.95	\$0.00	\$0.00		Scheduled	
3	01/11/2017	\$230.97	\$199.52	\$31.45	\$0.00	\$0.00		Scheduled	
4	02/11/2017	\$230.97	\$209.50	\$21.47	\$0.00	\$0.00		Scheduled	
5	03/11/2017	\$230.98	\$219.98	\$11.00	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,154.87

Figure 3-225: Payment schedule II.

Besides the credit calculation methods described above, a payment frequency specified in the credit product also influences the calculation of installments. The payment frequency can be “monthly”, “semi-monthly” or “biweekly”. Irrespective of the payment frequency specified, the payment schedule will be always calculated according to a selected credit calculation method (“annuity” or “classic”).

However, if the “monthly” payment frequency is specified in the credit product, the payment schedule will display installments corresponding to a single monthly payment (see pictures above).

If the “semi-monthly” payment frequency is specified, the payment is to be effected twice a month and two installments in each month will be displayed in the payment schedule accordingly. At the same time, payment due dates are identical in each month. The picture below demonstrates the payment schedule calculated according to the “semi-monthly” payment frequency and by using the classic calculation method for the loan in the amount of \$1000.

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/15/2017	\$150.00	\$125.00	\$25.00	\$0.00	\$0.00		Scheduled	
2	08/30/2017	\$146.88	\$125.00	\$21.88	\$0.00	\$0.00		Scheduled	
3	09/15/2017	\$143.75	\$125.00	\$18.75	\$0.00	\$0.00		Scheduled	
4	09/30/2017	\$140.62	\$125.00	\$15.62	\$0.00	\$0.00		Scheduled	
5	10/15/2017	\$137.50	\$125.00	\$12.50	\$0.00	\$0.00		Scheduled	
6	10/30/2017	\$134.38	\$125.00	\$9.38	\$0.00	\$0.00		Scheduled	
7	11/15/2017	\$131.25	\$125.00	\$6.25	\$0.00	\$0.00		Scheduled	
8	11/30/2017	\$128.12	\$125.00	\$3.12	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,112.50

Figure 3-226: Semi-monthly payments.

If the “biweekly” payment frequency is specified, each displayed installment will correspond to a payment to be effected once a fortnight. The picture below demonstrates the payment schedule calculated according to the “biweekly” payment frequency and by using the classic calculation method for the loan in the amount of \$1000:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	12/16/2016	\$263.81	\$250.00	\$13.81	\$0.00	\$0.00		Scheduled	
2	12/30/2016	\$260.36	\$250.00	\$10.36	\$0.00	\$0.00		Scheduled	
3	01/13/2017	\$256.90	\$250.00	\$6.90	\$0.00	\$0.00		Scheduled	
4	01/27/2017	\$253.45	\$250.00	\$3.45	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,034.52
Total Early Repayment Amount: \$0.00

Figure 3-227: Biweekly payments.

- 4) Click the **Payment** button.

The *Submit Repayment* window opens:

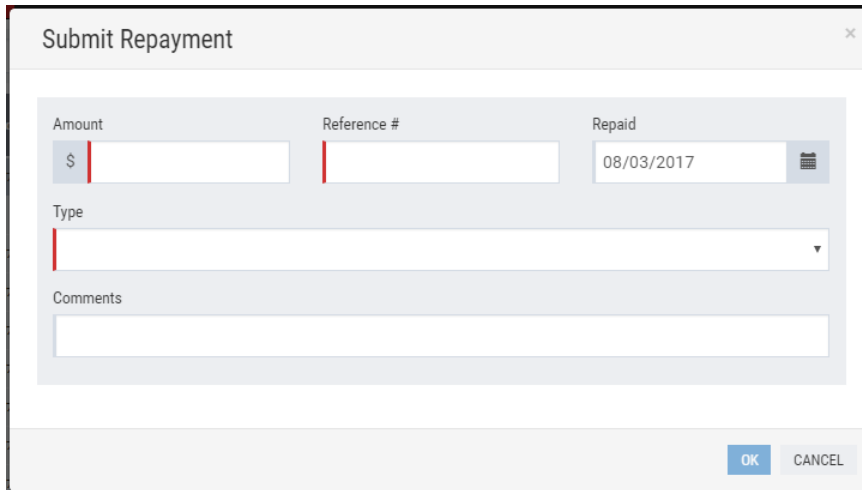


Figure 3-228: The *Submit Repayment* window.

- 5) In the **Amount** box, enter an amount repaid by the borrower.
- 6) In the **Reference** box, type in a corresponding payment number.
- 7) In the **Repaid** box, specify a date of repayment.

Note: *The date of repayment can be specified by using the calendar. To open the calendar, click the **Calendar** icon*




- 8) In the **Type** box, select a type of payment.
- 9) (*Optionally*) In the **Comments** box, enter appropriate comments if necessary.
- 10) (*Optionally*) Click **Cancel** to cancel the operation.
- 11) Click **OK** to save information about loan repayment.











In case a received payment amount is less than a scheduled amount of installment, funds received from the borrower cover the installment in the following order:

- Commission (if applicable);
- Interest;
- Principal amount.

The information about loan repayment is displayed in the payment schedule on the **Payments** tab and in the transactions table on the **Transactions** tab.

If a payment amount has been received on a scheduled installment date and covers the entire installment, the payment status changes for “Current”  in the payment schedule and the payment transaction status is displayed as “Applied”:

Note: *If the borrower makes payment on the scheduled installment date, the entire installment is closed when the total amount of installment is repaid.*

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	10/11/2016	\$273.00	\$200.00	\$50.00	\$0.00	\$0.00	10/11/2016	 Current	
2	11/11/2016	\$263.00	\$200.00	\$40.00	\$0.00	\$0.00		 Scheduled	
3	12/11/2016	\$253.00	\$200.00	\$30.00	\$0.00	\$0.00		 Scheduled	
4	01/11/2017	\$243.00	\$200.00	\$20.00	\$0.00	\$0.00		 Scheduled	
5	02/11/2017	\$233.00	\$200.00	\$10.00	\$0.00	\$0.00		 Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$992.00

Figure 3-229: Payment received according to the schedule I.

Date	Transaction	Amount	Status	Principal	Interest	Fees	Outst. Principal	Method	Service	Operator	Comments/Error
09/11/16 12:16	Loan Disbursement	\$1,000.00	Applied	-	-	-	-	Direct Bank Transfer	Simulator		
09/11/16 12:24	Manual charge	\$273.00	Applied	\$200.00	\$50.00	\$23.00	\$800.00	Cash		A Reut	

Figure 3-230: Payment received according to the schedule II.

If the payment has been received before the scheduled installment date, it is considered to be an advance payment and its processing in the system depends on settings of a credit product based on which a current loan application has been created.

If the **Use Early Payments** option is not selected in the credit product, the advance payment is processed by the system on the scheduled installment date only, irrespective of a date when the advance payment has been actually made.

In this case, if an amount of the advance payment covers the entire installment, the installment remains outstanding in the system (the payment status is 🕒 “Current”) and the payment transaction status is displayed as “Waiting” in the transactions table:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status
1	11/10/2016	\$300.00	\$200.00	\$100.00	\$0.00	\$0.00		🕒 Current
2	12/10/2016	\$280.00	\$200.00	\$80.00	\$0.00	\$0.00		🕒 Scheduled
3	01/10/2017	\$260.00	\$200.00	\$60.00	\$0.00	\$0.00		🕒 Scheduled
4	02/10/2017	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		🕒 Scheduled
5	03/10/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		🕒 Scheduled

Show paid installments
 Show scheduled installments

Total Amount Due:

Figure 3-231: The advance payment is being processed I.

Date	Transaction	Amount	Status	Principal	Interest	Fees	Outst. Principal	Method	Service	Operator	Comments/Error
10/10/16 14:29	Loan Disbursement	\$1,000.00	Applied	-	-	-	-	Direct Bank Transfer	Simulator		
10/11/16 12:05	Manual charge	\$300.00	Waiting	\$0.00	\$0.00	\$0.00	\$1,000.00	Cash		A Reut	

Figure 3-232: The advance payment is being processed II.

If the **Use Early Payments** option is selected in the credit product and the amount of the advance payment covers the entire installment, the installment is considered to be repaid (the payment status is “Current” 🟢 and the payment transaction status is displayed as “Applied”).

Note: *If the borrower makes payment before a scheduled installment date, an entire installment is closed if a total early payment amount is repaid. The total early payment amount for a current installment includes a principal amount, commission (if any) and a daily interest amount and is displayed at the bottom of the **Payments** tab until the current installment becomes overdue. If the current installment remains outstanding during late grace days and a next scheduled installment becomes due, the total early payment amount includes a total amount due for the first installment (previously current installment) and an early payment amount due for the next scheduled installment.*

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/31/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		🕒 Current	📄
2	09/30/2017	\$224.00	\$200.00	\$24.00	\$0.00	\$0.00		🕒 Scheduled	
3	10/31/2017	\$218.00	\$200.00	\$18.00	\$0.00	\$0.00		🕒 Scheduled	
4	11/30/2017	\$212.00	\$200.00	\$12.00	\$0.00	\$0.00		🕒 Scheduled	
5	12/31/2017	\$206.00	\$200.00	\$6.00	\$0.00	\$0.00		🕒 Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,090.00
Total Early Repayment Amount: \$200.97

Figure 3-233: The amount of early payment to be repaid to close the first installment.

If the amount of the advance payment exceeds a total outstanding principal amount and a total outstanding commission amount (if any), the loan gets repaid and is sent automatically to the *Archive* of Loan Applications.

In case the amount of the advance payment received is less than the installment amount due, the installment can be covered partially in two ways depending on settings made in the credit product that includes early payments:

- If the **Interest calculation based on initial principal** option is selected in the credit product, the outstanding interest amount remains unchanged.

For example, assume that the loan was disbursed on the 2nd of October in the amount of \$1000. In 10 days since the loan disbursement, the outstanding amounts of installments remain unchanged in the payment schedule:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	11/02/2016	\$250.00	\$200.00	\$50.00	\$0.00	\$0.00		Current	
2	12/02/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		Scheduled	
3	01/02/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		Scheduled	
4	02/02/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		Scheduled	
5	03/02/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,150.00
Total Early Repayment Amount: \$216.13

Figure 3-234: The payment schedule (interest calculation based on initial principal) I.

However, according to the balance log (for more information, refer to the *Balance Log* subsection below), the interest in the amount of \$16.13 has accrued to the first installment for the past 10 days (the total amount of interest for the installment equals \$50). If 10 days after the loan has been disbursed, the borrower makes payment in the amount of 30\$, the accrued interest (\$16.13) is covered in full, the remaining amount of \$13.87 covers partially the first principal amount that now equals \$186.13 (\$200 - \$13.87). The outstanding amount of interest remains unchanged and equals \$ 33.87 (\$50 - \$16.13).

Thus, if 10 days after the loan disbursement the borrower makes payment in the amount of 30\$, the payment schedule will look as follows:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	11/02/2016	\$220.00	\$186.13	\$33.87	\$0.00	\$0.00		Current	
2	12/02/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		Scheduled	
3	01/02/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		Scheduled	
4	02/02/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		Scheduled	
5	03/02/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,120.00
Total Early Repayment Amount: \$186.13

Figure 3-235: The payment schedule (interest calculation based on initial principal) II.

- If the **Interest calculation based on reduced principal** option is selected in the credit product, the outstanding interest amount changes depending on the total outstanding principal amount.

For example, assume that the loan was disbursed on the 2nd of October in the amount of \$1000. In 10 days since the loan disbursement, the outstanding amounts of installments remain unchanged in the payment schedule:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	11/02/2016	\$250.00	\$200.00	\$50.00	\$0.00	\$0.00		Current	
2	12/02/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		Scheduled	
3	01/02/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		Scheduled	
4	02/02/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		Scheduled	
5	03/02/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,150.00
 Total Early Repayment Amount: \$216.13

Figure 3-236: The payment schedule (interest calculation based on reduced principal) I.

However, according to the balance log (for more information, refer to the *Balance Log* subsection below), the interest in the amount of \$16.13 has accrued to the first installment for the past 10 days (the total amount of interest for the installment equals \$50). If 10 days after the loan has been disbursed, the borrower makes payment in the amount of 30\$, the accrued interest (\$16.13) is covered in full, the remaining amount of \$13.87 covers partially the total outstanding principal amount that now equals \$986.13 (\$1000 - \$13.87). The outstanding amount of interest for the first installment is calculated by the system based on a new outstanding principal amount (\$986.13) according to a predefined formula and now equals \$ 33.40. Thus, if 10 days after the loan disbursement the borrower makes payment in the amount of 30\$, the payment schedule will look as follows:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	11/02/2016	\$219.53	\$186.13	\$33.40	\$0.00	\$0.00		Current	
2	12/02/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		Scheduled	
3	01/02/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		Scheduled	
4	02/02/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		Scheduled	
5	03/02/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Scheduled	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,119.53
 Total Early Repayment Amount: \$186.13

Figure 3-237: The payment schedule (interest calculation based on reduced principal) II.

The principles of loan repayment have been exemplified for the “monthly” payment frequency specified in the credit product and described above. The principle of loan repayment for the “biweekly” payment frequency is the same.

Balance Log

The current subsection provides the overview of the balance log.

The balance log allows reviewing changes in the balance of each installment.

The balance log can be opened by clicking the icon  in the **Actions** column opposite a corresponding installment on the **Payments** tab.

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents										
#	Date	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Close Date	Status	Actions
1	06/25/2017	\$260.00	\$200.00	\$50.00	\$0.00	\$10.00	\$0.00	06/25/2017	✔ Paid on time	
2	07/26/2017	\$250.00	\$200.00	\$40.00	\$0.00	\$10.00	\$0.00		📄 Current	
3	08/25/2017	\$240.00	\$200.00	\$30.00	\$0.00	\$10.00	\$0.00		📄 Scheduled	
4	09/25/2017	\$230.00	\$200.00	\$20.00	\$0.00	\$10.00	\$0.00		📄 Scheduled	
5	10/25/2017	\$220.00	\$200.00	\$10.00	\$0.00	\$10.00	\$0.00		📄 Scheduled	

Show paid installments **Total Amount Due:** \$940.00

Show scheduled installments

Figure 3-238: Opening the balance log.

Balance log view																
Date	Description	Balance change							New balance							
		Principal	Interest	Past Due Interest	Commission	Late Fee	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Outst. Principal	Outst. Balance	Total	
05/25/2017	Administration fee	-	-	-	\$10.00	-	\$10.00	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$10.00
05/25/2017	Origination fee	-	-	-	-	-	-	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$10.00
05/25/2017	Installment started	\$200.00	\$50.00	-	-	-	\$250.00	\$200.00	\$50.00	\$0.00	\$10.00	\$0.00	\$1,000.00	\$1,200.00	\$260.00	
06/25/2017	Payment received	\$200.00	\$50.00	-	\$10.00	-	\$260.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00	\$940.00	\$0.00	

Collapse similar rows

OK

Figure 3-239: The open balance log.

The balance log displays the following data on the installment:

- Interest;

In the balance log, the interest can be displayed in one of two modes:

- I. If early payments are set in a credit product (refer to *Managing Credit Products*), a daily interest is displayed for each day of nonpayment. Daily interest amounts can be viewed by clearing the **Collapse similar rows** check box:

Balance log view																
Date	Description	Balance change						New balance								
		Principal	Interest	Past Due Interest	Commission	Late Fee	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Outst. Principal	Outst. Balance	Total	
07/23/2017	Origination fee	-	-	-	-	-	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,150.00	\$0.00
07/23/2017	Installment started	\$200.00	-	-	-	-	-\$200.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$200.00	
07/24/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$1.61	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$201.61	
07/25/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$3.23	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$203.23	
07/26/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$4.84	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$204.84	
07/27/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$6.45	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$206.45	
07/28/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$8.06	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$208.06	
07/29/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$9.68	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$209.68	
07/30/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$11.29	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$211.29	
07/31/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$12.90	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$212.90	
08/01/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$14.52	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$214.52	
08/02/2017	Plain interest	-	\$1.61	-	-	-	-\$1.61	\$200.00	\$16.13	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$216.13	

Collapse similar rows

Figure 3-240: The daily interest accrued.

- II. If early payments are not set in the credit product, the balance log displays a total interest charged for a current installment:

Balance log view																
Date	Description	Balance change						New balance								
		Principal	Interest	Past Due Interest	Commission	Late Fee	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Outst. Principal	Outst. Balance	Total	
07/23/2017	Origination fee	-	-	-	-	-	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,150.00	\$0.00
07/23/2017	Installment started	\$200.00	\$50.00	-	-	-	-\$250.00	\$200.00	\$50.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,150.00	\$250.00	

Collapse similar rows

Figure 3-241: The total interest charged for the installment.

- Past due interest accrued (for overdue installments);
- Late fees charged (for overdue installments);
- Payments received;
- Rollover applied.

The following information is displayed in table columns of each balance log:

- **Date:** a date when the balance was changed;
- **Description:** a description of an event that caused the change in the balance;
- **Balance change:** a group of columns displaying absolute values of changes in the balance (for certain balance sheet items and total amounts);
- **New balance:** a group of columns displaying new balance values for certain balance sheet items and a new total balance amount.

The red color of values indicates the increase in the installment balance due to accrued interests, applied fees, etc.

The green color of values indicates the decrease in the installment balance due to payments received.

Loan Rollover

The current subsection provides information on how to roll over a loan.

If the borrower cannot repay the loan on the installment date, the Loan Manager can defer loan repayments until a certain period, i.e. can roll over the loan.

The current functionality is available only if a credit product provides for applying rollovers and if an allowed number of rollover attempts is not exceeded.

To roll over a loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Active**.

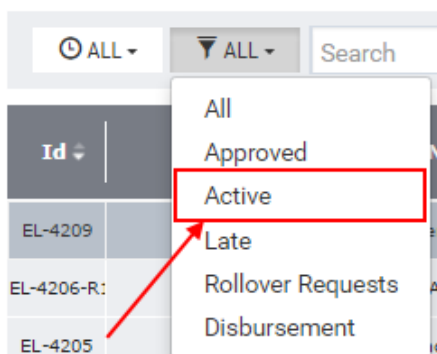


Figure 3-242: Selecting active loan applications.

All active loan applications get displayed:

Id	Name	Disbursed	Amount Disbursed
EL-4211	Sar Connor	10/10/2016	\$1,000.00
EL-4209	Peter Johnson	10/10/2016	\$1,000.00
EL-4206-R:	Ulises Deckow Douglas, III	10/10/2016	\$1,054.83
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83
EL-4194-R:	Ulises Deckow Douglas, III	10/10/2016	\$1,204.83
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00
EL-1829-R:	Ulises Deckow Douglas, III	10/07/2016	\$1,210.00
EL-4170-R:	Ulises Deckow Douglas, III	10/07/2016	\$1,035.06
EL-4168-R:	Ulises Deckow Douglas, III	10/07/2016	\$1,185.06

Page 1 of 21

Figure 3-243: Active loan applications.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Rollover** button.

Note: *If a credit product based on which a current loan application has been created does not provide for applying rollovers, the following message opens:*

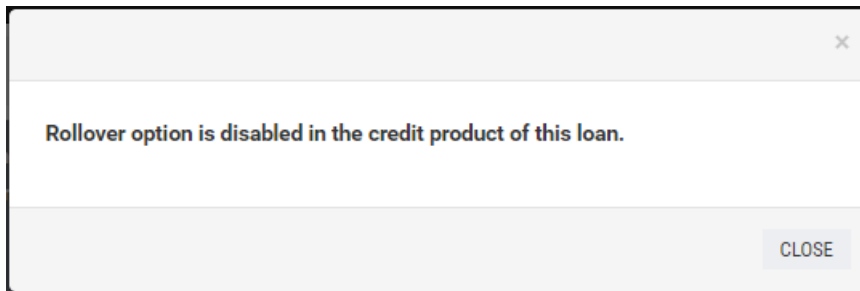


Figure 3-244: The credit product does not provide for applying rollovers

A number of rollovers cannot exceed a number set in the credit product.

The *Rollover* window opens:

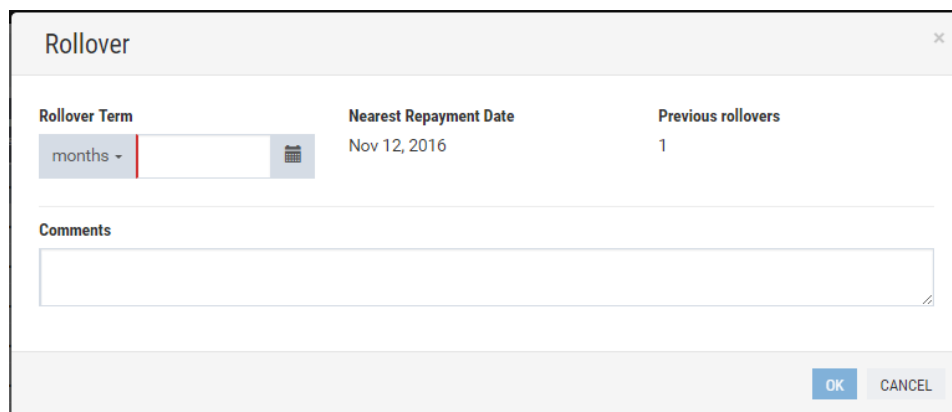


Figure 3-245: The *Rollover* window.

The **Previous rollovers** box displays a number of previous rollovers applied to a current loan.

- 5) In the **Rollover Term** box, select a period for which a loan repayment is extended.

Note: The maximum and minimum rollover term is specified in settings of the credit product.

- 6) In the **Nearest Repayment Date** box, specify a repayment date.
- 7) (*Optionally*) In the **Comments** box, enter appropriate comments if necessary.
- 8) In the *Rollover* window, click **OK** to accomplish the procedure.

The confirmation message opens:

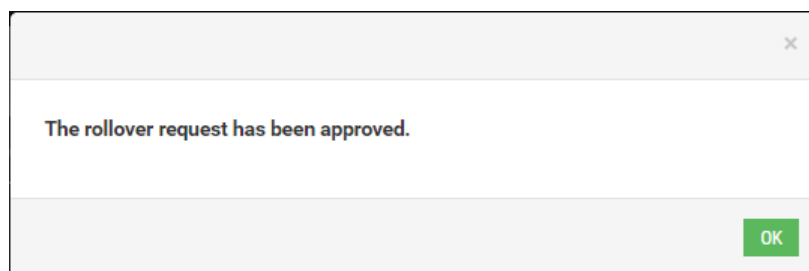


Figure 3-246: Confirmation message.

- 9) Click **OK**.

The loan has been rolled over and the corresponding record is displayed in the *Balance Log*.

Recording Interaction History

The current subsection provides information on recording information about contacting the borrower.

When processing an active loan application, the Loan Manager may contact the borrower and store information about the contact to the interaction history. For more information on how to perform this procedure, refer to *Recording the Interaction History* of the *Origination* section.

Adding Borrower's Data to Blacklists

The current subsection provides instructions on how to add information about a specific borrower to the blacklists.

When processing an active loan application, the Loan Manager may decide that borrower's data should be blacklisted.

To blacklist the borrower's data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Active**.

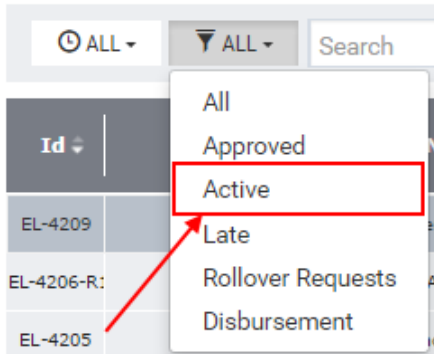


Figure 3-247: Selecting active loan applications.

All active loan applications get displayed:

A screenshot of a web application interface showing a table of active loan applications. At the top, there are two dropdown menus, the second one is set to 'ACTIVE', and a search box. Below these is a table with columns for 'Id', 'Name', 'Disbursed', and 'Amount Disbursed'. The table contains 18 rows of data. The entire table area is enclosed in a red rectangular border. At the bottom of the page, there is a pagination bar showing 'Page 1 of 21'.

Id	Name	Disbursed	Amount Disbursed
EL-4211	Sar Connor	10/10/2016	\$1,000.00
EL-4209	Peter Johnson	10/10/2016	\$1,000.00
EL-4206-R:	Ulises Deckow Douglas, III	10/10/2016	\$1,054.83
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83
EL-4194-R:	Ulises Deckow Douglas, III	10/10/2016	\$1,204.83
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00
EL-1829-R:	Ulises Deckow Douglas, III	10/07/2016	\$1,210.00
EL-4170-R:	Ulises Deckow Douglas, III	10/07/2016	\$1,035.06
EL-4168-R:	Ulises Deckow Douglas, III	10/07/2016	\$1,185.06

Figure 3-248: Active loan applications.

- 3) Repeat the steps 3)-7) described in the *Adding Borrower's Data to Blacklists* subsection of the *Underwriting* section.
- 4) In the *Add to Blacklist* window, click **OK** to add selected data to the blacklists.
The borrower's data have been blacklisted.

Loan Restructuring

The current subsection provides instructions on how to restructure a loan.

The Turnkey Lender system provides for restructuring a borrower's loan, i.e. changing basic credit terms for the borrower to repay a remaining debt amount. Restructuring can be applied to avoid the involvement of external collectors in case the borrower cannot repay the loan under initial credit terms.

The most common type of restructuring consists in loan extension aimed at reducing a monthly loan payment to an amount that can be repaid by the borrower. The less common case is when a loan interest rate or other credit product characteristics are changed.

In case of loan extension, a monthly payment is reduced, however a total amount of interest payments increases due to a longer credit term. Hence a total amount of payments for a restructured loan increases.

The main purpose of restructuring is to reduce monthly payments which can be achieved by changing a credit product, loan amount and term.

The Loan Manager can restructure loans with the following statuses:

- Active;
- Past Due.

To restructure a loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button to apply the filter and display necessary loan applications.

Note: Only "Active" and "Late" applications can be restructured.

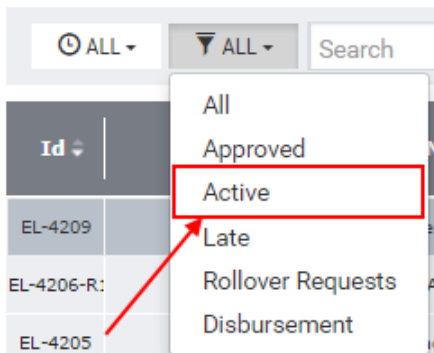
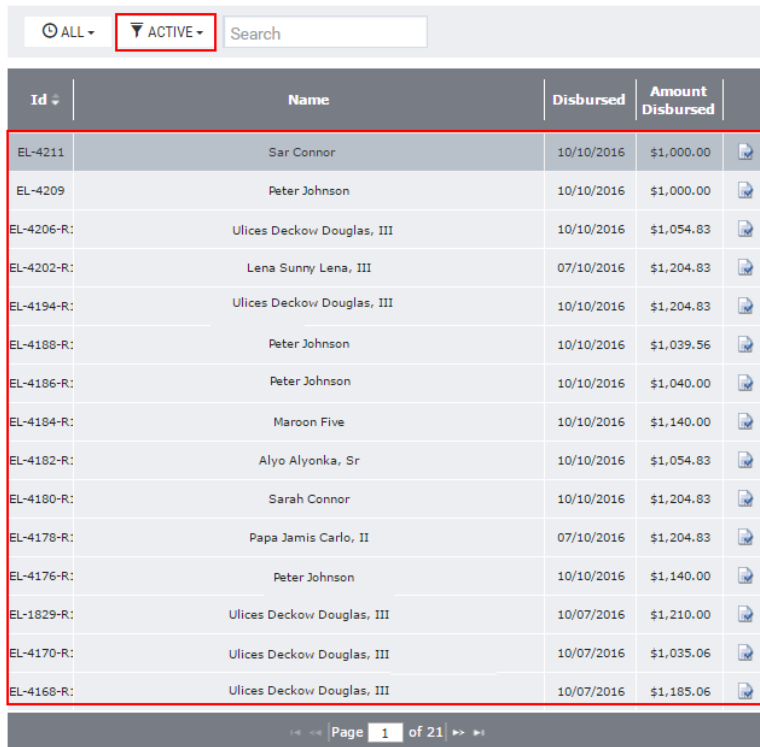


Figure 3-249: Filtering loan applications.

Loan applications are displayed according to the filter applied:



The screenshot shows a web interface for loan applications. At the top, there is a filter menu with 'ALL' and 'ACTIVE' options. The 'ACTIVE' option is selected and highlighted with a red box. To the right of the filter menu is a search input field. Below the filter menu is a table with the following columns: 'Id', 'Name', 'Disbursed', and 'Amount Disbursed'. The table contains 18 rows of data, each representing a loan application. The 'Id' column contains alphanumeric codes, the 'Name' column contains names, the 'Disbursed' column contains dates, and the 'Amount Disbursed' column contains monetary values. A red border highlights the entire table area. At the bottom of the table, there is a pagination control showing 'Page 1 of 21'.

Id	Name	Disbursed	Amount Disbursed
EL-4211	Sar Connor	10/10/2016	\$1,000.00
EL-4209	Peter Johnson	10/10/2016	\$1,000.00
EL-4206-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,054.83
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83
EL-4194-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,204.83
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00
EL-1829-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,210.00
EL-4170-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,035.06
EL-4168-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,185.06

Figure 3-250: Filtered loan applications.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Restructure** button.

The *Loan Restructuring* window opens:

The screenshot shows the 'Loan Restructuring' window with the following sections:

- Old Payment Schedule:** A table with columns: #, Date, Total, Principal, Interest, Past Due Interest, Late Fee, Close Date, Status, and Actions. It lists five payments, with the first one marked as 'Missed' and the others as 'Current' or 'Scheduled'. Below the table are checkboxes for 'Show paid installments' (unchecked) and 'Show scheduled installments' (checked). A 'Total Amount Due' of \$1,132.50 is shown.
- Total Debt Management:** A section with a tip: 'Here you can correct outstanding debt for this loan by changing interest and/or fee values.' It contains input fields for Principal (\$ 986,13), Interest (\$ 46,73), Past Due Interest (\$ 12,97), Commission (\$ 0), and Late Fee (\$ 0), which sum to an 'Outst. Balance' of \$ 1045,83.
- New Loan Parameters:** A section with a dropdown for 'Credit Product' (set to 'SemiMonthly'), a 'Loan Amount' field (\$ 1045,83), and a 'Term' field (set to '1' months).
- Summary:** A calculation: $\$1045.83 + \$39.22 = \$1085.05$. Below this is a table with columns: Due Date, Principal, Interest, Interest Rate, and Total. It shows two payments: one on Aug 18, 2017, and another on Sep 3, 2017.

Figure 3-251: The *Loan Restructuring* window.

The **Old Payment Schedule** area displays information on a current loan to be restructured.

- 5) (Optionally) In the **Old Payment Schedule** area, click **Show paid installments** to view all payment transactions.
- 6) (Optionally) In the **Old Payment Schedule** area, click **Show scheduled installments** to view a current payment schedule.
- 7) In the **Total Debt Management** area, change the following data to change the outstanding balance:
 - **Interest;**
 - **Past due interest** (for overdue loans);
 - **Commission;**
 - **Late fee** (for overdue loans).

A change in the amount of interest and commission brings about a change in the outstanding balance and loan amount accordingly.

- 8) In the **New Loan Parameters** area, determine terms of a new (restructured) loan:

- a. In the **Credit Product** box, select a corresponding credit product.
 - b. In the **Term** box, change a credit period.
- 9) In the *Loan Restructuring* window, click **OK** to complete the procedure.

The confirmation message opens:

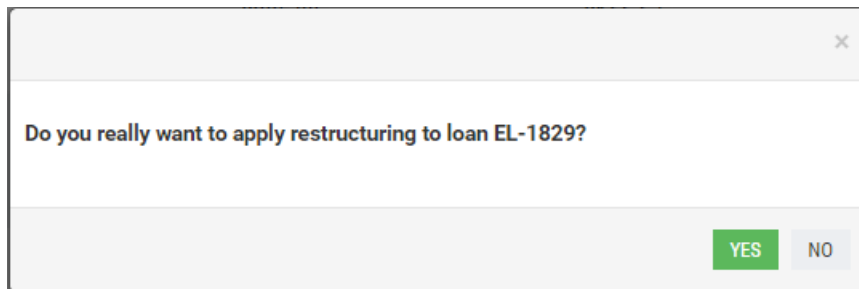


Figure 3-252: The confirmation message I.

- 10) Click **Yes** to confirm the operation.

The message confirming the successful operation is displayed:

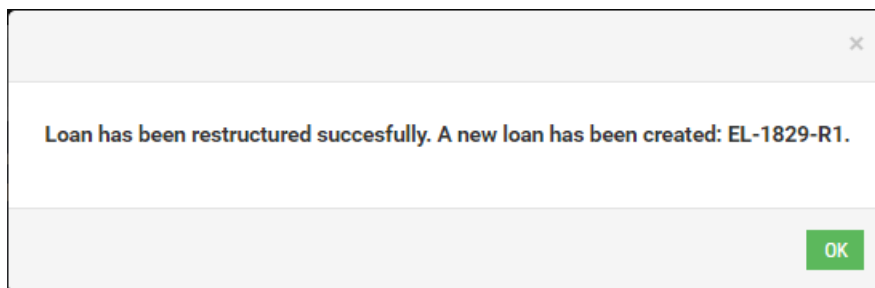


Figure 3-253: The confirmation message II.


A selected loan has been restructured and a new public ID is created for the restructured loan: R1 is joined to an old public ID by a hyphen, for example: EL-1829-R1. If the loan is restructured repeatedly, R1 is replaced with R2 and so forth. Once the loan has been restructured, the additional **Restructuring** tab is displayed in the loan application details area. For more information on this tab, refer to the description in the *Servicing* subsection above.
















Managing Late Applications

The current subsection provides instructions on how to manage past due loans.

Loans that have not been repaid within late grace days are considered to be past due.

Late grace days correspond to a period during which the installment can still be repaid without penalties. This period starts after a due date. During the late grace days, the system charges neither the overdue interest rate nor late fee.

The Loan Manager can view all past due loans by clicking the **All** split button and selecting **Late**. The past due loans are displayed with the “Past Due” status :

Id	Name	Disbursed	Amount Disbursed	
EL-4299	Goga Kiak	09/12/2016	\$1,000.00	
EL-4295	Peter Johnson	08/03/2016	\$1,000.00	
EL-4294	David Madisson, Jr	09/03/2016	\$1,000.00	
EL-4274	David Madisson, Jr	09/02/2016	\$1,000.00	
EL-4270	Peter Johnson	09/11/2016	\$1,000.00	
EL-4260-R:	Peter Johnson	10/10/2016	\$1,392.04	
EL-4257	Peter Johnson	03/13/2016	\$1,000.00	
EL-4256	Klavdia Kukuevna	06/13/2016	\$1,000.00	
EL-4248	Klavdia Kukuevna	07/12/2016	\$1,000.00	
EL-4228	Lena Sunny Lena, III	09/21/2016	\$1,000.00	
EL-4220	David Madisson, Jr	04/11/2016	\$1,000.00	
EL-4211	Sarah Connor	09/28/2016	\$1,000.00	
EL-4205	Peter Johnson	08/10/2016	\$1,000.00	
EL-4201	Maroon Five	08/10/2016	\$1,000.00	
EL-4165-R:	Peter Johnson	08/07/2016	\$1,185.06	

Page 1 of 15

Figure 3-254: Past due loans.

Having clicked a loan application in the table, the Loan Manager can view payment details of a past due loan on the **Payments** tab. All outstanding payments are displayed with the “Missed” status :









Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents									
#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	07/01/2017	\$299.32	\$200.00	\$50.00	\$49.32	\$0.00		 Missed	
2	07/31/2017	\$243.95	\$200.00	\$40.00	\$3.95	\$0.00		 Missed	
3	08/31/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		 Current	
4	09/30/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		 Scheduled	
5	10/31/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		 Scheduled	
								<input checked="" type="checkbox"/> Show paid installments	
								<input checked="" type="checkbox"/> Show scheduled installments	
								Total Amount Due:	\$1,203.27

Figure 3-255: The past due loan: payment details.

If late fees are set in a credit product (refer to *Managing Credit Products*), they are displayed for each overdue installment.

The payment schedule also displays the past due interest for each overdue installment. Depending on settings made in the credit product, the past due interest can be calculated in the system on the basis of one of the following parameters:

- Total outstanding principal amount;
- Outstanding balance. The outstanding balance includes the total outstanding principal amount, interest outstanding as of the current date (i.e. excluding interest outstanding for all next scheduled installments that are not due yet), late fee (if any) and commission (if any);
- Current debt. The current debt includes the principal and interest outstanding for the current installment, late fee (if any) and commission (if any).

When processing past due loans, the Loan Manager can perform the following operations:

- Record information on loan repayment (refer to *Loan Repayment*);

The Loan Manager can view an outstanding amount in the **Outstanding Balance** area:

The screenshot shows a loan management interface for a customer named David Palmer. The interface includes a header with customer details, a navigation bar with tabs like CONTACT, BLACKLIST, RESTRUCTURE, ROLLOVER, and PAYMENT, and a main section with a table of payments and a total amount due.

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	07/01/2017	\$299.32	\$200.00	\$50.00	\$49.32	\$0.00		Missed	
2	07/31/2017	\$243.95	\$200.00	\$40.00	\$3.95	\$0.00		Missed	
3	08/31/2017	\$230.00	\$200.00	\$30.00	\$0.00	\$0.00		Current	
4	09/30/2017	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		Scheduled	
5	10/31/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Scheduled	

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents

Repaid Amount: \$0.00
 Outstanding Balance: \$1,203.27
 Credit Product: CP_WithoutColl_classic

☑ Show paid installments
 ☑ Show scheduled installments

Total Amount Due: \$1,203.27

Figure 3-256: Late payments.

- Record a history of interaction with the borrower (refer to *Recording the Interaction History* of the *Origination* section);
- Roll over loans (refer to *Loan Rollover*);

Note: *An overdue loan can be rolled over only if there are no outstanding amounts of past due interest and late fee.*

- Add borrowers' data to blacklists of the system (refer to *Adding Borrower's Data to Blacklists*);
- Restructure loans (refer to *Loan Restructuring*).

Managing Undisbursed Loans

The current subsection provides information on how to manage loans for which the automatic disbursement failed.

The automatic disbursement of loans can be initiated either manually by the Loan Manager or can be set in the web.config file of the system.

Note: *If the automatic loan disbursement is set in the web.config file of the system, the loan is disbursed automatically once approved by the Underwriter or the Collateral Manager.*

When processing the undisbursed loans, the Loan Manager can perform the following operations:

- Retry the automatic loan disbursement;
- Disburse loan manually;

- Record the interaction history;
- Add borrower's data to blacklists.

The detailed description of the above listed procedures is provided in the subsections below.

Initiating the Automatic Loan Disbursement

The current subsection provides instructions on how to retry the automatic disbursement of a loan that has not been disbursed automatically by the system.

To retry the automatic disbursement of a loan amount:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Disbursement**.

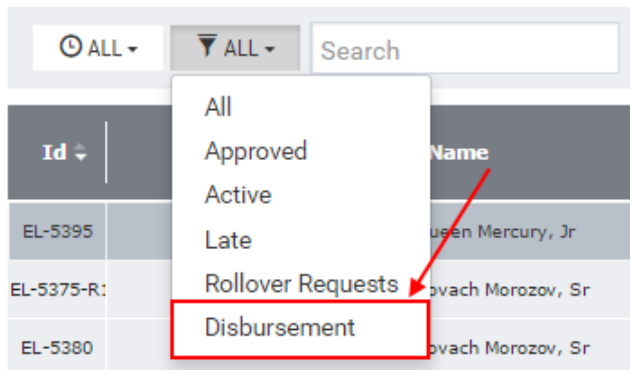


Figure 3-257: Selecting undisbursed loans.

All loans for which the automatic disbursement failed get displayed:

Id	Name	Disbursed	Amount Disbursed
EL-4108	David Madison, Jr	10/05/2016	\$1,000.00
EL-2947	Nikolo Swift	09/27/2016	\$1,000.00
EL-1878	Nikolo Swift	09/16/2016	\$1,000.00
EL-1849	Caroline Nord	09/12/2016	\$1,000.00
EL-1843	Caroline Nord	09/11/2016	\$1,000.00
EL-1505	Klavdia Kukuevna	08/19/2016	\$1,000.00
EL-1503	Caroline Nord	08/19/2016	\$1,000.00
EL-1502	Alyo Alyonka, Sr	08/19/2016	\$1,000.00
EL-1494	Caroline Nord	08/19/2016	\$1,000.00
EL-1463	Caroline Nord	08/18/2016	\$1,000.00
EL-1239	Audie Abbott Swift, III	06/15/2016	\$100,000.00
EL-1238	Audie Abbott Swift, III	06/15/2016	\$100,000.00
EL-1235	Audie Abbott Swift, III	06/15/2016	\$10,000.00
EL-765	Caroline Nord	04/20/2016	\$1,000.00
EL-502	Caroline Nord	-	\$1,000.00

Figure 3-258: Undisbursed loans.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Disburse** button and then click **Retry automatic disbursement**:

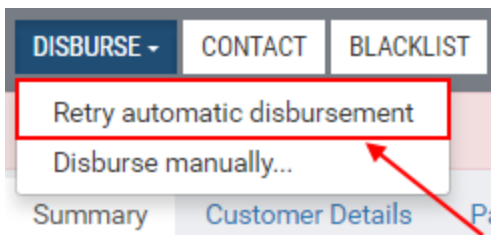


Figure 3-259: Disbursing a loan.

The message confirming the automatic disbursement opens:

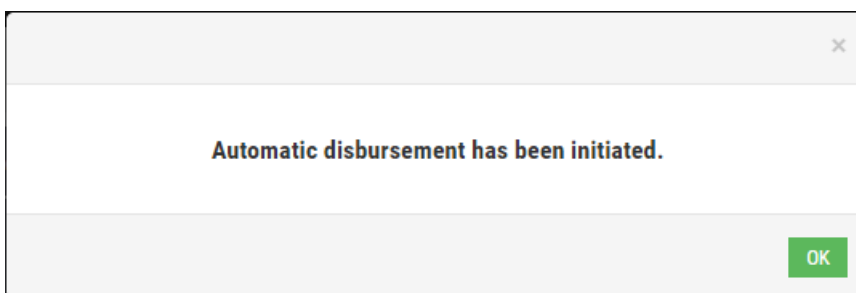



Figure 3-260: The automatic disbursement has been initiated.

5) Click **OK**.

The loan application is displayed in the “Disbursement in Progress” status  for a short while. If the automatic disbursement has been successful, the status changes for “Active” and the loan application gets moved to the **Active** group and can be processed further (for more information, refer to the *Managing Active Applications* subsection below).

Disbursing Loans Manually

The current subsection provides instructions on how to conduct the manual disbursement of a loan that has not been disbursed automatically by the system.

To disburse a loan manually:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Disbursement**.

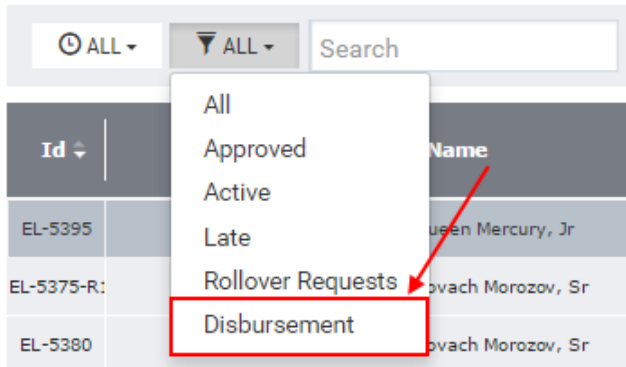
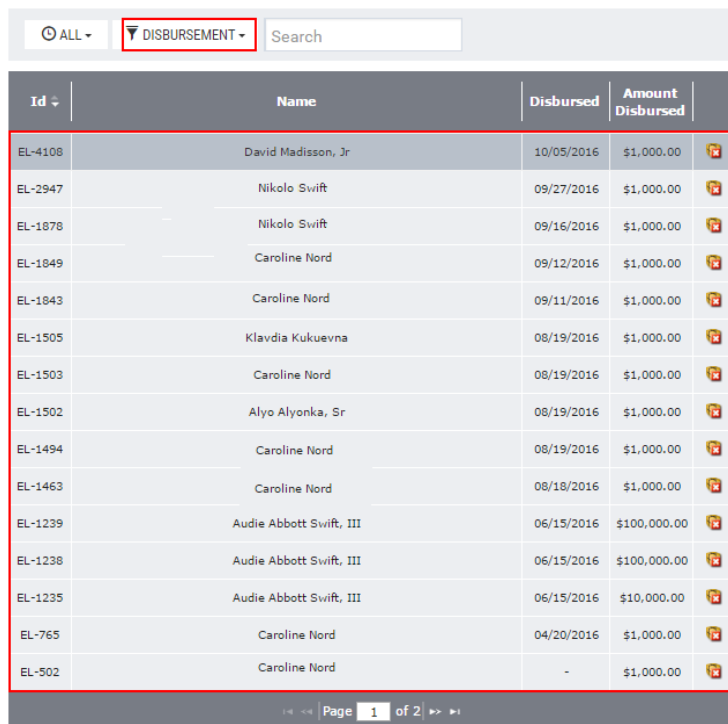


Figure 3-261: Selecting undisbursed loans.

All loans for which the automatic disbursement failed get displayed:

A screenshot of the Turnkey Lender system interface showing a table of undisbursed loans. The table has columns for 'Id', 'Name', 'Disbursed', and 'Amount Disbursed'. The 'Disbursed' column contains dates, and the 'Amount Disbursed' column contains dollar amounts. A red box highlights the entire table. The 'Disbursement' dropdown menu is selected in the top navigation bar.

Id	Name	Disbursed	Amount Disbursed
EL-4108	David Madisson, Jr	10/05/2016	\$1,000.00
EL-2947	Nikolo Swift	09/27/2016	\$1,000.00
EL-1878	Nikolo Swift	09/16/2016	\$1,000.00
EL-1849	Caroline Nord	09/12/2016	\$1,000.00
EL-1843	Caroline Nord	09/11/2016	\$1,000.00
EL-1505	Klavdia Kukuevna	08/19/2016	\$1,000.00
EL-1503	Caroline Nord	08/19/2016	\$1,000.00
EL-1502	Alyo Alyonka, Sr	08/19/2016	\$1,000.00
EL-1494	Caroline Nord	08/19/2016	\$1,000.00
EL-1463	Caroline Nord	08/18/2016	\$1,000.00
EL-1239	Audie Abbott Swift, III	06/15/2016	\$100,000.00
EL-1238	Audie Abbott Swift, III	06/15/2016	\$100,000.00
EL-1235	Audie Abbott Swift, III	06/15/2016	\$10,000.00
EL-765	Caroline Nord	04/20/2016	\$1,000.00
EL-502	Caroline Nord	-	\$1,000.00

Figure 3-262: Undisbursed loans.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Disburse** button and then click **Disburse manually**:

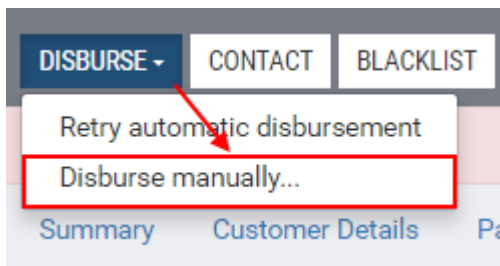


Figure 3-263: Disbursing a loan.

The *Loan Disbursement* window opens:

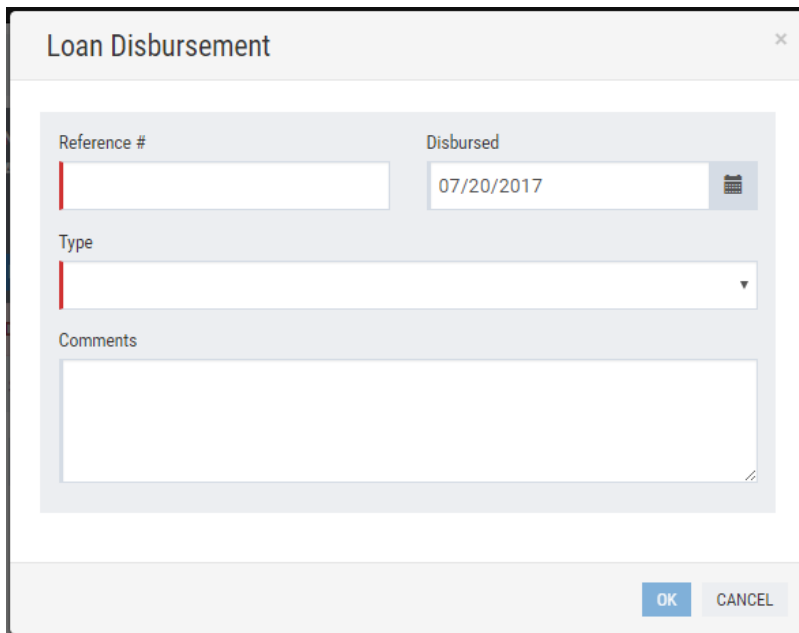



Figure 3-264: The *Loan Disbursement* window.

- 5) In the **Reference** box, type in a corresponding payment number.
- 6) In the **Disbursed** box, enter a loan disbursement date.

Note: The loan disbursement date can be specified by using the calendar. To open the calendar, click the **Calendar** icon .

- 7) In the **Type** box, select a type of payment.
- 8) (Optionally) In the **Comments** box, enter appropriate comments if necessary.
- 9) Click **OK** to disburse the loan.

The loan has been disbursed. The loan status changes for “Active” and the loan application gets moved to the **Active** group and can be processed further (for more information, refer to the *Managing Active Applications* subsection below).

Recording Interaction History

The current subsection provides information on recording information about contacting the borrower.

When processing an approved loan application, the Loan Manager may contact the borrower and store information about the contact to the interaction history. For more information on how to perform this procedure, refer to *Recording the Interaction History* of the *Origination* section.

Adding Borrower’s Data to Blacklists

The current subsection provides instructions on how to add information about a specific borrower to the blacklists.

When processing an undisbursed loan, the Loan Manager may decide that borrower’s data should be blacklisted.

To blacklist the borrower’s data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Disbursement**.

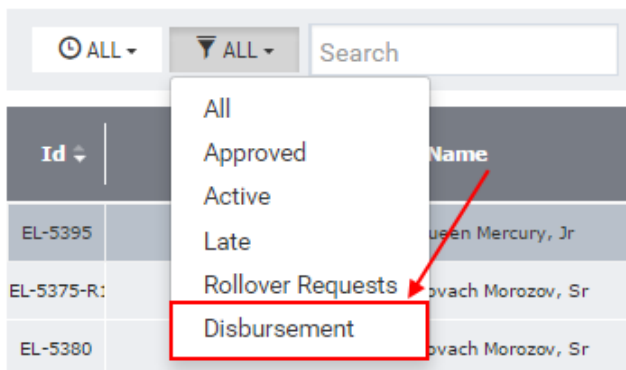


Figure 3-265: Selecting undisbursed loans.

All loans for which the automatic disbursement failed get displayed:

Id	Name	Disbursed	Amount Disbursed	
EL-4108	David Madison, Jr	10/05/2016	\$1,000.00	
EL-2947	Nikolo Swift	09/27/2016	\$1,000.00	
EL-1878	Nikolo Swift	09/16/2016	\$1,000.00	
EL-1849	Caroline Nord	09/12/2016	\$1,000.00	
EL-1843	Caroline Nord	09/11/2016	\$1,000.00	
EL-1505	Klavdia Kukuevna	08/19/2016	\$1,000.00	
EL-1503	Caroline Nord	08/19/2016	\$1,000.00	
EL-1502	Alyo Alyonka, Sr	08/19/2016	\$1,000.00	
EL-1494	Caroline Nord	08/19/2016	\$1,000.00	
EL-1463	Caroline Nord	08/18/2016	\$1,000.00	
EL-1239	Audie Abbott Swift, III	06/15/2016	\$100,000.00	
EL-1238	Audie Abbott Swift, III	06/15/2016	\$100,000.00	
EL-1235	Audie Abbott Swift, III	06/15/2016	\$10,000.00	
EL-765	Caroline Nord	04/20/2016	\$1,000.00	
EL-502	Caroline Nord	-	\$1,000.00	

Figure 3-266: Approved loan applications.

- 3) Repeat the steps 3)-10) described in the *Adding Borrower's Data to Blacklists* subsection of the *Underwriting* section.

The borrower's data have been blacklisted.

Managing Peer-to-Peer Loans

The Turnkey Lender system supports origination and processing of peer-to-peer loans.

In peer-to-peer lending, investors who are willing to lend are matched up with individuals who are willing to borrow. The Turnkey Lender system allows bringing individual borrowers and investors together, bypassing traditional banks. Investors can use the Turnkey Lender online portal to invest their money in the peer-to-peer loans. Investors are registered in the system by an authorized user and a personal account is created for each investor. In the personal account, the investor chooses the borrower to lend to. For more information on how to work in the investor's personal account, refer to *Investor's Personal Account*.

To originate and process the peer-to-peer loans in the system, corresponding settings must be made in a credit product (for more information, refer to *Managing Credit Products*).

The Servicing web workplace allows processing two types of peer-to-peer loans according to settings made in the credit product:

- Peer-to-peer loans that can be funded by investors only before disbursement
- Peer-to-peer loans that can be funded by investors any time

More detailed instructions on how to process these types of peer-to-peer loans are provided in the follow-up sections.

Loans Funded before Disbursement

The current subsection describes the procedure of processing peer-to-peer loans that can be funded only before disbursement. These loans cannot be disbursed to the borrower until they are fully funded by investors.

Once a peer-to-peer loan of this type has been processed by the Underwriter (and the Collateral Manger in case of a secured peer-to-peer loan), it gets displayed in the **Gathering Investments** section on the Servicing web workplace.

To process the peer-to-peer loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Gathering Investments**.

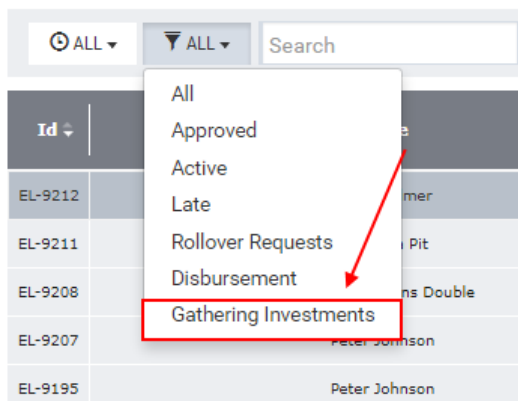



Figure 3-267: Selecting loans to be funded.

The table displays all peer-to-peer loans that must be fully funded by investors. If these loans are not funded or funded only partially, they cannot be issued to borrowers. These peer-to-peer loans are displayed in the “Gathering Investments”  status.


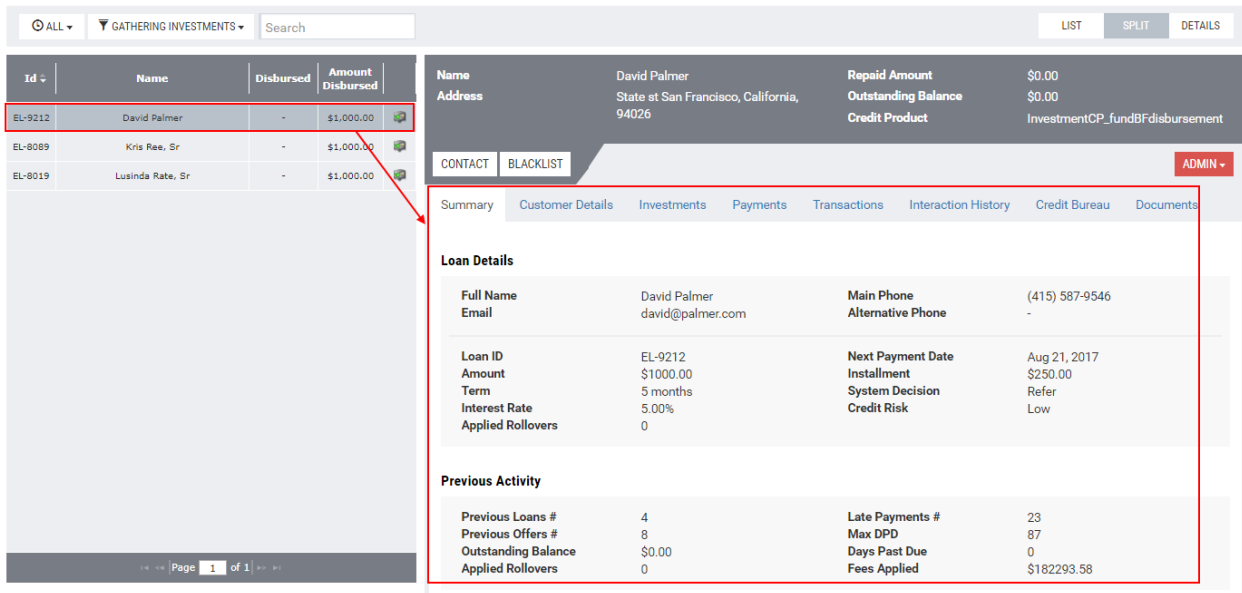
⌂ ALL ▼ GATHERING INVESTMENTS <input type="text" value="Search"/>				
Id	Name	Disbursed	Amount Disbursed	
EL-9212	David Palmer	-	\$1,000.00	
EL-8089	Kris Ree, Sr	-	\$1,000.00	
EL-8019	Lusinda Rate, Sr	-	\$1,000.00	

Figure 3-268: Peer-to-peer loans in the “Gathering Investments” status.

3) In the table, select a peer-to-peer loan application.

Details of the selected peer-to-peer loan application get displayed to the right of the table.



Id	Name	Disbursed	Amount Disbursed
EL-9212	David Palmer	-	\$1,000.00
EL-8089	Kris Ree, Sr	-	\$1,000.00
EL-8019	Lusinda Rate, Sr	-	\$1,000.00

Loan Details

Full Name	David Palmer	Main Phone	(415) 587-9546
Email	david@palmer.com	Alternative Phone	-
Loan ID	EL-9212	Next Payment Date	Aug 21, 2017
Amount	\$1000.00	Installment	\$250.00
Term	5 months	System Decision	Refer
Interest Rate	5.00%	Credit Risk	Low
Applied Rollovers	0		

Previous Activity

Previous Loans #	4	Late Payments #	23
Previous Offers #	8	Max DPD	87
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$182293.58

Figure 3-269: Details of the selected peer-to-peer loan application.

4) Click the **Investments** tab.

If the peer-to-peer loan has not been funded yet, the **Investments** tab does not display any values:

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
No investments for this loan					
Invested \$0.00 out of \$1000.00					

Figure 3-270: The loan has not been funded yet.

If the loan has been funded partially, the **Investments** tab displays the following data:

- **Submitted:** a date when the investment was made;
- **Investor's Name:** a full name of the investor;
- **Amount:** an invested amount;
- **Interest Rate:** an investment interest rate (is specified in the credit product and differs from a regular interest rate charged for a loan).

The **Investments** tab displays investments of all lenders. A total invested amount is also displayed at the bottom of the table:

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 24, 2017	Investor AR	\$1000.00	4.00%	Withdraw >
Invested \$1000.00 out of \$4000.00					

Figure 3-271: Investment made by one lender.

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 24, 2017	Investor AR	\$2000.00	4.00%	Withdraw >
2	Jul 24, 2017	Investor AM	\$800.00	4.00%	Withdraw >
Invested \$2800.00 out of \$5200.00					

Figure 3-272: Investments made by two lenders.

5) (Optionally) To cancel the investment, click **Withdraw** opposite a corresponding investment.

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 24, 2017	Investor AR	\$1000.00	4.00%	Withdraw

Invested \$1000.00 out of \$4000.00

Figure 3-273: Canceling the investment.

The confirmation message opens:

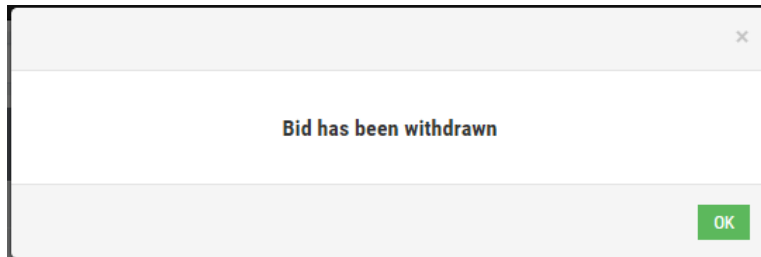


Figure 3-274: The confirmation message.

- a. Click **OK** to cancel the investment.

If necessary, data of peer-to-peer loan applications in the “Gathering Investments” status can be blacklisted or the Loan Manager can contact the borrower and record information about the contact to the interaction history. For more information on how to blacklist borrower’s data and create the interaction history, refer to procedures of the *Recording Interaction History* and *Adding Borrower’s Data to Blacklists* subsections describing similar operations for *Managing Approved Applications*.

The peer-to-peer loan remains in the “Gathering Investments” status until it is fully funded by investors. Once a total loan amount has been covered by investors, the status of the peer-to-peer loan automatically changes to “Approved”, the loan application is moved to the **Approved** section and the peer-to-peer loan can be disbursed. The subsections below describe the procedures of disbursing and managing peer-to-peer loans of this type.

Disbursing Approved Peer-to-Peer Loans

The current subsection describes the procedure of disbursing peer-to-peer loans that have been previously in the “Gathering Investments” status.

Once the status of the peer-to-peer loan has changed for “Approved”, the investor can neither cancel nor modify the bid. In this case, the Loan Manger cannot cancel the bid either. An approved peer-to-peer loan can be disbursed to the borrower.

The Loan Manager can disburse a loan amount manually or can initiate the automatic disbursement.

Note: *If necessary, data of applications in the “Approved” status can be blacklisted or the Loan Manager can contact the borrower and record information about the contact to the interaction history. For more information on how to blacklist borrower’s data and create the interaction history, refer to procedures of the Recording Interaction History and Adding Borrower’s Data to Blacklists subsections describing similar operations for Managing Approved Applications.*

To disburse the peer to peer loan:

- 1) Above the table displaying the list of loan applications, click the **All** split button and select **Approved**.

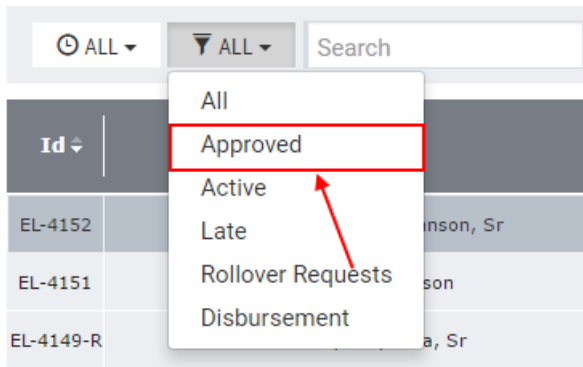


Figure 3-275: Selecting approved loan applications.

All approved applications submitted to the Loan Manager get displayed:



Id	Name	Disbursed	Amount Disbursed	
EL-1829	Ulises Deckow Douglas, III	-	\$1,000.00	✓
EL-1828	Jonny Karl Johnson, Sr	-	\$1,000.00	✓
EL-1818	Klavdia Kukuevna	09/12/2016	\$1,000.00	✓
EL-1815	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1810	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1808	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1807	Sarah Connor	09/12/2016	\$1,000.00	✓
EL-1806	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1805	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1800	Klavdia Kukuevna	09/09/2016	\$1,000.00	✓
EL-1799	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1798	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1797	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1791	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1790	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓

Figure 3-276: Approved loan applications.

- 2) In the table, click a corresponding peer-to-peer loan.

A peer-to-peer loan is distinguished by the additional **Investments** tab displayed in the loan details area to the right of the table. Since the investor's bid made for the peer-to-peer loan that has been

previously in the “Gathering Investments” status can be neither changed nor canceled, the **Actions** column of the **Investments** tab is displayed empty:

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 21, 2017	Investor AR	\$1000.00	4.00%	

Figure 3-277: The Investments tab.

- Repeat steps 4)-7) of the procedure described in the *Loan Disbursement* subsection above.

The peer-to-peer loan has been disbursed and no new funds can be invested in the loan. The loan status changes for “Active”.

The subsection below describes the procedure of managing active peer-to-peer loans.

Managing Disbursed Peer-to-Peer Loans

The current subsection describes the procedure of managing peer-to-peer loans that have been previously in the “Gathering Investments” status.

To manage peer-to-peer loans:

- Above the table displaying the list of loan applications, click the **All** split button and select a necessary section.

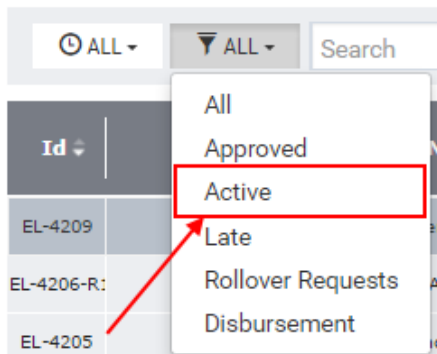


Figure 3-278: Example: selecting active loan applications.

Loan applications pertaining to the selected section get displayed:

The screenshot shows a web interface with a filter dropdown set to 'ACTIVE' and a search bar. Below is a table of active loan applications. The table has columns for Id, Name, Disbursed date, and Amount Disbursed. A red box highlights the entire table area.

Id	Name	Disbursed	Amount Disbursed
EL-4211	Sar Connor	10/10/2016	\$1,000.00
EL-4209	Peter Johnson	10/10/2016	\$1,000.00
EL-4206-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,054.83
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83
EL-4194-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,204.83
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00
EL-1829-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,210.00
EL-4170-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,035.06
EL-4168-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,185.06

Page 1 of 21

Figure 3-279: Active loan applications.

- In the table, click a corresponding peer-to-peer loan.

A peer-to-peer loan is distinguished by the additional **Investments** tab displayed in the loan details area to the right of the table. Since the investor’s bid made for the peer-to-peer loan that has been previously in the “Gathering Investments” status can be neither changed nor canceled, the **Actions** column of the **Investments** tab is displayed empty:

The screenshot shows a detailed view of a loan application for David Palmer. The 'Investments' tab is selected, showing a table of investment records. A red arrow points from the 'Investments' tab in the navigation menu to the investment table.

#	Submitted	Investor's Name	Amount	Interest Rate	Return Amount	Actions
1	Jul 21, 2017	Investor AR	\$1000.00	4.00%	\$0.00	

Figure 3-280: The Investments tab of the peer-to-peer loan application.

3) On the **Investments** tab, click the arrow  in the **Actions** column to expand the area.

#	Submitted	Investor's Name	Amount	Interest Rate	Return Amount	Actions
1	Mar 25, 2017	Investor AR	\$1000.00	4.00%	\$665.74	

Balance		
Principal	Interest	Total
\$406.26	\$8.00	\$414.26

Repayments			
Date	Principal	Interest	Total
Jul 26, 2017	\$150.00	\$32.00	\$182.00
Jul 26, 2017	\$50.00	\$0.00	\$50.00
Jul 26, 2017	\$160.00	\$24.00	\$184.00
Jul 26, 2017	\$40.00	\$0.00	\$40.00
Jul 26, 2017	\$0.00	\$6.99	\$6.99
Jul 26, 2017	\$178.74	\$9.01	\$187.75
Jul 26, 2017	\$15.00	\$0.00	\$15.00

Figure 3-281: The expanded area of the Investments tab.

The table of the **Investments** tab displays the following data:

- **Submitted:** a date when the investment was made.
- **Investor's Name:** a full name of the investor.
- **Amount:** an invested amount.
- **Interest Rate:** an investment interest rate (is specified in the credit product and differs from a regular interest rate charged for a loan).
- **Return Amount:** a total amount repaid by the borrower for the loan as of the current date.

The **Balance** area displays the following information:

- **Principal:** a current total outstanding principal amount to be repaid by the borrower to the investor.

Note: If the loan has been disbursed and no repayments have been made yet, the current total outstanding principal amount equals an investment amount.

- **Interest:** a current interest amount due to the investor.

Note: If a credit product based on which the current loan application has been created does not provide for applying early payments, the current interest amount is displayed only on an installment due date.

The current interest amount is calculated on the basis of an interest amount charged for a current scheduled installment (if the credit product does not provide for applying early

payments) or on the basis of a daily interest rate (if the credit product provides for applying early payments).

- **Total:** a current total amount due to the investor.

The **Repayments** area displays the following information:

- **Date:** a date when a payment was made by the borrower.
- **Principal:** a principal amount repaid by the borrower.
- **Interest:** an investment interest covered by the repayment made by the borrower.
- **Total:** a total amount repaid by the borrower to the investor on a specified date.

When processing peer-to-peer loans, the Loan Manager can perform the following operations:

- Record information on loan repayment (refer to *Loan Repayment*);

The Loan Manager can view a current outstanding balance in the **Outstanding Balance** area:

Name	Peter Johnson	Repaid Amount	\$1129.26
Address	Mira str. Kansas, Alabama, 18907	Outstanding Balance	\$34.49 ←
		Credit Product	InvestmentCP_fundBFdisbursement

Figure 3-282: The outstanding balance.

- Record a history of interaction with the borrower (refer to *Recording the Interaction History* of the *Origination* section);
- Roll over loans (refer to *Loan Rollover*);

Note: *An overdue loan can be rolled over only if there are no outstanding amounts of past due interest and late fee.*

- Add borrowers' data to blacklists of the system (refer to *Adding Borrower's Data to Blacklists*);
- Restructure loans (refer to *Loan Restructuring*).

Loans Funded Anytime

The current subsection describes the procedure of processing peer-to-peer loans that can be funded by investors after disbursement. As opposed to peer-to-peer loans in the “Gathering Investments” status (refer to the *Loans Funded before Disbursement* subsection above), the peer-to-peer loans described in this subsection can be disbursed right after they have been approved by the Underwriter (and the Collateral Manger in case of a secured peer-to-peer loan), i.e. no intermediate status for gathering investments is used for this type of loans. Once approved, these peer-to-peer loans can be funded by investors any time until they are fully repaid or fully funded. The procedures of managing this type of peer-to-peer loans are described in the subsections below.

Managing Peer-to-Peer Loans

The current subsection describes the procedure of managing peer-to-peer loans previously approved by the Underwriter (and the Collateral Manger in case of a secured peer-to-peer loan).

After a peer-to-peer loan has been approved, it is assigned the “Approved” status and gets displayed among approved loan applications on the Servicing web workplace.

Id	Name	Disbursed	Amount Disbursed	
EL-9255	David Palmer	-	\$3,500.00	✓
EL-9223	Peter Johnson	-	\$1,000.00	✓
EL-9215	Lusinda Rate, Sr	-	\$1,000.00	✓
EL-9211	Elizaveta Pit	-	\$1,000.00	✓
EL-8160	Olga A TTT, Jr	-	\$18,300.00	✓
EL-8150	Ron Potter	-	\$1,000.00	✓
EL-8043	Joan Rolling, Sr	-	\$1,000.00	✓
EL-8025	Lusinda Rate, Sr	-	\$1,000.00	✓

Page 1 of 2

Figure 3-283: Approved loan applications.

The peer-to-peer loan is distinguished by the additional **Investments** tab displayed in the loan details area.

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 27, 2017	Investor AR	\$1000.00	4.00%	Withdraw >

Invested \$1000.00 out of \$2500.00

Figure 3-284: The investment made in the peer-to-peer loan in the “Approved” status.

Once the peer-to-peer loan has been approved, it can be funded by investors anytime until this loan is fully repaid or fully funded.

If the peer-to-peer loan in the “Approved” status has been funded by investors, the **Investments** tab displays the following data:

- **Submitted:** a date when the investment was made.
- **Investor’s Name:** a full name of the investor.
- **Amount:** an invested amount.
- **Interest Rate:** an investment interest rate (is specified in a credit product and differs from a regular interest rate charged for a loan).
- **Actions:** by clicking **Withdraw**, the Loan Manager can cancel the investment.

The **Investments** tab displays investments made by all investors in a current peer-to-peer loan.

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 27, 2017	Investor AR	\$1000.00	4.00%	Withdraw >
2	Jul 27, 2017	Investor AM	\$1200.00	4.00%	Withdraw >

Invested **\$2200.00** out of **\$1300.00**

Figure 3-285: Investments made by several investors.

The Loan Manager can disburse an approved peer-to-peer loan. For more information on how to disburse the approved peer-to-peer loan, refer to the *Disbursing Approved Peer-to-Peer Loan* subsection below.

Besides, the Loan Manger can perform the following actions on approved peer-to-peer loan applications:

- Record the interaction history (for more information refer to the *Recording Interaction History* subsection describing the same procedure for approved loan applications).
- Add borrower’s data to blacklists (for more information, refer to the *Adding Borrower’s Data to Blacklists* subsection describing the same procedure for approved loan applications).


Once the approved peer-to-peer loan has been disbursed, its status changes for “Active” and a peer-to-peer loan application gets displayed among all active loan applications:

⊕ ALL ▾ **ACTIVE ▾** Search

Id ▾	Name	Disbursed	Amount Disbursed	
EL-9255	David Palmer	07/28/2017	\$3,500.00	
EL-9251	David Palmer	06/26/2017	\$1,000.00	
EL-9243	Jonny Karl Johnson, Sr	03/25/2017	\$2,600.00	
EL-9242	Jonny Karl Johnson, Sr	02/22/2017	\$2,600.00	
EL-9241	Jonny Karl Johnson, Sr	05/25/2017	\$2,600.00	
EL-9240	Jonny Karl Johnson, Sr	04/25/2017	\$2,600.00	
EL-9233	Marco Antonovich Polo, Sr	03/26/2017	\$2,600.00	
EL-1009-R	Marco Antonovich Polo, Sr	07/26/2017	\$113.58	
EL-9227	Elizaveta Pit	07/25/2017	\$1,000.00	
EL-9216	Peter Johnson	06/24/2017	\$1,000.00	
EL-9208	Test Notifications Double	06/21/2017	\$500.00	
EL-9195	Peter Johnson	06/10/2017	\$1,000.00	
EL-9191	John Smith	07/21/2017	\$2,222.00	
EL-9189-R	Elizaveta Pit	07/19/2017	\$5,070.00	

Page 1 of 4

Figure 3-286: Active loan applications.

If a peer-to-peer loan in the “Active” status has not been repaid yet, the **Balance** area of the **Investments** tab displays a current total outstanding principal amount that equals a total amount of the investment. The **Balance** area can be viewed by clicking the arrow  in the **Actions** column.

#	Submitted	Investor's Name	Amount	Interest Rate	Return Amount	Actions
1	Jul 28, 2017	Investor AR	\$400.00	4.00%	\$0.00	Withdraw

Balance

Principal	Interest	Total
\$400.00	\$0.00	\$400.00

Repayments

Date	Principal	Interest	Total
No repayments yet			

Invested \$400.00 out of \$1000.00

Figure 3-287: The expanded area.

After the borrower has made payment, the Loan Manager cannot cancel the investment, i.e. the **Withdraw** option becomes unavailable in the **Actions** column. If the borrower has made payment, the following values are displayed additionally on the **Investments** tab:

- **Return Amount:** a total amount repaid by the borrower for the loan.

The **Balance** area:

- **Principal:** a current total outstanding principal amount to be repaid by the borrower to the investor.
- **Interest:** a current interest amount due to the investor.

***Note:** If a credit product based on which the current loan application has been created does not provide for applying early payments, the current interest amount is displayed only on an installment due date.*

The current interest amount is calculated on the basis of an interest amount charged for a current scheduled installment (if the credit product does not provide for applying early payments) or on the basis of a daily interest rate (if the credit product provides for applying early payments).

- **Total:** a current total amount due to the investor.

The **Repayments** area:

- **Date:** a date when the payment was made by the borrower.
- **Principal:** a principal amount repaid by the borrower.
- **Interest:** an investment interest covered by a repayment made by the borrower.

- **Total:** a total amount repaid by the borrower to the investor on a specified payment date.

#	Submitted	Investor's Name	Amount	Interest Rate	Return Amount	Actions
1	Mar 30, 2017	Investor AR	\$400.00	4.00%	\$120.00	

Balance		
Principal	Interest	Total
\$302.40	\$6.40	\$308.80

Repayments			
Date	Principal	Interest	Total
Jul 31, 2017	\$60.00	\$12.80	\$72.80
Jul 31, 2017	\$20.00	\$0.00	\$20.00
Jul 31, 2017	\$17.60	\$9.60	\$27.20

Figure 3-288: Payments made by the borrower.

The Loan Manager can process active peer-to-peer loans in the same way as other active loan applications (for more information, refer to the *Managing Active Applications* subsection above).

If the peer-to-peer loan is overdue, it can be managed in the same way as other overdue loans (for more information, refer to the *Managing Late Applications* subsection above).

Disbursing Approved Peer-to-Peer Loan

The current subsection describes the procedure of disbursing the peer-to-peer loan that has been approved by the Underwriter (and the Collateral Manger in case of a secured peer-to-peer loan).

The Loan Manager can disburse a loan amount manually or can initiate the automatic disbursement.

Note: *If necessary, data of approved applications can be blacklisted or the Loan Manager can contact the borrower and record information about a contact to an interaction history. For more information on how to blacklist borrower's data and create the interaction history, refer to procedures of the Recording Interaction History and Adding Borrower's Data to Blacklists subsections describing similar operations for Managing Approved Applications.*

To disburse the peer-to-peer loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Approved**.

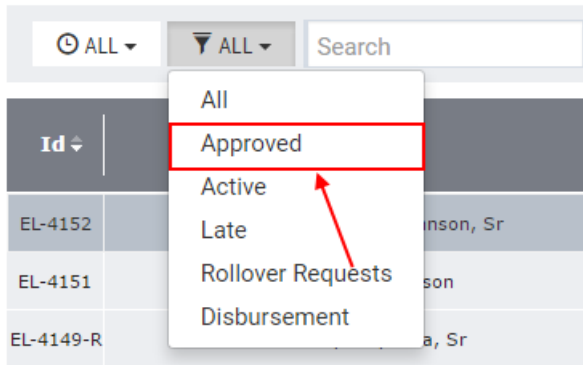


Figure 3-289: Selecting approved loan applications.

All approved applications submitted to the Loan Manager get displayed:

A screenshot of a web interface showing a table of approved loan applications. The table has columns for 'Id', 'Name', 'Disbursed', 'Amount Disbursed', and a status icon. The 'APPROVED' filter is selected in the dropdown menu above the table. The table contains 18 rows of data, all with a green checkmark in the status column. A red box highlights the entire table area.

Id	Name	Disbursed	Amount Disbursed	
EL-1829	Ulises Deckow Douglas, III	-	\$1,000.00	✓
EL-1828	Jonny Karl Johnson, Sr	-	\$1,000.00	✓
EL-1818	Klavdia Kukuevna	09/12/2016	\$1,000.00	✓
EL-1815	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1810	Alina Begemotovna Kabaeva, I	09/12/2016	\$1,000.00	✓
EL-1808	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1807	Sarah Connor	09/12/2016	\$1,000.00	✓
EL-1806	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1805	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1800	Klavdia Kukuevna	09/09/2016	\$1,000.00	✓
EL-1799	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1798	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1797	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓
EL-1791	Jonny Karl Johnson, Sr	09/12/2016	\$1,000.00	✓
EL-1790	Jonny Karl Johnson, Sr	09/09/2016	\$1,000.00	✓

Figure 3-290: Approved loan applications.

- 3) In the table, click a corresponding peer-to-peer loan.

A peer-to-peer loan is distinguished by the additional **Investments** tab displayed in the loan details area to the right of the table.

Note: *The Loan Manager can cancel the investment before disbursing the loan to the borrower. The investment can be canceled by clicking **Withdraw** in the **Actions** column.*

The screenshot shows a loan management interface. On the left is a table of loans with columns: Id, Name, Disbursed, Amount Disbursed, and a status icon. A red arrow points from the 'Investments' tab in the detailed view to the 'Withdraw' button in the 'Actions' column of the loan table.

Id	Name	Disbursed	Amount Disbursed	Status
EL-9260	Peter Johnson	-	\$1,000.00	✓
EL-9223	Peter Johnson	-	\$1,000.00	✓
EL-9215	Ron Potter	-	\$1,000.00	✓
EL-9211	Elizaveta PIT	-	\$1,000.00	✓
EL-8160	Olga A TTT, Jr	-	\$18,300.00	✓
EL-8150	Ron Potter	-	\$1,000.00	✓
EL-8043	Joan Rolling, Sr	-	\$1,000.00	✓
EL-8025	Lusinda Rate, Sr	-	\$1,000.00	✓

Loan Details for Peter Johnson:

- Name: Peter Johnson
- Address: Mira str. Kansas, Alabama, 18907
- Repaid Amount: \$0.00
- Outstanding Balance: \$0.00
- Credit Product: InvestmentCP_fundAnyTime

Investments Tab:

#	Submitted	Investor's Name	Amount	Interest Rate	Actions
1	Jul 28, 2017	Investor AR	\$400.00	4.00%	Withdraw

Invested \$400.00 out of \$600.00

Figure 3-291: The Investments tab.

- Repeat steps 4)-7) of the procedure described in the *Loan Disbursement* subsection above.

The peer-to-peer loan has been disbursed and the loan status changes for “Active”.

Managing Rollover Requests

The current subsection provides information on how to manage loan applications of the borrowers who have submitted a request for a loan extension.

If necessary, the borrower can request the loan extension (i.e. a rollover) from a personal account. In this case, a corresponding loan application gets displayed on the Servicing web workplace in the **Rollover Requests** section.

The screenshot shows the 'Rollover Requests' section. At the top, there is a filter menu with 'ALL' and 'ROLLOVER REQUESTS' (highlighted with a red box), and a search bar. Below is a table of rollover requests.

Id	Name	Disbursed	Amount Disbursed	Status
EL-4303	Goga Kiak	10/15/2016	\$1,000.00	🔔
EL-1816	Cooper Reinger	09/02/2016	\$1,000.00	🔔

Figure 3-292: Loans of borrowers requesting a rollover.

The Loan Manager can consider a loan application and approve a rollover request.

To approve a rollover request:

- 1) In the table displaying loan applications of borrowers requesting a rollover, select a loan application. To the right of the table, a borrower's payment history is displayed on the **Payments** tab:

#	Date	Total	Principal	Interest	Past Due Interest	Admin. Fee	Late Fee	Close Date	Status	Actions
1	10/02/2016	\$193.34	\$166.67	\$6.67	\$0.00	\$20.00	\$0.00	09/12/2016	✔ Paid early	
2	11/02/2016	\$21.46	\$1.33	\$0.13	\$0.00	\$20.00	\$0.00	11/02/2016	✔ Paid on time	
3	12/02/2016	\$21.44	\$1.33	\$0.11	\$0.00	\$20.00	\$0.00		🕒 Current	
4	01/02/2017	\$21.41	\$1.33	\$0.08	\$0.00	\$20.00	\$0.00		🕒 Scheduled	
5	02/02/2017	\$21.38	\$1.33	\$0.05	\$0.00	\$20.00	\$0.00		🕒 Scheduled	
6	03/02/2017	\$21.38	\$1.35	\$0.03	\$0.00	\$20.00	\$0.00		🕒 Scheduled	
<input checked="" type="checkbox"/> Show paid installments										
<input checked="" type="checkbox"/> Show scheduled installments										
Total Amount Due: \$85.61										

Figure 3-293: The Payments tab.

- 2) Click the **Rollover** button.

The *Rollover* window opens. The window displays a date when a borrower's request has been submitted:

Rollover

Rollover Term	Nearest Repayment Date	Previous rollovers
months ▾ 1	Sep 1, 2017	-
Comments		
<input type="text"/>		
Rollover was requested by the customer on Jul 31, 2017		
<input type="button" value="APPROVE"/> <input type="button" value="REJECT"/> <input type="button" value="CANCEL"/>		

Figure 3-294: The Rollover window.

In the **Rollover Term** box, a period for which the borrower requests the rollover is displayed.

- 3) (*Optionally*) In the **Rollover Term** box, change a period specified by the borrower.
- 4) (*Optionally*) In the **Comments** box, specify appropriate comments.
- 5) (*Optionally*) Click **Reject** to reject the borrower's request.

If the request is rejected, a corresponding confirmation message opens and the loan application will no longer be displayed in the table.

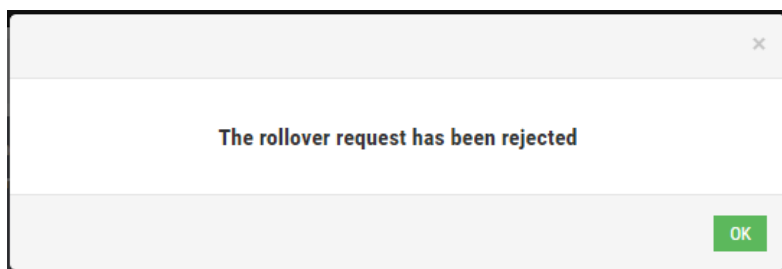


Figure 3-295: The rollover request is rejected.

After the request has been rejected, a corresponding notification is sent to a borrower's email.

Note: *If the loan is not overdue, the loan application gets to the **Active** menu. If the loan is overdue, it is displayed in the table of the **Late** menu.*

- 6) Click **Approve** to approve the borrower's request.

The confirmation message opens:

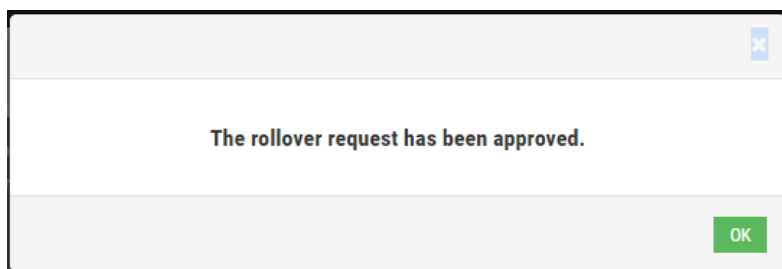


Figure 3-296: The rollover request is approved.

After the request has been approved, a corresponding notification is sent to a borrower's email and a record about the rollover applied is added to the *Balance Log*.

If the loan has been overdue, the loan application is displayed in the table of the **Active** menu.

Besides, the Loan Manager can perform the following operations with the loan applications of borrowers who have submitted rollover requests:

- *Loan Repayment;*
- *Recording Interaction History;*
- *Adding Borrower's Data to Blacklists.*

For more information on how to perform these operations, refer to the *Managing Active Applications* subsection, which describes similar operations.

Managing Blacklists

The current subsection provides information on managing blacklists on the Servicing web workplace.

When processing approved loan applications, active loan applications, past due loans, undisbursed loans, peer-to-peer loans or loan applications of the borrowers who have submitted rollover requests, the Loan Manager can add the borrower's data to the blacklists of the system. For more information, refer to corresponding subsections, which include information on this procedure (*Managing Approved Applications, Managing Active Applications, Managing Late Applications, Managing Undisbursed Loans, Managing Peer-to-Peer Loans, Managing Rollover Requests*).

In the Turnkey Lender system, the following operations can be also performed by the Loan Manager in the blacklists:

- *Searching for Data in Blacklists;*
- *Adding New Records to Blacklist;*
- *Deleting Records of Blacklist;*
- *Importing Data to Blacklists.*

For more information on these procedures, refer to the *Managing Blacklists* subsection describing similar operations for the *Underwriting*.

Archive of Loan Applications

The current subsection provides the description of the loan applications archive displayed on the Servicing web workplace.

Having logged on to the Turnkey Lender system, the user can view the archive of loan applications by clicking the **Archive** tab.

ID	Name	Amount	Created	Close Date
BL-9	Aylin Spencer Stoltenberg, II	\$1,000.00	11/24/2013	08/12/2014
BL-10	Daron Lang Kughel, Sr	\$1,000.00	11/10/2014	02/05/2015
BL-12	Test Test Test, Sr	\$10,000.00	9/25/2014	-
BL-14	Lentae Cummings Jones	\$10,000.00	6/26/2014	02/12/2015
BL-15	Remin Cordine Kufin, I	\$10,000.00	12/26/2014	08/01/2016
BL-17	Kristen Kughel Bangs, III	\$1,000.00	12/5/2013	02/12/2015
BL-19	Halley Frani Thompson, Sr	\$1,000.00	7/9/2014	04/16/2015
BL-20	Francisca Daniel Rempel, IV	\$1,000.00	1/6/2015	06/30/2015
BL-21	Hubert Kufin Leffer, III	\$10,000.00	9/9/2014	12/02/2015
BL-22	Marcel Crooks Rowe, IV	\$10,000.00	11/9/2014	12/02/2015
BL-23	Rakenna Durjan Mayer, Sr	\$10,000.00	1/9/2015	02/12/2015
BL-24	Marcel Crooks Rowe, IV	\$10,000.00	1/9/2015	02/04/2015
BL-26	Christella Louise Eichmann	\$10,000.00	7/12/2014	01/12/2015
BL-27	Christella Louise Eichmann	\$10,000.00	1/12/2015	01/13/2015
BL-28	Christella Louise Eichmann	\$10,000.00	1/12/2015	02/12/2015

Name	Aylin Spencer Stoltenberg, II	Outstanding Balance	\$0.00
Requested Amount	\$1,000.00	Loan Status	Repaid
Email	Ezekiel.Macejlovic@demario.biz		
Main Phone	(054) 322-8424		
Summary Customer Details Documents Interaction History Payments Transactions Change History			
Loan Details			
Full Name	Aylin Spencer Stoltenberg, II	Main Phone	(054) 322-8424
Email	Ezekiel.Macejlovic@demario.biz	Alternative Phone	(361) 546-8802
Loan ID	EL-1	Installment	\$203.40
Amount	\$1,000.00	System Decision	Reject
Term	6 months	Credit Risk	High
Interest Rate	4.00%		
Previous Activity			
Previous Loans #	0	Late Payments #	0
Previous Offers #	0	Max DPD	0
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$0.00
Credit Bureau Check			
Status	Hit and Automated Consumer Narrative	Defaults	0
Score	797	Bankruptcies	0
Total Balance	\$10,105,262.00	Bankruptcy Date	-

Figure 3-297: The archive.

The archive contains the loan applications which are no longer processed in the system. In particular, the following loans are displayed in the archive:

- Rejected loans;
- Written off loans;
- Loans repaid in full;
- Restructured loans.

In case the archive contains a large amount of loan applications, the user can view necessary loans by applying a filter. To apply the filter, the user should click the **All** split button and select a corresponding option.

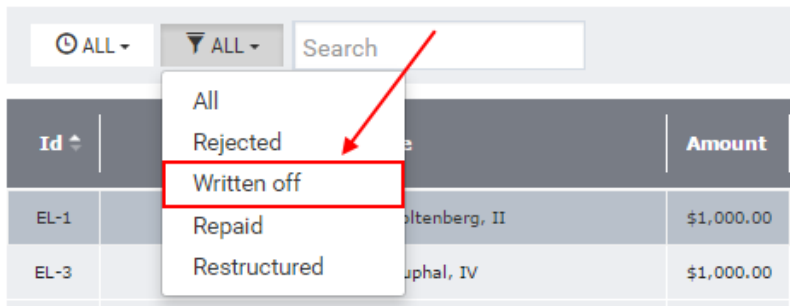


Figure 3-298: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both split buttons.

To search for loan applications of a particular borrower, the user can type in a full name of the borrower in the **Search** box.

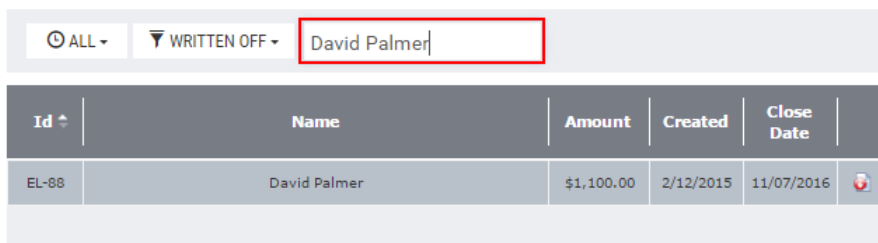


Figure 3-299: Searching for loan applications of a particular borrower.

Having clicked a loan application in the table, the Loan Manager can view the details of the loan application on separate tabs to the right of the table. The Loan Manager is authorized to view the following tabs:

- **Summary:** displays general information on the borrower's current loan, previous loans and the general information received from a Credit Bureau;
- **Customer Details:** borrower's application details are displayed;
- **Documents:** the tab for displaying documents;
- **Interaction History:** displays a history of interaction with the borrower;

- **Payments:** a payment schedule is displayed;
- **Transactions:** displays a list of payment transactions conducted in the system;
- **Change History:** displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;
 - **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
 - **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty.
- **Collaterals:** the tab is displayed if a selected loan is a secured loan. The **Collaterals** tab displays all collaterals provided for a selected secured loan;
- **Restructuring:** the tab is displayed if a selected loan has been restructured. For more information on the tab, refer to the description in the *Servicing* subsection above.

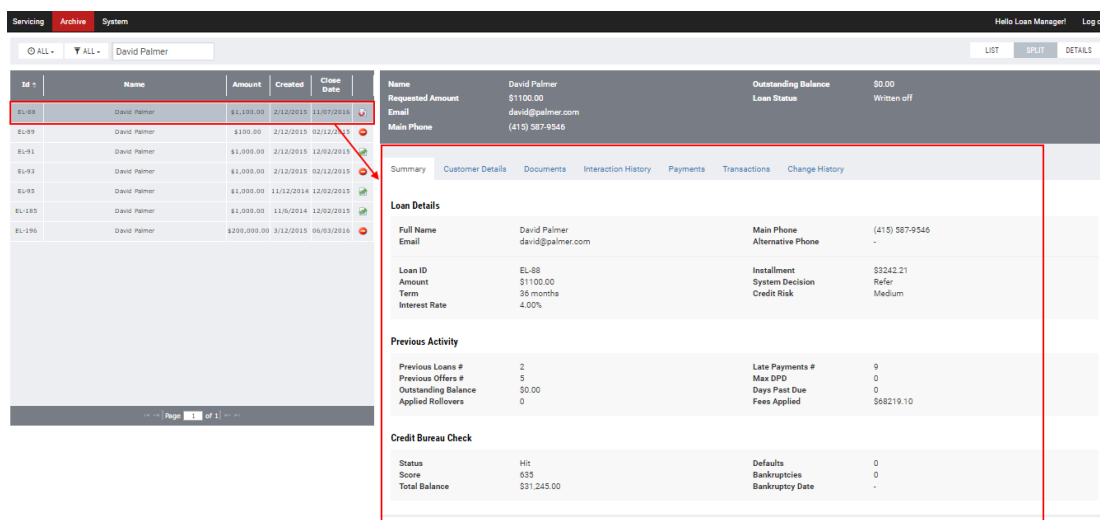


Figure 3-300: Loan application details in the archive.

Optionally, the user can also perform the following operations to customize the display of loan applications in the archive:

- Change the view mode of loan applications (for more information, refer to *Changing View Mode*);
- Sort loan applications in the table (for more information, refer to *Sorting Applications*);
- Use page navigation to move from one page of the table to another (for more information, refer to *Using Page Navigation*).

Collection

The current subsection provides the detailed description of the functionality available to the user of the Collection web workplace.

A scope of operations provided for the Collection web workplace can be performed by the user with the Collector role.

The main responsibility of the Collector is to process past due loans.

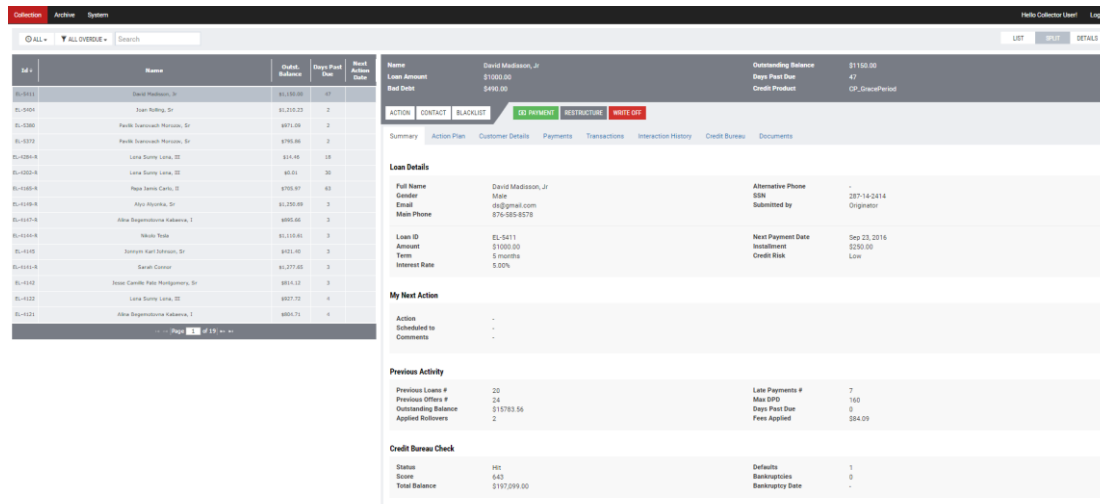


Figure 3-301: The Collection web workplace.

The left-hand side of the user interface in the default view mode displays the table containing loan applications with the following statuses:

- **All Overdue:** all overdue loan applications.

Note: The Collector can also select past due periods to display corresponding loan applications. The past due periods are determined by the Administrator.

- **Defaults:** all loans overdue by a period specified by the Administrator in settings (for more information, refer to *Managing Delinquency Settings* of the *System* section).
- **Today Actions:** actions of the Collector planned for the current date (for more information, refer to the *Making an Action Plan* subsection below).

The table contains the following information on loan applications:

- **Id:** identification number of a loan application in the system.
- **Name:** a borrower's full name;
- **Outst. Balance:** outstanding payment amount payable by the borrower;
- **Days Past Due:** days in arrears.

- **Next Action Date:** a date of the next action planned by the Collector in respect of a corresponding borrower.

Having clicked a loan application in the table, the details of the loan application get displayed to the right of the table on separate tabs. The following tabs are available to the user with the Collector role:

- **Summary:** contains general information on the borrower’s current loan, previous loans, general information received from a Credit Bureau, and information on the next action planned in respect of the borrower:

Summary			
Action Plan			
Customer Details			
Payments			
Transactions			
Interaction History			
Credit Bureau			
Documents			
Loan Details			
Full Name	David Madisson, Jr	Alternative Phone	-
Gender	Male	SSN	287-14-2414
Email	ds@gmail.com	Submitted by	Originator
Main Phone	876-585-8578		
Loan ID	EL-5411	Next Payment Date	Sep 23, 2016
Amount	\$1000.00	Installation	\$250.00
Term	5 months	Credit Risk	Low
Interest Rate	5.00%		
My Next Action			
Action	-		
Scheduled to	-		
Comments	-		
Previous Activity			
Previous Loans #	20	Late Payments #	7
Previous Offers #	24	Max DPD	160
Outstanding Balance	\$15783.56	Days Past Due	0
Applied Rollovers	2	Fees Applied	\$84.09
Credit Bureau Check			
Status	Hit	Defaults	1
Score	643	Bankruptcies	0
Total Balance	\$197,099.00	Bankruptcy Date	-

Figure 3-302: The Summary tab.

- **Action Plan:** a list of actions planned by the current Collector in respect of the borrower. For more information on making an action plan, refer to the *Making an Action Plan* subsection below.

Summary		
Action Plan		
Customer Details		
Payments		
Transactions		
Interaction History		
Credit Bureau		
Documents		
Time	Planned Action	Details
Nov 9, 2016	Call Borrower	
Nov 11, 2016	Check Repayment	
<input type="checkbox"/> Show Out of Date Actions		

Figure 3-303: The Action Plan tab.

- **Customer Details:** contains borrower's application data.

Customer Details			
Personal Information			
First Name David	Middle Name	Last Name Madisson	Suffix Jr
Gender Male	Date of Birth 12/31/1949	Education High School	
Marital Status Married	Number of Dependents 8	Email ds@gmail.com	
Citizenship US Citizen			
Additional Information			
Social Security Number 287-14-2414	Monthly Income \$ 1000	Monthly Expenses \$ 300	
Driver's License	State of Issue	Car Owner	
Main Phone 876-585-8578	Alternative Phone		
Employment Information			
Income Type Retirement / Pension	Income Received From SSO	How Often Are You Paid? Twice a Month	

Figure 3-304: The Customer Details tab.

- **Payments:** contains a payment schedule comprising the following data:
 - **Date:** a date when the payment is to be made;
 - **Total:** an outstanding total amount;
 - **Principal:** a principal payment amount without interest. The principal payment amount is displayed depending on a payment status:
 - for current and overdue payments: an outstanding amount;
 - for closed payments: a total amount charged and repaid;
 - for scheduled payments: an outstanding amount to be repaid according to the schedule.
 - **Interest:** an interest amount is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
 - **Past Due Interest:** an interest amount for an overdue payment is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
 - **Admin.Fee:** an administration fee (if provided by a corresponding credit product based on which the application has been created). An amount of the administration fee is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).
 - **Late Fee:** a fee for an overdue payment. A fee amount is displayed depending on a payment status (similar to a principal amount; for more information, refer to the description of the principal amount above).

- **Close date:** a date when the installment has been repaid in full. A close date is specified for each repaid installment.
- **Status:** a current payment status.
- **Actions:** the balance log displaying details of changes in the balance. For more detailed information on the balance log, refer to the *Balance Log* subsection above.

The payment schedule also displays a total outstanding balance (**Total Amount Due**).

Note: For more information on the payment procedure, refer to the *Loan Repayment* subsection below.

#	Date	Total	Principal	Interest	Past Due Interest	Admin. Fee	Late Fee	Close Date	Status	Actions
1	11/06/2016	\$26.40	\$26.37	\$0.00	\$0.03	\$0.00	\$0.00		Missed	
2	12/06/2016	\$434.63	\$394.97	\$15.96	\$0.00	\$23.70	\$0.00		Current	
3	01/06/2017	\$434.63	\$402.87	\$8.06	\$0.00	\$23.70	\$0.00		Scheduled	
Total Amount Due:										\$895.66

Figure 3-305: The Payments tab.

- **Transactions:** displays a list of payment transactions conducted in the system. For more information on data displayed on the **Transactions** tab, refer to the description in the *Servicing* subsection above.

Date	Transaction	Amount	Status	Outst. Principal	Method	Operator	Comments/Error
11/15/16 10:54	Loan Disbursement	\$500.00	Applied	-	Direct Bank Transfer		
11/15/16 10:57	Manual charge	\$100.00	Applied	\$490.00	Cash	A Reut	
11/29/16 09:33	Automatic charge	\$637.00	Applied	\$19.60	Card		

Figure 3-306: The Transactions tab.

- **Interaction History:** records of contacts with the borrower.

Email	lenenak@gmail.com	Main Phone	(666) 554-9888				
Work Phone	(999) 878-1152	Alternative Phone	(454) 545-4545				
Contact History							
Date	Collaborator	Purpose	Method	Result	Comment	PTP Date	PTP Amount
Nov 9, 2016	Collector User	address details	Mobile	Promised to pay		Nov 11, 2016	\$765.00

Figure 3-307: The Interaction History tab.

Note: For more information on making records to the interaction history, refer to the *Recording Interaction History* subsection below.

- **Credit Bureau:** contains information from a Credit Bureau. A report is retrieved from the Credit Bureau automatically. In case the Credit Bureau is temporary unavailable and no report is displayed, the Collector can request information from the Credit Bureau by clicking the **Send Request** button:

Summary Action Plan Customer Details Payments Transactions Interaction History **Credit Bureau** Documents

[SEND REQUEST](#)

Summary

Full Name	David Madison, Jr	Age	66
Score	543	Active Accounts	7
Check Date	Nov 9, 2016	Thin File	No
Status	Hit	Inquiries in Last 6 Months	5
Defaults	1	Total Balance	\$197,099.00
Bankruptcies	0	DFAC Alert	No

Liability Overview

Type	Open Accounts	Max DPD	Total Balance
Credit Card	0	90	0
Mortgages	0	0	0
Auto Loan	0	0	0
Payday	0	0	0
Other	7	90	197099
Total	7	90	197099

Characteristics

Active Accounts	7	Current Bankruptcies	0
Accounts in Last 6 Months	0	Bankruptcy Date	-
Closed Accounts	5	Inquiries in Last 3 Months	0
Worst Current DPD	30	Inquiries in Last 6 Months	5
Worst Closed DPD	90	Fraud Alert	No
Current Defaults	1	Number of Over-Limit Credit Cards	0
Closed Defaults	1	Residence Type	Own

Liabilities

Created	Loan Type	Limit	Balance	Days Past Due	Status	Last Update	Account Type
Jul 1, 2011		\$0.00	\$0.00	0	Open	Oct 1, 2011	Individual
Jul 1, 2011		\$0.00	\$0.00	0	Open	Oct 1, 2011	Individual
Nov 1, 2006		\$0.00	\$0.00	0	Open	Dec 1, 2008	Individual
Nov 1, 2011		\$0.00	\$302.00	90	Closed	Oct 1, 2013	Individual
Oct 1, 2011		\$0.00	\$1,656.00	0	Open	Oct 1, 2013	Individual
Jul 1, 2005		\$0.00	\$0.00	90	Closed	Sep 1, 2007	Individual
Sep 1, 2012		\$0.00	\$10,695.00	30	Open	Oct 1, 2013	Individual

Figure 3-308: The Credit Bureau tab.

Note: The display of the **Credit Bureau** tab can be disabled in the web.config file.

- **Collaterals:** contains information on collaterals if a selected loan is a secured loan.

Summary Action Plan Customer Details Payments Transactions Interaction History Credit Bureau **Collaterals** Documents

Type	Action
Deposit (EUR 15000)	VIEW

Figure 3-309: The Collaterals tab.

- **Documents:** the tab displays a loan agreement automatically attached to a loan application (for more information, refer to

- *Managing* Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

36) Enter a web workplace as described in *Log on to Turnkey Lender* .

37) In the option menu to the left, click **Company settings**.

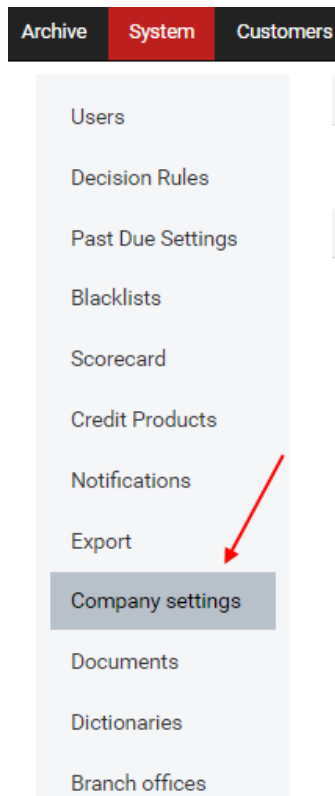


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings		
Company Name ABL Limited	Min Loan Amount 5000\$	
Brand Name ABL	Company Address Regent Street 12	
Company Country Great Britain	Email staff@abl.uk	
Lending Type Auto Loans	Max Loan Amount 20500\$	
Official Company Name ABL Limited Liability Company	Company City London	
Company Phone 345-23-12	Website www.abl.uk	
Date of Establishment 05.08.2004		
Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		<input type="button" value="CHOOSE FILE"/>

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

38) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

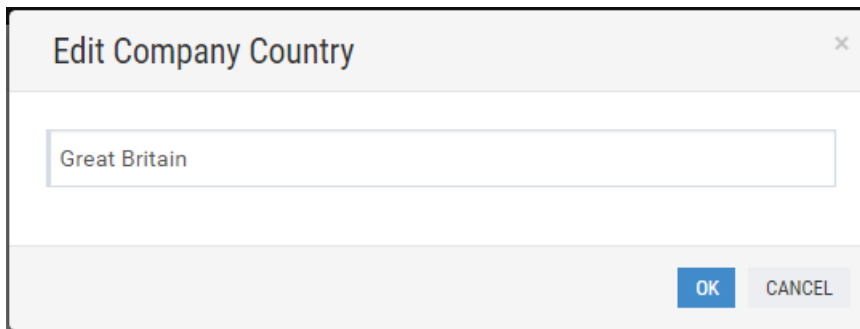


Figure 3-557: The *Edit* window.

39) In the *Edit* window, specify corresponding data and click **OK**.

40) Repeat steps 3-4 to specify other data.

41) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

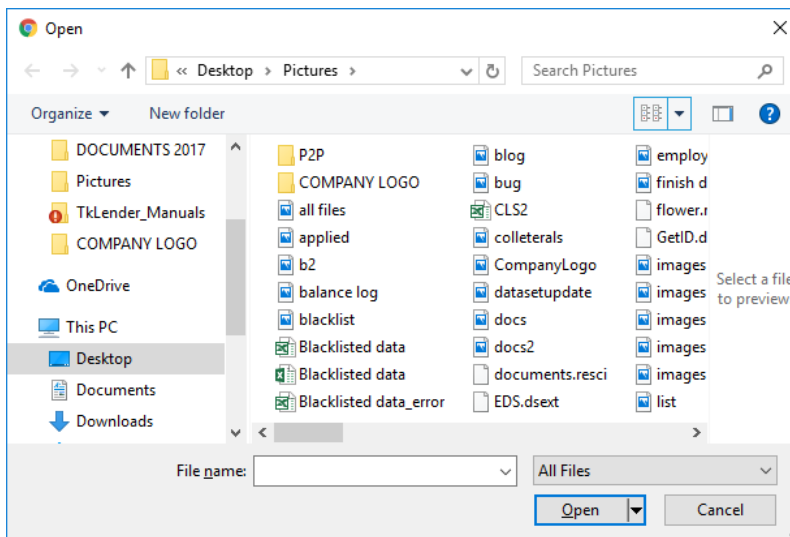


Figure 3-558: The *Open* window.

42) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

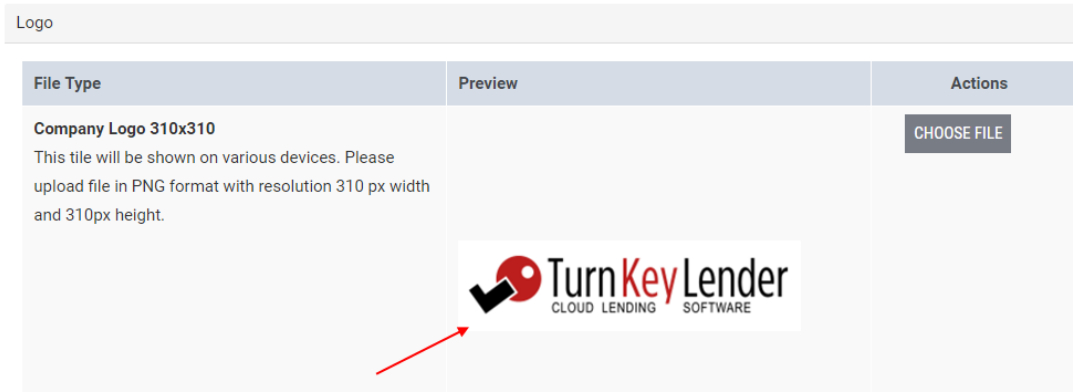


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

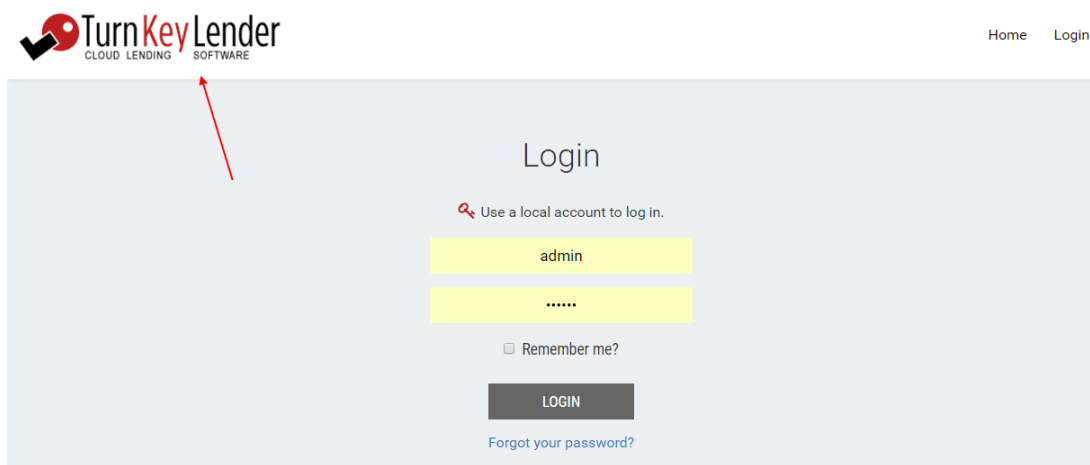


Figure 3-560: The registration page.

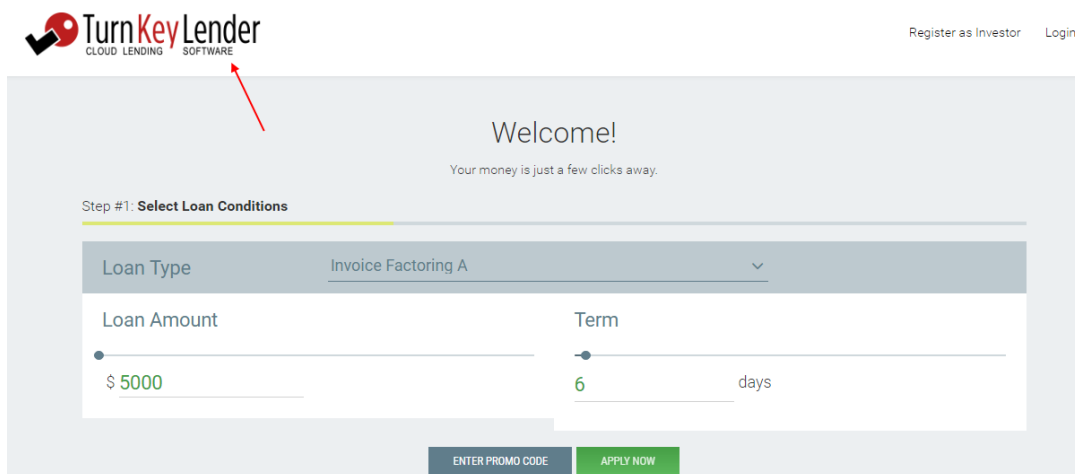


Figure 3-561: The front page.

- Managing Documents). If any documents have been attached to the loan application by the user, they are also displayed on this tab.

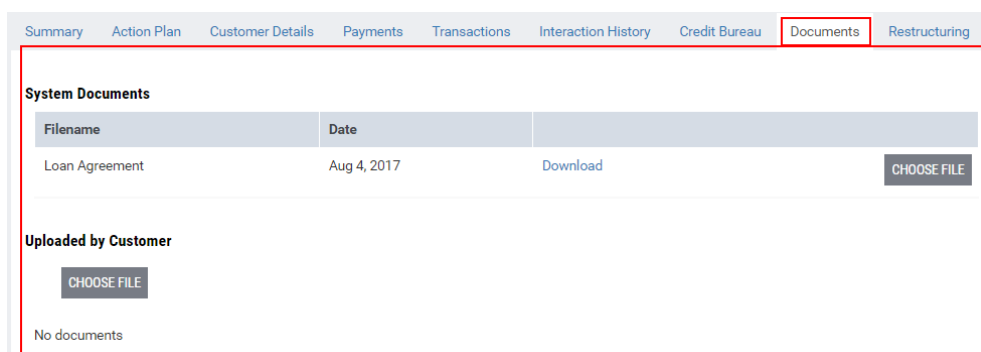


Figure 3-310: The Documents tab.

- **Restructuring:** the tab is displayed if the loan has been restructured. For more information on data displayed on the **Restructuring** tab, refer to the description in the *Servicing* subsection above.

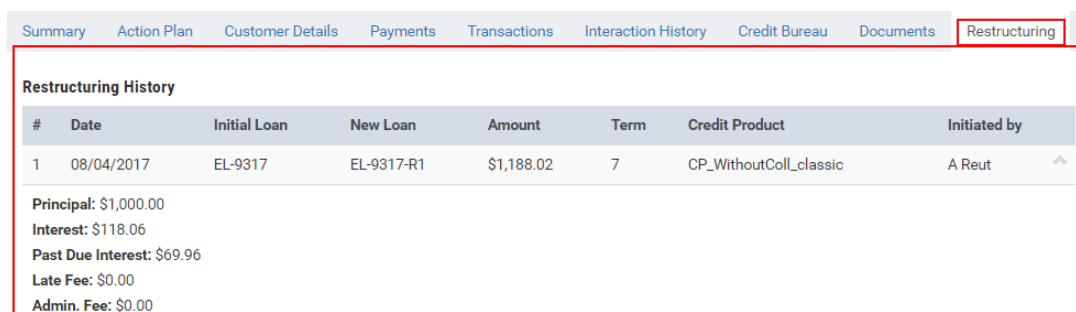


Figure 3-311: The Restructuring tab.

The interface of the web workplace allows the user to customize the display of the workspace and loan applications by performing the following operations:

- *Changing View Mode* of the workspace;
- *Searching for Applications* in the database;
- *Filtering Applications* according to their statuses;
- *Sorting Applications* in a preferred order;
- *Using Page Navigation* for viewing loan applications in the table.

The Collection web workplace allows performing the following functional responsibilities:

- Record information about loan repayment;
- Make a list of planned activities in respect of the borrower;
- Write off loans;
- Restructure loans;

- Manage blacklists (including adding data to blacklists, deleting records from blacklists, importing data to blacklists);
- Record a history of interaction with the borrower.

The detailed instructions on how to perform these functional responsibilities in the Turnkey Lender system is presented in the following subsections.

Loan Repayment

The current subsection provides instructions on how to record loan repayment information.

To record loan repayment information:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

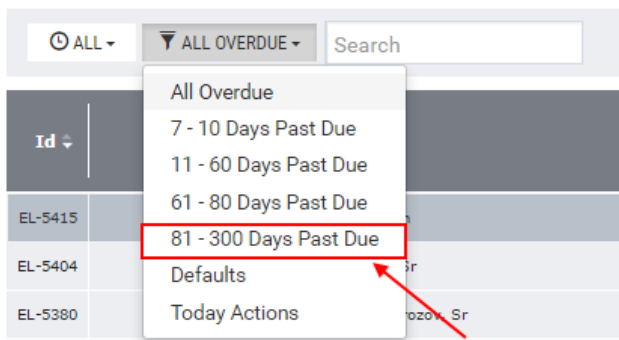


Figure 3-312: Filtering loan applications.

Loan applications are displayed accordingly to the filter applied:

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-313: Filtered loan applications.

- 3) In the table, click a corresponding loan application.

The **Payments** tab of the selected loan application displays a payment schedule:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/09/2016	\$300.00	\$200.00	\$100.00	\$0.00	\$0.00	08/09/2016	✔ Paid on time	
2	09/09/2016	\$457.81	\$200.00	\$80.00	\$157.81	\$20.00		⚠ Missed	
3	10/09/2016	\$405.86	\$200.00	\$60.00	\$122.30	\$23.56		⚠ Missed	
4	11/09/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		🕒 Scheduled	
5	12/09/2016	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		🕒 Current	

Show paid installments
 Show scheduled installments

Total Amount Due: \$1,323.67

Figure 3-314: The payment schedule.

Overdue installments are displayed with the “Missed” status .

Note: *Amounts displayed in the payment schedule are calculated automatically based on a type of a credit calculator and a payment frequency specified in a credit product for installment loans. For more information, refer to the Loan Repayment subsection describing these calculation methods for the Servicing web workplace.*

- 4) Click the **Payment** button.

The *Submit Repayment* window opens:

Submit Repayment ✕

Amount

\$

Reference #

Repaid

08/07/2017

Type

Comments

Figure 3-315: The *Submit Repayment* window.

- 5) In the **Amount** box, enter an amount repaid by the borrower.
- 6) In the **Reference** box, type in a corresponding payment number.
- 7) In the **Repaid** box, specify a date of repayment.


Note: *The date of repayment can be specified by using the calendar. To open the calendar, click the **Calendar** icon .*











- 8) In the **Type** box, select a type of payment.
- 9) (*Optionally*) In the **Comments** box, enter appropriate comments if necessary.
- 10) Click **OK** to save information about loan repayment.

In case a received payment amount is less than a scheduled amount of installment, funds received from the borrower cover the installment in the following order:

- Commission (if applicable);
- Late fees;
- Past due interest;
- Interest;
- Principal amount.

The information about loan repayment is displayed in the payment schedule on the **Payments** tab and in the transactions table on the **Transactions** tab.

If a received payment amount covers the entire installment, the installment status changes for “Paid Late”  .

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/09/2016	\$300.00	\$200.00	\$100.00	\$0.00	\$0.00	08/09/2016	 Paid on time	
2	09/09/2016	\$457.81	\$200.00	\$80.00	\$157.81	\$20.00	11/10/2016	 Paid Late	
3	10/09/2016	\$405.67	\$200.00	\$60.00	\$122.30	\$23.37		 Missed	
4	11/09/2016	\$240.00	\$200.00	\$40.00	\$0.00	\$0.00		 Scheduled	
5	12/09/2016	\$220.00	\$200.00	\$20.00	\$0.00	\$0.00		 Current	

Show paid installments
 Show scheduled installments

Total Amount Due: \$865.67

Figure 3-316: The late payment has been received.

If all overdue installments have been repaid and the remaining installments are not yet due, the loan application is sent to the Servicing web workplace with the “Active” status.

Making an Action Plan

The current subsection provides instructions on how to make an action plan.

The Turnkey Lender system provides for the possibility of planning the Collector's further activity in respect of the borrower. The Collector can make own list of planned activities, i.e. own action plan.

To make an action plan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

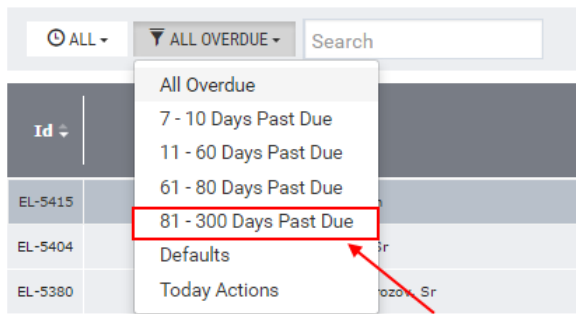


Figure 3-317: Filtering loan applications.

Loan applications are displayed accordingly to the filter applied:

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-318: Filtered loan applications.

- 3) In the table, click a corresponding loan application.

Note: *If Collector's planned activities have been already recorded, they are displayed on the **Action Plan** tab to the right of the table:*

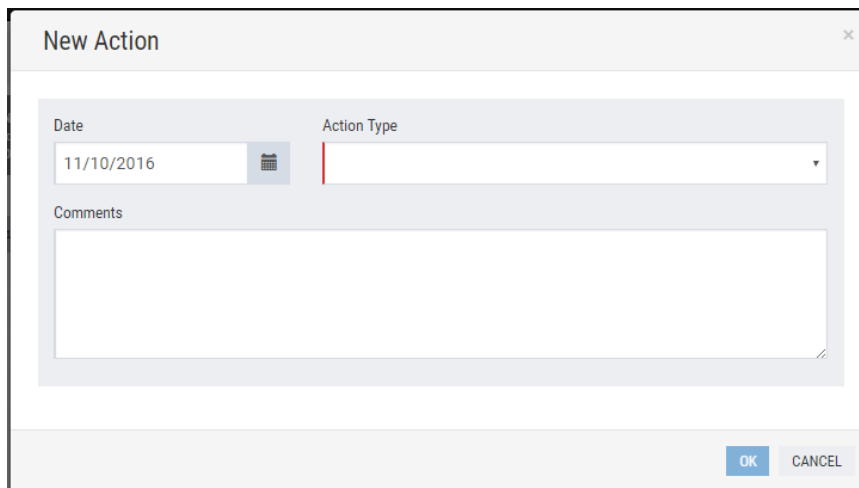
Time	Planned Action	Details
Nov 10, 2016	Call Borrower	
Nov 11, 2016	Email Borrower	

Show Out of Date Actions

Figure 3-319: Collector's action plan.


- 4) Click the **Action** button.

The *New Action* window opens:

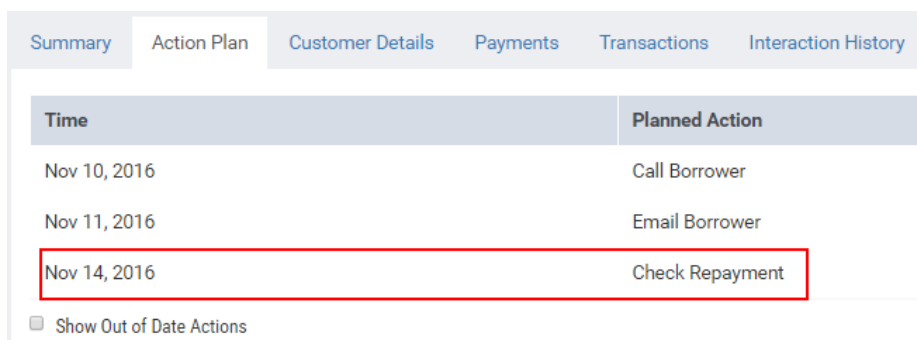


The screenshot shows a window titled "New Action". It has a "Date" field containing "11/10/2016" and a calendar icon to its right. To the right of the date field is an "Action Type" dropdown menu. Below these is a "Comments" text area. At the bottom right of the window are "OK" and "CANCEL" buttons.

Figure 3-320: The *New Action* window.

- 5) In the **Date** box, enter a date of an action or select a corresponding date from the calendar by clicking the corresponding icon .
- 6) In the **Action Type** box, select a type of the action.
- 7) (*Optionally*) In the **Comments** box, type in appropriate comments if necessary.
- 8) (*Optionally*) Click **Cancel** to cancel the operation and close the window.
- 9) Click **OK** to accomplish the procedure.

The new action has been successfully recorded and gets displayed on the **Action Plan** tab:



Time	Planned Action
Nov 10, 2016	Call Borrower
Nov 11, 2016	Email Borrower
Nov 14, 2016	Check Repayment

Show Out of Date Actions

Figure 3-321: New action has been added.

Note: All actions planned for the current date, can be viewed in the **Today Actions** menu:

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5404	Joan Rolling, Sr	\$1,210.23	3	11/10/2016
EL-4068	Peter Johnson	\$470.53	97	11/10/2016

Figure 3-322: Applications in the Today Actions menu.

Writing Off Loans

The current subsection provides information on how to write off a loan.

To write off a loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

Figure 3-323: Filtering loan applications.

Loan applications are displayed accordingly to the filter applied:

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-324: Filtered loan applications.

- 3) In the table, click a corresponding loan application.

- 4) Click the **Write off** button.

The confirmation message opens:

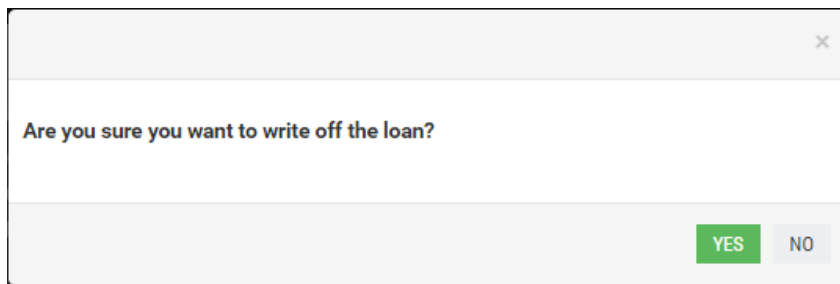


Figure 3-325: The confirmation message.

- 5) Click **Yes** to write off the loan.

The loan has been successfully written off. A corresponding loan application proceeds to the

Loan Restructuring

The current subsection provides instructions on how to restructure a loan.

The Turnkey Lender system provides for restructuring a borrower's loan, i.e. changing basic credit terms for the borrower to repay a remaining debt amount. Restructuring can be applied to avoid the involvement of external collectors in case the borrower cannot repay the loan under initial credit terms.

The most common type of restructuring consists in loan extension aimed at reducing a monthly loan payment to an amount that can be repaid by the borrower. The less common case is when a loan interest rate or other credit product characteristics are changed.

In case of loan extension, a monthly payment is reduced, however a total amount of interest payments increases due to a longer credit term. Hence a total amount of payments for a restructured loan increases.

The main purpose of restructuring is to reduce monthly payments which can be achieved by changing a credit product, loan amount and term.

To restructure a loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

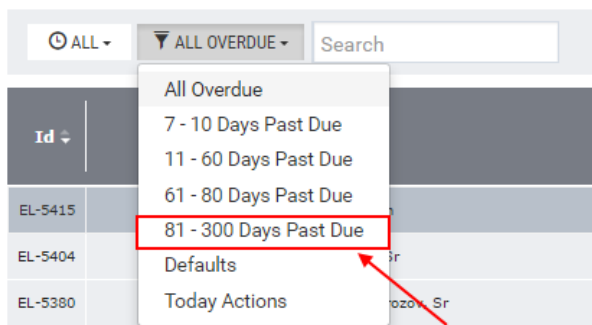


Figure 3-326: Filtering loan applications.

Loan applications are displayed according the filter applied:

A screenshot of a web interface showing a table of filtered loan applications. The filter dropdown menu is set to '81 - 300 DAYS PAST DUE'. The table has columns for 'Id', 'Name', 'Outst. Balance', 'Days Past Due', and 'Next Action Date'. The table contains three rows: 'EL-5415' with 'Peter Johnson' and a balance of '\$754.22' and '214' days past due; 'EL-4068' with 'Peter Johnson' and a balance of '\$470.53' and '97' days past due; and 'EL-1621' with 'Doso Rulo' and a balance of '\$766.11' and '100' days past due. The table is outlined with a red border.

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-327: Filtered loan applications.

- 3) In the table, click a corresponding loan application.
- 4) Click the **Restructure** button.

The *Loan Restructuring* window opens:

The screenshot shows the 'Loan Restructuring' window with the following sections:

- Old Payment Schedule:** A table with columns: #, Date, Total, Principal, Interest, Past Due Interest, Late Fee, Close Date, Status, Actions.

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
2	06/02/2017	\$156.26	\$156.01	\$0.00	\$0.25	\$0.00		Missed	
3	07/02/2017	\$236.12	\$200.00	\$30.00	\$6.12	\$0.00		Missed	
4	08/02/2017	\$220.66	\$200.00	\$20.00	\$0.66	\$0.00		Missed	
5	09/01/2017	\$210.00	\$200.00	\$10.00	\$0.00	\$0.00		Current	
- Total Debt Management:** A summary area with a note: 'Here you can correct outstanding debt for this loan by changing interest and/or fee values.' It includes input fields for Principal (\$ 756,01), Interest (+ \$ 60), Past Due Interest (+ \$ 7,16), Commission (+ \$ 0), and Late Fee (+ \$ 0), resulting in an Outstanding Balance of \$ 823,17.
- New Loan Parameters:** A section for defining a new loan with a dropdown for 'Credit Product' (TestCP2), a text box for 'Loan Amount' (\$ 823,17), and a dropdown for 'Term' (1 months). Below this, a calculation shows: $\$823.17 + \$8.23 + \$38.92 = \870.32 . A table below breaks down the total:

Due Date	Principal	Interest	Interest Rate	Commission	Total
Sep 8, 2017	\$823.17	\$8.23	1.00%	\$38.92	\$870.32

Figure 3-328: The *Loan Restructuring* window.

The **Old Payment Schedule** area displays information on a current loan to be restructured.

- 5) (Optionally) In the **Old Payment Schedule** area, click **Show paid installments** to view all payment transactions.
- 6) (Optionally) In the **Old Payment Schedule** area, click **Show scheduled installments** to view a current payment schedule.
- 7) In the **Total Debt Management** area, change the following data to change the outstanding balance:
 - **Interest;**
 - **Past due interest;**
 - **Commission;**
 - **Late fee.**

A change in the amounts of interests and fees brings about a change in the outstanding balance and loan amount accordingly.

- 8) In the **New Loan Parameters** area, determine terms of a new (restructured) loan:
 - a. In the **Credit Product** box, select a corresponding credit product.
 - b. In the **Term** box, change a credit period.

- 9) In the *Loan Restructuring* window, click **OK** to complete the procedure.

The confirmation message opens:

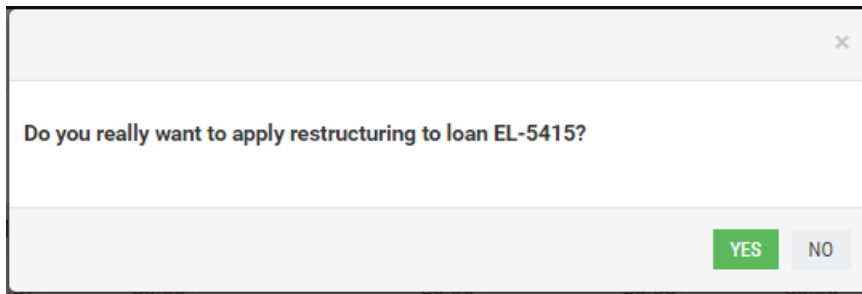


Figure 3-329: The confirmation message I.

- 10) Click **Yes** to confirm the operation.

The message confirming the successful operation is displayed:

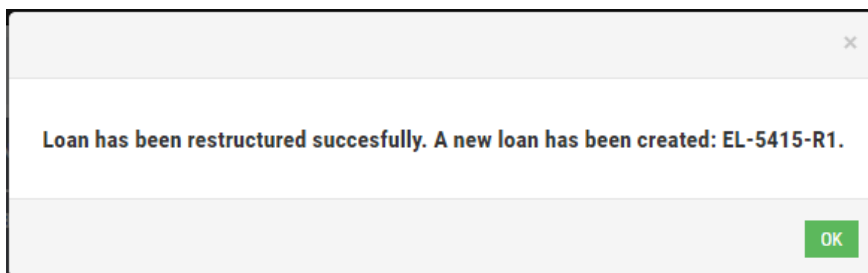


Figure 3-330: The confirmation message II.

A selected loan has been restructured. A selected loan has been restructured and a new public ID is created for the restructured loan: R1 is joined to an old public ID by a hyphen, for example: EL-5415-R1. If the loan is restructured repeatedly, R1 is replaced with R2 and so forth. Once the loan has been restructured, the additional **Restructuring** tab is displayed in the loan application details area. For more information on this tab, refer to the description in the *Servicing* subsection above.

Adding Borrower's Data to Blacklists

The current subsection provides instructions on how to add information about a specific borrower to the blacklists.

When processing past due loans, the Collector can decide that borrower's data must be blacklisted.

To blacklist the borrower's data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

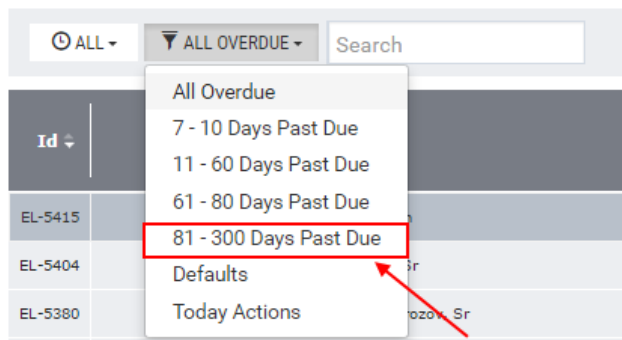


Figure 3-331: Filtering loan applications.

Loan applications are displayed accordingly to the filter applied:

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-332: Filtered loan applications.

- 3) Repeat the steps 3)-7) described in the *Adding Borrower's Data to Blacklists* subsection of the *Underwriting* section.
- 4) In the *Add to Blacklist* window, click **OK** to add selected data to the blacklists.
The borrower's data have been blacklisted.

Managing Blacklists

The current subsection provides information on managing blacklists on the Collection web workplace.

When processing past due loans, the Collector can add the borrower's data to the blacklists of the system (for more information, refer to *Adding Borrower's Data to Blacklists*).

In the Turnkey Lender system, the following operations can be also performed by the Collector in the blacklists:

- *Searching for Data in Blacklists;*
- *Adding New Records to Blacklist;*
- *Deleting Records of Blacklist;*
- *Importing Data to Blacklists.*

For more information on these procedures, refer to the subsection *Managing Blacklists* describing similar operations for the *Underwriting*.

Recording Interaction History

The current subsection provides instructions on how to save information about contacting the borrower.

When processing past due loans, the Collector may contact the borrower and store information about the contact to the interaction history.

To record the information about the contact:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

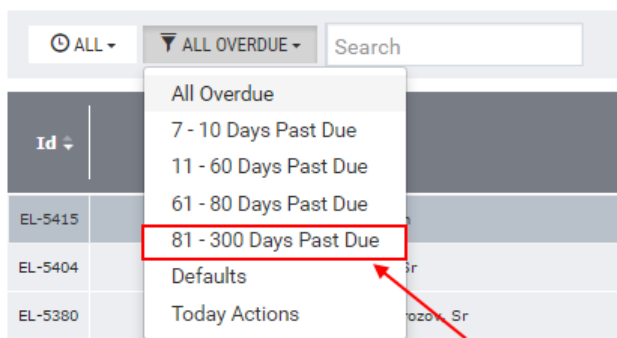
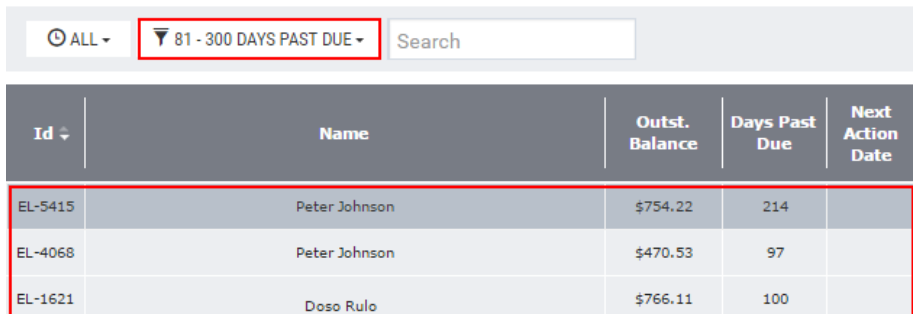


Figure 3-333: Filtering loan applications.

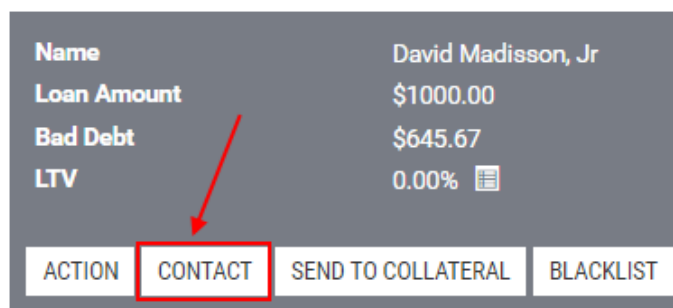
Loan applications are displayed accordingly to the filter applied:




Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-334: Filtered loan applications.

- 3) In the table, click a loan application of a corresponding borrower.
- 4) Click the **Contact** button.

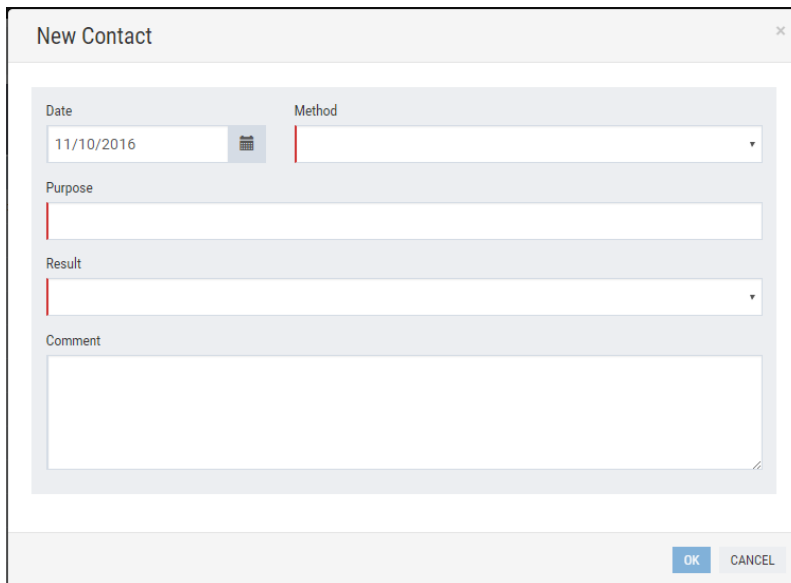


Name	David Madisson, Jr
Loan Amount	\$1000.00
Bad Debt	\$645.67
LTV	0.00% 


ACTION **CONTACT** SEND TO COLLATERAL BLACKLIST

Figure 3-335: Clicking the Contact button.

The *New Contact* window opens:



New Contact

Date: 11/10/2016  Method:

Purpose:

Result:


Comment:

OK CANCEL

Figure 3-336: The *New Contact* window.

- 5) In the **Date** box, enter a date of the contact manually or use the calendar.

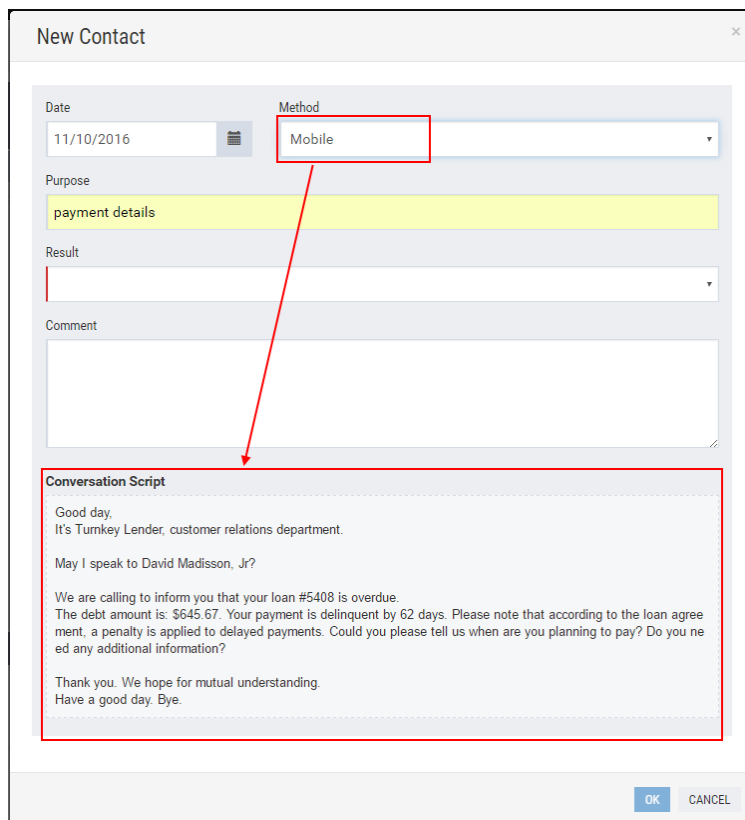
Note:

To open the calendar, click the **Calendar icon** .

- 6) In the **Purpose** box, type in a purpose of the contact.
- 7) In the **Method** box, select a method through which the borrower has been contacted.

Note:


If the Collector plans to contact the borrower via a phone, a predetermined text for conversation with the borrower can be used by the Collector. Depending on a loan status, a corresponding text is automatically displayed in the **Conversation Script** area by selecting **Mobile**, **Work Phone** or **Alternative Phone** in the **Method** box:

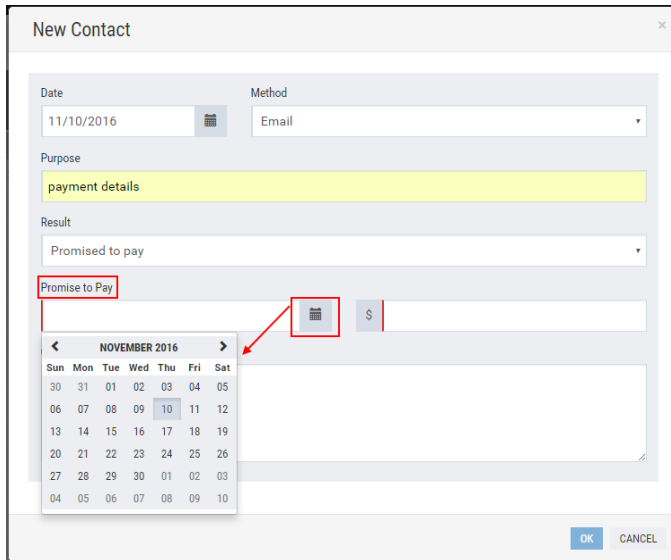


The screenshot shows a 'New Contact' form with the following fields: Date (11/10/2016), Method (Mobile), Purpose (payment details), Result, and Comment. A red box highlights the 'Method' dropdown menu, and a red arrow points from it to the 'Conversation Script' area. The 'Conversation Script' area contains the following text: 'Good day, It's Turnkey Lender, customer relations department. May I speak to David Madisson, Jr? We are calling to inform you that your loan #5408 is overdue. The debt amount is: \$645.67. Your payment is delinquent by 62 days. Please note that according to the loan agreement, a penalty is applied to delayed payments. Could you please tell us when are you planning to pay? Do you need any additional information? Thank you. We hope for mutual understanding. Have a good day. Bye.'

Figure 3-337: The phone conversation script.

- 8) In the **Result** box, select a result of the contact.

Note: If **Promised to pay** is selected, in the displayed boxes, specify a date when the borrower has promised to pay and a promised payment amount. The date can be entered manually or selected from the calendar by clicking the **Calendar** icon  :

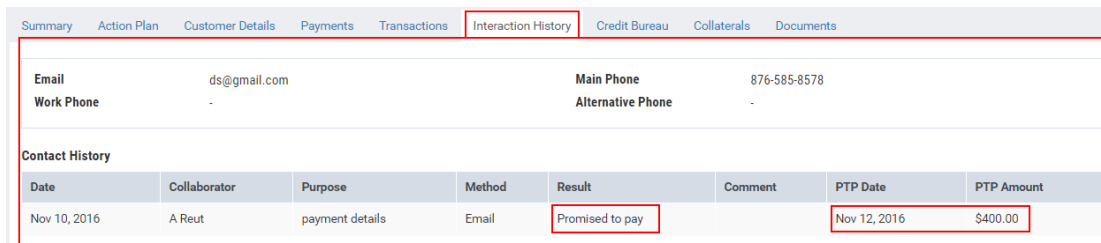


The screenshot shows a 'New Contact' form with the following fields: Date (11/10/2016), Method (Email), Purpose (payment details), and Result (Promised to pay). A 'Promise to Pay' section is highlighted with a red box, containing a date field and a currency field. A calendar pop-up is open, showing the date 11/10/2016 selected. A red arrow points from the calendar icon to the date field.

Figure 3-338: Specifying the “promise to pay” information.

- 9) (Optionally) In the **Comment** box, type in appropriate comments if necessary.
- 10) Click **OK** to save the data entered.

The information about the contact has been saved successfully and can be viewed on the **Interaction History** tab. If the “promise to pay” information has been specified, a date when the borrower promised to pay and a promised payment amount are displayed in corresponding columns (**PTP Date** and **PTP Amount**):



The screenshot shows the 'Interaction History' tab with the following contact details: Email (ds@gmail.com), Main Phone (876-585-8578), Work Phone (-), and Alternative Phone (-). The 'Contact History' table is as follows:

Date	Collaborator	Purpose	Method	Result	Comment	PTP Date	PTP Amount
Nov 10, 2016	A Reut	payment details	Email	Promised to pay		Nov 12, 2016	\$400.00

Figure 3-339: The Interaction History tab.

Archive of Loan Applications

The current subsection provides the description of the loan applications archive displayed on the Collection web workplace.

Having logged on to the Turnkey Lender system, the user can view the archive of loan applications by clicking the **Archive** tab.

ID	Name	Amount	Created	Case Date
EL-1	Aylin Spencer Stoltenberg, II	\$1,000.00	12/24/2013	08/12/2014
EL-3	Daron Lang Kughal, IV	\$1,000.00	11/19/2014	02/09/2015
EL-12	Neil Nefti Nefti, Sr	\$25,000.00	9/25/2014	-
EL-14	Lemese Cummings Jones	\$35,000.00	6/26/2014	02/12/2015
EL-15	Ramon Cordelline Kofin, I	\$35,000.00	12/26/2014	08/01/2015
EL-17	Kristen Kughal Berga, III	\$1,000.00	12/5/2013	02/12/2015
EL-19	Halley Frank Thompson, Sr	\$1,000.00	7/5/2014	06/16/2015
EL-20	Francisco Daniel Remyal, IV	\$1,000.00	1/6/2015	04/30/2015
EL-21	Hubert Kofin Leffler, III	\$35,000.00	9/8/2014	12/02/2015
EL-22	Harold Crooks Rowe, IV	\$35,000.00	11/9/2014	12/02/2015
EL-23	Makenna Durgan Mayer, Sr	\$35,000.00	1/9/2015	02/12/2015
EL-24	Harold Crooks Rowe, IV	\$35,000.00	1/9/2015	02/04/2015
EL-26	Christella Louise Eichmann	\$35,000.00	7/12/2014	01/12/2015
EL-27	Christella Louise Eichmann	\$35,000.00	1/12/2015	01/12/2015
EL-28	Christella Louise Eichmann	\$35,000.00	1/12/2015	02/12/2015

Name		Aylin Spencer Stoltenberg, II	Outstanding Balance	\$0.00
Requested Amount		\$1000.00	Loan Status	Repaid
Email		Ezekiel.Macejko@demario.biz		
Main Phone		(254) 322-8424		

Loan Details			
Full Name	Aylin Spencer Stoltenberg, II	Main Phone	(254) 322-8424
Email	Ezekiel.Macejko@demario.biz	Alternative Phone	(361) 546-8802
Loan ID	EL-1	Installment	\$203.40
Amount	\$1000.00	System Decision	Reject
Term	6 months	Credit Risk	High
Interest Rate	4.00%		

Previous Activity			
Previous Loans #	0	Late Payments #	0
Previous Offers #	0	Max DPD	0
Outstanding Balance	\$0.00	Days Past Due	0
Applied Followups	0	Fees Applied	\$0.00

Credit Bureau Check			
Status	Hit and Automated Consumer Narrative	Defaults	0
Score	797	Bankruptcies	0
Total Balance	\$10,105,262.00	Bankruptcy Date	-

Figure 3-340: The archive.

The archive contains the loan applications which are no longer processed in the system. In particular, the following loans are displayed in the archive:

- Rejected loans;
- Written off loans;
- Loans repaid in full;
- Restructured loans.

In case the archive contains a large amount of loan applications, the user can view necessary loans by applying a filter. To apply the filter, the user should must the **All** split button and select a corresponding option.

Id	Name	Amount
EL-1	Aylin Spencer Stoltenberg, II	\$1,000.00
EL-3	Daron Lang Kughal, IV	\$1,000.00

Figure 3-341: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both split buttons.

To search for loan applications of a particular borrower, the user can type in a full name of the borrower in the **Search** box.

Id	Name	Amount	Created	Close Date	
EL-88	David Palmer	\$1,100.00	2/12/2015	11/07/2016	

Figure 3-342: Searching for loan applications of a borrower.

Having clicked a loan application in the table, the Collector can view the details of the loan application on separate tabs to the right of the table. The Collector is authorized to view the following tabs:

- **Summary:** displays general information on the borrower's current loan, previous loans and the general information received from a Credit Bureau;
- **Customer Details:** borrower's application details are displayed;
- **Documents:** the tab for displaying documents;
- **Interaction History:** displays a history of interaction with the borrower;
- **Payments:** a payment schedule is displayed;
- **Transactions:** displays a list of payment transactions conducted in the system;
- **Credit Bureau:** displays a credit bureau report;
- **Actions:** Collector's planned actions in respect of the borrower;
- **Change History:** displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;
 - **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
 - **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty.
- **Collaterals:** the tab is displayed if a selected loan is a secured loan. The **Collaterals** tab displays all collaterals provided for a selected secured loan.

- **Restructuring:** the tab is displayed if a selected loan has been restructured.

The screenshot displays the 'Archive' view of a loan application system. On the left, a table lists various loans with columns for ID, Name, Amount, Created, and Close Date. The selected loan (ID: EL-5415) is highlighted. On the right, the 'Details' view for this loan is shown. It includes a summary of the loan's status (Outstanding Balance: \$10768.12, Loan Status: Repaid) and a navigation menu with tabs: Summary, Customer Details, Documents, Interaction History, Payments, Transactions, Credit Bureau, Actions, Change History, and Restructuring. The 'Restructuring' tab is highlighted with a red box. Below the navigation menu, the 'Loan Details' section provides information such as Full Name (Peter Johnson), Email (ps@gmail.com), Main Phone (029-847-1020), Loan ID (EL-5415-R1), Amount (\$648.13), Term (1 days), and Interest Rate (2.00%). The 'Previous Activity' section shows statistics like Previous Loans # (15), Previous Offers # (16), Outstanding Balance (\$10768.12), and Applied Rollovers (1). The 'Credit Bureaus Check' section displays Status (HR), Score (604), Total Balance (\$15,853.00), Defaults (2), Bankruptcies (0), and Bankruptcy Date (-).

Figure 3-343: Loan application details in the archive.

Optionally, the user can also perform the following operations to customize the display of loan applications in the archive:

- Change the view mode of loan applications (for more information, refer to *Changing View Mode*);
- Sort loan applications in the table (for more information, refer to *Sorting Applications*);
- Use page navigation to move from one page of the table to another (for more information, refer to *Using Page Navigation*).

Payday Loans

The current section describes the procedure of processing payday loans on the web workplaces of the Turnkey Lender system.

A payday loan is a short-term loan repaid in a single installment.

A key distinctive feature of the payday loan is that it cannot be repaid in multiple scheduled installments like installment loans, i.e. the entire loan amount due is covered at the end of a credit period in one or several payments. The credit period for the payday loan commonly does not exceed one month and is set in days, while the interest payment is charged based a daily interest rate.

The subsections below provide instructions on how to process payday loans on the following web workplaces:

- Origination;
- Underwriting;
- Collateral;
- Servicing;
- Collection.

Origination

The current subsection provides instructions on how to create and process payday loan applications on the Origination web workplace.

Having logged on to the system, the Originator enters the web workplace described in detail in the *Origination* section that includes instructions on the management of installment loans.

Creating a Non-Collateral Payday Loan Application

The system provides for the possibility to originate secured and non-secured payday loans.

The description below provides instructions on how to create a non-collateral payday loan application.

For more information on how to create a collateral payday loan application, refer to the *Creating a Collateral Payday Loan Application* subsection below.

To create a non-collateral payday loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender* .
- 2) On the left side of the toolbar click the **New Application** button.

The *New Loan Application* window opens:

New Loan Application

Credit Product <input type="text" value="InvestmentCP_fundAnyTime"/>	Loan Amount <input type="text" value="\$ 1000"/>	Term <input type="text" value="4"/> months
---	---	---

\$1000.00 + \$125.00 = \$1125.00

Loan Amount	Interest Amount	Total
-------------	-----------------	-------

Due Date	Principal	Interest	Interest Rate	Total
Sep 9, 2017	\$250.00	\$50.00	5.00%	\$300.00
Oct 9, 2017	\$250.00	\$37.50	5.00%	\$287.50
Nov 9, 2017	\$250.00	\$25.00	5.00%	\$275.00
Dec 9, 2017	\$250.00	\$12.50	5.00%	\$262.50

Figure 3-344: The *New Loan Application* window.

- 3) In the **Loan Amount** box, enter a payday loan amount.
- 4) In the **Term** box, type in a credit period in days.
- 5) In the **Credit Product** box, choose a corresponding credit product for non-secured payday loans.

Note: *A credit product represents a set of parameters which determine main conditions for the loans of a certain type.*

*To provide a secured payday loan, a corresponding credit product must be selected. For more information, refer to the *Creating a Collateral Payday Loan Application* subsection below.*

Once the credit product has been selected, the system automatically computes the interest amount and the total amount payable for a whole credit period:

New Loan Application

Credit Product <input type="text" value="PayDayAR"/>	Loan Amount <input type="text" value="\$ 500"/>	Term <input type="text" value="5"/> days
---	--	---

Due Date	Principal	Interest	Interest Rate	Total
Aug 14, 2017	\$500.00	\$75.00	3.00%	\$575.00

Figure 3-345: The computed total amount due.

Note: If a selected credit product provides for using a variable interest rate (refer to *Adding a New Credit Product*), the **Interest Rate** box is displayed additionally and the user can specify an interest rate within a range specified in the credit product.

New Loan Application

Credit Product	Loan Amount	Term	Interest Rate
PayDayAR2	\$ 1000	10 days	5 %

Due Date	Principal	Interest	Interest Rate	Total
Aug 18, 2017	\$1000.00	\$500.00	5.00%	\$1500.00

PROCEED
CANCEL

Figure 3-346: The variable interest rate.

- 6) (Optionally) Click **Cancel** to cancel the creation of the loan application.
- 7) Click **Proceed** to continue.

In the opened *Customer Verification* window, the user has the possibility to check whether the borrower has already applied for the loan:

Customer Verification

Name	Phone	SSN
------	-------	-----

Full Name	SSN	Phones			Date of Birth
		Main Phone	Work Phone	Alternative Phone	

BACK
NEW CUSTOMER
USE SELECTED CUSTOMER

Figure 3-347: The Customer Verification window.

- 8) In the **Name** box, enter a borrower's name.

Note: The user can verify whether borrower's data is available in the database by entering a name, phone number or a social security number (SSN) in corresponding boxes. To narrow the search range, the user can fill out all these three boxes.

If the borrower's data is available in the database, the system automatically displays it in the table below:

Note: *When searching for the borrower, the user can enter a full name or a part of the full name. The system automatically displays the search data that matches the entered characters wholly or partially.*

Customer Verification

Mary| Phone SSN

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	SELECT

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-348: The borrower is found in the database.

- 9) If the borrower is found in the database, click **Select** next to the corresponding borrower's data. Detailed information on the borrower and previous loans is displayed in the **Selected Customer** area:

Customer Verification

Mary| Phone SSN

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	SELECT

Selected Customer

Full Name	Mary Elizabeth Smith, Jr	SSN	078276216
Email	me@me.me	Main Phone	(202) 187-1320
Date of Birth	May 11, 1978	Alternative Phone	(091) 329-0786
Address	87 Av New York, New York, 65645	Previous Loans #	3
		Outstanding Balance	\$1,029.90

BACK NEW CUSTOMER USE SELECTED CUSTOMER

Figure 3-349: Detailed information on the borrower selected.

- 10) (Optionally) Click **Back** to return to the *New Application Loan* window and change credit conditions.
- 11) (Optionally) Click **New Customer** if the borrower has not been found in the database and follow the procedure described in the *Creating a Non-Collateral Payday Loan Application for a New Borrower* section.
- 12) Click **Use Selected Customer** to continue creation of the loan application.

The new loan application for the existing borrower has been successfully created and gets displayed in the table:

The screenshot shows a web application interface for loan management. At the top, there are navigation links for 'Origination' and 'Archive', and a user greeting 'Hello Originator New!' with a 'Log off' link. Below this is a header with 'NEW APPLICATION' and filters for 'ALL' and 'CREATED BY ME', along with a search bar and buttons for 'LIST', 'SPLIT', and 'DETAILS'. A table lists applications with columns for 'Id', 'Created', 'Name', 'Amount', and 'Wait'. The first row is highlighted with a red box and a red arrow pointing to it. To the right of the table is a detailed view of the selected application for 'Mary Elizabeth Smith, Jr.'. This view includes fields for 'Name', 'Requested Amount' (\$500.00), 'Credit Product' (PayDayAR), 'Loan Term' (3 days), 'Loan Status' (Origination), and 'Interest Rate' (3.00%). Below these are buttons for 'EDIT', 'CONTACT', 'CHANGE TERMS', and 'SEND FOR APPROVAL'. Further down, there are tabs for 'Customer Details', 'Interaction History', 'Documents', and 'Change History'. The 'Personal Information' section includes fields for 'First Name' (Mary), 'Middle Name' (Elizabeth), 'Last Name' (Smith), 'Suffix' (Jr), 'Gender' (Female), 'Date of Birth' (05/11/1978), 'Education' (High School), 'Marital Status' (Married), 'Number of Dependents' (0), and 'Email' (me@me.me). The 'Additional Information' section includes 'Social Security Number' (078276216), 'Monthly Income' (\$1500), and 'Monthly Expenses' (\$400).

Id	Created	Name	Amount	Wait
EU-9335	8/9/2017	Mary Elizabeth Smith, Jr	\$500.00	Omins

Application Details:

- Name: Mary Elizabeth Smith, Jr
- Requested Amount: \$500.00
- Credit Product: PayDayAR
- Loan Term: 3 days
- Loan Status: Origination
- Interest Rate: 3.00%

Personal Information:

- First Name: Mary
- Middle Name: Elizabeth
- Last Name: Smith
- Suffix: Jr
- Gender: Female
- Date of Birth: 05/11/1978
- Education: High School
- Marital Status: Married
- Number of Dependents: 0
- Email: me@me.me
- Citizenship: US Citizen

Additional Information:

- Social Security Number: 078276216
- Monthly Income: \$1500
- Monthly Expenses: \$400

Figure 3-350: The loan application is created.

The **Documents** tab displays the payday loan agreement added by the administrator to the system (for more information, refer to the

Managing Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 43) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 44) In the option menu to the left, click **Company settings**.

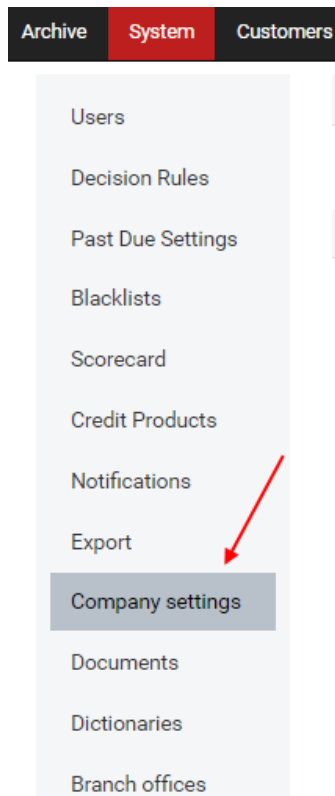


Figure 3-555: Company settings.

The **Company Settings** area opens:


Company Settings		
Company Name ABL Limited	Min Loan Amount 5000\$	
Brand Name ABL	Company Address Regent Street 12	
Company Country Great Britain	Email staff@abl.uk	
Lending Type Auto Loans	Max Loan Amount 20500\$	
Official Company Name ABL Limited Liability Company	Company City London	
Company Phone 345-23-12	Website www.abl.uk	
Date of Establishment 05.08.2004		
Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		<input type="button" value="CHOOSE FILE"/>

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

45) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

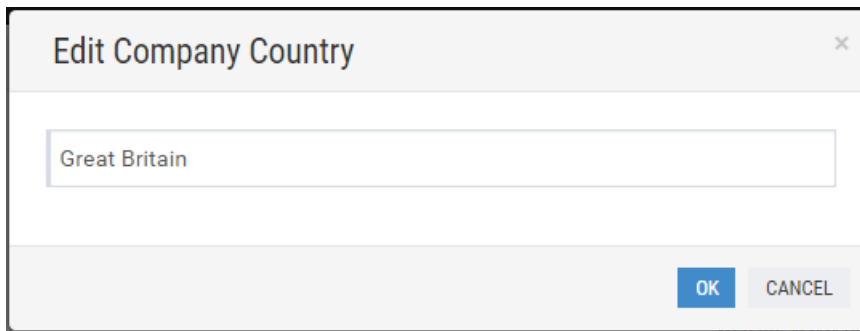


Figure 3-557: The *Edit* window.

46) In the *Edit* window, specify corresponding data and click **OK**.

47) Repeat steps 3-4 to specify other data.

48) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

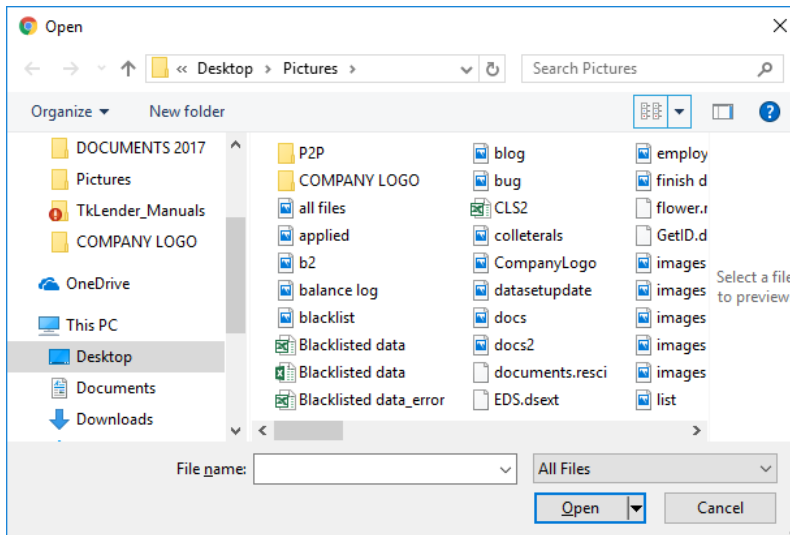


Figure 3-558: The *Open* window.

49) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

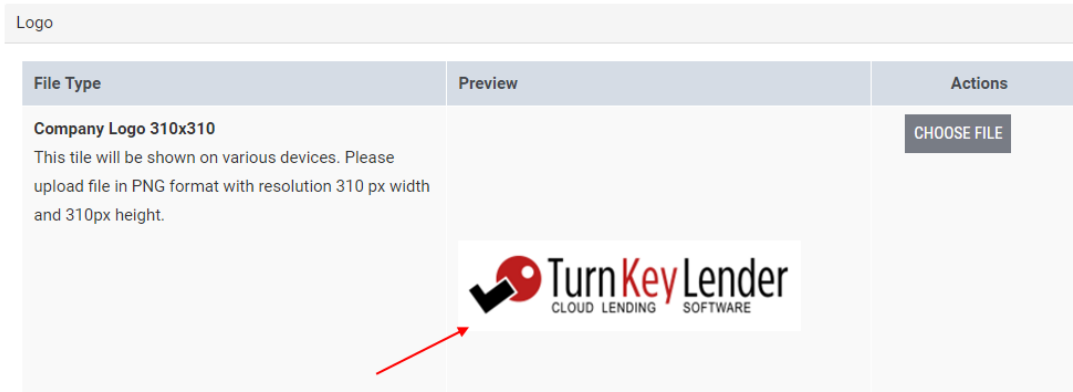


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

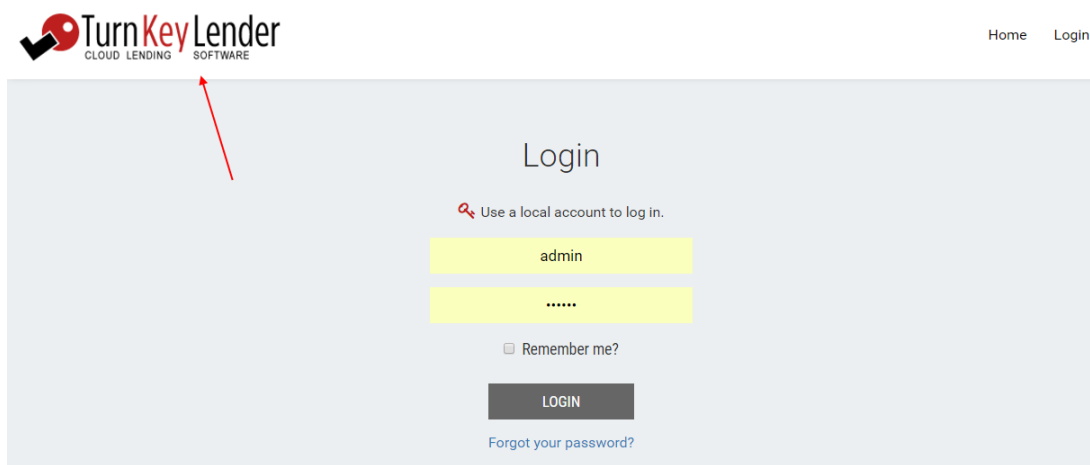


Figure 3-560: The registration page.

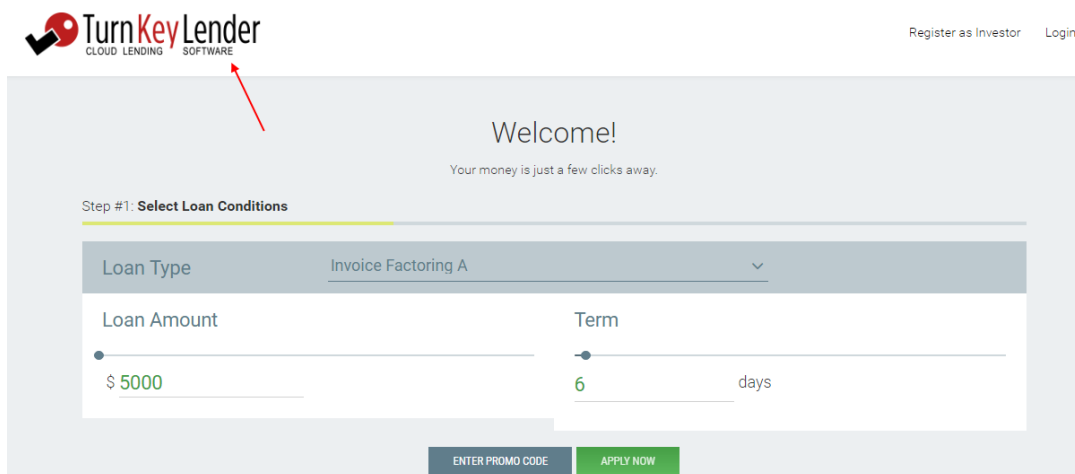


Figure 3-561: The front page.

Managing Documents subsection below).

Name	Mary Elizabeth Smith, Jr	Loan Term	4 days
Requested Amount	\$300.00	Loan Status	Origination
Credit Product	PayDayAR	Interest Rate	3.00%



EDIT CONTACT CHANGE TERMS SEND FOR APPROVAL >

Customer Details Interaction History Documents Change History

System Documents

Filename	Date	
Loan Agreement PayDay	On Demand	Download

Uploaded by Customer

 Contract.docx 

CHOOSE FILE

Figure 3-351: The payday loan agreement.

- 13) (*Optionally*) If necessary, attach electronic documents to the created loan application as described in *Attaching Electronic Documents*.

Creating a Non-Collateral Payday Loan Application for a New Borrower

The current subsection provides instructions on how to create a non-collateral payday loan application for the borrower who has not previously applied for a loan and whose data are not available in the database of the Turnkey Lender system.

To create a non-collateral payday loan application for a new borrower:

- 1) Repeat steps 1)-8) of the procedure described in *Creating a Non-Collateral Payday Loan Application* subsection above.
- 2) If the borrower is not found in the database, click the **New Customer** button and repeat steps 3)-12) of the procedure described for *Installment Loans* in the *Creating A Non-Collateral Application for a New Borrower* subsection above.

Creating a Collateral Payday Loan Application

The current subsection provides instructions on how to create a collateral payday loan application.

To create a collateral payday loan application:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the left side of the toolbar click the **New Application** button.

The *New Loan Application* window opens:

New Loan Application

Credit Product InvestmentCP_fundAnyTime	Loan Amount \$ 1000	Term 4 months
--	------------------------	------------------

\$1000.00 + \$125.00 = \$1125.00
Loan Amount Interest Amount Total

Due Date	Principal	Interest	Interest Rate	Total
Sep 9, 2017	\$250.00	\$50.00	5.00%	\$300.00
Oct 9, 2017	\$250.00	\$37.50	5.00%	\$287.50
Nov 9, 2017	\$250.00	\$25.00	5.00%	\$275.00
Dec 9, 2017	\$250.00	\$12.50	5.00%	\$262.50

Figure 3-352: The *New Loan Application* window.

- 3) In the **Credit Product** box, chose a corresponding credit product for secured payday loans.

Note: *A credit product represents a set of parameters which determine main conditions for the loans of a certain type.*

- 4) In the **Loan Amount** box, enter a loan amount.
- 5) In the **Term** box, type in a credit period in days.

The system automatically computes the interest amount and the total amount payable for a whole credit period:

New Loan Application

Credit Product PayDayAR	Loan Amount \$ 500	Term 5 days
----------------------------	-----------------------	----------------

Due Date	Principal	Interest	Interest Rate	Total
Aug 14, 2017	\$500.00	\$75.00	3.00%	\$575.00

Figure 3-353: The computed total amount due.

Note: If a selected credit product provides for using a variable interest rate (refer to *Managing Credit Products*), the **Interest Rate** box is displayed additionally and the user can specify an interest rate within a range specified in the credit product.

New Loan Application

Credit Product	Loan Amount	Term	Interest Rate
PayDayAR2	\$ 1000	10 days	5 %

Due Date	Principal	Interest	Interest Rate	Total
Aug 18, 2017	\$1000.00	\$500.00	5.00%	\$1500.00

Figure 3-354: The variable interest rate.

- Repeat steps 7)-17) of the procedure described for *Installment Loans* in the *Creating a Collateral Loan Application* subsection above.

The collateral payday loan application has been created.

Creating a Collateral Payday Loan Application for a New Borrower

The current subsection provides instructions on how to create a collateral payday loan application for the borrower who has not previously applied for a loan and whose data are not available in the database of the Turnkey Lender system.

To create a collateral payday loan application for a new borrower:

- Enter a web workplace as described in *Log on to Turnkey Lender*.
- On the left side of the toolbar click the **New Application** button.

The *New Loan Application* window opens:

New Loan Application

Credit Product: InvestmentCP_fundAnyTime | Loan Amount: \$ 1000 | Term: 4 months

\$1000.00 + \$125.00 = \$1125.00

Due Date	Principal	Interest	Interest Rate	Total
Sep 9, 2017	\$250.00	\$50.00	5.00%	\$300.00
Oct 9, 2017	\$250.00	\$37.50	5.00%	\$287.50
Nov 9, 2017	\$250.00	\$25.00	5.00%	\$275.00
Dec 9, 2017	\$250.00	\$12.50	5.00%	\$262.50

PROCEED CANCEL

Figure 3-355: The *New Loan Application* window.

- 3) In the **Credit Product** box, chose a corresponding credit product for secured payday loans.

Note: A credit product represents a set of parameters which determine main conditions for the loans of a certain type.

- 4) In the **Loan Amount** box, enter a loan amount.
- 5) In the **Term** box, type in a credit period in days.

The system automatically computes the interest amount and the total amount payable for a whole credit period:

New Loan Application

Credit Product: PayDayAR | Loan Amount: \$ 500 | Term: 5 days

Due Date	Principal	Interest	Interest Rate	Total
Aug 14, 2017	\$500.00	\$75.00	3.00%	\$575.00

PROCEED CANCEL

Figure 3-356: The computed total amount due.

Note: If a selected credit product provides for using a variable interest rate (refer to *Managing Credit Products*), the **Interest Rate** box is displayed additionally and the user can specify an interest rate within a range specified in the credit product.

New Loan Application

Credit Product PayDayAR2	Loan Amount \$ 1000	Term 10 days	Interest Rate 5 %
-----------------------------	------------------------	-----------------	----------------------

Due Date	Principal	Interest	Interest Rate	Total
Aug 18, 2017	\$1000.00	\$500.00	5.00%	\$1500.00

Figure 3-357: The variable interest rate.

- 6) Repeat steps 7)-20) of the procedure described for *Installment Loans* in the *Creating a Collateral Loan Application for a New Borrower* subsection above.

Processing Payday Loan Applications

The user with the Originator role can process payday loan applications by the same procedure as in the case of installment loans.

In particular, the Originator can perform the following procedures on processing payday loans:

- *Managing Electronic Documents*
- *Changing Credit Conditions* (when changing credit conditions, follow steps 3)-5) of the procedure described in the *Creating a Non-Collateral Payday Loan Application* subsection above)
- *Editing Borrower's Details* (when editing borrower's details, refer to the *Creating a Non-Collateral Payday Loan Application* and *Creating a Collateral Payday Loan Application* subsections above)
- *Recording the Interaction History*
- *Sending a Loan Application for Approval*
- *Archive of Loan Applications*

For more information on how to perform these procedures refer to the *Origination* subsection describing these procedures for *Installment Loans*.

Underwriting

The current subsection provides guidance on processing payday loan applications on the Underwriting web workplace.

Having logged on to the system, the Underwriter enters the web workplace described in detail in the

Underwriting subsection that includes instructions on the management of installment loans.

Unlike installment loans, the **Schedule** tab of payday loan applications displays only one installment due:

Name	Mary Elizabeth Smith, Jr	Interest Rate	3.00%
Requested Amount	\$300.00	Outstanding Balance	\$0.00
Offered Amount	\$300.00	Credit Product	PayDayAR
		Loan Status	Waiting for Approval

REJECT BLACKLIST SEND FOR REPROCESSING APPROVE >

Summary Customer Details Credit History **Schedule** Credit Bureau Documents Change History

#	Date	Total	Principal	Interest
1	08/14/2017	\$336.00	\$300.00	\$36.00

Figure 3-358: The Schedule tab of the payday loan application.

The Underwriter can process payday loan applications by the same procedure as described for installment loans in the *Making Decisions on Loan Applications* subsection above.

Collateral

The current subsection provides guidance on processing payday loan applications on the Collateral web workplace.

Having logged on to the system, the Collateral Manager enters the web workplace described in detail in the *Collateral* subsection that includes instructions on the management of installment loans.

The Collateral Manager can process payday loan applications by exactly the same procedure as described for installment loans in the *Collateral* subsection above.

Servicing

The current subsection provides guidance on processing payday loan applications on the Servicing web workplace.

Having logged on to the system, the user with the Loan Manager role enters the web workplace described in detail in the *Servicing* subsection that includes instructions on the management of installment loans.

Unlike installment loans, the **Payments** tab of payday loan applications displays only one installment due:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/14/2017	\$336.00	\$300.00	\$36.00	\$0.00	\$0.00		Scheduled	
Total Amount Due:									\$336.00

Figure 3-359: The Payments tab of the payday loan application.

Managing Approved Payday Loan Applications

The Loan Manager can process approved payday loan applications by exactly the same procedure as described for installment loans in the *Managing Approved Applications* subsection above.

Managing Active Payday Loan Applications

The current subsection provides information on how to manage active payday loan applications.

All applications for payday loans which have been already disbursed to the borrower (either automatically or manually) and are not past due are defined as active.

The management of active payday loan applications includes the following procedures:

- Recording information about payday loan repayment;
- Rolling over a payday loan;
- Adding borrower’s data to blacklists;
- Restructuring payday loans;
- Recording information about contacting the borrower.

The detailed information on these procedures is provided in the subsections below.

Loan Repayment

The current subsection provides instructions on how to record information on payday loan repayment.

To record information on payday loan repayment:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Active**.

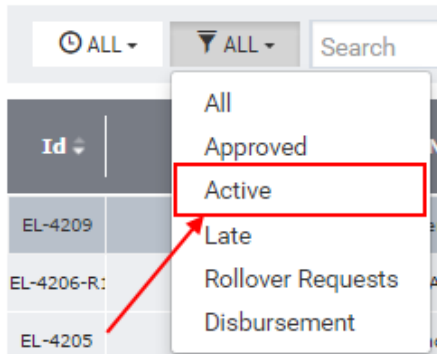


Figure 3-360: Selecting active loan applications.

All active loan applications get displayed:

Id	Name	Disbursed	Amount Disbursed	
EL-4211	Sar Connor	10/10/2016	\$1,000.00	
EL-4209	Peter Johnson	10/10/2016	\$1,000.00	
EL-4206-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,054.83	
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83	
EL-4194-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,204.83	
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56	
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00	
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00	
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83	
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83	
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83	
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00	
EL-1829-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,210.00	
EL-4170-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,035.06	
EL-4168-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,185.06	

Page 1 of 21

Figure 3-361: Active loan applications.

- 3) In the table, click a corresponding payday loan application.

The **Payments** tab of the selected payday loan application displays the installment due:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions	
1	08/14/2017	\$336.00	\$300.00	\$36.00	\$0.00	\$0.00		Scheduled		
		Total Amount Due:							\$336.00	

Show paid installments
 Show scheduled installments

Figure 3-362: The Payments tab.

- 4) Click the **Payment** button.

The *Submit Repayment* window opens:

Submit Repayment ×

Amount	Reference #	Repaid	
\$ <input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	08/10/2017	
Type			
<input style="width: 95%;" type="text"/>			
Comments			
<input style="width: 95%;" type="text"/>			
			<input type="button" value="OK"/> <input type="button" value="CANCEL"/>

Figure 3-363: The Submit Repayment window.

- 5) In the **Amount** box, enter an amount repaid by the borrower.
- 6) In the **Reference** box, type in a corresponding payment number.
- 7) In the **Repaid** box, specify a date of repayment.

Note: *The date of repayment can be specified by using the calendar. To open the calendar, click the **Calendar** icon*



- 8) In the **Type** box, select a type of payment.
- 9) *(Optionally)* In the **Comments** box, enter appropriate comments if necessary.
- 10) *(Optionally)* Click **Cancel** to cancel the operation.
- 11) Click **OK** to save information about loan repayment.

In case a received payment amount is less than a scheduled amount of installment, funds received from the borrower cover the installment in the following order:


- Commission (if applicable);
- Interest;
- Principal amount.

The information about loan repayment is displayed in the payment schedule on the **Payments** tab and in the transactions table on the **Transactions** tab.

If a payment amount has been received on a scheduled installment date and covers the entire installment, a payday loan is considered to be closed and a payday loan application gets moved to the *Archive* of Loan Applications.

If the payment has been received before the scheduled installment date, it is considered to be an advance payment and its processing in the system depends on settings of a credit product based on which a current loan application has been created.

If the **Use Early Payments** option is not selected in the credit product, the advance payment is processed by the system on the scheduled installment date only, irrespective of a date when the advance payment has been actually made.

In this case, if an amount of the advance payment covers the entire installment, the installment remains outstanding in the system (the payment status is “Current” ) and the payment transaction status is displayed as “Waiting” in the transactions table:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/15/2017	\$575.00	\$500.00	\$75.00	\$0.00	\$0.00		Current	

Show paid installments
 Show scheduled installments

Total Amount Due: \$575.00

Figure 3-364: The advance payment is being processed I.

Date	Transaction	Amount	Status	Outst. Principal	Method	Operator	Comments/Error
08/10/17 12:41	Loan Disbursement	\$500.00	Applied	-	Cash	A Reut	
08/11/17 15:31	Manual charge	\$600.00	Waiting	\$500.00	Cash	A Reut	

Figure 3-365: The advance payment is being processed II.

If the **Use Early Payments** option is selected in the credit product and the amount of the advance payment covers the entire installment, the payday loan is considered to be repaid and the payday loan application gets moved to the *Archive* of Loan Applications.

In case the amount of the advance payment received is less than the installment amount due, the installment can be covered partially in two ways depending on settings in the credit product that includes early payments:

- If the **Interest calculation based on initial principal** option is selected in the credit product, the outstanding interest amount remains unchanged.

For example, assume that a payday loan was disbursed in the amount of \$500 for 30 days. Taking into account the interest rate (2%) specified in the credit product, the total payday loan amount due equals \$800. In 10 days since the payday loan disbursement, the total outstanding amount of installment remains unchanged in the payment schedule:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	09/03/2017	\$800.00	\$500.00	\$300.00	\$0.00	\$0.00		🕒 Current	📄

Show paid installments
 Show scheduled installments

Total Amount Due: \$800.00
Total Early Repayment Amount: \$600.00

Figure 3-366: The payment schedule (the interest calculation based on initial principal) I.

However, according to the balance log (for more information, refer to the *Balance Log* subsection below), the interest in the amount of \$100 has accrued to the installment for the past 10 days (the total amount of interest due for the installment equals \$300). If 10 days after the loan has been disbursed, the borrower makes payment in the amount of \$300, the accrued interest (\$100) is covered in full, the remaining amount of \$200 covers partially the principal amount that now equals \$300 (\$500 - \$200). A new outstanding amount of interest remains unchanged and equals \$ 200 (\$300 - \$100).

Thus, if 10 days after the loan disbursement the borrower makes payment in the amount of \$300, the payment schedule will look as follows:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	09/03/2017	\$500.00	\$300.00	\$200.00	\$0.00	\$0.00		🕒 Current	📄

Show paid installments
 Show scheduled installments

Total Amount Due: \$500.00
Total Early Repayment Amount: \$300.00

Figure 3-367: The payment schedule (the interest calculation based on initial principal) II.

- If the **Interest calculation based on reduced principal** option is selected in the credit product, the outstanding interest amount changes depending on the total outstanding principal amount.

For example, assume that a payday loan was disbursed in the amount of \$500 for 30 days. Taking into account the interest rate (2%) specified in the credit product, the total payday loan amount due equals

\$800. In 10 days since the payday loan disbursement, the total outstanding amount of installment remains unchanged in the payment schedule:

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents									
#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	09/03/2017	\$800.00	\$500.00	\$300.00	\$0.00	\$0.00		🕒 Current	📄

Show paid installments Total Amount Due: \$800.00
 Show scheduled installments Total Early Repayment Amount: \$600.00

Figure 3-368: The payment schedule (the interest calculation based on reduced principal) I.

However, according to the balance log (for more information, refer to the *Balance Log* subsection below), the interest in the amount of \$100 has accrued to the installment for the past 10 days (the total amount of interest for the installment equals \$300). If 10 days after the loan has been disbursed, the borrower makes payment in the amount of \$300, the accrued interest (\$100) is covered in full, the remaining amount of \$200 covers partially the principal amount that now equals \$300 (\$500 - \$200). The outstanding amount of interest for the installment is calculated by the system based on a new outstanding principal amount (\$300) according to a predefined formula and now equals \$ 120. Thus, if 10 days after the loan disbursement the borrower makes payment in the amount of \$300, the payment schedule will look as follows:

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents									
#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	09/03/2017	\$420.00	\$300.00	\$120.00	\$0.00	\$0.00		🕒 Current	📄

Show paid installments Total Amount Due: \$420.00
 Show scheduled installments Total Early Repayment Amount: \$300.00

Figure 3-369: The payment schedule (the interest calculation based on reduced principal) II.


Balance Log

The current subsection provides the overview of a balance log.

The balance log allows reviewing changes in the balance of the installment.

The balance log can be opened by clicking the icon  in the **Actions** column opposite a corresponding installment on the **Payments** tab.

Summary
Customer Details
Payments
Transactions
Interaction History
Credit Bureau
Documents

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	09/03/2017	\$420.00	\$300.00	\$120.00	\$0.00	\$0.00		🔄 Current	

Show paid installments
 Show scheduled installments

Total Amount Due: \$420.00
Total Early Repayment Amount: \$300.00

Figure 3-370: Opening the balance log.

Balance log view
✕

Date	Description	Balance change							New balance						
		Principal	Interest	Past Due Interest	Commission	Late Fee	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Outst. Principal	Outst. Balance	Total
08/04/2017	Origination fee	-	-	-	-	-	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00	\$0.00
08/04/2017	Installment started	\$500.00	-	-	-	-	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$500.00
08/05/2017 - 08/14/2017	Plain interest	-	\$100.00	-	-	-	\$100.00	\$500.00	\$100.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$600.00
08/14/2017	Payment received	\$200.00	\$100.00	-	-	-	\$300.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00	\$420.00	\$300.00

Collapse similar rows

OK

Figure 3-371: The open balance log.

The balance log displays the following data on the installment:

- Interest;

In the balance log, the interest can be displayed in one of two modes:

- I. If early payments are set in a credit product (refer to *Managing Credit Products*), a daily interest is displayed for each day of nonpayment. Daily interest amounts can be viewed by clearing the **Collapse similar rows** check box:

Date	Description	Balance change						New balance								
		Principal	Interest	Past Due Interest	Commission	Late Fee	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Outst. Principal	Outst. Balance	Total	
08/04/2017	Origination fee	-	-	-	-	-	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00	\$0.00
08/04/2017	Installment started	\$500.00	-	-	-	-	-\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$500.00
08/05/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$510.00
08/06/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$520.00
08/07/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$530.00
08/08/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$40.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$540.00
08/09/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$550.00
08/10/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$60.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$560.00
08/11/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$70.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$570.00
08/12/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$80.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$580.00
08/13/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$90.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$590.00
08/14/2017	Plain interest	-	\$10.00	-	-	-	-\$10.00	\$500.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$800.00	\$600.00
08/14/2017	Payment received	\$200.00	\$100.00	-	-	-	-\$300.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00	\$420.00	\$300.00

Figure 3-372: The daily interest accrued.

- II. If early payments are not set in the credit product, the balance log displays a total interest charged for the installment:

Date	Description	Balance change						New balance								
		Principal	Interest	Past Due Interest	Commission	Late Fee	Total	Principal	Interest	Past Due Interest	Commission	Late Fee	Outst. Principal	Outst. Balance	Total	
08/09/2017	Origination fee	-	-	-	-	-	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00	\$0.00
08/09/2017	Installment started	\$500.00	\$100.00	-	-	-	-\$600.00	\$500.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$600.00	\$600.00

Figure 3-373: The total interest charged for the installment.

- Past due interest accrued (for overdue installments);
- Late fees charged (for overdue installments);
- Payments received;
- Rollover applied.

The following information is displayed in table columns of each balance log:

- **Date:** a date when the balance was changed;
- **Description:** a description of an event that caused the change in the balance;
- **Balance change:** a group of columns displaying absolute values of changes in the balance (for certain balance sheet items and total amounts);
- **New balance:** a group of columns displaying new balance values for certain balance sheet items and a new total balance amount.

The red color of values indicates the increase in the installment balance due to accrued interests, applied fees, etc.

The green color of values indicates the decrease in the installment balance due to payments received.

Loan Rollover

The current subsection provides information on how to roll over a payday loan.

If the borrower cannot repay a payday loan on a scheduled maturity date, the Loan Manager can extend the payday loan until a certain period, i.e. can roll over the payday loan.

The current functionality is available only if a credit product provides for applying rollovers.

To roll over a payday loan:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, click the **All** split button and select **Active**.

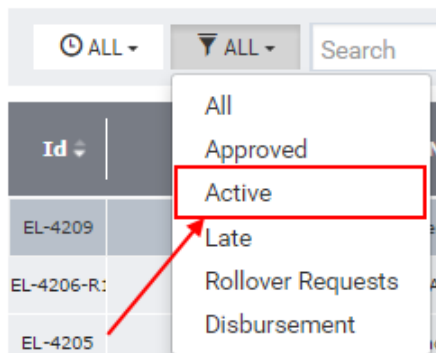


Figure 3-374: Selecting active loan applications.

All active loan applications get displayed:

Id	Name	Disbursed	Amount Disbursed
EL-4211	Sar Connor	10/10/2016	\$1,000.00
EL-4209	Peter Johnson	10/10/2016	\$1,000.00
EL-4206-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,054.83
EL-4202-R:	Lena Sunny Lena, III	07/10/2016	\$1,204.83
EL-4194-R:	Ulices Deckow Douglas, III	10/10/2016	\$1,204.83
EL-4188-R:	Peter Johnson	10/10/2016	\$1,039.56
EL-4186-R:	Peter Johnson	10/10/2016	\$1,040.00
EL-4184-R:	Maroon Five	10/10/2016	\$1,140.00
EL-4182-R:	Alyo Alyonka, Sr	10/10/2016	\$1,054.83
EL-4180-R:	Sarah Connor	10/10/2016	\$1,204.83
EL-4178-R:	Papa Jamis Carlo, II	07/10/2016	\$1,204.83
EL-4176-R:	Peter Johnson	10/10/2016	\$1,140.00
EL-1829-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,210.00
EL-4170-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,035.06
EL-4168-R:	Ulices Deckow Douglas, III	10/07/2016	\$1,185.06

Figure 3-375: Active loan applications.

- 3) In the table, click a corresponding payday loan application.
- 4) Click the **Rollover** button.

Note: *If a credit product based on which a current loan application has been created does not provide for applying rollovers, the following message opens:*

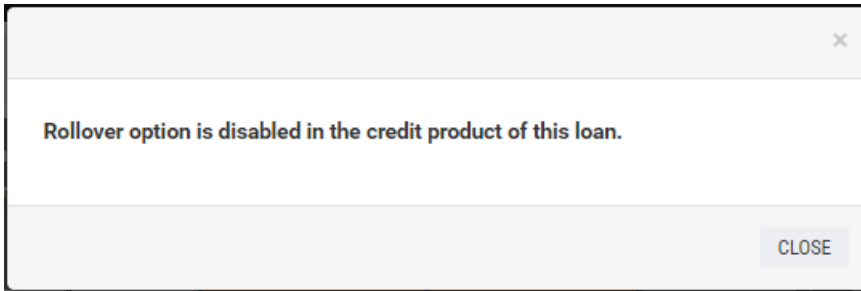


Figure 3-376: The credit product does not provide for applying rollovers.

A number of rollovers cannot exceed a number set in the credit product.

The *Rollover* window opens:

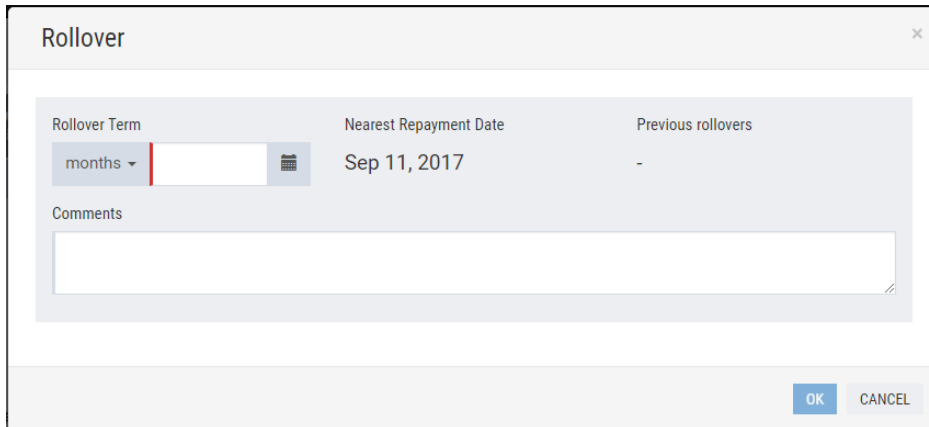


Figure 3-377: The *Rollover* window.

The **Previous rollovers** box displays a number of previous rollovers (if any) applied to a current loan.

- 5) In the **Rollover Term** box, select a period for which a payday loan repayment is extended.

Note: *The maximum and minimum rollover term is specified in settings of the credit product.*

- 6) In the **Nearest Repayment Date** box, specify a repayment date.
- 7) (*Optionally*) In the **Comments** box, enter appropriate comments if necessary.
- 8) In the *Rollover* window, click **OK** to accomplish the procedure.

The confirmation message opens:

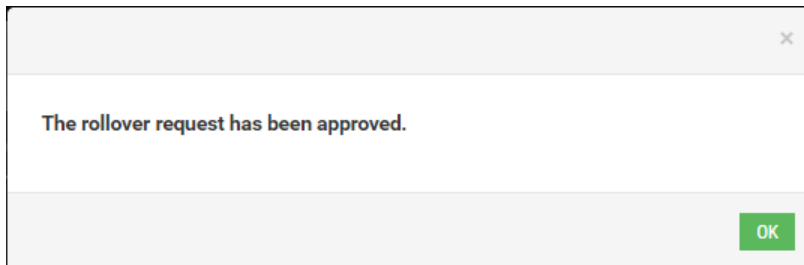


Figure 3-378: Confirmation message.

- 9) Click **OK**.

The payday loan has been rolled over and the corresponding record is displayed in the *Balance Log*.

Recording Interaction History

The current subsection provides information on recording information about contacting the borrower.

When processing an active payday loan application, the Loan Manager may contact the borrower and store information about the contact to the interaction history. For more information on how to perform this procedure, refer to *Recording the Interaction History* of the *Origination* section.

Adding Borrower's Data to Blacklists

The procedure of adding borrower's data to blacklists is similar to that described for installment loans in the *Adding Borrower's Data to Blacklists* subsection above.

Loan Restructuring


The procedure of restructuring payday loans is similar to that described for installment loans in the *Loan Restructuring* subsection above.
















Managing Late Payday Loan Applications

The current subsection provides instructions on how to manage past due payday loans.

Payday loans that have not been repaid within late grace days are considered to be past due.


Late grace days correspond to a period during which the installment can still be repaid without penalties. This period starts after a due date. During the late grace days, the system charges neither the overdue interest rate nor late fee.



The Loan Manager can view all past due loans by clicking the **All** split button and selecting **Late**. The past due loans are displayed with the “Past Due” status :

ALL LATE Search				
Id	Name	Disbursed	Amount Disbursed	
EL-4299	Goga Kiak	09/12/2016	\$1,000.00	
EL-4295	Peter Johnson	08/03/2016	\$1,000.00	
EL-4294	David Madisson, Jr	09/03/2016	\$1,000.00	
EL-4274	David Madisson, Jr	09/02/2016	\$1,000.00	
EL-4270	Peter Johnson	09/11/2016	\$1,000.00	
EL-4260-R:	Peter Johnson	10/10/2016	\$1,392.04	
EL-4257	Peter Johnson	03/13/2016	\$1,000.00	
EL-4256	Klavdia Kukuevna	06/13/2016	\$1,000.00	
EL-4248	Klavdia Kukuevna	07/12/2016	\$1,000.00	
EL-4228	Lena Sunny Lena, III	09/21/2016	\$1,000.00	
EL-4220	David Madisson, Jr	04/11/2016	\$1,000.00	
EL-4211	Sarah Connor	09/28/2016	\$1,000.00	
EL-4205	Peter Johnson	08/10/2016	\$1,000.00	
EL-4201	Maroon Five	08/10/2016	\$1,000.00	
EL-4165-R:	Peter Johnson	08/07/2016	\$1,185.06	

Page 1 of 15

Figure 3-379: Past due loans.

Having clicked a payday loan application in the table, the Loan Manager can view payment details of a past due payday loan on the **Payments** tab. The outstanding installment is displayed with the “Missed” status :

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents									
#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/09/2017	\$675.00	\$500.00	\$100.00	\$75.00	\$0.00		 Missed	

Show paid installments
 Show scheduled installments

Total Amount Due: \$675.00

Figure 3-380: Past due loan: payment details.

When processing past due payday loans, the Loan Manager can perform the following operations:

- Record information on loan repayment (refer to *Loan Repayment*);

The Loan Manager can view an outstanding amount in the **Outstanding Balance** area:

Name	John Smith	Repaid Amount	\$0.00
Address	Mira str.2 Tabul, Louisiana, 35325	Outstanding Balance	\$675.00
		Credit Product	PayDayAR2

CONTACT BLACKLIST ROLLOVER PAYMENT

Summary Customer Details Payments Transactions Interaction History Credit Bureau Documents

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/09/2017	\$675.00	\$500.00	\$100.00	\$75.00	\$0.00		Missed	

Show paid installments Show scheduled installments

Total Amount Due: \$675.00

Figure 3-381: The past due loan.

- Record a history of interaction with the borrower (refer to *Recording the Interaction History* of the *Origination* section);
- Roll over loans (refer to *Loan Rollover*);

Note: *An overdue loan can be rolled over only if there are no outstanding amounts of past due interest and late fee.*

- Add borrowers' data to blacklists of the system (refer to *Adding Borrower's Data to Blacklists*);
- Restructure loans (refer to *Loan Restructuring*).

Managing Undisbursed Payday Loans

The Loan Manager can process approved payday loan applications by exactly the same procedure as described for installment loans in the *Managing Undisbursed Loans* subsection above.

Managing Peer-to-Peer Payday Loans

The Loan Manager can process peer-to-peer payday loans by the same procedure as described for installment loans in the *Managing Peer-to-Peer Loans* subsection above.

Managing Rollover Requests

The Loan Manager can process rollover requests submitted by the borrower by the same procedure as described for installment loans in the *Managing Rollover Requests* subsection above.

Managing Blacklists

The Loan Manager can manage blacklists by the same procedure as described in the *Managing Blacklists* subsection above.

Archive of Loan Applications

For more information on the archive of loan applications, refer to the *Archive of Loan Applications* subsection above.

Collection

The current subsection provides guidance on processing payday loan applications on the Collection web workplace.

Having logged on to the system, the Collector enters the web workplace described in detail in the *Collection* subsection that includes instructions on the management of installment loans.

Unlike installment loans, the **Payments** tab of payday loan applications displays only one installment due:

The screenshot displays the 'Payments' tab for a payday loan application. At the top, a summary card shows the borrower's name (John Smith), loan amount (\$500.00), bad debt (\$690.00), outstanding balance (\$690.00), days past due (6), and credit product (PayDayAR2). Below this, there are navigation tabs: ACTION, CONTACT, BLACKLIST, PAYMENT (highlighted in green), RESTRUCTURE, and WRITE OFF. A secondary set of tabs includes Summary, Action Plan, Customer Details, Payments (highlighted with a red box), Transactions, Interaction History, Credit Bureau, and Documents. The main content area features a table with the following data:

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/09/2017	\$690.00	\$500.00	\$100.00	\$90.00	\$0.00		Missed	

Below the table, there are checkboxes for 'Show paid installments' and 'Show scheduled installments'. A summary line indicates 'Total Amount Due: \$690.00'.

Figure 3-382: The Payments tab of the payday loan application.

The Collector can process payday loan applications as follows:

- Record information about loan repayment (for more information, refer to the *Loan Repayment* subsection below).
- Make a list of planned activities in respect of the borrower (for more information, refer to the *Making an Action Plan* subsection describing this functionality for installment loans on the *Collection* web workplace).
- Write off loans (for more information, refer to the *Writing Off Loans* subsection describing this functionality for installment loans on the *Collection* web workplace).
- Restructure loans (for more information, refer to the *Loan Restructuring* subsection describing this functionality for installment loans on the *Collection* web workplace).

- Manage blacklists (including adding data to blacklists, deleting records from blacklists, importing data to blacklists). For more information on these procedures, refer to the *Managing Blacklists* subsection describing similar operations for the *Underwriting*.
- Record a history of interaction with the borrower (for more information, refer to the *Recording Interaction History* subsection describing this functionality for installment loans on the *Collection* web workplace).

Loan Repayment

The current subsection provides instructions on how to record information on payday loan repayment.

To record information on payday loan repayment:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Above the table displaying the list of loan applications, apply a filter to display necessary loan applications.

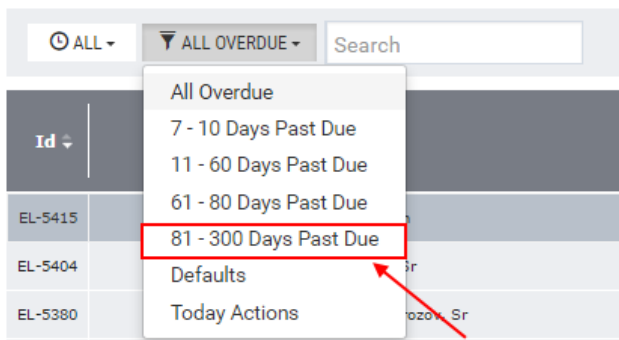



Figure 3-383: Filtering loan applications.

Loan applications are displayed accordingly to the filter applied:

Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-5415	Peter Johnson	\$754.22	214	
EL-4068	Peter Johnson	\$470.53	97	
EL-1621	Doso Rulo	\$766.11	100	

Figure 3-384: Filtered loan applications.

- 3) In the table, click a corresponding payday loan application.

The **Payments** tab of the selected loan application displays the outstanding installment with the “Missed” status  .

#	Date	Total	Principal	Interest	Past Due Interest	Late Fee	Close Date	Status	Actions
1	08/09/2017	\$690.00	\$500.00	\$100.00	\$90.00	\$0.00		 Missed	

Show paid installments
 Show scheduled installments

Total Amount Due: \$690.00

Figure 3-385: The payment schedule.

- 4) Click the **Payment** button.

The *Submit Repayment* window opens:

Submit Repayment ×



Amount \$ <input style="width: 90%;" type="text"/>	Reference # <input style="width: 90%;" type="text"/>	Repaid 08/15/2017 
Type <input style="width: 100%;" type="text"/>		
Comments <input style="width: 100%; height: 20px;" type="text"/>		

Figure 3-386: The *Submit Repayment* window.

- 5) In the **Amount** box, enter an amount repaid by the borrower.
- 6) In the **Reference** box, type in a corresponding payment number.
- 7) In the **Repaid** box, specify a date of repayment.


Note: *The date of repayment can be specified by using the calendar. To open the calendar, click the **Calendar** icon .*

- 8) In the **Type** box, select a type of payment.
- 9) (*Optionally*) In the **Comments** box, enter appropriate comments if necessary.
- 10) Click **OK** to save information about loan repayment.

In case a received payment amount is less than a scheduled amount of installment, funds received from the borrower cover the installment in the following order:

- Commission (if applicable);

- Late fees;
- Past due interest;
- Interest;
- Principal amount.

If the received payment amount covers the entire installment, the payday loan is considered to be repaid, the payment status changes to “Paid Late”  and the payday loan application gets moved to the *Archive* of Loan Applications.

Reports

The current section provides a detailed description of the functionality available for the user of the Reports web workplace.

A scope of operations provided for the Reports web workplace can be performed by the user with the Supervisor role.

The Supervisor can monitor the business activity by analyzing portfolio and key operational and financial data consolidated into corresponding reports.

The data in all reports are updated regularly once a day according to the schedule specified in the system settings.

The following reports are available to the Supervisor:

- *Executive Dashboard;*
- *Portfolio Reports;*
- *Operational Reports;*
- *Risk Reports;*
- *Scoring Reports;*
- *Underwriting Reports.*

The detailed description of these reports is presented in the following subsections.

Executive Dashboard

The current subsection provides the description of Executive Dashboard.

Having logged on to the system, the Supervisor can review the Executive Dashboard demonstrating essential operating and performance metrics:

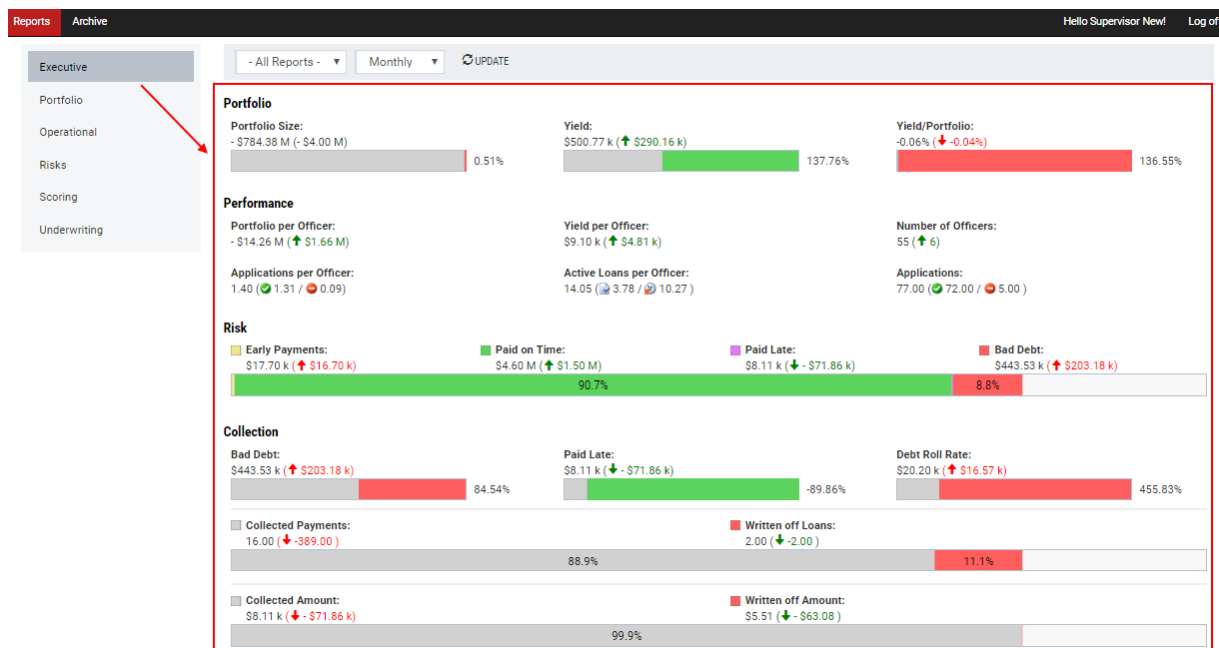


Figure 3-387: Executive Dashboard.

The Executive Dashboard allows the Supervisor to analyze meaningful data also presented in an easy-to-interpret visual format.

The data can be displayed according to a specific time period. To select a time period, the Supervisor should click the **Daily** split button:

Note: By default, daily reports are displayed.

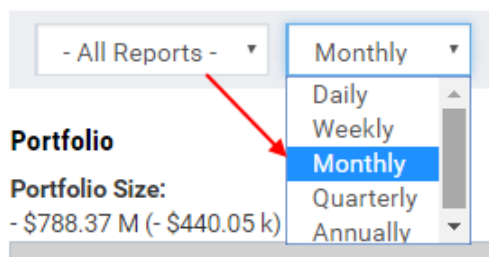


Figure 3-388: Selecting a time period.

A selected time period applies automatically to all reports displayed on the Executive Dashboard. To view any specific report, the Supervisor should click **All Reports** and select a report from the list:

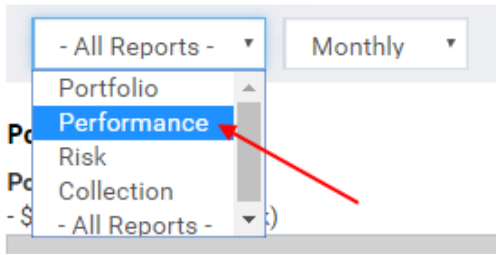


Figure 3-389: Selecting a report for review.

The following reports are available to the Supervisor on the Executive Dashboard:

- **Portfolio:** displays overall portfolio metrics.
 The **Portfolio size** index shows the total amount of loans granted to the borrowers.
 The **Yield** index shows the total amount of interests and fees collected.
 The **Yield/Portfolio** index shows the yield-to-portfolio ratio.

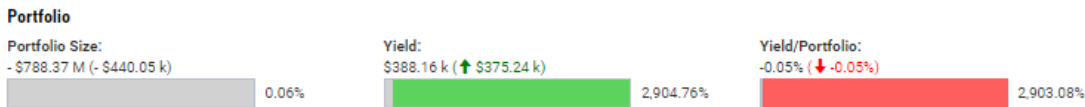


Figure 3-390: The portfolio report.

- **Performance:** displays the overall performance of Underwriters.
 The **Portfolio per Officer** index shows the ratio of the amount of granted loans to the number of Underwriters.
 The **Applications per Officer** index shows the ratio of approved and rejected loans to the number of Underwriters. A rate of approved and rejected applications is displayed in brackets.
 The **Yield per Officer** index shows the ratio of the total amount of collected interests and fees to the number of Underwriters.
 The **Active Loans per Officer** index shows the ratio of approved applications to the total number of Underwriters. The calculation includes all approved loans irrespective of a disbursement date. The active and past due loans are displayed in brackets according to a time period selected. For more information on how to select the time period of the report, refer to the description above in this chapter.
 The **Number of Officers** index shows the total number of users with the Underwriter role.

The **Applications** index shows the number of applications created during the reporting period. The number of approved and rejected applications is displayed in brackets.

Performance

Portfolio per Officer: -\$17.52 M (- \$9.78 k)	Yield per Officer: \$8.63 k (↑ \$8.34 k)	Number of Officers: 45 (0)
Applications per Officer: 1.84 (🟢 1.53 / 🟡 0.31)	Active Loans per Officer: 15.73 (🟡 14.84 / 🟢 0.89)	Applications: 83.00 (🟢 69.00 / 🟡 14.00)

Figure 3-391: Underwriters' performance.

- **Risk:** displays loan repayment calculations.
 The **Early Payment** index shows the amount of loans repaid early.
 The **Paid on Time** index shows the amount of loans repaid on time.
 The **Paid Late** index shows the total amount of past due loans.
 The **Bad Debt** index shows the debt amount that cannot be recovered.

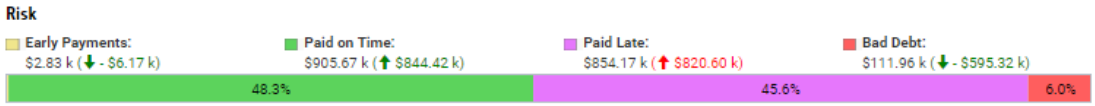


Figure 3-392: Loan repayment rates.

- **Collection:** displays information on debt collection.
 The **Bad Debt** index shows the debt amount that cannot be recovered.
 The **Paid Late** index shows the total amount of late loan repayments.
 The **Debt Roll Rate** shows the amount of loans that have been transferred from the 30-day delinquency bucket to the 60-day delinquency bucket.
 The **Collected Payments** index shows the number of loans with late payments.
 The **Written Off Loans** index shows the number of written off loans.
 The **Collected Amount** index shows the total amount of payments collected on past due accounts.
 The **Written Off Amount** index shows the total amount written off by Collectors.

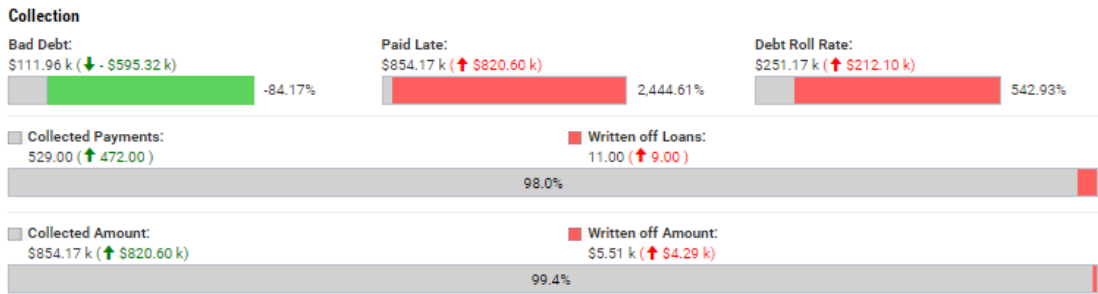


Figure 3-393: Debt collection.

A green color of displayed indexes signifies a percentage increase in portfolio as compared with the previous time period, while a red color signifies a percentage decrease in comparison with the previous time period.

On the Executive Dashboard, the amounts and rates in brackets show the change as compared with the previous reporting period: the up and down arrows indicate a corresponding decrease or increase in values. Green font of the amounts, rates, and arrows in brackets indicates a positive tendency, while red font signifies a negative tendency.

Portfolio Reports

The current section provides description of portfolio reports.

The Supervisor can review portfolio reports by clicking **Portfolio** in the option menu to the left:

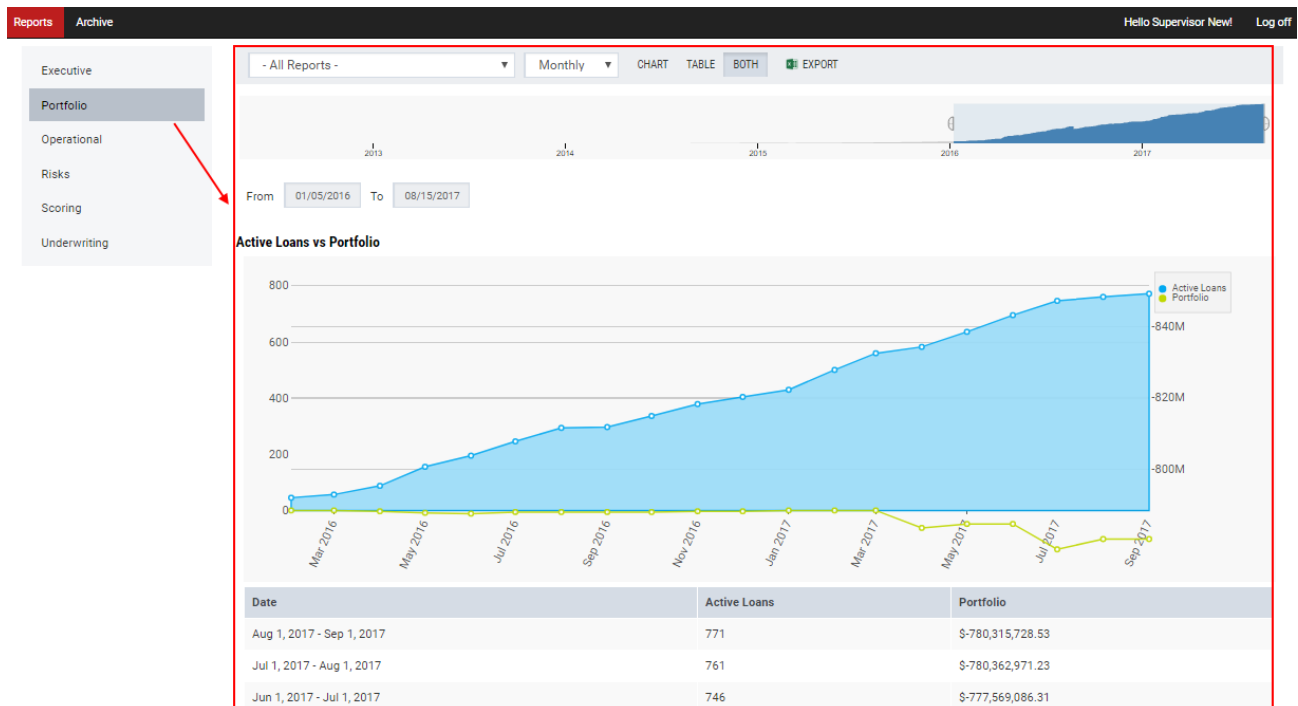
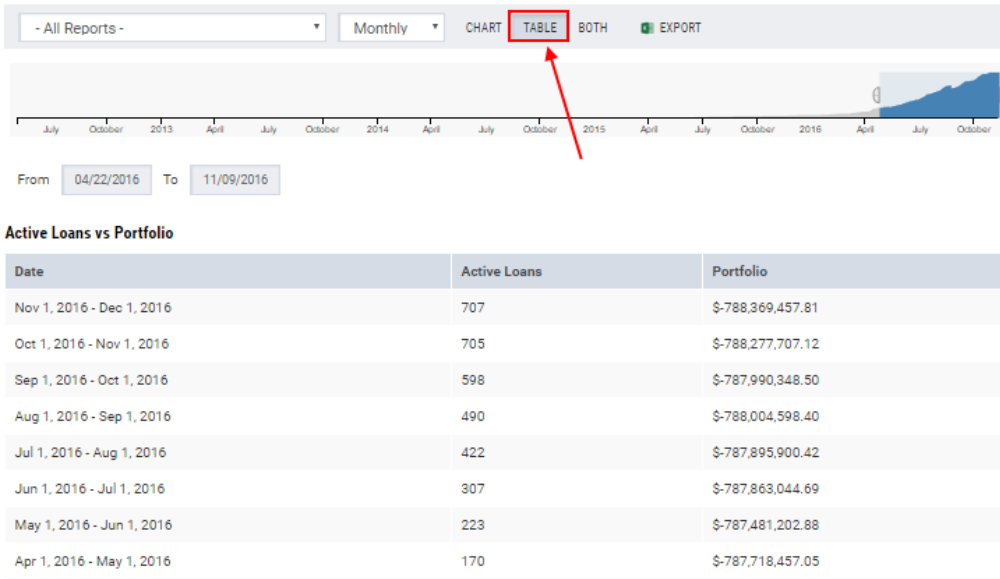


Figure 3-394: Portfolio reports.

The portfolio reports are available in charts and tables. To display the reports only in charts, the Supervisor should click the **Chart** button.

Likewise, to display the portfolio reports in a table view, the Supervisor should click the **Table** button.



Overall Repayment Amount Per Interval

Date	Repaid	Principal	Fees	Interest amount
Nov 1, 2016 - Dec 1, 2016	\$294,859.65	\$188,103.15	\$14,030.17	\$83,046.25
Oct 1, 2016 - Nov 1, 2016	\$1,568,399.78	\$851,425.32	\$105,733.21	\$574,769.67
Sep 1, 2016 - Oct 1, 2016	\$160,350.44	\$117,474.02	\$6,962.72	\$18,910.72
Aug 1, 2016 - Sep 1, 2016	\$683,027.48	\$495,917.84	\$20,375.35	\$143,190.96
Jul 1, 2016 - Aug 1, 2016	\$499,786.44	\$401,690.99	\$17,891.23	\$76,935.92

Figure 3-395: Reports in a table view.

To display both charts and tables, the Supervisor should click the **Both** button:

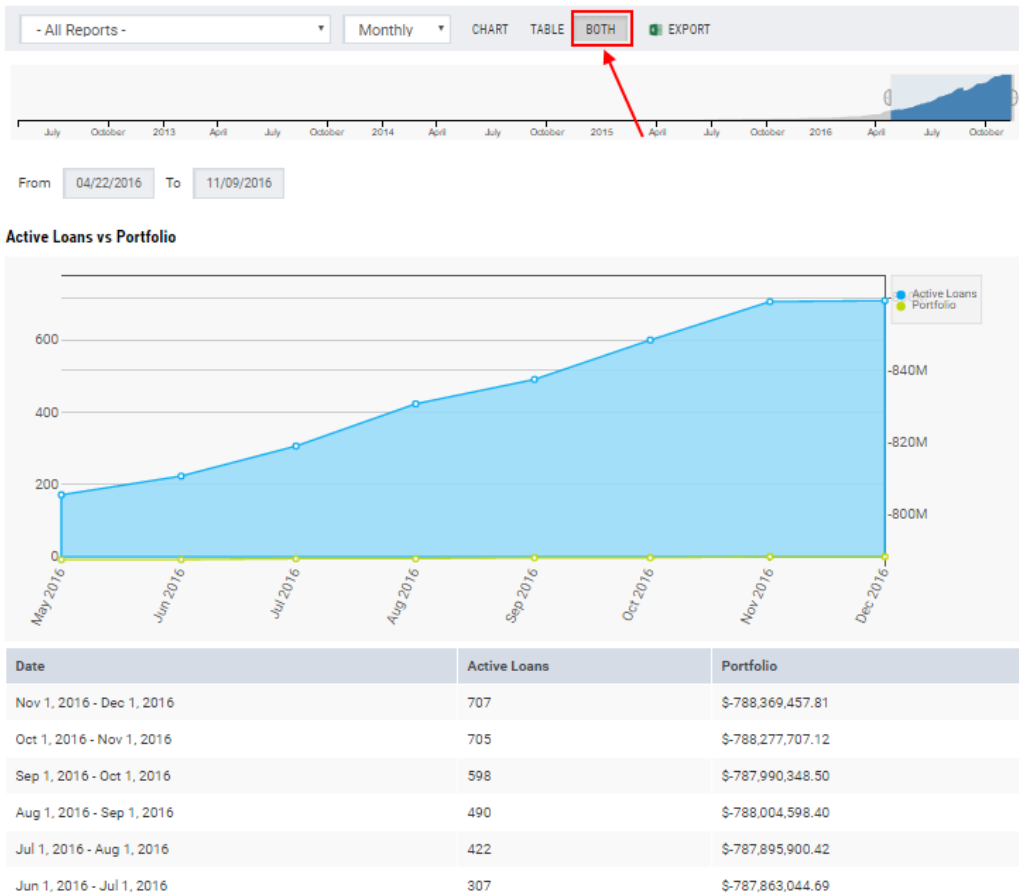


Figure 3-396: The report in chart and table view.

By default, the Supervisor can review all portfolio reports on one web page. To review any specific risk report, the Supervisor should click the **All Reports** split button and select a report from the list:

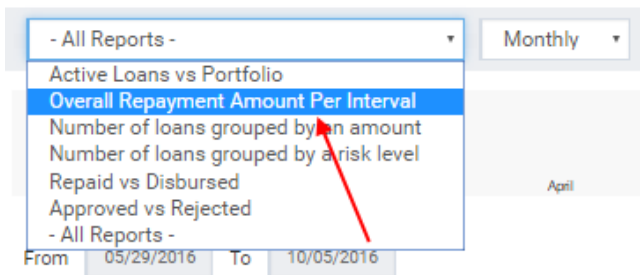


Figure 3-397: Selecting a report.

The following portfolio reports are available to the Supervisor:

- *Active Loans vs Portfolio*;
- *Overall Repayment Amount per Interval*;

- *Number of Loans Grouped by Amount;*
-

Number of Loans Grouped by Risk Level;

- *Repaid vs Disbursed;*
- *Approved vs Rejected.*

Note: *For more information on each of these reports, refer to a corresponding subsection below.*

The data in all portfolio reports can be displayed according to a certain time period. To select a time period of the reports, the Supervisor should click the **Monthly** split button:

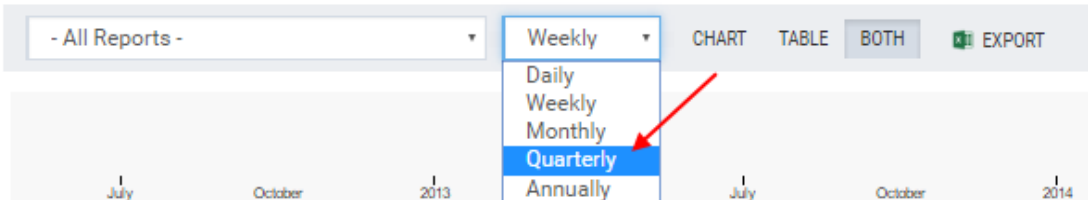


Figure 3-398: Selecting a time period.

A selected time period applies automatically to all portfolio reports.

Besides, the Supervisor can select a specific time interval for all portfolio reports.

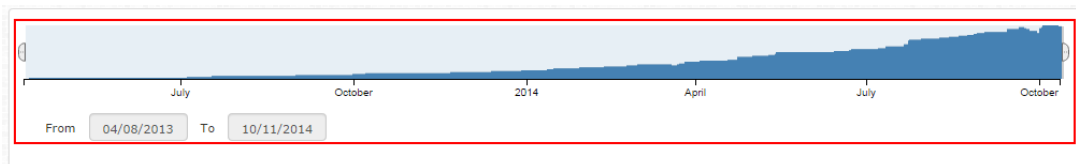


Figure 3-399: Time interval.

A time interval refers to a time frame according to which the data of the reports will be displayed. A beginning and an end of the time interval depend on availability of loan applications in the system. The beginning of the time interval is considered to be a date when the first loan application has been created in the system, while the end of this interval corresponds to a current date. The current date is a date when the reports have been last updated.

Note: *All reports are updated automatically once a day according to a schedule specified in the system settings.*

For more information on how to select a time interval, refer to the description of the Active Loans vs Portfolio report.

Furthermore, the Supervisor can export the data of the portfolio reports to the Excel spreadsheet by clicking the **Export** button:

Note: To export the data of a specific report, it should be first selected from the list by clicking the **All Reports** split button.

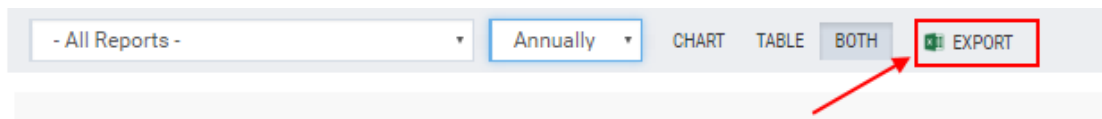


Figure 3-400: Exporting data of all portfolio reports.

Note: The downloaded document gets displayed on the notification bar of the browser:

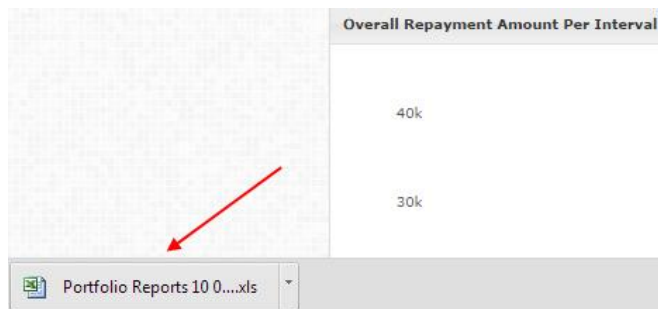


Figure 3-401: The downloaded file.

Active Loans vs Portfolio

The current subsection provides the description of the Active Loans vs Portfolio report.

The Active Loans vs Portfolio report displays the statistics of active loans and receivables by the end of each time frame.

To view the Active Loans vs Portfolio report:

- 1) On the portfolio reports page, click the **All Reports** split button and select **Active Loans vs Portfolio**.
- 2) Click the **Monthly** split button to select a time period of the report.
- 3) To determine a time interval of the report, on the horizontal scale, point to the semi-circle at the beginning of the interval, click it and drag to the right to a required date that gets displayed in the **From** box and indicates the beginning of the time interval:

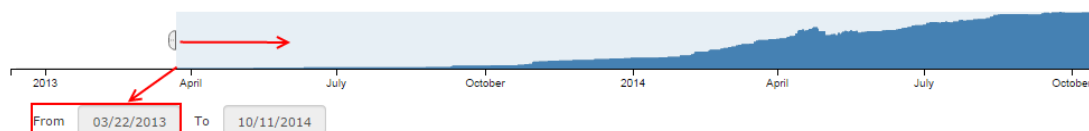


Figure 3-402: Selecting the beginning of the time interval.

- 4) On the horizontal scale, point to the semi-circle at the end of the interval, click it and drag to the left to a required date that gets displayed in the **To** box and indicates the end of the time interval:

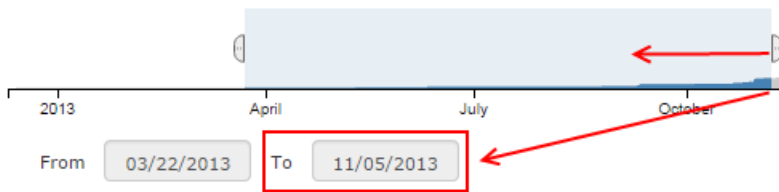


Figure 3-403: Selecting the end of the time interval.

The report displays data according to a selected time interval.

The chart and table of the report display the number of active loans and the total amount of receivables by the end of each time frame. The total amount of receivables is displayed in the **Portfolio** column of the table and as the **Portfolio** curve on the chart:

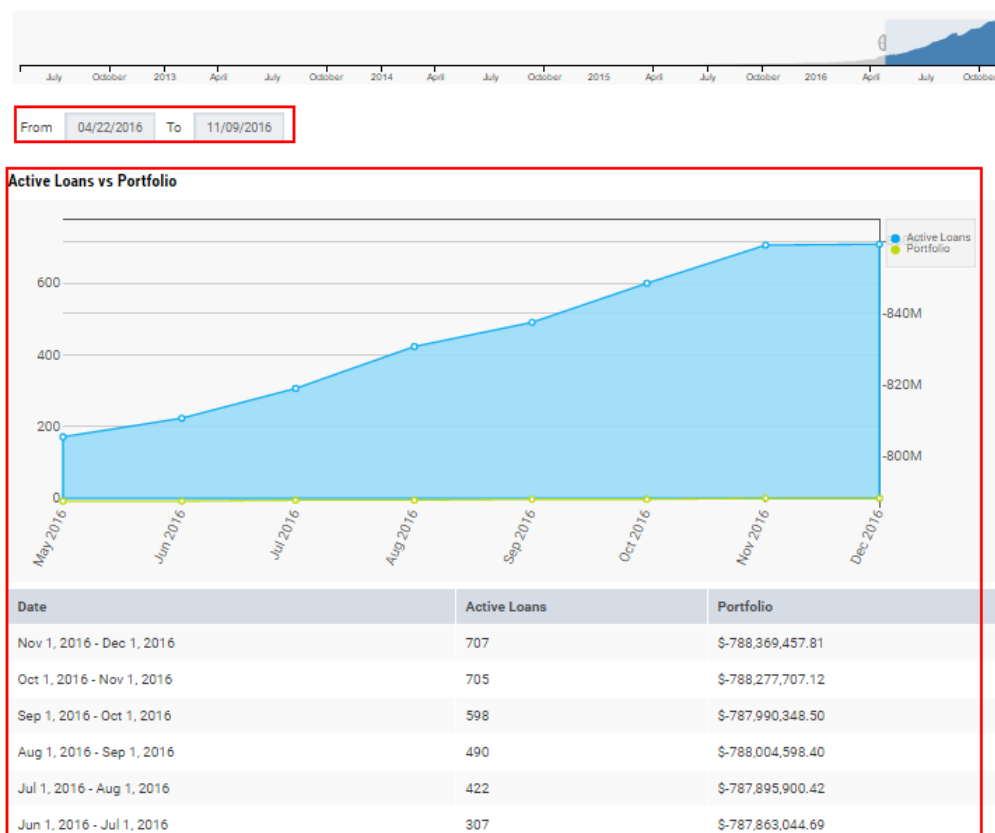


Figure 3-404: The chart and table of the report.

Overall Repayment Amount per Interval

The current subsection provides the description of the Overall Repayment Amount per Interval report.

The Overall Repayment Amount per Interval report displays the general information on loan repayment.

To view the Overall Repayment Amount per Interval report:

- 1) On the portfolio reports page, click the **All Reports** split button and select **Overall Repayment Amount per Interval**.
- 2) To select a time period and a time interval of the report, repeat steps 2)-4) described in the *Active Loans vs Portfolio* subsection.

The chart and table of the report display data according to the time period and the time interval selected. Specifically, the following data is displayed:

- **Repaid:** the total amount repaid by the borrowers for active loans during a specified time frame.
- **Principal:** the total of repaid principal amounts of active loans.
- **Fees:** the total amount of charges collected from active borrowers for lending services.
- **Interest amount:** the total amount of interest payments made by all active borrowers.

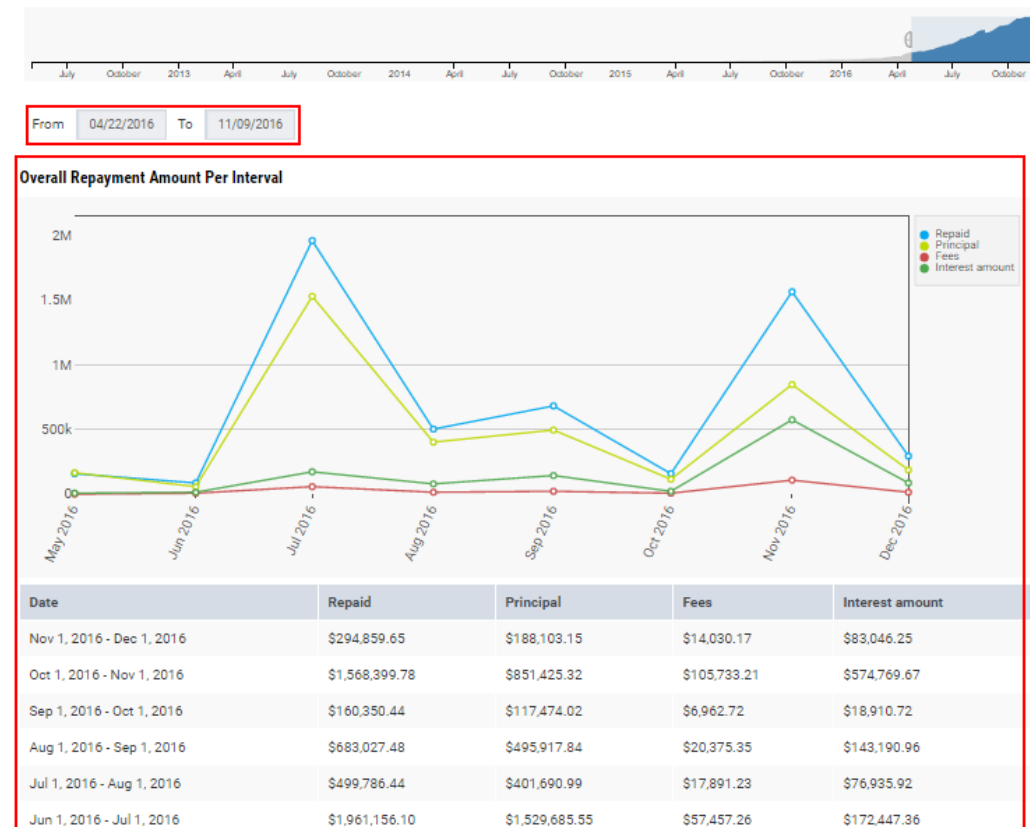


Figure 3-405: The chart and table of the report.

Number of Loans Grouped by Amount

The current subsection provides the description of the Number of Loans Grouped by Amount report.

The Number of Loans Grouped by Amount report displays active loans statistics per each set amount range in accordance with certain time frames.

To view the Number of Loans Grouped by Amount report:

- 1) On the portfolio reports page, click the **All Reports** split button and select **Number of Loans Grouped by Amount**.
- 2) To select a time period and a time interval of the report, repeat steps 2)-4) described in the *Active Loans vs Portfolio* subsection.

The report displays data according to the time period and the time interval selected. Specifically, the chart and table of the report display the total number of loans which have been active by the end of each time frame displayed and which total amount falls within amount ranges set:

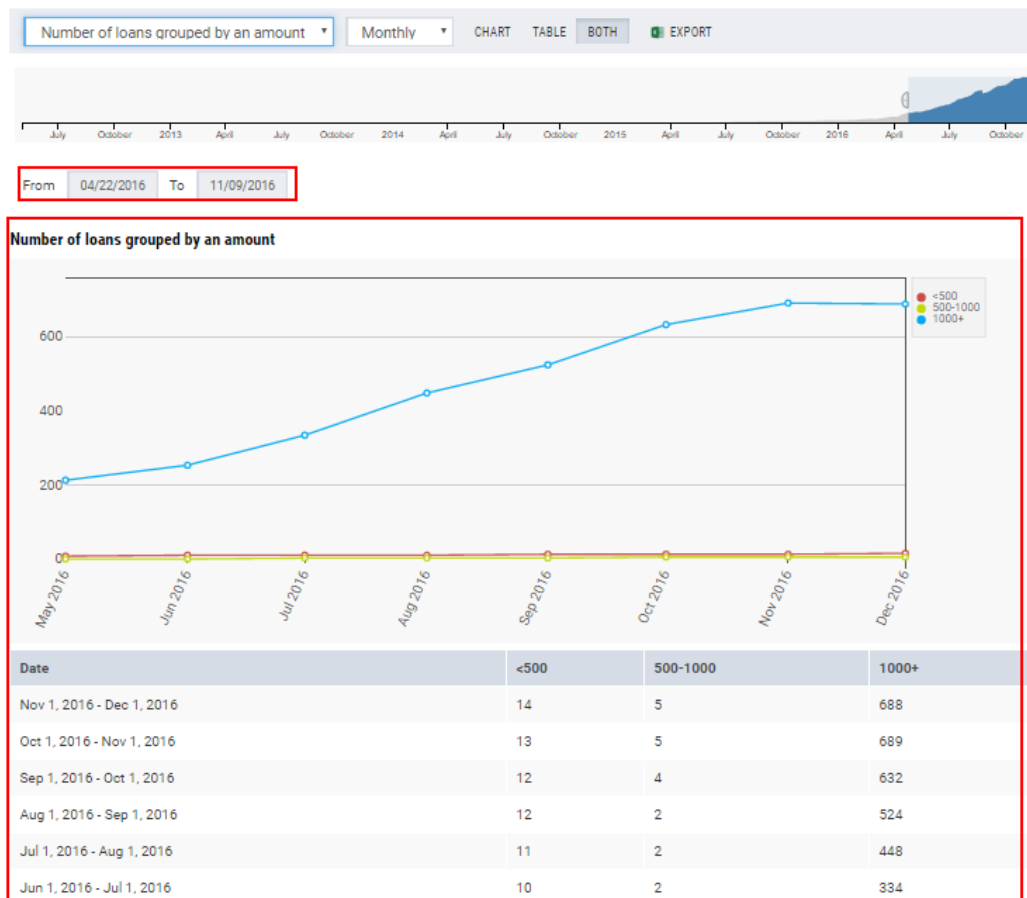


Figure 3-406: The chart and table of the report.

Number of Loans Grouped by Risk Level

The current subsection provides the description of the Number of Loans Grouped by Risk Level report.

The Number of Loans Grouped by Risk Level report displays the total number of loans per each corresponding risk group.

To view the Number of Loans Grouped by Risk Level report:

- 1) On the portfolio reports page, click the **All Reports** split button and select **Number of Loans Grouped by Risk Level**.
- 2) To select a time period and a time interval of the report, repeat steps 2)-4) described in the *Active Loans vs Portfolio* subsection.

The report displays data according to the time period and the time interval selected. Specifically, the chart and table of the report display the total number of loans which fall within a certain risk group.

Note: Each risk group is characterized by a corresponding score range specified in scorecard settings.

The calculations include the loans that have been active by the end of each time frame displayed:

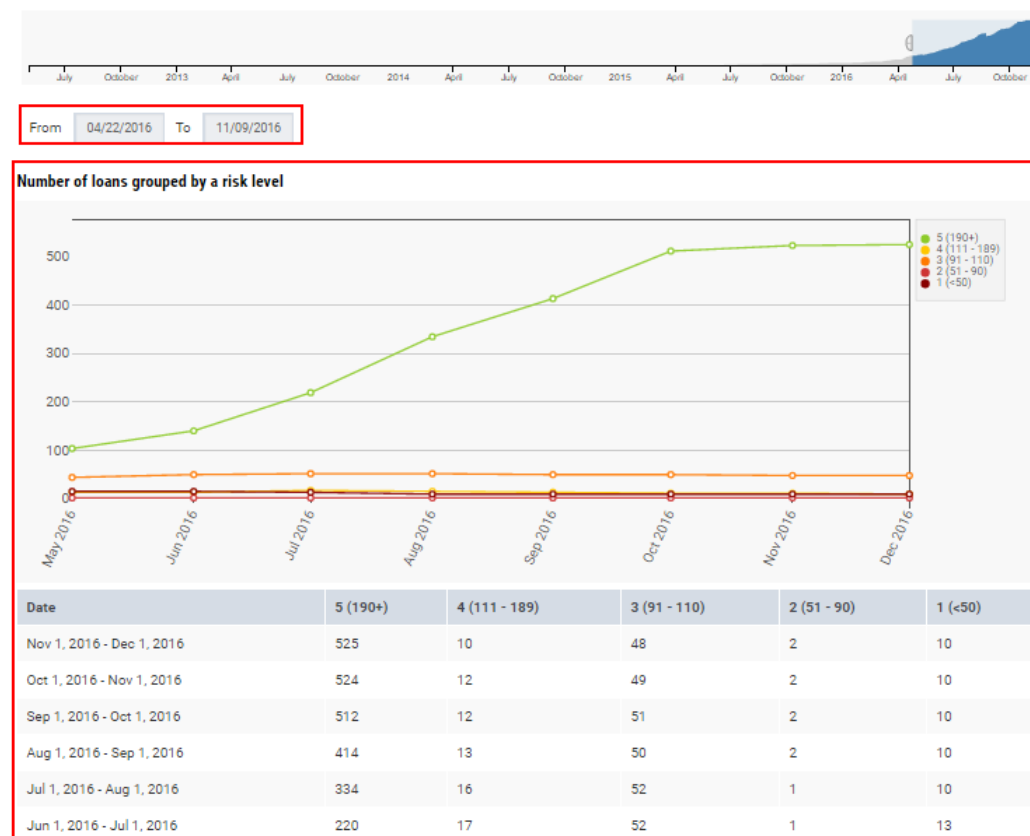


Figure 3-407: The chart and table of the report.

Repaid vs Disbursed

The current subsection provides the description of the Repaid vs Disbursed report.

The Repaid vs Disbursed report displays the total amount of disbursed loans and borrowers' repayments.

To view the Repaid vs Disbursed report:

- 1) On the portfolio reports page, click the **All Reports** split button and select **Repaid vs Disbursed**.
- 2) To select a time period and a time interval of the report, repeat steps 2)-4) described in the *Active Loans vs Portfolio* subsection.

The report displays data according to the time period and the time interval selected. Specifically, the chart and table of the report show the total amount of loans disbursed to the borrowers and the total amount of repayments made by the borrowers during each interval.

The chart below illustrates the blue curve overlaid on both graphs. This curve connects each interval's points displaying the difference between disbursements and actual repayments:

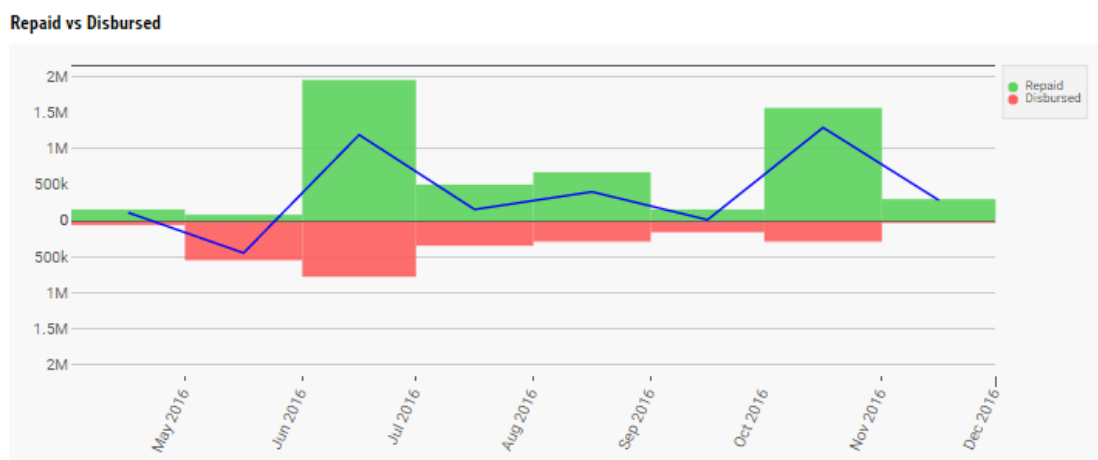


Figure 3-408: The Repaid vs Disbursed chart.

Approved vs Rejected

The current subsection provides the description of the Approved vs Rejected report.

The Approved vs Rejected report displays the statistics of approved and rejected loan applications.

To view the Approved vs Rejected report:

- 1) On the portfolio reports page, click the **All Reports** split button and select **Approved vs Rejected**.
- 2) To select a time period and a time interval of the report, repeat steps 2)-4) described in the *Active Loans vs Portfolio* subsection.

The Approved vs Rejected report displays data according to the time period and the time interval selected. Specifically, the chart and table of the report display the following data:

- **Approved:** the number of loan applications approved by the Underwriters or automatically by the system;

- **Rejected:** the number of loan applications rejected by the Underwriters or automatically by the system;
- **Approve Overrides:** the number of loan applications rejected automatically by the system but approved by users.
- **Reject Overrides:** the number of loan applications approved automatically by the system but rejected by users.

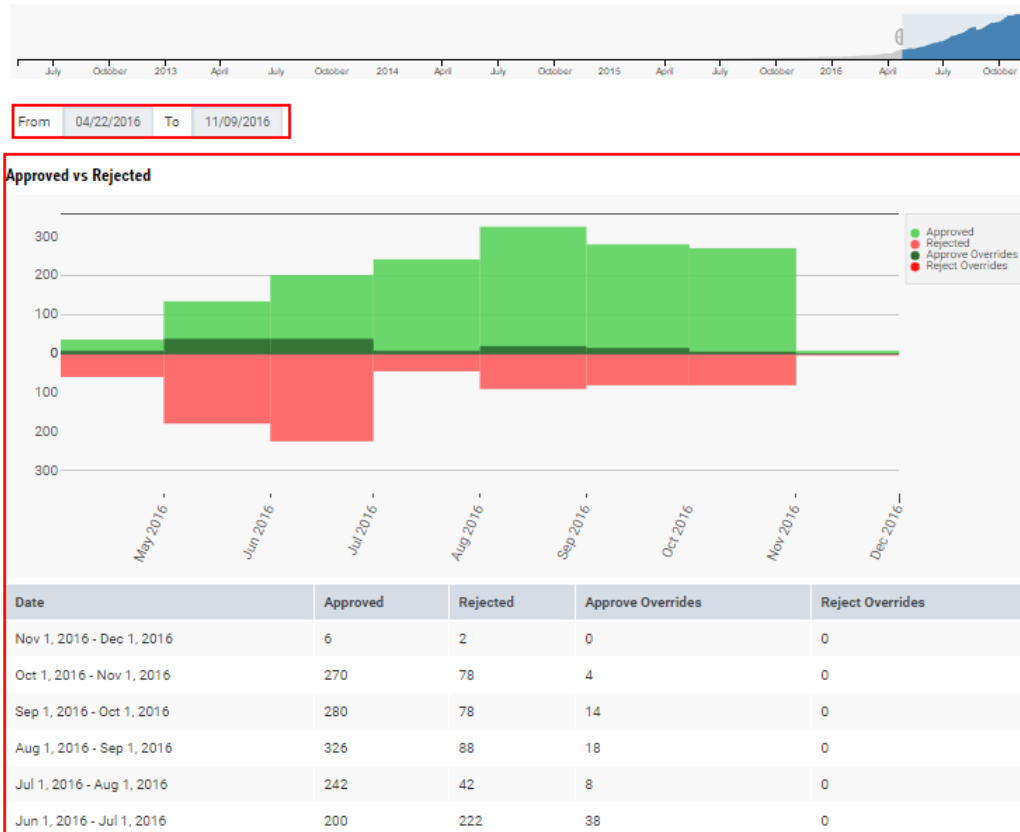


Figure 3-409: The chart and table of the report.

Operational Reports

The current section provides the description of operational reports available to the Supervisor.

The Supervisor can review the report on Originators' performance as well as the statistics of loan applications processing by clicking **Operational** in the option menu to the left:

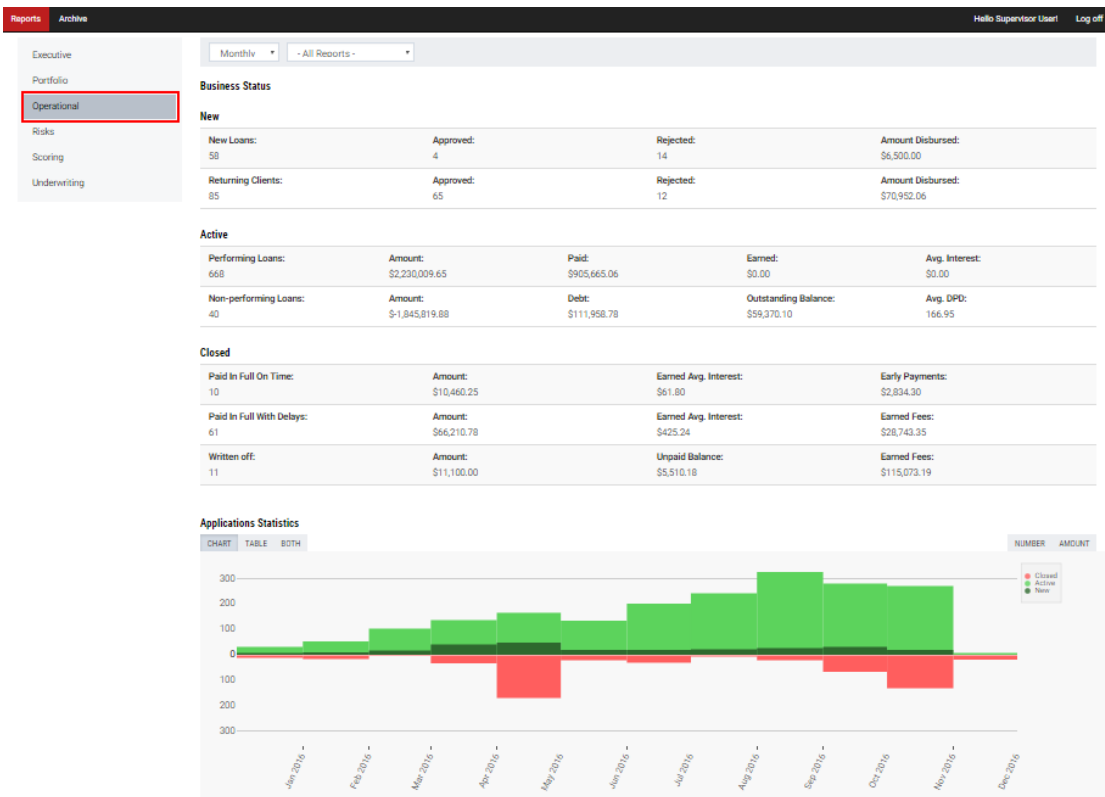


Figure 3-410: Operational reports.

The data in the operational reports can be displayed according to a certain time period. To select a time period of the operational reports, the Supervisor should click the **Monthly** split button:

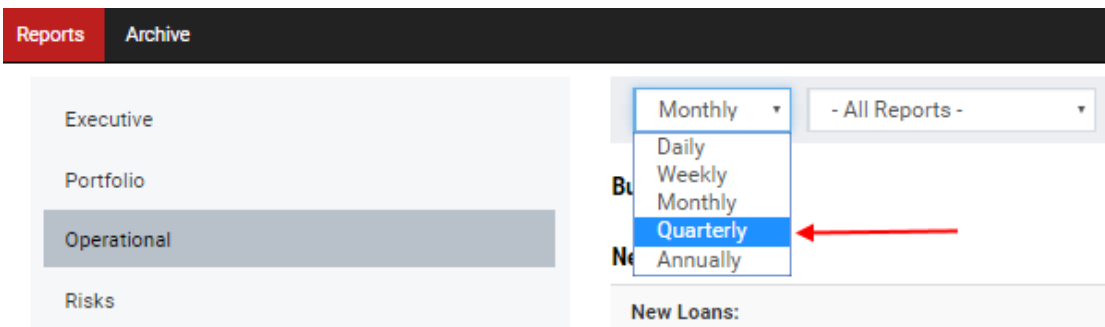


Figure 3-411: Selecting a time period.

By default, the Supervisor can review all operational reports on one web page. To review any specific risk report, the Supervisor should click the **All Reports** split button and select a report from the list:

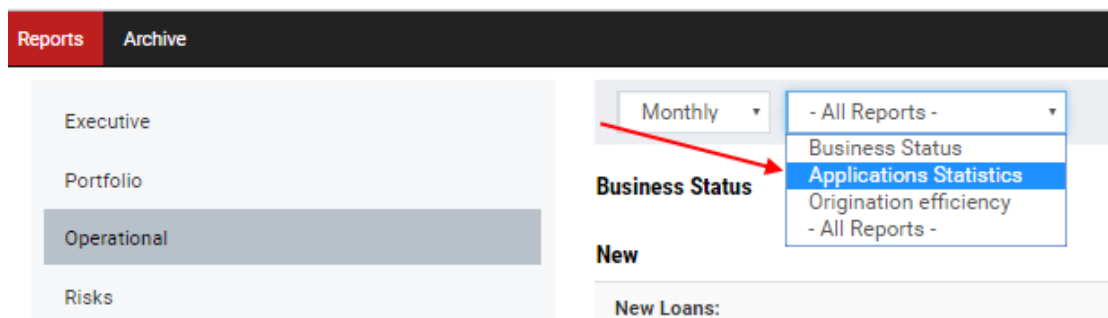


Figure 3-412: Selecting a report.

The following operational reports are available to the Supervisor:

- Business status;
- Applications statistics;
- Origination efficiency.

The description of the above mentioned reports is provided in the subsections below.

Business Status

The current subsection provides the description of the Business Status report that allows the user to analyze the loan applications statistics.

The **Business Status** report displays the following information:

- **New:** shows the statistics of new loan applications created in the system:

New loans: the total number of new loan applications created during the displayed time period:

- **Approved:** the number of loan applications created during the displayed time period and approved (including the loans already disbursed to the borrowers).
- **Rejected:** the number of loan applications created during the displayed time period and rejected.
- **Amount disbursed:** the amount of all loans applied for during the displayed time period and disbursed.

Returning clients: the total number of loan applications filed during the displayed time period by the borrowers who have previously applied for loans:

- **Approved:** the number of loan applications created for the returning clients during the displayed time period and approved (including the loans already disbursed);
- **Rejected:** the number of loan applications created for the returning clients during the displayed time period and rejected;

- **Amount disbursed:** the amount of all loans applied for by the returning clients during the displayed time period and disbursed.

New

New Loans: 58	Approved: 4	Rejected: 14	Amount Disbursed: \$6,500.00
Returning Clients: 85	Approved: 65	Rejected: 12	Amount Disbursed: \$70,952.06

Figure 3-413: New loan applications created in the system.

- **Active:** displays the following information on active loan applications:

Performing loans: the number of loans which have been created in the displayed time period and have the “Active” status by the end of the period:

- **Amount:** the total amount of loans disbursed to the borrowers. The calculation includes the loans which have been created during the displayed time period and have the “Active” status by the end of the period.
- **Paid:** the total amount of interest payments, loan principal amounts, and fees collected for the loans which have been created during the displayed time period and have the “Active” status by the end of the period.
- **Earned:** the total amount of interest payments and fees collected for the active loans.
- **Avg. Interest:** the average amount of interest payments made for the loans which have the “Active” status by the end of the displayed period.

Non-performing loans: the number of loans which have been generated during the displayed time period and have the “PastDue” status by the end of the period:

- **Amount:** the total amount of loans disbursed to the borrowers. The calculation includes the loans which have been generated during the displayed time period and have the “PastDue” status by the end of the period.
- **Debt:** the total debt amount including interest payments, loan principal amounts, and fees. The calculation includes the loans which have been generated during the displayed time period and have the “PastDue” status by the end of the period.
- **Outstanding Balance:** the total amount due at later dates. The calculation includes the loans which have been generated during the displayed time period and have the “PastDue” status by the end of the period.

- **Avg. DPD:** the average number of days past due. The calculation includes the loans which have been generated during the displayed time period and have the “PastDue” status by the end of the period.

Active

Performing Loans:	Amount:	Paid:	Earned:	Avg. Interest:
668	\$2,230,009.65	\$905,665.06	\$0.00	\$0.00
Non-performing Loans:	Amount:	Debt:	Outstanding Balance:	Avg. DPD:
40	\$-1,845,819.88	\$111,958.78	\$59,370.10	166.95

Figure 3-414: Active loan applications.

- **Closed:** displays the following information on closed loan applications:

Paid In Full On Time: the number of loans that were repaid in full during the displayed time period and were never past due during the whole repayment period:

- **Amount:** the total amount of loans disbursed to the borrowers. The calculation includes the loans repaid in full during the displayed time period and not past due during the whole repayment period.
- **Earned Avg. Interest:** the average amount of income from interest payments for loans repaid in full during the displayed time period and not past due during the whole repayment period.
- **Early Payments:** the total amount written off from borrowers’ accounts due to advance payment.

Paid in Full With Delays: the number of loans that were repaid in full during the displayed time period but were past due at least once during the whole repayment period:

- **Amount:** the total amount of loans disbursed to the borrowers. The calculation includes the loans repaid in full during the displayed time period but past due at least once during the whole repayment period.
- **Earned Avg. Interest:** the average amount of income from interest payments for loans repaid in full during the displayed time period but past due at least once during the whole repayment period.
- **Earned Fees:** the total amount of fees paid by the borrowers for loans repaid in full during the displayed time period but past due at least once during the whole repayment period.

Written Off: the number of loans written off during the displayed time period.

- **Amount:** the total amount of loans written off in the displayed time period.
- **Unpaid Balance:** the amount of receivables from loans written off in the displayed time period.

- **Earned Fees:** the total amount of fees collected for the loans written off during the displayed time period.

Closed

Paid In Full On Time: 10	Amount: \$10,460.25	Earned Avg. Interest: \$61.80	Early Payments: \$2,834.30
Paid In Full With Delays: 61	Amount: \$66,210.78	Earned Avg. Interest: \$425.24	Earned Fees: \$28,743.35
Written off: 11	Amount: \$11,100.00	Unpaid Balance: \$5,510.18	Earned Fees: \$115,073.19

Figure 3-415: Closed loan applications.

Applications Statistics

The current subsection provides the description of the Applications Statistics report that allows analyzing overall applications statistics.

The Application Statistics report displays the number of new, active, and closed loan applications for a selected time period.

The Applications Statistics report can be reviewed in a chart or table. To display the report in a convenient format, the Supervisor should click **Chart** or **Table**. To display the report in both formats, the Supervisor should click the **Both** button:

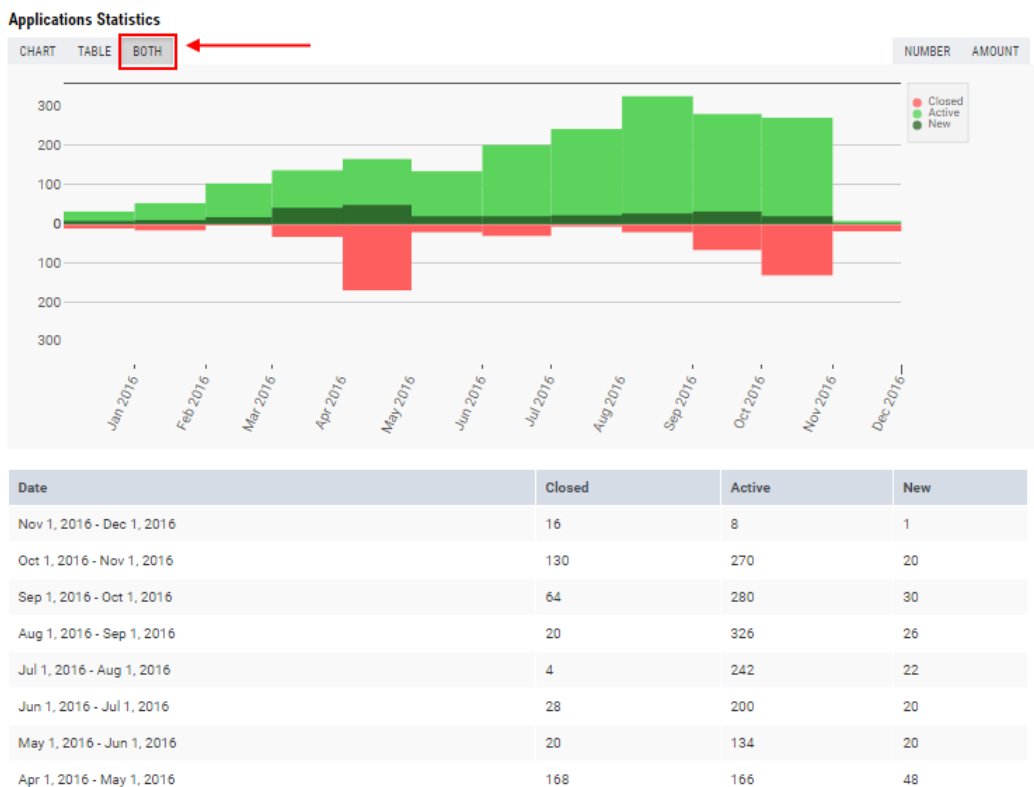


Figure 3-416: Application Statistics. Chart and Table.

By default, the chart and table of the report demonstrate the number of loan applications for the displayed time period.

Note: *In the chart, the number of loan applications is displayed on the left y-axis. All new and active loan applications are concentrated along the positive semi-axis, while all closed loan applications are displayed along the negative semi-axis.*

To review the amount of loans for the displayed time period, the Supervisor should click the **Amount** button:

Note: *On the left y-axis of the chart, the **M** letter stands for millions.*

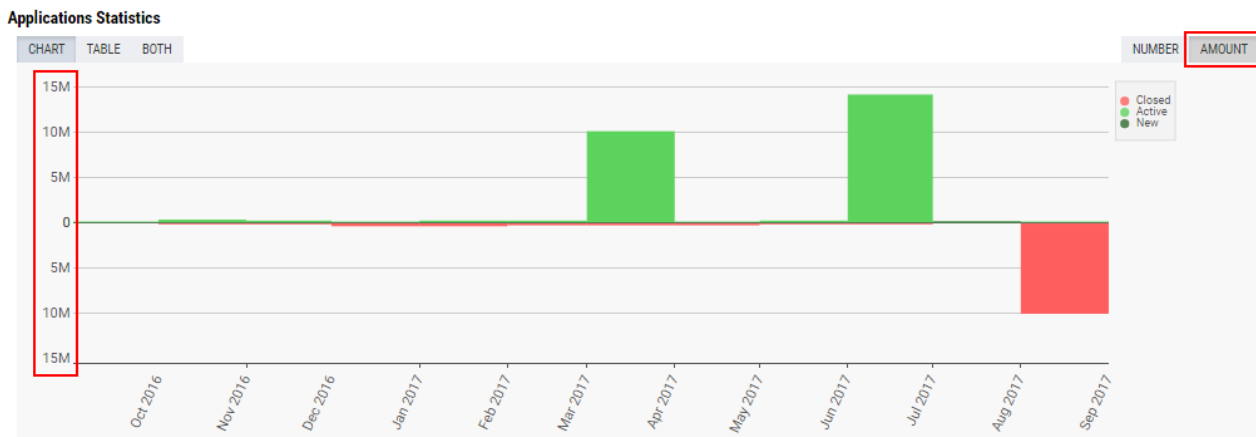


Figure 3-417: The chart displaying amounts of loans.

Origination Efficiency

The current subsection provides the description of the Origination Efficiency report.

The Origination Efficiency report displays information on Originators' activity in the system.

The report can be represented in the chart or table view. The chart and table display information according to a time period selected.

To view the chart of the Origination Efficiency report:

- 1) In the **Origination Efficiency** area, click the **Chart** button.
- 2) Click the **Applications Originated** split button and select a type of the report:
 - **Applications Originated:** the number of loan applications created by Originators;
 - **Approved:** the number of loan applications approved by Originators;
 - **Rejected:** the number of loan applications rejected by Originators;
 - **Reworked:** the number of loan applications reworked by Originators;
 - **Average Origination Time:** the average time (in hours or days) from the moment the loan application was created by the Originator till the moment it was sent to the Underwriter for further processing;

Note: *The reworked loan applications are not taken into account.*

- **Maximum Origination Time:** the maximum time (in hours or days) from the moment the loan application was created by the Originator till the moment it was sent to the Underwriter for further processing.

Note: *The reworked loan applications are not taken into account.*

- 3) Click the **Users** split button and select one or more Originators from the list by selecting the check boxes next to corresponding users.

Note: *By default, all Originators are selected.*

Origination efficiency

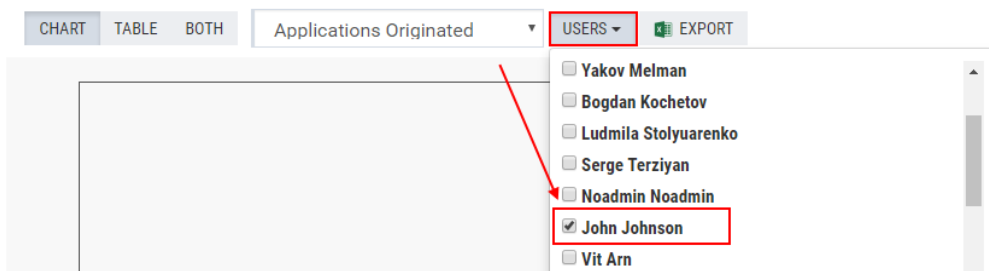


Figure 3-418: Selecting a user.

- 4) To close the list, click the space outside the list.

The graphs demonstrating the activity of selected Originators according to a selected type of the report are displayed:

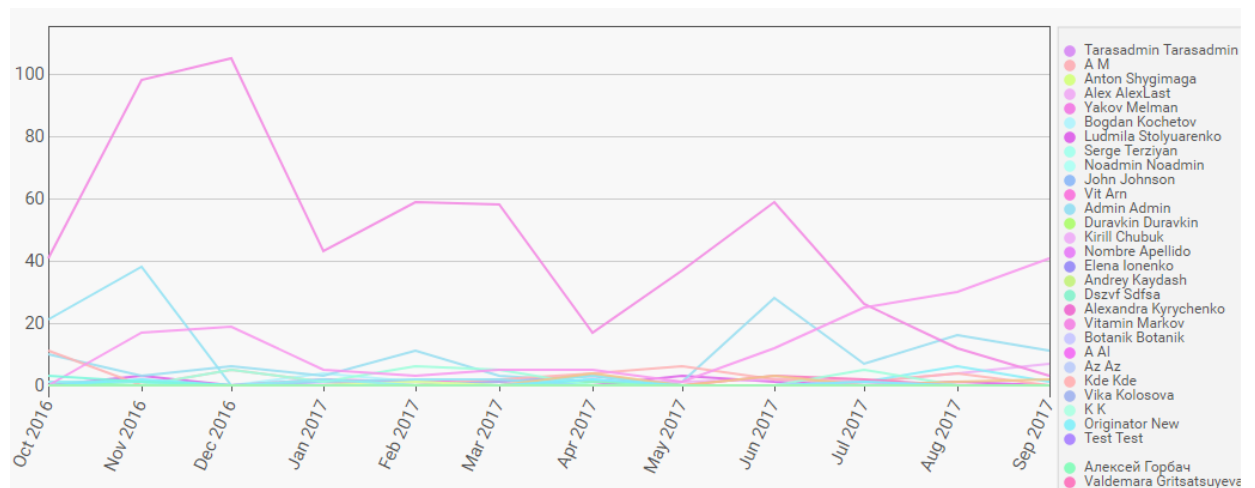


Figure 3-419: The chart displaying Originators' performance.

To view the Origination Efficiency report in a table view:

- 1) In the **Origination Efficiency** area, click the **Table** button.
- 2) Repeat steps 3)-4) of the procedure described 3) *above* to select corresponding users with the Originator role.

The table displays information on selected Originators:

- **Full Name:** a full name of Originators;
- **Applications Processed (Reworked):** a total number of loan applications created by the Originator. The number in brackets corresponds to the total number of loan applications reworked by the corresponding Originator.
- **Approved:** a number of loan applications created by the Originator and subsequently approved by the Underwriter. The percentage in brackets corresponds to the ratio of such loan applications to the total number of approved loan applications.
- **Rejected:** a number of loan applications created by the Originator and subsequently rejected by the Underwriter. The percentage in brackets corresponds to the ratio of such loan applications to the total number of rejected loan applications.
- **Avg Origination Time:** an average time (in hours or days) from the moment the loan application was created by the Originator till the moment it was sent to the Underwriter for further processing;

Note: The reworked loan applications are not taken into account.

- **Maximum Origination Time:** a maximum time (in hours or days) from the moment the loan application was created by the Originator till the moment it was sent to the Underwriter for further processing.

Note: The reworked loan applications are not taken into account.

- **Total Amount Approved:** an amount disbursed to borrowers under loan applications created by the Originator.

- **Avg Amount Approved:** an average amount disbursed to borrowers under loan applications created by the Originator.

Origination efficiency

CHART TABLE BOTH USERS ▾ EXPORT

Showing data for period: 08/01/2017 - 09/01/2017 ▾

Full Name	Applications Processed (Reworked)	Approved (#, %)	Rejected (#, %)	Avg Origination Time	Maximum Origination Time	Total Amount Approved	Avg Amount Approved
Admin Admin	11 (1)	5 (0 %)	0 (0 %)	0m	1h 1m	\$26912.00	\$5382.40
Originator New	1 (0)	2 (0 %)	0 (0 %)	0m	0m	\$1500.00	\$750.00

Figure 3-420: The Origination Efficiency report in a table view.

At the discretion of the Supervisor, the report on Originators’ performance can be exported to the Excel spreadsheet by clicking the **Export** button:

Origination efficiency

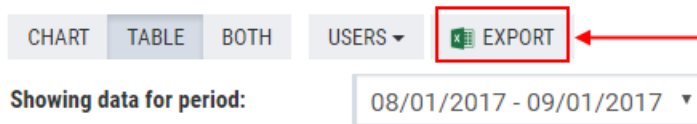


Figure 3-421: Exporting the data of the report.

Note: *A downloaded document gets displayed on the notification bar of the browser:*

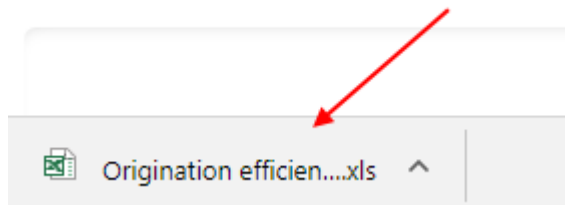


Figure 3-422: The downloaded file.

Risk Reports

The current section provides the description of risk reports.

The Supervisor can review the risk reports displaying information on delinquencies in each risk group by clicking **Risks** in the option menu to the left:

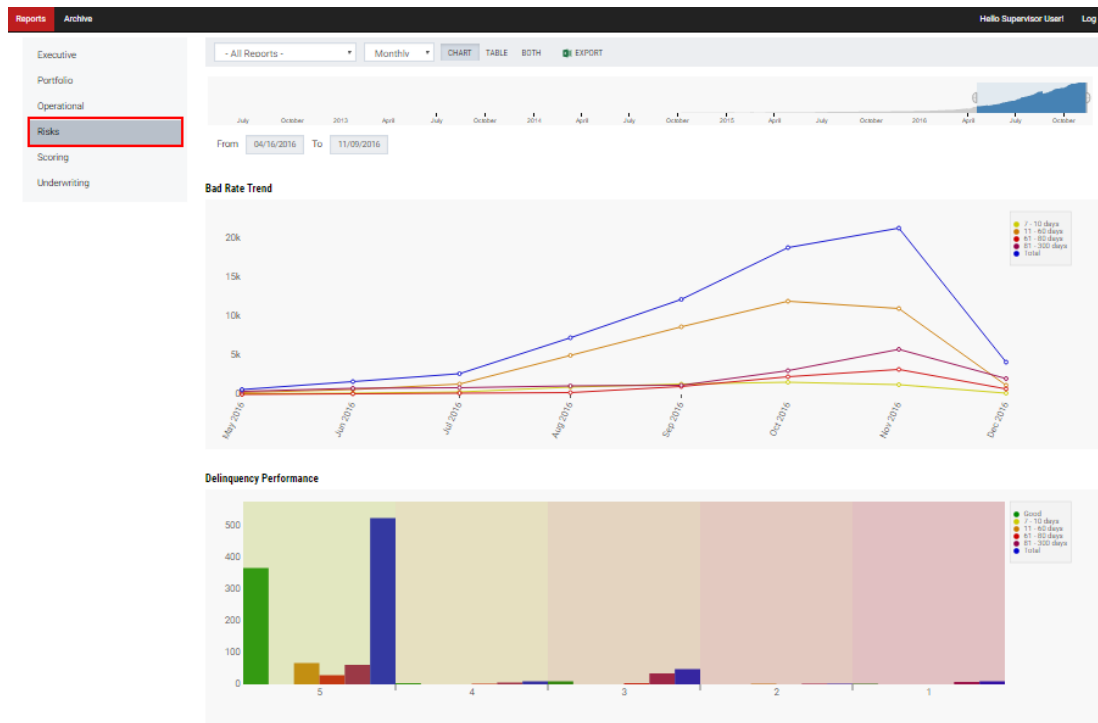


Figure 3-423: Risk reports.

The risk reports are available in charts and tables. To display the reports only in charts, the Supervisor should click the **Chart** button.

Likewise, to display the reports in a table view, the Supervisor should click the **Table** button.



Bad Rate Trend

Date	7 - 10 days	11 - 60 days	61 - 80 days	81 - 300 days	Total
Nov 1, 2016 - Dec 1, 2016	162	1188	703	2055	4108
Oct 1, 2016 - Nov 1, 2016	1268	11036	3222	5758	21284
Sep 1, 2016 - Oct 1, 2016	1578	11936	2292	3036	18842
Aug 1, 2016 - Sep 1, 2016	1302	8636	1050	1150	12138
Jul 1, 2016 - Aug 1, 2016	932	5014	248	1090	7284
Jun 1, 2016 - Jul 1, 2016	308	1330	194	830	2662
May 1, 2016 - Jun 1, 2016	122	646	78	782	1628
Apr 1, 2016 - May 1, 2016	50	214	20	370	654

Delinquency Performance

Risk Group	Good	7 - 10 days	11 - 60 days	61 - 80 days	81 - 300 days	Total
5	368	0	67	29	61	525
4	3	0	0	2	5	10
3	9	0	0	4	35	48
2	0	0	1	0	1	2
1	2	0	0	0	8	10

Figure 3-424: Reports in a table view.

To display both charts and tables, the Supervisor should click the **Both** button:

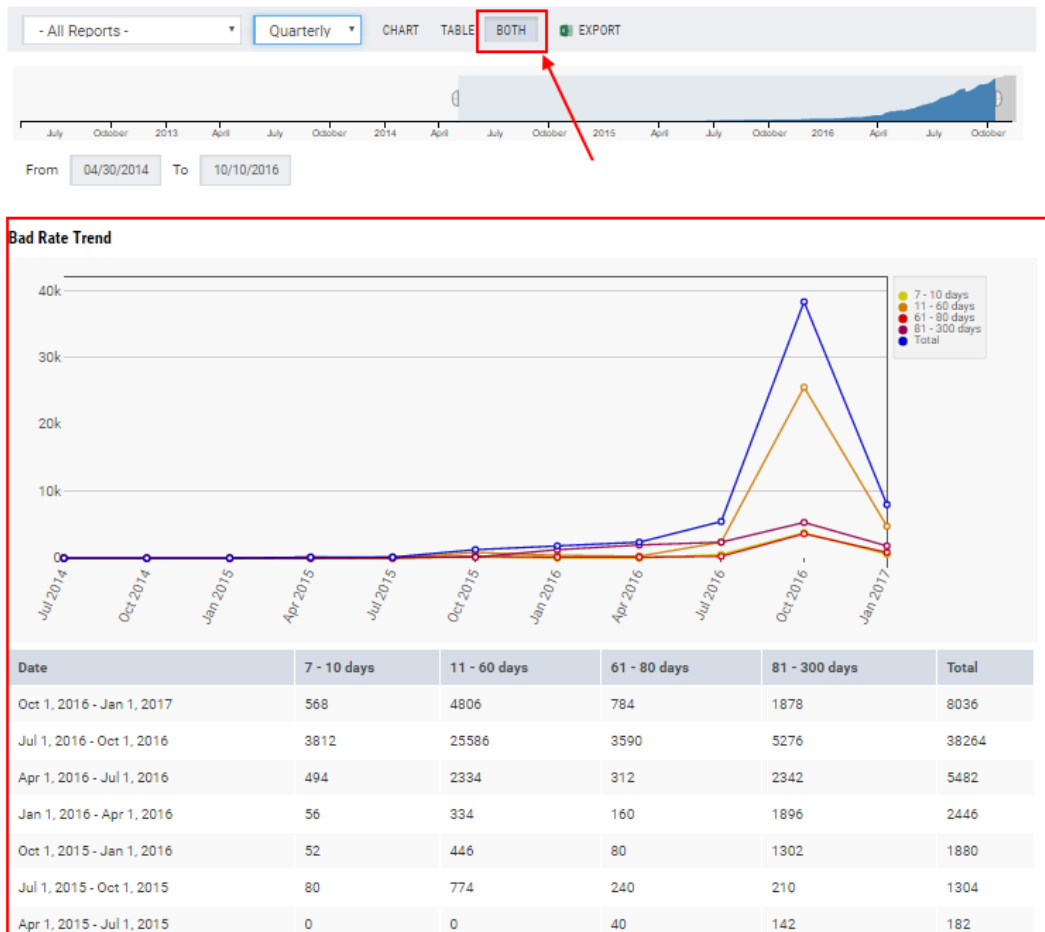


Figure 3-425: The chart and table of the report.

By default, the Supervisor can review all risk reports on one web page. To review any specific risk report, the Supervisor should click the **All Reports** split button and select a report from the list:

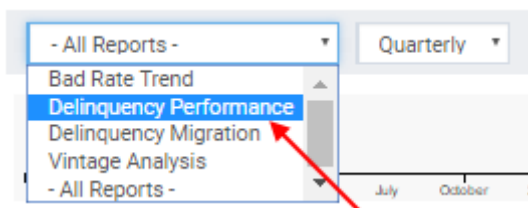


Figure 3-426: Selecting a report.

The following reports are available to the Supervisor:

- *Bad Rate Trend*;
- *Delinquency Performance*;
- *Delinquency Migration*;

- *Vintage Analysis.*

Note: For more information on each of these reports, refer to a corresponding subsection below.

The data in all risk reports can be displayed according to a certain time period. To select a time period of the reports, the Supervisor should click the **Monthly** split button:

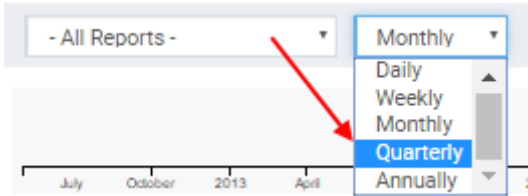


Figure 3-427: Selecting a time period.

Besides, the Supervisor can select a specific time interval for the Bad Rate, Delinquency Performance, and Vintage Analysis reports.

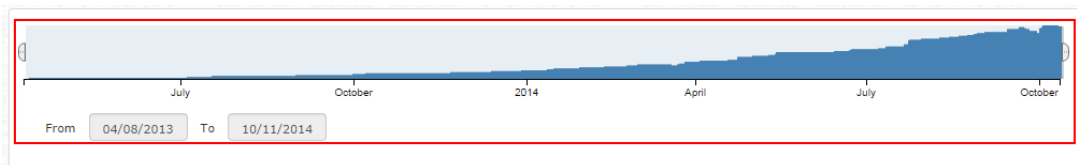


Figure 3-428: Time interval.

A time interval refers to a time frame according to which the data of the reports will be displayed. A beginning and an end of the time interval depend on availability of loan applications in the system. The beginning of the time interval is considered to be a date when the first loan application has been created in the system, while the end of this interval corresponds to a current date. The current date is a date when the reports have been last updated.

Note: All reports are updated automatically once a day according to a schedule specified in the system settings.

For more information on how to select a time interval, refer to the description of the Bad Rate Trend report.

The Bad Rate Trend, Delinquency Performance, and Delinquency Migration reports contain loan statistics according to past due periods. Each past due period can be specified in the settings by the user with the Administrator role.

Bad Rate Trend

Date	7 - 10 days	11 - 60 days	61 - 80 days	81 - 300 days	Total
Oct 1, 2016 - Nov 1, 2016	568	4806	784	1878	8036
Sep 1, 2016 - Oct 1, 2016	1578	11936	2292	3036	18842
Aug 1, 2016 - Sep 1, 2016	1302	8636	1050	1150	12138
Jul 1, 2016 - Aug 1, 2016	932	5014	248	1090	7284
Jun 1, 2016 - Jul 1, 2016	308	1330	194	830	2662
May 1, 2016 - Jun 1, 2016	122	646	78	782	1628
Apr 1, 2016 - May 1, 2016	64	358	40	730	1192

Figure 3-429: Delinquency periods of the Bad Rate Trend report.

Furthermore, the Supervisor can export the data of the reports to the Excel spreadsheet by clicking the **Export** button:

Note: To export the data of a specific report, it should be first selected from the list by clicking the **All Reports** split button.

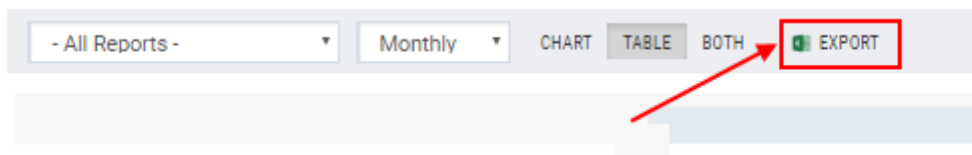


Figure 3-430: Exporting data of all risk reports.

Note: The downloaded document gets displayed on the notification bar of the browser:

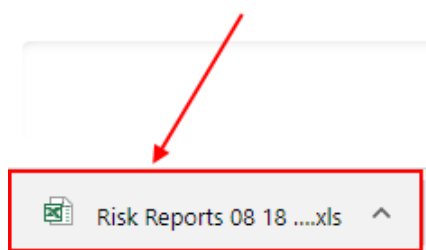


Figure 3-431: The downloaded file.

Bad Rate Trend

The current subsection provides the description of the Bad Rate Trend report.

The Bad Rate Trend report displays the number of past due loans in each delinquency period according to a time period selected.

To view the Bad Rate Trend report:

- 1) On the risk reports page, click the **All Reports** split button and select **Bad Rate Trend**.
- 2) Click the **Monthly** split button to select a time period.
- 3) To determine a time interval of the report, on the horizontal scale, point to the semi-circle at the beginning of the interval, click it and drag to the right to a required date that gets displayed in the **From** box and indicates the beginning of the time interval:

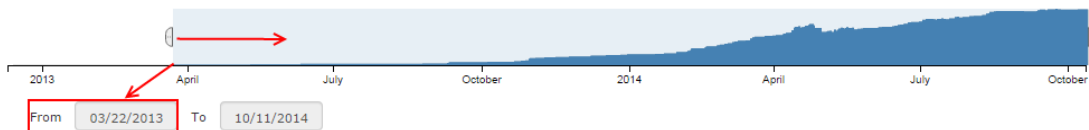


Figure 3-432: Selecting the beginning of the time interval.

- 4) On the horizontal scale, point to the semi-circle at the end of the interval, click it and drag to the left to a required date that gets displayed in the **To** box and indicates the end of the time interval:

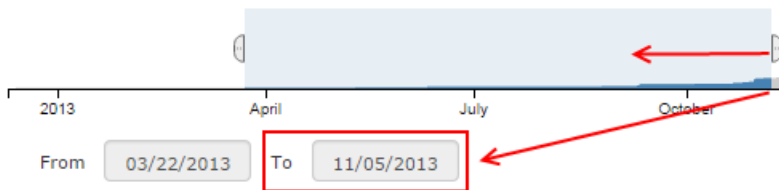


Figure 3-433: Selecting the end of the time interval.

The report displays the quantity of past due loans in delinquency periods and a total amount of past due loans according to a selected time interval:

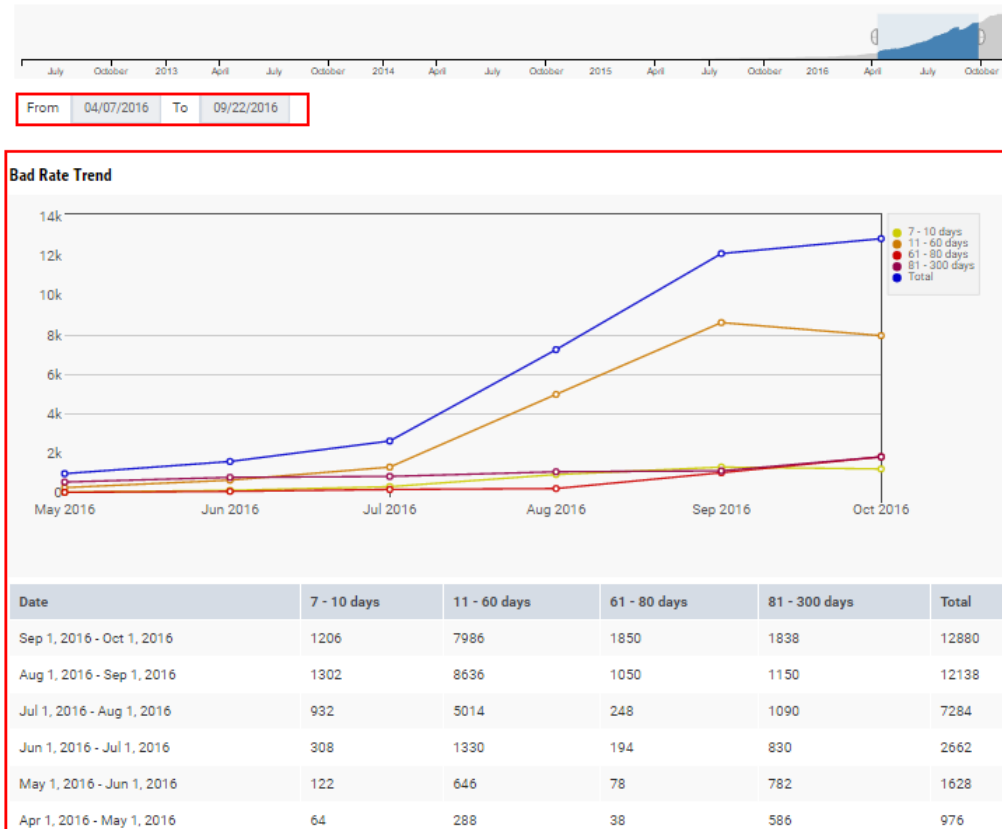


Figure 3-434: The Bad Rate Trend report. Chart and Table.

Delinquency Performance

The current subsection provides the description of the Delinquency Performance report.

The Delinquency Performance report displays the loans statistics in risk groups.

Note: Corresponding risk groups are specified in the scorecard settings.

To view the Delinquency Performance report:

- 1) On the risk reports page, click the **All Reports** split button and select **Delinquency Performance**.
- 2) Click the **Monthly** split button to select a time period.
- 3) Repeat steps 3)-4) of the procedure described in the *Bad Rate Trend* subsection to select a necessary time interval of the report.

The report displays the number of loan applications in each delinquency period in a corresponding risk group pursuant to a selected time interval.

The **Good** parameter stands for the number of performing loans in the corresponding risk group, while the **Total** parameter displays the total number of loans in that risk group:

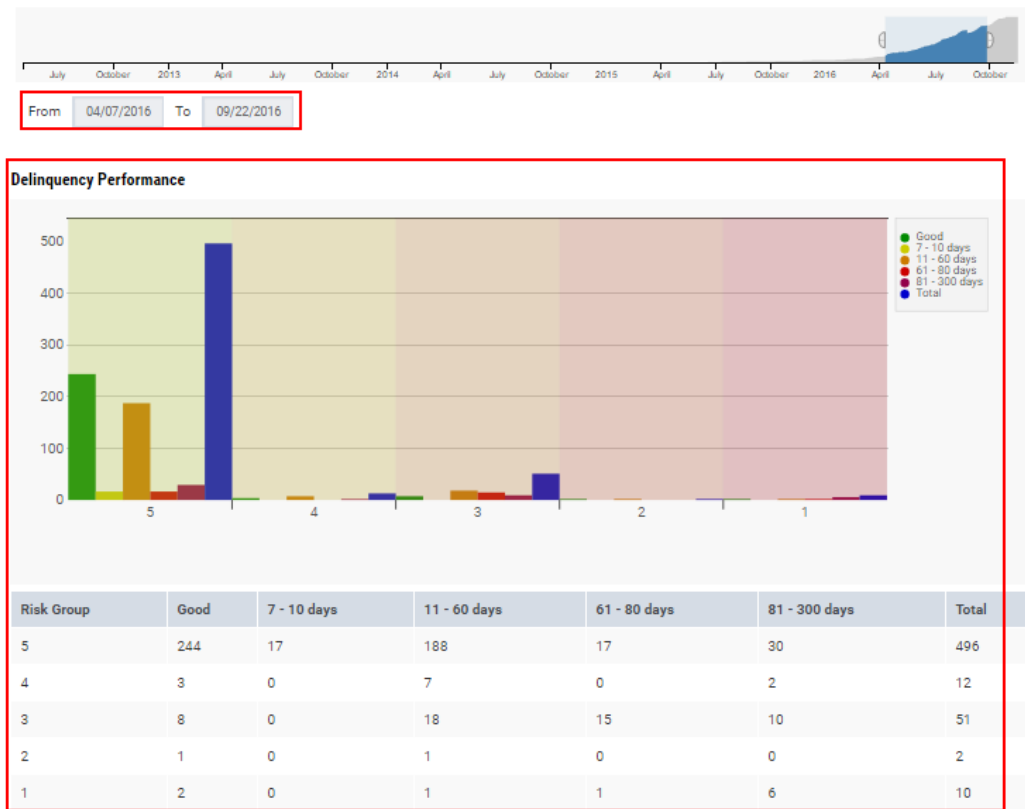


Figure 3-435: The Delinquency Performance report. Chart and Table.

Delinquency Migration

The current subsection provides the description of the Delinquency Migration report.

The Delinquency Migration report displays the statistics of loans migration according to delinquency periods.

To view the Delinquency Migration report:

- 1) On the risk reports page, click the **All Reports** split button and select **Delinquency Migration**.
- 2) Click the **Monthly** split button to select a time period.

The table of the report displays the migration of past due loans from previous delinquency periods into current delinquency periods according to a selected time period.

For example, if the **Monthly** time period is selected, the table of the **Delinquency Migration** report is displayed as follows:

As of Sep 9, 2014	As of Oct 9, 2014				
	0	4 - 10 days	11 - 60 days	61 - 90 days	>91 days
0	10	0	10	0	0
4 - 10 days	0	0	2	0	0
11 - 60 days	0	0	7	13	0
61 - 90 days	0	0	0	0	10
>91 days	0	0	1	0	66

Figure 3-436: The Delinquency Migration report. Table I.

The left part of the table displays the delinquency periods as of the beginning of the time period (as of September 9, 2014), while the right part displays the delinquency periods as of the current date (as of October 9, 2014). The **0** period corresponds to the period without delinquencies.

In the table, the Supervisor can observe how many past due loans from delinquency periods as of the beginning of the time period migrated into current delinquency periods.

For example, according to the table displayed, 13 loans overdue by 11-60 days as of the last month have become overdue by 61-90 days as of the current date, while as of the current date, the 11-60 delinquency bucket contains 7 overdue loans like the same delinquency bucket as of September 9, 2014:

As of Sep 9, 2014	As of Oct 9, 2014				
	0	4 - 10 days	11 - 60 days	61 - 90 days	>91 days
0	10	0	10	0	0
4 - 10 days	0	0	2	0	0
11 - 60 days	0	0	7	13	0
61 - 90 days	0	0	0	0	10
>91 days	0	0	1	0	66

Figure 3-437: The Delinquency Migration report. Table II.

The cells of the table get highlighted in case of significant changes in comparison with the previous period. If the number of past due loans in a cell of the current table has decreased in comparison with the number of past due loans in the same cell of the previous table as of the previous period, the cell is highlighted in green. In case the number of past due loans has increased, the corresponding cell is highlighted in red.

On the chart of the **Delinquency Migration** report, the x-axis displays the delinquency buckets at the beginning of the time period, while the y-axis displays a number of past due loans. The delinquency buckets as of the current date are depicted in colors on the chart.

The chart shows how the past due loans of previous delinquency periods migrated into the delinquency periods as of the current date:

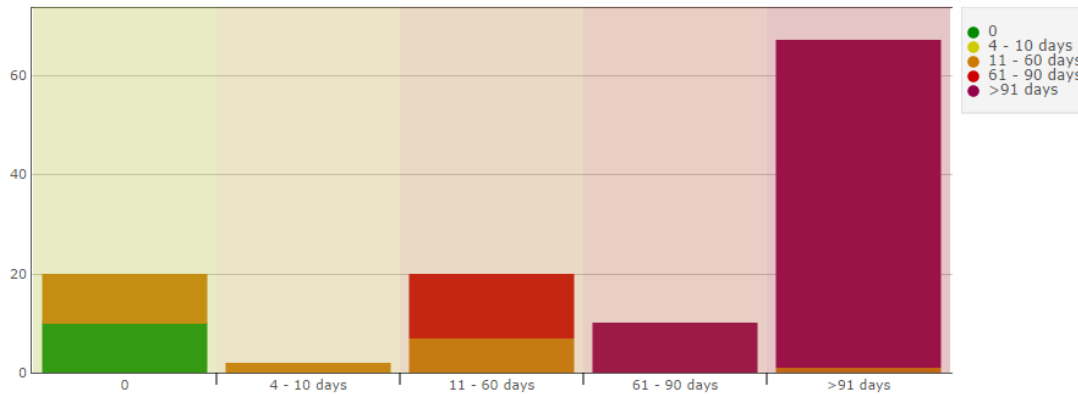


Figure 3-438: The Delinquency Migration report. Chart.

Vintage Analysis

The current subsection provides the description of the Vintage Analysis report.

The Vintage Analysis report displays information on a quantity of past due loans depending on a month of origination (a vintage) and an age (months on the books).

To view the Vintage Analysis report:

- 1) On the risk reports page, click the **All Reports** split button and select **Vintage Analysis**.
- 2) Click the **Monthly** split button to select a time period.
- 3) To determine a time interval of the report, on the horizontal scale, point to the semi-circle at the beginning of the interval, click it and drag to the right to a required date that gets displayed in the **From** box and indicates the beginning of the time interval:

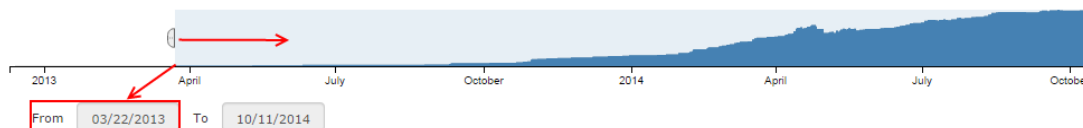


Figure 3-439: Selecting the beginning of the time interval.

- 4) Point to the semi-circle at the end of the interval, click it and drag to the left to a required date that gets displayed in the **To** box and indicates the end of the time interval:

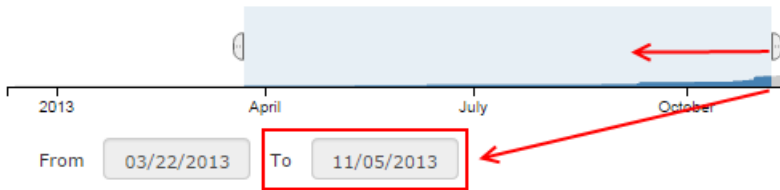


Figure 3-440: Selecting the end of the time interval.

The report gets displayed according to a selected time interval which is divided by months. These months are considered to be origination periods in which loans have been taken out by the borrowers. For example, if a selected time interval is March 2014-August 2014, the origination periods are March, April, May, June, July, and August.

Note: If only a part of the month is selected in the time interval, the report displays data for that whole month.

These origination periods are displayed in the **Payment Period** column of the report table:

Payment Period	Intervals Since Disbursement		
	1	2	3
March, 2014	100%	50%	50%
April, 2014	59%	71%	
May, 2014	73%		

Figure 3-441: Origination periods.

The incremental figures in the **Intervals Since Disbursement** columns of the table correspond to the age of the loan: a number of months since the loan has been taken out.

Payment Period	Intervals Since Disbursement		
	1	2	3
March, 2014	100%	50%	50%
April, 2014	59%	71%	
May, 2014	73%		

Figure 3-442: Months since origination.

The figures in the columns correspond to a bad rate: a percentage of past due loans in relation to the total number of loans disbursed during this interval.

For example, according to the table displayed above, the origination periods are March, April, and May of 2014. The loans created in March have the following tendency: as of the beginning of April the bad rate amounted to 100%, as of the beginning of May- 50%, and as of the beginning of June -50% as well.

The loans created in April have the following tendency: as of the beginning of May the bad rate amounted to 59%, as of the beginning of June- 71%.

The bad rate of the loans created in May constitutes 73% as of the beginning of June.

The chart of the Vintage Analysis report displays the dynamics of changes in the bad rate according to the months on the books.

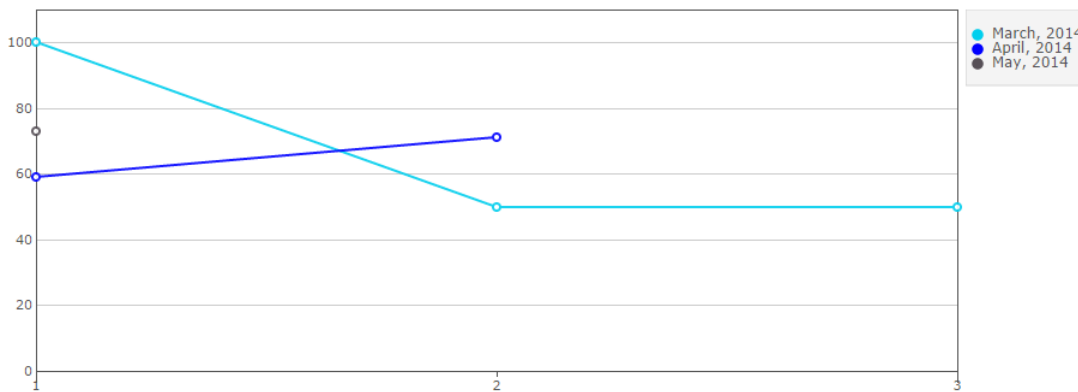


Figure 3-443: The chart of the Vintage Analysis report.

The y-axis of the chart displays the bad rate in percentage. The x-axis displays the age of loans (months since origination). Different colors of curves correspond to origination periods.

The curve of each origination period has a different length along the x-axis since the dynamics of changes in the bad rate is shown according to the age of the loans.

Scoring Reports

The current section provides the description of scoring reports.

The Supervisor can review the scoring reports by clicking **Scoring** in the option menu to the left:

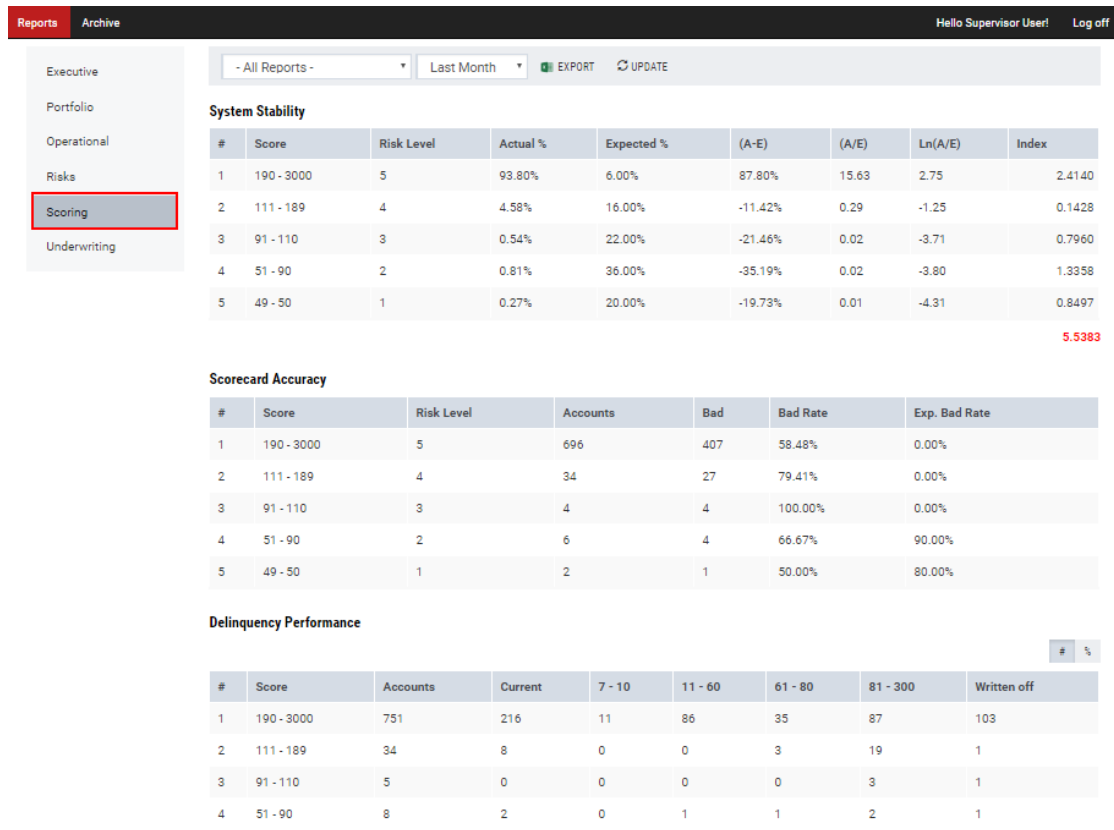


Figure 3-444: Scoring reports.

By default, the Supervisor can review all scoring reports on one web page. To review any specific scoring report, the Supervisor should click the **All Reports** split button and select a report from the list:

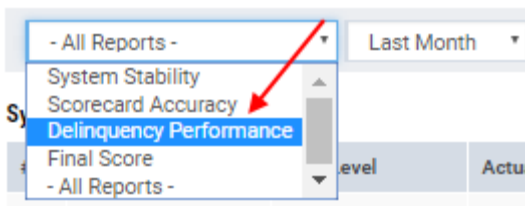


Figure 3-445: Selecting a report.

The following scoring reports are available to the Supervisor:

- *System Stability*;
- *Scorecard Accuracy*;
- *Delinquency Performance*;

- *Final Score.*

Note: For more information on each of these reports, refer to a corresponding subsection below.

The data in all scoring reports can be displayed according to a certain time period. To select a time period of the reports, the Supervisor should click the **Last Month** split button:

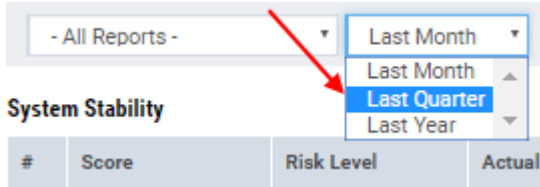


Figure 3-446: Selecting a time period.

A selected time period applies automatically to all scoring reports that incorporate up-to-date data.

Note: All reports are updated automatically once a day according to a schedule specified in the system settings.

Furthermore, the Supervisor can export the data of scoring reports to the Excel spreadsheet by clicking the **Export** button:

Note: To export the data of a specific report, it should be first selected from the list by clicking the **All Reports** split button.

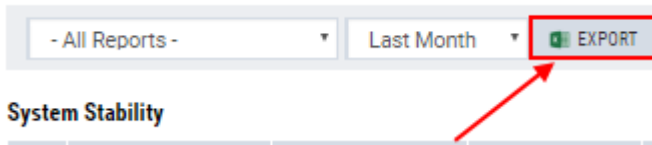


Figure 3-447: Exporting data of all scoring reports.

Note: The downloaded document gets displayed on the notification bar of the browser:



Figure 3-448: The downloaded file.

System Stability

The current subsection provides the description of the System Stability report.

The System Stability report contains information on score distribution for a loan portfolio. The report allows the Supervisor to analyze portfolio stability and changes in the borrowers' credit quality:

System Stability

#	Score	Risk Level	Actual %	Expected %	(A-E)	(A/E)	Ln(A/E)	Index
1	190 - 3000	5	93.80%	6.00%	87.80%	15.63	2.75	2.4140
2	111 - 189	4	4.58%	16.00%	-11.42%	0.29	-1.25	0.1428
3	91 - 110	3	0.54%	22.00%	-21.46%	0.02	-3.71	0.7960
4	51 - 90	2	0.81%	36.00%	-35.19%	0.02	-3.80	1.3358
5	49 - 50	1	0.27%	20.00%	-19.73%	0.01	-4.31	0.8497
								5.5383

Figure 3-449: The System Stability report.

The table of the report displays the following information:

- **Score:** score ranges (risk segments). A beginning and an end of the range correspond to those specified in the scorecard settings for estimating a risk level.
- **Risk Level:** the credit risk level that corresponds to the displayed score range.
- **Actual %:** the actual bad rate in a corresponding score range.

Note: *The bad rate denotes a percentage of delinquent loans with the overdue period exceeding a value specified by the Administrator in settings (exceeding the value specified in the first interval; for more information, refer to the Managing Delinquency Settings subsection of the System section).*

- **Expected %:** the expected bad rate in a corresponding score range.

Note: *The value of the expected bad rate is taken from the scorecard.*

- **(A-E):** the actual bad rate less the expected bad rate;
- **(A/E):** the actual bad rate divided by the expected bad rate;
- **Ln(A/E):** natural logarithm of the A/E value;
- **Index:** instability index calculated based on the actual and expected values.

A value highlighted in color under the table displays the total of all index values. This value allows the Supervisor to estimate relevant changes in the portfolio as follows:

- Index < 0.1: no relevant changes are available; the value is highlighted in green;
- <= Index < 0.25: loan portfolio has insignificant changes. However, a cause of these changes must be determined; the value is highlighted in yellow;
- Index >= 0.25: loan portfolio has changed significantly; the value is highlighted in red.

Scorecard Accuracy

The current subsection provides the description of the Scorecard Accuracy report.

The Scorecard Accuracy report allows the Supervisor to analyze risk distributions. The report is calculated for loans which have been active or past due at least one day during a selected time period and which have been closed recently.

Scorecard Accuracy

#	Score	Risk Level	Accounts	Bad	Bad Rate	Exp. Bad Rate
1	190 - 3000	5	696	407	58.48%	0.00%
2	111 - 189	4	34	27	79.41%	0.00%
3	91 - 110	3	4	4	100.00%	0.00%
4	51 - 90	2	6	4	66.67%	90.00%
5	49 - 50	1	2	1	50.00%	80.00%

Figure 3-450: The Scorecard Accuracy report.

The table of the report displays the following information:

- **Score:** score ranges (risk segments). A beginning and an end of the range correspond to those specified in the scorecard settings for estimating a risk level.
- **Risk Level:** the credit risk level that corresponds to a displayed score range.
- **Accounts:** the total number of loans approved.
- **Bad:** the total number of “bads”.

Note: *“Bads” are delinquent loans with the overdue period exceeding a value specified by the Administrator in settings (exceeding the value specified in the first interval: for more information, refer to the Managing Delinquency Settings subsection of the System section).*

- **Bad Rate:** the percentage of “bads” in relation to the total number of loans approved.
- **Exp. Bad Rate:** the expected percentage of “bads”.

Note: *The value of the expected bad rate is taken from the scorecard.*

These parameters allow estimating appropriate risk distribution.

Delinquency Performance

The current subsection provides the description of the Delinquency Performance report.

The Delinquency Performance report allows the Supervisor to estimate the change in the number of overdue loans in score ranges.

Additionally, the Delinquency Performance report allows analyzing the distribution of overdue loans in different delinquency buckets.

The report is calculated for loans which have been active or past due at least one day during a selected time period and which have been closed recently.

Delinquency Performance

#	Score	Accounts	Current	7 - 10	11 - 60	61 - 80	81 - 300	Written off
1	190 - 3000	751	216	11	86	35	87	103
2	111 - 189	34	8	0	0	3	19	1
3	91 - 110	5	0	0	0	0	3	1
4	51 - 90	8	2	0	1	1	2	1
5	49 - 50	2	1	0	0	0	1	0

Figure 3-451: The Delinquency Performance report.

The table of the report displays the following information:

- **Score:** score ranges (risk segments). A beginning and an end of the range correspond to those specified in the scorecard settings for estimating a risk level;
- **Accounts:** a number of approved loans within a specified score range;
- **Current:** a number of loans not past due;
- **7-10,...81-300:** a number of days in arrears. Each delinquency bucket displays a number of overdue loans.
- **Written off:** a number of written off loans.

For example, the Delinquency Performance report may show that the number of “bad” borrowers decreases with the increase in the number of days in arrears.

Final Score

The current subsection provides the description of the Final Score report.

The Final Score report allows the Supervisor to estimate the application of credit rating for new loans created in a selected reporting period.

#	Score	Risk Level	Applicants	Approved	Approved %	Low-side %	High-side %
1	190 - 3000	5	56	37	66.07%	1.79%	0.00%
2	111 - 189	4	0	0	0.00%	0.00%	0.00%
3	91 - 110	3	0	0	0.00%	0.00%	0.00%
4	51 - 90	2	1	0	0.00%	0.00%	0.00%
5	49 - 50	1	0	0	0.00%	0.00%	0.00%
6	51 - 3000	Above Cut-Off	57	37	64.91%	0.00%	0.00%

Figure 3-452: The Final Score report.

The table of the report displays the following information:

- **Score:** score ranges (risk segments). A beginning and an end of the range correspond to those specified in the scorecard settings for estimating a risk level;
- **Risk level:** a credit risk level that corresponds to a displayed score range;
- **Applicants:** a number of loan applications;
- **Approved:** a number of approved loan applications;
- **Approved %:** a percentage ratio of approved loan applications of a total number of loan applications in the system;
- **Low-side %:** a number of loan applications which credit rating is below a cut-off point but the loan has been issued.
- **High-side %:** a number of loan applications which credit rating is above a cut-off point but the loan has been rejected.

According to the report shown above (*Figure 3-452*), the score ranges displayed in lines 1-4 are above the cut-off point (above 51), while the score range “49-50” (line 5) is below the cut-off point. Total ratios for all loan applications rated above the cut-off point are displayed in line 6.

Underwriting Reports

The current section provides the description of underwriting reports.

The Supervisor can review the underwriting reports by clicking **Underwriting** in the option menu to the left:

#	Officer	Accounts	Loan Amount	Bad
1	Kde Kde	1 (1.55%)	\$62911.00 (2.86%)	0 (2.11%)
2	Alex Anikeev	77 (10.86%)	\$87100.97 (3.96%)	35 (7.37%)
3	Anna Al	6 (0.85%)	\$21800.00 (0.99%)	4 (0.84%)
4	Elena Ionenko	1 (0.14%)	\$1100.00 (0.05%)	0 (0.00%)
5	User TkLender	2 (0.28%)	\$40000.00 (1.82%)	2 (0.42%)
6	Alexander Anikeev	1 (1.55%)	\$11000.00 (0.50%)	6 (1.26%)
7	Al Brez	1 (0.14%)	\$1000.00 (0.05%)	1 (0.21%)
8	Vit Arn	2 (0.28%)	\$2000.00 (0.09%)	2 (0.42%)
9	Taras Isichenko	3 (0.42%)	\$3000.00 (0.14%)	0 (0.00%)
10	Elena Dmitrieva	3 (0.42%)	\$1223.00 (0.06%)	2 (0.42%)
11	Ludmila Stolyuarenko	6 (0.85%)	\$43900.00 (1.99%)	4 (0.84%)
12	Alex Naumenko	1 (1.55%)	\$11000.00 (0.50%)	7 (1.47%)
13	A M	1 (0.14%)	\$1000.00 (0.05%)	1 (0.21%)
14	Vitamin Markov	406 (57.26%)	\$956860.00 (43.48%)	270 (56.84%)
15	Mark Twelw	2 (0.28%)	\$2000.00 (0.09%)	2 (0.42%)
16	Vika Kolosova	112 (15.80%)	\$901400.00 (40.96%)	108 (22.74%)
17	Admin Admin	4 (1.97%)	\$13206.00 (0.60%)	3 (1.68%)

Figure 3-453: Underwriting reports.

The following underwriting reports are available to the Supervisor:

- *Underwriter Monitoring;*
- *Overrides by Underwriters.*

Note: For more detailed information on each of these reports, refer to the subsection below.

By default, the Supervisor can review both these reports on one web page. To review any of these reports separately, the Supervisor should click the **All Reports** split button and select a corresponding report:

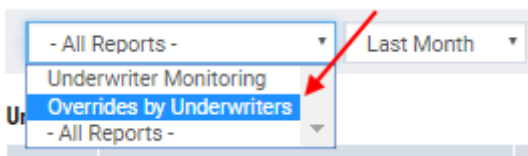


Figure 3-454: Selecting a report.

The data in the underwriting reports can be displayed according to a certain time period. To select a time period of the reports, the Supervisor should click the **Last Month** split button:

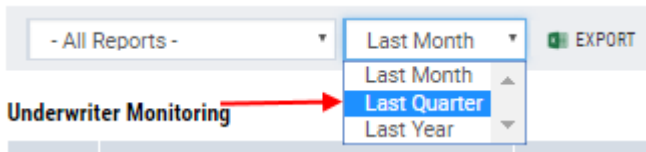


Figure 3-455: Selecting a time period.

A selected time period applies automatically to both reports that incorporate up-to-date data.

Note: The reports are updated automatically once a day according to a schedule specified in the system settings.

Furthermore, the Supervisor can export the data of underwriting reports to the Excel spreadsheet by clicking the **Export** button:

Note: To export the data of a specific report, it should be first selected from the list by clicking the **All Reports** split button.

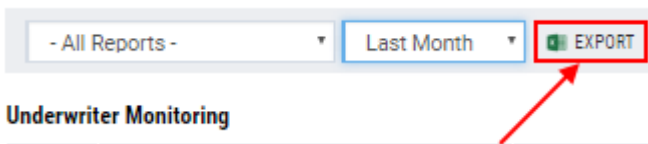


Figure 3-456: Exporting data of underwriting reports.

Note: The downloaded document gets displayed on the notification bar of the browser:



Figure 3-457: The downloaded file.

Underwriter Monitoring

The current subsection provides the description of the Underwriter Monitoring report.

The Underwriter Monitoring report contains information allowing the Supervisor to track performance of certain employees.

Underwriter Monitoring				
#	Officer	Accounts	Loan Amount	Bad
1	Kde Kde	1 (1.55%)	\$62911.00 (2.86%)	0 (2.11%)
2	Alex Anikeev	77 (10.86%)	\$87100.97 (3.96%)	35 (7.37%)
3	Anna Al	6 (0.85%)	\$21800.00 (0.99%)	4 (0.84%)
4	Elena Ionenko	1 (0.14%)	\$1100.00 (0.05%)	0 (0.00%)
5	User TkLender	2 (0.28%)	\$40000.00 (1.82%)	2 (0.42%)
6	Alexander Anikeev	11 (1.55%)	\$11000.00 (0.50%)	6 (1.26%)
7	Al Brez	1 (0.14%)	\$1000.00 (0.05%)	1 (0.21%)
8	Vit Am	2 (0.28%)	\$2000.00 (0.09%)	2 (0.42%)
9	Taras Isichenko	3 (0.42%)	\$3000.00 (0.14%)	0 (0.00%)
10	Elena Dmitrieva	3 (0.42%)	\$1223.00 (0.06%)	2 (0.42%)
11	Ludmila Stolyuarenko	6 (0.85%)	\$43900.00 (1.99%)	4 (0.84%)
12	Alex Naumenko	11 (1.55%)	\$11000.00 (0.50%)	7 (1.47%)
13	A.M	1 (0.14%)	\$1000.00 (0.05%)	1 (0.21%)
14	Vitamin Markov	406 (57.26%)	\$956860.00 (43.48%)	270 (56.84%)
15	Mark Twelw	2 (0.28%)	\$2000.00 (0.09%)	2 (0.42%)

Figure 3-458: The Underwriting Monitoring report.

The table of the report contains the following information:

- **Officer:** a name of an employee with the Underwriter role;
- **Accounts:** a total number of loans that have been processed by the employee and a percentage ratio of these loans to a total number of loans in the system;
- **Loan Amount:** a total amount issued by the employee for all loans and a percentage ratio of this amount to a total amount of loans provided.
- **Bad:** a number of overdue loans processed by the employee and a percentage ratio of these overdue loans to a total number of loans processes by that employee.

Overrides by Underwriters

The current subsection provides the description of the Overrides by Underwriters report.

The Overrides by Underwriters report reflects the information on decisions made by users with the Underwriter role.

Overrides by Underwriters

#	Officer	High-side	Low-side	Approved	Rejected
1	Kde Kde	0 (0.00%)	5 (4.72%)	1 (1.54%)	0 (0.00%)
2	Elena Ionenko	0 (0.00%)	1 (0.94%)	2 (0.28%)	0 (0.00%)
3	Alex Anikeev	0 (0.00%)	6 (5.66%)	77 (10.77%)	2 (25.00%)
4	Anna Al	0 (0.00%)	0 (0.00%)	6 (0.84%)	0 (0.00%)
5	User TkLender	0 (0.00%)	0 (0.00%)	2 (0.28%)	0 (0.00%)
6	Alexander Anikeev	0 (0.00%)	0 (0.00%)	1 (1.54%)	0 (0.00%)
7	Al Brez	0 (0.00%)	0 (0.00%)	1 (0.14%)	0 (0.00%)
8	Vit Arn	0 (0.00%)	0 (0.00%)	2 (0.28%)	0 (0.00%)
9	Taras Isichenko	0 (0.00%)	2 (1.89%)	3 (0.42%)	0 (0.00%)
10	Elena Dmitrieva	0 (0.00%)	1 (0.94%)	3 (0.42%)	0 (0.00%)
11	Ludmila Stolyuarenko	0 (0.00%)	0 (0.00%)	6 (0.84%)	0 (0.00%)
12	Alex Naumenko	0 (0.00%)	8 (7.55%)	1 (1.54%)	0 (0.00%)
13	A M	0 (0.00%)	0 (0.00%)	1 (0.14%)	0 (0.00%)
14	Vitamin Markov	0 (0.00%)	13 (12.26%)	408 (57.06%)	6 (75.00%)
15	Mark Twelw	0 (0.00%)	0 (0.00%)	2 (0.28%)	0 (0.00%)
16	Vika Kolosova	0 (0.00%)	63 (59.43%)	113 (15.80%)	0 (0.00%)
17	Admin Admin	0 (0.00%)	6 (5.66%)	6 (2.24%)	0 (0.00%)

Figure 3-459: The Overrides by Underwriters report.

The table of the report contains the following information:

- **Officer:** a name of an employee with the Underwriter role;
- **High-side:** loan applications automatically rejected by the system but approved by the employee.
- **Low-side:** loan applications automatically approved by the system but rejected by the employee.
- **Approved:** a total number of loans approved by the employee and a percentage ratio of these loans to a total number of approved loans in the system.
- **Rejected:** a total number of loans rejected by the employee and a percentage ratio of these loans to a total number of rejected loans in the system.

Archive of Loan Applications

The current subsection provides the description of the loan applications archive displayed on the Reports web workplace.

Having logged on to the Turnkey Lender system, the user can view the archive of loan applications by clicking the **Archive** tab.

The screenshot displays the 'Archive' tab in the Turnkey Lender system. The top navigation bar shows 'Reports' and 'Archive' (selected), along with the user name 'Hello Supervisor User!' and a 'Log off' link. Below the navigation bar is a search bar and buttons for 'LIST', 'SPLIT', and 'DETAILS'. The main content area is divided into two columns. The left column contains a table of loan applications with columns for 'Id', 'Name', 'Amount', 'Created', and 'Close Date'. The right column shows the details for the selected loan (EL-1), including 'Name', 'Requested Amount', 'Outstanding Balance', 'Email', and 'Main Phone'. Below this, there are tabs for 'Summary', 'Customer Details', 'Documents', 'Interaction History', 'Payments', 'Transactions', and 'Change History'. The 'Loan Details' section provides information such as 'Full Name', 'Main Phone', 'Alternative Phone', 'Email', 'Loan ID', 'Amount', 'Term', 'Interest Rate', 'Installment', 'System Decision', and 'Credit Risk'. The 'Previous Activity' section shows 'Previous Loans #', 'Previous Offers #', 'Outstanding Balance', 'Applied Rollovers', 'Late Payments #', 'Max DPD', 'Days Past Due', and 'Fees Applied'. The 'Credit Bureau Check' section displays 'Status', 'Score', 'Total Balance', 'Defaults', 'Bankruptcies', and 'Bankruptcy Date'.

Id	Name	Amount	Created	Close Date
EL-1	Aylin Spencer Stoltenberg, II	\$1,000.00	12/24/2013	08/12/2016
EL-3	Daron Lang Kuphal, IV	\$1,000.00	11/10/2014	02/05/2015
EL-12	Test Test1 Test1, Sr	\$10,000.00	9/25/2014	-
EL-14	Larissa Cummings Jones	\$10,000.00	6/26/2014	02/12/2015
EL-15	Fermin Considine Kirlin, I	\$10,000.00	12/26/2014	08/01/2016
EL-17	Kirsten Kuphal Berge, III	\$1,000.00	12/5/2013	02/12/2015
EL-19	Haley Frami Thompson, Sr	\$1,000.00	7/5/2014	06/16/2015
EL-20	Francisca Daniel Rempel, IV	\$1,000.00	1/6/2015	06/30/2015
EL-21	Hubert Kirlin Leffler, III	\$10,000.00	9/8/2014	12/02/2015
EL-22	Marcel Crooks Rowe, IV	\$10,000.00	11/9/2014	12/02/2015
EL-23	Makenna Durgan Mayer, Sr	\$10,000.00	1/9/2015	02/12/2015
EL-24	Marcel Crooks Rowe, IV	\$10,000.00	1/9/2015	02/04/2015
EL-26	Christelle Lowe Eichmann	\$10,000.00	7/12/2014	01/12/2015
EL-27	Christelle Lowe Eichmann	\$10,000.00	1/12/2015	01/13/2015
EL-28	Christelle Lowe Eichmann	\$10,000.00	1/12/2015	02/12/2015

Loan Details for EL-1:

Requested Amount	\$1000.00	Outstanding Balance	\$0.00
Email	Ezekiel.Macejkovic@demario.biz	Loan Status	Repaid
Main Phone	(054) 322-8424		

Loan Details:

Full Name	Aylin Spencer Stoltenberg, II	Main Phone	(054) 322-8424
Alternative Phone			(361) 546-8802
Email	Ezekiel.Macejkovic@demario.biz		

Loan Details:

Loan ID	EL-1	Installment	\$203.40
Amount	\$1000.00	System Decision	Reject
Term	6 months	Credit Risk	High
Interest Rate	4.00%		

Previous Activity:

Previous Loans #	0	Late Payments #	0
Previous Offers #	0	Max DPD	0
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$0.00

Credit Bureau Check:

Status	Hit and Automated	Defaults	0
Score	797	Bankruptcies	0
Total Balance	\$10,105,262.00	Bankruptcy Date	-

Figure 3-460: The archive.

The archive contains the loan applications which are no longer processed in the system. In particular, the following loans are displayed in the archive:

- Rejected loans;
- Written off loans;
- Loans repaid in full;
- Restructured loans.

In case the archive contains a large amount of loan applications, the user can view necessary loans by applying a filter. To apply the filter, the user should click the **All** split button and select a corresponding option.

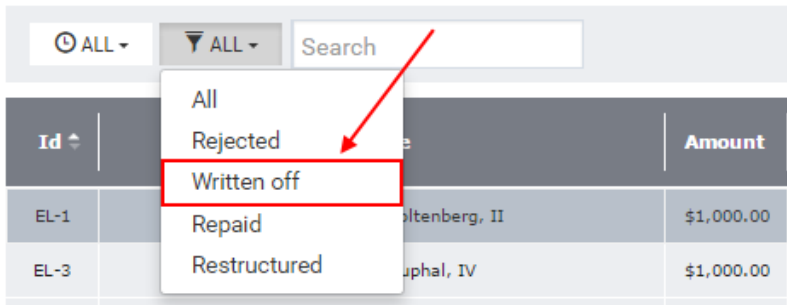


Figure 3-461: Filtering loan applications.

***Note:** The loan applications can be filtered according to options selected in sub-menus of both split buttons*

To search for loan applications of a particular borrower, the user can type in a full name of the borrower in the **Search** box.

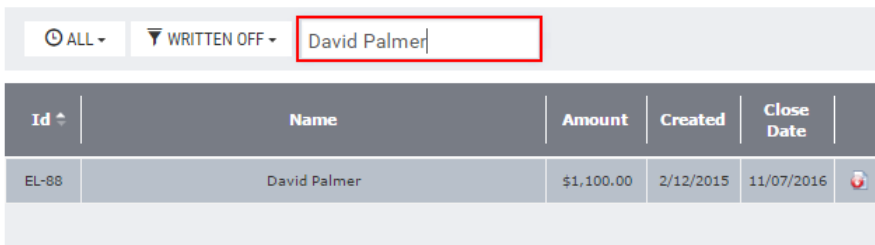


Figure 3-462: Searching for loan applications of a borrower.

Having clicked a loan application in the table, the Supervisor can view the details of the loan application on separate tabs to the right of the table. The Supervisor is authorized to view the following tabs:

- **Summary:** displays general information on the borrower’s current loan, previous loans and the general information received from a Credit Bureau;
- **Customer Details:** borrower’s application details are displayed;
- **Documents:** the tab for displaying documents;
- **Interaction History:** displays a history of interaction with the borrower;
- **Payments:** a payment schedule is displayed;
- **Transactions:** displays a list of payment transactions conducted in the system;
- **Change History:** displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;

- **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
- **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty.
- **Collaterals:** the tab is displayed if a selected loan is a secured loan. The **Collaterals** tab displays all collaterals provided for a selected secured loan.
- **Restructuring:** the tab is displayed if a selected loan has been restructured.

The screenshot shows a web application interface for loan management. At the top, there are navigation tabs for 'Reports' and 'Archive', and a user status 'Hello Supervisor User! Log off'. Below the navigation is a search bar and buttons for 'LIST', 'SPLIT', and 'DETAILS'. The main content area is divided into two parts. On the left is a table of loan applications with columns for 'Id', 'Name', 'Amount', 'Created', and 'Close Date'. The first row is highlighted in red. On the right is a detailed view of the selected loan, which includes a summary of the loan's status (Name: Peter Johnson, Requested Amount: \$648.13, Outstanding Balance: \$10768.12, Loan Status: Repaid) and a set of tabs for 'Summary', 'Customer Details', 'Documents', 'Interaction History', 'Payments', 'Transactions', 'Change History', and 'Restructuring'. The 'Summary' tab is active, showing 'Loan Details' (Full Name, Email, Main Phone, Alternative Phone, Loan ID, Amount, Term, Interest Rate), 'Previous Activity' (Previous Loans #, Previous Offers #, Outstanding Balance, Applied Rollovers, Late Payments #, Max DPD, Days Past Due, Fees Applied), and 'Credit Bureau Check' (Status, Score, Total Balance, Defaults, Bankruptcies, Bankruptcy Date).

Figure 3-463: Loan application details in the archive.

Optionally, the user can also perform the following operations to customize the display of loan applications in the archive:

- Change the view mode of loan applications (for more information, refer to *Changing View Mode*);
- Sort loan applications in the table (for more information, refer to *Sorting Applications*);
- Use page navigation to move from one page of the table to another (for more information, refer to *Using Page Navigation*).

System

The current section provides a detailed description of the functionality available for the user of the System web workplace.

A scope of operations provided for the System web workplace can be performed by the user with the Admin role.

The main responsibility of the administrator is to manage users, roles and settings of the online lending system.

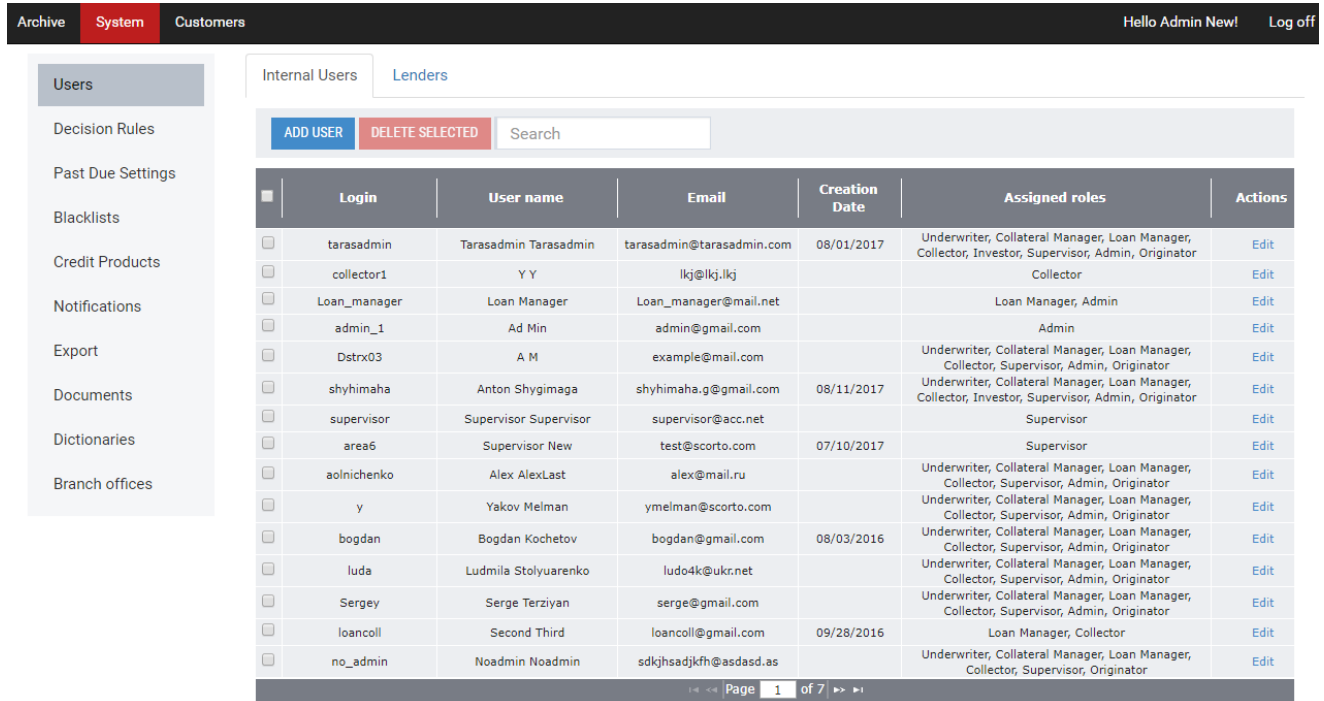


Figure 3-464: The System web workplace.

In particular, the System web workplace allows performing the following functional responsibilities:

- Manage user accounts;
- Manage decision rules;
- Manage blacklists;
- Manage scorecard settings;
- Manage settings for overdue loans;
- Manage system notifications;
- Manage credit products;
- Exporting information on loans and payments to a separate file;
- Manage company settings;

- Manage documents;
- Manage dictionaries;
- Manage branch offices;
- Manage customers.

The detailed instructions on how to perform these functional responsibilities in the Turnkey Lender system is presented in the following subsections.

Managing User Accounts

The current subsection provides instructions on how to manage user accounts in the system.

The user with the Admin role can manage accounts of internal users responsible for processing borrowers' loan applications in the system and accounts of lenders willing to invest in peer-to-peer loans.

Managing Accounts of Internal Users

The current subsection provides guidance on how to manage accounts of internal users responsible for processing borrowers' loan applications in the system.

User accounts management involves the following procedures:

- Creating a new user account;
- Searching for a user account;
- Modifying a user account;
- Deleting a user account.

The detailed description of these procedures is presented in the subsections below.

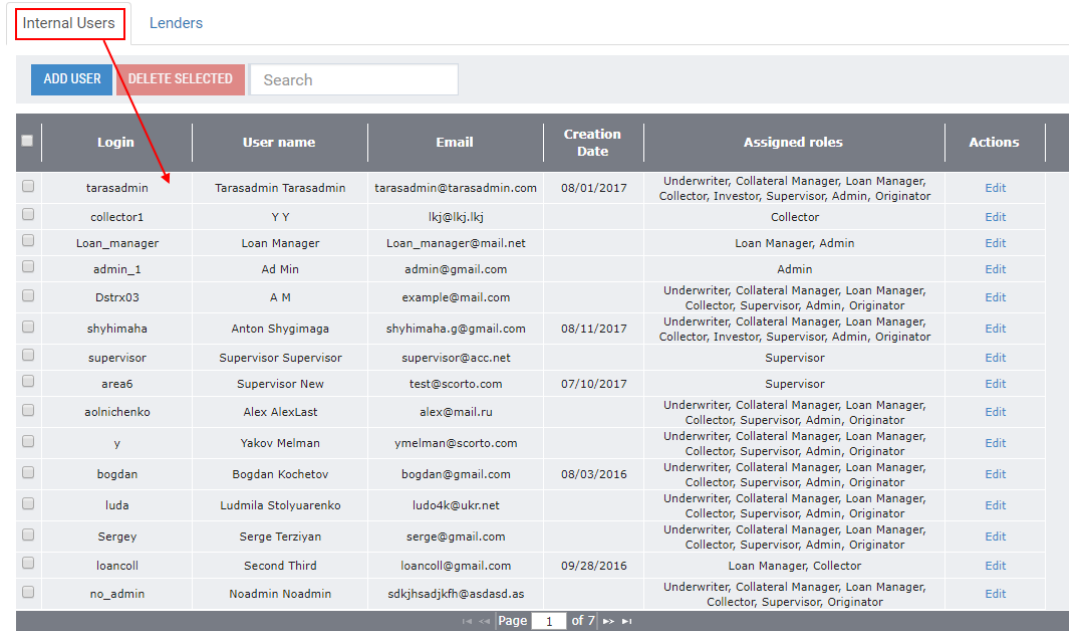
Creating Accounts of Internal Users

The current subsection provides instructions on how to create an account of an internal user who will be responsible for processing borrowers' loan applications in the system.

To create a user account:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.

The table of the **Internal Users** tab displays all user accounts registered in the system:



■	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	tarasadmin	Tarasadmin Tarasadmin	tarasadmin@tarasadmin.com	08/01/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	collector1	Y Y	lkj@lkj.lkj		Collector	Edit
<input type="checkbox"/>	Loan_manager	Loan Manager	Loan_manager@mail.net		Loan Manager, Admin	Edit
<input type="checkbox"/>	admin_1	Ad Min	admin@gmail.com		Admin	Edit
<input type="checkbox"/>	Dstrx03	A M	example@mail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	shyhimaha	Anton Shyгимaga	shyhimaha.g@gmail.com	08/11/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	supervisor	Supervisor Supervisor	supervisor@acc.net		Supervisor	Edit
<input type="checkbox"/>	area6	Supervisor New	test@scorto.com	07/10/2017	Supervisor	Edit
<input type="checkbox"/>	aolnichenko	Alex AlexLast	alex@mail.ru		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	y	Yakov Melman	ymelman@scorto.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	bogdan	Bogdan Kochetov	bogdan@gmail.com	08/03/2016	Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	luda	Ludmila Stolyuarenko	ludo4k@ukr.net		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	Sergey	Serge Terziyan	serge@gmail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	loancoll	Second Third	loancoll@gmail.com	09/28/2016	Loan Manager, Collector	Edit
<input type="checkbox"/>	no_admin	Noadmin Noadmin	sdkjhsadjkfh@asdasd.as		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Originator	Edit

Figure 3-465: User accounts registered in the system.

- 2) Above the table, click the **Add User** button.

The *Add User* window opens:

The screenshot shows a window titled "Add User" with a close button in the top right corner. The window is divided into several sections. At the top, there are two input fields: "Login" containing the text "area7" and "Password" containing "*****". Below these are four more input fields: "First Name", "Last Name", "Email", and "Phone". The "First Name" and "Last Name" fields have a red vertical line on their left side. Below the input fields is a section titled "Roles" containing a list of roles with checkboxes: Admin, Collector, Originator, Underwriter, Collateral Manager, Loan Manager, and Supervisor. At the bottom of the window is a "Branch" dropdown menu showing "..." and "OK" and "CANCEL" buttons.

Figure 3-466: The *Add User* window.

- 3) In the **Login** box, enter a user login.
- 4) In the **Password** box, enter a corresponding password.
- 5) In the **First Name** box, enter a user first name.
- 6) In the **Last Name** box, enter a user last name.
- 7) In the **Email** box, enter a user email.
- 8) In the **Phone** box, enter a user phone number.
- 9) In the **Roles** area, add the check mark next to a role to be assigned to a specified user.

Note: *Several roles can be assigned to the specified user.*

- 10) (Optionally) In the **Branch** box, select a branch office for which a user account is being created.

Note: *The **Branch** box displays a list of branches created in the **Branch offices** menu. For more information on how to add new branches, refer to the *Managing Branch Offices* subsection below.*

- 11) Click **OK** to save entered data.

The user account has been successfully created and gets displayed in the table.

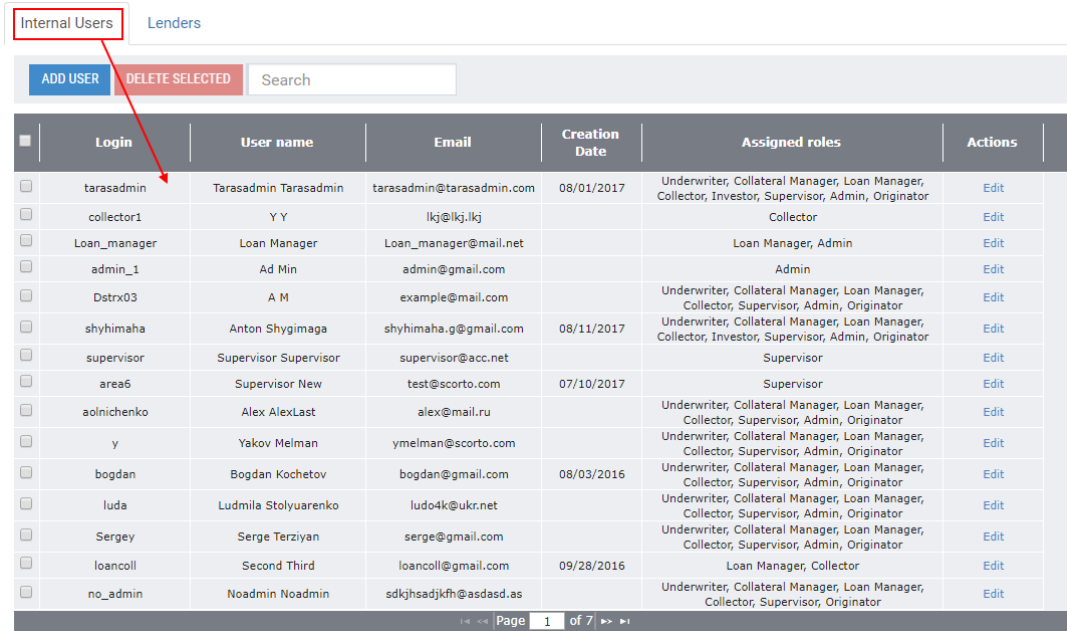
Searching for a User Account

The current subsection provides instructions on how to search for a user account in the system database.

To search for a user account:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.

The table of the **Internal Users** tab displays all user accounts registered in the system:



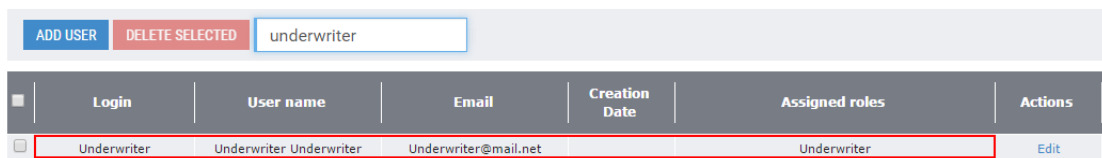
	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	tarasadmin	Tarasadmin Tarasadmin	tarasadmin@tarasadmin.com	08/01/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	collector1	Y Y	lkj@lkj.lkj		Collector	Edit
<input type="checkbox"/>	Loan_manager	Loan Manager	Loan_manager@mail.net		Loan Manager, Admin	Edit
<input type="checkbox"/>	admin_1	Ad Min	admin@gmail.com		Admin	Edit
<input type="checkbox"/>	Dstrx03	A M	example@mail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	shyhimaha	Anton Shyigimaga	shyhimaha.g@gmail.com	08/11/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	supervisor	Supervisor Supervisor	supervisor@acc.net		Supervisor	Edit
<input type="checkbox"/>	area6	Supervisor New	test@scorto.com	07/10/2017	Supervisor	Edit
<input type="checkbox"/>	aolnichenko	Alex AlexLast	alex@mail.ru		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	y	Yakov Melman	ymelman@scorto.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	bogdan	Bogdan Kochetov	bogdan@gmail.com	08/03/2016	Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	luda	Ludmila Stoluyarenko	ludo4k@ukr.net		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	Sergey	Serge Terziyan	serge@gmail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	loancoll	Second Third	loancoll@gmail.com	09/28/2016	Loan Manager, Collector	Edit
<input type="checkbox"/>	no_admin	Noadmin Noadmin	sdkjhsadjkh@asdasd.as		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Originator	Edit

Figure 3-467: User accounts registered in the system.

- 2) In the **Search** box above the table, enter required search criteria.

Note: *A user account can be searched by a login, user name, email.*

If a user account is found in the database, user account details get displayed in the table:



	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	Underwriter	Underwriter Underwriter	Underwriter@mail.net		Underwriter	Edit

Figure 3-468: The user account is found in the database.

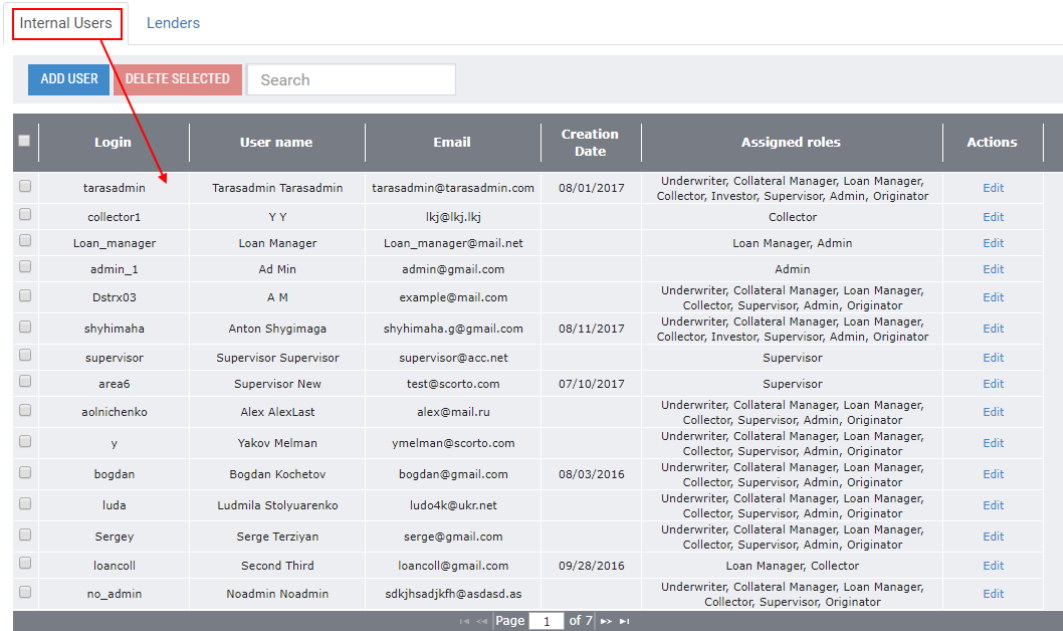
Modifying a User Account

The current subsection provides instructions on how to change an existing user account.

To modify a user account:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.

The table of the **Internal Users** tab displays all user accounts registered in the system:



	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	tarasadmin	Tarasadmin Tarasadmin	tarasadmin@tarasadmin.com	08/01/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	collector1	Y Y	lkj@lkj.lkj		Collector	Edit
<input type="checkbox"/>	Loan_manager	Loan Manager	Loan_manager@mail.net		Loan Manager, Admin	Edit
<input type="checkbox"/>	admin_1	Ad Min	admin@gmail.com		Admin	Edit
<input type="checkbox"/>	Dstrx03	A M	example@mail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	shyhimaha	Anton Shyhimaga	shyhimaha.g@gmail.com	08/11/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	supervisor	Supervisor Supervisor	supervisor@acc.net		Supervisor	Edit
<input type="checkbox"/>	area6	Supervisor New	test@scorto.com	07/10/2017	Supervisor	Edit
<input type="checkbox"/>	aolnichenko	Alex AlexLast	alex@mail.ru		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	y	Yakov Melman	ymelman@scorto.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	bogdan	Bogdan Kochetov	bogdan@gmail.com	08/03/2016	Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	luda	Ludmila Stolyuarenko	lud04k@ukr.net		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	Sergey	Serge Terziyan	serge@gmail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	loancoll	Second Third	loancoll@gmail.com	09/28/2016	Loan Manager, Collector	Edit
<input type="checkbox"/>	no_admin	Noadmin Noadmin	sdkjhsadjkfh@asdasd.as		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Originator	Edit

Figure 3-469: User accounts registered in the system.

- 2) In the table, click a user account to be modified.
- 3) In the **Actions** table column, opposite a selected user account, click **Edit**.

The *Edit User* window opens:

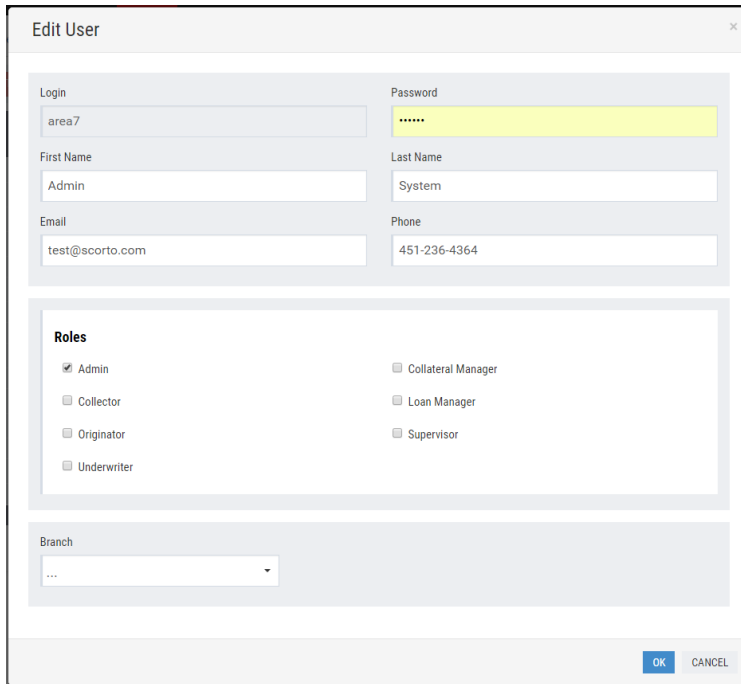



Figure 3-470: The *Edit User* window.

- 4) (*Optionally*) In the **Login** box, enter a new user login.
- 5) (*Optionally*) In the **Password** box, enter a new password.
- 6) (*Optionally*) In the **First Name** box, change a user first name.
- 7) (*Optionally*) In the **Last Name** box, change a user last name.
- 8) (*Optionally*) In the **Email** box, change a user email.
- 9) (*Optionally*) In the **Phone** box, change a user phone number.
- 10) (*Optionally*) In the **Roles** group, add the check mark next to a new role to be assigned to a specified user or remove the check mark next to a previously assigned role to cancel the assignment.

Note: *Several roles can be assigned to the specified user.*

- 11) (*Optionally*) In the **Branches** box change a branch office if it has been specified.

Note:

*To leave the **Branches** box empty, click the delete button .*

- 12) Click **OK** to save changes.

The user account has been successfully modified.

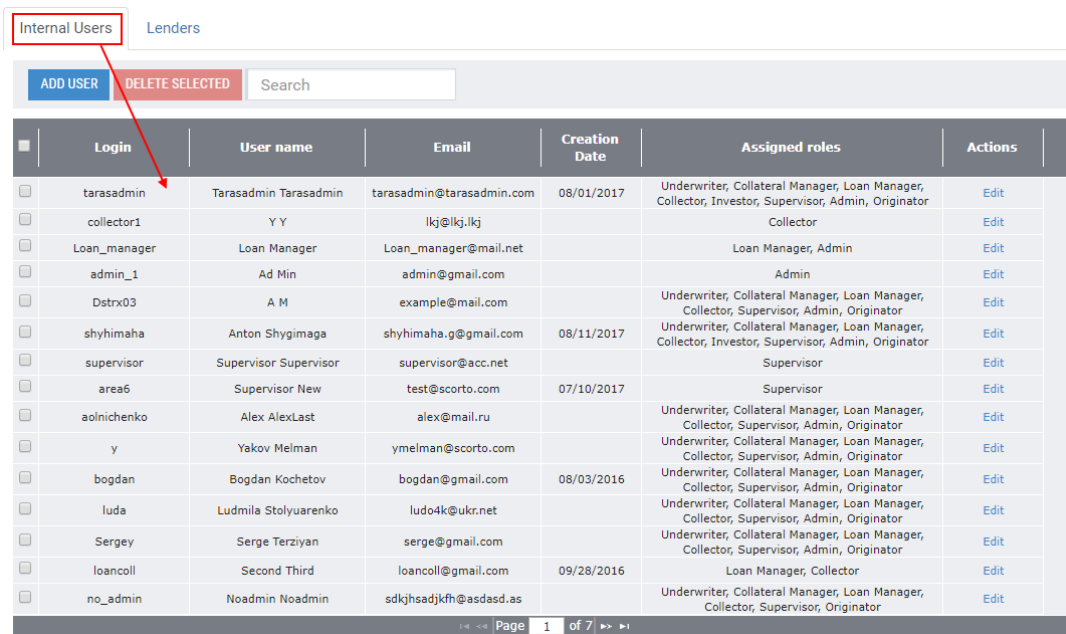
Deleting a User Account

The current subsection provides instructions on how to delete an existing user account.

To delete a user account:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.

The table of the **Internal Users** tab displays all user accounts registered in the system:



	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	tarasadmin	Tarasadmin Tarasadmin	tarasadmin@tarasadmin.com	08/01/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	collector1	Y Y	lkj@lkj.lkj		Collector	Edit
<input type="checkbox"/>	Loan_manager	Loan Manager	Loan_manager@mail.net		Loan Manager, Admin	Edit
<input type="checkbox"/>	admin_1	Ad Min	admin@gmail.com		Admin	Edit
<input type="checkbox"/>	Dstrx03	A M	example@mail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	shyhimaha	Anton Shyigmaga	shyhimaha.g@gmail.com	08/11/2017	Underwriter, Collateral Manager, Loan Manager, Collector, Investor, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	supervisor	Supervisor Supervisor	supervisor@acc.net		Supervisor	Edit
<input type="checkbox"/>	area6	Supervisor New	test@scorto.com	07/10/2017	Supervisor	Edit
<input type="checkbox"/>	aolnichenko	Alex AlexLast	alex@mail.ru		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	y	Yakov Melman	ymelman@scorto.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	bogdan	Bogdan Kochetov	bogdan@gmail.com	08/03/2016	Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	luda	Ludmila Stolyuarenko	ludo4k@ukr.net		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	Sergey	Serge Terziyan	serge@gmail.com		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Admin, Originator	Edit
<input type="checkbox"/>	loancoll	Second Third	loancoll@gmail.com	09/28/2016	Loan Manager, Collector	Edit
<input type="checkbox"/>	no_admin	Noadmin Noadmin	sdkjhsadjkfh@asdasd.as		Underwriter, Collateral Manager, Loan Manager, Collector, Supervisor, Originator	Edit

Figure 3-471: User accounts registered in the system.

- 2) In the table, click a user account to be deleted.
- 3) Above the table, click the **Delete Selected** button.

The delete confirmation message opens:

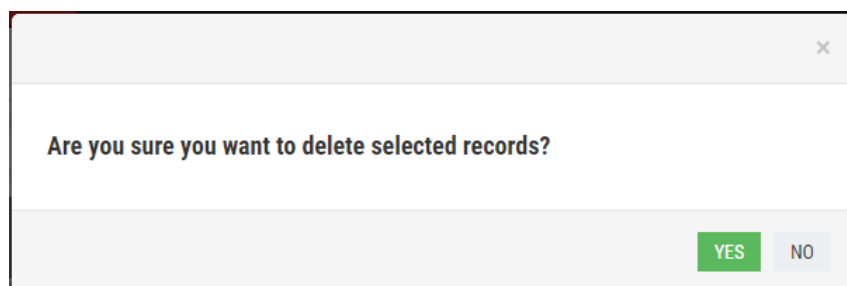


Figure 3-472: The delete confirmation message.

A selected user account has been successfully removed.

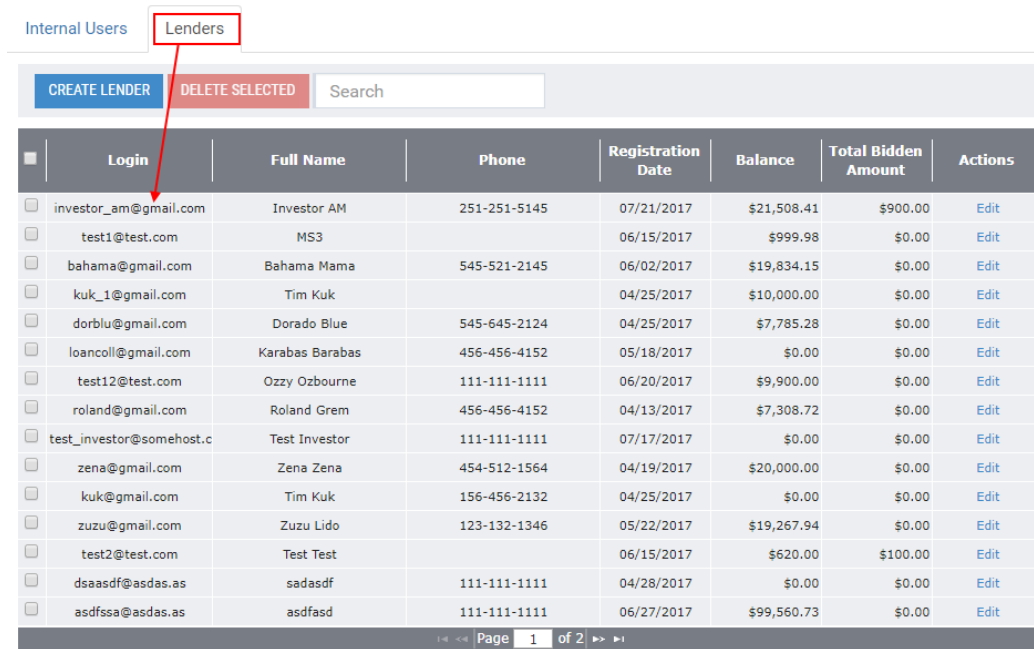
Managing Accounts of Lenders

The current subsection describes the procedure of managing accounts of lenders (hereinafter “the investors”) willing to invest in peer-to-peer loans.

The Turnkey Lender system supports the origination and processing of peer-to-peer loans. Investors are registered in the system by the user with the Admin role and a personal account is created for each investor. In a created personal account, the investor can choose borrowers to lend to (for more information, refer to *Investor’s Personal Account*).

When creating the personal account, the user with the Admin role specifies an investor’s initial balance that will be used by the investor for funding loans. When necessary, funds can be credited to or withdrawn from the investor’s initial balance by the user with the Admin role.

A list of all investors’ accounts registered in the system can be viewed on the **Lenders** tab.



	Login	Full Name	Phone	Registration Date	Balance	Total Bidden Amount	Actions
<input type="checkbox"/>	investor_am@gmail.com	Investor AM	251-251-5145	07/21/2017	\$21,508.41	\$900.00	Edit
<input type="checkbox"/>	test1@test.com	MS3		06/15/2017	\$999.98	\$0.00	Edit
<input type="checkbox"/>	bahama@gmail.com	Bahama Mama	545-521-2145	06/02/2017	\$19,834.15	\$0.00	Edit
<input type="checkbox"/>	kuk_1@gmail.com	Tim Kuk		04/25/2017	\$10,000.00	\$0.00	Edit
<input type="checkbox"/>	dorblu@gmail.com	Dorado Blue	545-645-2124	04/25/2017	\$7,785.28	\$0.00	Edit
<input type="checkbox"/>	loancoll@gmail.com	Karabas Barabas	456-456-4152	05/18/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	test12@test.com	Ozzy Ozbourne	111-111-1111	06/20/2017	\$9,900.00	\$0.00	Edit
<input type="checkbox"/>	roland@gmail.com	Roland Grem	456-456-4152	04/13/2017	\$7,308.72	\$0.00	Edit
<input type="checkbox"/>	test_investor@somehost.c	Test Investor	111-111-1111	07/17/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zena@gmail.com	Zena Zena	454-512-1564	04/19/2017	\$20,000.00	\$0.00	Edit
<input type="checkbox"/>	kuk@gmail.com	Tim Kuk	156-456-2132	04/25/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zuzu@gmail.com	Zuzu Lido	123-132-1346	05/22/2017	\$19,267.94	\$0.00	Edit
<input type="checkbox"/>	test2@test.com	Test Test		06/15/2017	\$620.00	\$100.00	Edit
<input type="checkbox"/>	dsaasdf@asdas.as	sadasdf	111-111-1111	04/28/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	asdfsas@asdas.as	asdfsas	111-111-1111	06/27/2017	\$99,560.73	\$0.00	Edit

Figure 3-473: The Lenders tab.

The table of the **Lenders** tab displays the following data:

- **Login:** an investor’s login used to enter the system.
- **Full name:** an investor’s full name.
- **Phone:** an investor’s phone number.
- **Registration date:** a date when the investor’s account was created.
- **Balance:** a total amount of funds credited to the investor’s account for funding peer-to-peer loans.
- **Total bidden amount:** a total amount of money already invested in peer-to-peer loans.

A total amount of funds left for investing in loans is determined as a difference between the balance and the total bid. For example, if the balance amounts to \$5000 and the investor has already invested \$1000 in peer-to-peer loans (i.e. the total bid is \$1000), the investor can use the remaining \$4000 for funding loans.

- **Actions:** the Loan Manager can modify the investor’s personal data or add/withdraw funds to/from the investor’s account by clicking **Edit** (for more information refer to *Modifying Lender’s Personal Data, Managing a Lender’s Balance*).

Detailed instructions on how to create the investor’s account and manage it are provided in the subsections below.

Creating Accounts of Lenders

The current subsection provides instructions on how to create an account of an investor willing to fund peer-to-peer loans.

To create an investor’s account:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Click the **Lenders** tab.

The table of the **Lenders** tab displays accounts of all investors registered in the system:

	Login	Full Name	Phone	Registration Date	Balance	Total Bidden Amount	Actions
<input type="checkbox"/>	investor_am@gmail.com	Investor AM	251-251-5145	07/21/2017	\$21,508.41	\$900.00	Edit
<input type="checkbox"/>	test1@test.com	MS3		06/15/2017	\$999.98	\$0.00	Edit
<input type="checkbox"/>	bahama@gmail.com	Bahama Mama	545-521-2145	06/02/2017	\$19,834.15	\$0.00	Edit
<input type="checkbox"/>	kuk_1@gmail.com	Tim Kuk		04/25/2017	\$10,000.00	\$0.00	Edit
<input type="checkbox"/>	dorblu@gmail.com	Dorado Blue	545-645-2124	04/25/2017	\$7,785.28	\$0.00	Edit
<input type="checkbox"/>	loancoll@gmail.com	Karabas Barabas	456-456-4152	05/18/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	test12@test.com	Ozzy Ozbourne	111-111-1111	06/20/2017	\$9,900.00	\$0.00	Edit
<input type="checkbox"/>	roland@gmail.com	Roland Grem	456-456-4152	04/13/2017	\$7,308.72	\$0.00	Edit
<input type="checkbox"/>	test_investor@somehost.c	Test Investor	111-111-1111	07/17/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zena@gmail.com	Zena Zena	454-512-1564	04/19/2017	\$20,000.00	\$0.00	Edit
<input type="checkbox"/>	kuk@gmail.com	Tim Kuk	156-456-2132	04/25/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zuzu@gmail.com	Zuzu Lido	123-132-1346	05/22/2017	\$19,267.94	\$0.00	Edit
<input type="checkbox"/>	test2@test.com	Test Test		06/15/2017	\$620.00	\$100.00	Edit
<input type="checkbox"/>	dsaasdf@asd.as	sadasdf	111-111-1111	04/28/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	asdfsas@asd.as	asdfsad	111-111-1111	06/27/2017	\$99,560.73	\$0.00	Edit

Figure 3-474: Investors’ accounts registered in the system.

- 3) Above the table, click the **Create Lender** button.

The *Create a New Lender* window opens:

Create a New Lender

Account

Email Password Confirm Password

Personal Details

Full Name Mobile Phone

Initial Balance

Balance Amount

\$

OK CANCEL

Figure 3-475: The *Create a New Lender* window.

- 4) In the **Email** box, enter an investor's email.
- 5) In the **Password** box, enter a corresponding password.
- 6) In the **Confirm Password** box, enter a password specified in the **Password** box.
- 7) In the **Full Name** box, enter an investor's full name.
- 8) In the **Balance Amount** box, specify an amount of money to be used by the investor for funding peer-to-peer loans.
- 9) Click **OK** to save the account.

The investor's account has been successfully created and gets displayed in the table.

Searching for Accounts of Lenders

For more information on how to search for a necessary investor's account, refer to the *Searching for a User Account* subsection describing a similar procedure for accounts of internal users responsible for processing loan applications in the system.

Modifying Lender's Personal Data

The current subsection describes the procedure of changing personal data of the investor who has already been registered in the system.

To change the investor's personal data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Click the **Lenders** tab.

The table of the **Lenders** tab displays accounts of all investors registered in the system:



Internal Users **Lenders**

CREATE LENDER DELETE SELECTED Search

	Login	Full Name	Phone	Registration Date	Balance	Total Bidden Amount	Actions
<input type="checkbox"/>	investor_am@gmail.com	Investor AM	251-251-5145	07/21/2017	\$21,508.41	\$900.00	Edit
<input type="checkbox"/>	test1@test.com	MS3		06/15/2017	\$999.98	\$0.00	Edit
<input type="checkbox"/>	bahama@gmail.com	Bahama Mama	545-521-2145	06/02/2017	\$19,834.15	\$0.00	Edit
<input type="checkbox"/>	kuk_1@gmail.com	Tim Kuk		04/25/2017	\$10,000.00	\$0.00	Edit
<input type="checkbox"/>	dorblu@gmail.com	Dorado Blue	545-645-2124	04/25/2017	\$7,785.28	\$0.00	Edit
<input type="checkbox"/>	loancoll@gmail.com	Karabas Barabas	456-456-4152	05/18/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	test12@test.com	Ozzy Ozbourne	111-111-1111	06/20/2017	\$9,900.00	\$0.00	Edit
<input type="checkbox"/>	roland@gmail.com	Roland Grem	456-456-4152	04/13/2017	\$7,308.72	\$0.00	Edit
<input type="checkbox"/>	test_investor@somehost.c	Test Investor	111-111-1111	07/17/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zena@gmail.com	Zena Zena	454-512-1564	04/19/2017	\$20,000.00	\$0.00	Edit
<input type="checkbox"/>	kuk@gmail.com	Tim Kuk	156-456-2132	04/25/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zuzu@gmail.com	Zuzu Lido	123-132-1346	05/22/2017	\$19,267.94	\$0.00	Edit
<input type="checkbox"/>	test2@test.com	Test Test		06/15/2017	\$620.00	\$100.00	Edit
<input type="checkbox"/>	dsaasdf@asd.as	sadasdf	111-111-1111	04/28/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	asdfsas@asd.as	asdfsas	111-111-1111	06/27/2017	\$99,560.73	\$0.00	Edit

<< Page 1 of 2 >>

Figure 3-476: Investors' accounts registered in the system.

- 3) In the **Actions** column, click **Edit** opposite an investor's account to be modified.

The *Edit Investor* window opens:

Edit Investor

Personal Details

Full Name	Mobile Phone
Investor M	123-453-4253

EDIT

Balance

Balance Amount	Available to Bid
\$8000.00	\$6000.00

+ DEPOSIT - WITHDRAW

BACK TO LIST

Figure 3-477: The *Edit Investor* window.

- 4) In the **Personal Details** area, click the **Edit** button.

The *Personal Details* window opens:

Personal Details

Full Name	Mobile Phone
Investor M	123-453-4253

OK CANCEL

Figure 3-478: The *Personal Details* window.

- 5) In the **Full Name** box, change an investor's full name.
- 6) In the **Mobile Phone** box, change an investor's phone number.
- 7) In the *Personal Details* window, click **OK** to save changes.

The investor's personal details have been changed.

Managing a Lender's Balance

The current subsection provides instructions on how to manage an investor's balance used for funding loans. The Loan Manager can credit funds to an investor's account or withdraw funds if necessary.

To manage the investor's balance:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) Click the **Lenders** tab.

The table of the **Lenders** tab displays accounts of all investors registered in the system:

	Login	Full Name	Phone	Registration Date	Balance	Total Bidden Amount	Actions
<input type="checkbox"/>	investor_am@gmail.com	Investor AM	251-251-5145	07/21/2017	\$21,508.41	\$900.00	Edit
<input type="checkbox"/>	test1@test.com	MS3		06/15/2017	\$999.98	\$0.00	Edit
<input type="checkbox"/>	bahama@gmail.com	Bahama Mama	545-521-2145	06/02/2017	\$19,834.15	\$0.00	Edit
<input type="checkbox"/>	kuk_1@gmail.com	Tim Kuk		04/25/2017	\$10,000.00	\$0.00	Edit
<input type="checkbox"/>	dorblu@gmail.com	Dorado Blue	545-645-2124	04/25/2017	\$7,785.28	\$0.00	Edit
<input type="checkbox"/>	loancoll@gmail.com	Karabas Barabas	456-456-4152	05/18/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	test12@test.com	Ozzy Ozbourne	111-111-1111	06/20/2017	\$9,900.00	\$0.00	Edit
<input type="checkbox"/>	roland@gmail.com	Roland Grem	456-456-4152	04/13/2017	\$7,308.72	\$0.00	Edit
<input type="checkbox"/>	test_investor@somehost.c	Test Investor	111-111-1111	07/17/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zena@gmail.com	Zena Zena	454-512-1564	04/19/2017	\$20,000.00	\$0.00	Edit
<input type="checkbox"/>	kuk@gmail.com	Tim Kuk	156-456-2132	04/25/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	zuzu@gmail.com	Zuzu Lido	123-132-1346	05/22/2017	\$19,267.94	\$0.00	Edit
<input type="checkbox"/>	test2@test.com	Test Test		06/15/2017	\$620.00	\$100.00	Edit
<input type="checkbox"/>	dsaasdf@asdas.as	sadasdf	111-111-1111	04/28/2017	\$0.00	\$0.00	Edit
<input type="checkbox"/>	asdfssa@asdas.as	asdfasd	111-111-1111	06/27/2017	\$99,560.73	\$0.00	Edit

Page 1 of 2

Figure 3-479: Investors' accounts registered in the system.

- 3) In the **Actions** column, click **Edit** opposite a required investor's account.

The *Edit Investor* window opens:

Edit Investor

Personal Details

Full Name	Mobile Phone
Investor M	123-453-4253

EDIT

Balance

Balance Amount	Available to Bid
\$8000.00	\$6000.00

+ DEPOSIT - WITHDRAW

BACK TO LIST

Figure 3-480: The *Edit Investor* window.

- 4) In the **Balance** area, click **Deposit** to add funds to the investor's account.

The *Enter the amount of funds* window opens:

Enter the amount of funds

Amount

\$

Comments

OK CANCEL

Figure 3-481: The *Enter the amount of funds* window.

- 5) In the **Amount** box, enter an amount to be added.
- 6) Click **OK**.

The confirmation message opens:

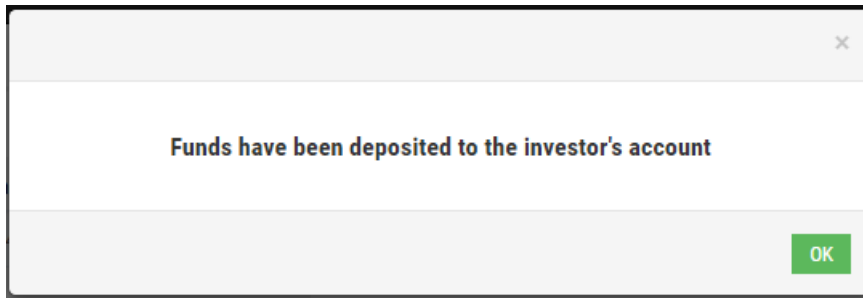


Figure 3-482: The confirmation message.

- 7) Click **OK**.

The funds have been credited to the investor's account.

Balance

Balance Amount	Available to Bid
\$8500.00	\$6500.00

+ DEPOSIT **- WITHDRAW**

Figure 3-483: The added funds.

- 8) To withdraw funds from the investor's account, click **Withdraw**.

The *Enter the amount of funds* window opens:

A dialog box titled "Enter the amount of funds" with a close button (X) in the top right corner. It contains two input fields: "Amount" with a dollar sign (\$) and "Comments". At the bottom, there are "OK" and "CANCEL" buttons.

Figure 3-484: The *Enter the amount of funds* window.

- 9) In the **Amount** box, enter an amount to be withdrawn.
- 10) Click **OK**.

The confirmation message opens:

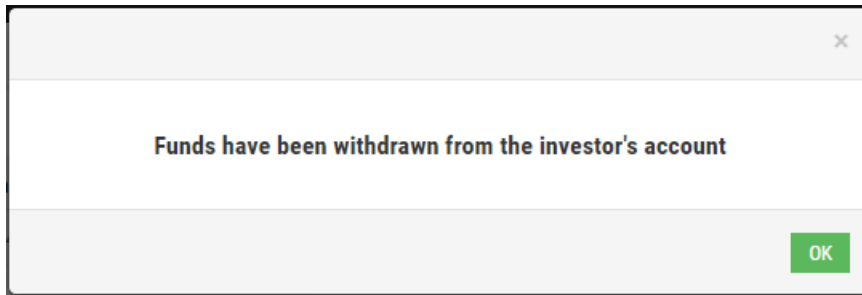


Figure 3-485: The confirmation message.

11) Click **OK**.

The funds have been withdrawn from the investor's account.

Balance	
Balance Amount	Available to Bid
\$8000.00	\$6000.00
+ DEPOSIT	- WITHDRAW

Figure 3-486: The funds are withdrawn from the investor's account.

Deleting Accounts of Lenders

For more information on how to delete the investor's account, refer to the *Deleting a User Account* subsection describing a similar procedure for accounts of internal users responsible for processing loan applications in the system.

Managing Decision Rules

The current subsection provides instructions on how to set decision rules.

During the application processing, the system checks borrower's data under predetermined decision rules. The borrower's data are checked by the system in following cases:

- when a loan application is first submitted for consideration from the Origination web workplace to the Underwriting web workplace;
- after the loan application has been reworked by the Originator and submitted to the Underwriter for reconsideration;
- after the loan application has been created by the borrower online and submitted for further consideration.

To set decision rules:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Decision Rules**.

The **Decision Rules** area opens:

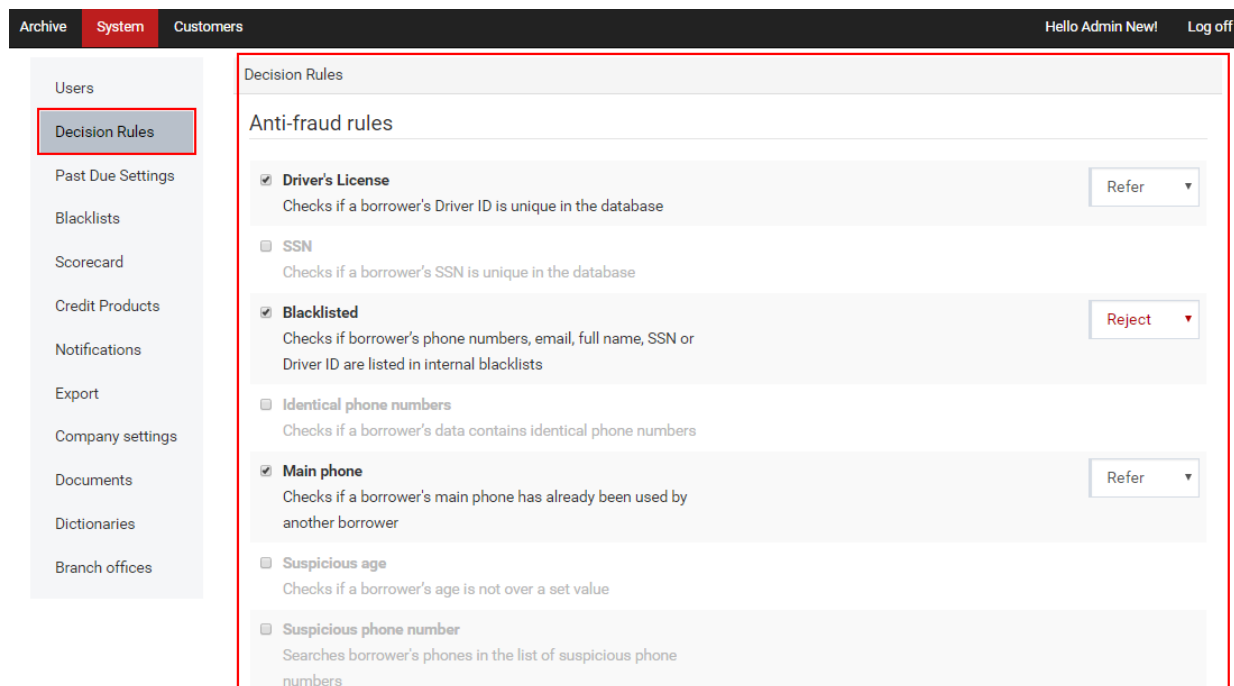


Figure 3-487: The Decision Rules area.

The **Decision Rules** area displays four groups of decision rules:

- Anti-fraud rules;
- Credit policy rules;
- Internal rules;

- Credit bureau rules;
- Alternative rules.

All alternative rules are applied only for checking new borrowers who fill out a loan application from their personal account (refer to *Borrower's Personal Account*) for the first time. When existing borrowers submit other loan applications, alternative rules are not applied. If existing loan application data is edited/modified, alternative rules are not applied either. This also concerns attached documents. However, alternative rules apply only to documents that have been uploaded by the borrower when creating a personal account and submitting the first loan application.

Each of the above listed groups has a number of rules according to which the borrower is checked by the system.

- 3) Add the check mark opposite decision rules that will be applied for checking the borrower's data.
- 4) Specify additional information (e.g. a maximum age, maximum number of defaults, etc.) if it is required for selected decision rules.
- 5) Specify a system decision for each selected decision rule:
 - Refer: the system cannot make a definite decision on the loan application, additional processing is required by the Underwriter;
 - Reject: the system recommends making a negative decision on the loan application;
 - Do nothing: the decision is informational and does not influence a scorecard decision.

A decision selected will be applied in case a rule has matched (if the borrower's data fall under a specified rule).

The final system decision as the result of checks under all decision rules is generated on the basis of the worst decision made. For example, if as a result of checks, one decision rule has the "reject" system decision and the rest decision rules have the "refer" system decision, the final system decision as a result of checks under all decision rules will be "reject".

If a selected rule has not matched (i.e. the borrower's data do not fall under a specified rule), the system will automatically make the "approve" decision on that rule. If each rule has the "approve" system decision, the system final decision as a result of checks under all decision rules will be "approve".

Note: *The final system decision on the loan application is based on the results of checks under the decision rules and on scoring results. If scoring and checks under the decision rules have resulted in the "approve" system decisions, the loan application will be automatically approved.*

- 6) Click **Save Changes** to complete.

The decision rules have been successfully set.

Managing Delinquency Settings

The current subsection provides instructions on how set delinquency buckets and late fee plans.

Specified delinquency buckets influence a number of system reports and determine filters for the Collection web workplace, while late fee plans determine fee amounts payable for overdue installments.

Managing Late Fee Plans

The current subsection describes procedures of managing late fee plans.

The Turnkey Lender system allows applying a certain late fee policy to a credit product. A late fee policy implies charging a certain amount of fee for an overdue installment. In the system, the late fee policy corresponds to a late fee plan created by the user with the Admin role. Depending on business objectives, the administrator can create multiple late fee plans, each late fee plan incorporating a set of fees for overdue days (refer to *Adding Late Fee Plans*). However, only one late fee plan can be applied to the credit product and, consequently, to all loan applications created on the basis of this credit product. For more information on how to add a created late fee plan to the credit product, refer to *Adding a New Credit Product*.

A list of all late fee plans created in the system can be viewed on the **Late Fees** tab of the **Past Due Settings** area:

The screenshot shows the 'Past Due Settings' interface. On the left is a sidebar with navigation options: Users, Decision Rules, Past Due Settings (highlighted), Blacklists, Scorecard, Credit Products, Notifications, Export, Company settings, Documents, Dictionaries, and Branch offices. The main content area has two tabs: 'Late Fees' (highlighted with a red box) and 'Delinquency Buckets'. Below the tabs are buttons for 'ADD NEW RECORD', 'DELETE SELECTED', and a search field. A table lists five late fee plans. A red arrow points to the 'Name' column header.

	Name	Number of Charges	Absolute Late Fee min/max	Late Fee Rate min/max	
<input type="checkbox"/>	Fee_optimal	1	\$10.00 / \$10.00	2.00% / 2.00%	EDIT
<input type="checkbox"/>	Fee_1	4	\$1.00 / \$4.00	1.00% / 4.00%	EDIT
<input type="checkbox"/>	New_fee	3	\$2.00 / \$4.00	2.00% / 4.00%	EDIT
<input type="checkbox"/>	Test fee	1	\$0.00 / \$0.00	1,000.00% / 1,000.00%	EDIT
<input type="checkbox"/>	Initial	5	\$1.00 / \$9.00	1.00% / 9.00%	EDIT

At the bottom of the main content area is a 'SAVE SETTINGS' button.

Figure 3-488: The list of created late fee plans.

The table of the **Late Fees** tab displays the following information:

- **Name:** a name of a created late fee plan;
- **Number of charges:** a number of late fees created within one late fee plan (refer to *Adding Late Fee Plans*);
- **Absolute late fee min/max:** a minimum and maximum fee amount specified in the created late fee plan;

- **Late fee rate min/max:** a minimum and maximum percentage of an outstanding balance. A fee amount is calculated on the basis of a specified percentage of the outstanding balance.

The subsections below describe procedures of creating, editing and deleting late fee plans.

Adding Late Fee Plans

The current subsection describes the procedure of creating a late fee plan.

The administrator can create the late fee plan comprising a list of fees charged for overdue installments on the basis of days in arrears.

To create a late fee plan:

- 1) In the option menu to the left, click **Past Due Settings**.

The **Late Fees** tab of the **Past Due Settings** area displays a list of all late fee plans created in the system:

The screenshot shows the 'Past Due Settings' interface. On the left is a sidebar menu with 'Past Due Settings' selected. The main area has two tabs: 'Late Fees' (active) and 'Delinquency Buckets'. Below the tabs are buttons for 'ADD NEW RECORD' (blue), 'DELETE SELECTED' (red), and a search box. A table lists five fee plans with columns for Name, Number of Charges, Absolute Late Fee min/max, and Late Fee Rate min/max. Each row has an 'EDIT' button. At the bottom is a 'SAVE SETTINGS' button.

	Name	Number of Charges	Absolute Late Fee min/max	Late Fee Rate min/max	
<input type="checkbox"/>	Fee_optimal	1	\$10.00 / \$10.00	2.00% / 2.00%	EDIT
<input type="checkbox"/>	Fee_1	4	\$1.00 / \$4.00	1.00% / 4.00%	EDIT
<input type="checkbox"/>	New_fee	3	\$2.00 / \$4.00	2.00% / 4.00%	EDIT
<input type="checkbox"/>	Test fee	1	\$0.00 / \$0.00	1,000.00% / 1,000.00%	EDIT
<input type="checkbox"/>	Initial	5	\$1.00 / \$9.00	1.00% / 9.00%	EDIT

Figure 3-489: The Late Fees tab.

- 2) Click the **Add new record** button.

The *Add Late Fee Set* window opens:

#	Installment past due (days)	Absolute fee	Outst. balance % fee	Actions
+ ADD ROW				

Figure 3-490: The *Add Late Fee Set* window.

- 3) In the **Name** box, enter a name of a late fee plan.

Note: *The name of the late fee plan must be unique.*

- 4) Click **Add row** to add a late fee.

- 5) In the **Installment past due (days)** box, enter a number of days in arrears.

Note: *The number of days in arrears must be unique for each created late fee.*

- 6) In the **Absolute fee** box, define a fee amount.

A defined fee amount will be applied if an installment is overdue for a period specified in the **Installment pas due (days)** box above.

- 7) In the **Outst.balance % fee** box, specify a percentage of an outstanding balance. The fee amount will be calculated on the basis of a specified percentage of the outstanding balance.

Note: *The system provides for two options of charging a fee:*

- *Static: a fixed fee amount can be specified in the **Absolute fee** box.*
- *Dynamic: a fee as a percentage of an outstanding balance can be specified in the **Outst.balance % fee** box. A specified value can exceed 100%.*

The administrator can specify a fee in one of the above mentioned formats. It is also possible to specify the fee in both formats. In this case, when the installment becomes overdue, a total fee will be calculated by the system as the sum of the specified dynamic and static amounts.

The late fee has been added.

The screenshot shows a window titled "Add Late Fee Set" with a close button (X) in the top right corner. Below the title bar is a "Name" field containing "Late_fee_plan_1". Underneath is a table with four columns: "#", "Installment past due (days)", "Absolute fee", and "Outst. balance % fee", plus an "Actions" column. The first row is highlighted with a red box and contains the values: "1", "1", "\$ 2", "2 %", and a "REMOVE" button. Below the table is an "ADD ROW" button with a plus sign. At the bottom right are "OK" and "CANCEL" buttons.

#	Installment past due (days)	Absolute fee	Outst. balance % fee	Actions
1.	1	\$ 2	2 %	REMOVE

Figure 3-491: The added late fee.

- 8) (Optionally) Click **Add row** and repeat steps 5-7 to add other late fees.

The screenshot shows the same "Add Late Fee Set" window, but now with three rows of data. The first row is "1", "1", "\$ 2", "2 %", "REMOVE". The second row, highlighted with a red box, is "2", "2", "\$ 3", "3 %", "REMOVE". The third row is "3", "3", "\$ 4", "4 %", "REMOVE". The "ADD ROW" button and "OK/CANCEL" buttons are also visible.

#	Installment past due (days)	Absolute fee	Outst. balance % fee	Actions
1.	1	\$ 2	2 %	REMOVE
2.	2	\$ 3	3 %	REMOVE
3.	3	\$ 4	4 %	REMOVE

Figure 3-492: The added late fees.

If the overdue loan migrates from one past due period to another, a final fee amount is calculated as the sum of fees for the current and previous past due periods.

If days in arrears overlap with a grace period, a fee will be charged after the end of the grace period, namely on the first day after the end of the grace period.

- 9) In the *Add Late Fee Set* window, click **OK** to save the late fee plan.

Note: *At least one late fee must be specified for saving the late fee plan.*

- 10) In the **Past Due Settings** area, click **Save Settings**.

The confirmation message opens:

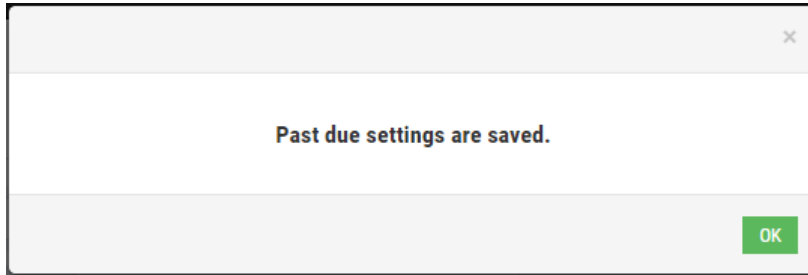


Figure 3-493: The confirmation message.

- a. Click **OK**.

The late fee plan has been created and can be added to a credit product. For more information on how to add the created late fee plan to the credit product, refer to the *Adding a New Credit Product* subsection below.

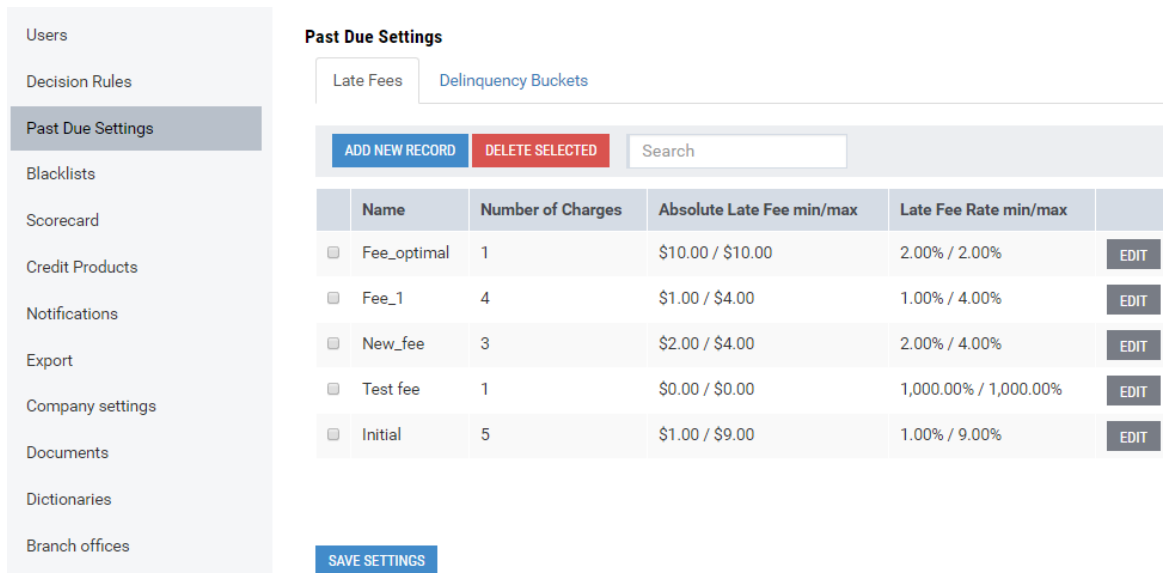
Modifying Late Fee Plans

The current subsection describes the procedure of modifying a late fee plan previously created. Any changes to the late fee plan are applied only to new loan applications that will be created on the basis of a credit product to which this late fee plan is applied. If the late fee plan is changed, corresponding changes are applied to all credit products where this late fee plan is used.

To modify a late fee plan:

- 1) In the option menu to the left, click **Past Due Settings**.

The **Late Fees** tab of the **Past Due Settings** area displays a list of all late fee plans created in the system:

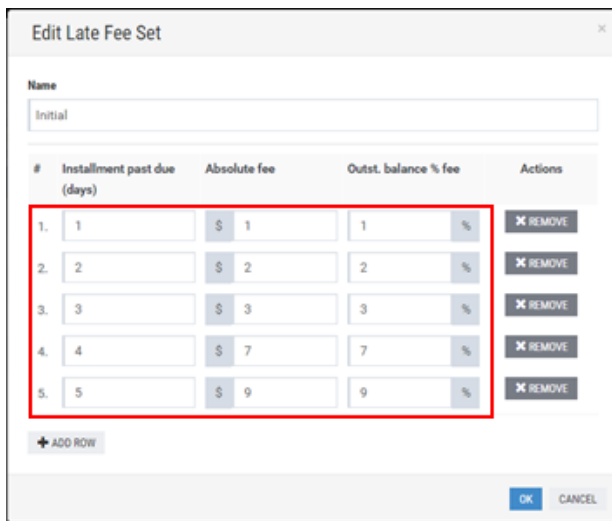
A screenshot of the "Past Due Settings" interface. On the left is a vertical navigation menu with items: Users, Decision Rules, Past Due Settings (highlighted), Blacklists, Scorecard, Credit Products, Notifications, Export, Company settings, Documents, Dictionaries, and Branch offices. The main area is titled "Past Due Settings" and has two tabs: "Late Fees" (selected) and "Delinquency Buckets". Below the tabs are buttons for "ADD NEW RECORD" (blue), "DELETE SELECTED" (red), and a search box. A table lists five late fee plans with columns for Name, Number of Charges, Absolute Late Fee min/max, and Late Fee Rate min/max. Each row has an "EDIT" button. At the bottom left of the main area is a "SAVE SETTINGS" button.

	Name	Number of Charges	Absolute Late Fee min/max	Late Fee Rate min/max	
<input type="checkbox"/>	Fee_optimal	1	\$10.00 / \$10.00	2.00% / 2.00%	EDIT
<input type="checkbox"/>	Fee_1	4	\$1.00 / \$4.00	1.00% / 4.00%	EDIT
<input type="checkbox"/>	New_fee	3	\$2.00 / \$4.00	2.00% / 4.00%	EDIT
<input type="checkbox"/>	Test fee	1	\$0.00 / \$0.00	1,000.00% / 1,000.00%	EDIT
<input type="checkbox"/>	Initial	5	\$1.00 / \$9.00	1.00% / 9.00%	EDIT

Figure 3-494: The Past Due Settings area.

- 2) In the table, click **Edit** opposite a late fee plan to be modified.

The *Edit Late Fee Set* window displays a number of late fees included in the late fee plan:



The screenshot shows a window titled "Edit Late Fee Set" with a close button (X) in the top right corner. Below the title is a "Name" field containing the text "Initial". Below that is a table with five rows and four columns: "#", "Installation past due (days)", "Absolute fee", and "Outst. balance % fee". Each row also has a "REMOVE" button. The first row is highlighted with a red border. Below the table is an "ADD ROW" button and "OK" and "CANCEL" buttons at the bottom right.

#	Installation past due (days)	Absolute fee	Outst. balance % fee	Actions
1.	1	\$ 1	1 %	REMOVE
2.	2	\$ 2	2 %	REMOVE
3.	3	\$ 3	3 %	REMOVE
4.	4	\$ 7	7 %	REMOVE
5.	5	\$ 9	9 %	REMOVE

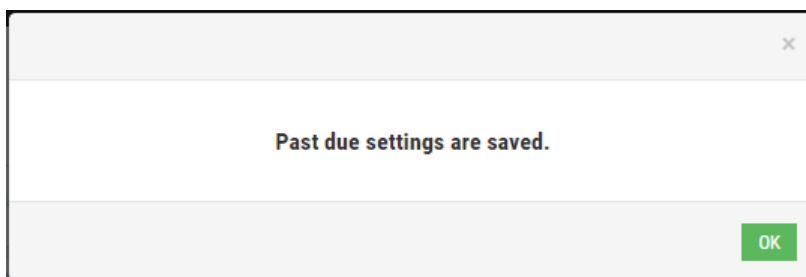
Figure 3-495: The late fees created.

- 3) (Optionally) In the **Name** box, edit a name of the late fee plan.

Note: The name of the late fee plan must be unique.

- 4) Repeat steps 5)-7) of the *Adding Late Fee Plans* subsection above to edit late fees.
- 5) (Optionally) Opposite a late fee, click the **Remove** button to delete it if necessary.
- 6) (Optionally) Click **Add row** to add a new late fee and repeat steps 5)-7) of the *Adding Late Fee Plans* subsection above to specify necessary values.
- 7) In the *Edit Late Fee Set* window, click **OK** to save changes.
- 8) In the **Past Due Settings** area, click **Save Settings**.

The confirmation message opens:



The screenshot shows a dialog box with a close button (X) in the top right corner. The text inside the dialog box reads "Past due settings are saved." and there is an "OK" button in the bottom right corner.

Figure 3-496: The confirmation message.

- a. Click **OK**.

A selected late fee plan has been modified. Changes made do not affect existing loan applications created on the basis of credit products where this late fee plan is used. These changes will be applied only to new loan applications that will be created on the basis of corresponding credit products.

Deleting Late Fee Plans

The current subsection describes the procedure of deleting a created late fee plan.

If a late fee plan being deleted is used in credit products, the administrator can cancel application of any late fee plans to these credit products or can select another late fee plan to be applied instead of deleted one.

To delete a late fee plan:

- 1) In the option menu to the left, click **Past Due Settings**.

The **Late Fees** tab of the **Past Due Settings** area displays a list of all late fee plans created in the system:

The screenshot shows the 'Past Due Settings' interface. On the left is a navigation menu with 'Past Due Settings' selected. The main area has two tabs: 'Late Fees' (active) and 'Delinquency Buckets'. Below the tabs are buttons for 'ADD NEW RECORD', 'DELETE SELECTED', and a search box. A table lists five late fee plans with columns for Name, Number of Charges, Absolute Late Fee min/max, and Late Fee Rate min/max. Each row has an 'EDIT' button. A 'SAVE SETTINGS' button is at the bottom.

	Name	Number of Charges	Absolute Late Fee min/max	Late Fee Rate min/max	
<input type="checkbox"/>	Fee_optimal	1	\$10.00 / \$10.00	2.00% / 2.00%	EDIT
<input type="checkbox"/>	Fee_1	4	\$1.00 / \$4.00	1.00% / 4.00%	EDIT
<input type="checkbox"/>	New_fee	3	\$2.00 / \$4.00	2.00% / 4.00%	EDIT
<input type="checkbox"/>	Test fee	1	\$0.00 / \$0.00	1,000.00% / 1,000.00%	EDIT
<input type="checkbox"/>	Initial	5	\$1.00 / \$9.00	1.00% / 9.00%	EDIT

Figure 3-497: The Past Due Settings area.

- 2) In the table, put a check mark opposite a late fee plan to be removed.
- 3) Above the table, click the **Delete selected** button.

If the late fee plan is used in credit products, the open window displays credit products in which this late fee plan is used:

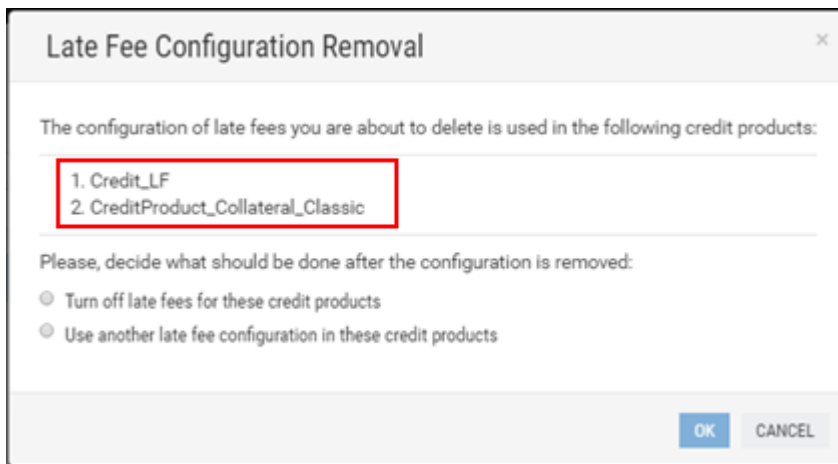


Figure 3-498: The *Late Fee Configuration Removal* window.

- a. In the open window, select **Turn off late fees for these credit products** to cancel application of any late fee plans to credit products displayed.
- b. Select **Use another late fee configuration in these credit products** to select a late fee plan that will be applied to displayed credit products instead of the late fee plan being removed.
- c. In the *Late Fee Configuration Removal* window, click **OK** to save settings and remove the selected late fee plan.

If the late fee plan is not used in any credit products, the following delete confirmation message is displayed:

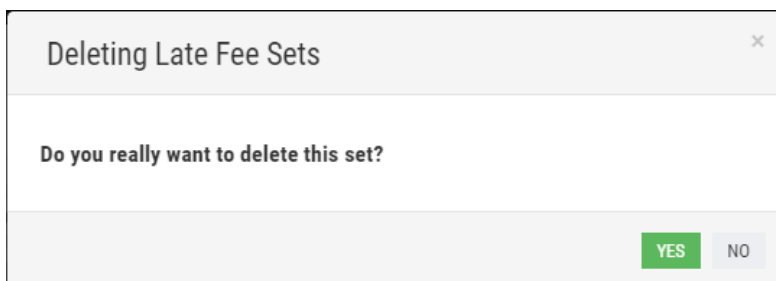


Figure 3-499: The delete confirmation message.

- a. Click **Yes** to delete the selected late fee plan.
- 4) In the **Past Due Settings** area, click **Save Settings**.

The confirmation message opens:

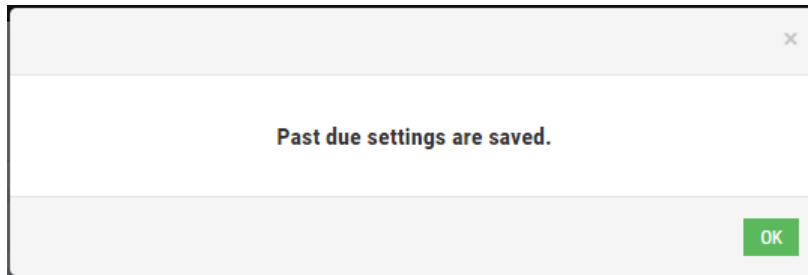


Figure 3-500: The confirmation message.

- a. Click **OK**.

A selected late fee plan has been removed.

Managing Delinquency Buckets

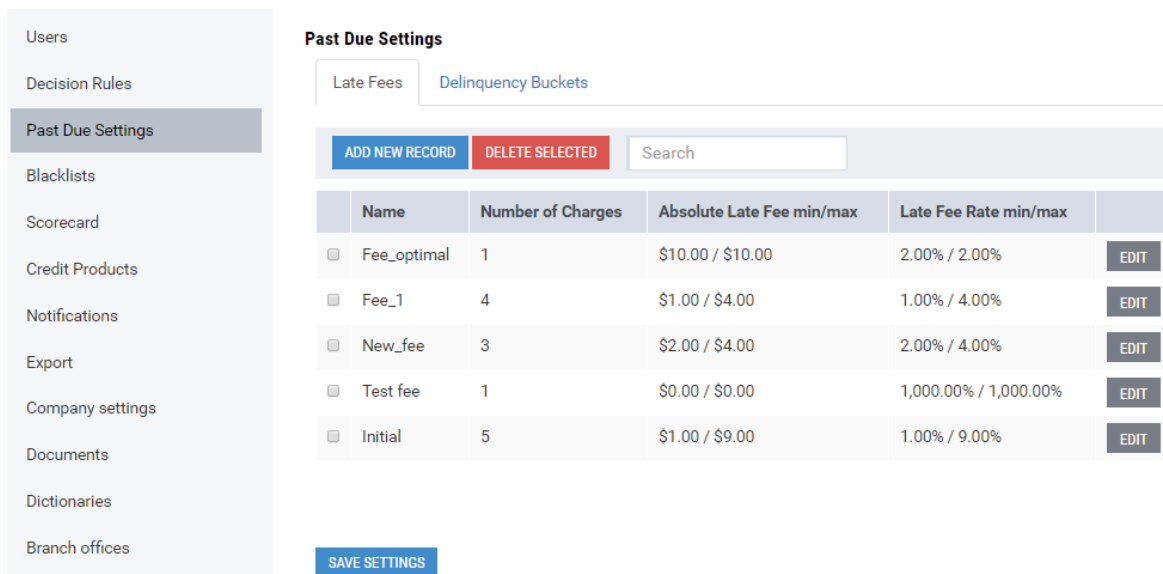
The current subsection describes the procedure of managing delinquency buckets in the system.

The user with the Admin role can define delinquency buckets that will influence a number of system reports and determine filters for the Collection web workplace.

To set delinquency buckets:

- 1) In the option menu to the left, click **Past Due Settings**.

The **Late Fees** tab of the **Past Due Settings** area is displayed:

The screenshot shows the "Past Due Settings" interface. On the left is a vertical navigation menu with items: Users, Decision Rules, Past Due Settings (highlighted), Blacklists, Scorecard, Credit Products, Notifications, Export, Company settings, Documents, Dictionaries, and Branch offices. The main area has two tabs: "Late Fees" (active) and "Delinquency Buckets". Below the tabs are buttons for "ADD NEW RECORD" (blue), "DELETE SELECTED" (red), and a search box. A table lists five fee records with columns: Name, Number of Charges, Absolute Late Fee min/max, and Late Fee Rate min/max. Each row has an "EDIT" button. At the bottom left of the table area is a "SAVE SETTINGS" button.

	Name	Number of Charges	Absolute Late Fee min/max	Late Fee Rate min/max	
<input type="checkbox"/>	Fee_optimal	1	\$10.00 / \$10.00	2.00% / 2.00%	EDIT
<input type="checkbox"/>	Fee_1	4	\$1.00 / \$4.00	1.00% / 4.00%	EDIT
<input type="checkbox"/>	New_fee	3	\$2.00 / \$4.00	2.00% / 4.00%	EDIT
<input type="checkbox"/>	Test fee	1	\$0.00 / \$0.00	1,000.00% / 1,000.00%	EDIT
<input type="checkbox"/>	Initial	5	\$1.00 / \$9.00	1.00% / 9.00%	EDIT

Figure 3-501: The Past Due Settings area.

- 2) Click the **Delinquency Buckets** tab.

The **Delinquency Buckets** tab displays 4 past due periods set by default.

Past Due Settings

Late Fees **Delinquency Buckets**

NOTE: These intervals are applied to the Collection workplace (DPD filters) and to some reports. To create an interval like "91+", leave the "maximum" value of this interval blank.

#	Past due period (days)		Default
1.	7	– 10	<input type="checkbox"/>
2.	11	– 60	<input type="checkbox"/>
3.	61	– 80	<input type="checkbox"/>
4.	81	– 123	<input checked="" type="checkbox"/>

SAVE SETTINGS

Figure 3-502: The Delinquency Buckets tab.

- If necessary, edit intervals by specifying a required number of minimum and maximum days in arrears in each period.

Note: *Past due periods must not overlap. If a specified interval overlaps with adjacent intervals, range limits of these adjacent intervals get automatically modified: for example, if in the second interval (Figure 3-502), 60 is changed into 62, the next third interval will automatically start from 63. Thus, the system provides for synchronized settings of intervals.*

- Add the check mark next to an interval that will signify that the loans are in default.

Note: *By default, the last interval is selected as “Default”.*

If any of intervals is selected as “Default” (except the fourth interval), all intervals starting from a selected one get selected and applied as “Default”.

Intervals marked as “default” determine the past due periods according to which loan applications will be filtered when selecting the **Defaults** menu item on the Collection web workplace.

Note: *At least one interval must be selected as “default”.*

- Click **Save Settings** to save changes.

The confirmation message opens:

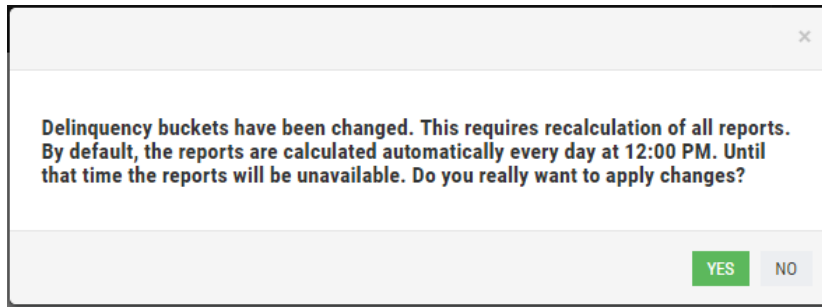


Figure 3-503: The confirmation message.

- 8) Click **Yes** to agree to conditions specified in the confirmation message and save changes.

After the changes have been saved, filters on the Collection web workplace are automatically updated. The following reports displayed on the **Reports** web workplace will be recalculated according to new settings:

- Bad Rate Trend (risk reports);
- Delinquency Performance (risk reports);
- Delinquency Migration (risk reports);
- Delinquency Performance (scoring reports).

The delinquency buckets have been set.

Managing Blacklists

The current subsection provides information on managing blacklists on the System web workplace.

In the Turnkey Lender system, the following operations can be performed by the Administrator with the blacklisted data:

- *Searching for Data in Blacklists*
- *Adding New Records to Blacklist*
- *Deleting Records of Blacklist*
- *Importing Data to Blacklists*

For more information on these procedures, refer to the *Managing Blacklists* subsection describing similar operations for the Underwriter.

Managing Scorecard Settings

The current subsection provides instructions on how to manage scorecard settings.

The scorecard developed using practical knowledge and technical modelling skills allows efficiently evaluating the creditworthiness of borrowers.

The Turnkey Lender system provides for using both a built-in and custom scorecard. The Administrator can select a scorecard to be used for evaluation of borrower's data.

To select a scorecard:

- 1) In the option menu to the left, click **Scorecard**.

If the built-in scorecard is already used, a corresponding notification is displayed on the workplace:

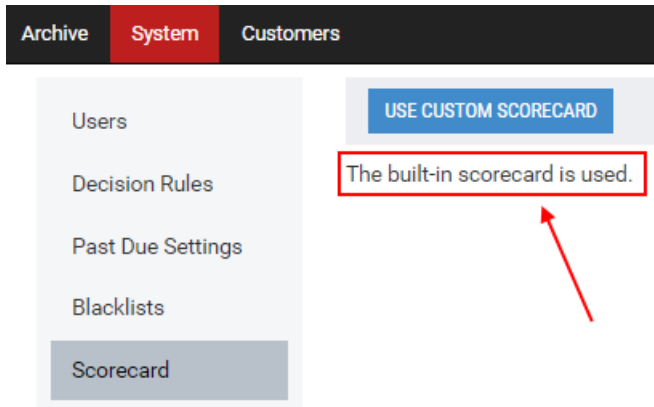


Figure 3-504: The built-in scorecard is used.

- 2) (*Optionally*) If the built-in scorecard is used, click **Use Custom Scorecard** to use the custom scorecard.

If the custom scorecard has been previously set, it gets displayed with specified scoring characteristics and risk segments:

USE BUILT-IN SCORECARD
 EXPAND ALL
 COLLAPSE ALL

Scoring Characteristics
Risk Segments

Marital Status ^

Married	<input type="text" value="1000"/>	
Single	<input type="text" value="2000"/>	
Divorced	<input type="text" value="3000"/>	
Widow(er)	<input type="text" value="4000"/>	
Civil Marriage	<input type="text" value="5000"/>	

Number of Dependents ^

0 - 2	<input type="text" value="10"/>	<input type="button" value="✎"/> <input type="button" value="✕"/>
80 - 100	<input type="text" value="20"/>	<input type="button" value="✎"/> <input type="button" value="✕"/>
<input type="button" value="+ ADD CATEGORY"/>		

Education ^

High School	<input type="text" value="10"/>	
Collage	<input type="text" value="20"/>	
Graduate	<input type="text" value="30"/>	

Company Size ^

<50	<input type="text" value="10"/>	<input type="button" value="✎"/> <input type="button" value="✕"/>
50 - 100	<input type="text" value="20"/>	<input type="button" value="✎"/> <input type="button" value="✕"/>
100 - 250	<input type="text" value="30"/>	<input type="button" value="✎"/> <input type="button" value="✕"/>
250+	<input type="text" value="40"/>	<input type="button" value="✎"/> <input type="button" value="✕"/>
<input type="button" value="+ ADD CATEGORY"/>		

Job Title ^

CEO / CFO	<input type="text" value="10"/>	
Upper Manager	<input type="text" value="20"/>	
Middle Manager	<input type="text" value="30"/>	
Employee	<input type="text" value="40"/>	
Civil Servant	<input type="text" value="50"/>	

Figure 3-505: The custom scorecard.

***Note:** If the custom scorecard has not been set, follow the procedure described in the *Setting a Custom Scorecard* subsection below to set the scorecard.*

- 3) Verify specified scoring characteristics and risk segments and edit them if necessary (refer to the *Setting a Custom Scorecard* subsection below).
- 4) Click **Save Changes**.

Note: If a total score value for all characteristics exceeds a maximum possible score specified in risk segments, the corresponding warning message opens.

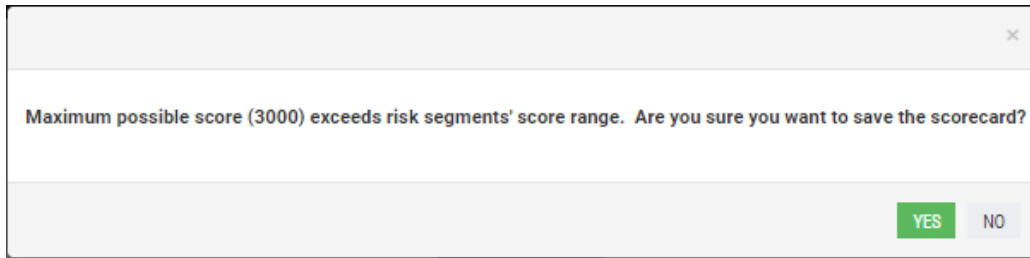


Figure 3-506: The warning message.

The confirmation message opens:

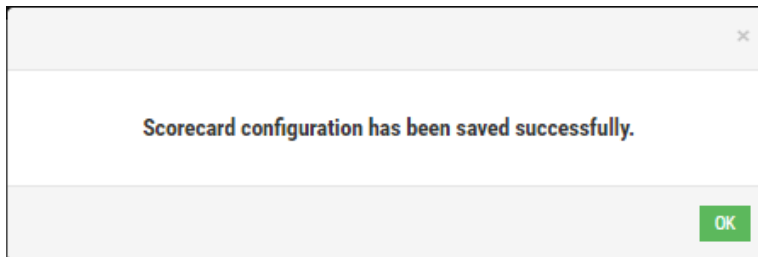


Figure 3-507: The confirmation message.

- 5) Click **OK**.

The custom scorecard will be applied for the evaluation of borrower's data.

- 6) If the custom scorecard is used, click **Use Built-in Scorecard** to use the built-in scorecard instead.

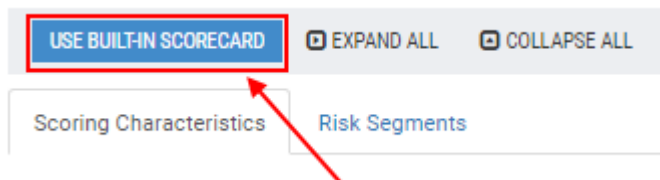


Figure 3-508: Switching to the built-in scorecard.

Setting a Custom Scorecard

The current subsection provides instructions on how to set a custom scorecard.

Setting of the custom scorecard comprises the following stages:

- Specifying scoring characteristics: loan application parameters that influence the score assigned to the borrower;
- Specifying risk segments: risk groups into which the scorecard is segregated depending on the score. Each risk group is characterized by a corresponding risk level.

These procedures are described in details in the subsections below.

Specifying Scoring Characteristics

The current subsection provides instructions on how to set scoring characteristics according to which the borrower's data will be evaluated.

To set scoring characteristics:

- 1) In the option menu to the left, click **Scorecard**.
- 2) Click **Use Custom Scorecard**.

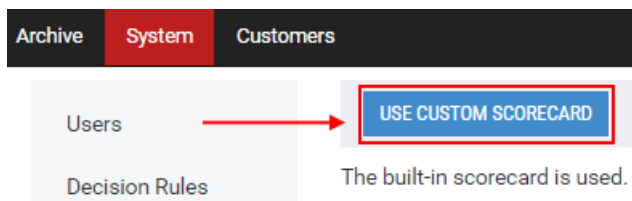


Figure 3-509: Setting a custom scorecard.

The **Scoring Characteristics** tab of the scorecard opens:

The screenshot displays the 'Scoring Characteristics' tab with the following sections and categories:

- Marital Status**: Married (0), Single (0), Divorced (0), Widow(er) (0), Civil Marriage (0).
- Number of Dependents**: 0 - 2 (0), 80 - 100 (0). Includes an '+ ADD CATEGORY' button.
- Education**: High School (0), Collage (0), Graduate (0).
- Company Size**: <50 (0), 50 - 100 (0), 100 - 250 (0), 250+ (0). Includes an '+ ADD CATEGORY' button.
- Job Title**: CEO / CFO (0), Upper Manager (0), Middle Manager (0), Employee (0), Civil Servant (0).

Figure 3-510: The Scoring Characteristics tab.

- 3) (*Optionally*) Remove the check mark next to scoring characteristics that will not be used in the scorecard.

Note: By default, all scoring characteristics are selected.

The following scoring characteristics are available for the evaluation of loan application data:

- Marital status;
- Number of dependents;
- Education;
- Company size;
- Job title;
- Employment duration;
- Income type;
- Apartment or other property in possession;
- Debt to income ratio, %;

- Credit bureau score.

Each of the above specified scoring characteristics has a number of categories to which appropriate score points must be assigned.

- 4) Assign appropriate score points to categories of a required characteristic:

Company Size 


<50	10		
50 - 100	20		
100 - 250	30		
250+	40		





Figure 3-511: Score points assigned to categories of the Company Size characteristic.

- 5) (Optionally) If necessary, add categories to a corresponding characteristic by clicking the **Add Category** button.

Note: Only numeric categories can be added, namely categories can be added to the following characteristics:

- Number of dependents;
- Company size;
- Employment duration;
- Debt to income ratio;
- Credit bureau score.

If necessary, the categories of the above mentioned characteristics can be edited by clicking the **Edit Category** button  or removed by clicking the **Delete Category** button .

The *Add Scoring Category* window opens:

Figure 3-512: The *Add Scoring Category* window.

- a. In the open window, specify required values in the **Greater than** and **Less than or equal to** boxes and click **OK** to save changes.
- 6) (Optional) Click **Reset** to return to settings that have been saved last.
- 7) (Optional) At the top of the workplace area, click **Collapse All** to review categories of characteristics with assigned score points in the collapsed view mode.

Note: To return to the default view move, click **Expand All**.

- 8) Click the **Risk Segments** tab and set risk segments as described in the *Specifying Risk Segments* subsection below.

Specifying Risk Segments

The current subsection provides instructions on how to set risk segments into which the scorecard will be divided depending on the score.

To set risk segments:

- 1) Repeat steps 1)-7) of the procedure described in the *Specifying Scoring Characteristics* subsection above.
- 2) Click the **Risk Segments** tab.

Scoring Characteristics		Risk Segments						
Name	Risk Level	Score Range	PD	Expected Distr.	Odds	Recommendations	Decision	Actions
	Low	0 - 0	0%	0%			Do nothing	EDIT
	Medium	0 - 0	0%	0%			Do nothing	EDIT
	High	0 - 0	0%	0%			Do nothing	EDIT
	Highest	0 - 0	0%	0%			Do nothing	EDIT
	Default	0 - 0	0%	0%			Do nothing	EDIT

SAVE CHANGES

Figure 3-513: The Risk Segments tab.

The **Risk Segments** tab displays a number of risk segments characterized by a risk level:

- Low;
- Medium;
- High;
- Highest;
- Default.

3) Opposite a risk segment to be set, click **Edit**.

The *Risk Segment* window opens:

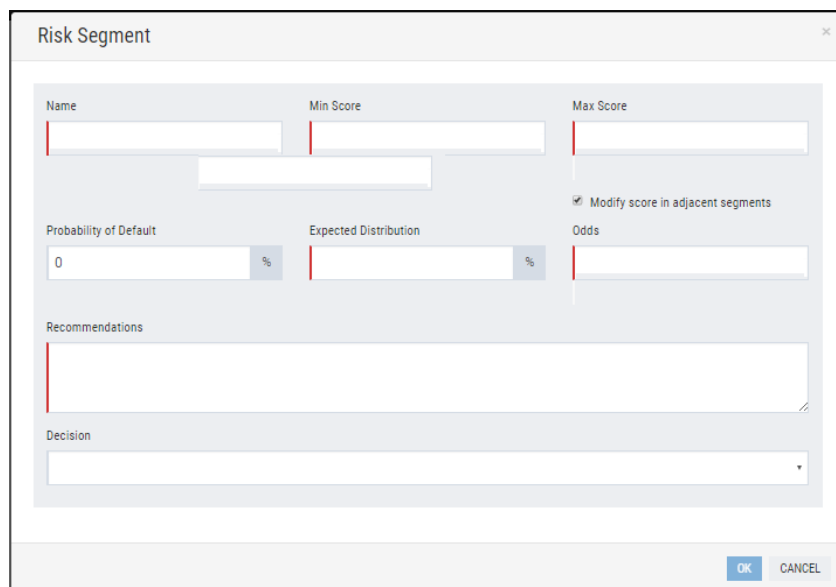


Figure 3-514: The *Risk Segment* window.

4) In the open *Risk Segment* window, specify the following information:

- **Name:** a risk segment name;
- **Min Score:** a minimum score point;
- **Max Score:** a maximum score point;
- **Probability of Default:** probability of default on the borrower's loan in percentage terms;
- **Expected Distribution:** the expected percentage of "bads" in a corresponding score range;

Note: *"Bads" are delinquent loans with the overdue period exceeding a value specified by the Administrator in settings (exceeding the value specified in the first interval: for more information, refer to the Managing Delinquency Settings subsection below).*

- **Odds:** odds of loan repayment;

- **Recommendations:** recommendations with regard to the risk segment. Specified recommendations will be visible to the Underwriter.
 - **Decision:** a system decision on the scorecard:
 - **Approve:** the system recommends approving the loan application.
 - **Reject:** the system recommends making a negative decision on the loan application.
 - **Refer:** the system cannot make a definite decision on the loan application, additional processing is required by the Underwriter.
- 5) (*Optionally*) Remove the check mark next to **Modify score in adjacent segments** to cancel automatic adjustment of the score in adjacent risk segments.
- By default, the option is selected. In this case, score ranges specified in adjacent risk segments will be automatically adjusted if their values overlap with values specified in the current risk segment.
- 6) In the *Risk Segment* window, click **OK** to save changes.
- The risk segment has been set.
- 7) Repeat steps 3-6 of this procedure to set other risk segments.

Note: *When setting other risk segments, score ranges must not overlap.*

The risk segments have been successfully set.

Managing Credit Products

The current subsection describes the procedure of managing credit products on the System web workplace. A credit product represents a set of parameters which determine main conditions for loans of a certain type. The user with the Administrator role can perform the following operations with credit products:

- *Adding a New Credit Product;*
- *Editing Credit Products;*
- *Deleting Credit Products.*

The detailed description of these operations is presented in the subsections below.

Adding a New Credit Product

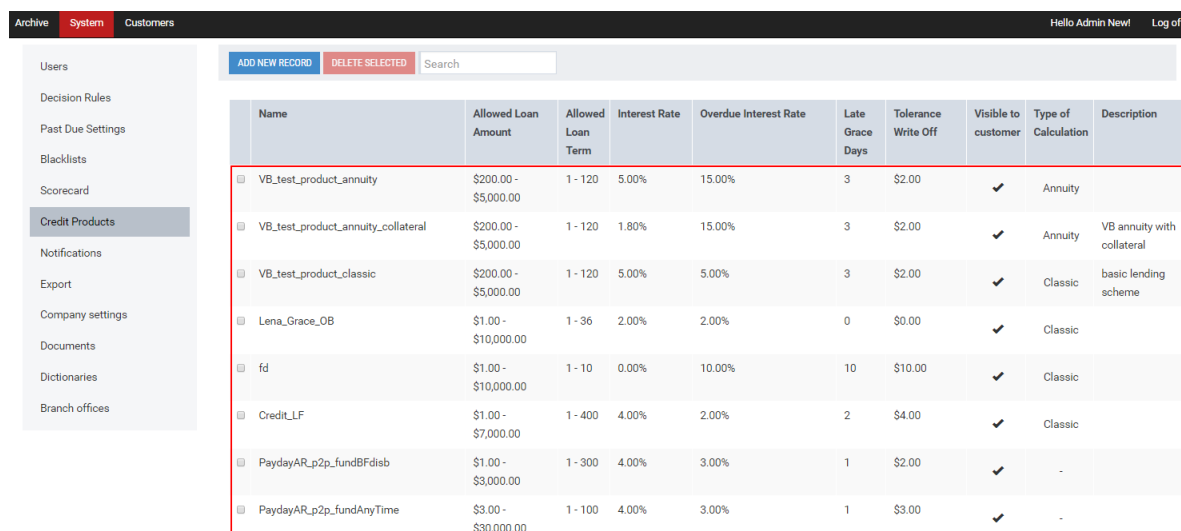
The current subsection describes the procedure of adding a new credit product to the system.

The user with the Administrator role can create a new credit product with required parameters. A created credit product can be selected by the Originators for creation of loan applications or by the borrowers applying for the loan online.

To create a new credit product:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Credit Products**.

The list of all credit products previously created is displayed in the table:



Name	Allowed Loan Amount	Allowed Loan Term	Interest Rate	Overdue Interest Rate	Late Grace Days	Tolerance Write Off	Visible to customer	Type of Calculation	Description
<input type="checkbox"/> VB_test_product_annuity	\$200.00 - \$5,000.00	1 - 120	5.00%	15.00%	3	\$2.00	✓	Annuity	
<input type="checkbox"/> VB_test_product_annuity_collateral	\$200.00 - \$5,000.00	1 - 120	1.80%	15.00%	3	\$2.00	✓	Annuity	VB annuity with collateral
<input type="checkbox"/> VB_test_product_classic	\$200.00 - \$5,000.00	1 - 120	5.00%	5.00%	3	\$2.00	✓	Classic	basic lending scheme
<input type="checkbox"/> Lena_Grace_OB	\$1.00 - \$10,000.00	1 - 36	2.00%	2.00%	0	\$0.00	✓	Classic	
<input type="checkbox"/> fd	\$1.00 - \$10,000.00	1 - 10	0.00%	10.00%	10	\$10.00	✓	Classic	
<input type="checkbox"/> Credit_LF	\$1.00 - \$7,000.00	1 - 400	4.00%	2.00%	2	\$4.00	✓	Classic	
<input type="checkbox"/> PaydayAR_p2p_fundBFdisb	\$1.00 - \$3,000.00	1 - 300	4.00%	3.00%	1	\$2.00	✓	-	
<input type="checkbox"/> PaydayAR_p2p_fundAnyTime	\$3.00 - \$30,000.00	1 - 100	4.00%	3.00%	1	\$3.00	✓	-	

Figure 3-515: Credit products.

- 3) Above the table, click the **Add New Record** button.

The *Add Credit Product* window opens:

The screenshot shows the 'Add Credit Product' window with the following fields and options:

- Name:** Text box, Visible to customer
- Description:** Text area
- Basic Information:**
 - Loan Type: Dropdown
 - Type of Calculation: Dropdown
 - Periodicity: Dropdown
 - Min Amount: Text box with '\$' prefix
 - Max Amount: Text box with '\$' prefix
 - Min Term: Text box with 'months' suffix
 - Max Term: Text box with 'months' suffix
 - Interest Rate (monthly): Text box with '%' suffix, Use Variable Interest Rate
 - Tolerance Write Off: Text box with '\$' prefix
- Late Payments:**
 - Overdue Interest Type: Dropdown
 - Overdue Interest Rate: Text box with '%' suffix
 - Late Grace Days: Text box
 - Use Late Fees
- Options (Right Side):**
 - Peer-to-peer loan
 - Use Early Payments
 - Use Commission
 - Use Collateral
 - Enable Rollover
- Buttons:** OK, CANCEL

Figure 3-516: The Add Credit Product window.

- 4) In the **Name** box, specify a name of a credit product.
- 5) (*Optionally*) Select the **Visible to customer** check box to display the credit product for the borrower applying for the loan online.

Note: *At least one credit product visible to the borrower must be available in the system.*

- 6) In the **Loan Type** box, select a loan type:
 - Payday loan;
 - Regular payments.
- 7) In the **Min amount** box, specify a minimum loan amount.
- 8) In the **Max amount** box, specify a maximum loan amount.
- 9) In the **Min Term** box, specify a minimum credit period in months.
- 10) In the **Max Term** box, specify a maximum credit period in months.

Note: *If the **Regular Payments** option is selected in the **Loan Type** box, the minimum and maximum credit period is specified in months. Otherwise, if **Payday Loan** is selected in the **Loan Type** box, the minimum and maximum credit period is specified in days.*

11) In the **Type of calculation** box, specify a method according to which loan parameters will be computed:

- Classic;
- Annuity.

Note: The **Type of calculation** box is available only for installment loans (i.e. if the **Regular Payments** option is selected in the **Loan Type** box).

12) In the **Periodicity** box, specify a payment frequency:

- **Monthly:** the payment will be effected once a month;
- **Semi-Monthly:** the payment will be effected twice a month;
- **BiWeekly:** the payment will be effected once a fortnight.

Note: The **Periodicity** box is available only for installment loans (i.e. if the **Regular Payments** option is selected in the **Loan Type** box).

13) In the **Interest Rate** box, specify a monthly interest rate.

Note: If the **Regular Payments** option is selected in the **Loan Type** box, the monthly interest rate is to be specified. Otherwise, if **Payday Loan** is selected in the **Loan Type** box, the daily interest rate is to be specified.

14) (Optionally) Select the **Use Variable Interest Rate** check box to allow the Originator to specify an interest rate when creating a borrower's loan application.

If the **Use Variable Interest Rate** check box is selected, specify the following data:

- a. In the **Min Interest Rate** box, enter a minimum interest rate that can be specified by the Originator when creating a loan application;
- b. In the **Max Interest Rate** box, enter a maximum interest rate that can be specified by the Originator when creating a loan application.

15) In the **Tolerance Write Off** box, specify a debt amount below which a loan will be automatically written off.

16) In the **Overdue Interest Type** box, select one of the following types:

Note: A selected interest type will be applied after corresponding late grace days expire (see step 18 below).

- **Principal debt:** the interest will be charged for a total outstanding principal loan amount.
- **Outstanding balance:** the interest will be charged for a total outstanding balance.
- **Current debt:** the interest will be charged for a current outstanding installment.

Note: The **Current debt** option is available only for installment loans (i.e. if the **Regular Payments** option is selected in the **Loan Type** box).

- 17) In the **Overdue Interest Rate** box, specify an interest rate that will be applied for past due loans.
- 18) In the **Late Grace Days** box, specify a period during which the installment can still be repaid without penalties. This period starts after a due date. During late grace days, neither the overdue interest rate nor late fees are charged for non-repayment of the loan on the due date and the debt is not subject to collection.
- 19) (*Optionally*) Select the **Use Late Fees** check box to add a late fee plan to the credit product.
 - a. In the displayed box, select a late fee plan.
 - b. (*Optionally*) Click **Show Details** to view details of the selected late fee plan.

Use Late Fees

Initial Hide Details

#	Installment past due (days)	Absolute fee	Outst. balance % fee
1.	1	\$ 1	1 %
2.	2	\$ 2	2 %
3.	3	\$ 3	3 %
4.	4	\$ 7	7 %
5.	5	\$ 9	9 %

Figure 3-517: The selected late fee plan.

- 20) (*Optionally*) Select the **Peer-to-peer loan** check box. In this case, the current credit product will be used for creating peer-to-peer loan applications.

If the **Peer-to-peer** check box is selected, specify the following data:

- a. In the **Investment Interest Rate** box, specify an interest rate based on which an investor's interest will be calculated. This value is commonly less than a regular interest rate (see step 13 above).
- b. In the **Workflow** box, select a method according to which peer-to-peer loans will be invested:
 - **Fund before disbursement:** peer-to-peer loans can be funded only before disbursement. These loans cannot be disbursed to the borrower until they are fully funded by investors.

Once a peer-to-peer loan of this type has been processed by the Underwriter (and the Collateral Manager in case of a secured peer-to-peer loan), it gets displayed in the **Gathering Investments** section on the Servicing web workplace until investors fund it in full. Once the peer-to-peer loan has been funded in full, it can be disbursed to the

borrower. After this loan has been disbursed, investors can neither change nor withdraw their bid and no new bid can be made by investors.

Fund anytime: peer-to-peer loans can be disbursed right after they have been approved by the Underwriter (and the Collateral Manger in case of a secured peer-to-peer loan) and no intermediate status for gathering investments is used for this type of loans. Once approved, these peer-to-peer loans can be funded by investors any time until they are fully repaid or fully funded.

21) (*Optionally*) Select the **Use Early Payments** check box.

In this case, an amount of the advance payment received from the borrower will be processed before a scheduled payment date and will be applied to a corresponding installment.

If the amount of the advance payment received is less than the installment amount due, the installment can be covered partially in two ways depending on the following settings:

- If the **Interest calculation based on initial principal** option is selected, the outstanding interest amount remains unchanged.
- If the **Interest calculation based on reduced principal** option is selected, the outstanding interest amount changes depending on the total outstanding principal amount.

22) (*Optionally*) Select the **Use Commission** check box and specify the following data:

- **Admin. Fee:** a fixed fee amount applied to each installment in the payment schedule. A specified amount will cover administrative costs.
- **Admin. Fee (%):** a percentage of a loan amount to be applied to each installment in the payment schedule as a relative fee amount for covering administrative costs.
- **Origination Fee:** an absolute fee amount for granting a loan. This fee amount does not depend on a loan amount. The absolute fee amount will be included into a total amount due for the first installment in the payment schedule.
- **Origination Fee (%):** a percentage of a loan amount to be used for calculating a fee amount for granting a loan.

23) (*Optionally*) Select the **Use Collateral** check box to provide for the possibility to create loan applications with collateral.

- a. If the **Use Collateral** check box is selected, specify a maximum Loan To Value (LTV) ratio in the **Max. LTV** box.

24) (*Optionally*) Select the **Grace Period** check box to specify a grace period.

Note: *The **Grace Period** check box is displayed if the **Monthly** periodicity is selected for regular payments. The **Grace Period** check box is unavailable for the payday loan type.*

The grace period is a period during which a principal loan amount is not repaid. This period begins immediately after the loan origination date and due dates of all scheduled installments are shifted by a grace period term.

If the **Grace Period** check box is selected, specify the following parameters:

- **Grace period:** a number of months;
- **Grace period type:**
No interest: the borrower will not make any loan repayments during the grace period.
Interest only: the borrower will pay only interests and the administration fee (if applicable) during the grace period.

25) (Optionally) Select the **Enable Rollover** check box, to allow a loan extension.

If the **Enable Rollover** check box is selected, specify the following parameters:

- **Minimum term:** a minimum rollover period;
- **Maximum term:** a maximum rollover period;
- **Maximum allowed rollovers for loan:** a maximum possible number of rollovers.

26) In the *Add Credit Product* window, click **OK** to complete the creation of the credit product.

The credit product has been successfully added to the system and gets displayed in the list of available credit products:

ADD NEW RECORD		DELETE SELECTED		Search							
	Name	Allowed Loan Amount	Allowed Loan Term	Interest Rate	Overdue Interest Rate	Late Grace Days	Tolerance Write Off	Visible to customer	Type of Calculation	Description	
<input type="checkbox"/>	New Credit Product	\$1.00 - \$55,555.00	2 - 444	4.00%	5.00%	2	\$4.00	✓	Classic		EDIT
<input type="checkbox"/>	Credit_LF	\$1.00 - \$7,000.00	1 - 400	4.00%	2.00%	2	\$4.00	✓	Classic		EDIT

Figure 3-518: The created credit product.

Editing Credit Products

The current subsection provides instructions on editing the parameters of credit products available in the system.

To edit a credit product:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Credit Products**.

The list of all credit products available in the system is displayed in the table:

Name	Allowed Loan Amount	Allowed Loan Term	Interest Rate	Overdue Interest Rate	Late Grace Days	Tolerance Write Off	Visible to customer	Type of Calculation	Description
VB_test_product_annuity	\$200.00 - \$5,000.00	1 - 120	5.00%	15.00%	3	\$2.00	✓	Annuity	
VB_test_product_annuity_collateral	\$200.00 - \$5,000.00	1 - 120	1.80%	15.00%	3	\$2.00	✓	Annuity	VB annuity with collateral
VB_test_product_classic	\$200.00 - \$5,000.00	1 - 120	5.00%	5.00%	3	\$2.00	✓	Classic	basic lending scheme
Lena_Grace_OB	\$1.00 - \$10,000.00	1 - 36	2.00%	2.00%	0	\$0.00	✓	Classic	
fd	\$1.00 - \$10,000.00	1 - 10	0.00%	10.00%	10	\$10.00	✓	Classic	
Credit_LF	\$1.00 - \$7,000.00	1 - 400	4.00%	2.00%	2	\$4.00	✓	Classic	
PaydayAR_p2p_fundBFdisb	\$1.00 - \$3,000.00	1 - 300	4.00%	3.00%	1	\$2.00	✓	-	
PaydayAR_p2p_fundAnyTime	\$3.00 - \$30,000.00	1 - 100	4.00%	3.00%	1	\$3.00	✓	-	

Figure 3-519: Credit products.

- 3) In the table, click the **Edit** button next to a credit product to be modified.

Name	Allowed Loan Amount	Allowed Loan Term	Interest Rate	Overdue Interest Rate	Late Grace Days	Tolerance Write Off	Visible to customer	Type of Calculation	Description	
Credit_LF	\$1.00 - \$7,000.00	1 - 400	4.00%	2.00%	2	\$4.00	✓	Classic		EDIT
PaydayAR_p2p_fundBFdisb	\$1.00 - \$3,000.00	1 - 300	4.00%	3.00%	1	\$2.00	✓	-		EDIT

Figure 3-520: Editing the credit product.

The *Edit Credit Product* window opens:

The screenshot shows the 'Edit Credit Product' window with the following details:

- Name:** Credit_LF
- Visible to customer:**
- Description:** (Empty text area)
- Basic Information:**
 - Loan Type:** Regular Payments
 - Type of Calculation:** Classic
 - Periodicity:** Monthly
 - Min Amount:** \$ 1
 - Max Amount:** \$ 7000
 - Min Term:** 1 months
 - Max Term:** 400 months
 - Interest Rate (monthly):** 4 %
 - Use Variable Interest Rate:**
 - Tolerance Write Off:** \$ 4
- Late Payments:**
 - Overdue Interest Type:** Principal Debt
 - Overdue Interest Rate:** 2 %
 - Late Grace Days:** 2
 - Use Late Fees:**
 - Late Fee Type:** Initial
 - Show Details:** (Link)
- Options (Right Side):**
 - Peer-to-peer loan
 - Use Early Payments
 - Use Commission
 - Use Collateral
 - Grace Period
 - Enable Rollover
- Buttons:** OK, CANCEL

Figure 3-521: The *Edit Credit Product* window.

- Repeat the steps 4)-25) of the procedure described in the *Adding a New Credit Product* subsection above.

Note: *All changes made to the credit product will influence only new loan applications that will be created on the basis of a modified credit product.*

- Click **OK** to save changes.

The parameters of the selected credit product have been successfully changed.

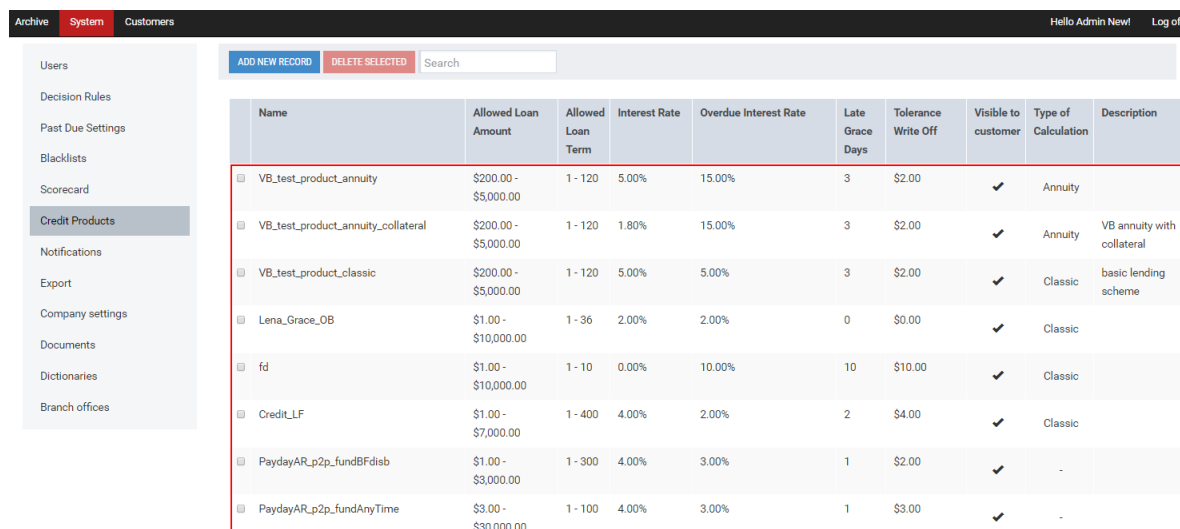
Deleting Credit Products

The current subsection provides information on deleting credit products available in the system.

To delete a credit product:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Credit Products**.

The list of all credit products available in the system is displayed in the table:



Name	Allowed Loan Amount	Allowed Loan Term	Interest Rate	Overdue Interest Rate	Late Grace Days	Tolerance Write Off	Visible to customer	Type of Calculation	Description
<input type="checkbox"/> VB_test_product_annuity	\$200.00 - \$5,000.00	1 - 120	5.00%	15.00%	3	\$2.00	✓	Annuity	
<input type="checkbox"/> VB_test_product_annuity_collateral	\$200.00 - \$5,000.00	1 - 120	1.80%	15.00%	3	\$2.00	✓	Annuity	VB annuity with collateral
<input type="checkbox"/> VB_test_product_classic	\$200.00 - \$5,000.00	1 - 120	5.00%	5.00%	3	\$2.00	✓	Classic	basic lending scheme
<input type="checkbox"/> Lena_Grace_OB	\$1.00 - \$10,000.00	1 - 36	2.00%	2.00%	0	\$0.00	✓	Classic	
<input type="checkbox"/> fd	\$1.00 - \$10,000.00	1 - 10	0.00%	10.00%	10	\$10.00	✓	Classic	
<input type="checkbox"/> Credit_LF	\$1.00 - \$7,000.00	1 - 400	4.00%	2.00%	2	\$4.00	✓	Classic	
<input type="checkbox"/> PaydayAR_p2p_fundBFdisb	\$1.00 - \$3,000.00	1 - 300	4.00%	3.00%	1	\$2.00	✓	-	
<input type="checkbox"/> PaydayAR_p2p_fundAnyTime	\$3.00 - \$30,000.00	1 - 100	4.00%	3.00%	1	\$3.00	✓	-	

Figure 3-522: Credit products.

- 3) In the table, add the check mark next to a credit product to be deleted.
- 4) Click the **Delete Selected** button.

The confirmation message is displayed:

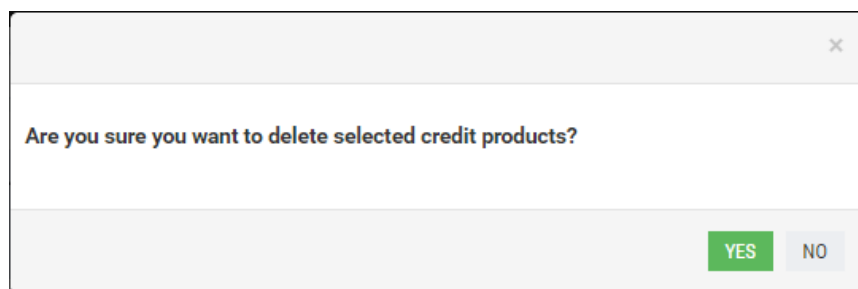


Figure 3-523: The confirmation message.

- 5) (Optionally) Click **No** to cancel deletion of the credit product.
- 6) Click **Yes** to delete the credit product.

The selected credit product has been successfully deleted.

Managing Notifications

The current subsection provides instructions on how to manage notifications related to borrowers' user accounts and loans.

All notifications are conditionally divided into two groups:

- **Static notifications:** predefined system notifications sent to the borrower when certain events occur. The user can determine which system notifications will be sent to the borrower in certain business cases.
- **Payment reminders:** a list of payment reminders created by the user. The user can set notifications to be sent to the borrower before a scheduled payment date to remind about the upcoming payment. Besides, the user can also set notifications to be sent to the borrower in case they fail to repay the installment amount on the scheduled payment date, i.e. in case the payment becomes overdue.

Managing Static Notifications

The current subsection provides instructions on how to manage static notifications.

The current functionality allows the Administrator to determine which system notifications will be sent to the borrower when certain events occur.

Notifications can be sent by email or SMS.

To set static notifications:

- 1) In the option menu to the left, click **Notifications**.

The **General Notifications** area opens:

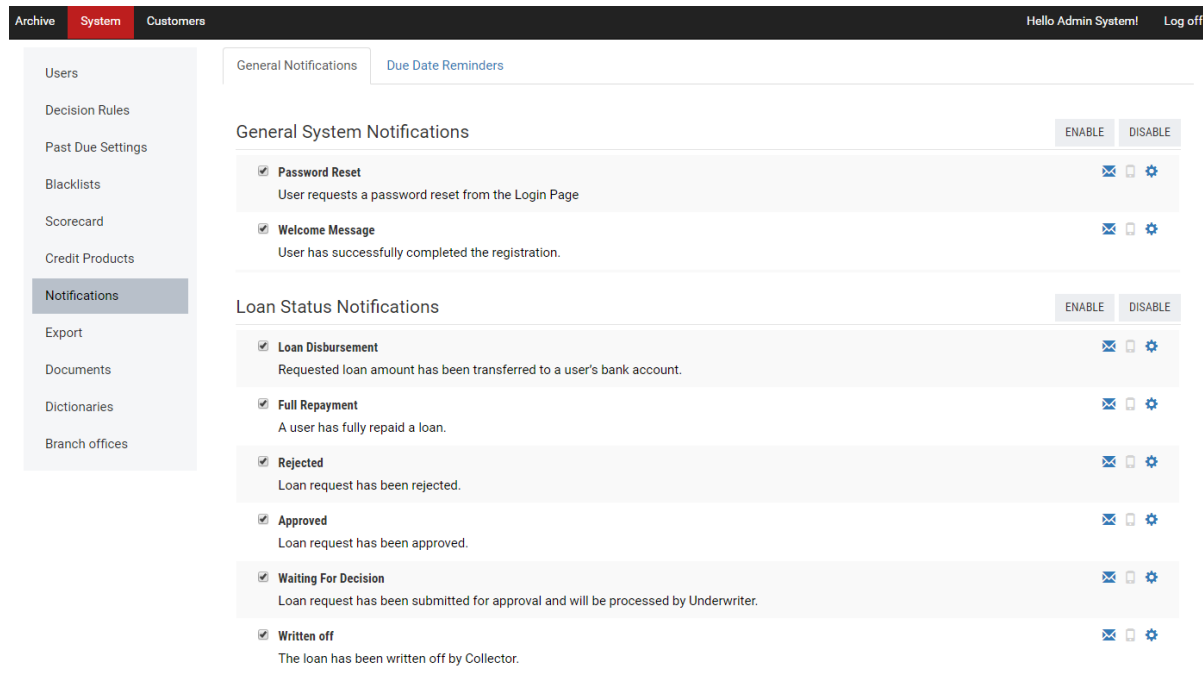



Figure 3-524: System notifications.






All system notifications are segregated into logical groups:


- General system notifications;
- Loan status notifications;
- Payments;
- Rollover;
- Loan agreement;
- Investors;
- Demo notifications (any custom notifications can be included).

- 2) Add check marks next to notifications that will be sent to the borrower.

- a. (Optionally) In a corresponding group, click **Enable** to select all notifications in a group.
- b. (Optionally) In a corresponding group, click **Disable** to cancel the selection of all notifications in a group.

All notifications can be sent by email and by SMS. If the check mark is added opposite a notification, this notification can be sent by email, i.e. the **Send Email**  icon is displayed by default.

- c. To send the notification by SMS, click the **Send SMS** icon  opposite the notification (e.g.  → ) and repeat step 5 below to make necessary settings.
- d. To cancel sending the notification by email or SMS, hide a corresponding icon by clicking it opposite the notification (e.g.  → )

- 3) (Optionally) Opposite a corresponding notification, click **Change Settings** .

The *Notification Settings* window opens:

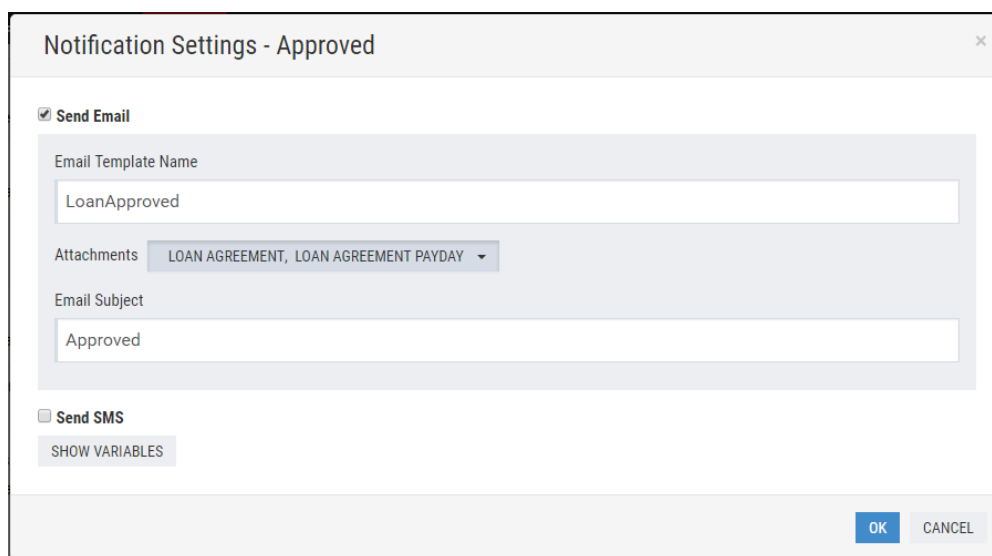


Figure 3-525: The *Notification Settings* window.

- 4) If the **Send Email** check box is selected, make the following mailing settings:
 - a. In the **Email Template Name** box, specify a name of a notification template to be used for an email body text;

Note: *A specified name must coincide with a name of a corresponding template stored in a predefined folder. A path to that folder is specified in system settings.*

*When creating the notification template, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the *Notification Settings* window.*

The following syntax is used for inserting a value of a variable:

|variable name|.

- b. In the **Attachments** box, select a document to be attached to an email;

Note: Documents to be displayed in the drop-down list of the **Attachments** box can be added in the **Documents** menu.
For more information, refer to the

Managing Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 50) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 51) In the option menu to the left, click **Company settings**.

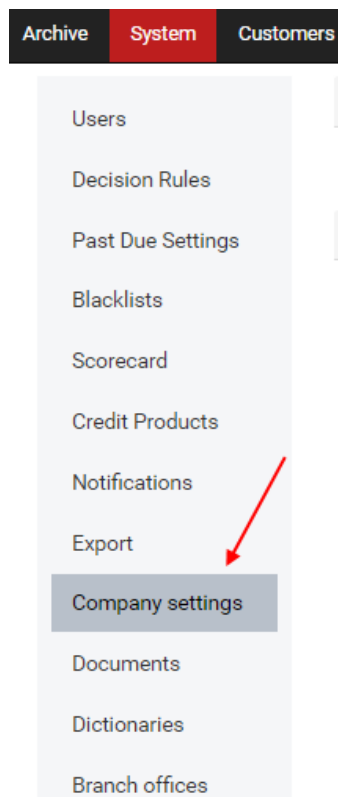


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings	
Company Name ABL Limited	Min Loan Amount 5000\$
Brand Name ABL	Company Address Regent Street 12
Company Country Great Britain	Email staff@abl.uk
Lending Type Auto Loans	Max Loan Amount 20500\$
Official Company Name ABL Limited Liability Company	Company City London
Company Phone 345-23-12	Website www.abl.uk
Date of Establishment 05.08.2004	
Logo	
File Type	Preview
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.	

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

52) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

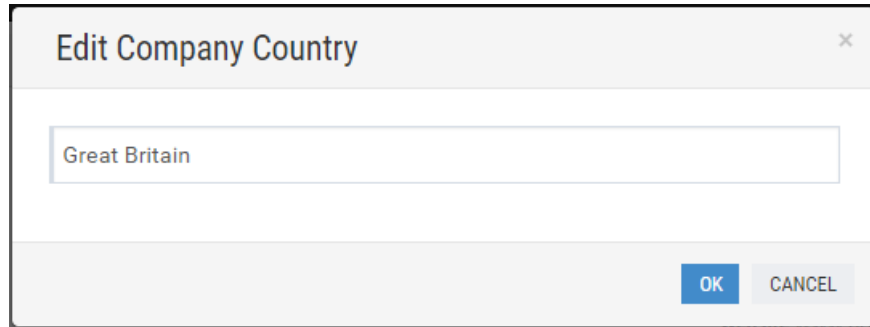


Figure 3-557: The *Edit* window.

- 53) In the *Edit* window, specify corresponding data and click **OK**.
- 54) Repeat steps 3-4 to specify other data.
- 55) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

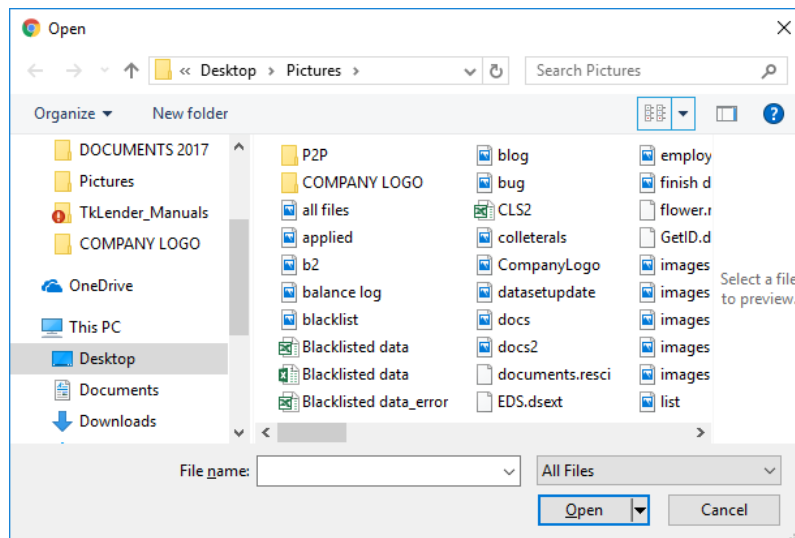


Figure 3-558: The *Open* window.

- 56) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

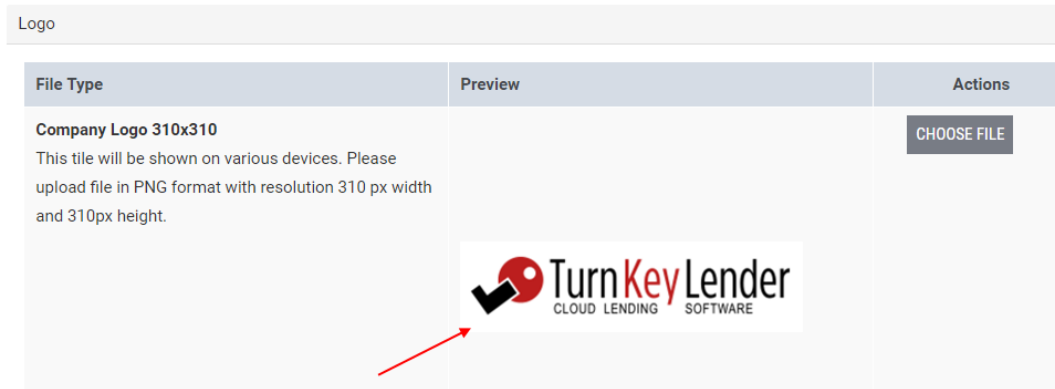


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

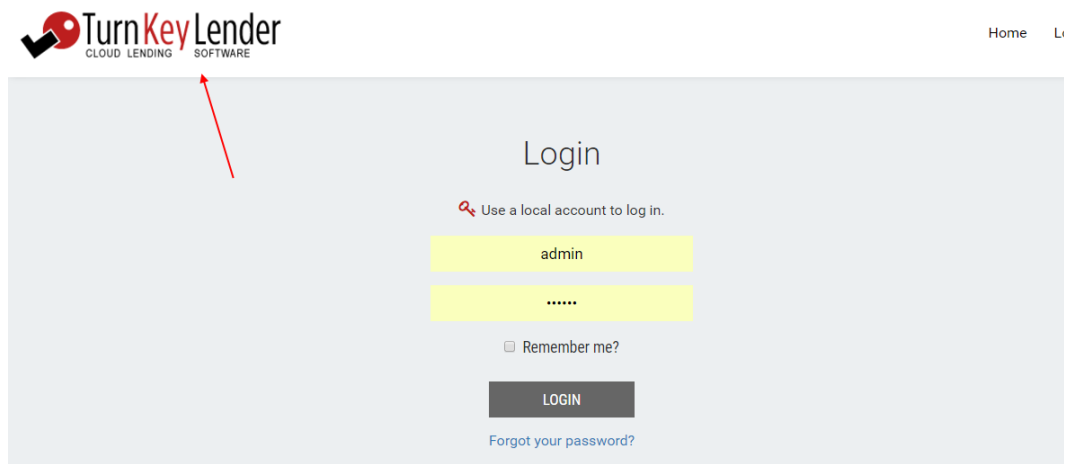


Figure 3-560: The registration page.

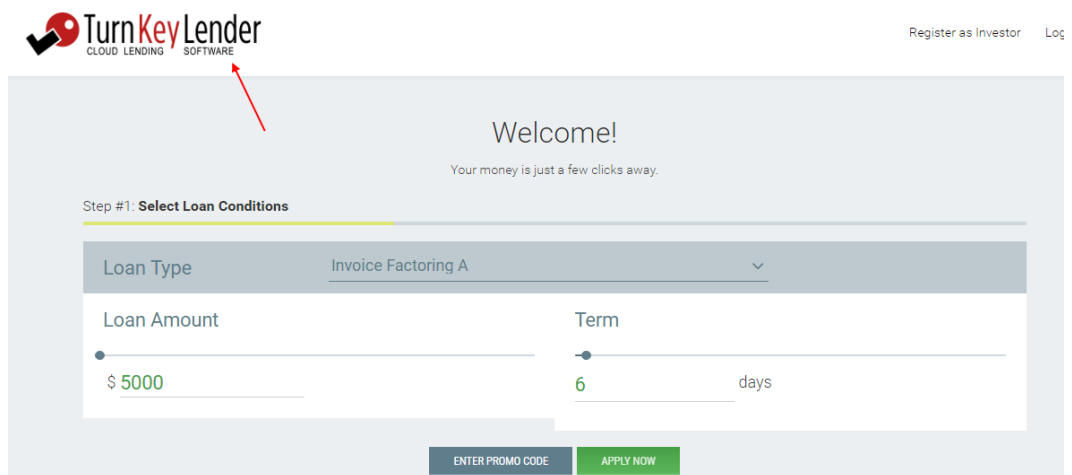


Figure 3-561: The front page.

Managing Documents subsection below.

*When creating the document to be attached, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the Notification Settings window.*

The following syntax is used for inserting a value of a variable:

`*|variable name|*`.

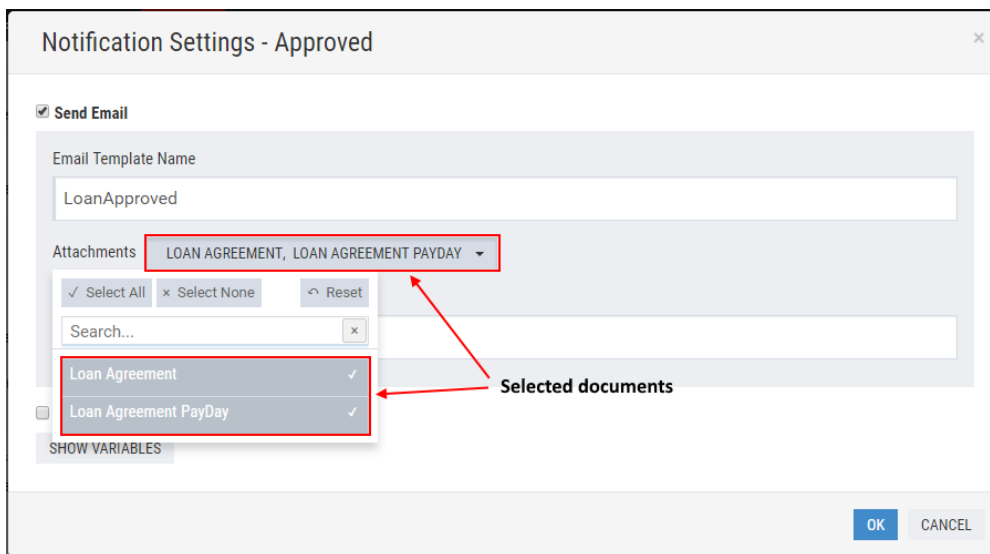


Figure 3-526: Selected documents.

- c. In the **Email Subject** box, specify a subject of the email.
- 5) If the **Send SMS** check box is selected, make the following settings:
 - a. In the **SMS Template** box, enter a text of the SMS message.

Note: *When creating the text of the SMS message, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the Notification Settings window.*

The following syntax is used for inserting a value of a variable:

**|variable name|*.*

*For example: "Thank you for choosing *|CompanyName|*."*

- 6) In the *Notification Settings* window, click **OK** to save settings.
 - 7) On the **General Notifications** tab, click **Save changes** to save settings.
- Settings have been successfully applied to static notifications.

Managing Payment Reminders

The current subsection provides guidelines on the management of payment reminders.

The current functionality allows the user to set two types of payment notifications that can be sent to the borrower:

- Notifications about the upcoming payment;
- Notifications about the overdue payment.

Instructions on how to set both types of payment notifications are described in the procedures below.

To set the notification about the upcoming payment:

- 1) In the option menu to the left, click **Notifications**.
- 2) Click the **Due Date Reminders** tab.

The screenshot displays the 'Due Date Reminders' tab. At the top, there are two tabs: 'General Notifications' and 'Due Date Reminders'. Below the tabs is a header bar with a '+ ADD REMINDER' button and a 'SORT' icon. The main content is divided into two sections: 'Next payments' and 'Past Due'. Each section contains a list of reminder options with checkboxes and icons for email, mobile, settings, and refresh.

Section	Reminder Type	Check	Email	Mobile	Settings	Refresh
Next payments	7 day(s) before payment	<input checked="" type="checkbox"/>				
	2 day(s) before payment	<input checked="" type="checkbox"/>				
Past Due	7 day(s) past due	<input checked="" type="checkbox"/>				
	14 day(s) past due	<input checked="" type="checkbox"/>				
	30 day(s) past due	<input checked="" type="checkbox"/>				
	60 day(s) past due	<input checked="" type="checkbox"/>				
	90 day(s) past due	<input checked="" type="checkbox"/>				

SAVE CHANGES

Figure 3-527: The Due Date Reminders tab.

- 3) Click the **Add reminder** button.

The *Notification Settings-due date reminder* window opens:

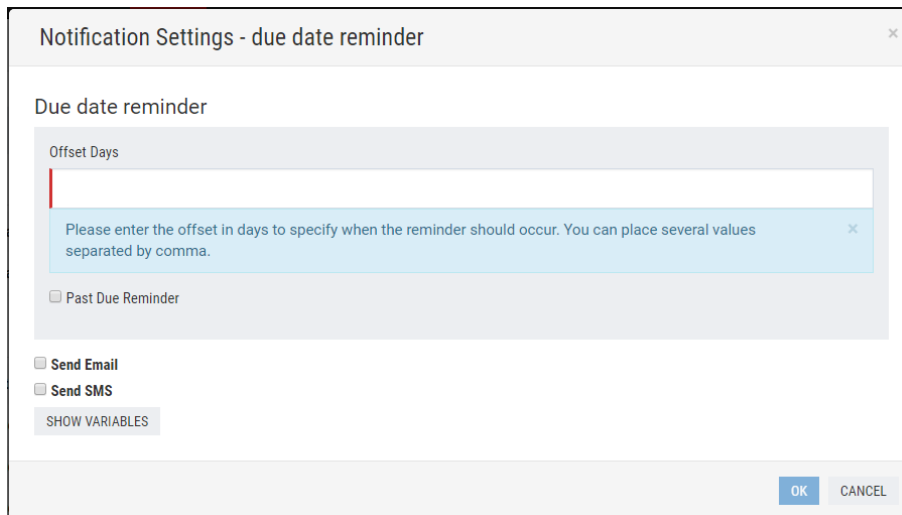


Figure 3-528: The *Notification Settings-due date reminder* window.

- 4) In the **Offset Days** box, enter a number of days before a scheduled payment date. The reminder will be sent to the borrower according to a specified period.

Note: *Several values separated by comma can be entered. In this case, a corresponding notification will be sent on all specified dates.*

For example, if the value “3” is specified in the **Offset Days** box, the borrower will be given three days’ notice to make payment.

If several numbers separated by comma are specified, for example 5, 2, the first reminder will be sent to the borrower 5 days before the scheduled payment date and the second reminder will be sent 2 days before the scheduled payment date.

- 5) Select the **Send Email** check box to send notifications by email.

If the **Send Email** check box is selected, make the following mailing settings:

- a. In the **Email Template Name** box, specify a name of a notification template to be used for an email body text;

Note: *A specified name must coincide with a name of a corresponding template stored in a predefined folder. A path to that folder is specified in system settings.*

*When creating the notification template, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the *Notification Settings-due date reminder* window.*

The following syntax is used for inserting a value of a variable:

|variable name|.

- b. In the **Attachments** box, select a document to be attached to an email;

Not e: Documents to be displayed in the drop-down list of the **Attachments** box can be added in the **Documents** menu. For more information, refer to the

Managing Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 57) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 58) In the option menu to the left, click **Company settings**.

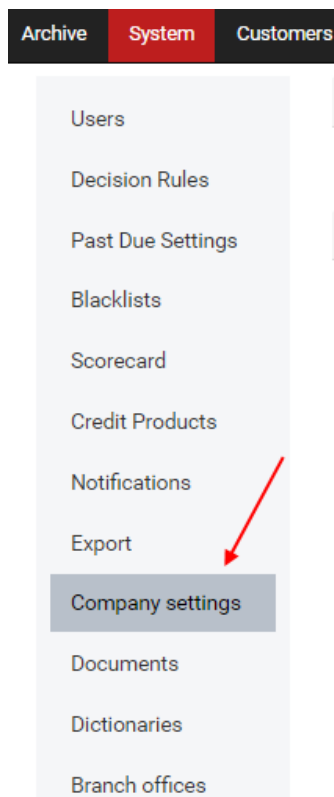


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings	
Company Name ABL Limited	Min Loan Amount 5000\$
Brand Name ABL	Company Address Regent Street 12
Company Country Great Britain	Email staff@abl.uk
Lending Type Auto Loans	Max Loan Amount 20500\$
Official Company Name ABL Limited Liability Company	Company City London
Company Phone 345-23-12	Website www.abl.uk
Date of Establishment 05.08.2004	
Logo	
File Type	Preview
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.	

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

59) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

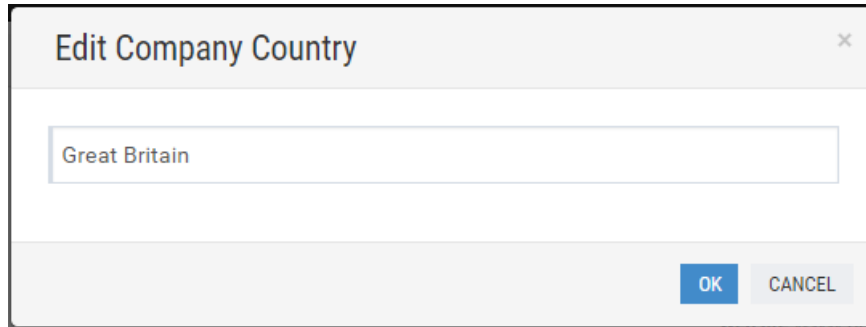


Figure 3-557: The *Edit* window.

- 60) In the *Edit* window, specify corresponding data and click **OK**.
- 61) Repeat steps 3-4 to specify other data.
- 62) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

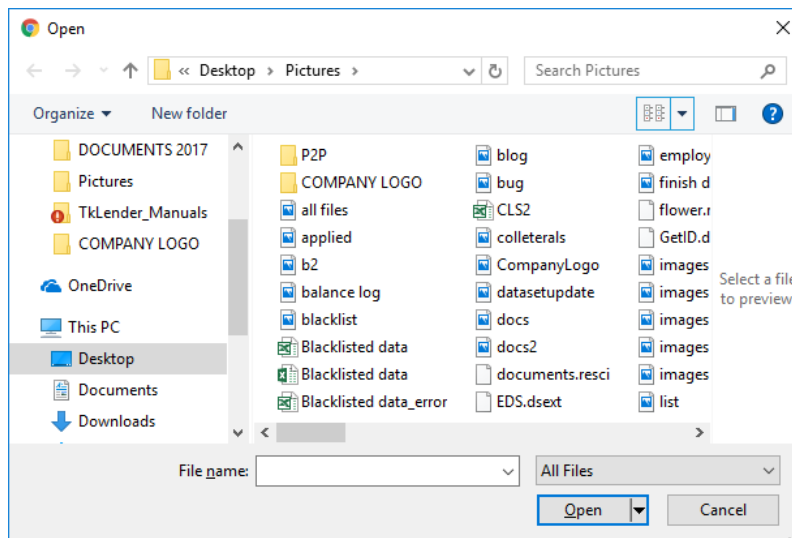


Figure 3-558: The *Open* window.

- 63) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

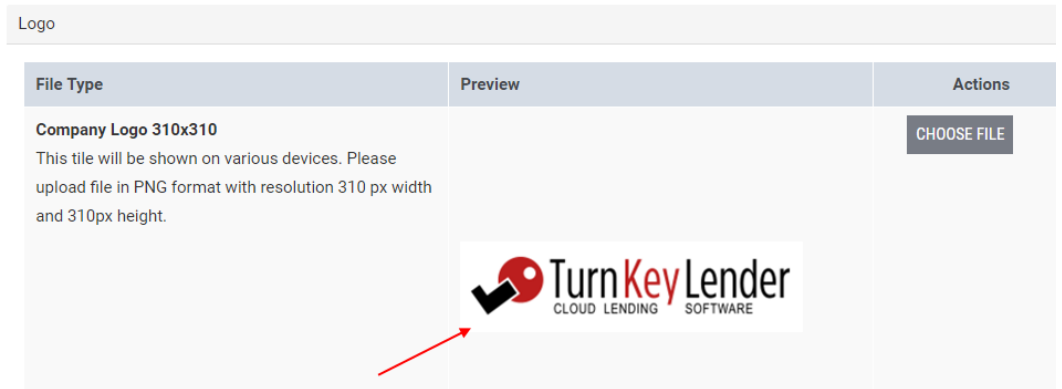


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

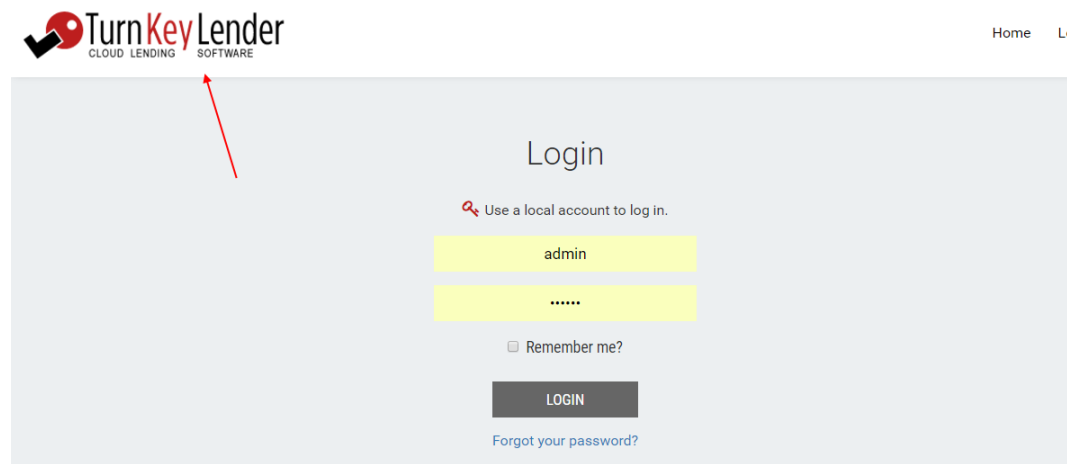


Figure 3-560: The registration page.

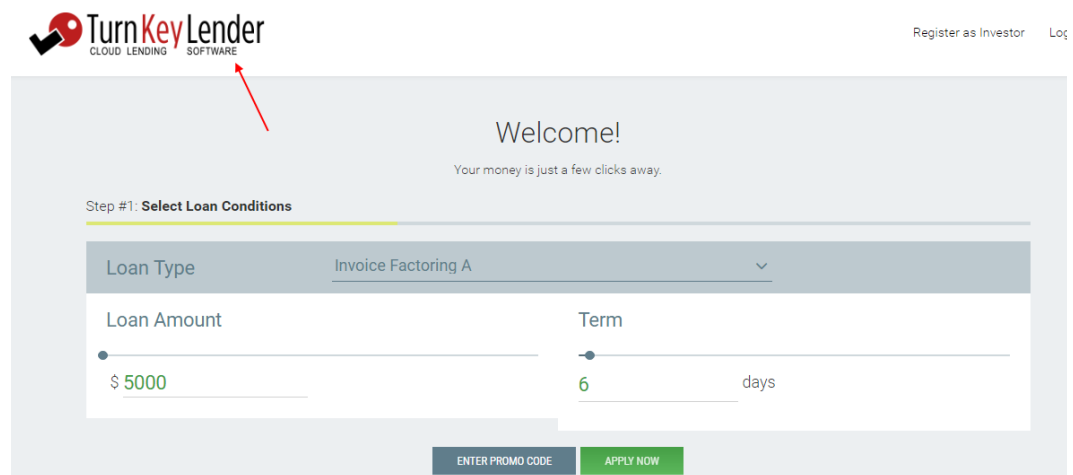


Figure 3-561: The front page.

Managing Documents subsection below.

*When creating the document to be attached, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the Notification Settings-due date reminder window.*

The following syntax is used for inserting a value of a variable:

|variable name|.

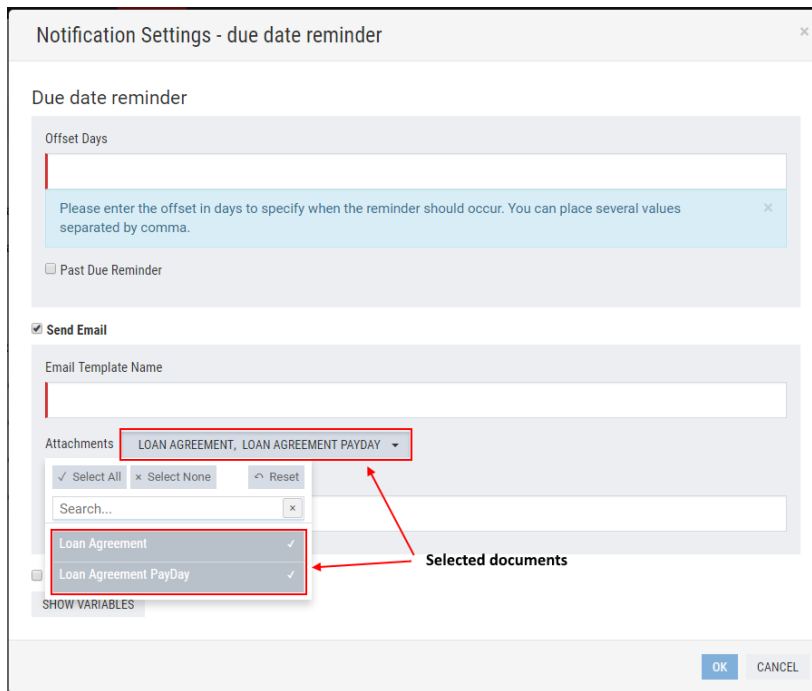


Figure 3-529: Selected documents.





- c. In the **Email Subject** box, specify a subject of the email.
- 6) Select the **Send SMS** check box to send notifications by SMS.
If the **Send SMS** check box is selected, make the following settings:
 - a. In the **SMS Template** box, enter a text of the SMS message.

Note: When creating the text of the SMS message, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the Notification Settings-due date reminder window.

The following syntax is used for inserting a value of a variable:

|variable name|.

For example: "Thank you for choosing *|CompanyName|*."

- 7) In the *Notification Settings-due date reminder* window, click **OK**.
- 8) (Optional) To delete an added notification, click **Delete Reminder**  opposite a corresponding notification.
- 9) (Optional) To change settings of a notification, click **Change Settings**  opposite a corresponding notification.
- 10) To cancel sending a notification by email or SMS, hide a corresponding icon by clicking it opposite the notification (e.g.  → ).
- 11) On the **Due Date Reminders** tab, click **Save changes** to save settings.
The notification about the upcoming payment has been set.

To set the notification about the overdue payment:

- 1) In the option menu to the left, click **Notifications**.
- 2) Click the **Due Date Reminders** tab.

The screenshot shows a user interface for configuring due date reminders. At the top, there are two tabs: "General Notifications" and "Due Date Reminders", with the latter being the active tab. Below the tabs is a header bar containing a blue button labeled "+ ADD REMINDER" and a "SORT" option with a downward arrow icon. The main content is divided into two sections: "Next payments" and "Past Due".

Next payments

<input checked="" type="checkbox"/> 7 day(s) before payment	
<input checked="" type="checkbox"/> 2 day(s) before payment	

Past Due

<input checked="" type="checkbox"/> 7 day(s) past due	
<input checked="" type="checkbox"/> 14 day(s) past due	
<input checked="" type="checkbox"/> 30 day(s) past due	
<input checked="" type="checkbox"/> 60 day(s) past due	
<input checked="" type="checkbox"/> 90 day(s) past due	

At the bottom of the interface is a blue button labeled "SAVE CHANGES".

Figure 3-530: The Due Date Reminders tab.

- 3) Click the **Add reminder** button.

The *Notification Settings-due date reminder* window opens:

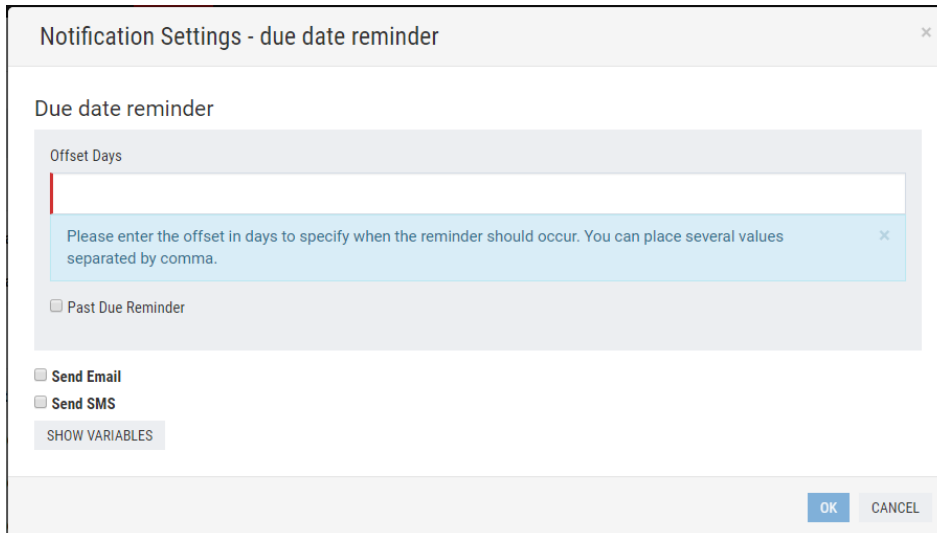


Figure 3-531: The *Notification Settings-due date reminder* window.

- 4) In the **Offset Days** box, enter a number of days after a scheduled payment date. The reminder will be sent to the borrower according to a specified period.

Note: *Several values separated by comma can be entered. In this case, a corresponding notification will be sent on all specified dates.*

For example, if the value “3” is specified in the **Offset Days** box, the borrower will receive a notification of overdue payment 3 days after the scheduled payment date.

If several numbers separated by comma are specified, for example 2, 5, the first reminder will be sent to the borrower 2 days after the scheduled payment date. If the borrower does not make payment, the second reminder will be sent 5 days after the scheduled payment date.

- 5) Select the **Past Due Reminder** check box.
- 6) Select the **Send Email** check box to send notifications by email.

If the **Send Email** check box is selected, make the following mailing settings:

- a. In the **Email Template Name** box, specify a name of a notification template to be used for an email body text;

Note: *A specified name must coincide with a name of a corresponding template stored in a predefined folder. A path to that folder is specified in system settings.*

*When creating the notification template, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the *Notification Settings-due date reminder* window.*

The following syntax is used for inserting a value of a variable:

|variable name|.

- b. In the **Attachments** box, select a document to be attached to an email;

**Not
e:**

Documents to be displayed in the drop-down list of the **Attachments** box can be added in the **Documents** menu. For more information, refer to the *Managing Expected Payments*

The current subsection describes the procedure of managing expected payments in the system.

The user of the System web workplace has the possibility to review expected payments for all disbursed loans that are not closed yet.

Expected payments are displayed in a chronological order according to their statuses. To facilitate the review, the administrator can filter expected payments by statuses and a due date. Expected payments are displayed in the following statuses:

- Scheduled;
- Late grace period;
- Past due.

Additionally, a list of expected payments can be saved to a separate file. The detailed description of procedures of filtering and exporting expected payments is provided below.

To manage expected payments:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Export**.
- 3) Click the **Expected Payments** tab.

Date	Expected Amount	Loan ID	Full Name	Status
07/06/2016	-0.39	EL-963	Anastacio Grant Ortiz, Jr	Past due
02/07/2017	0.01	EL-4165-R1	Papa Jamis Carlo, II	Past due
04/27/2017	0.01	EL-5374	Pavlik Ivanovach Morozov, Sr	Past due
02/28/2017	0.01	EL-1595	Arthur Cartwright Kiehn, Jr	Past due
05/08/2017	0.01	EL-1763	Lena Sunny Lena, III	Past due
02/28/2017	0.01	EL-1596	Arthur Cartwright Kiehn, Jr	Past due
03/18/2017	0.01	EL-6432	Klavdia Kukuevna	Past due
06/12/2017	0.01	EL-1807	Sarah Connor	Past due
05/24/2017	0.01	EL-6566	Papa Jamis Carlo, II	Past due
05/12/2017	0.01	EL-1805	Nikolo Paganini	Past due
06/14/2017	0.01	EL-6725	Nikolo Paganini	Past due
05/23/2017	0.01	EL-6527	Klavdia Kukuevna	Past due
02/28/2017	0.01	EL-1598	Erna Beahan Murray, I	Past due
06/03/2017	0.01	EL-3986-R1	Maroon Five	Past due

Figure 3-548: The Expected Payments tab.

The table of the **Expected Payments** tab displays the following information:

- **Date:** a due date of the expected payment;
- **Expected amount:** an expected payment amount;
- **Loan ID:** a loan registration number;
- **Full name:** a borrower's full name;
- **Status:** a payment status.

The interface of the web workplace allows the user to customize the display of the list of expected payments by performing the following operations:

- Sorting expected payments by a due date and expected amount (for more information, refer to *Sorting Applications*);
- Filtering expected payments:
 - a. By a status;

To filter the expected payments by the status, click the first **All** split button on the top left-hand corner of the tab and select a corresponding status from the drop-down list:

Note: Several statuses can be selected at a time.

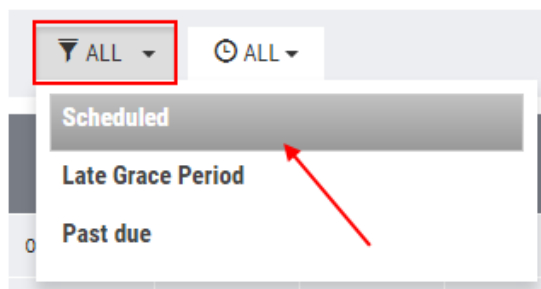


Figure 3-549: Filtering the expected payments by the status.

The expected payments can be filtered by the following statuses:

- **Scheduled:** all payments with the **Scheduled** status (starting from a current date) are displayed.
- **Late grace period:** all payments outstanding during late grace days are displayed.

Note: *Late grace days correspond to a period during which the installment can still be repaid with starts after a due date. During the late grace days, the system charges neither the over fee. The late grace days are set in a credit product (refer to Adding a New Credit Product).*

- **Past due:** all payments with the **Past due** status are displayed.

b. By a due date;

To filter the expected payments by the due date, click the second **All** split button and select a corresponding option from the drop-down list.

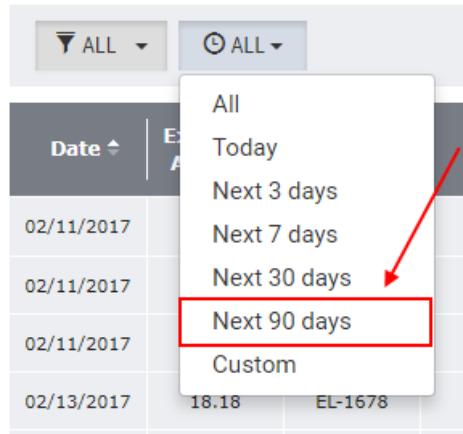


Figure 3-550: Filtering the expected payments by the due date.

When filtering the expected payments by the due date, the following options can be selected:

- **All:** a full list of expected payments is displayed;
- **Today:** outstanding payments, due dates of which coincide with a current date;
- **Next 3 days:** outstanding payments for which: **due date** \leq **current date** + 2 days;
- **Next 7 days:** outstanding payments for which: **due date** \leq **current date** + 6 days;
- **Next 30 days:** outstanding payments for which: **due date** \leq **current date** + 29 days;

- **Next 90 days:** outstanding payments for which: **due date** \leq **current date + 89 days**.

Note: To filter the expected payments by a custom due date, click **Custom** in the open drop-downs in the **From** and **To** boxes.

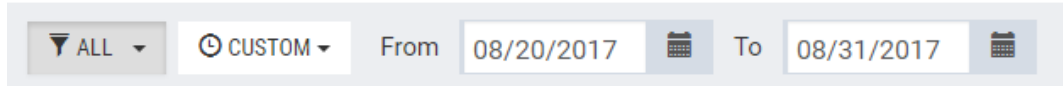



Figure 3-551: Specifying custom due dates.

- 4) In the top right-hand corner of the **Expected Payments** tab, click the down arrow  and select a type of a file to which the list of expected payments will be saved.

Note: The list of expected payments will be saved according to filter settings.

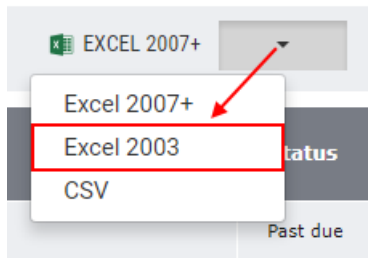


Figure 3-552: Selecting a file.

- 5) To save data, click the selected file.



Figure 3-553: Saving data to the selected file.

A downloaded file gets displayed on the notification bar of the Google Chrome browser.

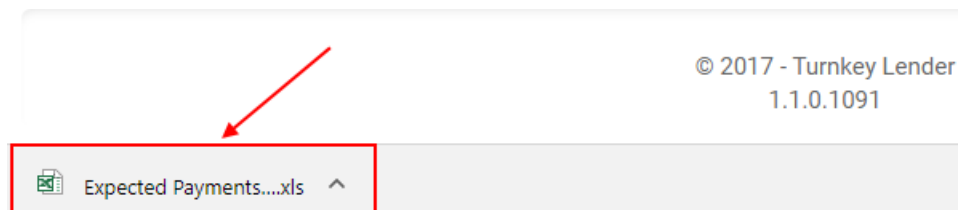


Figure 3-554: The downloaded file.

Managing Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 64) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 65) In the option menu to the left, click **Company settings**.

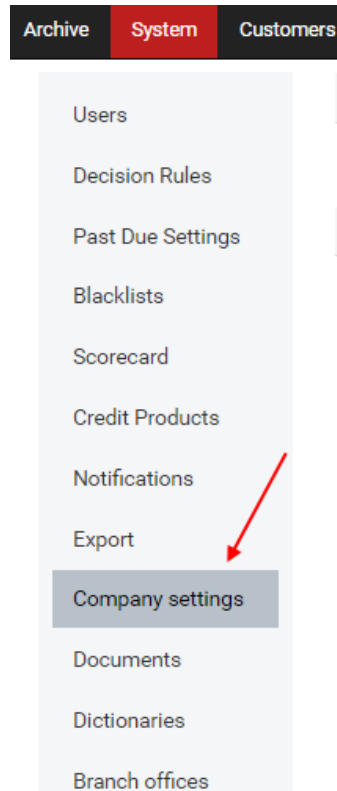


Figure 3-555: Company settings.

The **Company Settings** area opens:

Company Settings	
Company Name ABL Limited	Min Loan Amount 5000\$
Brand Name ABL	Company Address Regent Street 12
Company Country Great Britain	Email staff@abl.uk
Lending Type Auto Loans	Max Loan Amount 20500\$
Official Company Name ABL Limited Liability Company	Company City London
Company Phone 345-23-12	Website www.abl.uk
Date of Establishment 05.08.2004	

Logo	
File Type	Preview
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.	

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

66) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

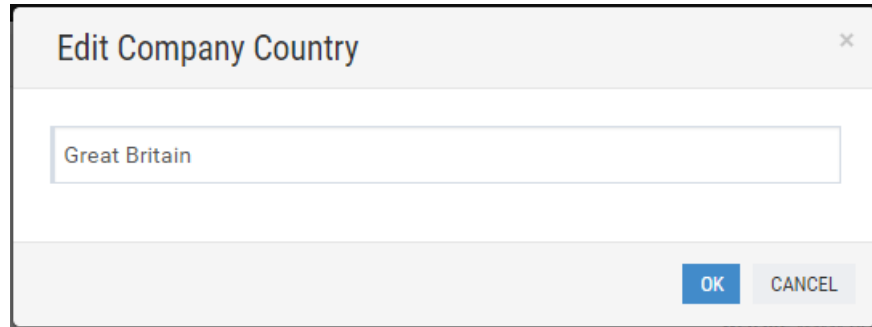


Figure 3-557: The *Edit* window.

- 67) In the *Edit* window, specify corresponding data and click **OK**.
- 68) Repeat steps 3-4 to specify other data.
- 69) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

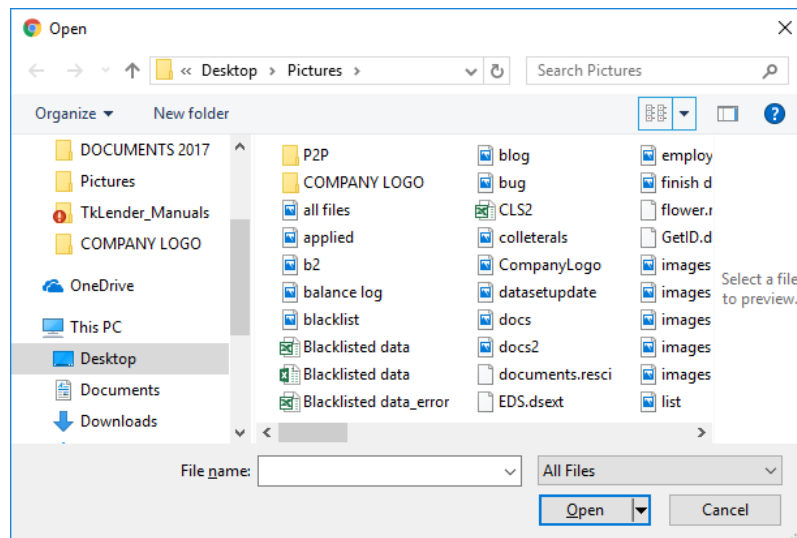


Figure 3-558: The *Open* window.

- 70) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:



Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

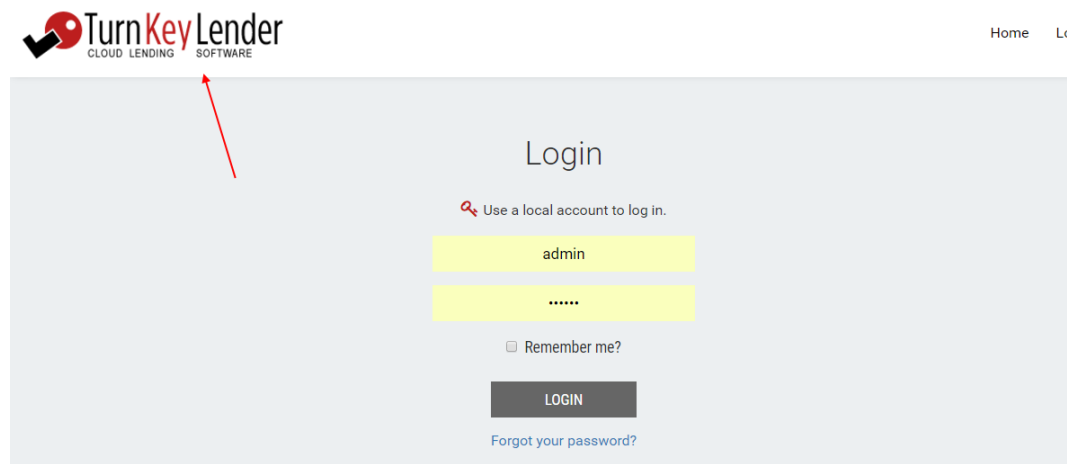


Figure 3-560: The registration page.

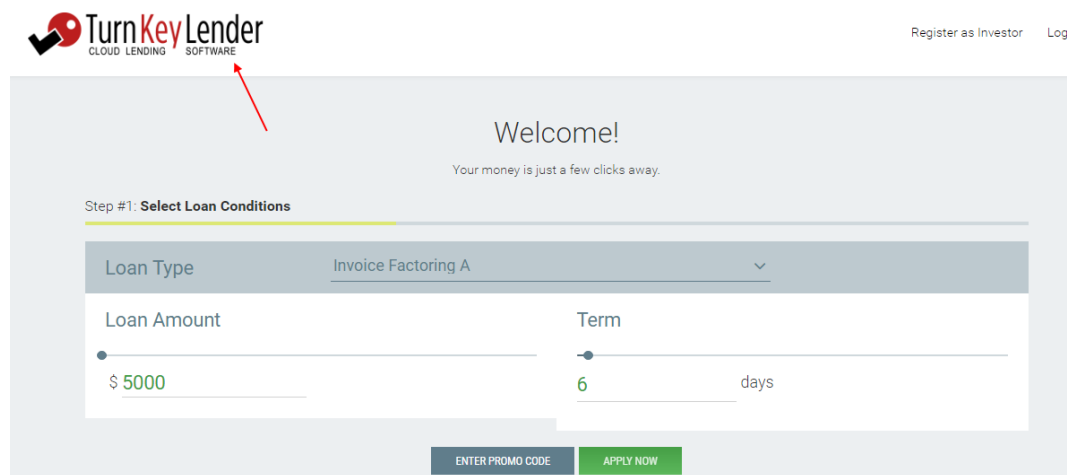


Figure 3-561: The front page.

Managing Documents subsection below.

*When creating the document to be attached, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the Notification Settings-due date reminder window.*

The following syntax is used for inserting a value of a variable:

`*|variable name|*`.

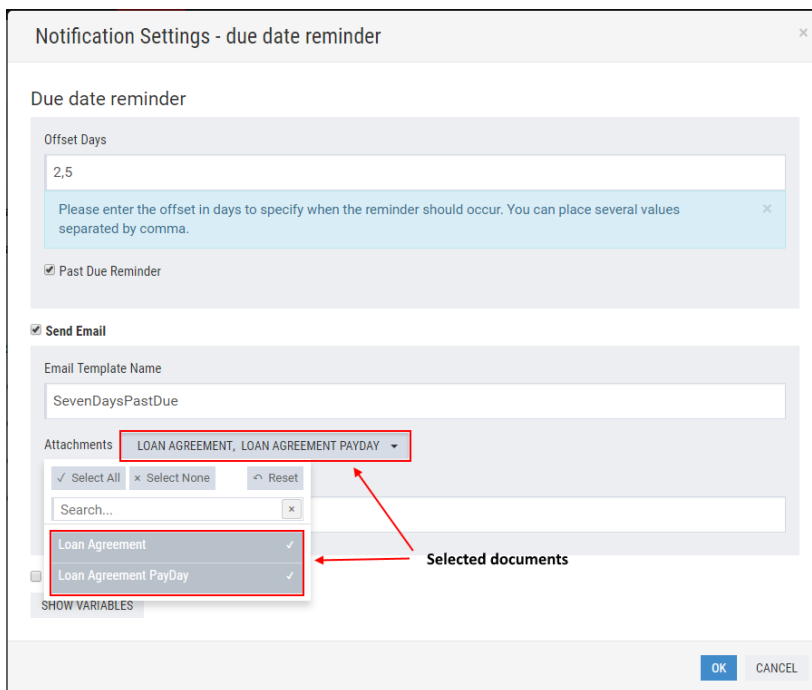


Figure 3-532: Selected documents.

- c. In the **Email Subject** box, specify a subject of the email.
- 7) Select the **Send SMS** check box to send notifications by SMS.
- If the **Send SMS** check box is selected, make the following settings:
- a. In the **SMS Template** box, enter a text of the SMS message.





Note:

When creating the text of the SMS message, predefined internal system variables can be used. The list of these variables can be viewed by clicking the **Show variables** button at the bottom of the Notification Settings-due date reminder window.

The following syntax is used for inserting a value of a variable:

|variable name|.

For example: "Thank you for choosing *|CompanyName|*."

- 8) In the *Notification Settings-due date reminder* window, click **OK**.
- 9) (Optionally) To delete an added notification, click **Delete Reminder**  opposite a corresponding notification.
- 10) (Optionally) To change settings of a notification, click **Change Settings**  opposite a corresponding notification.
- 11) To cancel sending a notification by email or SMS, hide a corresponding icon by clicking it opposite the notification (e.g.  → ).
- 12) On the **Due Date Reminders** tab, click **Save changes** to save settings.
The notification about the overdue payment has been set.

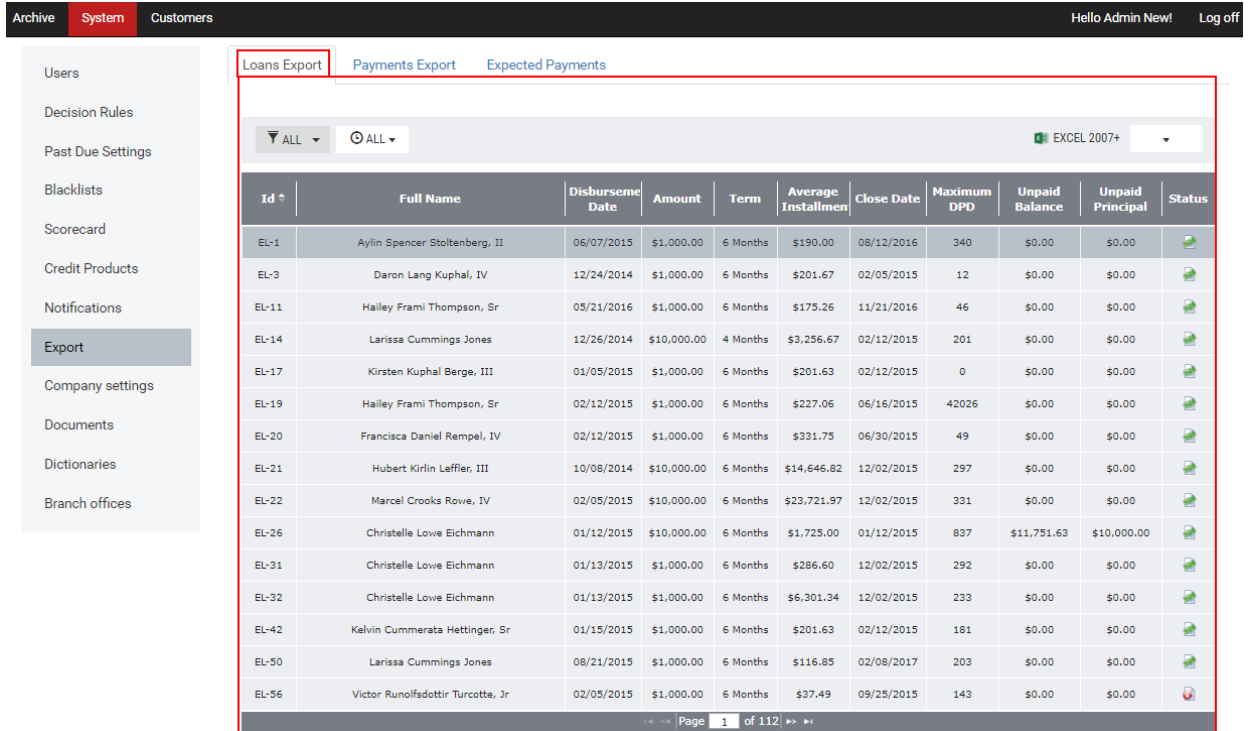
Exporting Loans Data

The current subsection describes the procedure of saving information on loans to a separate file. This functionality is applied to transfer information on loans from the system to the accounting software.

To export loans data:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Export**.

The **Loans Export** tab is displayed:



Id ^	Full Name	Disburseme Date	Amount	Term	Average Installmen	Close Date	Maximum DPD	Unpaid Balance	Unpaid Principal	Status
EL-1	Aylin Spencer Stoltenberg, II	06/07/2015	\$1,000.00	6 Months	\$190.00	08/12/2016	340	\$0.00	\$0.00	
EL-3	Daron Lang Kuphal, IV	12/24/2014	\$1,000.00	6 Months	\$201.67	02/05/2015	12	\$0.00	\$0.00	
EL-11	Hailey Frami Thompson, Sr	05/21/2016	\$1,000.00	6 Months	\$175.26	11/21/2016	46	\$0.00	\$0.00	
EL-14	Larissa Cummings Jones	12/26/2014	\$10,000.00	4 Months	\$3,256.67	02/12/2015	201	\$0.00	\$0.00	
EL-17	Kirsten Kuphal Berge, III	01/05/2015	\$1,000.00	6 Months	\$201.63	02/12/2015	0	\$0.00	\$0.00	
EL-19	Hailey Frami Thompson, Sr	02/12/2015	\$1,000.00	6 Months	\$227.06	06/16/2015	42026	\$0.00	\$0.00	
EL-20	Francisca Daniel Rempel, IV	02/12/2015	\$1,000.00	6 Months	\$331.75	06/30/2015	49	\$0.00	\$0.00	
EL-21	Hubert Kirilin Leffler, III	10/08/2014	\$10,000.00	6 Months	\$14,646.82	12/02/2015	297	\$0.00	\$0.00	
EL-22	Marcel Crooks Rove, IV	02/05/2015	\$10,000.00	6 Months	\$23,721.97	12/02/2015	331	\$0.00	\$0.00	
EL-26	Christelle Lowe Eichmann	01/12/2015	\$10,000.00	6 Months	\$1,725.00	01/12/2015	837	\$11,751.63	\$10,000.00	
EL-31	Christelle Lowe Eichmann	01/13/2015	\$1,000.00	6 Months	\$286.60	12/02/2015	292	\$0.00	\$0.00	
EL-32	Christelle Lowe Eichmann	01/13/2015	\$1,000.00	6 Months	\$6,301.34	12/02/2015	233	\$0.00	\$0.00	
EL-42	Kelvin Cummerata Hettinger, Sr	01/15/2015	\$1,000.00	6 Months	\$201.63	02/12/2015	181	\$0.00	\$0.00	
EL-50	Larissa Cummings Jones	08/21/2015	\$1,000.00	6 Months	\$116.85	02/08/2017	203	\$0.00	\$0.00	
EL-56	Victor Runolfsdottir Turcotte, Jr	02/05/2015	\$1,000.00	6 Months	\$37.49	09/25/2015	143	\$0.00	\$0.00	

Figure 3-533: The Loans Export tab.

The table of the **Loans Export** tab displays the following information:

- **Id:** an application's identification number in the system;
- **Full name:** a borrower's full name;
- **Disbursement date:** a date when a loan has been provided to the borrower;
- **Amount:** a loan amount issued to the borrower;
- **Term:** a credit period;
- **Average installment:** an average amount of installments;
- **Close date:** a date when the loan has been repaid;
- **Maximum DPD:** a maximum number of days past due;

- **Unpaid balance:** an outstanding balance;
- **Unpaid principal:** an outstanding principal amount;
- **Status:** a loan status.

The interface of the web workplace allows the user to customize the display of loan applications by performing the following operations:

- Sorting applications in a preferred order (for more information, refer to *Sorting Applications*);
- Filtering applications:
 - a. By a status;

Note: To filter the applications by the status, click the first **ALL** split button on the top left-hand corner of the tab and select a corresponding status from the drop-down list.

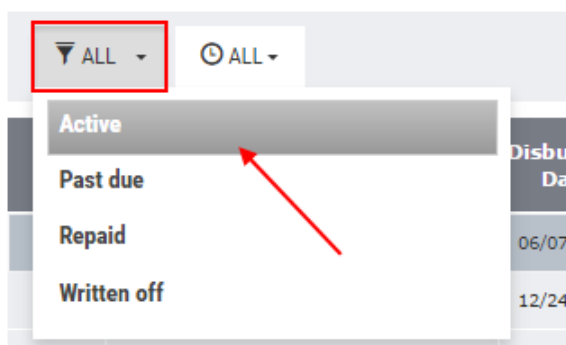


Figure 3-534: Sorting the applications by the status.

- b. By a loan disbursement period;

Note: To filter the applications by the loan disbursement period, click the second **ALL** split button and select a corresponding option from the drop-down list.

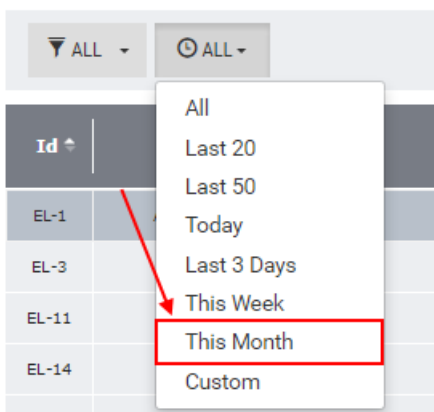


Figure 3-535: Filtering the applications by the disbursement period.

To filter the loans by a custom disbursement period, click **Custom** in the open drop-down list and specify dates of the disbursement period in the **From** and **To** boxes.

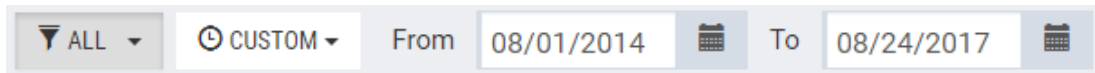


Figure 3-536: Specifying the custom disbursement period.

- 3) In the top right-hand corner of the **Loans Export** tab, click the down arrow  and select a type of a file to which loans data will be saved.

Note: Data will be saved according to filter settings.

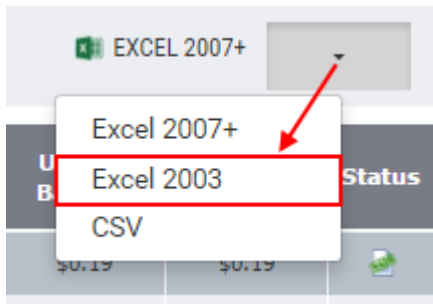


Figure 3-537: Selecting a file.

- 4) To save data, click the selected file.



Figure 3-538: Saving data to the selected file.

A downloaded file gets displayed on the notification bar of the Google Chrome browser.

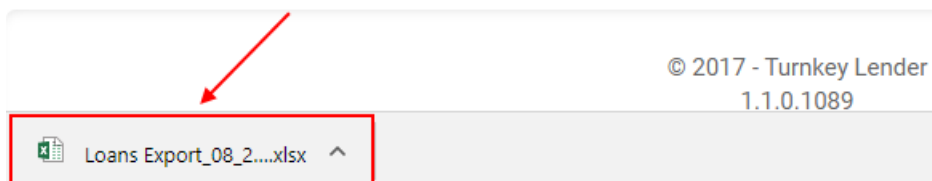


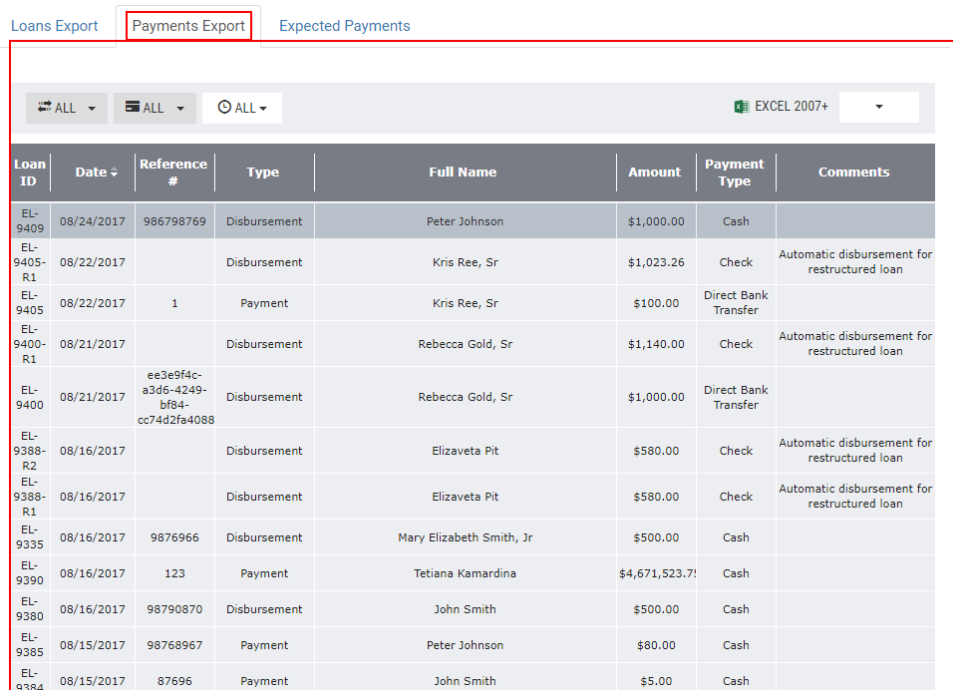
Figure 3-539: The downloaded file.

Exporting Payment Information

The current subsection provides instructions on how to save information on payment and disbursement of loans to a separate file.

To export payment information:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Export**.
- 3) Click the **Payments Export** tab.



Loan ID	Date	Reference #	Type	Full Name	Amount	Payment Type	Comments
EL-9409	08/24/2017	986798769	Disbursement	Peter Johnson	\$1,000.00	Cash	
EL-9405-R1	08/22/2017		Disbursement	Kris Ree, Sr	\$1,023.26	Check	Automatic disbursement for restructured loan
EL-9405	08/22/2017	1	Payment	Kris Ree, Sr	\$100.00	Direct Bank Transfer	
EL-9400-R1	08/21/2017		Disbursement	Rebecca Gold, Sr	\$1,140.00	Check	Automatic disbursement for restructured loan
EL-9400	08/21/2017	ee3e9f4c-a3d6-4249-bf84-cc74d2fa4088	Disbursement	Rebecca Gold, Sr	\$1,000.00	Direct Bank Transfer	
EL-9388-R2	08/16/2017		Disbursement	Elizaveta Pit	\$580.00	Check	Automatic disbursement for restructured loan
EL-9388-R1	08/16/2017		Disbursement	Elizaveta Pit	\$580.00	Check	Automatic disbursement for restructured loan
EL-9335	08/16/2017	9876966	Disbursement	Mary Elizabeth Smith, Jr	\$500.00	Cash	
EL-9390	08/16/2017	123	Payment	Tetiana Kamardina	\$4,671,523.7!	Cash	
EL-9380	08/16/2017	98790870	Disbursement	John Smith	\$500.00	Cash	
EL-9385	08/15/2017	98768967	Payment	Peter Johnson	\$80.00	Cash	
EL-9384	08/15/2017	87696	Payment	John Smith	\$5.00	Cash	

Figure 3-540: The Payments Export tab.

The table of the **Payments Export** tab displays the following information:

- **Loan ID:** an identification number of a loan application in the system;
- **Date:** a payment/disbursement date (depending on a type of transaction, see the **Type** property below);
- **Reference#:** a payment number;
- **Type:** a transaction type:
 - **Payment;**
 - **Disbursement.**
- **Full name:** a borrower's full name;

- **Amount:** a loan amount issued to the borrower or a payment amount received from the borrower (depending on a type of transaction);
- **Payment type:** a type of payment made:
 - **Card;**
 - **Cash;**
 - **Check;**
 - **Direct bank transfer.**
- **Comments:** comments, if applicable.

The interface of the web workplace allows the user to customize the display of loan applications by performing the following operations:

- Sorting applications in a preferred order (for more information, refer to *Sorting Applications*);
- Filtering applications:
 - a. By a transaction type;

Note: *To filter the applications by the transaction type, click the first **All** split button on the top left-hand corner of the tab and select a corresponding transaction type from the drop-down list.*

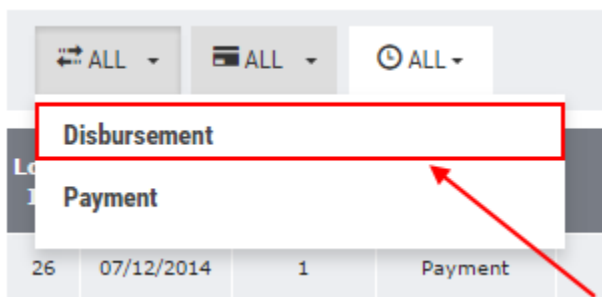


Figure 3-541: Sorting the applications by the transaction type.

- b. By a payment type;

Note: To filter the applications by the payment type, click the second **ALL** split button and select a corresponding option from the drop-down list.

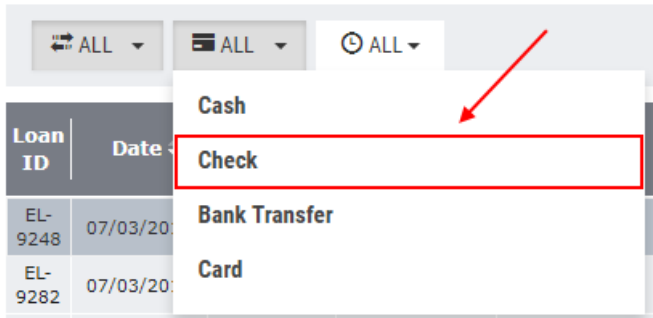


Figure 3-542: Filtering the applications by the payment type.

- c. By a period of transaction;

Note: To filter the applications by the period of transaction, click the third **ALL** split button and select a corresponding option from the drop-down list.

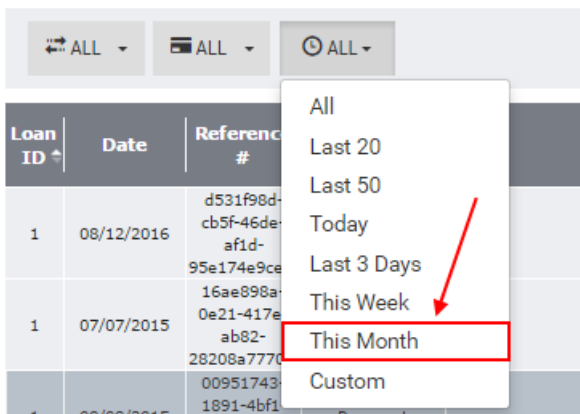


Figure 3-543: Filtering applications by the period of transaction.

To filter applications by a custom period of transaction, click **Custom** in the open drop-down list and specify dates of the period of transaction in the **From** and **To** boxes.

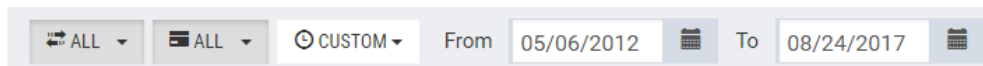


Figure 3-544: Specifying the custom period of transaction.

- 4) In the top right-hand corner of the **Payments Export** tab, click the down arrow  and select a file to which data will be saved.

Note: *Data will be saved according to filter settings.*



Figure 3-545: Selecting a file.

- 5) To save data, click the selected file.

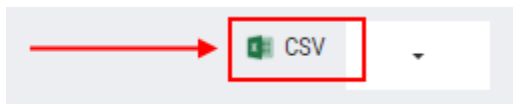


Figure 3-546: Saving data to the selected file.

A downloaded file gets displayed on the notification bar of the Google Chrome browser.

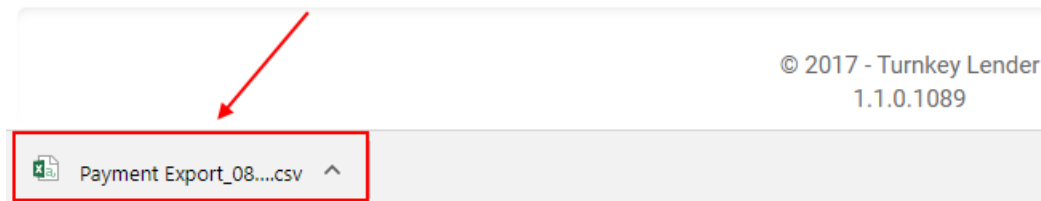


Figure 3-547: The downloaded file.

Managing Expected Payments

The current subsection describes the procedure of managing expected payments in the system.

The user of the System web workplace has the possibility to review expected payments for all disbursed loans that are not closed yet.

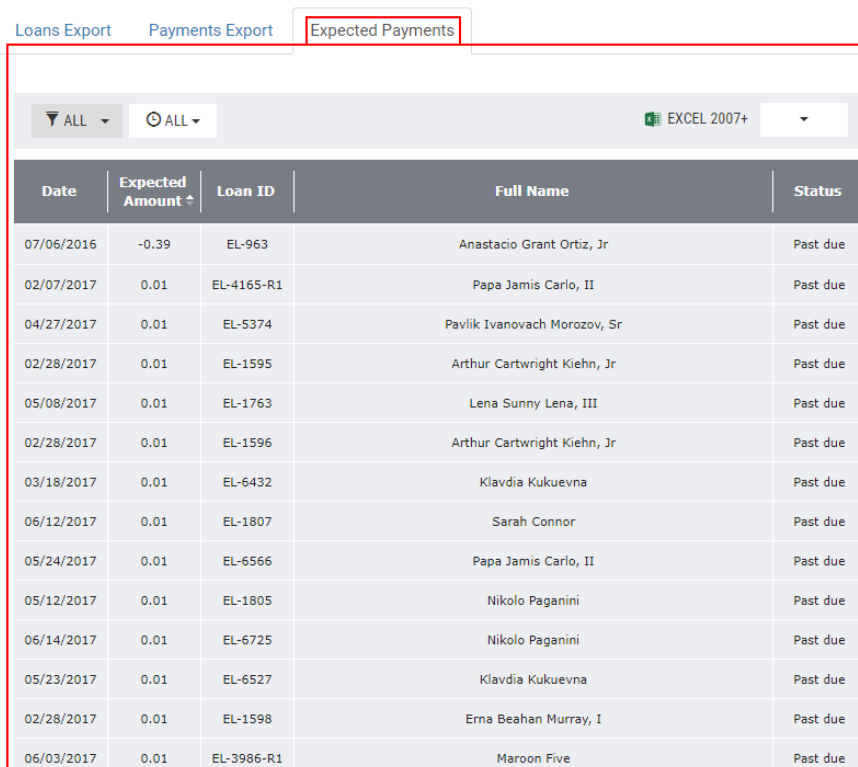
Expected payments are displayed in a chronological order according to their statuses. To facilitate the review, the administrator can filter expected payments by statuses and a due date. Expected payments are displayed in the following statuses:

- Scheduled;
- Late grace period;
- Past due.

Additionally, a list of expected payments can be saved to a separate file. The detailed description of procedures of filtering and exporting expected payments is provided below.

To manage expected payments:

- 6) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 7) In the option menu to the left, click **Export**.
- 8) Click the **Expected Payments** tab.



Date	Expected Amount	Loan ID	Full Name	Status
07/06/2016	-0.39	EL-963	Anastacio Grant Ortiz, Jr	Past due
02/07/2017	0.01	EL-4165-R1	Papa Jamis Carlo, II	Past due
04/27/2017	0.01	EL-5374	Pavlik Ivanovach Morozov, Sr	Past due
02/28/2017	0.01	EL-1595	Arthur Cartwright Kiehn, Jr	Past due
05/08/2017	0.01	EL-1763	Lena Sunny Lena, III	Past due
02/28/2017	0.01	EL-1596	Arthur Cartwright Kiehn, Jr	Past due
03/18/2017	0.01	EL-6432	Klavdia Kukuevna	Past due
06/12/2017	0.01	EL-1807	Sarah Connor	Past due
05/24/2017	0.01	EL-6566	Papa Jamis Carlo, II	Past due
05/12/2017	0.01	EL-1805	Nikolo Paganini	Past due
06/14/2017	0.01	EL-6725	Nikolo Paganini	Past due
05/23/2017	0.01	EL-6527	Klavdia Kukuevna	Past due
02/28/2017	0.01	EL-1598	Erna Beahan Murray, I	Past due
06/03/2017	0.01	EL-3986-R1	Maroon Five	Past due

Figure 3-548: The Expected Payments tab.

The table of the **Expected Payments** tab displays the following information:

- **Date:** a due date of the expected payment;
- **Expected amount:** an expected payment amount;
- **Loan ID:** a loan registration number;
- **Full name:** a borrower's full name;
- **Status:** a payment status.

The interface of the web workplace allows the user to customize the display of the list of expected payments by performing the following operations:

- Sorting expected payments by a due date and expected amount (for more information, refer to *Sorting Applications*);
- Filtering expected payments:
 - a. By a due date;
 - b. By a due date and amount;
 - c. By a status;

To filter the expected payments by the status, click the first **All** split button on the top left-hand corner of the tab and select a corresponding status from the drop-down list:

Note: Several statuses can be selected at a time.

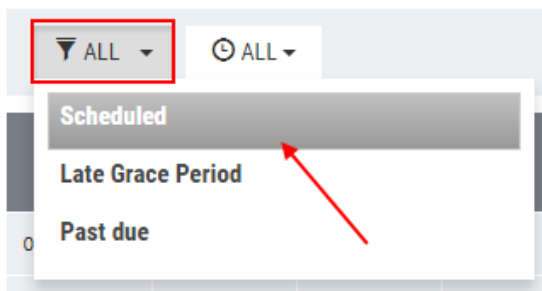


Figure 3-549: Filtering the expected payments by the status.

The expected payments can be filtered by the following statuses:

- **Scheduled:** all payments with the **Scheduled** status (starting from a current date) are displayed.
- **Late grace period:** all payments outstanding during late grace days are displayed.

Note: *Late grace days correspond to a period during which the installment can still be repaid without penalties. This period starts after a due date. During the late grace days, the system charges neither the overdue interest rate nor late fee. The late grace days are set in a credit product (refer to Adding a New Credit Product).*

- **Past due:** all payments with the **Past due** status are displayed.

- d. By a due date;

To filter the expected payments by the due date, click the second **All** split button and select a corresponding option from the drop-down list.

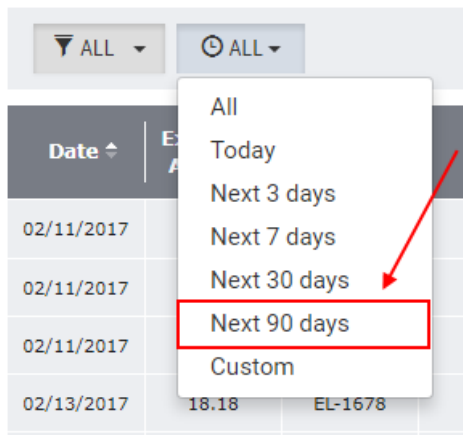


Figure 3-550: Filtering the expected payments by the due date.

When filtering the expected payments by the due date, the following options can be selected:

- **All:** a full list of expected payments is displayed;
- **Today:** outstanding payments, due dates of which coincide with a current date;
- **Next 3 days:** outstanding payments for which: **due date** \leq **current date**+2 days;
- **Next 7 days:** outstanding payments for which: **due date** \leq **current date** + 6 days;
- **Next 30 days:** outstanding payments for which: **due date** \leq **current date** + 29 days;
- **Next 90 days:** outstanding payments for which: **due date** \leq **current date** + 89 days.

Note: To filter the expected payments by a custom due date, click **Custom** in the open drop-down list and specify due dates in the **From** and **To** boxes.

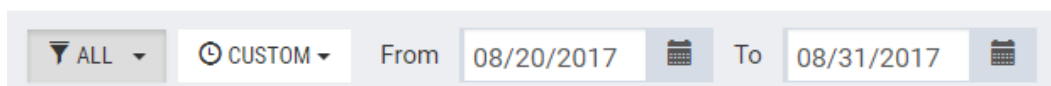



Figure 3-551: Specifying custom due dates.

- 9) In the top right-hand corner of the **Expected Payments** tab, click the down arrow  and select a type of a file to which the list of expected payments will be saved.

Note: The list of expected payments will be saved according to filter settings.

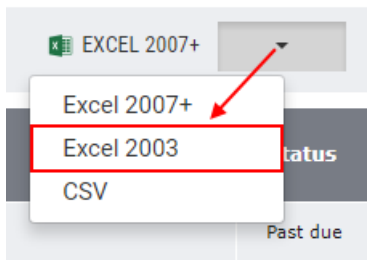


Figure 3-552: Selecting a file.

- 10) To save data, click the selected file.



Figure 3-553: Saving data to the selected file.

A downloaded file gets displayed on the notification bar of the Google Chrome browser.

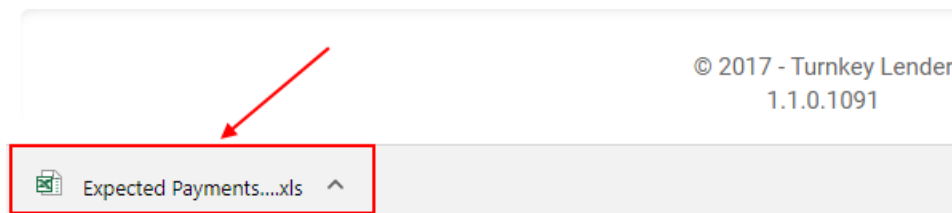


Figure 3-554: The downloaded file.

Managing Company Settings

The current subsection provides instructions on how to manage settings of a company (system owner) that provides lending services.

Within the scope of this functionality, the Administrator has the possibility to specify company details and add a company logo.

To manage company settings:

- 71) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 72) In the option menu to the left, click **Company settings**.

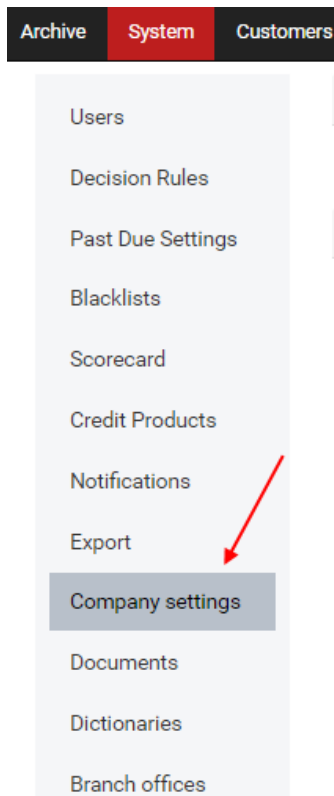


Figure 3-555: Company settings.

The **Company Settings** area opens:



Company Settings		
Company Name ABL Limited ✎	Min Loan Amount 5000\$ ✎	
Brand Name ABL ✎	Company Address Regent Street 12 ✎	
Company Country Great Britain ✎	Email staff@abl.uk ✎	
Lending Type Auto Loans ✎	Max Loan Amount 20500\$ ✎	
Official Company Name ABL Limited Liability Company ✎	Company City London ✎	
Company Phone 345-23-12 ✎	Website www.abl.uk ✎	
Date of Establishment 05.08.2004 ✎		
Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		CHOOSE FILE

Figure 3-556: Credit products.

In the **Company Settings** area, the following company details can be specified:

- Company name;
- Brand name;
- Company country;
- Lending type;
- Official company name;
- Company phone;
- Date of establishment;
- Minimum loan amount;
- Company address;
- Email;
- Maximum loan amount;
- Company city;
- Website.

Note: *The company data listed above are solely informative and do not influence anything.*

73) Click **Edit**  in a corresponding box to specify necessary data.

The *Edit* window opens:

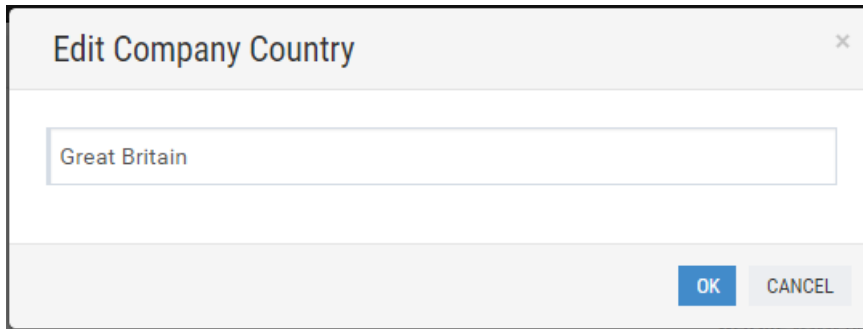


Figure 3-557: The *Edit* window.

74) In the *Edit* window, specify corresponding data and click **OK**.

75) Repeat steps 3-4 to specify other data.

76) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed:

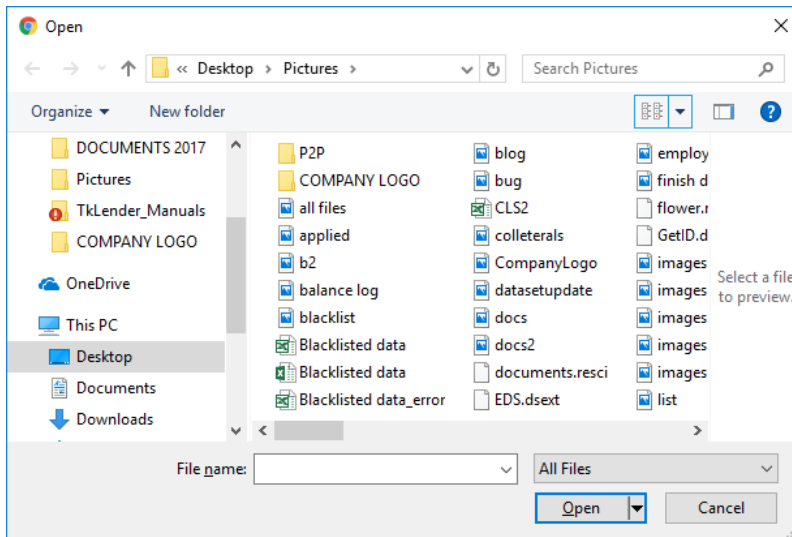


Figure 3-558: The *Open* window.

77) In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:

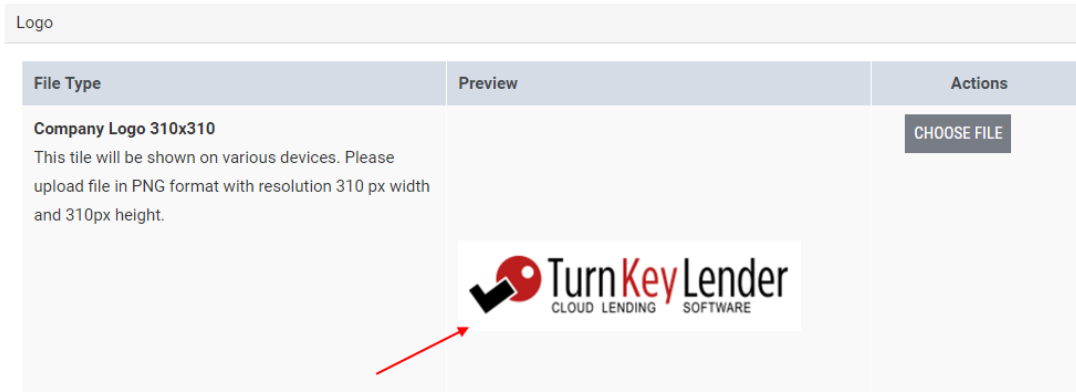


Figure 3-559: The company logo attached.

The attached logo is displayed on the registration page and front page:

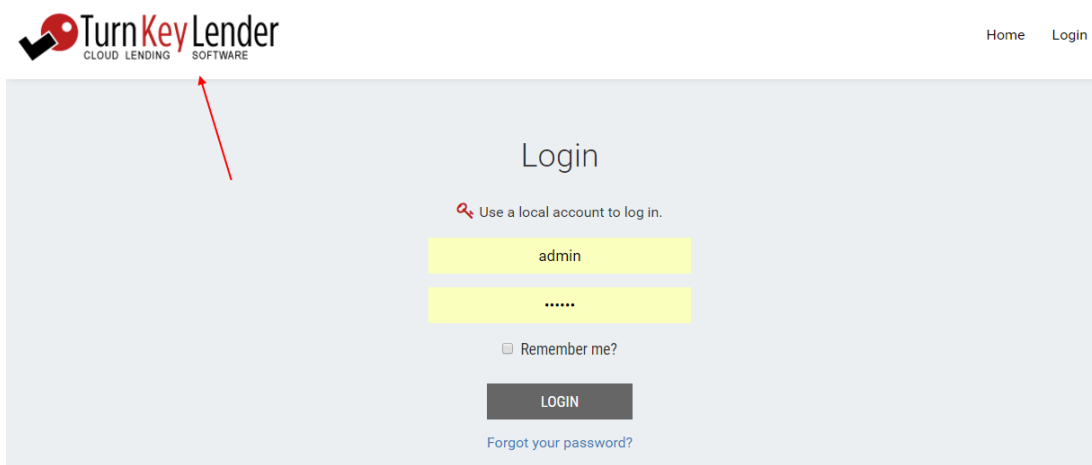


Figure 3-560: The registration page.

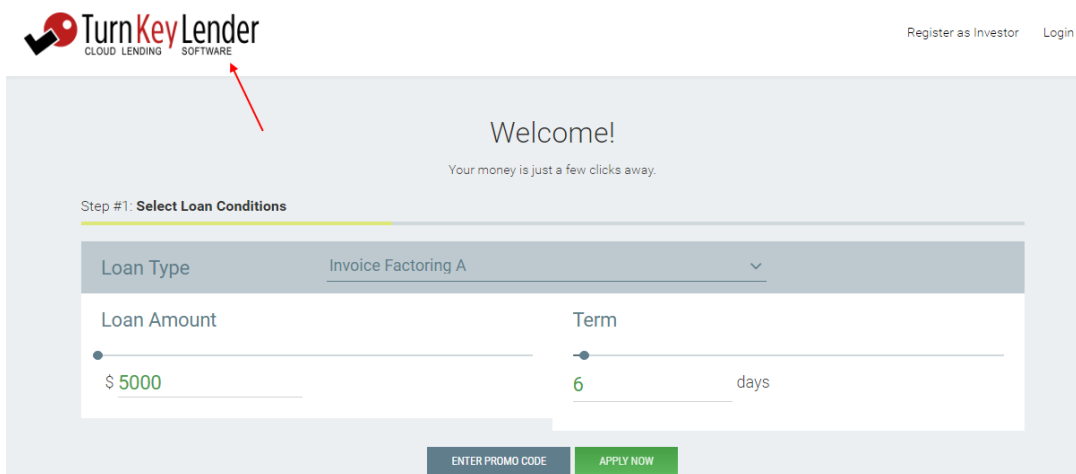


Figure 3-561: The front page.

Managing Documents

The current subsection describes the procedure of managing documents in the Turnkey Lender system.

The current functionality allows downloading documents (loan agreements) that will be subsequently sent to borrowers as an attachment to an email. Downloaded documents will be also displayed in loan application details on web workplaces.

A document to be attached to an email notification is selected automatically depending on a loan type specified in a credit product.

All documents must be downloaded in the .doc or .docx format. After the documents have been downloaded, they are automatically converted into the .pdf format and can be further downloaded by the user of a web workplace in the .pdf format only.

When creating a Microsoft Word document template, a list of system variables can be used. The list of variables is hardcoded in the system and cannot be changed by the user. When the document is downloaded by the user of the web workplace, all variables contained in the document are substituted by corresponding values.

The user can perform the following operations on documents:

- Download documents;
- Review the download history;
- Preview uploaded documents.

These operations are described in detail in the subsections below.

Downloading Documents

The current subsection provides instructions on how to download documents to the Turnkey Lender system.

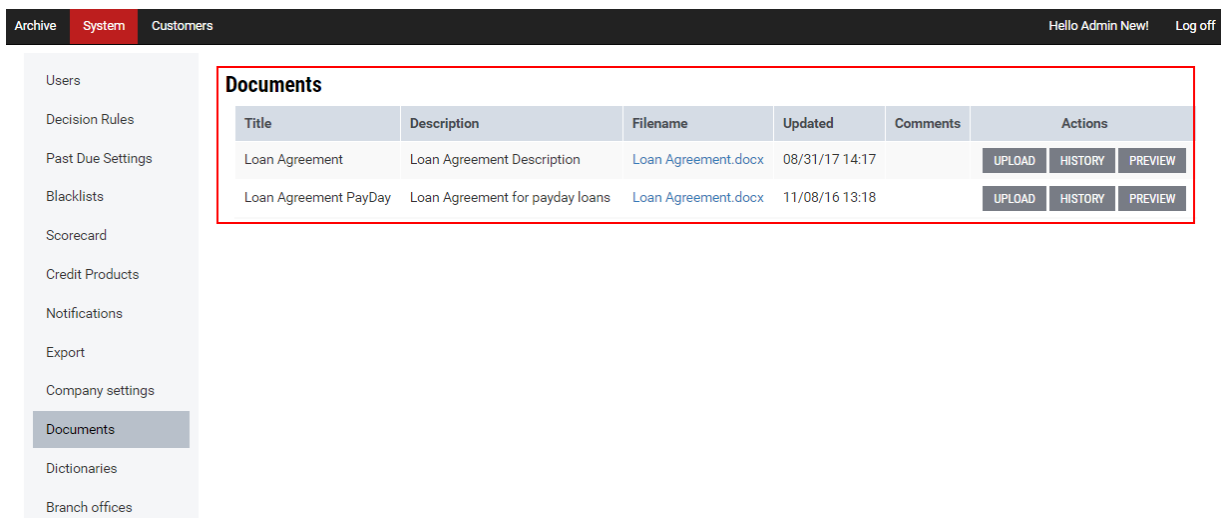
By default, the system provides for downloading two types of documents: a standard loan agreement and a payday loan agreement.

Agreements downloaded in the system can be sent to the borrower by email (refer to the *Managing Static Notifications* subsection above) and will be also available in loan application details.

To download a document:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Documents**.

The **Documents** area displays two documents added to the system:



Title	Description	Filename	Updated	Comments	Actions
Loan Agreement	Loan Agreement Description	Loan Agreement.docx	08/31/17 14:17		UPLOAD HISTORY PREVIEW
Loan Agreement PayDay	Loan Agreement for payday loans	Loan Agreement.docx	11/08/16 13:18		UPLOAD HISTORY PREVIEW

Figure 3-562: The Documents area.

The user can download new documents only by replacing existing ones.

- 3) In the **Documents** area, click **Upload** opposite a document to be replaced.

The *Upload* dialog window opens:

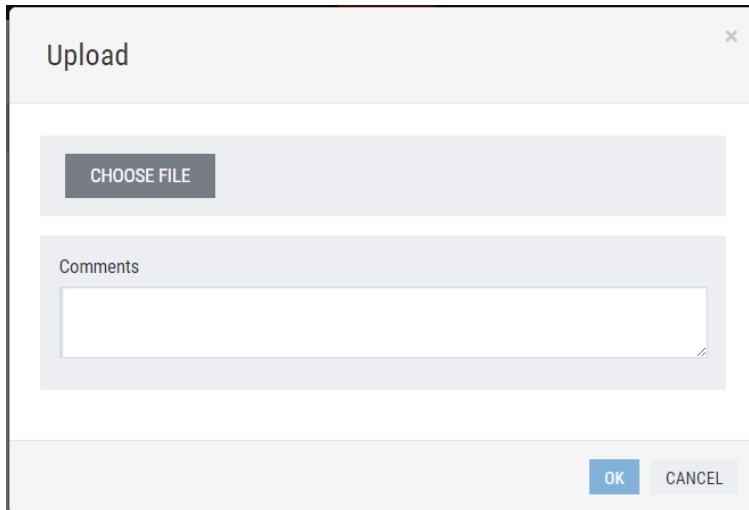


Figure 3-563: The *Upload* dialog window.

- 4) In the *Upload* window, click **Choose file**.

The *Open* dialog window is displayed:

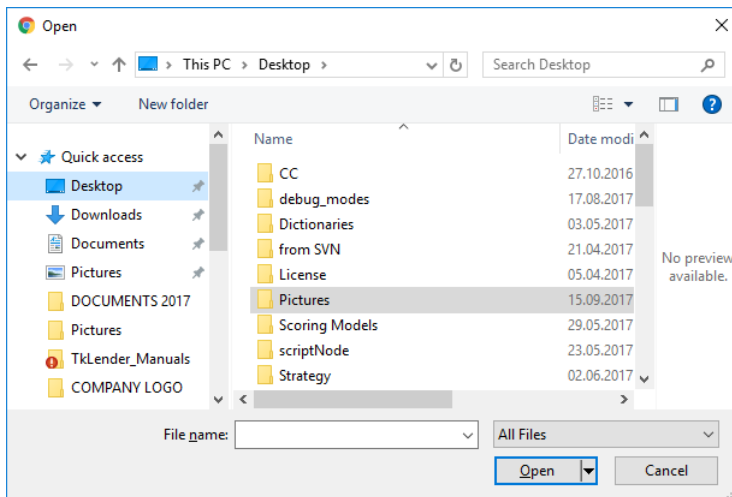


Figure 3-564: The *Open* dialog window.

- 5) In the open window, select a document to be downloaded and click **Open**.

The selected document gets displayed in the *Upload* dialog window:

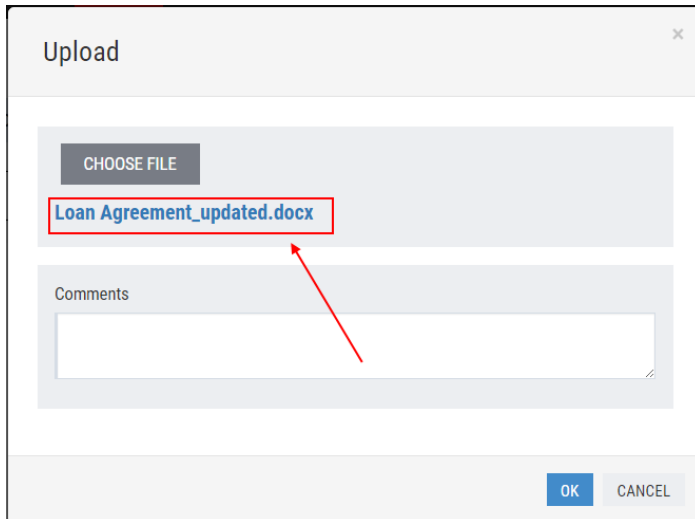


Figure 3-565: The selected document.

- 6) In the *Upload* dialog window, click **OK**.

The downloaded document gets displayed instead of the previous one in the **Documents** area:

Documents

Title	Description	Filename	Updated	Comments	Actions
Loan Agreement	Loan Agreement Description	Loan Agreement_updated.docx	09/15/17 15:44		UPLOAD HISTORY PREVIEW
Loan Agreement PayDay	Loan Agreement for payday loans	Loan Agreement.docx	11/08/16 13:18		UPLOAD HISTORY PREVIEW

Figure 3-566: The downloaded document.

A required document has been downloaded.

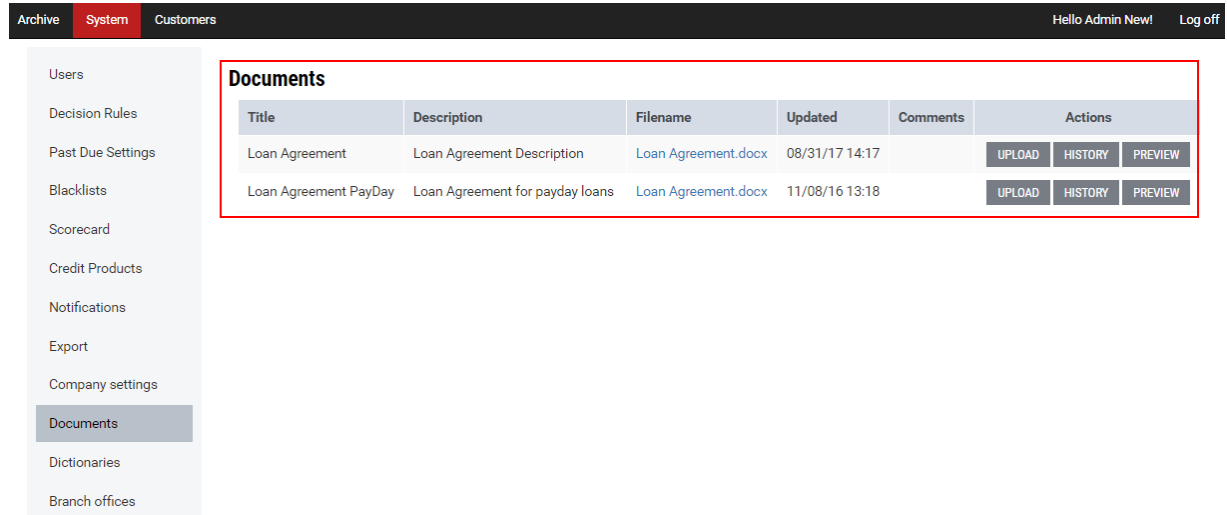
Reviewing the Download History

The current subsection provides instruction on how to review the download history of a document added to the system.

To review the download history:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Documents**.

The **Documents** area displays two documents added to the system:

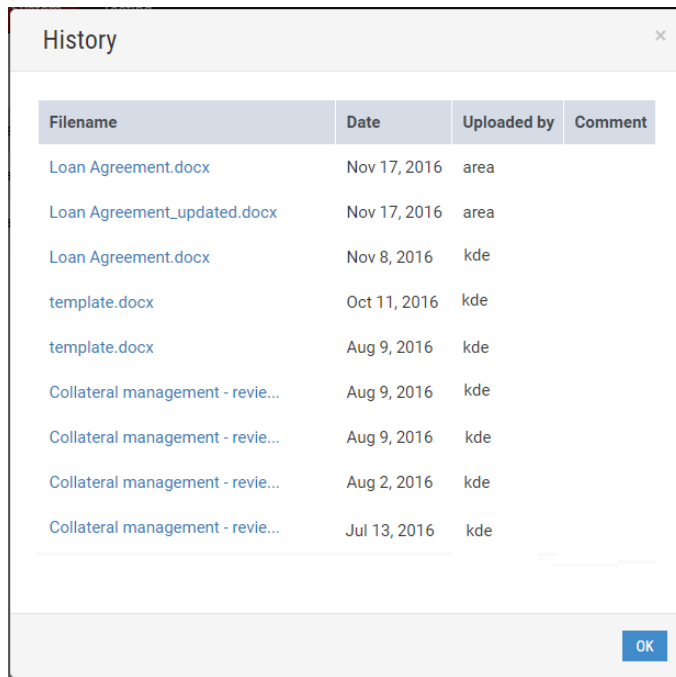


Title	Description	Filename	Updated	Comments	Actions
Loan Agreement	Loan Agreement Description	Loan Agreement.docx	08/31/17 14:17		UPLOAD HISTORY PREVIEW
Loan Agreement PayDay	Loan Agreement for payday loans	Loan Agreement.docx	11/08/16 13:18		UPLOAD HISTORY PREVIEW

Figure 3-567: The Documents area.

- 3) Opposite a corresponding document, click **History**.

The *History* window opens:



The screenshot shows a window titled "History" with a close button (X) in the top right corner. The window contains a table with four columns: "Filename", "Date", "Uploaded by", and "Comment". The table lists several documents, including "Loan Agreement.docx", "Loan Agreement_Updated.docx", "template.docx", and "Collateral management - revie...". The "Uploaded by" column consistently shows "area" or "kde". An "OK" button is located at the bottom right of the window.

Filename	Date	Uploaded by	Comment
Loan Agreement.docx	Nov 17, 2016	area	
Loan Agreement_Updated.docx	Nov 17, 2016	area	
Loan Agreement.docx	Nov 8, 2016	kde	
template.docx	Oct 11, 2016	kde	
template.docx	Aug 9, 2016	kde	
Collateral management - revie...	Aug 9, 2016	kde	
Collateral management - revie...	Aug 9, 2016	kde	
Collateral management - revie...	Aug 2, 2016	kde	
Collateral management - revie...	Jul 13, 2016	kde	

Figure 3-568: The *History* window.

The *History* window displays the following information:

- **Filename:** a name of a downloaded document;
 - **Date:** a date when a document was downloaded;
 - **Uploaded by:** a user who downloaded the document;
 - **Comment:** comments of the user (if any).
- 4) Having reviewed the download history, click **OK** in the *History* window.

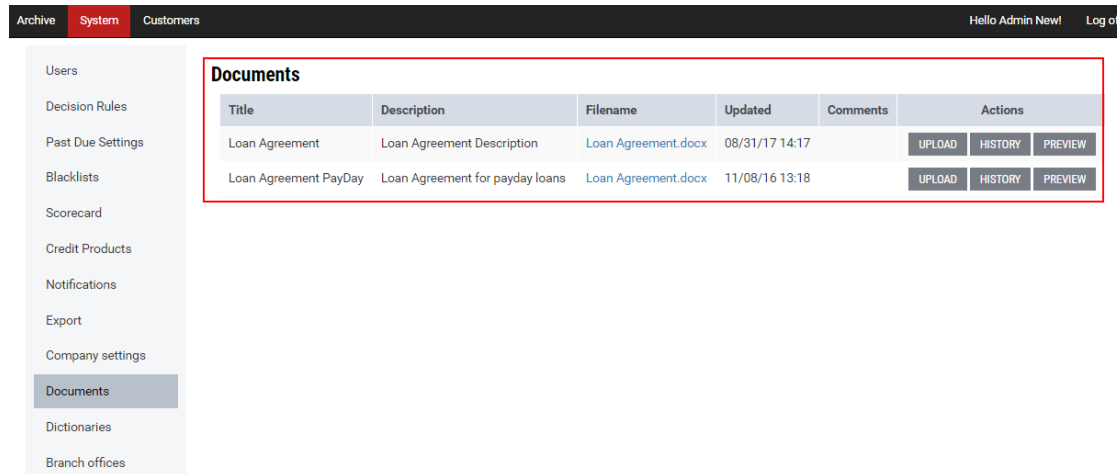
Previewing Uploaded Documents

The current subsection provides instructions on how to preview documents downloaded to the system.

To review a downloaded document:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Documents**.

The **Documents** area displays two documents added to the system:

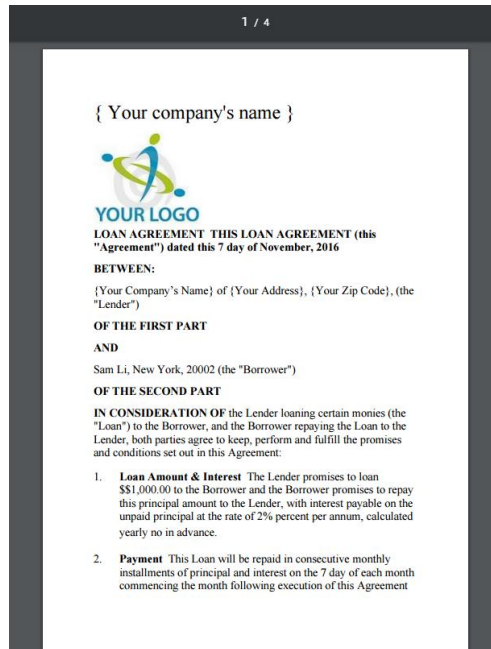


Title	Description	Filename	Updated	Comments	Actions
Loan Agreement	Loan Agreement Description	Loan Agreement.docx	08/31/17 14:17		UPLOAD HISTORY PREVIEW
Loan Agreement PayDay	Loan Agreement for payday loans	Loan Agreement.docx	11/08/16 13:18		UPLOAD HISTORY PREVIEW

Figure 3-569: The Documents area.


- 3) Opposite a corresponding document, click **Preview**.

The document opens in a separate tab of the browser:



1 / 4

{ Your company's name }


YOUR LOGO

LOAN AGREEMENT THIS LOAN AGREEMENT (this "Agreement") dated this 7 day of November, 2016

BETWEEN:
{Your Company's Name} of {Your Address}, {Your Zip Code}, (the "Lender")

OF THE FIRST PART

AND
Sam Li, New York, 20002 (the "Borrower")

OF THE SECOND PART

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfill the promises and conditions set out in this Agreement:

1. **Loan Amount & Interest** The Lender promises to loan \$\$1,000.00 to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 2% percent per annum, calculated yearly no in advance.
2. **Payment** This Loan will be repaid in consecutive monthly installments of principal and interest on the 7 day of each month commencing the month following execution of this Agreement

Figure 3-570: The open document.

Managing Dictionaries

The current subsection provides guidelines on the management of data dictionaries in the Turnkey Lender system.

A data dictionary represents a set of related data items used within the system.

The system contains an internal list of dictionaries that can be managed by the user as follows:

- New data items can be added to dictionaries;
- Existing data items can be edited;
- Existing data items can be removed;
- Required data items can be searched for in dictionaries.

These procedures are described in detail in the subsections below.

Searching for Data Items

The current subsection provides instructions on how to search for data items in a dictionary.

To search for a data item in a dictionary:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Dictionaries**.

The **Dictionaries** area displays internal system dictionaries:

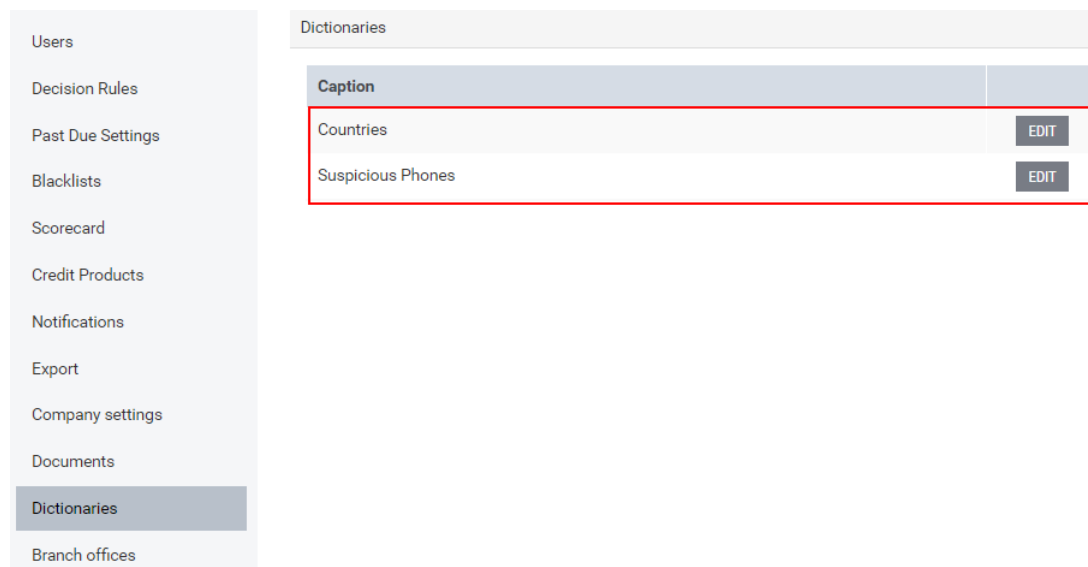


Figure 3-571: System dictionaries.

- 3) Opposite a required dictionary, click **Edit**.

The open window displays data items of the dictionary:



Figure 3-572: Dictionary data items.

- 4) In the **Search** box, enter a value of a data item to be searched for.

If the data item is found in the dictionary, it gets displayed in the window:

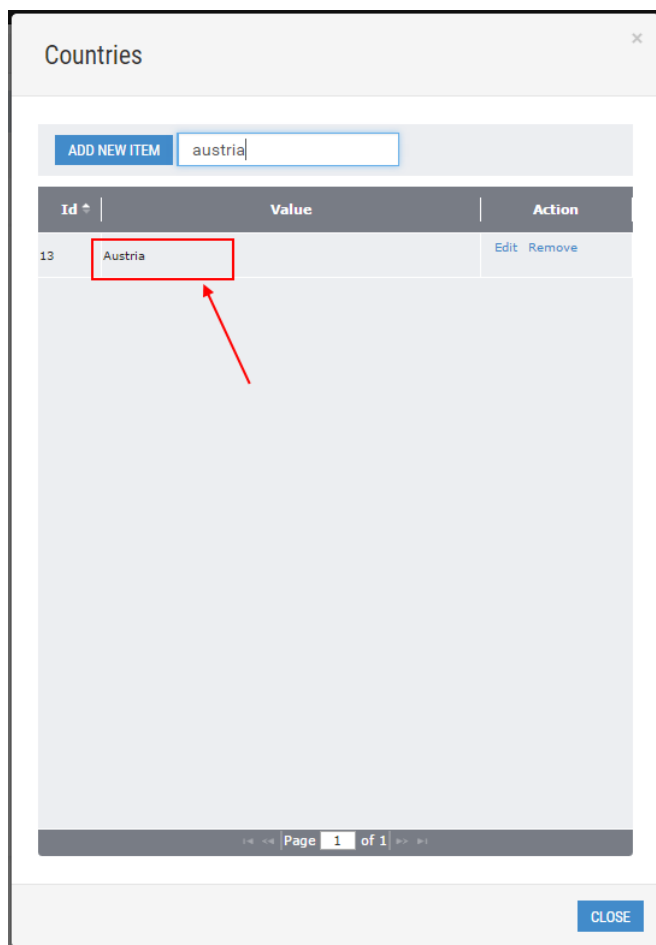


Figure 3-573: The data item is found in the dictionary.

Adding New Data Items

The current subsection provides instructions on how to add a new data item to a dictionary.

To add a new data item:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Dictionaries**.

The **Dictionaries** area displays internal system dictionaries:

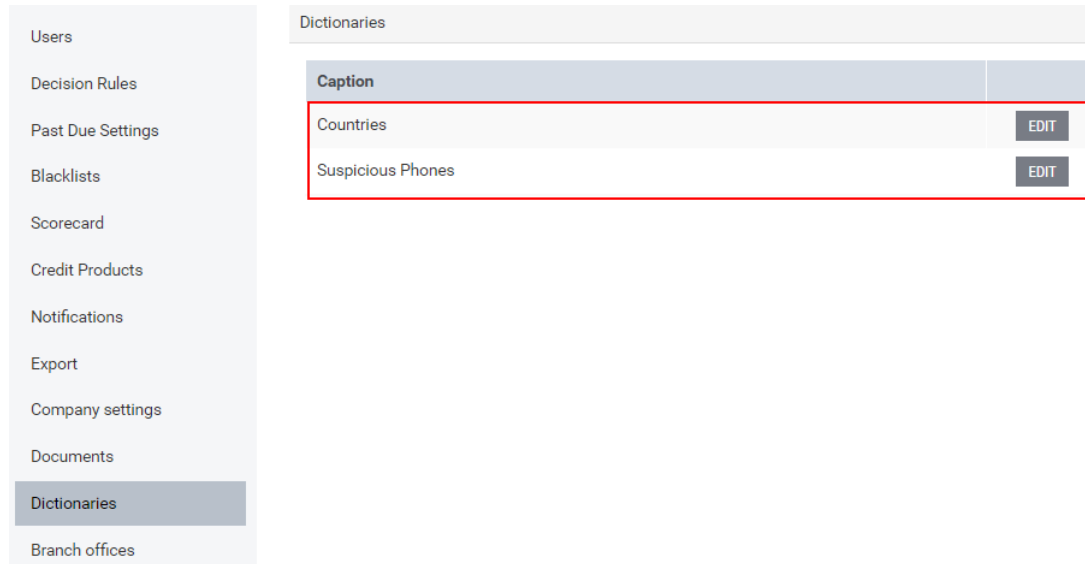


Figure 3-574: System dictionaries.

- 3) Opposite a required dictionary, click **Edit**.

The open window displays data items of the dictionary:



Figure 3-575: Dictionary data items.

- 4) At the top of the window, click **Add new item**.

The *Add new item* window opens:

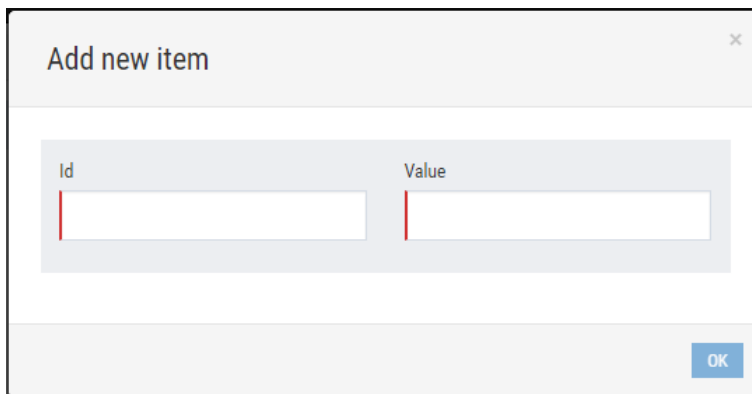


Figure 3-576: The *Add new item* window.

- 5) In the **Id** box, enter a unique identification number of a data item.
- 6) In the **Value** box, enter a value of the data item.
- 7) Click **OK**.

The new data item has been added.

Editing Data Items

The current subsection provides instructions on how to edit a data item of a dictionary.

To edit a data item:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Dictionaries**.

The **Dictionaries** area displays internal system dictionaries:

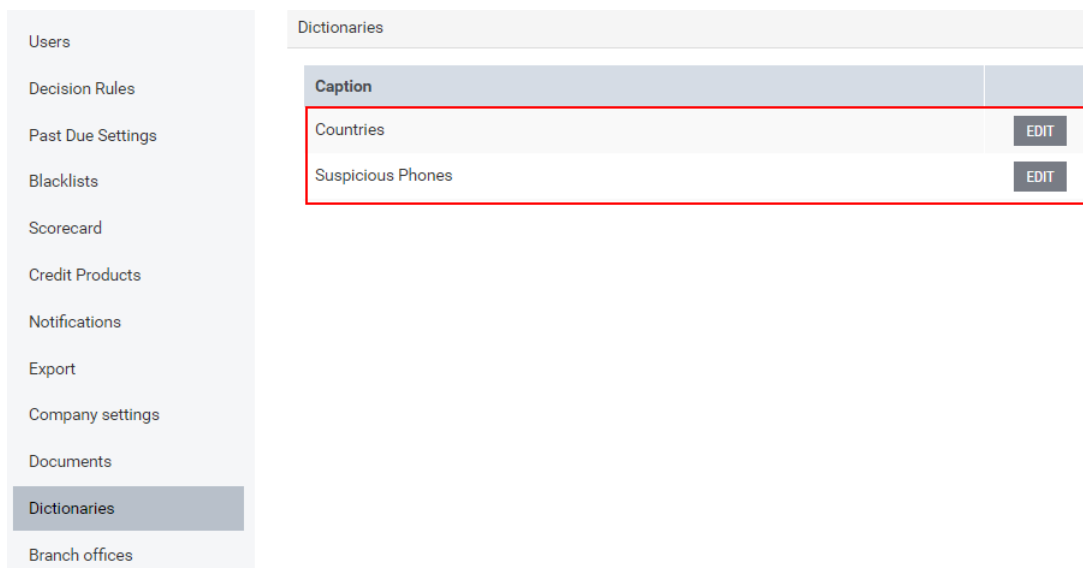


Figure 3-577: System dictionaries.

- 3) Opposite a required dictionary, click **Edit**.

The open window displays data items of the dictionary:



Figure 3-578: Dictionary data items.

- 4) Opposite a required data item, click **Edit**.

The *Edit item* window opens:

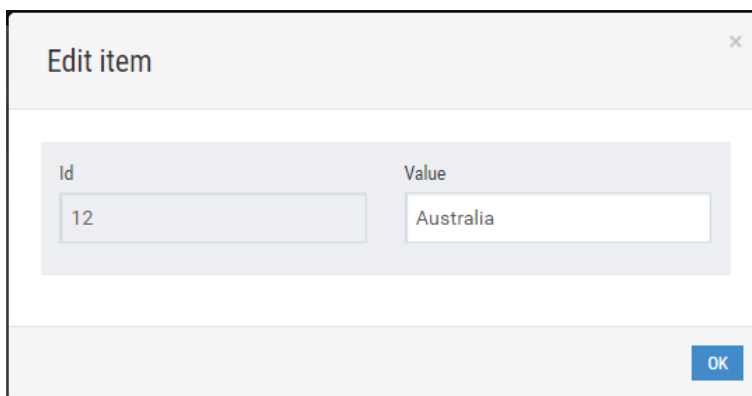


Figure 3-579: The *Edit item* window.

- 5) (Optionally) In the **Id** box, change the unique identification number of the data item.
- 6) (Optionally) In the **Value** box, edit the value of the data item.
- 7) Click **OK**.

The data item has been edited.

Removing Data Items

The current subsection provides instructions on how to remove a data item of a dictionary.

To remove a data item:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Dictionaries**.

The **Dictionaries** area displays internal system dictionaries:

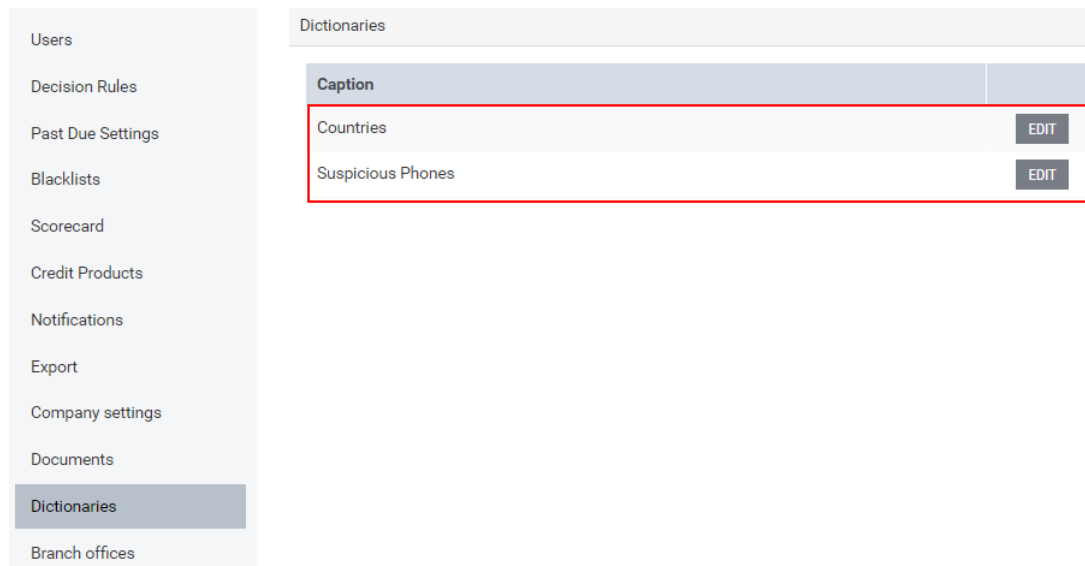


Figure 3-580: System dictionaries.

- 3) Opposite a required dictionary, click **Edit**.

The open window displays data items of the dictionary:



Figure 3-581: Dictionary data items.

- 4) Opposite a required data item, click **Remove**.

The *Remove item* window opens:

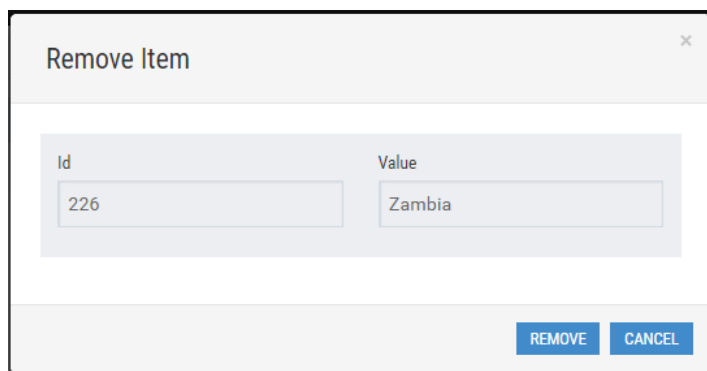


Figure 3-582: The *Remove item* window.

5) (Optionally) In the *Remove Item* box, click **Remove**.

The data item has been removed.

Managing Branch Offices

The current subsection provides instructions on how to manage branch offices of the lending institution.

The developed functionality allows the user to perform the following operations:

- Add a new branch office of the lending institution;
- Edit an added branch office;
- Remove a branch office;
- Add a new sub-branch office of the lending institution;
- Edit an added sub-branch office;
- Remove a sub-branch office.

The detailed description of these procedures is given in the subsections below.

Adding a New Branch

The current subsection provides instructions on how to add a new branch of the lending organization to the Turnkey Lender system.

To add a new branch:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Branch offices**.

The **Branch offices** area is displayed:

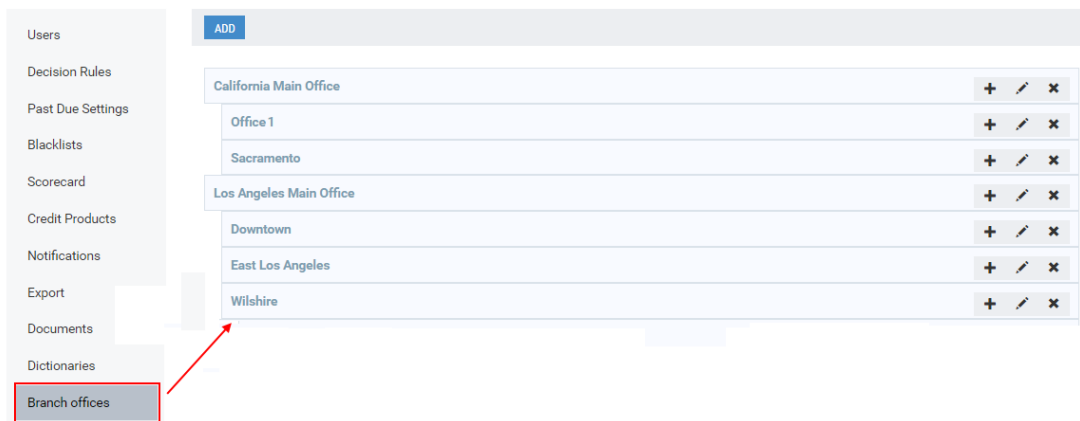


Figure 3-583: The Branch offices area.

- 3) At the top of the working area, click **Add**.

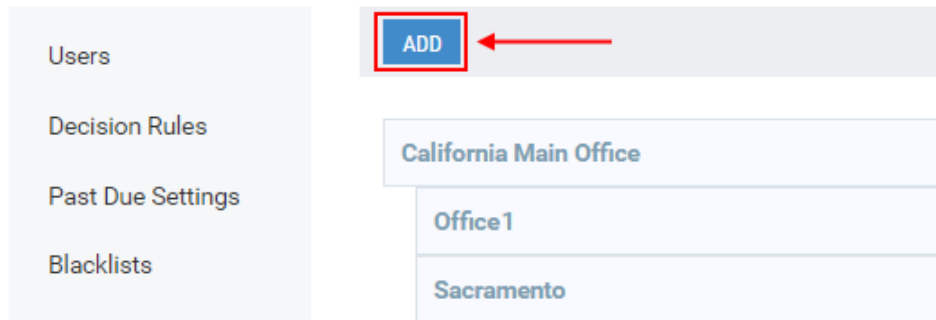


Figure 3-584: Adding a new branch office.

The *Add new branch* window opens:

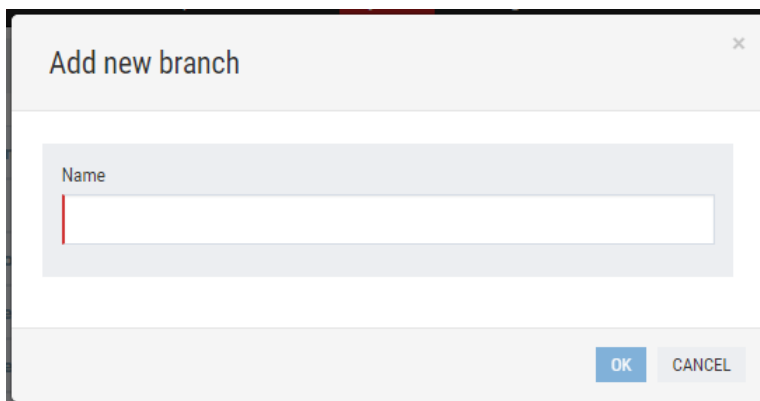


Figure 3-585: The *Add new branch* window.

- 4) In the **Name** box, enter a name of a new branch office.
5) Click **OK**.

The new branch office has been added.

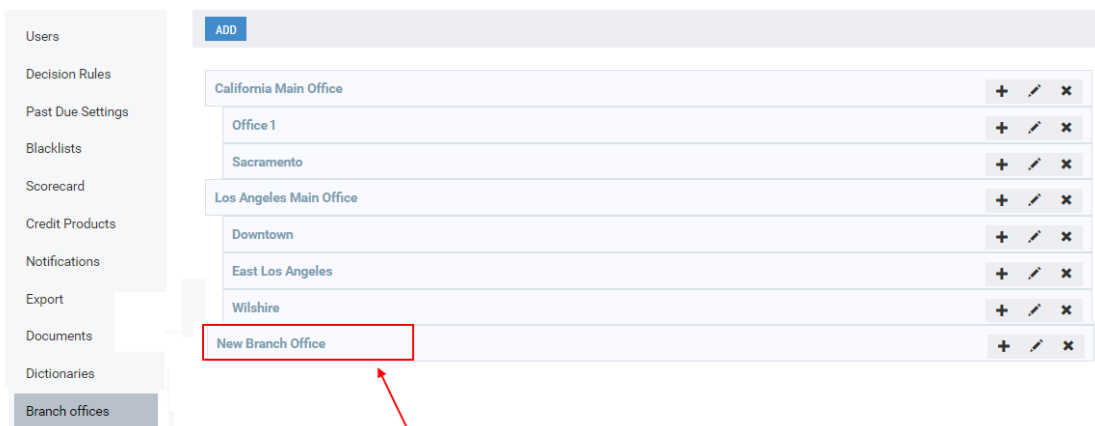


Figure 3-586: The added branch office.

Editing Branches

The current subsection provides information on how to edit an added branch office.

To edit a branch office:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Branch offices**.

The Branch offices area is displayed:

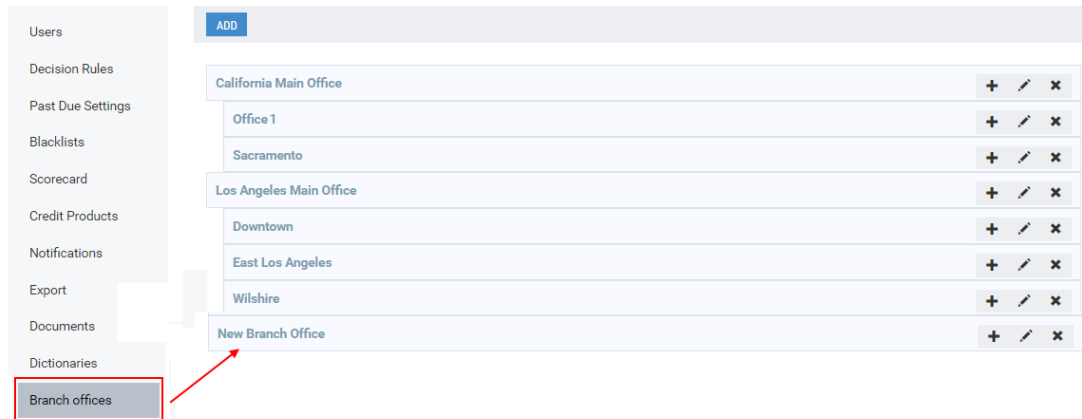


Figure 3-587: The Branch offices area.

- 3) Opposite a name of a required branch office, click **Edit** .

The *Edit branch* window opens:

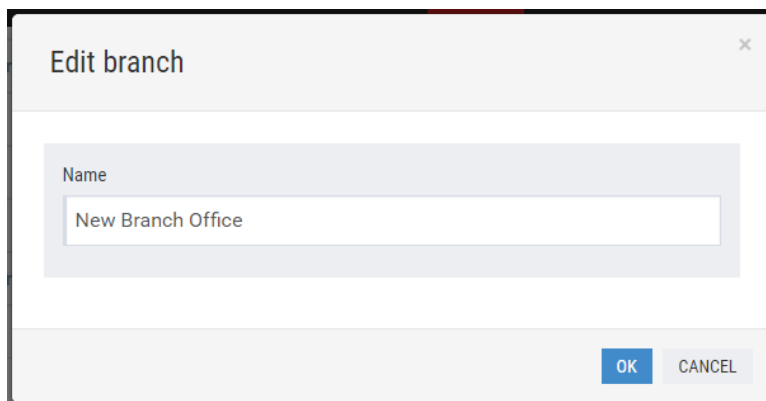


Figure 3-588: The *Edit branch* window.

- 4) In the **Name** box, change the name of the branch office.
- 5) Click **OK**.

The selected branch has been edited.

Deleting Branches

The current subsection provides information on how to delete an added branch office.

To delete a branch office:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Branch offices**.

The Branch offices area is displayed:

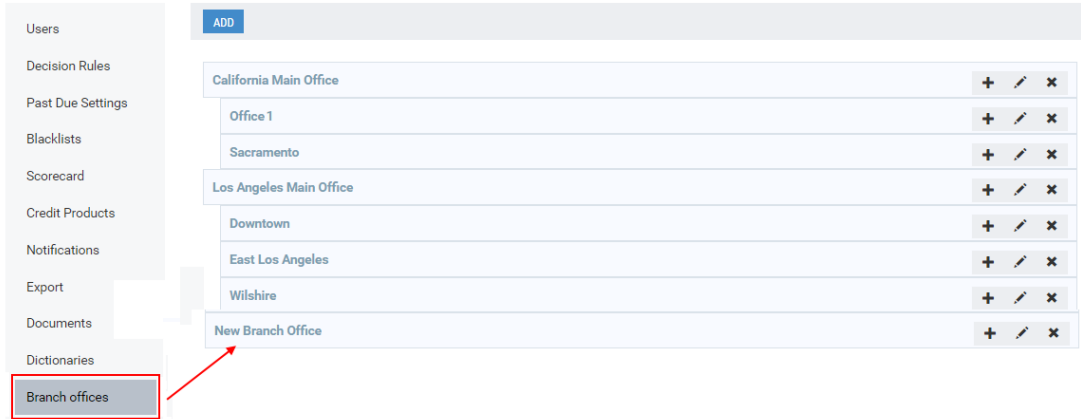


Figure 3-589: The Branch offices area.

- 3) Opposite a name of a required branch office, click **Close** .

The delete confirmation message opens:

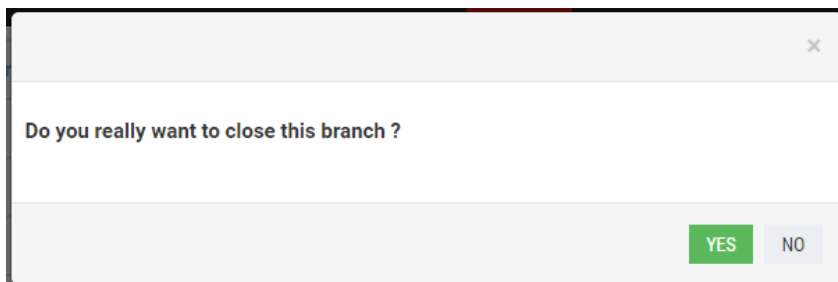


Figure 3-590: The delete confirmation message.

- 4) Click **YES**.

The selected branch has been deleted.

Adding a New Sub-Branch

The current subsection provides instructions on how to add a new sub-branch to the Turnkey Lender system.

To add a new sub-branch:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Branch offices**.

The Branch offices area is displayed:

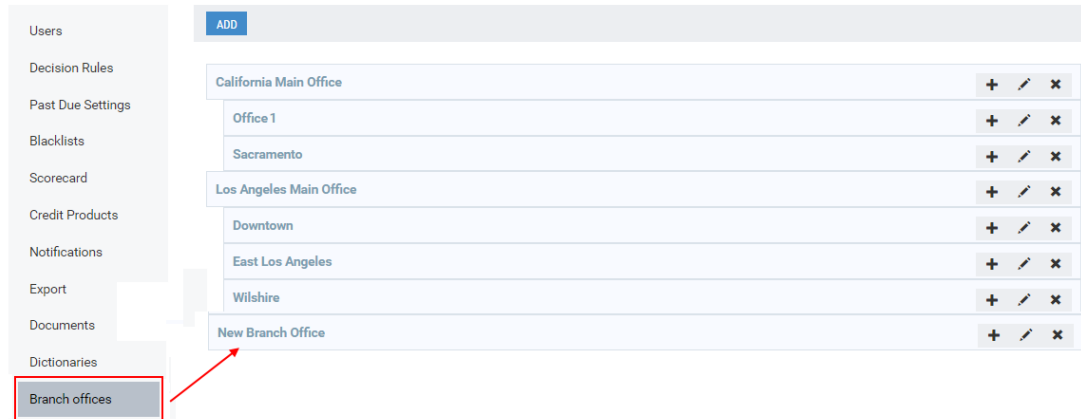



Figure 3-591: The Branch offices area.

- 3) Opposite a name of a required branch office, click **Add** .

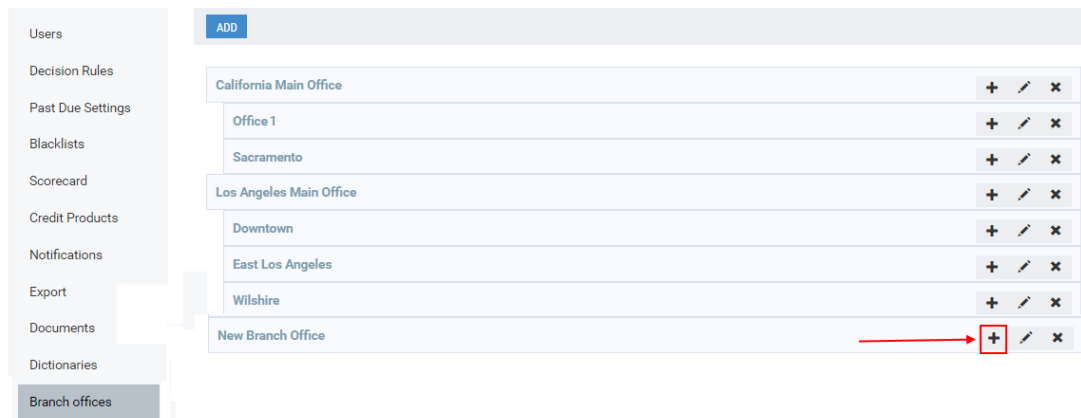


Figure 3-592: Adding a new sub-branch.

The *Add new branch* window opens:

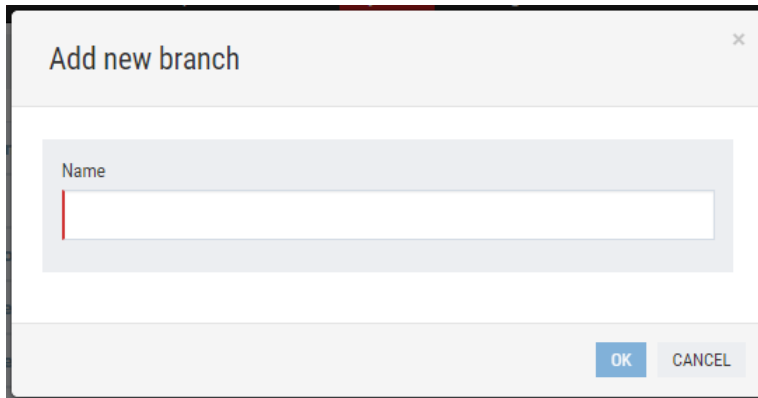
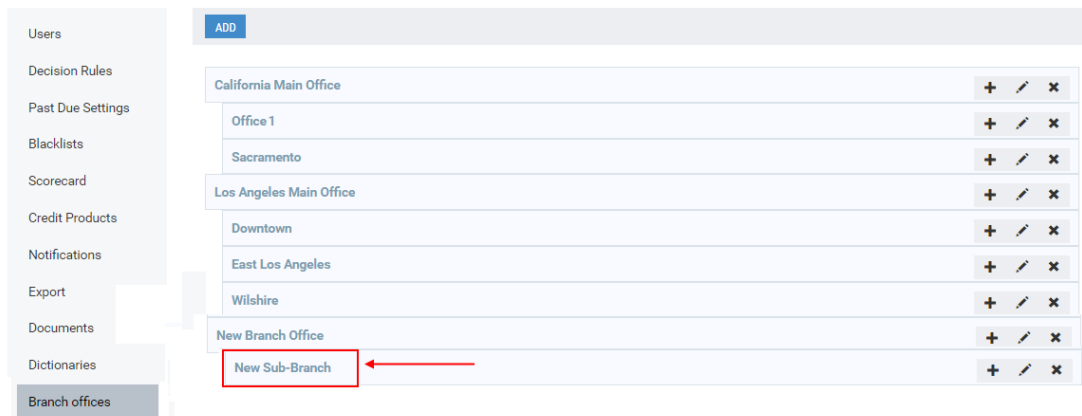


Figure 3-593: The *Add new branch* window.

- 4) In the **Name** box, enter a name of a new sub-branch office.
- 5) Click **OK**.

The new sub-branch has been added.



ADD		
California Main Office	+	/ x
Office 1	+	/ x
Sacramento	+	/ x
Los Angeles Main Office	+	/ x
Downtown	+	/ x
East Los Angeles	+	/ x
Wilshire	+	/ x
New Branch Office	+	/ x
New Sub-Branch	+	/ x

Figure 3-594: The added sub-branch.

Editing Sub-Branches

The current subsection provides instructions on how to edit an added sub-branch.

To edit an added sub-branch:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Branch offices**.

The Branch offices area is displayed:

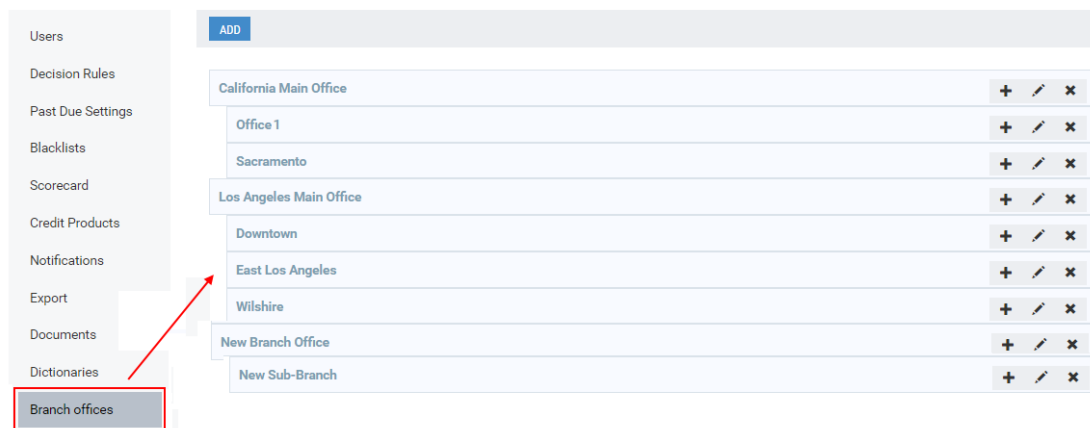



Figure 3-595: The Branch offices area.

- 3) Opposite a name of a required sub-branch, click **Edit** .

The *Edit branch* window opens:

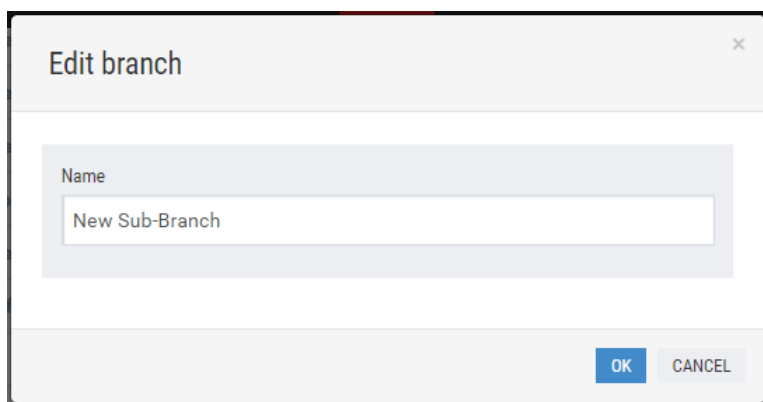


Figure 3-596: The *Edit branch* window.

- 4) In the **Name** box, change the name of the sub-branch.
- 5) Click **OK**.

The selected sub-branch has been edited.

Deleting Sub-Branches

The current subsection provides instructions on how to delete an added sub-branch.

To delete an added sub-branch:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) In the option menu to the left, click **Branch offices**.

The Branch offices area is displayed:

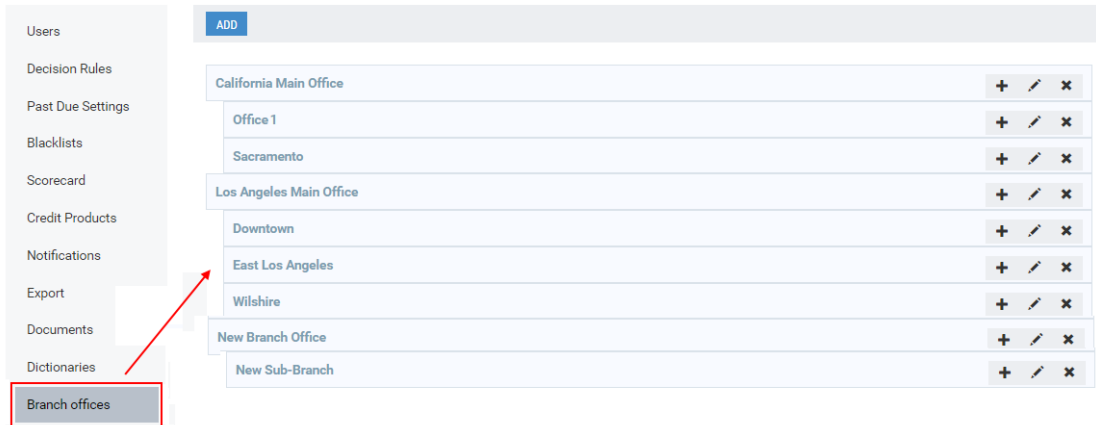



Figure 3-597: The Branch offices area.

- 3) Opposite a name of a required sub-branch, click **Close** .

The delete confirmation message opens:

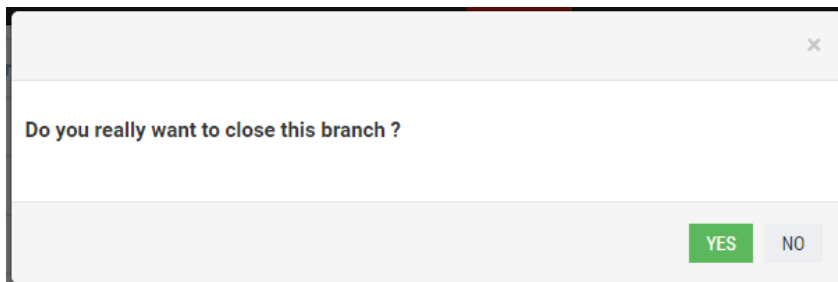


Figure 3-598: The delete confirmation message.

- 4) Click **YES**.

A selected sub-branch has been deleted.

Managing Customers

The current subsection provides instructions for the Administrator on how to manage borrowers.

The Administrator can manage all borrowers registered in the system. The borrower management procedure comprises the following:

- Reviewing borrower's personal details and loans;
- Editing borrower's personal details;
- Changing a borrower's login;
- Resetting a borrower's password;
- Locking out a borrower's personal account;
- Registering a new borrower in the system.

Reviewing Customer's Details and Loans

The current subsection describes the procedure of reviewing borrowers, their details and loan liabilities.

To review borrowers and loans:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **Customers** tab.

The screenshot displays the 'Customers' management interface. At the top, there are navigation tabs for 'Archive', 'System', and 'Customers', along with a user greeting 'Hello Admin New!' and a 'Log off' link. Below the navigation is a search bar and a 'NEW CUSTOMER' button. A table lists customer records with columns for 'Login', 'Full Name', 'Email', and 'Status'. The selected customer, Hubert Kirlin Leffler, III, is shown in a detailed view. This view includes a 'Personal Information' section with fields for First Name (Hubert), Middle Name (Kirlin), Last Name (Leffler), Suffix (III), Gender (Female), Date of Birth (01/03/1985), Education (Graduate), Marital Status (Divorced), Number of Dependents (6), Email (Glenna@reuben.biz), and Citizenship (Resident Alien). Below this is an 'Additional Information' section with fields for Social Security Number (613455201), Monthly Income (\$9000), Monthly Expenses (\$6000), Driver's License (6177905822), State of Issue (Rhode Island), and Car Owner (Yes). Action buttons for 'EDIT', 'CHANGE LOGIN', 'RESET PASSWORD', and 'LOCK USER' are visible above the details.

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler, III	Glenna@reuben.biz	Active
htnejxcd@10mail.org	Erick Dietrich Runoll	htnejxcd@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devante.net	Marcus Gaylord Ber	Amy@devante.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis,	Adonis@vidal.net	
sld7fjlswoo@gmail.cor		sld7fjlswoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfasdfads@asdasda	Hassie Glover Brown	Jack_Fahey@betty.ca	
lappzmgh@10mail.org	Orval Emmerich Boy	lappzmgh@10mail.org	
Maryse_Dickinson@hotmail	Emma Jones	Maryse_Dickinson@hotmail	

Customer Details | Loans

Personal Information






First Name	Middle Name	Last Name	Suffix
Hubert	Kirlin	Leffler	III
Gender	Date of Birth	Education	
Female	01/03/1985	Graduate	
Marital Status	Number of Dependents	Email	
Divorced	6	Glenna@reuben.biz	
Citizenship		Country of Citizenship	
Resident Alien			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
613455201	\$9000	\$6000
Driver's License	State of Issue	Car Owner
6177905822	Rhode Island	Yes

Figure 3-599: The Customers tab.

The table displayed on the left-hand part of the web workplace contains the list of all borrowers registered in the system.

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler	Glenna@reuben.biz	
htnejoxd@10mail.org	Erick Dietrich Runolf	htnejoxd@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Mata	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devante.net	Marcus Gaylord Ber	Amy@devante.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis	Adonis@vidal.net	
sld7fjsswoo@gmail.cor		sld7fjsswoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
Amy@vidal.net	Darren Klein	Jarrett@scorto.com	
dasfasdfadss@asdasda	Hassie Glover Brown	Jack_Fahey@betty.ca	
iappzmggh@10mail.org	Orval Emmerich Boy	iappzmggh@10mail.org	
Maryse_Dickinson@hotmail.com	Emma Jones	Maryse_Dickinson@hotmail.com	



Page 1 of 57

Figure 3-600: Borrowers registered in the system.

The table displays the following data:

- **Login:** a borrower’s login used to enter a personal account. For more information on how to work in a borrower’s personal account, refer to the *Borrower’s Personal Account* section below.
- **Full name:** a borrower’s full name;
- **Email:** a borrower’s email;
- **Status:** a status of the borrower’s personal account.

The borrower’s personal account can be in the following statuses:

- Active: the **Status** box is empty for active accounts of borrowers.
- Locked: the **Status** box displays a padlock  for locked accounts of borrowers.
- Draft: a borrower’s application form is incomplete. This status is displayed as follows: 

To facilitate the review of borrowers in the table, the user can search for a necessary borrower, sort the list of borrowers and navigate between pages. For more information on how to perform these

procedures, refer to the subsections describing the same functionality for loan applications: *Searching for Applications, Sorting Applications, Using Page Navigation*.

- To review borrower's details, click a corresponding borrower in the table.

Borrower's details are displayed to the right of the table on the **Customer Details** tab:

The screenshot shows a web interface with a table of borrowers on the left and a detailed view for a selected borrower on the right. The table has columns for Login, Full Name, Email, and Status. The detailed view is titled 'Customer Details' and includes sections for Personal Information and Additional Information.

Login	Full Name	Email	Status
user@mail.com		user@mail.com	
test@gmail.com		test@gmail.com	✖
adsfsadf@dsfsdf.com	Yessenia Terry Jacob	Brionna.Fritsch@cathar	
dpalmer@test.com	David Palmer	david@palmer.com	
Beatrice_Corkery@juds	Fermin Considine	Ki Beatrice_Corkery@juds	
david@net	David Gerlach	Delta88@gmail.com	
alex10@mail.ru		alex10@mail.ru	✖
l7@ukr.net		l7@ukr.net	✖
luda7@ukr.net	Test One	luda7@ukr.net	
Matilda.Donnelly@dayn	Issac Harber	Matilda.Donnelly@dayr	
zxc@zxc.zxc	Abraham Lehner	GisCyrus.Vandervort@des	
david@test.com	David Palmer	david@test.com	
tesla_2@gmail.com	Nikolo Tesla	tesla_2@gmail.com	
ovqnvqcbairz@dropma	David Gerlach	Delta88@gmail.com	
user@mail.com	Zzz Zz Zzz, Sr	user@mail.com	

Customer Details | Loans

Personal Information

First Name	Middle Name	Last Name	Suffix
David		Palmer	
Gender	Date of Birth	Education	
Male	06/16/1970	Graduate	
Marital Status	Number of Dependents	Email	
Married	0	david@palmer.com	
Citizenship			
US Citizen			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
519864579	\$ 12000	\$ 10000
Driver's License	State of Issue	Car Owner
		Yes

Figure 3-601: The Customer Details tab.

If a borrower's account has been locked out by the administrator, a block reason can be reviewed in the **Block reason** area on top of the web workplace:

The screenshot shows a web interface with a detailed view for a selected borrower. The 'Block reason' area is highlighted with a red box and an arrow pointing to it.

Name	David Madisson, Jr	Status	Locked
Email	ds@gmail.com	Block reason	The account is locked out for security reasons.

EDIT CHANGE LOGIN RESET PASSWORD UNLOCK USER

Figure 3-602: The borrower's account has been blocked.

4) To review all loans of the selected borrower, click the **Loans** tab.

Name	David Palmer	Status	Active
Email	david@test.com	Block reason	-

Customer Details **Loans**

<> Loan ID: EL-91	Amount: \$1,000.00	Term: 6 months	Status: Repaid <input type="checkbox"/>
<> Loan ID: EL-3988	Amount: \$1,000.00	Term: 5 months	Status: Rejected <input type="checkbox"/>
<> Loan ID: EL-9291	Amount: \$1,000.00	Term: 5 months	Status: Collateral <input type="checkbox"/>
<> Loan ID: EL-9292	Amount: \$1,000.00	Term: 5 months	Status: Past Due <input type="checkbox"/>
<> Loan ID: EL-9303	Amount: \$1,000.00	Term: 5 months	Status: Restructured <input type="checkbox"/>
<> Loan ID: EL-9303-R1	Amount: \$1,455.73	Term: 7 months	Status: Past Due <input type="checkbox"/>
<> Loan ID: EL-9310	Amount: \$1,000.00	Term: 5 months	Status: Restructured <input type="checkbox"/>
<> Loan ID: EL-9310-R1	Amount: \$1,073.84	Term: 4 months	Status: Restructured <input type="checkbox"/>
<> Loan ID: EL-9310-R2	Amount: \$2,050.55	Term: 1 months	Status: Past Due <input type="checkbox"/>

Figure 3-603: The Loans tab.

5) To review details of a certain loan, click a line of this loan.

Loan details are displayed in the expanded area:

Customer Details **Loans**

<> Loan ID: EL-91	Amount: \$1,000.00	Term: 6 months	Status: Repaid <input type="checkbox"/>
<> Loan ID: EL-3988	Amount: \$1,000.00	Term: 5 months	Status: Rejected <input type="checkbox"/>
<> Loan ID: EL-9291	Amount: \$1,000.00	Term: 5 months	Status: Collateral <input type="checkbox"/>
<> Loan ID: EL-9292	Amount: \$1,000.00	Term: 5 months	Status: Past Due <input type="checkbox"/>
<> Loan ID: EL-9303	Amount: \$1,000.00	Term: 5 months	Status: Restructured <input type="checkbox"/>
<> Loan ID: EL-9303-R1	Amount: \$1,455.73	Term: 7 months	Status: Past Due <input type="checkbox"/>
Interest Rate: 3.00%		Outstanding Balance: \$717.63	Past Due Overpayment: \$9.28
Average Installment:		Outstanding Principal: \$641.30	Total Repaid Amount: \$838.79
<> Loan ID: EL-9310	Amount: \$1,000.00	Term: 5 months	Status: Restructured <input type="checkbox"/>
<> Loan ID: EL-9310-R1	Amount: \$1,073.84	Term: 4 months	Status: Restructured <input type="checkbox"/>
<> Loan ID: EL-9310-R2	Amount: \$2,050.55	Term: 1 months	Status: Past Due <input type="checkbox"/>

Figure 3-604: Loan details.

a. To collapse the expanded area, click the line of the loan again.

Editing Customer's Details

The current subsection describes the procedure of editing borrower's personal details stored in the system database.

To edit borrower's personal details:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **Customers** tab.

Archive System Customers Hello Admin New! Log off

NEW CUSTOMER Search

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler	Glenna@reuben.biz	
htnejxod@10mail.org	Erick Dietrich Runell	htnejxod@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devante.net	Marcus Gaylord Berj	Amy@devante.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis	Adonis@vidal.net	
slid7fjssvoo@gmail.cor		slid7fjssvoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfasdfadss@asdasda	Hassie Glover Browr	Jack_Fahey@betty.ca	
lappzmgh@10mail.org	Orval Emmerich Boy	lappzmgh@10mail.org	
Maryse_Dickinson@hotmail	Emma Jones	Maryse_Dickinson@hotmail	

Customer Details Loans

Personal Information

First Name	Middle Name	Last Name	Suffix
Hubert	Kirlin	Leffler	III
Gender	Date of Birth	Education	
Female	01/03/1985	Graduate	
Marital Status	Number of Dependents	Email	
Divorced	6	Glenna@reuben.biz	
Citizenship		Country of Citizenship	
Resident Alien			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
613455201	\$9000	\$6000
Driver's License	State of Issue	Car Owner
6177905822	Rhode Island	Yes

Figure 3-605: The Customers tab.

- 3) In the table displayed on the left-hand part of the web workplace, click a borrower whose personal details are to be edited.
- 4) Click the **Edit** button.

Name Anna Erdman Status Active
Email Glen40@hotmail.com Block reason -

EDIT CHANGE LOGIN RESET PASSWORD LOCK USER

Figure 3-606: Editing borrower's details.

The *Customer Details* window opens:

The screenshot shows the 'Customer Details' window with the following sections and data:

- Personal Information:**
 - First Name: Anna
 - Middle Name: (empty)
 - Last Name: Erdman
 - Suffix: (empty)
 - Gender: Female
 - Date of Birth: 07/30/1965
 - Education: High School
 - Marital Status: Divorced
 - Number of Dependents: 1
 - Email: Glen40@hotmail.com
 - Citizenship: Resident Alien
 - Country of Citizenship: 222
- Additional Information:**
 - Social Security Number: 353-15-6968
 - Monthly Income: \$ 1291
 - Monthly Expenses: \$ 826
 - Driver's License: 01234567890
 - State of Issue: Minnesota
 - Car Owner: Yes
 - Main Phone: 8879978958
 - Alternative Phone: 8914003434
- Employment Information:**
 - Income Type: Employed
 - How Often Are You Paid?: Twice a Month
 - Employer: in
 - Size of the Company: 12
 - Job Title: Civil Servant
 - Hire Date: 12/26/2016
 - Employee Verification Phone: 1798200303 ext.05743
 - Work Phone: 2991819718 ext.29636
- Address:**
 - Resides at Address: Years: 2, Months: 5
 - Street: Percy Ville
 - Apartment: 67
 - City: West Annetstad
 - State: Minnesota
 - Zip Code: 34391-9444
 - Residential Status: Own
- Bank Account:**
 - Type of Account: Checking
 - Routing Number: 91199650
 - Account Number: 54721704
 - Time with Bank Account: Month
 - Bank Name: et
 - Bank Phone: 2571870874 ext.78594
- Documents:**
 - CHOOSE FILE

Buttons: OK, CANCEL

Figure 3-607: The *Customer Details* window.

- 5) To change borrower's details, repeat steps 3)-10) of the procedure described in the *Creating A Non-Collateral Application for a New Borrower* subsection above.
- 6) Click **OK** to apply changes.

The borrower's details have been changed.

Changing a Customer's Login

The current subsection describes the procedure of changing a borrower's login used to enter a personal account.

To change a borrower's login:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **Customers** tab.

Archive System Customers Hello Admin New! Log off

NEW CUSTOMER Search

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler	Glenna@reuben.biz	
htnejcxd@10mail.org	Erick Dietrich Runoll	htnejcxd@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devante.net	Marcus Gaylord Ber	Amy@devante.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis	Adonis@vidal.net	
sld7fjlswoo@gmail.cor		sld7fjlswoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfaadfads@asdasda	Hassie Glover Browr	Jack_Fahey@betty.ca	
iappzmggh@10mail.org	Orval Emmerich Boy	iappzmggh@10mail.org	
Maryse_Dickinson@hot	Emma Jones	Maryse_Dickinson@hot	

Customer Details Loans

Personal Information

First Name	Middle Name	Last Name	Suffix
Hubert	Kirlin	Leffler	III
Gender	Date of Birth	Education	
Female	01/03/1985	Graduate	
Marital Status	Number of Dependents	Email	
Divorced	6	Glenna@reuben.biz	
Citizenship		Country of Citizenship	
Resident Alien			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
613455201	\$ 9000	\$ 6000
Driver's License	State of Issue	Car Owner
6177905822	Rhode Island	Yes

Figure 3-608: The Customers tab.

- 3) In the table displayed on the left-hand part of the web workplace, click a borrower whose login is to be changed.
- 4) Click the **Change login** button.

Name Anna Erdman Status Active
Email Glen40@hotmail.com Block reason -

EDIT CHANGE LOGIN RESET PASSWORD LOCK USER

Figure 3-609: Changing a login.

The *Change login* window opens:

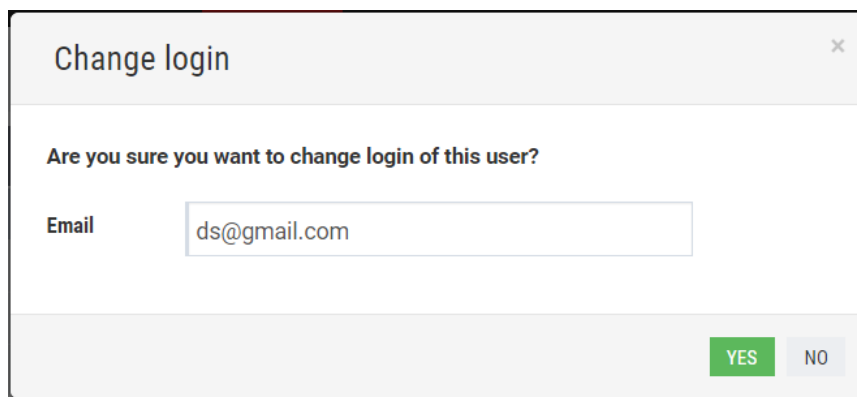


Figure 3-610: The *Change login* window.

- 5) In the **Email** box, change a borrower's email to be used as a login when entering the system.
- 6) Click **YES**.

The borrower's login has been changed. A corresponding notification about a changed login gets automatically sent to a borrower's email.

Resetting a Customer's Password

The current subsection describes the procedure of resetting a borrower's password used to enter a personal account.

To reset a borrower's password:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **Customers** tab.

Archive System Customers Hello Admin New! Log off

NEW CUSTOMER Search

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler	Glenna@reuben.biz	
htnejxxd@10mail.org	Erick Dietrich Runell	htnejxxd@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devante.net	Marcus Gaylord Berj	Amy@devante.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis,	Adonis@vidal.net	
slid7fjssvoo@gmail.cor		slid7fjssvoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfasdfads@asdasda	Hassie Glover Browr	Jack_Fahey@betty.ca	
lappzmggh@10mail.org	Orval Emmerich Boy	lappzmggh@10mail.org	
Maryse_Dickinson@hotmail	Emma Jones	Maryse_Dickinson@hotmail	

Name: Hubert Kirlin Leffler, III
Email: Glenna@reuben.biz
Status: Active
Block reason: -

EDIT CHANGE LOGIN RESET PASSWORD LOCK USER

Customer Details Loans

Personal Information

First Name	Middle Name	Last Name	Suffix
Hubert	Kirlin	Leffler	III
Gender	Date of Birth	Education	
Female	01/03/1985	Graduate	
Marital Status	Number of Dependents	Email	
Divorced	6	Glenna@reuben.biz	
Citizenship		Country of Citizenship	
Resident Alien			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
613455201	\$9000	\$6000
Driver's License	State of Issue	Car Owner
6177905822	Rhode Island	Yes

Figure 3-611: The Customers tab.

- 3) In the table displayed on the left-hand part of the web workplace, click a borrower whose password is to be reset.
- 4) Click the **Reset password** button.

Name: Anna Erdman
Email: Glen40@hotmail.com
Status: Active
Block reason: -

EDIT CHANGE LOGIN RESET PASSWORD LOCK USER

Figure 3-612: Resetting a password.

The confirmation message opens:

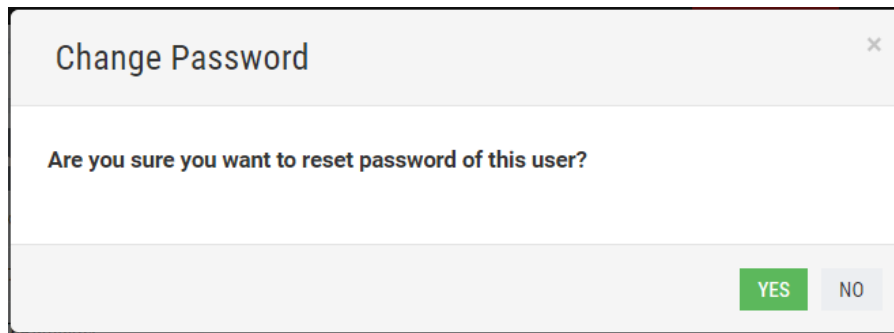


Figure 3-613: The confirmation message.

- 5) Click **YES**.

A reset password link has been sent to a borrower's email. After the borrower changes a password, a message confirming a successful operation will be displayed.

Locking out a Customer's Account

The current subsection provides instructions for the administrator on how to lock out a borrower's personal account registered in the system.

To lock out a borrower's personal account:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **Customers** tab.

Archive System Customers Hello Admin New! Log off

NEW CUSTOMER Search

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler	Glenna@reuben.biz	
htnejxod@10mail.org	Erick Dietrich Runell	htnejxod@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	✖
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	✖
Amy@devante.net	Marcus Gaylord Berj	Amy@devante.net	
email123@acc.net		email123@acc.net	✖
Adonis@vidal.net	Retha Stokes Davis,	Adonis@vidal.net	
slid7fjssvoo@gmail.cor		slid7fjssvoo@gmail.cor	✖
Email12@ukr.net		Email12@ukr.net	✖
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfasdfadss@asdasda	Hassie Glover Browr	Jack_Fahey@betty.ca	
lappzmgh@10mail.org	Orval Emmerich Boy	lappzmgh@10mail.org	
Maryse_Dickinson@hot	Emma Jones	Maryse_Dickinson@hot	

Customer Details Loans

Personal Information

First Name	Middle Name	Last Name	Suffix
Hubert	Kirlin	Leffler	III
Gender	Date of Birth	Education	
Female	01/03/1985	Graduate	
Marital Status	Number of Dependents	Email	
Divorced	6	Glenna@reuben.biz	
Citizenship		Country of Citizenship	
Resident Alien			

Additional Information

Social Security Number	Monthly Income	Monthly Expenses
613455201	\$9000	\$6000
Driver's License	State of Issue	Car Owner
6177905822	Rhode Island	Yes

Figure 3-614: The Customers tab.

- 3) In the table displayed on the left-hand part of the web workplace, click a borrower whose account is to be locked out.
- 4) Click the **Lock user** button.

Name Anna Erdman Status Active

Email Glen40@hotmail.com Block reason -

EDIT CHANGE LOGIN RESET PASSWORD LOCK USER

Figure 3-615: Locking out a borrower.

The confirmation message opens:

A confirmation dialog box with the title "Are you sure you want to lock customer?". It contains a "Comment:" label and a large empty text area for input. At the bottom right, there are two buttons: a green "YES" button and a grey "NO" button.

Figure 3-616: The confirmation message.

- 5) (*Optionally*) In the **Comment** box, enter comments if necessary.
- 6) Click **YES**.

The borrower's personal account has been locked out and a padlock is displayed in the **Status** column opposite a corresponding borrower:

A table with a search bar and a "NEW CUSTOMER" button at the top. The table has four columns: Login, Full Name, Email, and Status. The first row shows a user with a padlock icon in the Status column, indicating they are locked out.

NEW CUSTOMER	Search			
Login	Full Name	Email	Status	
Melyna_Conroy1@gmail.com	Marisol Blick	Melyna_Conroy1@gmail.com		
Brenda.Legros@estel.net	Cruz Hahn Jacobs, Sr	Cruz@gmail.com		

Figure 3-617: The borrower's personal account is locked out.

Note: *The borrower's personal account is locked out for an unlimited period. To unlock the borrower's personal account, click the **Unlock user** button.*

A card showing user details for Ceasar Ratke. The Status is "Locked" and the Block reason is "locked out for security reasons". The "UNLOCK USER" button is highlighted with a red arrow.

Name	Ceasar Ratke	Status	Locked
Email	Modesto.Bergstrom@hotmail.com	Block reason	locked out for security reasons
EDIT CHANGE LOGIN RESET PASSWORD UNLOCK USER			

Figure 3-618: Unlocking the borrower's personal account.

Registering a New Customer

The current subsection provides instructions for the administrator on how to register the borrower in the Turnkey Lender system.

A registered borrower receives a login and password to an email address. Using credentials received, the borrower can enter a personal account and perform certain operations (for more information on the functionality available to the borrower in the personal account, refer to the *Borrower's Personal Account* subsection below).

Besides, the user with the Originator role can create a loan application for the registered borrower (for more information, refer to *Creating a Non-Collateral Loan Application, Creating a Collateral Loan Application*).

To register a new borrower:

- 1) Enter a web workplace as described in *Log on to Turnkey Lender*.
- 2) On the web workplace, click the **Customers** tab.

The screenshot displays the 'Customers' tab in the Turnkey Lender web workplace. At the top, there is a navigation bar with 'Archive', 'System', and 'Customers' tabs. The 'Customers' tab is active, and the user is logged in as 'Hello Admin New!' with a 'Log off' option. Below the navigation bar, there is a 'NEW CUSTOMER' button and a search field. A table lists customer records with columns for Login, Full Name, Email, and Status. On the right, a detailed view for a customer named Hubert Kirlin Leffler, III is shown, including personal information (First Name, Middle Name, Last Name, Suffix, Gender, Date of Birth, Education, Marital Status, Number of Dependents, Email, Citizenship) and additional information (Social Security Number, Monthly Income, Monthly Expenses, Driver's License, State of Issue, Car Owner).

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler, III	Glenna@reuben.biz	Active
htnejxcd@10mail.org	Erick Dietrich Runoll	htnejxcd@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devanta.net	Marcus Gaylord Ber	Amy@devanta.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis,	Adonis@vidal.net	
sld7fjsswoo@gmail.cor		sld7fjsswoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfasdfads@asdada	Hassie Glover Browr	Jack_Fahey@betty.ca	
iappzmgh@10mail.org	Orval Emmerich Boy	iappzmgh@10mail.org	
Maryse_Dickinson@hotmail	Emma Jones	Maryse_Dickinson@hotmail	

Customer Details: Loans

Personal Information

First Name	Middle Name	Last Name	Suffix
Hubert	Kirlin	Leffler	III
Gender	Date of Birth	Education	
Female	01/03/1985	Graduate	
Marital Status	Number of Dependents	Email	
Divorced	6	Glenna@reuben.biz	
Citizenship		Country of Citizenship	
Resident Alien			

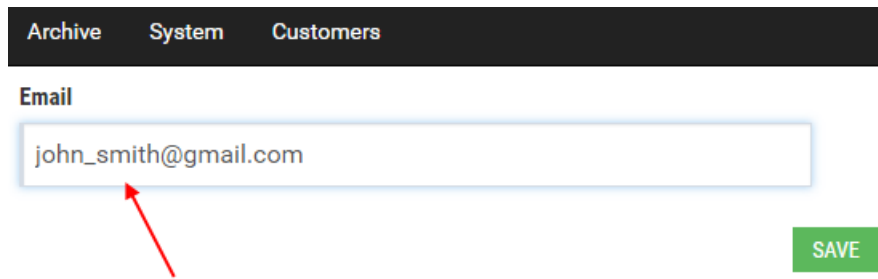
Additional Information

Social Security Number	Monthly Income	Monthly Expenses
613455201	\$ 9000	\$ 6000
Driver's License	State of Issue	Car Owner
6177905822	Rhode Island	Yes

Figure 3-619: The Customers tab.

- 3) Above the table displayed on the left-hand part of the web workplace, click the **New customer** button.

- 4) In the **Email** box, enter a borrower's email to be used as a login for entering a personal account.



Archive System Customers

Email

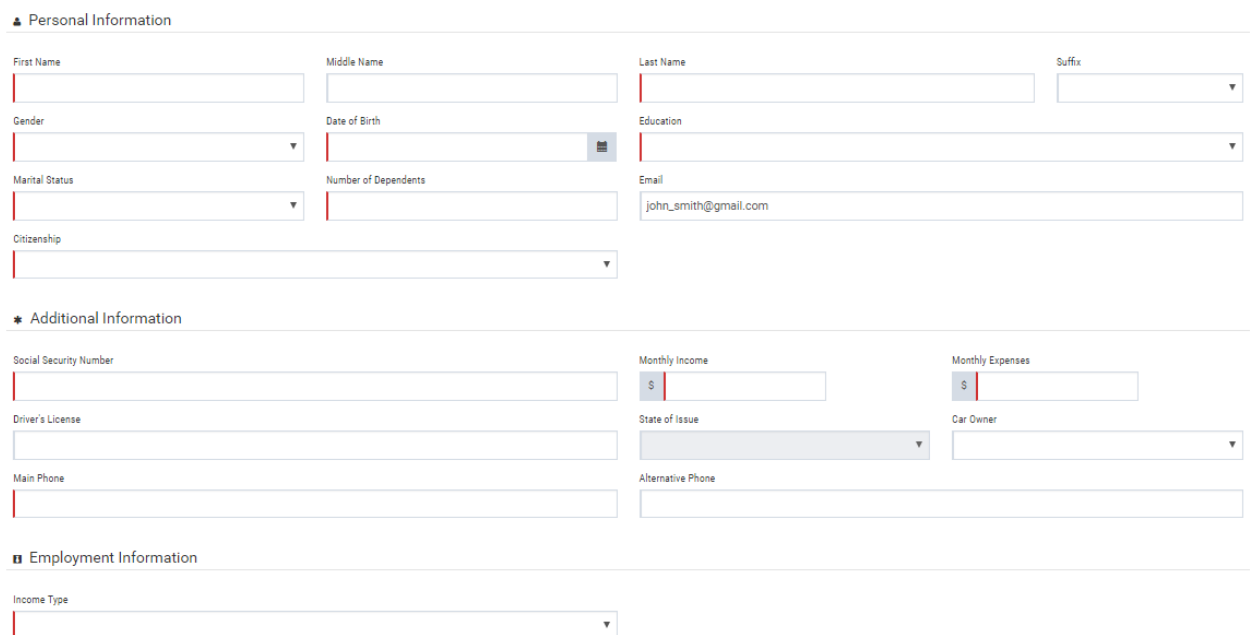
john_smith@gmail.com

SAVE

Figure 3-620: Specifying a borrower's login.

- 5) Click the **Save** button.

The application form opens:



▲ Personal Information

First Name Middle Name Last Name Suffix

Gender Date of Birth Education

Marital Status Number of Dependents Email

Citizenship

john_smith@gmail.com

★ Additional Information

Social Security Number Monthly Income Monthly Expenses

Driver's License State of Issue Car Owner

Main Phone Alternative Phone

■ Employment Information

Income Type

▼ Address

Resides at Address

Years Months

Street Apartment City

State Zip Code Residential Status

🏠 Bank Account

Type of Account Routing Number Account Number

Time with Bank Account Bank Name Bank Phone ext.

📄 Documents

Figure 3-621: The application form.

- 6) To specify borrower's personal data, repeat steps 3)-10) of the procedure described in the *Creating A Non-Collateral Application for a New Borrower* subsection above.
- 7) Click **Save** to save entered data.

If all mandatory fields have been filled out, the borrower gets registered in the system and a borrower's personal account gets created but the application form is not closed. Besides, the Originator can create a loan application for the registered borrower (refer to *Creating a Non-Collateral Loan Application, Creating a Collateral Loan Application*).

If not all mandatory fields have been filled out, the borrower's personal account is not created and the application form gets saved as a draft. In this case, the following notification gets displayed:

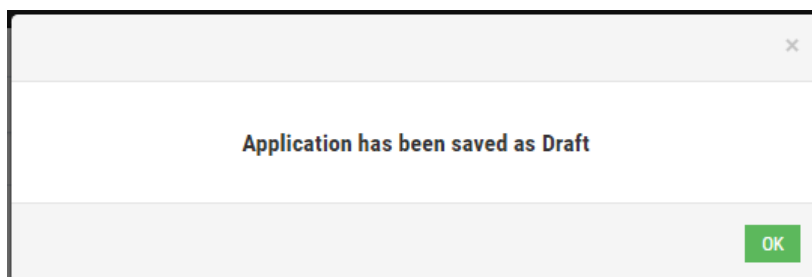
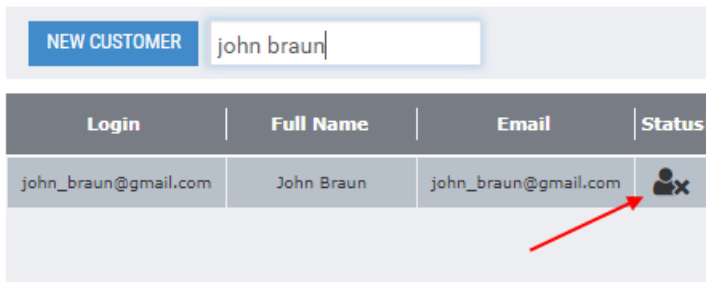


Figure 3-622: The application form has been saved as a draft.

Note: *If the application form has been saved as a draft, borrower's personal details are available only to the Administrator on the **Customers** tab.*

The draft of the application form is displayed as follows in the **Status** column opposite a corresponding borrower:




Login	Full Name	Email	Status
john_braun@gmail.com	John Braun	john_braun@gmail.com	

Figure 3-623: The draft of the application form.

- 8) Click **Create account and proceed** to create the borrower's personal account and close the application form.

Note: *If not all mandatory fields of the application form are filled out, the **Create account and proceed** button appears dimmed because it is unavailable.*

In this case, the Originator can create a loan application for the registered borrower (refer to *Creating a Non-Collateral Loan Application, Creating a Collateral Loan Application*).

Archive of Loan Applications

The current subsection provides the description of the loan applications archive displayed on the System web workplace.

Having logged on to the Turnkey Lender system, the user can view the archive of loan applications by clicking the **Archive** tab.

The screenshot shows the 'Archive' tab selected in the top navigation bar. The main content area is divided into two sections. On the left is a table listing loan applications with columns for Id, Name, Amount, Created, and Close Date. On the right is a detailed view for loan EL-1, showing customer information, loan details, and previous activity.

Id	Name	Amount	Created	Close Date
EL-1	Blanche Hand Lemke, II	\$1,000.00	2/5/2015	12/03/2015
EL-2	Keri Bechtelar Crona, Jr	\$1,000.00	3/29/2015	11/10/2015
EL-3	Florida Frami Abbott, Jr	\$1,000.00	2/28/2015	10/29/2015
EL-4	Blanche Hand Lemke, II	\$1,000.00	5/29/2015	05/29/2015
EL-5	Blanche Hand Lemke, II	\$10,000.00	4/4/2015	10/29/2015
EL-6	Blanche Hand Lemke, II	\$10,000.00	2/28/2015	10/29/2015
EL-7	Blanche Hand Lemke, II	\$1,000.00	6/2/2015	06/10/2015
EL-8	Blanche Hand Lemke, II	\$1,000.00	3/2/2015	10/29/2015
EL-9	Blanche Hand Lemke, II	\$1,000.00	3/2/2015	10/29/2015
EL-10	Blanche Hand Lemke, II	\$1,000.00	3/2/2015	10/29/2015
EL-12	Dwight Bernier Feil, Jr	\$11,100.00	6/2/2015	06/02/2015
EL-13	Dwight Bernier Feil, Jr	\$1,000.00	3/2/2015	10/29/2015
EL-14	Dwight Bernier Feil, Jr	\$1,000.00	3/2/2015	10/29/2015
EL-15	Dwight Bernier Feil, Jr	\$1,000.00	12/2/2014	06/02/2015
EL-16	Dwight Bernier Feil, Jr	\$1,000.00	3/2/2015	10/29/2015

Loan Details for EL-1:

Name	Blanche Hand Lemke, II	Outstanding Balance	\$0.00
Requested Amount	\$1000.00	Loan Status	Repaid
Email	Kaela@larry.biz		
Main Phone	(981) 952-6346		

Loan Details:

Full Name	Blanche Hand Lemke, II	Main Phone	(981) 952-6346
Email	Kaela@larry.biz	Alternative Phone	(174) 591-6178
Loan ID	EL-1	Installment	\$258.27
Amount	\$1000.00	System Decision	Refer
Term	6 months	Credit Risk	Medium
Interest Rate	5.00%		

Previous Activity:

Previous Loans #	11	Late Payments #	39
Previous Offers #	14	Max DPD	774
Outstanding Balance	\$0.00	Days Past Due	0
Applied Rollovers	0	Fees Applied	\$13444.89

Figure 3-624: The archive.

The archive contains the loan applications which are no longer processed in the system. In particular, the following loans are displayed in the archive:

- Rejected loans;
- Written off loans;
- Loans repaid in full;
- Restructured loans.

In case the archive contains a large amount of loan applications, the user can view necessary loans by applying a filter. To apply the filter, the user should click the **All** split button and select a corresponding option.

The screenshot shows the filter dropdown menu open, with the 'Written off' option highlighted by a red box and a red arrow pointing to it. The menu options are: All, Rejected, Written off, Repaid, and Restructured.

Figure 3-625: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both split buttons.

To search for loan applications of a particular borrower, the user can type in a full name of the borrower in the **Search** box.

Id	Name	Amount	Created	Close Date	
EL-88	David Palmer	\$1,100.00	2/12/2015	11/07/2016	

Figure 3-626: Searching for loan applications of a borrower.

Having clicked a loan application in the table, the Administrator can view the details of the loan application on separate tabs to the right of the table. The Administrator is authorized to view the following tabs:

- **Summary:** displays general information on the borrower's current loan, previous loans and the general information received from a Credit Bureau;
- **Customer Details:** borrower's application details are displayed;
- **Documents:** the tab for displaying documents;
- **Interaction History:** displays a history of interaction with the borrower;
- **Change History:** displays changes in loan statuses, in particular the following information:
 - **Date:** a date and a time of an action performed (of a change in the application status);
 - **Prev.Status:** a previous status of the application before the next action;
 - **New Status:** a status of the application after the previous status;
 - **Comments:** comments to the changed status (for example, comments entered by the Originator when sending the application for approval to the Underwriter);
 - **User:** a name of the user who changed the status. If the status has been changed automatically by the system, the column remains empty.
- **Collaterals:** the tab is displayed if a selected loan is a secured loan. The **Collaterals** tab displays all collaterals provided for a selected secured loan.

- **Restructuring:** the tab is displayed if a selected loan has been restructured.

The screenshot displays a web interface for loan management. At the top, there are navigation tabs for 'Archive', 'System', and 'Customers', along with a user greeting 'Hello Admin System!' and a 'Log off' link. Below the navigation is a search bar and buttons for 'LIST', 'SPLIT', and 'DETAILS'. The main content area is divided into two parts. On the left is a table of loan applications with columns for 'Id', 'Name', 'Amount', 'Created', and 'Close Date'. The table lists various loans, with EL-315 highlighted. On the right is a detailed view for loan EL-315, which is highlighted in the table. This detailed view includes a 'Summary' tab (which is active) and other tabs for 'Customer Details', 'Documents', 'Interaction History', and 'Change History'. The 'Loan Details' section shows the following information: Full Name: Alan Torn, Email: torn@gmail.com, Main Phone: (456) 465-4654, Alternative Phone: -. The 'Loan ID' is EL-315, 'Amount' is \$1000.00, 'Installment' is \$217.85, 'System Decision' is Approve, 'Term' is 6 months, 'Credit Risk' is Low, and 'Interest Rate' is 2.00%. The 'Previous Activity' section shows: Previous Loans #: 21, Previous Offers #: 22, Outstanding Balance: \$0.00, Applied Rollovers: 0, Late Payments #: 50, Max DPD: 88, Days Past Due: 0, and Fees Applied: \$59111.85. At the bottom of the table, there is a pagination control showing 'Page 20 of 54'.

Figure 3-627: Loan application details in the archive.

Optionally, the user can also perform the following operations to customize the display of loan applications in the archive:

- Change the view mode of loan applications (for more information, refer to *Changing View Mode*);
- Sort loan applications in the table (for more information, refer to *Sorting Applications*);
- Use page navigation to move from one page of the table to another (for more information, refer to *Using Page Navigation*).

4 FRONT OFFICE OF THE TURNKEY LENDER SYSTEM

The current chapter describes the functionality available to the user of the front office.

The front office is used by the borrower willing to submit a loan application online and by the investor willing to invest funds in peer-to-peer loans. The chapter provides guidance on working in personal accounts of borrowers and investors.

Overview

The chapter consists of the following sections:

Borrower's Personal Account, describes the procedure of creating a borrower's personal account and working in it.

Investor's Personal Account, describes the procedure of creating an investor's personal account and working in it.

Borrower's Personal Account

The current section describes procedures of creating a borrower's personal account and working in a created personal account.

Creating a Personal Account

The current subsection provides instructions on how to create a borrower's personal account and apply for a loan. This functionality is available to the borrower online.

To create an account:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

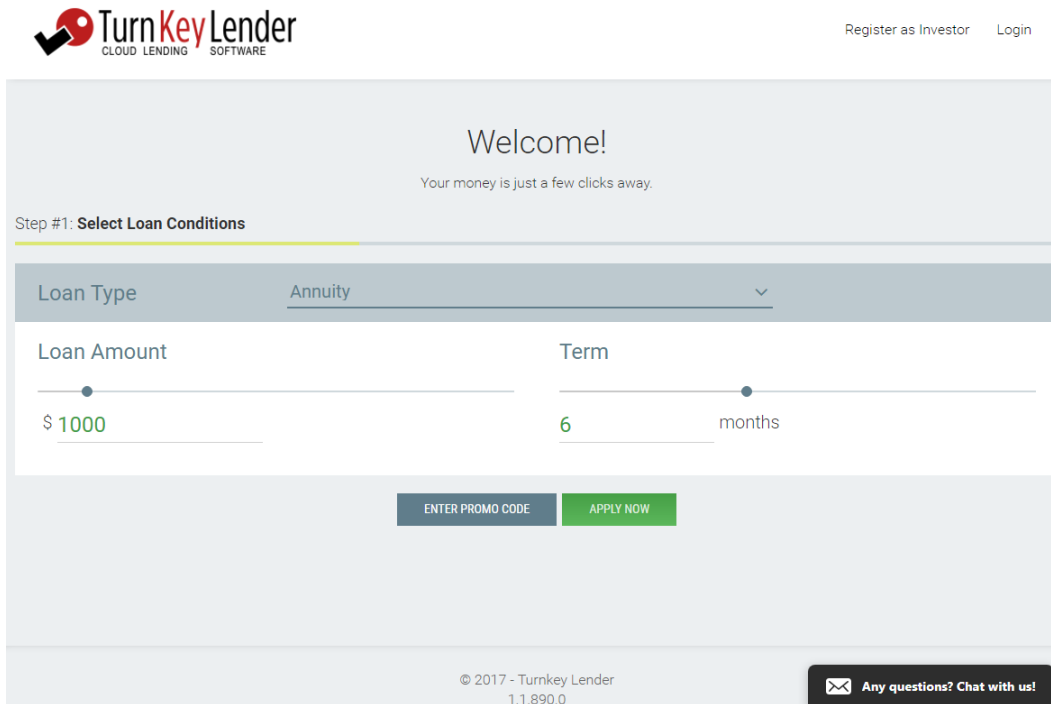


Figure 4-1: The *Welcome* page.

- 2) (Optionally) Click the **Enter promo code** button to specify a promo code to be offered better credit conditions.

The *Promo Code* window opens:

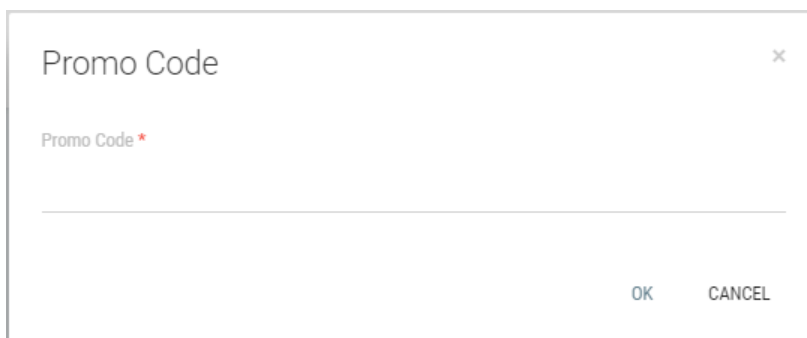


Figure 4-2: The *Promo Code* window.

- a. In the open window, enter a promo code and click **OK**.

The loan amount and loan term are displayed according to a credit product corresponding to an entered promo code:

Note: *After the promo code has been entered, the borrower does not have the possibility to change the credit product.*

The screenshot shows a window titled "Step #1: Select Loan Conditions". It features two sliders: "Loan Amount" set to "\$ 1000" and "Term" set to "5 months". At the bottom, there are two buttons: "REVERT PROMO CODE" (in red text) and "APPLY NOW" (in a green box).

Figure 4-3: The loan amount and loan term corresponding to the entered promo code.

- b. If necessary, change a displayed loan amount and loan term.

Note: *An entered loan amount and loan term must correspond to those provided for by the entered promo code. Otherwise, the error will be displayed below a corresponding box:*

The screenshot shows the same window as Figure 4-3, but the "Loan Amount" slider is set to "\$ 800". A red arrow points to the error message below the slider: "This field must be at least 1000." The "Term" slider remains at "5 months". The "REVERT PROMO CODE" button is now in red text, and the "APPLY NOW" button is disabled (greyed out).

Figure 4-4: The specified loan amount is incorrect.

- c. (Optionally) Click the **Revert promo code** button to cancel the application of the promo code.
- 3) Click the **Apply now** button.

The *Create an Account* window is displayed:

Create an Account

In your account area you will be able to check a status of your open loans, apply for new loans, and change your personal data.

Step #2: **Create an Account**

Email *

Password *

Confirm Password *

Please enter displayed text *

SSQ11

CREATE ACCOUNT AND PROCEED

Figure 4-5: The *Create an account* window.

- 4) Fill out required data and click **Create account and proceed**.

The application form opens:

Application Form

Step #3: **Fill Application Form**

Personal Information

First Name *	Middle Name	Last Name *	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender *	Date of Birth *	Education *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Marital Status *	Number of Dependents *	Email *	
<input type="text"/>	<input type="text"/>	borrower1@test.com	
Citizenship *			
<input type="text"/>			

Additional Information

Social Security Number *	Monthly Income *	Monthly Expenses *
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Driver's License	State of Issue	Car Owner
<input type="text"/>	<input type="text"/>	<input type="text"/>
Main Phone *	Alternative Phone	
<input type="text"/>	<input type="text"/>	

Employment Information

Income Type *
<input type="text"/>

Address

Resides at Address years months

Street Apartment City

State Zip Code Residential Status

Bank Account

Type of Account Routing Number Account Number

Time with Bank Account Bank Name Bank Phone ext.

Documents

Figure 4-6: The application form.

- 5) Enter required data and click **Submit the application**.

The borrower’s personal account has been created and the loan application has been submitted. The created borrower’s personal account gets displayed:

Your loan request [EL-3050](#), created on Sep 1, 2017, has been **submitted for approval**. An account representative may contact you to clarify some information if necessary.
Thank you for your patience.

Katarina Breitenberg
Rosella_Rosenbaum@hotmail.com

+ NEW LOAN

Active Loans:

A \$1,000.00 / 6 months
Loan ID : EL-3050

Loan Details

<> Loan ID: EL-3050
Amount: \$1,000.00
Term: 6 months
Status: Auto Processing

The loan has not been originated yet.

Payments

Status	Date	Principal	Interest	Past Due Interest	Late Fee	Total
Current	10/01/2017	\$147.02	\$50.00	\$0.00	\$0.00	\$197.02
Scheduled	11/01/2017	\$154.37	\$42.65	\$0.00	\$0.00	\$197.02
Scheduled	12/01/2017	\$162.08	\$34.93	\$0.00	\$0.00	\$197.01
Scheduled	01/01/2018	\$170.19	\$26.83	\$0.00	\$0.00	\$197.02
Scheduled	02/01/2018	\$178.70	\$18.32	\$0.00	\$0.00	\$197.02
Scheduled	03/01/2018	\$187.64	\$9.38	\$0.00	\$0.00	\$197.02

Transactions

No Repayment Transaction Yet

Figure 4-7: The borrower’s personal account.

In the created personal account, the borrower can perform a range of operations described in the *Borrower's Activity in the Personal Account* subsection below.

Borrower's Activity in the Personal Account

The current subsection describes operations that can be performed by the borrower in the personal account.

To perform operations in the personal account:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

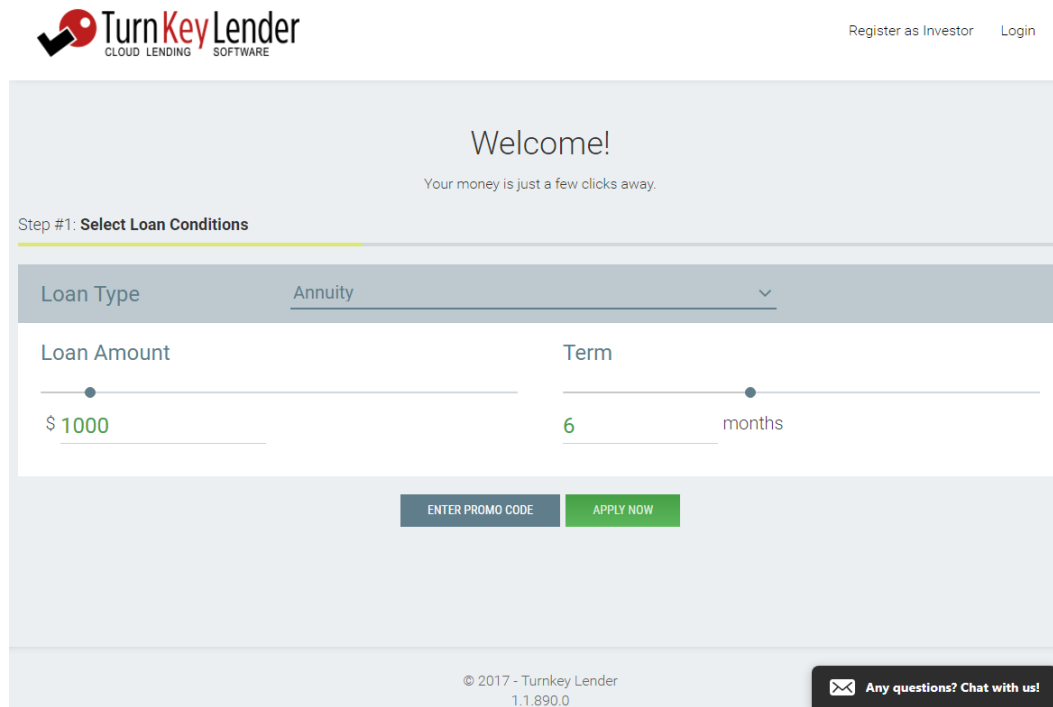


Figure 4-8: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

Note: *If the borrower's personal account has been locked out by the Administrator, the following notification will be displayed:*

Login

🔍 Use a local account to log in.

Your account has been locked

areut@scorto.com

Password

Remember me?

LOGIN

[Forgot your password?](#)

Figure 4-9: The borrower's personal account is locked out.

To enter the personal account, contact the Administrator.

The personal account opens:

You have **overdue payments** for total amount of **\$3,107.93**.
 Please make a payment as soon as possible.

John Smith
are@scorto.com

REQUEST ROLLOVER

+ NEW LOAN

Active Loans:

▲ \$1,000.00 / 5 months
Loan ID: EL-8166

▲ \$1,000.00 / 10 days
Loan ID: EL-9172

▲ \$1,000.00 / 6 months
Loan ID: EL-9173

▶ \$1,000.00 / 6 months
Loan ID: EL-9175

\$1,000.00 / 5 months
Loan ID: EL-9181

Loan Details

<> Loan ID: EL-8166
Amount: \$1,000.00
Term: 5 months
Status: Past Due

Remaining Amount:
\$1,019.36

Next Payment Date:
 Jun 26, 2017

Days Past Due:
23

Your overpayments:
Past due period overpayment: \$433.36

Payments

Status	Date	Principal	Interest	Past Due Interest	Commission	Late Fee	Total
▲ Past due	06/26/2017	\$200.00	\$100.00	\$122.06	\$23.00	\$311.30	\$756.36
▶ Current	07/27/2017	\$200.00	\$40.00	\$0.00	\$23.00	\$0.00	\$263.00

▼ Show scheduled payments

Transactions

No Repayment Transaction Yet

Figure 4-10: The personal account.

- 3) In the left-hand part of the personal account area, click the area displaying a borrower's name to edit personal details:

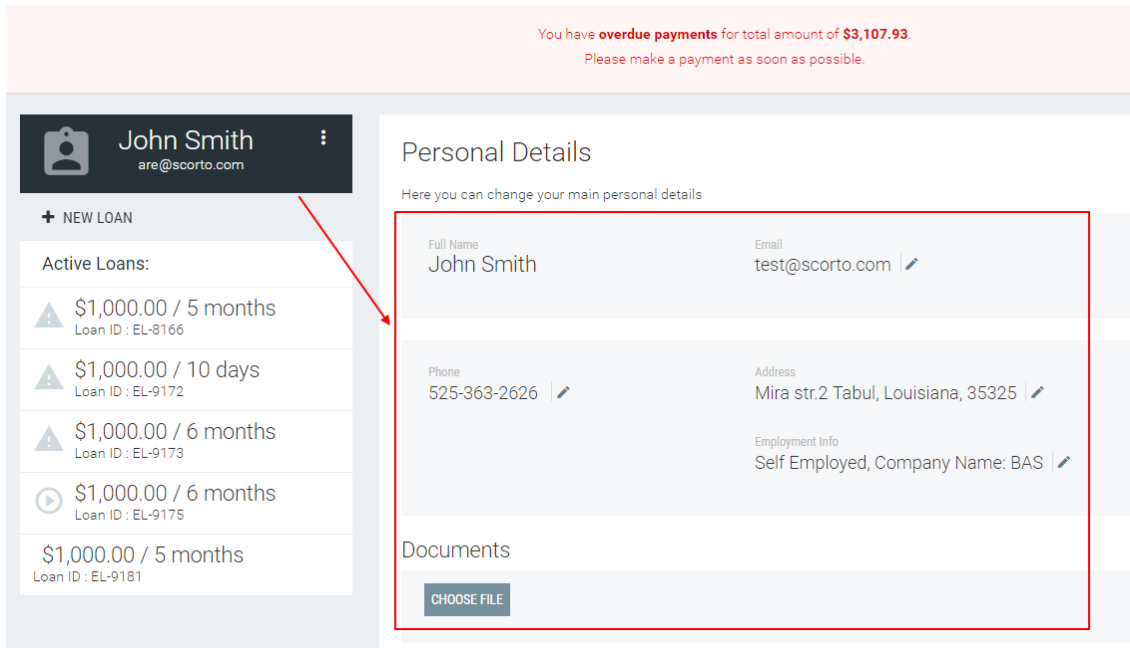


Figure 4-11: Editing personal details.

- 4) In the **Active Loans** area, select a loan to view loan details.

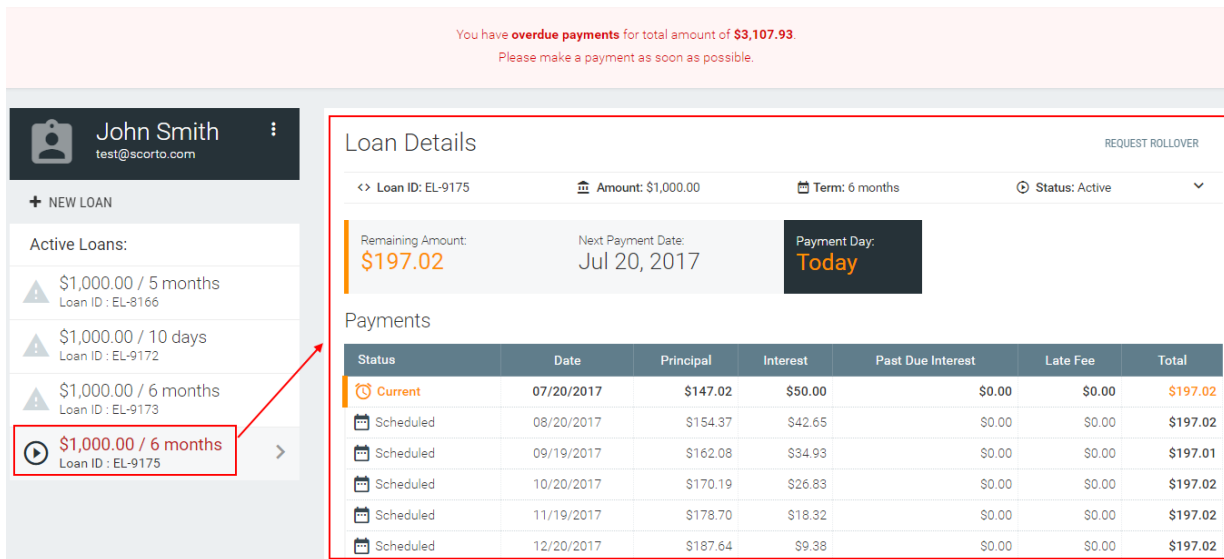


Figure 4-12: Details of the selected loan.

The **Active Loans** area displays the list of all loans applied for by the borrower. A status of each loan can be reviewed by pointing to an icon next to a corresponding loan in the list:

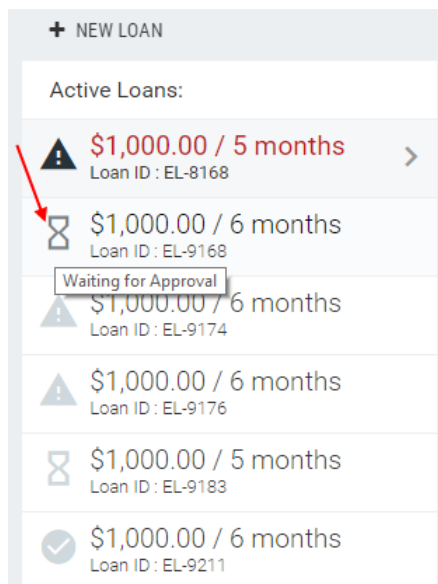


Figure 4-13: Reviewing a loan status.

- 5) To expand the loan details area, click the down arrow on the upper pane.

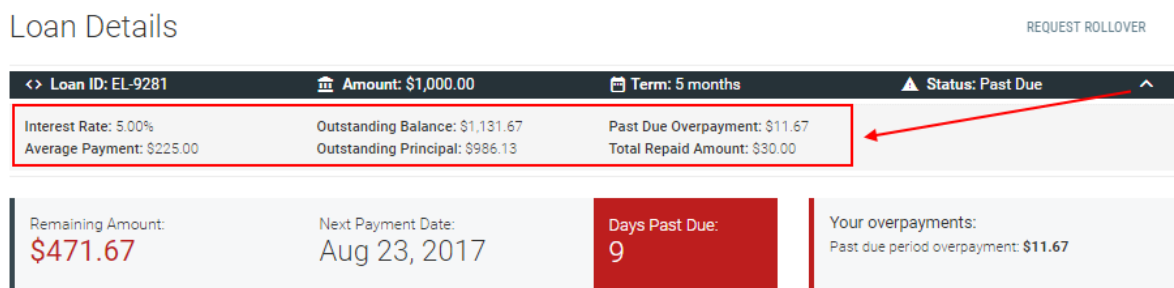


Figure 4-14: The expanded loan details area.

- 6) (Optionally) To submit a rollover request and defer the loan repayment until a certain period, click **Request Rollover**.

Note: *The rollover request can be submitted only if a credit product based on which a current loan application has been created provides for applying rollovers.*

If the rollover request has been submitted, a corresponding notification about an approved/rejected rollover request will be sent to a borrower's email.

- 7) If an agreement must be signed prior to loan disbursement, click **I accept** to accept conditions of the agreement to take out a loan.
 - a. To decline the agreement, click **I decline**.

Note: The agreement must be signed prior to loan disbursement only if corresponding settings are made in the web.config file by an authorized user. Otherwise, if these settings are not made, the loan can be disbursed without signing the agreement and the corresponding option of signing the agreement will be unavailable to the borrower.

Loan Details

<> Loan ID: EL-9181 Amount: \$1,000.00 Term: 5 months Status: Signing

The loan has not been originated yet.

You must sign loan agreement in order to receive the funds.

Payments

Status	Date	Principal	Interest	Past Due Interest	Commission	Late Fee	Total
Current	08/19/2017	\$200.00	\$50.00	\$0.00	\$23.00	\$0.00	\$273.00
Scheduled	09/19/2017	\$200.00	\$40.00	\$0.00	\$23.00	\$0.00	\$263.00
Scheduled	10/19/2017	\$200.00	\$30.00	\$0.00	\$23.00	\$0.00	\$253.00
Scheduled	11/19/2017	\$200.00	\$20.00	\$0.00	\$23.00	\$0.00	\$243.00
Scheduled	12/19/2017	\$200.00	\$10.00	\$0.00	\$23.00	\$0.00	\$233.00

Transactions

No Repayment Transaction Yet

Figure 4-15: Accepting terms of the agreement.

If the option of signing the agreement is set in the system, the borrower must also sign the agreement in case the loan has been restructured.

If the loan has been restructured, the R letter (with sequence number 1, 2, etc.) is joined to an old ID by a hyphen:

Loan Details

<> Loan ID: EL-9189-R1 Amount: \$5,070.00 Term: 5 months Status: Active

You must sign loan agreement in order to receive the funds.

Remaining Amount: **\$1,272.50** Next Payment Date: **Aug 19, 2017** Pay now and save
 Payment Amount: **\$1,019.00**
 Savings: **\$253.50**

Payments

Status	Date	Principal	Interest	Past Due Interest	Commission	Late Fee	Total
Current	08/19/2017	\$1,014.00	\$253.50	\$0.00	\$5.00	\$0.00	\$1,272.50
Scheduled	09/19/2017	\$1,014.00	\$202.80	\$0.00	\$5.00	\$0.00	\$1,221.80
Scheduled	10/19/2017	\$1,014.00	\$152.10	\$0.00	\$5.00	\$0.00	\$1,171.10
Scheduled	11/19/2017	\$1,014.00	\$101.40	\$0.00	\$5.00	\$0.00	\$1,120.40
Scheduled	12/19/2017	\$1,014.00	\$50.70	\$0.00	\$5.00	\$0.00	\$1,069.70

Figure 4-16: Accepting terms of the agreement in case of the restructured loan.

- 8) Click **New Loan** to create a new loan application and follow the procedure described in the *Creating a Personal Account* subsection above.

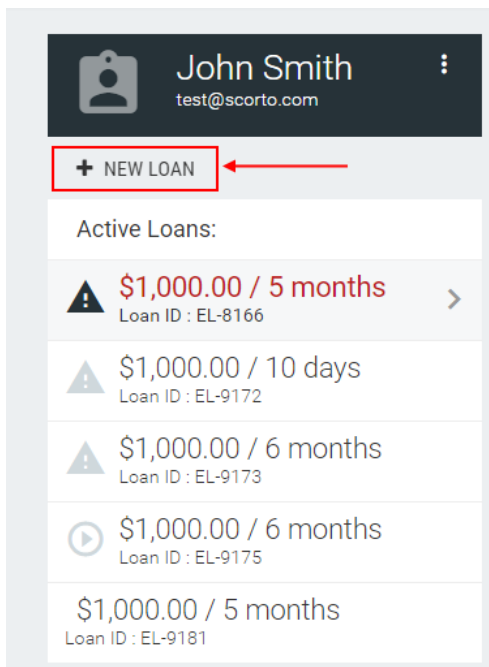


Figure 4-17: Creating a new loan application.

- 9) At the bottom right-hand corner of the working area, use the chat to communicate with a credit officer.

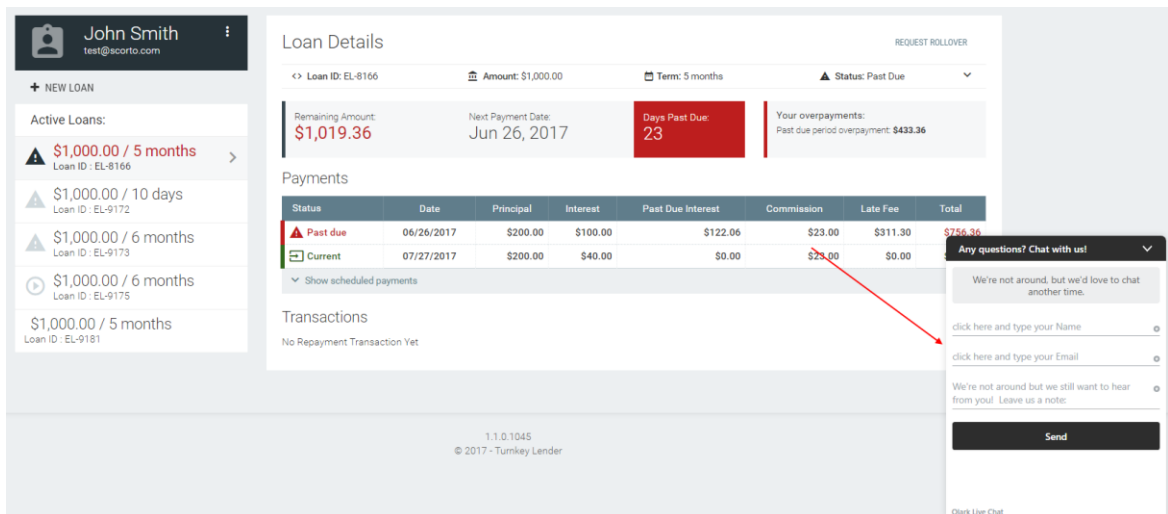


Figure 4-18: Using the chat.

Investor's Personal Account

The current section covers procedures of working in an investor's personal account.

The section describes the following functional possibilities available to the investor in a personal account:

- *Managing Investments*: the procedure includes submitting, modifying and withdrawing bids for peer-to-peer loans.
- *Managing Personal Settings*: the procedure includes modifying personal account details and setting the filter for displaying peer-to-peer loans.

Managing Investments

The current subsection provides instructions for the investor on how to manage investments in peer-to-peer loans.

In general, the following possibilities of investment management are available to the investor:

- Viewing a list of peer-to-peer loans that can be funded by the investor. To make investment decisions, the investor can also review details of peer-to-peer loans;
- Submitting bids for peer-to-peer loans;
- Modifying bids submitted for peer-to-peer loans;
- Withdrawing bids previously submitted for peer-to-peer loans;
- Reviewing peer-to-peer loans funded by the investor.

Detailed instructions on how to perform the above-listed procedures are described in the subsections below.

Viewing Investment Opportunities Available

The current subsection describes the procedure of reviewing peer-to-peer loans that can be funded by the investor.

To view investment opportunities:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Register as Investor Login

Welcome!
Your money is just a few clicks away.

Step #1: Select Loan Conditions

Loan Type Annuity

Loan Amount \$ 1000

Term 6 months

ENTER PROMO CODE APPLY NOW

© 2017 - Turnkey Lender
1.1.890.0

Any questions? Chat with us!

Figure 4-19: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

The screenshot shows the TurnKey Lender personal account interface. At the top left is the TurnKey Lender logo with the tagline 'CLOUD LENDING SOFTWARE'. At the top right is a 'Log off' link. Below the logo is a red header bar with the user's name 'Investor AM' and email 'investor_am@gmail.com'. A sidebar on the left contains navigation options: 'Investment Opportunities', 'My Investments', and 'Personal Settings'. The main content area is titled 'Investment Opportunities' and features a summary bar showing 'Funds available to bid: \$21184.00' and a 'RISK LEVEL' dropdown menu. Below this is a table of investment opportunities with columns for Loan #, Borrower Name, Terms, Amount to Fund, % Funded, Score, Risk Level, My Bid, and Actions.

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	
3057	Lillane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid

Figure 4-20: The personal account.

Above the table, the total amount available on the investor’s account for bidding is displayed:

This image is a close-up of the 'Investment Opportunities' section. It shows the title 'Investment Opportunities' and a summary bar that reads 'Funds available to bid: \$21184.00'. A red box highlights the amount '\$21184.00', and a red arrow points to it from the right. Below the summary bar is the top portion of the table, showing the first row with columns for Loan #, Borrower Name, and Terms.

Loan #	Borrower Name	Terms
2802	Kamron Olson	\$2000.00 / 6 months

Figure 4-21: The total amount of funds to be used for bidding.

The **Investment Opportunities** area displays the list of loans that can be funded by the investor.

The table of the **Investment Opportunities** area displays the following data:

- **Loan #:** a loan registration number in the system;
- **Borrower name:** a borrower’s name;
- **Terms:** a loan amount and loan term;
- **Amount to fund:** an amount that can be invested in a loan;

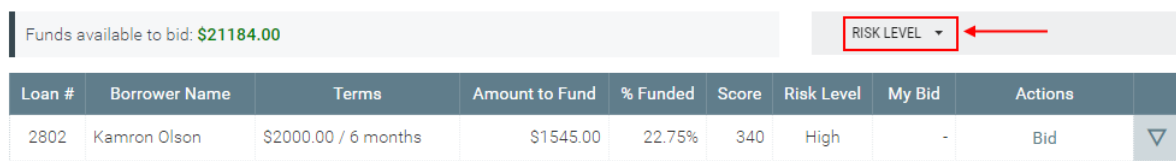
Values in the **Amount to fund** column are calculated similarly to the following example:

If the loan amount equals \$1000 and 2 investors have already funded the loan: the first investment amounts to \$500 and the second investment amounts to \$200, value 300 will be displayed in the **Amount to fund** cell for a corresponding loan ($\$300 = \$1000 - \$500 - \200).

- **% Funded:** a funded amount in percentage terms;
- **Score:** a borrower's credit rating;
- **Risk level:** a borrower's risk level;
- **My bid:** a bid submitted by the investor for a loan;
- **Actions:** actions available to the investor with regard to a corresponding loan.

3) To filter displayed loans by a risk level, click the **Risk Level** button above the table.

Investment Opportunities



Funds available to bid: \$21184.00

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid

Figure 4-22: Filtering loans by a risk level.

- In the open dialog box, select a risk level to filter loans.

Note: Several risk levels can be selected at a time.

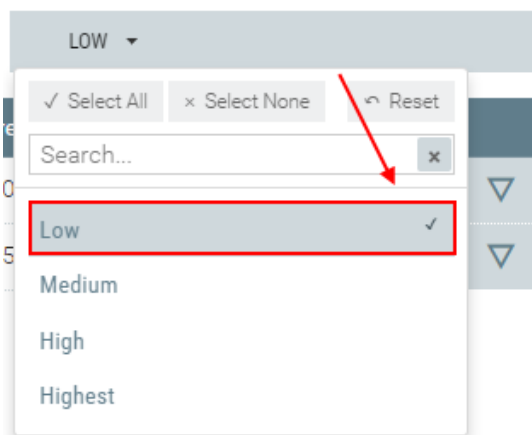


Figure 4-23: The selected risk level.

Once risk levels have been selected, loans get displayed according to the filter settings:

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid
3064	Ron Barton	\$1000.00 / 5 months	\$1000.00	50.00%	370	Medium	\$500.00	Withdraw

Figure 4-24: The loans are displayed according to the filter settings.

- 4) To view loan details, click the **Show Details** button  opposite a corresponding loan.

Loan #	Borrower Name	Loan Terms
2857	Alysa Carter	\$1000.00 / 6 months
Amount to Fund	Score	Risk Level
\$1000.00	600	Low

Figure 4-25: Loan details.

- a. Click **Back to the list** to return to the list of loans.

Loan #	Borrower Name	Loan Terms
2857	Alysa Carter	\$1000.00 / 6 months
Amount to Fund	Score	Risk Level
\$1000.00	600	Low

Figure 4-26: Returning to the list of loans.

Submitting a Bid

The current subsection provides instructions on how to make a bid for a peer-to-peer loan.

To bid for a loan:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Register as Investor Login

Welcome!
Your money is just a few clicks away.

Step #1: **Select Loan Conditions**

Loan Type Annuity

Loan Amount \$ 1000

Term 6 months

ENTER PROMO CODE APPLY NOW

© 2017 - Turnkey Lender
1.1.890.0

Any questions? Chat with us!

Figure 4-27: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

The screenshot shows the TurnKey Lender personal account interface. The header includes the TurnKey Lender logo and a 'Log off' link. The user is logged in as 'Investor AM' with the email 'investor_am@gmail.com'. The main section is titled 'Investment Opportunities' and shows 'Funds available to bid: \$21184.00' and a 'RISK LEVEL' dropdown menu. Below this is a table of investment opportunities with columns for Loan #, Borrower Name, Terms, Amount to Fund, % Funded, Score, Risk Level, My Bid, and Actions. The table contains 16 rows of data.

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	
3057	Lillane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid

Figure 4-28: The personal account.

- 3) In the **Actions** column of the table, click **Bid** opposite a loan to be funded.

The *Investment Settings* window opens:

The screenshot shows the 'Investment Settings' window. It has a title bar with a close button. The window contains two input fields: 'Amount *' with a dollar sign (\$) and 'Interest Rate'. The 'Interest Rate' field is currently set to '2.00%'. At the bottom right, there are 'OK' and 'CANCEL' buttons.

Figure 4-29: The *Investment Settings* window.

The **Interest Rate** box displays the investment interest rate specified a credit product based on which a selected loan has been originated. The displayed investment interest rate cannot be changed.

4) In the **Amount** box, enter an investment amount.

Note: *The investment amount to be specified must not exceed a value displayed in the **Amount to Fund** column for a corresponding loan and an amount available on the investor's account.*

5) In the *Investment Settings* window, click **OK**.

The confirmation message opens:

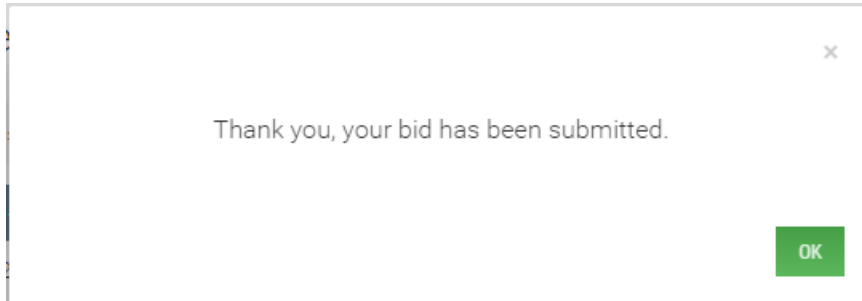


Figure 4-30: The confirmation message.

The selected loan has been funded.

If the investor has funded the loan (in full or in part) for which at least one installment has been already repaid by the borrower, only the **Withdraw** action is available to the investor. Similarly, only the **Withdraw** action is available to the investor if the borrower has not started repaying a disbursed loan yet and the investor has funded it in part.

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1045.00	47.75%	340	High	\$500.00	Withdraw
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid

Figure 4-31: The bid has been submitted.

If the borrower has not started repaying the loan yet and the investor has funded it in full, the loan disappears from the **Investment Opportunities** list.

If an approved loan has not been disbursed to the borrower yet and the investor has funded it in part, the investor has the possibility to change the bid. In this case, the **Modify** option is displayed along with the **Withdraw** option in the **Actions** column:

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1045.00	47.75%	340	High	\$500.00	Withdraw
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid
3057	Liliane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw

Figure 4-32: The actions available to the investor.

Modifying a Bid

The current subsection describes the procedure of modifying a bid made by the investor.

To modify a bid:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

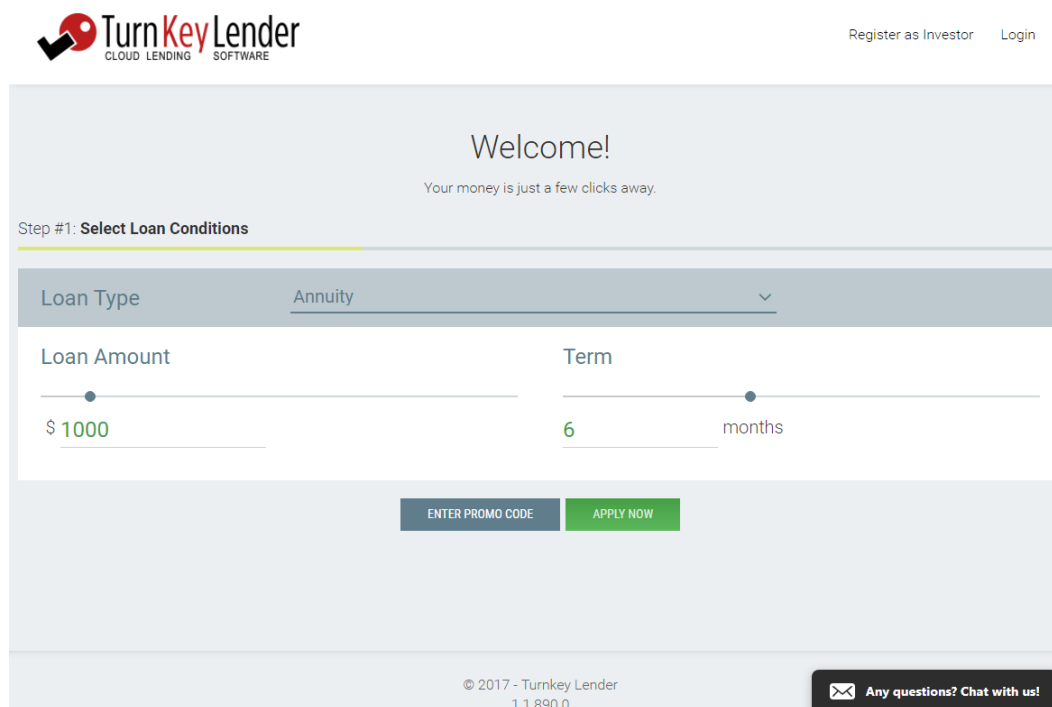


Figure 4-33: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Investor AM
investor_am@gmail.com

Investment Opportunities

Funds available to bid: \$21184.00

RISK LEVEL ▾

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid ▾
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid ▾
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid ▾
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid ▾
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid ▾
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid ▾
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid ▾
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid ▾
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid ▾
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid ▾
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	▾
3057	Liliane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw ▾
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid ▾

Figure 4-34: The personal account.

3) In the **Actions** column of the table, click **Modify** opposite a corresponding loan.

3073	Price Hirthe	\$1000.00 / 5 months	\$400.00	40.00%	335	High	\$400.00	Withdraw ▾
3074	Antonietta Hudson	\$1000.00 / 5 months	\$600.00	40.00%	254	High	\$400.00	Modify Withdraw ▾
3075	Rosario Koss	\$1000.00 / 5 months	\$1000.00	0.00%	266	High	-	Bid ▾

Figure 4-35: Modifying the bid.

Note: The **Modify** action is available to the investor if an approved loan has not been disbursed to the borrower yet and the investor has funded it in part.

The *Investment Settings* window opens:

Figure 4-36: The *Investment Settings* window.

- 4) In the **Amount** box, change the investment amount.

Note: The investment amount cannot exceed a value displayed in the **Amount to Fund** column for a corresponding loan and an amount available on the investor's account.

- 5) In the *Investment Settings* window, click **OK**.

The bid has been changed.

3073	Price Hirthe	\$1000.00 / 5 months	\$400.00	40.00%	335	High	\$400.00	Withdraw	▼
3074	Antonietta Hudson	\$1000.00 / 5 months	\$300.00	70.00%	254	High	\$700.00	Modify Withdraw	▼
3075	Rosario Koss	\$1000.00 / 5 months	\$1000.00	0.00%	266	High	-	Bid	▼

Figure 4-37: The bid has been changed.

Withdrawing a Bid

The current subsection describes the procedure of withdrawing a bid submitted by the investor for a peer-to-peer loan.

To withdraw a bid:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Register as Investor Login

Welcome!
Your money is just a few clicks away.

Step #1: **Select Loan Conditions**

Loan Type Annuity

Loan Amount \$ 1000

Term 6 months

ENTER PROMO CODE APPLY NOW

© 2017 - Turnkey Lender 1.1.890.0

Any questions? Chat with us!

Figure 4-38: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Log off

Investor AM
investor_am@gmail.com

Investment Opportunities

Funds available to bid: \$21184.00 RISK LEVEL ▾

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid ▾
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid ▾
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid ▾
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid ▾
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid ▾
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid ▾
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid ▾
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid ▾
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid ▾
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid ▾
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	▾
3057	Lillane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw ▾
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid ▾

Figure 4-39: The personal account.

3) In the **Actions** column of the table, click **Withdraw** opposite a corresponding loan.

Funds available to bid: \$14188.67 RISK LEVEL ▾

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1045.00	47.75%	340	High	\$500.00	Withdraw ▾
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid ▾
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid ▾

Figure 4-40: Withdrawing the bid.

The confirmation message opens:

Do you really want to withdraw from the bid?

YES NO

Figure 4-41: The confirmation message.

- 4) Click **YES** to confirm the action.

The bid has been withdrawn.

Funds available to bid: \$14688.67						RISK LEVEL ▾		
Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High		Bid ▾

Figure 4-42: The bid has been withdrawn.

Viewing Investments Made

The current subsection provides instructions on how to view investments made by the investor in peer-to-peer loans.

To view investments made:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Register as Investor Login

Welcome!
Your money is just a few clicks away.

Step #1: Select Loan Conditions

Loan Type: Annuity ▾

Loan Amount: \$ 1000

Term: 6 months

ENTER PROMO CODE APPLY NOW

© 2017 - Turnkey Lender 1.1.890.0

Any questions? Chat with us!

Figure 4-43: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	
3057	Lillane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid

Figure 4-44: The personal account.

- 3) In the menu displayed on the left-hand part of the personal account, click **My Investments**. The **My Investments** area displays loans funded in full or in part by the investor.


Loan #	Borrower Name	Invested	Returned	Next Payment
EL-3056	Marisol Blick	\$500.00	\$85.00	\$123.00 / Oct 4, 2017
EL-3058	Sydnee Bosco	\$800.00	\$0.00	\$216.00 / Oct 4, 2017
EL-3059	Burnice Zieme	\$700.00	\$0.00	\$189.00 / Oct 4, 2017
EL-3063	Sammie Dibbert	\$500.00	\$0.00	\$110.00 / Oct 3, 2017
EL-3064	Ron Barton	\$500.00	\$110.00	\$108.00 / Oct 5, 2017
EL-3065	Ryan Daugherty	\$1000.00	\$0.00	\$220.00 / Oct 4, 2017
EL-3052	Papa Carlo	\$833.33	\$78.00	\$105.34 / Sep 29, 2017
EL-3055	Michael M Potapov	\$500.00	\$0.00	\$167.44 / Sep 28, 2017
EL-3066	Denis Lynch	\$500.00	\$0.00	\$110.00 / Oct 4, 2017
EL-3073	Price Hirthe	\$400.00	\$0.00	\$100.00 / Sep 30, 2017
EL-3079	Lenore Effertz	\$1000.00	\$0.00	\$220.00 / Oct 5, 2017

Figure 4-45: Loans funded by the investor.

The table of the **My Investments** area displays the following data:

- **Loan #:** a loan registration number;
- **Borrower name:** a borrower's name;

- **Invested:** a total amount funded by the investor;
- **Returned:** a total amount repaid by the borrower to the investor;
- **Next payments:** an amount and due date of the current installment.

4) To review loan details and loan repayment information, click the **Show Details** button  opposite a corresponding loan.

The **Investment Details** area opens:

Investment Details				← BACK TO THE LIST
Loan Details				
Loan #	Borrower Name	Loan Terms	Loan Status	
EL-3056	Marisol Blick	\$1000.00 / 5 months	Past Due	
Payment Summary				
Returned Amount	Outstanding Principal	Next Payment Date	Next Payment Amount	
\$126.00	\$382.00	Sep 28, 2017	\$188.00	
Payments Received				
Date	Total Amount	Principal	Interest	
Sep 4, 2017		\$85.00	\$85.00	\$0.00
Sep 5, 2017		\$15.00	\$15.00	\$0.00
Sep 5, 2017		\$26.00	\$18.00	\$8.00

Figure 4-46: The Investment Details area.

The **Loan Details** area displays the following data:

- **Loan #:** a loan registration number;
- **Borrower name:** a borrower’s name;
- **Loan terms:** a loan amount and loan term;
- **Loan status:** a loan status.

The **Payment Summary** area displays the following data:

- **Returned amount:** a total amount of funds repaid by the borrower to the investor;
- **Outstanding principal:** a difference between an investment amount and returned amount;
- **Next payment date:** a due date of a current outstanding installment in a payment schedule;
- **Next payment amount:** a total amount of the current outstanding installment in the payment schedule.

The **Payments Received** area displays the following data:

- **Date:** a date when the borrower made payment;
- **Total amount:** a total amount repaid by the borrower;
- **Principal:** a principal amount repaid by the borrower;
- **Interest:** an interest amount repaid by the borrower.

5) Click **Back to the list** to return to the list of funded loans.

Managing Personal Settings

The current subsection provides instructions for the investor on how to manage personal settings.

The procedure of personal settings management includes modifying personal account details and setting the filter for displaying peer-to-peer loans in the **Investment Opportunities** menu item.

Modifying a Personal Account

The current subsection describes the procedure of changing investor's personal data.

To change personal data:

1) Enter the Turnkey Lender system.

The *Welcome* page opens:

TurnKey Lender
CLOUD LENDING SOFTWARE

Register as Investor Login

Welcome!
Your money is just a few clicks away.

Step #1: Select Loan Conditions

Loan Type Annuity

Loan Amount \$ 1000

Term 6 months

ENTER PROMO CODE APPLY NOW

© 2017 - Turnkey Lender
1.1.890.0

Any questions? Chat with us!

Figure 4-47: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

The screenshot shows the TurnKey Lender personal account interface. At the top left is the TurnKey Lender logo with the tagline 'CLOUD LENDING SOFTWARE'. In the top right corner, there is a 'Log off' link. The main header area includes the user's name 'Investor AM' and email 'investor_am@gmail.com'. A left-hand navigation menu contains three items: 'Investment Opportunities', 'My Investments', and 'Personal Settings'. The main content area is titled 'Investment Opportunities' and displays a table of available loans. Above the table, it indicates 'Funds available to bid: \$21184.00' and a 'RISK LEVEL' filter dropdown. The table lists 15 loans with columns for Loan #, Borrower Name, Terms, Amount to Fund, % Funded, Score, Risk Level, My Bid, and Actions.

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	
3057	Liliane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid

Figure 4-48: The personal account.

- 3) In the menu displayed on the left-hand part of the personal account, click **Personal Settings**.

The **Personal Settings** area is displayed:

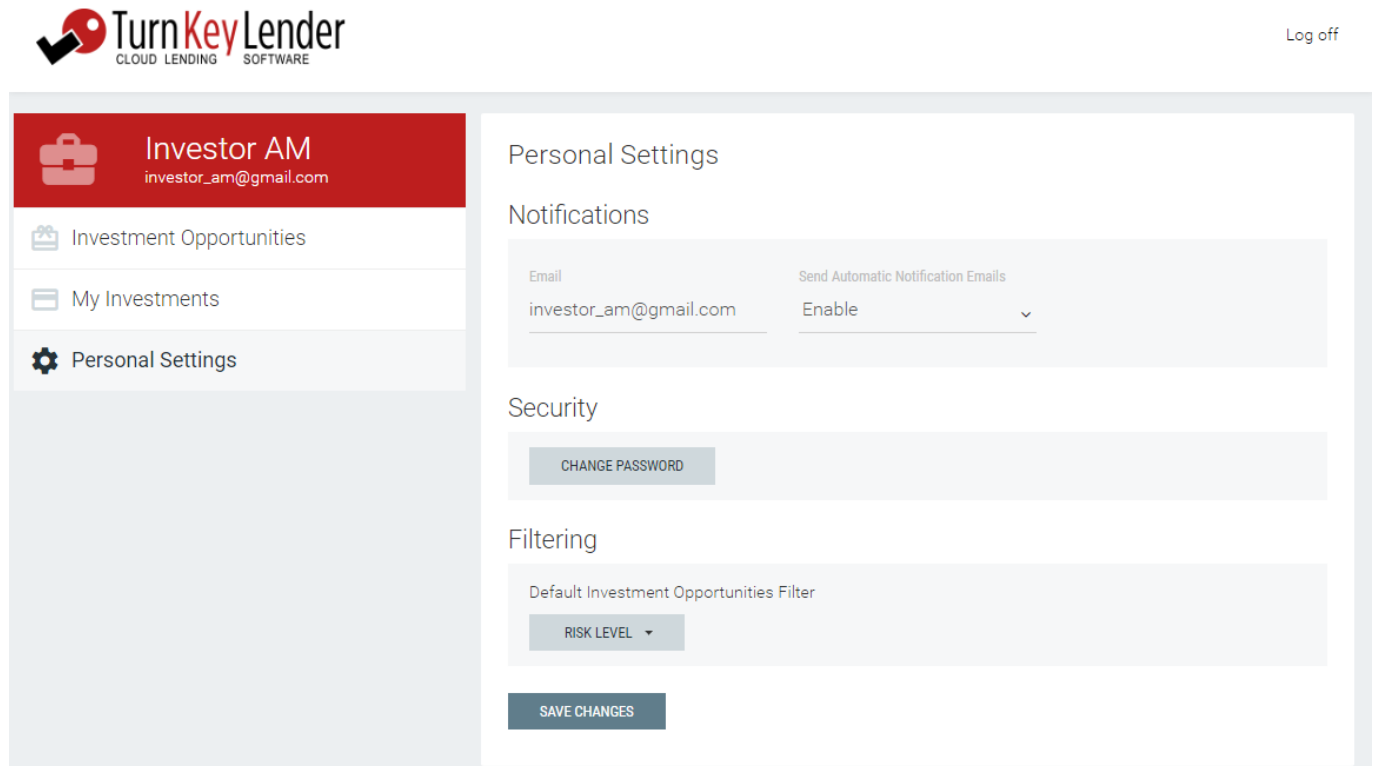


Figure 4-49: The Personal Settings area.

- 4) In the **Email** box, change a specified email.
- 5) In the **Send Automatic Notification Emails** box, select **Enable** to receive automatic email and/or SMS notifications from the system.

Note: *SMS notifications will be received in case an investor's phone number is specified by the administrator on the System web workplace of the back office.*

- 6) In the **Send Automatic Notification Emails** box, select **Disable** to cancel the receipt of automatic email and/or SMS notifications from the system.
- 7) To change a password, click the **Password** button.

The *Change Password* window opens:

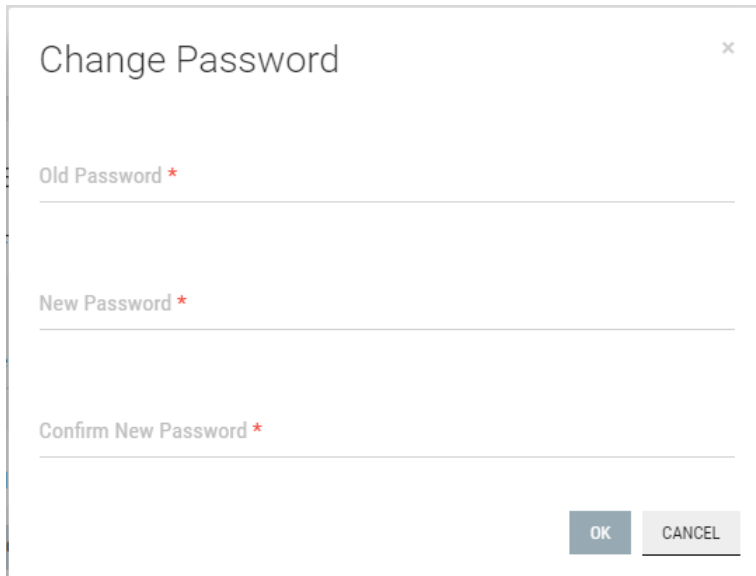


Figure 4-50: The Change Password window.

- 8) In the **Old Password** box, type in an old password used to enter the personal account.
- 9) In the **New Password** box, type in a new password to be used to enter the personal account.
- 10) In the **Confirm New Password** box, type in a password specified in the **New Password** box above.
- 11) In the *Change Password* window, click **OK** to save changes.
- 12) In the **Personal Settings** area, click **Save changes**.

The confirmation message opens:

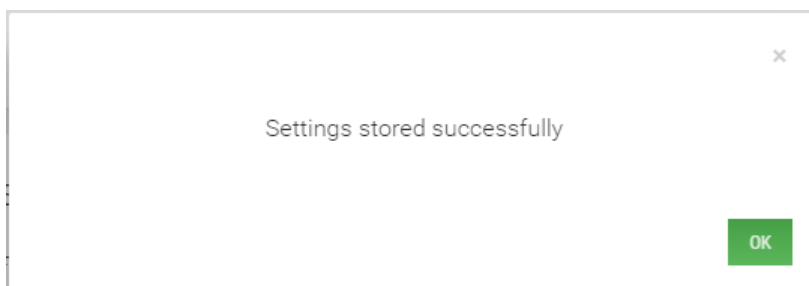


Figure 4-51: The confirmation message.

The user account has been modified.

Setting Default Filtering

The current subsection provides instructions on how to set the filter for displaying peer-to-peer loans according to a risk level.

Peer-to-peer loans will be displayed in the **Investment Opportunities** area (refer to *Viewing Investment Opportunities Available*) according to filter settings made.

To set the filter:

- 1) Enter the Turnkey Lender system.

The *Welcome* page opens:

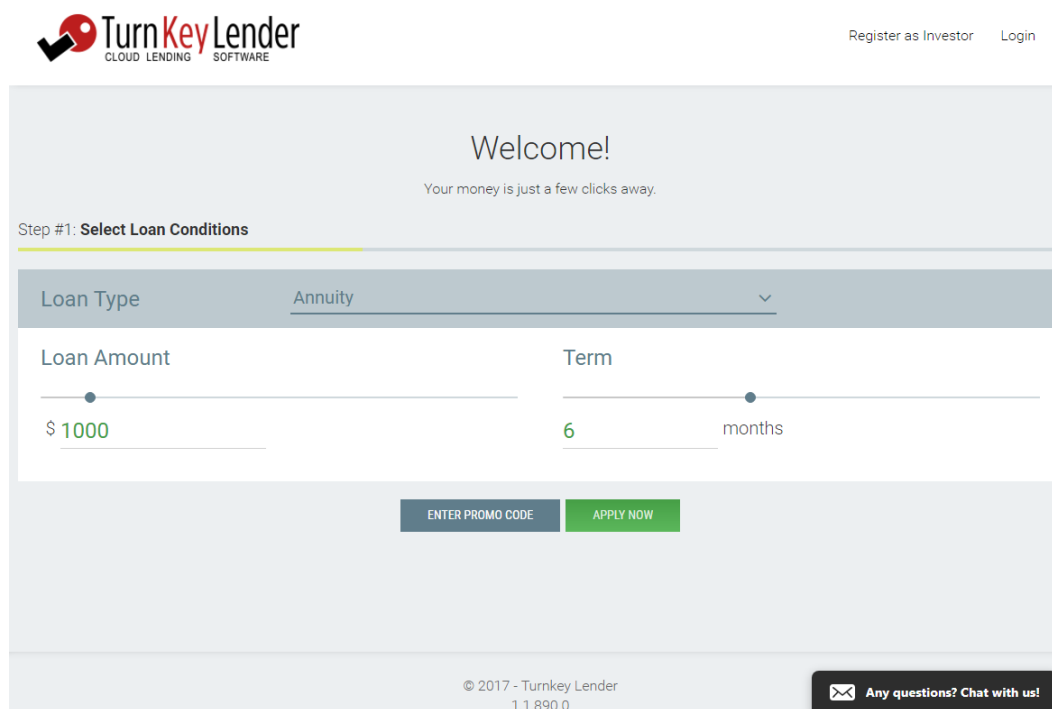


Figure 4-52: The Welcome page.

- 2) On the top right-hand corner of the page, click **Login** and repeat steps 2)-5) of the *Log on to Turnkey Lender* section to log on to the personal account.

The personal account opens:

The screenshot displays the TurnKey Lender personal account interface. At the top left is the TurnKey Lender logo with the tagline 'CLOUD LENDING SOFTWARE'. In the top right corner, there is a 'Log off' link. The main header area includes the user's name 'Investor AM' and email 'investor_am@gmail.com'. A left-hand navigation menu contains three items: 'Investment Opportunities' (selected), 'My Investments', and 'Personal Settings'. The main content area is titled 'Investment Opportunities' and shows a summary of 'Funds available to bid: \$21184.00' and a 'RISK LEVEL' dropdown menu. Below this is a table listing various investment opportunities.

Loan #	Borrower Name	Terms	Amount to Fund	% Funded	Score	Risk Level	My Bid	Actions
2802	Kamron Olson	\$2000.00 / 6 months	\$1545.00	22.75%	340	High	-	Bid
2804	Alex Al Corn	\$1000.00 / 6 months	\$600.00	40.00%	106	High	-	Bid
2816	Olga TEV	\$2000.00 / 12 months	\$2000.00	0.00%	270	High	-	Bid
2857	Alysa Carter	\$1000.00 / 6 months	\$1000.00	0.00%	600	Low	-	Bid
2859	Jack Cobb	\$6999.52 / 6 months	\$4666.34	0.00%			-	Bid
2922	Adolf Hilpert	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
2939	Fern VonRueden	\$1000.00 / 6 months	\$1000.00	0.00%	0	Default	-	Bid
3003	Luka Modric	\$1700.00 / 3 months	\$1700.00	0.00%	452	Low	-	Bid
3052	Papa Carlo	\$1000.00 / 6 months	\$833.33	0.00%	350	Medium	-	Bid
3055	Michael M Potapov	\$1000.00 / 6 months	\$1000.00	0.00%	325	High	-	Bid
3056	Marisol Blick	\$1000.00 / 5 months	\$415.00	50.00%	380	Medium	\$500.00	
3057	Liliane Runolfsson	\$1000.00 / 5 months	\$500.00	50.00%	178	High	\$500.00	Modify Withdraw
3061	Gareth Bale	\$10920.00 / 13 months	\$10920.00	0.00%	474	Medium	-	Bid

Figure 4-53: The personal account.

- 3) In the menu displayed on the left-hand part of the personal account, click **Personal Settings**.

The **Personal Settings** area is displayed:

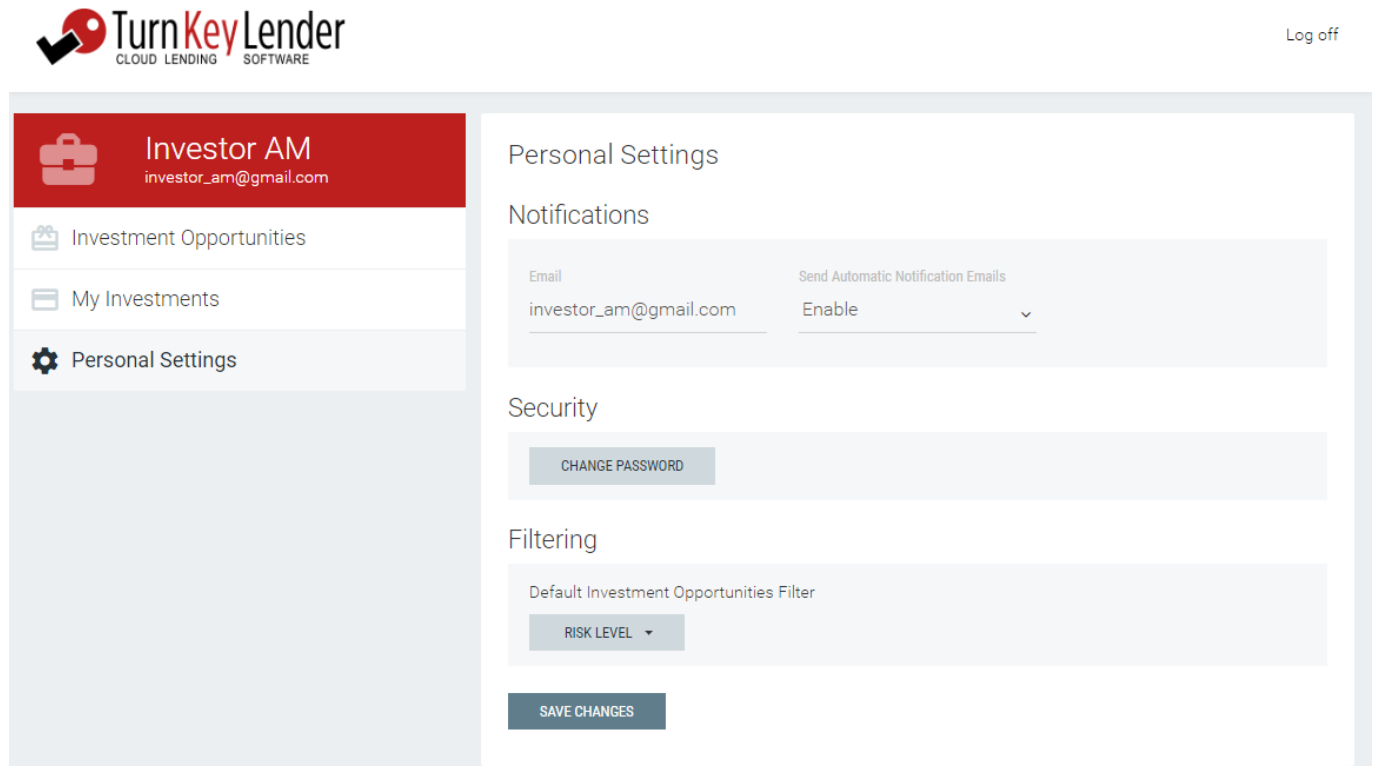


Figure 4-54: The Personal Settings area.

- 4) In the **Filtering** area, click the **Risk level** button.

The dialog box opens:

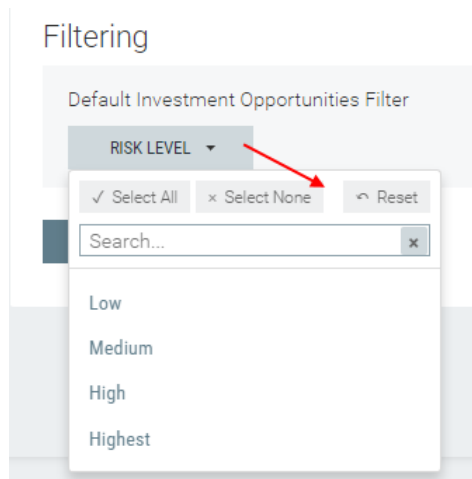


Figure 4-55: The open dialog box.

Note: If the filter has been already set before, a button name will contain selected filter options:

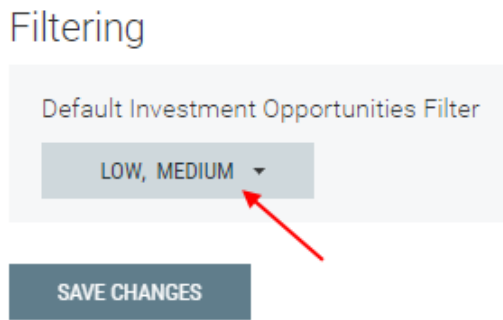


Figure 4-56: The filter has been already applied.

- 5) In the open dialog box, select risk levels according to which peer-to-peer loans will be displayed by default in the table of the **Investment Opportunities** area.

Note: The filter can be also set in the **Investment Opportunities** menu item (refer to the *Viewing Investment Opportunities Available* subsection above).

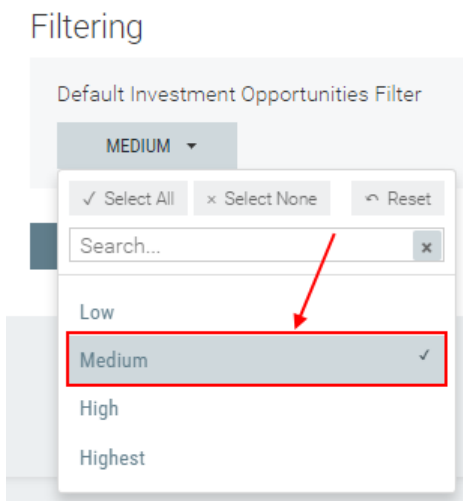


Figure 4-57: The risk level selected.

- 6) In the **Personal Settings** area, click **Save changes**.

The confirmation message opens:

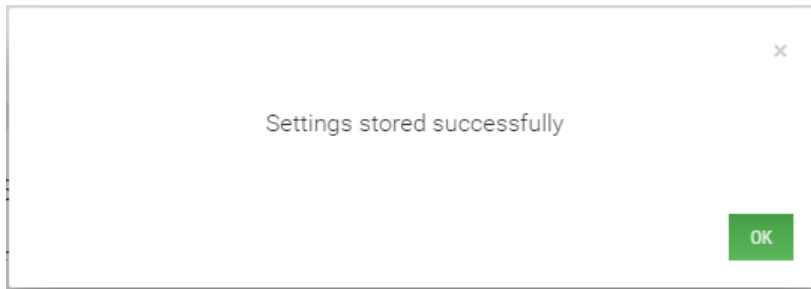


Figure 4-58: The confirmation message.

The filter has been set.