

CONTRACT COLLECTOR MANUAL



& LEASE COLLECTOR MANUAL



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Contract Collector v5®
Lease Collector v5®

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Welcome:

This is the online help and [User Manual](#) for **Contract Collector & Lease Collector**. Use it to quickly access any information about Contract Collector and/or Lease Collector that you need.

You can browse through the "chapters" which make up the table of contents, or you can quickly search through the Index. This [Help](#) also features Index and Search functions, which will look through the entire manual for you.

To begin, simply click on your topic of interest, or go to the Index or Find tabs and do a more specific search. When a topic is selected, you can navigate through related topics by using the arrow keys at the top of each page.

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Chapter #1 - Introduction:

- [Graveco Software, Inc.](#)
- [Contract Collector v5](#)
- [Contract Collector Editions](#)
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- [Contact Graveco Software](#)
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- [Support Services Policy](#)

Graveco Software, Inc.

Graveco Software's team has been providing professional business software for loan servicing companies for over 10 years. [Contract Collector](#) has been one of the leading loan servicing software products in the industry since the early 1980s.

All Graveco Software products receive the highest quality development, service and support. In addition to the [Demonstration Chapter](#) and [User Manual](#), online and classroom training programs are available. Each system is a complete business automation solution using the power of personal computers with advanced database management and complete general ledger accounting.

Please visit www.GravecoSoftware.com for the latest news, updates, and information.

Contract Collector v5®:

Contract Collector v5 can manage every type of loan: installment loans, real estate mortgages, adjustable rate mortgages, land contracts, personal loans, student loans, construction loans, auto loans, etc. **Contract Collector v5** is the first choice in loan servicing and installment payment collections for many financial institutions, mortgage companies, credit unions, auto dealerships, and furniture companies.

Contract Collector v5 is the most advanced, feature-rich, and easy- to- use loan servicing software system available anywhere. It incorporates everything we have learned since 1980 in designing loan servicing software systems.

By taking full advantage of the operating environment, **Contract Collector v5** incorporates all of the productivity features of a graphical user interface.

Contract Collector v5 brings together all of the functional components necessary for professional loan servicing software in one comprehensive and integrated system:

Contract Collector v5 will increase accuracy and productivity with an easy to use interface and powerful operating features that give you the power to improve collections, lower costs and meet or exceed client and borrower expectations. By taking full advantage of the Windows 8 operating environment, **Contract Collector v5** incorporates all of the productivity features of a graphical user interface. **Contract Collector v5** brings together all of the functional components necessary for professional loan servicing software in one comprehensive and integrated system:

- Loan Servicing: Organizes and automates all management tasks.
- Accounting: A fully featured double-entry accounting system. Includes a general ledger with accounts payable, accounts receivable, and adjustments journal.
- Reporting: Prints management and financial reports, notices, invoices, receipts and checks.

Contract Collector v5 is very straightforward and easy to use. You set up the data for clients, portfolios, contracts/ loans, accounts, etc., and the system automates all your bookkeeping chores- from receiving payments and issuing receipts to writing checks and printing 1098s and 1099s. The system organizes your data for greater efficiency, automates repetitive tasks for greater productivity, and provides valuable management reports to give you the competitive advantage.

With **Contract Collector v5** financial reports are easily customized to suit your way of doing business. The flexible report editor reduces the need for custom modifications as you are no longer locked into a limited number of standard report formats. Most of the standard reports are also available in several formats, including Summary and Detail versions with multiple sort options and custom date ranges.

Contract Collector Editions:

Enterprise Edition:

- **Software Combo:** Contract Collector Professional Edition & Lease Collector Professional Edition
- Single User System
- Unlimited Loans & Leases
- All Modules Included
- 3 Hours of Support
- 1 Hour Training Session

Professional Edition:

- Single User System
- Unlimited Loans
- All Modules Included
- 2 Hours of Support
- 1 Hour Training Session

Standard Edition:

- Single User System
- Unlimited Loans
- Modules Available
- 2 Hours of Support
- 1 Hour Training Session

Small Office Edition:

- Single User System
- Modules Available
- 100 Loan Limit
- 1 Hour of Support
- Training Available

Personal Edition:

- Single User System
- Modules Available
- 10 Loan Limit
- Support Available
- Training Available

Feature Description	Personal Edition	Small Office Edition	Standard Edition	Professional Edition	Enterprise Edition	Advanced Printing Module	Dashboard
Drill Down	X	X	X	X	X		

Images			X	X	X		
User Defined Fields			X	X	X		
Extended Name Information			X	X	X		
Data Import Features				X	X		X
Data Export Features				X	X		
IRS 1099 Reporting Process				X	X		
File 1099s Electronically				X	X		
Auto Pay Authorization Notice				X	X		
AutoPay Draft Printing Process				X	X		
Credit Bureau Reporting				X	X		
10 Contract/ Loan Limit	X						
100 Contract/ Loan Limit		X					
Unlimited Contracts/ Loans			X	X	X		
Escrow Accounts	X	X	X	X	X		
Unlimited Escrow Accounts			X	X	X		
Report Printing Features:							
Advanced Printing				X	X		X
Email Reports	X	X	X	X	X		
Save Report To PDF				X	X		X
Word Mail Merge	X	X	X	X	X		
Create Webpage		X	X	X	X		
Advanced Webpage				X	X		X
Print/ Save Report to Excel	X	X	X	X	X		
Advanced Excel Reports				X	X		X
Print/ Save Report to Image				X	X		X
Change Font Type & Size				X	X		X
Change Portrait/ Landscape				X	X		X
Report Writer				X	X		
Batch Notice Printing				X	X		
Electronic Banking Features:							
Primary Bank Account	X	X	X	X	X		
Security Bank Account	X	X	X	X	X		
Unlimited Bank Accounts			X	X	X		
Payment Import Process				X	X		
Bank Reconciliation Import				X	X		
Payables Auto Disburse			X	X	X		
Accept ACH Payments				X	X		
Accept Credit Card Payments				X	X		
MICR Check Scanning				X	X		

Lease Collector v5®:

Lease Collector v5 can manage every type of residential, retail and commercial property, including apartments, single family homes, condos, office buildings, shopping centers, mobile home parks, and storage facilities. Lease Collector can also manage other types of leases, including equipment and vehicle leases.

Lease Collector v5 will increase accuracy and productivity with an easy to use interface and powerful operating features that give you the power to improve rent collection, lower costs and meet or exceed tenant and owner expectations. By taking full advantage of the Windows 8 operating environment, **Lease Collector v5** incorporates all of the productivity features of a graphical user interface. **Lease Collector v5** brings together all of the functional components necessary for professional property management software in one comprehensive and integrated system:

- Rent Collection: Organizes and automates all management tasks.
- Accounting: A fully featured double-entry accounting system. Includes a general ledger with accounts payable, accounts receivable, and adjustments journal.
- Reporting: Prints management and financial reports, notices, invoices, receipts and checks.

Lease Collector v5 is very straightforward and easy to use. You set up the data for owners, properties, units, tenants, etc., and the system automates all your bookkeeping chores- from receiving payments and issuing receipts, invoices and delinquent letters. The system organizes your data for greater efficiency, automates repetitive tasks for greater productivity, and provides valuable management reports to give you the competitive advantage.

With **Lease Collector v5** financial reports are easily customized to suit your way of doing business. The flexible report editor reduces the need for custom modifications as you are no longer locked into a limited number of standard report formats. Most of the standard reports are also available in several formats, including Summary and Detail versions with multiple sort options and custom date ranges.

Lease Collector Editions:

Enterprise Edition:

- **Software Combo:** Contract Collector Professional Edition & Lease Collector Professional Edition
- Single User System
- Unlimited Loans & Leases
- All Modules Included
- 3 Hours of Support
- 1 Hour Training Session

Professional Edition:

- Single User System
- Unlimited Loans
- All Modules Included
- 2 Hours of Support
- 1 Hour Training Session

Standard Edition:

- Single User System
- Unlimited Loans
- Modules Available
- 2 Hours of Support
- 1 Hour Training Session

Small Office Edition:

- Single User System
- Modules Available
- 100 Loan Limit
- 1 Hour of Support
- Training Available

Personal Edition:

- Single User System
- Modules Available
- 10 Loan Limit
- Support Available
- Training Available

Feature Description	Personal Edition	Small Office Edition	Standard Edition	Professional Edition	Enterprise Edition	Advanced Printing Module	Dashboard
Drill Down	X	X	X	X	X		

Images			X	X	X	
User Defined Fields			X	X	X	
Unlimited Names	X	X	X	X	X	
Extended Name Information			X	X	X	
Data Import Features				X	X	X
Data Export Features				X	X	
IRS 1099 Reporting Process				X	X	
File 1099s Electronically				X	X	
Auto Pay Authorization Notice				X	X	
AutoPay Draft Printing Process				X	X	
10 Lease/ Tenant Limit	X					
100 Lease/ Tenant Limit		X				
Unlimited Leases/ Tenants			X	X	X	

Report Printing

Features:

Advanced Printing				X	X	X
Email Reports	X	X	X	X	X	
Save Report To PDF				X	X	X
Word Mail Merge	X	X	X	X	X	
Create Webpage		X	X	X	X	
Advanced Webpage				X	X	X
Print/ Save Report to Word				X	X	X
Print/ Save Report to Excel	X	X	X	X	X	
Advanced Excel Reports				X	X	X
Print/ Save Report to Image				X	X	X
Change Font Type & Size				X	X	X
Change Portrait/ Landscape				X	X	X
Report Writer				X	X	

Electronic Banking

Features:

Primary Bank Account	X	X	X	X	X	
Security Bank Account	X	X	X	X	X	
Unlimited Bank Accounts			X	X	X	
Payment Import Process				X	X	
Bank Reconciliation Import				X	X	
Payables Auto Disburse			X	X	X	
Accept ACH Payments				X	X	
Accept Credit Card Payments				X	X	
MICR Check Scanning				X	X	

Service & Support:

There are many support options including:

- PHONE - Live technicians are ready to take your call from 7am to 4pm Pacific Time.
- FACSIMILE (FAX)
- EMAIL
- ONLINE (Via GoToMeeting)
- SOFTWARE EMAIL directly from within the software.

Other information about our support/ service plans:

- New full system purchases of Graveco Software products, come with 2 hours of free Support Services.
- The Graveco Technical Support Call Center has live technicians ready to take your call. It is NOT call back support.
- Service plans include a "roll-over" minutes option. If additional support time is purchased before the annual support expiration date, all unused minutes will roll-over into the new support plan.
- You will be notified via email and/or US Mail, within 45 days of your annual support expiration date or when your support time is about to expire.
- Support time charged is actual time used. Unlike our competitors which charge support in 15 minute increments, or charge per incident.
- All upgrades are FREE for downloading to all customers on a current support plan. Many of our competitors charge hundreds of dollars a year for their upgrades.

[Support Services Policy](#)

Custom Modifications:

Every loan servicing company has its own way of doing business. Contract Collector is very flexible, so your business can maintain its individuality without a large investment.

Calculations can be modified, new prompts added, and new reports prepared quickly and easily. When you need custom modifications, [contact our Technical Support Department](#) for more information and an estimate.

Enhancement Suggestions:

Many new upgrades features are developed from ideas passed along from current users. We encourage you to notify us of any suggestions you have for improving or enhancing the program by [contacting our Technical Support Department](#).

Contact Graveco Software:

Address:

Graveco Software, Inc.

151 S. Lander Street; Suite C
Seattle, WA 98134

Telephone:

Phone (855) 798-3846

Fax (206) 254-0968

Sales Department & Product Information:

sales@gravecosoftware.com

Phone (855) 798-3846

Technical Support:

support@gravecosoftware.com

Phone (855) 798-3846

Internet Website:

<http://www.GravecoSoftware.com>

<http://www.ContractCollector.com>

<http://www.LeaseCollector.com>



Contract Collector TM

Software License Agreement

YOU MAY NOT USE THE CONTRACT COLLECTOR SOFTWARE UNLESS YOU AGREE TO ALL OF THE TERMS OF THIS AGREEMENT AND SIGN AND RETURN THIS AGREEMENT TO GRAVECO SOFTWARE INCORPORATED. CAREFULLY READ ALL OF THIS AGREEMENT BEFORE SIGNING AND RETURNING IT TO GRAVECO SOFTWARE INCORPORATED BY SIGNING THIS AGREEMENT, YOU ACCEPT AND AGREE TO BE BOUND BY ALL OF THE FOLLOWING TERMS AND CONDITIONS AND TO RELEASE GRAVECO SOFTWARE INCORPORATED FROM ALL LIABILITY FOR YOUR USE OF THE SOFTWARE, EXCEPT AS PROVIDED IN THE WARRANTY BELOW.

1. LICENSE

Subject to LICENSEE'S acceptance of and strict compliance with the terms and conditions of this License, GRAVECO ENTERPRISES, INC. d/b/a GRAVECO SOFTWARE ("GRAVECO") grants LICENSEE a personal, nonexclusive license ("License") to use the object code copy of the GRAVECO Software product identified above (collectively "Software") for its own internal business purpose at the installation site ("Installation Site") identified at the bottom of this agreement. The License granted herein shall be effective only upon Licensee's delivery of: (a) the License Fee set forth in the invoice (the "Graveco Invoice") accompanying this License Agreement and Software; and (b) the executed original of this License Agreement, to GRAVECO.

This Agreement does not convey any ownership of the Software or of any copy of the Software to LICENSEE, but only the right to use the Software in strict accordance with this Agreement. LICENSEE acknowledges and agrees that this Agreement in no way shall be construed to provide LICENSEE with an express or implied license to sublicense or otherwise transfer any rights in the Software to any person. LICENSEE further acknowledges and agrees that GRAVECO retains all title and ownership in the Software and any modifications, enhancements, updates or derivatives of the Software. No other rights in or to the Software are granted by this License.

2. LICENSE FEE

LICENSEE shall pay GRAVECO the License Fee set forth in the GRAVECO Invoice for the right to use the Software on a single Server and number of User Workstation(s) designated in the GRAVECO Invoice. LICENSEE may increase the number of User Workstations licensed to use the Software, or license additional installation sites by paying GRAVECO additional license fees.

3. SUPPORT AND MAINTENANCE, CLIENT SERVICES AND CUSTOM PROGRAMMING

LICENSEE may purchase three levels of support for the Software from GRAVECO: Program Maintenance, Client Services and Custom Programming. The terms and conditions for Program Maintenance, Client Services and Custom Programming are set forth in GRAVECO'S Support Services Policy, which is posted on GRAVECO'S web site at www.GravecoSoftware.com and are governed by such policy.

4. EXCLUSIVE LIMITED WARRANTY

The Software is warranted to perform substantially as described in the associated User Manual for a period of ninety (90) days after delivery, subject to the limitations described below. No other warranties are given with respect to this Agreement, the Software licensed hereunder, its associated user manual, support services, training, custom modifications, data conversion, future releases, or maintenance revisions.

The warranty provided in this Agreement does not cover any failure of the Software to perform due in whole or in part to accident, abuse or misapplication (including failure to operate the Software in a manner other than that established in the operating manuals provided to LICENSEE by GRAVECO). This warranty shall be void if LICENSEE modifies the Software in any way, operates the Software in connection with computer products that are not compatible with the Software, or if LICENSEE is in breach of any provision of this Agreement (including failure to pay any fees due in connection with the use of the Software).

5.

DISCLAIMER OF OTHER WARRANTIES

THE WARRANTY CONTAINED IN SECTION 4 IS IN LIEU OF ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY OF MERCHANTABILITY AND FITNESS FOR PARTICULAR PURPOSE, AND ANY WHICH MAY ARISE FROM COURSE OF PERFORMANCE, COURSE OF DEALING, OR USAGE OF TRADE. NO OTHER WARRANTIES ARE GRANTED. THE AGENTS AND EMPLOYEES OF GRAVECO ARE NOT AUTHORIZED TO MODIFY THE WARRANTIES SET FORTH ABOVE NOR TO MAKE ANY ADDITIONAL WARRANTIES. ADDITIONAL STATEMENTS OR REPRESENTATIONS BY SUCH PERSONS, WHETHER ORAL OR WRITTEN, DO NOT CONSTITUTE WARRANTIES BY GRAVECO AND SHOULD NOT BE RELIED UPON AS A WARRANTY BY GRAVECO. GRAVECO DISCLAIMS ANY AND ALL ADDITIONAL AND/OR MODIFIED WARRANTIES, INCLUDING ANY REGARDING THE SOUNDNESS OF SUFFICIENCY OF ANY ADVICE OR SUGGESTIONS MADE TO LICENSEE BY GRAVECO AGENTS OR EMPLOYEES.

6.

LIMITATION OF LIABILITY

GRAVECO's entire liability and LICENSEE's exclusive remedy under the above-described limited warranty are as follows:

During the ninety (90) day warranty period, GRAVECO, at its option, will either (a) at no charge repair or replace the Software in order to make it operate as warranted, or (b) refund to LICENSEE the price of the Software to the extent paid to GRAVECO by LICENSEE.

THE WARRANTIES, OBLIGATIONS, AND LIABILITIES OF GRAVECO AND THE RIGHTS, CLAIMS, AND REMEDIES OF LICENSEE SPECIFICALLY SET FORTH IN THIS AGREEMENT ARE EXCLUSIVE AND IS IN LIEU OF ALL OTHER WARRANTIES. NO OTHER WARRANTIES, OBLIGATIONS OR LIABILITIES ARE GIVEN OR MAY BE IMPLIED BY LAW OR OTHERWISE, WITH RESPECT TO THE SOFTWARE, OR OTHER TANGIBLE OR INTANGIBLE ITEMS OR SERVICES PROVIDED UNDER THIS AGREEMENT. GRAVECO SHALL NOT UNDER ANY CIRCUMSTANCES BE LIABLE TO LICENSEE OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES OF ANY NATURE WHATSOEVER (INCLUDING BUT NOT LIMITED TO LOSS OF USE, REVENUE, PROFIT, OR DATA, BUSINESS INTERRUPTION, AND THE LIKE), WHETHER BASED UPON A CLAIM OR ACTION OF CONTRACT WARRANTY, INDEMNITY OR CONTRIBUTION, OR OTHERWISE, ARISING OUT OF THIS AGREEMENT, THE SOFTWARE TO BE LICENSED THEREUNDER, AND/OR THE USE OR INABILITY TO USE THE SOFTWARE EVEN IF GRAVECO HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND EVEN IF SUCH DAMAGES ARE CAUSED IN WHOLE OR IN PART BY THE SOFTWARE OR THE ACTS OR OMISSIONS OF GRAVECO. IN NO EVENT SHALL THE LIABILITY OF GRAVECO IN CONNECTION WITH THIS AGREEMENT OR THE SOFTWARE, REGARDLESS OF THE FORM OF CLAIM OR ACTION, EXCEED THE LICENSE FEE PAID BY LICENSEE TO GRAVECO UNDER THIS AGREEMENT.

7.

COMPLIANCE WITH LOCAL LAW

LICENSEE assumes the entire risk as to the results, performance, and legality of LICENSEE's use of the Software. GRAVECO specifically disclaims any and all warranties, expressed or implied, regarding the Software's compliance with the laws of any jurisdiction.

8.

DATA BACKUP

It is LICENSEE'S sole responsibility to maintain current archival copies of LICENSEE's use of the Software. LICENSEE expressly releases GRAVECO from all liability for data loss or corruption, whether or not such loss or corruption is due to the Software, or the error or omission of GRAVECO, its agents or employees.

9.

COMPATIBILITY

GRAVECO has made a reasonable effort to ensure that the Software will perform correctly when used in conjunction with computers, printers, storage devices and controllers, networks, system software or other products sold by third

parties which GRAVECO and/or FoxPro for Windows claims are compatible with the Software. GRAVECO DOES NOT WARRANT SOFTWARE MANUFACTURED BY PERSONS OTHER THAN GRAVECO ("NON-GRAVECO SOFTWARE") AND DOES NOT WARRANT THAT THE SOFTWARE LICENSED UNDER THIS AGREEMENT IS COMPATIBLE WITH NON-GRAVECO SOFTWARE. LICENSEE WILL RECEIVE WARRANTIES, IF ANY, FOR NON-GRAVECO SOFTWARE FROM THE AUTHORS OR MANUFACTURERS OF SUCH SOFTWARE. LICENSEE expressly releases GRAVECO from all liability for loss or damages sustained as a result of the failure of the Software to perform properly where such failure results in whole or in part from modifications, upgrades, or changes made to third-party products which render such products incompatible with the Software licensed hereunder.

10.
LIMITATION ON USE

- (a) LICENSEE may only install the Software on a single Server and the number of User Workstations identified in the GRAVECO Invoice located at the Installation Site and may only use the Software for its own internal use.
- (b) The Software is the valuable trade secret property of GRAVECO and is protected by U.S. copyright law, international treaty, and trade secret laws. UNAUTHORIZED COPYING, USE OR DISCLOSURE OF THE SOFTWARE IS AN INFRINGEMENT OF GRAVECO'S COPYRIGHT AND TRADE SECRET RIGHTS.
- (c) LICENSEE shall not copy, reproduce, modify, improve, remanufacture, create derivative works or disassemble any portion of the Software, or in any way duplicate all or any portions of the Software, including translating it into another software language, except as expressly permitted in this Agreement or otherwise in writing by GRAVECO.
- (d) LICENSEE shall not remove, modify or take any other action which would obscure the copyright or trademark notices contained in the Software or the User Manual.

11.
LICENSE TERMINATION

- (a) LICENSEE may terminate the License granted under this Agreement at any time by returning to GRAVECO all copies of Software and its associated User Manual(s) in LICENSEE's possession.
- (b) GRAVECO may terminate the License granted under this Agreement in the event of any material breach by LICENSEE upon thirty (30) days written notice to LICENSEE of the breach, during which time LICENSEE may attempt to cure the breach. After thirty days, if LICENSEE has failed to cure the breach, GRAVECO may terminate the License without further notice.
- (c) If LICENSEE has not returned a fully executed copy of this Software License Agreement to GRAVECO within fifteen (15) days of the date the software was shipped to LICENSEE, GRAVECO may terminate all of the rights to use the Software granted to LICENSEE under this Agreement by written notice to LICENSEE. Additionally, if LICENSEE has not paid GRAVECO the full purchase price for the Software within thirty (30) days or within terms agreed to by GRAVECO in writing, GRAVECO may terminate all rights granted.
- (d) In the event of termination by GRAVECO, LICENSEE shall immediately return all copies of the software and associated User Manuals in its possession, and shall erase or render unusable and inaccessible any part of the Software still residing on LICENSEE's computer.

12.
CONFIDENTIALITY

LICENSEE shall not disclose any portion of the Software to any person except employees of LICENSEE who are involved in using the software in LICENSEE's internal operations. LICENSEE shall keep all Software in a secure place, under access and use restrictions satisfactory to GRAVECO and no less strict than those applied to LICENSEE's most valuable business and proprietary information. LICENSEE shall instruct its employees, agents and contractors not to disclose the Software to anyone and shall take all other reasonable measures to prevent disclosures. LICENSEE agrees to notify GRAVECO immediately if it learns that an unauthorized person has used, viewed, or copies any portion of the Software, or that an unauthorized person is or was in possession of any portion of the Software. LICENSEE will promptly furnish GRAVECO full details regarding such activity, will assist in preventing the recurrence of such activity, and will cooperate with GRAVECO in all efforts deemed necessary by GRAVECO to protect GRAVECO's rights in the Software. LICENSEE shall keep each and every item comprising the Software free and clear of all claims, liens, and encumbrances except those of LICENSEE, and any act of LICENSEE, voluntary or involuntary, purporting to create a claim, lien, or encumbrance on such an item shall be void.

13.

TRANSFER

LICENSEE may not assign or otherwise transfer its rights under this Agreement without the prior written consent of GRAVECO. Under no circumstance shall LICENSEE transfer (or attempt to transfer) any custom software products developed by GRAVECO for LICENSEE's use. Consent to the transfer in any one or more instances shall not constitute a waiver of the right to refuse consent to subsequent transfers. In no event shall a transfer be approved unless (a) the LICENSEE provides GRAVECO with written notice of the proposed transfer and the terms and conditions of the transfer agreement and (b) the transferee agreed to (i) execute a new Software license agreement with GRAVECO; (ii) purchase the most recent upgrade version of the Software from GRAVECO; and (iii) pay GRAVECO's current license transfer fee for the Software. In cases where GRAVECO consents to the transfer, LICENSEE may not deliver the Software to the transferee until GRAVECO has received a copy of: (i) the transfer agreement executed by the transferee; (ii) the new GRAVECO license agreement executed by the transferee; (iii) transferee's license fee; and (iv) a sworn and notarized statement from the original LICENSEE that he/she has destroyed or returned to GRAVECO all copies of the Software and its User Manual. Following transfer, the original LICENSEE shall have no rights whatsoever to possess, use, or deal in any way with the Software. Transfers outside the country in which the original Installation Site is located, are not permitted. Any attempt by LICENSEE to transfer its interest in the Software, except as provided under this paragraph shall be void and shall immediately terminate license granted hereunder.

14.

COMPLETE AGREEMENT

This Agreement, along with the Support Services Policy referred to herein, constitutes the entire agreement between the parties with respect to the subject matter hereof. Any prior agreements, understandings, or other representations are of no effect.

15.

SUCCESSORS IN INTEREST

The rights and obligations provided under this Agreement shall inure to the benefit of each party and to their respective successors and assignees.

16.

GOVERNING LAW AND JURISDICTION

(a) This Agreement shall be construed and interpreted according to the domestic laws of the State of Washington, U.S.A., excluding its choice of law rules.

(b) Except as provided in Paragraph 17, in any suit or action under this Agreement, including any action for injunctive relief, for infringement of GRAVECO's intellectual property rights, or for relief from or challenge to an arbitrator's award, LICENSEE hereby consents to the exclusive jurisdiction and venue of the Washington State courts sitting in Clark County, Washington, and to the U.S. District Court for the Western District of Washington. Any suit or action brought by LICENSEE under this Agreement in any other jurisdiction or venue will immediately terminate the License granted herein.

(c) In any suit or other action under this Agreement, the prevailing party shall be entitled to its reasonable attorney's fees, costs and other disbursements incurred in connection with enforcing the rights or terms under this Agreement.

17.

BINDING ARBITRATION

Any claim regarding the performance of the Software or the license fees due in connection with the Software shall be resolved through binding arbitration before a single arbitrator in Clark County, Washington in accordance with the then existing Commercial Arbitration Rules of the American Arbitration Association. Additional matters may be submitted to arbitration by agreement of the parties. In any arbitration under this Agreement, discovery shall be allowed only as agreed by the parties or as ordered by the arbitrator. The arbitrator may award damages not inconsistent with this Agreement, including reasonable costs and attorney's fees, but in no event may the arbitrator award punitive damages. Judgment upon any award by the arbitrator may be entered and enforced in any court of competent jurisdiction. Nothing in this paragraph shall be interpreted or construed as limiting GRAVECO's right to terminate the License granted herein in accordance with Section 11 of this Agreement.

18.

FUTURE ASSURANCES

Each of the parties shall, upon request of any other party, execute and deliver such additional documents as may be necessary or convenient for the purpose of evidencing or perfecting any rights or interests arising under this Agreement.

19.

WAIVER

No waiver of any right arising out of a breach of any covenant, term or condition of the Agreement shall be a waiver of any right arising out of any other or subsequent breach of the same or any other covenant, term or condition or a waiver of the covenant, term or condition itself.

20.

SEVERABILITY

In the event that the restrictions agreed to in this Agreement are deemed to be excessive, overly broad or unreasonable by a court or tribunal, that portion of the restriction not deemed to be excessive, overly broad or unreasonable by a court or tribunal shall be enforceable and valid to the fullest extent allowed by applicable law. The limited warranty above gives you specific legal rights. Some states provide other rights and some states do not allow excluding or limited implied warranties or limiting liability for incidental or consequential damages. As a result, the above limitations and/or exclusions may not apply to you. Furthermore, some jurisdictions have statutory consumer provisions which may supersede this section of the Agreement. In such cases, you should consult the applicable law in your state.

ATTESTATION BY LICENSEE:

"I have read the entire Agreement, I have had sufficient time to study it and understand it, or to obtain legal counsel if I so desire, and I agree to be bound by all of the foregoing terms and conditions."

Signature

Print Name and Title

Date Signed

Company Name

Installation Site: Address, City, State & Zip

Telephone (with Area Code)

Customer Number (for GRAVECO office use only)

This Software License Agreement is not valid until signed, received and approved by:

Graveco Software, Inc.

151 S. Lander Street; Suite C
Seattle, WA 98134

Phone (855) 798-3846

Fax (206) 254-0968

Revised 07/03/2008

Graveco Enterprises, Inc.

Support Services Policy

Contract Collector Products

Graveco Enterprises, Inc. d/b/a Graveco Software, ("Graveco") offers Support Services (for additional fees, as set forth below) to licensees of Contract Collector Software who have signed and returned the Graveco Software License Agreement issued with their Contract Collector Software ("Registered Licensees"):

The terms and conditions of Graveco's Support Services Policy ("Policy") may be modified by Graveco from time to time and without notice. All modifications shall be effective fifteen (15) days after being posted to Graveco's web site (www.GravecoSoftware.com). Use of Support Services after the effective date of any modification shall constitute consent to the Support Services Policy terms and conditions as modified.

I. GENERAL TERMS AND CONDITIONS

The following terms and conditions apply:

1. Use.

Requests for Support Services may be submitted by telephone, email, fax or mail to Winning Edge during the hours set forth in Paragraph 2 below. Graveco will respond to requests for Support Services in the following order of priority:

(1) Incoming telephone calls; (2) email transmissions; (3) phone and fax messages; and (4) mail or courier messages. Licensees with a critical need for Support Services should remain on the line rather than leaving a message. There is no limit on the number of calls, which may be placed during any day, however, at Graveco's sole discretion a specific telephone call may be limited to thirty (30) minutes in length. Each telephone call length shall have up to two (2) minutes added for record keeping and administrative purposes.

2. Accessibility.

Support Services are generally available from 7:00 a.m. to 4:00 p.m., Pacific Time, Monday through Friday, with the exception of holidays and at other times as necessary at Graveco's sole discretion. Graveco will endeavor to provide Support Services during these hours, but does not guarantee that Support Services will be continuously available during these hours.

3. Response.

Graveco endeavors to respond promptly to Support Services inquiries and requests. Response time will vary depending on availability of personnel, the number of inquiries and the difficulty of an inquiry. Depending on the circumstances, resolution time on some inquiries may be forty-eight (48) hours or longer.

4. Abuse.

Graveco will not and cannot tolerate abusive calls and foul language. We will treat everyone in a professional manner, and we insist on the same treatment in return. Abusive calls will be terminated immediately. Graveco shall have the sole right and discretion to determine when a call has become abusive, and Graveco's determination shall be binding and conclusive.

Graveco may, in its sole discretion, terminate Support Services for any Licensee due to abuse. If it becomes necessary to permanently terminate Support Services for a Licensee due to abuse, Graveco will refund fifty percent (50%) of any fees paid for hours which have not been used as of the date of such termination ("Rebate"); provided that the Licensee requests such Rebate in writing within ten (10) days of termination. A Licensee shall have no right

to receive the Rebate if a written request is not received within ten (10) days of termination of Support Services due to abuse.

5. No Warranty.

EXCEPT FOR THE LIMITED WARRANTY AVAILABLE FOR SOFTWARE AS PROVIDED IN ANY LICENSE AGREEMENT, GRAVECOMAKES NO WARRANTIES OF ANY KIND WITH RESPECT TO ANY PRODUCTS OR SERVICES PROVIDED UNDER THIS POLICY. GRAVECO DISCLAIMS ALL OTHER WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO THE PRODUCTS OR SERVICES PROVIDED OR MODIFIED UNDER THIS POLICY.

6. Limitation of Liability.

All products and services provided under this Policy are subject to the limitations of liability set forth in the Graveco Software License Agreement issued with the Contract Collector Software which is the subject of this Policy and incorporated herein by reference.

7. Conditions.

Support Services are only available to Licensees who are current with all payments due to Graveco, who have complied with their particular License Agreement, who have not been terminated from eligibility for Support Services, and who are otherwise eligible for Support Services.

8. Time Usage.

Time usage charged is actual time used is logged plus up to a two-minute overhead charge. Support time logged includes phone support, email support, fax support and all off-line research time.

9. Monitoring Time.

Licensees may monitor support usage and time remaining for time blocks they have purchased from the Support Page of Graveco's website. The Graveco website is update periodically. Licensees will be notified via email and/or US Mail when their Support Service time remaining goes below two ninety (90) minutes, again when the services go below 30 minutes, and again forty five (45) days prior to the annual calendar expiration.

Support contracts expire annually from the date of purchase as stated on the Graveco Sales Invoice. Unused support minutes will "Roll-Over" into a new support plan as long as additional support time is purchase before the annual calendar expiration. Unused support minutes will expire on the annual calendar expiration which is one year from the date of purchase. The "date of purchase" is the date stated on the Graveco Sales Invoice.

II. SUPPORT LEVELS

Support Services

1. Fees.

Graveco provides two (2) hours of free Support Services to Registered Licensees with all new system purchases ("Free Support"). Free Support is not included with Maintenance Updates, Enhancement Upgrades or for increases in the number of licensed users. After the two hours of Free Support, additional Support Services are offered to Registered Licensees who purchase time blocks as outlined below, payable in advance.

As of 01/01/2008 Current Support Services fees are as follows:

TIME BLOCK	COST
1 hour	\$220
2.5 hours	\$480
6 hours	\$1,080
12 hours	\$2,050
20 hours	\$3,040

All prices are subject to change as provided above.

2. Services Available.

Support Services include:

- Assistance with installation of licensed Contract Collector Software, maintenance updates, and enhancement upgrades.
- Assistance with installation on one workstation and one server.
- Help to rebuild indexes.
- Guidance in creating letters.
- Assistance with backup and restore concepts.
- Assistance with understanding the functionality of the Contract Collector Software.
- Assistance with repetitive workstation installation, or advanced network installation and configuration pertaining to our software;
- Assistance with balancing ledgers and bank accounts;
- Advanced level assistance in creating letters and notices;
- Assistance with data backups to the extent of Graveco's knowledge, although we cannot guarantee results;
- Remote dial-in using Microsoft® NetMeeting®; and
- Data examination, Import/Export layout, and Report/SQL statements.

Support Services do **not** include:

- Operations consulting;
- Assistance with data recovery; or
- Determining whether any Licensee hardware is compatible with Contract Collector Software.

Support Services are provided in a step-by-step directive, rather than a step-by-step walk-through format. Support Services are available for the most current versions of the Contract Collector Software and are also generally available for the two (2) immediately preceding Enhancement versions and related Maintenance Updates.

The oldest version of the Contract Collector Software eligible for Support Services as of 01/01/2008 is Contract Collector 4.58. Contract Collector Software versions eligible for Support Services are subject to change without notice as provided above, and any such change will be posted to Graveco website. Support Services for installation of Maintenance Updates and Enhancement Upgrades will only be available for 9 months from the date of purchase or receipt, whichever is later.

The following services may be available under Support Services, but will require a work order signed by Licensee, prior approval by Graveco, and pre-purchase of a block of time by Licensee, exclusively for this work order, as specified by Graveco.

- Data recovery;
- Data conversions from competitor systems; and
- In-house upgrades of data sent in by Licensees.

Graveco strives to answer all questions but cannot always guarantee a solution. In some circumstances, Graveco may have to direct a Licensee to hire a local hardware or operating system professional at Licensee's own expense. Graveco shall have sole discretion to determine whether or not a request for Support Services is included under the Support Services Policy.

Contact: Graveco Software, Inc.

Contract Collector Support Services:

Direct Contract Collector Email Support: support@gravecosoftware.com

Direct Contract Collector Phone Support: (855) 798-3846

Direct Contract Collector Fax Support: (206) 254-0968

Direct Contract Collector Sales Email: sales@gravecosoftware.com

Direct Contract Collector Sales Phone: (855) 798-3846

III. GENERAL PROVISIONS

This policy shall supplement the terms of the License Agreement with respect to support services. The terms of the License Agreement shall apply to this policy, including but not limited to Sections 5, 6, 16, and 17. In the event of a conflict between the terms of the License Agreement and this policy with respect to support services this policy shall take priority.



Chapter #2 - Installation:

- [Installation Instructions](#)
- [Operating Instructions](#)
- [Conversion Instructions](#)
- [Workstation Instructions](#)
- [Authorization Key Code Instructions](#)
- [Upgrade Instructions](#)

See Also: [Initial Setup Sequence](#) in the [Procedures Chapter](#) for instructions on setting up the software.

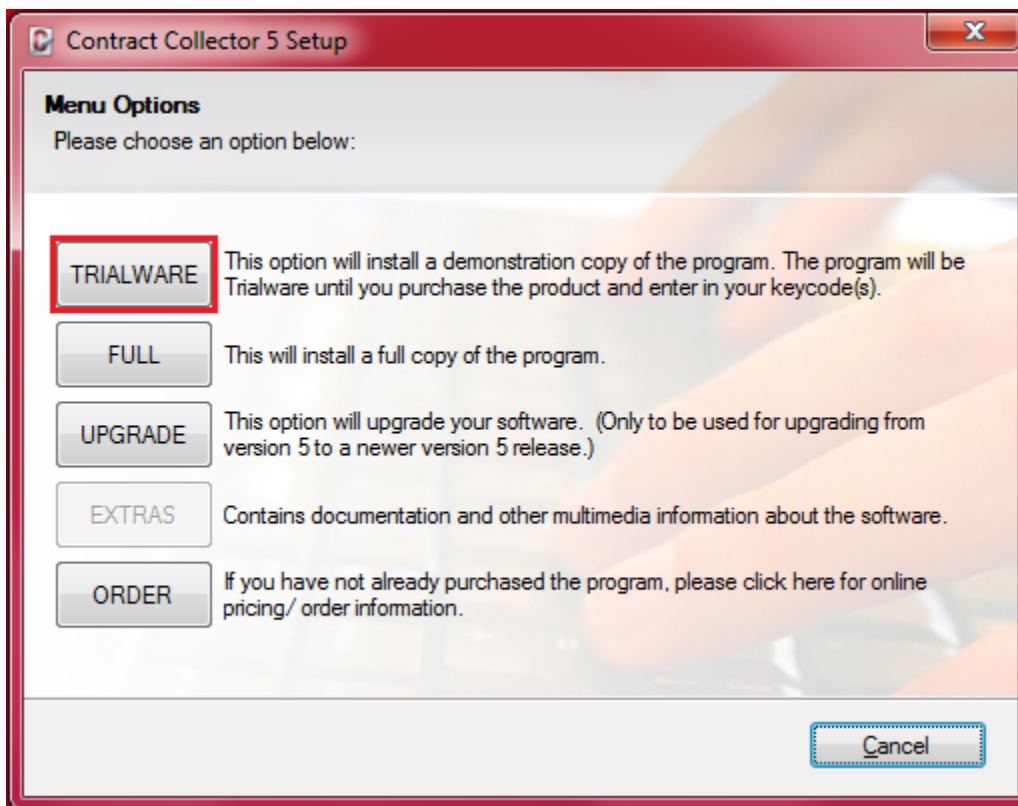


CONTRACT/ LEASE COLLECTOR v5

INSTALLATION INSTRUCTIONS

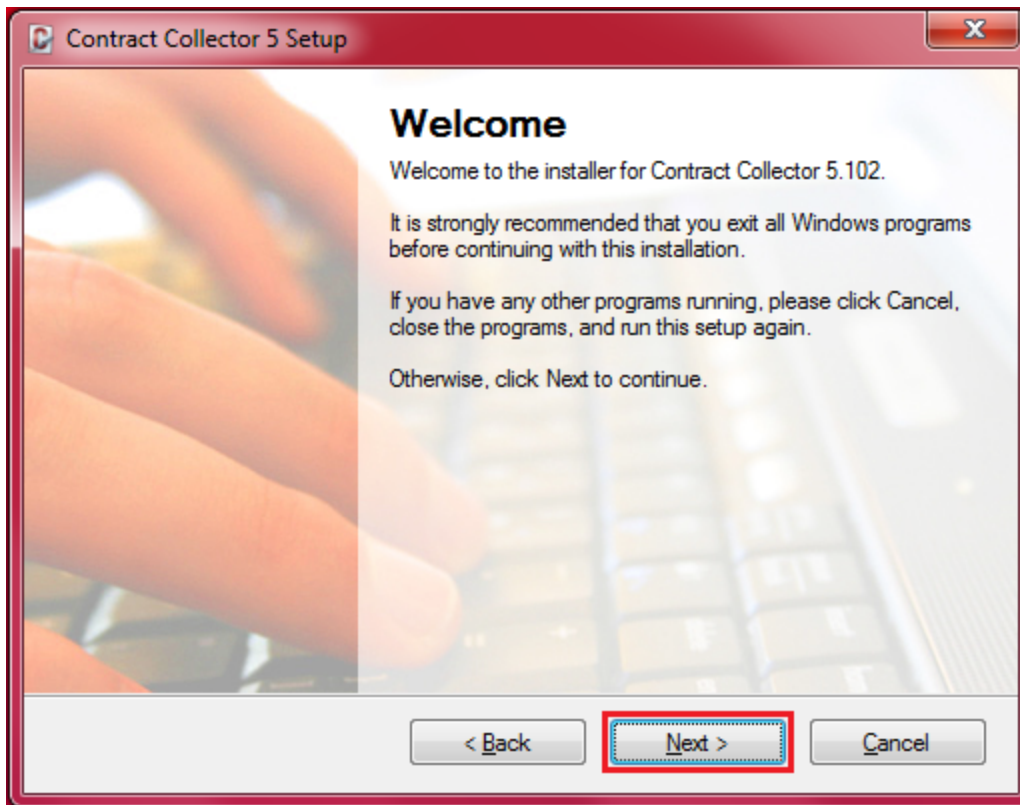
Trialware & Full System Installations

STEP #1: Menu Options:



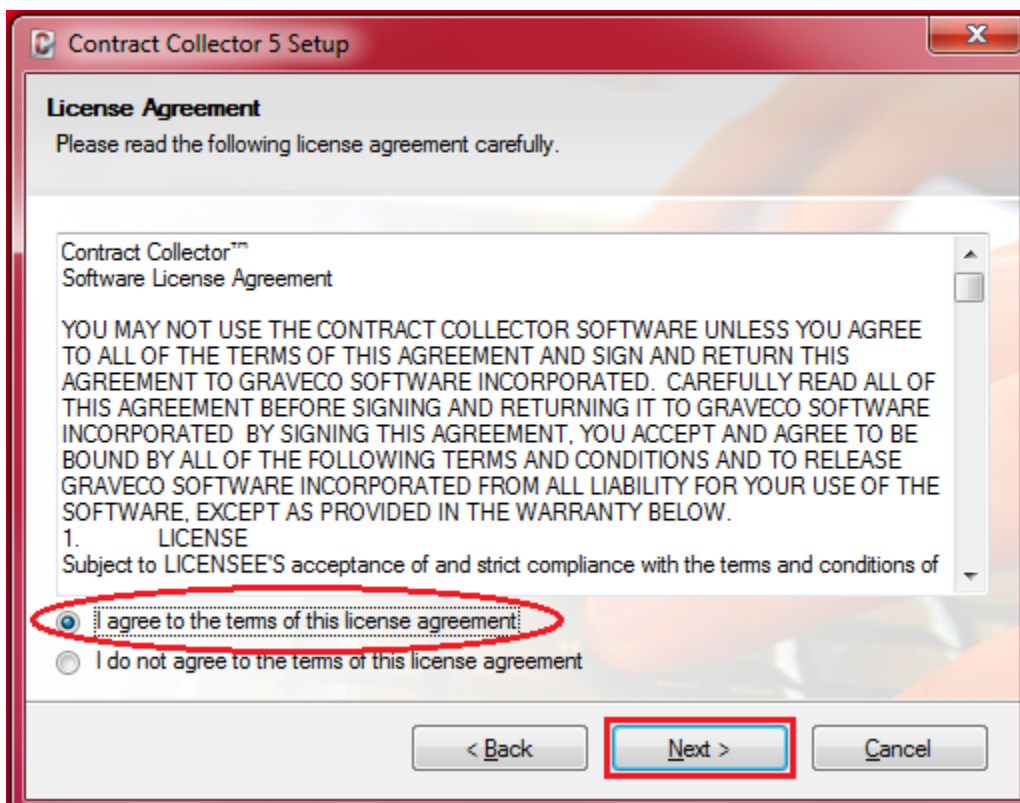
Choose the **Trialware Installation** or the **Full System Installation**. **Note:** There is effectively no difference between these two installations. Both will require Authorization Key Codes to activate the full version of the software. Until the software has been activated, it will operate as a trialware version of the software. As a trialware version of the software, only 40 accesses will be allowed. Select the **Trialware Installation** or the **Full System Installation** to continue.

STEP #2: Welcome:



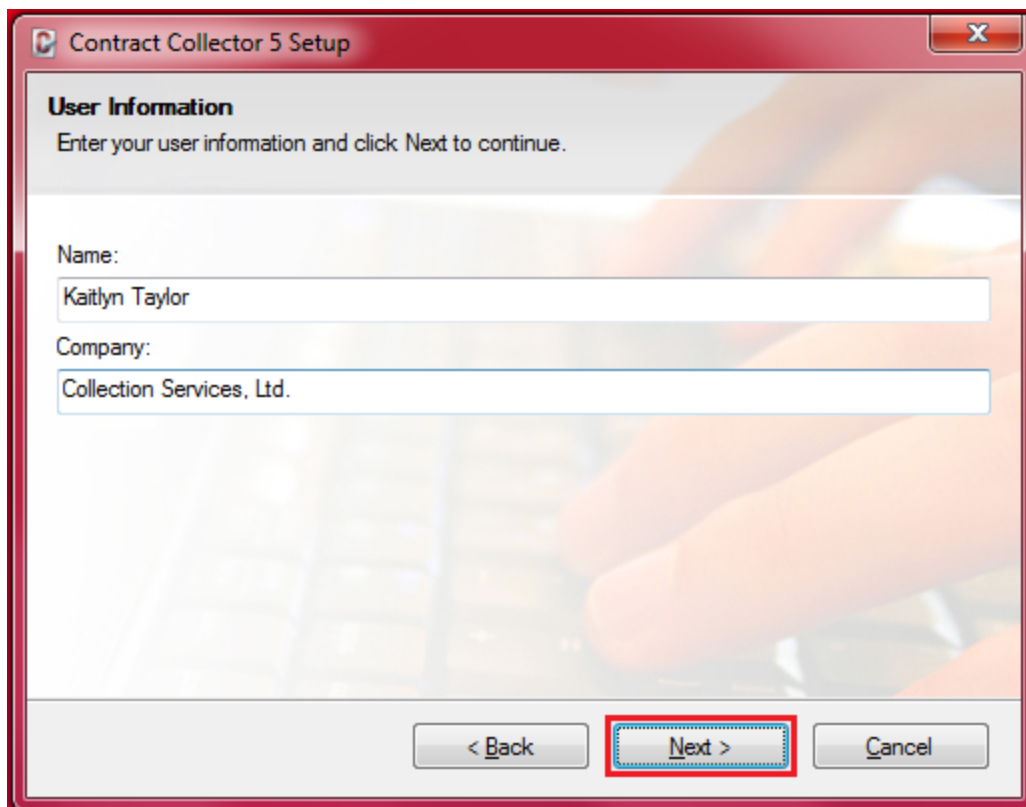
Welcome to Contract Collector v5 installation. The following series of screens will guide you through the installation of Contract Collector v5. Thank you for choosing Contract Collector for your Loan Servicing needs. Press the **Next** button to continue.

STEP #3: License Agreement:



Acceptance of the Software License Agreement is required. Please read the license agreement. When you are ready to continue and accept the terms of the License Agreement, please select the “I agree to the terms of this license agreement” option and press the **Next** button to continue.

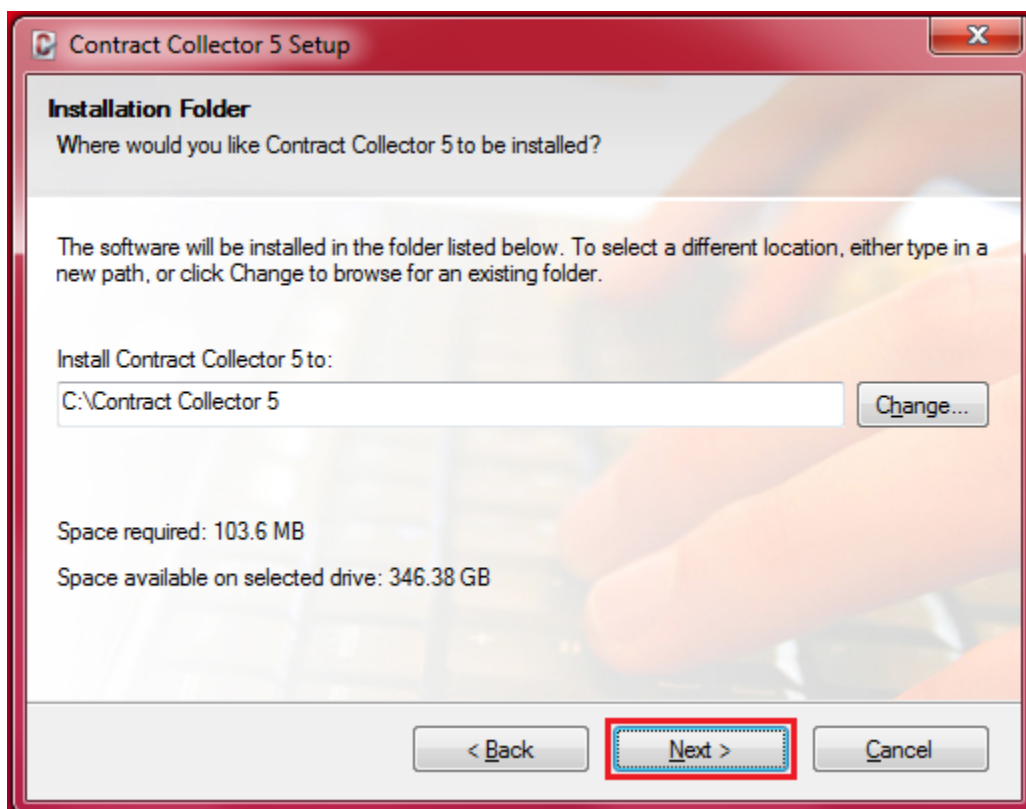
STEP #4: User Information:



The screenshot shows the 'Contract Collector 5 Setup' window with the 'User Information' tab selected. The window has a title bar with a close button. Below the title bar, the text 'User Information' is followed by the instruction 'Enter your user information and click Next to continue.' There are two text input fields: 'Name:' with the value 'Kaitlyn Taylor' and 'Company:' with the value 'Collection Services, Ltd.'. At the bottom, there are three buttons: '< Back', 'Next >' (which is highlighted with a red dashed border), and 'Cancel'.

Complete the **Name** and **Company** information (or accept the defaults) and then press the **Next** button to continue.

STEP #5: Installation Folder:

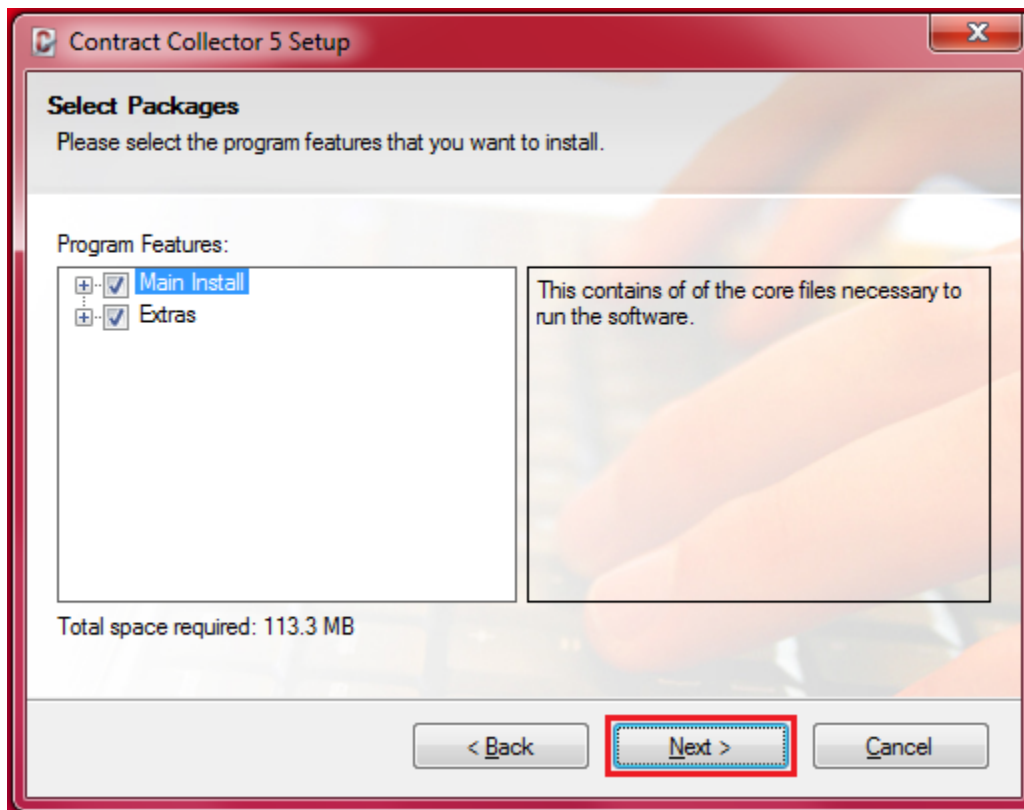


The screenshot shows the 'Contract Collector 5 Setup' window with the 'Installation Folder' tab selected. The window has a title bar with a close button. Below the title bar, the text 'Installation Folder' is followed by the question 'Where would you like Contract Collector 5 to be installed?'. Below this, there is a paragraph of text: 'The software will be installed in the folder listed below. To select a different location, either type in a new path, or click Change to browse for an existing folder.' There is a text input field labeled 'Install Contract Collector 5 to:' with the value 'C:\Contract Collector 5' and a 'Change...' button to its right. Below the input field, there is text indicating 'Space required: 103.6 MB' and 'Space available on selected drive: 346.38 GB'. At the bottom, there are three buttons: '< Back', 'Next >' (which is highlighted with a red dashed border), and 'Cancel'.

Accept the default installation location or change the installation location as necessary, then press the **Next** button to continue. The default installation location is: C:\Contract Collector 5

Note: Changing the default installation location is not recommended, but may be necessary in some circumstances.

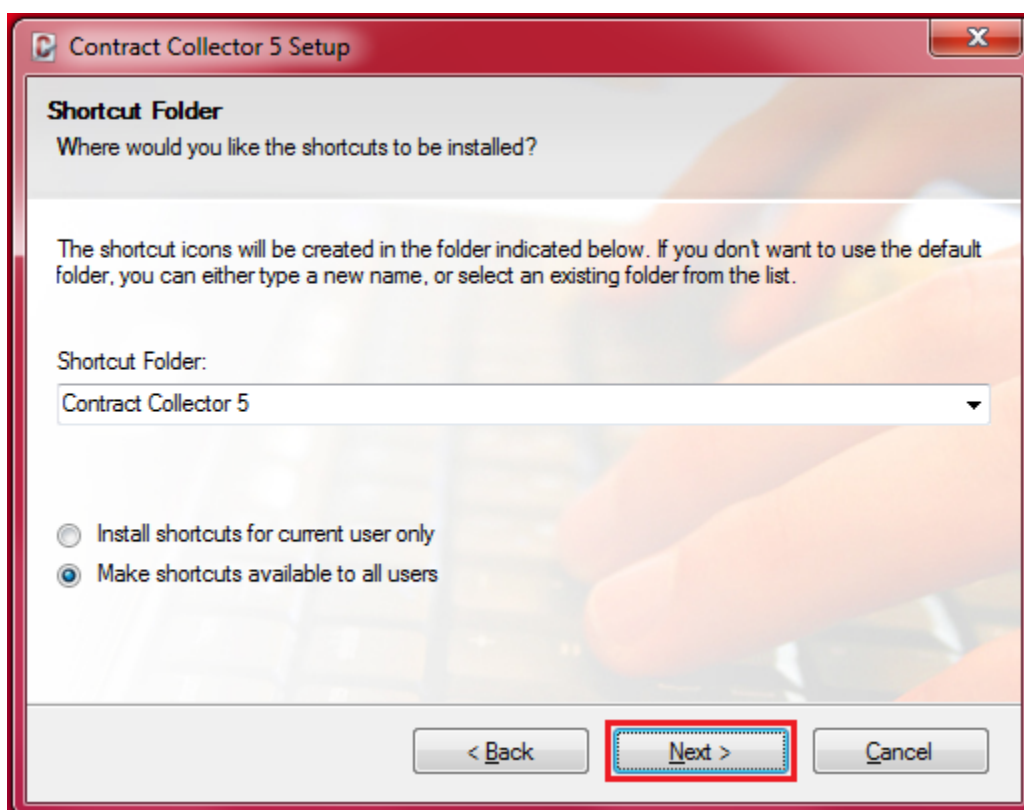
STEP #6: Select Packages:



Select the Program Features to install and press the **Next** button to continue.

Note: Changing the default installation packages is not recommended.

STEP #7: Shortcut Folder:

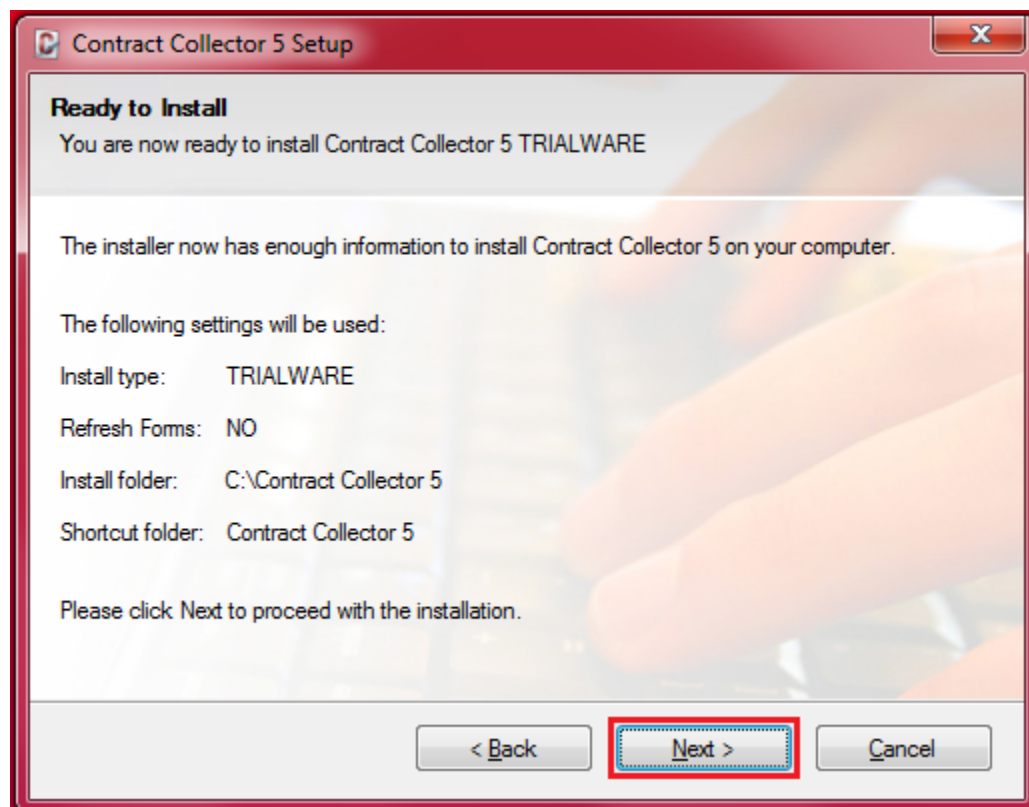


Accept the default Shortcut Folder or select the Shortcut Folder to install the software to and press the **Next** button to

continue.

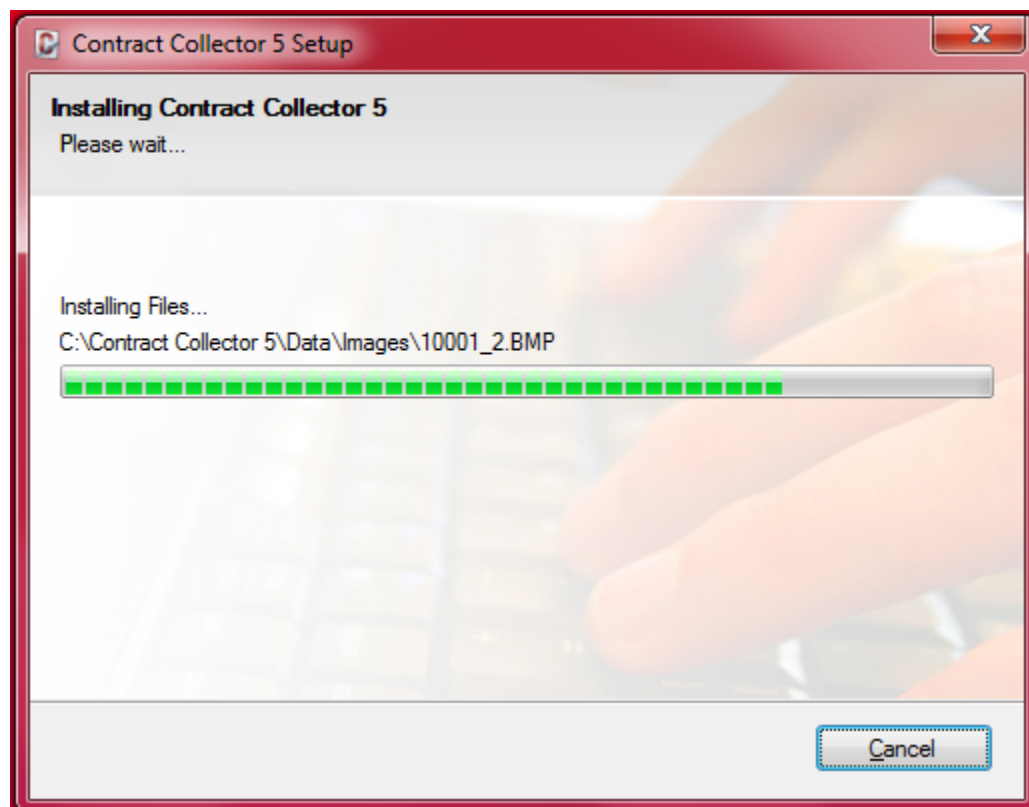
Note: Changing the default shortcut folder is not recommended.

STEP #8: Ready to Install:



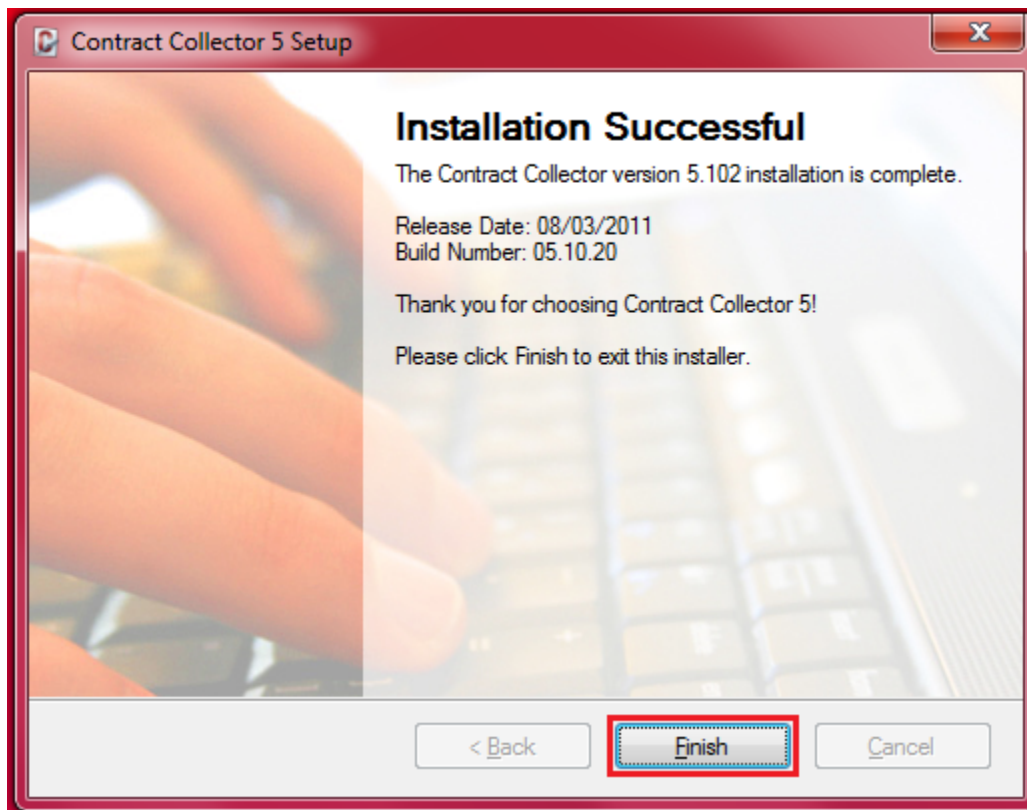
Verify the **Installation Settings** and press the **Next** button to continue.

STEP #9: Installing ... :



Please wait while the installation installs the required files.

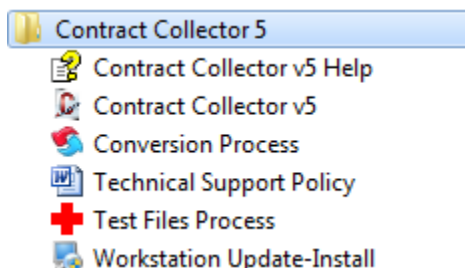
STEP #10: Installation Successful:



After the installation completes, press the **Finish** button to complete the setup of Contract Collector v5.

Congratulations!! Contact Collector v5 is now installed and ready to use!! Again, thank you for choosing Contract Collector.

You should now have an icon on your **Desktop** and in your **All Programs START Menu** for the Contract Collector v5 software. For more information on starting the software application, please see our [Operating Instructions](#).



Important Notes:

Contract Collector v4 Users: Please see the [Conversion Instructions](#) for further information about converting your Contract Collector v4 data to version 5.

Full System Users: Please see the [Key Code Instructions](#) for further information about activating the software.

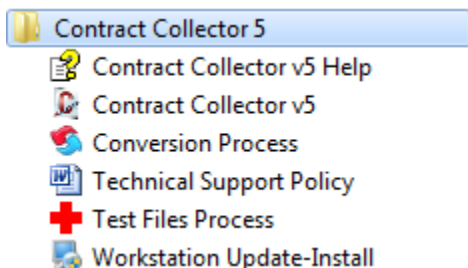


CONTRACT/ LEASE COLLECTOR v5

OPERATING INSTRUCTIONS

1.

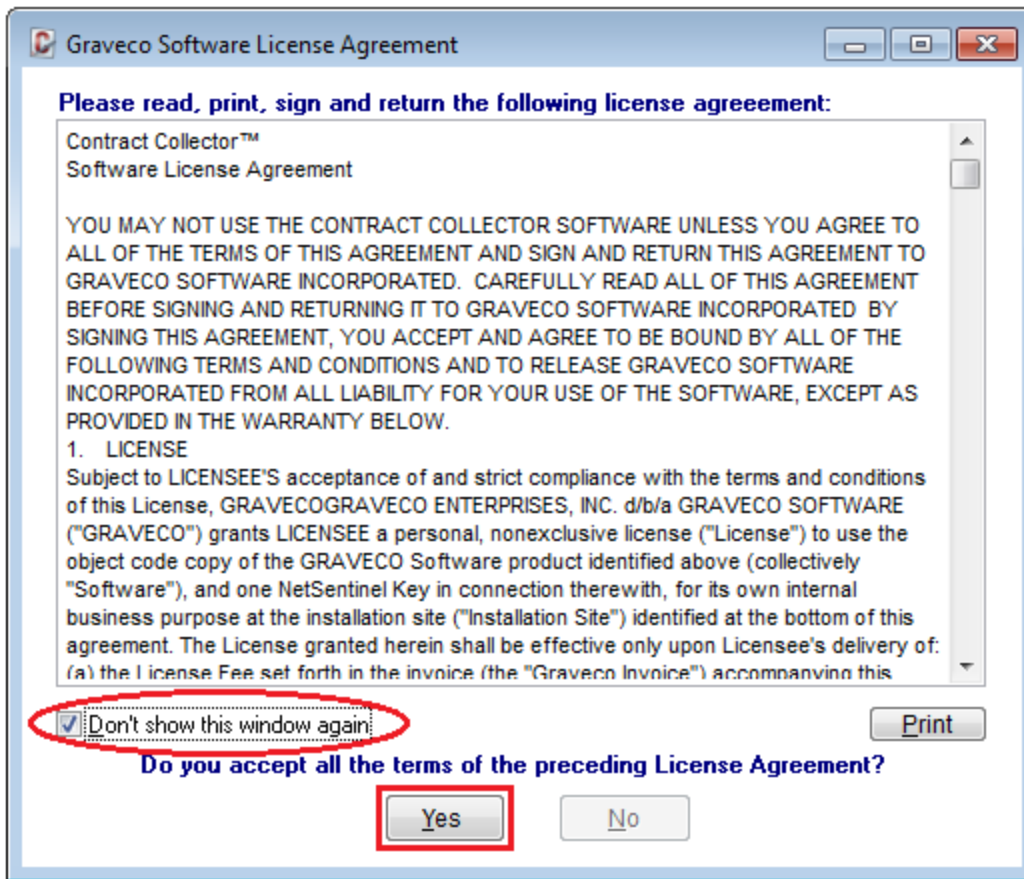
After the installation is complete, you may launch the software by going to **START | All Programs | Contract Collector 5** and click on the **Contract Collector 5** item.



Or you may launch the software just by clicking on the **Contract Collector v5** shortcut icon on your desktop.



2. If not already accepted, you must agree to the terms of the license agreement.



3. If the software has not been activated with an Authorization Key Code, the following demonstration software screen will be displayed. Please select the desired software package, or activate the software with the [Key Code Instructions](#). Choose between Contract Collector (loan servicing software) or Lease Collector (property management software/ lease servicing software). If activating the software, you will be prompted to enter the Authorization Key Code located on your Graveco Software Sales invoice.



4. Select the desired software edition and then press the NEXT button. Choose between:
- Enterprise Edition (Software Combo: includes both Contract Collector and Lease Collector Professional Edition)
 - Professional Edition
 - Standard Edition
 - Small Office Edition
 - Personal Edition

Contract Collector - Demonstration System



Graveco Software, Inc.
 6715 NE 63rd Street; Suite #103-440
 Vancouver, WA 98661-2099
 Phone (360) 528-1575
 Support (360) 528-1575
 Fax (360) 573-5993
www.ContractCollector.com

Version 5.205 Professional
 Release 04/25/2014
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 All rights reserved.

Demonstration System

Number of Accesses Left: 20
 Demo Expiration Date: 05/25/14

Authorization Key Code

(2) Please select a software edition:

Software Edition
 Activate PROFESSIONAL Edition

Professional Edition Price: \$2,998.00.

Previous Next

5. Before pressing the LOGIN button to launch the software, please be sure to visit our additional documentation and information, including our Demonstration Chapter, Product Brochure, Slide Show, Feature List, Help Manual, and Prices/ Order Form. Note the User ID and Password to log into the software are **highlighted in yellow**.

Contract Collector - Demonstration System



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Demonstration System

Number of Accesses Left: 20
 Demo Expiration Date: 05/25/14

Authorization Key Code

(3) Please view our additional documentation:

Demo Chapter Slide Show Help Manual
 Brochure Feature List Prices/ Order Form

User ID: DEMO
Password: PASSWORD

This is a complete demonstration/ trialware program.

Login

6. Log into the software. If you have setup other user credentials previously (using the [User Window](#)), you may

log in using those credentials. Otherwise the default credentials of DEMO (as the User ID) and PASSWORD (as the Password) will work.



If you are having problems running the software application, please [contact our Technical Support Department](#).

Note: Each day, the first time a user logs on to **Contract Collector/ Lease Collector**, the system automatically updates its files to make sure all data in the system is current. This update will also delete any unneeded temporary files. The progress of the daily update process, which normally takes less than a minute, is indicated on the screen.

Once you are logged onto the system with the DEMO User ID, you can use the [Demonstration Chapter](#) of the [Help Manual](#) to familiarize yourself with the system. You can also explore any part of the system, as the Demo user has full access.

When you are ready to input your actual working data, turn to the [Procedures Chapter](#) of the help manual and perform the [Initial Setup Sequence](#).

If you have any questions, please [contact our Technical Support Department](#).



CONTRACT COLLECTOR v5

CONVERSION INSTRUCTIONS

Contract Collector v4 to v5 Conversion

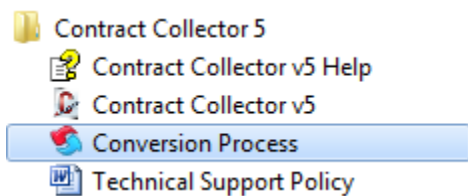
(Last Rev. 02/10/2009)

IMPORTANT: It is important to note that the upgrade from version 4 of Contract Collector to version 5 is not a typical upgrade. *Contract Collector v5 will install as a separate software.* Once version 5 has been installed, it will be necessary to convert your Contract Collector v4 data to version 5. This is accomplished by running this conversion process, and following the instructions outlined below. *Your Contract Collector v4 data will in no way be changed or modified.* This will allow you to continue to run Contract Collector v4 alongside version 5 and verify that the new version is making the correct calculations for your contracts/ loans.

IMPORTANT: Please be sure that Contract Collector v4 is **NOT** in use. All users need to be out of the Contract Collector v4 (Contract Collector for Windows). Exclusive access to the database tables will be required.

CRITICAL: It is important to make a **FULL** backup of the old Contract Collector v4 system. Even though the program is not modifying the data in the old system it will still have to open these files to access the data. A simple copy backup is recommended.

STEP #1: Launch the Conversion Process:



Select **START > All Programs > Contract Collector 5 > Conversion Process** from the Start Menu. This will launch the Contract Collector Conversion Process to migrate your v4 data to Contract Collector v5.

STEP #2: Data & Report Location:



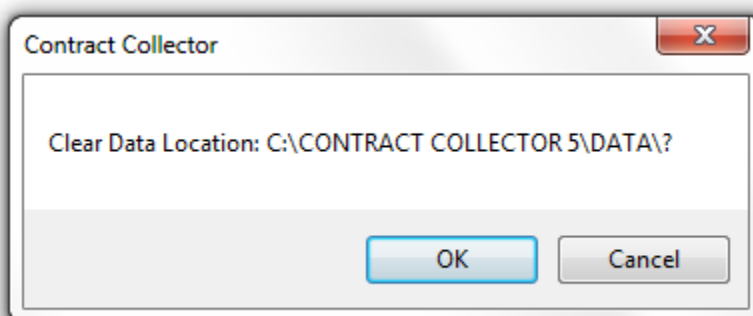
STEP #3: Select Audit Report Output:

If the **Monitor** option is selected, the report will be displayed to the monitor after the conversion process completes. This preview of the Audit Report includes a toolbar that allows the report to then be printed to your default printer. Consequently, it is recommended this preview (“Monitor”) option be selected. Then after viewing the contents of the audit report, it can be printed if a hard copy is desired. Do not close the preview, unless you are certain that you do not wish to print it. Once it has been closed, there is no way to get back to it without running the conversion process again and reconverting your data. There is no harm done in converting your version 4 data multiple times. Select the **Monitor** or **Printer** option to continue.

STEP #4: Start the Conversion Process:

Press the **OK** button to start the conversion process.

STEP #5: Clear All Data Process:



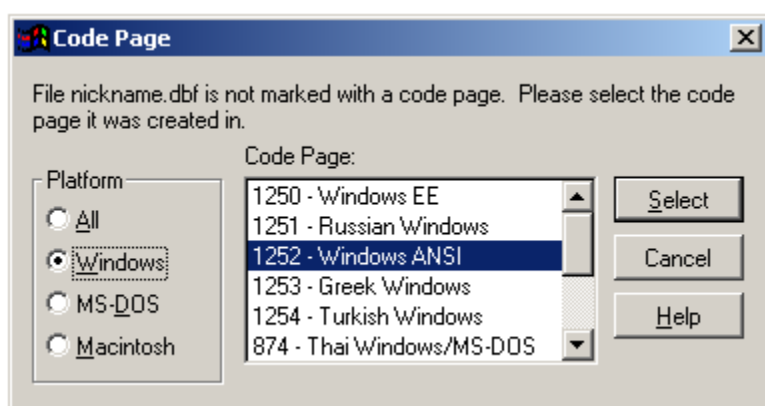
The first step in the conversion process is for all the data currently in the version 5 databases to be cleared out. You will receive the above message to confirm this step. Pressing [OK] will clear the existing data in the version 5 databases and then begin the process of converting your version 4 data from the data location specified in Step #2. Pressing [Cancel] will terminate the Conversion Process. When ready to continue, press the [OK] button.

STEP #7: Conversion Process:

Importing Contract Detail: 210A...

Depending on the volume of data in your version 4 databases, it may take several minutes for the conversion process to convert your data. This timeframe is also dependent on the speed of the computer running this operation. Throughout the process, status messages will be displayed in the upper right hand corner. These messages will indicate which database table is currently being converted. Please be patient while these tables are imported to the new software.

Code Page Selection: If you should receive a message similar to the one below for any of your database tables, you will need to select the appropriate code page. Always choose: **1252 – Windows ANSI**. Select the Windows Platform on the left side of the dialog box, and then choose the 1252 – Windows ANSI from the Code Page list in the center. Then press the [Select] button to resume the conversion.



STEP #8: View Audit Report:

Collection Services, Ltd.
Conversion Audit Report
Conversion Date: 08/12/11

Date:
Time:
Page:

Description

Clear ALL Data completed in 0 seconds on C:\CONTRACT COLLECTOR 5\DATA\

Management Company Information Imported in 0 seconds.

6 User Records Imported in 0 seconds.

674 COA Records Imported in 2 seconds.

26892 COA Detail Records Imported.

7 Client Records Imported.

7 Portfolio Records Imported.

4 Portfolio Default Records Imported.

7 Portfolio/ Client Records Imported.

4 Bank Records Imported.

442 Bank Transit Records Imported/ Updated.

28 Charge Code Records Imported/ Updated.

13 Contract Code Records Imported/ Updated.

1 Rate Table Records Imported.

6 Rate Detail Records Imported.

330 Contract/ Loan Records Imported.

>>> 243 Fixed Interest Contracts.

>>> 87 Variable Interest Contracts.

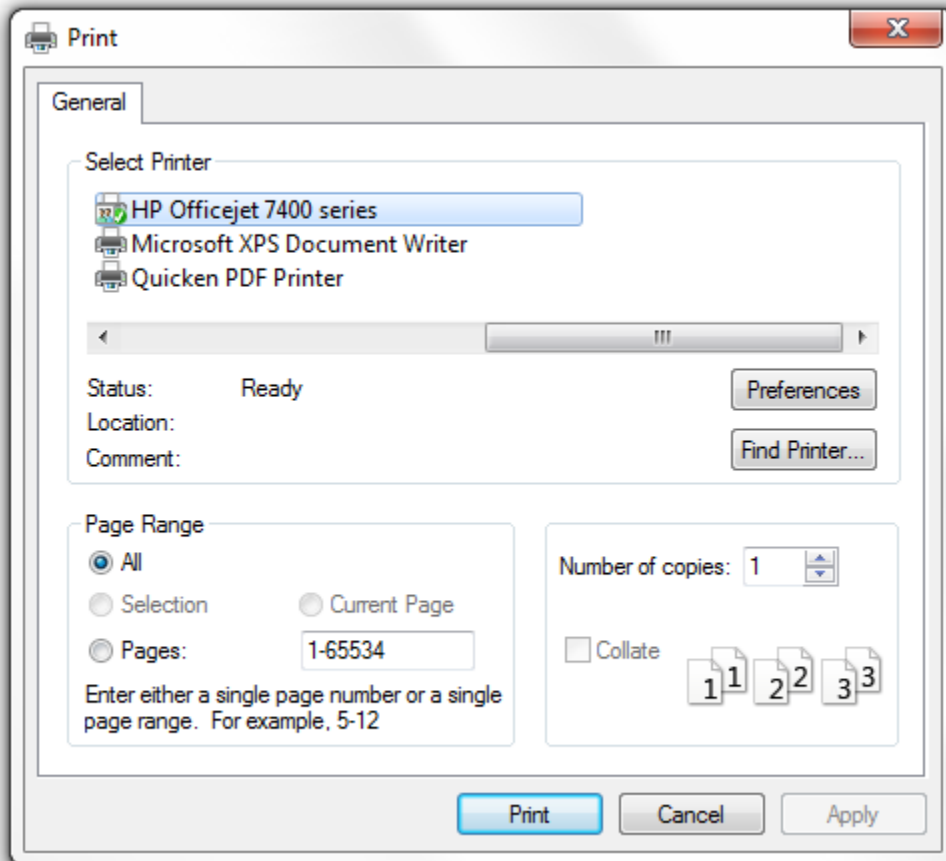
>>> 0 Rule of 78 Contracts.

>>> 0 Fixed Interest/ Fixed Principal Contracts.

If the **Monitor** Audit Report option was selected in Step #4 the audit report will be displayed to the monitor as soon as the conversion process is completed. Select the **Printer Icon** from the Print Preview toolbar to send the report to your default printer. (No printer dialog will be displayed.)



If the **Printer** option was selected in Step #4, the standard Printer Dialog box (similar to the one below) will be displayed, choose the desired printer name and then press [OK] to send it to the printer.



Important Note: It is highly recommended that this Audit Report be printed for future reference. Contract Collector Technical Support may request to see this Audit Report to analyze the success of the conversion process or troubleshoot potential discrepancies.

STEP #9: Verify Data Conversion:

1. After completing the upgrade, log into the new system using your regular user id and password.
2. Preview and/ or Print reports in Version 5 and verify that the data converted is complete and accurate. Run the following reports and compare them to the same reports from the Contract Collector v4:
 - Contract Listing Report
 - Contract Balance Report
 - Contract Inventory Report

WARNING: This process converts v4 data to the Contract Collector v5 data format. It is your responsibility to audit your data to confirm that the conversion process was successful and that the daily operations of the software are working correctly. If not, you should continue to use the version 4 software

until the problem is resolved with v5.

3. Go to the [System Menu](#) | [Setup Submenu](#) | User Window and re-setup your menu security for each user, as necessary. Menu security was not transferred during the conversion. (*Hint: Don't forget to click on the NEW button on the [Main Toolbar](#) when creating a new user!*)
4. **It is very highly recommended that you continue to maintain your Contract Collector version 4 program in parallel to version 5. Data from v5 cannot be converted back to Contract Collector v4. However, the conversion process from v4 to v5 can be run again at any time and as many times as necessary. We recommend that you spend a couple weeks getting comfortable with the new v5 features and functionality, it is vastly improved compared to v4 and is therefore vastly different. Once you are completely comfortable with the operation of v5 and confident in its calculations, you can then run a final conversion to convert data to v5 and discontinue your use of v4.**

Please [contact our Technical Support Department](#) if you need assistance with your conversion and/ or new system.

The Conversion will not Import/ Update:

- Menu Security – manually re-enter system menu access security after successful completion of the conversion.
- Forms – your notices and invoices will not be imported.
- Report Writer / Data Export Reports – Due to the number of database changes, most Report Writer reports are not valid. These will have to be re-entered and adjusted for the Contract Collector v5 database structure.
- Data Import Setup – Due to the number of database changes, most Data Imports are not valid. These will have to be re-entered and adjusted for the Contract Collector v5 database structure.




CONTRACT/LEASE COLLECTOR v5

WORKSTATION INSTRUCTIONS

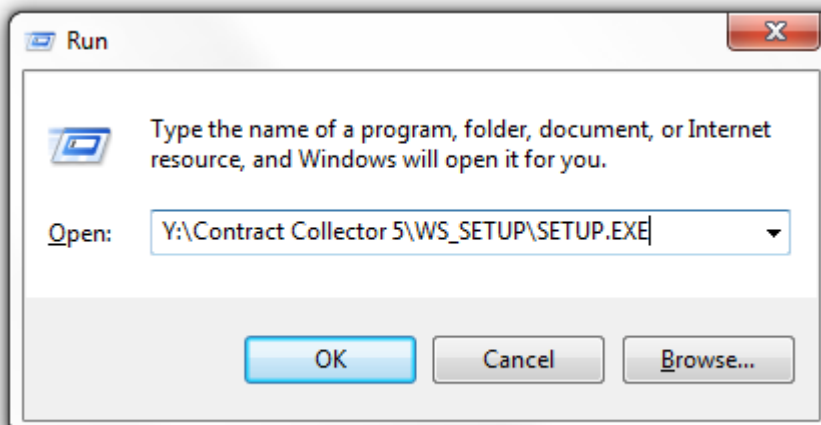
System Requirements:

- Please refer to the program manual or our website at www.GravecoSoftware.com for specific hardware and operating system requirements.
- Necessary Disk Space: Minimum 100MB of **free** space.
- The “**workstation**” must be able to access the program directory from the “**server**” on a shared network drive. (Workstation being the computer trying to access the program and Server being the computer the program was fully installed on.)
- On the workstation you will need to map a drive letter to the program files directory on the server where the Contract Collector software is installed.

Windows & NT Installation:

1. It is recommended that you exit **all** programs before continuing with the installation.
2. Click on the Windows **START** button and then on the **RUN** option. (In Windows 7 Press the [ Windows Key] + [R]. The Windows Key is located between the [CTRL] key and the [ALT] key.)
3. On the “**workstation**”, type in the location of the workstation setup file, which is located in a folder named **WS_SETUP**. This folder should be located in the program installation directory on the “**server**”.

Example: Y:\Contract Collector 5\WS_SETUP\SETUP.EXE



4. Click [OK].
5. Carefully read and follow the instructions in each of the setup windows that appear.
6. After the installation is complete, a Contract Collector shortcut icon should be available on the workstation Desktop. You may also access the program by going to **START | All Programs | Contract Collector 5** and click on the **Contract Collector 5** shortcut.

****IMPORTANT****

Please verify that you are using the right installation by either checking your data or by checking the directories in the System Information Window in the program. **If you are not sure of the location of the Workstation Setup file, please contact your network technician.**

If you are having problems running the installation please [contact our Technical Support Department](#):

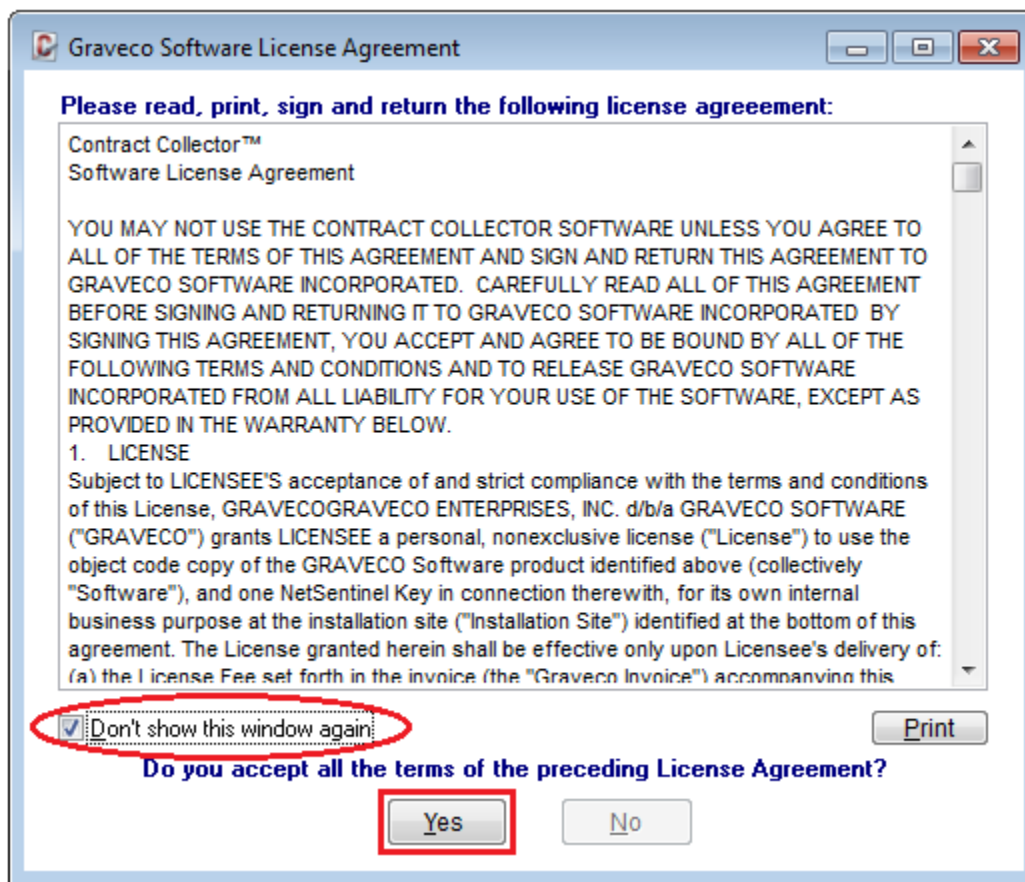
Phone	(855) 798-3846
Fax	(206) 254-0968
E-mail	support@gravecosoftware.com
Website	www.GravecoSoftware.com



CONTRACT/ LEASE COLLECTOR v5

AUTHORIZATION KEY CODE INSTRUCTIONS

STEP #1: License Agreement:



After installing either the Full System or the Trialware software, launch Contract Collector v5 with the icon in your Start Menu or on your Desktop. You will again be required to accept the License Agreement. You must press "Yes" to continue, pressing "No" will terminate the software. You may select the option "Do not show this window again" to prevent this message from appearing the next time the software is launched.

STEP #2: Authorization Key Code Tab:

Contract Collector - Demonstration System

Graveco Software, Inc.
 6715 NE 63rd Street; Suite #103-440
 Vancouver, WA 98661-2099
 Phone (360) 528-1575
 Support (360) 528-1575
 Fax (360) 573-5993
www.ContractCollector.com

Version 5.205 Professional
 Release 04/25/2014
 Copyright 2014 Graveco Software, Inc.
 All rights reserved.

Demonstration System

Number of Accesses Left: 23
 Demo Expiration Date: 05/25/14

The Authorization Key Entry Window is used to activate the system, activate modules, bump user count, or add other items purchased for this program. Enter the key code located on the Graveco Software Sales Invoice. Please call the Graveco Software Sales Department at (360) 528-1575 for assistance.

Authorization Key Code

- - - -

Both the Full System Installation and Trialware Installation will operate as a trialware version of the software until the Authorization Key Codes are installed. When you purchase a Full System edition of the Contract Collector software, you will receive a Graveco Software Invoice that includes the Key Codes necessary to activate Contract Collector. To input this Key Code, select the **Authorization Key Code** Tab from the initial startup screen. Only 40 accesses to the software will be allowed while operating the software as trialware.

IMPORTANT NOTE: *Please be sure to input this Key Code to activate the full version of the software before the trialware version expires!!*

STEP #3: Input Key Codes:

Enter the Authorization Key Code from your Graveco Software Sales Invoice. Press the **Save Key Code** button after each key code.

IMPORTANT NOTE: *Be sure to enter all of the Key Codes included on the invoice.*

CONGRATULATIONS!! Contract Collector v5 has now been activated.

Press **OK** to continue. This Demonstration System screen will no longer be displayed when launching the software.

SAMPLE GRAVECO SOFTWARE SALES INVOICE:



Graveco Software, Inc.
6715 NE 63rd St. Suite #103-440
Vancouver, WA 98661
Phone: (360) 528-1575
Fax: (360) 573-5993

Invoice

Date	Invoice #
5/11/2010	

Ship To:

Bill To:

Terms	Shipping Method	Order Date
	EMAIL W/ ATTACHMENT	5/11/2010

Description	Version	Unit Price	Discount	Amount
CC5 Professional Edition	5.045	2,998.00	0.00	2,998.00
Key Code: XXXX-XXXX-XXXX-XXXX-XXXX		800.00	50.00	750.00
Subtotal:				3,748.00
Shipping/ Handling:				0.00
Sales Tax: (WA 8.20%)				0.00
				3,748.00
Amount Paid:				3,748.00
Amount Due:				\$0.00

☒ **PAID**

STEP #4: Login:

Contract Collector

Copyright 2014 Graveco Software, Inc.
All rights reserved.
www.ContractCollector.com

Customer ID 1 Version 5.205 Professional 04/25/2014

Use of this software indicates your understanding and acceptance of the terms and conditions set forth in the Graveco Software License Agreement.

Management Co. COLLECTION SERVICE LTD.

User ID DEMO

Password *****

☒ Ok ☐ Cancel

Login to the software using your User ID and Password.

Note: The User ID of **DEMO** and the Password of **PASSWORD** will continue to work until you have setup your

own User ID and Password in the User Setup.

New Users: Please review the [Demonstration](#) chapter for a tutorial on using Contract Collector now that you have the software installed and activated.

Please see the [Initial Setup Sequence](#) in the [Procedures Chapter](#) for additional setup information.

Additional Note: The Authorization Key Code Tab is also available from the [About Contract Collector](#) Window. Additional key codes can be entered here as needed.



A NEW FORCE IN FINANCIAL SOFTWARE



CONTRACT/ LEASE COLLECTOR v5 **UPGRADE INSTRUCTIONS**

- 1) Go to the **Customer Center** on our website: <http://www.GravecoSoftware.com>.
- 2) Log into the **Customer Center** with your customer number and password. (If you need your customer number or password, please [contact our Technical Support Department](#).)
- 3) Then click on the link for "Collector v5.xxx". This will allow you to download and save the "cc5Xupg.exe" file to your computer. (Be sure to keep track of where on your computer you are downloading it to.)
- 4) Make a **full system backup** of your current software (not just a data backup - you cannot make a full system backup within the software). Please [contact our Technical Support Department](#) for assistance if needed.
- 5) Once the above file has been downloaded and saved to your computer, double-click on this file to run it.
- 6) Follow the installation prompts to install this upgrade.



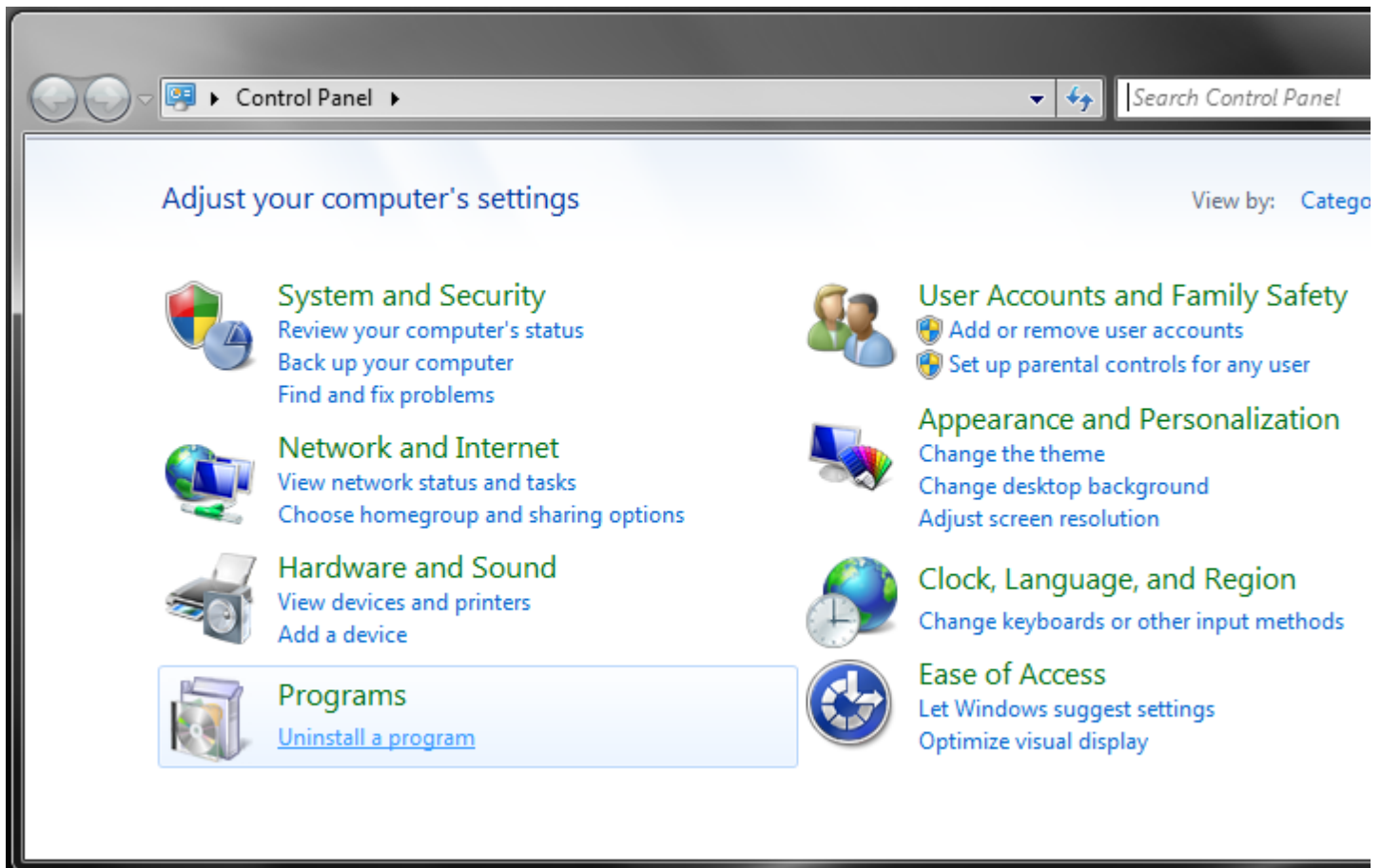
CONTRACT/ LEASE COLLECTOR v5

UNINSTALL INSTRUCTIONS

Warning!!: Uninstalling **Contract Collector/ Lease Collector** will remove the software program and ALL DATA. Do not uninstall **Contract Collector/ Lease Collector** unless you are sure you do not need access to this information any longer!

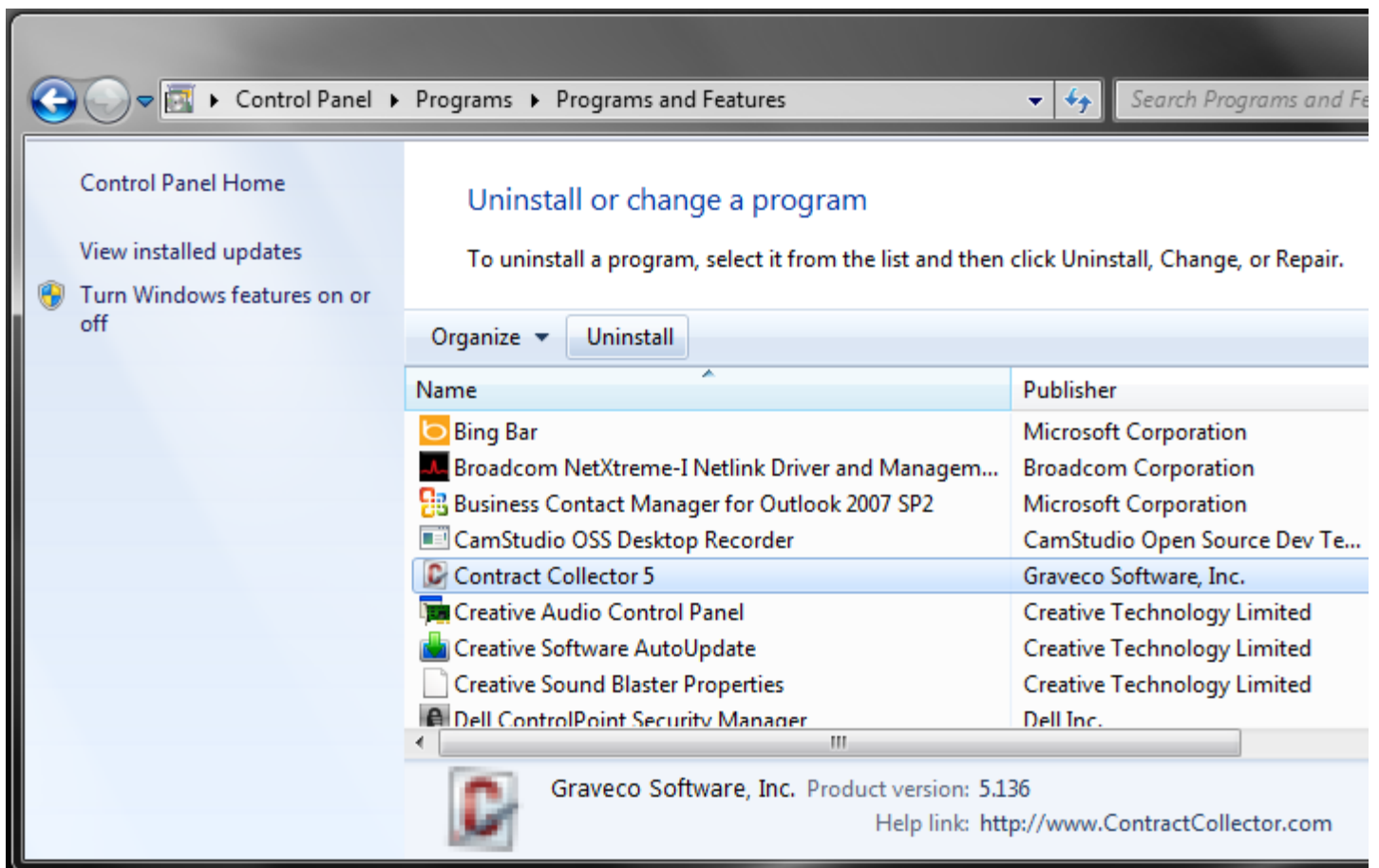
STEP #1: Open Uninstall a Program:

Open "Uninstall a program" by clicking the Start button and then clicking Control Panel. In the Control Panel under "Programs" select "Uninstall a program".



STEP #2: Select the program to uninstall:

Select "Contract Collector 5" from the list of programs to uninstall **Contract Collector/ Lease Collector** and then press the "Uninstall" button.



STEP #3: Uninstall Contract Collector v5:

Follow the prompts in the Contract Collector 5 Uninstaller Wizard. Press "Next" to continue. Press "Finish" once the process of uninstalling is completed.





Chapter #3 - Operating Features:

Contract Collector/ Lease Collector is designed around a system of menus, toolbars, data entry windows, find windows, grids, fields, reports, processes, and other features that give you complete and easy access to your data. These features are structured to help you accomplish everything from the simplest to the most complex procedures quickly and smoothly. This Operating Features chapter is broken down into 3 sections: [Basic](#), [Intermediate](#) and [Advanced](#) operating features.

Once you learn these operating features, you can apply your knowledge anywhere in the system. For that reason, all users should read and understand the material in this chapter. For further practice, please use the [Demonstration](#) chapter provided.

The following subjects are covered in this chapter:

Basic Operating Features:

- [Help](#)
- [Mouse](#)
- [Keyboard Shortcuts](#) (Appendix C)
- [Function Keys](#) (Appendix D)
- [Mouse Shortcuts](#) (Appendix E)
- [User Interface](#)
- [Menus](#)
- [Toolbars](#)
- [Windows](#)
- [Messages](#)
- [Find Windows](#)
- [Reporting Features](#)
- [Tips & Tricks](#)

Intermediate Operating Features:

- [Address/ Phone Fields](#)
- [Address Window](#)
- [Images Tab](#)
- [UDFs Tab](#) (User Defined Fields)
- [Ledger Tab](#)
- [Add a Charge](#)
- [Adjust a Charge](#)
- [Calendar/ Task Manager](#)
- [Contact Log Tab](#)
- [Mailing Labels](#)
- [Interest Setup](#)

Advanced Operating Features:

- [Advanced Reporting](#)
- [Report Designer Basics](#)
- [Advanced Search Techniques](#)
- [UDF File Field](#)
- [ACH Payments](#)
- [Data Import Process](#)
- [Report Writer](#)



Chapter #3 - Basic Operating Features:

- [Help](#)
- [Mouse](#)
- [Keyboard Shortcuts](#) (Appendix C)
- [Function Keys](#) (Appendix D)
- [Mouse Shortcuts](#) (Appendix E)
- [User Interface](#)
- [Menus](#)
- [Toolbars](#)
- [Windows](#)
- [Messages](#)
- [Find Windows](#)
- [Reporting Features](#)
- [Tips & Tricks](#)
- [Windows 8 Features](#)

Help:

Toolbar Button: 

Keyboard Shortcut: [F1]

Available from: [General Toolbar](#), [Function Keys](#), [Help Menu](#).

Online help is provided at all times throughout the system. Pressing the [F1] [Function Key](#) opens the **Contract Collector/ Lease Collector** Help Manual from anywhere within the software.

You can search for help through the extensive documentation from the [Help Menu](#) or by using the Help toolbar button on the [General Toolbar](#). Use the Contents Tab to read specific chapters in the help documentation. The chapters are broken down according to the **Contract Collector/ Lease Collector** [Main Menu](#). Use the Index Tab to search the help by designated topics or keywords. Use the Search Tab to search the help documents for any specified text, topic or keyword. Use the Print option to print help topics.

- Copyright & Company Inform
- Welcome
- Chapter 1: Introduction
- Chapter 2: Installation
- Chapter 3: Operating Featur
- Chapter 4: Demonstration
- Chapter 5: Procedures
- Chapter 6: File Menu
- Chapter 7: Edit Menu
- Chapter 8: Client Menu
- Chapter 9: Portfolio Menu
- Chapter 10: Contract Menu
- Chapter 11: Payment Menu
- Chapter 12: Reports Menu
- Chapter 13: G/L Menu
- Chapter 14: System Menu
- Chapter 15: Help Menu
- Chapter 16: Other Menus
- Appendix



Contract Collector®

August 2011 Edition

Version 5.104

Last Revision: 08/09/2011

Graveco Software, Inc.

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Suite #103-440

Vancouver, WA 98661

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FAX: (360) 573-5993

<http://www.ContractCollector.com>

Using a Mouse:



Contract Collector/ Lease Collector can be used with or without a mouse (or other pointing device, such as a trackball). Although almost every essential command and process in the system can be accomplished using only the keyboard (see: [Keyboard Shortcuts](#)), use of a mouse is highly recommended.

When a mouse has been properly installed in your computer system, an on-screen pointer appears whenever you move the mouse. It moves on the computer screen relative to the way you move the mouse on your desk. The pointer is usually either an arrow for making selections or an I-beam for text.

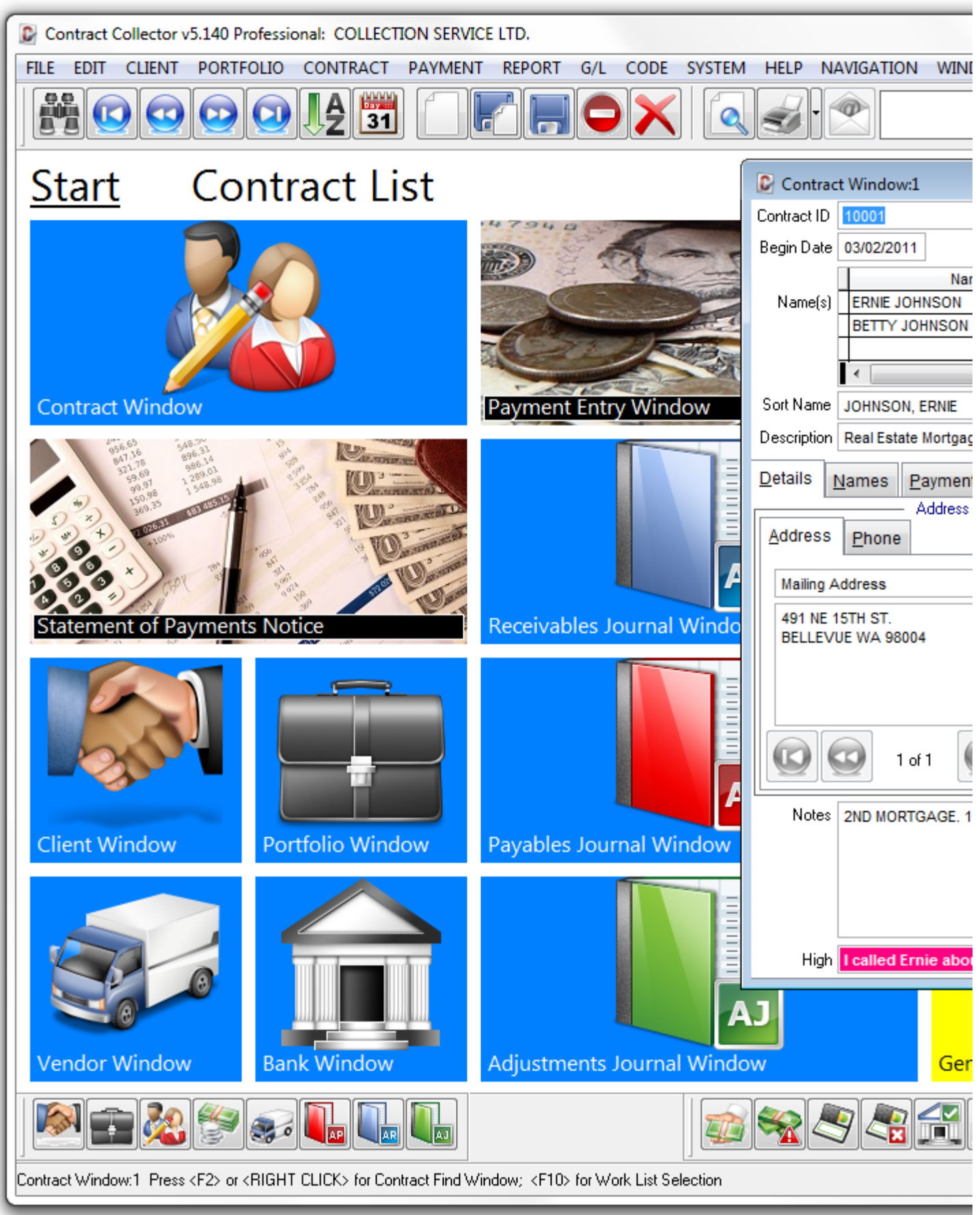
Using a mouse entails moving the pointer and then pressing a button on the mouse to carry out an action. Unless otherwise instructed in the documentation, you can assume that you should use the left mouse button. The right mouse button, middle mouse button, and double-clicking the left mouse button can be defined to control the [Find Windows](#), perform [Drill-Downs](#), or remain inactive. See [Mouse Shortcuts](#) for more information.

A scroll wheel (or mouse wheel) is a hard plastic or rubbery disc on a computer mouse that is perpendicular to the mouse surface. It is normally located between the left and right mouse buttons.

See also: User Preferences for more information on setting up mouse preferences in Contract Collector.

Contract Collector User Interface:

The **user interface** of **Contract Collector/ Lease Collector** consists of a number of very important components. Understanding each of these components will facilitate your use of the software. These user interface components include: the [Title Bar](#), the [Status Bar](#), the [Main Menu](#), the [Main Toolbar](#), the [Windows 8 Desktop](#) (and other [Windows 8 Features](#)), [Data Entry Windows](#), [Report Windows](#), [Process Windows](#), Submenus, etc. The navigation of this user interface is accomplished by using the [Mouse](#) and/ or a variety of [Keyboard Shortcuts](#).

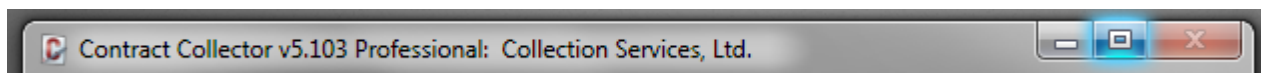


The Contract Collector **user interface** includes each of the following major components:

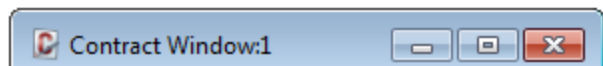
- [Title Bar](#)
- [Status Bar](#)
- [Menus](#)
- [Toolbars](#)
- [Windows](#)

- [Messages](#)
- [Find Windows](#)
- [Windows 8 Desktop](#)

Title Bar:



Main Contract Collector Title Bar.



Contract Window Title Bar.

Each window in Contract Collector, including the Contract Collector application, have their own Title Bar. This Title Bar contains many features for manipulating the window. The Title Bar contains all of the following components:

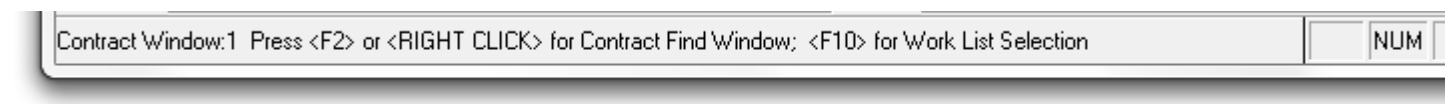
Main Contract Collector Title Bar:

- Contract Collector Icon.
- Application Name: Contract Collector.
- Version Number: Indicates the current version number.
- Edition Name: Small Office Edition, Standard Edition or Professional Edition
- Management Company Name: Displays the current management company name.
- [Control Box Menu](#) - Contains options for manipulating the current window.
- **Title Bar** - Drag the Contract Collector application to a new location on the screen/ monitor. (Not available if maximized.)
- **Minimize Button** - To reduce the Contract Collector application to an icon on the taskbar.
- **Maximize Button** - To make the Contract Collector application take up all of the available space on the screen/ monitor. (Not available if maximized.)
- **Restore Button** - To restore the Contract Collector application to its previous size.
- **Close Button** - To [Exit](#) the Contract Collector application.

Window Title Bars:

- Contract Collector Icon.
- Window Name: Displays the name of the window.
- Window Number: Indicates the window instance. (A maximum of 9 instances of any one window name is allowed.)
- [Control Box Menu](#) - Contains options for manipulating the current window.
- **Title Bar** - Drag the window to a new location in the application window. (Not available if maximized.)
- **Minimize Button** - To reduce the window to an icon at the bottom of the application window. (Not available if minimized.)
- **Maximize Button** - To make the window take up all of the available space in the application window. (Not available if maximized.)
- **Restore Button** - To restore the window to its previous size. (Only available if window is minimized or maximized.)
- **Close Button** - [Close](#) the window.

Status Bar:



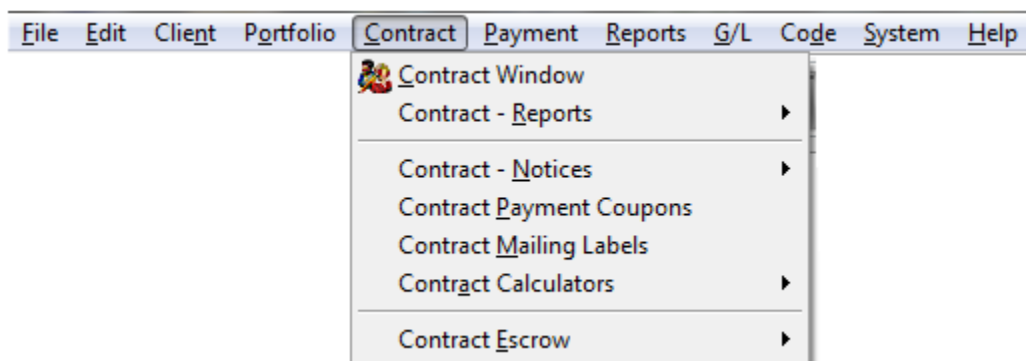
Status Bar while in the Contract ID field of the Contract Window.

The Status Bar at the very bottom of the Contract Collector application window contains information that is very pertinent to operating the software. These [Status Bar Messages](#) are updated each time a new window is opened and each time the cursor is moved to a new field within any particular active window. The Status Bar will display both the [Function Keys](#) and [Mouse Shortcuts](#) that may be available for the currently active field. It will indicate whether the current field possesses [Drill-Down](#), [Find Window](#), Work List Selection, [Calendar Date Find](#), and/ or [Field Calculator](#) capabilities. This information can be particularly useful while you are first learning to efficiently navigate the software. (See [Status Bar Messages](#) for more information.)

Contract Collector Menus:

Menus are the primary [user interface](#) of **Contract Collector v5®**. The various menus contain everything you need to navigate and operate the software. The [toolbars](#), are provided simply as a convenience. Everything that can be done from a toolbar, can be done from one of the menus.

There are several menus available in Contract Collector. The [Main Menu](#) is the primary menu located immediately below the [Title Bar](#) of the software. The [Right-Click Shortcut Menu](#) can be opened upon user request via a [Mouse Shortcut](#). Other menus will be available depending on certain circumstances. New Menu Items will also be added to the Main Menu when certain windows are opened. While using the Report Designer, the Main Menu is replaced with the Report Designer Menu.



Menu Components:

There are several essential components used in most menus. **Menu Items** are the primary menu headings, such as [File](#), [Edit](#), and [Client](#) in the above example. **Menu Options** are the list of options listed below any particular Menu Item. Contract Window, Contract - Reports, Contract - Notices and Contract Payment Coupons are examples of Menu Options (in the above example). **Submenus** are smaller subgroups of Menu Options. Submenus are represented with triangle that points to the right to indicate that there are more Menu Options related to this item. The [Contract - Reports Submenu](#), in the above example, is a submenu.

Using a Menu:

To select a Menu Item, position the mouse pointer over the name and click the left mouse button. The Menu Item is highlighted and the menu is displayed. You can then select any of the Menu Options that make up the menu by pointing and clicking with the mouse.

Alternately, you can click and hold the mouse button over a Menu Item and then drag the mouse down over the Menu Options. As you drag, the Menu Options are highlighted one by one. When you release the mouse button, the currently highlighted Menu Option is selected.

For a particular user one or more of the Menu Items may not appear in the [Main Menu](#). Also, some of the Menu Options in a menu may be absent or disabled, so that lettering in the name has less contrast than other options. Disabled options cannot be selected. Other items may be indicated as "Read Only", which means that the records in this [Data Entry Window](#) can be viewed but not edited. The system manager controls which user has access to which menus and menu options. Some Menu Items and some Menu Options may change as you open and close certain windows.

To select from the [Main Menu](#) using the keyboard, press and release the [ALT] key, which highlights the first item, [File](#). Move the highlight from one Menu Item to the next by pressing the right or left arrow key on your keyboard. Once the desired Menu Item is highlighted, press either the up or down arrow key to display the menu. Alternately, after pressing [ALT] to highlight the [File](#) Menu Item, you can type the underlined letter in any of the Menu Items names. This highlights the Menu Item and displays the menu at the same time.

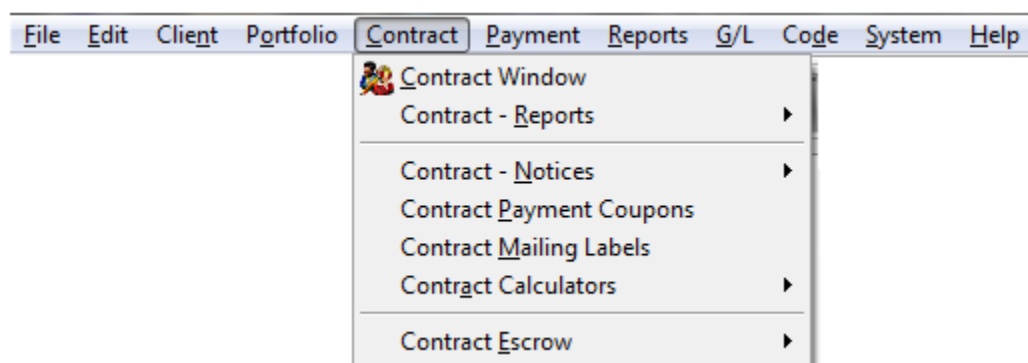
When a menu is first displayed, the first Menu Option is highlighted. If you want to select the first option, just press [ENTER]. Otherwise, use the up or down arrow keys to move the highlight from one item to the next. Then, when the

Menu Option you want is highlighted, press **[ENTER]** again to select it. An even quicker method for highlighting a Menu Option using the keyboard is to type the underline letter in the name of the option. This will select the menu or submenu option.

Contract Collector Menus:

- [Main Menu](#)
- [Right-Click Shortcut Menu](#)
- [Navigation Menu](#)
- [Reporting Menu](#)
- [Window Menu](#)
- [Control Box Menu](#)
- [Report Designer Menu](#)

Contract Collector Main Menu:



Almost everything in **Contract Collector v5** will begin with a selection from the Main Menu on the top of the screen.

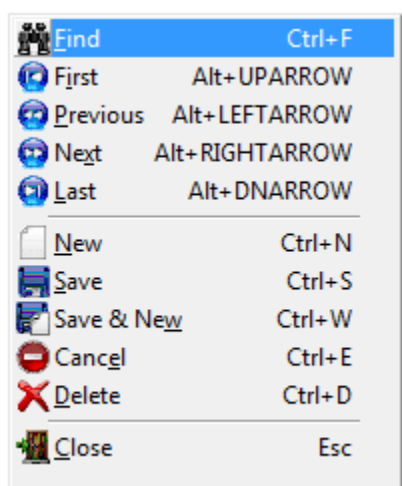
There are ten menu items in the Main Menu for Contract Collector: [File](#), [Edit](#), [Client](#), [Portfolio](#), [Contract](#), [Payment](#), [Reports](#), [G/L](#), [Code](#), [System](#), and [Help](#). Select these items, called Menu Pads, in order to view the corresponding menus. The Menu Options are displayed below each Menu Item after selecting any individual Menu Item.

See also: [Right-Click Shortcut Menu](#), [Navigation Menu](#), [Reporting Menu](#), [Window Menu](#).

Right-Click Shortcut Menu:

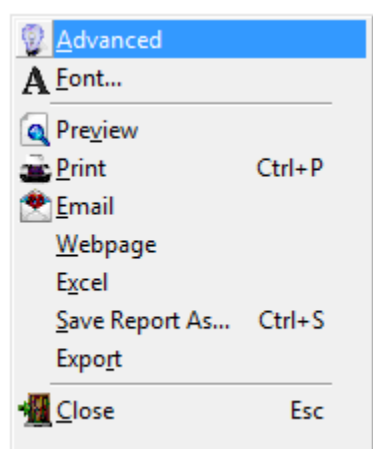
All windows in Contract Collector support a Right-Click mouse shortcut menu. To activate this menu, click the right mouse button in the blank grey-area of any window. (A right mouse click in some [text fields](#) or [memo fields](#) may result in a special shortcut menu. A right mouse click in [ID Fields](#) may result in a [Find Window](#).) The Right-Click Shortcut Menu will contain many of the same features and options that are available on the [Main Toolbar](#) and/ or the [Main Menu](#). However, this shortcut menu provides a closer association between the window and the event ([save](#), [new](#), [cancel](#), [delete](#), etc.).

In general there are two varieties of Right-Click Shortcut Menus. One for [Data Entry Windows](#) and one for [Report Windows](#) and [Notice Windows](#). The Data Entry Window Right Click-Shortcut Menu (as pictured below) contains all of the major navigation and record functions commonly required for data entry windows, including: [find](#), [first](#), [previous](#), [next](#), [last](#), [new](#), [save](#), [save & new](#), [cancel](#), and [delete](#).



Basic Data Entry Window Right-Click Shortcut Menu

Similarly, the Report/ Notice Window Right-Click Shortcut Menu (pictured below) contains all of the major [reporting features](#) commonly required by report and notice windows, including: [advanced reporting](#), [font](#), [preview](#), [print](#), [email](#), [webpage](#), [Excel](#), [save report as](#), [export](#), and [schedule print](#). As most [Process Windows](#) include a audit report, these windows will also typically have a shortcut menu the same as those used by other report & notice windows. There are a few windows that only have a [Close](#) button as part of their Right-Click Shortcut Menu.

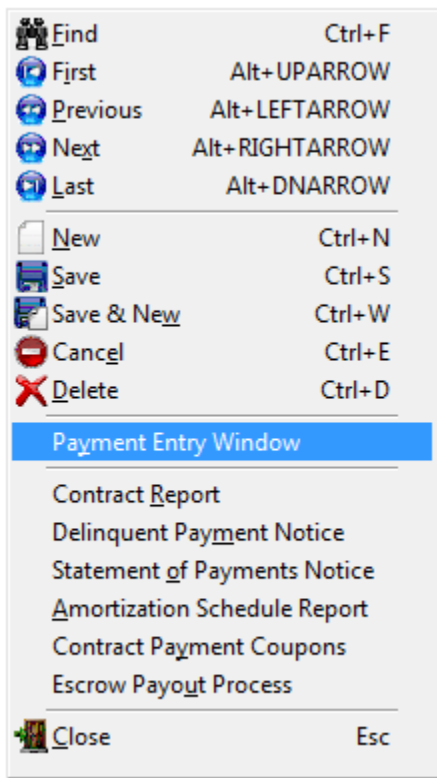


Basic Report/ Notice Window Right-Click Shortcut Menu

Extended Right-Click Shortcut Menus:

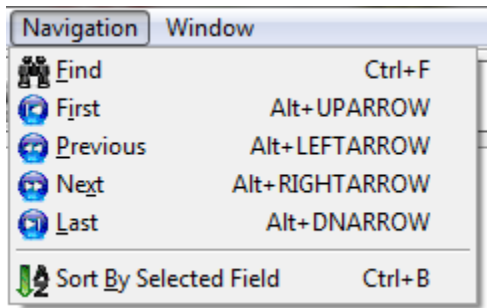
Some Data Entry Windows have an Extended Right-Click Shortcut Menu, including the [Contract Window](#), Vendor Window, and several others. These extended shortcut menus contain options specific to that particular window.

These options are provided as a means of expediting common tasks or reports/ notices for the particular record currently being displayed in the data entry window. For example, in the Contract Window you can quickly enter a payment for the contract that you are currently viewing by using the Right-Click Shortcut Menu and selecting the Payment Entry Window option. This will open the [Payment Entry Window](#) to a new entry for this particular contract. This saves several steps as compared to opening the Payment Entry Window through the [Payment Menu](#) and then entering the desired Contract ID. Similarly, to print the Statement of Payments Notice for a particular contract, you would usually need to select this option from the Contract - Notices Submenu. Select the Specific Contracts option, enter the desired Contract ID, modify the Date Range if necessary, and then preview or print the report. However, the extended shortcut menu significantly expedites this process of generating this report. From the Contract Window simply, activate the shortcut menu, select the Statement of Payments Notice option, and modify the Data Range - if necessary. (The extended shortcut menu from the Contract Window is shown below.)



Extended Data Entry Window Right-Click Shortcut Menu ([Contract Window](#))

Navigation Menu:



Navigation Menu Options:

- [Find](#) - Find/ locate an existing record and open that record.
- [First](#) - Display the first record available in the window.
- [Previous](#) - Display the record that immediately precedes the record currently displayed.
- [Next](#) - Display the record that immediately follows the record currently displayed.
- [Last](#) - Display the last record available in the window.
- [Sort By Selected Field](#) - Change the sort order of the records in the window by a designated field.

Find Record:



Toolbar Button:

Keyboard Shortcut: [CTRL] + [F] or [F2] from the [Primary ID Field](#).

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), [Keyboard Shortcuts](#), [Designated Mouse Clicks](#), [Function Keys](#).

Primary Purpose: Used with [Data Entry Windows](#) to open a [Find Window](#) in order to find or locate an existing record and open that record.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to open the [Report Find Window](#) to find/locate an existing Form, Notice, Letter, or Report. (See Advanced Printing.)

See also: [ID Find](#) and [Find Windows](#).

First:

Toolbar Button: 

Keyboard Shortcut: [ALT] + [UPARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the first record available in the window. The display will not change if the first record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the first existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Previous:



Toolbar Button:

Keyboard Shortcut: [ALT] + [LEFTARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the record that immediately precedes the record currently displayed. The display will not change if the first record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the previous existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Next:



Toolbar Button:

Keyboard Shortcut: [ALT] + [RIGHTARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the record that immediately follows the record currently displayed. The display will not change if the last record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the next existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Last:



Toolbar Button:

Keyboard Shortcut: [ALT] + [DNARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the last record available in the window. The display will not change if the last record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the last existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Sort by Selected Field:

Toolbar Button: 

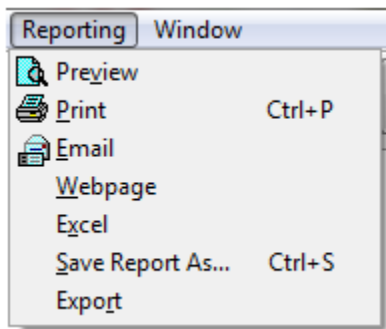
Keyboard Shortcut: [CTRL] + [B]

Available from: [Main Toolbar](#), [Navigation Menu](#), Keyboard Shortcuts.

Purpose: Used with [Data Entry Windows](#) to change the order of the records in the window. The scrolling order of the records is directly dependent on this sort order setting. By default, all windows will open to the last record as sorted by the Main ID Field. Place the cursor in the field that you want to sort by and press the Sort toolbar button, the order of the records in the window will be sorted by that field, if an index is available for that field.

Note: Throughout this manual, fields that support this scrolling order feature will be indicated as ("Sort By").

Reporting Menu:



Reporting Menu Options:

- [Preview](#) - Preview the current report, notice or letter to the monitor.
- [Print](#) - Print the current report, notice or letter.
- [Email](#) - Email the current report.
- [Webpage](#) - Create a webpage file of the current report.
- [Excel](#) - Create an Excel file of the current report.
- [Save Report As...](#) - Save the current report to file. (*Several file types are available, including Word, Excel, PDF, JPG, etc.*)
- [Export](#) - Export the current report. (*Several file types are available, including delimited and fixed length files, etc.*)
- [Schedule Print](#) - Schedule the current report to print at a designated time.

Preview:



Toolbar Button:

Keyboard Shortcut: (None)

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Preview reporting feature** will open the a preview of the current report, notice or letter to the monitor. This will allow the report to be reviewed before it is **printed**. The **Preview Toolbar** will open along with the preview of the report. This toolbar will allow you to navigate through the various pages of the report, print the report, and also close the preview. Once you have reviewed the preview, you can use the **Print** button on the **Preview Toolbar** to print the report to your default printer or use the **Close** button on the **Preview Toolbar** to close the print preview. (Note: The Print button on the Preview Toolbar will both print the report, and also close the print preview.)

The **Preview** reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for a preview as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)

Contract ID	Name(s)	Begin Date	Term	Type	Cur. Payment	Int. Rate	Princ. Bal	Cur. Balar
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNE JOHNSON BETTY JOHNSON	03/02/2009	120	REM	313.14	10.0000	18,885.13	19,116
10002	KEVIN ADAMS	01/02/2010	120	REM	632.21	10.5000	41,105.71	42,049
10003	JIM CARPENTER JOYCE CARPENTER	02/14/2010	260	REM	240.71	13.1250	30,364.23	31,261
10004	JEFFREY BRADFORD KATE BRADFORD	09/01/2010	260	REM	226.41	12.7500	30,000.00	31,942
10005	John Adams	08/15/2011	360	CAR	101.16	15.0000	8,000.00	8,000
					1,513.63		128,355.07	132,371
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	03/02/2010	60	COM	469.26	14.3750	16,260.11	16,790
C302	GREETING CARDS PLUS	04/01/2010	60	COM	645.24	14.3750	20,804.74	21,472
C303	GAS-N-TROT INC.	01/02/2011	60	COM	586.58	14.3750	23,508.91	24,261
					1,701.08		60,573.76	62,521
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	06/05/2010	24	CAR	258.33	0.0000	2,772.01	3,130
102	HENRY SMITH ESTER SMITH	06/15/2010	60	REC	364.76	15.9990	12,866.62	13,252
					623.09		15,638.63	16,382
					3,837.80		204,567.46	211,284
Total Records Included: 10								

Example of a Print Preview.

Print:



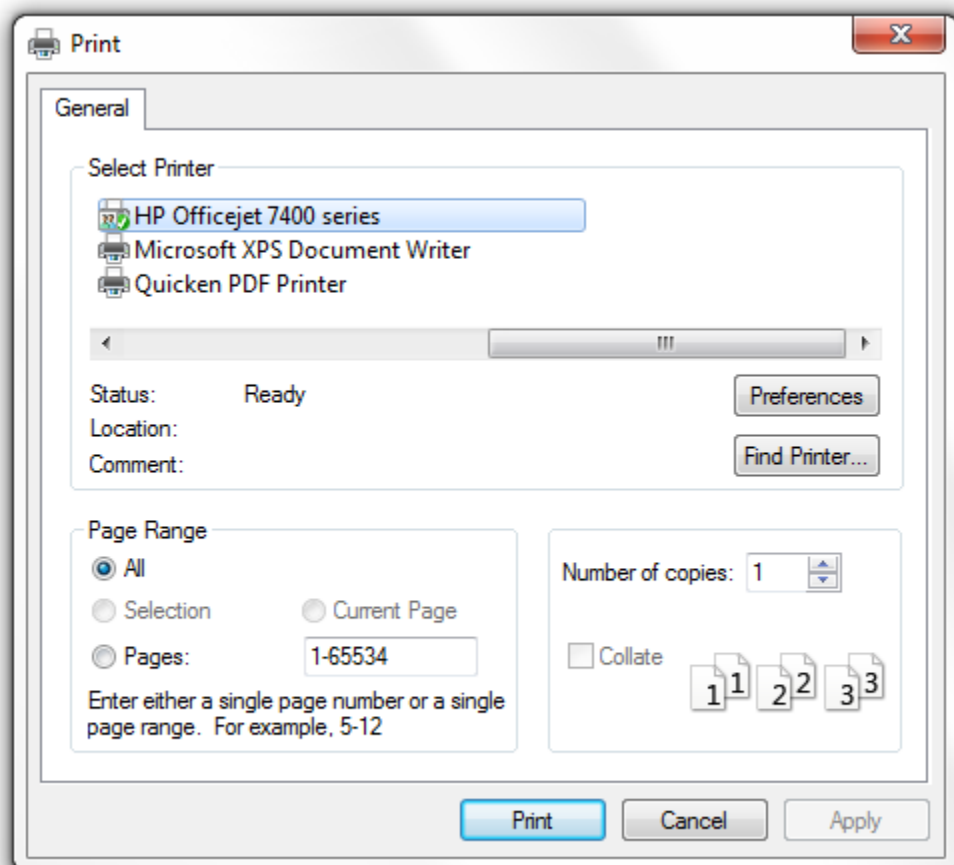
Toolbar Button:

Keyboard Shortcut: [CTRL] + [P]

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#), [Print Preview Toolbar](#).

Primary Purpose: The **Print reporting feature** will print the current report, notice or letter to a specified printer. Selecting the Print option will open the standard Print dialog to allow the user to select a printer, number of copies, etc.

The print reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)



Email:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to email the current report, notice or letter. Emails can be sent to a single recipient, a list of recipients or to a distribution list.

Webpage:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Excel:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Save Report As:

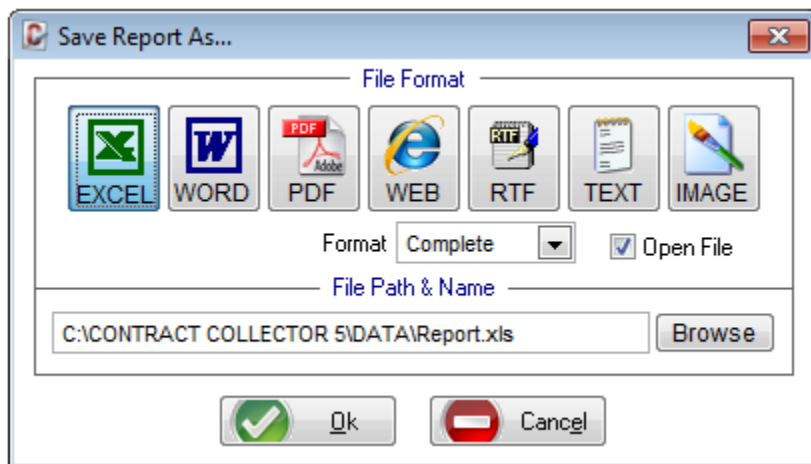
Toolbar Button: 

Keyboard Shortcut: [CTRL] + [S]

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Save Report As** reporting feature will open the "Save Report As..." dialog for the current report, notice or letter.

The Save Report As reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print preview as many processes have an audit report.



Export:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Schedule Print:

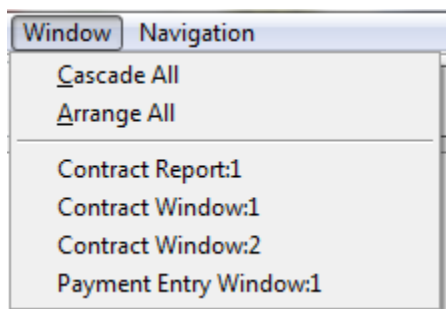
Toolbar Button:

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Window Menu:

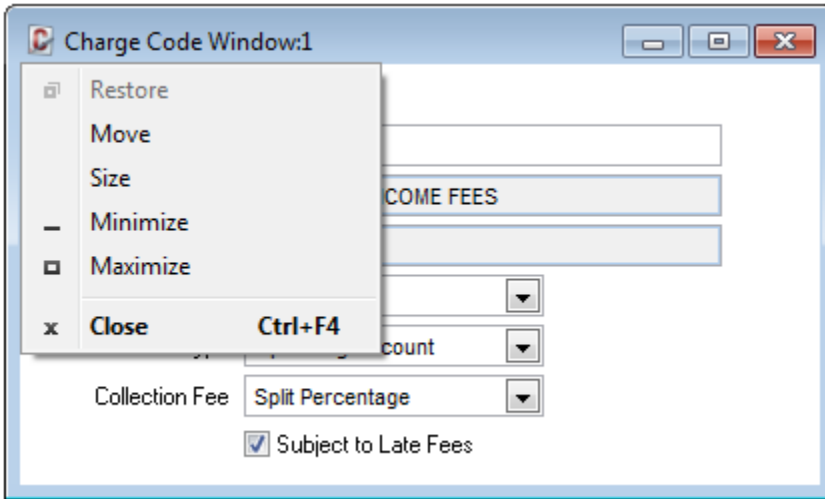


Window Menu Options:

- **Cascade All** - Organize the current open windows in a diagonal fashion starting in the upper left corner.
- **Arrange All** - Resize all of the current open windows to fill the monitor space. No part of any open window will overlap any other open window. (In general resizing windows is not recommended in most circumstances. Consequently, the "Arrange All" option is also not recommended. However, it may have a place in some circumstances. Please be aware that the act of resizing windows has many negative side-effects, including visually truncating fields, affecting alignment and disturbing the overall design and visual appeal of most windows.)

The remainder of the Window Menu will contain the list of currently open windows. This list will vary depending on which screens you have open currently. This menu makes it easy to switch to one of these currently open windows. If you have lots of windows open at the same time, it is easy for one to "get lost" in the pile, if it gets covered up by the other open windows. Use this menu to easily select the desired window and bring it back to the "top" of the pile and make it the active screen.

Control Box Menu:



Each window in Contract Collector, as well as the primary Contract Collector application window itself, have a Control Box Menu. To activate this menu, left-click with the mouse on the Contract Collector icon on the far left side of the [Title Bar](#). This menu contains many options for manipulating the window.

Control Box Menu Options:

- **Restore** - To restore a window to its previous size. (*See also:* Restore Button on the [Title Bar](#).)
- **Move** - Change location of the window on the screen.
- **Size** - Resize the window.
- **Minimize** - To reduce a window to an icon on the taskbar or at the bottom of an application window. (*See also:* Minimize Button on the [Title Bar](#).)
- **Maximize** - To make a window take up all of the available space on the screen. (*See also:* Maximize Button on the [Title Bar](#).)
- **Close** - [Close](#) the window. (*See also:* Close Button on the [Title Bar](#) and [Keyboard Shortcuts](#).)

Contract Collector Toolbars:

Toolbars are a powerful [user interface](#) feature in **Contract Collector v5®**. They are designed to speedup repetitive tasks and to make finding your way around the program much simpler.

There are several toolbars available in Contract Collector. The [Main Toolbar](#) is permanently docked immediately below the [Main Menu](#), and cannot be moved. All other toolbars are optional (can be closed) and can be moved by clicking the toolbar and dragging it. They can also be docked above, below, or to either side of the main screen/ [user interface](#). Their screen location is a [remembered setting](#), therefore when the user reopens any particular toolbar, that toolbar is restored to the location in which the user previously placed that toolbar.

Contract Collector Toolbars:

- [Main Toolbar](#)
- [Data Entry Screens Toolbar](#)
- [Reports / Processes Toolbar](#)
- [General Toolbar](#)
- [Print Preview Toolbar](#)
- [Report Controls Toolbar](#)




Contract Collector Main Toolbar:



The Main Toolbar is permanently docked immediately below the [Main Menu](#), and cannot be moved or closed. The toolbar buttons available on the main toolbar vary depending on the edition (Small Office Edition, Standard Edition, Professional Edition, etc.) of Contract Collector and also based on certain [Toolbar Option](#) settings. The **Basic Main Toolbar** is displayed above. Additional toolbar buttons can be added to this toolbar (**Extended Main Toolbar**), to expedite other functions that may be used frequently in the course of your business operations. These additional buttons are a [remembered setting](#) and will be restored each time the current user logs into the software. [Tool Tip Messages](#) will display the purpose of each toolbar button when hovering the mouse over each individual button.

The general purpose of each of these toolbar buttons are defined below, some functionality may vary slightly depending on whether the current active window is a [Data Entry Window](#), [Report Window](#), [Notice Window](#), or [Process Window](#). The following functionality will apply in most cases:

Basic Main Toolbar Buttons:

- | | |
|--|---|
|  | Find Record : Find/ locate an existing record and open that record. |
|  | First : Display the first record available in the window. |
|  | Previous : Display the record that immediately precedes the record currently displayed. |
|  | Next : Display the record that immediately follows the record currently displayed. |
|  | Last : Display the last record available in the window. |
|  | Sort by Selected Field : Change the sort order of the records in the window by a designated field. |
|  | Record Specific Calendar : Opens a calendar to record important contact notes and/ or schedule contacts or events for the future. |
|  | New : Creates a new record. |
|  | Save & New : Save changes to the current open record and create a new record. |
|  | Save : Save changes to the current open record. |
|  | Cancel : Cancel changes to the current open record. |
|  | Delete : Delete/ remove the current open record. |
|  | Preview : Preview the current report, notice or letter to the monitor. |
|  | Print : Print the current report, notice or letter. |
|  | Print Options : Opens the complete menu of printing and output options available. |



Email: Send the report or notice via email. (*Emails can be sent to either a single recipient or to a distribution list.*)



Report ID: Select the report or notice to print.



Advanced Reporting: Opens the advanced reporting section, available only on report windows.



Close: Close the current/ active open window.



Toolbar Options: Add or remove toolbars buttons from the Main Toolbar.

See also: Toolbar Options for the **Extended Main Toolbar** features.

Find Record:



Toolbar Button:

Keyboard Shortcut: [CTRL] + [F] or [F2] from the [Primary ID Field](#).

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), [Keyboard Shortcuts](#), [Designated Mouse Clicks](#), [Function Keys](#).

Primary Purpose: Used with [Data Entry Windows](#) to open a [Find Window](#) in order to find or locate an existing record and open that record.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to open the [Report Find Window](#) to find/locate an existing Form, Notice, Letter, or Report. (See Advanced Printing.)

See also: [ID Find](#) and [Find Windows](#).

First:

Toolbar Button: 

Keyboard Shortcut: [ALT] + [UPARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the first record available in the window. The display will not change if the first record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the first existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Previous:



Toolbar Button:

Keyboard Shortcut: [ALT] + [LEFTARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the record that immediately precedes the record currently displayed. The display will not change if the first record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the previous existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Next:



Toolbar Button:

Keyboard Shortcut: [ALT] + [RIGHTARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the record that immediately follows the record currently displayed. The display will not change if the last record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the next existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Last:



Toolbar Button:

Keyboard Shortcut: [ALT] + [DNARROW]

Available from: [Main Toolbar](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), Keyboard Shortcuts.

Primary Purpose: Used with [Data Entry Windows](#) to display the last record available in the window. The display will not change if the last record available is already being displayed. The scrolling order of the records is directly dependent on the [sort](#) order of the window.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to go to the last existing Form, Notice, Letter, or Report. (See Advanced Printing.)

Sort by Selected Field:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [B]

Available from: [Main Toolbar](#), [Navigation Menu](#), Keyboard Shortcuts.

Purpose: Used with [Data Entry Windows](#) to change the order of the records in the window. The scrolling order of the records is directly dependent on this sort order setting. By default, all windows will open to the last record as sorted by the Main ID Field. Place the cursor in the field that you want to sort by and press the Sort toolbar button, the order of the records in the window will be sorted by that field, if an index is available for that field.

Note: Throughout this manual, fields that support this scrolling order feature will be indicated as ("Sort By").

Record Specific Calendar:

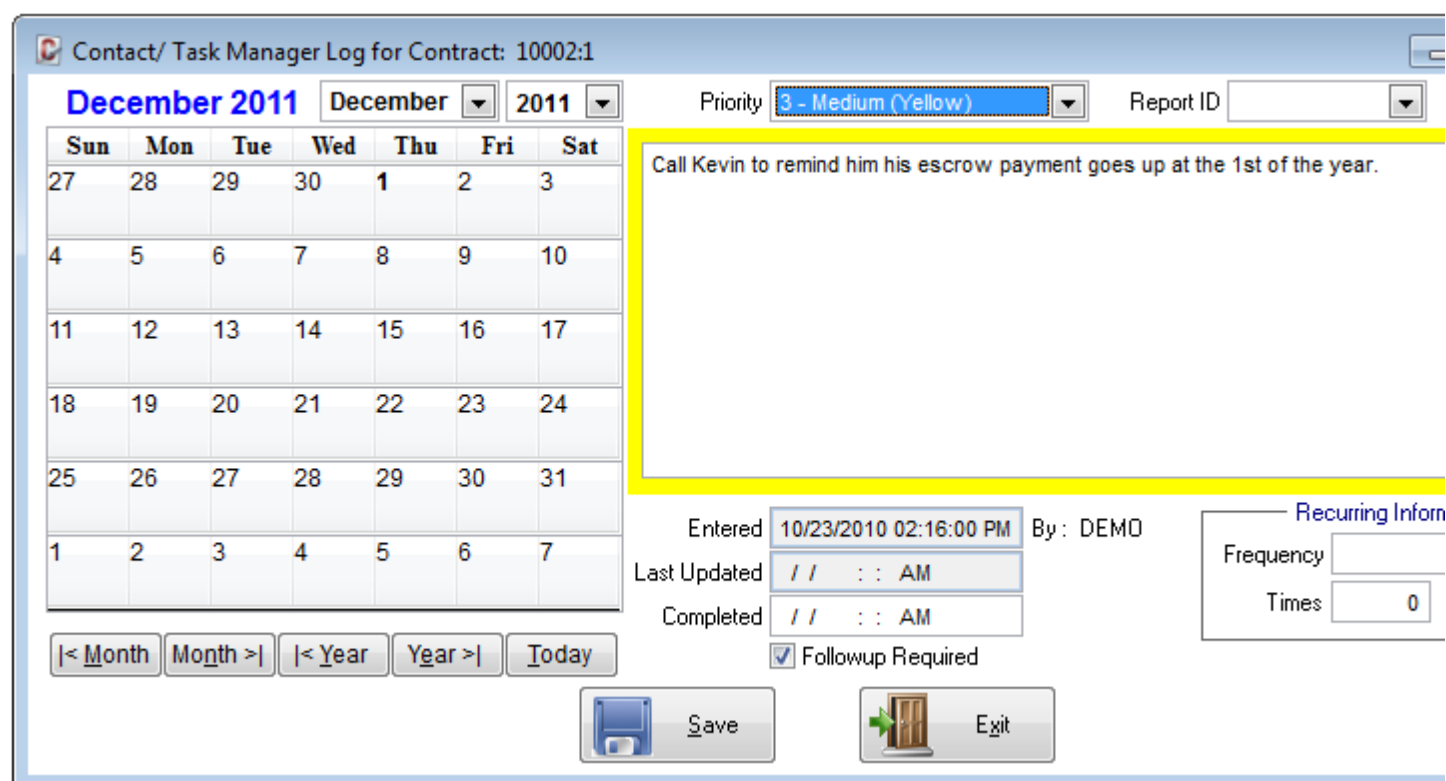
Toolbar Button: 

Keyboard Shortcut: [F9]

Available from: [Main Toolbar](#), [Contact Notes Tab](#), [Function Keys](#).

Purpose: Used with certain [Data Entry Windows](#) to open a record specific calendar to record important contact notes and/ or schedule contacts or events for the future. Also used in conjunction with the [Batch Notice Process](#) to schedule reports, letters and/ or notices for particular Contracts. These calendar entries can be printed by using the [User Calendar Report](#) or the [Record Specific Calendar Report](#) from the [Reports Menu](#).

See also: [Contact/ Task Manager Log](#), [Batch Notice Process](#), [User Calendar](#).



Contact/ Task Manager Log for Contract: 10002:1

December 2011 December 2011 Priority: 3 - Medium (Yellow) Report ID:

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Call Kevin to remind him his escrow payment goes up at the 1st of the year.

Entered: 10/23/2010 02:16:00 PM By: DEMO Last Updated: / / : : AM Completed: / / : : AM ☒ Followup Required

Recurring Inform: Frequency: Times: 0

< Month Month > < Year Year > Today Save Exit

New:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [N]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Primary Purpose: Used with [Data Entry Windows](#) to create a new record. Once the required fields have been entered, then the record can be [saved](#).

Save & New:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [W]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Purpose: Used with [Data Entry Windows](#) to [save](#) changes to the current open record and immediately open a blank window for entering a [new](#) record.

Save:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [S]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Primary Purpose: The **Save** option is used with [Data Entry Windows](#) to save changes to the current open record.

Secondary Purpose: The **Save** option is also used with [Report Windows](#) to save the [Advanced Reporting](#) settings for a report. (Professional Edition feature.)

Cancel:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [E]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Purpose: The **Cancel** option is used with [Data Entry Windows](#) to cancel changes to the current open record, and return the record to it's previously saved state. If a [new](#) record is being entered, the data entry window will return to one of the existing/ saved records. If there are not any saved records on file, the data entry window will be closed.

Note: If changes are made in another area of the software that impact a display or calculated value on a Data Entry Window, use the **Cancel** button as a **Refresh** button to update the current record.

Delete:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [D]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Purpose: The **Delete** option is used with [Data Entry Windows](#) to delete/ remove the current open record.

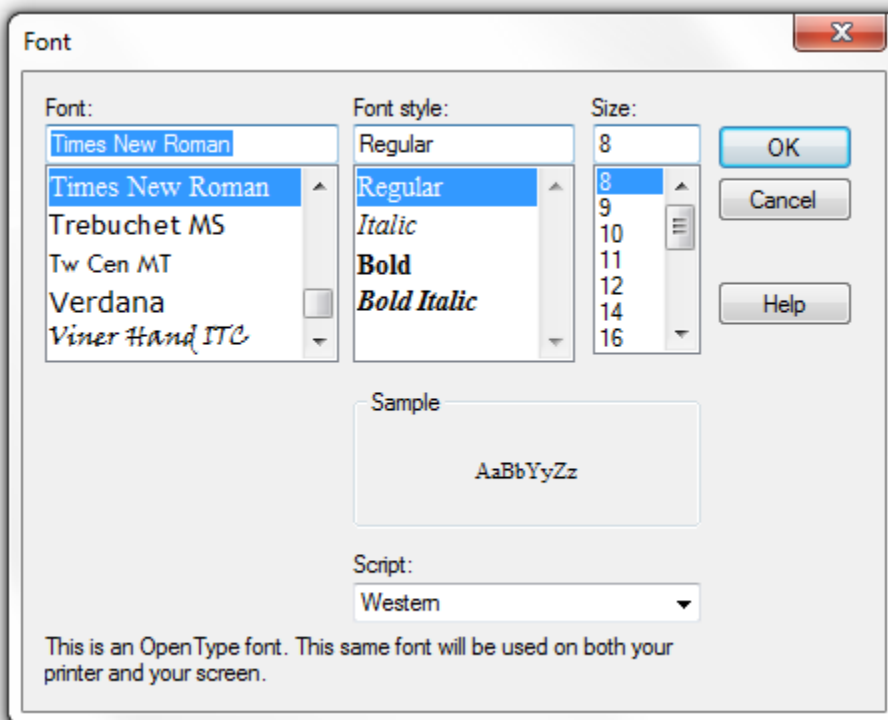
Font:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Edit Menu](#), [Right-Click Shortcut Menu](#).

Purpose: Used with [Report Windows](#) to change the font type, style and size for printed reports. A standard Font dialog box will open to allow the user to select from a list of fonts installed on the local computer. The Font option is not available on Modified Report Forms or [Notice Windows](#) to change the font for letters or notices. Forms Maintenance or Advanced Printing must be used to change the font on any of these non-dynamically generated reports.



Preview:



Toolbar Button:

Keyboard Shortcut: (None)

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Preview reporting feature** will open the a preview of the current report, notice or letter to the monitor. This will allow the report to be reviewed before it is **printed**. The **Preview Toolbar** will open along with the preview of the report. This toolbar will allow you to navigate through the various pages of the report, print the report, and also close the preview. Once you have reviewed the preview, you can use the **Print** button on the **Preview Toolbar** to print the report to your default printer or use the **Close** button on the **Preview Toolbar** to close the print preview. (Note: The Print button on the Preview Toolbar will both print the report, and also close the print preview.)

The **Preview** reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for a preview as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)

Contract ID	Name(s)	Begin Date	Term	Type	Cur. Payment	Int. Rate	Princ. Bal	Cur. Balar
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNIE JOHNSON BETTY JOHNSON	03/02/2009	120	REM	313.14	10.0000	18,885.13	19,116
10002	KEVIN ADAMS	01/02/2010	120	REM	632.21	10.5000	41,105.71	42,049
10003	JIM CARPENTER JOYCE CARPENTER	02/14/2010	260	REM	240.71	13.1250	30,364.23	31,261
10004	JEFFREY BRADFORD KATE BRADFORD	09/01/2010	260	REM	226.41	12.7500	30,000.00	31,942
10005	John Adams	08/15/2011	360	CAR	101.16	15.0000	8,000.00	8,000
					1,513.63		128,355.07	132,371
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	03/02/2010	60	COM	469.26	14.3750	16,260.11	16,790
C302	GREETING CARDS PLUS	04/01/2010	60	COM	645.24	14.3750	20,804.74	21,472
C303	GAS-N-TROT INC.	01/02/2011	60	COM	586.58	14.3750	23,508.91	24,261
					1,701.08		60,573.76	62,521
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	06/05/2010	24	CAR	258.33	0.0000	2,772.01	3,130
102	HENRY SMITH ESTHER SMITH	06/15/2010	60	REC	364.76	15.9990	12,866.62	13,252
					623.09		15,638.63	16,382
					3,837.80		204,567.46	211,284
Total Records Included: 10								

Example of a Print Preview.

Print:



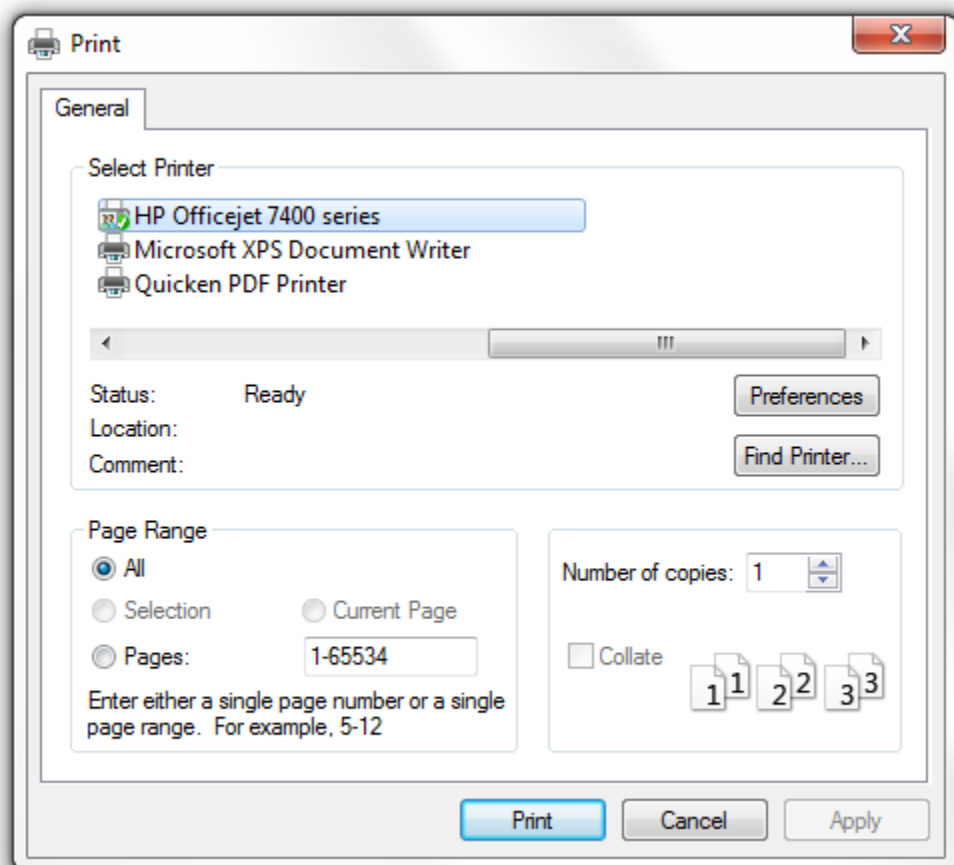
Toolbar Button:

Keyboard Shortcut: [CTRL] + [P]

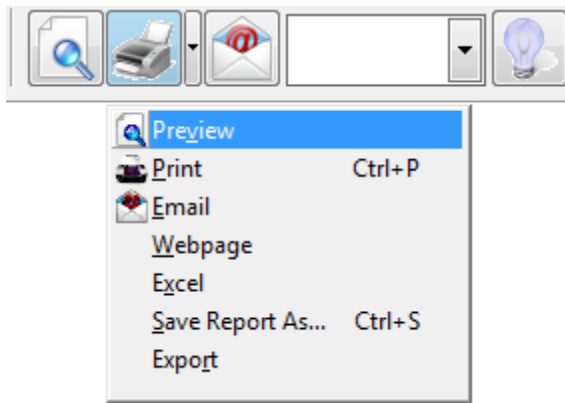
Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#), [Print Preview Toolbar](#).

Primary Purpose: The **Print** [reporting feature](#) will print the current report, notice or letter to a specified printer. Selecting the Print option will open the standard Print dialog to allow the user to select a printer, number of copies, etc.

The print reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)



Print Options:



The **Print Options** button immediate to the right of the [Print](#) button on the [Main Toolbar](#) will open the **Print Options Menu**. This special menu contains all of the printing and/ or output options that are available in Contract Collector. These options are also available from the [Reporting Menu](#) and the [Right-Click Shortcut Menu](#). Several of these options can also be added to the [Main Toolbar](#) via the [Toolbar Options](#).

Printing Options:



[Preview](#): Preview the current report, notice or letter to the monitor.



[Print](#): Print the current report, notice or letter.



[Email](#): Send the report or notice via email. (*Emails can be sent to either a single recipient or to a distribution list.*)



[Webpage](#): Create a webpage file of the current report.



[Excel](#): Create an Excel file of the current report.



[Save Report As](#): Save the current report to file. (*Several file types are available, including Word, Excel, PDF, JPG, etc.*)



[Export](#): Export the current report. (*Several file types are available, including delimited and fixed length files, etc.*)

Save Report As:

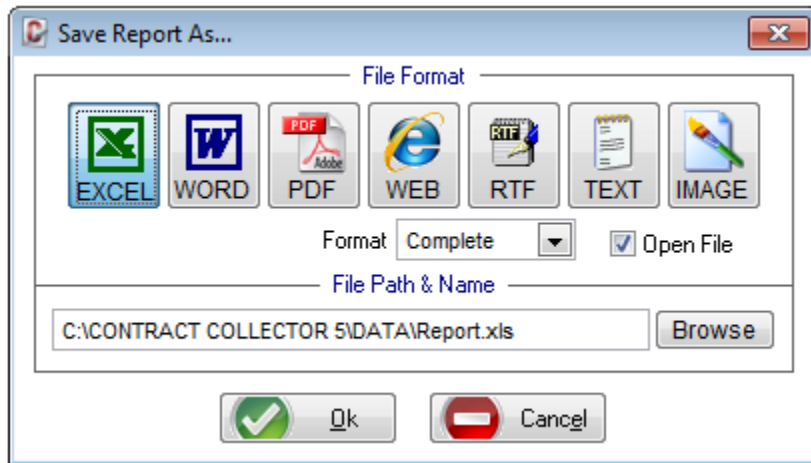
Toolbar Button: 

Keyboard Shortcut: [CTRL] + [S]

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Save Report As** reporting feature will open the "Save Report As..." dialog for the current report, notice or letter.

The Save Report As reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print preview as many processes have an audit report.



Export:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Excel:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Webpage:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Schedule Print:

Toolbar Button:

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Email:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to email the current report, notice or letter. Emails can be sent to a single recipient, a list of recipients or to a distribution list.

Close:

Toolbar Button: 

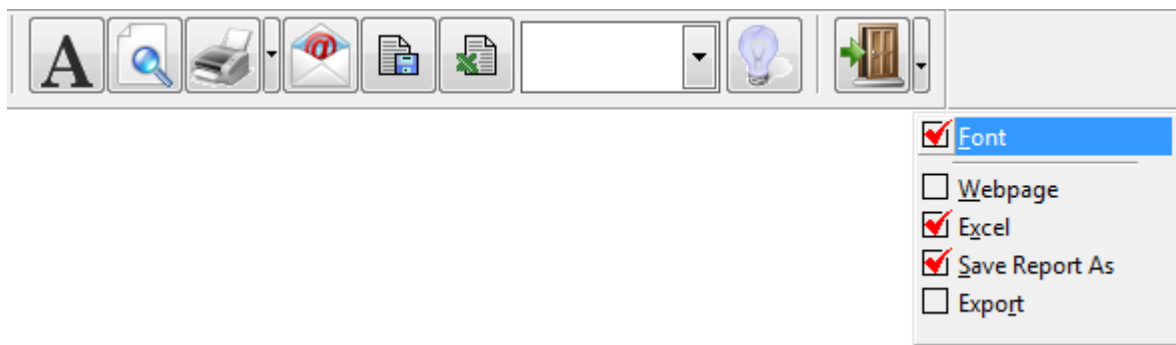
Keyboard Shortcut: [ESC] or [CTRL] + [F4]


Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#), [Print Preview Toolbar](#), [Control Box Menu](#), [Title Bar](#).

Primary Purpose: The **Close** option is used with all [Window Types](#) to close the active (current) window. If multiple windows are open, the program will go to the next open window.

Secondary Purpose: For the [Print Preview Toolbar](#), the **Close** option will close the current report preview and also the Print Preview Toolbar.

Toolbar Options:




 The **Toolbar Options** button immediate to the right of the [Close](#) button on the [Main Toolbar](#) will open the **Toolbar Options Menu**. This special menu allows each user to customize the Main Toolbar with toolbar buttons that are not included on the Basic Main Toolbar, but are frequently utilized in your daily operations. Adding these optional buttons to the main toolbar will minimize the number of mouse clicks required to access these features.

Extended Main Toolbar Buttons:




Font: Change the font type, style and size for printed reports.



 **Save Report As:** Save the current report to file. (Several file types are available, including Word, Excel, PDF, JPG, etc.)



 **Export:** Export the current report. (Several file types are available, including delimited and fixed length files, etc.)



Excel: Create an Excel file of the current report.



Webpage: Create a webpage file of the current report.

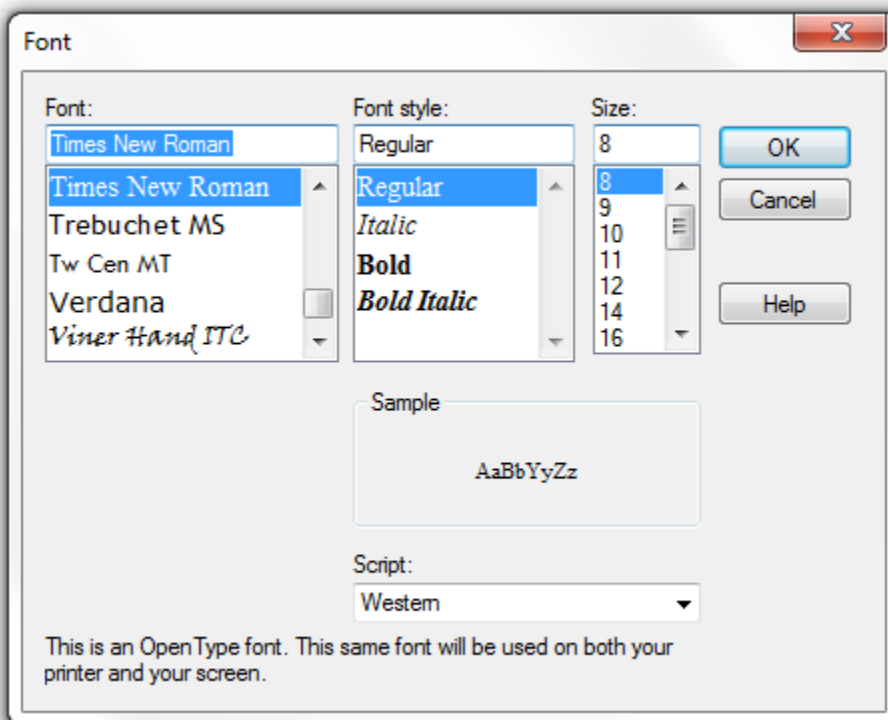
Font:

Toolbar Button: 

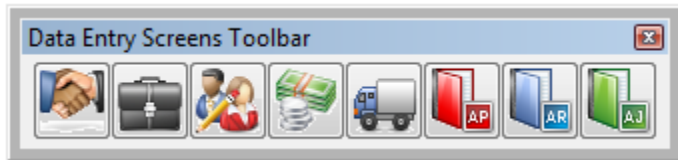
Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Edit Menu](#), [Right-Click Shortcut Menu](#).

Purpose: Used with [Report Windows](#) to change the font type, style and size for printed reports. A standard Font dialog box will open to allow the user to select from a list of fonts installed on the local computer. The Font option is not available on Modified Report Forms or [Notice Windows](#) to change the font for letters or notices. Forms Maintenance or Advanced Printing must be used to change the font on any of these non-dynamically generated reports.



Data Entry Screens Toolbar:



The Data Entry Screens Toolbar is a free floating toolbar that can be docked on the top, left, right or bottom of the Contract Collector [user interface](#). The Data Entry Screens Toolbar provides easy access to some of the primary [Data Entry Windows](#) in Contract Collector. The screen location for the Data Entry Screens Toolbar is a [remembered setting](#), therefore when the user reopens this toolbar or when they login to the software, that toolbar is restored to the location in which the user previously placed that toolbar. The Data Entry Screens Toolbar can be opened with the [Toolbars](#) option of the [General Toolbar](#) or of the [File Menu](#).



[Client Window](#) - Opens the Client Data Entry Window.



[Portfolio Window](#) - Opens the Portfolio Data Entry Window.



[Contract Window](#) - Opens the Contract Data Entry Window.



[Payment Entry Window](#) - Opens the Payment Data Entry Window.



[Vendor Window](#) - Opens the Vendor Data Entry Window.



[Payables Journal Window](#) - Opens the Payables Journal Data Entry Window. (Accounts Payable Window)



[Receivables Journal Window](#) - Opens the Receivables Journal Data Entry Window. (Accounts Receivable Window)



[Adjustments Journal Window](#) - Opens the Adjustments Journal Data Entry Window.

Reports / Processes Toolbar:



The Reports / Processes Toolbar is a free floating toolbar that can be docked on the top, left, right or bottom of the Contract Collector [user interface](#). The Reports / Processes Toolbar provides easy access to some of the primary General Ledger [Report Windows](#) and [Process Windows](#) in Contract Collector. The screen location for the Reports / Processes Toolbar is a [remembered setting](#), therefore when the user reopens this toolbar or when they login to the software, that toolbar is restored to the location in which the user previously placed that toolbar. The Reports / Processes Toolbar can be opened with the [Toolbars](#) option of the [General Toolbar](#) or of the [File Menu](#).

General Toolbar:



The General Toolbar is a free floating toolbar that can be docked on the top, left, right or bottom of the Contract Collector [user interface](#). The General Toolbar provides easy access to some general features that are useful throughout Contract Collector. The screen location for the General Toolbar is a [remembered setting](#), therefore when the user reopens this toolbar or when they login to the software, that toolbar is restored to the location in which the user previously placed that toolbar. The General Screens Toolbar can be opened with the [Toolbars](#) option of the [File Menu](#).



[Cut](#): Removes selected text and saves it, so that it can be pasted elsewhere.



[Copy](#): Saves a copy of the selected text, so that it can be pasted in another location.



[Paste](#): Pastes in text that has been cut or copied.



[Help](#): Opens the help manual/ documentation.



[Calculator](#):



User Calendar:



[Toolbars/ Settings](#):



[System Access](#): Opens the System Access command window.



Test/ Fix Files:

Cut:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [X]

Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Removes selected text and saves it, so that it can be pasted elsewhere.

See also: [Copy](#), [Paste](#), [Select All](#), [Cutting, Copying & Pasting Text](#).

Copy:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [C]

Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Saves a copy of the selected text, so that it can be pasted in another location.

See also: [Cut](#), [Paste](#), [Select All](#), [Cutting, Copying & Pasting Text](#).

Paste:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [V]

Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Pastes in text that has been cut or copied.

See also: [Cut](#), [Copy](#), [Select All](#), [Cutting, Copying & Pasting Text](#).

Cutting, Copying & Pasting Text:

Moving text to another place in your document or in the [text field](#) or [memo field](#) of a [Data Entry Window](#) typically involves using the [Cut](#), [Copy](#) and [Paste](#) commands from the [Edit Menu](#) or [General Toolbar](#). To copy text, highlight the material you would like to duplicate and select Copy. To insert that text in another location, click the mouse where you would like the text to appear and select Paste.

Cut works similarly to Copy, except that it removes the text from where it was instead of duplicating it.

Text that you cut or copy is placed on the Windows Clipboard, a temporary storage area. An item placed on the Clipboard remains there until you choose the Cut or Copy command again, at which time it is replaced with the new item. You can paste an item from the Clipboard into your window as many times as you like.

If you choose the Cut or Copy command and accidentally replace material on the Clipboard, choose [Undo](#) from the [Edit Menu](#) as the next action. This reverses the Cut or Copy command and restores the previous material to the Clipboard.

Help:

Toolbar Button: 

Keyboard Shortcut: [F1]

Available from: [General Toolbar](#), [Function Keys](#), [Help Menu](#).

Online help is provided at all times throughout the system. Pressing the [F1] [Function Key](#) opens the **Contract Collector/ Lease Collector** Help Manual from anywhere within the software.

You can search for help through the extensive documentation from the [Help Menu](#) or by using the Help toolbar button on the [General Toolbar](#). Use the Contents Tab to read specific chapters in the help documentation. The chapters are broken down according to the **Contract Collector/ Lease Collector** [Main Menu](#). Use the Index Tab to search the help by designated topics or keywords. Use the Search Tab to search the help documents for any specified text, topic or keyword. Use the Print option to print help topics.

- Copyright & Company Inform
- Welcome
- Chapter 1: Introduction
- Chapter 2: Installation
- Chapter 3: Operating Featur
- Chapter 4: Demonstration
- Chapter 5: Procedures
- Chapter 6: File Menu
- Chapter 7: Edit Menu
- Chapter 8: Client Menu
- Chapter 9: Portfolio Menu
- Chapter 10: Contract Menu
- Chapter 11: Payment Menu
- Chapter 12: Reports Menu
- Chapter 13: G/L Menu
- Chapter 14: System Menu
- Chapter 15: Help Menu
- Chapter 16: Other Menus
- Appendix



Contract Collector is a registered

Contract Collector®

August 2011 Edition

Version 5.104

Last Revision: 08/09/2011

Graveco Software, Inc.

6715 NE 63rd Street

Suite #103-440

Vancouver, WA 98661

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FAX: (360) 573-5993

<http://www.ContractCollector.com>

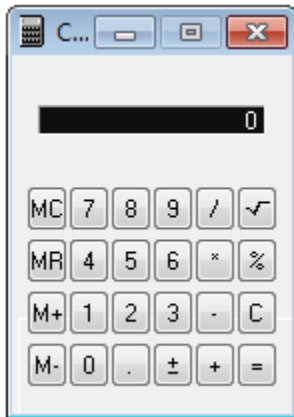
Calculator:

Toolbar Button: 

Keyboard Shortcut: [F7]

Available from: [General Toolbar](#), [File Menu](#), [Functions Keys](#).

Purpose: Opens an internal calculator tool that functions like a regular four-function pocket calculator.



The Calculator includes a standard [Title Bar](#) and controls.

You can use the mouse or your keyboard to perform calculations. With the mouse, just position the arrow mouse pointer over the number or symbol and click the left mouse button. To use your keyboard to operate the calculator, just press the relevant number key on your keyboard. The calculator functions that do not have exact equivalents on your keyboard are as follows:

- Press [R] for **MR** (memory recall).
- Press [A] for **M+** (memory store or memory plus).
- Press [Q] for square root.
- Press [Z] for **MC** (memory clear).
- Press [S] for **M-** (memory minus).
- Press [N] for +/- (toggle between plus and minus).

See Also: [Field Calculator](#).

Toolbars/ Settings:

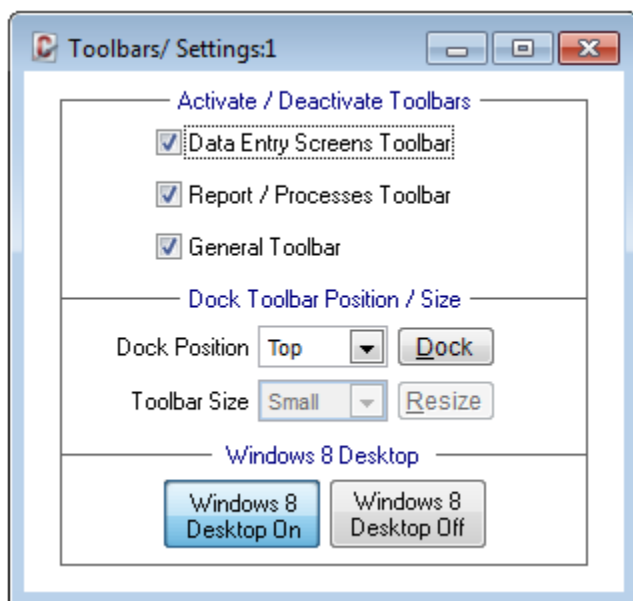


Toolbar Button:

Keyboard Shortcut: *(None)*

Available from: [General Toolbar](#), [File Menu](#).

Purpose: Opens the Toolbars/ Settings Window, which allows the user to display or hide the [Data Entry Screens Toolbar](#), the [Report/ Processes Toolbar](#), and/ or the [General Toolbar](#). These toolbars are free floating and can be moved to any location on the screen the user desires, or can be docked on the top, right, left or bottom margins of the screen. Toolbars are user specific and their location is remembered and restored when the user logs into the Contract Collector software. The Toolbars/ Settings Window also can be used to turn the [Windows 8 Desktop](#) on or off. See [Windows 8 Features](#) for more information about the Windows 8 features.



System Access - Database:

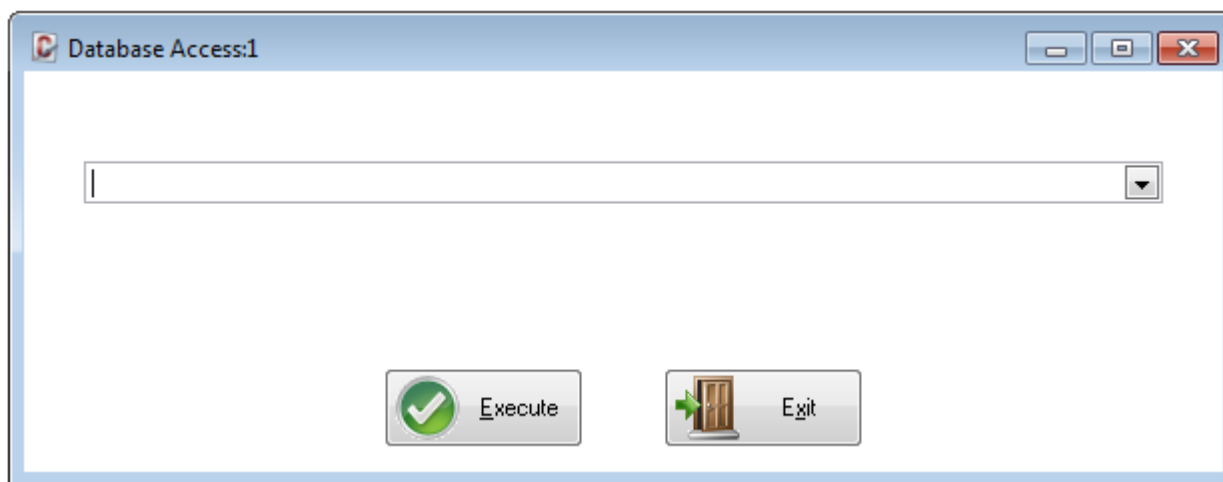
Toolbar Button: 

Keyboard Shortcut: [F5]

Available from: [General Toolbar](#), [File Menu](#), [Functions Keys](#).

Purpose: Opens the System Access command window, which can be used to retrieve, export, view, or print data from your database files by entering the appropriate Visual FoxPro commands. This is a very powerful feature for advanced users only, and normally should only be accessed at the request and direction of technical support.

By typing various commands in this window, you can quickly generate custom reports to print or display information on your computer screen. The complete command syntax is complex and somewhat technical in nature, so the following is meant only as a brief introduction to what can be done with this feature. Again, extreme care is required when dealing directly with the databases. ***Irreparable damage can be done while accessing the database tables directly.*** Please be sure you know what you are doing. It is always a good idea to have a good backup before using the System Access.



Once a command has been issued, there are 3 different ways of retrieving these previously issued commands. This can be helpful if you need to reissue the same command again or need to issue a similar command. If you need to issue a similar command, select the command using one of the following three methods, edit it as necessary, and press [ENTER] to execute the command.

1. Press the [F2] [Function Key](#) for a list of the last twenty commands you have issued in the System Access window, then select any of the previous commands from the list.
2. Use the Command Line [drop-down list](#) to access the list of previously issued commands.
3. Press the [UP ARROW] key on keyboard to access the last command issued, continue to press the [UP ARROW] key to scroll through the list of previously issued commands one at a time in reverse order.

Common System Access Commands:

- [Database Files](#)
- [Database Fields](#)
- [BROWSE Command](#)
- [SELECT Command](#)
- [WHERE Clause](#)
- [PRINT Command](#)
- [TO FILE Command](#)

Note: The System Access command line is not case sensitive. In the topics listed above upper case letters are used to distinguish the command words from the other text and variables.

Print Preview Toolbar:



The Print Preview Toolbar is a free floating toolbar that opens along with the preview of any report, notice or letter with the [Preview](#) toolbar button. This toolbar is useful for navigating the pages of the preview, and for printing the report straight from the preview, if desired.



First Page: Displays the first page of the report.



Previous Page: Displays the previous page of the report.



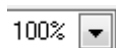
Go To Page: Opens the Go To Page dialog box to jump to a specific page number.



Next Page: Displays the next page of the report.



Last Page: Displays the last page of the report.



Zoom: Specify the size of the preview display page: 100%, 75%, 50%, 25%, 10% or Zoom (fit to window size).



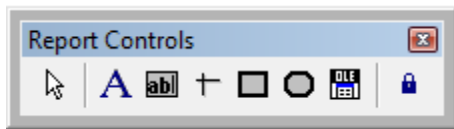
[Close](#): Closes the preview of the report and also closes the Print Preview Toolbar.



[Print](#): Print the current report, notice or letter that is being previewed. (Note: this will also close both the preview of the report and the Print Preview Toolbar.)

Important Note: If the Print Preview Toolbar is closed with the "X" in the upper right corner of the toolbar, then the previewed report will need to be closed independently with the "X" in the upper right corner of the report. Therefore, it is recommended that the [Close](#) toolbar button be used to close both the Print Preview Toolbar and previewed report at the same time with one mouse click.

Report Controls Toolbar:



- **Select Objects** - Default mouse pointer used for selecting objects on the Report Designer.
- **Label** - Add a label, caption or text constant. Labels cannot be edited once created. (The Field object is recommended even for text constants.)
- **Field** - Add a field, variable or text constant.
- **Line** - Add a horizontal or vertical line.
- **Rectangle** - Add a square or rectangle.
- **Rounded Rectangle** - Add a square or rectangle with rounded corners. Degree of rounding on the corners can be set to create ovals and circles.
- **Picture** - Add a picture (or ActiveX Bound Control) to the report. (Can be used to make company letterhead or add logos to reports and notices.)
- **Button Lock** - By default, only one label, field, line, rectangle, rounded rectangle or picture is added to the report when each of the above toolbar items is selected. The mouse pointer will be restored to the standard Select Objects mouse pointer after the one item is added. Use this Button Lock to lock the button and add multiple items of the same type (ie: multiple fields) at the same time. Select the desired object (label, field, line, etc.) and then press this Button Lock option, add the desired number of objects and then press the Select Objects button to restore the mouse pointer.

Contract Collector Windows:

The vast majority of your activity in **Contract Collector** takes place within the various windows in the system. Windows, such as the Contract Window, are made up of fields (information such as the contract's name, address, phone number, etc.). Every window in Contract Collector utilizes the [Main Toolbar](#) which includes multiple toolbar buttons for manipulating the window, such as [Save](#), [Cancel](#), [Delete](#), [Preview](#), and [Print](#).

In addition, you can open multiple windows and organize them for quick and convenient data entry. When you open a window, it will be named and numbered for easy reference. For example, if you open two Contract Windows, they will be named "**Contract Window:1**" and "**Contract Window:2**", as noted in the [Title Bar](#). Only nine (9) iterations of each window are allowed, some (like the [Auto Charge Process](#), and the Check Printing Process) only allow one (1) iteration.

When you want to switch between multiple open windows, you can click the mouse on the window that you want to use or use the [CTRL] + [F6] [Keyboard Shortcut](#). Clicking on the [Title Bar](#) with the left mouse button, and holding it down, will allow you to move the window within the [user interface](#) of the Contract Collector application. When one or more windows are open, there is also a new menu item: [Window Menu](#). This menu item will allow you to cascade all open windows. It will also display a list of all open windows from which you can select any open window and switch to it.

All of the windows in Contract Collector can be opened from the [Main Menu](#) and fall into 3 general categories (and 2 subcategories). Understanding each of these window types will greatly assist you in effectively and efficiently using each window. In general, the type of each window is suggested in the name of the menu option in the [Main Menu](#). Menu options listed as "Windows" are [Data Entry Windows](#), menu options listed as "Reports" or Statements" are [Report Windows](#), menu options with the term "Process" are [Process Windows](#), etc. An understanding of [Basic Window Controls](#) will also aid in your efficiency in navigating and using each window. For example, each control on a window typically has a label, such as "Contract ID" or "Name", with the appropriate data value displayed in a field immediately to the right or left of the label.

Contract Collector Window Controls:

- [Window Controls](#)

Contract Collector Window Types:

- [Data Entry Windows](#)
- [Report Windows](#)
 - [Notice Windows](#)
 - [Label Windows](#)
- [Process Windows](#)
- [Modal Windows](#)

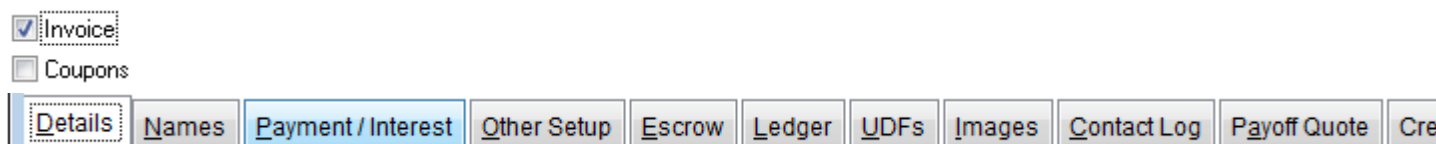
Contract Collector Window Controls:

Throughout **Contract Collector** a system of controls are used for quickly issuing commands, initiating processes, choosing options, and displaying and editing data. To place the cursor or select any particular control, simply position the mouse pointer over the control and click the left mouse button.

All controls are also accessible from the keyboard by pressing [TAB] until the cursor appears in the field or a dotted line (Focus Rectangle) appears around the text of the control you want to use. (Note: Using the [Grid Tab](#) feature may be necessary to tab out of a [grid](#).) Use [SHIFT]+[TAB] to go backwards through the tab order. Pressing the [ENTER] or [SPACE BAR] key on the keyboard can also be used to activate the control in focus. Use the [HOME] key to move the cursor to the beginning of the [text field](#) and the [END] key to move the cursor to the end of the field.

Tab Order:

The tab order is the sequence the of the fields or controls in a window. Typically the tab order will follow a left-to-right and top-to-bottom sequence. [Protected fields](#) are usually excluded from the tab order, as these fields cannot be changed. The cursor or focus rectangle will always indicate the current active control or field. Examples of the focus rectangle and cursors are shown below. The cursor may appear as a flashing vertical bar, indicating its position within the field, or as a highlight if the entire contents of the field is selected or more than one character within the field is selected.



Examples of the Focus Rectangle in [checkboxes](#) and [tabs](#).



Examples of the Cursor and Flashing Cursor in [text fields](#).

Contract Collector Basic Controls:

- [Title Bar](#)
- [Text Fields](#)
 - [ID Fields](#)
 - [Primary ID Fields](#)
 - [Report ID Fields](#)
 - [Date Fields](#)
 - [Numeric Fields](#)
 - [Spinner Controls](#)
- [Memo Fields](#)
- [Scroll Bars](#)
- [Checkbox Fields](#)
- [Radio Buttons](#)
- [Drop-Down Lists](#)
- [Command Buttons](#)
- [Tabs](#)
- [Grids](#)
 - [Data Entry Grids](#)
 - [Display Only Grids](#)
 - [Indirect Data Entry Grids](#)

Contract Collector Special Controls:

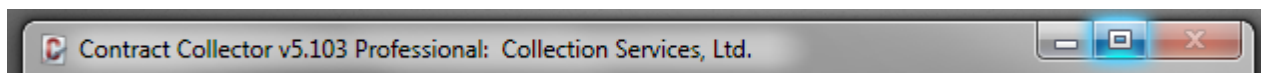
- [Pick List Selection](#)
- [Pick Lists](#)
- [Date Range Selection](#)

- [Date Range](#)
- [Report Order](#)
- [Report Type](#)
- [Address Fields](#)
- [Address/ Phone Fields](#) (See [Intermediate Operating Features](#))

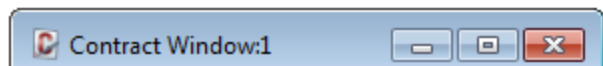
Contract Collector Special Tabs: (See [Intermediate Operating Features](#))

- [Images Tab](#)
- [UDFs Tab](#)
- [Ledger Tab](#)
- [Contact Notes Tab](#)

Title Bar:



Main Contract Collector Title Bar.



Contract Window Title Bar.

Each window in Contract Collector, including the Contract Collector application, have their own Title Bar. This Title Bar contains many features for manipulating the window. The Title Bar contains all of the following components:

Main Contract Collector Title Bar:

- Contract Collector Icon.
- Application Name: Contract Collector.
- Version Number: Indicates the current version number.
- Edition Name: Small Office Edition, Standard Edition or Professional Edition
- Management Company Name: Displays the current management company name.
- [Control Box Menu](#) - Contains options for manipulating the current window.
- **Title Bar** - Drag the Contract Collector application to a new location on the screen/ monitor. (Not available if maximized.)
- **Minimize Button** - To reduce the Contract Collector application to an icon on the taskbar.
- **Maximize Button** - To make the Contract Collector application take up all of the available space on the screen/ monitor. (Not available if maximized.)
- **Restore Button** - To restore the Contract Collector application to its previous size.
- **Close Button** - To [Exit](#) the Contract Collector application.

Window Title Bars:

- Contract Collector Icon.
- Window Name: Displays the name of the window.
- Window Number: Indicates the window instance. (A maximum of 9 instances of any one window name is allowed.)
- [Control Box Menu](#) - Contains options for manipulating the current window.
- **Title Bar** - Drag the window to a new location in the application window. (Not available if maximized.)
- **Minimize Button** - To reduce the window to an icon at the bottom of the application window. (Not available if minimized.)
- **Maximize Button** - To make the window take up all of the available space in the application window. (Not available if maximized.)
- **Restore Button** - To restore the window to its previous size. (Only available if window is minimized or maximized.)
- **Close Button** - [Close](#) the window.

Text Fields:

Contract ID	10001
Begin Date	03/02/2009
Sort Name	JOHNSON, ERNIE
Description	Real Estate Mortgage

A text fields (also known as a text boxes) are boxes that display data for the field. Each text field typically has a label or caption immediately to the left of the text field to explain the purpose of the field. Text fields are the most common controls on most [Data Entry Windows](#). There are several controls that are derived from a text field, including: [ID Fields](#), [Date Fields](#), and [Numeric Fields](#). The length of each text field is limited to a set number of characters. [Memo Fields](#) are derived from text fields, but are unlimited in their length.

Some text fields in Contract Collector may accept only numbers ([Numeric Fields](#)), and other text fields may accept either numbers or letters (Alphanumeric Fields). When appropriate, the manual mentions which format is required for a field.

During data entry, field information may automatically be changed to all caps. The system also sometimes checks to make sure that your entry follows certain formats. This is to ensure accurate data sorting and proper validation.

Primary ID Fields:

The [Primary ID Field](#) is a required ID, usually located in the upper-left corner of the window. This is the field that uniquely identifies this record from all other records in this window. The Primary ID Field is always a Required Field.

Required Fields:

Some [Data Entry Window](#) fields require an entry before you can continue. Throughout this manual, you can assume that a field is an Optional Field, unless it is labeled as a "(Required Field)" in parentheses to the right of the field name.

Optional Fields:

When a field is labeled as an "(Optional Field)" in this manual, an entry is not required.

Suggested Fields:

When a field is labeled as a "(Suggested Field)" in this manual, an entry is not required, but is highly recommended.

Protected Fields:

Protected Fields are text fields that are maintained automatically by the system and cannot be edited. These are also known as read-only fields. Throughout this manual they are labeled as a "(Protected Field)".

ID Fields:

Portfolio ID

Contract ID

Contract Type

ID Fields are a special subset of [text fields](#). ID Fields possess a number of special properties, typically including [Find](#) capabilities and [Drill-Down](#) features. Please note that the Status Bar at the bottom of the screen will indicate which features are available for this ID Field and how to access those features (with both the mouse and the keyboard). There are effectively two types of ID Fields in any [Data Entry Window](#): Foreign ID Fields and [Primary ID Fields](#).

Foreign ID Fields:

Foreign ID Fields are any ID Fields besides the [Primary ID Field](#). For Foreign ID Fields, the [Find](#) from that field will change the value of that field for the record currently being displayed (the primary record being displayed will not change).

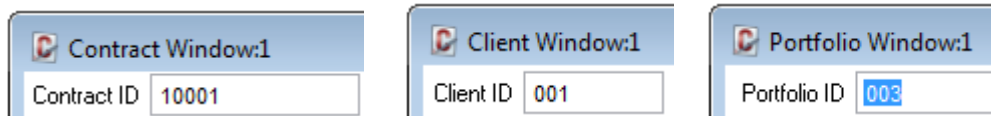
[Drill-Down](#) is typically also available for all Foreign ID Fields. [Drill-Down](#) will open the appropriate [Data Entry Window](#) to the specified ID, based on the Foreign ID that was selected. The [F3] [Function Key](#) can be used as a [Keyboard Shortcut](#) for [Drill-Down](#). The designated [Mouse Shortcuts](#), as defined by User Preferences, will also activate the [Find](#) or [Drill-Down](#) features for any ID Field. If the default User Preferences are in effect, then the Double-Click (left mouse button) will perform the [Drill-Down](#) feature for the ID Field, and the Right-Click will perform the [Find](#). Again, please note the Status Bar at the bottom of the screen to identify the available features of the selected field.

Example: In the [Contract Window](#), the Portfolio ID is a Foreign ID. Assume that a contract is assigned to Portfolio ID "001". Drilling-down on the Portfolio ID field in the [Contract Window](#) will open the [Portfolio Window](#) to Portfolio ID "001". In the [Portfolio Window](#), the Portfolio ID "001" is a [Primary ID Field](#).

It is important to note that the label or caption immediately to the left of any ID field does not always qualify the text field as an "ID" field. Sometimes the label at the left will only read "Code" or "Type", instead of "ID". As in the above example, the Contract Type field is an ID Field, even though "ID" is not in the caption to the left of the field.

Throughout this manual, Foreign ID Fields will be referred to as simply "ID Fields". All Primary ID Fields will be classified as "Primary ID Fields".

Primary ID Fields:



The Primary ID Field in any [Data Entry Window](#) is typically the field in the upper left corner of the window. This is the field that uniquely identifies this record from all other records in this window.

It is important to note that the [F2] [Function Key](#) and the [Mouse Shortcuts](#) from the Primary ID Field will operate the same as the [Find Record](#) ([Find](#) - [Main Menu](#) option, [Find Record](#) - [Main Toolbar](#) button, and/ or [CTRL] + [F] [Keyboard Shortcut](#)), and will change the record being displayed in the window.

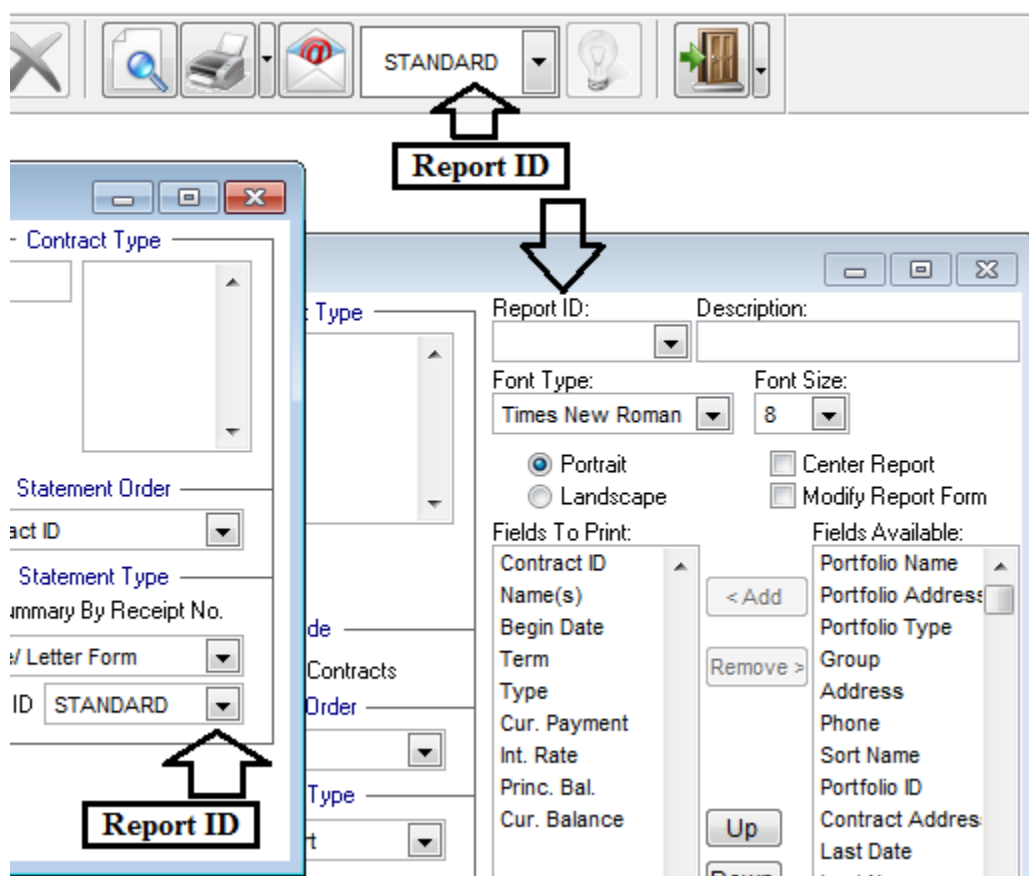
[Drill-Down](#) is typically not available from the Primary ID Field. However, the Primary ID Field may offer other special functionality, such as Work-List options. The [Status Bar](#) will always indicate what special options are available, and how to access those options ([Keyboard Shortcuts](#), [Mouse Shortcuts](#), [Function Keys](#), etc.).

Report ID Fields:

Report IDs are a cross between the typical [ID Field](#) and a [combo-box](#). Consequently, the Report ID fields support all of the benefits of an ID Field, including [Report Find Windows](#), [Drill-Down](#), [Keyboard Shortcuts](#), [Mouse Shortcuts](#), and [F2] & [F3] [Function Key](#) features. Plus the added benefits of a combo-box. Instead of using a find window to select the desired Report ID, the drop-down list can be used in place of the find window. The drop-down list will display both the available Report IDs and each of their Report Descriptions to help clarify each available option. Only the appropriate Report IDs will be available based on the Report Type as defined for the Report ID in the [Forms Maintenance Window](#).

Report ID Fields are available in [Notice Windows](#), [Label Windows](#) and in the Advanced Reporting section of [Report Windows](#). The Report ID is also available on the [Main Toolbar](#) for [Report Windows](#) and for select [tabs](#) of certain [Data Entry Windows](#) (such as the [Details Tab](#), [Ledger Tab](#) and [Payoff Quote Tab](#) of the [Contract Window](#)).

[Drill-Down](#) will open the appropriate Report ID in the [Forms Maintenance Window](#), from which the report, letter or notice can be modified. As a result, drill-down is frequently used from the Report ID fields to open the Forms Maintenance Window and make the necessary modification to a letter or notice before it is printed.



Examples of the Report ID field.

Date Fields:

Begin Date

An example of a date field.

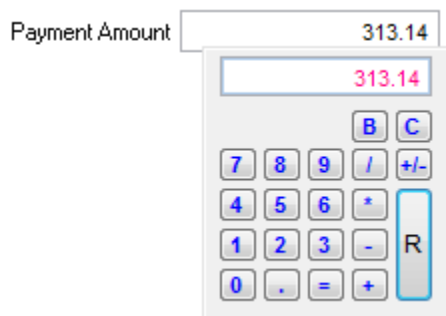
Date fields are a special subset of [text fields](#). Date fields contain special validation rules to ensure that only valid dates are entered. Alpha characters are not allowed (although some alpha characters are used as [Keyboard Shortcuts](#), including the [m] key, [M] key, [y] key and [Y] key). The [Date Range](#) control is a special control that uses two date fields.

Date fields also possess a number of special properties including a number of [Keyboard Shortcuts](#), [Function Keys](#), and [Mouse Shortcuts](#) for manipulating any date field. The Right-Click [Mouse Shortcut](#) will perform the Calendar Date Find to easily allow the user to select a date to populate the field with. Using the special array of Calendar [Keyboard Shortcuts](#), including the [=] key, [<] key and [>] key, are a great way of quickly manipulating date fields.

See also: [Date Keyboard Shortcuts](#), [Calendar Date Find](#), [Date Range](#).

Numeric Fields:

Numeric fields are a special subset of [text fields](#), alpha characters are not accepted in these fields. Numeric fields typically are assigned a particular format. Dollar values will always have a decimal point and two numbers to the right of the decimal. Percent values may have anywhere from 2 to 4 numbers to the right of the decimal. Integer values will not have any decimal places.



Most Numeric fields also contain an embedded [Field Calculator](#). This calculator is available via the designated [Mouse Shortcut](#) or the [F7] [Function Key](#). This enhanced calculator is better than the generic calculator, which is also available via the [F7] [Function Key](#) when not in a numeric field, as this Field Calculator is tied specifically to the particular numeric field. The initial value of this embedded calculator will default to the value initially in the numeric field. This value can be cleared or manipulated by the calculator, the modified value will be returned to the numeric field with the [R] key on the calculator. This eliminates the need of calculating a value, remembering that value, and inputting this value to a particular field. It is also a quick way of manipulating the value that is already in the field.

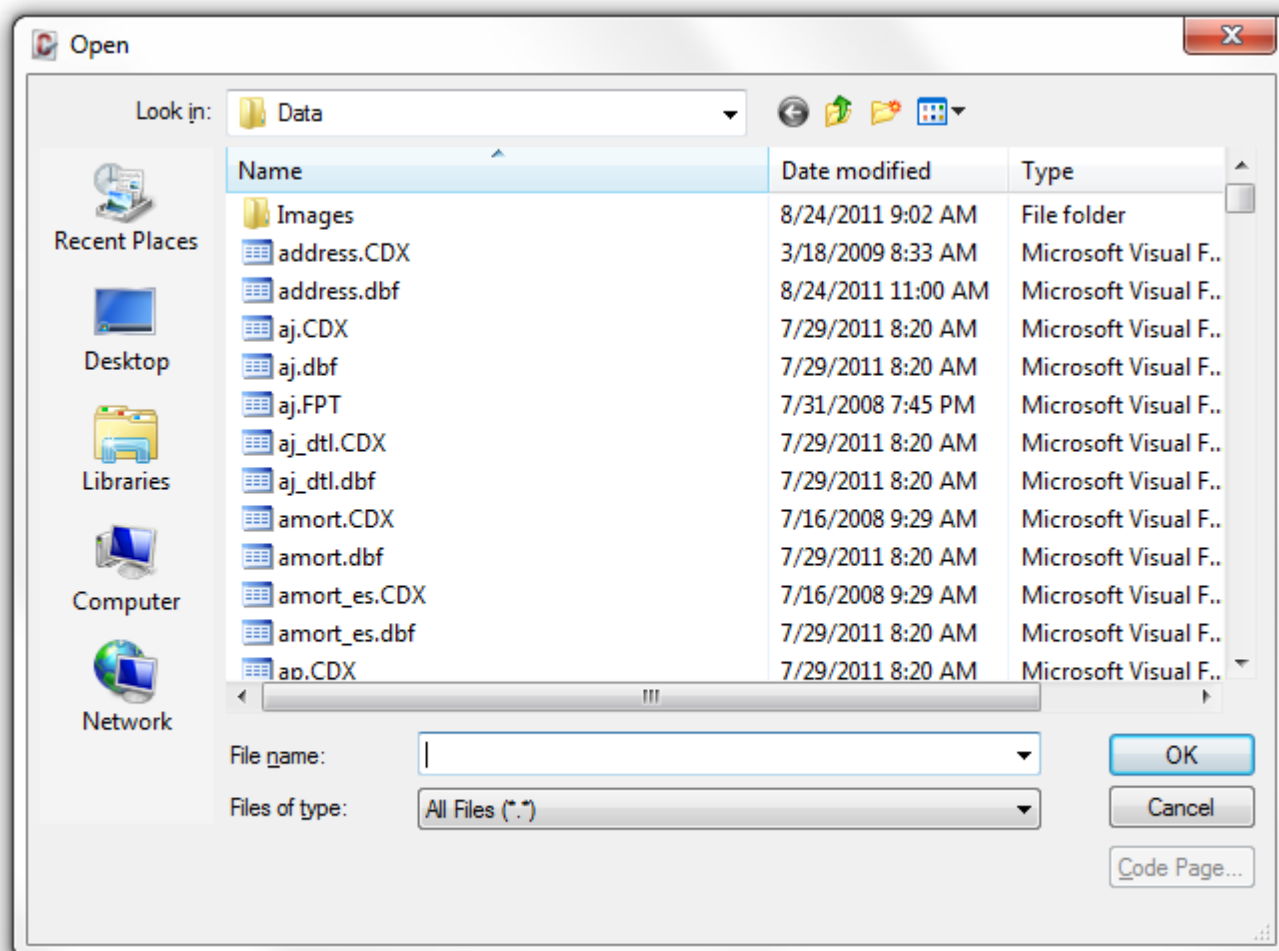
See also: [Field Calculator](#).

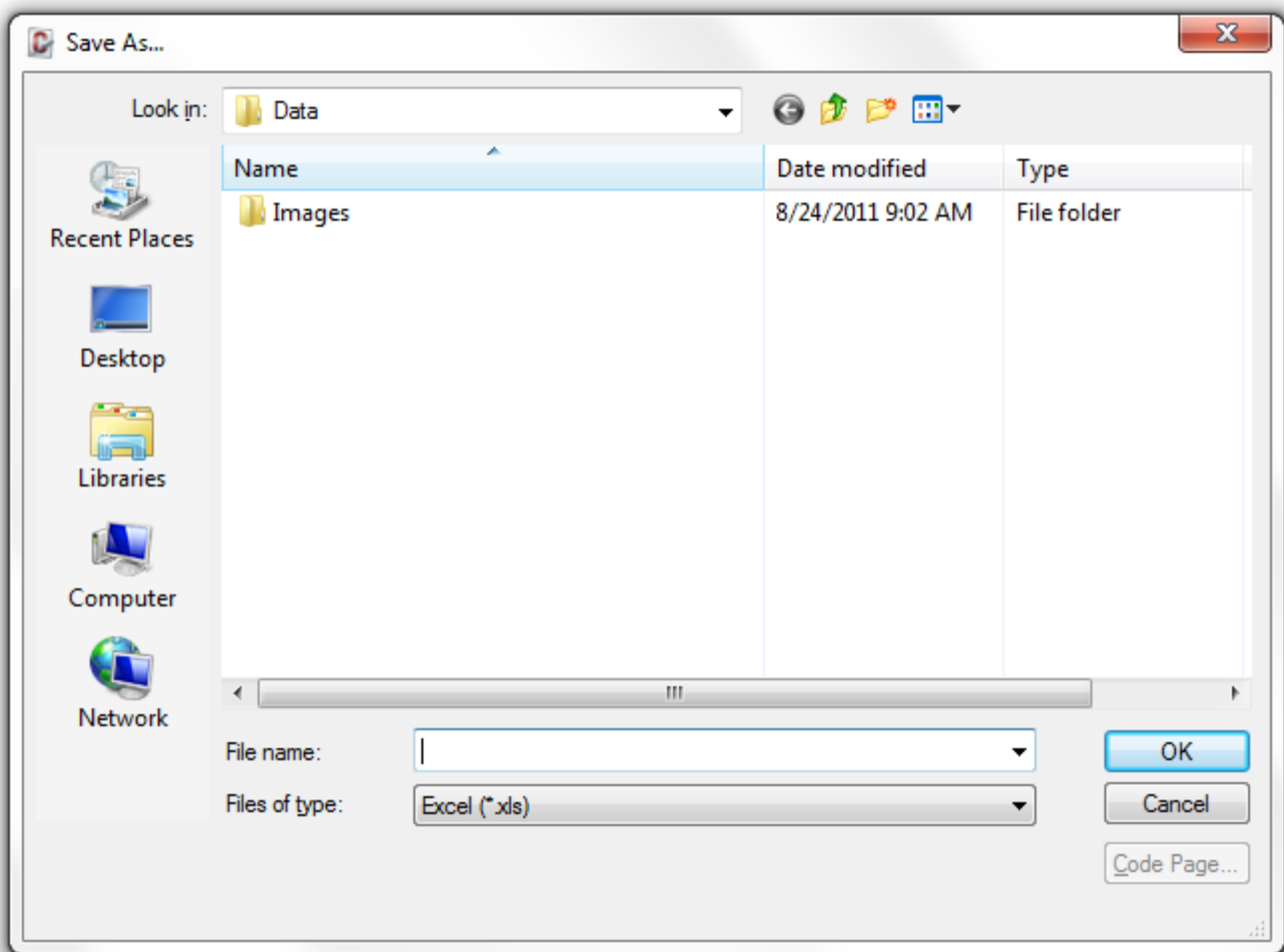
File Fields:

File Path & Name

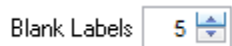
Example of a File Field from the [Save Report As...](#) dialog.

File fields are another variation of a [text field](#) with added functionality for dealing with file names. They typically include validation rules to ensure the file exists, or warning messages if the file already exists (in the cases when a new file is being generated). The [drill-down](#) option also allows these files to be opened directly from within the Contract Collector software. Press the [F2] [function key](#) or the designated [mouse shortcut](#) to open the standard Open File dialog box or possibly the Save As dialog box. File fields can also be designated on the [UDFs Tab](#), which is particularly useful for associating ad-hoc files (such as scanned documents, PDF files, Excel spreadsheets, etc) with individual records.





Spinner Controls:



Example of a spinner control from the Contract Mailing Labels/ Envelopes window.

A spinner is a graphical interface control, typically oriented vertically, with which a user may adjust a value in an adjoining [text field](#) by either clicking on an up or down arrow, or by holding an arrow down, causing the value in the text box to increase (if the up arrow is held) or decrease (if the down arrow is held). In most cases holding a button down causes the speed at which the associated value changes to increase. The value of the spinner is displayed in a text field to the left of the spinner arrows, allowing the user to use the spinner arrows or to adjust the value, or to type the value into the text box.

A spinner is different from a [scroll bar](#) in that a spinner control is typically used to adjust a value without changing the format of the display or the other information on the screen.

Memo Fields:

Notes

Notes field from the Contract Window Details Tab.

Memo

Memo field from the Receivables Journal Window Details Tab.

Memo fields (also known as edit boxes or "notes" fields) are similar to [text fields](#), in that they support alpha and numeric characters. The principal difference, however, is that text fields are typically limited to a certain number of characters (for example, most Description fields are limited to 30 characters). Memo fields support an unlimited number of characters and they also support multiple lines of text. Memo fields can be easily identified from their text field counterparts by the presence of a vertical [scroll bar](#) along the right side of the text box. Like text fields, memo fields also support [cut, copy & paste](#) operations. Therefore, you can copy text from one area of Contract Collector, or another software application, and paste it into any one of these memo fields to expedite data entry or conveniently move critical information.

Scroll Bars:



Vertical scroll bar.



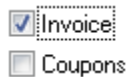
Horizontal scroll bar.

Scroll bars are often a graphical component of a [grid](#) or [memo field](#) and are designed to scroll continuous text, pictures or anything else that may not fit entirely in the area in which it is displayed. Scroll bars can be vertical or horizontal. Grids, for example, may contain both a vertical and horizontal scroll bar. A vertical scroll bar to scroll up and down through the various records displayed, and a horizontal scroll bar to scroll left and right through the various columns of the grid.

A scroll bar will contain a bar (or "thumb") that can be dragged along a trough (or track) to move through the body of the document, as well as two arrows on either end for precise adjustments.

A scroll bar should be distinguished from a [spinner control](#) which may appear to be similar, the difference is that the spinner control is used to change the value of the associated field, and does not change the display or move the area that is shown.

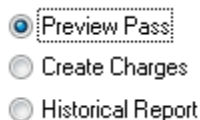
Checkbox Fields:



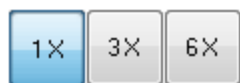
Two checkboxes from the Other Setup Tab of the Contract Window.

A checkbox (also known as a tick box) is a graphical user interface element that permits the user to turn options "on" or "off". Checkboxes are shown on the screen as a square box that can contain white space (for false) or a check mark (for true). A caption describing the meaning of the check box is normally shown to the right of the check box. Inverting the state of a check box is done by clicking the mouse on the box, or the caption, or by using the [SPACE BAR] on the keyboard.

Radio Buttons:



Standard radio buttons from the Auto Charge Process.

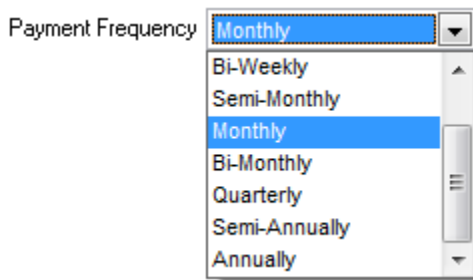


Graphical radio buttons from the Images Tab.

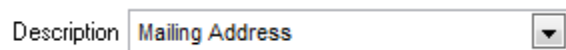
A radio button (also known as an option button) is a type of graphical user interface element that allows the user to choose only one option in a set of a predefined options. They were named after the physical buttons used on older car radios to select preset stations - when one of the buttons was pressed, other buttons would pop out, leaving the pressed button the only button in the "pushed-in" position. Radio buttons may appear in two formats throughout Contract Collector, as standard radio buttons and as graphical radio buttons. Both formats are displayed above.

Radio buttons are arranged in groups of two or more and displayed on screen as, for example, a list of circular holes that can contain white space (for unselected) or a dot (for selected). Adjacent to each radio button is a caption describing the choice that this radio button represents. When the user selects a radio button, any previously selected radio button in the same group becomes deselected. Selecting a radio button is done by clicking the mouse on the button, or the caption, using the [SPACE BAR] on the keyboard.

Drop-Down Lists:



Drop-down list shown activated, listing the options available.



Combo-box from the Address Window shown inactive.

There are two types of drop-down lists used throughout Contract Collector: pure drop-down lists and combo-boxes. A combo-box differs from a pure drop-down list in that the data entry portion of a combo-box list allows user defined options to be typed in aside from the provided list of default options. Visually, it is nearly impossible to distinguish these two types of user interface controls. Combo-boxes will allow keyboard input, drop-down lists will not.

Drop-Down Lists:

A drop-down list is a user interface control which allows the user to choose one value from a list. When a drop-down list is inactive, it displays a single value. When activated, it displays (drops down) a list of values, from which the user may select one. When the user selects a new value, the control reverts to its inactive state, displaying the selected value. A vertical [scroll bar](#) may appear on the right edge of an activated list indicating that there are more options available than just those currently displayed.

Combo-Boxes:

A combo box is a combination of a drop-down list and a single-line [text field](#), allowing the user to either type a value directly into the control or choose one from the list of existing options. Even though it can be difficult to tell them apart, combo-boxes can be easily distinguished from their drop-down list counterparts by how the control responds when you click into the text field portion of the control. Using a mouse to click into the text portion of a drop-down list will activate the drop-down list, the same as clicking on the down-arrow. However, with a combo-box, clicking into the text portion will not activate the drop-down list of options. Instead a cursor will be placed in the text field portion and it will allow keyboard input.

Command Buttons:



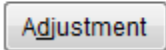
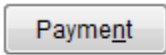
Command buttons with an icon and a caption.



"Ok" and "Cancel" command buttons from a typical Find Window.



Icon only command buttons from the Payment Entry Window.



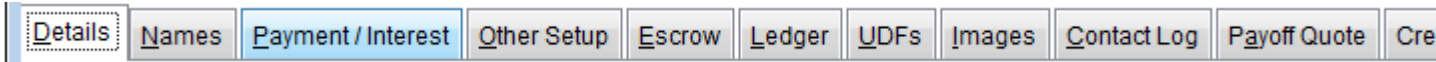
Caption only command buttons from the Receivables Journal Window.

A command button (also known as a button or push button) is a user interface control that provides the user a simple way to trigger an event or to confirm an action (see error messages). A command button may include a caption (or label), an icon (or picture), or both. [Graphical radio buttons](#) may appear somewhat similar to command buttons, however, the selected button will remain in the selected (or "pressed") position in the case of graphical radio buttons.

Default Command Button:

In some windows and dialog boxes, a default command button will be assigned. This default command button will be indicated by a slightly darker (or heavier) border. There will not always be a default command button. This default command button can be activated from anywhere on the window by pressing the [ENTER] key on the keyboard. This feature can be used to expedite the execution of the operation, but if not used carefully pressing the [ENTER] key may cause the process to run before you are ready for it to.

Tabs:



Tabs from the Contract Window.

In graphical user interfaces, a tab is a navigational control for switching between pages or sets of documents. Having tabs allows an application to have multiple pages in a single window. These tabs are modeled after traditional card tabs inserted in paper files or card indexes. Each tab or page contains additional information which is categorized or described by the caption or label on the top of the page.

Grids:

	Name	Tax ID	Tax Type	Birthday	Order	Notes
Name(s)	ERNIE JOHNSON	023-54-2187	Social Security No. ▼	04/07/1968	1	memo
	BETTY JOHNSON	139-34-9424	Social Security No. ▼	/ /	2	memo

Name(s) grid from the [Contract Window](#). (Data Entry Grid)

Address / Phone

Address

Phone

Description	Phone Number
HOME PHONE	555-455-4918
ERNIE'S WORK	555-739-2382
EMAIL	ERNIE11@COMCAST.NET
ERNIE CELL	555-455-1234

1 of 4

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Phone grid. (Data Entry Grid)

Grids are a commonly used control on many windows throughout Contract Collector. Grids are a very convenient way of displaying lists of information. There are 3 distinct types of grids used throughout the software:

- [Data Entry Grids](#)
- [Display Only Grids](#)
- [Indirect Data Entry Grids](#)

However, it is important to note that some Display Only Grids (like the [Contact Notes Grid](#)) may allow some data entry features. Furthermore, some Data Entry Grids may become a Display Only Grid in some circumstances, for example the journal grids in the journal windows are data entry grids, but become display only grids once the entry has been saved. User security may also make some data entry grids display only.

Grids also share a number of convenient features, including [Grid Tab](#) and [Grid Column Sorting](#). The [TAB], [UP ARROW] and [DOWN ARROW] keys on the keyboard are commonly used to navigate the fields in a grid, and the [Grid Tab](#) ([F4] Function Key or [CTRL] + [TAB]) is used to tab out of a grid. Using the [DOWN ARROW] key on the keyboard from the last (bottom) record displayed is also a common method used in Data Entry Grids to add a new record to the grid.

Details	Names	Payment / Interest	Other Setup	Escrow	Ledger	UDFs	Images	Contact Log	Payoff Quote	Cre
<div> <div>Ledger Display</div> <div>Bank Type</div> <div>Code Type</div> <div>Date Range</div> <div>Print Ledger</div> </div> <div> <div>All Entries ▼</div> <div>All Entries ▼</div> <div>All Entries ▼</div> <div>01/01/2011 02/28/2011</div> <div>Report ID ▼</div> </div>										
Jrn	Jrn ID	Date	Code	Type	Description	Status	Charge Amt	Payment Amt	Receipt No.	Portfolio ID
AR	60	01/01/2011	E1	CHARGE	Escrow #1 Reserve	PAID IN FULL	12.50	0.00		001
AR	60	01/04/2011	E1	PAYMENT	Escrow #1 Reserve	PAID IN FULL	0.00	12.50	30	001
AR	62	02/01/2011	E1	CHARGE	Escrow #1 Reserve	PAID IN FULL	12.50	0.00		001
AR	62	01/31/2011	E1	PAYMENT	Escrow #1 Reserve	PAID IN FULL	0.00	12.50	31	001
AR	58	01/01/2011	PMT	CHARGE	Payment - Regular	PAID IN FULL	282.14	0.00		001
AR	58	01/04/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	124.07	30	001
AR	58	01/04/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	158.07	30	001
AR	61	02/01/2011	PMT	CHARGE	Payment - Regular	PAID IN FULL	282.14	0.00		001
AR	61	01/31/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	125.10	31	001
AR	61	01/31/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	157.04	31	001

Ledger Grid on the [Ledger Tab](#) sorted by the "Code" column. (Display Only Grid)

Data Entry Grids:

Data Entry Grids are one of 3 distinct types of [grid](#)s used throughout the Contract Collector software. Data Entry Grids are commonly used anywhere that multiple entries are allowed. For example, Contract Collector allows an unlimited number of contract names (Name(s) grid in the [Contract Window](#)) and also an unlimited number of phone/contact numbers can be stored for each Contract, Vendor, Client, etc. Consequently, data entry grids are used for the purpose of inputting contract names and phone numbers. To add a new record (new contract name or a new phone number) to any data entry grid press the [DOWN ARROW] key on the keyboard from the last record currently being displayed in the grid.

	Name	Tax ID	Tax Type	Birthday	Order	Notes
Name(s)	ERNE JOHNSON	023-54-2187	Social Security No. ▼	04/07/1968	1	memo
	BETTY JOHNSON	139-34-9424	Social Security No. ▼	/ /	2	memo







Name(s) grid from the [Contract Window](#). (Data Entry Grid)

Address / Phone

Address Phone

Description	Phone Number
HOME PHONE	555-455-4918
ERNE'S WORK	555-739-2382
EMAIL	ERNE11@COMCAST.NET
ERNE CELL	555-455-1234

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Phone grid. (Data Entry Grid)

Display Only Grids:

Display Only Grids are one of 3 distinct types of [grids](#) used throughout the Contract Collector software. Display Only Grids are commonly used to display information that is entered elsewhere in the software and is being displayed and/ or summarized in this format for your convenience. For example, the Ledger Grid in the [Ledger Tab](#) of the [Contract Window](#) will display the various ledger entries for the specified Contract ID. However, the Ledger Grid cannot be used to create ledger entries.

Details	Names	Payment / Interest	Other Setup	Escrow	Ledger	UDFs	Images	Contact Log	Payoff Quote	Cre
Ledger Display		Bank Type		Code Type		<input checked="" type="checkbox"/> Date Range		Print Ledger		
All Entries		All Entries		All Entries		01/01/2011 02/28/2011		Report ID		
Jrn	Jrn ID	Date	Code	Type	Description	Status	Charge Amt	Payment Amt	Receipt No.	Portfolio ID
AR	60	01/01/2011	E1	CHARGE	Escrow #1 Reserve	PAID IN FULL	12.50	0.00		001
AR	60	01/04/2011	E1	PAYMENT	Escrow #1 Reserve	PAID IN FULL	0.00	12.50	30	001
AR	62	02/01/2011	E1	CHARGE	Escrow #1 Reserve	PAID IN FULL	12.50	0.00		001
AR	62	01/31/2011	E1	PAYMENT	Escrow #1 Reserve	PAID IN FULL	0.00	12.50	31	001
AR	58	01/01/2011	PMT	CHARGE	Payment - Regular	PAID IN FULL	282.14	0.00		001
AR	58	01/04/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	124.07	30	001
AR	58	01/04/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	158.07	30	001
AR	61	02/01/2011	PMT	CHARGE	Payment - Regular	PAID IN FULL	282.14	0.00		001
AR	61	01/31/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	125.10	31	001
AR	61	01/31/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	157.04	31	001

Ledger Grid on the [Ledger Tab](#). (Display Only Grid)

Other examples of display only grids:

- Portfolio Information Grid on the [Portfolios Tab](#) of the [Client Window](#).
- Contract Information Grid on the [Contract Info Tab](#) of the [Portfolio Window](#).
- Contact Notes Grid on the [Contact Notes Tab](#). *

* The Contact Notes Grid supports some data entry features, see the [Contact Notes Tab](#) for more information.

Indirect Data Entry Grids:

Indirect Data Entry Grids are one of 3 distinct types of [grids](#) used throughout the Contract Collector software. Indirect data entry grids are used when a regular data entry grid is not practical due to the amount of information required for each record in the grid. Typically, the grid is a [display only grid](#) and only displays enough information to identify the record. The record highlighted in **yellow** indicates the record selected in the grid. Fields for inputting information are located below the grid and a [control panel](#) box with various toolbar buttons is located below the fields. The fields will display the appropriate information for the record highlighted in **yellow** in the grid.

To add a new record to the indirect data entry grid, use the [New](#) button on the [control panel](#). Remember that the various field values for the new record must be entered (indirectly) in the fields immediately below the grid. To edit an existing record, select the desired record in the grid (the selected record will be indicated with the **yellow** highlight), edit the necessary values in the fields located below the grid, and then press the [Save](#) button in the [control panel](#) to save the changes.

Begin Date	End Date	Payment Amount	Status	Policy	Vendor ID	Vendor Name	Payout Estimate	Payout Fr
04/01/2009	06/30/2011	12.50	Historical		106	MORTGAGE INSURANCE	95.50	Semiannu
07/01/2011	/ /	12.50	Current		106	MORTGAGE INSURANCE	95.50	Semiannu

Begin Date: 07/01/2011
Next Payout: 10/31/2011
Vendor ID: 106
Notes:

End Date: / /
Payout Frequency: Semiannually
MORTGAGE INSURANCE CORP.
Escrow #1 Records

Payment Amount: 12.50
Payout Estimate: 95.50
Policy #:
Escrow Payout

Escrow Balances
Beginning Balance
Escrow Paid In
Escrow Paid Out
Escrow Balance
Past Due

Escrow Accounts Grid on the [Escrow Tab](#) of the [Contract Window](#). (Indirect Data Entry Grid)

Other examples of indirect data entry grids:

- Balance Adjustment Tab of the [Payment/ Interest Tab](#) of the [Contract Window](#).
- [Contract Defaults Tab](#) of the [Portfolio Window](#).
- [Payoff Quote Tab](#) of the [Contract Window](#).
- Escrow Analysis Tab of the [Escrow Tab](#) of the [Contract Window](#).

Control Panel - Indirect Data Entry Grids:



Control Panels are used in conjunction with [indirect data entry grids](#). The toolbar buttons available in the control panel are similar to many of the toolbar buttons available on the [Main Toolbar](#), however these control panel buttons are **significantly** different than the [Main Toolbar](#) buttons. The buttons on the Main Toolbar manipulate the **entire** window, the buttons on the control panel will only manipulate the records in the indirect data entry grid.

Example: In the [Contract Window](#) the [Delete](#) button on the [Main Toolbar](#) will delete the entire contract record. In the [Escrow Tab](#) of the [Contract Window](#), the [Delete](#) button on the control panel for the Escrow Accounts will delete just that particular escrow record.



First: Display the first record available in the indirect data entry grid.



Previous: Display the record in the indirect data entry grid that immediately precedes the record currently displayed.



Next: Display the record in the indirect data entry grid that immediately follows the record currently displayed.



Last: Display the last record available in the indirect data entry grid.



New: Creates a new record in the indirect data entry grid.



Save: Save changes to the current record in the indirect data entry grid.



Cancel: Cancel changes to the current record in the indirect data entry grid.



Delete: Delete/ remove the current record in the indirect data entry grid.

Pick List Selection:

The image displays two side-by-side screenshots of a software interface, likely for a financial report. The left panel is titled "Portfolio ID" and features a dropdown menu with "All Contracts for Portfolio" selected. Below the dropdown is an "ALL" button and a scrollable list area. At the bottom of the panel is a checkbox labeled "Page Break Per Portfolio". The right panel is titled "Contract ID" and features a dropdown menu with "Specific Contracts" selected. It also has an "ALL" button and a scrollable list area, with a "Page Break Per Portfolio" checkbox at the bottom.

Pick List Selection option in the Contract Balance Report.

The Pick List Selection option is very common in most [report windows](#), [notice windows](#), and [process windows](#). Understanding the Pick List Selection option is crucial for manipulating the filter capabilities and printing specific individual reports or notices. The Pick List Selection option is a [drop-down list](#), one of the provided options must be selected at all times. In most cases, this drop-down list will include the options of "All Contracts for Portfolio" and "Specific Contracts". Some reports may have other options altogether, or other additional options.

The Pick List Selection option is always located immediately above a [pick list](#) and will always have a profound influence on the contents of that pick list. Changing the value displayed in the Pick List Selection will reset the pick list and reclassify its type. Visually, the change may be very subtle. In the above example, besides the contents of the Pick List Selection option, the only difference is the change in the title caption from "Portfolio ID" to "Contract ID". However, although it may still look the same, the pick list below has changed significantly. With the "All Contracts for Portfolio" option, the pick list is a Portfolio ID Pick List - as indicated by the title caption. This pick list will only accept Portfolio IDs. Changing the Pick List Selection option to "Specific Contracts" will change the pick list to a Contract ID Pick List. Any Portfolio IDs listed in the Portfolio ID Pick List will be permanently cleared out. The pick list will now require only valid Contract IDs.

In rare cases, the Pick List Selection option may also influence the contents (columns or layout) of the report. In some circumstances, this option may also affect the other options and filter criteria available within the report or notice window. And occasionally, it may also change the meaning of the Page Break option [checkbox](#).

Pick Lists:

The image shows two examples of pick list controls. The first example on the left has a small text box containing the word "ALL" and a large, empty list box with a vertical scrollbar. The second example on the right has a small text box containing the word "ALL" and a list box containing three items: "10001", "10002", and "C301". Both list boxes have vertical scrollbars.

Examples of Pick Lists in Contract Collector.

Pick List are an integral part of [report windows](#), [notice windows](#), and [process windows](#) in Contract Collector. Understanding how to effectively manipulate pick lists will be critical to using Contract Collector proficiently. All pick lists consist of two parts, an [ID Field](#) and an ID List. By default, the ID Field will contain the word "ALL" indicating that by default all records (all IDs) are included. The purpose of this control, is to allow you to select specific records (by their ID). When the report or process is run, only the IDs selected will be included or processed. Pick lists will always have a title caption above them indicating the pick list type. And some pick lists may also have a [Pick List Selection](#) option immediately above the pick list in order to change this pick list type. The ID Field component of all pick lists (just like all ID Fields) support all of the usual ID Field features, including: [F2] [ID Selection](#), [F3] [Drill-Down](#), and [Mouse Shortcuts](#).

The image shows two examples of pick list controls. The first example on the left is titled "Portfolio ID" and has a dropdown menu with "All Contracts for Portfolio" selected. Below it is a text box containing "ALL" and a list box. The second example on the right is titled "Contract ID" and has a dropdown menu with "Specific Contracts" selected. Below it is a text box containing "ALL" and a list box. Both examples have a checkbox labeled "Page Break Per Portfolio" at the bottom.

A title caption above each pick list will indicate the pick list type.

Adding an ID to a Pick List:

If you know the ID (or IDs) that you wish to add to the list, the simplest way of adding these IDs is to type in each ID one at a time into the ID Field. If no IDs have been added to the list, then the ID Field will contain the word "ALL" and the list will be blank. Replace the word "ALL" with the first ID that you wish to add to the list. Once you have entered the ID, press the [TAB] key or [ENTER] key on the keyboard to record that ID. If it is a valid ID (based on the pick list type), the ID Field will become blank, and the ID you entered will be added to the list. If it is an invalid ID, an error message will be displayed and your entry will be rejected. In either case, your cursor will be returned to the ID Field awaiting your next entry. If there are additional IDs that you want to add to this list, continue to type in those IDs or use the ID Find option if you don't know the ID. The order of the IDs list in the ID List does not matter and has no bearing on the output order of the records. Be careful not to type in an ID that is already in the ID List, as doing so will remove it from the pick list.

The image shows a small rectangular box with a red border and the text "Contract ID not found." inside.

Error message indicating an invalid ID was entered.

Removing an ID from a Pick List:

In some circumstances, it may be necessary to remove an ID from the pick list. To remove any ID that is listed in the ID List, simply type in that ID again and press the [TAB] or [ENTER] key. If an ID is already in the ID List, typing it in a second time will remove it from the pick list.

Clearing a Pick List:

To remove all of the IDs listed in the ID List, type in the word "ALL" in the ID Field. This will return the pick list to its default state. All of the items listed in the ID List will be removed.

Using ID Selection to Add or Remove IDs:

The ID Field of a pick list supports a specialized [ID Find](#) with a specialized [Find Window](#) called a [Selection Window](#). Similar to a Find Window, this Selection Window allows you to enter criteria to find the records that you are looking for, but also allows you to select multiple records. Each record selected will be marked with a chevron (">>") in the Select column of the results grid. Once you have selected all the records that you want, pressing the [OK] button on the Selection Window will return this list of ID to the ID List. Similarly, IDs can also be removed from the ID List by pressing the [F2] [Function Key](#) from the ID Field to open the Selection Window, unselecting the records you wish to have removed (this will remove the chevron), and then pressing the [OK] button to return this revised list to the pick list.

Drill-Down in Pick Lists:

The [Drill-Down](#) feature is also available from both the ID Field and ID List components of all pick lists. If an ID has been entered in the ID Field and [TAB] or [ENTER] have not been pressed to move the ID to the ID List, using the [F3] [Function Key](#) or the double-click [Mouse Shortcut](#) will execute the drill-down feature and open this particular record in the appropriate data entry window. If the ID has already been moved to the ID List, you can still double-click on this ID to execute the drill-down operation.

Date Range Selection:

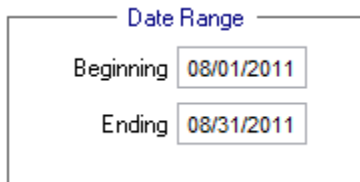
The image shows two side-by-side examples of a 'Date Range' selection control. Each example consists of a dropdown menu, a 'Beginning' date field, and an 'Ending' date field. In the left example, the dropdown menu is set to '(None)', and the date fields are 08/01/2011 and 08/31/2011. In the right example, the dropdown menu is set to 'Begin Date', and the date fields are the same.

Examples of the Data Range Selection from the Contract Report.

The Date Range Selection control is a [drop-down list](#) that is used to designate what the [date range](#) control is filtering on, if anything. In the Contract Report and several other similar reports, the options available in the Date Range Selection include: "(None)", "Begin Date", "Next Payment Date", "Last Payment Date", "Next Contact Date", and "SAC (Same-as-cash) Payoff Date". "(None)" is the default option, and when this option is selected the date range control is disabled and the report or notice is not filtered based on any date criteria.

If for example, "Begin Date" is selected, then the report or notice will be printed for all contracts with a begin date between the date range specified. Therefore, by selecting "Next Payment Date" or "Last Payment Date", only those contracts with a next payment or last payment date (respectively) between the designated date range will be included on the report. Consequently, this Date Range Selection control plays a very significant role in qualifying what the date range is filtering on.

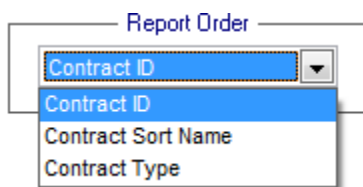
Date Range:



Date Range	
Beginning	08/01/2011
Ending	08/31/2011

The date range control is comprised of two [date fields](#) with special validation rules that require the Ending Date to be greater than the Beginning Date. This control is typically found on many [Report Windows](#) and is used to specify date criteria for the resulting report. Specifically, the report will contain the records which have dates between this beginning and ending date range. All of the usual [Date Keyboard Shortcuts](#), the [F2] [Function Key](#), and [Mouse Shortcuts](#) can be used to manipulate these two date fields. Occasionally, the data range control is accompanied by a [Data Range Selection](#) control that is used to define the purpose for the date range.

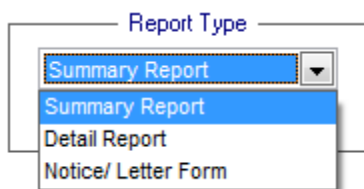
Report Order:



Example of the Report Order option from the Contract Report. (Drop-down list shown activated.)

The Report Order option is [drop-down list](#) control that is available in most [report windows](#) and [notice windows](#). This option determines how the records are sorted. For reports, this will be the order in which the records are displayed on the output report. For notices, this will be the order of the letters or notices. Some report windows may have more than one Report Order control for the purpose of designating a primary and a secondary report order. In most cases, this option does not impact the content of the report, only the output order of the records on the report. However, on a few rare reports, the Fields to Print list may be affected by the Report Order option.

Report Type:



Example of the Report Type option from the Contract Report. (Drop-down list shown activated.)

The Report Type option is also available in most [report windows](#) and [notice windows](#). This option determines the content and format of the records displayed on the report or notice. There are a few exceptions, however, this option typically contains three (3) options: Summary Report, Detail Report, and Notice/ Letter Form. In general, the Summary Report option will produce a more concise report with fewer columns, and in some cases, consolidate data and display fewer records. The Detail Report option will, in contrast, have a longer Fields to Print list (more columns) for the report, and may also include more records to breakdown the information displayed on a Summary Report. If available, the Notice/ Letter Form option will make a [Report ID](#) field available to allow you specify a particular notice format or layout. Additional Report IDs can also be created and existing IDs can be maintained and/ or modified to suit your business requirements with the [Forms Maintenance Window](#). See the sections on [Report Designer Basics](#), [Advanced Reporting](#) and the [Forms Maintenance Window](#) for more information.

Address Fields:

Address	C/O JOHN HARRISON
	9220 SW 92ND STREET
	SUITE 240
	FEDERAL WAY WA 98003

Address Fields from the [Payables Journal Window](#).

Address Line 1	1536 SW 42ND STREET
Address Line 2	FEDERAL WAY WA 98003
Address Line 3	
Address Line 4	

Address Fields from the [Address Window](#).

Address Fields in Contract Collector will always consist of 4 address lines. As such, Contract Collector can support foreign and international addresses very easily. At the same time, Contract Collector has a number of powerful lookup features for US and Canadian addresses. Address Lines 1 and 2 are [required fields](#). All address lines can be up to 30 characters in length.

Address Line 1: ([Required Field](#))

Enter the street address (or the first address line) as you want it to appear on all reports and notices.

Address Lines 2-4: ([Find Window](#), [Drill-Down](#), [Zipcode Quick Entry](#))

Enter the remaining address information on address lines 2-4, including the city, state and zipcode information. On lines 2-4, the [Zipcode Quick Entry](#) shortcut can be used to quickly enter city and state information. If you enter a US Zipcode or Canadian Postal Code and nothing else, the line will be automatically filled in with the city, state (province) and zipcode (postal code). For other international addresses, simply enter information as required. Address Line 2 is a [required field](#). See the [Zipcode Maintenance Window](#) to add new zip/ postal codes or edit existing codes.

Internet Links: ([Internet Link](#))

The Internet Links for Address Lines 1-4 (blue underlined captions) can be used to open the US Postal Service Zip Code Lookup website. This convenient service can be used to verify a zipcode or to lookup the four-digit zipcode extension for any address.

Data Entry Windows:

There are several components that define all Data Entry Windows in **Contract Collector**. Data entry windows serve as a display interface to the data stored in the various database tables. Each data entry window displays their designated database records and provides the user with a graphical means to view and update these records. Each of these records in every data entry window can be uniquely identified by the [Primary ID](#).

The user is able to navigate and view these database records in any data entry window using a series of tools including: [Find](#), [First](#), [Previous](#), [Next](#), and [Last](#). The [Sort by Selected Field](#) option can be used to arrange the order of the records in the data entry window. These database records can also be updated and modified in the data entry windows by using: [New](#), [Save](#), [Save & New](#), [Cancel](#), and [Delete](#) options. These options are all available through the [File Menu](#), the [Navigation Menu](#), the [Main Toolbar](#) and also the [Right-Click Shortcut Menus](#).

The [Close](#) option can be used to close any data entry window.

Examples: [Contract Window](#), [Payment Entry Window](#), [Portfolio Window](#), [Client Window](#), [Bank Window](#), [Charge Code Window](#), etc.

Report Windows:

The Report Windows are designed to provide users a means of generating a printed report for a particular purpose, based on specified criteria. Typically, reports are designed for internal purposes, while [notices](#) are designed for external purposes. The [controls](#) on Report Windows allow the user to specify criteria that determine which records are included on the report.

Most reports in Contract Collector have a "Summary Report" version and a "Detail Report" version option available under the [Report Type](#). Many reports also have a "Notice/ Letter Form" option that will switch the Report Window to a [Notice Window](#). Most reports also allow the user to select from a list of [Report Order](#) options, which will designate the order of the records on the printed report.

Reports from any report window can be [previewed](#) to the monitor, [printed](#) on paper, saved to a file, and/ or exported in a variety of formats. The printing options are available through the [File Menu](#), the [Reporting Menu](#), the [Main Toolbar](#), [Print Options](#), and also the [Right-Click Shortcut Menus](#).

Another signature component of all report windows is the [Advanced Reporting](#) options (available on the Professional Edition). The Advanced Reporting options allows the user complete access to the layout and contents of the report.

The [Close](#) option can be used to close any report window.

Examples: [Contract Report](#), [Contract Balance Report](#), [Contract Inventory Report](#), [Delinquent Payment Report](#), etc.

Notice Windows:

The Notice Windows are a slight variance of [Report Windows](#) and are designed to provide users a means of generating letters and notices. Typically, reports are designed for internal purposes, while notices are designed for external purposes. The [controls](#) on Notice Windows allow the user to specify criteria that determine which records that a notice will be created for.

Most reports in Contract Collector have a "Summary Report" version and a "Detail Report" version option available under the [Report Type](#). Many reports also have a "Notice/ Letter Form" option that will switch the Report Window to a [Notice Window](#). Most reports also allow the user to select from a list of [Report Order](#) options, which will designate the order of the records on the printed report.

Notices or letters from any notice window can be [previewed](#) to the monitor, [printed](#) on paper, sent via [email](#), and/ or saved to a file. The printing options are available through the [File Menu](#), the [Reporting Menu](#), the [Main Toolbar](#), [Print Options](#), and also the [Right-Click Shortcut Menus](#).

The [Close](#) option can be used to close any notice window.

Examples: [Statement of Payments Notice](#), [Delinquent Payment Notice](#), [Contract Invoicing Notice](#), [Payment Acknowledgement Notice](#), etc.

Label Windows:

The Label Windows are also a slight variance of [Report Windows](#) and are designed to provide users a means of printing address labels or envelopes. Labels can be printed in one-, two- or three-column formats. The [controls](#) on Label Windows allow the user to specify criteria that determine which records that labels will be created for.

All statements, notices, and letters throughout Contract Collector are formatted for mailing in window envelopes and do not require labels, but you will find the labels printed with this process useful for other correspondence or other purposes.

Reminder: Be sure to load labels into your printer before printing labels.

Available/ Recommended Label Types:

- **Single-column labels:** Use 3 1/2" by 15/16" labels (*Avery #4146* or equivalent). Can be printed on a dot-matrix line printer, ink-jet, or laser printer.
- **Two-column labels:** Use 1" by 4" labels (*Avery #5261* or equivalent). Can be printed on an ink-jet or laser printer.
- **Three-column labels:** Use 1" by 2 5/8" labels (*Avery #5160* or equivalent). Can be printed on an ink-jet or laser printer.

For more information on the recommended label paper stock, please see [Suppliers](#) in Appendix A.

Examples: [Client Mailing Labels](#), [Contract Mailing Labels](#), [Vendor Mailing Labels](#), etc.

Process Windows:

The [Close](#) option can be used to close any process window.

Examples: [Auto Charge Process](#), [Payment Backout Process](#), [Close Batch Process](#), Escrow Payout Process, etc.

Modal Windows:

Modal Windows are a specialized window type. These windows typically require user input and do not allow focus to return to other tasks within the software until this input has been provided or canceled. Once a modal window has been activated the [Main Menu](#) is disabled and the [Data Entry Screens Toolbar](#), the [Reports / Processes Toolbar](#) and the [General Toolbar](#) will disappear. If the user attempts to return focus to any window in the background there will be an audible beep and access will be denied. Once the modal window has been completed or canceled, the Main Menu will be enabled, the hidden toolbars (if any) will return, and the normal multi-tasking features of the software will resume.

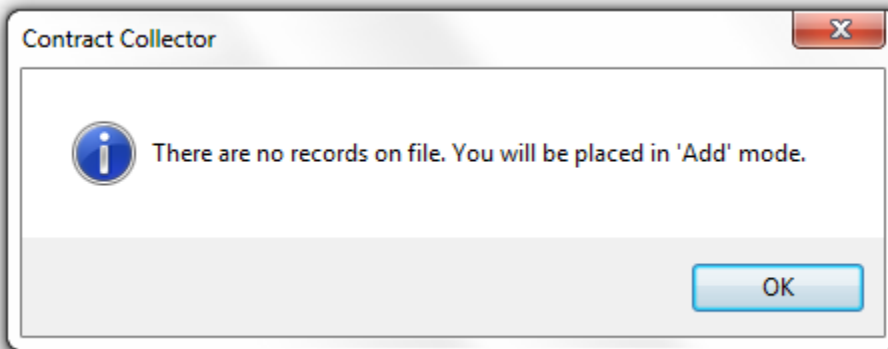
The [Close](#) option can be used to close any modal window.

Examples: [Add a Charge](#), [Adjust a Charge](#), [Find Windows](#), [Selection Windows](#), etc.

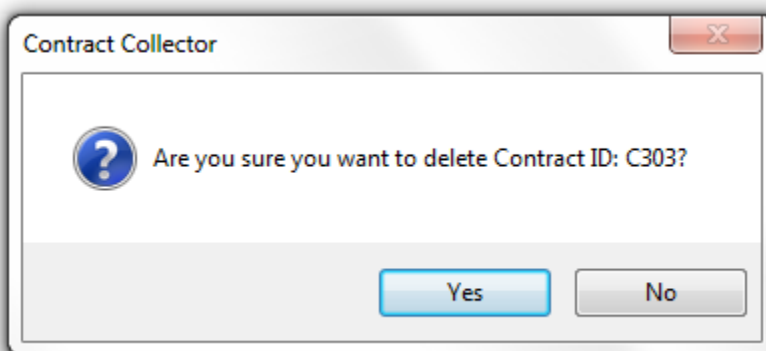
Contract Collector Messages:

There are a number of messages and errors that may be encountered throughout the Contract Collector software. Typically these messages will include an [OK] button to acknowledge the message and return the focus the window so that the issue can be corrected and the calculation or report tried over again once the problem has been resolved. Some passive messages will be displayed in the upper right corner of application window. Some messages ask a question and request user input by pressing [Yes], [No], or [Cancel]. There are 7 general message classifications:

- [User Errors](#): Displayed when a user attempts to perform an improper action.
- [User Information](#): Displayed for the purpose of informing the user.
- [User Input Questions](#): Displayed for the purpose of receiving information from the user.
- [Passive Messages](#): Informational messages displayed in the upper right corner of the [User Interface](#), so as to not interfere with user input.
- [Warning Messages](#): Displayed for the purpose of informing the user of something critical or important.
- [Status Bar Messages](#): Informational messages displayed in the lower left corner of the [User Interface](#).
- [Tool Tip Messages](#):
- [Program Errors](#): Displayed when an unexpected situation occurs within the development code. Please [contact technical support](#).
- [Fatal Errors](#): These are severe [program errors](#) or communication errors and will always cause the immediate termination of the software.



An example of a User Information message.



An example of a User Input Question.

An icon is occasionally used to indicate the type of message:



Informational Message: Explains current behavior.



Question: User response will determine what happens next.



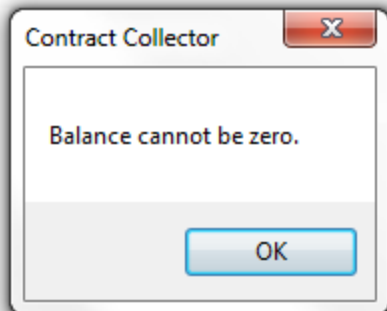
Critical Warning Message: Extreme caution is warranted, especially if answering a question.



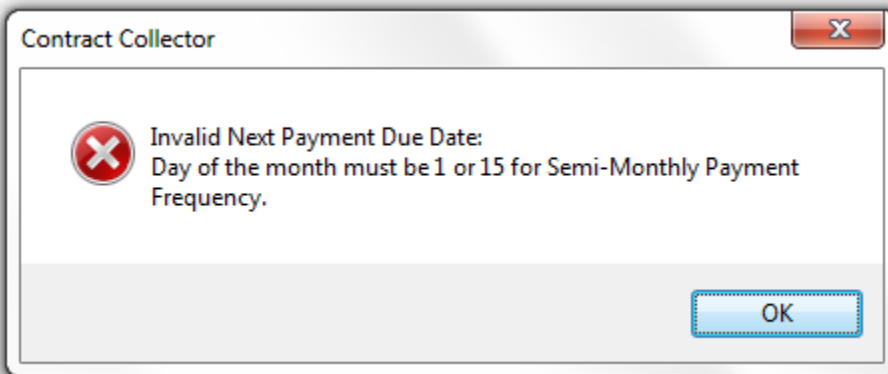
Important Warning Message: Caution/ special attention is warranted, especially if answering a question.

User Errors:

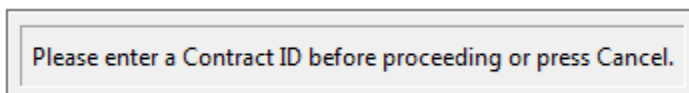
Displayed when a user attempts to perform an improper action. For example, the user will receive a user error if they attempt to save a new record before completing all of the required fields. User errors will typically explain the problem and then direct the user to the proper location or set the focus (cursor) to the appropriate field to correct the problem. In some cases, the problem may be automatically corrected following the error message. In some situations user errors are displayed as a [Passive Message](#) in order to minimize disruption.



An example of a User Error.




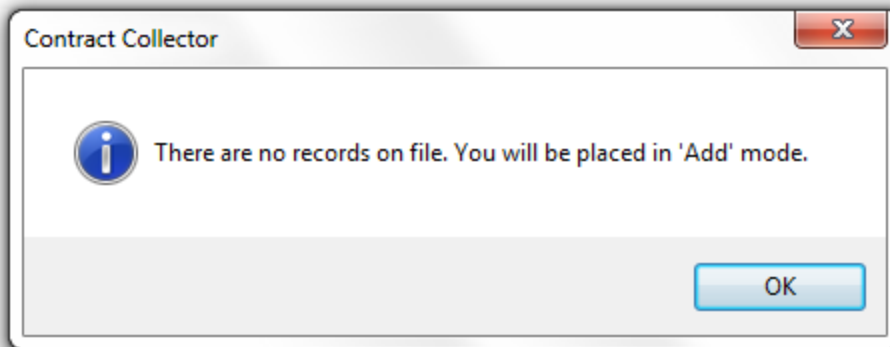
Another example of a more critical User Error or Warning Message (note the icon).



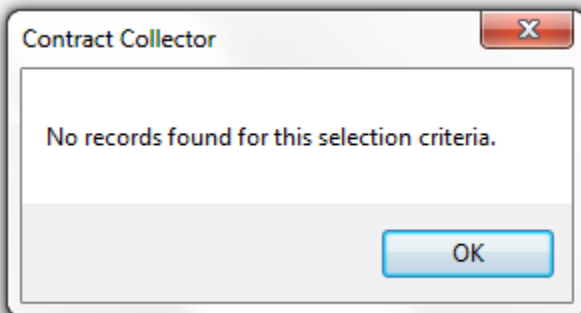
An example of a User Error displayed as a Passive Message.

User Information:

User information messages are generally designed to provide information about the behavior of the software and explain what is happening or why a certain result occurred. These informational messages will sometimes include the following icon: . In most cases, user information messages will only include an [OK] button.




An example of a User Information message.

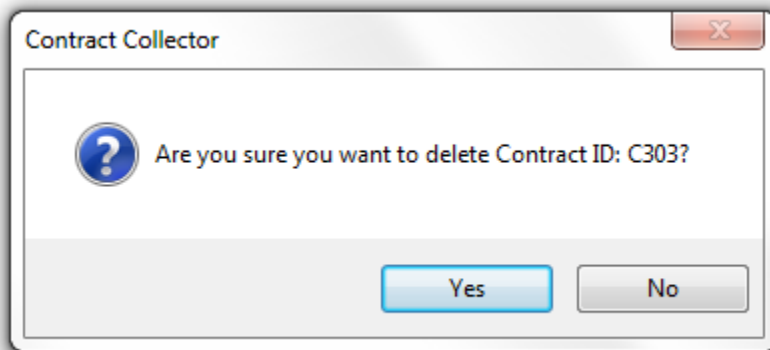


An example of a User Information message.

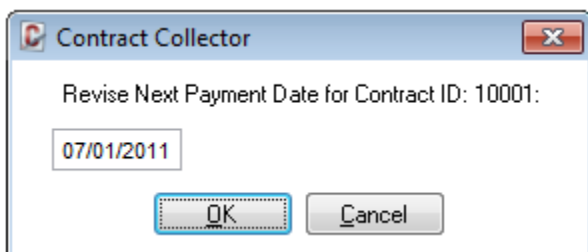
User Input Questions:

User input questions are designed to request a response and/ or input from the user. They generally ask a question and include multiple buttons for the user to indicate their response. These buttons may include: [Yes], [No], [Cancel], [OK], [Delete], etc. In some cases, the following icon is included to reinforce that the purpose of the message is to

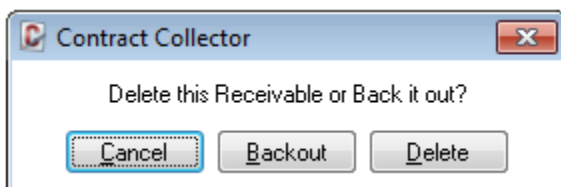
ask a question: . Input boxes may also be used if additional information, such as a date, number or dollar value, etc. is required from the user.



An example of a User Input Question to verify deletion of a contract record.



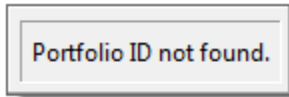
An example of an Input Box requesting information from the user.



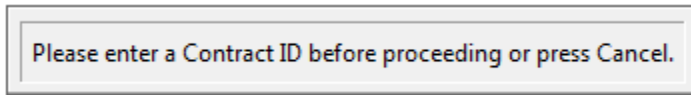
An example of another User Input Question that will determine what action the software takes next.

Passive Messages:

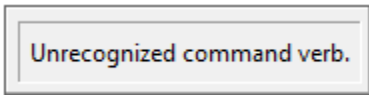
Passive messages are displayed in the upper right hand corner of the [User Interface](#). Most passive messages will disappear as soon as the user presses any key or moves the mouse. Therefore, passive messages are not as intrusive and allows the user to correct the issue without being bothered by a message that requires pressing an [OK] button. Occasionally, a more important passive messages will require a key-press to clear the message and will not disappear by just moving the mouse. In either case, it is still somewhat easy to miss a passive error message if the user is not paying attention to the display in the upper right corner of the user interface.



Example of a Passive Message, when entering an invalid Portfolio ID.





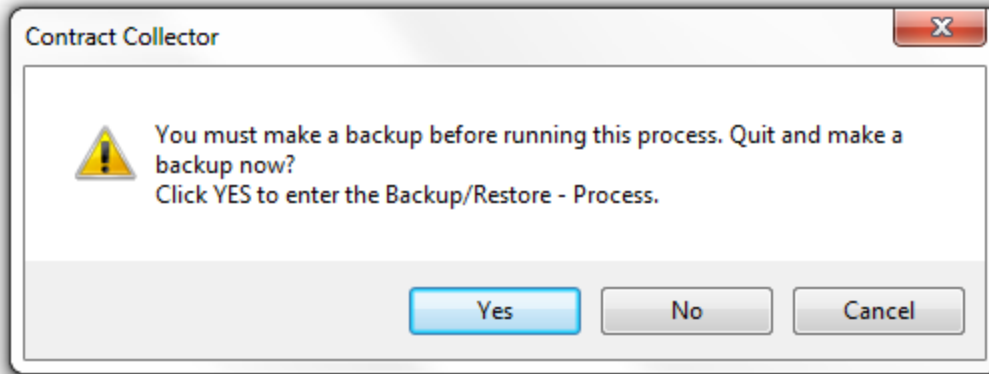
Example of a Passive Message, when leaving the Contract ID blank when creating a new contract in the Contract Window.



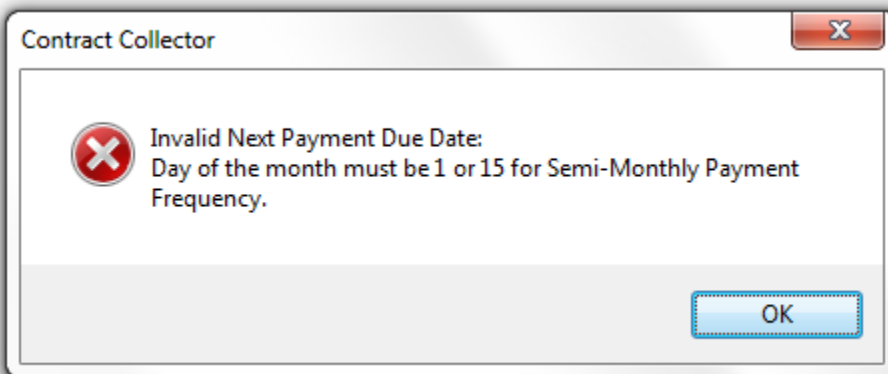
Example of a Passive Message, caused by user error in the Database Access command line.

Warning Messages:

Warning messages are slight variations of [User Errors](#), [User Information](#), or [User Input Questions](#) messages, however, they are typically used to display critical information or ask important questions. They will sometimes include one of the following icons to indicate their importance:  or .



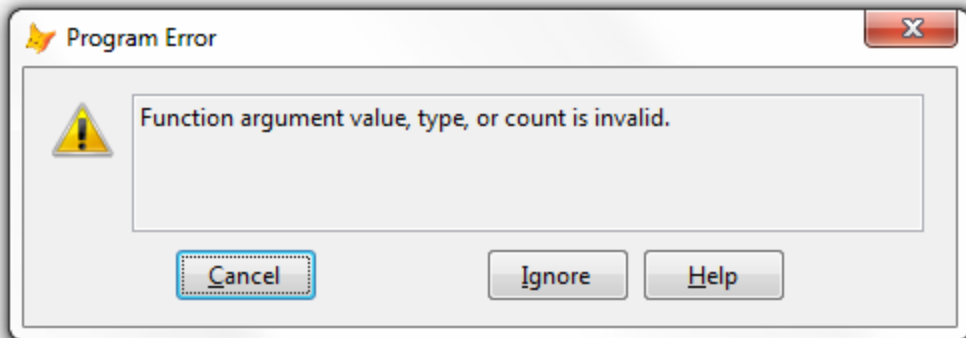
An example of a Warning Message that requests user input.



An example of a critical user error.

Program Errors:

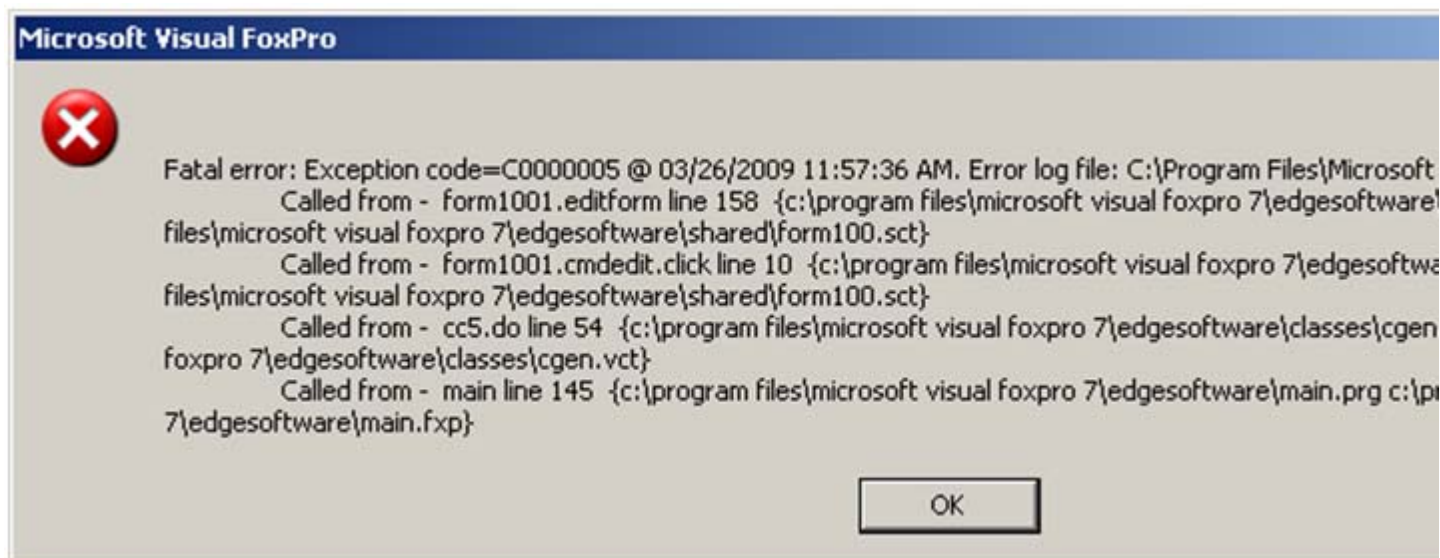
Program errors are displayed when an unexpected situation occurs within the development code. Please [contact technical support](#), and provide the technician with as much information as possible about what caused the error (what steps preceded the error). Program errors in general will indicate "Program Error" in the title of the message and will include a [Cancel], [Ignore], and [Help] button. It is always best to use the [Ignore] button. In some situations an unexpected action will cause a series of Program Errors. The message displayed within the Program Error may be the same or it may be different, keep pressing the [Ignore] button as many times as necessary. In general, these ongoing errors will stop eventually. If the [Ignore] button has been pressed several dozen times and yet the errors continue, it may then be necessary to press the [Cancel] button. Pressing [Cancel] will mandate exiting the program. However, even if [Ignore] was successful in bypassing the error it is still highly recommended that you save your work and exit the software as soon as possible and restart the program.



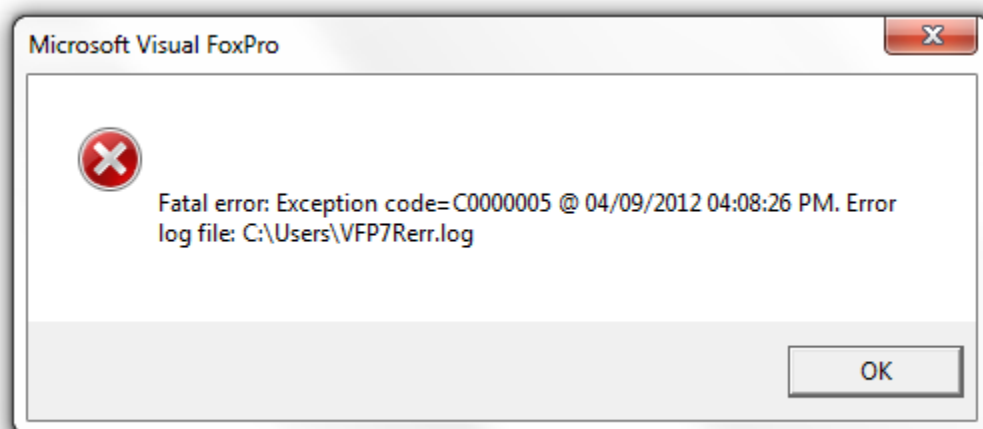
An example of a Program Error.

Fatal Errors:

Fatal errors are severe program errors and will always cause the immediate termination of the software. These errors can be due to a communication error, or also possibly a severe [Program Error](#). Following the error, the user will be kicked off the software. In general, we recommend that the user reattempt the original task that caused the error the first. In most cases, Fatal Errors are not consistent, meaning that the error will not occur again when the user reattempts their actions. This is due to the fact that the error was most likely caused by a communication error - particularly if the software is not installed on the local computer but on the network.



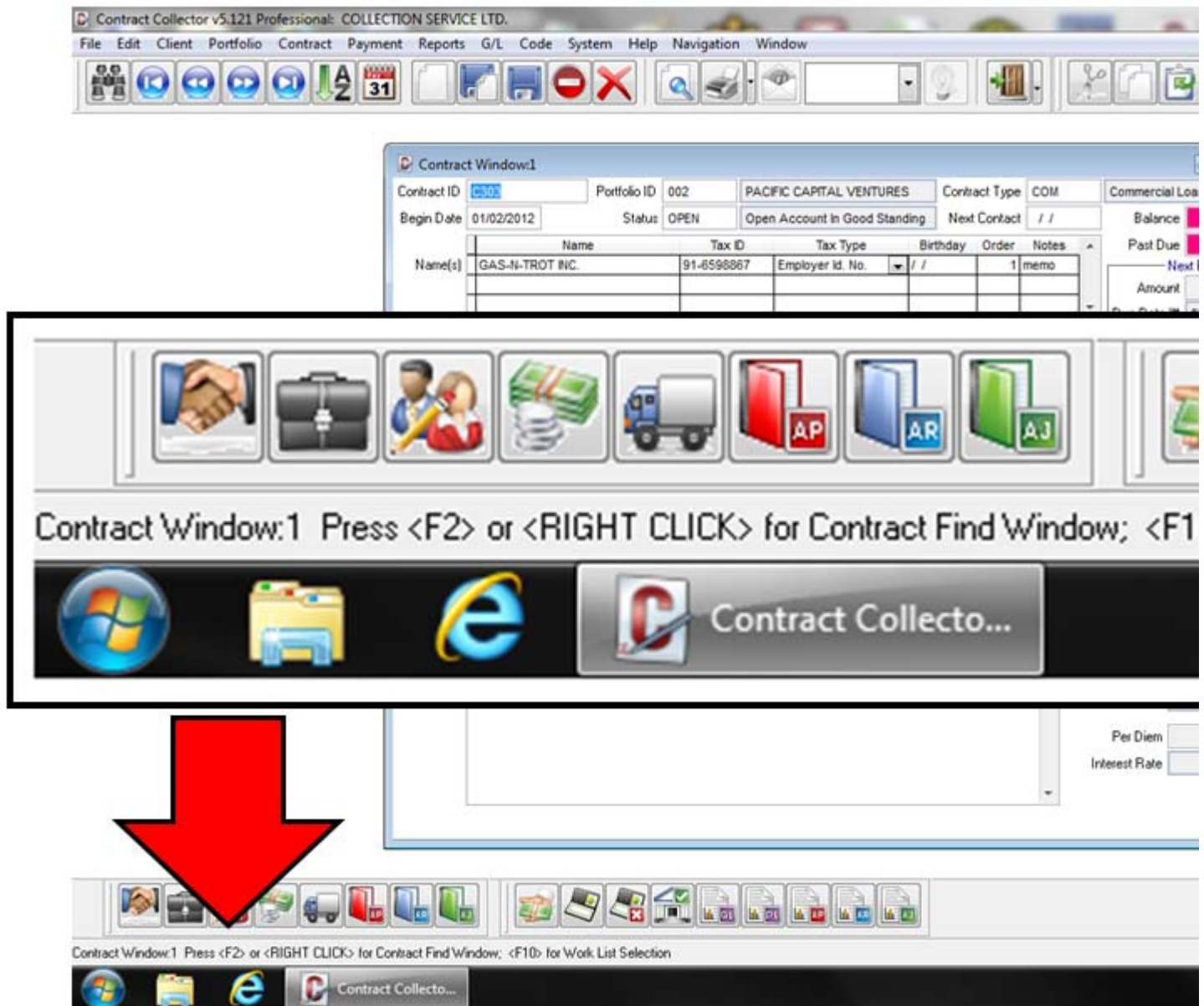
An example of a Fatal Error.



An example of a Fatal Error in Windows 7.

Status Bar Messages:

The [Status Bar](#) is located in the lower left hand corner of the [User Interface](#). These Status Bar Messages are designed to provide pertinent information for the field that currently has focus within the [Data Entry Window](#), [Report Window](#), or [Process Window](#). Menu items in the [Main Menu](#) and the [Right-Click Shortcut Menu](#) will also display status bar messages. (See [Status Bar](#) for more information.)

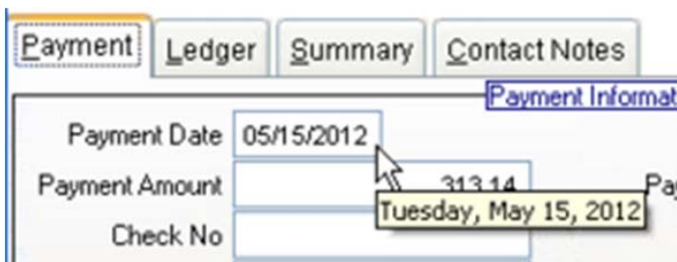


Tool Tip Messages:

Tool Tip Messages are displayed when the mouse is hovered over certain components of the [User Interface](#). These Tool Tip Messages provide additional information about the component. For example, all of the buttons on the [Main Toolbar](#) include Tool Tips to explain the purpose of the toolbar button.



An example of a Tool Tip for the Save Button on the Main Toolbar.



An example of a Tool Tip for a Date Field.

Contract Collector Find Windows:

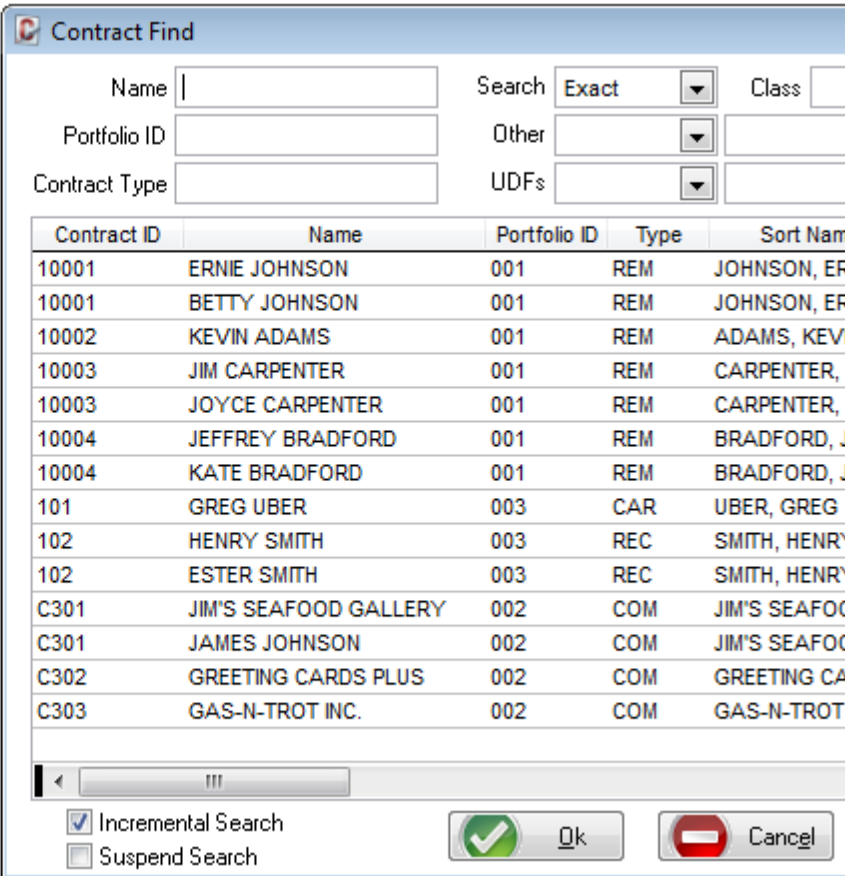
[Find Windows](#) expedite the process of finding the information that you are looking for in the system. All records in Contract Collector are referenced by their ID. If you know the ID, then it will often be easiest to type in this ID to the appropriate [ID Field](#) or [Primary ID Field](#). Often times, however, you may not know the ID, but you do know the name or the description for the record you are looking for. Or you may know some other piece of information regarding the record you are looking for. Using a Find Window will allow you to locate this record based on whatever search criteria you may have available to you.

Find Windows allow only one record to be selected. [Selection Windows](#) are a special type of Find Window that allow for multiple records to be selected. Typically Find Windows are associated with ID Fields and Primary ID Fields (usually in Data Entry Windows), while Selection Windows are typically associated with [Pick-Lists](#) (usually in in Report Windows and Process Windows). All Find Windows and Selection Windows consist of one or more search criteria fields, a search results grid, and several [search mode](#) options.


Search Criteria Fields {

Search Results Grid {

Search Mode {



Contract ID	Name	Portfolio ID	Type	Sort Name
10001	ERNE JOHNSON	001	REM	JOHNSON, ERNE
10001	BETTY JOHNSON	001	REM	JOHNSON, BETTY
10002	KEVIN ADAMS	001	REM	ADAMS, KEVIN
10003	JIM CARPENTER	001	REM	CARPENTER, JIM
10003	JOYCE CARPENTER	001	REM	CARPENTER, JOYCE
10004	JEFFREY BRADFORD	001	REM	BRADFORD, JEFFREY
10004	KATE BRADFORD	001	REM	BRADFORD, KATE
101	GREG UBER	003	CAR	UBER, GREG
102	HENRY SMITH	003	REC	SMITH, HENRY
102	ESTER SMITH	003	REC	SMITH, ESTER
C301	JIM'S SEAFOOD GALLERY	002	COM	JIM'S SEAFOOD
C301	JAMES JOHNSON	002	COM	JIM'S SEAFOOD
C302	GREETING CARDS PLUS	002	COM	GREETING CARDS
C303	GAS-N-TROT INC.	002	COM	GAS-N-TROT

To find a record in a [data entry window](#), use the [Find Record](#) toolbar button  from the [Main Toolbar](#). Use the [F2] [Function Key](#) and/ or the designated [Mouse Shortcut](#) to open either the Find Window or the Selection Window for any [ID Field](#) or [Pick List](#) in any [report window](#). If there are only a few records available, then you may be able to select the record (or records) you are looking for without entering any search criteria. Otherwise, enter your search criteria to narrow down the number of records. Only the records that meet your search criteria will be displayed once the search has been executed. If your search criteria was real specific, then there may be only one record displayed. If your search criteria was pretty general, then you may need to specify additional search criteria to further narrow down your results. If your search criteria is inaccurate, then you may get a "No records found." message.

Contract Collector Find Windows:

- [Find Windows](#)
- [Selection Windows](#)
- [Portfolio Group Selection](#)

- [Search Mode](#)
- [Exact - Like - Nickname Search](#)
- [Contract Find/ Selection Windows](#)
- [Last Name Search Techniques](#)
- [Calendar Date Find](#)

Find Windows:



Toolbar Button:

Keyboard Shortcut: [CTRL] + [F] or [F2] from the [Primary ID Field](#).

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), [Keyboard Shortcuts](#), [Designated Mouse Clicks](#), [Function Keys](#).

Primary Purpose: Used with [Data Entry Windows](#) to find/ locate an existing record and open that record.

Contract Type Find

Code: Description:

Code	Description	Cb Code	Class	Sa
BUS	Business Loan	10	2	F
CAR	Auto Loan	00	2	F
COM	Commercial Loan	6A	2	F
MISC	Misc. Contracts	20	2	F
MORT	30 Year Fixed Mortgage	08	3	F
PER	Personal Loan	78	2	T
REC	Real Estate Contract	08	3	F
REM	Real Estate Mortgage	08	3	F
RTL	Retail Merchandise	23	2	T
STL	Student Loan	12	2	F
TAX	Tax Mortgage Loan	02	3	F

☒ Incremental Search ☐ Suspend Search

There are a wide variety of different Find Windows available throughout Contract Collector. These Find Windows can be used to assist you in finding the information that you are looking for. While there are quite a variety of different sizes and styles, all of the Find Windows operate in the same basic manner and support many of the same features. Every Find Window in Contract Collector will consist of one or more search criteria fields, a search results grid, and several [search mode](#) options.

Search Criteria Fields:

Every Find Window will contain at least one or more search criteria field. These criteria fields can be used to narrow down (or filter) the list of potential results to assist you in finding the specific record that you are needing to find. In the above example of the Contract Type Find Window, it may not be necessary for you to provide any search criteria, as all of the potential results are displayed in the viewable area of the results grid in a reasonably short list. Therefore, it is probably easier for you to just select the Contract Type Code that you are looking for and not bother with the search criteria. However, assume that this list is quite large and contains several hundred code options, it would be very time consuming to visually scroll through the list to find the one that you are looking for. If you know the description of the code that you are looking for, you can type the first several characters of this description into the Description search criteria field to filter the results list to just the codes that meet this criteria.

As you provide information to these search criteria fields, the software will perform queries to the appropriate

databases to populate the search results grid with the appropriate records that match your search criteria. The execution point and frequency of these queries (and the frequency in which the results grid is updated) will depend on the current [search mode](#) option of Incremental Search, Field Search, and Suspend Search.

Selecting a Record:

Once you have supplied enough search criteria to locate the record that you are looking for in the results list, you can stop entering search criteria and select the record. There are several ways of selecting the record that you are looking for, closing the Find Window and returning your value to the desired location. (#1) You can either click on the record in the results grid (this will mark this record with a dark blue rectangle) and then press the [OK] button at the bottom of the Find Window. (#2) You can double-click on the record in the results grid. (#3) Using the keyboard you can [TAB] to the results grid, use the [DOWN ARROW] to select the record and then press [ENTER]. If your search criteria lead to only one result in the results grid, or if your desired record is the first result listed in the results grid, then it is not necessary to specify this record, pressing the [OK] button will by default return this result.

If for whatever reason you are not able to find the record you are looking for, or decide that you do not want to return a result, you can press the [CANCEL] button to return to the previous window from which you invoked the Find Window. If there was already a value in this ID field, it will remain unchanged. If it was blank, it will remain blank.

Search Results Grid:

The search results grid is a [display only grid](#) and supports many of its operating features. Most notably, the columns of the results grid can be sorted by double-clicking on the desired column heading. Double-clicking on the column heading once will sort that column in ascending order, double-clicking on it a second time will sort that column in descending order. In the above example, sorting the Contract Type Codes by the Description column may aid you in finding the particular record that you are looking for. By default, every search results grid is sorted by the first data column which is typically the ID field.

See also: [Find Window Contents](#) for more information on using Find Windows.

Selection Windows:

Keyboard Shortcut: [F2] from [Pick-Lists](#).

Available from: [Designated Mouse Clicks](#), [Function Keys](#).

Primary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to find and select multiple records.

Select	Account ID	Name	GL Type
>>	1100	CASH IN BANK	1
>>	1200	RESERVES IN BANK	1
	1300	A/R (LONG TERM)	1
	1350	A/R (SHORT TERM)	1
	1400	EQUIPMENT ASSETS	1
	1500	LAND/BUILDING ASSETS	1
	2100	ACCOUNTS PAYABLE	2
	2200	NOTES PAYABLE	2
	2300	ESCROW #1 - HELD	2
	2400	ESCROW #2 - HELD	2
	3100	OWNER EQUITY	2
	3200	CLIENT DISBURSEMENTS	2
	3300	RETAINED EARNINGS	2
>>	4100	INCOME PRINCIPAL	2
	4200	INCOME INTEREST	2

Selection Windows are a special type of [Find Window](#) that allow for multiple records to be selected at the same time. Typically Selection Windows are associated with [Pick-Lists](#) or Work-Lists. Selection Windows appear very similar to their Find Window counterparts, with only one primary difference. The first column in the search results grid of a Selection Window is used to designate which records have been selected. Records that have been selected will display a chevron ">>" in this column. This column will be blank for records that have not been selected.

Search Criteria Fields:

The search criteria fields at the top of the Selection Windows operate exactly the same way as they do in Find Windows. (Please see the **Search Criteria Fields** section in [Find Windows](#) for more information.)

Selecting Records:

The method for selecting a record in a Selection Window works effectively the same as it does in Find Window, except of course the Selection Window allows for more than one record to be selected. Using the mouse, click on each record that you wish to select a chevron ">>" in the Select column will indicate that it has been selected. You can select a range of records by selecting the first record in the range, then hold down the [SHIFT] key on the keyboard and click on the last record in the range, all records in between this first and last record will be selected and marked with a chevron. If desired, you may also use the keyboard to select the records that you desire, use the [SPACE BAR] to mark the desired records.

Another slight difference between Find Windows and Selection Windows is the [Select All] and [Unselect All] buttons. As their names imply, pressing the [Select All] button will mark all of the items displayed in the results grid with a chevron, and the [Unselect All] button will remove the chevron for all the items displayed. There is a very important

distinction to be realized here if search criteria has been specified. As an example, assume that a "2" has been entered in the Account ID search criteria of the above Account Selection Window. The results list would then display only the four liability accounts that begin with the number "2". Pressing the [Select All] button would select only these 4 accounts. Clearly this can save a significant amount of time over selecting each record individually, particularly if there are far more than just four results to select.

The other distinction between Find Windows and Selection Windows is the presence of an additional [search mode](#): Advanced Search. This is an advanced method of selecting the records that you desire to return and is beyond the scope of this basic introduction. (Please see the appropriate section in [Advanced Operating Features](#) for more information.)

If for whatever reason you are not able to find the record or records you are looking for, or decide that you do not want to return any results, you can press the [CANCEL] button to return to the previous window from which you invoked the Selection Window. If there was already a value or values in this Pick-List it will remain unchanged.

Search Results Grid:

Again, the only difference in the search results grid for Selection Windows, as compared to Find Windows, is the additional column to indicate which records have been selected. Just like in the Find Windows, the column sort functionality can be a very useful means of sorting the records displayed in the results list and aid in locating the record(s) you are searching for. (Please see the **Search Results Grid** section in [Find Windows](#) for more information.)

Portfolio Group Selection:

Keyboard Shortcut: [F8]

Available from: [Portfolio Pick Lists](#) via: [F8] [Function Key](#).

Search Modes:

In both [Find Windows](#) and [Selection Windows](#), there are 3 different search modes: Incremental Search, Field Search, and Suspended Search. There are 2 checkboxes in the lower left corner that indicate the current search mode. Each Find Window or Selection Window will remember the settings last used in any particular Find Window and restore those settings when the this particular find is used again by the current user.

Incremental Search Mode:

In Incremental Search mode, the results grid will be updated with each individual character that is typed in any of the criteria fields. In most cases, this will expedite the search. For example, if you need to find the contract record for "Robert Smith", then typing the first several letters of his first name in the Name search criteria field will often reduce the list of results sufficiently enough for you to locate his name in the results grid. Really large database files are the only drawback to this search mode. There may be a slight delay as each character is typed into the criteria field, this delay will be more significant based on the number of records in the corresponding database file. At certain point, this Incremental Search option may make certain searches more less expedient instead of more expedient. In these cases, the Field Search or Suspended Search modes should be used instead. Incremental Search is also not recommended with the "Like" search option. (The "Like" search option will be discussed later.) Uncheck the Incremental Search option checkbox to turn off the incremental search.

Field Search Mode:

If the Incremental Search mode is too time consuming, the Field Search mode may be better. With the Field Search mode option, the results grid will not change until you have completed each individual search criteria field. Pressing the [TAB] key, the [ENTER] key or using the mouse to click into a different criteria field will execute the search and update the results grid. To activate Field Search mode, uncheck both the Incremental Search and Suspend Search checkboxes. Extremely large databases may still pose a time issue even for the Field Search mode option. If completing several of the search criteria fields is necessary in order to filter undesired records, then using the Suspended Search mode option may expedite these types of searches.



Receivables Journal Find Window in Suspend Search Mode.

Suspend Search Mode:

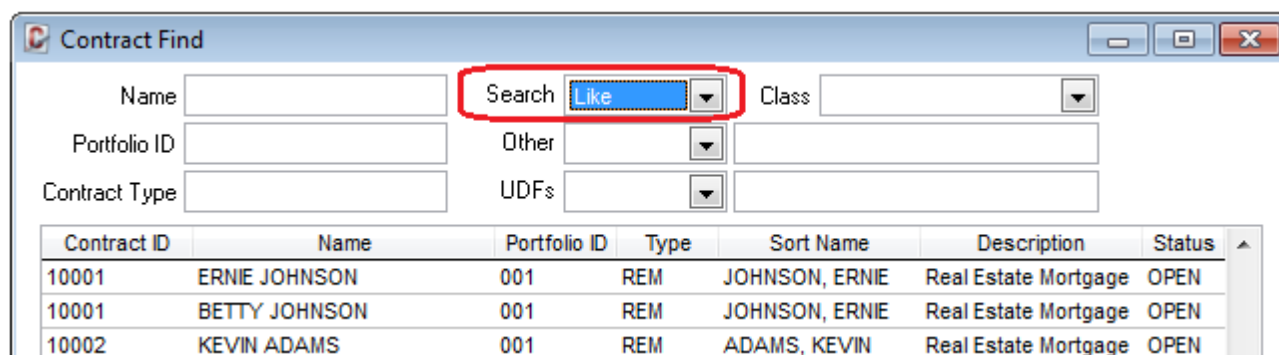
With the Suspend Search mode option, the search will not be executed until you press the [Query] button in the find window. This will allow you to enter search criteria in several of the fields before choosing to execute the search. This is likely to improve performance for any search that must query an extremely large database of records. Even if the search takes as little as 10 seconds, this 10 second delay will be prohibitively annoying if it is take between each letter (Incremental Search) and still irritating if taken after each criteria field (Field Search). However, it is unlikely that this short delay will even be noticed if it is only done once upon your request. Check the Suspended Search checkbox to turn on the Suspended Search mode. When this option is checked, you will notice that the window will become truncated and the results grid will disappear, and a new [Query] button will be displayed.

Please note that it is impossible to quantify what constitutes a "really large" or "extremely large" database table. The processing speed and age of your computer plays a far larger role than the actual size of the database. Therefore, the choice between Incremental Search, Field Search, and Suspended Search will depend a little on your personal preference, and a little on what is most efficient in each situation.

Each Find Window and Selection Window is independent from the next. Therefore, in most Find Windows and

Selection Windows, the Incremental Search option will likely be the most efficient and the most practical. However, in the Journal Find and Selection Windows, you may find that Field Search or Suspended Search modes are more efficient (and less annoying), as these database tables tend to get larger than most others. Again, the search mode option for each Find Window and Selection Window is a remembered setting and will be restored the next time that this Find Window or Selection Window is used. This effectively allows you to establish how each Find Window and Selection Window will operate.

Exact - Like - Nickname Search:



Contract ID	Name	Portfolio ID	Type	Sort Name	Description	Status
10001	ERNE JOHNSON	001	REM	JOHNSON, ERNIE	Real Estate Mortgage	OPEN
10001	BETTY JOHNSON	001	REM	JOHNSON, ERNIE	Real Estate Mortgage	OPEN
10002	KEVIN ADAMS	001	REM	ADAMS, KEVIN	Real Estate Mortgage	OPEN

Several of the [Find Windows](#) and [Selection Windows](#) will include a "Search" option. This option applies to one or more of the other search criteria fields and contains 3 different options for facilitating your search: Exact, Like or Nickname. Typically this option applies exclusively to the "Name" search criteria field, although in some cases it may apply to the "Sort Name" field or the "Description" field if one exists.

Exact Search:

With the Exact Search option, as the name implies, the search results must match the search criteria exactly, character-by-character beginning with the very first character. ***However, it is important to note that even the Exact Search is not case sensitive.*** As an example, if you search for "ERNIE", "ernie" or "Ernie" the results in the results list will be the same. The results grid will display all of the contract names that begin exactly with those 5 characters, upper or lower case. The results list, however, will not contain any derivatives of the name "Ernie", names like "Ernest" and "Ernesto" do not match exactly (the first 5 characters do not match) and will not be included in the results list. However, if you enter the search criteria of "Ernest" in the "Name" field, the results list would not include "Ernie" but would include both "Ernest" and "Ernesto" and any other results where the first 6 characters matches "Ernest" exactly.

Like Search:

The Like Search option is a little more lenient. Under the Like Search option, the results list will include records if one of two different criteria are met. ***The results grid will include records that contain the specified search criteria or ones that sounds-like the specified search criteria.*** As a result of the later condition, the Incremental Search option is by default turned off (unchecked) when the Like Search option is selected, as the results grid may not consistently be reduced while evaluating this "sounds-like" criteria. Turning off the Incremental Search mode prevents the results grid from jumping back and forth between a short list and a large list of results as each character is typed. If desired, the Incremental Search mode can be turned back on.

To demonstrate the "contains" criteria, again assume you search for the name "ernie" with the Like Search option. Your results again will of course include the same ones that you received as with the Exact Search option, as these 5 specified characters are contained somewhere within the name. In addition you will also receive "Bernie" and any other names that contain the letters "ernie" in that order, anywhere within the first or last name.

To demonstrate the "sounds-like" criteria, assume that you search for the name "johnsen", as expected you will receive anyone with the last name of "Johnsen". But you will also receive ones with a last name of "Johnson" and "Johansen" and any other first name or last name variations that sound-like "johnsen". Consequently, this search option is particularly useful if you are looking for someone's name that may be spelled in an unusual manner or if you are dealing with a name that may be difficult to spell. As long as you are phonetically close, the Like Search option should include the record that you are looking for. (Please see the [Last Name Search Techniques](#) section for more information on searching for last names.)

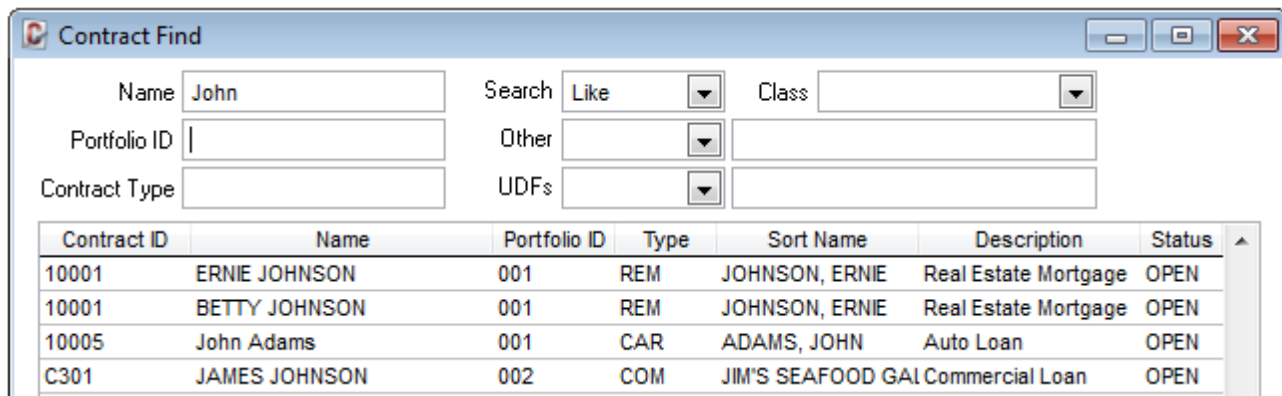
Nickname Search:

The Nickname Search option may also help facilitate searches when the Exact Search option is not producing the result or results you are looking for. The Nickname Search will include results that match the search criteria based on common nicknames. For example, let's assume that you receive a call from Bob Goldberg regarding the balance on his

account. To find his information, you open the Contract Find Window and type in "Bob" in the Name search criteria field. The results grid may include several different Bobs, but no Bob Goldberg. This is because his name was entered as "Robert Goldberg" not "Bob Goldberg". Using the Nickname Search with the name "Bob" would have resulted in a list that included "Bob" and "Robert", as well as "Roberto", "Robbie" and any other common nickname variation of "Bob". Obviously, this search option is particularly useful if you are searching for a first name and are uncertain of how their name was originally entered. The [Nickname Maintenance Window](#) in the [System Menu](#), [Setup Submenu](#) is used to manage the various lists of common nicknames. Additional formal names (or Given Names) and/ or nicknames can be added in the Nickname Maintenance Window as necessary.

Contract Find/ Selection Windows:

Last Name Search Techniques:



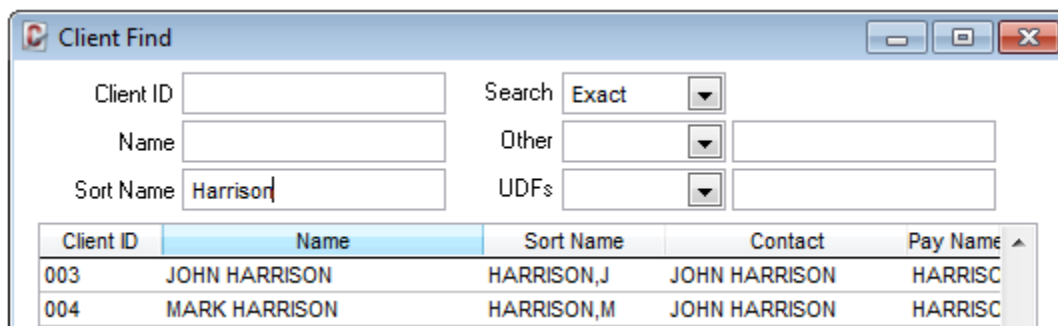
The **Contract Find** window displays search criteria and a list of results. The search criteria are: Name: John, Search: Like, Class: (empty), Portfolio ID: (empty), Other: (empty), Contract Type: (empty), and UDFs: (empty). The results table shows four contracts.

Contract ID	Name	Portfolio ID	Type	Sort Name	Description	Status
10001	ERNIE JOHNSON	001	REM	JOHNSON, ERNIE	Real Estate Mortgage	OPEN
10001	BETTY JOHNSON	001	REM	JOHNSON, ERNIE	Real Estate Mortgage	OPEN
10005	John Adams	001	CAR	ADAMS, JOHN	Auto Loan	OPEN
C301	JAMES JOHNSON	002	COM	JIM'S SEAFOOD GAI	Commercial Loan	OPEN

Searching for the last name of "Johnson" in the Contract Find using the Like Search option.

Whether you are looking for a client in the Client Find Window or a contract in the Contract Find Window, more often than not, you will most likely be searching by their last name. There are two different techniques for searching for a last name.

Like Search:



The **Client Find** window displays search criteria and a list of results. The search criteria are: Client ID: (empty), Name: (empty), Sort Name: Harrison, Search: Exact, Other: (empty), and UDFs: (empty). The results table shows two clients.

Client ID	Name	Sort Name	Contact	Pay Name
003	JOHN HARRISON	HARRISON,J	JOHN HARRISON	HARRISC
004	MARK HARRISON	HARRISON,M	JOHN HARRISON	HARRISC

Searching for the last name of "Harrison" in the Client Find using the Sort Name.

Sort Name Search:

Calendar Date Find:



Keyboard Shortcut: [F2]

Available from: [Date Fields](#) via: [Mouse Shortcut](#) or [F2] [Function Key](#).

Purpose: The **Calendar Date Find** is used to easily select a date from the calendar pop-up. The [Status Bar](#) on the bottom of the user interface will indicate if the Calendar Date Find is available.

Current Month and Year:

[August](#) ▼ [2011](#) ▼

Select the desired month and year using the current month and current year drop-down lists in the upper right corner of the Calendar Find Window. The dates for the current month will appear in **BLUE** on the calendar. The dates in WHITE represent dates for the previous or next month. Clicking on any of the WHITE dates, either for the previous month or next month, will change the current month and select the date that was clicked on. Once the calendar is displaying the appropriate month and year, click on the desired date. The selected date will be indicated in **RED**. Once the desired date has been selected, press the [OK] button at the bottom of the window to return this value to the appropriate date field. Pressing the [CANCEL] button at the bottom of the window will close the Calendar Date Find and leave the date in the date field unchanged.

If the date field is empty, then the Calendar Date Find will always default to today's date. If there is a date in the date field, the Calendar Date Find will open to that date.

The following buttons on the Calendar Date Find can also be used to quickly navigate through the calendar and select the date you desire:

First Day of Current Month - Selects the first day of the current month.

Last Day of Current Month - Selects the last day of the current month.

First Day of Current Year - Selects the first day of the current year (January 1st).

Last Day of Current Year - Selects the last day of the current year (December 31st).

Today's Date - Selects today's date.

See also: [Keyboard Shortcuts](#) for other techniques for manipulating date fields.

Reporting Features:

Contract Collector/ Lease Collector supports a wide variety of reporting output options. In general, all of the output options and basic reporting features are available through the [Main Toolbar](#) (or the [Extended Main Toolbar](#)), the [Reporting Menu](#)., and the [Right-Click Shortcut Menu](#). By far, the most common output features are the [Print](#) and [Preview](#) options.

The vast majority of the following reporting features are available for [Report Windows](#) and [Notice Windows](#). [Label Windows](#) and most [Process Windows](#) will also support a few of the following output features. And a few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Examples: [Details Tab](#), [Ledger Tab](#), and [Payoff Quote Tab](#) of the [Contract Window](#).)

Basic Reporting Features:



[Font](#): Change the font type, style and size for the current report.



[Preview](#): Preview the current report, notice or letter to the monitor.



[Print](#): Print the current report, notice or letter.



[Email](#): Email the current report or notice.



[Save Report As](#): Save the current report to file. *(Several file types are available, including Word, Excel, PDF, JPG, etc.)*



[Export](#): Export the current report. *(Several file types are available, including delimited and fixed length files, etc.)*



[Excel](#): Create an Excel file of the current report.



[Webpage](#): Create a webpage file of the current report.

See also: [Advanced Reporting](#) and [Report Designer Basics](#) for further information on manipulating and creating reports in Contract Collector.

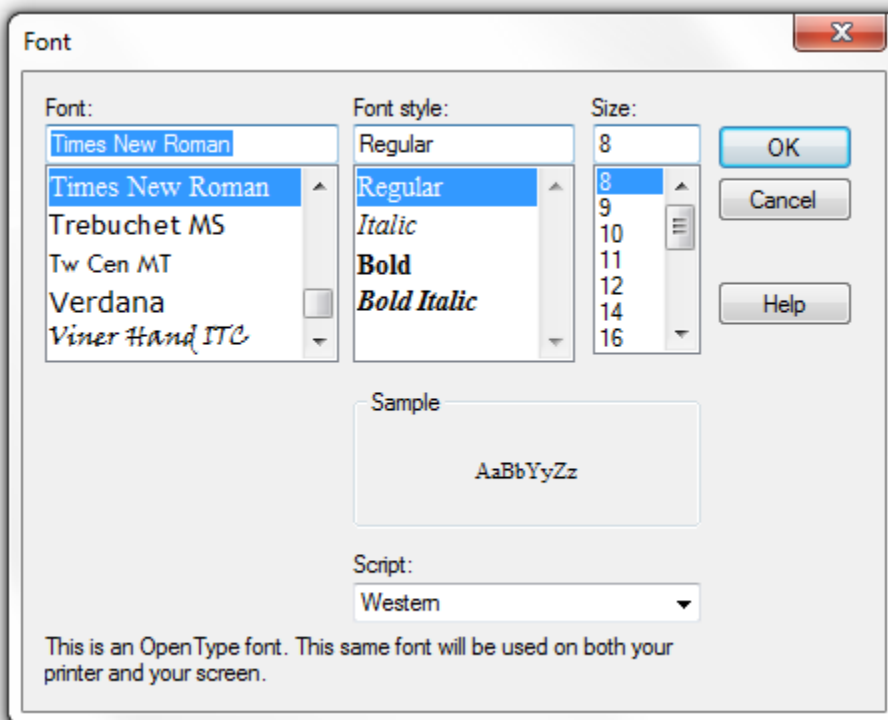
Font:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Edit Menu](#), [Right-Click Shortcut Menu](#).

Purpose: Used with [Report Windows](#) to change the font type, style and size for printed reports. A standard Font dialog box will open to allow the user to select from a list of fonts installed on the local computer. The Font option is not available on Modified Report Forms or [Notice Windows](#) to change the font for letters or notices. Forms Maintenance or Advanced Printing must be used to change the font on any of these non-dynamically generated reports.



Preview:



Toolbar Button:

Keyboard Shortcut: (None)

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Preview reporting feature** will open the a preview of the current report, notice or letter to the monitor. This will allow the report to be reviewed before it is [printed](#). The [Preview Toolbar](#) will open along with the preview of the report. This toolbar will allow you to navigate through the various pages of the report, print the report, and also close the preview. Once you have reviewed the preview, you can use the [Print](#) button on the [Preview Toolbar](#) to print the report to your default printer or use the [Close](#) button on the [Preview Toolbar](#) to close the print preview. (Note: The Print button on the Preview Toolbar will both print the report, and also close the print preview.)

The **Preview** reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for a preview as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)

Contract ID	Name(s)	Begin Date	Term	Type	Cur. Payment	Int. Rate	Princ. Bal	Cur. Balar
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNE JOHNSON BETTY JOHNSON	03/02/2009	120	REM	313.14	10.0000	18,885.13	19,116
10002	KEVIN ADAMS	01/02/2010	120	REM	632.21	10.5000	41,105.71	42,049
10003	JIM CARPENTER JOYCE CARPENTER	02/14/2010	260	REM	240.71	13.1250	30,364.23	31,261
10004	JEFFREY BRADFORD KATE BRADFORD	09/01/2010	260	REM	226.41	12.7500	30,000.00	31,945
10005	John Adams	08/15/2011	360	CAR	101.16	15.0000	8,000.00	8,000
					1,513.63		128,355.07	132,371
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	03/02/2010	60	COM	469.26	14.3750	16,260.11	16,790
C302	GREETING CARDS PLUS	04/01/2010	60	COM	645.24	14.3750	20,804.74	21,475
C303	GAS-N-TROT INC.	01/02/2011	60	COM	586.58	14.3750	23,508.91	24,261
					1,701.08		60,573.76	62,527
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	06/05/2010	24	CAR	258.33	0.0000	2,772.01	3,130
102	HENRY SMITH ESTER SMITH	06/15/2010	60	REC	364.76	15.9990	12,866.62	13,255
					623.09		15,638.63	16,385
					3,837.80		204,567.46	211,284
Total Records Included: 10								

Example of a Print Preview.

Print:



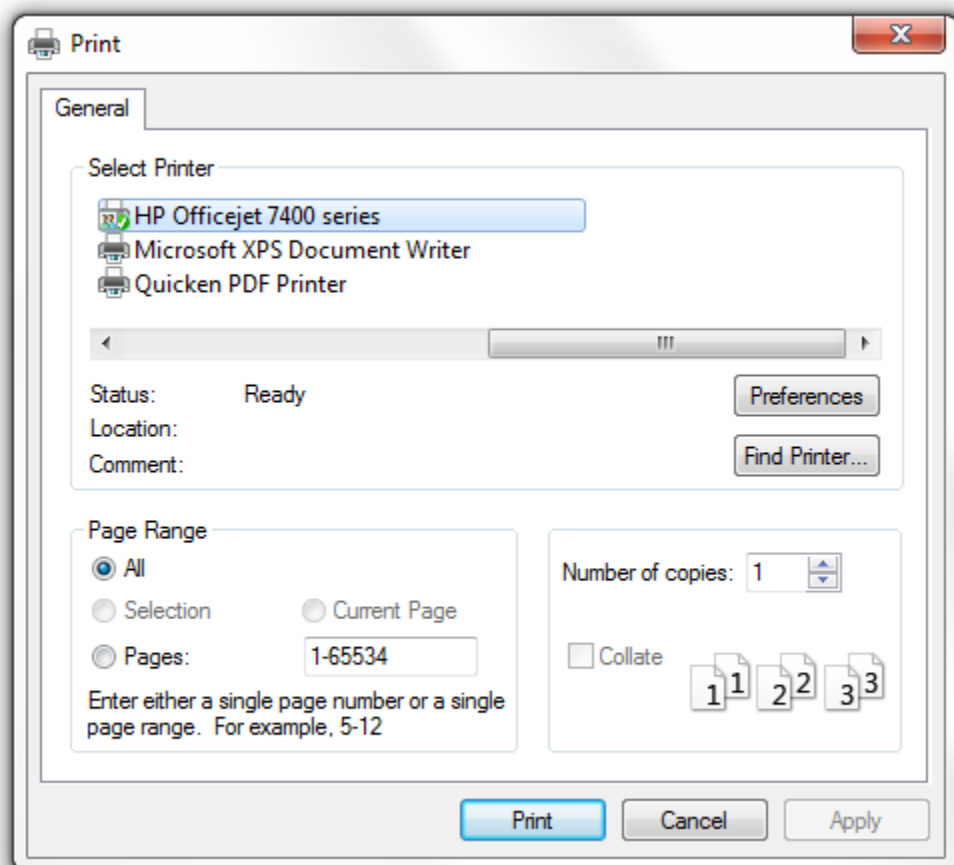
Toolbar Button:

Keyboard Shortcut: [CTRL] + [P]

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#), [Print Preview Toolbar](#).

Primary Purpose: The **Print** [reporting feature](#) will print the current report, notice or letter to a specified printer. Selecting the Print option will open the standard Print dialog to allow the user to select a printer, number of copies, etc.

The print reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)



Email:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to email the current report, notice or letter. Emails can be sent to a single recipient, a list of recipients or to a distribution list.

Save Report As:

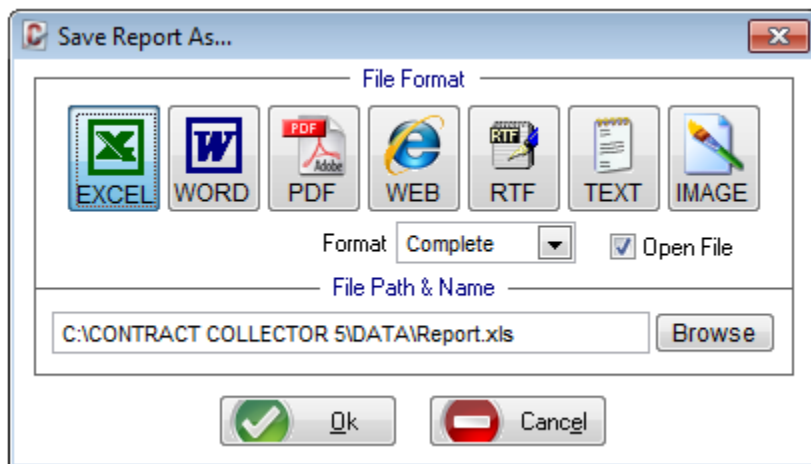
Toolbar Button: 

Keyboard Shortcut: [CTRL] + [S]

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Save Report As** reporting feature will open the "Save Report As..." dialog for the current report, notice or letter.

The Save Report As reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print preview as many processes have an audit report.



Export:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Excel:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Webpage:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Schedule Print:

Toolbar Button:

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose:

Tips & Tricks:

- [Drill-Down](#) - Quickly navigate within the software to get additional information.
- [Field Calculator](#) - Opens a calculator tool for any numeric field.
- [Right-Click Shortcut Menu](#) - Easily accessible screen options and other shortcut options.
- [Images Tab](#) - Save image files and PDF files to appropriate records.
- [UDFs Tab](#) - Create fields necessary for your operations that are not natively tracked elsewhere in the software, and associate files (such as Excel or Word document files).
- [Print Preview Toolbar](#) - View various pages, close the preview and print directly from the preview.
- [Grid Tab](#) - Tab out of a [grid](#).
- [Grid Column Sorting](#) - Sort the contents of a [grid](#).
- [Zipcode Quick Entry](#) - Quickly populate address fields with city, state and zipcode by only specifying the zipcode.
- [Window Menu](#) - Access to open screens "buried" by other open screens.

Drill-Down:

Keyboard Shortcut: [F3]

Available from: [ID Fields](#), [Pick Lists](#) via: [Mouse Shortcut](#) and [F3] [Function Key](#). (Not available for [Primary ID Fields](#).) See Also: [Drill-Down Links](#).

Purpose: Drill-down is used in [ID Fields](#) to quickly navigate throughout the software and help you find the information you need. For example, it can be used in the Contract Window to drill-down on the Portfolio ID and get additional information about the portfolio to which a contact is assigned. To determine if drill-down is available for any particular field, click into the field and note the [Status Bar](#) on the bottom of the window. There will be a note if drill-down is an option, or also if a [Find Window](#) is available.

Tip: Remember that Drill-Down is also available for any ID listed in a [Pick List](#).

In some places [Drill-Down Links](#) are used instead of text fields, similar to [Internet Links](#), however these links navigate within the software instead of over the internet.

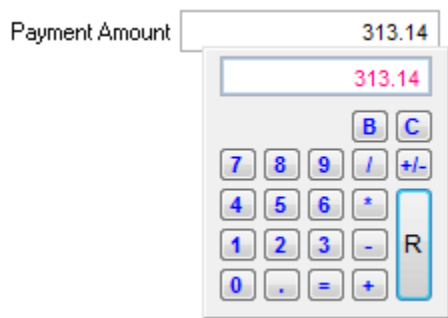
Bank ID: [0003 - FIRST INTERSTATE BANK \(322 496 591\)](#)

Debit: [1100 - CASH IN BANK](#)

Credit: [4500 - INCOME FEES](#)

Example of drill-downs link from the [Receivables Journal Window](#).

Field Calculator:



Keyboard Shortcut: [F7]

Available from: [Numeric Fields](#) via: [Mouse Shortcut](#) and [F7] [Function Key](#).

Purpose: All [Numeric Fields](#) contain an embedded field calculator. The field calculator is tied specifically to the particular numeric field. The initial value of this embedded calculator will default to the value initially in the numeric field. This value can be cleared or manipulated by the calculator, the modified value will be returned to the numeric field with the [R] key on the calculator. This eliminates the need of calculating a value, remembering that value, and inputting this value to a particular field. It is also a quick way of manipulating the value that is already in the field. The [Status Bar](#) on the bottom of the user interface will indicate if the field calculator is available.

Grid Tab:

Keyboard Shortcut: [F4] or [CTRL] + [TAB]

Available from: [Grids](#) via: [Keyboard Shortcut](#) and [F4] [Function Key](#).

Purpose: The grid tab is used to navigate out of a grid, without having to use the mouse. The [TAB] key on the keyboard can be used to navigate the cursor from one field to the next on any [Data Entry Window](#), [Report Window](#) or [Process Window](#) in **Contract Collector v5®**. Once a [grid](#) gets focus however, the [TAB] key will only loop the cursor through the columns of the grid. To exit the grid, use either the [F4] [Function Key](#) or the [CTRL] + [TAB] [Keyboard Shortcut](#).

Grid Column Sorting:

Details	Names	Payment / Interest	Other Setup	Escrow	Ledger	UDFs	Images	Contact Log	Payoff Quote	Cre
Ledger Display		Bank Type		Code Type		Date Range		Print Ledger		
All Entries		All Entries		All Entries		01/01/2011 02/28/2011		Report ID		
Jrn	Jrn ID	Date	Code	Type	Description	Status	Charge Amt	Payment Amt	Receipt No.	Portfolio ID
AR	60	01/01/2011	E1	CHARGE	Escrow #1 Reserve	PAID IN FULL	12.50	0.00		001
AR	60	01/04/2011	E1	PAYMENT	Escrow #1 Reserve	PAID IN FULL	0.00	12.50	30	001
AR	62	02/01/2011	E1	CHARGE	Escrow #1 Reserve	PAID IN FULL	12.50	0.00		001
AR	62	01/31/2011	E1	PAYMENT	Escrow #1 Reserve	PAID IN FULL	0.00	12.50	31	001
AR	58	01/01/2011	PMT	CHARGE	Payment - Regular	PAID IN FULL	282.14	0.00		001
AR	58	01/04/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	124.07	30	001
AR	58	01/04/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	158.07	30	001
AR	61	02/01/2011	PMT	CHARGE	Payment - Regular	PAID IN FULL	282.14	0.00		001
AR	61	01/31/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	125.10	31	001
AR	61	01/31/2011	PMT	PAYMENT	Payment - Regular	PAID IN FULL	0.00	157.04	31	001

Ledger Grid on the [Ledger Tab](#) sorted by the "Code" column.

Most [grids](#) in Contract Collector support the Grid Column Sorting feature. This allows the contents of the grid to be sorted by any one of the columns. To sort a grid by a particular column, double-left-mouse-click on the column heading for the desired column. This will sort the contents of the grid in ascending order by the selected column. To sort the column in descending order, double-left-mouse-click on the column heading a second time.

Zipcode Quick Entry:

Address Line 1	1536 SW 42ND STREET
Address Line 2	FEDERAL WAY WA 98003
Address Line 3	
Address Line 4	

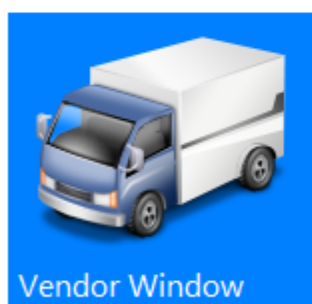
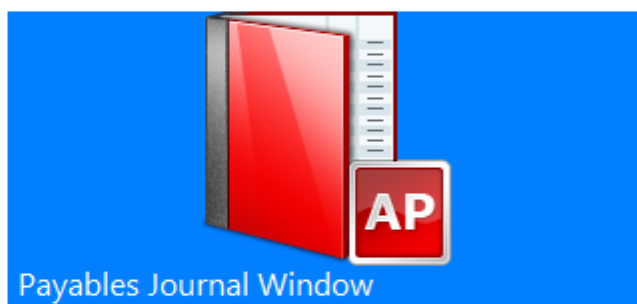
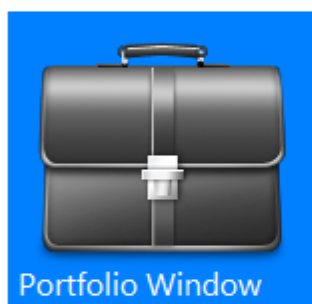
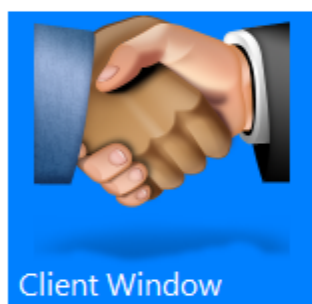
Address Fields from the Address Window.

In Address Lines 2, 3 or 4 of any [Address Fields](#), enter only the zipcode. As long as the zipcode exists in the zipcode database, the city and state will be entered automatically. This technique of entering addresses can be extremely efficient, as also provide the added benefit of standardizing the city, state and zipcode format of all addresses entered into the software. To add zip codes that are new to your area or not included in the zipcode database, use the [Zipcode Maintenance Window](#) to enter or update zip codes.

Example: Enter "98003" in the Address Line 2 and the system will automatically update the address line to "FEDERAL WAY WA 98003".

Windows 8 Features:

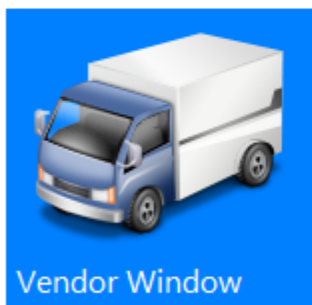
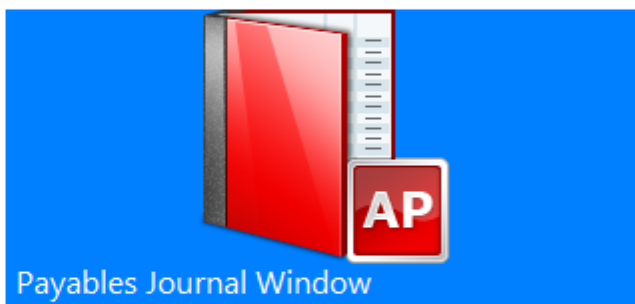
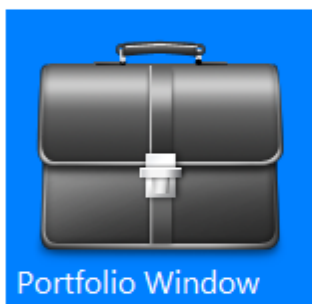
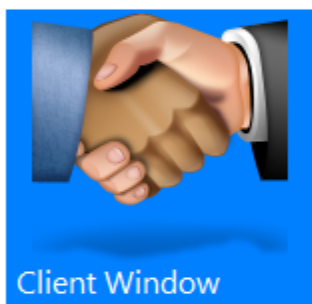
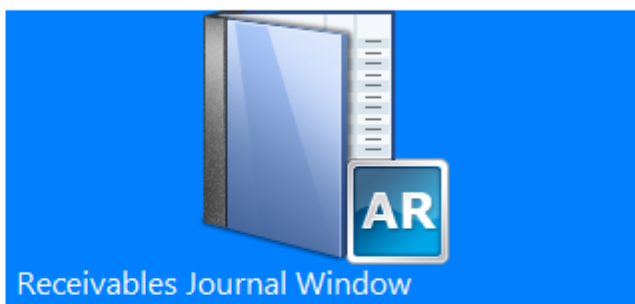
Start Contract List



The Windows 8 Features in Contract Collector, for the most part, provide an alternate [user interface](#) for navigating within the software. The [Windows 8 Tiles](#) on the [Windows 8 Desktop](#) provide convenient access to the most commonly used windows and reports in the software. These items can still be accessed through the [Main Menu](#) or the [Data Entry Screens Toolbar](#) or [Reports/ Processes Toolbar](#). The [Windows 8 Lists](#) provide alternate options for [Find Window](#). In many cases these Windows 8 Lists are significantly more powerful than their Find Window counterparts.

Windows 8 Desktop:

Start Contract List



The Windows 8 Desktop consists of 2 primary components: [Windows 8 Tiles](#) and [Windows 8 Tabs](#).

The Windows 8 Tabs provide a means of navigating the Windows 8 Desktop. These tabs always run across the top of the Windows 8 Desktop and the "Start" tab is always the first tab in the upper left corner. Additional tabs are added when [Windows 8 Lists](#) are opened. These tabs can be left open for your convenience. Click on the desired Windows 8 Tab to return to the desired list or to return to the main Windows 8 "Start Menu" Desktop.

Windows 8 Tiles provide convenient access to information and provide an alternate means of navigating the Contract Collector software.

Tiles on the main Windows 8 Desktop support both ***Left-click*** and ***Right-click*** mouse options. ***Left-click*** will open the designated [window](#), [process](#) or [report](#). ***Right-click*** will open the designated [Windows 8 List](#). Window 8 Lists are only available for select [data entry windows](#).

Windows 8 Tiles:



Example of the Windows 8 Tiles on the main [Windows 8 Desktop](#). **Left-click** to open the designated window, process or report. **Right-click** to open the designated [Windows 8 List](#).



Example of the Windows 8 Tiles for [Windows 8 Lists](#). **Left-click** to open the record in the appropriate [data entry window](#).

Windows 8 Tiles provide convenient access to information and provide an alternate means of navigating the Contract Collector software.

Tiles on the main [Windows 8 Desktop](#) support both **Left-click** and **Right-click** mouse options. **Left-click** will open the designated [window](#), [process](#) or [report](#). **Right-click** will open the designated [Windows 8 List](#). Window 8 Lists are only available for select [data entry windows](#).

Tiles on the [Windows 8 Lists](#) provide easy access to the designated record in the corresponding [data entry window](#). For example, a left mouse click on the "ERNIE JOHNSON" tile from the Contract List (a Windows 8 List) as displayed above will open Contract ID: 10001 - Ernie Johnson in the [Contract Window](#).

Windows 8 Tabs:

Start Contract List Vendor List

Example of the Windows 8 Tabs.

The Windows 8 Tabs provide a means of navigating the [Windows 8 Desktop](#). These tabs always run across the top of the Windows 8 Desktop and the "Start" tab is always the first tab in the upper left corner. Additional tabs are added when [Windows 8 Lists](#) are opened. These tabs can be left open for your convenience. Click on the desired Windows 8 Tab to return to the desired list or to return to the main Windows 8 "Start Menu" Desktop.

Windows 8 Lists:

Start

Contract List

Vendor List

The screenshot shows the 'Contract List' window with four tabs: Basic, Advanced, Display, and Report. The 'Basic' tab is active, showing search options for Name, Sort Name, and Description. There are also dropdowns for 'Exact' and 'Archive'. Below these are dropdowns for 'Portfolio ID' and 'Contract ID', both set to 'ALL'. Further down are dropdowns for 'Contract Status' and 'Contract Type', also set to 'ALL'. At the bottom, there are 'Date Range' dropdowns for both 'Beginning' and 'Ending' dates, set to '07/01/2013' and '07/31/2013' respectively. A 'Search' button with a magnifying glass icon is in the bottom left, and an 'Exit' button with a door icon is in the bottom right. Below the Search button, it says 'Page #: 1' and 'Results: 9 Records.'

ERNIE JOHNSON

Real Estate Mortgage

Portfolio ID: 001

Status: OPEN

10001



GREG UBER

Auto Loan

Portfolio ID: 003

Status: BANK11

101



GAS-N-TROT INC.

Commercial Loan

Portfolio ID: 002

Status: OPEN

C303

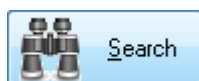


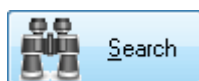
Windows 8 Lists are available for select [data entry window](#). These lists can be accessed with a **right-mouse-click** on the designated [Windows 8 Tile](#) from the "Start" [Windows 8 Tab](#) of the [Windows 8 Desktop](#). For example, the above "Contract List" was opened by right-clicking on the "Contract Window" Tile on the main Windows 8 Desktop. Pressing the "Search" button in the lower left corner of the Contract List generated the displayed list of Window 8 Tile search results.

The Window 8 Lists consist of 4 available tabs: [Basic](#), [Advanced](#), [Display](#), and [Report](#). These tabs contain various search options and display options for how the lists are displayed.

Windows 8 List Buttons:

Search: ([Command Button](#))



Press the  button to display the search results. Results will either be displayed as [Window 8 Tiles](#) or in a search results grid. (See the [Display Options](#) tab for other display settings.) A count of the search results returned will be displayed immediately to the right of the Search button.

Exit: ([Command Button](#))



Press the  button to close the [Windows 8 Tab](#).

Windows 8 Lists - Basic Search Options:

Report Display Advanced Basic	Basic Search Options			
	Name <input type="text"/>		Exact <input type="button" value="v"/>	
	Sort Name <input type="text"/>		<input type="checkbox"/> Archive	
	Description <input type="text"/>			
	Portfolio ID		Contract ID	
	<input type="button" value="ALL"/>	<input type="text"/>	<input type="button" value="ALL"/>	<input type="text"/>
	Contract Status		Contract Type	
	<input type="button" value="ALL"/>	<input type="text"/>	<input type="button" value="ALL"/>	<input type="text"/>
	Date Range		Date Range	
	<input type="button" value="(None)"/>		<input type="button" value="(None)"/>	
	Beginning	<input type="text" value="07/01/2013"/>	Beginning	<input type="text" value="07/01/2013"/>
	Ending	<input type="text" value="07/31/2013"/>	Ending	<input type="text" value="07/31/2013"/>

Windows 8 Lists - Advanced Search Options:

Report

Display

Advanced

Basic

Advanced Search Options

Other #1

Other #2

Other #3

UDF #1

UDF #2

UDF #3

Order

Contract ID

Windows 8 Lists - Display Options:

Display Options

Basic

Advanced

Display

Report

Display Type: Windows 8 Tiles

Tile Title #1: Full Name

Tile Title #2: Description

Tile Title #3: Portfolio ID

Tile Title #4: Contract Status

Color Option: Status Color Code

Tile Size: Extra Large (320 px)

☒ Display Icon

Display Type: ([Drop-Down List](#))

Choose one of the 2 options available for the display type: Windows 8 Tiles or Windows 7 (Report). The default is the "Windows 8 Tiles". "Windows 8 Tiles" will display the search results as [Window 8 Tiles](#). "Windows 7 (Report)" will display the search results in a search results grid (as seen below). This Windows 7 Report provides convenient access to these records by using a **double-mouse-click** ([Drill-down](#)) on the Contract ID column to access these records in the designated [data entry window](#).

Start Contract List

Report

Display

Advanced

Basic

Display Options

Display Type

Windows 7 (Report)

Tile Title #1

Full Name

Tile Title #2

Description

Tile Title #3

Portfolio ID

Tile Title #4

Contract Status


Color Option

Status Color Code


Tile Size

Extra Large (320 px)

☒ Display Icon

 Search

Page #: 1
Results: 9 Records.

 Exit

[illegible]

Windows 8 Lists - Display Options:

Report Options

Basic

Report ID: Description:

Font Type: Font Size:

☒ Portrait ☐ Landscape ☐ Center Report ☐ Modify Report Form

Advanced

Fields To Print:

- Contract ID
- Name
- Portfolio ID
- Contract Type
- Contract Status
- Maturity Date
- Description
- Principal Balance

< Add Remove >




Up Down

Fields Available:

- Tax ID
- Tax Type
- Birthday
- Order
- Name Notes
- First Name
- Middle Name
- Last Name
- Maiden Name
- Gender
- Suffix
- Ecoa

Display

Report



Chapter #3 - Intermediate Operating Features:

- [Address/ Phone Fields](#)
- [Address Window](#)
- [Images Tab](#)
- [UDFs Tab](#) (User Defined Fields)
- [Ledger Tab](#)
- [Add a Charge](#)
- [Adjust a Charge](#)
- [Calendar/ Task Manager](#)
- [Contact Log Tab](#)
- [Mailing Labels](#)
- [Interest Setup](#)

Images Tab:

Client Window:1

Client ID 004 Name MARK HARRISON Sort Name HARRISON,M Balance

Contact JOHN HARRISON

Details Portfolios Ledger UDFs **Images** Contact Notes



Mark Harrison

1 of 2

Find Image First Image Previous Image Next Image Last Image Add Image

1X 3X 6X

The **Images Tab** allows images and/ or PDF files to be directly connected to many types of records, including client records in the [Client Window](#), portfolio records in the [Portfolio Window](#), and contract/ loan records in the [Contract Window](#). The images tab can display one (1), three (3), or six (6) images or PDF files at a time and can display a wide variety of image file types, including: BMP, JPG, PNG, and GIF. Other document files (such as DOC or XLS files) can be associated to the record by using the UDF File Type on the [UDFs Tab](#), instead of the Images Tab.



Find Image: Find/ locate an existing image for the current parent record and display that image.



First Image: Display the first image available in the window.



Previous Image: Display the image that immediately precedes the record currently displayed.

1 of 3

Current Image Indicator: Displays the current image number and the overall number of images on file.



Next Image: Display the image that immediately follows the record currently displayed.



Last Image: Display the last image available in the window.



Add Image: Opens the Open Picture dialog box to add a new image.



Remove Image: Delete/ remove the current image.



Print Image: Print or Preview the current image or all images.

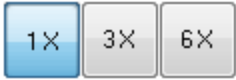


Image Display Selector: Radio button selects the number of images to display at one time.

[1X] - Display one (1) image on the page.

[3X] - Display three (3) images on the page.

[6X] - Display six (6) images on the page.

When more than one image is displayed on the page, a square will indicate the current image record. Use the mouse or the [TAB] key to change from one image to the next, or use the two pairs of scroll buttons. Clicking on the caption below each image will also change the current image. Note that the current image indicator, between the two pairs of scroll buttons, will indicate which image record is active or being displayed and how many images are on file.

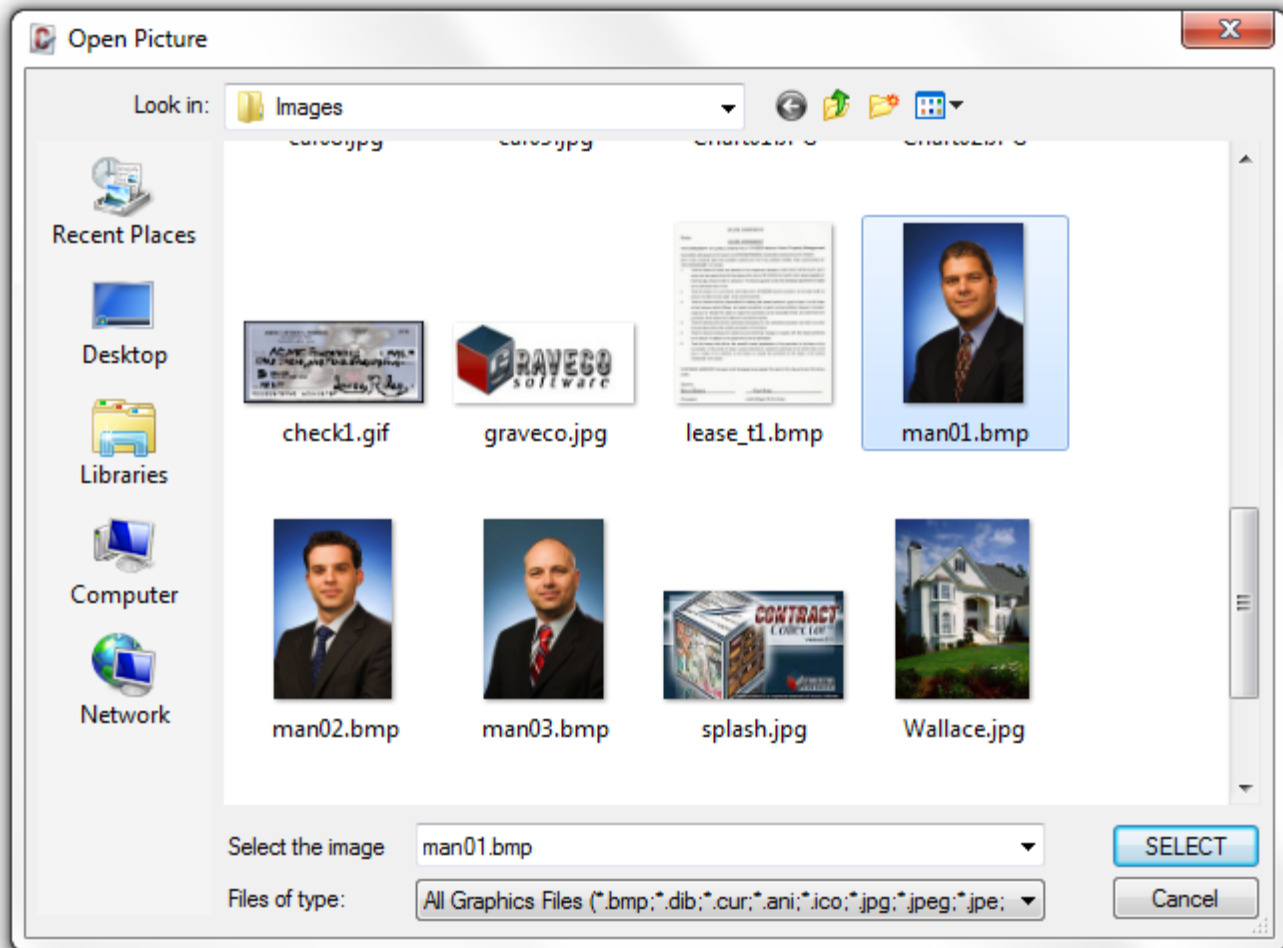


Example of 3 images per page, square indicates current image record.

Adding a new image:

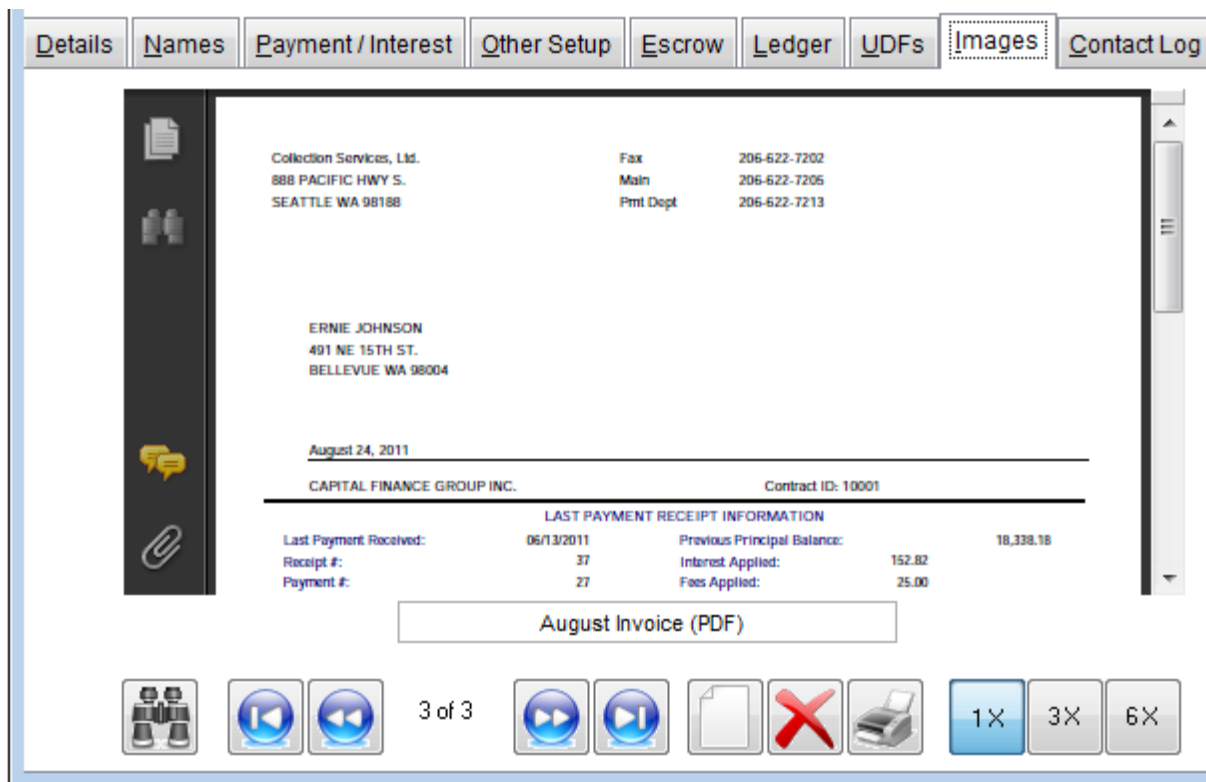


Press the **Add Image** button on the Images Tab to open the Open Picture dialog box. Using the "Look in" drop-down list, locate where the image file is saved on your computer. Highlight or click on the desired image file and then press the [SELECT] button to add the image. Enter a caption for the new image in the text field immediately below the image. The caption is optional.

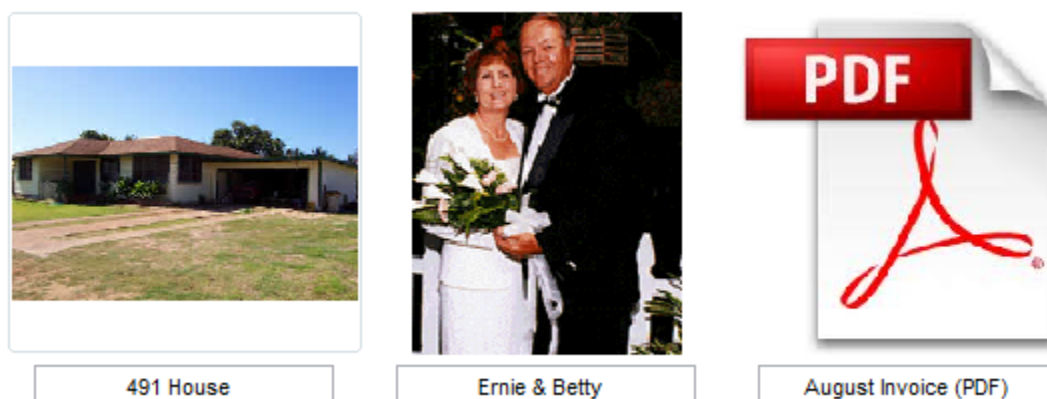


Adding PDF Files:

The same procedure outlined above can also be used to attach a PDF file to the record. In the Open Picture dialog box, change the "Files of type:" option at the bottom to "All Files (*.*)" and select the desired PDF file located from wherever it is located on your computer or network. While in 1X display mode, the PDF document will be displayed, in both 3X and 6X a PDF icon will be displayed. This PDF file can be opened directly from within Contract Collector by double-clicking on the PDF icon while in 3X or 6X display mode, or by pressing the Print Image button while in 1X display mode. In 1X display mode, all pages of the PDF document can be viewed by using the vertical [scroll bar](#) on the right side of the PDF document.



Example of a PDF file in 1X display mode.



Example of a PDF file in 3X display mode.

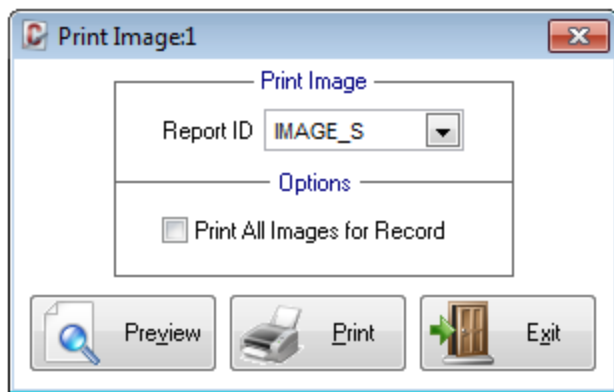
Opening an image file:

Each image file can be opened to your default image editing software (just like if you were to double-click on the file from Windows Explorer). Using the left mouse button, double-click on the image from the Images Tab to open the image in your image editing software. Any changes made will be saved to the image file and reflected in the Images Tab.

Printing an image file:



Press the **Print Image** button on the Images Tab to open the Print Image dialog box. Select the desired Report ID (size of the image to print), and other options, and press [OK] to print or preview the image(s).



Collection Services, Ltd.

Date
Time
Page



Mark Harrison

C:\PROGRAM FILES\MICROSOFT VISUAL FOXPRO
9\EDGESOFTWARE\CC5\DATA\IMAGES\MAN01.BMP

CLT : 004



John Harrison

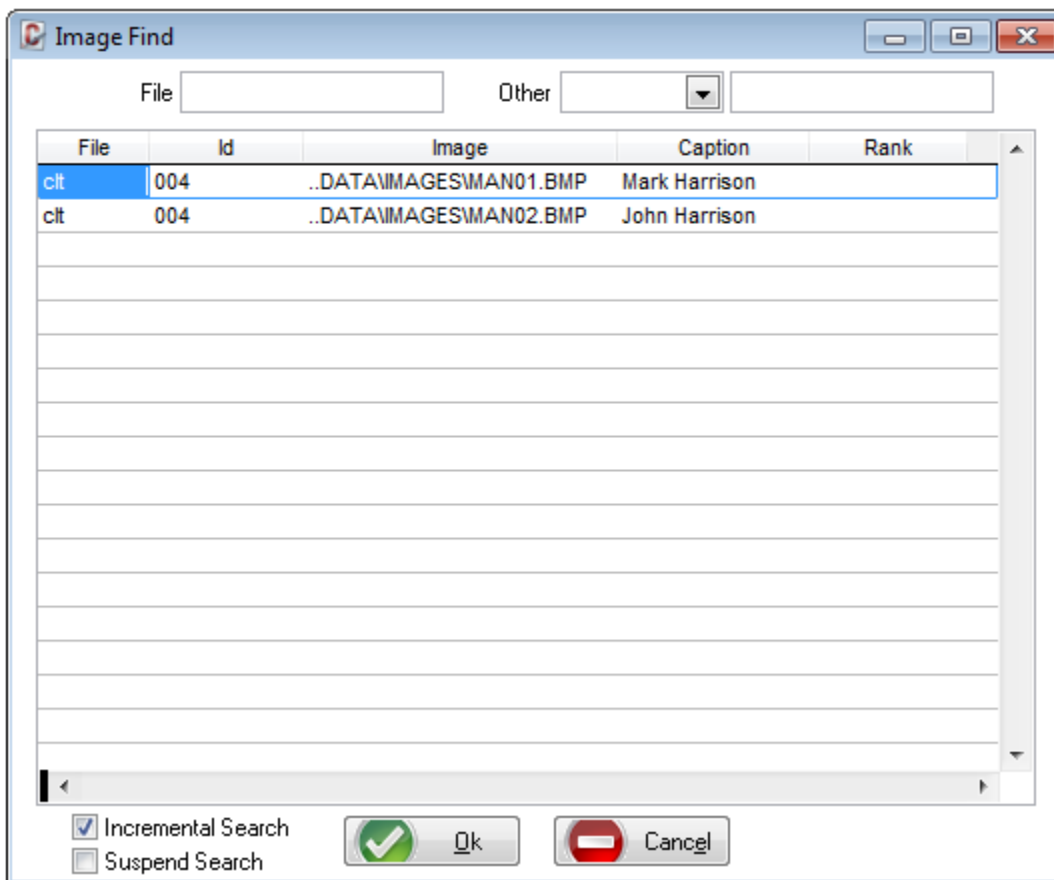
C:\PROGRAM FILES\MICROSOFT VISUAL FOXPRO
9\EDGESOFTWARE\CC5\DATA\IMAGES\MAN02.BMP

CLT : 004

Finding an image file:



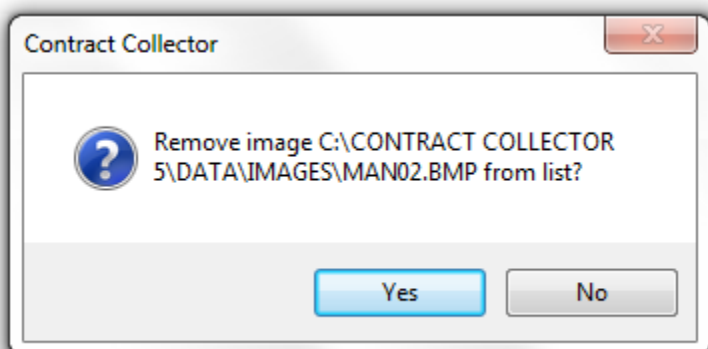
Press the **Find Image** button on the Images Tab to open the Image Find. If you have lots of images saved, using the scroll buttons may not be practical for finding the image that you are looking for. Use the Image Find to locate the desired image. See the section on the [Find Window](#) in the [Operating Features](#) chapter for more information on using Find Windows.



Removing an image file:



Press the **Remove Image** button on the Images Tab to remove the current image. When multiple images are being displayed the current image is always designated by the square. Before the image is removed, a message will confirm that you really want to remove the image. Press [Yes] to remove the image, press [No] to cancel the remove process.



UDFs Tab:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage
 Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: 0.00
 Name(s):

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

 Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2019
 Due Date/#: 09/01/2019 Last Payment: 08/15/2019
 Amount: 0.00

UDFs

Age: 34
 Approved: ☒
 Approved Date: 10/04/1997
 Auto Refund: 44.80
 Employer: KMART
 Employer Addr1: 1023 22ND AVE WEST
 Employer Addr2: SEATTLE, WA 98933
 Employer Phone: 206-444-2291X33

The UDFs Tab or User Defined Fields Tab is used for tracking information that is not natively tracked elsewhere within the Contract Collector software. If it is important for your business operations to store unique information, then it may be necessary to create a user defined field to store that information. For example, if it is necessary for you to know the employer of each of your borrowers (contracts), you would need to create a UDF date field to store this information, since employer information is not a standard field elsewhere in the software. Information stored in user defined fields, is searchable via [Find Windows](#) and is also available to be printed on many reports (see [Advanced Reporting](#)).

UDFs

No User Defined Fields (UDFs) have been declared.
 Please use the User Defined Field Setup Window to create any required UDFs.
[Click here to close this window and open the User Defined Field Setup Window.](#)

Example of a UDF Tab prior to UDFs being created.

To add or remove User Defined Fields please see the [User Defined Field Setup Window](#) in the [Setup Submenu](#) of the [System Menu](#). Note that making changes to these database files, will require exclusive access. Therefore, it may be necessary to close other open windows and have other users exit the software before new UDF fields can be added.

(or removed).

The number of User Defined Fields allowed are unlimited. Once the space on the initial UDF Tab has been exhausted, additional sub-tabs will automatically be added to the UDF Tab: Page1, Page 2, Page 3, etc.

There are a wide variety of field options available for these UDF fields including: [Text Fields](#), [Checkbox Fields](#), [Date Fields](#), [Numeric Fields](#), [Memo Fields](#), [File Fields](#), etc. It is important to note that these field types will support the same functionality as they do elsewhere throughout the software, for example, date fields will support the [keyboard shortcuts](#) (including [F2]) and numeric fields will support the [field calculator](#).

UDF File Fields:

UDF [File Fields](#) can be particularly useful for associating files (of any type) to a record. All file types are supported, including Microsoft Word documents, Excel files, PDF files, image files, or any other file type (even executable files: *.exe). Once associated to a particular record, these files can be opened directly from within Contract Collector by double-clicking on the file in the field. All other [File Field](#) functionality will work as well from these UDF fields, including the [F2] Open file dialog and other keyboard and mouse shortcuts.

Ledger Tab:

[illegible]

The Ledger Tab is useful for displaying, auditing and printing the general ledger for one particular entity, typically the contract/ loan. Understanding the ledger is central to understanding and operating the software. Each contract maintains their own individual ledger. Learning how to manipulate this ledger, and the open charges, directly affects how payments are applied and the current balances of the contract / loan. The ledger provides detailed information about the payment history and the current status of each contract. For example, the ledger can be used to get a detailed breakdown of the contract's current past due balance. Again, the Ledger Tab is used primarily for contract/ loan records in the [Contract Window](#), however, the Ledger Tab is also available on the [Client Window](#). In regards to the Client Window, the ledger is useful for tracking client disbursements.

Ledger Display:

Ledger Display: (Drop-Down List)

Choose one of the 4 ledger display options. The option selected will determine which ledger entries are displayed in the ledger grid. The Ledger Display is the primary option for manipulating the ledger grid. The Bank Type and Code Type options can be used for the purpose of fine-tuning the display, but should usually be set to "All Entries" for most circumstances.

- **All Entries:** Displays all transaction types: Charges, Payments, and Adjustments.
- **Open Entries:** Displays only the open ledger entries. (Ones that are not paid-in-full.)
- **Payment History:** Displays only the entries with a Type of "Payment".
- **Escrow Payout:** Displays the escrow pay outs. Ie: Payable Journal Entries paid out of the escrow account(s).

Bank Type:

Bank Type: ([Drop-Down List](#))

Choose one of the 4 bank type options. The Bank Type option is used for fine-tuning the Ledger Display and will impact the records displayed in the ledger grid. In most circumstances, the Bank Type should be set to "All Entries". The bank account that transactions are assigned to is determined by the Charge Code assigned to the transaction, see the [Charge Code Window](#) for more information.

- **All Entries:** Displays all ledger entries: Operating, Escrow, and Other.
- **Operating Only:** Display only the ledger transactions assigned to the operating bank account.
- **Escrow Only:** Display only the ledger transactions assigned to the escrow bank account.
- **Other Only:** Display only the ledger transactions assigned to the other bank account, if any "other" bank accounts are setup.

Code Type:

Code Type: ([Drop-Down List](#))

Choose one of the 4 code type options. The Code Type option is used for fine-tuning the Ledger Display and will impact the records displayed in the ledger grid. In most circumstances, the Code Type should be set to "All Entries". The code type that transactions are assigned, like the bank type, is also determined by the Charge Code assigned to the transaction, see the [Charge Code Window](#) for more information.

- **All Entries:** Displays all ledger entries: Principal/ Interest, Escrow, and Fees.
- **Principal/ Interest:** Display only the principal and interest ledger transactions.
- **Escrow:** Display only the escrow ledger transactions.
- **Fees:** Display only the fee ledger transactions.

Date Range:

Date Range: ([Checkbox Field](#))

The Date Range checkbox option determines if the ledger grid is displaying all entries, or if the ledger grid is being filtered for entries between a particular date range. The date range is disabled when this option is unchecked, and all ledger entries are displayed. If this option is checked, then the date range is enabled and the ledger grid will only display the entries included between the specified date range.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the ledger grid for the desired general ledger entries. Only the ledger entries between the designated date range will be displayed below in the ledger grid.

Print Ledger:

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

Select one of the existing ledger options, or use the [Forms Maintenance Window](#) to create a new ledger layout.

Ledger Grid: ([Display Only Grid](#))

The ledger grid will display the appropriate general ledger entries based on all of the designated criteria. The contents of this grid (like most grids) can be easily sorted by double-clicking on the grid heading. This will sort the entire grid (in ascending order) by the contents of this column of the grid. Double-clicking on the column a second time will sort the grid in descending order. (See [Grid Column Sorting](#) for more information.)

- **Jrn:** ([Protected Field](#)) - The journal that the transaction belongs to.
 - **AR:** Receivables Journal.
 - **AP:** Payables Journal.
 - **AJ:** Adjustment Journal.
- **Jrn ID:** ([Protected Field](#), [Drill-Down](#)) - The journal id assigned to the transaction. Drill-down will open the appropriate journal window in order to view the individual transaction in detail.
- **Date:** ([Protected Field](#)) - The transaction date.
- **Code:** ([Protected Field](#), [Drill-Down](#)) - The charge code assigned to the transaction. Drill-down will open the [Charge Code Window](#).
- **Type:** ([Protected Field](#)) - The transaction type: Charge, Payment, or Adjustment for receivables; or Invoice or Payment for payables.
- **Description:** ([Protected Field](#)) - The description assigned to the transaction.
- **Status:** ([Protected Field](#)) - The current status of the transaction: Open, Paid In Full, or Pre-Payment.
- **Charge Amt:** ([Protected Field](#)) - The charge amount for this transaction. (Will be zero for payment lines.)
- **Payment Amt:** ([Protected Field](#)) - The payment amount this transaction. (Will be zero for charge lines.) Backed out payment lines will display negative payment amounts.
- **Receipt No.:** ([Protected Field](#), [Drill-Down](#)) - The receipt number for the payment. (Only payment lines will have a receipt number.) Drill-down will open the [Payment Entry Window](#) to the designated receipt number.
- **DB:** ([Protected Field](#), [Drill-Down](#)) - The transaction debit account. Drill-down will open the appropriate account in the [Chart of Accounts Window](#).
- **CR:** ([Protected Field](#), [Drill-Down](#)) - The transaction credit account. Drill-down will open the appropriate account in the [Chart of Accounts Window](#).

Edit Ledger: ([Command Button](#))

The Edit Ledger button is used to add or adjust ledger entries. Pressing the Edit Ledger button will open the [Add a Charge/ Adjust a Charge](#) window.

Summary by Receipt No.: ([Checkbox Field](#))

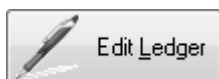
Choose this option to consolidate all payment amounts by the receipt number. This option is particularly useful when the Ledger Display is set to "Payment History". Payments are typically applied to more than one transaction.

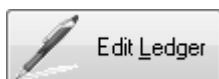
Therefore, when this option is unchecked, the receipt number will possibly repeat multiple times and the payment amount on each line will reflect the payment amount for that transaction. When this option is checked, then these lines will be consolidated for each receipt number (receipt number will now be unique) and the payment amount will be the consolidated payment amount. However, it is important to note, that when this option is checked all of the affected Journal IDs may not be listed (as multiple transaction lines will be consolidated into a single line). When checked, this option makes it clear when payments were received and how much was paid.

Suppress Backouts: ([Checkbox Field](#))

Choose this option to remove any backout lines from the ledger display. Backout entries can make the ledger more confusing than necessary, particularly if a payment has been backed out multiple times. Suppressing these entries, by checking this checkbox, can make the ledger easier to read.

Add a Charge:



Pressing the  button in the [Ledger Tab](#) of the [Contract Window](#) will open the Add a Charge/ [Adjust a Charge](#) window. This [process window](#) is used to add new charges or adjust existing open charges. For example, the Add a Charge window can be used to add a one-time charge such as a late fee, service fee, balloon payment (the charge for the balloon payment), or a special escrow assessment (charge).

Add a Charge/ Adjust a Charge: ([Radio Button](#))

Choose the desired operation: add a new charge or adjust an existing charge. Changing this option will change the [title bar](#) of the window (to reflect the desired operation), the fields displayed on the window, and the purpose of the window.

- **Add a Charge:** Add a new charge (or credit).
- **Adjust a Charge:** Adjust an existing charge. (See [Adjust a Charge](#).)

Contract ID & Name(s): ([Protected Fields](#))

For informational purposes, this field will display the Contract ID for the ledger that is currently being edited. The contract's Name(s) are also displayed.

Portfolio ID & Name: ([Protected Fields](#), [Drill-Down](#)*)

For informational purposes, this field will display the Portfolio ID for which the contract is currently assigned. The Portfolio Name is also displayed.

Date: ([Required Field](#))

Enter the date (or due date) for the charge to be added.

Charge Code: ([ID Field](#), [Find Window](#), [Required Field](#), [Drill-Down*](#))

Enter the charge code for the new transaction.

Description: ([Required Field](#))

The description will default based on the charge code selected. If a revised description is necessary or desired, this description can be edited. Up to a 30 character limit.

Bank Type: ([Protected Field](#))

The Bank Type is designated by the Charge Code selected above. In some situations, the Bank Type can be changed, however, in general the default bank type should usually be accepted.

Bank ID & Name: ([Protected Fields](#))

The Bank ID is designated by the Bank Type and the Portfolio ID. In some situations, the Bank ID can be changed, however, in general the default Bank ID should usually be accepted. The appropriate Bank Name for the Bank ID will also be displayed.

Debit Account & Name: ([Protected Fields](#))

The Debit Account is designated by the Bank Type and the Portfolio ID. The appropriate Chart of Account Name for the account will also be displayed.

Credit Account & Name: ([Protected Fields](#))

The Debit Account is designated by the Charge Code selected above. The appropriate Chart of Account Name for the account will also be displayed.

Charge (+)/ Credit (-): ([Required Field](#), [Numeric Field](#))

Enter the amount of the charge. To enter a credit, enter the amount as a negative number.

Payment Number: ([Required Field](#))

Enter the payment number for this charge or credit. Specifying any past, present, or future payment number is acceptable. For a late charge, indicate the payment number that was late that this late charge is associated with. For down-payments use a payment number of 0 (zero).

Save: ([Command Button](#))

[Save](#) the new charge. The Date, Charge Code, Description, and Charge/ Credit Amount are required in order to save.

Clear: ([Command Button](#))

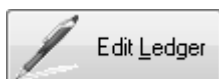
Clear the contents of the Add a Charge/ Adjust a Charge window. The window will default back to the Add a Charge operation.

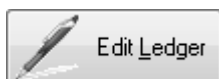
Exit: ([Command Button](#))

[Close](#) the Add a Charge/ Adjust a Charge window.

* **Important Note:** The Add a Charge/ Adjust a Charge window is a modal window. Meaning this window must be closed before the user can access another other screen or the main menu. However, drill-down is available from several of the fields of this window. It is important to realize that any other screen opened via drill-down from the Add a Charge/ Adjust a Charge window will also be a modal window. Therefore, it in turn must be closed before access can return to the Add/ Adjust a Charge window.

Adjust a Charge:



Pressing the  button in the [Ledger Tab](#) of the [Contract Window](#) will open the [Add a Charge/ Adjust a Charge](#) window. This [process window](#) is used to add new charges or adjust existing open charges. For example, the Adjust a Charge window can be used to reduce or completely forgive a late fee that has been previously charged. Adjusting a principal/ interest charge does not change the principal or interest balances for a contract (see the Balance Adjustment sub-tab for making balance adjustments), however, adjusting a principal/ interest charge (or an escrow or fee charge) may reduce the past due balance. However, adjusting a fee charge will change the fee balance for the contract. A fee adjustment will automatically be added to the Adjustment Column of the Contract Summary on the [Details Tab](#).

Add a Charge/ Adjust a Charge: ([Radio Button](#))

Choose the desired operation: add a new charge or adjust an existing charge. Changing this option will change the [title bar](#) of the window (to reflect the desired operation), the fields displayed on the window, and the purpose of the window.

- **Add a Charge:** Add a new charge (or credit). (See [Add a Charge](#).)
- **Adjust a Charge:** Adjust an existing charge.

Contract ID & Name(s): ([Protected Fields](#))

For informational purposes, this field will display the Contract ID for the ledger that is currently being edited. The contract's Name(s) are also displayed.

Portfolio ID & Name: ([Protected Fields](#), [Drill-Down*](#))

For informational purposes, this field will display the Portfolio ID for which the contract is currently assigned. The Portfolio Name is also displayed.

Date: ([Required Field](#))

Enter the date for the adjustment.

Charge Code: ([Protected Field](#), [Drill-Down*](#))

Displays the charge code assigned to the transaction being adjusted.

Description: ([Required Field](#))

Enter the description for the adjustment. The description will default based on the charge code. If a revised description is necessary or desired, this description can be edited. Up to a 30 character limit.

Bank Type, Bank ID & Name, Debit Account & Name, Credit Account & Name:
([Protected Fields](#))

The Bank Type, Bank ID, Debit and Credit Accounts are designated based on the original entry. The appropriate Bank Name for the Bank ID, and the appropriate Chart of Account Name for the Debit and Credit will also be displayed.

Charge (+)/ Credit (-): ([Required Field](#), [Numeric Field](#))

Enter the amount of the adjustment. To reduce the amount due, enter a negative number. To increase the amount due, enter a positive number. Note that the New Balance field below will display the effect of the adjustment.

New Balance: ([Protected Field](#))

This field will display the effect of the adjustment amount entered in the "Charge/ Credit" amount field. Be sure to verify this new balance before saving the adjustment. If the intention is to adjust off this charge, then the new balance should equal 0.00 (zero).

Original Entry: ([Protected Fields](#))

This section displays information about the original entry that is being adjusted. It displays the original date of the charge, the status (always "OPEN"), the original description and the journal id of the original charge. The Journal ID field is a [drill-down*](#) field, and can be used to view the receivable in the [Receivables Journal Window](#). The total charge and payment history and the current balance of this ledger entry is also displayed (below the Journal ID).

Save: ([Command Button](#))

[Save](#) the adjustment. The Date, Description, and Adjustment Amount are required in order to save the adjustment.

Clear: ([Command Button](#))

Clear the contents of the Add a Charge/ Adjust a Charge window. The window will default back to the [Add a Charge](#) operation.

Exit: ([Command Button](#))

[Close](#) the Add a Charge/ Adjust a Charge window.

* **Important Note:** The Add a Charge/ Adjust a Charge window is a [modal window](#). Meaning this window must be closed before the user can access another other screen or the main menu. However, [drill-down](#) is available from several of the fields of this window. It is important to realize that any other screen opened via drill-down from the Add a Charge/ Adjust a Charge window will also be a modal window. Therefore, it in turn must be closed before access can return to the Add/ Adjust a Charge window.

Contact Notes/ Log Tab:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / /

Balance: Past Due: Next Pay: Amount: Due Date/#: 09/0 Last Pay: Amount: Date Paid/#: 08/1

Name(s)	Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo	
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo	

Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images **Contact Log** Payoff Quote Cre

Contact Notes

Date	Priority	User ID	Contact Description
03/01/2011	High	DEMO	Ernie called. Lost his coupon book. Send replacement.
06/10/2011	High	DEMO	I called Ernie about delinquent payment. He said the check was mailed yesterday.

The Contact Notes Tab, Contact Log Tab, or Calendar Notes Tab are all effectively the same. Although the terminology may vary slightly, each of these tabs contain calendar (or date specific) information. In each instance, this tab displays the [Record Specific Calendar](#) entries for the designated entity (Contract/ Loan, Client, Portfolio, Bank, Vendor, etc.). The purpose of this tab is to display these date entries in a list format for easy reference.

Contact Notes Grid/ Calendar Notes Grid: ([Display Only Grid*](#))

The contact notes grid (or calendar notes grid) will display the appropriate calendar entries for the current record in the window. The contents of this grid (like most grids) can be easily sorted by double-clicking on the grid heading. This will sort the entire grid (in ascending order) by the contents of this column of the grid. Double-clicking on the column a second time will sort the grid in descending order. (See [Grid Column Sorting](#) for more information.)

* Technically, this grid is a display only grid, meaning that entries cannot be entered (or edited) directly in the grid. The Contact/ Task Manager needs to be used to edit and create entries. However, the grid can be used to add a new entry by selecting the last entry displayed in the grid and then pressing the [DOWN ARROW] on the keyboard. This will open the Contact/ Task Manager to a new entry for today's date. See the Contact/ Task Manager for more information on using that screen. Contact/ Calendar records can also be deleted by using the shortcut Delete button from within the grid.

- **Date:** ([Protected Field](#), [Drill-Down](#)) - The contact or calendar date. Drill-down can be used to open this contact/ calendar entry in the Contact/ Task Manager.
- **Priority:** ([Protected Field](#)) - The priority assigned to the entry. (See Contact/ Task Manager for a list of and explanation of the possible priorities.)
- **User ID:** ([Protected Field](#), [Drill-Down](#)) - The User ID who created the entry.
- **Contact Description:** ([Protected Field](#)) - The description for the contact or calendar entry.
- **Delete:** ([Command Button](#)) - The delete button can be used as a shortcut for deleting a contact or calendar entry.

Address/ Phone Fields:

Address / Phone

Address Phone

Mailing Address

491 NE 15TH ST.
BELLEVUE WA 98004

1 of 1

Address / Phone


Description	Phone Number
HOME PHONE	555-455-4918
ERNE'S WORK	555-739-2382
EMAIL	ERNE11@COMCAST.NET
ERNE CELL	555-455-1234

1 of 4


A wide variety of the [data entry windows](#) ([Client Window](#), [Contract Window](#), [Vendor Window](#), etc.) throughout Contract Collector will require address and phone information. This address and phone information will be entered and displayed in the Address/ Phone section of these various windows. Use the Address Tab and the Phone Tab to toggle between displaying address information or phone information. The phone grid is also used for e-mail addresses. Contract Collector allows both unlimited addresses and unlimited phone numbers for each parent record.

Address Tab:

The Address Description and Address Field are both [protected fields](#). As a result, the address cannot be modified directly on the Address Tab. To modify an existing addresses or to add a new one, use the Edit button to open the [Address Window](#). Although the Address Field on the Address Tab is protected, it is possible to highlight and copy the address. This can be a convenient way of then pasting the address to another location in the system, or to another software application.




First Address: Displays the first address record in the Address Tab. The first address is always the Primary Mailing Address, regardless of the Description given to this address.




Previous Address: Displays the address record that immediately precedes the record currently displayed, if applicable.


1 of 3 **Current Address Indicator:** Displays the current address index number and the overall number of addresses on file.




Next Address: Displays the address record that immediately follows the record currently displayed, if applicable.



Last Address: Displays the last address record available in the Address Tab.



Edit Address: Opens the [Address Window](#), which allows for modification of all existing addresses, and also the addition of new addresses.



Delete Address: Deletes/ removes the current address record being displayed. If the Primary Address is deleted, the next address will be made the primary address. If only one address remains for the parent record, then it cannot be deleted.

Phone Tab:

The Phone Tab, or more accurately the Phone/ Contact Tab, is designed to store any and all relevant phone numbers and email addresses. The phone grid on the Phone Tab is a direct data-entry grid. This means that the phone records can be modified and added directly within the grid. Using the [DOWN ARROW] button on your keyboard (from the last phone record within the grid) will add a new blank line to the grid for a new phone or email record. The Phone Description is an [ID Field](#), therefore the [F2] [Function Key](#) or [Mouse Shortcut](#) (usually the Right-Click) can be used to open the Phone Description [Find Window](#).



First Phone/ Contact: Displays the first phone record at the top of the phone grid.



Previous Phone/ Contact: Displays the phone record that immediately precedes the record currently displayed.

1 of 3 **Current Phone/ Contact Indicator:** Displays the current phone/ contact index number and the overall number of contacts on file.



Next Phone/ Contact: Displays the phone record that immediately follows the record currently displayed.



Last Phone/ Contact: Displays the last phone record at the bottom of the phone grid.

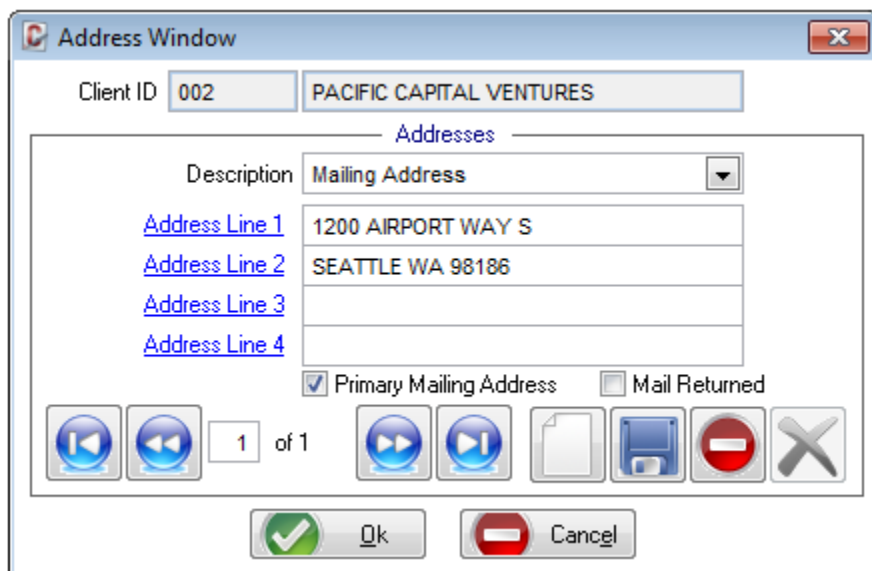


Send Email: Opens an E-mail Message with the specified 'To:' e-mail address populated for composing an e-mail. If the currently selected phone record (indicated with the yellow highlight) is not an email address, the first email address found in the phone list will be used.



Delete Phone/ Contact: Deletes/ removes the highlighted phone record. (The current phone record is always highlighted in yellow.)

Address Window:



Address Window for Client ID: 002 - Pacific Capital Ventures.

The Address Window in Contract Collector can be accessed via the Edit button in the [Address Tab](#) of many of the primary [data entry windows](#) ([Client Window](#), [Contract Window](#), [Vendor Window](#), etc.) throughout the software. Contract Collector supports an unlimited number of addresses for each parent record. Therefore, the Address Window is used to manage these addresses for each primary parent record. The Address Window can be used to create (add), edit (modify) or delete addresses. Addresses can be marked as "Mail Returned" to indicate a bad mailing address. All records require at least one Primary Mailing Address. This address will be the one used throughout the software for mailing letters, notices and/ or statements.

ID & Name: ([Protected Fields](#))

The ID and Name fields cannot be edited. These fields are used to identify the parent record whose address is being created, modified, or otherwise updated or changed in the Address Window.

Description: ([Combo-Box](#), [Required Field](#))

The Description field is used to identify the address. This [combo-box](#) includes several common address types that can be used to define an address. However, your options are not limited to this list, you can type in any description that you want to define an address. This description can be changed or updated at any time. (**Important Note:** This drop-down list is not used to change the address record being displayed below, changing this description will update the description for the address currently being displayed. Please see the navigation buttons below, for information on changing the address record currently being displayed.)

Address: ([Address Field](#), [Find Window](#), [Drill-Down](#), [Internet Link](#), [Zipcode Lookup](#))

Enter two to four address lines, up to 30 characters each, for each address. A minimum of one address is usually required, and the first two address lines of each address are [required fields](#).

Primary Mailing Address: ([Checkbox](#))

Every parent record must have one, and only one, Primary Mailing Address. In other words, any particular parent record can never have more than one Primary Mailing Address and at least one Primary Mailing Address is always required. This checkbox is used to indicate the Primary Mailing Address. The Primary Mailing Address will also always be the #1 address, as indicated by the Address Indicator. The Address Description, as defined above, does not in any way influence the Primary Mailing Address.

Mail Returned: [\(Checkbox\)](#)

The Mail Returned checkbox can be used to indicate bad addresses and indicate that mail has been returned after being sent to that address. This option allows you to maintain a history of old addresses, and bad addresses, as opposed to deleting these address records.

Toolbar Buttons:



First Address: Displays the first address record in the Address Window. The first address is always the Primary Mailing Address.



Previous Address: Displays the address record that immediately precedes the record currently displayed, if applicable.

1 of 2

Address Indicator: Displays the address index number for the address currently being displayed and the total number of addresses on file for this parent record. The [text field](#) can be used to assign a new index to the current address. This is used to designate the order for the addresses on file. It is important to note that the address in position #1 is always the Primary Mailing Address. Assigning an address to position #1 will also make it the Primary Mailing Address. The address currently in this position will be moved to position #2, and will no longer be the Primary Mailing Address. Similarly, marking an address as the Primary Mailing Address will move that address to position #1.



Next Address: Displays the address record that immediately follows the record currently displayed, if applicable.



Last Address: Displays the last address record on file in the Address Window.



New Address: Creates a new address record.



Save Address: Save changes to the current address record.



Cancel Address: Cancel changes to the current address record.



Delete Address: Deletes/ removes the current address record being displayed. If the Primary Mailing Address is deleted, the next address will be made the primary address. If only one address remains for the parent record, then it cannot be deleted.

Note: All of the above toolbar buttons are also available on the [Main Toolbar](#) and on the [Right-Click Shortcut Menu](#), and will each perform the same operation as defined above. These toolbar buttons are included on the Address Window for your convenience.

Interest Setup:

Interest Setup Options:

Interest Method:

- **Fixed Interest** - Fixed Length Interest is calculated each period for the same number of days in each period.
- **Variable Interest** - Variable Length Interest is calculated from the date of last payment until the date of the current payment.
- **Rule of 78s Interest** - Uses the Sum-Of-The-Year's-Digits basis in determining the interest.
- **Fixed Interest - Fixed Principal** - Calculated each period for the same number of days in each period. The principal amount is a fixed amount for each payment, while the interest amount accrued is variable as based on the balance of the contract. As a result, the payment amount will be different for each payment that is due.

Number of Days:

- **360 Day Year** - Interest will be calculated on 360 days per year (with a Monthly Payment Frequency, this will equate to each month containing 30 days).
- **365 Day Year** - Interest will be calculated on 365 days per year.

Interest Type:

- **Simple Interest** - Interest will only be charged on unpaid principal balance and not on unpaid interest.
- **Compound Interest** - Interest will be charged on the unpaid interest balance in addition to the unpaid principal balance.

Compounding Frequency: The more frequent the interval of compounding, the greater the impact. However the impact of the compounding frequency is subject to the law of diminishing returns.

- **Daily:** 360 or 365 payments per year.
- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.
- **Annually:** 1 payment per year.

Fixed Interest:

Fixed Length Interest is calculated each period for the same number of days in each period. With Fixed Interest the amount of interest for any particular payment will be determined by the payment number, it will not matter whether that payment is paid early, on-time or late. The amount of interest is the same (or fixed) no matter when it is paid. Maybe referred to as a "traditional mortgage" where interest is calculated on a monthly basis (or any other appropriate payment frequency).

Example: Consider a 30-year loan for \$100,000 with an interest rate of 6%. The monthly payment amount would be \$599.55. For a Fixed Interest loan, 6% is divided by 12, which equals a monthly rate of .5%. The monthly rate is multiplied by the loan balance at the end of the preceding month to obtain the interest due for the month. In our example, the interest due for the first month will be \$500.

METHOD: Fixed Interest
 DAYS : 365 Day Year
 Simple Interest

COLLECTION SERVICE LTD.
 Traditional Mortgage

Date:
 Time:
 Page:

Pmt #	Date	Balance	Payment	Interest Earned	Interest Paid	Principal Paid	New Balance
YEAR: 2012							
Interest Effective: 12/01/2011		Interest Rate: 6.0000%	Payment Amount: \$599.55				
1	01/01/2012	100,000.00	599.55	500.00	500.00	99.55	99,900.45
2	02/01/2012	99,900.45	599.55	499.50	499.50	100.05	99,800.40
3	03/01/2012	99,800.40	599.55	499.00	499.00	100.55	99,699.85
4	04/01/2012	99,699.85	599.55	498.50	498.50	101.05	99,598.80
5	05/01/2012	99,598.80	599.55	497.99	497.99	101.56	99,497.24
6	06/01/2012	99,497.24	599.55	497.49	497.49	102.06	99,395.18
7	07/01/2012	99,395.18	599.55	496.98	496.98	102.57	99,292.61
8	08/01/2012	99,292.61	599.55	496.46	496.46	103.09	99,189.52
9	09/01/2012	99,189.52	599.55	495.95	495.95	103.60	99,085.92
10	10/01/2012	99,085.92	599.55	495.43	495.43	104.12	98,981.80
11	11/01/2012	98,981.80	599.55	494.91	494.91	104.64	98,877.16
12	12/01/2012	98,877.16	599.55	494.39	494.39	105.16	98,772.00
			7,194.60	5,966.60	5,966.60	1,228.00	

YEAR: 2013

Interest Effective: 12/01/2011		Interest Rate: 6.0000%	Payment Amount: \$599.55				
13	01/01/2013	98,772.00	599.55	493.86	493.86	105.69	98,666.31
14	02/01/2013	98,666.31	599.55	493.33	493.33	106.22	98,560.05
15	03/01/2013	98,560.09	599.55	492.80	492.80	106.75	98,453.34
16	04/01/2013	98,453.34	599.55	492.27	492.27	107.28	98,346.06
17	05/01/2013	98,346.06	599.55	491.73	491.73	107.82	98,238.24
18	06/01/2013	98,238.24	599.55	491.19	491.19	108.36	98,129.88
19	07/01/2013	98,129.88	599.55	490.65	490.65	108.90	98,020.98
20	08/01/2013	98,020.98	599.55	490.10	490.10	109.45	97,911.53
21	09/01/2013	97,911.53	599.55	489.56	489.56	109.99	97,801.54
22	10/01/2013	97,801.54	599.55	489.01	489.01	110.54	97,691.00
23	11/01/2013	97,691.00	599.55	488.46	488.46	111.09	97,579.91
24	12/01/2013	97,579.91	599.55	487.90	487.90	111.65	97,468.24
			7,194.60	5,890.86			

YEAR: 2014

Simple Interest

COLLECTION SERVICE LTD.
 Traditional Mortgage

Date:
 Time:
 Page:

Pmt #	Date	Balance	Payment	Interest Earned	Interest Paid	Principal Paid	New Balance
YEAR: 2041							
Interest Effective: 12/01/2011		Interest Rate: 6.0000%	Payment Amount: \$599.55				
349	01/01/2041	6,966.56	599.55	34.83	34.83	564.72	6,401.84
350	02/01/2041	6,401.84	599.55	32.01	32.01	567.54	5,834.30
351	03/01/2041	5,834.30	599.55	29.17	29.17	570.38	5,263.92
352	04/01/2041	5,263.92	599.55	26.32	26.32	573.23	4,690.69
353	05/01/2041	4,690.69	599.55	23.45	23.45	576.10	4,114.59
354	06/01/2041	4,114.59	599.55	20.57	20.57	578.98	3,535.61
355	07/01/2041	3,535.61	599.55	17.68	17.68	581.87	2,953.74
356	08/01/2041	2,953.74	599.55	14.77	14.77	584.78	2,368.96
357	09/01/2041	2,368.96	599.55	11.84	11.84	587.71	1,781.25
358	10/01/2041	1,781.25	599.55	8.91	8.91	590.64	1,190.61
359	11/01/2041	1,190.61	599.55	5.95	5.95	593.60	597.01
			6,595.05	225.50	225.50	6,369.55	
Interest Effective: 12/01/2011		Interest Rate: 6.0000%	Payment Amount: \$600.00				
360	12/01/2041	597.01	600.00	2.99	2.99	597.01	0.00
			600.00	2.99	2.99	597.01	

Variable Interest:

Variable Length Interest is calculated from the date of last payment until the date of the current payment. The interest paid will be tied directly to when the payment is received, less interest will be paid if the payment is received early and more interest will be paid if the payment is received late. Maybe referred to as a "simple-interest mortgage" where interest is calculated on a daily basis. On a simple-interest mortgage, the daily interest charge is calculated by dividing the interest rate by 365 or 360 days, and then multiplying that number by the outstanding mortgage balance. If you multiply the daily interest charge by the number of days in the month, you will get the monthly interest charge.

Example: If the last payment was made on January 1st and the next payment is made on February 10th, interest would be calculated on 40 days.

External Link: [What are Simple Interest Mortgages?](#) (The Mortgage Professor)

Rule of 78s Interest:

Uses the Sum-Of-The-Year's-Digits basis in determining the interest. (The sum of the digits 1 through 12 is 78.) Thus interest is equal to $12/78$ ths of the total annual interest in the first month, $11/78$ ths in the second month, and so on.

If not terminated early, simple interest loans and Rule of 78 loans will be equivalent. The borrower will pay the same amount of interest. However, if the borrower pays off the loan early, they will end up paying more interest with a Rule of 78 loan than with a corresponding simple interest loan.

Fixed Interest - Fixed Principal:

Fixed Interest – Fixed Principal is calculated each period for the same number of days in each period. The principal amount is a fixed amount for each payment, while the interest amount accrued is variable as based on the balance of the contract.

As a result, the payment amount for each period will be variable.

Number of Days:

Choose between 360 or 365 days per year. The number of days per year can affect the interest calculation. Treating a month as 30 days and a year as 360 days was devised for its ease of calculation by hand prior to the advent of computers, compared to a 365 day year. Also, because 360 is easily factored, payment frequencies of semi-annual and quarterly and monthly will be 180, 90, and 30 days of a 360 day year.

External Link: [The 360-Day Year: Does It Matter to Borrowers?](#) (The Mortgage Professor)

Simple Interest:

Simple Interest: Interest will only be charged on unpaid principal balance and not on unpaid interest.

Compound Interest:

Compound interest arises when interest is added to the principal, so that from that point forward, the interest that has been added also earns interest. In other words, interest will be charged on the unpaid interest balance in addition to the unpaid principal balance. Interest can be compounded on a number of different compounding frequencies, ranging from daily to annually.

The basic formula for calculating compound interest:

$$A = P \left(1 + \frac{r}{n} \right)^{nt}$$

P = principal amount (initial investment).

r = annual nominal interest rate (as a decimal).

n = number of times the interest is compounded per year.

t = number of years.

A = amount after time t.

A loan, for example, may have its interest compounded every month: in this case, a loan with \$100 initial principal and 1% interest per month would have a balance of \$101.00 at the end of the first month, \$102.01 at the end of the second month, and so on.

Compounding Frequency:

The more frequent the interval of compounding, the greater the impact. However the impact of the compounding frequency is subject to the law of diminishing returns.

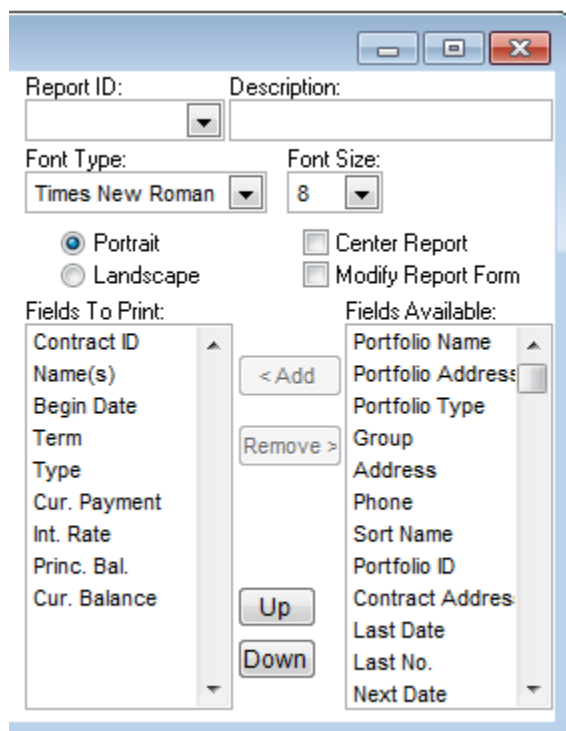
- **Daily:** 360 or 365 payments per year.
- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.
- **Annually:** 1 payment per year.




Chapter #3 - Advanced Operating Features:

- [Advanced Reporting](#)
- [Report Designer Basics](#)
- [Advanced Search Techniques](#)
- [UDF File Field](#)
- [Payment Backout Procedure](#)
- [Data Import Process](#)
- [Report Writer](#)
- [Electronic Filing: IRS 1098s/ 1099s](#)

Advanced Reporting:



The Advanced Reporting section of any [report window](#) can be opened by using the  (Light-bulb) button on the [Main Toolbar](#).

This Advanced Reporting section includes options for:

- Changing the Font Type and Font Size. (See also the [Font](#) option on the [Main Toolbar](#).)
- Changing the layout presentation: Portrait or Landscape.
- Centering the report.
- Making advanced modifications to the report using the [Report Designer](#).
- Adding or removing fields from the "Fields to Print" list.
- Adding titles to the report.
- Selecting a date range to print the report for.
- Saving a customized and/ or modified report for future use.

Important Note: The Report ID and Description options below are only required if you want to save a customized and/ or modified report. All of the other options can be used without a Report ID and Description. It is acceptable to modify these other options and print/ preview the report with these changes to the report settings. However, once the report window has been closed any changes made to the Advance Reporting will be lost and the default settings will be restored the next time the [report window](#) is opened. Saving Report IDs is an advanced feature and should only be used by experienced users. It is best to experiment with the Advanced Reporting section (without saving a Report ID) before attempting to save a Report ID. Once a Report ID has been saved and modified (by using the Modify Report Form option) some of the options, such as font, orientation, and fields to print may be disabled.

Report ID: ([Report ID](#))

The Report ID is only required if you want to save a customized report (and/ or modified report from the Modify Report Form checkbox). This is an advanced feature. A Description is also required in order to save a Report ID. Enter the desired unique Report ID for the new report layout. Once desired font option, fields and other settings have been setup, press the Save option in the File Menu to save this new report.

Description: ([Text Field](#))

The Description is only required if you want to save a customized report (and/ or modified report from the Modify Report Form checkbox). Enter the desired report description. Maximum of 30 characters.

Font Type: ([Drop-Down List](#))

Select the desired font type for the report, options include: Times New Roman, Arial and Courier. Only these 3 basic fonts are included in the drop-down list. Press the [F2] [function key](#) on the keyboard to open a standard Font dialog box to access the full list of font options on your computer or use the [Font](#) option on the [Main Toolbar](#).

Font Size: ([Drop-Down List](#))

Select the desired font size for the report, options include: 6.5, 7, 8, 9 and 10. Only these 5 basic font sizes are included in the drop-down list. Press the [F2] [function key](#) on the keyboard to open a standard Font dialog box to access the full list of font sizes and font types on your computer or use the [Font](#) option on the [Main Toolbar](#).

Portrait/ Landscape: ([Radio Button](#))

Select the desired report layout presentation or paper orientation. The terms portrait and landscape refer to different orientations of the paper, whether it is oriented vertically (portrait) or horizontally (landscape).

Center Report: ([Checkbox](#))

Select this option to center the main section of the report on the page. By default the columns (or fields) being printed on the report will be left aligned on the page. Select this option to center these columns on the page.

Modify Report Form: ([Checkbox](#))

Select this option to modify the report form using the [Report Designer](#). *This is a very advanced feature!* This option will allow full control over the output and appearance of the report. Please see [Report Designer Basics](#) for more information on this option.

Fields to Print: (List)

The Fields to Print list includes all of the fields (report columns) that will be printed on the report. The [< Add] and [Remove >] buttons can be used to add fields to this list from the Fields Available list or remove fields from the Fields to Print list. The [Up] and [Down] buttons can be used to move fields within the Field to Print list, which will affect their order on the printed report.

Fields Available: (List)

The Fields Available list includes all of the fields (report columns) that are available to be added to the printed report. The [< Add] button can be used to add fields from this list to the Fields to Print list.

< Add: ([Command Button](#))

Add fields from the Fields Available list to the Fields to Print list. Select the desired field in the Fields Available list, and then press the [< Add] button to add the item to the Fields to Print list. New fields will be added to the bottom of the Fields to Print list.

Remove >: ([Command Button](#))

Remove fields from the Fields to Print list. Select the desired field to remove in the Fields to Print list, and then press the [Remove >] button to remove the item. Fields removed will be added to the bottom of the Fields Available list.

Up: ([Command Button](#))

Organize the fields within the Fields to Print list. Select the desired field in the Fields to Print list to move up and press the [Up] button. The selected item will be moved up one field. Press the [Up] button again to continue to move the selected field up in the list. Once the selected field is at the top of the Field to Print list, it cannot be moved up further. The order of the fields in the Field to Print list will directly correlate with the order of the fields on the printed report.

Down: ([Command Button](#))

Organize the fields within the Fields to Print list. Select the desired field in the Fields to Print list to move down and press the [Down] button. The selected item will be moved down one field. Press the [Down] button again to continue to move the selected field down in the list. Once the selected field is at the bottom of the Field to Print list, it cannot be moved down further. The order of the fields in the Field to Print list will directly correlate with the order of the fields on the printed report.

Report Designer Basics:

The Report Designer is accessed from the Modify Report Form [checkbox](#) in the [Advanced Reporting](#) section of [report windows](#). The Report Designer allows complete access to the layout and design of the report. *This is a very advanced feature!* The changes that can be made using the Report Designer are almost unlimited. The following examples will cover some of the basic changes that can be made using the Report Designer. The Report Designer uses both constants and variables in the design of the report. It is important to understand the differences in their syntax, otherwise a "Syntax Error" will result and the report will not print. Consequently, it is very easy for an inexperienced user to run into trouble, especially if saving these report modifications with a Report ID. There are two ways of using the Report Designer: modifying a temporary report or modifying a saved Report ID. While it may be a little annoying to continually make the same revisions using a temporary report in the Report Designer, it is recommended that this be done a few times first before saving a Report ID in order to gain experience and to be sure that the changes will not result in a Syntax Error. See the [Report Controls Toolbar](#) and the [Report Designer Menu](#) for more information on the toolbar and menu options used along with the Report Designer.

While the changes that can be made to the report by using the Report Designer are nearly unlimited, the basic revisions that can be made to a report include:

- Removing undesired fields.
- Changing the content of a field or caption (constant).
- Adding a new field, line or shape.
- Adding a graphic/ logo (letterhead).
- Changing the font type, font size and/ or font color for only specific fields (See [Advanced Reporting](#) for changing the overall font type or font size.)

To modify a temporary report, click on the Modify Report Form checkbox in the Advanced Reporting section, and then press the [Preview](#) or [Print](#) option. Instead of getting the usual preview of the report (when previewing) or the standard Printer dialog box (when printing), you will get the Report Designer as displayed above. The key thing to note between modifying a temporary report or a saved Report ID will be the name of the '.frx' file displayed immediately after "Report Designer" on the [title bar](#) for the window. In the screen-shot displayed above, notice that the name of the file is "p2038200.frx". This is a temporary file. If this were a permanently saved Report ID, the designed Report ID would be the name of the frx file. The letter "p" followed by 7 numbers will always indicate a temporary file.

Example #1: Removing undesired fields:

Removing an existing field is one of the easiest tasks that can be completed with the Report Designer. Using the mouse, single left mouse click on the field that you wish to remove. Eight (8) "Handles" or dots will be put in the corners and along the sides of the select field (or selected line, shape, or graphic). (These handles can be used to resize the field.) These handles indicate the field, shape or line that is currently selected. In the above example, the "Contract Collector v5" title is selected. Select the field, line, shape or graphic that you wish to remove. Once you see the handles around the item you wish to remove, press the [Delete] or [Backspace] key on the keyboard to remove the designated item.

Example #2: Changing the content of a field or caption:

Changing the content of an existing field or caption on the report is also a fairly routine task. However, it is extremely important that you recognize the difference between a constant and a variable. A constant will always be contained within quote marks ("...") or ('...'), and a variable will always be a single word or an abbreviation (no spaces, no quote marks, may include an underscore (_)). In the above screen-shot of the Report Designer (at the very top of this topic) constants include: "Contract Collector v5", 'Chase Mortgage', "Balance", "Payment", etc. Variables include: cur_bal, int_earnd, int_pd, and princ_pd. It is best to avoid the variable fields, unless you know what you are doing. However, the constants can be easily modified to suit your needs, if they are carefully modified and the required syntax is maintained.

Select the field that you wish to modify or change and double-left mouse click on the desired field. This will open the "Field Properties" dialog box (as seen above). To change the caption "Contract Collector v5", simply input the desired text between the two existing quote marks. As long as these quote marks are maintained, you will preserve the

required syntax and not receive a "Syntax Error" when trying to run the report. For example, you may want to change "Contract Collector v5" to your company name to make these reports a little more professional. To do so, simply change "Contract Collector v5" to "Acme Loan Servicing, Inc." in the "Expression:" field of the Field Properties window (General Tab) and then press the [OK] button. It is important that the first character is a quote mark and the last character is a quote mark, and that there are no other quote marks within the added text of the field.

Example #3: Adding a new field, line, shape or graphic:

Adding new items (fields, lines, shapes or graphics) is best done by either copying existing fields or by using the Report Controls Toolbar. The [Report Controls Toolbar](#) will often open automatically along with the Report Designer. If this toolbar does not open automatically, you can use the View Menu of the [Report Designer Menu](#) to display the Report Controls Toolbar. This toolbar can be used for adding fields, lines, shapes and graphics to the report. In our example, we will add a graphic. First, delete the 3 fields in the upper left corner of the report (see Example #1 above for deleting fields). Then click on the "Picture/ OLE Bound Control" button on the Report Controls Toolbar. Your mouse will change to cross-hairs, click the mouse in the upper left corner of the white space created by deleting the 3 fields, hold the left mouse button down and slide diagonally to the lower right of the white space. This will open the "Picture/ OLE Bound Properties" window (as displayed below). Leave the "Control source type" as "Image file name". Use the ellipse button on the right of the "Control source" field to select the file name for your image and set the "If source and frame are different sizes:" to "Scale contents, retain shape" and press the [OK] button.

Example #4: Changing the Font Size and Color:

Changing the font size, type and color is also a fairly easy task using the Report Designer. The Font Type and Font Size options on the Advance Reporting section, control the font type and size for the entire document. Whereas, the Report Designer can be used to set the font type, size and color for just certain designated fields. To change the font properties for the "Chase Mortgage" title field, click on this field so that it is selected with the "handles". From the Format Menu on the [Report Designer Menu](#), select the "Font..." option. This will open a standard Font dialog box, from which you can easily edit the Font Type, Size and Color. In our example, change the font size to 18 and the color to Red.

Once your changes are complete, close the Report Designer, with the "X" in the upper right on the title bar or by selecting "Close" in the File Menu of the [Report Designer Menu](#). Be sure to answer "Yes" to the "Do you want to save changes to Report Designer?" message. The results (including the added graphic and the removed "Contract Collector v5" field) are displayed below.

Advanced Search Techniques:

Payment Backout Procedure:

Payment Backout Process:1									
Receipt No.	36	Contract ID	10001	ERNE JOHNSON		Backout Reason		Other	
Backout Date	08/23/2011	Portfolio ID	001	CAPITAL FINANCE GROUP INC.		NSF Charge			
Payments Affected									
Receipt No.	Payment No.	Date	Description	Payment Amount	Principal/ Interest	Escrow	Fees	Applic	
36	26	05/01/2011	Payment	294.64	282.14	12.50	0.00	Future Pa	
37	27	06/13/2011	Payment	319.64	282.14	12.50	25.00	Future Pa	
173	0	06/28/2011	Escrow #1 Reserve	-150.00	0.00	-150.00	0.00		
Total				464.28	564.28	-125.00	25.00		
Receipt No.	36	Payment Date	05/01/2011	Payment No.	26	Principal/ Interest Amount			
Description	Payment					Escrow Code		Escrow Description	
Application	Future Payments					E1		Escrow #1 Reserve	
						E2		Escrow #2 Reserve	
Payment Records						Fees Amount			
						Original Payment	294.64	Total Payment Amount	
<input checked="" type="checkbox"/> Back Payment(s) Out of Original Batch(es)						Backout		Repost	
						Exit			

The Payment Backout Process is used for reversing and correcting payments that have become NSF or were entered incorrectly. The chosen payment and any subsequent payments will be unposted (backed out). The subsequent payments must be backed out to maintain proper amortization of the payments for the loan. You can choose to hold the backed-out payments in a temporary file for modification and reposting or simply back the payment out without reposting. There are dozens of reasons why it may be necessary to back out a payment or a series of payments, and therefore, the steps taken to correct the situation may not always be the same. Some of the reasons for backing out a payment include:

- Payment was returned NSF (non-sufficient funds) by the bank.
- Payment was entered for the wrong amount.
- Payment was entered for the wrong borrower (applied to the wrong Contract ID).
- Payment was applied to the wrong charges (principal/ interest, escrow, or fees).
- Payment was applied with the wrong application method (future payments vs. principal reduction).
- Payment was applied to the wrong payment number (either a duplicate payment number or a payment number was skipped).
- A payment was applied twice by mistake.
- A payment made by the borrower was missed or did not get entered in the correct sequence.
- A payment was saved by mistake in the [Payment Entry Window](#).
- Or any number of other reasons.

In order to correct these situations, the steps taken may (or may not) involve some or all of the following procedures:

- Backing out the incorrect payment and any following payments.
- Backing the payments out of the original batch(es).
- Saving the payments for reposting or permanently removing the backed out payments.
- Editing the backed out payments before reposting.
- Removing one or more of the backed out payments before reposting.
- Deleting open ledger entries from the **Receivables Journal Window**.

- Resetting the Next Payment Date and Number in the [Contract Window](#). (To recreate deleted or skipped payments.)
- Re-entering payments in the [Payment Entry Window](#) and/ or reposting the payments from the temporary backout batch.

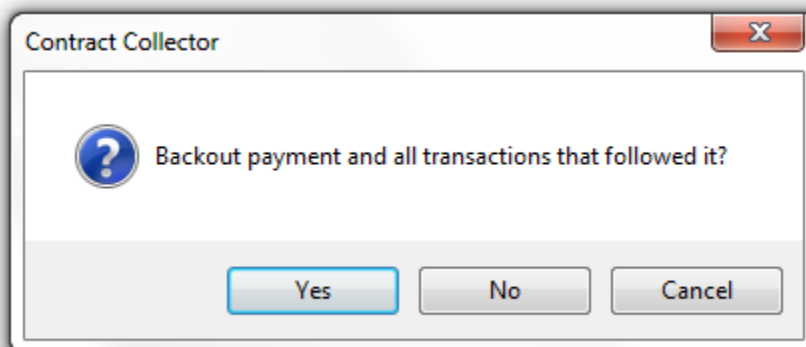
Clearly, the backout process is complicated. The steps taken to correct an incorrect payment are difficult and will not always be the same, depending on what exactly needs to be corrected. Furthermore, sometimes the steps required to fix a situation are affected by other conditions that may or may not be present (such as whether the backed out payment was the last payment entered or if there are subsequent payments that are being backed out as well, or if the payment being backed out was entered today and is in the current open batch or if was entered weeks ago and is in a closed batch). Some of the most common backout procedures are discussed in more detail below. However, it is important to note that there are an infinite number of variations to each of these following scenarios, your sequence of steps may vary depending on your exact situation. The following examples are provided as samples, the sequence of steps required to resolve your particular back-out scenario may vary or require some additional steps.

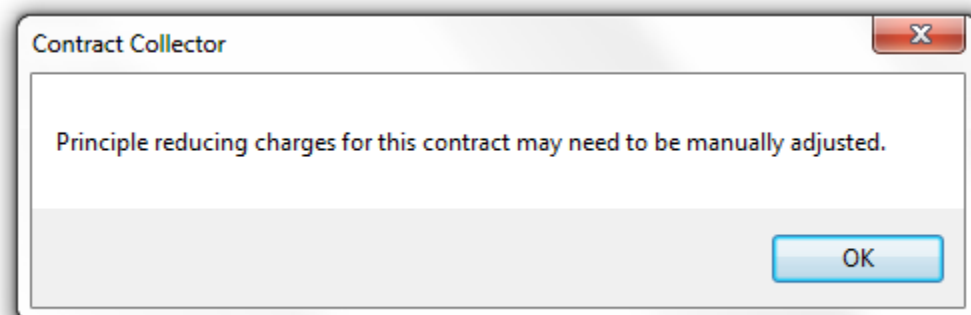
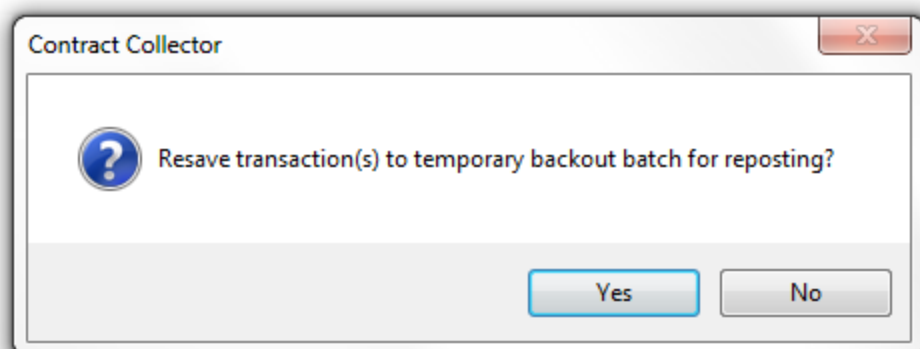
NSF Payment Returned:

If a payment is returned by the bank as NSF, it is necessary to use the Payment Backout Process in order to remove this payment from the loan's amortization schedule. In general the following procedure can be used to back out an NSF payment (the following procedure assumes that the NSF payment was the last payment received from the borrower, if the NSF payment was not the last payment received then your sequence of steps will vary slightly from those listed below):

- 1) Enter the Receipt Number for NSF Payment, the Payment Backout Process window will then populate with the appropriate information for this payment.
- 2) Be sure to change the Backout Reason to "NSF Check".
- 3) Enter a NSF Charge as appropriate. (Optional)
- 4) Enter the appropriate Backout Date, this should be the date that the payment was returned as NSF.
- 5) Press the Backout [command button](#).
- 6) Answer "Yes" to back-out the payment.
- 7) Answer "No" to save the payment for reposting. (If and when a new payment is received, it will be entered in the [Payment Entry Window](#).)
- 8) Exit the Payment Backout Process window.

When a Backout Reason of "NSF Check" is selected the original payment will not be deleted from the amortization schedule and a back out line will be added to indicate the NSF payment (both will share the same receipt number). This will be evident in the [Statement of Payment Notice](#) for the loan. In all other instances (when the Backout Reason is "Other"), the backed out payments will be removed (deleted) from the amortization schedule.





Electronic Filing: 1098s/ 1099s:

IRS Form 1098 Reporting Process:1

Portfolio ID All Contracts for Portfolio ALL		Contract Type ALL	
Tax Year Tax Year 2010		Limit Minimum Amount 600.00	
Report Order Contract ID		Report Type Electronic File (e-file)	
Options Number of Copies 1		Report ID	
Electronic File (e-file) IRS File Name C:\CC5\DATA\IRS1098-20110816.XML			
Setup IRS File Transmit Confirm Status Manager			
Submit		Exit	

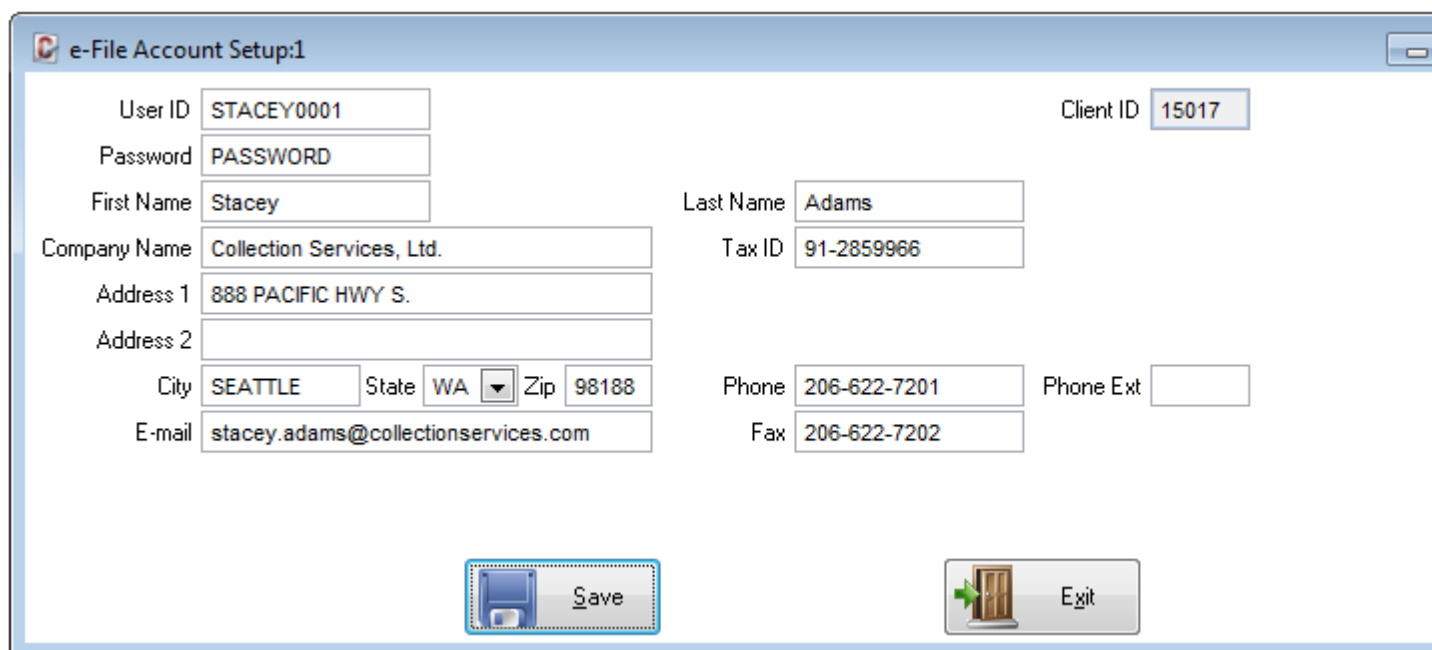
IRS Form 1099 Reporting Process:1

Source <input checked="" type="checkbox"/> Client 1099s ALL		<input type="checkbox"/> Vendor 1099s	
Tax Year Tax Year 2010		Limit Minimum Amount 600.00	
Report Order Paper Form		Report Type Electronic File (e-file)	
Options Number of Copies 1		Form Type 1099-Int	
		Report ID	
Electronic File (e-file) IRS File Name C:\CC5\DATA\IRS1099-INT20110816.XML			
Setup IRS File Transmit Confirm Status Manager			
Submit		Exit	

Important Notes: Please be aware that the IRS does require filers to submit electronically in some circumstances, please check with your accountant for the latest rules and regulations. Contract Collector uses a service provider for the electronic filing option. Consequently, a number of services are available. (See below for a full list of available services.) The electronic data will not be submitted directly to the IRS.

IRS Form 1098/ 1099 Electronic Filing Process:

1. Select **REPORT TYPE** of "Electronic File (e-file)".
2. Press the **SUBMIT** button to begin the reporting process.

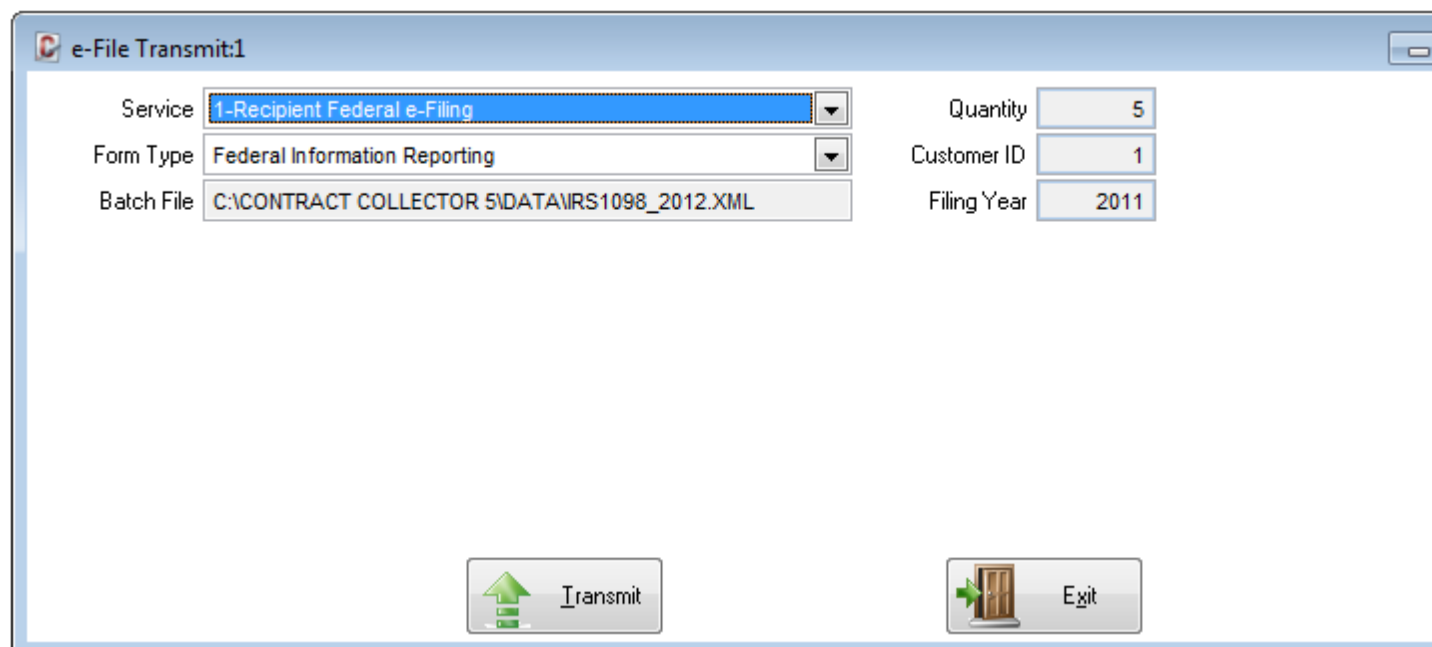


The "e-File Account Setup:1" dialog box contains the following fields and controls:

User ID	STACEY0001	Client ID	15017
Password	PASSWORD		
First Name	Stacey	Last Name	Adams
Company Name	Collection Services, Ltd.	Tax ID	91-2859966
Address 1	888 PACIFIC HWY S.		
Address 2			
City	SEATTLE	State	WA
		Zip	98188
E-mail	stacey.adams@collectionservices.com	Phone	206-622-7201
		Phone Ext	
		Fax	206-622-7202

At the bottom, there are two buttons: "Save" (with a floppy disk icon) and "Exit" (with a door icon).

3. Complete the e-File Account Setup dialog and press the **SAVE** button. The e-File Account Setup will only be required once. Use the **SETUP** button on the main Reporting Process screen to make changes to the Account Setup.



The "e-File Transmit:1" dialog box contains the following fields and controls:

Service	1-Recipient Federal e-Filing	Quantity	5
Form Type	Federal Information Reporting	Customer ID	1
Batch File	C:\CONTRACT COLLECTOR 5\DATA\IRS1098_2012.XML	Filing Year	2011

At the bottom, there are two buttons: "Transmit" (with a green arrow icon) and "Exit" (with a door icon).

4. Complete the e-File Transmit dialog and press the **TRANSMIT** button to transmit the file. There are 3 primary Service options: (See Service Options for a complete list.)
 - 1 – Recipient Federal e-Filing
 - 2 – Recipient Mailing
 - 3 – Recipient Federal e-Filing and MailingDo not change the Form Type. The Quantity, Customer ID and Filing Year should be filled in automatically.

e-File Confirm:1

Batch ID: 10000675 Total Cost: 1.45

Confirmation: **Accept**

Payment Type: Credit Card



Card Type:

Credit Card No:

Exp Date: MM/YYYY


Payer Name:

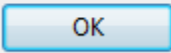
Zip:

 Confirm  Exit

- Complete the e-File Confirm dialog and press the **CONFIRM** button.

Contract Collector

 e-File Reporting Process Complete!

 OK

A message will confirm the completion of the e-Filing process.

Shipping Information for CDs and Bulk Shipping:

e-File Transmit:1

Service: 12-Recipient Copy on CD Quantity: 5

Form Type: Federal Information Reporting Customer ID: 1

Batch File: C:\CONTRACT COLLECTOR 5\DATA\IRS1098_2012.XML Filing Year: 2010

Shipping Information **Return Address**

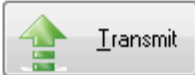

Company Name: Collection Services, Ltd. Contact Name: Stacey Adams

Care Of: Contact Phone: 206-622-7201

Address 1: 888 PACIFIC HWY S. Method: UPS Ground

Address 2:

City: SEATTLE State: WA Zip: 98188

 Transmit  Exit

The “**Copy on CD**” Services will require additional Shipping Information and Return Address information. Selecting Service #13 will display the Shipping Information and Return Address tabs. The information on these tabs will be defaulted based on the **Account Setup**. Update this information as necessary. If the package cannot be delivered to the shipping address, it will be sent to the return address. (Be sure to complete or verify the information on the Return Address tab.)

- Delivery address cannot be a PO Box number and can only be a domestic (US) address.
- “Copy on CD” options can only be sent via UPS Ground.
- The Contact Name and Phone number are the person to contact if problems occur during shipment.

TIPS, TRICKS & RECOMMENDATIONS:

1. 1098s can be sent from the Management Company or from the Portfolio, based on the Notices setting in the [Management Company Window](#).
2. 1099s can be sent from the Management Company or from an individual Portfolio, based on the Print 1099s setting in the [Management Company Window](#) and the Send 1099s checkbox in the [IRS Form 1099 Reporting Process](#).
3. Use the STATUS button in the [IRS Form 1098/ 1099 Reporting Process](#) to check the status of a reporting batch. (See the Status Codes list.)
4. Use the MANAGER button in the [IRS Form 1098/ 1099 Reporting Process](#) to access the e-File Log.
5. Use the SETUP button in the [IRS Form 1098/ 1099 Reporting Process](#) to make changes to the Account Setup. It is highly recommended that this information be verified and updated on an annual basis before transmitting data for the new tax year.
6. Be sure to format the management company and/ or portfolio Tax ID correctly in the [Management Company Window](#) or in the [Portfolio Window](#).
7. In the [Management Company Window](#) – Phone section, use descriptions of “Email”, “Email Main”, “Phone”, “Office” and/ or “Fax”. (A phone number is required for the Payer.)
8. If submitting from the Portfolio, use descriptions of “Phone”, “Office” and/ or “Fax” in the Phone section of the [Portfolio Window](#). (A phone number is required for the Payer.)
9. In the [Contract Window](#) – Phone section, use descriptions of “Phone” and/ or “Home” to designate a phone number for the borrower (payee).
10. Be sure to format phone numbers correctly. Phone numbers must be 10 digits. Use only the following characters: round parenthesis (), hyphens -, spaces, and numbers 0123456789.
11. Format all addresses properly. City, state and zip should be on the same address line (Address Line #2, #3, or #4). States can either be spelled out completely or abbreviated – be sure to use the commonly accepted postal abbreviation. (Example: VANCOUVER, WA 98661) The 4 address lines should only be used for address information. Foreign addresses are not allowed at this time.
12. Format all names properly. It is best to avoid the ampersand symbol (&). Joint names should be split to two name lines. However, the ampersand is acceptable and will be appropriately parsed.
13. Be sure to double-check all tax ids in the [Contract Window](#). Contracts without a tax id will not be submitted. Select the appropriate Tax Type; do not leave Tax Type blank! Names with a Tax Type other than “Social

Security No.” will be submitted as an Association (Corporation).

14. Remember that 1098 interest is based on the Contract Type and the "Include Contracts in 1098 Reporting" option in the [Contract Type Code Window](#). Late Fees paid may or may not be included, based on this Contract Type. Certain contract types may exclude some contracts from receiving a 1098.

SERVICE OPTIONS & PRICING:

<u>Service:</u>	<u>Description:</u>
#1 – Recipient Federal E-filing.	The form data is formatted according to federal government specifications and electronically filed with the appropriate Federal Government agency (IRS or SSA).
#2 – Recipient Mailing.	The recipient copies of the forms are printed and mailed to the recipients via U.S. Postal Service 1st Class.
#3 – Recipient Federal E-filing and Mailing.	The form data is formatted according to federal government specifications and electronically filed. The recipient copies of the federal forms are printed and mailed to the recipients via USPS 1st Class.
#13 – Payer Copy on CD.	Adobe PDF versions of the payer copies of the federal forms are placed on a CD and mailed to a specified address.

Pricing Filing Tax Year 2017							
Service #	Service	1-50	51-100	101-250	251-500	501-1000	1001+
1	Federal E-file	1.22	0.92	0.71	0.56	0.51	0.46
2	Recipient Print/Mail	4.18	3.21	2.5	2.04	1.48	1.17
2	Recipient Print/Mail (\$1 Peak)	5.18	4.21	3.5	3.04	2.48	2.17
3	Federal E-file & Print/Mail	4.85	4.03	3.21	2.55	1.84	1.43
3	Federal E-file & Print/Mail (\$1 Peak)	5.85	5.03	4.21	3.55	2.84	2.43
12 & 13	CD (Payer Copies saved to CD)	\$99					

STATUS CODES:

The following table describes the available statuses that are returned to the user:

<u>Status</u>	<u>Description</u>
INVOICE PENDING	The order was never confirmed. The user must call the Confirm function for the batch.
DECLINED PAYMENT	Transaction was declined.
CREDIT CARD DECLINED	The user's credit card was declined. The user must resend the Confirm function with valid payment information.

INVOICE PAID	The batch has been released for processing. This status is applied immediately upon confirmation to Prepaid transactions and free forms (i.e. PIN Registration).
FILING COMPLETE	The batch has been transmitted to the government and is pending. This is returned for each EIN and agency (federal or local).
FILING ACCEPTED	Batch has been officially accepted by government agency. This is returned for each EIN and agency (federal or local).
FILING REJECTED	Batch has been rejected. This is returned for each EIN and agency (federal or local).
QUEUED FOR RECIPIENT PRINTING	Recipient copies have been prepared for printing.
RECIPIENT PRINTING COMPLETE	Recipient copies have been printed.
RECIPIENT MAILING COMPLETE	Recipient copies have been mailed.
QUEUED FOR PAYER PRINTING	Payer copies have been prepared for printing.
PAYER PRINTING COMPLETE	Payer copies have been printed.
PAYER MAILING COMPLETE	Payer copies have been mailed.



Chapter #4 - Demonstration:

- [Contract Collector Demonstration](#)
- [Lease Collector Demonstration](#)

Contract Collector Demonstration:

Meeting the Accelerating Needs of Loan Servicing

Effective loan servicing requires control over an immense quantity of data. For all but the smallest operations, computerized bookkeeping is no longer just an option - it's a necessity.

Fifty loans in a single portfolio write 600 checks annually. Each month, dozens of deposits, refunds, foreclosures, delinquent notices, and so on are generated. And if you manage more than one portfolio, or when a group of loans has more than one owner, the difficulty of tracking income and expenses increases exponentially.

As you will see in this demonstration, **Contract Collector** automates the entire process of loan servicing — from receiving payments to printing checks. Never again will you have to type delinquent notices, payment invoices, or financial statements. Journals no longer need to be handwritten or maintained with a separate spreadsheet. Since **Contract Collector** was originally introduced in 1983, yearly upgrades and literally thousands of development hours have been devoted to keeping **Contract Collector** on the leading edge of loan servicing systems.

Your selection of a loan servicing software system is one of the most important decisions you face. This Demonstration Chapter of **Contract Collector** is designed to help you make the right choice.

Now you can enjoy the benefits of a powerful collection system, reducing your workload and increasing your productivity - without spending a fortune.

A wide variety of businesses use **Contract Collector** for many different types of collections:

- Real Estate Mortgages
- Auto Dealerships
- Deeds of Trust
- Land Contracts
- Commercial Companies
- Student Loans
- Construction Services
- Acceptance Companies
- Bank Loans
- Time-Share Resorts
- Personal Loans
- Legal Judgments & Billings
- Equipment Leasing
- Finance Agreements
- Insurance Companies
- Credit Unions

For large organizations, **Contract Collector** is the most cost-effective solution for their loan servicing needs.

Contract Collector is also an affordable solution for small companies needing to acquire high-powered software capabilities - without the large investment required by our competitors.

Contract Collector can manage any type of installment payment loan, note or contract for your own company or third parties. You can handle any number of contracts and payers, with variable terms, variable interest rates, variable payment plans, partial payments, early payoffs, balloon payments, late fees, and more. And you can network any number of users on any number of personal computers, with complete security.

Contract Collector performs all of your repetitive chores quickly and accurately. Collection management, accounting, reporting and information management features organize every aspect of the collection process for greater control and productivity.

Contract Collector automates the difficult and time-consuming chores of amortizing, billing, and receiving installment payments. Payments are easy to record. All information is entered only once and posted throughout the system.

Detailed statements and management reports are provided.

Printing and mailing collection notices is easy and very flexible. Standard notice formats are provided, ready for mailing in window envelopes. And you can create new types of notices using the FORMS EDITOR included with the system.

Contract Collector also includes an extensive GENERAL LEDGER with complete ACCOUNTS PAYABLE and RECEIVABLE, and provides a wide variety of management and financial reports. Reports, Notices, Statements, Checks, Payment Receipts, Coupon Books, 1098's and 1099's are easily printed on virtually any printer.

Powerful information management features are provided to optimize your data and computer resources. You get direct access to powerful database features for ad-hoc query and reporting.

Contract Collector is easy to learn and use. Follow the directions outlined in this Demonstration Chapter for a complete review of the major features and functions of **Contract Collector**. Before getting started with the Demonstration Chapter, it is highly recommended that you review the **Operating Features Chapter** which provides detailed descriptions of how to use all the features that make up the Contract Collector user interface, including the Main Toolbar, Find Windows, Drill-Down, Pick Lists, and other important components of Contract Collector.

Contract Collector v5® Demonstration Chapter Outline:

1. [Trialware Installation](#)
2. [Client Window](#)
3. [Client Report](#)
4. [Portfolio Window](#)
5. [Contract Window](#)
6. [Contract Report](#)
7. [Contract Balance Report](#)
8. [Contract Inventory Report](#)
9. [Payment Entry Window](#)
10. [Payment Audit Report](#)
11. [Statement of Payments Notice](#)
12. [Payment History Report](#)
13. [Projected Cash Flow Report](#)
14. [Delinquent Payment Report](#) (Aged & Collection)
15. [Delinquent Payment Notice](#)
16. **General Ledger Menu**
 - [Chart of Accounts Window](#)
 - [Chart of Accounts Report](#)
 - [Payables Journal Window](#)
 - [Financial Statements](#)
17. **System Menu**
 - [User Window](#)

- Management Company Window
- Forms Maintenance Window

18. Conclusion

Trialware Installation:

Refer to the [Installation Chapter](#) in this manual for instructions on how to install and run **Contract Collector/ Lease Collector**. If you have any trouble with the installation, please do not hesitate to [contact our Technical Support Department](#) for assistance. Both **Contract Collector** and **Lease Collector** share the same installation file. This means that you can try out one or both products before purchasing. Our **Enterprise Edition** combines both **Contract Collector** and **Lease Collector** into a single software package.

After installing and starting the system, you should see the **Contract Collector** [Main Menu](#) at the top of your computer screen which includes the following menus: [File](#), [Edit](#), [Client](#), [Portfolio](#), [Contract](#), [Payment](#), [Reports](#), [G/L](#), [Code](#), [System](#) and [Help](#). For **Lease Collector**, you should see the following menus: [File](#), [Edit](#), [Client](#), [Portfolio](#), [Property](#), [Lease](#), [Payment](#), [Reports](#), [G/L](#), [Code](#), [System](#) and [Help](#).

If you do not have experience using pull-down menus, toolbars, check boxes, radio buttons and the other features of a Windows ® graphical user interface, you will find it helpful to read through the [Operating Features](#) section before proceeding with the Demonstration. The [Operating Features Chapter](#) provides detailed descriptions of how to use all the features that make up the **Contract Collector/ Lease Collector** [user interface](#), including the [Main Toolbar](#), [Find Windows](#), [Drill-Down](#), [Pick Lists](#), and other important components of **Contract Collector/ Lease Collector**.

Warning: This Trialware version of **Contract Collector/ Lease Collector** contains sample data for clients, portfolio, contracts, etc. You can also enter your own data into the software to test **Contract Collector/ Lease Collector**. However, before entering any real data into the software, you will need to run the Clear All Data Process to remove the demo data from the system. After you are comfortable with the software and are ready to start entering your real data, follow the [Initial Setup Sequence](#) to set up your **Contract Collector/ Lease Collector** system.

Throughout this demonstration section, instructions will be given for using the mouse and/or the keyboard. This allows you to experiment with each method for data entry. In all cases, you may use the mouse and keyboard interchangeably, as none of the windows in **Contract Collector/ Lease Collector** require you to exclusively use the keyboard or mouse.

Client Window - Demonstration Chapter:

Client Window:1

Client ID: **001** Name: **CAPITAL FINANCE GROUP INC.** Sort Name: **CAPITAL FINANCE GROUP INC.** Balance: **[Blue Box]**

Contact: **JAMES SEGATE - MANAGER**

Details | **Portfolios** | **Ledger** | **UDFs** | **Images** | **Contact Notes**

Address / Phone

Address | **Phone**

Mailing Address

400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

Pay to Name / Address

CAPITAL FINANCE GROUP INC.
400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

IRS 1099s

Name: **CAPITAL FINANCE GROUP INC.**

DBA: **[Empty]**

Tax ID: **Employer Id. No.** **91-2988184**

Notes

The many [data entry windows](#) included in **Contract Collector/ Lease Collector** are your direct access to the data in the system. Each window is accessed from its appropriate menu. For example, the [Client Window/ Owner Window](#) (shown above) is found in the [Client Menu/ Owner Menu](#), together with all of the other functions relevant to clients.

Terminology Notice: Please be aware that the terminology used throughout the software is flexible and customizable. The term "client" can be replaced with the term "owner" throughout the software. As a result, the Client Window and the Client Menu may appear as "Owner Window" and "Owner Menu" instead. Please see the **Terminology Options** in the [Management Company Other Setup Tab](#) for setup information. For simplicity the remainder of this chapter will use the term "Client", if you have changed this terminology be aware that it may show as "Owner" in your software.

As you will see shortly, Clients can own one or more portfolios of loans (Contract Collector) or portfolios of properties (Lease Collector).

Windows are made up of labeled fields, such as the Client ID field in the upper left corner of the Client Window. Fields are where you enter and edit the data that makes up a record.

{#1} Choose "Client" from the [Main Menu](#) and select the first option on the menu, [Client Window](#).

After the [Client Window](#) appears, note that the Client ID field is highlighted. The highlighting indicates where data typed from the keyboard will appear.

{#2} Type **001** and then press [TAB]. The record for the client with the ID of **001**, **CAPITAL FINANCE GROUP INC.**, appears in the window. If you know the Client ID, this is one method of opening or selecting that particular record.

You may have also noticed that when you opened the [Client Window](#) many of the buttons on the [Main Toolbar](#) became enabled. The function of these toolbar buttons and other controls used in Contract Collector will be described as you work your way through this Demonstration Chapter.

Once a record is displayed, each of the fields in the window can be updated or edited quickly and easily.

{#3} Press [TAB] seven (7) times to highlight the Address Edit button and press ENTER. This will open the Address Window.

{#4} Press [TAB] once (1), this will highlight the Address Line 1 field. Press the [END] key to un-highlight the data in the field and put your cursor at the end of the Address Line 1 field. A blinking cursor appears after the last character in the field.

{#5} Press [BACKSPACE] four (4) times to delete the number 4500. Then type **5000** and press [TAB]. Save your changes by pressing the [Save](#) Toolbar button on the Address Window or on the [Main Toolbar](#). Then press the [OK] button on the Address Window to close the Address Window.

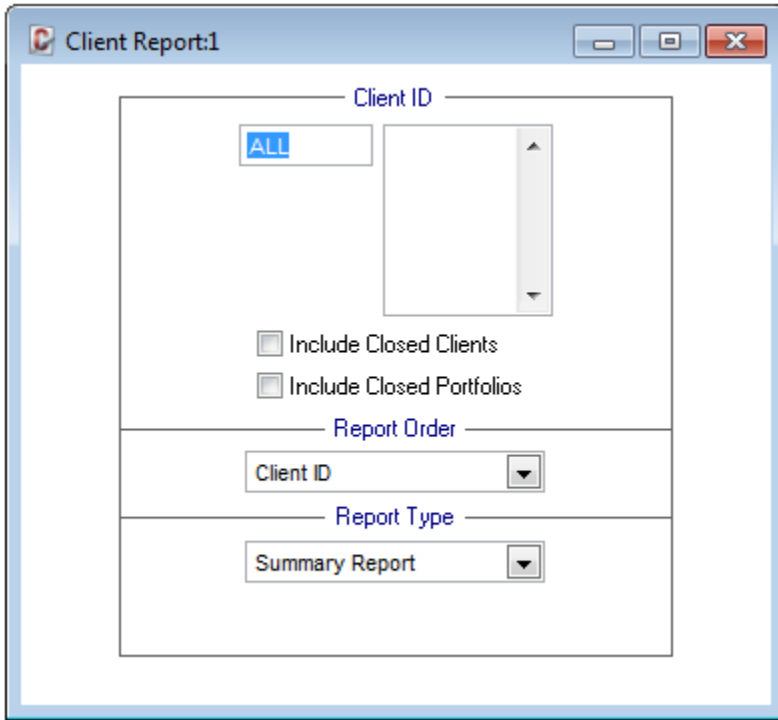
By using a mouse, you can move directly to a field or button without pressing [TAB]. Move your mouse and look for a cursor (shaped like either an I-beam or an arrow) moving across the window relative to the way you are moving the mouse on your desktop.

The cursor is shaped like an I-beam when it is positioned over a [text field](#) or [edit box](#). The cursor looks like an arrow when it is located anywhere else in the window. The I-beam is for editing text, while the arrow is for activating push-buttons and other controls in a window.

{#6} Using the mouse, place the arrow over the Phone Tab and click the left mouse button. This will open the Phone and E-mail information for the client. Now place the mouse over the first Phone Number listed in the Phone Grid ("325-6600"), notice that the mouse cursor will change from an arrow to an I-beam. Position the I-beam after the last character in the first phone number field and click the left mouse button to move the blinking keyboard cursor to this location. Backspace over the 6600 and type **7600** and then press [TAB]. Save your changes by pressing the [Save](#) Toolbar button on the [Main Toolbar](#).

{#7} Close the [Client Window](#) by pressing the [Close](#) Toolbar button on the [Main Toolbar](#) or the "X" in the upper right hand corner of the [Client Window](#).

Client Report - Demonstration Chapter:



As you will see in the [Client Report](#) you are about to run, there are four (4) clients in the sample data. Their Client IDs are 001, 002, 003 and 004. Please review the [Reporting Features](#) section in the [Operating Features](#) chapter for more information on printing and previewing reports.

{#1} Choose "Client" from the [Main Menu](#). The second option on the menu is the "Client - Reports" Submenu, click on this submenu and then select [Client Report](#).

In the [report window](#) that appears, note that the defaults provided are Client ID: **ALL**, Report Order: **Client ID**, and Report Type: **Summary Report**. *{#2}* Without making any changes to the report criteria, press the [Preview](#) toolbar button on the [Main Toolbar](#). This will open a preview of the report to the monitor. After reviewing the report, close the report with the [Close](#) toolbar button on the [Print Preview Toolbar](#).

{#3} Using the Report Type drop-down list, change the report from the Summary Report to the **Detail Report**. Press the [Preview](#) Toolbar button on the [Main Toolbar](#) again. Notice that the report now contains additional columns that were not included on the summary version of the report.

{#4} Close the [Client Report](#) by pressing the [ESC] key on the keyboard, the [Close](#) Toolbar button on the [Main Toolbar](#) or the "X" in the upper right hand corner of the [Client Report](#).

Portfolio Window - Demonstration Chapter:

Portfolio Window:1

Portfolio ID Portfolio Name Type

Details | G/L Info | Client Info | Contract Info | UDFs | Images | Calendar Notes | Contract Defaults

Address / Phone | Portfolio Groups | Tax Info

Address | Phone | Direct Deposit Box

Mailing Address

400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

1 of 1

Portfolio Groups

Group	Description

Tax Info

Tax Type
Tax ID
Credit Burea ☒ Report to C
Minimum Ba
Min. Balance

Late Fee Policy

Code Late Fee

Only Charge Late Fee if:

☒ over \$ is owed
☐ a full payment is owed

Notes: JAMES SEGATE - MANAGER

{#1} Choose "Portfolio" from the [Main Menu](#) and select the first option on the menu, [Portfolio Window](#).

Terminology Notice: Please be aware that the terminology used throughout the software is flexible and customizable. The term "portfolio" can be replaced with the term "property" throughout the software. As a result, the Portfolio Window and the Portfolio Menu may appear as "Property Window" and "Property Menu" instead. Please see the **Terminology Options** in the [Management Company Other Setup Tab](#) for setup information. For simplicity the remainder of this chapter will use the term "Portfolio", if you have changed this terminology be aware that it may show as "Property" in your software.

This data entry window is where you add, edit and query portfolios. Each portfolio can have one or more bank account associated with it for depositing contract/ loan payments. Each portfolio is also assigned to (or owned by) one or more client(s).

When any data entry window is first opened, the last record (as sorted by the ID field) will be the record that is displayed in the window. If you know the ID of the record that you would like to view, you can type in that ID and press [TAB] or [ENTER] to open and view that record. If you do not know the ID, then you can use the scroll buttons: [First](#), [Previous](#), [Next](#) and [Last](#) to change the records being displayed or use the [Find](#) feature to locate the record you are looking for.

{#2} Using the [First](#) Toolbar button on the [Main Toolbar](#), change record being displayed in the Portfolio Window to the first record: **001 - Capital Finance Group Inc.**

{#3} With the cursor in the Portfolio ID field, press the [Find](#) Toolbar button on the [Main Toolbar](#), the [F2] Function Key, the [CTRL]+[F] Keyboard Shortcut, or the Right Mouse Click (Designated Mouse Click). Any of these will open the Portfolio Find window.

{#4} Press the [TAB] key once (or use the mouse), to go to the Name field in the Portfolio Find. On the keyboard, type the letter "P" (upper or lower case). If the Incremental Search option is turned on (checked) in the lower left corner of the Find window, then as soon as the letter "P" is typed the list of options in the find grid will be updated to just those records that meet this search criteria. In this case, there is only one record: **002 - Pacific Capital Ventures**. Press the [OK] button at the bottom of the Portfolio Find window to open this record in the Portfolio Window.

{#5} Click on the Client Info Tab of the Portfolio Window. Note that this company has one owner, client 002. Click on the Contract Info Tab, note that the Portfolio has 3 contracts assigned to it.

{#6} Right mouse click anywhere within the grey area of the Portfolio Window (not on a field), this will open the [Right-Click Shortcut Menu](#), click on the [Close](#) shortcut menu item to close the Portfolio Window.

Contract Window - Demonstration Chapter:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage
Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: [Red Box]
Past Due: [Red Box]
Next Pay: [Red Box]
Amount: [Red Box]
Due Date/#: 09/0
Last Pay: [Red Box]
Amount: [Red Box]
Date Paid/#: 08/1

Name(s)	Tax ID	Tax Type	Birthday	Order	Notes
ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE
Description: Real Estate Mortgage
Maturity Date: 03/01/2019

Details | **Names** | **Payment / Interest** | **Other Setup** | **Escrow** | **Ledger** | **UDFs** | **Images** | **Contact Log** | **Payoff Quote** | **Cre**

Address / Phone

Address | **Phone**

Mailing Address
491 NE 15TH ST.
BELLEVUE WA 98004

1 of 1

Contract Summary

	Beginning/ Earned	Paid	Adjustments	B
Principal	21,350.00	3,264.87	800.00	
Interest	4,635.05	4,635.05	0.00	
Fees	125.00	125.00	0.00	
Totals	26,110.05	8,024.92	800.00	

Accrued Interest
Current Balance

Escrow Code	Escrow Description	B
E1	Escrow #1 Reserve	
E2	Escrow #2 Reserve	

Escrow Balance
Per Diem
Interest Rate

Notes: 2ND MORTGAGE. 1ST MORTGAGE SEATTLE FIRST BANK

High: I called Ernie about delinquent payment. He said the check was mailed yesterday.

Choose "Contract" from the [Main Menu](#) and select the [Contract Window](#).

The [Contract Window](#) is where you enter, edit and view information for each contract or loan. This data entry window displays all the essential information about the contract, such as the portfolio, borrower name, contact information, balances, contract status and contract type. For a step-by-step guide on entering a new or existing contracts, please see the sections on [Entering New Contracts](#) or [Entering Existing Contracts](#) in the [Procedures Chapter](#).

Contract Find:

Contract Collector offers very powerful [Find Windows](#) that allow you to search for records according to multiple search criteria. Name searches can be restricted to exact matches, or you can widen a search to include names with similar spellings and even common nicknames. This allows you to search by first name, last name, nickname, or even different spellings of the name (if you are not sure how the name is spelled, example: "Peterson" vs "Petersen").

In the Contract ID field, press the [F2] Function Key to open the Contract Find window. Change the Search mode from "Exact" to "Like". Notice that the Incremental Search option is automatically turned off (unchecked) in the lower left corner of the find window. Now type "BRADFERD" (yes, that is Bradferd with an "e") in the Name field and then press the [TAB] key on the keyboard. Pressing the tab key will execute the search if Incremental Search is off. Note that there are two results both with the same Contract ID: **Jeffrey Bradford** and **Kate Bradford** (note that "Bradford" is spelled with an "o"). Press the [OK] button at the bottom of the find window to open this record: **10004**

in the Contract Window. Using the "Like" Search mode is also a great way of searching for a record when only the last name is known.

Adding a Phone Number:

Contract Collector can store an unlimited number of phone numbers, e-mail addresses and contact information for each contract or loan. In the Contract Window for Contract ID: **10004 - Jeffrey Bradford**, click on the Phone Tab in the Address/ Phone section. Next, click on the last phone number listed in the phone grid (you can click on either the last Description or on the last Phone Number - either column will work). Then, press the [DOWN-ARROW] key on the keyboard. This will add a new line to the phone grid. Type in a Description of "CELL" and then press [TAB] and type in a Phone Number of "864-5555". You can also use the [F2] Phone Description Find to select the Description from a predefined list of options. Press the [F2] [Function Key](#) while in the Description column.

Contract Notes:

You can enter an unlimited amount of notes for a contract using the Notes field. You can use this field to enter any notes or comments regarding this contract or loan.

Contact Log:

Each time you have contact a borrower, whether in person or on the phone, you should record the contact. The contact history for each individual contract or loan can be viewed using the Contact Log Tab.

Click on the Contact Log Tab to open the contact log. Note that there are two entries for this contract, both are two payoff quotes requests. Using the mouse, click on the last one listed, and then use the [DOWN-ARROW] on the keyboard to add a new contact entry. Pressing the [DOWN-ARROW] will open the Contact/ Task Manager Log for Contract ID: 10004. By default this window will open to the current date, select the date that you want to create a new contact entry for (or accept today's date), and type in any notes regarding the contact that you had with the contract or loan. Press the Save button and then the Exit button, to save your new contact entry and close the Contact/ Task Manager. You can also access this same Contact/ Task Manager by selecting the [Record Specific Calendar](#) button on the [Main Toolbar](#).

Payment Interest Setup:

An important tab of the Contract Window is the Payment/ Interest Tab. This is where all the information concerning the payment schedule and interest calculation setup is entered. Click on the Payment Interest Tab. As you can see by viewing these details, the Bradfords have a 260 month contract with monthly payments. The interest is setup as fixed interest, compounded based on a 360 day year. The interest rate of 12.75% is not based on a table and can be changed manually.

Late Fees:

Each contract must have certain maintenance information set up for it, such as late fees, invoicing, coupons and collector information. This information is set up and maintained in the Other Setup Tab. Click on the Other Setup Tab. This tab contains information for late fees, collection fees, invoices/coupons, same as cash days (if applicable) and collector information.

Payoff Quotes:

If a borrower decides to pay off a contract earlier than the scheduled term, you can use the Payoff Quote Tab to precisely calculate the amount due according to the borrower's chosen payoff date. Click on the Payoff Quote Tab and enter a future payoff date in the Payoff Quote Date field. Based on this date, the system will calculate the necessary payoff amount. Check the Include Escrows in Payoff checkbox to include the amount of money held in escrow in the payoff. This escrow balance will be refunded as part of the payoff, if this option is selected. When you check or uncheck this box, the system will recalculate the payoff accordingly. Save the payoff by pressing the save button in the Payoff Quote Records control panel. (Note that this payoff information is added to the Payoff Quote History.)

Ledger Information:

You can also view and edit the ledger information from the Contract Window by using the Ledger Tab. Click on the Ledger Tab. Changing the Ledger Display to All Entries, Open Entries, Payment History or Escrow Payout will

change the information displayed in the ledger grid. Press the Edit Ledger button below the grid to Add a Charge or Adjust a Charge. You can also print the displayed entries by selecting a Report ID of "LEDGER" and pressing the [Preview](#) or [Print](#) toolbar buttons from the [Main Toolbar](#).

Contract Report - Demonstration Chapter:

Contract Report:1

Portfolio ID: All Contracts for Portfolio

Contract Type: Specific Contract Types

ALL

Page Break Per Portfolio

Date Range: (None)

Beginning: 12/01/2011

Ending: 12/31/2011

Balances As Of: 12/31/9999

Include: Paid Off Contracts

Report Order: Contract ID

Report Type: Summary Report

{#1} Choose "Contract" from the [Main Menu](#). The second option on the menu is the "Contract - Reports" Submenu, click on this submenu and then select Contract Report. The Contract Report provides a general listing of the contracts on file for each portfolio and their individual settings, including their current payment amount, interest rate, term, contract type, etc.

Report Date Range:

The following exercise will demonstrate how the [Date Range](#) feature is used to specify date sensitive criteria for reports. The Date Range control is found on many [report windows](#). On some reports, including the Contract Inventory Report this date range control is also accompanied by a [Date Range Selection](#) control. The date range selection control is used to designate the criteria that the date range applies to. Typically this date range will default to the current month (first day of the current month to the last day of the current month), however, this option can be specified on a per user basis in User Preferences.

The initial default of the Contract Report does not use a date range. The Date Range Selection option is set to "(None)" and the Beginning and Ending dates as disabled. {#2} Without making any changes to the report criteria, press the [Preview](#) toolbar button on the [Main Toolbar](#) to preview the Contract Report. Note the begin date for each of the contracts listed on the report. The majority of the contracts listed on the report began last year (2009), one contract began two years ago (#10001: 3/2/2008), and one began this year (#C303: 1/2/2010).†

{#3} Now change the Date Range Selection from "(None)" to "Begin Date" and set the Date Range to last year. Set the Beginning date to January 1st (01/01/2009) and the Ending date to December 31st (12/31/2009). Preview or print the report again and note that the two contracts (#10001 and #C303) with a begin date outside this specified date range have been excluded from the report. Change the Ending date to March 31st of last year (03/31/2009), note that there are only 3 contracts that began in the first quarter last year.

{#4} Next change the Date Range Selection back to "(None)" and also change the Report Type from "Summary Report" to "Detail Report". Press the [Preview](#) toolbar button on the [Main Toolbar](#), the detail version of the report will contain additional information about each contract that was not on the summary version of the report, including a Last Payment Date. You should note that these contracts all made their last payment in June or September of the current year.

{#5} Now change the Date Range Selection from "(None)" to "Last Payment Date" and set the Date Range to June of

the current year. Set the Beginning date to June 1st (06/01/2010) and the Ending date to June 30th (06/30/2010). Once again, preview or print the report and note that this selection criteria has determined which records are included on the report. Those that do not meet this criteria have been excluded from the report.

Note that the Date Range Selection includes date ranges options for: Begin Date, Next Payment Date, Last Payment Date, Next Contact Date, and SAC (same-as-cash) Payoff Date.

† Date values may vary depending on current calendar year and the demo data in the software. The dates and years above are provided for clarity, and may be outdated depending on the publication date of this manual. Please adjust the dates and years as necessary to correspond with the demo data you are using.

Contract Balance Report - Demonstration Chapter:

Contract Balance Report:1

Portfolio ID: All Contracts for Portfolio

Contract Type: Specific Contract Types

ALL

ALL

☐ Page Break Per Portfolio

Date Range: (None)

Beginning: 12/01/2011

Ending: 12/31/2011

Balances As Of: 12/01/2011

Include: ☐ Paid Off Contracts

Report Order: Contract ID

Report Type: Summary Report

{#1} Choose "Contract" from the [Main Menu](#). The second option on the menu is the "Contract - Reports" Submenu, click on this submenu and then select [Contract Balance Report](#). Note that this report is also available from the [Reports](#) menu item of the [Main Menu](#). The Contract Balance Report displays the current balances for all of your contracts, or their balances as of a specified date.

Report Pick Lists:

The following exercise will demonstrate how [Pick Lists](#) are used to specify the report criteria and limit the report to a specified subset of data. Specifically, the Portfolio Pick List, Contract Pick List, and Contract Type Pick List (which are available on many of the reports throughout Contract Collector) allow you to select exactly what data you want printed on the report. By doing so, you can generate a report for just certain contract types, just specific portfolios, or even just select contract ids.

{#2} Without making any changes to the report criteria, press the [Preview](#) toolbar button on the [Main Toolbar](#) to preview the Contract Balance Report. Note that there are contracts listed for 3 different portfolios: 001, 002, and 003. After reviewing the report, close the report with the [Close](#) toolbar button on the [Print Preview Toolbar](#).

{#3} In the Contract Balance Report window, press the [TAB] key once to move the cursor to the Portfolio Pick List. The word "ALL" will be selected, type in "001" and then press [TAB]. The id "001" will be added to the Portfolio Pick List. Also type in "002" to this pick list and press [TAB] again. Note that "002" is added to the pick list below "001". Once again, preview the report with the [Preview](#) toolbar button on the [Main Toolbar](#). Note that only the contracts for portfolio "001" and "002" are listed on the report. Close the preview.

{#4} Now using the [Pick List Selection](#) drop-down list, change the report from "All Contracts for Portfolio" to "Specific Contracts". Note that the caption above changes from "Portfolio ID" to "Contract ID", this also changes the pick list below to the Contract Pick List. In the Contract ID field immediately below the drop-down list, where you see the word "ALL", use the Right-click [Mouse Shortcut](#) to open the Contract Selection window. Click on two or three of the contracts and press [OK]. The Contract Pick List will be populated with the contract ids that you selected. Preview the report again and note that only the specific contracts you requested are included on the report. When you are done, close the report.

{#5} Back in the Contract Balance Report window, type in the word "ALL" in the Contract ID field and press [TAB]. Note that this will clear out the list of selected contract ids. Next, click in the Contract Type Pick List. Press the [F2]

Function Key on the keyboard to open the Contract Type Selection window, and click on "**REM**" in the list, and press [OK]. Note that "**REM**" is added to the Contract Type Pick List. Preview the report. Note that now only contracts with a Contract Type of "**REM**" are included on the report.

Contract Inventory Report - Demonstration Chapter:

Contract Inventory Report:1

Portfolio ID

All Contracts by Portfolio

ALL

☐ Page Break Per Portfolio

☐ Base Figures on Ownership %

Date Range

(None)

Beginning 12/01/2011

Ending 12/31/2011

☐ Balances As Of

12/31/9999

Contract Type

Specific Contract Types

ALL

☐ Paid Off Contracts

Report Order

Contract ID

Report Type

Summary Report

{#1} Choose "Contract" from the [Main Menu](#). The second option on the menu is the "Contract - Reports" Submenu, click on this submenu and then select [Contract Inventory Report](#). Note that this report is also available from the [Reports](#) menu item of the [Main Menu](#). The Contract Inventory Report is designed to provide a listing of the active contracts (ones that have not been paid off) in inventory.

Report Order:

The [Report Order](#) feature, available on most [report windows](#), can be used to specify the output order of the records included on the report. Unlike many of the options available on report windows, the Report Order option does not specify *which* records will appear on the report, but instead *how* those records will be displayed. The available Report Order options will vary from report to report.

The initial default of the Contract Inventory Report specifies a report order by "Contract ID". {#2} Without making any changes to the report criteria, press the [Preview](#) toolbar button on the [Main Toolbar](#) to preview the Contract Inventory Report sorted by their Contract ID.

The Report Order options available for the Contract Inventory Report include: Contract ID, Contract Sort Name, and Contract Type. {#3} Change the Report Order from "Contract ID" to "Contract Sort Name" and then preview or print the report again. You will notice that all of the same records are included on the report, but they are now in a different order.

Payment Entry Window - Demonstration Chapter:

Payment Entry Window:1													
Contract ID		10001		<div style="text-align: right;">Payment Information</div>									
Name(s)		ERNIE JOHNSON BETTY JOHNSON		Batch No		2		Receipt #		177			
Portfolio ID		001		CAPITAL FINANCE GROUP INC.		Date		08/16/2011		Payment		313.14	
Tuesday, August 16, 2011													
<div> Payment Ledger Summary Contact Notes </div>													
<div style="display: flex; justify-content: space-between;"> <div> <div>Payment Date</div> <div>08/16/2011</div> </div> <div> <div>Application</div> <div>Future Payments</div> </div> </div>													
<div>Payment Amount</div> <div>313.14</div>				<div>Payment Method</div> <div></div>				<div>Principal/ Interest Paid</div> <div></div>					
<div>Check No</div> <div></div>								<div>Escrow Paid</div> <div></div>					
<div>Bank Routing No</div> <div></div>				<div>Unapplied</div> <div>0.00</div>				<div>Auto Disburse</div> <div>Fees Paid</div> <div></div>					
								<div>Edit Disburse</div> <div>Total Paid</div> <div></div>					
Journal ID	Payment No.	Code	Description	Due Date	Amount Due	Amount Paid	Interest Paid	Principal	Escrow	Fees	Total		
267	29	PMT	Payment - Regular	08/01/2011	282.14	282.14	157.38						
268	29	E1	Escrow #1 Reserve	08/01/2011	12.50	12.50	0.00						
269	29	E2	Escrow #2 Reserve	08/01/2011	18.50	18.50	0.00						
High					I called Ernie about delinquent payment. He said the cl		Totals		313.14		157.38		
<div style="display: flex; justify-content: space-between;"> <div> <div>Balances</div> <div> <div>Principal</div> <div>18,885.13</div> </div> <div> <div>Unpaid Interest</div> <div>0.00</div> </div> <div> <div>Unpaid Fees</div> <div>0.00</div> </div> <div> <div>Accrued Interest</div> <div>236.72</div> </div> <div> <div>Prepayment Penalty</div> <div>0.00</div> </div> <div> <div>Current Balance</div> <div>19,121.85</div> </div> </div> <div> <div>Last Payment</div> <div> <div>Date: 08/10/2011</div> <div>Number: 28</div> </div> <div> <div>Collection Fee</div> <div> <div>Amount: \$6.26</div> <div>Percent: 2.000%</div> </div> </div> </div> <div> <div>Next Payment</div> <div> <div>Date: 09/01/2011</div> <div>Amount: \$313.14</div> </div> <div> <div>Print Receipt</div> <div> <div>Report ID</div> <div>RECEIPT4</div> </div> </div> </div> <div> <div>Total Past Due</div> <div>313.14</div> </div> <div> <div>Collector ID</div> <div>002 - Mike Adam</div> </div> </div>													

Just like every data entry window, report or process in Contract Collector, the [Payment Entry Window](#) can be opened from the [Main Menu](#). The Payment Entry Window is available from the [Payment Menu](#) item. However, the Payment Entry Window can also be opened from [Data Entry Screens Toolbar](#) and also the [Right-Click Shortcut Menu](#) of the [Contract Window](#). The Payment Entry Window is the [data entry window](#) where contract/ loan payments are entered.

{#1} To begin, open the Payment Entry Window by selecting the Payment Entry Window menu option from the Payment Menu. Notice that unlike most data entry windows, the Payment Entry Window will open to a new entry. This expedites the process of entering a new payment. Similarly, the Save & New button is also frequently used with this screen to expedite data entry.

Once the Payment Entry Window is open and ready for a new payment, enter the Contract ID for the new payment. If you know the Contract ID, simply type in the ID and press [TAB]. However, if the Contract ID is not known, like most ID Fields, you can press the [F2] Function Key or the Right-Click Mouse Shortcut to open the Contract Find Window to assist in locating the appropriate contract/ loan record for the payment. {#2} Type in the Contract ID: "10002" and press [TAB] twice. This will initiate a payment for "Kevin Adams".

The Payment Date will always default to the current date. If the payment was received on a earlier date, edit the date as necessary. **{#3}** Accept the default date by pressing the [TAB] key once.

The Payment Amount will default to either their past due amount or their next regular payment amount. Edit this amount, if necessary, to the amount that they paid. **{#4}** Again, accept the default amount by pressing the [TAB] key once.

Enter the Check Number, money order number, or cashier's check number for their payment. If no check number is entered, a cash payment is assumed. You may also enter "CASH" in the check number field to clearly indicate cash payments. **{#5}** Enter a check number of "1234" and press [TAB].

The Bank Routing Number, like the Check Number is optional. However, for tracking and record keeping purposes it is good idea to fill in this information, if it is available. **{#6}** Enter a routing number of "987654321" and press [TAB].

{#7} Note the Batch Number and Receipt Number in the upper right corner of the window (you will need to know the batch number for the Payment Audit Report). Every payment will be assigned a unique sequential receipt number, and each deposit taken to the bank will have a unique sequential batch number. Use the Close Batch Process or the Bank Deposit Slip Process to close the current batch and establish a new batch number for the next deposit. Before saving the payment, also note that the payment grid will display each payment number and the amount being applied to both principal and to interest.

{#8} Press the [Save](#) button on the window or on the [Main Toolbar](#) to save the payment entry. (Once again, typically multiple payments will be entered at the same time, so it will often be expeditious to use the [Save & New](#) button instead of the [Save](#) button.)

This example demonstrates a straight-forward, quick and easy, payment entry. Quite often there will be situations where applying a payment is more complicated. The Payment Entry Window in Contract Collector is incredibly powerful and flexible. There are quite a few options and features that allow you to apply the payment exactly the way you need it to apply. There are four payment application options: Future Payments, Principal Reduction, Principal Only, and Payoff. You can also specify the application order default for principal/ interest, escrow and fees. Therefore, if your business collects escrow amounts first, then fees and then principal/ interest this can be specified so that all payments are collected in this particular order. However, it still may be necessary to revise this on special occasions or control the exact amounts that apply to escrow, fees and/or principal/ interest. The "Edit Disbursement" option of the Payment Entry Window provides this precise control. So regardless of whether you need to apply the entire payment to principal, or if you need to apply a certain amount to late fees, the Payment Entry Window can do it.

Multitasking in Contract Collector:

One of the many great features of Contract Collector is its multitasking capabilities. Interruptions are common throughout the typical business day. Incoming phone calls, e-mails, or even an in-person visit from one of your clients or borrowers may interrupt whatever current task(s) you are working on, making it necessary for you to open another window in Contract Collector to get the information that they require or to receive a payment and print a receipt. Contract Collector supports a number of multitasking features that facilitate acquiring this information in a timely fashion without losing whatever you were working on previously. Some of these multitasking features includes: multiple open windows, [drill-down](#), [shortcut menus](#), and the [Window Menu](#).

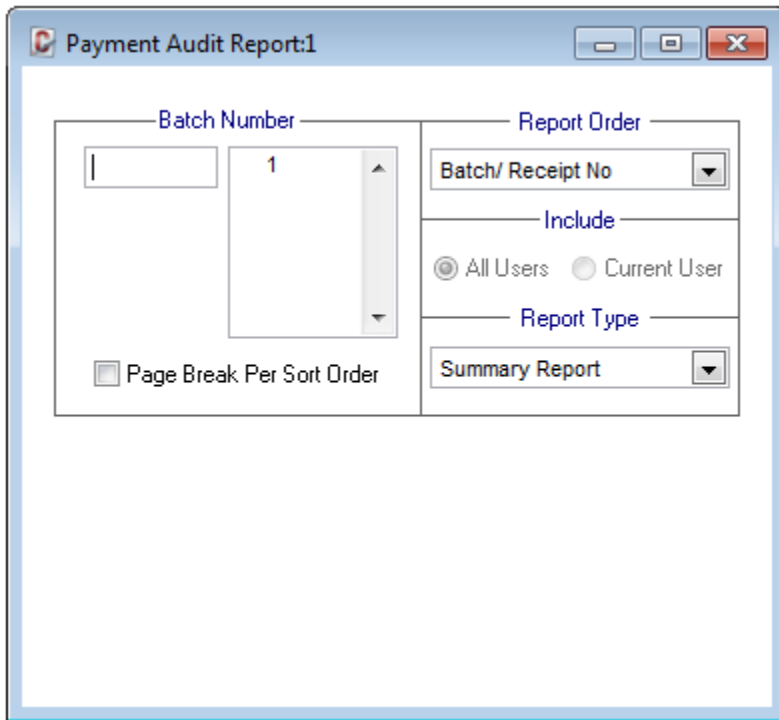
Contract Collector allows you to have virtually an unlimited number of windows open at the same time. One technique that can be used to access additional information from another window within Contract Collector is the [drill-down](#) feature. Drill-down is available from just about any [ID Field](#). For example, if you need additional information about the contract that you are currently entering a payment for (or just saved a payment for), using the drill-down feature will save time in accessing this information.

{#9} Double-click on the Contract ID in the upper left corner of the Payment Entry Window. This will drill-down to the [Contract Window](#) and automatically open the window to Contract ID "10002". Then right-click in the blank area (grey area) of the Contract Window to access the [Right-Click Shortcut Menu](#) and select the Payment Entry Window option. This will open another Payment Entry Window (notice that the caption of the window is "Payment Entry Window:2") to a new payment entry for Contract ID: "10002". The [Window Menu](#) provides a great tool for managing all of your open windows, as well as providing a means of returning to any open window and resuming the task(s) you

were working on before being interrupted.

{#10} Close both Payment Entry Windows. When closing Payment Entry Window:2, it will ask you if you want to save your changes (since this payment has not yet been saved), answer "no" to close the window without saving the payment. Leave the Contract Window open to record "10002".

Payment Audit Report - Demonstration Chapter:



The screenshot shows a window titled "Payment Audit Report:1". It contains the following controls:

- Batch Number:** A text box containing the number "1".
- Page Break Per Sort Order:** A checkbox that is currently unchecked.
- Report Order:** A section containing:
 - Batch/ Receipt No:** A dropdown menu.
 - Include:** Two radio buttons, "All Users" (which is selected) and "Current User".
 - Report Type:** A dropdown menu set to "Summary Report".

{#1} Open the Payment Audit Report from the [Payment Menu](#). The Payment Audit Report is used to verify payment entries. Notice that when the Payment Audit Report opens the Batch Number is automatically populated with the current batch number/ batch id. This will be the same batch number that you just save a payment to (see step #8 in the previous Demonstration Chapter topic: [Payment Entry Window](#)).

{#2} [Preview](#) the report. Notice that the report will list all of the payments that have been received in the current batch or deposit, including the payment you just entered. Each payment will be listed by their respective receipt number, display the name of the borrower (payer), and the amount of the payment. A grand total at the end of the report will summarize the total payments received to-date for the batch.

This audit report can also be generated for any previous batch or deposit as well.

Several other methods of verifying payments entered in the [Payment Entry Window](#), include: the Bank Deposit Slip, the Statement of Payments Report/ Notice, the [Payment Summary Report](#), and the [Payment History Report](#).

{#3} [Close](#) the Payment Audit Report.

Statement of Payments Notice - Demonstration Chapter:

The screenshot shows a software window titled "Statement of Payments Notice:1". It features a "Contract ID" dropdown menu set to "Specific Contracts" and a text input field containing "10001". To the right, the "Contract Type" is set to "ALL". Below these, the "Statement Order" is set to "Contract ID". The "Date Range" section includes "Beginning" and "Ending" date fields, both set to 08/01/2011 and 08/31/2011. The "Statement Type" section has an unchecked "Summary By Receipt No." checkbox and a dropdown menu set to "Notice/ Letter Form". Finally, the "Report ID" is set to "STANDARD".

{#1} Return to record "10001" in the Contract Window. If you left the Contract Window open, you should be able to easily return to this screen via the [Window Menu](#) or by clicking on the open Contract Window. (It may already be selected by default, if it is the only window left open.) If necessary, re-open the Contract Window to Contract ID "10001" via the [Contract Menu](#).

{#2} Right-click in the grey area of the window to activate the [Right-Click Shortcut Menu](#). Select the Statement of Payments Notice option from the shortcut menu. The Statement of Payments provides a list of payments made in a given period (date range). These payments will be broken down to show how much of the payment applied to principal, interest, fees and/ or escrow. It will also display a running balance of the new principal amount. This report is designed to provide a history of payments to the borrower.

Notice that when the Statement of Payments Notice is opened from the Right-Click Shortcut Menu, the Pick List Selection will indicate "Specific Contracts" and the Contract Pick List will be automatically populated with the Contract ID from the Contract Window. This expedites running this report/ notice for one particular contract.

{#3} Be sure the [Report ID](#) in the lower right corner has been populated. If it is still blank, select the Report ID of "STANDARD" and also check the "Summary By Receipt No." checkbox. By default, the Date Range will display the current month, for now do not change these date values. [Preview](#) the report. You note that the payment (designated by the receipt number) that you entered and saved earlier is included on this report along with how that payment was applied to principal and to interest.

{#4} Next change the Beginning Date for the Date Range to January 1st, 2000 (01/01/2000), and leave the Ending Date unchanged. [Preview](#) the report again. Now notice that this report contains every payment that has been made by this contract all the way back to Payment #1, how each payment applied to principal, interest, fees and escrow, and the running balance of the new principal amount.

{#5} With your cursor in the Beginning Date field of the Date Range, press the [=] button on the keyboard and then the [m] key (lower case "M"). These two [Date Keyboard Shortcuts](#) will change the date back to the first day of the current month. Also change the Pick List Selection from "Specific Contracts" to "All Contracts for Portfolio". This will change the Pick List from the Contract Pick List to the Portfolio Pick List, and the Portfolio Pick List will default to "ALL" portfolios. Now [preview](#) the report a third time. Now this report/ notice will print once for every contract that has made a payment in the designated period, each contract will print on a separate page and include all of the

payments that contract made during that date range.

{#6} Once you are finished experimenting with the Date Range on the Statement of Payment Notice, [close](#) both the Statement of Payments Notice and the Contract Window.

Payment History Report - Demonstration Chapter:

The screenshot shows a software window titled "Payment History Report:1". It contains several configuration options for generating a report:

- Portfolio ID:** A dropdown menu set to "All Contracts by Portfolio". Below it is a text box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types". Below it is a text box containing "ALL".
- Date Range:** Two text boxes labeled "Beginning" and "Ending" with dates "12/01/2011" and "12/31/2011" respectively.
- Page Break Per Portfolio:** A checkbox that is currently unchecked.
- Report Order:** A dropdown menu set to "Payment Date".
- Report Type:** A dropdown menu set to "Summary Report". Above it is a checkbox labeled "Summary By Receipt No." which is unchecked.

{#1} Open the Payment History Report from the Reports Menu. This report provides a historical record of payments for all contracts in the system. It can be printed for all contracts by portfolio, client or by date. This report is often used to provide a record to clients of payments received for their contracts in a certain period.

{#2} Experiment changing the various options on this report, including the Date Range, the Pick List Selection option, the page break checkbox, the "Summary By Receipt No." checkbox, and the Report Type: "Summary Report" vs "Detail Report". Compare the results and note how each option affects the contents of the report.

{#3} Close the Payment History Report.

Projected Cash Flow Report - Demonstration Chapter:

The screenshot shows a software window titled "Projected Cash Flow Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu with "All Contracts by Portfolio" selected, and a text box with "ALL".
- Contract Type:** A text box with "ALL" and an empty list box below it.
- Page Break Per Portfolio:** An unchecked checkbox.
- Base Figures on Ownership %:** An unchecked checkbox.
- Beginning Period:** A dropdown menu with "August 2011" selected.
- Date Range:** Two text boxes: "Beginning" with "08/01/2011" and "Ending" with "08/31/2011".
- Report Order:** A dropdown menu with "Contract ID" selected.
- Cash Flow Type:** A dropdown menu with "Principal/ Interest Cash Flow" selected.
- Report Type:** A dropdown menu with "3 Year Analysis" selected.

{#1} Open the [Projected Cash Flow Report](#) from the [Reports Menu](#). The Projected Cash Flow Report computes future cash flow based on the payment schedules of the contracts in the system. It breaks down the projected cash on a contract by contract basis, at either the company or client level.

{#2} Accept the default of "All Contracts by Portfolio" for "ALL" portfolios. The Beginning Period will default to the current month and year and the Report Type in the lower right corner will default to "3 Year Analysis". Accept both of these defaults and [preview](#) the report.

{#3} Next change the Report Type from "3 Year Analysis" to "9 Month Analysis" and preview the report. Note the differences in the report compared to the 3 year analysis. Also note that you can run the report based on a Report Type of "Date Range" that will allow you to specify a date range. You can also run the report for both principal and interest cash flow, just interest cash flow or just principal cash flow by selecting the appropriate choice under the Cash Flow Type option.

{#4} [Close](#) the Projected Cash Flow Report.

Delinquent Payment Report - Demonstration Chapter:

The screenshot shows a window titled "Delinquent Payment Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu set to "Specific Portfolios" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Options:** Two checkboxes, "Page Break Per Portfolio" and "Include Closed Portfolios", both of which are unchecked.
- Include:** Two checkboxes, "Code Summary" (checked) and "Grand Total" (unchecked).
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Collection Report".
- Options (continued):** Four input fields: "Min Days Past Due" (0), "Max Days Past Due" (9999), "Lowest Amount" (0.00), and "Max Payment No" (0).

The [Delinquent Payment Report](#) compiles a list of the contracts that are delinquent in their payment schedules. This report is designed to be an internal audit report and can be run as a Collection Report, which gives a detailed listing of the debt (past due charges), or as an Aged Delinquent Report, which details the periodic aging of the overdue payments.

{#1} Open the Delinquent Payment Report from the [Reports Menu](#).

{#2} Accept the default Report Type of "Collection Report" and [preview](#) the report without making any changes to the default settings. Note that a complete list of overdue charges will be listed for each contract.

{#3} Next change the Report Type from "Collection Report" to "Aged Delinquent Report" and preview the report again. This will display a report listing all contracts that are delinquent, with a schedule showing the aging of the overdue payments.

{#4} [Close](#) the Delinquent Payment Report.

Delinquent Payment Notice - Demonstration Chapter:

The [Delinquent Payment Notice](#) is similar to the [Delinquent Payment Report](#), however like most notices, the delinquent notice is designed as a letter to be sent to the borrower. A Delinquent Payment Notice will be generated for each contract with past due charges. Like all of the notices and letters in the system, the terminology on this notice can be customized to suit your business requirements. You can also maintain several versions of this delinquent notice. For example, you may have a "polite reminder" delinquent notice for borrowers who may have forgotten their first payment and are only slightly overdue, and a "harsh/ demanding" delinquent notice for borrowers who are consistently overdue and/ or are way behind on their payments.

{#1} Open the Delinquent Payment Notice from the [Reports Menu](#). (Note that the Delinquent Payment Notice is also available from the Contract - Notices Submenu.)

{#2} In the lower right corner, select the Report ID of "Deli1" and [preview](#) the notice. Notice that this letter/ notice contains a detail breakdown of all of the past due charges that are outstanding for each contract individually.

{#3} Next change the Report ID to "Deli2" and preview the notice again. Now notice that this letter only shows a total balance due for each contract instead of the itemized charges.

{#4} Finally, change the Report ID to "Deli_w" and preview the notice. This will open a Microsoft Word version of the letter, similar to the detail notice "Deli1". (Important Note: If your computer does not have the Microsoft Visual FoxPro ODBC drivers installed, you may not be able to print or preview the Word Mail Merge letters, including "Deli_w".)

{#5} [Close](#) the Delinquent Payment Notice.

Chart of Accounts Window - Demonstration Chapter:

Chart of Accounts Window:1

Portfolio ID: 001 CAPITAL FINANCE GROUP INC.

Account ID: 1100 CASH IN BANK

Category: [Dropdown]

G/L Type: ☒ Debit ☐ Credit Type: Asset

☐ Include in 1099 Processing

Fiscal Mo	Fiscal Yr	Month	Year	Opening Balance	Debits	Credits	Closing Balance	Budget
12	2012	12	2012	1,276.84	0.00	0.00	1,276.84	0.00
11	2012	11	2012	1,276.84	0.00	0.00	1,276.84	0.00
10	2012	10	2012	1,276.84	0.00	0.00	1,276.84	0.00
9	2012	9	2012	1,276.84	0.00	0.00	1,276.84	0.00
8	2012	8	2012	1,276.84	0.00	0.00	1,276.84	0.00
7	2012	7	2012	1,276.84	0.00	0.00	1,276.84	0.00
6	2012	6	2012	1,276.84	0.00	0.00	1,276.84	0.00
5	2012	5	2012	1,276.84	0.00	0.00	1,276.84	0.00
4	2012	4	2012	1,276.84	0.00	0.00	1,276.84	0.00
3	2012	3	2012	1,276.84	0.00	0.00	1,276.84	0.00
2	2012	2	2012	1,276.84	0.00	0.00	1,276.84	0.00
1	2012	1	2012	1,276.84	0.00	0.00	1,276.84	0.00
12	2011	12	2011	1,276.84	0.00	0.00	1,276.84	0.00
11	2011	11	2011	1,376.84	0.00	100.00	1,276.84	0.00
10	2011	10	2011	1,376.84	0.00	0.00	1,376.84	0.00
9	2011	9	2011	1,376.84	0.00	0.00	1,376.84	0.00
8	2011	8	2011	167.13	1,209.71	0.00	1,376.84	0.00

Current Year: 0.00 10,560.79 9,283.95 1,276.84

The [Chart of Accounts Window](#) is a data entry window where you can enter, edit and display general ledger account numbers and their descriptions. This window is also where you can enter, edit and display budget figures for each account and each month.

{#1} Press [ALT] + [G] to display the [G/L Menu](#) and then press the [RIGHT ARROW] key to display the [Chart of Accounts Submenu](#). Press [ENTER] to select the first option in the submenu, this will open the [Chart of Accounts Window](#).

{#2} Type "001" in the Portfolio ID and then press [TAB], this will open Account ID "1100" - the first COA on file - for Portfolio ID "001". Notice that the description for this account is "Cash in Bank". Also notice that this account is an Asset account (the Type is "Asset").

{#3} After pressing [TAB] in the previous step, your cursor should be in the Account ID field. (If your cursor is in any other field, use the mouse to place the cursor into the Account ID field.) With the cursor in the Account ID field, press the [F2] [Function Key](#) on the keyboard. This will open the Chart of Accounts Find Window. Notice that the Portfolio ID is already filled in (this can be changed if necessary). Press [TAB] to accept the Portfolio ID, and type the number "4" in the Account ID field of the find. If Incremental Search is turned on, then the list will immediately display only those records with an account id that begin with the number "4". Click on the first account number listed "4100" and press the [OK] button at the bottom of the find window. Note that the Chart of Account Window is now displaying account "4100" - "Income Principal" for the Portfolio ID "001".

{#4} Once you are comfortable using the Chart of Accounts Window, please [close](#) it.

The General Ledger in Contract Collector:

The accounting processes in Contract Collector are completely integrated with the collection features. The general ledger handles both calendar and fiscal year accounting and fully supports open item accounting. The system's

complete audit trails and trust accounting are designed to meet stringent auditor requirements anywhere in the United States and Canada.

Contract Collector features on-line posting of general ledger data. This means that the system is updated as soon as you enter and save new data, so the information displayed in windows, finds and printed reports and notices is always accurate and up-to-date.

With on-line posting, you don't have to remember to run a separate posting process in order to finalize data from one month or fiscal year before you're able to enter transactions for a new month or year. And the system also automatically adjusts for late entries.

Contract Collector offers full flexibility in defining General Ledger accounts. A separate chart of accounts can be set up for each portfolio as well as the management company itself, if necessary. Each account maintains an opening balance, debit activity, credit activity and a closing balance for each accounting period.

You can also establish a budget for each accounting period. A budget comparison is then shown on the Profit and Loss Statements (if desired).

Chart of Accounts Report - Demonstration Chapter:

Chart of Accounts Report:1

Portfolio ID: ALL

Account ID: ALL

☐ Exclude Retained Earnings

Month/Year Date Range: / to /

Report Order: Portfolio ID

Report Type: Summary Report

Report Options:

- ☐ Page Break by Portfolio ID
- ☐ Page Break by Account ID
- ☐ Subtotal by Account ID
- ☐ Grand Total at End of Report

In lieu of scrolling through the records in the [Chart of Accounts Window](#), it may be easier to print or preview the Chart of Accounts Report to view a listing of the current accounts for a particular portfolio. To demonstrate, we will preview a listing of accounts for the sample Portfolio ID "001".

{#1} Open the Chart of Accounts Report from the [G/L Menu](#) and the [Chart of Accounts Submenu](#).

{#2} In the Portfolio ID Pick-List, type in an ID of "001" and press [Tab]. (Note that the ID is added to the list to the right.) [Preview](#) the report. Notice that the account number for the "Cash In Bank" account for Portfolio "001" is "1100".

General Ledger Accounts:

There are five types of accounts: Asset Accounts, Liability Accounts, Equity Accounts, Income Accounts and Expense Accounts. All Assets Accounts begin with the number "1", Liability Accounts begin with "2", and Equity Accounts with a "3". Income Accounts begin with a "4" and also sometimes a "5". Expense accounts begin with a "5" or "6" and above. The Beginning COA option in the Management Company Setup Window will determine if an account that begins with a "5" is an income or expense level account.

{#3} [Close](#) the Chart of Accounts Report.

Payables Journal Window - Demonstration Chapter:

Payables Journal Window:1

Journal ID: 41 Date: 11/08/2011 Due Date: 11/08/2011

Vendor: ID: 106 P.O. #: Invoice #: 054321

Name: MORTGAGE INSURANCE CORP. Contract ID: Terms:

Address: P.O. BOX 5458 BELLEVUE WA 98002

Status: Paid In Full Balance Summary: Invoices: Payments: Balance: Recurring Infor: Frequency: Times:

Bank Type: Operating Account Print P.O. Report ID:

Details Payment History Autodisburse

Date	Description	Amount	Amt to Pay	Type	Code	Portfolio ID	Bank ID	DB	CR	CI
11/08/2011	Insurance Policy	100.00	0.00	I		001	0001	5300	1100	
11/08/2011	Insurance Policy	100.00	0.00	p		001	0001	5300	1100	

Date: 11/08/2011 Description: Insurance Policy Type: Invoice Amount: \$100.00

Portfolio ID: 001 - CAPITAL FINANCE GROUP INC. Bank ID: 0001 - FIRST INTERSTATE BANK (322 494 883)

Source: P Check No: Debit: 5300 - MORTGAGE INSURANCE Credit: 1100 - CASH IN BANK

Reconciled: / /

Memo:

The Payables Journal Window is where you add, edit and view payables transactions (expenses). The system automatically builds appropriate cash or accrual accounting transactions on a portfolio-by-portfolio basis. With the Payables Journal Window, you either create an Invoice line item to show that a bill is due or you create a Payment line item (cash disbursement) to show that you paid a bill. The following exercise will create a payable from the system on behalf of Portfolio ID "001", Capital Finance Group, to Vendor ID "106", Mortgage Insurance Corp for \$100 in Insurance Fees.

{#1} From the G/L Menu, select the Payables Journal Submenu and then the Payables Journal Window.

{#2} Start a new entry in the Payables Journal Window by pressing the New button on the Main Toolbar.

{#3} Press [Tab] twice to accept the default of today's date for both the Date and Due Date fields.

{#4} Press [Tab] a third time to accept the Payee Type of "Vendor" and move the cursor to the ID Field.

{#5} Press [F2] Function Key on the keyboard to open the Vendor Find Window, select Vendor ID "106" from the list and then press the [OK] button on the window.

{#6} Press [Tab] twice to move the cursor to the Invoice # field and type in an invoice number of "54321" and then press the [Tab] key again.

{#7} Press [Tab] key four (4) more times to move the cursor to the first line of Description field (column) of the payables grid on the Details tab of the Payables Journal Window. Type in a description of "Insurance Policy" for this invoice line. (Note the Type column indicates that this is an invoice line with the letter "I".)

{#8} Press [Tab] once and type "100.00" in the Amount column. Press [Tab] again and note the the Amount to Pay will default to the full amount that was input in the Amount column. Press [Tab] again to accept this default. Press [Tab] once more and leave the Code column blank.

{#9} In the Portfolio ID column, press the [F2] Function Key and select Portfolio ID "001" from the list and press the [OK] button. (Note that the Bank ID and the Credit Account will both default based on the Portfolio ID selected.)

{#10} Press [Tab] once to advance to the Debit Account field and type in an Account ID of "5300". (Note that the descriptions for both the Debit and Credit Accounts will be displayed just below the grid. Also note that they are displayed as hyperlinks, using the mouse to click on each one of these links will open the appropriate data entry window, similar to the [Drill-Down](#) feature.) Press [Tab] once to advance to the Credit Account column. (This column is a protected field and cannot be changed or edited.)

{#11} Press the [Save](#) button on the [Main Toolbar](#) to save this invoice entry. (Note that the Status field will indicate in a color coded format the status of "Scheduled" to indicate that this invoice has not been paid yet.)

If you leave the Check No field blank, the system will automatically assign a check number when you print checks with the Check Printing Process. If you write checks manually, you can enter the appropriate check number in this Check No field. To demonstrate, lets assume that this invoice was paid with a hand-written check on check number #12345.

{#12} Using the mouse, click into the Check No column in the grid for this invoice line. Type in a check number of "12345" and then press [Tab]. Once again, save this entry with the [Save](#) toolbar button. (Notice now that the Status changes to "Paid in Full" and that check number is used to create second line in the payables grid with a Type letter of "p" indicating that this is a payment line.)

{#13} [Close](#) the Payables Journal Window.

Financial Statements - Demonstration Chapter:

The screenshot shows a window titled "Financial Statements:1". Inside, there are two dropdown menus at the top: "Financial ID" with "P&L3" selected and "Calendar Month" with "November 2011" selected. Below these, the report title "Profit & Loss" is displayed in bold, followed by "12 Month Profit & Loss". Under the "Report By" section, there are four radio buttons: "Portfolio" (selected), "Client", "Client & Portfolio", and "Portfolio Group". There is also a checkbox for "Zero Suppress" which is unchecked. To the right, under "Portfolio ID", there is a text box containing "ALL" and a scrollable list area.

Profit & Loss Statements, Balance Sheets, and Trial Balance Reports can all be generated from the Financial Statements window. Both the Profit & Loss Statements and the Balance Sheets can be printed with or without a comparison of actual figures to budgeted figures and/ or a comparison to last year's figures. You can easily design your own variations of each of these financial statements or modify one of the existing statements by using the Financial Statement Setup Window.

{#1} Open the Financial Statements from the [G/L Menu](#) and the [Financial Statements Submenu](#).

{#2} The Financial ID field contains a list of all the available financial statements. From this drop-down list, select the "P&L3" financial statement. Note that the description for this financial statement is "12 Month Profit & Loss".

{#3} The Calendar Month field will default to the current month and year, accept this default. Press the [Preview](#) button on the [Main Toolbar](#) to preview this financial statement. Using the scroll buttons on the Print Preview Toolbar scroll through the various pages of this report. Note that because each portfolio has their own individual set of accounts, this Profit & Loss Statement will print once for each Portfolio ID.

{#4} There are a number of other Profit & Loss formats (some with budget figures) and several Balance Sheet layouts included with the demo data of the software. Experiment by changing the Financial ID to some of these other financial statement options and previewing the report. There are quite a range of options available that allow you to compare the current month's activity with activity from prior months, prior years and also the budgeted activity.

{#5} [Close](#) the Financial Statements window once you are finished experimenting with the various options and types of reports that can be generated.

User Window - Demonstration Chapter:

The screenshot shows a software window titled "User Window:1". At the top, there are fields for "User ID" (containing "DEMO") and "Name" (containing "Demonstration User"). To the right of these fields are a "Clone User" button and a "Closed" checkbox. Below this is a tabbed interface with tabs for "Details", "Preferences", "Menu Security", "Portfolio Security", "Calendar", and "E-mail Setup". The "Details" tab is active. Inside the "Details" tab, there is a section for "Address / Phone" with sub-tabs for "Address" and "Phone". The "Address" sub-tab is active, showing a large text area for address input. To the right of the address field, there are fields for "Last Login" (08/16/2011 7:38 AM), "Password" (PASSWORD), "Sort Name", "Tax ID" (with radio buttons for EIN and SSN), and "Collector ID" (001). At the bottom of the address field, there is a toolbar with navigation buttons and a "0 of 0" indicator. Below the address field is a "Notes" section with a large text area.

The User Window is where you can create and edit User IDs and Passwords for access in logging into the software. You can also set up each user's Preferences, Menu Security and other options with this window.

{#1} Open the User Window from the [Setup Submenu](#) of the [System Menu](#).

{#2} Start a new user entry by pressing the [New](#) button on the [Main Toolbar](#).

{#3} Enter your first name as the User ID (up to 8 characters). Enter your full name (first and last) in the Name field.

{#4} On the Details tab, enter a password in the Password field (up to 8 characters). This is the password this user id will use when logging into the software.

{#5} Save the new entry with the [Save](#) button on the [Main Toolbar](#).

As described in detail in Chapter 14, the Menu Security tab you see in this window enables you to assign any level of system access on a user-by-user basis.

Management Company Window - Demonstration Chapter:

The screenshot shows the 'Management Company Window:1' with the following details:

- Management ID: MGMT, Name: COLLECTION SERVICE LTD., Customer ID: 1
- Tabs: Details (selected), G/L Info, Other Setup, Credit Bureau Setup, Interfaces
- Address / Phone: Address (selected), Phone, Tax ID: 91-2859966
- Mailing Address: 888 PACIFIC HWY S., SEATTLE WA 98188
- Country: United States of America
- Notices: Use Management Company Address
- Management Type: Loan Servicing
- Payment Entry: Order (Fees | Principal | Escrow), Application (Future Payments)
- Print 1099s: From (Management Company)
- Close Payment Batch: All Users (selected), One User
- General Ledger Information: Income Level - Start: 4, End: 4; Allow Historical G/L Entry (checked); Include Payments on Deposit Slip Default (unchecked)
- Date Fields: Century Rollover Year: 30, Date Format: MDY

The Management Company Window contains the name, address, tax id and contact information for the primary management company. This window also contains all of the setup options used throughout the system, including the Payment Entry defaults and General Ledger Information settings and defaults.

{#1} Open the Management Company Window from the [Setup Submenu](#) of the [System Menu](#).

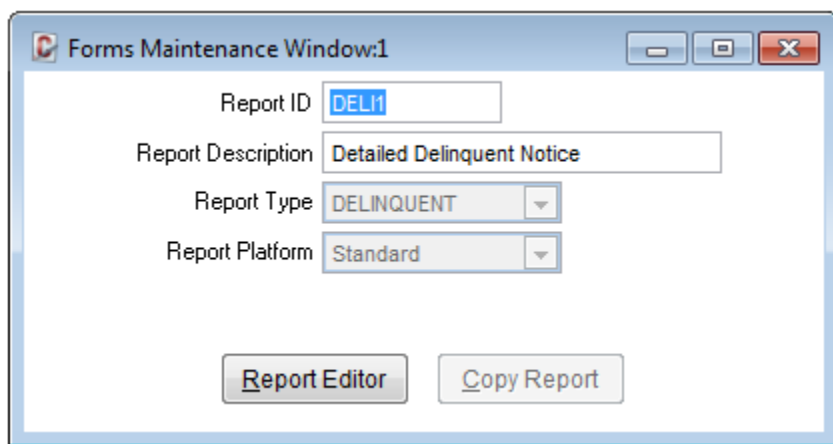
Notice that there are a number of options available on the Details Tab including:

- **Notices Option:** "Use Management Company Address" or "Use Portfolio Address". This option determines which name and address appears as the "from" address on letters and notices.
- **Payment Entry Order:** This option defines the default payment order and establishes the general business rule of how a payment is applied to principal & interest, escrow and fees. This default can be overridden on an individual basis in the Payment Entry Window when applying the payment.
- **Payment Entry Application:** "Future Payments" or "Principal Reduction". This option determines the default payment application type and establishes the general business rule of how to apply any money in excess of the regular payment amount. This default can also be overridden on an individual basis in the Payment Entry Window.
- **Close Payment Batch:** This option determines whether or not a unique batch id is assigned to each user who is entering payments, or if all users enter payments to the same batch.
- **Income Level:** This option is used to define whether the ending income level is a "4" or a "5".

There are also several more options on the Detail Tab, as well as other options available on the Other Setup Tab, Credit Bureau Tab and Interfaces Tab. For more information on these various options (including the ones listed above), please see the section on the Management Company Window in the System Menu chapter of this manual.

{#2} [Close](#) the Management Company Window once you have reviewed the various options available in this window.

Forms Maintenance Window - Demonstration Chapter:



The screenshot shows a window titled "Forms Maintenance Window:1". Inside the window, there are four labeled input fields arranged vertically: "Report ID" with the text "DEL1", "Report Description" with the text "Detailed Delinquent Notice", "Report Type" with a dropdown menu showing "DELINQUENT", and "Report Platform" with a dropdown menu showing "Standard". At the bottom of the window, there are two buttons: "Report Editor" and "Copy Report".

The Forms Maintenance Window provides a means of editing the standard forms, letters, and notices included with Contract Collector. It can be used to create new letters and notices, by copying any of the existing notices, or it can be used to slightly modify the wording of any notice.

{#1} To demonstrate another great use for the [Drill-Down](#) feature, open the [Delinquent Payment Notice](#) again. (Located in the [Report Menu](#) or in the Contract - Notices Submenu.) In the lower right corner, select the Report ID of "Del11". Then using the mouse, double-click on the "Del11" in the Report ID field. This will automatically open the Forms Maintenance Window to the "Del11" record.

{#2} Press the [Report Editor] button in the lower left corner. This will open the "Del11" notice in the Report Designer. (You may need to expand or maximize this window to view more of the contents of this screen.) This Report Designer can be used to make minor modifications or major revisions to this particular notice, or any other notice or letter in the software. It can be used to add your company logo to the notice to create a custom letterhead or to tweak the terminology used in the letter to fit your organizational needs. There are many powerful options and capabilities of this Report Designer, all of which are way beyond the scope of this introduction, please see the Report Designer Basics section of the Advanced Operating Features chapter.

{#3} Once you are finished with the Report Designer, press the "X" in the upper right corner to close the Report Designer screen, or select "Close" from the [Control Box Menu](#).

{#4} [Close](#) the Forms Maintenance Window.

Conclusion - Demonstration Chapter:

Exit Contract Collector/ Lease Collector:

If you have time, please feel free explore any other windows or reports within **Contract Collector/ Lease Collector**. Or if you are done for now, you can close **Contract Collector/ Lease Collector** by selecting [Exit](#) from the [File Menu](#). You can always log back into **Contract Collector/ Lease Collector** at any time to continue looking over the many other windows, reports and processes in **Contract Collector/ Lease Collector**.

Once you have a general feel for the software, you can start to enter your own data. Even if you have not purchased the software, feel free to start entering your own data into the Trialware Edition of the software. Any data you enter will carry over when you purchase the software and receive your Authorization Key Code(s) to activate **Contract Collector/ Lease Collector**. Before entering your own loans, contracts, tenants, leases and/ or other data into **Contract Collector/ Lease Collector**, be sure to review the [Initial Setup Sequence](#) as outlined in the [Procedures Chapter](#). This recommended sequence will guide you through the process of clearing the demonstration data (that is included with the software) and the other necessary steps involved in getting started.

Thank you for taking the time to review the Demonstration Chapter.

Lease Collector Demonstration:

Meeting the Accelerating Needs of Property Management

Effective property management and lease servicing requires control over an immense quantity of data. For all but the smallest operations, computerized bookkeeping is no longer just an option - it's a necessity.

Fifty tenants in a single property write 600 checks annually. Each month, dozens of deposits, refunds, move-outs, delinquent notices, and so on are generated. And if you manage more than one property, or when properties have more than one owner, the difficulty of tracking income and expenses increases exponentially.

As you will see in this demonstration, **Lease Collector** automates the entire process of property management and lease servicing - from receiving payments to printing checks. Never again will you have to type delinquent notices, payment invoices, or financial statements. Journals no longer need to be handwritten or maintained with a separate spreadsheet.

Now you can enjoy the benefits of a computerized collection system, reducing your workload and increasing your productivity - without spending a fortune. For large organizations, **Lease Collector** is the cost-effective solution for their property management needs. It is also an affordable solution for small companies needing to acquire high-powered software capabilities - without the large investment required by our competitors.

Lease Collector can manage any type of residential, retail and commercial property, including apartments, single family homes, condos, office buildings, shopping centers, mobile home parks, and storage facilities. **Lease Collector** can also manage other types of leases, including equipment and vehicle leases. And you can network any number of users on any number of computers, with complete security.

Lease Collector performs all of your repetitive chores quickly and accurately. Collection management, accounting, reporting and information management features organize every aspect of the collection and property management process for greater control and productivity. Printing and mailing notices and statements is easy and very flexible. Standard notice formats are provided, ready for mailing in window envelopes. And you can create new types of notices using the [Forms Maintenance](#) Report Designer included with the system. All statement can also be sent via email.

Lease Collector also includes an extensive GENERAL LEDGER with complete ACCOUNTS PAYABLE and RECEIVABLE, and provides a wide variety of management and financial reports. Reports, Notices, Statements, Checks, Payment Receipts, Coupon Books, and 1099's are easily printed.

Lease Collector is easy to learn and use. Follow the directions outlined in this Demonstration Chapter for a complete review of the major features and functions of **Lease Collector**. Before getting started with the Demonstration Chapter, it is highly recommended that you review the [Operating Features Chapter](#) which provides detailed descriptions of how to use all the features that make up the **Lease Collector user interface**, including the [Main Toolbar](#), [Find Windows](#), [Drill-Down](#), [Pick Lists](#), and other important components of **Lease Collector**.

Lease Collector v5® Demonstration Chapter Outline:

1. [Trialware Installation](#)
2. [Client Window/ Owner Window](#)
3. [Client Report/ Owner Report](#)
4. [Portfolio Window](#)
5. [Property Window](#)

6. [Unit Window](#)
7. [Tenant Window](#)
- 8.
9. [Payment Entry Window](#)
10. [Payment Audit Report](#)
- 11.
12. [Payment History Report](#)
13. [Projected Cash Flow Report](#)
14. [Delinquent Payment Report](#) (Aged & Collection)
15. [Delinquent Payment Notice](#)
16. **General Ledger Menu**
 - [Chart of Accounts Window](#)
 - [Chart of Accounts Report](#)
 - [Payables Journal Window](#)
 - [Financial Statements](#)
17. **System Menu**
 - [User Window](#)
 - [Management Company Window](#)
 - [Forms Maintenance Window](#)
18. [Conclusion](#)

Trialware Installation:

Refer to the [Installation Chapter](#) in this manual for instructions on how to install and run **Contract Collector/ Lease Collector**. If you have any trouble with the installation, please do not hesitate to [contact our Technical Support Department](#) for assistance. Both **Contract Collector** and **Lease Collector** share the same installation file. This means that you can try out one or both products before purchasing. Our **Enterprise Edition** combines both **Contract Collector** and **Lease Collector** into a single software package.

After installing and starting the system, you should see the **Contract Collector** [Main Menu](#) at the top of your computer screen which includes the following menus: [File](#), [Edit](#), [Client](#), [Portfolio](#), [Contract](#), [Payment](#), [Reports](#), [G/L](#), [Code](#), [System](#) and [Help](#). For **Lease Collector**, you should see the following menus: [File](#), [Edit](#), [Client](#), [Portfolio](#), [Property](#), [Lease](#), [Payment](#), [Reports](#), [G/L](#), [Code](#), [System](#) and [Help](#).

If you do not have experience using pull-down menus, toolbars, check boxes, radio buttons and the other features of a Windows ® graphical user interface, you will find it helpful to read through the [Operating Features](#) section before proceeding with the Demonstration. The [Operating Features Chapter](#) provides detailed descriptions of how to use all the features that make up the **Contract Collector/ Lease Collector** [user interface](#), including the [Main Toolbar](#), [Find Windows](#), [Drill-Down](#), [Pick Lists](#), and other important components of **Contract Collector/ Lease Collector**.

Warning: This Trialware version of **Contract Collector/ Lease Collector** contains sample data for clients, portfolio, contracts, etc. You can also enter your own data into the software to test **Contract Collector/ Lease Collector**. However, before entering any real data into the software, you will need to run the Clear All Data Process to remove the demo data from the system. After you are comfortable with the software and are ready to start entering your real data, follow the [Initial Setup Sequence](#) to set up your **Contract Collector/ Lease Collector** system.

Throughout this demonstration section, instructions will be given for using the mouse and/or the keyboard. This allows you to experiment with each method for data entry. In all cases, you may use the mouse and keyboard interchangeably, as none of the windows in **Contract Collector/ Lease Collector** require you to exclusively use the keyboard or mouse.

Client Window - Demonstration Chapter:

Client Window:1

Client ID: **001** Name: CAPITAL FINANCE GROUP INC. Sort Name: CAPITAL FINANCE GROUP INC. Balance: [Blue Box]

Contact: JAMES SEGATE - MANAGER

Details | Portfolios | Ledger | UDFs | Images | Contact Notes

Address / Phone

Address: [Tab] Phone: [Tab]

Mailing Address

400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

1 of 1

Pay to Name / Address

CAPITAL FINANCE GROUP INC.
400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

IRS 1099s

Name: CAPITAL FINANCE GROUP INC.
DBA: [Blank]
Tax ID: Employer Id. No. [Dropdown] 91-2988184

Notes

The many [data entry windows](#) included in **Contract Collector/ Lease Collector** are your direct access to the data in the system. Each window is accessed from its appropriate menu. For example, the [Client Window/ Owner Window](#) (shown above) is found in the [Client Menu/ Owner Menu](#), together with all of the other functions relevant to clients.

Terminology Notice: Please be aware that the terminology used throughout the software is flexible and customizable. The term "client" can be replaced with the term "owner" throughout the software. As a result, the Client Window and the Client Menu may appear as "Owner Window" and "Owner Menu" instead. Please see the **Terminology Options** in the [Management Company Other Setup Tab](#) for setup information. For simplicity the remainder of this chapter will use the term "Client", if you have changed this terminology be aware that it may show as "Owner" in your software.

As you will see shortly, Clients can own one or more portfolios of loans (Contract Collector) or portfolios of properties (Lease Collector).

Windows are made up of labeled fields, such as the Client ID field in the upper left corner of the Client Window. Fields are where you enter and edit the data that makes up a record.

{#1} Choose "Client" from the [Main Menu](#) and select the first option on the menu, [Client Window](#).

After the [Client Window](#) appears, note that the Client ID field is highlighted. The highlighting indicates where data typed from the keyboard will appear.

{#2} Type **001** and then press [TAB]. The record for the client with the ID of **001, CAPITAL FINANCE GROUP INC.**, appears in the window. If you know the Client ID, this is one method of opening or selecting that particular record.

You may have also noticed that when you opened the [Client Window](#) many of the buttons on the [Main Toolbar](#) became enabled. The function of these toolbar buttons and other controls used in Contract Collector will be described as you work your way through this Demonstration Chapter.

Once a record is displayed, each of the fields in the window can be updated or edited quickly and easily.

{#3} Press [TAB] seven (7) times to highlight the Address Edit button and press ENTER. This will open the Address Window.

{#4} Press [TAB] once (1), this will highlight the Address Line 1 field. Press the [END] key to un-highlight the data in the field and put your cursor at the end of the Address Line 1 field. A blinking cursor appears after the last character in the field.

{#5} Press [BACKSPACE] four (4) times to delete the number 4500. Then type **5000** and press [TAB]. Save your changes by pressing the [Save](#) Toolbar button on the Address Window or on the [Main Toolbar](#). Then press the [OK] button on the Address Window to close the Address Window.

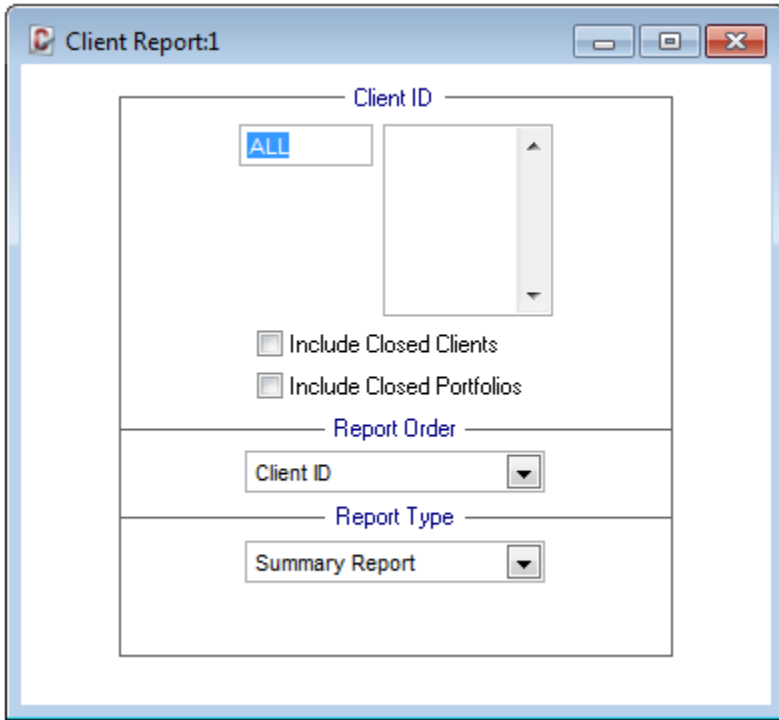
By using a mouse, you can move directly to a field or button without pressing [TAB]. Move your mouse and look for a cursor (shaped like either an I-beam or an arrow) moving across the window relative to the way you are moving the mouse on your desktop.

The cursor is shaped like an I-beam when it is positioned over a [text field](#) or [edit box](#). The cursor looks like an arrow when it is located anywhere else in the window. The I-beam is for editing text, while the arrow is for activating push-buttons and other controls in a window.

{#6} Using the mouse, place the arrow over the Phone Tab and click the left mouse button. This will open the Phone and E-mail information for the client. Now place the mouse over the first Phone Number listed in the Phone Grid ("325-6600"), notice that the mouse cursor will change from an arrow to an I-beam. Position the I-beam after the last character in the first phone number field and click the left mouse button to move the blinking keyboard cursor to this location. Backspace over the 6600 and type **7600** and then press [TAB]. Save your changes by pressing the [Save](#) Toolbar button on the [Main Toolbar](#).

{#7} Close the [Client Window](#) by pressing the [Close](#) Toolbar button on the [Main Toolbar](#) or the "X" in the upper right hand corner of the [Client Window](#).

Client Report - Demonstration Chapter:



As you will see in the [Client Report](#) you are about to run, there are four (4) clients in the sample data. Their Client IDs are 001, 002, 003 and 004. Please review the [Reporting Features](#) section in the [Operating Features](#) chapter for more information on printing and previewing reports.

{#1} Choose "Client" from the [Main Menu](#). The second option on the menu is the "Client - Reports" Submenu, click on this submenu and then select [Client Report](#).

In the [report window](#) that appears, note that the defaults provided are Client ID: **ALL**, Report Order: **Client ID**, and Report Type: **Summary Report**. *{#2}* Without making any changes to the report criteria, press the [Preview](#) toolbar button on the [Main Toolbar](#). This will open a preview of the report to the monitor. After reviewing the report, close the report with the [Close](#) toolbar button on the [Print Preview Toolbar](#).

{#3} Using the Report Type drop-down list, change the report from the Summary Report to the **Detail Report**. Press the [Preview](#) Toolbar button on the [Main Toolbar](#) again. Notice that the report now contains additional columns that were not included on the summary version of the report.

{#4} Close the [Client Report](#) by pressing the [ESC] key on the keyboard, the [Close](#) Toolbar button on the [Main Toolbar](#) or the "X" in the upper right hand corner of the [Client Report](#).

Portfolio Window - Demonstration Chapter:

Portfolio Window:1

Portfolio ID Portfolio Name Type

Details | G/L Info | Client Info | Contract Info | UDFs | Images | Calendar Notes | Contract Defaults

Address / Phone

Address | **Phone** | **Direct Deposit Box**

Mailing Address

400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

1 of 1

Portfolio Groups

Group	Description

Tax Info

Tax Type
Tax ID
Credit Burea ☒ Report to C
Minimum Ba
Min. Balance

Late Fee Policy

Code Late Fee

Only Charge Late Fee if:

☒ over \$ is owed
☐ a full payment is owed

Notes: JAMES SEGATE - MANAGER

{#1} Choose "Portfolio" from the [Main Menu](#) and select the first option on the menu, [Portfolio Window](#).

Terminology Notice: Please be aware that the terminology used throughout the software is flexible and customizable. The term "portfolio" can be replaced with the term "property" throughout the software. As a result, the Portfolio Window and the Portfolio Menu may appear as "Property Window" and "Property Menu" instead. Please see the **Terminology Options** in the [Management Company Other Setup Tab](#) for setup information. For simplicity the remainder of this chapter will use the term "Portfolio", if you have changed this terminology be aware that it may show as "Property" in your software.

This data entry window is where you add, edit and query portfolios. Each portfolio can have one or more bank account associated with it for depositing contract/ loan payments. Each portfolio is also assigned to (or owned by) one or more client(s).

When any data entry window is first opened, the last record (as sorted by the ID field) will be the record that is displayed in the window. If you know the ID of the record that you would like to view, you can type in that ID and press [TAB] or [ENTER] to open and view that record. If you do not know the ID, then you can use the scroll buttons: [First](#), [Previous](#), [Next](#) and [Last](#) to change the records being displayed or use the [Find](#) feature to locate the record you are looking for.

{#2} Using the [First](#) Toolbar button on the [Main Toolbar](#), change record being displayed in the Portfolio Window to the first record: **001 - Capital Finance Group Inc.**

{#3} With the cursor in the Portfolio ID field, press the [Find](#) Toolbar button on the [Main Toolbar](#), the [F2] Function Key, the [CTRL]+[F] Keyboard Shortcut, or the Right Mouse Click (Designated Mouse Click). Any of these will open the Portfolio Find window.

{#4} Press the [TAB] key once (or use the mouse), to go to the Name field in the Portfolio Find. On the keyboard, type the letter "P" (upper or lower case). If the Incremental Search option is turned on (checked) in the lower left corner of the Find window, then as soon as the letter "P" is typed the list of options in the find grid will be updated to just those records that meet this search criteria. In this case, there is only one record: **002 - Pacific Capital Ventures**. Press the [OK] button at the bottom of the Portfolio Find window to open this record in the Portfolio Window.

{#5} Click on the Client Info Tab of the Portfolio Window. Note that this company has one owner, client 002. Click on the Contract Info Tab, note that the Portfolio has 3 contracts assigned to it.

{#6} Right mouse click anywhere within the grey area of the Portfolio Window (not on a field), this will open the [Right-Click Shortcut Menu](#), click on the [Close](#) shortcut menu item to close the Portfolio Window.

Tenant Window - Demonstration Chapter:

The screenshot displays the 'Tenant Window:1' interface. At the top, fields include Tenant ID (00000001), Portfolio ID (001), CAPITAL FINANCE GROUP INC., Lease Type (1YR), and 1 Year Lease. Below these are Move In (02/01/2014), Status (CURRNT), Current Lease (highlighted), Next Contact (//), Rent Amount, Past Due, Next Pay, Amount, Due Date (03/0), Last Pay, Amount, and Date Paid (02/0). A table lists tenant details with columns: Name, Tax ID, Tax Type, Birthday, Order, and Notes. The first entry is James Peterson with Tax ID 999-99-9999, Social Security No., Birthday //, Order 1, and Notes memo. Below the table are Sort Name (PETERSON, JAMES), Notice Date (//), Move Out (//), Unit ID (001:A01), Building A - Unit 01, Property ID (001), and Taylor Estates. A tabbed interface shows Details (selected), Names, Payment Schedule, Other Setup, Lease Info, Features, Ledger, UDFs, Images, and Contact Log. The Address / Phone section shows Mailing Address: 1234 East Miller Ave #A01, VANCOUVER WA 98661. The Security Deposit table has columns: Unit ID, Code, Security Description, Paid, and Refunded. The first row shows 001:A01, SEC, Security Deposit, 1,200.00, and 0.00. Deposit Totals are 1,200.00 Paid and 0.00 Refunded. A Deposit Refund button is present. The bottom section is labeled Notes.

Name	Tax ID	Tax Type	Birthday	Order	Notes
James Peterson	999-99-9999	Social Security No.	//	1	memo

Unit ID	Code	Security Description	Paid	Refunded
001:A01	SEC	Security Deposit	1,200.00	0.00

Choose "Tenant" from the [Main Menu](#) and select the [Tenant Window](#).

Terminology Notice: Please be aware that the terminology used throughout the software is flexible and customizable. The term "lease" can be replaced with the term "tenant" throughout the software. As a result, the Lease Window and the Lease Menu may appear as "Tenant Window" and "Tenant Menu" instead. Please see the **Terminology Options** in the [Management Company Other Setup Tab](#) for setup information. For simplicity the remainder of this chapter will use the term "Tenant", if you have not changed this terminology be aware that it may show as "Lease" in your software.

The [Tenant Window](#) is where you enter, edit and view information for each tenant or lease. This data entry window displays all the essential information about the tenant, such as the unit and property information, tenant name, contact information, balances, status and lease type. For a step-by-step guide on entering a new or existing contracts, please see [Entering Tenants](#) in the [Procedures Chapter](#).

Tenant Find:

Lease Collector offers very powerful [Find Windows](#) that allow you to search for records according to multiple search criteria. Name searches can be restricted to exact matches, or you can widen a search to include names with similar spellings and even common nicknames. This allows you to search by first name, last name, nickname, or even different spellings of the name (if you are not sure how the name is spelled, example: "Peterson" vs "Petersen").

In the Tenant ID field, press the [F2] Function Key to open the Contract Find window. Change the Search mode from "Exact" to "Like". Notice that the Incremental Search option is automatically turned off (unchecked) in the lower left corner of the find window. Now type "BRADFERD" (yes, that is Bradferd with an "e") in the Name field and then press the [TAB] key on the keyboard. Pressing the tab key will execute the search if Incremental Search is off. Note that there are two results both with the same Contract ID: **Jeffrey Bradford** and **Kate Bradford** (note that "Bradford" is spelled with an "o"). Press the [OK] button at the bottom of the find window to open this record: **10004** in the Contract Window. Using the "Like" Search mode is also a great way of searching for a record when only the last name is known.

Adding a Phone Number:

Lease Collector can store an unlimited number of phone numbers, e-mail addresses and contact information for each tenant or lease. In the Tenant Window for Tenant ID: **10004 - Jeffrey Bradford**, click on the Phone Tab in the Address/ Phone section. Next, click on the last phone number listed in the phone grid (you can click on either the last Description or on the last Phone Number - either column will work). Then, press the [DOWN-ARROW] key on the keyboard. This will add a new line to the phone grid. Type in a Description of "CELL" and then press [TAB] and type in a Phone Number of "864-5555". You can also use the [F2] Phone Description Find to select the Description from a predefined list of options. Press the [F2] [Function Key](#) while in the Description column.

Contract Notes:

You can enter an unlimited amount of notes for a contract using the Notes field. You can use this field to enter any notes or comments regarding this contract or loan.

Contact Log:

Each time you have contact a borrower, whether in person or on the phone, you should record the contact. The contact history for each individual contract or loan can be viewed using the Contact Log Tab.

Click on the Contact Log Tab to open the contact log. Note that there are two entries for this contract, both are two payoff quotes requests. Using the mouse, click on the last one listed, and then use the [DOWN-ARROW] on the keyboard to add a new contact entry. Pressing the [DOWN-ARROW] will open the Contact/ Task Manager Log for Contract ID: 10004. By default this window will open to the current date, select the date that you want to create a new contact entry for (or accept today's date), and type in any notes regarding the contact that you had with the contract or loan. Press the Save button and then the Exit button, to save your new contact entry and close the Contact/ Task Manager. You can also access this same Contact/ Task Manager by selecting the [Record Specific Calendar](#) button on the [Main Toolbar](#).

Payment Interest Setup:

An important tab of the Contract Window is the Payment/ Interest Tab. This is where all the information concerning the payment schedule and interest calculation setup is entered. Click on the Payment Interest Tab. As you can see by viewing these details, the Bradfords have a 260 month contract with monthly payments. The interest is setup as fixed interest, compounded based on a 360 day year. The interest rate of 12.75% is not based on a table and can be changed manually.

Late Fees:

Each contract must have certain maintenance information set up for it, such as late fees, invoicing, coupons and collector information. This information is set up and maintained in the Other Setup Tab. Click on the Other Setup Tab. This tab contains information for late fees, collection fees, invoices/coupons, same as cash days (if applicable) and collector information.

Payoff Quotes:

If a borrower decides to pay off a contract earlier than the scheduled term, you can use the Payoff Quote Tab to precisely calculate the amount due according to the borrower's chosen payoff date. Click on the Payoff Quote Tab and enter a future payoff date in the Payoff Quote Date field. Based on this date, the system will calculate the necessary payoff amount. Check the Include Escrows in Payoff checkbox to include the amount of money held in escrow in the payoff. This escrow balance will be refunded as part of the payoff, if this option is selected. When you check or uncheck this box, the system will recalculate the payoff accordingly. Save the payoff by pressing the save

button in the Payoff Quote Records control panel. (Note that this payoff information is added to the Payoff Quote History.)

Ledger Information:

You can also view and edit the ledger information from the Tenant Window by using the Ledger Tab. Click on the Ledger Tab. Changing the Ledger Display to All Entries, Open Entries, Payment History or Escrow Payout will change the information displayed in the ledger grid. Press the Edit Ledger button below the grid to Add a Charge or Adjust a Charge. You can also print the displayed entries by selecting a Report ID of "LEDGER" and pressing the [Preview](#) or [Print](#) toolbar buttons from the [Main Toolbar](#).

Payment Entry Window - Demonstration Chapter:

Payment Entry Window:1																																																																																																																														
Contract ID <input style="width: 100px;" type="text" value="10001"/> Name(s) <input style="width: 200px;" type="text" value="ERNE JOHNSON"/> <input style="width: 200px;" type="text" value="BETTY JOHNSON"/> Portfolio ID <input style="width: 50px;" type="text" value="001"/> <input style="width: 150px;" type="text" value="CAPITAL FINANCE GROUP INC."/>					Payment Information Batch No <input style="width: 50px;" type="text" value="2"/> Receipt # <input style="width: 50px;" type="text" value="177"/> Date <input style="width: 50px;" type="text" value="08/16/2011"/> Payment <input style="width: 50px;" type="text" value="313.14"/> <div style="text-align: right;">Tuesday, August 16, 2011</div>																																																																																																																									
<div style="display: flex; justify-content: space-between;"> Payment Ledger Summary Contact Notes </div>																																																																																																																														
Payment Information Payment Date <input style="width: 80px;" type="text" value="08/16/2011"/> Payment Amount <input style="width: 100px;" type="text" value="313.14"/> Check No <input style="width: 100px;" type="text"/> Bank Routing No <input style="width: 100px;" type="text"/> Application <input style="width: 100px;" type="text" value="Future Payments"/> Payment Method <input style="width: 100px;" type="text"/> Unapplied <input style="width: 100px;" type="text" value="0.00"/>					Payment Distribution Principal/ Interest Paid <input style="width: 100px;" type="text"/> Escrow Paid <input style="width: 100px;" type="text"/> Fees Paid <input style="width: 100px;" type="text"/> Total Paid <input style="width: 100px;" type="text"/> <div style="display: flex; justify-content: space-between;"> <input type="button" value="Auto Disburse"/> <input type="button" value="Edit Disburse"/> </div>																																																																																																																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Journal ID</th> <th>Payment No.</th> <th>Code</th> <th>Description</th> <th>Due Date</th> <th>Amount Due</th> <th>Amount Paid</th> <th>Interest Paid</th> <th>Principal Paid</th> </tr> </thead> <tbody> <tr> <td>267</td> <td>29</td> <td>PMT</td> <td>Payment - Regular</td> <td>08/01/2011</td> <td>282.14</td> <td>282.14</td> <td>157.38</td> <td></td> </tr> <tr> <td>268</td> <td>29</td> <td>E1</td> <td>Escrow #1 Reserve</td> <td>08/01/2011</td> <td>12.50</td> <td>12.50</td> <td>0.00</td> <td></td> </tr> <tr> <td>269</td> <td>29</td> <td>E2</td> <td>Escrow #2 Reserve</td> <td>08/01/2011</td> <td>18.50</td> <td>18.50</td> <td>0.00</td> <td></td> </tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td colspan="5" style="text-align: right;">Totals</td> <td>313.14</td> <td></td> <td>157.38</td> <td></td> </tr> </tbody> </table>										Journal ID	Payment No.	Code	Description	Due Date	Amount Due	Amount Paid	Interest Paid	Principal Paid	267	29	PMT	Payment - Regular	08/01/2011	282.14	282.14	157.38		268	29	E1	Escrow #1 Reserve	08/01/2011	12.50	12.50	0.00		269	29	E2	Escrow #2 Reserve	08/01/2011	18.50	18.50	0.00																																																																										Totals					313.14		157.38	
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Balances Principal <input style="width: 100px;" type="text" value="18,885.13"/> Unpaid Interest <input style="width: 100px;" type="text" value="0.00"/> Unpaid Fees <input style="width: 100px;" type="text" value="0.00"/> Accrued Interest <input style="width: 100px;" type="text" value="236.72"/> Prepayment Penalty <input style="width: 100px;" type="text" value="0.00"/> Current Balance <input style="width: 100px;" type="text" value="19,121.85"/>					<div style="display: flex; justify-content: space-between;"> <div> Last Payment Date: 08/10/2011 Number: 28 Collection Fee Amount: \$6.26 Percent: 2.000% </div> <div> Next Payment Date: 09/01/2011 Amount: \$313.14 Print Receipt Report ID <input style="width: 50px;" type="text" value="RECEIPT4"/> </div> </div>																																																																																																																									
Total Past Due <input style="width: 100px;" type="text" value="313.14"/> Collector ID <input style="width: 100px;" type="text" value="002 - Mike Adam"/>																																																																																																																														

Just like every data entry window, report or process in Contract Collector, the [Payment Entry Window](#) can be opened from the [Main Menu](#). The Payment Entry Window is available from the [Payment Menu](#) item. However, the Payment Entry Window can also be opened from [Data Entry Screens Toolbar](#) and also the [Right-Click Shortcut Menu](#) of the [Contract Window](#). The Payment Entry Window is the [data entry window](#) where contract/ loan payments are entered.

{#1} To begin, open the Payment Entry Window by selecting the Payment Entry Window menu option from the Payment Menu. Notice that unlike most data entry windows, the Payment Entry Window will open to a new entry. This expedites the process of entering a new payment. Similarly, the Save & New button is also frequently used with this screen to expedite data entry.

Once the Payment Entry Window is open and ready for a new payment, enter the Contract ID for the new payment. If you know the Contract ID, simply type in the ID and press [TAB]. However, if the Contract ID is not known, like most ID Fields, you can press the [F2] Function Key or the Right-Click Mouse Shortcut to open the Contract Find Window to assist in locating the appropriate contract/ loan record for the payment. {#2} Type in the Contract ID: "10002" and press [TAB] twice. This will initiate a payment for "Kevin Adams".

The Payment Date will always default to the current date. If the payment was received on a earlier date, edit the date as necessary. **{#3}** Accept the default date by pressing the [TAB] key once.

The Payment Amount will default to either their past due amount or their next regular payment amount. Edit this amount, if necessary, to the amount that they paid. **{#4}** Again, accept the default amount by pressing the [TAB] key once.

Enter the Check Number, money order number, or cashier's check number for their payment. If no check number is entered, a cash payment is assumed. You may also enter "CASH" in the check number field to clearly indicate cash payments. **{#5}** Enter a check number of "1234" and press [TAB].

The Bank Routing Number, like the Check Number is optional. However, for tracking and record keeping purposes it is good idea to fill in this information, if it is available. **{#6}** Enter a routing number of "987654321" and press [TAB].

{#7} Note the Batch Number and Receipt Number in the upper right corner of the window (you will need to know the batch number for the Payment Audit Report). Every payment will be assigned a unique sequential receipt number, and each deposit taken to the bank will have a unique sequential batch number. Use the Close Batch Process or the Bank Deposit Slip Process to close the current batch and establish a new batch number for the next deposit. Before saving the payment, also note that the payment grid will display each payment number and the amount being applied to both principal and to interest.

{#8} Press the [Save](#) button on the window or on the [Main Toolbar](#) to save the payment entry. (Once again, typically multiple payments will be entered at the same time, so it will often be expeditious to use the [Save & New](#) button instead of the [Save](#) button.)

This example demonstrates a straight-forward, quick and easy, payment entry. Quite often there will be situations where applying a payment is more complicated. The Payment Entry Window in Contract Collector is incredibly powerful and flexible. There are quite a few options and features that allow you to apply the payment exactly the way you need it to apply. There are four payment application options: Future Payments, Principal Reduction, Principal Only, and Payoff. You can also specify the application order default for principal/ interest, escrow and fees. Therefore, if your business collects escrow amounts first, then fees and then principal/ interest this can be specified so that all payments are collected in this particular order. However, it still may be necessary to revise this on special occasions or control the exact amounts that apply to escrow, fees and/or principal/ interest. The "Edit Disbursement" option of the Payment Entry Window provides this precise control. So regardless of whether you need to apply the entire payment to principal, or if you need to apply a certain amount to late fees, the Payment Entry Window can do it.

Multitasking in Contract Collector:

One of the many great features of Contract Collector is its multitasking capabilities. Interruptions are common throughout the typical business day. Incoming phone calls, e-mails, or even an in-person visit from one of your clients or borrowers may interrupt whatever current task(s) you are working on, making it necessary for you to open another window in Contract Collector to get the information that they require or to receive a payment and print a receipt. Contract Collector supports a number of multitasking features that facilitate acquiring this information in a timely fashion without losing whatever you were working on previously. Some of these multitasking features includes: multiple open windows, [drill-down](#), [shortcut menus](#), and the [Window Menu](#).

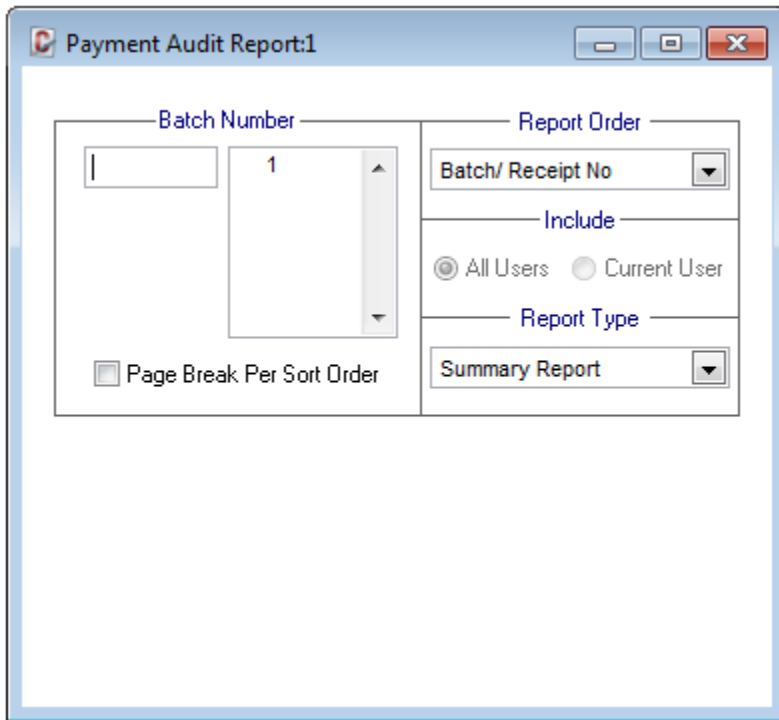
Contract Collector allows you to have virtually an unlimited number of windows open at the same time. One technique that can be used to access additional information from another window within Contract Collector is the [drill-down](#) feature. Drill-down is available from just about any [ID Field](#). For example, if you need additional information about the contract that you are currently entering a payment for (or just saved a payment for), using the drill-down feature will save time in accessing this information.

{#9} Double-click on the Contract ID in the upper left corner of the Payment Entry Window. This will drill-down to the [Contract Window](#) and automatically open the window to Contract ID "10002". Then right-click in the blank area (grey area) of the Contract Window to access the [Right-Click Shortcut Menu](#) and select the Payment Entry Window option. This will open another Payment Entry Window (notice that the caption of the window is "Payment Entry Window:2") to a new payment entry for Contract ID: "10002". The [Window Menu](#) provides a great tool for managing all of your open windows, as well as providing a means of returning to any open window and resuming the task(s) you

were working on before being interrupted.

{#10} Close both Payment Entry Windows. When closing Payment Entry Window:2, it will ask you if you want to save your changes (since this payment has not yet been saved), answer "no" to close the window without saving the payment. Leave the Contract Window open to record "10002".

Payment Audit Report - Demonstration Chapter:



The screenshot shows a window titled "Payment Audit Report:1". It contains the following controls:

- Batch Number:** A text box containing the number "1". Below it is a checkbox labeled "Page Break Per Sort Order".
- Report Order:** A section containing:
 - A dropdown menu labeled "Batch/ Receipt No".
 - An "Include" section with two radio buttons: "All Users" (which is selected) and "Current User".
 - A "Report Type" dropdown menu set to "Summary Report".

{#1} Open the Payment Audit Report from the [Payment Menu](#). The Payment Audit Report is used to verify payment entries. Notice that when the Payment Audit Report opens the Batch Number is automatically populated with the current batch number/ batch id. This will be the same batch number that you just save a payment to (see step #8 in the previous Demonstration Chapter topic: [Payment Entry Window](#)).

{#2} [Preview](#) the report. Notice that the report will list all of the payments that have been received in the current batch or deposit, including the payment you just entered. Each payment will be listed by their respective receipt number, display the name of the borrower (payer), and the amount of the payment. A grand total at the end of the report will summarize the total payments received to-date for the batch.

This audit report can also be generated for any previous batch or deposit as well.

Several other methods of verifying payments entered in the [Payment Entry Window](#), include: the Bank Deposit Slip, the Statement of Payments Report/ Notice, the [Payment Summary Report](#), and the [Payment History Report](#).

{#3} [Close](#) the Payment Audit Report.

Statement of Payments Notice - Demonstration Chapter:

The screenshot shows a software window titled "Statement of Payments Notice:1". It contains several input fields and dropdown menus for configuring a report. The "Contract ID" section has a dropdown menu set to "Specific Contracts" and a text box with "10001". The "Contract Type" section has a dropdown menu set to "ALL". The "Date Range" section has "Beginning" and "Ending" date pickers set to "08/01/2011" and "08/31/2011". The "Statement Order" section has a dropdown menu set to "Contract ID". The "Statement Type" section has a checkbox for "Summary By Receipt No." which is unchecked, and a dropdown menu set to "Notice/ Letter Form". The "Report ID" section has a dropdown menu set to "STANDARD".

{#1} Return to record "10001" in the Contract Window. If you left the Contract Window open, you should be able to easily return to this screen via the [Window Menu](#) or by clicking on the open Contract Window. (It may already be selected by default, if it is the only window left open.) If necessary, re-open the Contract Window to Contract ID "10001" via the [Contract Menu](#).

{#2} Right-click in the grey area of the window to activate the [Right-Click Shortcut Menu](#). Select the Statement of Payments Notice option from the shortcut menu. The Statement of Payments provides a list of payments made in a given period (date range). These payments will be broken down to show how much of the payment applied to principal, interest, fees and/ or escrow. It will also display a running balance of the new principal amount. This report is designed to provide a history of payments to the borrower.

Notice that when the Statement of Payments Notice is opened from the Right-Click Shortcut Menu, the Pick List Selection will indicate "Specific Contracts" and the Contract Pick List will be automatically populated with the Contract ID from the Contract Window. This expedites running this report/ notice for one particular contract.

{#3} Be sure the [Report ID](#) in the lower right corner has been populated. If it is still blank, select the Report ID of "STANDARD" and also check the "Summary By Receipt No." checkbox. By default, the Date Range will display the current month, for now do not change these date values. [Preview](#) the report. You note that the payment (designated by the receipt number) that you entered and saved earlier is included on this report along with how that payment was applied to principal and to interest.

{#4} Next change the Beginning Date for the Date Range to January 1st, 2000 (01/01/2000), and leave the Ending Date unchanged. [Preview](#) the report again. Now notice that this report contains every payment that has been made by this contract all the way back to Payment #1, how each payment applied to principal, interest, fees and escrow, and the running balance of the new principal amount.

{#5} With your cursor in the Beginning Date field of the Date Range, press the [=] button on the keyboard and then the [m] key (lower case "M"). These two [Date Keyboard Shortcuts](#) will change the date back to the first day of the current month. Also change the Pick List Selection from "Specific Contracts" to "All Contracts for Portfolio". This will change the Pick List from the Contract Pick List to the Portfolio Pick List, and the Portfolio Pick List will default to "ALL" portfolios. Now [preview](#) the report a third time. Now this report/ notice will print once for every contract that has made a payment in the designated period, each contract will print on a separate page and include all of the

payments that contract made during that date range.

{#6} Once you are finished experimenting with the Date Range on the Statement of Payment Notice, [close](#) both the Statement of Payments Notice and the Contract Window.

Payment History Report - Demonstration Chapter:

The screenshot shows a window titled "Payment History Report:1" with standard Windows window controls (minimize, maximize, close). The window is divided into several sections for configuring the report:

- Portfolio ID:** A dropdown menu currently showing "All Contracts by Portfolio". Below it is a text box containing "ALL".
- Contract Type:** A dropdown menu currently showing "Specific Contract Types". Below it is a text box containing "ALL".
- Date Range:** Two text boxes labeled "Beginning" and "Ending" with dates "12/01/2011" and "12/31/2011" respectively.
- Page Break Per Portfolio:** A checkbox that is currently unchecked.
- Report Order:** A dropdown menu currently showing "Payment Date".
- Report Type:** A section containing a checkbox labeled "Summary By Receipt No." (unchecked) and a dropdown menu currently showing "Summary Report".

{#1} Open the Payment History Report from the Reports Menu. This report provides a historical record of payments for all contracts in the system. It can be printed for all contracts by portfolio, client or by date. This report is often used to provide a record to clients of payments received for their contracts in a certain period.

{#2} Experiment changing the various options on this report, including the Date Range, the Pick List Selection option, the page break checkbox, the "Summary By Receipt No." checkbox, and the Report Type: "Summary Report" vs "Detail Report". Compare the results and note how each option affects the contents of the report.

{#3} Close the Payment History Report.

Projected Cash Flow Report - Demonstration Chapter:

The screenshot shows a software window titled "Projected Cash Flow Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu with "All Contracts by Portfolio" selected, and a text box containing "ALL".
- Contract Type:** A text box containing "ALL" and an empty list box below it.
- Page Break Per Portfolio:** An unchecked checkbox.
- Base Figures on Ownership %:** An unchecked checkbox.
- Beginning Period:** A dropdown menu with "August 2011" selected.
- Date Range:** Two text boxes: "Beginning" with "08/01/2011" and "Ending" with "08/31/2011".
- Report Order:** A dropdown menu with "Contract ID" selected.
- Cash Flow Type:** A dropdown menu with "Principal/ Interest Cash Flow" selected.
- Report Type:** A dropdown menu with "3 Year Analysis" selected.

{#1} Open the [Projected Cash Flow Report](#) from the [Reports Menu](#). The Projected Cash Flow Report computes future cash flow based on the payment schedules of the contracts in the system. It breaks down the projected cash on a contract by contract basis, at either the company or client level.

{#2} Accept the default of "All Contracts by Portfolio" for "ALL" portfolios. The Beginning Period will default to the current month and year and the Report Type in the lower right corner will default to "3 Year Analysis". Accept both of these defaults and [preview](#) the report.

{#3} Next change the Report Type from "3 Year Analysis" to "9 Month Analysis" and preview the report. Note the differences in the report compared to the 3 year analysis. Also note that you can run the report based on a Report Type of "Date Range" that will allow you to specify a date range. You can also run the report for both principal and interest cash flow, just interest cash flow or just principal cash flow by selecting the appropriate choice under the Cash Flow Type option.

{#4} [Close](#) the Projected Cash Flow Report.

Delinquent Payment Report - Demonstration Chapter:

The screenshot shows a software window titled "Delinquent Payment Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu set to "Specific Portfolios" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Options:** Two checkboxes, "Page Break Per Portfolio" and "Include Closed Portfolios", both of which are unchecked.
- Min Days Past Due:** A text box with the value "0".
- Max Days Past Due:** A text box with the value "9999".
- Lowest Amount:** A text box with the value "0.00".
- Max Payment No:** A text box with the value "0".
- Include:** Two checkboxes, "Code Summary" (checked) and "Grand Total" (unchecked).
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Collection Report".

The [Delinquent Payment Report](#) compiles a list of the contracts that are delinquent in their payment schedules. This report is designed to be an internal audit report and can be run as a Collection Report, which gives a detailed listing of the debt (past due charges), or as an Aged Delinquent Report, which details the periodic aging of the overdue payments.

{#1} Open the Delinquent Payment Report from the [Reports Menu](#).

{#2} Accept the default Report Type of "Collection Report" and [preview](#) the report without making any changes to the default settings. Note that a complete list of overdue charges will be listed for each contract.

{#3} Next change the Report Type from "Collection Report" to "Aged Delinquent Report" and preview the report again. This will display a report listing all contracts that are delinquent, with a schedule showing the aging of the overdue payments.

{#4} [Close](#) the Delinquent Payment Report.

Delinquent Payment Notice - Demonstration Chapter:

The [Delinquent Payment Notice](#) is similar to the [Delinquent Payment Report](#), however like most notices, the delinquent notice is designed as a letter to be sent to the borrower. A Delinquent Payment Notice will be generated for each contract with past due charges. Like all of the notices and letters in the system, the terminology on this notice can be customized to suit your business requirements. You can also maintain several versions of this delinquent notice. For example, you may have a "polite reminder" delinquent notice for borrowers who may have forgotten their first payment and are only slightly overdue, and a "harsh/ demanding" delinquent notice for borrowers who are consistently overdue and/ or are way behind on their payments.

{#1} Open the Delinquent Payment Notice from the [Reports Menu](#). (Note that the Delinquent Payment Notice is also available from the Contract - Notices Submenu.)

{#2} In the lower right corner, select the Report ID of "Deli1" and [preview](#) the notice. Notice that this letter/ notice contains a detail breakdown of all of the past due charges that are outstanding for each contract individually.

{#3} Next change the Report ID to "Deli2" and preview the notice again. Now notice that this letter only shows a total balance due for each contract instead of the itemized charges.

{#4} Finally, change the Report ID to "Deli_w" and preview the notice. This will open a Microsoft Word version of the letter, similar to the detail notice "Deli1". (Important Note: If your computer does not have the Microsoft Visual FoxPro ODBC drivers installed, you may not be able to print or preview the Word Mail Merge letters, including "Deli_w".)

{#5} [Close](#) the Delinquent Payment Notice.

Chart of Accounts Window - Demonstration Chapter:

Chart of Accounts Window:1

Portfolio ID: 001 CAPITAL FINANCE GROUP INC. G/L Type: ☒ Debit ☐ Credit Type: Asset

Account ID: 1100 CASH IN BANK ☐ Include in 1099 Processing

Category:

Fiscal Mo	Fiscal Yr	Month	Year	Opening Balance	Debits	Credits	Closing Balance	Budget
12	2012	12	2012	1,276.84	0.00	0.00	1,276.84	0.00
11	2012	11	2012	1,276.84	0.00	0.00	1,276.84	0.00
10	2012	10	2012	1,276.84	0.00	0.00	1,276.84	0.00
9	2012	9	2012	1,276.84	0.00	0.00	1,276.84	0.00
8	2012	8	2012	1,276.84	0.00	0.00	1,276.84	0.00
7	2012	7	2012	1,276.84	0.00	0.00	1,276.84	0.00
6	2012	6	2012	1,276.84	0.00	0.00	1,276.84	0.00
5	2012	5	2012	1,276.84	0.00	0.00	1,276.84	0.00
4	2012	4	2012	1,276.84	0.00	0.00	1,276.84	0.00
3	2012	3	2012	1,276.84	0.00	0.00	1,276.84	0.00
2	2012	2	2012	1,276.84	0.00	0.00	1,276.84	0.00
1	2012	1	2012	1,276.84	0.00	0.00	1,276.84	0.00
12	2011	12	2011	1,276.84	0.00	0.00	1,276.84	0.00
11	2011	11	2011	1,376.84	0.00	100.00	1,276.84	0.00
10	2011	10	2011	1,376.84	0.00	0.00	1,376.84	0.00
9	2011	9	2011	1,376.84	0.00	0.00	1,376.84	0.00
8	2011	8	2011	167.13	1,209.71	0.00	1,376.84	0.00

Current Year: 0.00 10,560.79 9,283.95 1,276.84

The [Chart of Accounts Window](#) is a data entry window where you can enter, edit and display general ledger account numbers and their descriptions. This window is also where you can enter, edit and display budget figures for each account and each month.

{#1} Press [ALT] + [G] to display the [G/L Menu](#) and then press the [RIGHT ARROW] key to display the [Chart of Accounts Submenu](#). Press [ENTER] to select the first option in the submenu, this will open the [Chart of Accounts Window](#).

{#2} Type "001" in the Portfolio ID and then press [TAB], this will open Account ID "1100" - the first COA on file - for Portfolio ID "001". Notice that the description for this account is "Cash in Bank". Also notice that this account is an Asset account (the Type is "Asset").

{#3} After pressing [TAB] in the previous step, your cursor should be in the Account ID field. (If your cursor is in any other field, use the mouse to place the cursor into the Account ID field.) With the cursor in the Account ID field, press the [F2] [Function Key](#) on the keyboard. This will open the Chart of Accounts Find Window. Notice that the Portfolio ID is already filled in (this can be changed if necessary). Press [TAB] to accept the Portfolio ID, and type the number "4" in the Account ID field of the find. If Incremental Search is turned on, then the list will immediately display only those records with an account id that begin with the number "4". Click on the first account number listed "4100" and press the [OK] button at the bottom of the find window. Note that the Chart of Account Window is now displaying account "4100" - "Income Principal" for the Portfolio ID "001".

{#4} Once you are comfortable using the Chart of Accounts Window, please [close](#) it.

The General Ledger in Contract Collector:

The accounting processes in Contract Collector are completely integrated with the collection features. The general ledger handles both calendar and fiscal year accounting and fully supports open item accounting. The system's

complete audit trails and trust accounting are designed to meet stringent auditor requirements anywhere in the United States and Canada.

Contract Collector features on-line posting of general ledger data. This means that the system is updated as soon as you enter and save new data, so the information displayed in windows, finds and printed reports and notices is always accurate and up-to-date.

With on-line posting, you don't have to remember to run a separate posting process in order to finalize data from one month or fiscal year before you're able to enter transactions for a new month or year. And the system also automatically adjusts for late entries.

Contract Collector offers full flexibility in defining General Ledger accounts. A separate chart of accounts can be set up for each portfolio as well as the management company itself, if necessary. Each account maintains an opening balance, debit activity, credit activity and a closing balance for each accounting period.

You can also establish a budget for each accounting period. A budget comparison is then shown on the Profit and Loss Statements (if desired).

Chart of Accounts Report - Demonstration Chapter:

Chart of Accounts Report:1

Portfolio ID: ALL

Account ID: ALL

Month/Year Date Range: / to /

Report Order: Portfolio ID

Report Type: Summary Report

☐ Exclude Retained Earnings

☐ Page Break by Portfolio ID

☐ Page Break by Account ID

☐ Subtotal by Account ID

☐ Grand Total at End of Report

In lieu of scrolling through the records in the [Chart of Accounts Window](#), it may be easier to print or preview the Chart of Accounts Report to view a listing of the current accounts for a particular portfolio. To demonstrate, we will preview a listing of accounts for the sample Portfolio ID "001".

{#1} Open the Chart of Accounts Report from the [G/L Menu](#) and the [Chart of Accounts Submenu](#).

{#2} In the Portfolio ID Pick-List, type in an ID of "001" and press [Tab]. (Note that the ID is added to the list to the right.) [Preview](#) the report. Notice that the account number for the "Cash In Bank" account for Portfolio "001" is "1100".

General Ledger Accounts:

There are five types of accounts: Asset Accounts, Liability Accounts, Equity Accounts, Income Accounts and Expense Accounts. All Assets Accounts begin with the number "1", Liability Accounts begin with "2", and Equity Accounts with a "3". Income Accounts begin with a "4" and also sometimes a "5". Expense accounts begin with a "5" or "6" and above. The Beginning COA option in the Management Company Setup Window will determine if an account that begins with a "5" is an income or expense level account.

{#3} [Close](#) the Chart of Accounts Report.

Payables Journal Window - Demonstration Chapter:

Payables Journal Window:1

Journal ID: 41 Date: 11/08/2011 Due Date: 11/08/2011

Vendor: ID: 106 P.O. #: Invoice #: 054321

Name: MORTGAGE INSURANCE CORP. Contract ID: Terms:

Address: P.O. BOX 5458 BELLEVUE WA 98002

Status: Paid In Full Balance Summary: Invoices: Payments: Balance: Recurring Infor: Frequency: Times:

Bank Type: Operating Account Print P.O. Report ID:

Details Payment History Autodisburse

Date	Description	Amount	Amt to Pay	Type	Code	Portfolio ID	Bank ID	DB	CR	CI
11/08/2011	Insurance Policy	100.00	0.00	I		001	0001	5300	1100	
11/08/2011	Insurance Policy	100.00	0.00	p		001	0001	5300	1100	

Date: 11/08/2011 Description: Insurance Policy Type: Invoice Amount: \$100.00

Portfolio ID: 001 - CAPITAL FINANCE GROUP INC. Bank ID: 0001 - FIRST INTERSTATE BANK (322 494 883)

Source: P Check No: Debit: 5300 - MORTGAGE INSURANCE Credit: 1100 - CASH IN BANK

Reconciled: / /

Memo:

The Payables Journal Window is where you add, edit and view payables transactions (expenses). The system automatically builds appropriate cash or accrual accounting transactions on a portfolio-by-portfolio basis. With the Payables Journal Window, you either create an Invoice line item to show that a bill is due or you create a Payment line item (cash disbursement) to show that you paid a bill. The following exercise will create a payable from the system on behalf of Portfolio ID "001", Capital Finance Group, to Vendor ID "106", Mortgage Insurance Corp for \$100 in Insurance Fees.

{#1} From the [G/L Menu](#), select the [Payables Journal Submenu](#) and then the Payables Journal Window.

{#2} Start a new entry in the Payables Journal Window by pressing the [New](#) button on the [Main Toolbar](#).

{#3} Press [Tab] twice to accept the default of today's date for both the Date and Due Date fields.

{#4} Press [Tab] a third time to accept the Payee Type of "Vendor" and move the cursor to the ID Field.

{#5} Press [F2] [Function Key](#) on the keyboard to open the Vendor Find Window, select Vendor ID "106" from the list and then press the [OK] button on the window.

{#6} Press [Tab] twice to move the cursor to the Invoice # field and type in an invoice number of "54321" and then press the [Tab] key again.

{#7} Press [Tab] key four (4) more times to move the cursor to the first line of Description field (column) of the payables grid on the Details tab of the Payables Journal Window. Type in a description of "Insurance Policy" for this invoice line. (Note the Type column indicates that this is an invoice line with the letter "I".)

{#8} Press [Tab] once and type "100.00" in the Amount column. Press [Tab] again and note the the Amount to Pay will default to the full amount that was input in the Amount column. Press [Tab] again to accept this default. Press [Tab] once more and leave the Code column blank.

{#9} In the Portfolio ID column, press the [F2] Function Key and select Portfolio ID "001" from the list and press the [OK] button. (Note that the Bank ID and the Credit Account will both default based on the Portfolio ID selected.)

{#10} Press [Tab] once to advance to the Debit Account field and type in an Account ID of "5300". (Note that the descriptions for both the Debit and Credit Accounts will be displayed just below the grid. Also note that they are displayed as hyperlinks, using the mouse to click on each one of these links will open the appropriate data entry window, similar to the [Drill-Down](#) feature.) Press [Tab] once to advance to the Credit Account column. (This column is a protected field and cannot be changed or edited.)

{#11} Press the [Save](#) button on the [Main Toolbar](#) to save this invoice entry. (Note that the Status field will indicate in a color coded format the status of "Scheduled" to indicate that this invoice has not been paid yet.)

If you leave the Check No field blank, the system will automatically assign a check number when you print checks with the Check Printing Process. If you write checks manually, you can enter the appropriate check number in this Check No field. To demonstrate, lets assume that this invoice was paid with a hand-written check on check number #12345.

{#12} Using the mouse, click into the Check No column in the grid for this invoice line. Type in a check number of "12345" and then press [Tab]. Once again, save this entry with the [Save](#) toolbar button. (Notice now that the Status changes to "Paid in Full" and that check number is used to create second line in the payables grid with a Type letter of "p" indicating that this is a payment line.)

{#13} [Close](#) the Payables Journal Window.

Financial Statements - Demonstration Chapter:

The screenshot shows a window titled "Financial Statements:1". Inside, there are two dropdown menus at the top: "Financial ID" with "P&L3" selected, and "Calendar Month" with "November 2011" selected. Below these, the report title "Profit & Loss" is displayed in a larger font, followed by "12 Month Profit & Loss" in a smaller font. Under the title, there are two sections. The "Report By" section on the left has four radio buttons: "Portfolio" (selected), "Client", "Client & Portfolio", and "Portfolio Group". Below these is a checkbox labeled "Zero Suppress" which is unchecked. The "Portfolio ID" section on the right has a text box containing "ALL" and a vertical scroll bar.

Profit & Loss Statements, Balance Sheets, and Trial Balance Reports can all be generated from the Financial Statements window. Both the Profit & Loss Statements and the Balance Sheets can be printed with or without a comparison of actual figures to budgeted figures and/ or a comparison to last year's figures. You can easily design your own variations of each of these financial statements or modify one of the existing statements by using the Financial Statement Setup Window.

{#1} Open the Financial Statements from the [G/L Menu](#) and the [Financial Statements Submenu](#).

{#2} The Financial ID field contains a list of all the available financial statements. From this drop-down list, select the "P&L3" financial statement. Note that the description for this financial statement is "12 Month Profit & Loss".

{#3} The Calendar Month field will default to the current month and year, accept this default. Press the [Preview](#) button on the [Main Toolbar](#) to preview this financial statement. Using the scroll buttons on the Print Preview Toolbar scroll through the various pages of this report. Note that because each portfolio has their own individual set of accounts, this Profit & Loss Statement will print once for each Portfolio ID.

{#4} There are a number of other Profit & Loss formats (some with budget figures) and several Balance Sheet layouts included with the demo data of the software. Experiment by changing the Financial ID to some of these other financial statement options and previewing the report. There are quite a range of options available that allow you to compare the current month's activity with activity from prior months, prior years and also the budgeted activity.

{#5} [Close](#) the Financial Statements window once you are finished experimenting with the various options and types of reports that can be generated.

User Window - Demonstration Chapter:

The User Window is where you can create and edit User IDs and Passwords for access in logging into the software. You can also set up each user's Preferences, Menu Security and other options with this window.

{#1} Open the User Window from the [Setup Submenu](#) of the [System Menu](#).

{#2} Start a new user entry by pressing the [New](#) button on the [Main Toolbar](#).

{#3} Enter your first name as the User ID (up to 8 characters). Enter your full name (first and last) in the Name field.

{#4} On the Details tab, enter a password in the Password field (up to 8 characters). This is the password this user id will use when logging into the software.

{#5} Save the new entry with the [Save](#) button on the [Main Toolbar](#).

As described in detail in Chapter 14, the Menu Security tab you see in this window enables you to assign any level of system access on a user-by-user basis.

Management Company Window - Demonstration Chapter:

The screenshot shows a software window titled "Management Company Window:1". It contains several tabs: "Details", "G/L Info", "Other Setup", "Credit Bureau Setup", and "Interfaces". The "Details" tab is active, displaying the following information:

- Management ID: MGMT, Name: COLLECTION SERVICE LTD., Customer ID: 1
- Address / Phone section with sub-tabs "Address" and "Phone". The "Address" sub-tab is active, showing a mailing address: 888 PACIFIC HWY S., SEATTLE WA 98188. Below the address are navigation buttons (back, forward, search, etc.) and a "1 of 1" indicator.
- Country: United States of America (dropdown)
- Notices: Use Management Company Address (dropdown)
- Management Type: Loan Servicing (dropdown)
- Tax ID: 91-2859966
- Payment Entry section with dropdowns for Order (Fees | Principal | Escrow), Application (Future Payments), and From (Management Company).
- Print 1099s section with a dropdown for From (Management Company).
- Close Payment Batch section with radio buttons for All Users (selected) and One User.
- General Ledger Information section with fields for Income Level - Start (4) and End (4), a checked box for Allow Historical G/L Entry, and an unchecked box for Include Payments on Deposit Slip Default.
- Date Fields section with Century Rollover Year (30) and Date Format (MDY dropdown).

The Management Company Window contains the name, address, tax id and contact information for the primary management company. This window also contains all of the setup options used throughout the system, including the Payment Entry defaults and General Ledger Information settings and defaults.

{#1} Open the Management Company Window from the [Setup Submenu](#) of the [System Menu](#).

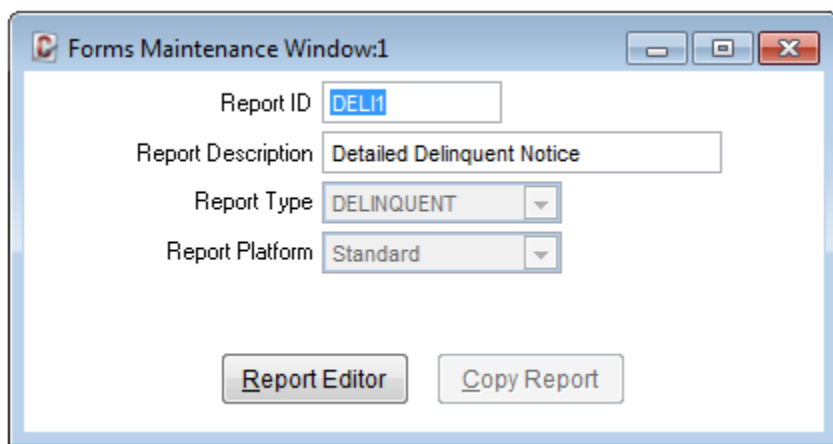
Notice that there are a number of options available on the Details Tab including:

- **Notices Option:** "Use Management Company Address" or "Use Portfolio Address". This option determines which name and address appears as the "from" address on letters and notices.
- **Payment Entry Order:** This option defines the default payment order and establishes the general business rule of how a payment is applied to principal & interest, escrow and fees. This default can be overridden on an individual basis in the Payment Entry Window when applying the payment.
- **Payment Entry Application:** "Future Payments" or "Principal Reduction". This option determines the default payment application type and establishes the general business rule of how to apply any money in excess of the regular payment amount. This default can also be overridden on an individual basis in the Payment Entry Window.
- **Close Payment Batch:** This option determines whether or not a unique batch id is assigned to each user who is entering payments, or if all users enter payments to the same batch.
- **Income Level:** This option is used to define whether the ending income level is a "4" or a "5".

There are also several more options on the Detail Tab, as well as other options available on the Other Setup Tab, Credit Bureau Tab and Interfaces Tab. For more information on these various options (including the ones listed above), please see the section on the Management Company Window in the System Menu chapter of this manual.

{#2} [Close](#) the Management Company Window once you have reviewed the various options available in this window.

Forms Maintenance Window - Demonstration Chapter:



The screenshot shows a window titled "Forms Maintenance Window:1". Inside the window, there are four labeled input fields arranged vertically: "Report ID" with the text "DEL1", "Report Description" with the text "Detailed Delinquent Notice", "Report Type" with a dropdown menu showing "DELINQUENT", and "Report Platform" with a dropdown menu showing "Standard". At the bottom of the window, there are two buttons: "Report Editor" and "Copy Report".

The Forms Maintenance Window provides a means of editing the standard forms, letters, and notices included with Contract Collector. It can be used to create new letters and notices, by copying any of the existing notices, or it can be used to slightly modify the wording of any notice.

{#1} To demonstrate another great use for the [Drill-Down](#) feature, open the [Delinquent Payment Notice](#) again. (Located in the [Report Menu](#) or in the Contract - Notices Submenu.) In the lower right corner, select the Report ID of "Del11". Then using the mouse, double-click on the "Del11" in the Report ID field. This will automatically open the Forms Maintenance Window to the "Del11" record.

{#2} Press the [Report Editor] button in the lower left corner. This will open the "Del11" notice in the Report Designer. (You may need to expand or maximize this window to view more of the contents of this screen.) This Report Designer can be used to make minor modifications or major revisions to this particular notice, or any other notice or letter in the software. It can be used to add your company logo to the notice to create a custom letterhead or to tweak the terminology used in the letter to fit your organizational needs. There are many powerful options and capabilities of this Report Designer, all of which are way beyond the scope of this introduction, please see the Report Designer Basics section of the Advanced Operating Features chapter.

{#3} Once you are finished with the Report Designer, press the "X" in the upper right corner to close the Report Designer screen, or select "Close" from the [Control Box Menu](#).

{#4} [Close](#) the Forms Maintenance Window.

Conclusion - Demonstration Chapter:

Exit Contract Collector/ Lease Collector:

If you have time, please feel free explore any other windows or reports within **Contract Collector/ Lease Collector**. Or if you are done for now, you can close **Contract Collector/ Lease Collector** by selecting [Exit](#) from the [File Menu](#). You can always log back into **Contract Collector/ Lease Collector** at any time to continue looking over the many other windows, reports and processes in **Contract Collector/ Lease Collector**.

Once you have a general feel for the software, you can start to enter your own data. Even if you have not purchased the software, feel free to start entering your own data into the Trialware Edition of the software. Any data you enter will carry over when you purchase the software and receive your Authorization Key Code(s) to activate **Contract Collector/ Lease Collector**. Before entering your own loans, contracts, tenants, leases and/ or other data into **Contract Collector/ Lease Collector**, be sure to review the [Initial Setup Sequence](#) as outlined in the [Procedures Chapter](#). This recommended sequence will guide you through the process of clearing the demonstration data (that is included with the software) and the other necessary steps involved in getting started.

Thank you for taking the time to review the Demonstration Chapter.



Chapter #5 - Procedures:

- [Initial Setup Sequence](#)
- Regular Procedures
 - [Entering New Contracts](#)
 - [Entering Existing Contracts](#)
 - [Entering Tenants](#)
 - [Collections](#)
 - [Payment Receipt Tasks](#)
 - [Client Reporting Procedures](#)
 - [Management Reporting](#)
 - [Making a Backup](#)
 - [Annual Chart of Accounts Duplication](#)
- Calendar Event Procedures
 - [Daily Procedures](#)
 - [Monthly Procedures](#)
 - [Year End Schedule](#)



CONTRACT COLLECTOR v5

INITIAL SETUP SEQUENCE

Enter the information in the order presented below. If the order of the Initial Setup Sequence is not followed, it may not be possible to input all data necessary in all windows where an entry is needed. Please read the entire Initial Setup Sequence and review any necessary portions of the manual relating to these procedures before proceeding with the implementation of these instructions.

1. Clear the sample data that is included with the system. From the [System Menu](#), select the [Utilities Submenu](#) and then run the [Clear All Data Process](#).

This process clears out all data files within the system, including any new data you may have entered while demonstrating or testing the system. There are some items left after the process is complete: standard Charge Codes, standard Contract Type Codes, standard Credit Bureau Codes, a Chart of Accounts for Portfolio: "001" that can be used for COA duplication, the "DEMO" User ID for user login and various Financial Statements, etc.

Immediately after the Clear All Data Process completes, two prompts will appear directing the user to input a Company Name and an Address. This name and address will be used to create default entries for the [Management Company Window](#), [Bank Window](#), [Client Window](#), and [Portfolio Window](#). These default entries are created to simply the setup procedure and can be revised or deleted as appropriate. For basic users, these defaults will likely be sufficient. For larger organizations, these defaults may be sufficient initially. If these default entries are sufficient, you can skip to step #9 below, after completing step #2.

2. From the [System Menu](#), select the [Setup Submenu](#) and then open the [User Window](#). Setup a User ID and Password for each user of the system. You should also set user security and Collector IDs, if necessary, for each user.
3. From the [System Menu](#), select the [Setup Submenu](#) and open the [Management Company Window](#). Enter the correct information and choose the appropriate settings. A default entry is created immediately following the Clear All Data Process (see explanation above). Complete setup by specifying a Tax ID and any other necessary options.
4. From the [G/L Menu](#), select the [Chart of Accounts Submenu](#) and open the [Chart of Accounts Window](#). You need to set up an initial chart of accounts. This initial chart of accounts (COA) provides you with a standard setup that can be used as the basis for each portfolio's chart of accounts. Duplicating this standard setup saves time when the COA for most portfolios is the same or similar.

Rather than setting up the initial chart of accounts from scratch, you can use a COA that is provided as a sample, for Portfolio ID: "001". You should edit this skeleton COA as necessary and then use either the [Chart of Accounts Duplication](#) or the Setup COA button in the [Portfolio Window](#) ([G/L Info Tab](#)) to duplicate it for use with other portfolios.

5. From the [G/L Menu](#), select the [Bank Submenu](#) and open the [Bank Window](#). Enter complete information for each bank where funds/ payments will be deposited. A default entry (Bank ID: 001) is created immediately following the Clear All Data Process (see explanation above). Revise this Bank ID as appropriate, if necessary. Add additional

Bank IDs as needed.

6. Run the following reports:

- [Contract Type Code Report](#) ([System Menu](#) | [Code Submenu](#))
- [Charge Code Report](#) ([System Menu](#) | [Code Submenu](#))

Use these reports to determine whether or not the standard codes are sufficient for your needs or if additional codes need to be added to the system. Open the appropriate corresponding window to add, edit or delete the codes as necessary. For the Charge Codes, please make sure that the G/L account numbers entered correspond to the Chart of Accounts that you have setup.

7. From the [Client Menu](#), open the [Client Window](#). Enter complete information for each client for whom you are collecting. After you have entered all your clients, run the [Client Report](#) from the [Client Menu](#) | [Client - Reports Submenu](#) to verify the accuracy of your data entry. A default entry (Client ID: 001) is created immediately following the Clear All Data Process (see explanation above). Revise this Client ID as appropriate, if necessary. Add additional Client IDs as needed.

8. From the [Portfolio Menu](#), open the [Portfolio Window](#). Enter complete information for all the companies owned by one or more clients. After you have entered all your portfolios, run the [Portfolio Report](#) from the [Portfolio Menu](#) | [Portfolio - Reports Submenu](#) to verify the accuracy of your data. A default entry (Portfolio ID: 001) is created immediately following the Clear All Data Process (see explanation above). This portfolio is assigned Bank ID: 001 and the Chart of Accounts for Portfolio ID: 001. Ownership is assigned to Client ID: 001. Revise this Portfolio ID as appropriate, if necessary. Add additional Portfolio IDs as needed.

9. From the [Contract Menu](#), open the [Contract Window](#). Enter complete information for all contracts. After you have entered all the contracts, run the [Contract Report](#) from the [Contract Menu](#) | [Contract - Reports Submenu](#) to verify the accuracy of your data. The technique for entering contracts will depend on whether you are entering new contracts or contracts that have existed for some time.

10. From the [Payment Menu](#), open the [Payment Entry Window](#). Enter all necessary contract payments up to the current date. After entering the payments, run the [Payment Audit Report](#) to verify the accuracy of your entries. After the verification, you should run the [Close Batch Process](#) to post the payments to the check register.

11. From the [G/L Menu](#), select the [Vendor Submenu](#) and open the [Vendor Window](#). Enter all vendors (providers of goods and/or services to your organization) that you make payments to on a regular basis.

12. From the [G/L Menu](#), select the [Payables Journal Submenu](#) and open the [Payables Journal Window](#). Enter the bills to be paid, including recurring payables to vendors.

13. From the [G/L Menu](#), select the [Receivables Journal Submenu](#) and open the [Receivables Journal Window](#). Enter any receivables that are not contract payments.

14. From the [System Menu](#), select the [Setup Submenu](#) and open the [Financial Statement Setup Window](#). Use this window to set up your Profit & Loss Statement, Balance Sheet and Trial Balance financial statements.

15. From the [G/L Menu](#), select the [Check Submenu](#) and initiate the [Check Printing Process](#) to make payments on payables.

16. From the [Portfolio Menu](#), initiate the [Auto Charge Process](#). This process updates contract information, fees and other recurring charges. It also updates recurring general ledger transactions.

17. From the [Reports Menu](#), run the [Delinquent Payment Report](#). Use this report to verify your delinquency figures. Make any necessary corrections using the [Contract Window](#).

You are now ready to automate all of your contract collection tasks on a daily, monthly and annual basis.

Entering New Contracts:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / /

Name(s):

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE

Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details: Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Cre

Address / Phone

Address: 491 NE 15TH ST. BELLEVUE WA 98004

Phone: 1 of 1

Contract Summary

	Beginning/ Earned	Paid	Adjustments	B
Principal	21,350.00	3,264.87	800.00	
Interest	4,635.05	4,635.05	0.00	
Fees	125.00	125.00	0.00	
Totals	26,110.05	8,024.92	800.00	

Accrued Interest: Current Balance:

Escrow Code	Escrow Description	B
E1	Escrow #1 Reserve	
E2	Escrow #2 Reserve	

Escrow Balance: Per Diem: Interest Rate:


Notes: 2ND MORTGAGE. 1ST MORTGAGE SEATTLE FIRST BANK

High: I called Ernie about delinquent payment. He said the check was mailed yesterday.

The following steps outline the process necessary to enter a new loan in the [Contract Window](#). The following steps should be used for entering brand new contracts (ones that have not yet made their first payment), and also for existing contracts if you will be entering all of their prior payments in the [Payment Entry Window](#), just as if it were a new contract.

STEPS FOR ENTERING BRAND NEW CONTRACTS:

- {#1} Open the [Contract Window](#) from the [Contract Menu](#).
- {#2} Press the [New](#) button on the [Main Toolbar](#) to start a new entry.
- {#3} Enter a Contract ID for the new contract/ loan record. Up to twenty (20) characters.
- {#4} Enter the Portfolio ID. Must be an existing Portfolio ID. Press [F2] for a Portfolio [Find Window](#). (See the [Portfolio Window](#) for more information about setting up portfolios.)
- {#5} Enter the Contract Type. Must be an existing Contract Type Code. Press [F2] for a Contract Type [Find Window](#). (See the [Contract Type Code Window](#) for more information about setting up new contract types.) The Description field will be defaulted based on the contract type selected.

- {#6} Enter the Begin Date for the contract/ loan. The software does not use this date directly for any calculations, therefore, this date can be any date past or future. However, the software will use this date to default a few other date fields which are used in important interest calculations (see step #13). Consequently, it may be necessary to revise these other dates that will be defaulted based on this Begin Date. Typically, this date should be the date that the mortgage closed on or the date that the loan documents were signed.
- {#7} Enter the Contract Status. Must be an existing Contract Status Code. Press [F2] for a Contract Status [Find Window](#). (See the [Contract Status Code Window](#) for more information about setting up new contract statuses.)
- {#8} Enter the borrower's name, social security number (or tax id), and birth date in the Name(s) grid. In general, the name should be entered first name first, just as you would want it to appear on letters and notices. After the initial contract record has been saved, addition name information (gender, middle name, driver's license number, etc.) can be entered on the [Names Tab](#). The Sort Name field will default automatically based on the name entered (last name-comma-first name).
- {#9} Enter address and phone information. Press the  button in the [Address/ Phone Field](#) to enter the primary mailing address for the borrower. (Additional addresses can also be entered as well.) See the following topics for more assistance on entering address and phone information: [Address/ Phone Field](#), [Address Window](#), and [Address Fields](#). **Optional:** Phone numbers and email addresses can be setup in the Phone Tab. **Tip:** Use the [DOWN ARROW] key on your keyboard from the Phone Grid to add additional phone records.
- {#10} Enter the original principal balance for the loan in the "Beginning/ Earned" column for the "Principal" row of the Contract Summary Grid (on the [Details Tab](#)).
- {#11} On the [Payment/ Interest Tab](#), complete the Interest Setup by selecting the appropriate Interest Method, Number of Days (per year), Interest Type (simple or compound), and the Compounding Frequency (if appropriate). If most or all of the contracts for this portfolio are setup the same way, it may be beneficial to use the [Contract Defaults Tab](#) in the [Portfolio Window](#) to establish these default parameters.
- {#12} On the [Payment/ Interest Tab](#), complete the Payment Setup by entering the Principal/ Interest Code (typically "PMT" is the [Charge Code](#) that should be used), the appropriate Payment Frequency, the Term, and the Next Payment Date and Number. For a new contract, the Next Payment Date will be the first payment due date, and the payment number will, of course, be payment #1. If most or all of the contracts for this portfolio are setup the same way, it may be beneficial to use the [Contract Defaults Tab](#) in the [Portfolio Window](#) to establish the default values for the Principal/ Interest Code, Payment Frequency, and Term.
- {#13} On the [Payment/ Interest Tab](#), complete the Payment/ Interest Schedule by entering the Interest Start Date, Payment Effective Date, Payment Amount and Interest Rate. **Note:** The Interest Start Date will default based on the Begin Date used above, it may be necessary to revise this date to the date that interest started to accrue. **Tip:** Use the [Calculate] button on the Payment/ Interest Schedule to calculate the Payment Amount. Leave the Payment Amount blank, but make sure that the Interest Rate, Term (see step #12), and the Beginning Principal Balance (see step #10) have already been specified, and press the [Calculate] button to open the [Contract Calculator](#) to calculate the Payment Amount. The Contract Calculator can also be used to calculate the interest rate, term (number of payments), or the principal balance.
- {#14} Congratulations! All the required fields for a new contract/ loan have now been complete. Press the [Save](#) button on the [Main Toolbar](#) to save the new contract record. You are now ready to start entering payments for this contract in the [Payment Entry Window](#).
- {#15} **Optional:** On the [Other Setup Tab](#), complete the Late Fees Setup information and the Coupon/ Invoice Setup. (Be sure to save any additional changes with the [Save](#) option.)

Entering New Contracts:

Depending on the number of contracts and the amount of time available to enter them (and the information available to you), there are three possible approaches that can be used when entering existing contracts in the [Contract Window](#):

Option #1:

The contract is entered just as if it were a new contract and all payments made to date beginning with their first payment is entered in the Payment Entry Window. The entire payment history is reproduced and posted. The advantage of this method is that it allows the system to produce historical reports, such as the [Statement of Payments Report](#). The disadvantage of this method is the amount of time it requires for inputting and posting the entire payment history, especially if there is a large number of contracts or if contracts have long histories. This option is best for existing contracts that are less than a year old. See the steps list for [Entering New Contracts](#), to setup contracts using this option.

Option #2:

The contract is entered so that it is ready for the first payment due in the current calendar year (or any other specified date). The advantage to this option is that you will at least have the current calendar year for important reports like the IRS 1098s and IRS 1099s. Depending on the number of contracts involved, this option may also be too time intensive. Follow the steps below, but remember "current balances" and so forth will refer to the balances on the specified date.

Option #3:

The contract is entered so that it is ready for the next upcoming payment. This is the quickest option, however, reports for the current calendar year may not be up-to-date. Follow the steps below:

Contract Window:1

Contract ID: **10001** Portfolio ID: **001** CAPITAL FINANCE GROUP INC. Contract Type: **REM** Real Estate Mortgage

Begin Date: **03/02/2009** Status: **OPEN** Open Account In Good Standing Next Contact: **/ /** Balance: **[Red Box]**

Name(s): **ERNE JOHNSON** Tax ID: **023-54-2187** Tax Type: **Social Security No.** Birthday: **04/07/1968** Order: **1** Notes: **memo**

BETTY JOHNSON Tax ID: **139-34-9424** Tax Type: **Social Security No.** Birthday: **/ /** Order: **2** Notes: **memo**

Sort Name: **JOHNSON, ERNE** Description: **Real Estate Mortgage** Maturity Date: **03/01/2019** Date Paid/#: **08/1**

Details **Names** **Payment / Interest** **Other Setup** **Escrow** **Ledger** **UDFs** **Images** **Contact Log** **Payoff Quote** **Cre**

Address / Phone

Address **Phone**

Mailing Address

491 NE 15TH ST.
BELLEVUE WA 98004

1 of 1

Contract Summary

	Beginning/ Earned	Paid	Adjustments	B
Principal	21,350.00	3,264.87	800.00	
Interest	4,635.05	4,635.05	0.00	
Fees	125.00	125.00	0.00	
Totals	26,110.05	8,024.92	800.00	

Accrued Interest

Current Balance

Escrow Code	Escrow Description	B
E1	Escrow #1 Reserve	
E2	Escrow #2 Reserve	

Escrow Balance

Per Diem

Interest Rate

Notes: **2ND MORTGAGE. 1ST MORTGAGE SEATTLE FIRST BANK**

High: **I called Ernie about delinquent payment. He said the check was mailed yesterday.**

STEPS FOR ENTERING EXISTING CONTRACTS:

(Note: The first 9 steps listed below are the same as you would use for entering a brand new contract.)

{#1} Open the [Contract Window](#) from the [Contract Menu](#).

{#2} Press the [New](#) button on the [Main Toolbar](#) to start a new entry.

{#3} Enter a Contract ID for the new contract/ loan record. Up to twenty (20) characters.

{#4} Enter the Portfolio ID. Must be an existing Portfolio ID. Press [F2] for a Portfolio [Find Window](#). (See the [Portfolio Window](#) for more information about setting up portfolios.)


{#5} Enter the Contract Type. Must be an existing Contract Type Code. Press [F2] for a Contract Type [Find Window](#). (See the [Contract Type Code Window](#) for more information about setting up new contract types.) The Description field will be defaulted based on the contract type selected.

{#6} Enter the Begin Date for the contract/ loan. The software does not use this date directly for any calculations, therefore, this date can be any date past or future. However, the software will use this date to default a few other date fields which are used in important interest calculations (see step #13). Consequently, it may be necessary to revise these other dates that will be defaulted based on this Begin Date. Typically, this date should be the date that the mortgage closed on or the date that the loan documents were signed.

{#7} Enter the Contract Status. Must be an existing Contract Status Code. Press [F2] for a Contract Status [Find Window](#). (See the [Contract Status Code Window](#) for more information about setting up new contract statuses.)

{#8} Enter the borrower's name, social security number (or tax id), and birth date in the Name(s) grid. In general, the name should be entered first name first, just as you would want it to appear on letters and notices. After the initial contract record has been saved, additional name information (gender, middle name, driver's license number, etc.) can be entered on the [Names Tab](#). The Sort Name field will default automatically based on the name entered (last name-comma-first name).



{#9} Enter address and phone information. Press the  button in the [Address/ Phone Field](#) to enter the primary mailing address for the borrower. (Additional addresses can also be entered as well.) See the following topics for more assistance on entering address and phone information: [Address/ Phone Field](#), [Address Window](#), and [Address Fields](#). **Optional:** Phone numbers and email addresses can be setup in the Phone Tab. **Tip:** Use the [DOWN ARROW] key on your keyboard from the Phone Grid to add additional phone records.

{#10} Enter the **original** principal balance for the loan in the "Beginning/ Earned" column for the "Principal" row of the Contract Summary Grid (on the [Details Tab](#)). If the original principal balance is not known or not available, enter the current principal balance as of today's date (Option #3) or as of the specified date (Option #2).

{#11} Enter the principal paid in the "Paid" column for the "Principal" row of the Contract Summary Grid (on the [Details Tab](#)). If the current principal balance was entered in step #10 above, then leave this paid amount as zero. The "Balance" column should reflect the current principal balance as of the date that payments will begin.

{#12} Enter the earned interest balance (interest earned to date) in the "Beginning/ Earned" column for the "Interest" row of the Contract Summary Grid (on the [Details Tab](#)). If this amount is not known or is not available, leave it as zero and skip to step #14.

{#13} Enter the interest paid balance (interest paid to date) in the "Paid" column for the "Interest" row of the Contract Summary Grid (on the [Details Tab](#)). In general, this amount should be less than or the same as the earned interest balance (step #12). In most cases, it will be the same as the earned interest amount.

{#14} On the [Payment/ Interest Tab](#), complete the Interest Setup by selecting the appropriate Interest Method, Number of Days (per year), Interest Type (simple or compound), and the Compounding Frequency (if appropriate). If most or all of the contracts for this portfolio are setup the same way, it may be beneficial to use the [Contract Defaults Tab](#) in the [Portfolio Window](#) to establish these default parameters.

{#15} On the [Payment/ Interest Tab](#), complete the Payment Setup by entering the Principal/ Interest Code (typically "PMT" is the [Charge Code](#) that should be used), the appropriate Payment Frequency and the Term.

{#16} Enter the Next Payment Date and Next Payment Number. (In general, the Last Payment Date and Last Payment Number can be left blank, these fields will be populated once the first payment is entered into the system for the contract. In some rare circumstances, it may be necessary to populate these fields to get the correct interest results.) For existing contracts, it may be difficult to determine the Next Payment Number, however, it is important that this be determined carefully as this number will determine the number of payments remaining in the term of the loan. For Option #2, the Next Payment Date should be the first payment due on or after the specified date.

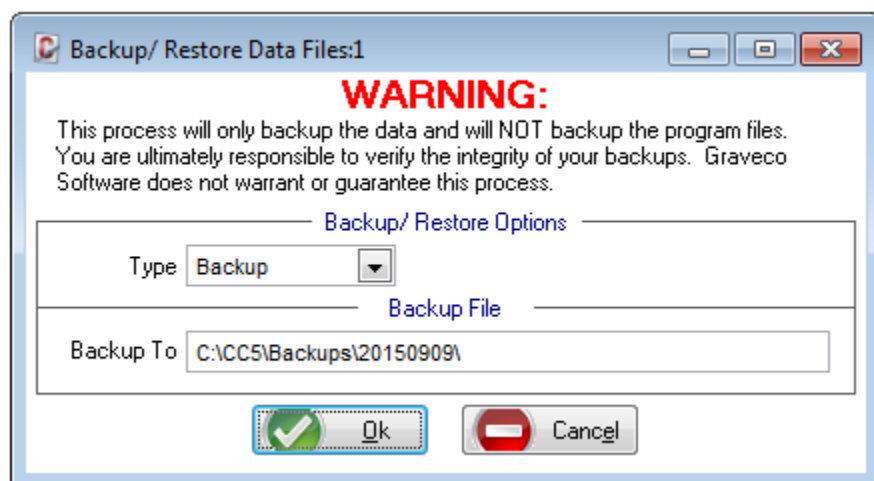
{#17} On the [Payment/ Interest Tab](#), complete the Payment/ Interest Schedule by entering the Interest Start Date, Payment Effective Date, Payment Amount and Interest Rate. **Note:** The Interest Start Date will default based on the Begin Date used above, it may be necessary to revise this date to the date that interest started to accrue. **Tip:** Use the [Calculate] button on the Payment/ Interest Schedule to calculate the Payment Amount. Leave the Payment Amount blank, but make sure that the Interest Rate, Term (see step #15), and the Current

Principal Balance (see step #10 & #11) have already been specified, and press the [Calculate] button to open the [Contract Calculator](#) to calculate the Payment Amount. The Contract Calculator can also be used to calculate the interest rate, term (number of payments), or the principal balance.

{#18} Congratulations! All the required fields for a new contract/ loan have now been complete. Press the [Save](#) button on the [Main Toolbar](#) to save the new contract record. You are now ready to start entering payments for this contract in the [Payment Entry Window](#).

{#19} Optional: On the [Other Setup Tab](#), complete the Late Fees Setup information and the Coupon/ Invoice Setup. (Be sure to save any additional changes with the [Save](#) option.)

Making a Backup:



Generally speaking there are two types of backups: (1) data only backups; and (2) full system backups. Both should be made on a regular basis. The importance of making frequent backups cannot be over emphasized. You can never have "too many" backups. The recommended frequency depends on how often you use the software, how many people use the software and the volume of data input on a daily basis. A good rule of thumb is to keep in mind how much will be lost. If you are uncomfortable with the volume of work that has been done since your last backup and the amount of effort that would be required to re-do that work, then it is time for a new backup.

How to make a Data Only Backup:

In order to create a data only backup using the [Backup/ Restore Data Files](#) process available within the software, all other users are required to be out of the software. Once the process has completed you will automatically be logged out of the software. All other windows, reports and screens need to be closed prior to running this process.

- 1) Open the [Backup/ Restore Data Files](#) window in the [System Menu](#) | [Utilities Submenu](#).
- 2) Accept the default Type option as "Backup" and accept the default Backup To location. (Change the Backup To location as needed, do not reuse the same Backup To location twice.)
- 3) Press the Ok button to create a backup. (Once completed the software will close.)

How to make a Full System Backup:

A full system backup cannot be created from within the software. All users must be out of the software when a full system backup is being created. It is always wise to verify the integrity of any backup created. When creating a full system backup any files that are currently in use, will not be backed up. If this happens, it is not impossible that the entire backup will be useless. If any unusual error messages are received during the copy process, it is recommended that the backup be discarded and the process reattempted. In order to make a full system backup you will need to know the location of the software program files. Please use the [System Information](#) window to locate this location on your computer or your network, if you are uncertain. Once all users are out of the software, simply use Windows Explorer to navigate to this program folder location and COPY the entire folder to another location on your computer or network. Copying this entire folder will create a full system backup. This folder can be copied to another computer (laptop), saved to a USB, thumb drive, or external hard drive, or burned to a CD. Keeping one or more of these backups off-site is also highly recommended.

Annual Chart of Account Duplication:

Chart of Accounts Duplication:1

Source Portfolio

☒ Single Source ☐ Respective Source

001 CAPITAL FINANCE GROUP INC.

Destination Portfolio

ALL

Destination Calendar Year 2012

Budget Figures

☐ Duplicate Budget Figures

Source Calendar Year 2011

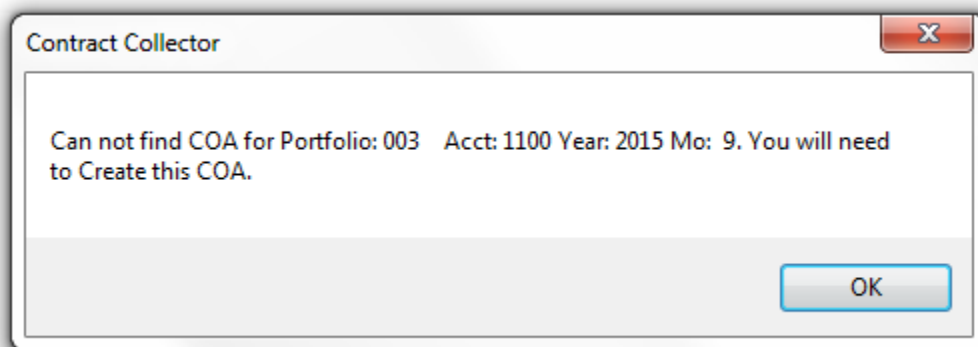
Increase By 0.00 %

Duplication Type

☒ Add - Copy New Accounts ☐ Redo - Change Descriptions

Ok Cancel

To facilitate reporting, all general ledger transactions are posted to a chart of accounts. A chart of accounts for each portfolio must exist prior to transactions being created. This means, for example, that before payments can be posted for a new calendar year, the duplication process must be run to create that year's chart of accounts.



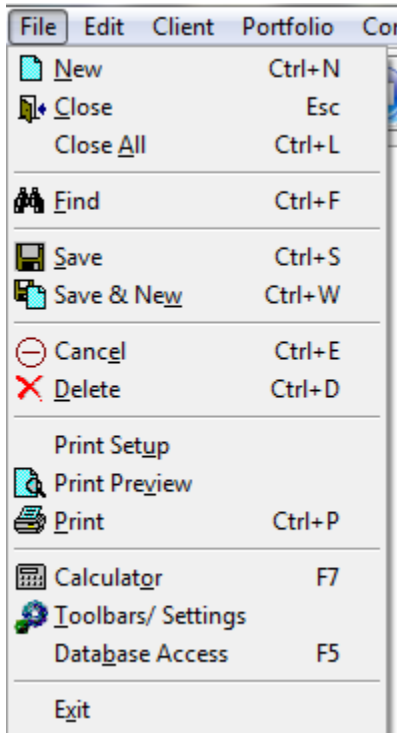
Common Error Message received from the Payment Entry Window when attempting to post a payment when no Chart of Account exists.

Recommended Steps for the Chart of Account Duplication:

- 1) Open the [Chart of Accounts Duplication Process](#) from the [G/L Menu](#) | [Chart of Accounts Submenu](#).
- 2) Choose "Respective Source" as the Source Portfolio.
- 3) Leave Destination Portfolio as "ALL" and make sure the Destination Calendar Year is the current new calendar year.
- 4) Ignore the Budget Figures section (unless you use Budget Figures - however, this is uncommon).
- 5) Leave Duplication Type as "Add - Copy New Accounts" and press the Ok button at the bottom of the screen.
- 6) Once the process is complete, close the duplication window with the Cancel button.



Chapter #6 - File Menu:



File Menu Options:

- [New](#) - Creates a new record.
- [Close](#) - Closes the active window.
- [Close All](#) - Closes all open windows.
- [Find](#) - Opens the find to help locate an existing record.
- [Save](#) - Saves changes to the current record.
- [Save & New](#) - Saves changes to the current record and begins a new record.
- [Cancel](#) - Reverts changes made to a record, back to the previously saved state.
- [Delete](#) - Removes the entire record.
- [Print Setup](#) - Opens the Print Setup dialog box for printer configuration.
- [Print Preview](#) - Preview the report to the monitor.
- [Print](#) - Send the report to the printer.
- [Calculator](#) - Internal four-function calculator.
- [Toolbars](#) - Toolbar configuration.
- [System Access - Database](#) - Database access command prompt.
- [Exit](#) - Close the Contract Collector software application.

New:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [N]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Primary Purpose: Used with [Data Entry Windows](#) to create a new record. Once the required fields have been entered, then the record can be [saved](#).

Close:

Toolbar Button: 

Keyboard Shortcut: [ESC] or [CTRL] + [F4]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#), [Print Preview Toolbar](#), [Control Box Menu](#), [Title Bar](#).

Primary Purpose: The **Close** option is used with all [Window Types](#) to close the active (current) window. If multiple windows are open, the program will go to the next open window.

Secondary Purpose: For the [Print Preview Toolbar](#), the **Close** option will close the current report preview and also the Print Preview Toolbar.

Close All:

Keyboard Shortcut: [CTRL] + [L]

Available from: [File Menu](#), [Keyboard Shortcuts](#).

Purpose: Used with all [Window Types](#) to close all of the open windows.

Find Record:



Toolbar Button:

Keyboard Shortcut: [CTRL] + [F] or [F2] from the [Primary ID Field](#).

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Navigation Menu](#), [Keyboard Shortcuts](#), [Designated Mouse Clicks](#), [Function Keys](#).

Primary Purpose: Used with [Data Entry Windows](#) to open a [Find Window](#) in order to find or locate an existing record and open that record.

Secondary Purpose: Used with [Report Windows](#) and [Notice Windows](#) to open the [Report Find Window](#) to find/locate an existing Form, Notice, Letter, or Report. (See Advanced Printing.)

See also: [ID Find](#) and [Find Windows](#).

Save:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [S]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Primary Purpose: The **Save** option is used with [Data Entry Windows](#) to save changes to the current open record.

Secondary Purpose: The **Save** option is also used with [Report Windows](#) to save the [Advanced Reporting](#) settings for a report. (Professional Edition feature.)

Save & New:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [W]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Purpose: Used with [Data Entry Windows](#) to [save](#) changes to the current open record and immediately open a blank window for entering a [new](#) record.

Cancel:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [E]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Purpose: The **Cancel** option is used with [Data Entry Windows](#) to cancel changes to the current open record, and return the record to it's previously saved state. If a [new](#) record is being entered, the data entry window will return to one of the existing/ saved records. If there are not any saved records on file, the data entry window will be closed.

Note: If changes are made in another area of the software that impact a display or calculated value on a Data Entry Window, use the **Cancel** button as a **Refresh** button to update the current record.

Delete:

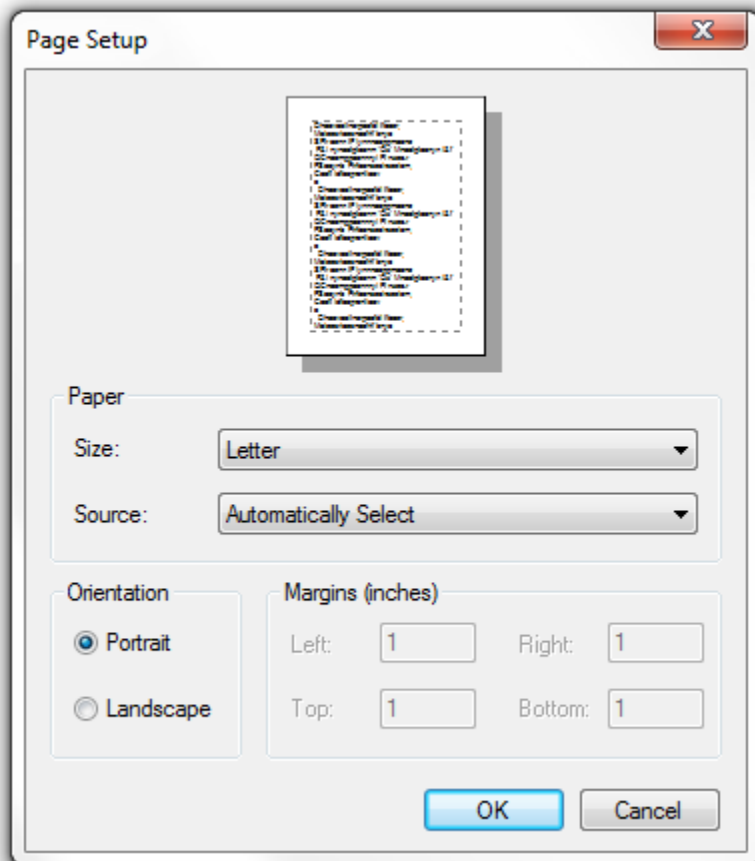
Toolbar Button: 

Keyboard Shortcut: [CTRL] + [D]

Available from: [Main Toolbar](#), [File Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#).

Purpose: The **Delete** option is used with [Data Entry Windows](#) to delete/ remove the current open record.

Print Setup:



Available from: [File Menu](#).

Opens the Print Setup window installed on your computer. For information on how to use the Print Setup window, please consult your Windows User Documentation or online help files.

Preview:



Toolbar Button:

Keyboard Shortcut: (None)

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#).

Primary Purpose: The **Preview reporting feature** will open the a preview of the current report, notice or letter to the monitor. This will allow the report to be reviewed before it is [printed](#). The [Preview Toolbar](#) will open along with the preview of the report. This toolbar will allow you to navigate through the various pages of the report, print the report, and also close the preview. Once you have reviewed the preview, you can use the [Print](#) button on the [Preview Toolbar](#) to print the report to your default printer or use the [Close](#) button on the [Preview Toolbar](#) to close the print preview. (Note: The Print button on the Preview Toolbar will both print the report, and also close the print preview.)

The **Preview** reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for a preview as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)

Report Designer - p4235592.frx - Page 1

PORTFOLIO: ALL
ORDER: Contract ID

Collection Services, Ltd.
Contract Report

Print Preview

Contract ID	Name(s)	Begin Date	Term	Type	Cur. Payment	Int. Rate	Princ. Bal	Cur. Balar
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNE JOHNSON BETTY JOHNSON	03/02/2009	120	REM	313.14	10.0000	18,885.13	19,116
10002	KEVIN ADAMS	01/02/2010	120	REM	632.21	10.5000	41,105.71	42,049
10003	JIM CARPENTER JOYCE CARPENTER	02/14/2010	260	REM	240.71	13.1250	30,364.23	31,261
10004	JEFFREY BRADFORD KATE BRADFORD	09/01/2010	260	REM	226.41	12.7500	30,000.00	31,942
10005	John Adams	08/15/2011	360	CAR	101.16	15.0000	8,000.00	8,000
					1,513.63		128,355.07	132,371
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	03/02/2010	60	COM	469.26	14.3750	16,260.11	16,790
C302	GREETING CARDS PLUS	04/01/2010	60	COM	645.24	14.3750	20,804.74	21,472
C303	GAS-N-TROT INC.	01/02/2011	60	COM	586.58	14.3750	23,508.91	24,261
					1,701.08		60,573.76	62,521
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	06/05/2010	24	CAR	258.33	0.0000	2,772.01	3,130
102	HENRY SMITH ESTER SMITH	06/15/2010	60	REC	364.76	15.9990	12,866.62	13,252
					623.09		15,638.63	16,382
					3,837.80		204,567.46	211,284

Total Records Included: 10

Example of a Print Preview.

Print:



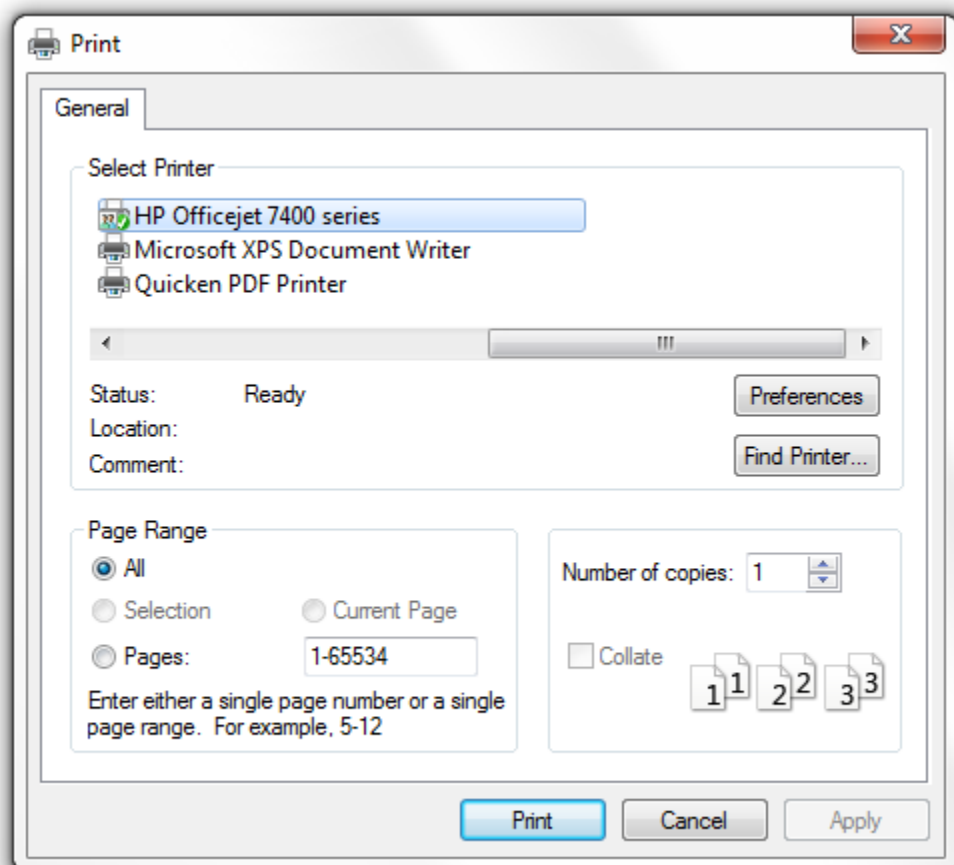
Toolbar Button:

Keyboard Shortcut: [CTRL] + [P]

Available from: [Main Toolbar](#), [File Menu](#), [Reporting Menu](#), [Right-Click Shortcut Menu](#), [Keyboard Shortcuts](#), [Print Preview Toolbar](#).

Primary Purpose: The **Print** [reporting feature](#) will print the current report, notice or letter to a specified printer. Selecting the Print option will open the standard Print dialog to allow the user to select a printer, number of copies, etc.

The print reporting feature is available for all [Report Windows](#), [Notice Windows](#) and [Label Windows](#). Most [Process Windows](#) will also allow for the print as many processes have an audit report. A few select tabs from a couple of the [Data Entry Windows](#) also allow certain reports, notices or letters to be previewed or printed. (Example: Contract Window Reports.)



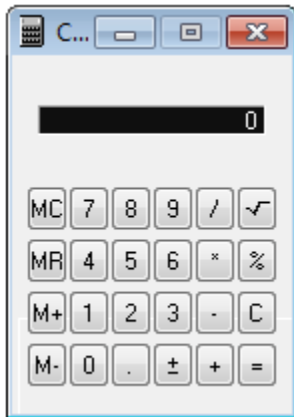
Calculator:

Toolbar Button: 

Keyboard Shortcut: [F7]

Available from: [General Toolbar](#), [File Menu](#), [Functions Keys](#).

Purpose: Opens an internal calculator tool that functions like a regular four-function pocket calculator.



The Calculator includes a standard [Title Bar](#) and controls.

You can use the mouse or your keyboard to perform calculations. With the mouse, just position the arrow mouse pointer over the number or symbol and click the left mouse button. To use your keyboard to operate the calculator, just press the relevant number key on your keyboard. The calculator functions that do not have exact equivalents on your keyboard are as follows:

- Press [R] for **MR** (memory recall).
- Press [A] for **M+** (memory store or memory plus).
- Press [Q] for square root.
- Press [Z] for **MC** (memory clear).
- Press [S] for **M-** (memory minus).
- Press [N] for +/- (toggle between plus and minus).

See Also: [Field Calculator](#).

Toolbars/ Settings:

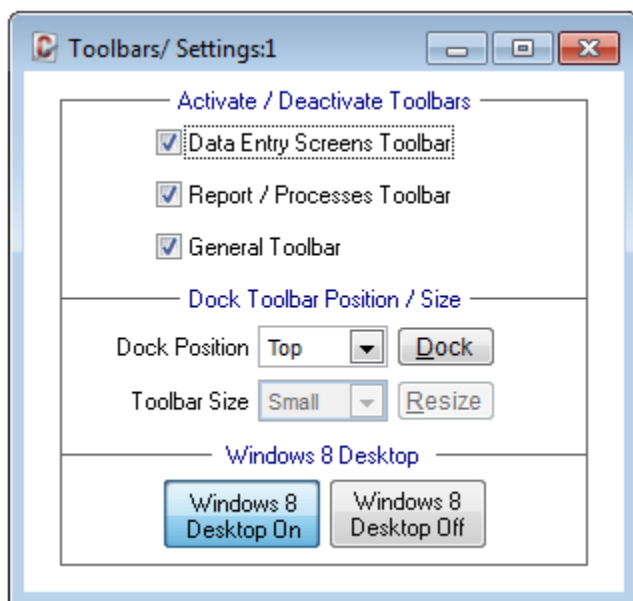


Toolbar Button:

Keyboard Shortcut: *(None)*

Available from: [General Toolbar](#), [File Menu](#).

Purpose: Opens the Toolbars/ Settings Window, which allows the user to display or hide the [Data Entry Screens Toolbar](#), the [Report/ Processes Toolbar](#), and/ or the [General Toolbar](#). These toolbars are free floating and can be moved to any location on the screen the user desires, or can be docked on the top, right, left or bottom margins of the screen. Toolbars are user specific and their location is remembered and restored when the user logs into the Contract Collector software. The Toolbars/ Settings Window also can be used to turn the [Windows 8 Desktop](#) on or off. See [Windows 8 Features](#) for more information about the Windows 8 features.



System Access - Database:

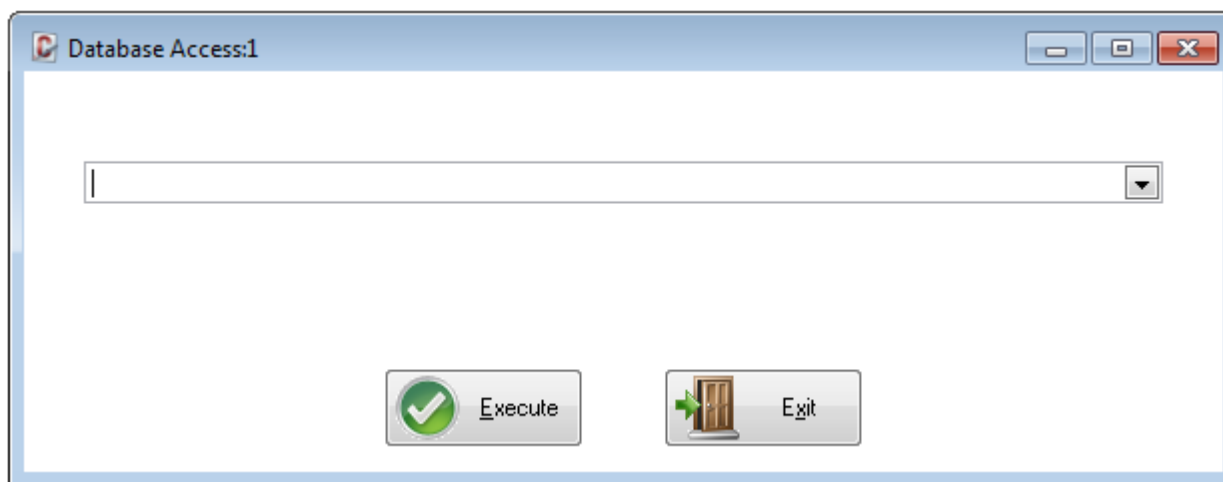
Toolbar Button: 

Keyboard Shortcut: [F5]

Available from: [General Toolbar](#), [File Menu](#), [Functions Keys](#).

Purpose: Opens the System Access command window, which can be used to retrieve, export, view, or print data from your database files by entering the appropriate Visual FoxPro commands. This is a very powerful feature for advanced users only, and normally should only be accessed at the request and direction of technical support.

By typing various commands in this window, you can quickly generate custom reports to print or display information on your computer screen. The complete command syntax is complex and somewhat technical in nature, so the following is meant only as a brief introduction to what can be done with this feature. Again, extreme care is required when dealing directly with the databases. ***Irreparable damage can be done while accessing the database tables directly.*** Please be sure you know what you are doing. It is always a good idea to have a good backup before using the System Access.



Once a command has been issued, there are 3 different ways of retrieving these previously issued commands. This can be helpful if you need to reissue the same command again or need to issue a similar command. If you need to issue a similar command, select the command using one of the following three methods, edit it as necessary, and press [ENTER] to execute the command.

1. Press the [F2] [Function Key](#) for a list of the last twenty commands you have issued in the System Access window, then select any of the previous commands from the list.
2. Use the Command Line [drop-down list](#) to access the list of previously issued commands.
3. Press the [UP ARROW] key on keyboard to access the last command issued, continue to press the [UP ARROW] key to scroll through the list of previously issued commands one at a time in reverse order.

Common System Access Commands:

- [Database Files](#)
- [Database Fields](#)
- [BROWSE Command](#)
- [SELECT Command](#)
- [WHERE Clause](#)
- [PRINT Command](#)
- [TO FILE Command](#)

Note: The System Access command line is not case sensitive. In the topics listed above upper case letters are used to distinguish the command words from the other text and variables.

System Access - Database Files:

Printing a List of Database Files (aka Database Tables):

The database files used by Contract Collector all have a file name extension of ".DBF". To print a list of all the database files, which is useful when using the [System Access](#) window, type the following command:

DIRECTORY *.DBF TO PRINTER

This command sorts the files alphabetically, displays them on your computer screen and also prints the list on the currently selected Windows printer (the default Windows printer or the currently selected Windows printer).

Trick: You can omit the ".DBF" extension when referencing database files in the [System Access](#) window.

System Access - Database Fields:

Printing a List of Field Names:

It is also useful to have a printed list of all the field names in the database file that you want to access. For example, to list all the fields in the Portfolio database file (FOLIO), you would use the following command: (Press [ENTER] after each of the following commands to execute the command.)

USE folio

DISPLAY STRUCTURE TO PRINTER

USE

Trick: Typing only the first four characters of any reserved word that is part of a [System Access](#) command is sufficient to issue the command. For example, DISPLAY STRUCTURE TO PRINTER can be abbreviated to DISP STRU TO PRIN and it will provide identical results. For purposes of clarity, all commands are spelled out completely in this documentation.

Trick: After using the DISPLAY STRUCTURE command, you can clear the System Access screen of data by typing the command CLEAR and pressing [ENTER].

Note: Issuing a USE {table name} command will open a database table. Issuing a USE command by itself will close the database table. It is highly recommended that you close all tables that have been opened before exiting the System Access window.

System Access - BROWSE Command:

Using the BROWSE Command:

BROWSE is a commonly used [System Access](#) command. It is used to view and modify the contents of a database table. The BROWSE command can be used by itself to view the entire contents of a table or it can be qualified with a FOR command to filter the results displayed. (Press [ENTER] after each of the following commands to execute the command.)

USE loan_id

BROWSE FOR ALLTRIM(loan_id) = '10001'

USE

Trick: Use the ALLTRIM command to remove spaces before and after the value you are looking for. All database fields have a fixed width, fields that are shorter than this maximum length may have spaces before or after the value contained in the field. Using ALLTRIM will simplify managing these spaces.

System Access - SELECT Command:

Using the SELECT Command:

SELECT is also a commonly used [System Access](#) command. Use it to search, sort and report the fields in a database file. The syntax of a simple SELECT command is as follows:

SELECT *{field name(s)}* FROM *{table name}* ORDER BY *{field name}*

Example:

SELECT folio_id, folio_name FROM folio ORDER BY folio_id

This command opens a browse window containing data from the Portfolio (FOLIO) database file. The report would consist of two columns: the Portfolio ID (folio_id), and the Portfolio Name (folio_name), and it would be sorted by the Portfolio id (ORDER BY folio_id) in ascending order. When you use the ORDER BY clause, the default is ascending order. You can add the word DESCENDING to the clause to sort in descending order.

Example:

SELECT folio_id, folio_name FROM folio ORDER BY folio_id DESCENDING

Trick: You can use an asterisk (*) instead of fieldname(s) as a wild card. Using * selects all the fields in the specified file.

System Access - WHERE Clause:

Using the WHERE Clause:

Use the WHERE clause in a [SELECT](#) statement to filter out or select certain records.

Example:

SELECT * FROM loan WHERE ALLTRIM(folio_id) = "001"

This command opens a browse window consisting of data from the Contract/ Loan (LOAN) file with a column for every field in the file. Only the records with a Portfolio ID of "001" will be included in the list.

Besides = (equal to), other valid operators for a WHERE clause in the [System Access](#) are !=, <>, # (not equal), > (greater than), < (less than), >= (greater than or equal to) and <= (less than or equal to).

System Access - PRINT Command:

Printing a Report:

Add the clause TO PRINTER to the [SELECT](#) statement (after the FROM clause) to print the report on your currently selected printer. Printing takes place after the complete report has been displayed on your screen.

Example:

SELECT folio_id, name FROM folio TO PRINTER ORDER BY name

Trick: Add the word PROMPT immediately after TO PRINTER if you want to display the Windows print dialog box before printing takes place. Among the settings you can control with the dialog box are the number of copies to print, the printer to use and the page orientation (portrait or landscape).

Example:

SELECT * FROM folio TO PRINTER PROMPT ORDER BY name

Trick: Add the command NOCONSOLE to avoid the report output to the [System Access](#) command window.

Example:

SELECT * FROM folio TO PRINTER ORDER BY name NOCONSOLE

System Access - TO FILE Command:

Outputting Data to a Text File:

You can output reports to an ASCII text file by including the clause TO FILE filename in a **SELECT** command. The name you use must be a valid filename. The three-character extension .TXT is automatically added to the specified filename. If not defined explicitly, the file is placed in the same sub-directory on your hard disk where the Contract Collector system data files are located (usually Contract Collector 5\DATA).

Example:

```
SELECT folio_id, name FROM folio TO FILE names ORDER BY name  
NOCONSOLE
```

This command would create an ASCII text file named "names.txt" and place it in your Contract Collector 5\DATA sub-directory. You can then open the file with a word processor and format the data any way you want.

Trick: The results of a SELECT command can be appended to the contents of a text file that already exists by including the word ADDITIVE after the name of the file. (The following example also explicitly defines the file location "C:\".)

Example:

```
SELECT * FROM loan TO FILE 'C:\names.txt' ADDITIVE NOCONSOLE
```

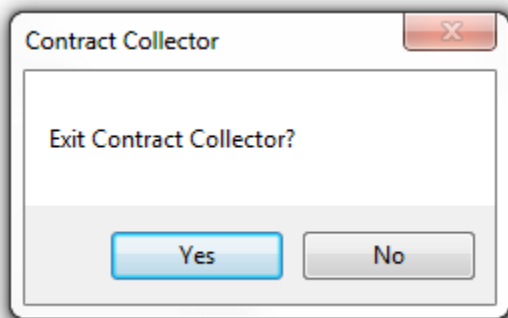
Exit:

Keyboard Shortcut: [ALT] + [F4]

Available from: [File Menu](#), [Control Box Menu](#), [Title Bar](#), [Keyboard Shortcuts](#).

Choose Exit from the [File Menu](#) to close the Contract Collector software application. If you choose to exit while windows are still open that contain edited or unsaved data, the system will prompt you to save changes before closing. You will have the option to answer "yes" or "no".

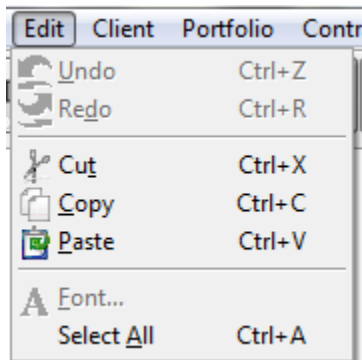
You can also exit Contract Collector by clicking the "X" on the [Main Title Bar](#) in the upper right corner of the program or by selecting "Close" from the [Control Box Menu](#) (from clicking on the Contract Collector icon in the upper left corner). The [Keyboard Shortcut](#) of [ALT] + [F4] will also exit the program. Each of these 3 options will display the following message to confirm that you wish to exit the program.



Note: If there are reports scheduled to print in the printer queue, the system will ask if you are sure you want to leave. The reports will not print unless Contract Collector is logged in at their scheduled times.



Chapter #7 - Edit Menu:



Edit Menu Options:

- [Undo](#) - Undo the most recent text modification or change.
- [Redo](#) - Redo any recent text modification or change that has been undone.
- [Cut](#) - Removes selected text and saves it, so that it can be pasted elsewhere.
- [Copy](#) - Saves a copy of the selected text, so that it can be pasted in another location.
- [Paste](#) - Pastes in text that has been cut or copied.
- [Font...](#) - Changes the font for reports. (See [Advanced Reporting](#).)
- [Select All](#) - Selects/ highlights all of the text in the current field.

Undo:

Keyboard Shortcut: [CTRL] + [Z]

Available from: [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Available in text fields and edit boxes of [Data Entry Windows](#) to cancel the most recent change. For example, if some text is accidentally deleted from a Notes field, choose the Undo option to revert these changes. Many actions and processes in Contract Collector cannot be undone once executed and/ or saved. The Undo option can only be used for the purpose of manipulating text.

See also: [Redo](#).

Redo:

Keyboard Shortcut: [CTRL] + [R]

Available from: [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Available in text fields and edit boxes of [Data Entry Windows](#) to reverse an undo event. For example, if the data entry of some text is accidentally removed from a Notes field via the [Undo](#) command, choose the Redo option to restore this text. The Redo option can only be used for the purpose of manipulating text.

See also: [Undo](#).

Cut:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [X]

Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Removes selected text and saves it, so that it can be pasted elsewhere.

See also: [Copy](#), [Paste](#), [Select All](#), [Cutting, Copying & Pasting Text](#).

Copy:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [C]

Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Saves a copy of the selected text, so that it can be pasted in another location.

See also: [Cut](#), [Paste](#), [Select All](#), [Cutting, Copying & Pasting Text](#).

Paste:

Toolbar Button: 

Keyboard Shortcut: [CTRL] + [V]

Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Pastes in text that has been cut or copied.

See also: [Cut](#), [Copy](#), [Select All](#), [Cutting, Copying & Pasting Text](#).

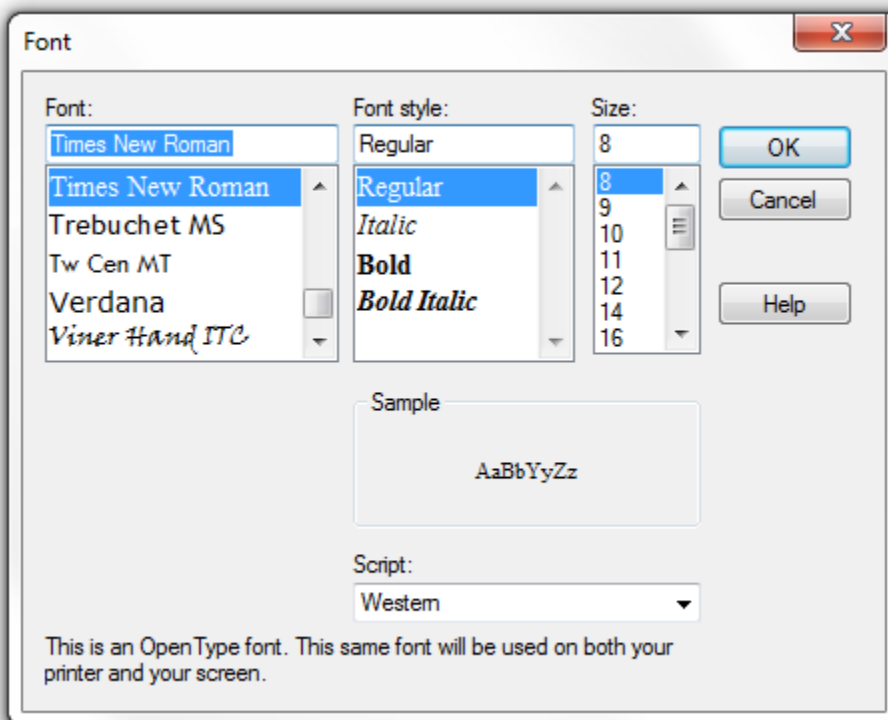
Font:

Toolbar Button: 

Keyboard Shortcut: *(None)*

Available from: [Extended Main Toolbar](#), [Edit Menu](#), [Right-Click Shortcut Menu](#).

Purpose: Used with [Report Windows](#) to change the font type, style and size for printed reports. A standard Font dialog box will open to allow the user to select from a list of fonts installed on the local computer. The Font option is not available on Modified Report Forms or [Notice Windows](#) to change the font for letters or notices. Forms Maintenance or Advanced Printing must be used to change the font on any of these non-dynamically generated reports.



Select All:

Keyboard Shortcut: [CTRL] + [A]

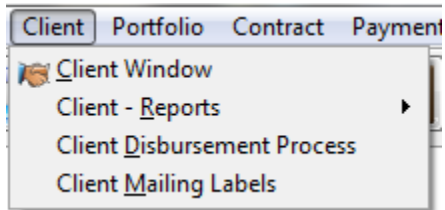
Available from: [General Toolbar](#), [Edit Menu](#), [Keyboard Shortcuts](#).

Purpose: Selects/ highlights all of the text in the current field.

See also: [Cut](#), [Copy](#), [Paste](#).



Chapter #8 - Client Menu:



Client Menu Options:

- [Client Window](#)
- [Client - Reports Submenu](#)
- [Client Disbursement Process](#)
- [Client Mailing Labels](#)

Client Window:

The screenshot shows a software window titled "Client Window:1". At the top, there are input fields for "Client ID" (001), "Name" (CAPITAL FINANCE GROUP INC.), "Sort Name" (CAPITAL FINANCE GROUP INC.), and "Balance" (a blue box). Below these is a "Contact" field with "JAMES SEGATE - MANAGER". A tabbed interface below the contact field includes "Details" (selected), "Portfolios", "Ledger", "UDFs", "Images", and "Contact Notes". The "Details" tab is divided into two main sections. The left section, titled "Address / Phone", has sub-tabs for "Address" and "Phone". The "Address" sub-tab shows a "Mailing Address" field with the text "400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104". Below this are navigation buttons (back, forward, etc.) and a "1 of 1" indicator. The right section, titled "Pay to Name / Address", shows the same company name and address. Below this is an "IRS 1099s" section with fields for "Name" (CAPITAL FINANCE GROUP INC.), "DBA", "Tax ID" (Employer Id. No.), and a dropdown menu showing "91-2988184". At the bottom of the window is a "Notes" section with a large text area.

A client in Contract Collector is usually the investor or entity that maintains ownership of one or more portfolios of loans (contracts). In other words, clients are the source of the funds for the loans that are being made. The **Client Window** is used to add, update and display client information. The Client Window is available from the [Client Menu](#).

Client ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each client with a unique ID of up to six (6) alphanumeric characters. Avoid special characters such as spaces or symbols. By default, client records will be sorted by this ID field. For the best results, use preceding zeros so that records will sort appropriately. Use the [Find Record](#) feature, to search for clients that are already in the database.

Examples of Client IDs: A1, 101, CAPITL, 001

Name: ([Required Field](#))

Enter the client's legal name as you want it to appear on reports, notices and mailing labels. The name field may be a person's name or the name of the business, organization or entity that will have ownership in the portfolio. This field may be up to 30 characters long. The suggested format for entering a person's name is first name first. (**Example:** "Stacey Graves")

Sort Name: ([Required Field](#), [Sort By](#))

The sort name field will be defaulted automatically by the system immediately after the Name field is populated. A

person's name will be defaulted as last name first, a comma, and then their first name. (**Example:** "Graves,Stacey") This sort name option can be used as a means of sorting these client records, both on the various client reports and within the Client Window itself. In most cases, it is recommended that you use the default provided by the system. However, this value may be edited or changed if necessary.

Contact: ([Optional Field](#))

Enter the name of the contact person for the client, if any.

Balance: ([Protected Field](#))

Displays the open balance amount, if any, for the client. The balance field is color-coded for easy reference. **Green** indicates a balance is owed to the client (typically a Client Disbursement). **Blue** indicates a zero balance. **Red** indicates the client owes a balance.

Closed: ([Checkbox Field](#))

Indicates if this is a current or inactive client. A client cannot be closed unless all of the portfolios owned by the client have been closed first.

Client Window Tabs:


- [Details Tab](#)
- [Portfolios Tab](#)
- [Ledger Tab](#)
- [UDFs Tab](#)
- [Images Tab](#)
- [Contact Notes Tab](#)

Client Window:

DETAILS TAB:

The screenshot shows the 'Client Window:1' application. At the top, there are fields for Client ID (001), Name (CAPITAL FINANCE GROUP INC.), Sort Name (CAPITAL FINANCE GROUP INC.), and Balance. Below these is a Contact field (JAMES SEGATE - MANAGER). A tabbed interface shows 'Details' as the active tab, with other tabs for Portfolios, Ledger, UDFs, Images, and Contact Notes. The 'Details' tab is divided into two main sections: 'Address / Phone' and 'Pay to Name / Address'. The 'Address / Phone' section has sub-tabs for 'Address' and 'Phone'. The 'Address' sub-tab shows a 'Mailing Address' field with the text '400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104'. Below this are navigation buttons and a '1 of 1' indicator. The 'Pay to Name / Address' section has a 'Pay to Name / Address' field with the same text. Below this is an 'IRS 1099s' section with fields for Name (CAPITAL FINANCE GROUP INC.), DBA, and Tax ID (Employer Id. No. 91-2988184). At the bottom is a 'Notes' section.

Address/ Phone: ([Address/ Phone Field](#), [Required Field](#))*

Enter the address and phone contact information for the client. Press the  button on the Address Tab to open the [Address Window](#), which can be used to add and edit address information. The phone grid on the Phone Tab can be used for storing all necessary contact information, including: work numbers, fax number, cell numbers, and also email addresses.

* At least one address (the [Primary Mailing Address](#)) is required. Additional addresses and any phone or email information is optional.

Pay to Name/ Address: ([Suggested Fields](#))

These fields should contain the name and address that you want to appear on Client Disbursement Checks. These name and address fields will default automatically based on the values you entered in the main (Legal) Name field in the header section of the [Client Window](#) and the primary address entered in the Address/ Phone section on the Details tab. If this pay to name and address is different, you should override the defaults and type the correct information in each of these fields. For example, the legal name may be the client, but the pay to name might be the name of the client's bank, including the bank account number. If the default entries are correct, then no changes are necessary. Like other addresses throughout the software, this 4 line [Address Field](#) supports the typical Zip Code/ Postal Code features.

IRS 1099s:

Name: ([Optional Field](#))

This field will default based on the value entered in the main (Legal) Name field in the header section of the [Client Window](#). It can be edited or changed as necessary.

DBA: ([Optional Field](#))

If this client is "doing-business-as" a different name, then enter their DBA Name here. This name will be used appropriately on their corresponding IRS 1099 forms.

Tax ID: ([Optional Fields](#))

In order to report 1099 data to the IRS, you must indicate which type of tax identification number is going to be entered for the tax id. There are two possible types of tax id, Social Security No. (SSN) or Employer Identification No. (EIN). For Canada, Social Insurance No. (SIN) will be used instead of Social Security No. Select the appropriate tax type and then enter the federal tax id that is to be printed on the 1099 tax form for this client. The tax id should be in one of the following formats:

Social Security Number: XXX-XX-XXXX

Social Insurance Number: XXX-XXX-XXX

Employer Identification Number: XX-XXXXXXX

If the tax id is left blank, there will not be a 1099-MISC tax form for the corresponding client. If you want to print a 1099 for a client, be sure to obtain the necessary information from the client in advance of year end reporting.

Notes: ([Optional Field](#))

In the notes field, you can record any information concerning the client that needs to be remembered or recorded that is not natively tracked in any of the existing fields (or in a UDF Field). As with any [memo field](#), the length of this notes field is unlimited.

Priority Warning Message: ([Drill-Down](#), [Protected Field](#))

The priority warning message, if one exists, will appear below the notes field. See the Contact/ Task Manager for more information about adding/ removing priority warning messages.

Client Window:

PORTFOLIOS TAB:

[illegible]

Portfolio Information:

The Portfolio Information grid is a **display only grid**. The values in this grid cannot be modified, they are for informational purposes only. Client ownership information for the portfolios is entered on the **Client Info Tab** in the **Portfolio Window**. This grid lists all of the portfolio ids that this client possesses ownership of, the percentage of the portfolio that they own, and the date that their ownership began or the date range that they possessed ownership for.

Portfolio Information Grid Features:

- **Portfolio ID:** ([ID Field](#), [Drill-Down](#), [Protected Field](#))
- [Grid Column Sorting](#) - Sort the records by Portfolio ID, Portfolio Name, Percentage, Begin Date or End Date in ascending or descending order by Double-Clicking the desired column heading.

Client Window:

LEDGER TAB:

Client Window:1

Client ID: 001 Name: CAPITAL FINANCE GROUP INC. Sort Name: CAPITAL FINANCE GROUP INC. Balance: [Blue Box]

Contact: JAMES SEGATE - MANAGER

Details Portfolios **Ledger** UDFs Images Contact Notes

Ledger Display: All Entries Bank Type: All Entries Code Type: All Entries Date Range: 08/01/2011 08/31/2011 Print Ledger: Report ID: [Dropdown]

Jrn	Jrn ID	Date	Code	Type	Description	Status	Charge Amt	Payment Amt	Receipt No.	Portfolio ID	DB	C
AP	11	01/31/2011		INVOICE	Client Disbursement	PAID IN FULL	-2,147.53	0.00		001	3200	11
AP	11	01/31/2011		PAYMENT	Client Disbursement	PAID IN FULL	0.00	-2,147.53	1000	001	3200	11
AP	16	02/28/2011		INVOICE	Client Disbursement	PAID IN FULL	-1,105.58	0.00		001	3200	11
AP	16	02/28/2011		PAYMENT	Client Disbursement	PAID IN FULL	0.00	-1,105.58	1002	001	3200	11
AP	21	03/31/2011		INVOICE	Client Disbursement	PAID IN FULL	-1,782.51	0.00		001	3200	11
AP	21	03/31/2011		PAYMENT	Client Disbursement	PAID IN FULL	0.00	-1,782.51	1004	001	3200	11
AP	26	04/30/2011		INVOICE	Client Disbursement	PAID IN FULL	-1,165.93	0.00		001	3200	11
AP	26	04/30/2011		PAYMENT	Client Disbursement	PAID IN FULL	0.00	-1,165.93	1007	001	3200	11
AP	31	05/31/2011		INVOICE	Client Disbursement	PAID IN FULL	-1,615.93	0.00		001	3200	11
AP	31	05/31/2011		PAYMENT	Client Disbursement	PAID IN FULL	0.00	-1,615.93	1011	001	3200	11
AP	36	06/30/2011		INVOICE	Client Disbursement	PAID IN FULL	-1,253.97	0.00		001	3200	11
AP	36	06/30/2011		PAYMENT	Client Disbursement	PAID IN FULL	0.00	-1,253.97	1013	001	3200	11
Totals												
							-9,071.45	-9,071.45	Amount Due	0.00		

The Ledger Tab is useful for displaying, auditing and printing the general ledger for an individual client. In most cases, this ledger will only display the client disbursement history for the particular client. However, any ledger entries specifically tied to a particular client will be displayed here. Please see the overview of the [Ledger Tab](#) in the [Operating Features](#) chapter for more information on how to use the Ledger Tab. (Note that some of the Ledger Tab features that are available for [Contract Window](#) are not available for the Client Window.)

Client Window:

UDFS TAB:

Client Window:1

Client ID: 001 Name: CAPITAL FINANCE GROUP INC. Sort Name: CAPITAL FINANCE GROUP INC. Balance: [Blue Box]

Contact: JAMES SEGATE - MANAGER

Details Portfolios Ledger **UDFs** Images Contact Notes

Birth Dt: 03/11/1956

Emg Cnct: 444-4933

End Dt: / /

Good Ref: ☐

Mail Adr1: UNKNOWN

Mail Adr2:

Misc: MISC

Start Dt: 02/11/1999

The UDFs Tab or User Defined Fields Tab is used for tracking information that is not natively tracked elsewhere within the software. If it is important for your business operations to store certain information about your clients, then it may be necessary to create a user defined field to store that information. For example, if it is necessary for you to know the birthday of each of your clients, you would need to create a UDF date field to store this data, since there is not a birthday field for clients in the standard Contract Collector software. Information stored in user defined fields, is searchable via [Find Windows](#) and is also available to be printed on many reports (see [Advanced Reporting](#)). Please see the overview of the [UDFs Tab](#) in the [Operating Features](#) chapter for more information on how to use the UDFs Tab.

Client Window:

IMAGES TAB:

Client Window:1

Client ID 004 Name MARK HARRISON Sort Name HARRISON,M Balance

Contact JOHN HARRISON

Details Portfolios Ledger UDFs Images Contact Notes



Mark Harrison

1 of 2

Navigation icons: Add, Previous, Next, First, Last, Document, Remove, Print, Zoom 1X, 3X, 6X

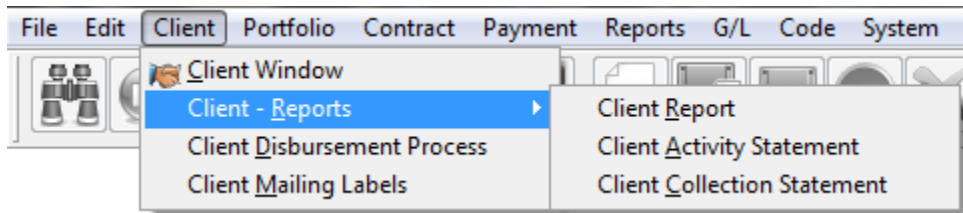
Add, view, print, and remove images files for the current client record. Digitally store photo images, scanned documents, or any other image files. These image files can be opened directly from the Images Tab, by using the Double-Click [Mouse Shortcut](#). Please see the overview of the [Images Tab](#) in the [Operating Features](#) chapter for more information on the Images Tab.

Client Window:

[illegible]

The Contact Notes Tab displays the [Record Specific Calendar](#) entries that have been entered through the Contact/Task Manager. New entries can be added by using the [F9] [Function Key](#), by pressing the [DOWN ARROW] on the keyboard from the last record being displayed from within the contact notes grid, or by pressing the [Record Specific Calendar](#) toolbar button from the [Main Toolbar](#). Existing entries can be removed, if desired, by pressing the Delete button in the far right column. Please see the overview of the [Contact Notes Tab](#) in the [Operating Features](#) chapter for more information on the use of the Contact Notes Tab.

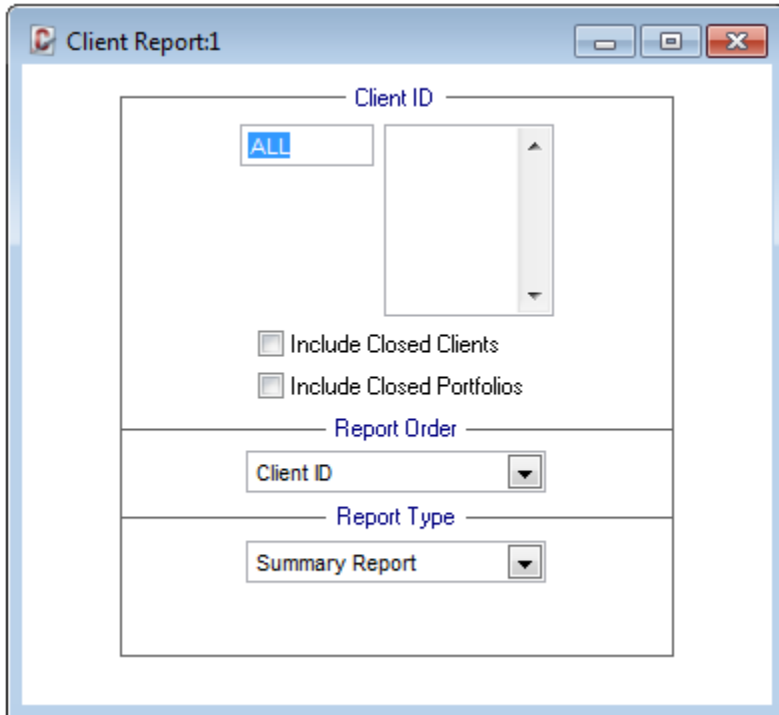
Client - Reports Submenu:



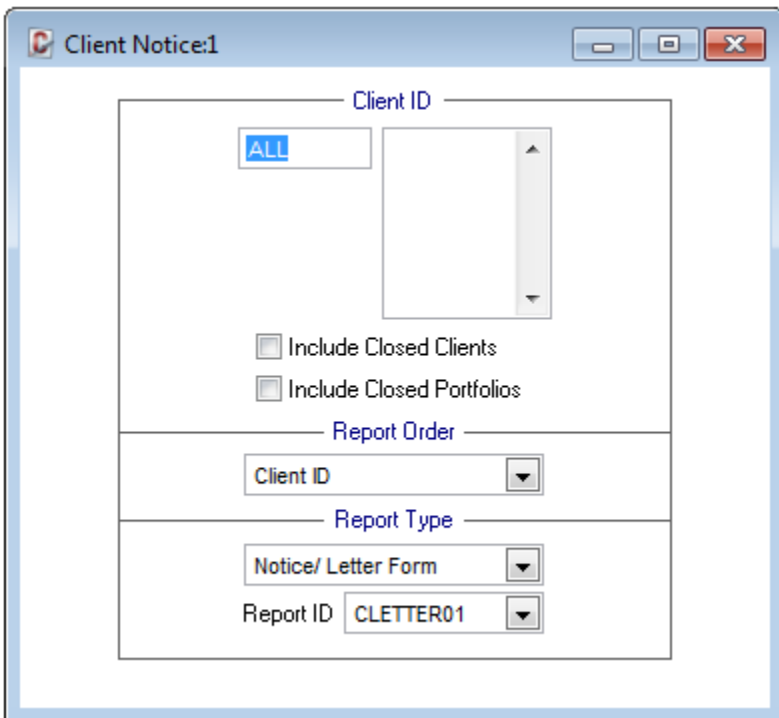
Client - Reports Submenu Options:

- [Client Report](#)
- [Client Activity Statement](#)
- [Client Collection Statement](#)

Client Report:



The screenshot shows the 'Client Report:1' window. It features a 'Client ID' section with a text box containing 'ALL' and an empty list box with a vertical scrollbar. Below these are two unchecked checkboxes: 'Include Closed Clients' and 'Include Closed Portfolios'. The 'Report Order' section has a dropdown menu set to 'Client ID'. The 'Report Type' section has a dropdown menu set to 'Summary Report'.



The screenshot shows the 'Client Notice:1' window. It has a similar layout to the Client Report window. The 'Client ID' section has a text box with 'ALL' and an empty list box. The 'Include Closed Clients' and 'Include Closed Portfolios' checkboxes are unchecked. The 'Report Order' dropdown is set to 'Client ID'. The 'Report Type' dropdown is set to 'Notice/ Letter Form'. Additionally, there is a 'Report ID' dropdown menu set to 'CLETTER01'.

The Client Report is used to generate a list of current (and/ or closed) clients and list information pertinent to each client record (portfolio information, address information, phone information, etc.). The Client Notice is used to generate notices or letters to each of the individual clients. The Client Report is available from the [Client - Reports Submenu](#).

Client ID:

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)).

Include Closed Clients: ([Checkbox Field](#))

By default, closed clients (as indicated by the Closed checkbox on the [Client Window](#)) will not be included on the Client Report. To include closed clients, turn-on or check this option.

Include Closed Portfolios: ([Checkbox Field](#))

By default, closed portfolios (as indicated by the Closed checkbox on the [Portfolio Window](#)) will not be included in the Portfolio Information list for each client. To include closed portfolios, turn-on or check this option.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the clients are listed on the report can be designated with this option. Choose one of the available report order options: Client ID, Client Name, or Portfolio ID.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will change the Client Report to the Client Notice and make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your clients.

Sample Client Report (Summary Report):

CLIENT: ALL		Collection Services, Ltd.			Date:
ORDER: Client ID		Client Report			Time:
					Page:
Client ID	Client Information	Phone	Portfolio Information	Own %	
001	CAPITAL FINANCE GROUP INC. 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104	325-6600 MAIN 325-6603 FAX	001 - CAPITAL FINANCE GROUP INC.	100.0000	
002	PACIFIC CAPITAL VENTURES 1200 AIRPORT WAY S SEATTLE WA 98186	624-1828 FAX 624-1920 MAIN	002 - PACIFIC CAPITAL VENTURES	100.0000	
003	JOHN HARRISON 1536 SW 42ND STREET FEDERAL WAY WA 98003	253-0390 WORK 874-2281 HOME	003 - HARRISON BROTHERS INC.	50.0000	
004	MARK HARRISON PO BOX 2271 MEDINA WA 98039	360-242-2160 HOME 360-971-3922 WORK	003 - HARRISON BROTHERS INC.	50.0000	
Total Records Included: 4					

Client Activity Statement:

The summary version of this report is similar to a cash flow statement, showing all the money coming in and going out with one consolidated amount given for every cash account as specified for the portfolio. This statement provides an accounting of all income, expense and transfer transactions for each portfolio or client.

The detail version of this report provides clients with a complete and up-to-date audit trail that makes it easy to review the status of each portfolio. This report includes a listing of each and every expenditure and revenue source for the client's portfolios. It discloses all the activity that occurred with a client's trust account during the specified period.

Portfolio ID:

By Portfolio: ([Checkbox Field](#))

If you choose to run the report By Portfolio (the default), data for each portfolio will be broken out separately. The statement can either be run By Portfolio or By Client. Selecting the By Portfolio option will automatically turn off the By Client option, and unselecting the By Portfolio option will automatically turn on the By Client option.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)).

Sep Copy for each Client: ([Checkbox Field](#))

Check this option if you want separate copies of the report when there are co-clients for a portfolio. This version of the

report includes each client's name and address and is formatted for mailing in window envelopes. Uncheck this option if you only want one copy of the report for each portfolio - even if it is owned by more than one client.

Client ID:

By Client: ([Checkbox Field](#))

If you choose to run the report By Client, data for each client will be broken out separately. The statement can either be run By Portfolio or By Client. Selecting the By Client option will automatically turn off the By Portfolio option, and unselecting the By Client option will automatically turn on the By Portfolio option.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)).

Consolidate by Client: ([Checkbox Field](#))

Select this option when you want a report that rolls all portfolios for a client into one master statement. Only available when running the statement By Client and only for the Summary Report.

Base Figures on Ownership %: ([Checkbox Field](#))

This option controls whether or not figures in the report reflect a client's percentage of ownership in a portfolio. Check this option to have the report take into account any shared ownership in the portfolio based on ownership percentage. Uncheck this option to have all financial figures reported at their full value. Only available when running the statement By Client and only for the Summary Report.

Include:

Backouts: ([Checkbox Field](#))

If you want to include payment backouts in the report, turn this checkbox option on. This option is not available for Summary Reports.

Opening & Closing Balances: ([Checkbox Field](#))

If you want to including opening and closing balances for non-cash accounts, turn this checkbox option on. This option is not available for Detail Reports. Opening and closing balances are always displayed for cash accounts on the Summary Reports.

Options:

Print if No Activity: ([Checkbox Field](#))

Select this option to print the statement for Portfolios or Clients even if there was no activity during the date range specified.

Page Break per Portfolio: ([Checkbox Field](#))

For clients that may have ownership in more than one portfolio, select this option to separate the statement for each

portfolio. Only available when running the statement By Client when "Consolidate by Client" is turned off or By Portfolio with "Sep Copy for each Client" turned off. Is disabled if the "Client Header per Portfolio" is turned on.

Client Header per Portfolio: ([Checkbox Field](#))

For clients that may have ownership in more than one portfolio, select this option to reprint the letter head and client mailing address for each portfolio on each separate page. Only available when running the statement By Client and when "Page Break per Portfolio" is turned on.

Grand Total/ Grand Total per Client: ([Checkbox Field](#))

Select this option to include a grand total at the end of the statement. Only available on the Detail Report when the "Page Break by Portfolio" is turned off.

Account Type:

Operating: ([Checkbox Field](#))

Include operating account transactions.

Escrow: ([Checkbox Field](#))

Include escrow account transactions.

Other: ([Checkbox Field](#))

Include other account transactions. (Professional Edition Only.)

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

You can run this report to include all client activity within a range of dates. Change the Beginning and/ or the Ending date as required.

Statement Order:

Statement Order: ([Report Order](#), [Drop-Down List](#))

The order in which the portfolios or clients are listed on the report can be designated with this option. Choose one of the available report order options: Portfolio ID or Portfolio Name (when running the statement "By Portfolio ID"); or Client ID, Client Sort Name, or Client Zip Code (when running the statement "By Client").

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the transactions are listed on the Detail Report can be designated with this option. Only available on the Detail Report. Choose one of the available report order options: Date, Payer/ Payee, or Description.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary Report of this statement is similar to a cash flow statement, showing all the money coming in and going out with one consolidated amount given for every cash account as specified for the portfolio. The Detail Report provides clients with a complete list of each and every expenditure and revenue source. The Notice/ Letter Form option will make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your clients. There are both summary and detail versions of the Client Activity Statement available in this format.

Sample Client Activity Statement (Summary Report):

Client: 001 CAPITAL FINANCE GROUP INC.	Collection Services, Ltd. Client Activity Statement 01/01/2011 - 01/31/2011	Date: Time: Page:
Collection Services, Ltd. 888 PACIFIC HWY S. SEATTLE WA 98188	Fax 206-622-7202 Main 206-622-7205 Pmt Dept 206-622-7213	
CAPITAL FINANCE GROUP INC. 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104	001	

Acct #	Account Name	Open Bal	Receipts	Disbursements	Close Bal
Portfolio: 001 CAPITAL FINANCE GROUP INC.					
1100	CASH IN BANK	0.00	2,060.53	2,170.03	-109.50
1200	RESERVES IN BANK	0.00	109.50	0.00	109.50
			2,170.03	2,170.03	
2300	ESCROW#1 - HELD		109.50	0.00	
3200	CLIENT DISBURSEMENTS		0.00	2,147.53	
4100	INCOME PRINCIPAL		696.78	0.00	
4200	INCOME INTEREST		1,363.75	0.00	
5100	COLLECTION SERVICE FEES		0.00	22.50	
			2,170.03	2,170.03	

Client Collection Statement:

The screenshot shows a software window titled "Client Collection Statement:1". It features a "Collection Operation" section with three radio buttons: "Preview Pass" (selected), "Collect Fees", and "Historical Report". Below this is a "Collection Date" section with a "Collect Thru Date" text box containing "08/16/2011". The "Collection Options" section includes checkboxes for "Include Escrows" and "Base Figures on Ownership %". A "Report Order" section has a "Contract ID" dropdown menu. On the right, the "Portfolio ID" section has a "By Portfolio" dropdown menu and a list box containing "ALL". Below the list box is a "Page Break Per Portfolio" checkbox. The "Report Type" section has a dropdown menu set to "Summary Report". At the bottom, there are three buttons: "Preview" (with a magnifying glass icon), "Print" (with a printer icon), and "Exit" (with a door icon).

In third-party loan servicing, clients are paying the management company for servicing their loans. Most management companies collect these fees, by taking a percentage of each incoming payment or by taking a flat monthly fee for each loan for their services. The Client Collection Statement is used to calculate these management fees. The Client Collection Statement also presents a statement that can be provided to the client to outline the fees collected. Payable journal entries made out to the management company will be created for these fees (if applicable). These payables can be viewed in the [Payables Journal Window](#). These scheduled payables can be paid either with the [Check Printing Process](#) or via a manual check through the Payables Journal Window.

Collection Operation:

- **Preview Pass:** ([Radio Button](#)) - Generates an audit report of the fees that will be collected. This allows all fees to be verified and confirmed before actually creating the collection fees.
- **Collect Fees:** ([Radio Button](#)) - Creates the collection fee payables. It is recommended that the Preview Pass option be used first to verify all collection fees prior to actually creating them with this process.
- **Historical Report:** ([Radio Button](#)) - Regenerates the audit report for disbursements created on a previous date from the Client Disbursement Process.

Portfolio ID/ Client ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "By Portfolio" or "By Client". With the "By Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the process for, or leave it at the default of ALL portfolios. With the "By Client" option, you can use the Client ID pick list to select one or more Client IDs to run the process for, or leave it at the default of ALL clients.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to collect monies from. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)), or known Portfolio IDs can be typed into the pick list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print collect monies from. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)), or known Client IDs can be typed into the pick list.

Page Break Per Portfolio: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio on the audit report.

Collection Date:

Collect Thru Date: ([Date Field](#), [Calendar Date Find](#) or [Drop-Down List](#))

Select a date to collect fees through. By default, this date will be set to the current system date on the computer to collect fees through today's date. Any date in the past or future can also be specified, however, the Preview Pass option is the only option available when a future date is specified (fees cannot be collected before they are earned). Fees can be collected for today's date or any date in the past.

For the Historical Client Collection Statement, the Collect Thru Date will change to a [Drop-Down List](#) that contains a list of the dates that the Client Collection Statement has been run. Select the desired date to regenerate the desired Client Collection Statement audit report.

Collection Options:

Include Escrows: ([Checkbox Field](#))

Include or exclude escrow amounts in the payment figures. If Report Type is "Detail Report" the Escrow #1 and Escrow #2 paid amount columns will be included on the report. This option is for informational purposes only, escrows are included or excluded in collection fees based on the "Include in Collection Fee" option on the [Charge Code Window](#) for the escrow charge codes.

Base Figures on Ownership %: ([Checkbox Field](#))

This option controls whether or not figures in the report reflect a client's percentage of ownership in a portfolio. Check this option to have the report take into account any shared ownership in the portfolio based on ownership percentage. Uncheck this option to have all financial figures reported at their full value.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the statements can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will make the Report ID field available.


Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new statement format. Only one standard Report ID is available for the Client Collection Statement ("COLLECT1"), this report displays a totals section for portfolios and clients. Other specialized statements can be created using Forms Maintenance.

Client Collection Statement Process Buttons:


Preview: ([Command Button](#))



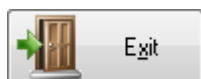
Press the  button to view the statements to the monitor. This button can be used with all 3 Collection Operations: Preview Pass, Collect Fees, and Historical Report. It is important to note that if the operation is set to "Collect Fees" and the [Preview] button is used to preview the statements, the collection fees will still be created! Use the "Preview Pass" operation to if you are not ready to collect the fees. Also note that using the [Preview](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Print: ([Command Button](#))



Press the  button to print the statements to a printer. Note that using the [Print](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Exit: ([Command Button](#))



Press the  button to close the Client Collection Statement. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Sample Statement:

Sample Client Collection Statement (Summary Report - Preview Pass):

PORTFOLIO: ALL
PREVIEW

Collection Services, Ltd.
Client Collection Statement
Collection Through: 08/16/2011

Date:
Time:
Page:

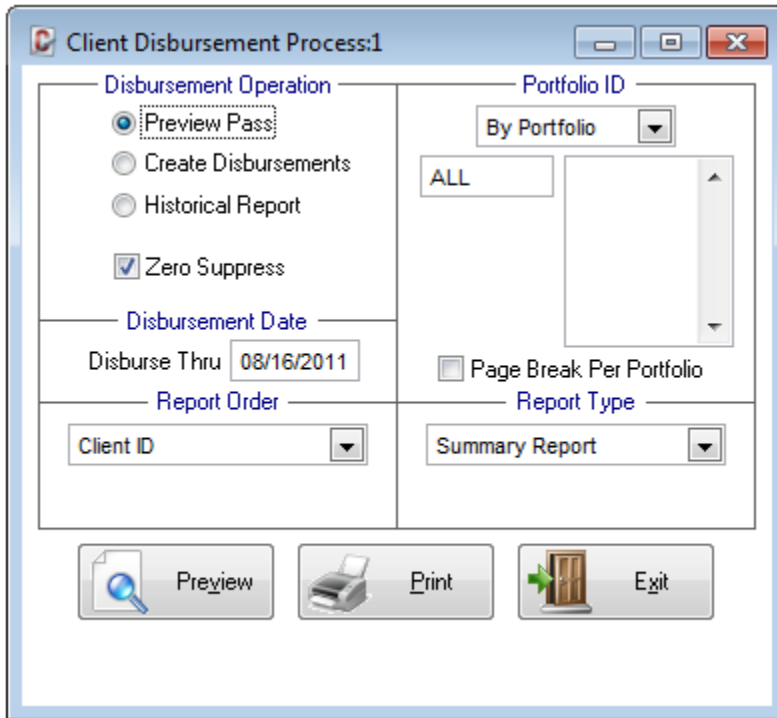
Collection Services, Ltd.
888 PACIFIC HWY S.
SEATTLE WA 98188

Fax 206-622-7202
Main 206-622-7205
Pmt Dept 206-622-7213

CAPITAL FINANCE GROUP INC. 001
400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

Contract ID	Contract Name #1	Total Payments	Collection Fee	Maint. Fee	Total Fee	New Balance
Portfolio: 001 - CAPITAL FINANCE GROUP INC.			100.0000%			
10001	ERNIE JOHNSON	332.14	7.26	7.50	14.76	18,885.13
10002	KEVIN ADAMS	1,264.42	26.28	7.50	33.78	40,608.47
10003	JIM CARPENTER	228.21	4.81	18.75	23.56	30,289.30
10004	JEFFREY BRADFORD	204.41	4.53	7.50	12.03	30,000.00
		2,029.18	42.88	41.25	84.13	119,782.90

Client Disbursement Process:



The Client Disbursement Process will create a payable (check) to your clients for the portfolios selected. The payable created will be the balance of the Portfolio's operating cash account, less any scheduled payables. These payables can be viewed in the [Payables Journal Window](#) and also in the [Ledger Tab](#) of the [Client Window](#). Once the process has been run, the scheduled payable can be paid with the [Check Printing Process](#) or via a manual check through the [Payables Journal Window](#).

Disbursement Operation:

- **Preview Pass:** ([Radio Button](#)) - Generates an audit report of the disbursements that will be created. This allows all items to be verified and confirmed before actually creating the disbursements.
- **Create Disbursements:** ([Radio Button](#)) - Creates the disbursements to the clients. It is recommended that the Preview Pass option be used first to verify all disbursements prior to actually creating them with this process.
- **Historical Report:** ([Radio Button](#)) - Regenerates the audit report for disbursements created on a previous date from the Client Disbursement Process.

Zero Suppress: ([Checkbox Field](#))

The zero suppress option will exclude or include portfolios/ clients that have not had any activity since the previous disburse thru date.

Portfolio ID/ Client ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "By Portfolio" or "By Client". With the "By Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the process for, or leave it at the default of

ALL portfolios. With the "By Client" option, you can use the Client ID pick list to select one or more Client IDs to run the process for, or leave it at the default of ALL clients.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to disburse monies to the clients from. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)), or known Portfolio IDs can be typed into the pick list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to disburse monies to. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)), or known Client IDs can be typed into the pick list.

Page Break Per Portfolio/ Client: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio or client on the report. When the Pick List Selection is "All Contracts by Portfolio" the report can be separated by portfolio; and when the Pick List Selection is "All Contracts by Client" the report can be separated by client. This option is not available when the Report Type is set to "Notice/ Letter Form".

Disbursement Date:

Disburse Thru: ([Date Field](#), [Calendar Date Find](#) or [Drop-Down List](#))

Select a date to disburse through. By default, this date will be set to the current system date on the computer to disburse funds through today's date. Any date in the past or future can also be specified, however, the Preview Pass option is the only option available when a future date is specified (disbursement cannot be made early). Disbursements can be created for today's date or any date in the past.

For Historical client disbursements, the Disburse Thru date will change to a [Drop-Down List](#) that contains a list of the dates that the Client Disbursement Process has been run. Select the desired date to regenerate the desired Client Disbursement audit report.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the clients are listed on the report can be designated with this option. Choose one of the available report order options: Client ID, Client Sort Name, or Client Pay to Name.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will make the Report ID field available.


Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new statement format. Only one standard Report ID is available for the Client Collection Statement ("COLLECT1"), this report displays a totals section for portfolios and clients. Other specialized statements can be created using Forms Maintenance.

Client Collection Statement Process Buttons:

Preview: ([Command Button](#))



Press the  button to view the audit report to the monitor. This button can be used with all 3 Disbursement Operations: Preview Pass, Create Disbursements, and Historical Report. It is important to note that if the operation is set to "Create Disbursements" and the [Preview] button is used to preview the audit report, the disbursements will still be created! Use the Preview Pass operation to if you are not ready to create the disbursements. Also note that using the [Preview](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Print: ([Command Button](#))



Press the  button to print the audit report to a printer. Note that using the [Print](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Exit: ([Command Button](#))



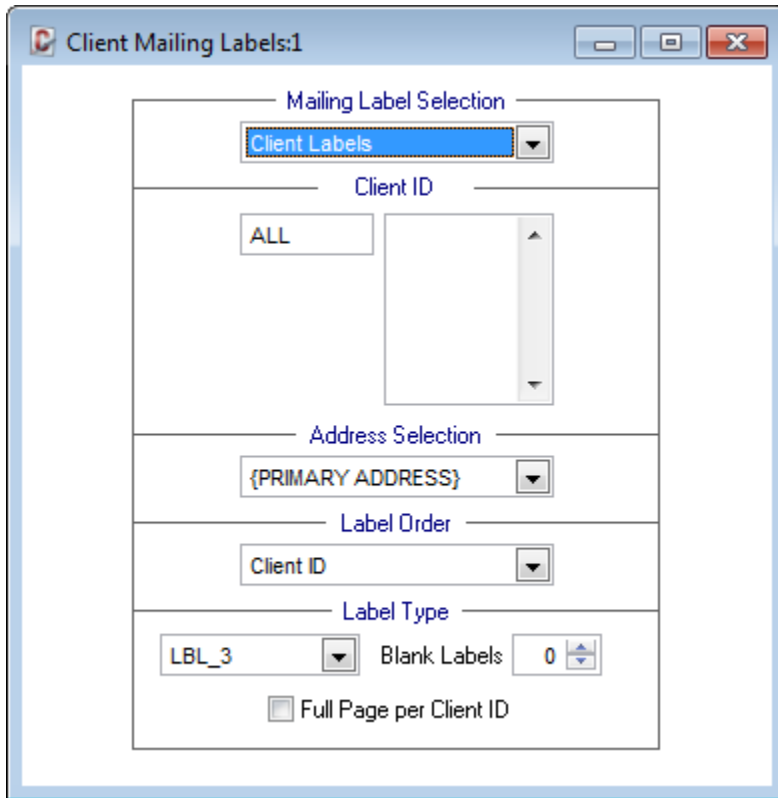
Press the  button to close the Client Disbursement Process. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Sample Audit Report:

Sample Client Disbursement (Summary Report - Preview Pass):

PORTFOLIO: ALL		Collection Services, Ltd.				Date:	
PREVIEW		Client Disbursement Process				Time:	
		Disburse Through: 08/16/2011				Page:	
Client ID	Client Name	Percentage	Total Paid	Fees/ Escrow	Min. Balance	Journal ID	Disbur
Portfolio: 001 - CAPITAL FINANCE GROUP INC.							
001	CAPITAL FINANCE GROUP INC.	100.0000	2,144.68	199.63	0.00	*Preview	1
			2,144.68	199.63	0.00		

Client Mailing Labels:



The screenshot shows a window titled "Client Mailing Labels:1" with standard Windows window controls. The window contains several sections for configuring a mailing label print job:

- Mailing Label Selection:** A dropdown menu currently showing "Client Labels".
- Client ID:** A section with a button labeled "ALL" and an empty list box with a vertical scrollbar.
- Address Selection:** A dropdown menu showing "{PRIMARY ADDRESS}".
- Label Order:** A dropdown menu showing "Client ID".
- Label Type:** A dropdown menu showing "LBL_3" and a "Blank Labels" field with a numeric spinner set to "0".
- Full Page per Client ID:** An unchecked checkbox.

The Client Mailing Labels/ Envelopes process prints address labels or envelopes for one or more clients, as set up in the [Client Window](#). Labels can be printed in one-, two- or three-column formats.

All statements, notices, and letters throughout Contract Collector are formatted for mailing in window envelopes and do not require labels, but you will find the labels printed with this process useful for other correspondence or other purposes.

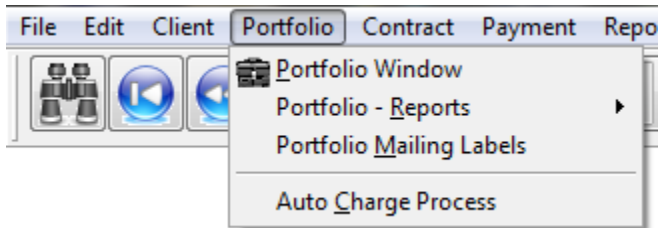
Reminder: Be sure to load labels into your printer before printing labels.

For more information on the recommended label paper stock, please see [Suppliers](#) in Appendix A.

See the [Contract Mailing Labels](#) for more information on the mailing labels window.



Chapter #9 - Portfolio Menu:



Portfolio Menu Options:

- [Portfolio Window](#)
- [Portfolio - Reports Submenu](#)
- [Portfolio Mailing Labels](#)
- [Auto Charge Process](#)

Portfolio Window:

Portfolio Window:1

Portfolio ID: 001 Portfolio Name: CAPITAL FINANCE GROUP INC. Type:

Details | G/L Info | Client Info | Contract Info | UDFs | Images | Calendar Notes | Contract Defaults

Address / Phone | Portfolio Groups | Tax Info

Address | Phone | Direct Deposit Box

Mailing Address

400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

1 of 1

Group | Description

Code: LT Late Fee

Only Charge Late Fee if:

☒ over \$ 0.00 is owed
☐ a full payment is owed

Tax Type: Emplo
Tax ID: 91-30
Credit Bureau
☒ Report to C
Minimum Balance
Min. Balance:

Notes: JAMES SEGATE - MANAGER

A portfolio in Contract Collector typically represents a group or a collection of loans that are owned by one or more clients (see [Client Window](#)). The **Portfolio Window** is used to add, update and display portfolio information. The Portfolio Window is available from the [Portfolio Menu](#). In a third party loan servicing situation, the company ABC Autos would be the portfolio and the individual that owns ABC Autos would be the client. In a first party loan servicing situation, it is possible that both the client and the portfolio are the same entity.

Portfolio ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each portfolio with a unique ID of up to six (6) alphanumeric characters. Avoid special characters such as spaces or symbols. By default, client records will be sorted by this ID field. For the best results, use preceding zeros so that records will sort appropriately. Use the [Find Record](#) feature, to search for portfolios that are already in the database or type in the portfolio id to jump to that particular record.

Examples of Portfolio IDs: A1, 101, CAPITL, 001

Portfolio Name: ([Required Field](#), [Sort By](#))

Enter the portfolio name as you want it to appear on reports, notices and mailing labels. The Portfolio Name field may be a person's name or the name of a business, organization, entity, or any description that will represent the contracts that belong to this portfolio. This field may be up to 30 characters long. The suggested format for entering a person's name is first name first. (**Example:** "Stacey Graves")

Type: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Optional Field](#))

Select one of the pre-existing Portfolio Types or create a new Portfolio Type to classify this portfolio. Along with Portfolio Groups, the Portfolio Type can be a convenient way of running reports for specific Portfolio Types.

Closed: ([Checkbox Field](#))

Indicates if this is a current or inactive portfolio. It is recommended that all general ledger balances be zeroed out before closing a portfolio. Closed portfolios and all contracts associated with closed portfolios are suppressed (by default) from all reports.

Portfolio Window Tabs:

- [Details Tab](#)
- [G/L Info Tab](#)
- [Client Info Tab](#)
- [Contract Info Tab](#)
- [UDFs Tab](#)
- [Images Tab](#)
- [Calendar Notes Tab](#)
- [Contract Defaults Tab](#)

Portfolio Window:

DETAILS TAB:

Portfolio Window:1

Portfolio ID Portfolio Name Type

Details G/L Info Client Info Contract Info UDFs Images Calendar Notes Contract Defaults

Address / Phone

Address **Phone** **Direct Deposit Box**

Mailing Address

400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

1 of 1

Portfolio Groups

Group	Description

Late Fee Policy

Code Late Fee

Only Charge Late Fee if:

☒ over \$ is owed

☐ a full payment is owed

Tax Info

Tax Type


Tax ID

☒ Report to C

Minimum Balance

Notes

Address/ Phone: ([Address/ Phone Field](#), [Required Field](#))*

Enter the address and phone contact information for the portfolio. Press the  button on the Address Tab to open the [Address Window](#), which can be used to add and edit address information. The phone grid on the Phone Tab can be used for storing all necessary contact information, including: work numbers, fax number, cell numbers, and also email addresses.

* At least one address (the [Primary Mailing Address](#)) is required. Additional addresses and any phone or email information is optional.

Direct Deposit Box:

These fields should contain the name and address that you want to appear in the Remit To section on [Contract Payment Coupons](#). If the Direct Deposit Box Information is left blank, then the Portfolio Name (as displayed in the header section of the [Portfolio Window](#)) and the primary address entered in the Address/ Phone section on the Details tab will be used as the Remit To. If this direct deposit name and address is different, the correct information should be provided in each of these fields.

Name: ([Optional Field](#))

Enter the direct deposit name or the Remit To name for all payments.

Address: ([Address/ Phone Field](#), [Optional Fields](#))

Enter the direct deposit box address or the Remit To address for all payments. Like other addresses throughout the software, this 4 line [Address Field](#) supports the typical Zip Code/ Postal Code features.

Account No.: ([Optional Field](#))

Enter the direct deposit box account number. This is the account number in which payments will be deposited.

Portfolio Groups: ([Optional Fields](#))

The optional grouping feature can be used to organize and/ or categorize portfolios based on any desired criteria. A portfolio can be part of more than one group.

- **Group ID:** ([Optional Field](#), [Drill-Down](#)) - Group ID codes can be up to four alphanumeric characters in length. Press [F2] to view a list of all existing Group IDs, or [F3] to drill-down to the Portfolio Group Code Window.
- **Description:** ([Protected Field](#)) - The assigned description for each group id will be automatically displayed.

Tax Information:

Tax Type: ([Drop-Down List](#), [Optional Field](#))

There are two possible types of tax id, Social Security No. (SSN) or Employer Identification No. (EIN). For Canada, Social Insurance No. (SIN) will be used instead of Social Security No. Select the appropriate tax type.

Tax ID: ([Optional Field](#))

Enter the federal tax id for the entity represented by this portfolio. The tax id should be in one of the following formats:

Social Security Number: XXX-XX-XXXX

Social Insurance Number: XXX-XXX-XXX

Employer Identification Number: XX-XXXXXXX

Credit Bureau Reporting:

Report to Credit Bureau: ([Optional Field](#), [Checkbox Field](#))

Select this checkbox if you would like to be able to report the loans for this portfolio to the credit bureau. If this option is checked, the [Credit Bureau Tab](#) of the [Contract Window](#) will be enabled for those contracts assigned to this portfolio.

Please note that this does not automatically schedule all contracts for this portfolio to be reported. It allows individual contracts belonging to this portfolio to be reported.

See Also: [Credit Bureau Reporting Process](#)

Minimum Bank Balance:

Min. Balance: ([Optional Field](#), [Numeric Field](#))

Enter the minimum cash amount that will be retained in the operating account. An amount in this field greater than \$0.00 can affect the amount paid when printing checks and when making disbursements to the appropriate clients.

See Also: [Client Disbursement Process](#)

Late Fee Policy:

Contract Collector allows you to choose from several late fee policy options. The following options establish the late fee settings for all contracts that are assigned to this portfolio. There are also late fee options that are setup for each individual contract on the [Other Setup Tab](#) of the [Contract Window](#).

Code: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Enter the Late Fee Code that you want charged to the contracts assigned to this portfolio. Press [F2] to open the Charge Code [Find Window](#) and view the current charge codes available. You can also [drill-down](#) to the [Charge Code Window](#) by pressing [F3].

Only Charge Late Fee if: ([Radio Button](#), [Required Field](#))

Choose one of the two radio buttons to determine the limit for charging late fees. You can set late fees to charge if a full payment is owed or if a balance above a specified amount is owed.

- ***Over \$x.xx is owed:*** ([Numeric Field](#)) Allows you to type in a dollar amount that the outstanding balance must exceed before a late fee is charged (you can leave it at 0.00). For example, if only a small balance is delinquent, you may not want to pursue a late fee.
- ***A full payment is owed:*** Requires the outstanding balance to be equal to or above the recurring full payment amount.

Notes: ([Optional Field](#))

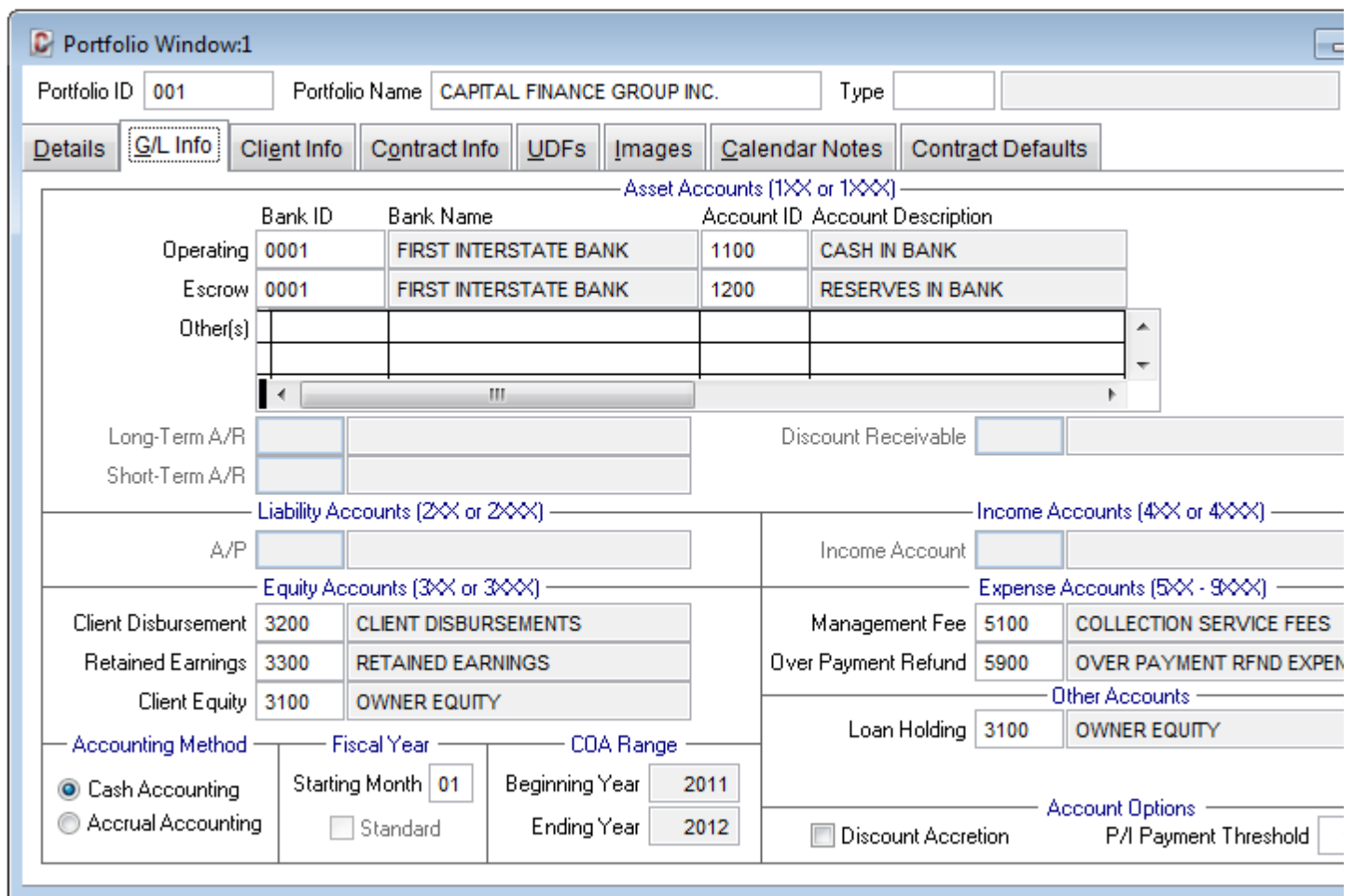
In the notes field, you can record any information concerning the portfolio that needs to be recorded that is not natively tracked in any of the existing fields (or in a UDF Field). As with any [memo field](#), the length of this notes field is unlimited.

Priority Warning Message: ([Drill-Down](#), [Protected Field](#))

The priority warning message, if one exists, will appear below the notes field. See the Contact/ Task Manager for more information about adding/ removing priority warning messages.

Portfolio Window:

G/L INFO TAB:



Portfolio Window:1

Portfolio ID: 001 Portfolio Name: CAPITAL FINANCE GROUP INC. Type:

Details G/L Info Client Info Contract Info UDFs Images Calendar Notes Contract Defaults

Asset Accounts (1XX or 1XXX)

	Bank ID	Bank Name	Account ID	Account Description
Operating	0001	FIRST INTERSTATE BANK	1100	CASH IN BANK
Escrow	0001	FIRST INTERSTATE BANK	1200	RESERVES IN BANK
Other(s)				

Long-Term A/R Short-Term A/R

Discount Receivable

Liability Accounts (2XX or 2XXX)

A/P

Income Accounts (4XX or 4XXX)

Income Account

Expense Accounts (5XX - 9XXX)

Management Fee Over Payment Refund

5100 COLLECTION SERVICE FEES 5900 OVER PAYMENT RFND EXPEN

Other Accounts

Loan Holding 3100 OWNER EQUITY

Equity Accounts (3XX or 3XXX)

Client Disbursement	3200	CLIENT DISBURSEMENTS
Retained Earnings	3300	RETAINED EARNINGS
Client Equity	3100	OWNER EQUITY

Accounting Method

☒ Cash Accounting ☐ Accrual Accounting

Fiscal Year

Starting Month: 01

COA Range

Beginning Year: 2011

Ending Year: 2012

Account Options

☐ Discount Accretion P/I Payment Threshold

General Ledger Information:

The General Ledger (G/L) Information Tab is used to enter and update the primary accounts used by the portfolio. All of the accounting transactions created by Contract Collector will utilize the bank accounts and the chart of accounts (COA) designated for the portfolio. Therefore, for simplicity and for compatibility (consolidated reports) it is **highly recommended** that all portfolios use the same chart of account structure. To facilitate this compatibility and also to simplify data entry, an option is provided to copy the G/L information setup when creating a new portfolio.

Setup COA: (Command Button)

Setup COA

The Setup COA button is only available when setting up a new portfolio.

If an existing chart of accounts for this Portfolio ID is not found, the system looks for any other portfolios for which a chart of accounts has already been set up and displays them in a [find window](#). Choose the portfolio that has a chart of accounts similar to what you want for the portfolio you are creating. The G/L Info page then fills in with the account information already entered for you (which you can then edit as necessary).

If the system doesn't find a chart of accounts for any other property, a standard chart of accounts for portfolio 001 is provided with the system. If the 001 chart of accounts has been deleted, you cannot save the portfolio record until you create a chart of accounts. Go to the [Chart of Accounts Window](#) and set up a chart of accounts specifically for the new portfolio.

Asset Accounts:

Operating Bank ID: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

The operating/ cash account is where all income from the portfolio is deposited and from which most bills are paid. Enter the Bank ID from the [Bank Window](#) for this operating bank account. When you make an entry in the Bank ID field and press [TAB], the bank name is automatically displayed to the right of the id to verify the entry. Press [F2] to open the Bank [Find Window](#) to select an existing bank account. Press [F3] to drill-down to the [Bank Window](#).

Operating Account ID: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

The operating/ cash account is where all income from the portfolio is deposited and from which most bills are paid. From an accounting standpoint, this will be the account that is debited when funds are received, and the account that is credited when money is paid out. Enter the appropriate Account ID from the [Chart of Accounts Window](#) for this cash operating account. The description field to the right is automatically populated with the account description to verify your entry. Press [F2] to open the Chart of Accounts [Find Window](#) to select an existing asset account. Only the appropriate 100 level or 1000 level asset accounts will be available in the find window. Press [F3] to drill-down to the [Chart of Accounts Window](#).

Escrow Bank ID: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

The escrow/ trust account is where all escrow funds for the portfolio is deposited. Enter the Bank ID from the [Bank Window](#) for this escrow bank account. For simplicity, this bank account can be the same Bank ID as the operating bank account, if desired. When you make an entry in the Bank ID field and press [TAB], the bank name is automatically displayed to the right of the id to verify the entry. Press [F2] to open the Bank [Find Window](#) to select an existing bank account. Press [F3] to drill-down to the [Bank Window](#).

Escrow Account ID: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

The escrow/ trust account is where all escrow funds for the portfolio will be maintained. Enter the appropriate Account ID from the [Chart of Accounts Window](#) for this escrow account. The description field to the right is automatically populated with the account description to verify your entry. Press [F2] to open the Chart of Accounts [Find Window](#) to select an existing asset account. Only the appropriate 100 level or 1000 level asset accounts will be available in the find window. Press [F3] to drill-down to the [Chart of Accounts Window](#). The escrow account should be a different account than the operating cash account.

Other Bank Grid: ([Data Entry Grid](#))

If other bank accounts are required for this portfolio, list these other bank accounts in the grid provided for other bank accounts. Enter a Bank ID and an Account ID for each entry. In the Bank ID column, press [F2] to open the Bank [Find Window](#) to select an existing bank account. Press [F3] to drill-down to the [Bank Window](#). When you make an entry in the Bank ID column and press [TAB], the bank name is automatically displayed to the right of the id to verify the entry. In the Account ID column, press [F2] to open the Chart of Accounts [Find Window](#) to select an existing asset account. Press [F3] to drill-down to the [Chart of Accounts Window](#). The description field to the right is automatically populated with the account description to verify your entry.

Long-Term A/R: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter the appropriate long-term accounts receivable account. The long-term accounts receivable account is only available when the Accounting Method is set to Accrual Accounting. Press [F2] to display and select from a [find window](#) of all the 100 level or 1000 level asset accounts currently set up in the chart of accounts for the portfolio. Press [F3] to drill-down to the [Chart of Accounts Window](#).

Short-Term A/R: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter the appropriate short-term accounts receivable account. The short-term accounts receivable account is only available when the Accounting Method is set to Accrual Accounting. Press [F2] to display and select from a [find window](#) of all the 100 level or 1000 level asset accounts currently set up in the chart of accounts for the portfolio. Press [F3] to drill-down to the [Chart of Accounts Window](#).

Discount Receivable: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Liability Accounts:

A/P: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter the appropriate liability general ledger account. This liability account is only available when the Accounting Method is set to Accrual Accounting. Press [F2] to display and select from a [find window](#) of all the 200 level or 2000 level liability accounts currently set up in the chart of accounts for this portfolio. Press [F3] to drill-down to the [Chart of Accounts Window](#).

Equity Accounts:

Client Disbursement: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Retained Earnings: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Client Equity: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Income Accounts:

Income Account: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Expense Accounts:

Management Fee: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Overpayment Refund: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Other Accounts:

Loan Holding: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Accounting Method:

Fiscal Year:

COA Range:

Account Options:

CLIENT INFO TAB:

Client Information:

- **Client ID:** (ID Field, Find Window, Drill-Down, Required Field) - Enter the Client ID that possesses ownership of this portfolio. Press the [F2] Function Key or the designated Mouse Shortcut (usually the Right-Click) to open the Client Find Window to select one of the existing Client IDs. If you need to create a new client, use the Drill-Down feature to easily open the Client Window and create the necessary client.
- **Name:** (Protected Field) - The Client's name will automatically be displayed based on the Client ID entered above.
- **Percentage:** (Numeric Field, Required Field) - Enter the percentage of this individual client's stake in this portfolio.
- **Begin Date:** (Date Field, Calendar Date Find, Required Field) - Enter the date ownership began.
- **End Date:** (Date Field, Calendar Date Find, Optional Field) - If appropriate, enter the date ownership ended.

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percentage equals 100%.

CONTRACT INFO TAB:

The Contract Tab is useful for displaying, auditing and reviewing the contracts that belong to a particular portfolio. The contract grid is a **display only grid**, the **Contract Window** must be used to create and edit contracts/ loans.

Contract Type:

Contract Type: (Drop-Down List)

Choose one of the available code types or the "All Type Codes" option. The type code selected will determine which contracts/ loans are displayed in the contract grid, only the contracts with the specified contract type will be displayed. Select "All Type Codes" to display all contracts regardless of contract type.

Begin Date Range:

Begin Date Range: (Checkbox Field)

The Begin Date Range checkbox option determines if the contract grid displays all contracts/ loans, or if the contract grid is being filtered for contracts with a begin date between a particular date range. The date range is disabled when this option is unchecked, and all contracts/ loans are displayed. If this option is checked, then the begin date range is enabled and the contract grid will only display the contracts with a begin date between the specified date range.

Date Range: (Date Range, Date Fields, Calendar Date Finds)

Specify a date range to filter the ledger grid for the desired general ledger entries. Only the contracts/ loans with a

begin date between the designated date range will be displayed below in the contract grid.

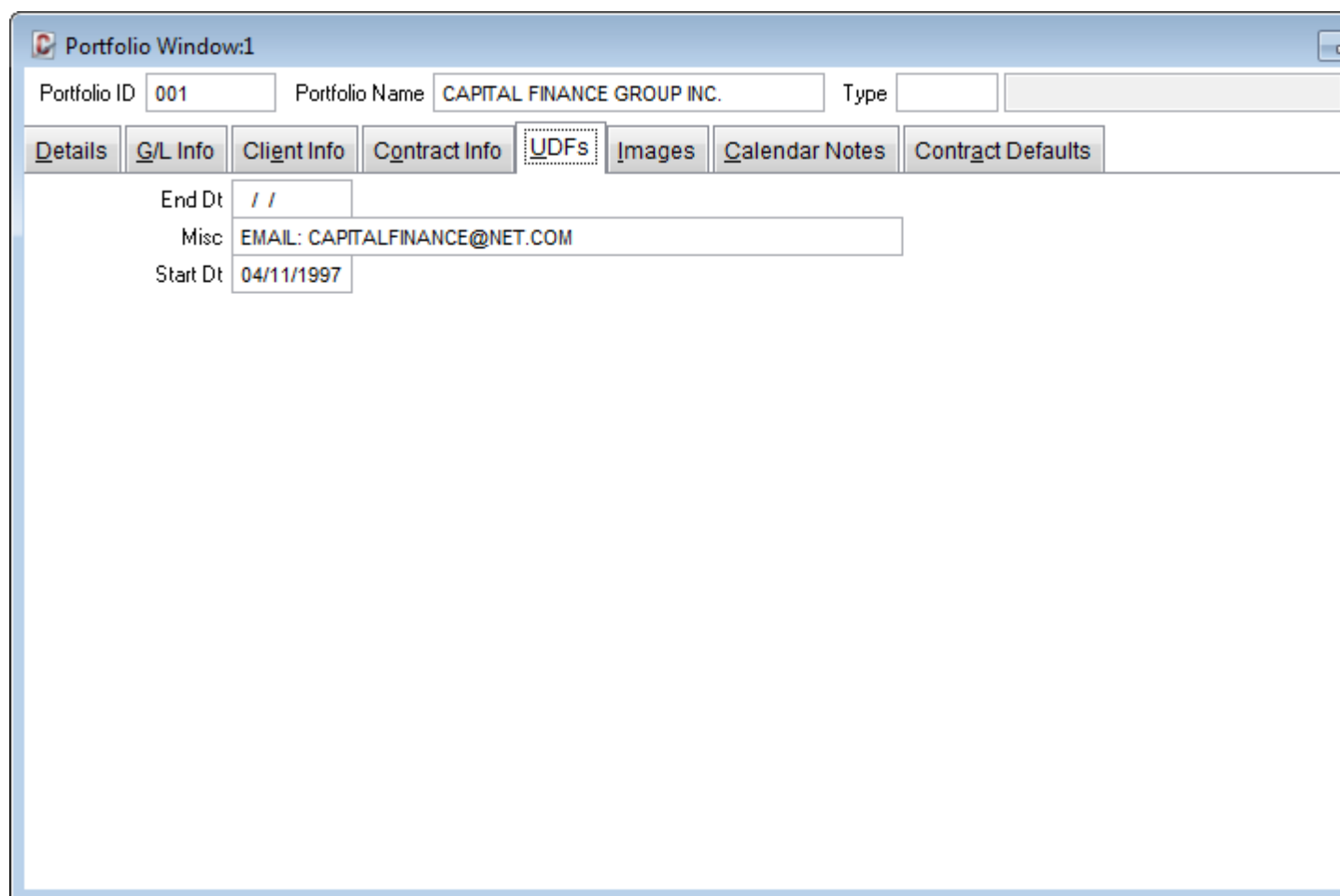
Contract Grid: ([Display Only Grid](#))

The contract grid will display the contract that belong to this portfolio based on the criteria specified. The contents of this grid (like most grids) can be easily sorted by double-clicking on the grid heading. This will sort the entire grid (in ascending order) by the contents of this column of the grid. Double-clicking on the column a second time will sort the grid in descending order. (See [Grid Column Sorting](#) for more information.)

- **Contract ID:** ([Protected Field](#), [Drill-Down](#)) - Displays the Contract ID assigned to the contract/ loan.
- **Type:** ([Protected Field](#), [Drill-Down](#)) - Displays the Contract Type for the contract/ loan.
- **Status:** ([Protected Field](#), [Drill-Down](#)) - Displays the Contract Status for the contract/ loan.
- **Begin Date:** ([Protected Field](#)) - Displays the contract's begin date.
- **Name:** ([Protected Field](#)) - Displays the contract's sort name.
- **Fee Balance:** ([Protected Field](#)) - Displays the current fee balance.
- **Interest Balance:** ([Protected Field](#)) - Displays the current unpaid interest balance.
- **Principal Balance:** ([Protected Field](#)) - Displays the current principal balance.
- **Current Balance:** ([Protected Field](#)) - Displays the overall current balance.

Portfolio Window:

UDFS TAB:

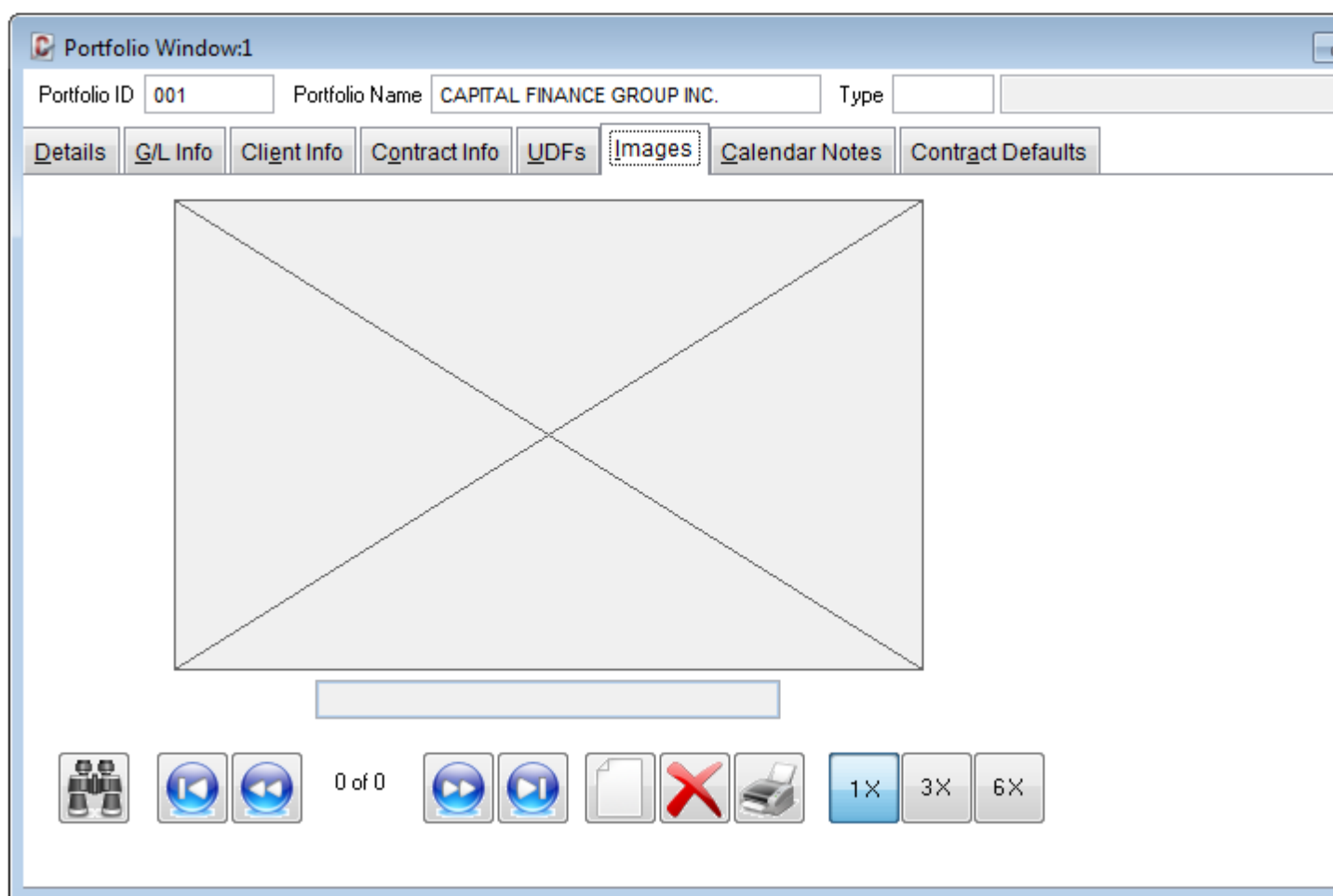


The screenshot shows a software window titled "Portfolio Window:1". At the top, there are input fields for "Portfolio ID" (containing "001"), "Portfolio Name" (containing "CAPITAL FINANCE GROUP INC."), and "Type" (empty). Below these is a tabbed interface with seven tabs: "Details", "G/L Info", "Client Info", "Contract Info", "UDFs" (which is selected and highlighted with a dotted border), "Images", and "Calendar Notes". The "UDFs" tab contains three data entry fields: "End Dt" with a date picker showing "/", "Misc" with a text field containing "EMAIL: CAPITALFINANCE@NET.COM", and "Start Dt" with a date picker showing "04/11/1997".

The UDFs Tab or User Defined Fields Tab is used for tracking information that is not natively tracked elsewhere within the software. If it is important for your business operations to store certain information about your portfolios, then it may be necessary to create a user defined field to store that information. Information stored in user defined fields, is searchable via [Find Windows](#) and is also available to be printed on many reports (see [Advanced Reporting](#)). Please see the overview of the [UDFs Tab](#) in the [Operating Features](#) chapter for more information on how to use the UDFs Tab.

Portfolio Window:

IMAGES TAB:



Add, view, print, and remove images files for the current portfolio record. Digitally store photo images, scanned documents, or any other image files. These image files can be opened directly from the Images Tab, by using the Double-Click [Mouse Shortcut](#). Please see the overview of the [Images Tab](#) in the [Operating Features](#) chapter for more information on the Images Tab.

Portfolio Window:

CALENDAR NOTES TAB:

[illegible]

The Calendar Notes Tab displays the [Record Specific Calendar](#) entries that have been entered through the Contact/Task Manager. New entries can be added by using the [F9] [Function Key](#), by pressing the [DOWN ARROW] on the keyboard from the last record being displayed from within the contact notes grid, or by pressing the [Record Specific Calendar](#) toolbar button from the [Main Toolbar](#). Existing entries can be removed, if desired, by pressing the Delete button in the far right column. Please see the overview of the [Contact Notes Tab](#) in the [Operating Features](#) chapter for more information on the use of the Calendar Notes Tab.

Portfolio Window:

CONTRACT DEFAULTS TAB:

Portfolio Window:1

Portfolio ID: 001 Portfolio Name: CAPITAL FINANCE GROUP INC. Type:

Details | G/L Info | Client Info | Contract Info | UDFs | Images | Calendar Notes | **Contract Defaults**

Contract Type: ALL | All Other Contract Types Default Status: OPEN | Open Account In Good Standing

Interest Setup Defaults

Interest Method: Fixed Interest
 Number of Days: 360 Day Year
 Interest Type: Simple
 Compounding Frequency:
 Interest Rate: 0.0000

Payment Setup Defaults

Principal/ Interest Code: PMT | Payment - Regular
 Payment Frequency: Monthly Term: 360

Late Fee Defaults

☐ Maximum Grace Days: 5
☒ Fixed Percent: 0.000 %
☐ Minimum Amount: 50.00

Invoice/ Coupon Defaults

☐ Invoice ☐ Coupon

Collection Fee Defaults

Fee Percentage: 2. Maint. Fee Amount:

Payoff Defaults

☐ Include Escrows in Payoff

The Contract Defaults Tab on the [Portfolio Window](#) can be used to establish the common default parameters for the contracts that will be assigned or created for this portfolio. Establishing contract defaults for the portfolio will significantly simplify the contract setup in the [Contract Window](#) and ensure consistency. Contract defaults are recommended if all of the contracts for the portfolio, or the vast majority, will have a similar setup. Establishing these defaults will streamline and reduce errors in setting up the contracts. This tab only designates default parameters for the contracts created for this portfolio, these parameters can be individually adjusted for each contract while setting up the contract in the [Contract Window](#).

Contract Type: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Establish the default contract type for this portfolio. After entering a code, the system will automatically display the code description (as entered in the [Contract Type Code Window](#)) so you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Contract Type [Find Window](#) to select one of the existing contract types. If you need to create a new contract type, use the [Drill-Down](#) feature to easily open the [Contract Type Code Window](#) and create the required contract type.

Default Status: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Establish the default contract status for this portfolio. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Contract Status [Find Window](#) to select one of the existing contract status codes. If you need to create a new contract status, use the [Drill-Down](#) feature to easily open the [Contract Status Code Window](#).

Interest Setup Defaults:

Interest Method: ([Drop-Down List](#))

Select the appropriate interest method default. The Interest Method will have a significant impact as to how interest is calculated for the loans assigned to this portfolio/ contract type.

- [Fixed Interest](#): Interest is calculated each period for the same number of days in each period.
- [Variable Interest](#): Interest is calculated from the date of last payment until the date of the current payment.
- [Rule of 78s Interest](#): Interest is calculated using the sum-of-years digits method for each period.
- [Fixed Interest - Fixed Principal](#): Interest is calculated each period for the same number of days in each period and the principal amount is a fixed amount for each payment (the payment amount for each period will be different).

Number of Days: ([Drop-Down List](#))

Select the appropriate number of days per year default: 360 or 365. The [Number of Days](#) in a year will impact the interest calculations for the loans assigned to this portfolio/ contract type.

- **360 Day Year**
- **365 Day Year**

Interest Type: ([Drop-Down List](#))

Select the appropriate interest type default for the loan: Simple or Compound. (Simple Interest loans are the most common.)

- [Simple](#): Interest will only be charged on unpaid principal balance and not on unpaid interest.
- [Compound](#): Interest will be charged on the unpaid interest in addition to the unpaid principal balance.

Compounding Frequency: ([Drop-Down List](#))

Select the appropriate interest compounding frequency default. The [Compounding Frequency](#) is only available for the "Compound" Interest Type. The more frequent the interval of compounding, the greater the potential interest.

- **Daily**: 360 or 365 compounding periods per year.
- **Weekly**: 52 compounding periods per year.
- **Bi-Weekly**: 26 compounding periods per year.
- **Semi-Monthly**: 24 compounding periods per year.
- **Monthly**: 12 compounding periods per year.
- **Bi-Monthly**: 6 compounding periods per year.
- **Quarterly**: 4 compounding periods per year.
- **Semi-Annually**: 2 compounding periods per year.
- **Annually**: 1 compounding period per year.

Interest Rate: ([Numeric Field](#))

Enter the annual interest rate default. Not available for Rule of 78's loans.

Payment Setup Defaults:

Principal/ Interest Code: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter a valid default for the principal and interest charge code. After entering a code, the system will automatically display the charge code description (as entered in the [Charge Code Window](#)) so you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Principal/ Interest Code [Find Window](#) to select one of the existing charge codes. If you need to create a new principal/ interest charge code, use the [Drill-Down](#) feature to easily open the [Charge Code Window](#) and create the required charge code.

Payment Frequency: ([Drop-Down List](#))

Select the default payment frequency for the loan. Payments will be due and recur based on this frequency.

- **Daily:** A payment is due every day.
- **Weekly:** A payment is due every 7 days.
- **Bi-Weekly:** A payment is due every 14 days.
- **Semi-Monthly:** A payment is due twice a month on two designated days of the month.
- **Monthly:** A payment is due once a month. (Payment will be due on the same day each month.)
- **Bi-Monthly:** A payment is due every other month.
- **Quarterly:** A payment is due once a quarter (once every 3 months).
- **Semi-Annually:** A payment is due twice a year (every 6 months)
- **Annually:** A payment is due once a year.

Term: ([Numeric Field](#))

Enter the default or typical number of payments. A valid term must be between 1 and 9999, however because these are defaults, the term can be left as zero (0) here. Even if the term may vary from one contract to the next, if the majority have a consistent length then a default term can be established. The units for the term are determined by the Payment Frequency. For example, a payment frequency of Monthly and a Term of 36 establishes the length of the loan at 36 months.

Late Fee Defaults:

Establish the late fee setup defaults for the contracts for this portfolio. This will establish the default late fee setup for each contract assigned to this portfolio in the [Other Setup Tab](#) of the [Contract Window](#).

Maximum/ Fixed/ Minimum: ([Radio Button](#))

Select the default late fee calculation option of Maximum, Fixed or Minimum. The Maximum and Minimum options require both a percentage value and a fixed dollar amount. The Fixed late fee calculation option requires only a fixed dollar value.

- **Maximum:** The late fee amount will be charged, unless the percentage late fee is larger. (The greater of the late fee amount and the percentage will be charged as the late fee, if a late fee is appropriate.)
- **Fixed:** The fixed dollar amount will always be taken as the late fee, if a late fee is appropriate.
- **Minimum:** The late fee amount will be charged, unless the percentage late fee is smaller. (The lesser of the late fee amount and the percentage will be charged as the late fee, if a late fee is appropriate.)

Grace Days: ([Numeric Field](#))

Enter the default number of grace days allowed before the late fee is charged. If payment has not been received before the designated grace period expires the appropriate late fee will be calculated and charged. Late fee are automatically created by the [Auto Charge Process](#). For example, if the regular payment is due on the first of the month and the designated Grace Days is 5 days, then the late fee will be charged on the 6th of the month if payment is not received prior to this date.

Percent: ([Numeric Field](#))

Enter the default percentage for the late fee. The percentage can be anything between 0% and 100%. The Percent field is not available when the late fee calculation option is "Fixed". The percentage late fee is calculated based on the charge codes that are subject to late fees (see the [Charge Code Window](#)). Therefore, the percentage late fee may be calculated on the contract's total recurring amount including the escrow amount or possibly just on the regular recurring amount (excluding escrow), depending on the setup for the designated charge codes.

Amount: ([Numeric Field](#))

Enter the default maximum, fixed or minimum dollar amount for the late fee. For the "Fixed" late fee calculation option, this amount will always be charged as the late fee. For the "Maximum" late fee calculation option, this amount will be charged if it is larger than the calculated percentage late fee. For the "Minimum" late fee calculation option, this amount will be charged if it is less than the calculated percentage late fee.

Invoice/ Coupon Defaults:**Invoice:** ([Checkbox Field](#))

Designate whether the contracts for this portfolio should be included in invoice printing by default. When printing invoices with the [Contract Invoicing Notice](#), an invoice for the contract (when printing for "ALL" contracts) will not be printed if the contract is not setup to be invoiced.

Coupons: ([Checkbox Field](#))

Designate whether coupons should be printed for the contracts for this portfolio by default. When printing coupons with the [Contract Payment Coupons](#), coupons will not be printed for the contract (when printing for "ALL" contracts) if the contract is not setup for payment coupons.

Collection Fee Defaults:**Fee Percentage:** ([Numeric Field](#))

Enter the default collection fee percentage to be charged on qualified funds collected. This collection fee percentage will be calculated and charged on the [Client Collection Statement](#). Collection fees are only taken on qualified payments as designated by the charge code and the Include in Fees option in the [Charge Code Window](#). This may include normal payments, balloon payments, late fees, NSF fees, etc.

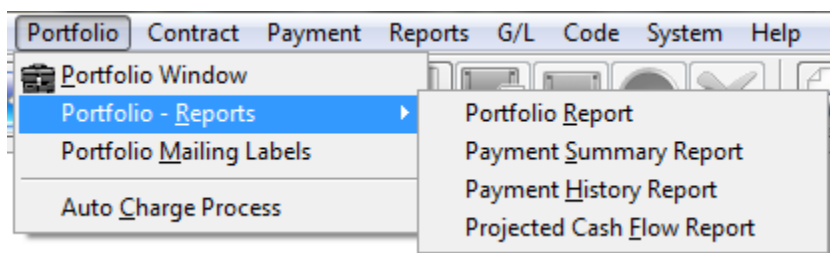
Maint. Fee Amount: ([Numeric Field](#))

Enter the default maintenance fee amount that is charged for each reporting period. This fee is charged for each reporting period whether a payment is received or not. If there are no maintenance fees or no standard default amount, enter 0.00 (zero). Once these fees are assessed, they appear on the [Client Collection Statement](#).

Payoff Defaults:**Include Escrows in Payoff:** ([Checkbox Field](#))

Establish the include escrows default for the [Payoff Tab](#) of the [Contract Window](#). Check this checkbox to refund a positive escrow balance to the borrower by default. This will effectively reduce the payoff amount, and close (zero-out) their escrow account(s). To maintain the escrow account(s), do not check this checkbox.

Portfolio - Reports Submenu:



Portfolio - Reports Submenu Options:

- [Portfolio Report](#)
- [Payment Summary Report](#) *
- [Payment History Report](#) *
- [Projected Cash Flow Report](#) *

* Note: Several of the above submenu options are also available from the [Reports Menu](#).

Portfolio Report:

The screenshot shows a window titled "Portfolio Report:1". It contains a "Portfolio ID" section with a pick list showing "ALL" and an empty list box. Below this is a checkbox labeled "Include Closed Portfolios". The "Report Order" section has a dropdown menu set to "Portfolio ID". The "Report Type" section has a dropdown menu set to "Summary Report".

The screenshot shows a window titled "Portfolio Notice:1". It contains a "Portfolio ID" section with a pick list showing "ALL" and an empty list box. Below this is a checkbox labeled "Include Closed Portfolios". The "Report Order" section has a dropdown menu set to "Portfolio ID". The "Report Type" section has a dropdown menu set to "Notice/ Letter Form". Below this is a "Report ID" section with a dropdown menu set to "PLETTER01".

The Portfolio Report is used to generate a list of current (and/ or closed) portfolios and list information pertinent to each portfolio record (portfolio name, address information, phone information, tax id, etc.). The Portfolio Notice is used to generate notices or letters to each of the portfolios. The Portfolio Report is available from the [Portfolio - Reports Submenu](#).

Portfolio ID:

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the

portfolios in one or more groups.

Include Closed Portfolios: ([Checkbox Field](#))

By default, closed portfolios (as indicated by the Closed checkbox on the [Portfolio Window](#)) will not be included on the report. To include closed portfolios, turn-on or check this option.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the portfolios are listed on the report can be designated with this option. Choose one of the available report order options: Portfolio ID, Portfolio Name, or Portfolio Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will change the Portfolio Report to the Portfolio Notice and make the Report ID field available.

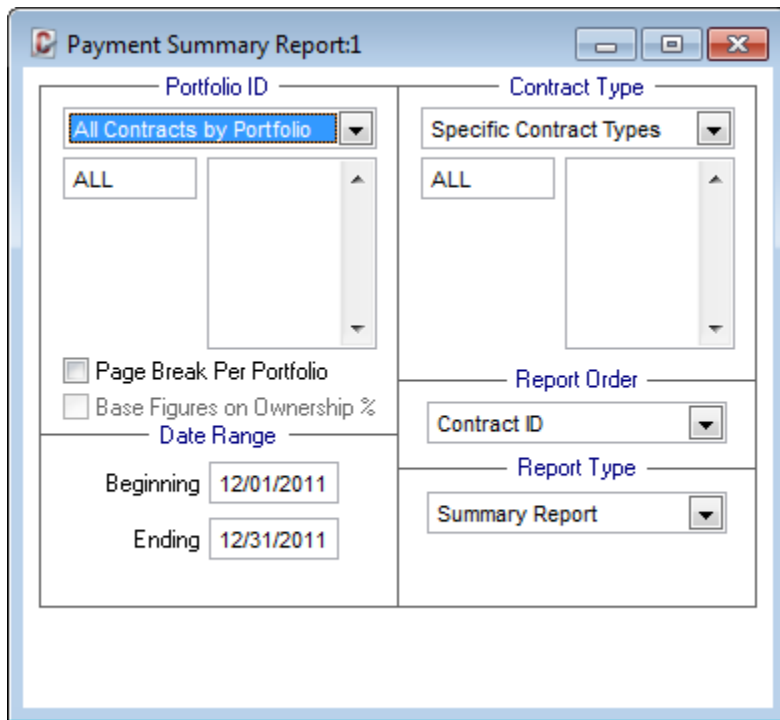
Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your portfolios.

Sample Portfolio Report (Detail Report):

PORTFOLIO: ALL		Collection Services, Ltd.			Date:	
ORDER: Portfolio ID		Portfolio Report			Time:	
					Page:	
Portfolio ID Group	Portfolio Name Client Information	Address	Client Name	Phone	Tax ID	Operating Bank
Portfolio: 001 - CAPITAL FINANCE GROUP INC.						
001	CAPITAL FINANCE GROUP	400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104		325-6600 MAIN 325-6603 FAX	91-304945	0001 FIRST INTER 322 494 883 394 44th AVE SEATTLE WA 981
001	CAPITAL FINANCE GROUP INC.	100.0000	CAPITAL FINANCE GROUP INC.			
Portfolio: 002 - PACIFIC CAPITAL VENTURES						
002	PACIFIC CAPITAL VENTURES	1200 AIRPORT WAY S SEATTLE WA 98186		624-1828 FAX 624-1920 MAIN	91-439458	0002 FIRST INTER 322 495 954 1200 Penn Street BELLEVUE WA 98
002	PACIFIC CAPITAL VENTURES	100.0000	PACIFIC CAPITAL VENTURES			
Portfolio: 003 - HARRISON BROTHERS INC.						
003	HARRISON BROTHERS INC.	9220 SW 92ND STREET SUITE 240 FEDERAL WAY WA 98003		253-2290 FAX 253-4487x21 JOHN H. 253-9090 MAIN	91-494983	0003 FIRST INTER 322 496 591 PO Box 3493 SEATTLE WA 981
003	JOHN HARRISON	50.0000	JOHN HARRISON			
004	MARK HARRISON	50.0000	MARK HARRISON			
Total Records Included: 3						

Payment Summary Report:



The screenshot shows a software window titled "Payment Summary Report:1". It contains several controls for configuring the report:

- Portfolio ID:** A dropdown menu set to "All Contracts by Portfolio" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Page Break Per Portfolio:** An unchecked checkbox.
- Base Figures on Ownership %:** An unchecked checkbox.
- Date Range:** Two text boxes labeled "Beginning" (12/01/2011) and "Ending" (12/31/2011).
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Summary Report".

The Payment Summary Report is one of many reports that can be used to generate a list of the payments that have been received. This report can be run by portfolio, by client or by date. All of the payments made for each contract/loan will be summarized for the date range specified. (All of the payments made for each contract within the date range will be added together for each contract.) See also the [Payment Audit Report](#), [Payment History Report](#) and the [Statement of Payments Report](#) for other ways of auditing and reporting the payments that have been received. The Payment Summary Report is available from the [Contract - Reports Submenu](#) and from the [Reports Menu](#).

Portfolio ID/ Client ID/ Date Report:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts by Portfolio", "All Contracts by Client", or "All Contracts by Date". With the "All Contracts by Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. With the "All Contracts by Client" option, you can use the Client ID pick list to select one or more Client IDs to run the report for, or leave it at the default of ALL clients. Changing the pick list selection control to "All Contracts by Date" will disable the pick list.

The "**Base Figures on Ownership %**" checkbox is only available when running the report by Client (when the Pick List Selection is set to "All Contracts by Client"). The "All Contracts by Client" option will also change the page break option to a "**Page Break Per Client**" checkbox to allow for designating a page break per client (if desired). The "All Contracts by Date" option will change the page break option to a "**Page Break Per Date**" checkbox.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts by Portfolio" is selected in the pick list selection drop-down list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)). The Client ID option is available when "All Contracts by Client" is selected in the pick list selection drop-down list.

Page Break Per Portfolio/ Client/ Date: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio, client, or date on the report. When the Pick List Selection is "All Contracts by Portfolio" the report can be separated by portfolio; when the Pick List Selection is "All Contracts by Client" the report can be separated by client; and when the Pick List Selection is "All Contracts by Date" the report can be separated by date.

Base Figures on Ownership %: ([Checkbox Field](#))

This option is only available when the Pick List Selection is "All Contracts by Client". If this option is selected, then the paid amounts and balance figures displayed on this report will be based on the client's ownership percentage.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired payments. Only the payments received between the designated date range will be included on the report.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new report format. Only one standard Report ID is available for the Payment Summary Report ("INC2DATE"), this report is designed to provide an Inception To Date Report that displays the accumulative amounts since the inception (begin date) of each contract. Other specialized reports can be created using Forms Maintenance.

Sample Reports:

Sample Payment Summary Report (Summary Report):

PORTFOLIO: ALL		Collection Services, Ltd.				Date:	
ORDER:	Contract ID	Payment Summary Report				Time:	
		01/01/2011 - 12/31/2011				Page:	
Contract ID	Contract Name	Principal Paid	Interest Paid	Fees Paid	Escrow 1 Paid	Escrow 2 Paid	C
Portfolio: 001 - CAPITAL FINANCE GROUP INC.							
10001	ERNIE JOHNSON	883.80	1,091.18	75.00	87.50	18.50	
10002	KEVIN ADAMS	1,938.01	2,919.67	75.00	200.00	0.00	
10003	JIM CARPENTER	945.26	2,021.47	0.00	162.50	0.00	
10004	JEFFREY BRADFORD	0.00	1,430.87	0.00	154.00	0.00	
		3,767.07	7,463.19	150.00	604.00	18.50	
Portfolio: 002 - PACIFIC CAPITAL VENTURES							
C301	JIM'S SEAFOOD GALLERY	1,615.96	1,199.60	25.00	0.00	0.00	
C302	GREETING CARDS PLUS	2,292.55	1,578.89	0.00	0.00	0.00	
C303	GAS-N-TROT INC.	1,491.09	1,441.81	0.00	0.00	0.00	
		5,399.60	4,220.30	25.00	0.00	0.00	
Portfolio: 003 - HARRISON BROTHERS INC.							
101	GREG UBER	1,188.73	361.25	15.00	0.00	0.00	
102	HENRY SMITH	1,126.94	1,061.62	0.00	0.00	0.00	
		2,315.67	1,422.87	15.00	0.00	0.00	
		11,482.34	13,106.36	190.00	604.00	18.50	
Total Records Included: 9							

Sample Inception to Date Report ("INC2DATE"):

PORTFOLIO: ALL

ORDER: Contract ID

Collection Services, Ltd.

Payment Summary Report

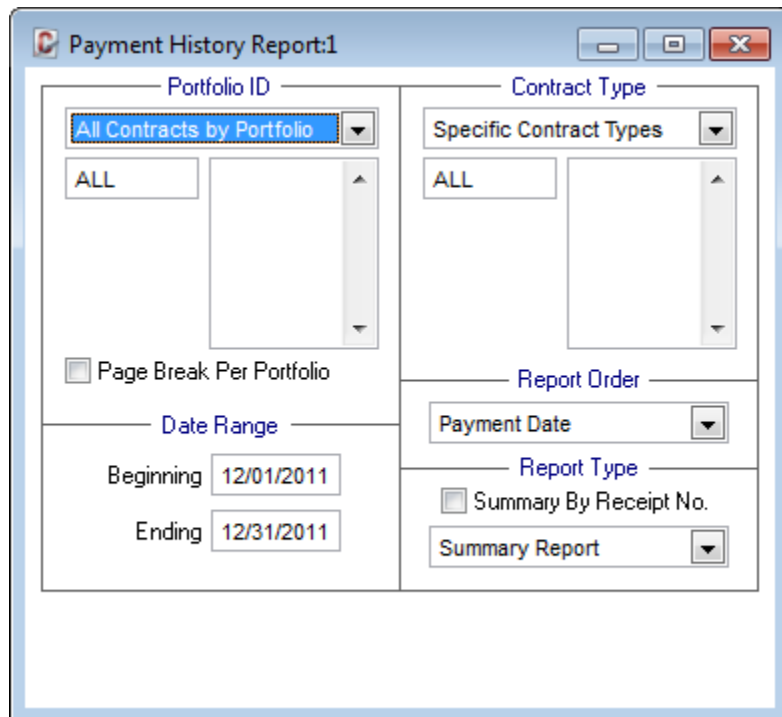
01/01/2011 - 12/31/2011

Current Date Range

Contract ID	Contract Names	Type	Beg Principal	Principal Paid	Interest Paid	Fees Paid	Cur Principal	Beg Principal	Prim
Portfolio: 001 - CAPITAL FINANCE GROUP INC.									
10001	ERNIE JOHNSON BETTY JOHNSON	REM	19,768.93	883.80	1,091.18	75.00	18,885.13	22,150.00	
10002	KEVIN ADAMS	REM	42,546.48	1,938.01	2,919.67	75.00	40,608.47	45,000.00	
10003	JIM CARPENTER JOYCE CARPENTER	REM	31,234.56	945.26	2,021.47	0.00	30,289.30	33,000.00	
10004	JEFFREY BRADFORD KATE BRADFORD	REM	31,199.64	0.00	1,430.87	0.00	31,199.64	30,000.00	
			124,749.61	3,767.07	7,463.19	150.00	120,982.54	130,150.00	
Portfolio: 002 - PACIFIC CAPITAL VENTURES									
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	COM	17,876.07	1,615.96	1,199.60	25.00	16,260.11	20,000.00	
C302	GREETING CARDS PLUS	COM	23,097.29	2,292.55	1,578.89	0.00	20,804.74	27,500.00	
C303	GAS-N-TROT INC.	COM	25,000.00	1,491.09	1,441.81	0.00	23,508.91	25,000.00	
			65,973.36	5,399.60	4,220.30	25.00	60,573.76	72,500.00	
Portfolio: 003 - HARRISON BROTHERS INC.									
101	GREG UBER	CAR	3,960.74	1,188.73	361.25	15.00	2,772.01	5,000.00	
102	HENRY SMITH ESTER SMITH	REC	13,993.56	1,126.94	1,061.62	0.00	12,866.62	15,000.00	
			17,954.30	2,315.67	1,422.87	15.00	15,638.63	20,000.00	
			208,677.27	11,482.34	13,106.36	190.00	197,194.93	222,650.00	

Total Records Included: 9

Payment History Report:

The screenshot shows a software window titled "Payment History Report:1". It contains several sections for configuring the report. The "Portfolio ID" section has a dropdown menu set to "All Contracts by Portfolio" and a text box containing "ALL". The "Contract Type" section has a dropdown menu set to "Specific Contract Types" and a text box containing "ALL". There is a checkbox labeled "Page Break Per Portfolio". The "Date Range" section has "Beginning" and "Ending" labels with text boxes containing "12/01/2011" and "12/31/2011" respectively. The "Report Order" section has a dropdown menu set to "Payment Date". The "Report Type" section has a checkbox labeled "Summary By Receipt No." and a dropdown menu set to "Summary Report".

The Payment History Report is one of many reports that can be used to generate a list of the payments that have been received. Like the [Payment Summary Report](#), this report can also be run by portfolio, by client or by date. However, unlike the Payment Summary Report, the payments made for each contract/ loan are not summarized and are each listed individually. See also the [Payment Audit Report](#) and the [Statement of Payments Report](#) for other ways of auditing and reporting the payments that have been received. The Payment History Report is available from the [Reports Menu](#).

Portfolio ID/ Client ID/ Date Report:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts by Portfolio", "All Contracts by Client", or "All Contracts by Date". With the "All Contracts by Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. With the "All Contracts by Client" option, you can use the Client ID pick list to select one or more Client IDs to run the report for, or leave it at the default of ALL clients. Changing the pick list selection control to "All Contracts by Date" will disable the pick list.

The "All Contracts by Client" option will also change the page break option to a **"Page Break Per Client"** checkbox to allow for designating a page break per client (if desired). The "All Contracts by Date" option will change the page break option to a **"Page Break Per Date"** checkbox.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts by Portfolio" is selected in the pick list selection drop-down list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)). The Client ID option is available when "All Contracts by Client" is selected in the pick list selection drop-down list.

Page Break Per Portfolio/ Client/ Date: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio, client, or date on the report. When the Pick List Selection is "All Contracts by Portfolio" the report can be separated by portfolio; when the Pick List Selection is "All Contracts by Client" the report can be separated by client; and when the Pick List Selection is "All Contracts by Date" the report can be separated by date.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired payments. Only the payments received between the designated date range will be included on the report.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the payments are listed on the report can be designated with this option. The payments will be grouped by the either Portfolio ID, Client ID or Date depending on the option selected in the Pick List Selection above.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report.

Summary By Receipt No.: ([Checkbox Field](#))

Use this option to consolidate payments by their receipt number.

Sample Reports:

Sample Payment History Report (Summary Report):

PORTFOLIO: ALL				Collection Services, Ltd.				Date:
ORDER: Payment Date				Payment History Report				Time:
				03/01/2011 - 03/31/2011				Page:
Contract ID	Name#1	Type	Date	Pmt No.	Total Payment	Principal Amt	Interest Amt	Fees Am
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10002	KEVIN ADAMS	REM	03/01/2011	14	632.21	239.06	368.15	
10003	JIM CARPENTER	REM	03/01/2011	27	240.71	71.97	156.24	
10001	ERNE JOHNSON	REM	03/02/2011	24	294.64	126.14	156.00	
10004	JEFFREY BRADFORD	REM	03/04/2011	6	226.41	0.00	204.41	
10003	JIM CARPENTER	REM	03/16/2011	28	240.71	72.33	155.88	
10003	JIM CARPENTER	REM	03/28/2011	29	240.71	72.70	155.51	
10003	JIM CARPENTER	REM	03/31/2011	0	-74.13	0.00	0.00	
					1,801.26	582.20	1,196.19	
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY COM	COM	03/01/2011	12	469.26	291.60	177.66	
C302	GREETING CARDS PLUS	COM	03/01/2011	11	645.24	398.79	246.45	
C303	GAS-N-TROT INC.	COM	03/01/2011	2	586.58	323.73	262.85	
					1,701.08	1,014.12	686.96	
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	CAR	03/04/2011	9	258.33	196.05	62.28	
102	HENRY SMITH	REC	03/16/2011	9	364.76	191.56	173.20	
					623.09	387.61	235.48	
					4,125.43	1,983.93	2,118.63	
Total Records Included: 12								

Projected Cash Flow Report:

The screenshot shows a software window titled "Projected Cash Flow Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu with "All Contracts by Portfolio" selected, and a text box containing "ALL".
- Contract Type:** A text box containing "ALL" and an empty list box.
- Report Order:** A dropdown menu with "Contract ID" selected.
- Cash Flow Type:** A dropdown menu with "Principal/ Interest Cash Flow" selected.
- Report Type:** A dropdown menu with "3 Year Analysis" selected.
- Page Break Per Portfolio:** An unchecked checkbox.
- Base Figures on Ownership %:** An unchecked checkbox.
- Beginning Period:** A dropdown menu with "August 2011" selected.
- Date Range:** Two text boxes: "Beginning" with "08/01/2011" and "Ending" with "08/31/2011".

The Projected Cash Flow Report computes future cash flow based on the payment schedules of the contracts in the system. It breaks down the projected cash on a contract by contract basis, at either the portfolio or client level.

Portfolio Mailing Labels:

The Portfolio Mailing Labels/ Envelopes process prints address labels or envelopes for one or more portfolios, as set up in the [Portfolio Window](#). Labels can be printed in one-, two- or three-column formats.

All statements, notices, and letters throughout Contract Collector are formatted for mailing in window envelopes and do not require labels, but you will find the labels printed with this process useful for other correspondence or other purposes.

Reminder: Be sure to load labels into your printer before printing labels.

For more information on the recommended label paper stock, please see [Suppliers](#) in Appendix A.

See the [Contract Mailing Labels](#) for more information on the mailing labels window.

Auto Charge Process:

The Auto Charge Process updates the charges for each of the contracts for one or more portfolios. This process will create the regular recurring charges for each contract and any late fees (if appropriate) and update the past due balance for each contract. The process gives you the option to update only contract recurring charges, with or without late fees, only the recurring general ledger transactions, and/ or the recurring calendar entries. Charges will be updated as of the charge through date specified. Included in this process is an optional audit report which provides a detailed or summarized listing of all records updated during the process. The charges created will also be based on the designated Contract Status for each of the contracts/ loans. See the [Contract Status Code Window](#) for more details.

It is highly recommended that the **Preview Pass** option be used to audit the process, before actually creating the charges. If the audit report indicates charges will be created that you know are incorrect, it is far easier to make these corrections before these charges are created. Occasionally a date is mis-entered causing more charges to be created than desired, it will be easier to correct this date, than to delete a large number of charges individually, and then correct the date. Or maybe a bunch of late fees are being generated because you forgot to enter yesterday's payments. Once you are satisfied with the audit report from the preview pass, the create charges operation can be run to actually create the charges. If necessary, the historical report can be run to view the audit report for charges previous created by this process.

Because of the effect the Auto Charge Process can have on your data, it is recommended that you limit access to certain authorized users. In fact, you may want to limit the ability to run this process to only one user — the system manager. Please see the Menu Security Tab of the [User Window](#) for more information on user security.

Auto Charge Operation:

- **Preview Pass:** ([Radio Button](#)) - Generates an audit report of the recurring charges, late fees, GL transactions, and/ or calendar entries that will be created with the Create Charges option. This allows all items to be verified and confirmed before actually creating the items.
- **Create Charges:** ([Radio Button](#)) - Creates the recurring charges, late fees, GL transactions, and/ or calendar entries based on the criteria and charge through date specified. It is recommended that the Preview Pass option be used first to verify all items prior to actually creating them with this process.

- **Historical Report:** ([Radio Button](#)) - Regenerates the audit report for charges created on a previous date from the Auto Charge Process.

Auto Charge Date:

Charge Thru Date: ([Date Field](#), [Calendar Date Find](#) or [Drop-Down List](#))

Select a date to create charges through. By default, this date will be set to the current system date on the computer to create charges through today's date. Any date in the past or future can also be specified, however, the Preview Pass option is the only option available when a future date is specified (charges cannot be created before they are due from the Auto Charge Process). Charges can be created for today's date or any date in the past. The Next Payment Date (see the [Payment/ Interest Tab](#) in the [Contract Window](#)) for each contract in comparison to the date specified is used to determine the regular recurring charges that are created for each contract. Once this charge is created, this Next Payment Date (and the Next Payment Number) is updated, this prevents the Auto Charge from recreating charges that have already been created. In a similar fashion, the Auto Charge Late Fee Date (see the [Other Setup Tab](#) of the [Contract Window](#)) is used for generating the late fees if appropriate.

For Historical Auto Charge Reports, the Charge Thru Date will change to a [Drop-Down List](#) that contains a list of the dates that Auto Charge has been run. Select the desired date to regenerate the desired Auto Charge audit report.

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to create charges for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to create charges for.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to create charges for. Recurring charges, late fees, GL transactions, and/ or calendar entries will only be created for the portfolios specified. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)), or known Portfolio IDs can be typed into the pick list. The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to create charges for. Recurring charges, late fees, GL transactions, and/ or calendar entries will only be created for the contracts specified. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Page Break Per Portfolio: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio on the audit report.

Auto Charge Options:

Contract Recurring Charges: ([Checkbox Field](#))

Select this option to create the regular recurring charges for contracts. Principal/ Interest charges and Escrow charges will be created according to the contract's Payment/ Interest Schedule (see the [Payment/ Interest Tab](#) in the [Contract Window](#)). Regular recurring charges will only be created up to the contract's term and for contracts that are not paid off.

Disable Late Fees: ([Checkbox Field](#))

Select this option to not create late fees with this Auto Charge pass. The status of all late fees will remain unchanged and will be charge the next time the Auto Charge Process is run (if late fees are not disabled). This option is only available when the Contract Recurring Charges option is selected (checked). By default, this option is off and late fees will be created for contracts that have a past due payment (unpaid regular recurring charge) outstanding.

Recurring GL Transactions: ([Checkbox Field](#))

Select this option to create recurring general ledger transactions. Transactions will be created based on the recurring frequency and number of times established for any payable, receivable, or adjustment journal transactions. See the [Payables Journal Window](#), [Receivables Journal Window](#), and/ or [Adjustments Journal Window](#) for more information on setting recurring general ledger transactions. This option can only be selected if recurring general ledger transactions exist.

Recurring Calendar Entries: ([Checkbox Field](#))

Select this option to create recurring calendar entries. Calendar entries will be created based on the recurring frequency and number of times established for the calendar entry. Please see the Calendar Window for more information on setting up recurring calendar entries. Recurring calendar entries is a Professional Edition feature, and this option can only be selected if recurring calendar entries exist.

Auto Charge Audit Report:

Print Auto Charge Audit Report: ([Checkbox Field](#))

Select this option to print or preview the Auto Charge Audit Report. The Audit Report is required, of course, for the Preview Pass and Historical Report options.

Auto Charge Code Summary: ([Checkbox Field](#))

Select this option to include the Auto Charge Code Summary with the audit report. By default, this code summary is included and will print on the final page of the audit report. Turn off this option if this code summary is not desired.

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The default is the Detail Report, as this report is recommended for auditing the charges particularly with the Preview Pass operation. The Summary Report will summarize the charges created for each portfolio, but will not display the individual charges in enough detail for auditing purposes.

Auto Charge Process Buttons:

Preview: ([Command Button](#))



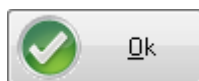
Press the **Preview** button to view the audit report to the monitor. This button can be used with all 3 Auto Charge Operations: Preview Pass, Create Charges, and Historical Report. It is important to note that if the operation is set to "Create Charges" and the [Preview] button is used to preview the audit report, the charges will still be created! Use the Preview Pass operation to if you are not ready to create the charges. Also note that using the [Preview](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Print: ([Command Button](#))



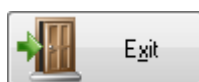
Press the **Print** button to print the audit report to a printer. Note that using the [Print](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Ok: ([Command Button](#))



Press the **Ok** button to execute the Auto Charge Process. This button is only available when the Print Auto Charge Audit Report option is turned off.

Exit: ([Command Button](#))



Press the **Exit** button to close the Auto Charge Process. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Sample Audit Report:

Sample Auto Charge Audit Report (Detail Report - Preview Pass):

PORTFOLIO: ALL		Collection Services, Ltd.		Date:
PREVIEW		Auto Charge Audit Report		Time:
		Charges Created Thru 09/01/2011		Page:
ID	Name	Jrn ID	Date/ Description	Amount
RECURRING CONTRACT CHARGES				
Portfolio: 001 CAPITAL FINANCE GROUP INC.				
10001	ERNE JOHNSON	*Preview	09/01/2011 Pmt # 30 Payment - Regular	282.14
10001	ERNE JOHNSON	*Preview	09/01/2011 Pmt # 30 Escrow #1 Reserve	12.50
10001	ERNE JOHNSON	*Preview	09/01/2011 Pmt # 30 Escrow #2 Reserve	18.50
10002	KEVIN ADAMS	*Preview	09/01/2011 Pmt # 20 Payment - Regular	607.21
10002	KEVIN ADAMS	*Preview	09/01/2011 Pmt # 20 Escrow #1 Reserve	25.00
10003	JIM CARPENTIER	*Preview	08/13/2011 Pmt # 39 Payment - Regular	228.21
10003	JIM CARPENTIER	*Preview	08/13/2011 Pmt # 39 Escrow #1 Reserve	12.50
10003	JIM CARPENTIER	*Preview	08/18/2011 Pmt # 39 Late Fee	25.00
10003	JIM CARPENTIER	*Preview	08/27/2011 Pmt # 40 Payment - Regular	228.21
10003	JIM CARPENTIER	*Preview	08/27/2011 Pmt # 40 Escrow #1 Reserve	12.50
10003	JIM CARPENTIER	*Preview	09/01/2011 Pmt # 40 Late Fee	25.00
10004	JEFFREY BRADFORD	*Preview	09/01/2011 Pmt # 12 Payment - Regular	204.41
10004	JEFFREY BRADFORD	*Preview	09/01/2011 Pmt # 12 Escrow #1 Reserve	22.00
				<u>1,703.18</u>

Sample Auto Charge Audit Report (Detail Report - Code Summary):

PORTFOLIO: ALL
PREVIEW

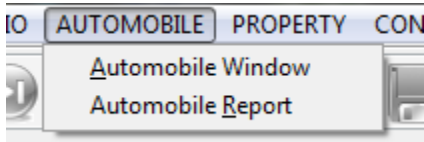
Collection Services, Ltd.
Auto Charge Audit Report Summary
Charges Created Thru 09/01/2011

Date:
Time:
Page:

Recurring Contract Charges:		
Payment - Regular	PMT	3,616.02
Escrow #1 Reserve	E1	84.50
Escrow #2 Reserve	E2	18.50
Late Fee	LT	86.48
		=====
TOTAL CONTRACT CHARGES		3,805.50



Chapter #10 - Automobile Menu:



Automobile Menu Options:

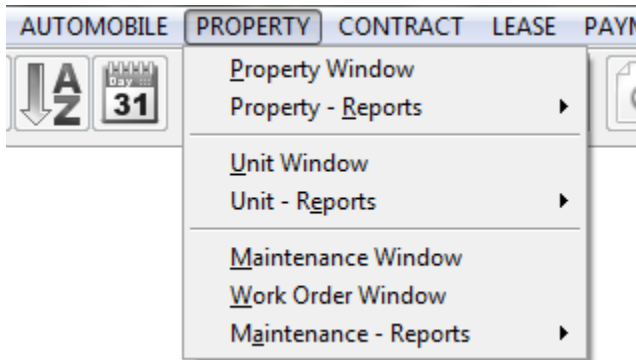
- [Automobile Window](#)
- [Automobile Report](#)

Automobile Window:

Automobile Report:



Chapter #11 - Property Menu:



Property Menu Options:

- [Property Window](#)
- [Property - Reports Submenu](#)
- [Unit Window](#)
- [Unit - Reports Submenu](#)
- [Maintenance Window](#)
- [Work Order Window](#)
- [Maintenance - Reports Submenu](#)

Property Window:

Property Window:1

Property ID	002	Name	Wellington Duplex	Status	ACTIVE	Active Property
Portfolio ID	001	CAPITAL FINANCE GROUP INC.	Property Type	DUPLEX	Duplex Residential	

Details | Features | UDFs | Images | Calendar Notes | Unit Info | Expenses

Address / Phone

Address Phone

Mailing Address

8900 NE 4th Street
VANCOUVER WA 98662

1 of 1

Images

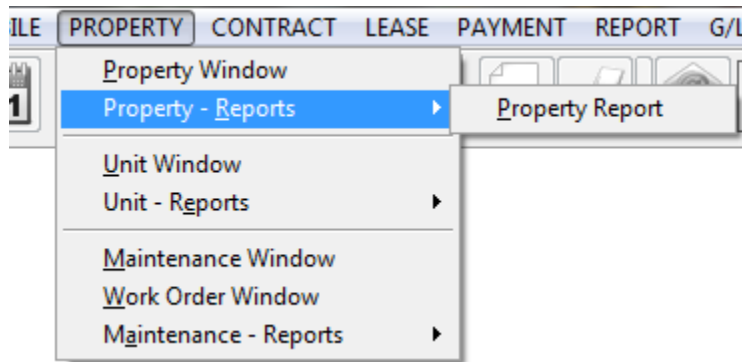
Wellington Duplex

1 of 1

Manager

Notes

Property - Reports Submenu:

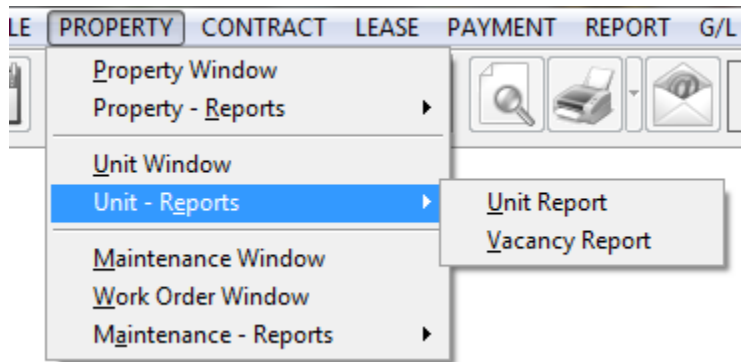


Property - Reports Submenu Options:

- [Property Report](#)

Unit Window:

Unit - Reports Submenu:



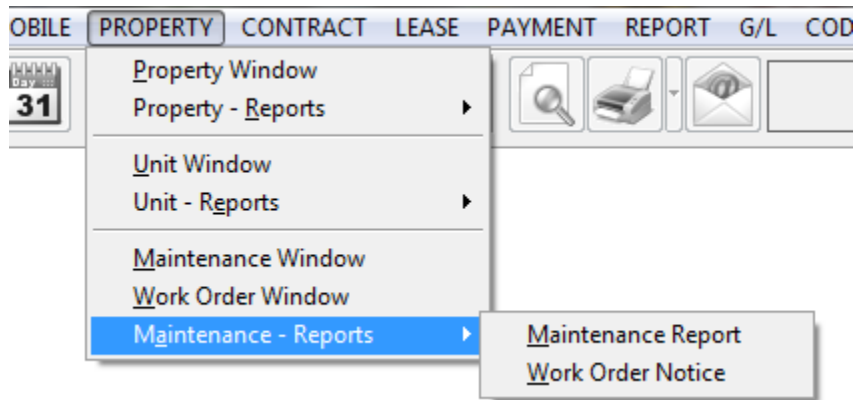
Unit - Reports Submenu Options:

- [Unit Report](#)
- [Vacancy Report](#)

Maintenance Window:

Work Order Window:

Maintenance - Reports Submenu:

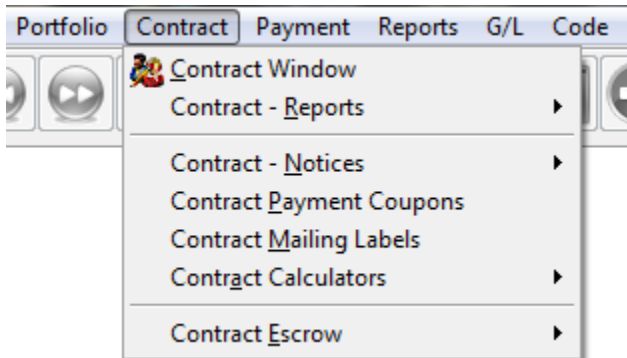


Maintenance - Reports Submenu Options:

- [Maintenance Report](#)
- [Work Order Notice](#)



Chapter #10 - Contract Menu:



Contract Menu Options:

- [Contract Window](#)
- [Contract - Reports Submenu](#)
- [Contract - Notices Submenu](#)
- [Contract Payment Coupons](#)
- [Contract Mailing Labels](#)
- [Contract Calculators Submenu](#)
- [Contract Escrow Submenu](#)

Contract Window:

Contract Window:1

Contract ID: **10001** Portfolio ID: **001** **CAPITAL FINANCE GROUP INC.** Contract Type: **REM** Real Estate Mortga

Begin Date: **03/02/2009** Status: **OPEN** Open Account In Good Standing Next Contact: **/ /** Balance: **[Red Box]**

Name(s): **ERNE JOHNSON** Tax ID: **023-54-2187** Tax Type: **Social Security No.** Birthday: **04/07/1968** Order: **1** Notes: **memo**

BETTY JOHNSON Tax ID: **139-34-9424** Tax Type: **Social Security No.** Birthday: **/ /** Order: **2** Notes: **memo**

Sort Name: **JOHNSON, ERNIE** Description: **Real Estate Mortgage** Maturity Date: **03/01/2019** Date Paid/#: **08/1**

Details **Names** **Payment / Interest** **Other Setup** **Escrow** **Ledger** **UDFs** **Images** **Contact Log** **Payoff Quote** **Cre**

Address / Phone

Address **Phone**

Mailing Address

491 NE 15TH ST.
BELLEVUE WA 98004

1 of 1

Contract Summary

	Beginning/ Earned	Paid	Adjustments	B
Principal	21,350.00	3,264.87	800.00	
Interest	4,635.05	4,635.05	0.00	
Fees	125.00	125.00	0.00	
Totals	26,110.05	8,024.92	800.00	

Accrued Interest

Current Balance

Escrow Code	Escrow Description	B
E1	Escrow #1 Reserve	
E2	Escrow #2 Reserve	

Escrow Balance

Per Diem

Interest Rate

Notes: **2ND MORTGAGE. 1ST MORTGAGE SEATTLE FIRST BANK**

High: **I called Ernie about delinquent payment. He said the check was mailed yesterday.**

A loan or a contract is a financial or monetary agreement between a borrower and a financial institution or other type of lender. The borrower agrees to payback the full amount of money borrowed (principal amount) plus interest over a period of time (term). Loans are usually guaranteed with assets like a vehicle or home (collateral). Until the loan is paid off, the lender will have a lien on these assets and has the right to repossess them if the terms of the loan or agreement are not met.

The Contract Window in Contract Collector is used to add, update and display the contract or loan information. The Contract Window is available from the [Contract Menu](#).

Contract ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each contract with a unique ID of up to twenty (20) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, contract records will be sorted by this ID field. For the best results, use preceding zeros so that records will sort appropriately. To create a new contract record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new contract ID that is not already in use for an existing contract. Once the ID has been entered, it cannot be changed. To view an existing record, enter the ID and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for contracts that already exist.

Examples of Contract IDs: 0001, 10001, JOHNSON01

Portfolio ID: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

Enter a valid Portfolio ID. When you enter an ID, the system displays the portfolio name (as entered in the [Portfolio Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Portfolio [Find Window](#) to select one of the existing portfolios.

Contract Type: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

Enter a valid contract type. After entering a code, the system will automatically display the code description (as entered in the [Contract Type Code Window](#)) so you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Contract Type [Find Window](#) to select one of the existing contract types. If you need to create a new contract type, use the [Drill-Down](#) feature to easily open the [Contract Type Code Window](#) and create the required contract type.

Begin Date: ([Date Field](#), [Calendar Date Find](#), [Required Field](#), [Sort By](#))

Enter the starting date of the contract or the date that the contract or loan was purchased. Any date can be used as the begin date, it is not used specifically for any interest calculations. However, this date is used to default other dates, including the Interest Start Date, which are used for interest calculations. These other dates can be changed individually as necessary.

Status: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

The contract status is used to classify the status each contract. This status field is a completely user defined option, in other words, the system will never automatically change the value of this field. However, it can be changed manually by the user at any time. It can be used to identify open contracts, closed contracts, delinquent contracts, and/ or contracts in legal dispute. Contract Statuses, like Contract Types, are user defined. Additional statuses can be created at any time by using the [Contract Status Code Window](#). Each contract status is in turn assigned a specific Classification. Classifications include: Prospective Contract, Precollect Status, Active Contract, Suspended Contract, Legal Action, Closed Successfully, Closed Unsuccessfully, or Other. The Contract Find can filter contracts based on this Classification. This allows you to view a list of only the Active Contracts (or any other specific Classification). You can also use the search options to view any specific Contract Status as well.

Next Contact: ([Date Field](#), [Calendar Date Find](#), [Optional Field](#))

This is the general Next Contact Date for the contract. Assign a future next contact date, if one is desired. The Work List Process and other reports can be run based on this date, if contacting this contract on a future date is required. The Contact/ Task Manager (aka: Record Specific Calendar) can also be used to assign future tasks for any particular contract.

Name(s) Grid:

- **Name:** ([Required Field](#)) - Enter the contract's legal name as you want it to appear on reports, notices and mailing labels. The name field may be a person's name or the name of the business, organization or entity that is responsible for the loan. This field may be up to 30 characters long. The suggested format for entering a person's name is first name first. (*Example:* "Stacey Graves") At least one contract name is required. Co-borrowers, co-signers or other responsible parties can be entered on the additional lines. An unlimited number of names are allowed. Many reports, letters and notices will only list the primary borrower (first name listed, Order = 1), so be sure to list the primary borrower first. See the [Names Tab](#) for additional information.

- **Tax ID:** ([Optional Field](#)) - Enter the federal tax id for the individual borrower. The tax id should be in one of the following formats:

Social Security Number: XXX-XX-XXXX

Social Insurance Number: XXX-XXX-XXX

Employer Identification Number: XX-XXXXXXX

- **Tax Type:** ([Drop-Down List](#), [Optional Field](#)) - There are two possible types of tax id, Social Security No. (SSN) or Employer Identification No. (EIN). For Canada, Social Insurance No. (SIN) will be used instead of Social Security No. Select the appropriate tax type.
- **Birthday:** ([Optional Field](#), [Date Field](#)) - Enter the birth date for the individual borrower.
- **Order:** ([Required Field](#)) - This field, although required, should be left blank. The system will automatically populate this field. This field will be sequential for each individual listed. If it is necessary to change the order in which these individuals are displayed, you may manipulate this order value to reorder the individuals listed.
- **Notes:** ([Optional Field](#)) - Enter any additional notes about the borrower. This is an unlimited text field.

Sort Name: ([Required Field](#), [Sort By](#))

The sort name field will be defaulted automatically by the system immediately after the first name (primary borrower's name) in the Name(s) grid is populated. A person's name will be defaulted as last name first, a comma, and then their first name. (**Example:** "Graves,Stacey") This sort name option can be used as a means of sorting these loan records, both on the various contract reports and within the Contract Window itself. In most cases, it is recommended that you use the default provided by the system. However, this value may be edited or changed if necessary.

Description: ([Required Field](#), [Sort By](#))

Although the description is required, this field will be automatically populated based on the Contract Type that is designed above. This default description can be changed as desired.

Maturity Date: ([Protected Field](#), [Date Field](#))

The maturity date for the loan or contract will be determined by the Next Payment Date, Next Payment Number and Term (as established on the [Payment/ Interest Tab](#)). Using the [Maturity Date Calculator](#) may be helpful for setting up a loan that has been receiving payments for a while and the current payment number or remaining term is unknown.

Balance: ([Protected Field](#))

Displays the current balance on the contract. The balance field is color-coded or easy reference. **Blue** indicates a zero balance contract (one that has been paid-in-full). **Red** indicates the contract still owes a balance. The current balance is calculated by subtracting the principal paid from the original principal balance and then adding accrued interest and unpaid fees. This is a protected field and cannot be directly edited.

Past Due: ([Protected Field](#))

Displays the past due amount on the contract, if any. The past due field is also color-coded or easy reference. **Blue** indicates a zero past due amount. **Red** indicates a past due balance.

Next Payment:

Amount: ([Protected Field](#)) - Displays the calculated next scheduled payment amount based on the designated

Payment Schedule. See the [Payment/ Interest Tab](#).

Due Date/ #: ([Protected Fields](#)) - Displays the next scheduled payment date and next payment number. These values can be edited on the [Payment/ Interest Tab](#).

Last Payment:

Amount: ([Protected Field](#)) - Displays the last payment amount.

Due Date/ #: ([Protected Fields](#)) - Displays the last payment date and last payment number to which a payment was applied.

Contract Window Tabs:

- [Details Tab](#)
- [Names Tab](#)
- [Payment/ Interest Tab](#)
- [Other Setup Tab](#)
- [Escrow Tab](#)
- [Ledger Tab](#)
- [UDFs Tab](#)
- [Images Tab](#)
- [Contact Log Tab](#)
- [Payoff Quote Tab](#)
- [Credit Bureau Tab](#)

Contract Window:

DETAILS TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / /

Balance: Past Due: Next Pay: Amount: Due Date/#: 09/0 Last Pay: Amount: Date Paid/#: 08/1

Name(s)	Name	Tax ID	Tax Type	Birthday	Order	Notes
	ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
	BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Cre

Address / Phone

Address: Mailing Address: 491 NE 15TH ST. BELLEVUE WA 98004

Phone: 1 of 1

Contract Summary

	Beginning/ Earned	Paid	Adjustments	B
Principal	21,350.00	3,264.87	800.00	
Interest	4,635.05	4,635.05	0.00	
Fees	125.00	125.00	0.00	
Totals	26,110.05	8,024.92	800.00	

Accrued Interest: Current Balance:


Escrow Code	Escrow Description	B
E1	Escrow #1 Reserve	
E2	Escrow #2 Reserve	

Escrow Balance: Per Diem: Interest Rate:

Notes: 2ND MORTGAGE. 1ST MORTGAGE SEATTLE FIRST BANK

High: I called Ernie about delinquent payment. He said the check was mailed yesterday.

Address/ Phone: ([Address/ Phone Field](#), [Required Field](#))*

Enter the address and phone contact information for the contract/ loan. Press the  button on the Address Tab to open the [Address Window](#), which can be used to add and edit address information. The phone grid on the Phone Tab can be used for storing all necessary contact information, including: work numbers, fax number, cell numbers, and also email addresses.

* At least one address (the [Primary Mailing Address](#)) is required. Additional addresses and any phone or email information is optional.

Contract Summary:

Beginning Principal: ([Required Field](#), [Numeric Field](#), [Protected Field](#))

Enter the beginning principal balance of the contract. Although this is ultimately a required field, this field can be left as zero for the initial save. A principal balance must be entered before the first payment can be applied. After the first

payment has been posted, this field will become a protected field and changes to this value will be restricted. Use the Balance Adjustments Tab on the [Payment/ Interest Tab](#) to make principal balance adjustments.

Principal Paid: ([Optional Field](#), [Numeric Field](#), [Protected Field](#))

The system maintains this field automatically as payments are entered in the [Payment Entry Window](#). As each payment is posted, this field is updated by the system according to the terms of the contract. If you are entering a brand new contract, accept the default entry of 0.00 for this field. If the contract you are entering has been an existing contract and you are not entering the payment history, enter the total principal amount paid to-date. Changes to this field after the first payment has been applied are restricted.

Principal Adjustments: ([Protected Field](#))

The principal adjustment figure is a display-only amount. Use the Balance Adjustments Tab on the [Payment/ Interest Tab](#) to make principal balance adjustments. The accumulative total of principal adjustments that have been made over the term of the contract will be displayed in this field.

Principal Balance: ([Protected Field](#))

This field will calculate and display the total current principal balance for the contract. This value is automatically calculated by the system and cannot be changed.

Beginning/ Earned Interest: ([Optional Field](#), [Numeric Field](#), [Protected Field](#))

This field will display the interest that has been earned to-date. When entering a brand new contract, enter the total amount of interest that has been earned to-date (as of the Interest Start Date that is used on the Payment/ Interest Tab). For Rule of 78's contracts, enter the amount of Front-Loaded Interest that will be collected over the term of the contract. If the contract you are entering has been an existing contract and you are not entering the payment history, enter the total interest amount earned to-date. In all other cases, accept the default entry of 0.00. Changes to this field after the first payment has been applied are restricted.

Interest Paid: ([Optional Field](#), [Numeric Field](#), [Protected Field](#))

After the contract is set up, this field is automatically calculated and maintained by the system as each payment is entered in the [Payment Entry Window](#). If you are entering a brand new contract, accept the default entry of 0.00. If you are entering an existing contract and do not intend to enter the payment history, enter the total interest paid to-date. Changes to this field after the first payment has been applied are restricted.

Interest Adjustments: ([Protected Field](#))

The interest adjustment figure is a display-only amount. Use the Balance Adjustments Tab on the [Payment/ Interest Tab](#) to make interest balance adjustments. The accumulative total of interest adjustments that have been made over the term of the contract will be displayed in this field.

Interest Balance: ([Protected Field](#))

This field will calculate and display the unpaid interest balance for the contract. This value is automatically calculated by the system and cannot be changed.

Earned Fees: ([Protected Field](#))

The earned fees figure is a display-only amount of the fees that have been charged to-date. This field is updated automatically by the system as fee charges are created. Use the Edit Ledger option on the [Ledger Tab](#) to create fees,

including: late fees, NSF check fees, origination fees, etc.

Fees Paid: ([Protected Field](#))

The fees paid figure is a display-only amount of all the fees paid to-date on this contract. This field is updated automatically as fees are paid via the [Payment Entry Window](#).

Fees Adjustments: ([Protected Field](#))

This field displays an accumulative total of all adjustments made to fees. Adjustments to fees must be made using the Edit Ledger Adjust-a-Charge option on the [Ledger Tab](#).

Fees Balance: ([Protected Field](#))

This field will calculate and display the unpaid fee balance (or open fee balance) for the contract. This value is automatically calculated by the system and cannot be changed.

Totals: ([Protected Fields](#))

Totals are calculated for each of the columns: Beginning/ Earned, Paid, Adjustments, and Balance. The Total Paid figure will represent the total dollar value that the contract as paid to-date. This value should match the total amount paid, as displayed on the [Ledger Tab](#).

Accrued Interest: ([Protected Field](#))

This protected field displays any interest accrued between the last payment date and the current system date. This field is automatically updated by the system so it always displays an up-to-date amount.

Current Balance: ([Protected Field](#))

The system automatically subtracts the total principal paid from the original principal balance, and then adds any accrued interest and unpaid fees (plus or minus any adjustments) to calculate the overall current balance. This is a protected field and cannot be changed. This same value is also displayed on the main Contract Window in a color-coded format.

Escrow Code: ([Drill-Down](#), [Protected Field](#))

Displays a list of the escrow codes that have been setup for this contract. Escrow accounts are setup on the [Escrow Tab](#). The drill-down feature can be used to open the escrow charge code in the [Charge Code Window](#).

Escrow Description: ([Protected Fields](#))

Displays the full escrow description (charge code description) of each of the escrow codes setup for this contract.

Escrow Balance: ([Protected Fields](#))

Displays the current escrow balance (escrow paid-in minus escrow paid-out) for each individual escrow code that has been setup for this contract. A total escrow balance figure is automatically calculated and displayed below the escrow grid.

Per Diem: ([Drill-Down](#), [Protected Field](#))

The Per Diem field displays the daily interest amount that is being accrued on this contract at the current interest rate.

The drill-down feature can be used on this field to open the [Per Diem Calculator](#).

Interest Rate: ([Protected Field](#))

This field displays the current interest rate applied to the contract. The interest rate may vary if a rate table or interest schedule has been applied. The interest rate is defined on the [Payment/ Interest Tab](#).

Notes: ([Optional Field](#))

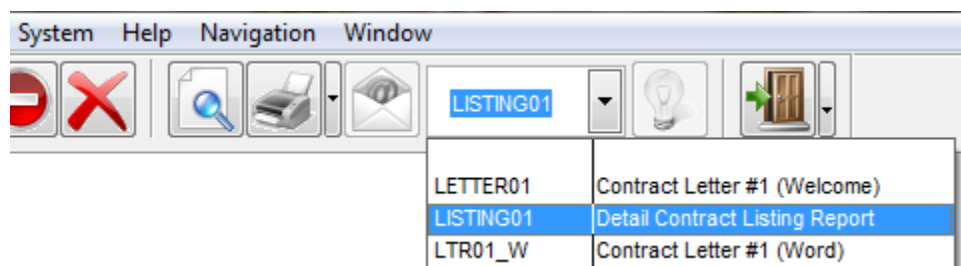
In the notes field, you can record any general information concerning the contract/ loan that needs to be remembered or recorded that is not natively tracked in any of the existing fields (or in a UDF Field). As with any [memo field](#), the length of this notes field is unlimited.

Priority Warning Message: ([Drill-Down](#), [Protected Field](#))

The priority warning message, if one exists, will appear below the notes field. See the [Contact/ Task Manager Log](#) for more information about adding/ removing priority warning messages.

Contract Window: Details Tab Printing Options:

With the Professional Edition of Contract Collector, there are some additional printing options available in the Contract Window. From the Details Tab of the Contract Window, all of the [Contract Notices](#) that have been setup in [Forms Maintenance](#) can be printed for the specific contract currently being displayed in the Contract Window. From the [Report ID](#) drop-down list of the [Main Toolbar](#), select the desired notice or letter form to be printed (or previewed). The "LISTING01" option is also available to print the setup details of the contract.



Once the desired Report ID has been selected, press the [Print](#) or [Preview](#) toolbar buttons on the [Main Toolbar](#) to print or preview the report. This is often an extremely efficient way of printing welcome letters and/ or the setup information for a particular Contract ID.

Contract Window:

NAMES TAB:

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: Past Due: Next Pay: Amount: Due Date/#: 09/0 Last Pay: Amount: Date Paid/#: 08/1

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Cre

Name	Tax ID	Birthday	Gender	Order	ECOA Code	Driver's License	Monthly
ERNE JOHNSON	023-54-2187	04/07/1968	Male	1	Shared Account	JOHNSONE12Q4	
BETTY JOHNSON	139-34-9424	/ /	Female	2	Shared Account		

First Name: ERNIE Tax Type: Social Security No. Middle Name: M. Tax ID: 023-54-2187 Last Name: JOHNSON Driver's License: JOHNSONE12Q4 Maiden Name: License State: WA Monthly Income: 3,200.00 ECOA Code: Shared Account Order: 1

Suffix: Senior Gender: Male Birthday: 04/07/1968

Name Records

The Name(s) Grid in the header section of the [Contract Window](#) is used to enter the primary name information for the borrower. The Names Tab is used for specifying additional information for each borrower associated with this particular loan. If the Names Tab has not been used previously, the information displayed will be automatically populated from the Name(s) Grid as it was entered in the header section of the Contract Window. The Name(s) Grid in the header section of the Contract Window is disabled while the Names Tab is in use.

Contract Names:

The Contract Names Grid is an [indirect data entry grid](#). Use the fields below the grid to add or edit contract name information. The Name Records [control panel](#) is used to manipulate the contract name records. The **yellow** highlighted record in the Contract Names Grid indicates the current record.

First Name: ([Optional Field](#))

The borrower's first name. This field will default based on the full name entered in the Name(s) Grid. This field is optional and may be left blank if the borrower is a company name or institution.

Middle Name: ([Optional Field](#))

The borrower's middle name. This field will default based on the full name entered in the Name(s) Grid. This field is optional and may be left blank.

Last Name: ([Required Field](#))

The borrower's last name. This field will default based on the full name entered in the Name(s) Grid. This field is required. If the borrower is a company or an institution, enter the company or institution's name in this field.

Maiden Name: ([Optional Field](#))

The borrower's maiden name. If appropriate, enter the borrower's maiden name, or previous last name, if their last name has changed. This field is optional and may be left blank.

Suffix: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate suffix for the borrower's name. Options include: Junior, Senior, II, III, IV, V, VI, VII, VIII, and IX. This field is optional and may be left blank.

Gender: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate gender for the borrower. Options include: Male or Female. This field is optional and may be left blank.

Birthday: ([Optional Field](#), [Date Field](#), [Calendar Date Find](#))

Enter the borrower's date of birth. This field will default based on the birthday entered in the Name(s) Grid. This field is optional and may be left blank.

Tax Type: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate tax type for the borrower. This field will default based on the tax type entered in the Name(s) Grid. Options include: Social Security Number and Employer ID Number. The default tax type is "Social Security No.".

Tax ID: ([Optional Field](#))

The borrower's tax id. Enter the appropriate Social Security Number or Employer ID Number. This field will default based on the tax id entered in the Name(s) Grid. This field is optional and may be left blank.

Driver's License: ([Optional Field](#))

The borrower's driver's license number. This field is optional and may be left blank.

License State: ([Optional Field](#), [Combo-Box](#))

Enter the state or province for the borrower's driver's license. Select the appropriate state or province from the drop-down list, or type in the appropriate value. Up to 2 characters in length.

Monthly Income: ([Optional Field](#), [Numeric Field](#))

The borrower's monthly income amount. This field is optional and may be left as zero.

ECOA Code: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate ECOA (Equal Credit Opportunity Act) Code to identify the borrower. This code is used for credit bureau reporting. The default ECOA Code is "Authorized Account".

Notes: ([Optional Field](#), [Memo Field](#))

Enter any additional notes for the borrower. This field is optional and may be left blank.

Order: ([Required Field](#))

The order is automatically assigned by the system. Typically, this field is left blank and the software will designate the next available index number. This number can be manipulated by the user to change the order in which the borrowers appear in the Contract Names Grid and in the Name(s) Grid in the header section of the Contract Window.

Name Records: ([Control Panel](#))

The Name Records control panel is used to manipulate the individual name records, as displayed in the Contract Name Grid. See the [control panel](#) for more information.

Contract Window:

PAYMENT/ INTEREST TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortga

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: Past Due: Next Pay: Amount: Due Date/#: 09/0 Last Pay: Amount: Date Paid/#: 08/1

Name(s)	Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON		023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON		139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details **Names** **Payment / Interest** **Other Setup** **Escrow** **Ledger** **UDFs** **Images** **Contact Log** **Payoff Quote** **Cre**

Payment / Interest Setup **Fee Schedule** **Payment Summary** **Balance Adjustments** **Bank Accounts** **Maintenance Fees**

Interest Setup

Interest Method: Fixed Interest
 Number of Days: 360 Day Year
 Interest Type: Compound
 Compounding Frequency: Monthly

Prepayment Penalty Setup

Penalty Date: / /
 Amount: 0.00 Percentage: 0.0000
 Charge Code:

Payment Setup

Principal/ Interest Code: PMT Payment - Regular
 Payment Frequency: Monthly Term: 120
 Last Payment - Date: 08/10/2011 Payment Number: 28
 Next Payment - Date: 09/01/2011 Payment Number: 30 Due Day: 1

Rate Table Setup

Rate Table Option: Enter Interest Rate Schedule Manually
 Rate Table Code:
 Interest Rate Floor: 0.0000 Interest Rate Ceiling: 0.0000

Payment / Interest Schedule

Interest Start	Effective Date	Payment Amount	Total Escrow	Total Fees	Total Payment	Interest Rate
03/02/2009	04/01/2009	282.14	12.50	0.00	294.64	10.0000
06/01/2011	07/01/2011	282.14	31.00	0.00	313.14	10.0000

Payment/ Interest Tabs:

- [Payment/ Interest Setup](#)
- [Balance Adjustments](#)
- [Payment Summary](#)
- [Bank Accounts](#)
- [Maintenance Fees](#)

Contract Window:

PAYMENT/ INTEREST TAB:

PAYMENT/ INTEREST SETUP SUB-TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / /

Balance: Past Due: Next Pay: Amount: Due Date/#: 09/0 Last Pay: Amount: Date Paid/#: 08/1

Name(s)	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details **Names** **Payment / Interest** **Other Setup** **Escrow** **Ledger** **UDFs** **Images** **Contact Log** **Payoff Quote** **Cre**

Payment / Interest Setup **Fee Schedule** **Payment Summary** **Balance Adjustments** **Bank Accounts** **Maintenance Fees**

Interest Setup

Interest Method: Fixed Interest
 Number of Days: 360 Day Year
 Interest Type: Compound
 Compounding Frequency: Monthly

Prepayment Penalty Setup

Penalty Date: / /
 Amount: 0.00 Percentage: 0.0000
 Charge Code:

Payment Setup

Principal/ Interest Code: PMT Payment - Regular
 Payment Frequency: Monthly Term: 120
 Last Payment - Date: 08/10/2011 Payment Number: 28
 Next Payment - Date: 09/01/2011 Payment Number: 30 Due Day: 1

Rate Table Setup

Rate Table Option: Enter Interest Rate Schedule Manually
 Rate Table Code:
 Interest Rate Floor: 0.0000 Interest Rate Ceiling: 0.0000

Payment / Interest Schedule

Interest Start	Effective Date	Payment Amount	Total Escrow	Total Fees	Total Payment	Interest Rate
03/02/2009	04/01/2009	282.14	12.50	0.00	294.64	10.0000
06/01/2011	07/01/2011	282.14	31.00	0.00	313.14	10.0000

The Payment/ Interest Tab in the [Contract Window](#) is where the bulk of the setup options for the loan are established. The [interest setup](#) options determine how interest is calculated and the payment setup options and the payment schedule determine the timing and quantity of the payments. Together these options establish the amortization schedule for the contract/ loan. As a result, many of these options cannot be changed, once the first payment has been received from the borrower. Therefore, it is critical that these options be setup correctly initially. The defaults for many of these setup options can be pre-established in the [Contract Defaults Tab](#) of the [Portfolio Window](#). Setting up these defaults is highly recommended to streamline the process of creating and setting up new contracts and to ensure consistency.

Interest Setup:

Interest Method: ([Required Field](#), [Drop-Down List](#))

Select the appropriate interest method. The Interest Method will have a significant impact as to how interest is calculated for the loan. The Interest Method is one of the [Contract Default](#) options. The Interest Method becomes a [protected field](#) after the first payment has been received.

- **Fixed Interest:** Interest is calculated each period for the same number of days in each period.
- **Variable Interest:** Interest is calculated from the date of last payment until the date of the current payment.
- **Rule of 78s Interest:** Interest is calculated using the sum-of-years digits method for each period.
- **Fixed Interest - Fixed Principal:** Interest is calculated each period for the same number of days in each period and the principal amount is a fixed amount for each payment (the payment amount for each period will be different).

Number of Days: ([Required Field](#), [Drop-Down List](#))

Select the appropriate number of days per year: 360 or 365. The [Number of Days](#) in a year will impact the interest calculations for the loan. The Number of Days is also one of the [Contract Default](#) options. The Number of Days becomes a [protected field](#) after the first payment has been received.

- **360 Day Year**
- **365 Day Year**

Interest Type: ([Required Field](#), [Drop-Down List](#))

Select the appropriate interest type for the loan: Simple or Compound. (Simple Interest loans are the most common.) The Interest Type is also one of the [Contract Default](#) options. The Interest Type becomes a [protected field](#) after the first payment has been received.

- **Simple:** Interest will only be charged on unpaid principal balance and not on unpaid interest.
- **Compound:** Interest will be charged on the unpaid interest in addition to the unpaid principal balance.

Compounding Frequency: ([Required Field](#), [Drop-Down List](#))

Select the appropriate interest compounding frequency. The [Compounding Frequency](#) is only available for the "Compound" Interest Type. The more frequent the interval of compounding, the greater the potential interest. The Compounding Frequency is also one of the [Contract Default](#) options. The Compounding Frequency becomes a [protected field](#) after the first payment has been received.

- **Daily:** 360 or 365 compounding periods per year.
- **Weekly:** 52 compounding periods per year.
- **Bi-Weekly:** 26 compounding periods per year.
- **Semi-Monthly:** 24 compounding periods per year.
- **Monthly:** 12 compounding periods per year.
- **Bi-Monthly:** 6 compounding periods per year.
- **Quarterly:** 4 compounding periods per year.
- **Semi-Annually:** 2 compounding periods per year.
- **Annually:** 1 compounding period per year.

Payment Setup:

Principal/ Interest Code: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Enter a valid principal and interest charge code. After entering a code, the system will automatically display the charge code description (as entered in the [Charge Code Window](#)) so you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Principal/ Interest Code [Find Window](#) to select one of the existing charge codes. If you need to create a new principal/ interest charge code, use the [Drill-Down](#) feature to easily open the [Charge Code Window](#) and create the required charge code. The Principal/ Interest Code is also one of the [Contract Default](#) options.

Payment Frequency: ([Required Field](#), [Drop-Down List](#))

Select the appropriate payment frequency for the loan. Payments will be due and recur based on this frequency. The Payment Frequency is also one of the [Contract Default](#) options. If no Contract Default is setup, then the payment frequency will default to Monthly. The Payment Frequency becomes a [protected field](#) after the first payment has been received.

- **Daily:** A payment is due every day.
- **Weekly:** A payment is due every 7 days.
- **Bi-Weekly:** A payment is due every 14 days.
- **Semi-Monthly:** A payment is due twice a month on two designated days of the month.
- **Monthly:** A payment is due once a month. (Payment will be due on the same day each month. If a payment is due on the 29th, 30th, or 31st, then the payment will be due on that day of the month, or the last day of the month for months with less days. See Due Day field below.)
- **Bi-Monthly:** A payment is due every other month.
- **Quarterly:** A payment is due once a quarter (once every 3 months).
- **Semi-Annually:** A payment is due twice a year (every 6 months)
- **Annually:** A payment is due once a year.

Term: ([Required Field](#), [Numeric Field](#))

Enter the number of payments required. A valid term must be between 1 and 9999. The units for the term are determined by the Payment Frequency. For example, a payment frequency of Monthly and a Term of 36 establishes the length of the loan at 36 months.

Contract Window:
PAYMENT/ INTEREST TAB:
BALANCE ADJUSTMENTS SUB-TAB:

Contract Window:
PAYMENT/ INTEREST TAB:
PAYMENT SUMMARY SUB-TAB:

Contract Window:
PAYMENT/ INTEREST TAB:
BANK ACCOUNTS SUB-TAB:

Contract Window:

PAYMENT/ INTEREST TAB:

MAINTENANCE FEES SUB-TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortga

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: [Red Box]

Name(s): [Table with 7 columns: Name, Tax ID, Tax Type, Birthday, Order, Notes]

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Due Date/#: 09/0 Last Pay: [Red Box] Amount: [Red Box] Date Paid/#: 08/1

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Cre

Payment / Interest Setup Fee Schedule Payment Summary Balance Adjustments Bank Accounts Maintenance Fees

Maintenance Fees

Date Paid	Payment No.	Charge Date	Create Date	Maintenance Fee
06/30/2011	27	06/01/2011	06/01/2011	3.75
08/16/2011	28	07/01/2011	07/01/2011	3.75
08/16/2011	29	08/01/2011	08/01/2011	3.75
/ /	30	09/01/2011	08/16/2011	3.75

112.50

Date Paid: / / Charge Date: 09/01/2011 Payment Number: 30 Create Date: 08/16/2011 Fee Amount: 3.75

Maintenance Fee Records [Icons] [Edit Icon]

Unpaid Maintenance Fees: 3.75

The Maintenance Fee Sub-tab provides a convenient means for manipulating the maintenance fees, if necessary. It also provides information about the total amount of maintenance fees earned and the amount of unpaid maintenance fees. The maintenance fee amount is established for the contract on the [Other Setup Tab](#) and a default maintenance amount can be established for each portfolio on the [Contract Defaults Tab](#) of the [Portfolio Window](#). The maintenance fee is collected (possibly along with a collection fee) by the management company for servicing this contract. In general, it is only used for third-party loan servicing. The frequency for the maintenance fee is determined by the Payment Frequency for the contract, as established on the [Payment/ Interest Setup Sub-tab](#). The maintenance fees and collection fees are collected with the [Client Collection Statement](#). Unlike the collection fees, a maintenance fee is collected regardless of whether a payment is received or not. Maintenance fees are created by the system with the [Auto Charge Process](#) or by entering a payment in the [Payment Entry Window](#). The Maintenance Fee Sub-tab can be used to audit and make adjustments to these maintenance fees prior to running the collection fee process.

Maintenance Fees:

The Maintenance Fees Grid is an [indirect data entry grid](#). Use the fields below the grid to add or edit the maintenance fee information. The Maintenance Fee Records [control panel](#) is used manipulate the maintenance fee records. The

yellow highlighted record in the Maintenance Fee Grid indicates the current record being displayed in the fields below.

Date Paid: ([Date Field](#), [Calendar Date Find](#))

Enter or update the date the maintenance fee was paid.

Charge Date: ([Date Field](#), [Calendar Date Find](#))

Enter or update the date the maintenance fee was charged.

Create Date: ([Date Field](#), [Calendar Date Find](#))

Enter or update the date the maintenance fee was created.

Contract Window:

OTHER SETUP TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage
Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: [Red Box]
Past Due: [Red Box]
Next Pay: [Red Box]
Amount: [Red Box]
Due Date/#: 09/0
Last Pay: [Red Box]
Amount: [Red Box]
Date Paid/#: 08/1

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE
Description: Real Estate Mortgage
Maturity Date: 03/01/2019

Details | **Names** | **Payment / Interest** | **Other Setup** | **Escrow** | **Ledger** | **UDFs** | **Images** | **Contact Log** | **Payoff Quote** | **Cre**

Invoice/ Coupon Setup
☒ Invoice
☒ Coupons Sent Thru: 12/31/2011

Late Fee Setup
Auto Charge Late Fee: 09/06/2011
☐ Maximum Grace Days: 5
☒ Fixed Percent: 0.000 %
☐ Minimum Amount: 25.00
☐ Daily Late Fees
Daily Late Fee Date: / /
Daily Late Fee Percent: %
Daily Late Fee Amount:

Collection Fee Policy
Collection Fee Percent: 2.000 %
Maintenance Fee Amount: 3.75

Discount Accretion
Discount Amount: 0.00
Discount Paid: 0.00
Discount Adjustment: 0.00
Discount Remaining: 0.00

Other Setup
Collector ID: 002 Mike Adams

The Other Setup Tab contains various options that can be setup for each contract in the [Contract Window](#). The defaults for the Late Fee Setup options and the Collection Fee Policy can be pre-established in the [Contract Defaults Tab](#) of the [Portfolio Window](#). Setting up these defaults is recommended to streamline the process of creating and setting up new contracts and to ensure consistency.

Invoice/ Coupon Setup:

Invoice: ([Checkbox Field](#))

Designate whether this contract should be included in invoice printing. When printing invoices with the [Contract Invoicing Notice](#), an invoice for this contract (when printing for "ALL" contracts) will not be printed if this contract is not setup to be invoiced (if this checkbox is not checked).

Coupons: ([Checkbox Field](#))

Designate whether coupons should be printed for this contract. When printing coupons with the [Contract Payment](#)

Coupons, coupons will not be printed for this contract (when printing for "ALL" contracts) if this contract is not setup for payment coupons (if this checkbox is not checked).

Sent Thru: ([Date Field](#), [Calendar Date Find](#))

Enter the date that coupons have already been sent through. This date field is required if the Coupons checkbox is checked. This field is automatically updated by the software when coupons are printed with the [Contract Payment Coupons](#). This Sent Thru date is individually maintained for each contract record so that duplicate coupons are not accidentally sent (or provided) to the borrower. It may be necessary to set back this coupon Sent Thru date in order to reprint coupons.

Late Fee Setup:

Auto Charge Late Fee: ([Date Field](#), [Calendar Date Find](#), [Protected Field](#))

The Auto Charge Late Fee Date is automatically maintained by the software and is updated when the [Auto Charge Process](#) is run. This date field displays the next date that Auto Charge will charge a late fee, if one is indicated. This date is only advanced by Auto Charge, so if this date is in the past, it is possible that the Auto Charge Process needs to be run. This date is determined and advanced according to the Grace Days allowed, the contract's Payment Frequency and Due Day.

Maximum/ Fixed/ Minimum: ([Radio Button](#))

Select the desired late fee calculation option of Maximum, Fixed or Minimum. The Maximum and Minimum options require both a percentage value and a fixed dollar amount. The Fixed late fee calculation option requires only a fixed dollar value.

- **Maximum:** The late fee amount will be charged, unless the percentage late fee is larger. (The greater of the late fee amount and the percentage will be charged as the late fee, if a late fee is appropriate.)
- **Fixed:** The fixed dollar amount will always be taken as the late fee, if a late fee is appropriate.
- **Minimum:** The late fee amount will be charged, unless the percentage late fee is smaller. (The lesser of the late fee amount and the percentage will be charged as the late fee, if a late fee is appropriate.)

Grace Days: ([Numeric Field](#), [Optional Field](#))

Enter the number of grace days allowed before the late fee is charged. If payment has not been received before the designated grace period expires the appropriate late fee will be calculated and charged. Late fee are automatically created by the [Auto Charge Process](#). For example, if the regular payment is due on the first of the month and the designated Grace Days is 5 days, then the late fee will be charged on the 6th of the month if payment is not received prior to this date.

Percent: ([Numeric Field](#), [Optional Field](#))

Enter the desired percentage for the late fee. The percentage can be anything between 0% and 100%. The Percent field is not available when the late fee calculation option is "Fixed". The percentage late fee is calculated based on the charge codes that are subject to late fees (see the [Charge Code Window](#)). Therefore, the percentage late fee may be calculated on the contract's total recurring amount including the escrow amount or possibly just on the regular recurring amount (excluding escrow), depending on the setup for the designated charge codes.

Amount: ([Numeric Field](#), [Optional Field](#))

Enter the desired maximum, fixed or minimum dollar amount for the late fee. For the "Fixed" late fee calculation option, this amount will always be charged as the the late fee. For the "Maximum" late fee calculation option, this amount will

be charged if it is larger than the calculated percentage late fee. For the "Minimum" late fee calculation option, this amount will be charged if it is less than the calculated percentage late fee.

Collection Fee Policy:

Collection Fee Percent: ([Numeric Field](#), [Optional Field](#))

Enter the collection fee percentage to be charged on qualified funds collected. This collection fee percentage will be calculated and charged on the [Client Collection Statement](#). Collection fees are only taken on qualified payments as designated by the charge code and the Include in Fees option in the [Charge Code Window](#). This may include normal payments, balloon payments, late fees, NSF fees, etc. The Collection Fee Percent is also one of the [Contract Default](#) options.

Maintenance Fee Amount: ([Numeric Field](#), [Optional Field](#))

Enter the maintenance fee amount that is charged for each reporting period. This fee is charged for each reporting period whether a payment is received or not. If there are no maintenance fees or no standard default amount, enter 0.00 (zero). Once these fees are assessed, they appear on the [Client Collection Statement](#). The Maintenance Fee Amount is also one of the [Contract Default](#) options in the [Portfolio Window](#). For more information on the Maintenance Fees, please see the [Maintenance Fee Sub-tab](#).

Discount Accretion:

Discount Amount: ([Numeric Field](#), [Protected Field](#))

Discount Paid: ([Numeric Field](#), [Protected Field](#))

Discount Adjustment: ([Numeric Field](#), [Protected Field](#))

Discount Remaining: ([Numeric Field](#), [Protected Field](#))

Other Setup:

Collector ID: ([Optional Field](#))

Same As Cash Days: ([Numeric Field](#), [Optional Field](#))

Contract Window:

ESCROW TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortga
Begin Date: 03/02/2010 Status: OPEN Open Account In Good Standing Next Contact: / / Balance:
Past Due:
Next Pay:
Amount:
Due Date/#: 07/0
Last Pay:
Amount:
Date Paid/#: 06/1

Name(s)	Name	Tax ID	Tax Type	Birthday	Order	Notes
	ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1969	1	memo
	BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE
Description: Real Estate Mortgage Maturity Date: 03/01/2020

Details **Names** **Payment / Interest** **Other Setup** **Escrow** **Ledger** **UDFs** **Images** **Contact Log** **Payoff Quote** **Cre**

Escrow Accounts **Escrow Summary** **Escrow Analysis** **Taxes & Insurance**

Escrow Account #1 Escrow Code: E1 Escrow #1 Reserve

Escrow #1 Reserve Account

Begin Date	End Date	Payment Amount	Status	Policy	Vendor ID	Vendor Name	Payout Estimate	Payout
04/01/2010	06/30/2012	12.50	Historical		106	MORTGAGE INSURANCE	95.50	Semian
07/01/2012	/ /	12.50	Current	091-A86-0910	106	MORTGAGE INSURANCE	95.50	Semian

Begin Date: 07/01/2012 End Date: / / Payment Amount: 12.50
Next Payout: 10/31/2014 Payout Frequency: Semiannually Payout Estimate: 95.50
Vendor ID: 106 MORTGAGE INSURANCE CORP. Policy #: 091-A86-0910
Notes:

Escrow #1 Records

Escrow Balance
Beginning Balance:
Escrow Paid In:
Escrow Paid Out:
Escrow Balance:
Past Due:

Escrow Payout

Escrow Tabs:

- [Escrow Accounts](#)
- [Escrow Summary](#)
- [Escrow Analysis](#)
- [Taxes & Insurance](#)

Contract Window:

ESCROW TAB:

ESCROW ACCOUNTS SUB-TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortga

Begin Date: 03/02/2010 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: [Red Box]

Name(s): [Table with 7 columns: Name, Tax ID, Tax Type, Birthday, Order, Notes]

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1969	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNE

Description: Real Estate Mortgage Maturity Date: 03/01/2020

Date Paid/#: 06/1

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Cre

Escrow Accounts Escrow Summary Escrow Analysis Taxes & Insurance

Escrow Account #1 Escrow Code E1 Escrow #1 Reserve

Escrow #1 Reserve Account

Begin Date	End Date	Payment Amount	Status	Policy	Vendor ID	Vendor Name	Payout Estimate	Payout
04/01/2010	06/30/2012	12.50	Historical		106	MORTGAGE INSURANCE	95.50	Semian
07/01/2012	/ /	12.50	Current	091-A86-0910	106	MORTGAGE INSURANCE	95.50	Semian

Begin Date: 07/01/2012 End Date: / / Payment Amount: 12.50

Next Payout: 10/31/2014 Payout Frequency: Semiannually Payout Estimate: 95.50

Vendor ID: 106 MORTGAGE INSURANCE CORP. Policy #: 091-A86-0910

Notes:

Escrow #1 Records

Escrow Balance

Beginning Balance

Escrow Paid In

Escrow Paid Out

Escrow Balance

Past Due

Escrow Payout

Contract Window:

ESCROW TAB:

ESCROW SUMMARY SUB-TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2010 Status: OPEN Open Account In Good Standing Next Contact: / / Balance: [Red Box]

Name(s):
Name: ERNIE JOHNSON Tax ID: 023-54-2187 Tax Type: Social Security No. Birthday: 04/07/1969 Order: 1 Notes: memo
Name: BETTY JOHNSON Tax ID: 139-34-9424 Tax Type: Social Security No. Birthday: / / Order: 2 Notes: memo

Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2020

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Create

Escrow Accounts Escrow Summary Escrow Analysis Taxes & Insurance

Escrow Summary

Escrow	Code	Description	Payment Amount	Next Payout	Payout Estimate	Escrow Balance	Vendor ID	Vendor Name
Account #1	E1	Escrow #1 Reserve	12.50	10/31/2014	95.50	37.50	106	MORTGAGE INSURANCE CORP.
Account #2	E2	Escrow #2 Reserve	18.50	02/01/2013	125.00	0.00	102	WILSON & JAMES

31.00 220.50 37.50

Escrow Payout Information

Next Payout: 10/31/2014 Payout Frequency: Semiannually Payout Estimate: 95.50

Vendor ID: 106 MORTGAGE INSURANCE CORP. Policy: 091-A86-0910

Escrow Balance

Beginning Balance: [Box]
Escrow Paid In: [Box]
Escrow Paid Out: [Box]
Escrow Balance: [Box]
Past Due: [Box]

The Escrow Summary tab displays the current escrow information for the contract. The [Escrow Accounts](#) tab displays only one account at a time and may include historical, current and future amount information. The summary tab displays the current escrow information for all current escrow accounts. The Total Payment Amount in the Escrow Summary should match the "Total Escrow" column on the "Payment / Interest Schedule" on the [Payment / Interest Tab](#). All information displayed on this tab is read-only and must be edited on the [Escrow Accounts](#) tab.

Contract Window:

ESCROW TAB:

ESCROW ANALYSIS SUB-TAB:

TAXES & INSURANCE SUB-TAB:

The Taxes & Insurance tab contains a read-only grid display of all of the Taxes & Insurance accounts and policies for this contract. Use the [Taxes & Insurance Window](#) to edit, update and create these accounts. These accounts may also be associated to existing escrow accounts via the Account/ Policy #, however, this is not required. For example, it may be necessary to track insurance policy information even though the premiums are paid for by the borrower and are not being escrowed.

Contract Window:

LEDGER TAB:

[illegible]

The Ledger Tab is useful for displaying, auditing and printing the general ledger for one particular contract/ loan. Understanding the ledger is central to understanding and operating the software. Each contract maintains their own individual ledger. Learning how to manipulate this ledger, and the open charges, directly affects how payments are applied and the current balances of the contract / loan. The ledger provides detailed information about the payment history and the current status of each contract. For example, the ledger can be used to get a detailed breakdown of the contract's current past due balance. Please see the overview of the [Ledger Tab](#) in the [Operating Features](#) chapter for more information on how to use the Ledger Tab. The Edit Ledger command button will open the [Add a Charge/ Adjust a Charge](#) window for editing the ledger entries.

Contract Window:

UDFS TAB:

The screenshot shows the 'Contract Window:1' with the 'UDFs' tab selected. The top section contains contract details: Contract ID 10001, Portfolio ID 001, CAPITAL FINANCE GROUP INC., Contract Type REM, Real Estate Mortgage, Begin Date 03/02/2009, Status OPEN, Open Account In Good Standing, Next Contact / /, Balance, Past Due, Next Pay, Amount, Due Date/# 09/0, Last Pay, Amount, Date Paid/# 08/1. Below this is a table with columns: Name, Tax ID, Tax Type, Birthday, Order, Notes. The table contains two rows: ERNIE JOHNSON (Tax ID 023-54-2187, Social Security No., Birthday 04/07/1968, Order 1, memo) and BETTY JOHNSON (Tax ID 139-34-9424, Social Security No., Birthday / /, Order 2, memo). Below the table is a Sort Name field with JOHNSON, ERNIE and a Description field with Real Estate Mortgage. To the right is a Maturity Date field with 03/01/2019. The bottom section contains a tabbed interface with tabs: Details, Names, Payment / Interest, Other Setup, Escrow, Ledger, UDFs (selected), Images, Contact Log, Payoff Quote, and Cre. The UDFs tab shows fields: Age 34, Approved (checked), Approved Date 10/04/1997, Auto Refund 44.80, Employer KMART, Employer Addr1 1023 22ND AVE WEST, Employer Addr2 SEATTLE, WA 98933, and Employer Phone 206-444-2291X33.

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE
Description: Real Estate Mortgage
Maturity Date: 03/01/2019

Age: 34
Approved: ☒
Approved Date: 10/04/1997
Auto Refund: 44.80
Employer: KMART
Employer Addr1: 1023 22ND AVE WEST
Employer Addr2: SEATTLE, WA 98933
Employer Phone: 206-444-2291X33

The UDFs Tab or User Defined Fields Tab is used for tracking information that is not natively tracked elsewhere within the software. If it is important for your business operations to store certain information about your contracts/loans, then it may be necessary to create a user defined field to store that information. For example, if it is necessary for you to know the employer for each of your borrowers, you would need to create a UDF date field to store this data, since there is not an employer field for contracts in the standard Contract Collector software. Information stored in user defined fields, is searchable via [Find Windows](#) and is also available to be printed on many reports (see [Advanced Reporting](#)). Please see the overview of the [UDFs Tab](#) in the [Operating Features](#) chapter for more information on how to use the UDFs Tab.

Contract Window:

IMAGES TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / /

Balance: Past Due: Next Pay: Amount: Due Date/#: 09/0 Last Pay: Amount: Date Paid/#: 08/1


Name(s)	Name	Tax ID	Tax Type	Birthday	Order	Notes
	ERNIE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
	BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

Sort Name: JOHNSON, ERNIE

Description: Real Estate Mortgage

Maturity Date: 03/01/2019

Details Names Payment / Interest Other Setup Escrow Ledger UDFs **Images** Contact Log Payoff Quote Cre



491 NE 15TH ST.

1 of 2

1X 3X 6X

Add, view, print, and remove images files for the current contract/ loan record. Digitally store photo images, scanned documents, or any other image files. These image files can be opened directly from the Images Tab, by using the Double-Click [Mouse Shortcut](#). Please see the overview of the [Images Tab](#) in the [Operating Features](#) chapter for more information on the Images Tab. The Images Tab can also be used to store PDF documents.

Contract Window:

CONTACT LOG TAB:

[illegible]

The Contact Log Tab displays the [Record Specific Calendar](#) entries that have been entered through the Contact/ Task Manager. New entries can be added by using the [F9] [Function Key](#), by pressing the [DOWN ARROW] on the keyboard from the last record being displayed from within the contact notes grid, or by pressing the [Record Specific Calendar](#) toolbar button from the [Main Toolbar](#). Existing entries can be removed, if desired, by pressing the Delete button in the far right column. Please see the overview of the [Contact Notes Tab](#) in the [Operating Features](#) chapter for more information on the use of the Contact Log Tab.

Contract Window:

PAYOFF QUOTE TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / /

Name(s): ERNIE JOHNSON Tax ID: 023-54-2187 Tax Type: Social Security No. Birthday: 04/07/1968 Order: 1 memo

BETTY JOHNSON Tax ID: 139-34-9424 Tax Type: Social Security No. Birthday: / / Order: 2 memo

Sort Name: JOHNSON, ERNIE Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Cre

Payoff Quote History

Quote Date	Principal Amount	Unpaid Interest	Unpaid Fees	Escrow Refund	Accrued Interest	Penalty	Payoff Amount	F
09/30/2011	18,885.13	0.00	0.00	0.00	470.75	0.00	19,355.88	
12/31/2011	18,885.13	0.00	0.00	0.00	964.15	0.00	19,849.28	

Payoff Quote Date: 12/31/2011

Principal Balance: 18,885.13

Unpaid Interest: 0.00

Unpaid Fees: 0.00

☐ Include Escrows in Payoff: 0.00

Accrued Interest: 964.15

Prepayment Penalty: 0.00

Payoff Amount: 19,849.28

Payoff Per Diem: 5.2459

Payoff Quote Information

Notes:

Print Payoff

Report ID: [Dropdown]

Payoff Quote Records

[Navigation icons: Previous, Previous, Next, Next, Print, Save, Cancel, Delete]

The Payoff Quote Tab of the **Contract Window** is used to calculate and store a history of payoff quotes provided to the borrower. The Payoff Quote Tab can also be used to print a payoff quote.

Payoff Quote History:

The Payoff Quote History Grid is an **indirect data entry grid**. Use the fields below the grid to add or delete payoff quotes. The Payoff Quotes Records **control panel** is used to manipulate the payoff quote records. The **yellow** highlighted record in the Payoff Quote History Grid indicates the current record. Once saved, payoff quotes cannot be edited, but they can be deleted.

Payoff Quote Date: (Optional Field, Date Field, Calendar Date Find)

Enter the desired date to calculate the payoff amount for. The final payoff quote amount calculated assumes no additional payments will be received prior to this payoff date. Balances and interest will be calculated based on the payoff date specified.

Include Escrows in Payoff: ([Checkbox Field](#))

Check this checkbox to refund a positive escrow balance to the borrower. This will effectively reduce the payoff amount, and close (zero-out) their escrow account(s). To maintain the escrow account(s), do not check this checkbox.

Payoff Quote Information:

Notes: ([Optional Field](#))

Enter any additional notes for the individual payoff quote or the reason for the quote. This field is optional and may be left blank.

Payoff Quote Records: ([Control Panel](#))

The Payoff Quote Records control panel is used to manipulate the individual payoff quote records, as displayed in the Payoff Quote History Grid. See the [control panel](#) for more information.

Note: The payoff quote must be saved before it can be printed.

Print Payoff:

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

Select one of the existing letter/ notice options for the payoff quote, or use the [Forms Maintenance Window](#) to create a new payoff quote layout. Use the [Print](#) and [Preview](#) toolbar buttons on the [Main Toolbar](#) to print or preview the payoff quote.

Sample Payoff Quote ("QUOTE01"):

*****PAYOFF QUOTE*****			
Collection Services, Ltd. 888 PACIFIC HWY S. SEATTLE WA 98188		Fax Main Pmt Dept	206-622-7202 206-622-7205 206-622-7213
For: ERNIE JOHNSON 491 NE 15TH ST. BELLEVUE WA 98004		Quote Printed: Contract #: Contract Type: Contract Begin Date: Per Diem:	August 17, 2011 10001 Real Estate Mort March 02, 2009 5.2459
<hr/>			
PAYOFF QUOTE FOR DECEMBER 31, 2011:			
Principal Balance:		18,885.13	
Unpaid Interest:		0.00	
Unpaid Fees:		0.00	
Accrued Interest:		964.15	
Payoff Amount:		<hr/> 19,849.28	

Contract Window:

CREDIT BUREAU TAB:

Contract Window:1

Contract ID: 10001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage
Begin Date: 03/02/2009 Status: OPEN Open Account In Good Standing Next Contact: / / Balance:
Past Due:
Next Pay:
Amount:
Due Date/#: 09/0
Last Pay:
Amount:
Date Paid/#: 08/1

Name	Tax ID	Tax Type	Birthday	Order	Notes
ERNE JOHNSON	023-54-2187	Social Security No.	04/07/1968	1	memo
BETTY JOHNSON	139-34-9424	Social Security No.	/ /	2	memo

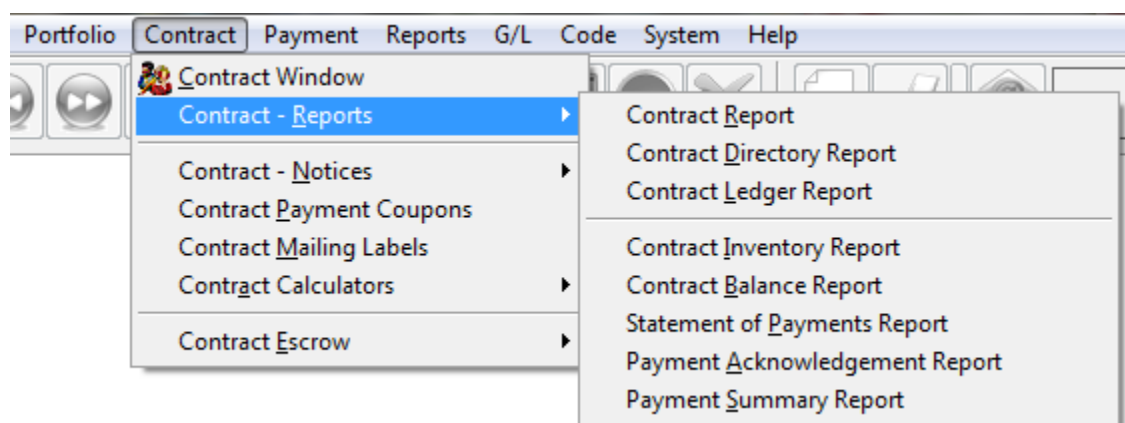
Sort Name: JOHNSON, ERNIE
Description: Real Estate Mortgage Maturity Date: 03/01/2019

Details | **Names** | **Payment / Interest** | **Other Setup** | **Escrow** | **Ledger** | **UDFs** | **Images** | **Contact Log** | **Payoff Quote** | **Cre**

☒ Report to Credit Bureau

Original Creditor: CAPITAL FINANCE GROUP INC. Change Code: 8 Name Change
Creditor Classification: 12 Financial Change 426 Code: 2
Original Loan Amount: 21,350.00 Date Submitted: 03/28/2011
Default Status: 11 Open Account In Good Standing Latest Update: 08/17/2011 11:47:51 AM
Override Status:
Charge-Off Loan Amount: 0.00
Info Indicator:
Special Comment Code:
Compliance Condition:
Credit Bureau Report ID: 00110001

Contract - Reports Submenu:



Contract - Reports Submenu Options:

- [Contract Report](#)
- [Contract Directory Report](#)
- [Contract Ledger Report](#)
- [Contract Inventory Report](#) *
- [Contract Balance Report](#) *
- [Statement of Payments Report](#)
- [Payment Acknowledgement Report](#)
- [Payment Summary Report](#) *

* Note: Several of the above submenu options are also available from the [Reports Menu](#).

Contract Report:

The screenshot shows a window titled "Contract Report:1" with several sections for configuring the report:

- Portfolio ID:** A dropdown menu set to "All Contracts for Portfolio" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Date Range:** A dropdown menu set to "(None)", with "Beginning" and "Ending" date fields set to "12/01/2011" and "12/31/2011" respectively.
- Balances As Of:** A checkbox and a date field set to "12/31/9999".
- Include:** A checkbox for "Paid Off Contracts".
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Summary Report".

The Contract Report is used to generate a list of current (and/ or paid off) contracts and list general information pertinent to each contract record (borrower name, address & phone information, current balances, and current payment amounts etc.). The Contract Notice is generally used for the purpose of generating notices or letters to each of the individual contracts. The Contract Report is available from the [Contract - Reports Submenu](#) and the Contract Notice is available from the [Contract - Notices Submenu](#). However, as stated below, the **Report Type** can be used to switch between the Report and Notice.

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka:

[Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Page Break Per Portfolio: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio on the report. This option is not available on the Contract Notice.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range Selection: ([Date Range Selection](#), [Drop-Down List](#))

Choose one of the available options for the date range. If the option of "*(None)*" is selected, then no date range filter will be used, and the Date Range control will be disabled. If any other date range selection option is selected, then the Date Range control will be enabled and the selected data range filter will be used to designate which contracts/ loans are included on the output report/ notice. Available options include:

- *(None)* - No date range filter will be used.
- ***Begin Date*** - Contracts/ Loans will be filtered based on Contract Begin Date for the designated date range.
- ***Next Payment Date*** - Contracts/ Loans will be filtered based on their next payment date for the designated date range.
- ***Last Payment Date*** - Contracts/ Loans will be filtered based on their last payment date for the designated date range.
- ***Next Contact Date*** - Contracts/ Loans will be filtered based on their next contact date for the designated date range.
- ***SAC Payoff Date*** - Contracts/ Loans will be filtered based on their same-as-cash payoff date for the designated date range.
- ***Paid-in-Full Date*** - Contracts/ Loans will be filtered based on the date they paid off their loan. By default this option will include paid off contracts (see the Paid Off Contracts checkbox below).

- **Write-off Date** - Contracts/ Loans will be filtered based on the date the loan was written off. By default this option will include paid off contracts (see the Paid Off Contracts checkbox below).

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report/ notice for the desired contract records. Based on the above Date Range Selection, contract records will only be included if the designated date falls between the specified date range. For example, if a Date Range Selection of "**Begin Date**" is chosen, then this report will include only the contract/ loan records that have a begin date in between the Beginning and Ending dates specified. This date range option is not available when the Date Range Selection is "(None)".

Balances As Of:

Balances As Of: ([Checkbox Field](#))

Use this checkbox field to turn on the As Of Date option. By default this option is off, and all balances will be calculated based on the contract's current status, or effectively, based on the current date. Turn this option on to specify an alternate or historical As Of Date.

As Of Date: ([Date Field](#), [Calendar Date Find](#))

When the above As Of Date checkbox is turned on, an As Of Date can be specified. Typically, the As Of Date would be a date in the past. Use this option to calculate contract/ loan balances based on the specified date.

Include:

Paid Off Contracts: ([Checkbox Field](#))

Use this option to include contracts/ loans with a zero balance.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will change the Contract Report to the Contract Notice and make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your contracts/ loans. In general, the Contract Notice is used for notices and letters for the contracts. However, detailed contract listing reports can also be generated by using the [Contract Notice](#) and a Report ID of "LISTING01". All Contract

Notices (including "LISTING01") can be previewed or printed directly from the [Details Tab](#) of the [Contract Window](#).

Sample Reports: (See [Contract Notice](#) for sample notices.)

Sample Contract Report (Summary Report):

Sample Contract Report (Summary Report)

PORTFOLIO: ALL		Collection Services, Ltd.						Date:
ORDER:	Contract ID	Contract Report						Time:
								Page:
Contract ID	Name(s)	Begin Date	Term	Type	Cur. Payment	Int. Rate	Princ. Bal	Cur. Balance
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNE JOHNSON BETTY JOHNSON	03/02/2009	120	REM	313.14	10.0000	18,885.13	19,127.14
10002	KEVIN ADAMS	01/02/2010	120	REM	632.21	10.5000	40,608.47	40,797.98
10003	JIM CARPENTER JOYCE CARPENTER	02/14/2010	260	REM	240.71	13.1250	30,289.30	31,050.62
10004	JEFFREY BRADFORD KATE BRADFORD	09/01/2010	260	REM	226.41	12.7500	30,000.00	31,759.82
10005	John Adams	08/15/2011	360	CAR	101.16	15.0000	8,000.00	8,006.67
					<u>1,513.63</u>		<u>127,782.90</u>	<u>130,742.23</u>
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	03/02/2010	60	COM	469.26	14.3750	16,260.11	16,803.20
C302	GREETING CARDS PLUS	04/01/2010	60	COM	645.24	14.3750	20,804.74	21,491.98
C303	GAS-N-TROT INC.	01/02/2011	60	COM	586.58	14.3750	23,508.91	24,280.49
					<u>1,701.08</u>		<u>60,573.76</u>	<u>62,575.67</u>
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	06/05/2010	24	CAR	258.33	0.0000	2,772.01	3,130.04
102	HENRY SMITH ESTER SMITH	06/15/2010	60	REC	364.76	15.9990	12,866.62	13,266.71
					<u>623.09</u>		<u>15,638.63</u>	<u>16,396.75</u>
					<u>3,837.80</u>		<u>203,995.29</u>	<u>209,714.65</u>
Total Records Included: 10								

Contract Directory Report:

Contract Ledger Report:

Contract Ledger Report:1

Portfolio ID: All Contracts for Portfolio (dropdown), ALL (list box)

Contract Type: ALL (text box), (list box)

Date Range: Beginning 08/01/2011, Ending 08/31/2011

Bank Type: Operating & Escrow (dropdown)

Statement Order: Contract ID (dropdown)

Report Order: Date (dropdown)

Report Type: All Entries (dropdown)

The Contract Ledger Report is used to generate a list (or statement) of general ledger entries for each contract record. The Contract Ledger Report is available from the [Contract - Reports Submenu](#). The individual contract ledgers can also be printed directly from the [Ledger Tab](#) of the [Contract Window](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Contract Type:

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired general ledger entries. Statements will only be generated for contracts with general ledger entries between the designated date range, and only the ledger entries between the designated date range will be displayed.

Bank Type:

Bank Type: ([Drop-Down List](#))

Choose one of the 3 options available for the bank type: Operating & Escrow, Operating Only, and Escrow Only.

Statement Order:

Statement Order: ([Report Order](#), [Drop-Down List](#))

The order in which the statements will print for each contract can be designated with this option. Choose one of the available statement order options: Contract ID, Contract Sort Name, or Contract Type.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the ledger entries are listed on each statement can be designated with this option. Choose one of the available report order options: Date, Journal ID, Code.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 4 options available for the report type: All Entries, Open Entries, Payment History, Charge/Payment Summary.

Sample Reports:

Sample Contract Ledger Report (All Entries):

PORTFOLIO: ALL
 ORDER: Date
 REPORT TYPE: All Entries

Collection Services, Ltd.
Contract Ledger Report
 01/01/2011 - 01/31/2011

Name: ERNIE JOHNSON Address: 491 NE 15TH ST. Phone: HOME 455-4918
 Portfolio ID: 001 BELLEVUE WA 98004 ERNIE'S WK 739-2382 Begin Date: 03/02/11
 Contract Type: REM BETTY'S WK 856-3932
 Contract ID: 10001

Date	Code	Sts	Description	Src	Type	Jrn	Jrn ID	Receipt No	Check No	Ledger Amt
01/01/2011	PMT	PD	Payment - Regular	T	CHG	AR	58			282.14
01/01/2011	E1	PD	Escrow #1 Reserve	T	CHG	AR	60			0.00
01/04/2011	PMT	PD	Payment - Regular	T	PMT	AR	58	30		-124.07
01/04/2011	PMT	PD	Payment - Regular	T	PMT	AR	58	30		-158.07
01/04/2011	E1	PD	Escrow #1 Reserve	T	PMT	AR	60	30		0.00
01/31/2011	PMT	PD	Payment - Regular	T	PMT	AR	61	31		-125.10
01/31/2011	PMT	PD	Payment - Regular	T	PMT	AR	61	31		-157.04
01/31/2011	E1	PD	Escrow #1 Reserve	T	PMT	AR	62	31		0.00
										<u>-282.14</u>

Statement of Payments Report:

Statement of Payments Report:1

Portfolio ID

All Contracts for Portfolio

ALL

Page Break Per Contract

Date Range

Beginning 12/01/2011

Ending 12/31/2011

Contract Type

Specific Contract Types

ALL

Statement Order

Contract ID

Statement Type

Summary By Receipt No.

Summary Report

The Statement of Payments Report is one of many reports that can be used to generate a list of the payments that have been received. This report lists the payments made by each contract during the specified date range. The Statement of Payments Report is designed for internal purposes, there is also a notice/ letter version of this report (see [Statement of Payments Notice](#)) that can be used for external purposes. See also the [Payment Summary Report](#), [Payment Audit Report](#), [Payment History Report](#) and the [Payment Acknowledgement Report](#) for other ways of auditing and reporting the payments that have been received. The Statement of Payments Report is available from the [Contract - Reports Submenu](#) and the Statement of Payments Notice is available from the [Contract - Notices Submenu](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka:

[Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Page Break Per Contract: ([Checkbox Field](#))

Use this option to designate a page break after each contract on the report. This option is not available on the Statement of Payment Notice.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired payments. Only the payments received between the designated date range will be included on the report.

Statement Order:

Statement Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID or Contract Sort Name.

Statement Type:

Summary By Receipt No.: ([Checkbox Field](#))

Use this option to consolidate payments by their receipt number. Otherwise, payments will be broken down by the individual payment number that the payment applied to for the contract/ loan.

Statement Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will change the Statement of Payments Report to the [Statement of Payments Notice](#) and make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your contracts/ loans. Typically, the Notice/ Letter Forms (such as "STANDARD") are used for external purposes to send to the borrower to outline the payments that they have made throughout the period. However, there are also Notice/ Letter Form formats that are good for internal purposes (such as "AUDIT"). The "STANDARD" and "AUDIT" notice/ letter formats display details such as opening balances, that are not available on the report formats.

Sample Reports: (See [Statement of Payments Notice](#) for notice samples.)

Sample Statement of Payments Report (Summary Report):

PORTFOLIO: ALL		Collection Services, Ltd.					Date:
ORDER:	Contract ID	Statement of Payments Report					Time:
		01/01/2011 - 03/28/2011					Page:
Date	Receipt No.	Description	Amount	Fees	Interest	Principal	New Principal
Contract: 10001 - ERNIE JOHNSON							
01/04/2011	30	Payment	294.64	0.00	158.07	124.07	18,844.86
01/31/2011	31	Payment	294.64	0.00	157.04	125.10	18,719.76
03/02/2011	32	Payment	294.64	0.00	156.00	126.14	18,593.62
			883.92	0.00	471.11	375.31	
Contract: 10002 - KEVIN ADAMS							
01/03/2011	50	Payment	632.21	0.00	372.28	234.93	42,311.55
02/13/2011	51	Payment	657.21	25.00	370.23	236.98	42,074.57
03/01/2011	52	Payment	632.21	0.00	368.15	239.06	41,835.51
			1,921.63	25.00	1,110.66	710.97	
Contract: 10003 - JIM CARPENTER							
01/03/2011	85	Payment	240.71	0.00	157.67	70.54	31,164.02
01/17/2011	86	Payment	240.71	0.00	157.32	70.89	31,093.13
01/31/2011	87	Payment	240.71	0.00	156.96	71.25	31,021.88
02/16/2011	88	Payment	240.71	0.00	156.60	71.61	30,950.27
03/01/2011	89	Payment	240.71	0.00	156.24	71.97	30,878.30
03/16/2011	90	Payment	240.71	0.00	155.88	72.33	30,805.97
03/28/2011	91	Payment	240.71	0.00	155.51	72.70	30,733.27
			1,684.97	0.00	1,096.18	501.29	

Sample Statement of Payments Report (Detail Report):

PORTFOLIO: ALL

ORDER: Contract ID

Collection Services, Ltd.

Statement of Payments Report

01/01/2011 - 03/28/2011

Date	Pmt No.	Receipt No.	Type	Due Date	Description	Amount	Fees	Interest
Contract: 10001 - ERNIE JOHNSON								
01/04/2011	22	30	P	01/01/2011	Payment	294.64	0.00	158.07
01/31/2011	23	31	P	02/01/2011	Payment	294.64	0.00	157.04
03/02/2011	24	32	P	03/01/2011	Payment	294.64	0.00	156.00
						<u>883.92</u>	<u>0.00</u>	<u>471.11</u>
Contract: 10002 - KEVIN ADAMS								
01/03/2011	12	50	P	01/01/2011	Payment	632.21	0.00	372.28
02/13/2011	13	51	P	02/01/2011	Payment	657.21	25.00	370.23
03/01/2011	14	52	P	03/01/2011	Payment	632.21	0.00	368.15
						<u>1,921.63</u>	<u>25.00</u>	<u>1,110.66</u>
Contract: 10003 - JIM CARPENTER								
01/03/2011	23	85	P	01/01/2011	Payment	240.71	0.00	157.67
01/17/2011	24	86	P	01/15/2011	Payment	240.71	0.00	157.32
01/31/2011	25	87	P	01/29/2011	Payment	240.71	0.00	156.96
02/16/2011	26	88	P	02/12/2011	Payment	240.71	0.00	156.60
03/01/2011	27	89	P	02/26/2011	Payment	240.71	0.00	156.24
03/16/2011	28	90	P	03/12/2011	Payment	240.71	0.00	155.88
03/28/2011	29	91	P	03/26/2011	Payment	240.71	0.00	155.51
						<u>1,684.97</u>	<u>0.00</u>	<u>1,096.18</u>

Payment Acknowledgement Report:

The screenshot shows a software window titled "Payment Acknowledgement Report:1". It contains several controls for configuring the report:

- Portfolio ID:** A pick list dropdown menu currently showing "All Contracts for Portfolio". Below it is a text box containing "ALL".
- Contract Type:** A pick list dropdown menu currently showing "Specific Contract Types". Below it is a text box containing "ALL".
- Date Range:** Two text boxes labeled "Beginning" and "Ending" with dates "12/01/2011" and "12/31/2011" respectively.
- Page Break Per Portfolio:** A checkbox that is currently unchecked.
- Report Order:** A pick list dropdown menu currently showing "Contract ID".
- Report Type:** A pick list dropdown menu currently showing "Summary Report". Above it is a checkbox labeled "Summary By Receipt No." which is unchecked.

The Payment Acknowledgement Report is one of several reports that can be used to generate a list of the payments that have been received. This report lists the payments made by each contract during the specified date range. The Payment Acknowledgement Report is designed for internal purposes, there is also a notice/ letter version of this report (see [Payment Acknowledgement Notice](#)) that can be used for external purposes. See also the [Statement of Payments Report](#), [Payment Summary Report](#), [Payment Audit Report](#), and the [Payment History Report](#) for other ways of auditing and reporting the payments that have been received. The Payment Acknowledgement Report is available from the [Contract - Reports Submenu](#) and the Payment Acknowledgement Notice is available from the [Contract - Notices Submenu](#) and the [Reports Menu](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report/ notice for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report/ notice for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report/ notice for. By default, this

pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report or notice for the desired payment receipts. Only the payments received between the designated date range will be included.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report (or the order of the notices) can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Summary By Receipt No.: ([Checkbox Field](#))

Use this option to consolidate payments by their receipt number. Otherwise, payments will be broken down by the individual payment number that the payment applied to for the contract/ loan.

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form.

The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will change the Payment Acknowledgement Report to the [Payment Acknowledgement Notice](#) and make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

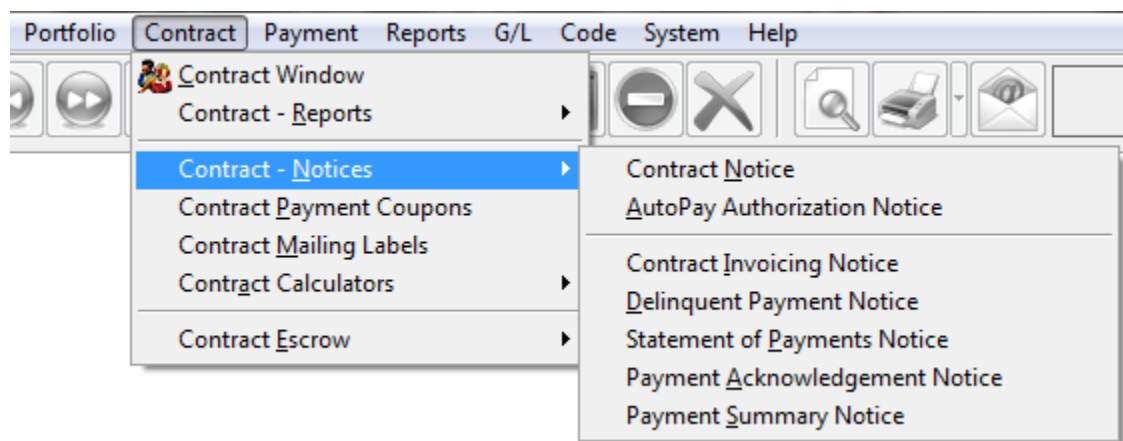
The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your contracts/ loans. The standard notices that are available include: a detailed acknowledgement letter ("ACKNOW01"); a summary acknowledgement letter ("ACKNOW02"); and a Word Mail Merge acknowledgement letter ("ACKNOW_W").

Sample Report: (See [Payment Acknowledgement Notice](#) for notice samples.)

Sample Payment Acknowledgement Report (Detail Report):

PORTFOLIO: 001		Collection Services, Ltd.						
ORDER:	Contract ID	Payment Acknowledgement Report						
		01/01/2011 - 03/01/2011						
Contract ID	Name#1	Date	Receipt No.	Pmt No.	Description	Total Payment	Principal Amt	Interest
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNIE JOHNSON	01/04/2011	30	22	Payment	294.64	124.07	:
10001	ERNIE JOHNSON	01/31/2011	31	23	Payment	294.64	125.10	:
10002	KEVIN ADAMS	01/03/2011	50	12	Payment	632.21	234.93	:
10002	KEVIN ADAMS	02/13/2011	51	13	Payment	657.21	236.98	:
10002	KEVIN ADAMS	03/01/2011	52	14	Payment	632.21	239.06	:
10003	JIM CARPENTER	01/03/2011	85	23	Payment	240.71	70.54	:
10003	JIM CARPENTER	01/17/2011	86	24	Payment	240.71	70.89	:
10003	JIM CARPENTER	01/31/2011	87	25	Payment	240.71	71.25	:
10003	JIM CARPENTER	02/16/2011	88	26	Payment	240.71	71.61	:
10003	JIM CARPENTER	03/01/2011	89	27	Payment	240.71	71.97	:
10004	JEFFREY BRADFORD	01/03/2011	24	4	Payment	226.41	0.00	:
10004	JEFFREY BRADFORD	02/01/2011	25	5	Payment	226.41	0.00	:
						4,167.28	1,316.40	2,6
						4,167.28	1,316.40	2,6
Total Records Included: 12								

Contract - Notices Submenu:



Contract - Notices Submenu Options:

- [Contract Notice](#)
- [AutoPay Authorization Notice](#)
- [Contract Invoicing Notice](#)
- [Delinquent Payment Notice](#) *
- [Statement of Payments Notice](#)
- [Payment Acknowledgement Notice](#) *
- [Payment Summary Notice](#)

* Note: Several of the above submenu options are also available from the [Reports Menu](#).

Contract Notice:

In general, the Contract Notice is used for notices and letters for the contracts. However, detailed contract listing reports can also be generated by using the Contract Notice. Please see the [Contract Report](#) for more information on using the Contract Notice.

Sample Contract Notice ("LISTING01"):

Sample Contract 001 (2011-01-01)

PORTFOLIO: ALL		Collection Services, Ltd.		Date:			
ORDER:	Contract ID	Detail Contract Listing Report		Time:			
				Page:			
Portfolio ID: 001 - CAPITAL FINANCE GROUP		PAYMENT INFORMATION:		INTEREST INFORMATION:	LATE FEE INFOR		
Contract ID:	10001	Payment Freq:	Monthly	Interest	Fixed Interest	Grace Days:	
Name(s):	ERNIE JOHNSON	Payment:	\$313.14	Days/ Year:	360	Late Fee Percent:	
	BETTY JOHNSON						
			Date	No.	Interest Type:	Compound	Late Fee Amount:
Phone:	455-4918 HOME	Last Payment:	08/10/2011	28	Interest Rate:	10.0000%	Late Fee Type:
	739-2382 ERNIE'S WK	Next Payment:	09/01/2011	30	Per Diem:	5.2459	Due Date:
	856-3932 BETTY'S WK	CONTRACT INFORMATION:		ESCROW INFORMATION:			
Address:	491 NE 15TH ST.	Begin Date:	03/02/2009		Paid In	Paid Out	
	BELLEVUE WA 98004	Contract Type:	REM Escrow #1 Reserve:		350.00	300.00	
		Contract Term:	120 Escrow #2 Reserve:		18.50	0.00	
Collector ID:	002 - Mike Adams	Principal Balance:	\$18,885.13				
		Interest Balance:	\$0.00				
		Accrued Interest:	\$242.01				
Past Due:	\$313.14	Fees Balance:	\$0.00				
		Current Balance:	\$19,127.14				
Notes:							
		2ND MORTGAGE. 1ST MORTGAGE SEATTLE FIRST BANK					

Sample Contract Notice ("LETTER01"):

Collection Services, Ltd.
888 PACIFIC HWY S.
SEATTLE WA 98188

Fax	206-622-7202
Main	206-622-7205
Pmt Dept	206-622-7213

ERNIE JOHNSON
491 NE 15TH ST.
BELLEVUE WA 98004

August 17, 2011

Re: Installment Loan on Real Estate Mortgage (Contract #: 10001)

Thank you for your purchase on 03/02/2009 of a Real Estate Mortgage from CAPITAL FINANCE GROUP II. We are pleased to inform you that your loan with Collection Services, Ltd. has been approved.

Your monthly payment of \$313.14 should be mailed each month to the address above. Your first payment is September 01, 2011 and the 1st of each month thereafter.

You will be sent a monthly statement or a coupon book - it is your responsibility to remit your monthly payment when your payment is due. Please keep this letter for your records.

By paying on time, you will avoid costly late fees and you will build a positive payment history that, over time, will improve your credit score.

If you have any questions, please contact us.

Sincerely,

Collection Services, Ltd.

AutoPay Authorization Notice:

Contract Invoicing Notice:

Contract Invoicing Notice:1

Portfolio ID: All Contracts for Portfolio (dropdown), ALL (text box)

Contract Type: ALL (text box), [List Box]

Date Range: (None) (dropdown), Beginning: 08/01/2011, Ending: 08/31/2011

Statement Order: Contract ID (dropdown)

Statement Type: Report ID (text box), INVOICE4 (dropdown)

The Contract Invoicing Notice is one of several methods that can be used to bill your contracts/ loans. This notice will generate a letter that can be sent to the borrower as a reminder to submit their next payment. It will also include any past due balance, if any. See the [Contract Payment Coupons](#) and the [Delinquent Payment Notice](#) for other billing options. The Contract Invoicing Notice is available from the [Contract - Notices Submenu](#).

This notice prints next month's invoices for all contracts, that belong to one or more portfolios, that are set up in the [Contract Window \(Other Setup Tab\)](#) to receive invoices (see the Invoice checkbox). You can also use this process to print invoices for one or more individual contracts.

Note: Be sure to print contract invoices before you run the [Auto Charge Process](#) in a new month. For example, if you run the Auto Charge Process at any time on or after the first day of February before you have printed February's contract invoices, this process will produce invoices that include the March charges.

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Contract Type:

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Date Range:

Date Range Selection: ([Date Range Selection](#), [Drop-Down List](#))

Choose one of the available options for the date range. If the option of "*(None)*" is selected, then no date range filter will be used, and the Date Range control will be disabled. If the "*Next Due Date Between*" date range selection option is selected, then the Date Range control will be enabled and the selected data range filter will be used to designate which contracts/ loans are included on the output notices. Available options include:

- *(None)* - No date range filter will be used.
- *Next Due Date Between* - Contracts/ Loans will be filtered based on their next payment date for the designated date range.
- *Days Prior to Next Due Date* - Contract/ Loans will be filtered based on their next payment date and the number of days prior designated.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the notice for the desired contract records. This date range option is only available when the Date Range Selection is "*Next Due Date Between*". Only Contracts/ Loans with a next payment date between the dates specified will be included.

Days Prior: ([Spinner Control](#))

Specify the number of days. This Days Prior option is only available when the Date Range Selection is "*Days Prior to Next Due Date*". Only Contracts/ Loans with a next payment date less than the number of days indicated in the future will be included.

Statement Order:

Statement Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Statement Type:

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new letter or notice to send to your contracts/ loans.

Sample Notices:

Sample Contract Invoicing Notice ("INVOICE4"):

Collection Services, Ltd. 888 PACIFIC HWY S. SEATTLE WA 98188	Fax Main Pmt Dept	206-622-7202 206-622-7205 206-622-7213
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ERNIE JOHNSON 491 NE 15TH ST. BELLEVUE WA 98004	
---	--

August 17, 2011

CAPITAL FINANCE GROUP INC.	Contract ID: 10001
----------------------------	--------------------

LAST PAYMENT RECEIPT

Last Payment Received:	08/10/2011	Previous Principal Balance:	19,008.86
Receipt #:	175	Interest Applied:	158.41
Payment #:	29	Fees Applied:	50.00
		Escrow Applied:	31.00
		Principal Applied:	123.73
		Payment Amount:	363.14
		New Principal Balance:	18,885.13

PAYMENT INVOICE

Due Date	Amount	Description
08/01/2011	282.14	Payment - Regular
08/01/2011	12.50	Escrow #1 Reserve
08/01/2011	18.50	Escrow #2 Reserve
09/01/2011	282.14	Payment - Regular
09/01/2011	12.50	Escrow #1 Reserve
09/01/2011	18.50	Escrow #2 Reserve
Total due:		\$626.28
Total current due:		\$313.14
Total past due:		\$313.14

Remit this Amount: \$626.28

Remit this portion with payment

ERNIE JOHNSON 491 NE 15TH ST. BELLEVUE WA 98004	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Remit this Amount:</td> <td style="width: 40%;">\$626.28</td> </tr> <tr> <td>Payment Due Date:</td> <td>09/01/2011</td> </tr> <tr> <td>Amount Paid:</td> <td>\$</td> </tr> </table>	Remit this Amount:	\$626.28	Payment Due Date:	09/01/2011	Amount Paid:	\$
Remit this Amount:	\$626.28						
Payment Due Date:	09/01/2011						
Amount Paid:	\$						

Contract ID: 10001 Please remit the payment due amount. A late fee of \$25.00 will be charged if payment is not received by 09/06/2011.	Remit to: Collection Services, Ltd. 888 PACIFIC HWY S. SEATTLE WA 98188
---	--

☐ Apply Extra Payment to Principal
 ☐ Apply Extra Payment to Future Payments

Statement of Payments Notice:

Statement of Payments Notice:1

Portfolio ID: All Contracts for Portfolio (dropdown), ALL (list box)

Contract Type: Specific Contract Types (dropdown), ALL (list box)

Date Range: Beginning 12/01/2011, Ending 12/31/2011

Statement Order: Contract ID (dropdown)

Statement Type: ☐ Summary By Receipt No., Notice/ Letter Form (dropdown)

Report ID: STANDARD (dropdown)

The Statement of Payments Notice is one of many external notices/ letters that can be used to provide the borrower with history of the payments they have made and how those payments were applied to principal, interest, fees and escrow. See also the [Payment Acknowledgement Notice](#) and the [Payment Summary Notice](#) for other ways of providing the borrower with information about the payments they have made.

The Statement of Payments Notice is generally designed for external purposes, and the [Statement of Payment Report](#) for internal purposes. However, both the "STANDARD" and the "AUDIT" Report ID formats are also great for internal purposes too, and display details such as opening balances, that are not available on the Statement of Payment Report.

The Statement of Payments Notice is available from the [Contract - Notices Submenu](#) and the Statement Payments Report is available from the [Contract - Reports Submenu](#). The Statement of Payment Notice is also available from the [Extended Right-Click Shortcut Menu](#) of the [Contract Window](#). (Using the shortcut menu from the Contract Window is a very convenient way of running the Statement of Payments for a single contract, particularly if you happen to already be displaying this contract in the Contract Window.)

Please see the [Statement of Payment Report](#) for more information on using the Statement of Payments Notice.

Sample Notices: (See [Statement of Payments Report](#) for report samples.)

Sample Statement of Payments Notice ("STANDARD"):

Collection Services, Ltd.
888 PACIFIC HWY S.
SEATTLE WA 98188

Fax 206-622-7202
Main 206-622-7205
Pmt Dept 206-622-7213

JIM CARPENTER
1809 FIRST AVE S.
KENT WA 98032

August 17, 2011

Statement of Payments

01/01/2011 - 03/28/2011

Contract ID: 10003

Date	Pmt #	Rcpt #	Description	Amount	Fees	Interest	Principal	Escrow #1	Escrow #2
Opening Balances:							31,234.56	200.87	0.00
01/03/2011	23	85	Payment	240.71	0.00	157.67	70.54	12.50	0.00
01/17/2011	24	86	Payment	240.71	0.00	157.32	70.89	12.50	0.00
01/31/2011	25	87	Payment	240.71	0.00	156.96	71.25	12.50	0.00
02/16/2011	26	88	Payment	240.71	0.00	156.60	71.61	12.50	0.00
03/01/2011	27	89	Payment	240.71	0.00	156.24	71.97	12.50	0.00
03/16/2011	28	90	Payment	240.71	0.00	155.88	72.33	12.50	0.00
03/28/2011	29	91	Payment	240.71	0.00	155.51	72.70	12.50	0.00
Payment Totals:				1,684.97	0.00	1,096.18	501.29	87.50	0.00
Adjustment Totals:					0.00	0.00	0.00	0.00	0.00
New Balances:							30,733.27	288.37	0.00

Sample Statement of Payments Notice ("AUDIT"):

Contract ID: 10003
JIM CARPENTER

Collection Services, Ltd.
Statement of Payments
01/01/2011 - 03/28/2011

Contract ID: 10003 - JIM CARPENTER

Date	Pmt #	Rcpt #	Type	DueDate	Description	Amount	Fees	Escrow #1	Escrow #2	Int
Opening Balances:								200.87	0.00	
01/03/2011	23	85	P	01/01/2011	Payment	240.71	0.00	12.50	0.00	1
01/17/2011	24	86	P	01/15/2011	Payment	240.71	0.00	12.50	0.00	1
01/31/2011	25	87	P	01/29/2011	Payment	240.71	0.00	12.50	0.00	1
02/16/2011	26	88	P	02/12/2011	Payment	240.71	0.00	12.50	0.00	1
03/01/2011	27	89	P	02/26/2011	Payment	240.71	0.00	12.50	0.00	1
03/16/2011	28	90	P	03/12/2011	Payment	240.71	0.00	12.50	0.00	1
03/28/2011	29	91	P	03/26/2011	Payment	240.71	0.00	12.50	0.00	1
Payment Totals:						1,684.97	0.00	87.50	0.00	1,0
Adjustment Totals:							0.00	0.00	0.00	
New Balances:								288.37	0.00	

Payment Summary Notice:

Contract Payment Coupons:

Contract Payment Coupons:1

Portfolio ID: All Contracts for Portfolio (dropdown), ALL (text box)

Contract Type: ALL (text box), [List Box]

Coupon Order: Contract ID (dropdown)

Send Through Date: 12/31/2011 (date field)

Print Coupons: Report ID CPN_PL1 (dropdown)

☒ Exclude Contracts on AutoPay

The Contract Payment Coupons is one of several methods that can be used to bill your contracts/ loans. The Contract Payment Coupons will create a coupon book that can be provided to the borrower for them to submit with each payment. Typically these coupons are printed on perforated paper, please see [Appendix A](#) for a list of our suppliers. See the [Contract Invoicing Notice](#) and the [Delinquent Payment Notice](#) for other billing options. The Contract Payment Coupons is available from the [Contract Menu](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the coupons for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to include.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the coupons for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the coupons for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Exclude Contracts on AutoPay: ([Checkbox Field](#))

By default, contracts setup for AutoPay Drafts will not be included in the coupon printing process. To include these contracts, uncheck this checkbox.

Contract Type:

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the coupons for. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Send Thru Date:

Send Thru Date: ([Date Field](#), [Calendar Date Find](#))

Specify a date to send the coupons through. This is effectively the ending date that you want to run the coupons through. The beginning date is stored individually for each contract in the [Contract Window](#) on the [Other Setup Tab](#). This is done so that the coupons are only printed once for each payment due date for each contracts. This Sent Thru date on the Contract Window will be automatically updated with the Send Thru Date in the Contract Payment Coupons window when the Coupons are printed. In order to re-print coupons, set the date back in the Contract Window.

Coupon Order:

Statement Order: ([Report Order](#), [Drop-Down List](#))

The order in which the coupons will print can be designated with this option. Choose one of the available coupon order options: Contract ID, Contract Sort Name, or Contract Type.

Print Coupons:

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the standard coupon options, or use the [Forms Maintenance Window](#) to create a coupon layout. There are 3 standard coupon formats:

- **CPN_DM1:** Dot-matrix coupon form. (Use with dot-matrix printers.)
- **CPN_PL1:** Laser printer coupon form. (Use with ink-jet or laser printers.)
- **CPN_MICR:** Magnetic ink coupon form. (Use with laser printer with MICR ink cartridge.)

Sample Coupons:

Sample Contract Payment Coupons ("CPN_PL1"):

Acct No: 10003
Pmt No: 39
Pmt Due: 08/13/2011
Amt Due: 240.71

Remit to:

CAPITAL FINANCE GROUP INC.
400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

JIM CARPENTER
1809 FIRST AVE S.
KENT WA 98032

Amt Paid: _____
Check No: _____

Account No. 10003

Payment No. 39 08/13/2011 240.71

Please remit the payment due amount. A late fee of \$25.00
will be charged if payment is not received by 08/18/2011.

Keep this stub for your records

Remit this portion with payment

Acct No: 10003
Pmt No: 40
Pmt Due: 08/27/2011
Amt Due: 240.71

Remit to:

CAPITAL FINANCE GROUP INC.
400 COLUMBIA AVE SUITE 4500
SEATTLE WA 98104

JIM CARPENTER
1809 FIRST AVE S.
KENT WA 98032

Amt Paid: _____
Check No: _____

Account No. 10003

Payment No. 40 08/27/2011 240.71

Please remit the payment due amount. A late fee of \$25.00
will be charged if payment is not received by 09/01/2011.

Keep this stub for your records

Remit this portion with payment

Sample Contract Payment Coupons ("CPN_MICR"):

JIM CARPENTER
1809 FIRST AVE S.
KENT WA 98032

Remit this portion with payment

Payment No. 39	08/13/2011	240.71
----------------	------------	--------

Please remit the payment due amount. A late fee of \$25.00 will be charged if payment is not received by 08/18/2011.

☐ Apply Extra Payment to Principal ☐ Apply Extra Payment to Future Payments

```
1:1250000241: 322 494 883"'
```

JIM CARPENTER
1809 FIRST AVE S.
KENT WA 98032

Remit this portion with payment

Payment No. 40	08/27/2011	240.71
----------------	------------	--------

Please remit the payment due amount. A late fee of \$25.00 will be charged if payment is not received by 09/01/2011.

☐ Apply Extra Payment to Principal ☐ Apply Extra Payment to Future Payments

1:1250000241: 322 494 883" "000004

Contract Mailing Labels:

The screenshot shows a window titled "Contract Mailing Labels:1". It contains several sections for configuring the mailing process:

- Mailing Label Selection:** A drop-down menu with "Contract Labels" selected.
- Contract ID:** A text box containing "ALL" and a list box with a scroll bar.
- Address Selection:** A drop-down menu with "{PRIMARY ADDRESS}" selected.
- Label Order:** A drop-down menu with "Contract ID" selected.
- Label Type:** A drop-down menu with "LBL_3" selected, a "Blank Labels" text box with the value "0", and a "Full Page per Contract ID" checkbox.

The Contract Mailing Labels/ Envelopes process prints address labels or envelopes for one or more contracts, as set up in the [Contract Window](#). Labels can be printed in one-, two- or three-column formats.

All statements, notices, and letters throughout Contract Collector are formatted for mailing in window envelopes and do not require labels, but you will find the labels printed with this process useful for other correspondence or other purposes.

Reminder: Be sure to load labels into your printer before printing labels.

Mailing Label Selection:

Mailing Label Selection: ([Pick List Selection](#), [Drop-Down List](#))

Use the Mailing Label Selection drop-down list to select the entity type to print labels for. Labels can be printed for clients, portfolios, contracts, vendors, banks, users and the management company. The default value for the Mailing Label Selection will depend on the menu option used to open the [Label Window](#). If opened from the Contract Mailing Labels menu option in the [Contract Menu](#), the Mailing Label Selection will default to "Contract Labels" and display the Contract ID pick list. Note that changing the value for the Mailing Label Selection will change the [title bar](#) for the label window to designate who labels will be printed for. Changing the Mailing Label Selection control will also change the designation for the pick list and the entity for which labels are printed. Mailing Label Selection options include:

- **Client Labels** - [Client Mailing Labels](#): Print mailing labels for clients.
- **Portfolio Labels** - [Portfolio Mailing Labels](#): Print mailing labels for portfolios.
- **Contract Labels** - Contract Mailing Labels: Print mailing labels for contracts/ loans.
- **Vendor Labels** - [Vendor Mailing Labels](#): Print mailing labels for vendors.
- **Bank Labels** - Bank Mailing Labels: Print mailing labels for banks.
- **User Labels** - User Mailing Labels: Print mailing labels for users.
- **Management Labels** - Management Company Mailing Labels: Print mailing labels for the management

company.

Contract ID:

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the labels for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Contract Labels" is selected in the Mailing Label Selection drop-down list.

Address Selection:

Address Selection: ([Drop-Down List](#))

Select the addresses to print. The addresses can be selected by their designated description: Mailing Address, Billing Address, Street Address, etc. Addresses and their descriptions are setup in the [Address Window](#). Address labels can also be printed for the Primary Address (regardless of description) or for All Addresses. Typically address labels will be printed for the Primary Address, therefore this is the default option for the Address Selection.

Label Order:

Label Order: ([Report Order](#), [Drop-Down List](#))

The order in which the labels are printed can be designated with this option. Choose one of the available label order options: ID, Name, Sort Name, Address 1, Address 2, Address 3, Address 4, or Zipcode.

Label Type:

Label ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

Select one of the available Label ID options, or use the [Forms Maintenance Window](#) to create a label layout. There are 4 standard label formats:

- **ENVELOPE:** Envelopes Size 10 (4-1/8 x 9-1/2) *Uses Microsoft Word Mail Merge.*
- **LBL_1:** 1 Column Labels. (*Avery #4146* or equivalent.) 10 labels per page.
- **LBL_2:** 2 Column Labels. (*Avery #5261* or equivalent.) 20 labels per page.
- **LBL_3:** 3 Column Labels. (*Avery #5160* or equivalent.) 30 labels per page.

For more information on the recommended label paper stock, please see [Suppliers](#) in Appendix A.

Blank Labels: ([Spinner Control](#))

Enter the number of blank labels. Usually there will be blank labels left over on a sheet of labels. These left over labels can be used by counting the number of labels that have already been used on the page and entering this value as the number of blank labels. The software will skip this number of labels before printing the requested labels.

Full Page per Contract ID: ([Checkbox Field](#))

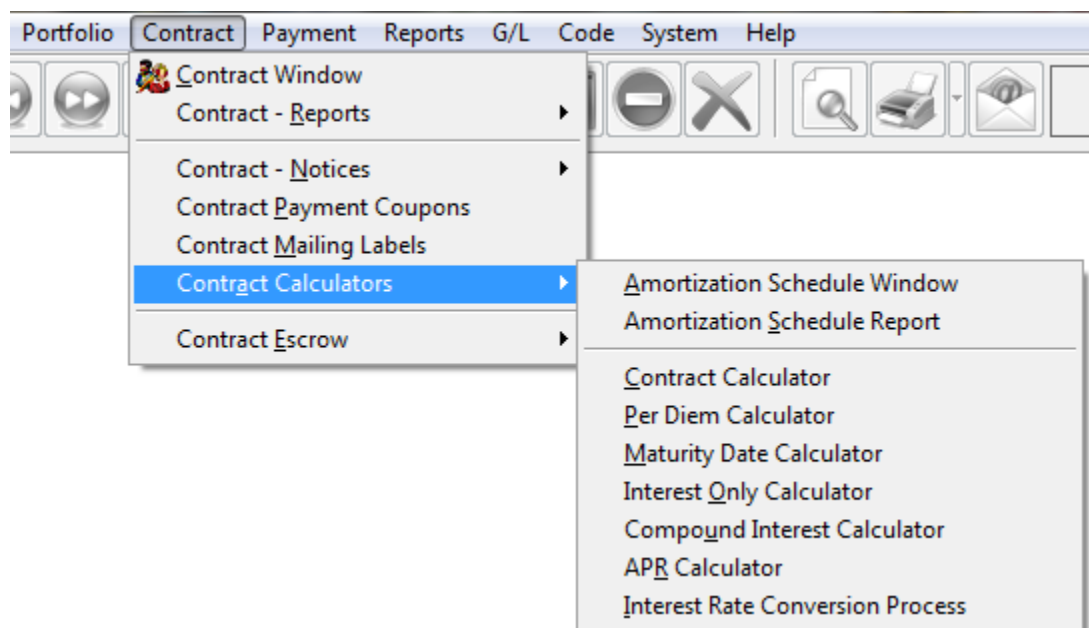
Occasionally you may need a large number of labels for the same Contract ID, or other entity (client, vendor, etc.) id. This option can be used to print a full page of labels all for the same Contract ID. A full page will be printed for each ID selected. 10 labels for 1 column labels, 20 labels for 2 column labels, and 30 labels for 3 column labels.

Label Sample:

Sample 3 Column Mailing Labels ("LBL_3"):

ERNIE JOHNSON 491 NE 15TH ST. BELLEVUE WA 98004	KEVIN ADAMS 5194 EAST SPRING SEATTLE WA 98105	JIM CARPENTER 1809 FIRST AVE S. KENT WA 98032
JEFFREY BRADFORD 4508 WESTRIDGE DRIVE FEDERAL WAY WA 98023	GREG UBER 1444 SEVENTH AVE #401 SEATTLE WA 98104	HENRY SMITH P.O. BOX 120 SPOKANE WA 98302
JIM'S SEAFOOD GALLERY 1600 PARKWAY BLVD SUITE D SEATTLE WA 98188	GREETING CARDS PLUS 500 E. MARGINAL WAY SEATTLE WA 98106	GAS-N-TROT INC. 31280 PACIFIC HWY S FEDERAL WAY WA 98003

Contract Calculators Submenu:



Contract Calculators Submenu Options:

- [Amortization Schedule Window](#)
- [Amortization Schedule Report](#)
- [Contract Calculator](#)
- [Per Diem Calculator](#)
- [Maturity Date Calculator](#)
- [Interest Only Calculator](#)
- [Compound Interest Calculator](#)
- [APR Calculator](#)
- [Interest Rate Conversion Process](#)

Amortization Schedule Window:

The screenshot shows the 'Amortization Schedule Window:1' with various input fields and tabs. The 'Details' tab is active, showing interest and payment setup options. Below these are report titles and a payment/interest schedule table.

Amortization Schedule Window:1

Schedule ID: 00000005 Title: 8901 NE St Johns Road Type: MORT 30 Year Fixed Mortgage Balance: [Redacted]
Begin Date: 07/01/2007 Subtitle: Bellevue WA 98006 Status: OPEN Open Account In Good Standing Maturity Date: [Redacted]

Tabs: Details | Other Setup | Amortization Schedule | Images | Taxes & Insurance | Statistics | Graphs

Interest Setup

Interest Method: Fixed Interest
Number of Days: 365 Day Year
Interest Type: Simple
Compounding Frequency: [Redacted]
Schedule Type: Payment/ Interest Schedule
☐ Variable First Payment

Payment Setup

Balance/ Amount of Loan: 500,000.00 Term: [Redacted]
Payment Frequency: Monthly Effective Date: [Redacted]
Due Day: [Redacted]
Late Fee: [Redacted]

Report Titles

Description #1: METHOD: Fixed Interest
Description #2: DAYS : 365 Day Year
Description #3: Simple Interest

Notes

Woodlawn Estates; Lot #19

Payment / Interest Schedule

Interest Start	Effective Date	Payment Amount	Extra Payment	Escrow Amount	Fees Amount	Total Payment	Interest Rate
07/01/2007	08/01/2007	3,078.59	0.00	325.00	0.00	3,403.59	6.2500
07/01/2008	08/01/2008	3,078.59	0.00	345.00	0.00	3,423.59	6.2500
07/01/2009	08/01/2009	3,078.59	0.00	350.00	0.00	3,428.59	6.2500
07/01/2010	08/01/2010	3,078.59	0.00	320.00	0.00	3,398.59	6.2500
07/01/2011	08/01/2011	3,078.59	0.00	340.00	0.00	3,418.59	6.2500

The Amortization Schedule Window is used to enter, edit, track and display saved amortization schedules. This window can be used to track balances, enter payments, and store information about the amortization schedules. All saved amortization schedules are stored in this [Data Entry Window](#) and can be manipulated using many of the features of the [Main Toolbar](#). Amortization schedule records can be created directly in the Amortization Schedule Window (available from the [Contract Calculators Submenu](#)) or by using the [save](#) option in the [Amortization Schedule Report](#). Once the Amortization Schedule has been established (see the [Amortization Schedule Tab](#)) then many of the settings on the [Details Tab](#) will become disabled and can no longer be updated. The amortization schedule can be [printed](#) or [previewed](#) directly from within the Amortization Schedule Window, or the [drill-down](#) option can be used to open the amortization schedule record in the [Amortization Schedule Report](#).

Schedule ID: ([Primary ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

The Schedule ID will be automatically assigned, either by the [Amortization Schedule Report](#) when the amortization is saved or when starting a new entry from scratch in the Amortization Schedule Window with the [New](#) button on the [Main Toolbar](#). The Schedule ID assigned by the system will be sequential and will be preceded by zeros. By default, amortization records will be sorted by this ID field. To create a new amortization schedule record, press the [New](#) toolbar button on the [Main Toolbar](#). To view an existing record, enter the ID (note that it is not necessary to enter the preceding zeros) and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for amortization

schedules that already exist. Using the [drill-down](#) option in this field will open this amortization schedule in the [Amortization Schedule Report](#).

Title: ([Text Field](#), [Sort By](#))

Enter the main title for this report. This description will appear as the title for the amortization schedule.

Type: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter a valid contract type to classify the amortization schedule. After entering a code, the system will automatically display the code description (as entered in the [Contract Type Code Window](#)) so you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Contract Type [Find Window](#) to select one of the existing contract types. If you need to create a new contract type, use the [Drill-Down](#) feature to easily open the [Contract Type Code Window](#) and create the required contract type.

Balance: ([Protected Field](#))

Displays the current balance for the amortization schedule. The balance field is color-coded for easy reference. **Blue** indicates a zero balance contract (one that has been paid-in-full). **Red** indicates the contract still owes a balance. The current balance is calculated by subtracting the principal paid from the original principal balance. This is a protected field and cannot be directly edited.

Begin Date: ([Date Field](#), [Calendar Date Find](#), [Required Field](#), [Sort By](#))

Enter the starting date of the amortization schedule. Any date can be used as the begin date, it is not used specifically for any interest calculations. However, this date is used to default other dates, including the Interest Start Date, which are used for interest calculations. These other dates can be changed individually as necessary.

Subtitle: ([Text Field](#), [Sort By](#))

Enter the secondary title for this report. This description will appear as the subtitle for the amortization schedule.

Status: ([ID Field](#), [Find Window](#), [Drill-Down](#))

The contract status is used to classify the status of the amortization schedule. This status field is a completely user defined option, in other words, the system will never automatically change the value of this field. However, it can be changed manually by the user at any time. It can be used to identify open contracts, closed contracts, delinquent contracts, and/ or contracts in legal dispute. Contract Statuses, like Contract Types, are user defined. Additional statuses can be created at any time by using the [Contract Status Code Window](#). Each contract status is in turn assigned a specific Classification. Classifications include: Prospective Contract, Precollect Status, Active Contract, Suspended Contract, Legal Action, Closed Successfully, Closed Unsuccessfully, or Other. The Contract Find can filter contracts based on this Classification. This allows you to view a list of only the Active Contracts (or any other specific Classification). You can also use the search options to view any specific Contract Status as well.

Maturity Date: ([Protected Field](#), [Date Field](#))

The maturity date for the amortization schedule will be determined by the Begin Date and Term (as established on the [Details Tab](#)). Using the [Maturity Date Calculator](#) may be helpful for setting up an amortization schedule that has been receiving payments for a while and the current payment number or remaining term is unknown.

Amortization Schedule Window Tabs:

- [Details Tab](#)
- [Other Setup Tab](#)
- [Amortization Schedule Tab](#)
- [Images Tab](#)
- [Taxes & Insurance Tab](#)
- [Statistics Tab](#)
- [Graphs Tab](#)

Amortization Schedule Window:

DETAILS TAB:

Amortization Schedule Window:1

Schedule ID: 00000005 Title: 8901 NE St Johns Road Type: MORT 30 Year Fixed Mortgage Balance: 0.00

Begin Date: 07/01/2007 Subtitle: Bellevue WA 98006 Status: OPEN Open Account In Good Standing Maturity Date: 07/01/2037

Details | Other Setup | Amortization Schedule | Images | Taxes & Insurance | Statistics | Graphs

Interest Setup

Interest Method: Fixed Interest

Number of Days: 365 Day Year

Interest Type: Simple

Compounding Frequency:

Schedule Type: Payment/ Interest Schedule

☐ Variable First Payment

Payment Setup

Balance/ Amount of Loan: 500,000.00 Term:

Payment Frequency: Monthly Effective Date:

Due Day:

Late Fee:

Report Titles

Description #1: METHOD: Fixed Interest

Description #2: DAYS : 365 Day Year

Description #3: Simple Interest

Notes

Woodlawn Estates; Lot #19

Payment / Interest Schedule

Interest Start	Effective Date	Payment Amount	Extra Payment	Escrow Amount	Fees Amount	Total Payment	Interest Rate
07/01/2007	08/01/2007	3,078.59	0.00	325.00	0.00	3,403.59	6.2500
07/01/2008	08/01/2008	3,078.59	0.00	345.00	0.00	3,423.59	6.2500
07/01/2009	08/01/2009	3,078.59	0.00	350.00	0.00	3,428.59	6.2500
07/01/2010	08/01/2010	3,078.59	0.00	320.00	0.00	3,398.59	6.2500
07/01/2011	08/01/2011	3,078.59	0.00	340.00	0.00	3,418.59	6.2500

The Details Tab of the Amortization Schedule Window contains all of the basic setup information for the loan/ contract. These options will determine how interest is calculated and the timing for all of the payment amounts.

Interest Setup

Interest Method: Fixed Interest

Number of Days: 360 Day Year

Interest Type: Simple

Compounding Frequency:

Schedule Type: Single Rate/ Payment Amount

☐ Variable First Payment

Interest Start: / /

Annual Interest Rate: 0.0000

Payment Setup

Balance/ Amount of Loan: 0.00 Term:

Payment Frequency: Monthly Effective Date:

Due Day:

Late Fee:

Principal/ Interest Payment: 0.00

Extra Payment: 0.00

Escrow Payment: 0.00

Fee Payment: 0.00

Total Regular Payment: 0.00

Interest Setup and Payment Setup sections shown for a new Amortization Schedule and with a Schedule Type of "Single Rate/ Payment Amount".

Interest Setup:

Interest Method: ([Drop-Down List](#))

Select one of the available four (options) for the interest calculation method:

- **Fixed Interest:** Interest is calculated each period for the same number of days in each period.
- **Variable Interest:** Interest is calculated from the date of last payment until the date of the current payment.
- **Rule of 78s Interest:** Interest is calculated using the sum-of-years digits method for each period.
- **Fixed Interest - Fixed Principal:** Interest is calculated each period for the same number of days in each period and the principal amount is a fixed amount for each payment (the payment amount for each period will be different).

Number of Days: ([Number of Days](#), [Drop-Down List](#))

Select the appropriate [number of days](#) per year: 360 Day Year or 365 Day Year.

Interest Type: ([Drop-Down List](#))

Select the appropriate interest type: [Simple Interest](#) or [Compound Interest](#).

Compounding Frequency: ([Compounding Frequency](#), [Drop-Down List](#))

Select one of the available [compounding frequency](#) options:

- **Daily:** 360 or 365 compounding periods per year.
- **Weekly:** 52 compounding periods per year.
- **Bi-Weekly:** 26 compounding periods per year.
- **Semi-Monthly:** 24 compounding periods per year.
- **Monthly:** 12 compounding periods per year.
- **Bi-Monthly:** 6 compounding periods per year.
- **Quarterly:** 4 compounding periods per year.
- **Semi-Annually:** 2 compounding periods per year.
- **Annually:** 1 compounding period per year.

Schedule Type: ([Drop-Down List](#))

Select one of the following schedule options:

- **Single Rate/ Payment Amount:** Use this option if the interest rate and the payment amount will be constant over the entire term of the loan. Most basic loans and mortgages will use this option.
- **Payment/ Interest Schedule:** Use this option if either the interest rate and/ or the payment amount will change at scheduled points throughout the term of the loan. An example of this type of mortgage would be a 5 year ARM (Adjustable Rate Mortgage) where in the payment amount and the interest rate increases after the first five years of the loan.

Variable First Payment: ([Checkbox](#))

Select this checkbox to calculate the interest for the first payment based on the number of the day between the interest start date the first payment due date (effective date). By default this option is checked. This option only applies for the

Fixed Interest calculation method. Quite often in the lending industry, the first payment will be due after an extended period when compared to the regular duration between all other payments from that point forward. This option is used to calculate the appropriate amount of interest during that extended period. For example, if a mortgage closes on Jan 10th, the first payment is most likely not due until March 1st (skipping the February 1st due date). To collect interest based on these 50 days (51 for leap years) in the first payment, keep the Variable First Payment option checked. To collect interest based on the standard 30 days (for a 360 day year) or 30.5 days (for a 365 day year), then uncheck this option.

Note: The amount of interest collected on the first payment can have a very significant impact on the amortization of the loan and the principal/ interest breakdown of all of the remaining payments.

Interest Start: ([Date Field](#), [Calendar Date Find](#))

Enter the interest start date. This is the date that interest began accumulating. In the case of a mortgage, this is typically the date that the loan closed. In the case of an auto loan, it is usually the purchase date of the car.

Front Loaded Interest: ([Numeric Field](#))

Enter the amount of front loaded interest for the Rule of 78s loan. This is the total amount of interest that will be amortized over the term of the loan. Only available when the Interest Method is Rule of 78s.

Annual Interest Rate: ([Numeric Field](#))

Enter the annual interest rate, if known, or leave this field as zero to calculate this parameter with the Calculate button. Not available for Rule of 78's loans.

Payment Setup:

Balance/ Amount of Loan: ([Numeric Field](#))

Enter the amount of the loan or the current principal balance.

Term: ([Numeric Field](#))

Enter the term (aka: number of payments) or the remaining number of payments.

Payment Frequency: ([Drop-Down List](#))

Select one of the available payment frequency options:

- **Daily:** 360 or 365 payments per year.
- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.
- **Annually:** 1 payment per year.

Effective Date: ([Date Field](#), [Calendar Date Find](#), [Required Field](#))

Enter the first payment due date as the effective date.

Due Day: ([Numeric Field](#), [Required Field](#))

Enter the due day for each payment. Must be between 1 and 31. If the 31st is used, (and Payment Frequency is Monthly) and there is no 31st in a particular month, then the last day of the month will be used.

Late Fee: ([Numeric Field](#), [Optional Field](#))

Enter the late fee amount due for any late payments.

Payment Amounts:

Note: The following payment amounts are only available when Schedule Type is "Single Rate/ Payment Amount".

Principal/ Interest Payment: ([Numeric Field](#), [Required Field](#))

Enter the regular principal/ interest payment amount required, if known, or leave this field as zero to calculate this parameter with the Calculate button.

Extra Payment: ([Numeric Field](#), [Optional Field](#))

Enter the extra principal/ interest payment amount, if appropriate.

Escrow Payment: ([Numeric Field](#), [Optional Field](#))

Enter the escrow payment amount, if appropriate.

Fee Payment: ([Numeric Field](#), [Optional Field](#))


Enter the fee payment amount, if appropriate.

Total Regular Payment: ([Numeric Field](#), [Protected Field](#))

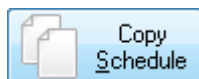
The total regular payment amount will be calculated based on the above amounts.

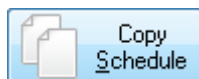
Calculate: ([Command Button](#))



Press the  button to calculate the absent parameter. The calculate button can be used to calculate the Balance/ Amount of the Loan, the Annual Interest Rate, the Number of Payments, or the Payment Amount. This button will open the [Contract Calculator](#) as a [modal window](#) to allow the calculation of the necessary parameter.

Copy Schedule: ([Command Button](#))



Press the  button to copy or clone an existing amortization schedule. This can be very useful for creating alternate variations of the same basic schedule. After the copy has been created, then slight (or significant) changes can be made to the schedule to view the impact of the changes. This option is only available while adding a new schedule.

Report Titles:

Description #1 / Description #2 / Description #3: ([Text Fields](#))

Enter up to 3 different description items for this amortization schedule report. These 3 descriptions will appear upper left corner the amortization schedule. If left blank, the system will provide default descriptions.

Notes:

Notes: ([Optional Field](#), [Memo Field](#))

In the notes field, you can record any general information concerning the amortization schedule that needs to be remembered or recorded that is not natively tracked in any of the other existing fields. As with any [memo field](#), the length of this notes field is unlimited.

Payment/ Interest Schedule Grid:

When the Schedule Type is set to "Payment/ Interest Schedule", the Payment/ Interest Schedule Grid will become available. This [data entry grid](#) can be used to designate scheduled changes in the payment amount and/ or interest rate based on the effective date(s) of these changes.

- **Interest Start:** ([Date Field](#), [Calendar Date Find](#)) - Enter the interest start date for the payment schedule line.
- **Effective Date:** ([Date Field](#), [Calendar Date Find](#)) - Enter the effective date for the payment schedule line.
- **Payment Amount:** ([Numeric Field](#)) - Enter the payment amount, if known, or leave this field as zero to calculate this parameter with the Calculate button.
- **Extra Payment:** ([Numeric Field](#)) - Enter the extra payment amount, or leave this field as zero. If the extra payment amount varies considerably and is not consistent , then it may be best to leave this value as zero.
- **Escrow Amount:** ([Numeric Field](#)) - Enter the escrow amount, or leave this field as zero.
- **Fees Amount:** ([Numeric Field](#)) - Enter the fee amount, or leave this field as zero.
- **Total Payment:** ([Numeric Field](#), [Protected Field](#)) - The total payment amount will be calculated based on the Payment Amount, Extra Payment, Escrow Amount and Fees Amount.
- **Interest Rate:** ([Numeric Field](#)) - Enter the interest rate, if known, or leave this field as zero to calculate this parameter with the Calculate button.
- **Calculate:** ([Command Button](#)) - Press the calculate button to calculate the payment amount or the interest rate. This button will open the [Contract Calculator](#) as a [modal window](#) to allow the calculation of the necessary parameter.

Amortization Schedule Window:

OTHER SETUP TAB:

Amortization Schedule Window:1

Schedule ID: 00000005 Title: 8901 NE St Johns Road Type: MORT 30 Year Fixed Mortgage Balance: [Red Box]
Begin Date: 07/01/2007 Subtitle: Bellevue WA 98006 Status: OPEN Open Account In Good Standing Maturity Date: [Red Box]

Details **Other Setup** Amortization Schedule Images Taxes & Insurance Statistics Graphs

Report Type
Summary Report [v]
☐ Statement of Payments

Report Settings
Report ID: AMORT [v] Description: Amortization Report
Font Type: Times New Roman [v] Font Size: 8 [v]
☒ Portrait ☐ Landscape ☐ Center Report ☐ Modify Report Form

Fields To Print:
Pmt #
Date
Description
Balance
Payment
Interest Paid
Principal Paid
New Balance

Fields Available:
Interest Earned
Unpaid Interest
Year
Interest Balance
Extra Paid
Paid
Journal ID
Check No
Escrow Paid
Fees Paid

☐ Date Range
Beginning: 04/01/2012 Ending: 04/30/2012

Portfolio ID: 001 CAPITAL FINANCE GROUP INC.
Vendor ID: MORT MORTGAGE COMPANY
Principal Account: 2200 NOTES PAYABLE
Interest Account: 5400 MORTGAGE INTEREST
Escrow Account: 1600 TAX & INSURANCE ESCROW
Fees Account: 5410 MORTGAGE LATE FEES

The Other Setup Tab contains all of the [Advanced Reporting](#) settings along with a few other printing options and all of the various ID defaults.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Fields To Print list in the Report Settings section will display the list of report columns that will print for each option.

Statement of Payments: ([Checkbox Field](#))

Use this option to only print the items from the amortization schedule that have been paid. See the Date Range option below for filtering based on a date range.

Report Settings:

See [Advanced Reporting](#) for more information on the options available in the Report Settings section.

Date Range:

Date Range: ([Checkbox Field](#))

Select this option to filter the report for a specified date range. If this option is not checked, then all amortization schedule lines will be included on the report. If this option is checked, then only the items specified within the date range will be included.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired amortization schedule records. Only amortization schedule records that have a due date between the specified date range will be included on the report.

Vendor ID: ([ID Field](#), [Drill-Down](#))

Input a valid Vendor ID, the vendor name will appear in the description field immediately to the right of the id. This default Vendor ID will designate the payee for all regular amortization schedule records. If the mortgagee changes, then this value will need to be updated. Vendor IDs are setup in the [Vendor Window](#). This will be the vendor that is used when the [PAY] option on the [Amortization Schedule Tab](#) is used to pay each regular payment. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Vendor [Find Window](#) to select one of the existing vendors.

Amortization Schedule Window:

AMORTIZATION SCHEDULE TAB:

Amortization Schedule Window:1

Schedule ID: 00000005 Title: 8901 NE St Johns Road Type: MORT 30 Year Fixe
 Begin Date: 07/01/2007 Subtitle: Bellevue WA 98006 Status: OPEN Open Accou

Details Other Setup Amortization Schedule Images Taxes & Insurance Statistics Graphs

#	Due Date	Total Payment	Principal	Extra	Interest	Escrow	Fees	Balance	Paid Date	
47	06/01/2011	3,398.59	602.48	0.00	2,476.11	320.00	0.00	474,809.83	06/01/2011	P
48	07/01/2011	3,398.59	605.62	0.00	2,472.97	320.00	0.00	474,204.21	07/01/2011	P
49	08/01/2011	3,418.59	608.78	0.00	2,469.81	340.00	0.00	473,595.43	08/01/2011	P
50	09/01/2011	3,418.59	611.95	0.00	2,466.64	340.00	0.00	472,983.48	09/01/2011	P
51	10/01/2011	3,418.59	615.13	0.00	2,463.46	340.00	0.00	472,368.35	10/01/2011	P
51	10/31/2011	0.00	0.00	0.00	0.00	-1,596.23	0.00	472,368.35	10/31/2011	P
52	11/01/2011	3,418.59	618.34	0.00	2,460.25	340.00	0.00	471,750.01	11/01/2011	P
53	12/01/2011	3,418.59	621.56	0.00	2,457.03	340.00	0.00	471,128.45	12/01/2011	P
54	01/01/2012	3,418.59	624.80	0.00	2,453.79	340.00	0.00	470,503.65	01/01/2012	P
55	02/01/2012	3,418.59	628.05	0.00	2,450.54	340.00	0.00	469,875.60	02/01/2012	P
55	02/28/2012	0.00	0.00	0.00	0.00	-325.00	0.00	469,875.60	02/28/2012	P
56	03/01/2012	3,418.59	631.32	0.00	2,447.27	340.00	0.00	469,244.28	/ /	P
57	04/01/2012	3,418.59	634.61	0.00	2,443.98	340.00	0.00	468,609.67	/ /	P
58	05/01/2012	3,418.59	637.91	0.00	2,440.68	340.00	0.00	467,971.76	/ /	P
59	06/01/2012	3,418.59	641.24	0.00	2,437.35	340.00	0.00	467,330.52	/ /	P
60	07/01/2012	3,418.59	644.58	0.00	2,434.01	340.00	0.00	466,685.94	/ /	P
61	08/01/2012	3,418.59	647.93	0.00	2,430.66	340.00	0.00	466,038.01	/ /	P
62	09/01/2012	3,418.59	651.31	0.00	2,427.28	340.00	0.00	465,386.70	/ /	P

Final Paid Totals: 1,230,448.31 500,000.00 0.00 608,288.31 122,160.00 0.00
 Paid to Date: 187,782.45 30,124.40 0.00 139,198.05 18,460.00 0.00
 Final Payment Date: 07/01/2037 Term Interest: 608,288.31
 Final Payment No.: 360 Interest Saved: 0.00

Escrow Balances -
 Escrow Payments: 18
 Escrow Payouts: 17
 Escrow Balance:

Generate Clear Escrow Payout Balloon Payment

The Amortization Schedule Tab allows precise control over each amortization schedule record. Ad-hoc extra principal payment amounts can be added and the escrow and fees amount columns can also be edited as necessary. As each payment is made, the [PAY] button can be used to record the Paid Date, Check No., and Vendor ID for the payment.

Amortization Schedule Grid:

In order to populate the Amortization Schedule Grid, press the [Generate] button. The current information from the [Details Tab](#) will be used to generate an amortization schedule. Many of the fields within this grid are read-only however, the Extra Payment, Escrow Payment, Fees Payment, Paid Date, Description, Check No. and Vendor ID columns can all be edited. Once a particular line has been paid (with the [PAY] button) then only the Description column can be edited.

- #: (Protected Field) - Payment Number. (Display Only)
- Due Date: (Protected Field) - Payment Due Date. (Display Only)

- **Total Payment:** ([Protected Field](#)) - Total Payment Amount. (Display Only) This amount will update automatically as other amounts on the same line are edited.
- **Extra:** ([Numeric Field](#)) - Enter the extra principal payment amount. This amount will be defaulted from the recurring extra amount as designated on the Details Tab. This amount can be edited as necessary.
- **Interest:** ([Protected Field](#)) - Interest amount for the payment. (Display Only)
- **Escrow:** ([Numeric Field](#)) - Enter the escrow amount. This amount will be defaulted from the recurring escrow amount as designated on the Details Tab. This amount can be edited as necessary.
- **Fees:** ([Numeric Field](#)) - Enter the fee amount. This amount will be defaulted from the recurring fee amount as designated on the Details Tab. This amount can be edited as necessary. If a payment is being paid late, and the late fee is included with this payment, then the late fee amount should be input here.
- **Balance:** ([Protected Field](#)) - The running principal balance.
- **Paid Date:** ([Date Field](#), [Calendar Date Find](#)) - Enter the date that the payment was made. If no date is provided and the [PAY] button is pressed, today's date will be assumed. **Note:** A paid date does not necessarily indicate a paid line, use the [PAY] button below to finalize a paid line.
- **PAY:** ([Command Button](#)) - Press the [PAY] button to finalize and record the payment. After a payment has been processed, only the Description column can be edited.
- **Description:** ([Text Field](#)) - Enter any description, a default description of "Regular Payment" is used.
- **Check No.:** ([Text Field](#)) - Input the check number for the payment.
- **Vendor ID:** ([ID Field](#), [Drill-Down](#)) - Input the appropriate vendor id for the payment. If one has been designated on the [Other Setup Tab](#), it will be used.

Escrow Balances:

Escrow Payments: ([Protected Field](#))

Displays the total escrow payments paid to date.

Escrow Payouts: ([Protected Field](#))

Displays the total escrow payouts made to date.

Escrow Balance: ([Protected Field](#))

Displays the current escrow balance based on all payments and payouts paid to date.

Amortization Schedule Tab Buttons:

Generate: ([Command Button](#))




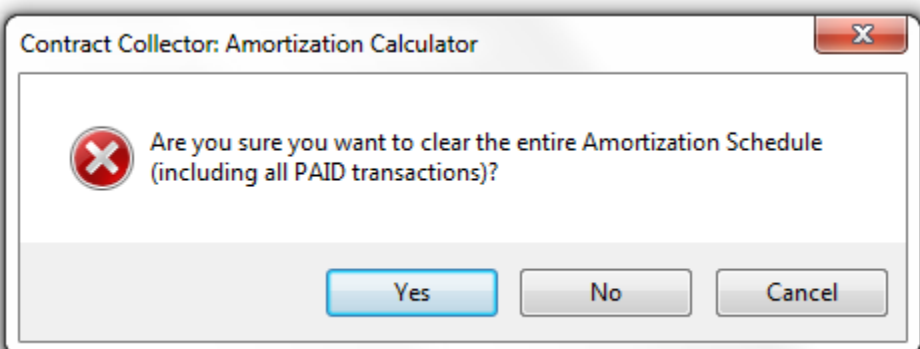
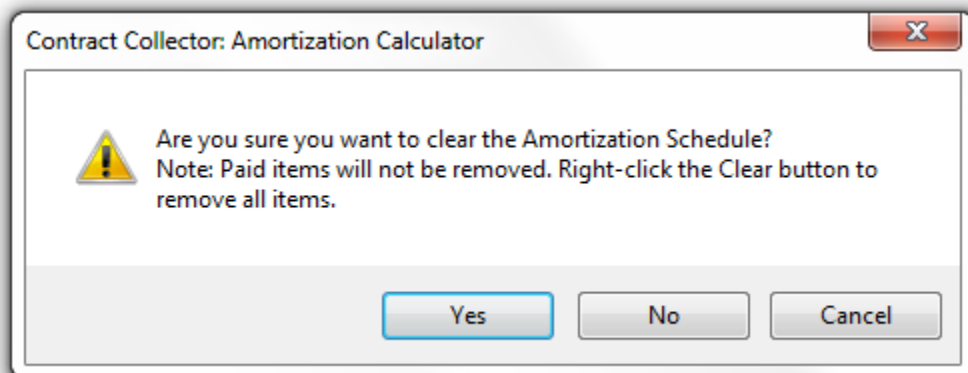
Press the  button to create the amortization schedule records based on the current information from the

[Details Tab](#) of the [Amortization Schedule Window](#).

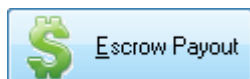
Clear: ([Command Button](#))



Press the  button to clear the amortization schedule records. The normal left-mouse click on the [Clear] button will only clear the unpaid items, any items that have been paid with the [PAY] button will not be cleared. Right-mouse click on the [Clear] button to remove all lines, including those that have been paid.

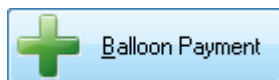


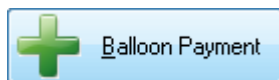
Escrow Payout: ([Command Button](#))



Press the  button to open the [Escrow Payout Process](#) and perform an escrow payout.

Balloon Payment: ([Command Button](#))



Press the  button to add a balloon payment or an extra payment to the amortization schedule.


Amortization Schedule Window:

IMAGES TAB:

Amortization Schedule Window:1

Schedule ID	00000005	Title	8901 NE St Johns Road	Type	MORT	30 Year Fixed Mortgage	Balance	
Begin Date	07/01/2007	Subtitle	Bellevue WA 98006	Status	OPEN	Open Account In Good Standing	Maturity Date	

Details Other Setup Amortization Schedule Images Taxes & Insurance Statistics Graphs



8901 NE St Johns Road

1 of 1

Navigation icons: Previous, Next, Previous, Next, Add, Remove, Print, Zoom 1X, Zoom 3X, Zoom 6X

Add, view, print, and remove images files for the current amortization schedule record. Digitally store photo images, scanned documents, or any other image files. These image files can be opened directly from the Images Tab, by using the Double-Click [Mouse Shortcut](#). Please see the overview of the [Images Tab](#) in the [Operating Features](#) chapter for more information on the Images Tab. The Images Tab can also be used to store PDF documents.

TAXES & INSURANCE TAB:

The Taxes & Insurance Tab includes a [display only grid](#) of the tax and insurance information assigned to this amortization schedule. This list should include all present and past vendors to whom escrow payouts were made. The [Add Account] button will open the [Taxes & Insurance Window](#) on a new entry for the appropriate Schedule ID to add a new Tax & Insurance record to this grid for this amortization schedule.

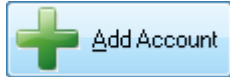
Taxes & Insurance Grid:

- **Account #:** ([Protected Field](#), [Drill-Down](#)) - Account ID, Account No, or Policy Number for the escrow account. Use the [drill-down](#) option to open this record in the [Taxes & Insurance Window](#). (Display Only)
- **Vendor ID:** ([Protected Field](#), [Drill-Down](#)) - Vendor ID for the payee of the escrow account. Use the [drill-down](#) option to open this record in the [Vendor Window](#). (Display Only)
- **Name:** ([Protected Field](#)) - Payee name for the escrow account. (Display Only)
- **Category:** ([Protected Field](#)) - The category assigned to this escrow account. (Display Only)
- **Agent:** ([Protected Field](#)) - Agent name assigned to this escrow account, if applicable. (Display Only)
- **County/ State:** ([Protected Field](#)) - County (or city) and State for property tax escrow accounts. (Display Only)
- **Due Date:** ([Protected Field](#)) - The next escrow payout due date. (Display Only)
- **Amount:** ([Protected Field](#)) - The next escrow payout amount or estimate. (Display Only)

- **Escrow:** ([Protected Field](#), [Drill-Down](#)) - Escrow Charge Code for the escrow account. Use the [drill-down](#) option to open this record in the [Charge Code Window](#). (Display Only)

Taxes & Insurance Tab Buttons:

Add Account: ([Command Button](#))



Press the  button to open the [Taxes & Insurance Window](#) to add a new property tax or insurance account to this amortization schedule.

Amortization Schedule Window:

STATISTICS TAB:

Amortization Schedule Window:1

Schedule ID: 00000005 Title: 8901 NE St Johns Road Type: MORT 30 Year Fixed Mortgage Balance: [REDACTED]

Begin Date: 07/01/2007 Subtitle: Bellevue WA 98006 Status: OPEN Open Account In Good Standing Maturity Date: [REDACTED]

Details Other Setup Amortization Schedule Images Taxes & Insurance **Statistics** Graphs

Paid to Date

Last Payment Date: 02/28/2012

Last Payment No.: 55

	Actual Paid	% of Final	Anticipated
Principal Paid to Date	30,124.40	6.020%	30,124.40
Interest Paid to Date	139,198.05	22.880%	139,198.05
Escrow Paid to Date	18,460.00	15.110%	18,460.00
Fees Paid to Date	0.00		0.00
Total Paid to Date	187,782.45	15.260%	187,782.45
Escrow Payouts	17,895.18		

Final Paid

Final Payment Date: 07/01/2037 07/01/2037

Final Payment No.: 360 360

	Final Paid	Paid to Term
Final Principal Paid	500,000.00	500,000.00
Final Interest Paid	608,288.31	608,288.31
Final Escrow Paid	122,160.00	122,160.00
Final Fees Paid	0.00	0.00
Final Total Paid	1,230,448.31	1,230,448.31
Interest Saved	0.00	

Year to Date

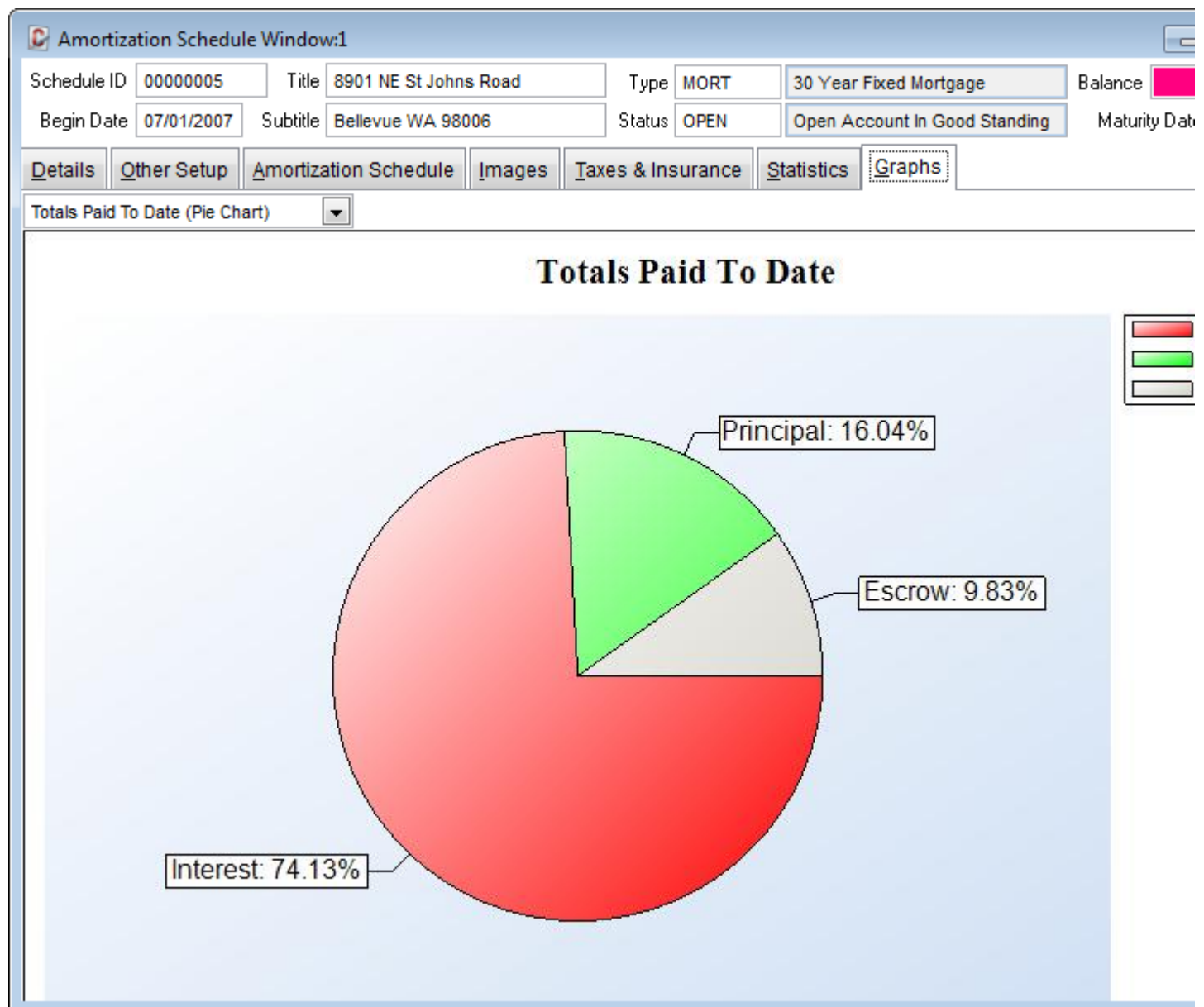
Year: 2012

	Actual Paid	% of YTD	Anticipated
Principal Paid	1,252.85	16.240%	7,716.10
Interest Paid	4,904.33	16.780%	29,226.98
Escrow Paid	680.00	16.670%	4,080.00
Fees Paid	0.00		0.00
Total Paid	6,837.18	16.670%	41,023.08
Escrow Payouts	325.00		

The Statistics Tab provides summary information for the payments that have been made to date.

Amortization Schedule Window:

GRAPHS TAB:



Totals Paid To Date (Pie Chart) sample graph.

Use the Graphs Tab to view multiple graph options. Graph options include several pie chart, bar chart, line chart and combination chart options.

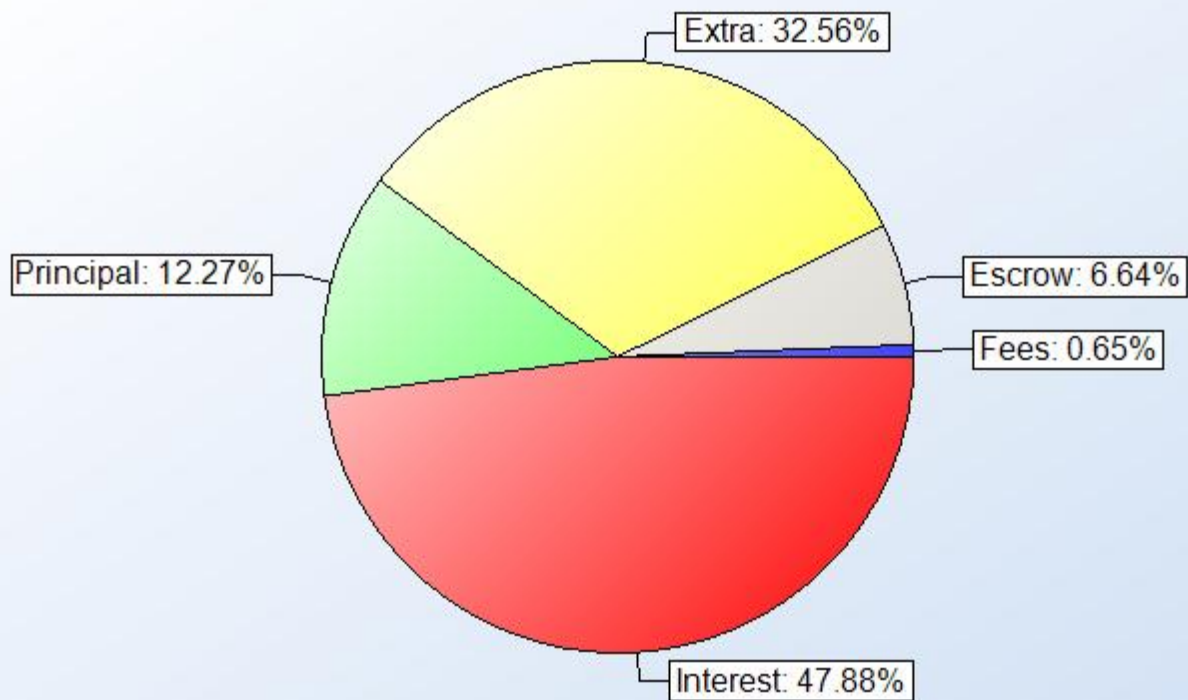
Graph Options:

- **Totals Paid To Date** (Pie Chart)
- **Paid Year To Date** (Pie Chart) - select the appropriate calendar year.
- **Principal Balance w/ Payments** (Combo Chart)
- **Percentage of Amounts Paid** (Bar Chart)
- **Payment Amounts** (Bar Chart) - select: (1) Interest Payments; (2) Principal & Extra Payments; (3) Principal Payments; (4) Extra Payments; (5) Escrow Payments; or (6) Fee Payments.
- **Principal Balance** (Line Chart)

Paid Year To Date (Pie Chart) ▼

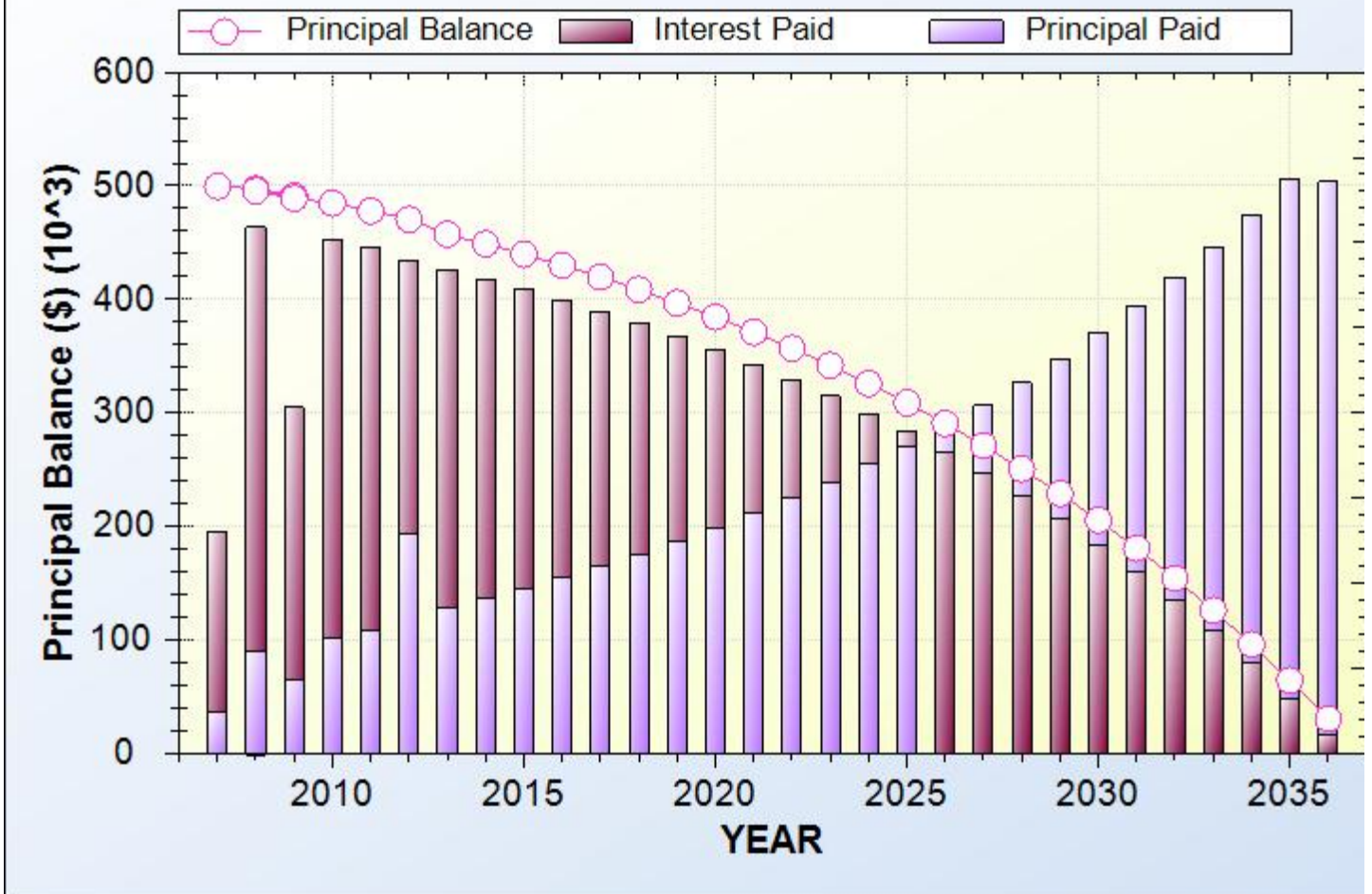
Year 2012 ▼

2012 Paid Year To Date

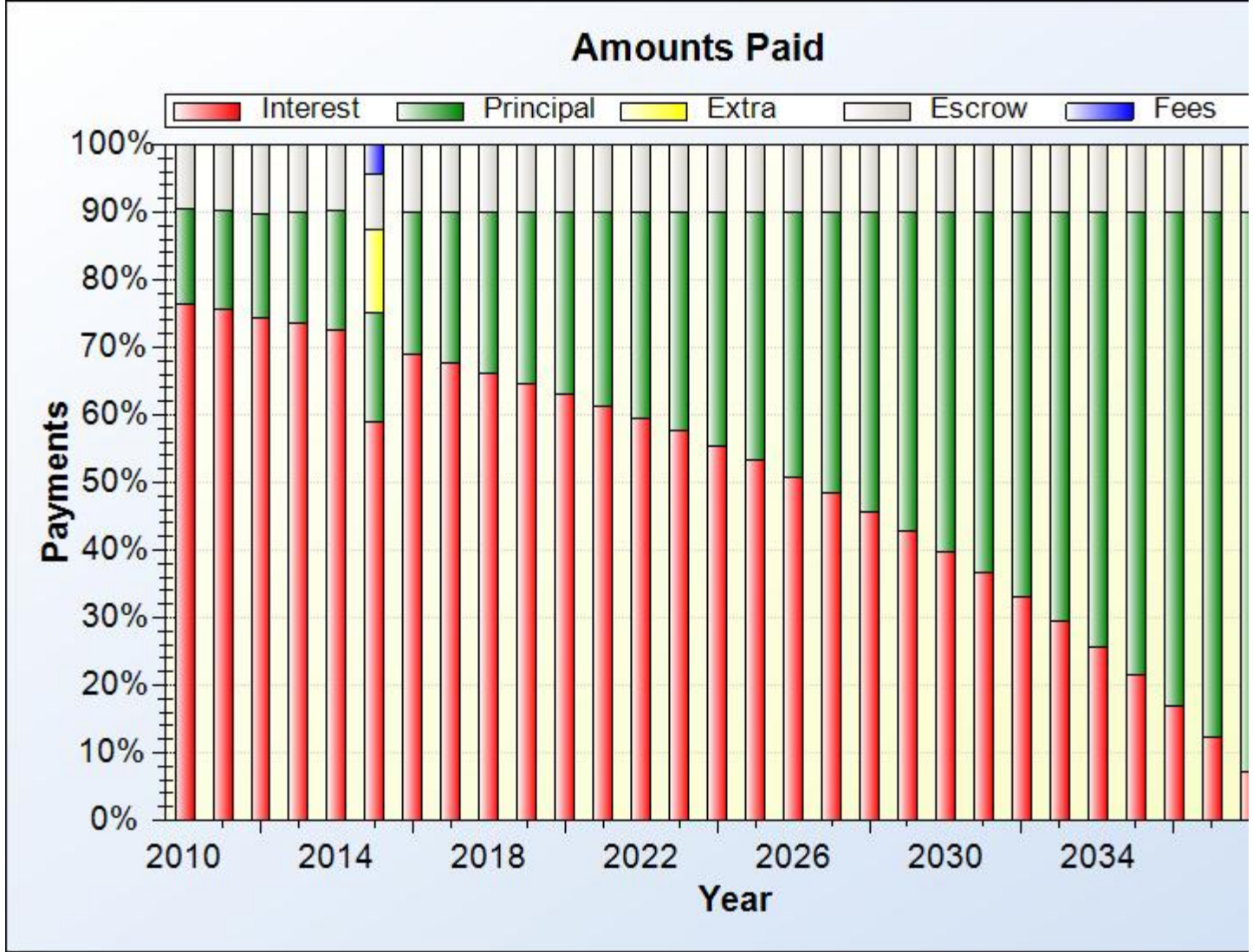


Paid Year To Date (Pie Chart) sample graph.

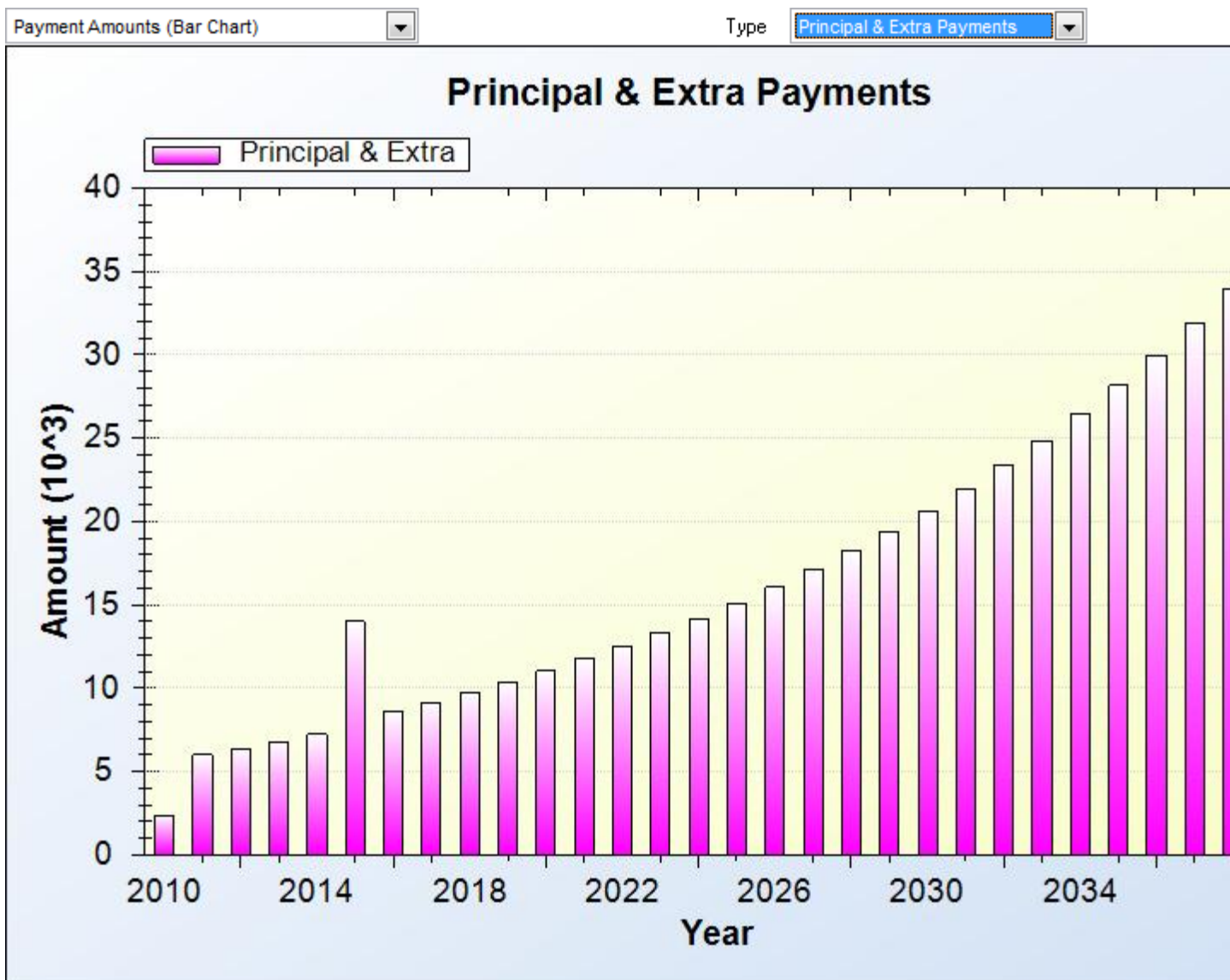
**8901 NE St Johns Road
Bellevue WA 98006**



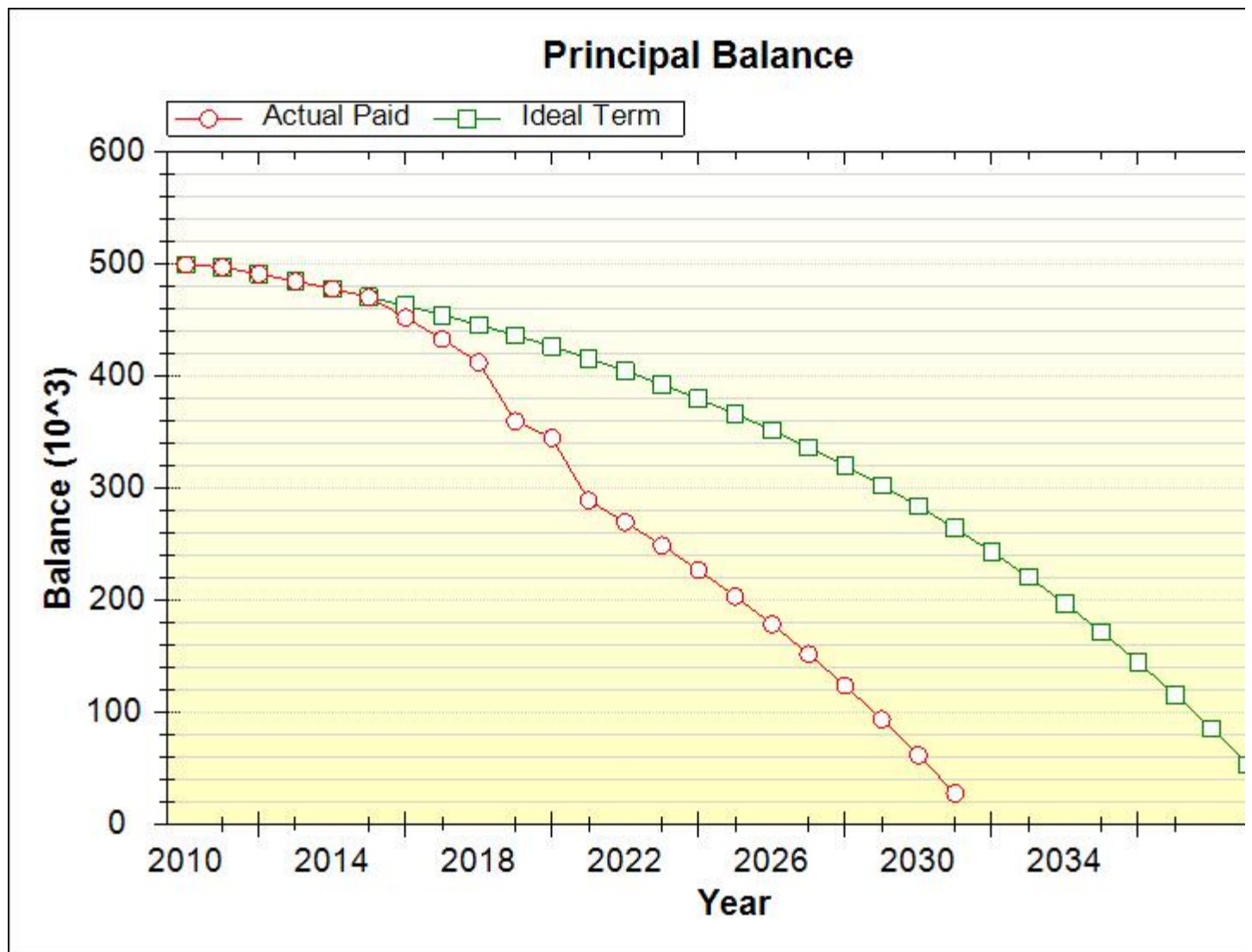
Principal Balance w/ Payments (Combo Chart) sample graph.



Percentage of Amounts Paid (Bar Chart) sample graph.



Payment Amounts (Bar Chart) Principal & Extra Payments sample graph.



Principal Balance (Line Chart) sample graph.

Amortization Schedule Report:

Amortization Schedule Report:1

Payment Setup

Balance/ Amount of Loan: 500,000.00

Term: 360

Payment Frequency: Monthly

Interest Setup

Interest Method: Fixed Interest

Number of Days: 365 Day Year

Interest Type: Simple

Compounding Frequency:

Schedule Type: Payment/ Interest Schedule

☐ Variable First Payment

Report Titles

Title: 8901 NE St Johns Road

Subtitle: Bellevue WA 98006

Schedule ID: 00000005

Interest Start	Effective Date	Payment Amount	Interest Rate
07/01/2007	08/01/2007	3,078.59	6.2500
07/01/2008	08/01/2008	3,078.59	6.2500
07/01/2009	08/01/2009	3,078.59	6.2500

Report Options

Report ID: Description:

Font Type: Times New Roman Font Size: 8

☒ Portrait ☐ Landscape

☐ Center Report ☐ Modify Report Form

Fields To Print: Pmt #, Date, Balance, Payment, Interest Earned, Interest Paid, Principal Paid, New Balance

Fields Available: Unpaid Interest, Year, Interest Balance

Up Down

☐ Date Range

Beginning: 04/01/2012 Ending: 04/30/2012

The Amortization Schedule Report is used to generate an amortization schedule for a loan based on a specified series of parameters. The amortization schedule report will indicate the breakdown of principal and interest for each payment due date. The Amortization Schedule Report is available from the [Contract Calculators Submenu](#) of the [Contract Menu](#).

Payment Setup:

Balance/ Amount of Loan: ([Numeric Field](#))

Enter the amount of the loan or the current principal balance.

Term: ([Numeric Field](#))

Enter the number of payments (aka: number of payments) or the remaining number of payments.

Payment Frequency: ([Drop-Down List](#))

Select one of the available payment frequency options:

- **Daily:** 360 or 365 payments per year.

- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.
- **Annually:** 1 payment per year.

Interest Setup:

Interest Method: ([Drop-Down List](#))

Select one of the available four (options) for the interest calculation method:

- [Fixed Interest:](#) Interest is calculated each period for the same number of days in each period.
- [Variable Interest:](#) Interest is calculated from the date of last payment until the date of the current payment.
- [Rule of 78s Interest:](#) Interest is calculated using the sum-of-years digits method for each period.
- [Fixed Interest - Fixed Principal:](#) Interest is calculated each period for the same number of days in each period and the principal amount is a fixed amount for each payment (the payment amount for each period will be different).

Number of Days: ([Number of Days](#), [Drop-Down List](#))

Select the appropriate [number of days](#) per year: 360 Day Year or 365 Day Year.

Interest Type: ([Drop-Down List](#))

Select the appropriate interest type: [Simple Interest](#) or [Compound Interest](#).

Compounding Frequency: ([Compounding Frequency](#), [Drop-Down List](#))

Select one of the available [compounding frequency](#) options:

- **Daily:** 360 or 365 compounding periods per year.
- **Weekly:** 52 compounding periods per year.
- **Bi-Weekly:** 26 compounding periods per year.
- **Semi-Monthly:** 24 compounding periods per year.
- **Monthly:** 12 compounding periods per year.
- **Bi-Monthly:** 6 compounding periods per year.
- **Quarterly:** 4 compounding periods per year.
- **Semi-Annually:** 2 compounding periods per year.
- **Annually:** 1 compounding period per year.

Schedule Type: ([Drop-Down List](#))

Select one of the following schedule options:

- **Single Rate/ Payment Amount:** Use this option if the interest rate and the payment amount will be constant over the entire term of the loan. Most basic loans and mortgages will use this option.
- **Payment/ Interest Schedule:** Use this option if either the interest rate and/ or the payment amount will change

at scheduled points throughout the term of the loan. An example of this type of mortgage would be a 5 year ARM (Adjustable Rate Mortgage) where in the payment amount and the interest rate increases after the first five years of the loan.

Variable First Payment: ([Checkbox Field](#))

Select this checkbox to calculate the interest for the first payment based on the number of the day between the interest start date the first payment due date (effective date). By default this option is checked. This option only applies for the Fixed Interest calculation method. Quite often in the lending industry, the first payment will be due after an extended period when compared to the regular duration between all other payments from that point forward. This option is used to calculate the appropriate amount of interest during that extended period. For example, if a mortgage closes on Jan 10th, the first payment is most likely not due until March 1st (skipping the February 1st due date). To collect interest based on these 50 days (51 for leap years) in the first payment, keep the Variable First Payment option checked. To collect interest based on the standard 30 days (for a 360 day year) or 30.5 days (for a 365 day year), then uncheck this option.

Note: The amount of interest collected on the first payment can have a very significant impact on the amortization of the loan and the principal/ interest breakdown of all of the remaining payments.

Payment/ Interest Setup:

Interest Start: ([Date Field](#), [Calendar Date Find](#))

Enter the interest start date. This is the date that interest began accumulating. In the case of a mortgage, this is typically the date that the loan closed. In the case of an auto loan, it is usually the purchase date of the car.

Front Loaded Interest: ([Numeric Field](#))

Enter the amount of front loaded interest for the Rule of 78s loan. This is the total amount of interest that will be amortized over the term of the loan. Only available when the Interest Method is Rule of 78s.

Effective Date: ([Date Field](#), [Calendar Date Find](#))

Enter the first payment due date as the effective date.

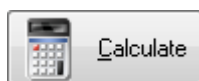
Payment Amount: ([Numeric Field](#))

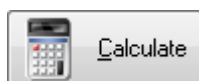
Enter the payment amount, if known, or leave this field as zero to calculate this parameter with the Calculate button.

Annual Interest Rate: ([Numeric Field](#))

Enter the annual interest rate, if known, or leave this field as zero to calculate this parameter with the Calculate button. Not available for Rule of 78's loans.

Calculate: ([Command Button](#))



Press the  button to calculate the absent parameter. The calculate button can be used to calculate the Balance/ Amount of the Loan, the Annual Interest Rate, the Number of Payments, or the Payment Amount.

Payment/ Interest Schedule Grid:

When the Schedule Type is set to "Payment/ Interest Schedule", the Payment/ Interest Schedule Grid will become

available. This [data entry grid](#) can be used to designate scheduled changes in the payment amount and/ or interest rate based on the effective date(s) of these changes.

- **Interest Start:** ([Date Field](#), [Calendar Date Find](#)) - Enter the interest start date for the payment schedule line.
- **Effective Date:** ([Date Field](#), [Calendar Date Find](#)) - Enter the effective date for the payment schedule line.
- **Payment Amount:** ([Numeric Field](#)) - Enter the payment amount, if known, or leave this field as zero to calculate this parameter with the Calculate button.
- **Interest Rate:** ([Numeric Field](#)) - Enter the interest rate, if known, or leave this field as zero to calculate this parameter with the Calculate button.
- **Calculate:** ([Command Button](#)) - Press the calculate button to calculate the payment amount or the interest rate.

Report Titles:

Title: ([Text Field](#))

Enter the main title for this report. This description will appear as the title for the amortization schedule.

Subtitle: ([Text Field](#))

Enter the secondary title for this report. This description will appear as the subtitle for the amortization schedule.


Schedule ID: ([ID Field](#), [Drill-Down](#))

Once the amortization schedule has been saved (see the Save button below), the Schedule ID that has been automatically assigned to this amortization schedule will be displayed here. The [Drill-Down](#) feature can be used to open this ID in the [Amortization Schedule Window](#).

Amortization Schedule Report Buttons:

Preview: ([Command Button](#))



Press the  button to view the report to the monitor. Note that using the [Preview](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Print: ([Command Button](#))





Press the  button to print the report to a printer. Note that using the [Print](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.


Chart: ([Command Button](#))



Press the  button to chart the amortization schedule. A bar chart will be generated for the accumulated amount of interest and principal paid each year, and an overlaid line chart will plot the principal balance based on the specified loan parameters.

Save: ([Command Button](#))



Press the  button to save the amortization schedule. A record will be saved to the [Amortization Schedule Window](#) based on the specified loan parameters and a Schedule ID will be assigned in the Schedule ID field.

Exit: ([Command Button](#))



Press the  button to close the Amortization Schedule Report. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Date Range:

Date Range: ([Checkbox Field](#))

Select this option to filter the report for a specified date range. If this option is not checked, then all amortization schedule lines will be included on the report. If this option is checked, then only the items specified within the date range will be included.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired amortization schedule records. Only amortization schedule records that have a due date between the specified date range will be included on the report.

Sample Report & Sample Chart:

Sample Amortization Schedule Report:

METHOD: Fixed Interest
 DAYS : 365 Day Year
 Simple Interest

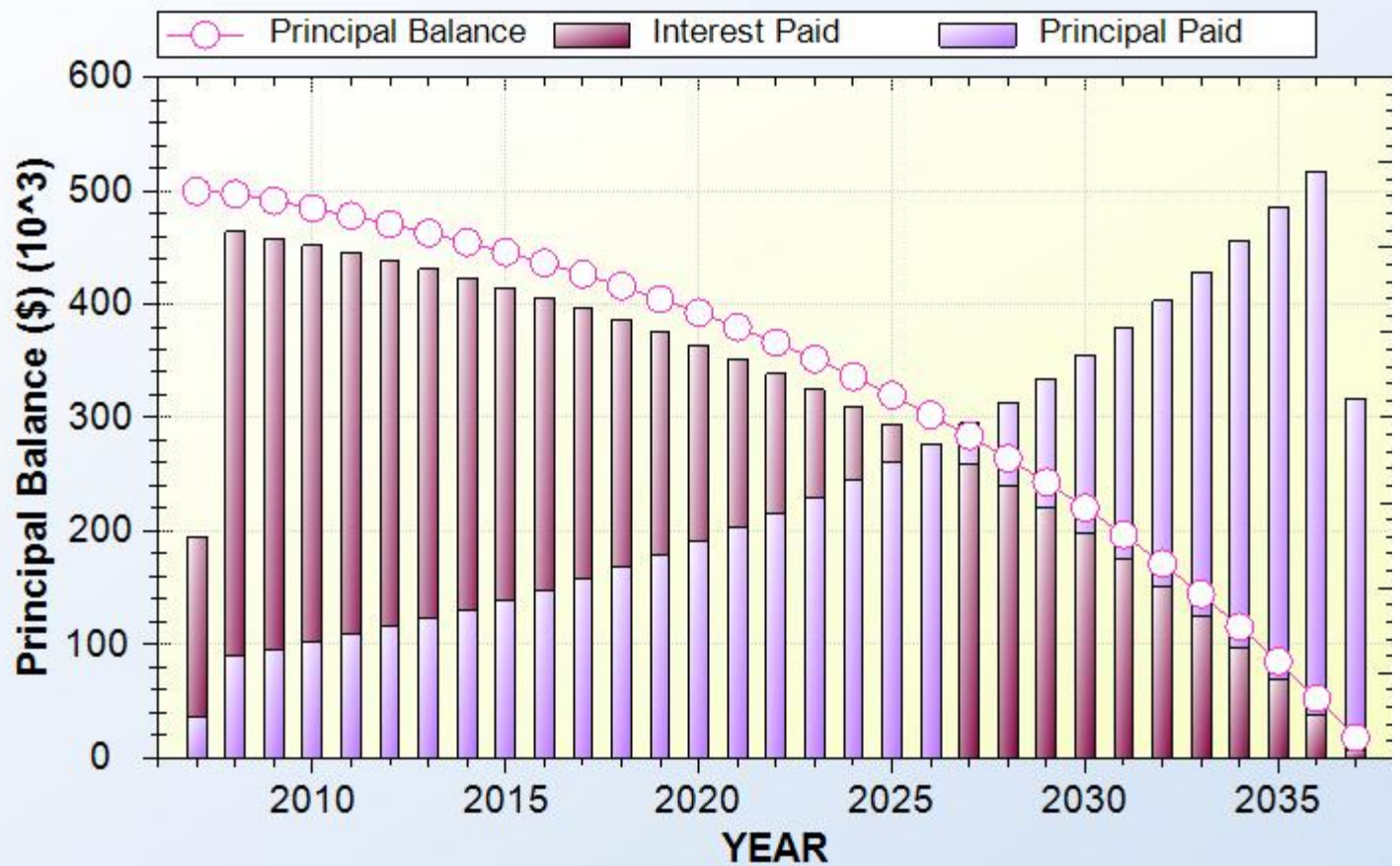
Collection Services, Ltd.
 8901 NE St Johns Road
 Bellevue WA 98006

Date:
 Time:
 Page:

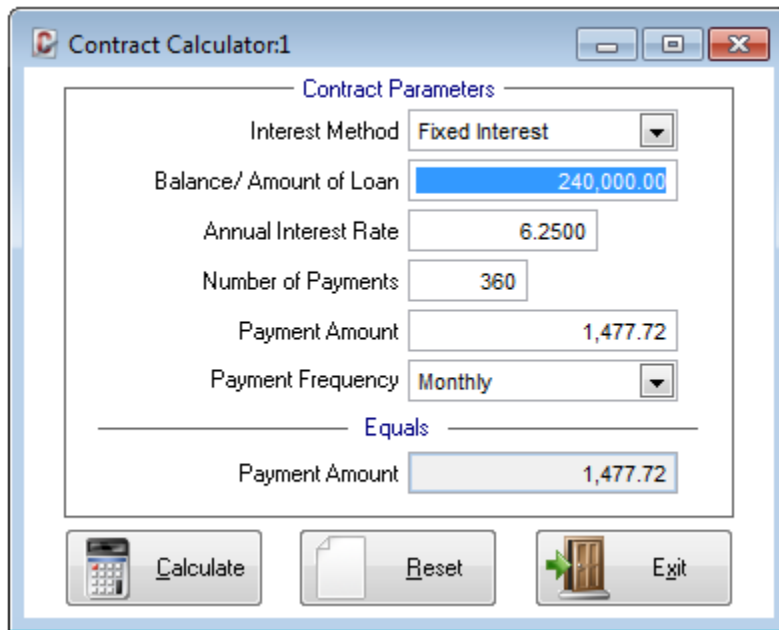
Pmt #	Date	Balance	Payment	Interest Earned	Interest Paid	Principal Paid	New Balance
YEAR: 2007							
Interest Effective: 07/01/2007		Interest Rate: 6.2500%	Payment Amount: \$3,078.59				
1	08/01/2007	500,000.00	3,078.59	2,604.17	2,604.17	474.42	499,525.58
2	09/01/2007	499,525.58	3,078.59	2,601.70	2,601.70	476.89	499,048.69
3	10/01/2007	499,048.69	3,078.59	2,599.21	2,599.21	479.38	498,569.31
4	11/01/2007	498,569.31	3,078.59	2,596.72	2,596.72	481.87	498,087.44
5	12/01/2007	498,087.44	3,078.59	2,594.21	2,594.21	484.38	497,603.06
			15,392.95	12,996.01	12,996.01	2,396.94	
YEAR: 2008							
Interest Effective: 07/01/2007		Interest Rate: 6.2500%	Payment Amount: \$3,078.59				
6	01/01/2008	497,603.06	3,078.59	2,591.68	2,591.68	486.91	497,116.15
7	02/01/2008	497,116.15	3,078.59	2,589.15	2,589.15	489.44	496,626.71
8	03/01/2008	496,626.71	3,078.59	2,586.60	2,586.60	491.99	496,134.72
9	04/01/2008	496,134.72	3,078.59	2,584.04	2,584.04	494.55	495,640.17
10	05/01/2008	495,640.17	3,078.59	2,581.46	2,581.46	497.13	495,143.04
11	06/01/2008	495,143.04	3,078.59	2,578.87	2,578.87	499.72	494,643.32
12	07/01/2008	494,643.32	3,078.59	2,576.27	2,576.27	502.32	494,141.00
13	08/01/2008	494,141.00	3,078.59	2,573.65	2,573.65	504.94	493,636.06
14	09/01/2008	493,636.06	3,078.59	2,571.02	2,571.02	507.57	493,128.49
15	10/01/2008	493,128.49	3,078.59	2,568.38	2,568.38	510.21	492,618.28
16	11/01/2008	492,618.28	3,078.59	2,565.72	2,565.72	512.87	492,105.41
17	12/01/2008	492,105.41	3,078.59	2,563.05	2,563.05	515.54	491,589.87
			36,943.08	30,929.89	30,929.89	6,013.19	

Sample Amortization Schedule Chart:

**8901 NE St Johns Road
Bellevue WA 98006**



Contract Calculator:



The Contract Calculator is used for calculating the payment amount, number of payments (term), annual interest rate, or the principal balance (amount of the loan). Input the known values and leave the unknown parameter as zero, the calculator will calculate whichever parameter that is not designated. The Contract Calculator is available from the [Contract Calculators Submenu](#) of the [Contract Menu](#). The Contract Calculator is also available from the Payment/ Interest Schedule of the [Payment/ Interest Tab](#) of the [Contract Window](#); and the Payment/ Interest Schedule of the [Amortization Schedule Report](#). (If opened from the Payment Interest Tab or from the Amortization Schedule Report, this calculator will be a [modal window](#), otherwise it is a normal [process window](#).)

Contract Parameters:

Interest Method: ([Drop-Down List](#))

Select one of the available four (options) for the interest calculation method:

- [Fixed Interest](#): Interest is calculated each period for the same number of days in each period.
- [Variable Interest](#): Interest is calculated from the date of last payment until the date of the current payment.
- [Rule of 78s Interest](#): Interest is calculated using the sum-of-years digits method for each period.
- [Fixed Interest - Fixed Principal](#): Interest is calculated each period for the same number of days in each period and the principal amount is a fixed amount for each payment (the payment amount for each period will be different).

Balance/ Amount of Loan: ([Numeric Field](#))

Input the amount of the loan or the current principal balance. Leave this field as zero to calculate this parameter.

Annual Interest Rate: ([Numeric Field](#))

Input the annual interest rate. Leave this field as zero to calculate this parameter.

Number of Payments: ([Numeric Field](#))

Input the number of payments (aka: term of the loan) or the remaining number of payments. Leave this field as zero to

calculate this parameter.

Payment Amount: ([Numeric Field](#))

Input the payment amount, if known, or leave this field as zero to calculate this parameter.

Payment Frequency: ([Drop-Down List](#))

Select one of the available payment frequency options:

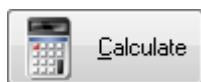
- **Daily:** 360 or 365 payments per year.
- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.
- **Annually:** 1 payment per year.

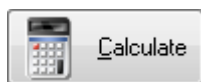
Equals:

The "Equals" section displays the calculated results after the [Calculate] button is pressed.

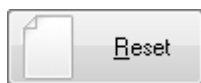
Contract Calculator Buttons:

Calculate: ([Command Button](#))



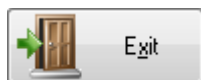
Press the  button to calculate the absent parameter. The calculate button can be used to calculate the Balance/ Amount of the Loan, the Annual Interest Rate, the Number of Payments, or the Payment Amount. The "Equals" section will display the calculated results.

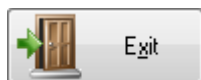
Reset: ([Command Button](#))



Press the  button to reset all the parameters to zero and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the  button to close the Contract Calculator. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button. Note that if the calculator is opened from the Payment/ Interest Schedule of the Payment Interest Tab or from the Amortization Schedule Report, the calculator will return the calculated value automatically to the schedule for your convenience.

Per Diem Calculator:

The screenshot shows a window titled "Per Diem Calculator:1". Inside, there is a section titled "Contract Parameters" with the following fields:

- Balance/ Amount of Loan: 240,000.00
- Annual Interest Rate: 6.2500
- Number of Days: 365 Day Year (dropdown menu)
- Interest Type: Simple (dropdown menu)
- Unpaid Interest: 0.00

Below these fields is a section titled "Equals" with the following field:

- Per Diem: 41.0959

At the bottom of the window are three buttons: "Calculate" (with a calculator icon), "Reset" (with a document icon), and "Exit" (with a door icon).

The Per Diem Calculator is used for calculating the per diem amount. Input the required Contract Parameters, as indicated, to calculate the daily per diem interest amount. The Per Diem Calculator is available from the [Contract Calculators Submenu](#) of the [Contract Menu](#). The Per Diem Calculator can also be accessed from the [Details Tab](#) of the [Contract Window](#) via the [drill-down](#) option from the Per Diem field.

Contract Parameters:

Balance/ Amount of Loan: ([Numeric Field](#))

Input the amount of the loan or the current principal balance.

Annual Interest Rate: ([Numeric Field](#))

Input the annual interest rate percentage.

Number of Days: ([Number of Days](#), [Drop-Down List](#))

Select the appropriate [number of days](#) per year: 360 Day Year or 365 Day Year.

Interest Type: ([Drop-Down List](#))

Select the appropriate interest type: [Simple Interest](#) or [Compound Interest](#).

Unpaid Interest: ([Numeric Field](#))

Input the unpaid interest amount. This field is only available when using Compound Interest as the Interest Type.


Equals:

The "Equals" section displays the calculated per diem amount after the [Calculate] button is pressed.

Per Diem Calculator Buttons:


Calculate: ([Command Button](#))



Press the  button to calculate the per diem interest amount. The "Equals" section will display the calculated results.


Reset: ([Command Button](#))



Press the  button to reset all the parameters to zero and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the  button to close the Per Diem Calculator. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Maturity Date Calculator:

The screenshot shows a Windows-style application window titled "Maturity Date Calculator:1". It contains two main sections: "Contract Parameters" and "Equals".

Contract Parameters:

- Begin Date: 12/01/2011
- Number of Payments: 360
- Payment Frequency: Monthly (dropdown menu)
- Maturity Date: 12/01/2041

Equals:

- Maturity Date: 12/01/2041
- Next Payment Date: 01/01/2012
- Next Payment Number: 1

At the bottom, there are three buttons: "Calculate" (with a calculator icon), "Reset" (with a document icon), and "Exit" (with a door icon).

The Maturity Date Calculator is used for calculating the maturity date, begin date or number of payments (term) of the loan/ contract. Input the known values and leave the unknown parameter as zero or blank, the calculator will calculate whichever parameter that is not designated. The Maturity Date Calculator is available from the [Calculators Menu](#).

Contract Parameters:

Begin Date: ([Date Field](#), [Calendar Date Find](#))

Enter the interest start date or begin date for the loan/ contract. This is the date that interest began accumulating. In the case of a mortgage, this is typically the date that the loan closed. In the case of an auto loan, it is usually the purchase date of the car. If the begin date is unknown and is being calculated, leave this field blank.

Number of Payments (Term): ([Numeric Field](#))

Enter the term (aka: number of payments) or the remaining number of payments. If the number of payments is unknown and is being calculated, leave this field blank.

Payment Frequency: ([Drop-Down List](#))

Select one of the available payment frequency options:

- **Daily:** 360 or 365 payments per year.
- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.
- **Annually:** 1 payment per year.

Maturity Date: ([Date Field](#), [Calendar Date Find](#))

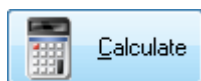
If you are calculating the maturity date, then leave this field blank. If the maturity date is known, and you are calculating the number of payments (term) or the begin date, then enter the maturity date.

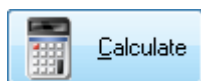
Equals:

The "Equals" section displays the calculated results after the [Calculate] button is pressed. When the Maturity Date is being calculated, the equals section will display the calculated Maturity Date, the Next Payment Date (on or immediately after today's date, and the Next Payment Number. If the term (number of payments) is being calculated, then the equals section will display the calculated Number of Payments. If the begin date is being calculated, then the equals section will display the calculated begin date.

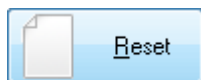
Maturity Date Calculator Buttons:


Calculate: ([Command Button](#))



Press the  button to calculate the absent parameter. The calculate button can be used to calculate the Maturity Date, Number of Payments or Begin Date of the loan/ contract. The "Equals" section will display the calculated results.


Reset: ([Command Button](#))



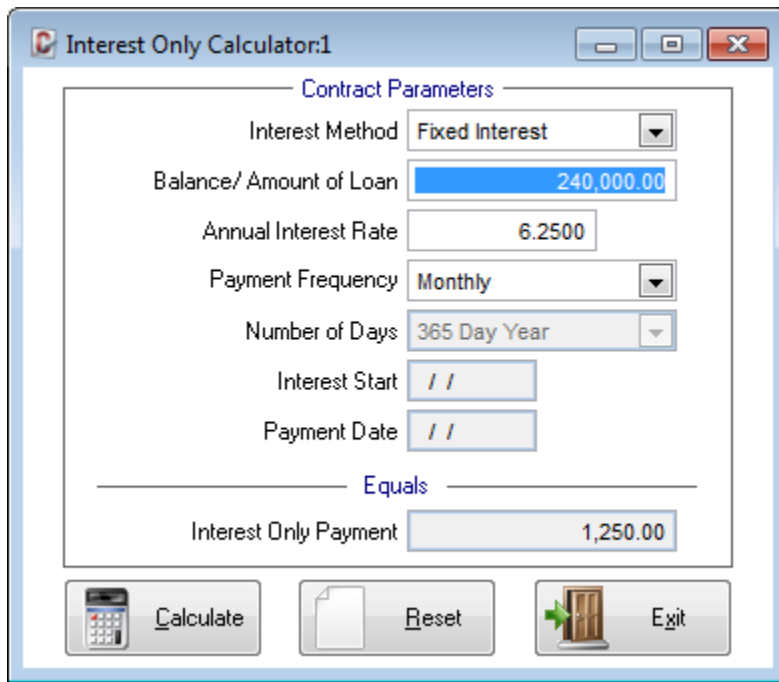
Press the  button to reset all the parameters to zero or blank and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the  button to close the Maturity Date Calculator. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Interest Only Calculator:



The Interest Only Calculator is used for calculating the interest amount for any payment. The Interest Only Calculator is available from the [Contract Calculators Submenu](#).

Contract Parameters:

Interest Method: ([Drop-Down List](#))

Select one of the available four (options) for the interest calculation method:

- [Fixed Interest](#): Interest is calculated each period for the same number of days in each period.
- [Variable Interest](#): Interest is calculated from the date of last payment until the date of the current payment.

Balance/ Amount of Loan: ([Numeric Field](#))

Input the amount of the loan or the current principal balance. Leave this field as zero to calculate this parameter.

Annual Interest Rate: ([Numeric Field](#))

Input the annual interest rate. Leave this field as zero to calculate this parameter.

Payment Frequency: ([Drop-Down List](#))

Select one of the available payment frequency options (only available for Fixed Interest method):

- **Daily**: 360 or 365 payments per year.
- **Weekly**: 52 payments per year.
- **Bi-Weekly**: 26 payments per year.
- **Semi-Monthly**: 24 payments per year.
- **Monthly**: 12 payments per year.
- **Bi-Monthly**: 6 payments per year.
- **Quarterly**: 4 payments per year.
- **Semi-Annually**: 2 payments per year.

- **Annually:** 1 payment per year.

Number of Days: ([Number of Days](#), [Drop-Down List](#))

Select the appropriate [number of days](#) per year: 360 Day Year or 365 Day Year. (Only available for Variable Interest method.)

Interest Start: ([Date Field](#), [Calendar Date Find](#))

Enter the interest start date. (Only available for Variable Interest method.) This is the date that interest began accumulating, if calculating interest for the first payment; or their last payment date, if calculating interest for any other payment.

Payment Date: ([Date Field](#), [Calendar Date Find](#))

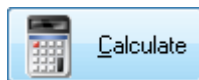
Enter the date of the payment to calculate interest for. (Only available for Variable Interest method.)

Equals:

The "Equals" section displays the calculated interest amount after the [Calculate] button is pressed.

Interest Only Calculator Buttons:

Calculate: ([Command Button](#))



Press the button to calculate the interest amount in the Equals section.

Reset: ([Command Button](#))



Press the button to reset all the parameters to zero or blank and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the button to close the Interest Only Calculator. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

APR Calculator:

The screenshot shows the 'APR Calculator:1' window. It is divided into several sections: 'Payment Setup' at the top, 'Interest Setup' on the left, 'Closing Costs' on the right, and 'Equals' at the bottom. The 'Payment Setup' section includes fields for 'Balance/ Amount of Loan' (240,000.00), 'Number of Payments' (360), 'Payment Frequency' (Monthly), 'Annual Interest Rate' (6.2500), 'Interest Start' (12/01/2011), 'Effective Date' (01/01/2012), and 'Due Day' (1). The 'Interest Setup' section includes 'Interest Method' (Fixed Interest), 'Number of Days' (365 Day Year), 'Interest Type' (Simple), 'Compounding Frequency' (empty), and a checked 'Variable First Payment' box. The 'Closing Costs' section includes 'Origination Fee Percent' (1.5000 = 3,600.00), 'Points Paid' (1.00 = 2,400.00), 'Other Fees' (500.00), and 'Total Closing Costs' (6,500.00). The 'Equals' section shows 'Monthly Payment Amount' (1,477.72), 'Total Payments' (532,135.44), 'Annual Percentage Rate (APR)' (6.5049), and 'Total Interest' (292,135.44). At the bottom are three buttons: 'Calculate' (with a calculator icon), 'Reset' (with a document icon), and 'Exit' (with a door icon).

Payment Setup	
Balance/ Amount of Loan	240,000.00
Number of Payments	360
Payment Frequency	Monthly
Annual Interest Rate	6.2500
Interest Start	12/01/2011
Effective Date	01/01/2012
Due Day	1

Interest Setup	
Interest Method	Fixed Interest
Number of Days	365 Day Year
Interest Type	Simple
Compounding Frequency	
<input checked="" type="checkbox"/> Variable First Payment	

Closing Costs	
Origination Fee Percent	1.5000 = 3,600.00
Points Paid	1.00 = 2,400.00
Other Fees	500.00
Total Closing Costs	6,500.00

Equals	
Monthly Payment Amount	1,477.72
Total Payments	532,135.44
Annual Percentage Rate (APR)	6.5049
Total Interest	292,135.44

The APR Calculator can be used to calculate the annual percentage rate (APR) based on specified closing costs. The APR is generally used to compare loan options. The APR Calculator is available from the [Contract Calculators Submenu](#) of the [Contract Menu](#).

Payment Setup:

Balance/ Amount of Loan: ([Numeric Field](#))

Enter the amount of the loan or the current principal balance.

Number of Payments: ([Numeric Field](#))

Enter the number of payments (aka: term) or the remaining number of payments.

Payment Frequency: ([Drop-Down List](#))

Select one of the available payment frequency options:

- **Daily:** 360 or 365 payments per year.
- **Weekly:** 52 payments per year.
- **Bi-Weekly:** 26 payments per year.
- **Semi-Monthly:** 24 payments per year.
- **Monthly:** 12 payments per year.
- **Bi-Monthly:** 6 payments per year.
- **Quarterly:** 4 payments per year.
- **Semi-Annually:** 2 payments per year.

- **Annually:** 1 payment per year.

Annual Interest Rate: ([Numeric Field](#))

Enter the annual interest rate, if known, or leave this field as zero to calculate this parameter with the Calculate button.
Not available for Rule of 78's loans.

Interest Start: ([Date Field](#), [Calendar Date Find](#))

Enter the interest start date. This is the date that interest began accumulating. In the case of a mortgage, this is typically the date that the loan closed. In the case of an auto loan, it is usually the purchase date of the car.

Effective Date: ([Date Field](#), [Calendar Date Find](#))

Enter the first payment due date as the effective date.

Interest Setup:

Interest Method: ([Drop-Down List](#))

Select one of the available four (options) for the interest calculation method:

- [Fixed Interest](#): Interest is calculated each period for the same number of days in each period.
- [Variable Interest](#): Interest is calculated from the date of last payment until the date of the current payment.
- [Rule of 78s Interest](#): Interest is calculated using the sum-of-years digits method for each period.
- [Fixed Interest - Fixed Principal](#): Interest is calculated each period for the same number of days in each period and the principal amount is a fixed amount for each payment (the payment amount for each period will be different).

Number of Days: ([Number of Days](#), [Drop-Down List](#))

Select the appropriate [number of days](#) per year: 360 Day Year or 365 Day Year.

Interest Type: ([Drop-Down List](#))

Select the appropriate interest type: [Simple Interest](#) or [Compound Interest](#).

Compounding Frequency: ([Compounding Frequency](#), [Drop-Down List](#))

Select one of the available [compounding frequency](#) options:

- **Daily:** 360 or 365 compounding periods per year.
- **Weekly:** 52 compounding periods per year.
- **Bi-Weekly:** 26 compounding periods per year.
- **Semi-Monthly:** 24 compounding periods per year.
- **Monthly:** 12 compounding periods per year.
- **Bi-Monthly:** 6 compounding periods per year.
- **Quarterly:** 4 compounding periods per year.
- **Semi-Annually:** 2 compounding periods per year.
- **Annually:** 1 compounding period per year.

Variable First Payment: ([Checkbox Field](#))

Select this checkbox to calculate the interest for the first payment based on the number of the day between the interest start date the first payment due date (effective date). By default this option is checked. This option only applies for the Fixed Interest calculation method. Quite often in the lending industry, the first payment will be due after an extended period when compared to the regular duration between all other payments from that point forward. This option is used to calculate the appropriate amount of interest during that extended period. For example, if a mortgage closes on Jan 10th, the first payment is most likely not due until March 1st (skipping the February 1st due date). To collect interest based on these 50 days (51 for leap years) in the first payment, keep the Variable First Payment option checked. To collect interest based on the standard 30 days (for a 360 day year) or 30.5 days (for a 365 day year), then uncheck this option.

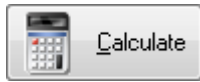
Note: The amount of interest collected on the first payment can have a very significant impact on the amortization of the loan and the principal/ interest breakdown of all of the remaining payments.

Closing Costs:

Equals:

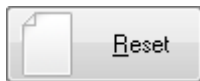
APR Calculator Buttons:

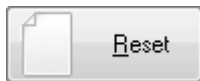
Calculate: ([Command Button](#))



Press the  button to calculate the APR and other amounts in the "Equals" section.


Reset: ([Command Button](#))



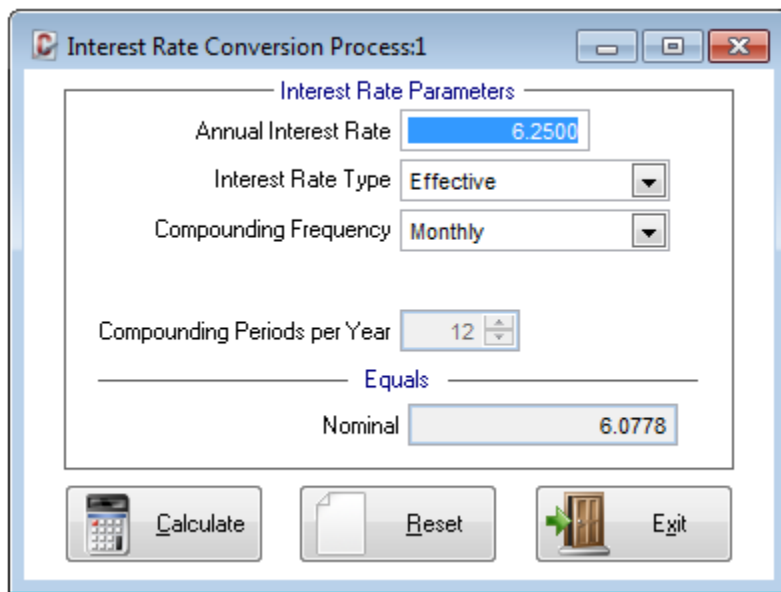
Press the  button to reset all the parameters to zero and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the  button to close the APR Calculator. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Interest Rate Conversion Process:



The Interest Rate Conversion Process is used to calculate a nominal interest rate from an effective interest rate or vice versa. The nominal interest rate shows the contracted interest rate for the loan, whereas the effective interest rate is the yield realized by the contracted rate. European and Canadian loans are generally stated with the effective rate, while U.S. loans generally use the nominal rate. Contract Collector always uses the rate entered as a nominal rate. If the contract uses an effective rate, use this window to convert to the nominal rate, before entering it in the Payment/Interest Schedule of the [Payment/ Interest Tab \(Contract Window\)](#). The Interest Rate Conversion Process is available from the [Contract Calculators Submenu](#) of the [Contract Menu](#).

Interest Rate Parameters:

Annual Interest Rate: ([Numeric Field](#))

Input the annual interest rate. Leave this field as zero to calculate this parameter.

Interest Rate Type: ([Drop-Down List](#))

Select the appropriate interest rate type: Effective or Nominal. If Effective is selected, then the Nominal rate will be calculated. If Nominal is selected, then the Effective rate will be calculated.

Compounding Frequency: ([Compounding Frequency](#), [Drop-Down List](#))

Select one of the available [compounding frequency](#) options:

- **Daily:** 360 or 365 compounding periods per year.
- **Weekly:** 52 compounding periods per year.
- **Bi-Weekly:** 26 compounding periods per year.
- **Semi-Monthly:** 24 compounding periods per year.
- **Monthly:** 12 compounding periods per year.
- **Bi-Monthly:** 6 compounding periods per year.
- **Quarterly:** 4 compounding periods per year.
- **Semi-Annually:** 2 compounding periods per year.
- **Annually:** 1 compounding period per year.
- **Other:** Enter an ad-hoc number of Compounding Periods per Year.

Number of Days: ([Number of Days](#), [Drop-Down List](#))

Select the appropriate [number of days](#) per year: 360 Day Year or 365 Day Year. This option is only available when a compounding frequency is "Daily".

Compounding Periods per Year: ([Spinner Control](#), [Protected Field](#))

This field will display the number of periods per year based on the compounding frequency selected. This field is protected, unless the compounding frequency of "Other" is selected.

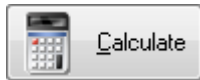
Equals:

The "Equals" section displays the calculated effective or nominal interest rate after the [Calculate] button is pressed.

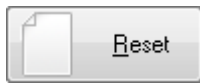
Interest Rate Conversion Process Buttons:

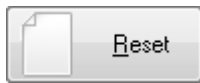
Calculate: ([Command Button](#))



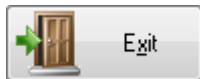
Press the  button to calculate the effective or nominal interest rate. The "Equals" section will display the calculated results.

Reset: ([Command Button](#))



Press the  button to reset all the parameters to zero and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the  button to close the Interest Rate Conversion Process. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Compound Interest Calculator:

The screenshot shows a window titled "Compound Interest Calculator:1". It contains two main sections: "Contract Parameters" and "Equals".

Contract Parameters:

- Balance/ Amount of Loan (PV): 240,000.00
- Annual Interest Rate: 6.2500
- Compound Frequency: Simple Interest (dropdown)
- Number of Days/ Year: 365 Day Year (dropdown)
- Number of Days: 730
- Start Date: 04/01/2012
- End Date: 04/01/2014

Equals:


- Interest Earned: 30,000.00
- Future Value (FV): 270,000.00
- Annual Percentage Yield (APY): 6.4322%

At the bottom, there are three buttons: "Calculate" (with a calculator icon), "Reset" (with a document icon), and "Exit" (with a door icon).

Compound Interest Calculator Buttons:


Calculate: ([Command Button](#))



Press the  button to calculate the interest earned amount and the future value. The "Equals" section will display the calculated results.

Reset: ([Command Button](#))



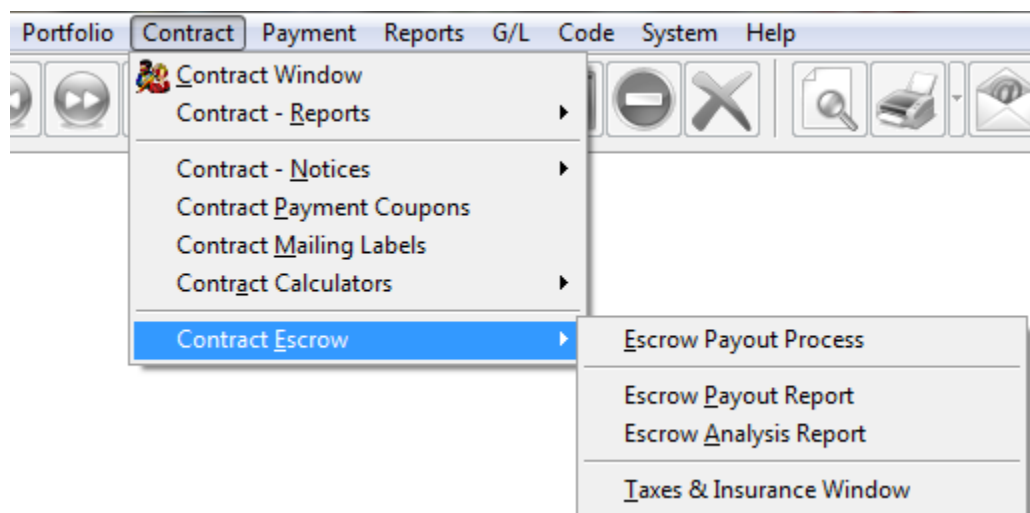
Press the  button to reset all the parameters to zero or blank and clear the results in the "Equals" section, if any.

Exit: ([Command Button](#))



Press the  button to close the Compound Interest Calculator. Using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Contract Escrow Submenu:



Contract Escrow Submenu Options:

- [Escrow Payout Process](#)
- [Escrow Payout Report](#)
- [Escrow Analysis Report](#)
- [Taxes & Insurance Window](#)

Escrow Payout Process:

Escrow Payout Report:

Escrow Analysis Report:

Taxes & Insurance Window:

Taxes & Insurance Window:1

Policy # 091-A86-0910 Type Insurance Category Hazard Insurance [Change Policy](#)

Contract ID 10001 **ERNIE JOHNSON** Vendor ID 106 Name MORTGAGE INSURANCE CORP.
BETTY JOHNSON

Details UDFs Images Calendar Notes

Agent Address / Phone

Address **Phone**

[Vendor Address]

P.O. BOX 5458
BELLEVUE WA 98002

1 of 1

Insurance Information

Agent Name Jewell Marshall

Expiration Date 10/31/2014 Premium Amount 95.50

Start Date 05/01/2006 Coverage Amount 256,000.00

Check Date / / Payment Frequency Semiannually

☐ Policy Paid for Remaining Term

Escrow Information

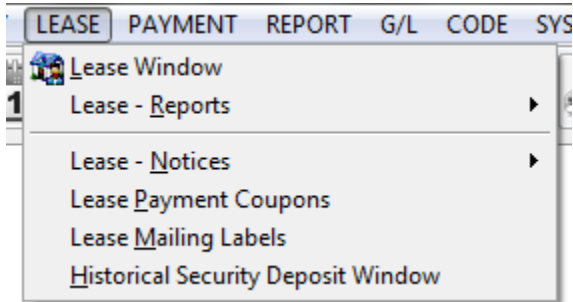
Escrow Code E1 Escrow #1 Reserve

Escrow Balance 37.50

Notes



Chapter #13 - Lease Menu:



Lease Menu Options:

- [Lease Window](#)
- [Lease - Reports Submenu](#)
- [Lease - Notices Submenu](#)
- [Lease Payment Coupons](#)
- [Lease Mailing Labels](#)
- [Historical Security Deposit Window](#)

Lease Window:

Lease Window:1

Lease ID: 00000001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Lease Type: 1YR 1 Year Lease

Move In: 02/01/2014 Status: CURRNT Current Lease Next Contact: / / Rent Amount:

Name(s): James Peterson Tax ID: 999-99-9999 Tax Type: Social Security No. Birthday: / / Order: 1 Notes: memo

Sort Name: PETERSON, JAMES Notice Date: / / Move Out: / /

Unit ID: 001:A01 Building A - Unit 01 Property ID: 001 Taylor Estates

Details: Names Payment Schedule Other Setup Lease Info Features Ledger UDFs Images Contact Log

Address / Phone

Address: 1234 East Miller Ave #A01 VANCOUVER WA 98661

Phone:

Security Deposit

Unit ID	Code	Security Description	Paid	Refunded
001:A01	SEC	Security Deposit	1,200.00	0.00

Deposit Totals: 1,200.00 0.00

Notes:

The Lease Window in **Lease Collector** is used to add, update and display the tenant and/or lease information. The Lease Window is available from the [Lease Menu](#). For additional information about setting up new records in the Lease Window, please see [Entering Tenants](#) in the [Procedures Chapter](#).

Terminology Notice: Please be aware that the terminology used throughout the software is flexible and customizable. The term "lease" can be replaced with the term "tenant" throughout the software. As a result, the Lease Window and the Lease Menu may appear as "Tenant Window" and "Tenant Menu" instead. Please see the **Terminology Options** in the [Management Company Other Setup Tab](#) for setup information. For simplicity the remainder of this chapter will use the term "Lease", if this terminology has been changed please be aware that it may show as "Tenant" in your software. Other terminology settings for Unit, Portfolio and Property may also revise the terminology displayed on this window.

Lease ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each tenant/ lease with a unique ID of up to twenty (20) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, contract records will be sorted by this ID field. For the best results, use preceding zeros so that records will sort appropriately. To create a new contract record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new contract ID that is not already in use for an existing contract. Once the ID

has been entered, it cannot be changed. To view an existing record, enter the ID and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for contracts that already exist. By default, the Lease ID will auto populate with the next sequential lease id number, this option may be disabled if you wish to designate your own unique ids.

Examples of Lease IDs: 000000001, 10001, PETERSON2014

Portfolio ID: ([ID Field](#), [Drill-Down](#), [Protected Field](#))

The Portfolio ID is a protected field and cannot be modified, it will be designated based on the Unit ID selected below. Use the [Drill-Down](#) feature to easily open the [Portfolio Window](#).

Lease Type: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

Enter a valid lease type. After entering a code, the system will automatically display the code description (as entered in the [Lease Type Code Window](#)) so you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Lease Type [Find Window](#) to select one of the existing contract types. If you need to create a new lease type, use the [Drill-Down](#) feature to easily open the [Lease Type Code Window](#) and create the required lease type.

Move In: ([Date Field](#), [Calendar Date Find](#), [Required Field](#), [Sort By](#))

Enter the move-in date/ begin date for the lease/ tenant.

Status: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

The lease status is used to classify the status each tenant/ lease. This status field is generally designated by the software based on the Move In, Move Out, and Lease Dates. The system designated lease statuses include: CURRNT, FUTURE, PAST, and EXPIRE. Although this field is generally designated by the software, it can be changed manually by the user at any time. If a lease status other than a system designated status is used, it will not be changed by the software. Additional statuses can be created at any time by using the [Lease Status Code Window](#).

Next Contact: ([Date Field](#), [Calendar Date Find](#), [Optional Field](#))

This is the general Next Contact Date for the tenant or lease. Assign a future next contact date, if one is desired. The Contact/ Task Manager (aka: Record Specific Calendar) can also be used to assign future tasks for any particular contract. The Next Contact Date is also one of the management tabs available on the [Notification Dashboard](#).

Name(s) Grid:

- **Name:** ([Required Field](#)) - Enter the tenant or lease's legal name as you want it to appear on reports, notices and mailing labels. The name field may be a person's name or the name of the business, organization or entity that is responsible for the loan. This field may be up to 30 characters long. The suggested format for entering a person's name is first name first. (**Example:** "Stacey Graves") At least one contract name is required. Other responsible parties can be entered on the additional lines. An unlimited number of names are allowed. Many reports, letters and notices will only list the primary name (first name listed, Order = 1), so be sure to list the primary tenant or lease name first. See the [Names Tab](#) for additional information.
- **Tax ID:** ([Optional Field](#)) - Enter the federal tax id for the individual name. The tax id should be in one of the following formats:

Social Security Number: XXX-XX-XXXX

Social Insurance Number: XXX-XXX-XXX

Employer Identification Number: XX-XXXXXXX

- **Tax Type:** ([Drop-Down List](#), [Optional Field](#)) - There are two possible types of tax id, Social Security No. (SSN) or Employer Identification No. (EIN). For Canada, Social Insurance No. (SIN) will be used instead of Social Security No. Select the appropriate tax type.
- **Birthday:** ([Optional Field](#), [Date Field](#)) - Enter the birth date for the individual.
- **Order:** ([Required Field](#)) - This field, although required, should be left blank. The system will automatically populate this field. This field will be sequential for each individual listed. If it is necessary to change the order in which these individuals are displayed, you may manipulate this order value to reorder the individuals listed.
- **Notes:** ([Optional Field](#)) - Enter any additional notes about the individual/ lease holder. This is an unlimited text field.

Sort Name: ([Required Field](#), [Sort By](#))

The sort name field will be defaulted automatically by the system immediately after the first name (primary name) in the Name(s) grid is populated. A person's name will be defaulted as last name first, a comma, and then their first name. (*Example:* "Graves,Stacey") This sort name option can be used as a means of sorting these loan records, both on the various contract reports and within the Contract Window itself. In most cases, it is recommended that you use the default provided by the system. However, this value may be edited or changed if necessary.

Notice Date: ([Date Field](#))

Enter the date notice was given to move-out for the lease/ tenant.

Move Out: ([Date Field](#))

Enter the move-out date/ end date for the lease/ tenant.

Unit ID: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#), [Sort By](#))

Enter a valid Unit ID. When you enter a valid Unit ID, the system automatically displays the Unit Description, Property ID and Portfolio ID (as designated in the [Unit Window](#) and [Property Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Unit [Find Window](#) to select one of the existing units.

Property ID: ([ID Field](#), [Drill-Down](#), [Protected Field](#))

The Property ID is a protected field and cannot be modified, it will be designated based on the Unit ID selected above. Use the [Drill-Down](#) feature to easily open the [Property Window](#).

Rent Amount: ([Protected Field](#))

Displays the current rent amount for the lease/ tenant.

Past Due: ([Protected Field](#))

Displays the past due amount on the lease/ tenant, if any. The past due field is also color-coded or easy reference. **Blue** indicates a zero past due amount. **Red** indicates a past due balance.

Next Payment:

Amount: ([Protected Field](#)) - Displays the calculated next scheduled payment amount based on the designated Rent Schedule. See the [Payment Schedule Tab](#).

Due Date: ([Protected Fields](#)) - Displays the next scheduled payment date. This value can be edited on the [Payment Schedule Tab](#).

Last Payment:

Amount: ([Protected Field](#)) - Displays the last payment amount received.

Due Date: ([Protected Fields](#)) - Displays the last payment date a payment was received.

Lease Window Tabs:

- [Details Tab](#)
- [Names Tab](#)
- [Payment Schedule Tab](#)
- [Other Setup Tab](#)
- [Lease Info Tab](#)
- [Features Tab](#)
- [Ledger Tab](#)
- [UDFs Tab](#)
- [Images Tab](#)
- [Contact Log Tab](#)

Lease Window:

DETAILS TAB:

Lease Window:1

Lease ID: 00000001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Lease Type: 1YR 1 Year Lease

Move In: 02/01/2014 Status: CURRNT Current Lease Next Contact: / / Rent Amount:

Name	Tax ID	Tax Type	Birthday	Order	Notes
James Peterson	999-99-9999	Social Security No.	/ /	1	memo

Sort Name: PETERSON, JAMES Notice Date: / / Move Out: / /

Unit ID: 001:A01 Building A - Unit 01 Property ID: 001 Taylor Estates

Details | Names | Payment Schedule | Other Setup | Lease Info | Features | Ledger | UDFs | Images | Contact Log

Address / Phone Security Deposit

Address Phone

Mailing Address

1234 East Miller Ave #A01
VANCOUVER WA 98661

Unit ID	Code	Security Description	Paid	Refunded
001:A01	SEC	Security Deposit	1,200.00	0.00

1 of 1


Deposit Refund

Deposit Totals 1,200.00 0.00

Notes

Address/ Phone: (Address/ Phone Field, Required Field)*

The address for the lease/ tenant will automatically default based on the Unit ID selected. However, in some cases it

may be necessary to add or edit other addresses for the lease. Press the  button on the Address Tab to open the [Address Window](#), which can be used to add and edit address information. Use the phone grid on the Phone Tab can be used for storing all necessary contact information, including: work numbers, fax number, cell numbers, and also email addresses.

* At least one address (the [Primary Mailing Address](#)) is required. Additional addresses and any phone or email information is optional.

Security Deposit:

The Security Deposit grid is a display only grid. Security deposits are added to this grid and displayed only when security deposit charge are paid by the tenant/ lease. These security deposits can easily be refunded with the Deposit Refund button.

Unit ID: ([ID Field](#), [Drill-Down](#), [Protected Field](#))

Displays the Unit ID that that security deposit was received for. Use the [Drill-Down](#) feature to easily open the [Unit Window](#).

Code: ([ID Field](#), [Drill-Down](#), [Protected Field](#))

Displays the Security Deposit [Charge Code](#) that that security deposit was received for. Use the [Drill-Down](#) feature to easily open the Security Deposit Code in the [Charge Code Window](#).

Security Description: ([Protected Field](#))

Displays the security charge code description as defined in the [Charge Code Window](#).

Paid: ([Numeric Field](#), [Protected Field](#))

Displays the amount of the security deposit that has been paid by the tenant/ lease.

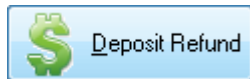
Refunded: ([Numeric Field](#), [Protected Field](#))

Displays the amount of the security deposit that has been refunded to the tenant/ lease or withheld for damages.

Balance: ([Numeric Field](#), [Protected Field](#))

Displays the current security deposit balance.

Deposit Refund: ([Command Button](#))



Press the  button to open the Security Deposit Refund Process. This process can be used for refunding or withholding security deposit funds.

Notes: ([Optional Field](#))

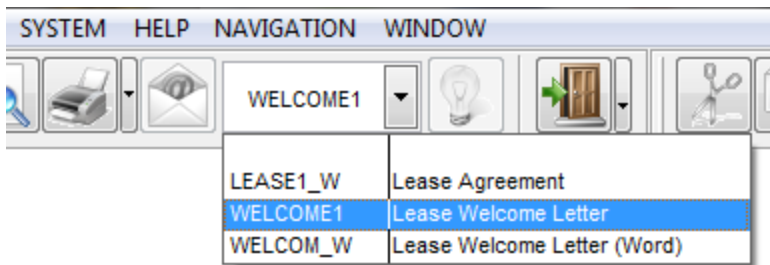
In the notes field, you can record any general information concerning the contract/ loan that needs to be remembered or recorded that is not natively tracked in any of the existing fields (or in a UDF Field). As with any [memo field](#), the length of this notes field is unlimited.

Priority Warning Message: ([Drill-Down](#), [Protected Field](#))

The priority warning message, if one exists, will appear below the notes field. See the [Contact/ Task Manager Log](#) for more information about adding/ removing priority warning messages.

Lease Window: Details Tab Printing Options:

With the Professional Edition of Lease Collector, there are some additional printing options available in the Lease Window. From the Details Tab of the Lease Window, all of the [Lease Notices](#) that have been setup in [Forms Maintenance](#) can be printed for the specific contract currently being displayed in the Lease Window. From the [Report ID](#) drop-down list of the [Main Toolbar](#), select the desired notice or letter form to be printed (or previewed).



Once the desired Report ID has been selected, press the [Print](#) or [Preview](#) toolbar buttons on the [Main Toolbar](#) to print or preview the report. This is often an extremely efficient way of printing welcome letters and/ or the setup information for a particular Lease ID.

Lease Window:

NAMES TAB:

Lease Window:1

Lease ID: 00000001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Lease Type: 1YR 1 Year Lease

Move In: 02/01/2014 Status: CURRNT Current Lease Next Contact: / / Rent Amount: []

Name(s) Grid:

Name	Tax ID	Tax Type	Birthday	Order	Notes
James Peterson	999-99-9999	Social Security No.	11/25/1974	1	memo
Mary Peterson	999-90-9999	Social Security No.	05/09/1978	2	memo
Kaitlyn Peterson		Social Security No.	05/13/2010	3	memo

Sort Name: PETERSON, JAMES Notice Date: / / Move Out: / /

Unit ID: 001:A01 Building A - Unit 01 Property ID: 001 Taylor Estates

Details | **Names** | Payment Schedule | Other Setup | Lease Info | Features | Ledger | UDFs | Images | Contact Log

Lease Names

Name	Tax ID	Birthday	Gender	Order	Lease Holder	Driver's License	Monthly
James Peterson	999-99-9999	11/25/1974	Male	1	<input checked="" type="checkbox"/> Lease Holder	PETERSJ89G01	
Mary Peterson	999-90-9999	05/09/1978	Female	2	<input checked="" type="checkbox"/> Lease Holder	PETERSM562U9	
Kaitlyn Peterson		05/13/2010	Female	3	<input type="checkbox"/> Lease Holder		

First Name: James Driver's License: PETERSJ89G01

Middle Name: [] License State: WA

Last Name: Peterson Tax Type: Social Security No.

Maiden Name: [] Tax ID: 999-99-9999

Suffix: [] Monthly Income: 0.00

Gender: Male Order: 1

Birthday: 11/25/1974 ☒ Lease Holder

Name Records

[Navigation icons: Previous, Previous 2, Next 2, Next, Print, Save, Cancel, Delete]

The Name(s) Grid in the header section of the [Lease Window](#) is used to enter the primary name information for the lease/ tenant. The Names Tab is used for specifying additional information for each lease holder and occupant of the unit. If the Names Tab has not been used previously, the information displayed will be automatically populated from the Name(s) Grid as it was entered in the header section of the Lease Window. The Name(s) Grid in the header section of the Lease Window is disabled while the Names Tab is in use. List all approved occupants for the lease, including spouses (if living in the residence), children, etc. Use the Lease Holder checkbox to indicate those who are responsible for the rent and have signed the lease.

Lease Names:

The Lease Names Grid is an [indirect data entry grid](#). Use the fields below the grid to add or edit contract name information. The Name Records [control panel](#) is used manipulate the contract name records. The **yellow** highlighted record in the Contract Names Grid indicates the current record.

First Name: ([Optional Field](#))

The individual's first name. This field will default based on the full name entered in the Name(s) Grid. This field is

optional and may be left blank if the leaser's name is a company name or business.

Middle Name: ([Optional Field](#))

The individual's middle name. This field will default based on the full name entered in the Name(s) Grid. This field is optional and may be left blank.

Last Name: ([Required Field](#))

The individual's last name. This field will default based on the full name entered in the Name(s) Grid. This field is required. If the lease is to a business, company or an institution, enter the company's name in this field.

Maiden Name: ([Optional Field](#))

The individual's maiden name. If appropriate, enter the individual's maiden name, or previous last name, if their last name has changed. This field is optional and may be left blank.

Suffix: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate suffix for the individual's name. Options include: Junior, Senior, II, III, IV, V, VI, VII, VIII, and IX. This field is optional and may be left blank.

Gender: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate gender for the individual. Options include: Male or Female. This field is optional and may be left blank.

Birthday: ([Optional Field](#), [Date Field](#), [Calendar Date Find](#))

Enter the individual's date of birth. This field will default based on the birthday entered in the Name(s) Grid. This field is optional and may be left blank.

Lease Holder: ([Checkbox Field](#))

Designate whether this individual is a lease holder (if they are responsible for the lease and for making rent payments).

Tax Type: ([Optional Field](#), [Drop-Down List](#))

Select the appropriate tax type for the borrower. This field will default based on the tax type entered in the Name(s) Grid. Options include: Social Security Number and Employer ID Number. The default tax type is "Social Security No."

Tax ID: ([Optional Field](#))

The borrower's tax id. Enter the appropriate Social Security Number or Employer ID Number. This field will default based on the tax id entered in the Name(s) Grid. This field is optional and may be left blank.

Driver's License: ([Optional Field](#))

The borrower's driver's license number. This field is optional and may be left blank.

License State: ([Optional Field](#), [Combo-Box](#))

Enter the state or province for the borrower's driver's license. Select the appropriate state or province from the drop-down list, or type in the appropriate value. Up to 2 characters in length.

Monthly Income: ([Optional Field](#), [Numeric Field](#))

The borrower's monthly income amount. This field is optional and may be left as zero.

Notes: ([Optional Field](#), [Memo Field](#))

Enter any additional notes for the borrower. This field is optional and may be left blank.

Order: ([Required Field](#))

The order is automatically assigned by the system. Typically, this field is left blank and the software will designate the next available index number. This number can be manipulated by the user to change the order in which the individuals appear in the Lease Names Grid and in the Name(s) Grid in the header section of the Lease Window.

Name Records: ([Control Panel](#))

The Name Records control panel is used to manipulate the individual name records, as displayed in the Lease Name Grid. See the [control panel](#) for more information.

Lease Window:
PAYMENT SCHEDULE TAB:

Lease Window:
OTHER SETUP TAB:

Lease Window:
LEASE INFO TAB:

Lease Window:
FEATURES TAB:

Lease Window:
LEDGER TAB:

Lease Window:

UDFs TAB:

The screenshot shows the 'Lease Window:1' application. At the top, there are input fields for Lease ID (00000001), Portfolio ID (001), CAPITAL FINANCE GROUP INC., Lease Type (1YR), and 1 Year Lease. Below these are Move In (02/01/2014), Status (CURRNT), Current Lease (highlighted in yellow), Next Contact (//), Rent Amount, Past Due, Next Pay, Amount, Due Date (03/0), Last Pay, Amount, and Date Paid (02/0). A table lists tenants with columns: Name, Tax ID, Tax Type, Birthday, Order, and Notes. The first row shows James Peterson with Tax ID 999-99-9999, Social Security No., Birthday //, Order 1, and Notes memo. Below the table are Sort Name (PETERSON, JAMES), Notice Date (//), Move Out (//), Unit ID (001:A01), Building A - Unit 01, Property ID (001), and Taylor Estates. A tabbed interface at the bottom includes Details, Names, Payment Schedule, Other Setup, Lease Info, Features, Ledger, UDFs (selected), Images, and Contact Log. The UDFs tab shows Insurance Exp. (06/30/2014), Rent Insurance (checked), and Coverage Amount (\$100,000.00).

Name	Tax ID	Tax Type	Birthday	Order	Notes
James Peterson	999-99-9999	Social Security No.	//	1	memo

The UDFs Tab or User Defined Fields Tab is used for tracking information that is not natively tracked elsewhere within the software. If it is important for your business operations to store certain information about your leases/tenants, then it may be necessary to create a user defined field to store that information. For example, if it is necessary for you to know the employer for each of your tenants, you would need to create a UDF date field to store this data, since there is not an employer field for contracts in the standard Lease Collector software. Information stored in user defined fields, is searchable via [Find Windows](#) and is also available to be printed on many reports (see [Advanced Reporting](#)). Please see the overview of the [UDFs Tab](#) in the [Operating Features](#) chapter for more information on how to use the UDFs Tab.

Lease Window:

IMAGES TAB:

Lease Window:1

Lease ID: 00000001 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Lease Type: 1YR 1 Year Lease

Move In: 02/01/2014 Status: CURRNT Current Lease Next Contact: / / Rent Amount:

Name	Tax ID	Tax Type	Birthday	Order	Notes
James Peterson	999-99-9999	Social Security No.	/ /	1	memo

Sort Name: PETERSON, JAMES Notice Date: / / Move Out: / /

Unit ID: 001:A01 Building A - Unit 01 Property ID: 001 Taylor Estates

Past Due: ☐ Next Pay: Amount: Due Date: 03/0 Last Pay: Amount: Date Paid: 02/0

Details Names Payment Schedule Other Setup Lease Info Features Ledger UDFs Images Contact Log

Taylor Estates

LEASE AGREEMENT

EFFECTIVE DATE: February 1st, 2014.

LANDLORD: Jason Gordon, hereinafter designated the "Landlord".

TENANT: James Peterson, hereinafter designated the "Tenant".

The Landlord hereby leases to the Tenant the following property: 1234 East Miller Ave #A01, Vancouver, Clark County, Washington (the "Premises") upon the following terms and conditions: Rental shall include an Electric Range & Oven, Refrigerator, Dishwasher, Microwave, and Washer/Dryer hook up.

1. **TERM:** Landlord leases the Premises to Tenant for a term of twelve (12) months. The term shall commence on February 1st, 2014 and, unless sooner terminated, shall expire on January 31st, 2015. The Premises will be occupied by three (1) person (list names: James Peterson); any additional occupants must be approved by Landlord's written consent.

Lease Agreement

1 of 1

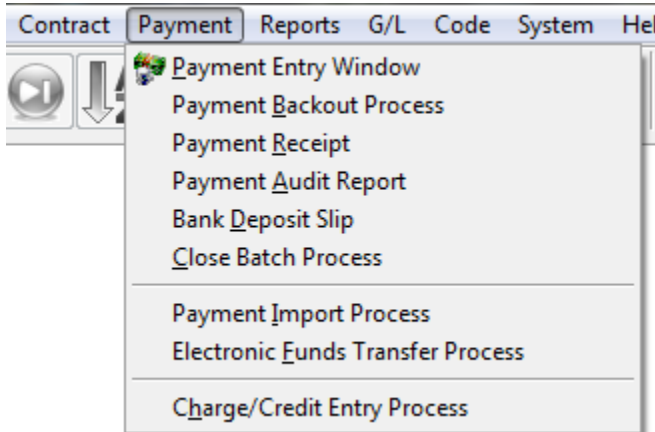
1X 3X 6X

Add, view, print, and remove images files for the current lease/ tenant record. Digitally store photo images, scanned documents, or any other image files. These image files can be opened directly from the Images Tab, by using the Double-Click [Mouse Shortcut](#). Please see the overview of the [Images Tab](#) in the [Operating Features](#) chapter for more information on the Images Tab. The Images Tab can also be used to store and view PDF documents.

Lease Window:
CONTACT LOG TAB:



Chapter #14 - Payment Menu:



Payment Menu Options:

- [Payment Entry Window](#)
- [Payment Backout Process](#)
- [Payment Receipt](#)
- [Payment Audit Report](#)
- [Bank Deposit Slip](#)
- [Close Batch Process](#)
- [Payment Import Process](#)
- [Electronic Funds Transfer Process](#)
- [Charge/ Credit Entry Process](#)

Payment Entry Window:

C Payment Entry Window:1			
Contract ID	<input type="text" value="10001"/>	Payment Information	
Name(s)	<input type="text" value="ERNE JOHNSON"/> <input type="text" value="BETTY JOHNSON"/>	Batch No	<input type="text" value="2"/> Receipt # <input type="text" value="177"/>
Portfolio ID	<input type="text" value="001"/> CAPITAL FINANCE GROUP INC.	Date	<input type="text" value="08/16/2011"/> Payment <input type="text" value="313.14"/>
Tuesday, August 16, 2011			
<div style="display: flex; justify-content: space-between;"> Payment Ledger Summary Contact Notes </div>			
Payment Date <input type="text" value="08/16/2011"/> Payment Amount <input type="text" value="313.14"/> Check No <input type="text"/> Bank Routing No <input type="text"/>		Application <input type="text" value="Future Payments"/> Payment Method <input type="text"/> Unapplied <input type="text" value="0.00"/>	
		Principal/ Interest Paid <input type="text"/> Escrow Paid <input type="text"/> <input type="button" value="Auto Disburse"/> Fees Paid <input type="text"/> <input type="button" value="Edit Disburse"/> Total Paid <input type="text"/>	
Journal ID	Payment No.	Code	Description
267	29	PMT	Payment - Regular
268	29	E1	Escrow #1 Reserve
269	29	E2	Escrow #2 Reserve
Totals		313.14	
Totals		157.38	
<div style="display: flex; justify-content: space-between;"> <div> Balances Principal <input type="text" value="18,885.13"/> Unpaid Interest <input type="text" value="0.00"/> Unpaid Fees <input type="text" value="0.00"/> Accrued Interest <input type="text" value="236.72"/> Prepayment Penalty <input type="text" value="0.00"/> Current Balance <input type="text" value="19,121.85"/> </div> <div> Last Payment Date: 08/10/2011 Number: 28 Collection Fee Amount: \$6.26 Percent: 2.000% </div> <div> Next Payment Date: 09/01/2011 Amount: \$313.14 Print Receipt Report ID <input type="text" value="RECEIPT4"/> </div> <div> Total Past Due <input type="text" value="313.14"/> Collector ID <input type="text" value="002 - Mike Adam"/> </div> </div>			

The Payment Entry Window is used to enter all payments made by each contract. The Payment Entry Window will calculate how the payment should be applied to principal and interest. The Payment Entry Window is available from the **Payment Menu** and also the **Right-Click Shortcut Menu** of the **Contract Window**.

Contract ID: (ID Field, Find Window, Required Field, Drill-Down)

Enter the ID of the contract making the payment. Press the [F2] Function Key or the designated Mouse Shortcut (usually the Right-Click) to open the Contract Find Window and search for and select one of the existing contracts.

Name(s): (Grid, Protected Fields)

Once a Contract ID has been entered, the names associated with this contract id will be displayed in the names grid.

Portfolio ID & Portfolio Name: (ID Field, Drill-Down, Protected Fields)

Once a Contract ID has been entered, the portfolio id associated with this contract id and the appropriate portfolio name will also be displayed.

Payment Information:

Batch No: ([Protected Field](#)) - This protected field displays the current batch number in use by the system. Batch numbers are assigned automatically, starting at 1 (one) when you first begin using the system, and are incremented by one each time the [Bank Deposit Slip](#) is printed or the [Close Batch Process](#) is run.

Receipt #: ([Protected Field](#)) - The receipt number of the payment is displayed in this field. Receipt numbers are assigned automatically by the system, starting at 1 (one) and incrementing by one for each new payment. This is an on-going number that is not reset to 0 (zero) when a payment batch is closed.

Date: ([Protected Field](#), [Date Field](#)) - Displays the payment date. The day of the week and month of the payment are also spelled out in a long-date format below this date field. See the Payment Tab to edit the Payment Date.

Payment: ([Protected Field](#)) - Displays the payment amount. See the Payment Tab to edit the Payment Amount.

Batch Totals:

Receipts: ([Protected Field](#)) - Displays a numeric count of the total number of receipts in the batch.

Batch Total: ([Protected Field](#)) - Displays the total dollar amount of all the receipts received in the current batch.

Payment Entry Window Tabs:

- [Payment Tab](#)
- [Ledger Tab](#)
- [Summary Tab](#)
- [Contact Notes Tab](#)

Balances: ([Protected Fields](#)) - Displays the current balances for the contract (as of the current computer system date, not as of the Payment Date).

Last Payment: ([Protected Fields](#)) - Displays the contract's last payment date and last payment number, prior to the payment that is currently being entered. Only displayed for new payment entries.

Next Payment: ([Protected Fields](#)) - Displays the contract's next payment date and next payment number. The next payment date and number will always reflect the next payment date and number that has not been created (does not exist yet in the ledger). Only displayed for new payment entries.

Collection Fee: ([Protected Fields](#)) - Displays the Collection Fee Percentage and the current Collection Fee Amount (based on the Payment Amount entered and the designated collection percentage). Only displayed for new payment entries.

Total Past Due: ([Protected Field](#)) - Displays the current past due amount for the contract.









Print Receipt:

The payment must be saved before a receipt can be printed for the payment. However, once saved, the receipt can be printed and/ or re-printed at any time. The [Payment Receipt](#) window can be used for printing multiple receipts at the same time. Several receipt formats are available.

Report ID: ([Report ID Field](#)) - Select the desired receipt format or layout. Additional receipt layouts can be created and modified using [Forms Maintenance](#).

Payment Entry Window Command Buttons:

In general, all of the following [Command Buttons](#) (except the Refresh Button) are also available from the [Main Toolbar](#), [Right-Click Shortcut Menu](#), and the [File Menu](#). These buttons are included within the Payment Entry Window for your convenience.

-  [Save & New](#) - Save the current payment entry and immediately start a new payment entry.
-  [Save](#) - Save the current payment entry and remain on this entry.
-  **Refresh** - Update the payment amounts and the payment application, this is useful if charges are added in another screen and this new payment entry needs to be updated. This button is only visible during a new payment entry.
-  [New](#) - Start a new payment entry. Only available when viewing previously saved payments.
-  [Cancel](#) - Cancel the current payment entry and view the previously saved payment entry. Only available during new payment entry.
-  [Preview](#) - Preview the payment receipt. Payment must be saved before the receipt can be previewed or printed.
-  [Print](#) - Print the payment receipt. Payment must be saved before the receipt can be previewed or printed.
-  [Exit](#) - Close the Payment Entry Window.

PAYMENT TAB:

Payment Information:

The system automatically inserts the current date as a default for the payment date. You can either accept the default by pressing [TAB] or type in the appropriate date or press the [F2] to open the [Calendar Date Find](#). The date selected should be the date when the payment was received. For example, if a payment was received late Friday was not entered until Monday morning, you would override the default and enter Friday's date.

Enter the total amount of the payment, including all deposit amounts. This field will automatically default to the amount of the next payment due or the past due amount.

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Enter the number of the check if the payment is made by check or by money order. Enter up to twenty (20) characters maximum. Leave this field blank if the payment was made with cash, or enter "Cash".

Bank Routing No: ([Optional Field](#))

Enter the check's bank routing number (transit number) in this field. Banks may not accept bank deposit slips if this routing number is omitted. Your entry can be up to nine (9) digits long. Leave this field blank for cash payments.

Application: ([Drop-Down List](#), [Required Field](#))

Select one of the available payment application methods to designate how the payment should be applied. Payment application options include: Future Payments, Principal Reduction, Principal Only, and Payoff. If the borrower is making a principal only payment or a payoff payment, choose Principal Only or Payoff respectively. For all other regular payments choose either Future Payments or Principal Reduction. If the borrower is paying their regular payment amount or less, or their past due balance or less, then the choice of Future Payments or Principal Reduction does not make any difference.

If the contract is making a payment that is greater than their regular payment amount (or greater than their past due balance), the choice of Future Payments or Principal Reduction will determine how the extra amount is applied.

- **Future Payments:** Any extra payment amount will be applied to the next regular payment. *Example:* If the regular payment amount is \$200 (due on February 1st) and a payment of \$400 is applied as a Future Payments, then \$200 will be applied to the February 1st payment and \$200 to the March 1st payment and their next payment will not be due until April 1st. Interest is applied to both payments according to the amortization schedule.
- **Principal Reduction:** Any extra payment amount will be applied to the current payment number and will be applied to reducing principal. (Effectively the extra amount is applied separately as Principal Only payment.) *Example:* If the regular payment amount is \$200 (due on February 1st) and a payment of \$400 is applied as a Principal Reduction, then \$400 will be applied to the February 1st payment and the March 1st payment will still be due next month as usual. Interest is applied to the February payment as per the amortization schedule, the extra \$200 reduces principal. (Interest for all future payments will be reduced, since the principal balance is now small than expected.)
- **Principal Only:** 100% of the payment will be applied to the principal balance, nothing will be applied to interest or any escrow or fee balances. Any open entries or past due charges will remain open and are still due. This payment will typically be assigned the same payment number as the last payment that was made.
- **Payoff:** When the Payoff application option is selected, the Payment Amount will automatically be calculated and changed to the payment amount necessary to payoff the contract (based on the Payment Date entered). Other open ledger entries (such as Escrow charges) will be automatically adjusted to zero. Same-as-Cash contracts may automatically adjust any interest paid amounts and apply this amount to principal, if the contract is being paid-off within the designated same-as-cash period.

Tip: The Payment Application Grid will always indicate how a payment is being applied. Carefully analyze these values before saving the payment. This grid will always show what payment numbers a payment is being applied to, the due dates for each of these payment numbers, and the amount being applied to principal and interest applied for each payment number. Be sure to make sure all of these values are correct and that the payment is being applied appropriately, before you save the payment.

Payment Method: ([Drop-Down List](#), [Optional Field](#))

Select the appropriate payment method. This is usually for informational purposes only. Options include:

- *Cash*
- *Money Order*
- *Personal Check*
- *Traveler's Check*
- *E Check*
- *Credit Card*
- *ACH Withdrawal*
- *Payment Vault*
- *Bank Lockbox*
- *Other*

Unapplied: ([Protected Field](#))

This protected field is automatically updated by the system as the payment is applied. It is a calculated value based on the amount entered in the Payment Amount field and the amounts entered in the Payment Distribution section, when manually editing the payment distribution. The Total Paid figure in the Payment Distribution section must equal the designated Payment Amount to be zero. This unapplied amount must equal zero before a payment can be saved.

Payment Distribution:

By default, the payment disbursement is decided based on the predefined Payment Entry defaults setup for the Management Company. These defaults can be individually overridden, as desired, by using the Edit Disbursement option. Principal and interest payments must be paid in order. For example, payment #35 must be paid in full before any payment can be applied to payment #36.* In addition, any payment to principal and interest will always be applied to interest first (except for Principal Only payment applications). By default, the oldest escrow and fee charges are typically paid first, however, it is not required for these charges to be paid in order. The Edit Disbursement option and the Amount Paid column in the Payment Application Grid can be used to designate the application of these payments.

** Open charges (including principal and interest charges) can be adjusted at any time, in several different ways. Therefore, the balance of payment #35 could be adjusted to zero, so that the next payment would apply to payment #36 instead of #35. These charge adjustments, if entered, would not affect the principal or interest amounts owed, they would only defer these charges.*

Auto Disburse: ([Graphical Radio Button](#)) - Select this option to have the software disburse the total payment amount based on the predefined payment defaults. See the Details Tab of the [Management Company Window](#) for Payment Entry Window payment defaults.

Edit Disburse: ([Graphical Radio Button](#)) - Select this option to manually apply the payment as desired.

Principal/ Interest Paid: ([Numeric Field](#)) - Enter the total amount of the payment to be applied to principal and interest.

Escrow Paid: ([Numeric Field](#)) - Enter the total amount of the payment to be applied to escrow. See the Amount Paid column in the Payment Application Grid to apply the payment to individual escrow charges.

Fees Paid: ([Numeric Field](#)) - Enter the total amount of the payment to be applied to fees. This amount cannot exceed the total amount of fees owed. Use the Edit Ledger option on the [Ledger Tab](#) to add fee charges if necessary. See the Amount Paid column in the Payment Application Grid to apply the payment to individual fee charges.

Total Paid: ([Protected Field](#)) - This field will automatically calculate the total principal and interest, escrow and fees amount. This Total Paid amount must match the amount entered in the Payment Amount field in order for the Unapplied amount to be zero. The payment cannot be saved until the unapplied amount is zero.

Payment Application Grid: ([Grid](#))

The Payment Application Grid displays detailed information regarding the charges due and how the current payment is being applied against these open (or future) charges. For the most part, this is a read-only or [display only grid](#), that displays how the payment, as it is entered, is being applied. However, the Description column and the Amount Paid columns can be edited in some circumstances before the payment has been saved. Once a payment is saved, this grid is strictly display only. **Pay very close attention to this grid, if the payment is not being applied as desired, please make the appropriate adjustments before saving the payment.** Once a payment has been saved, it cannot be changed. If changes are required, the [Payment Backout Process](#) must be used.

Like most grids, the column headings can be used to sort the contents of the grid. Double-click (left mouse button) on the column heading to sort the grid by that column (ascending order). Double-click on it a second time to sort by that column in descending order. However, it is important to note, that changing this display order has no impact on the order in which payment is being applied to these charges. Please use the Edit Disbursement option and the Amount Paid column to apply payment to individual charges.

Also pay close attention to the Journal ID column of the grid. This column will indicate if the payment is being applied to an existing charge, or to a charge that has not yet been created. This may be particularly important if a payment has been backed out, or if a charge has been adjusted. It may be necessary to delete this charge and set the next payment date and number back, in order to recreate this charge for the appropriate amount before applying this payment to it.

- **Journal ID:** ([Protected Field](#), [Drill-Down](#)) - Displays the Receivables Journal ID for the charge. Note that this field will be blank for charges that have not yet been created.
- **Payment No.:** ([Protected Field](#)) - Displays the payment number assigned to the charge.
- **Code:** ([Protected Field](#), [Drill-Down](#)) - Displays the charge code assigned to the charge. See [Charge Code Window](#).
- **Description:** ([Required Field](#)) - Displays the description assigned to the charge. This description can be modified before the payment has been saved. The modified description will only appear on the [Statement of Payments](#) for this payment, the description on the charge (receivable journal entry) will not be revised (it will maintain the description that it was originally created with).
- **Due Date:** ([Protected Field](#)) - Displays the payment due date that has assigned to the charge. It is highly recommended that you pay close attention to this due date column before saving a payment. For a current contract (a contract that is not paying ahead and is not behind in payments), this due date should closely match the Payment Date, as entered above. If the payment is being made on 2/18 and this column displays a due date of 1/18, this indicates that they are behind in their payments. If this due date column displays a due date of 3/18, then it indicates that they are ahead in their payments. Again, if payment is not being applied as desired or as expected, please make the necessary corrections before saving and applying the payment.
- **Amount Due:** ([Protected Field](#)) - Displays the balance due for the charge. It is important to note that this value will reflect the remaining open balance still owed for a particular charge. For your convenience, there is a Total Amount Due calculated automatically and displayed immediately below the Amount Due column.
- **Amount Paid:** ([Required Field](#), [Numeric Field](#)) - This field will display the amount being applied to this particular charge, based on the amount entered in the Payment Amount field above, and also based on the Payment Distribution - if modified. This value can be edited for escrow charges and fee charges, it cannot be

modified for principal and interest charges, as principal and interest charges must be paid in order. For escrow and fee charges, this amount must be equal to or less than the Amount Due. For principal and interest charges, this amount may exceed the Amount Due if extra payment is being applied as a Principal Reduction payment.

- **Interest Paid:** ([Protected Field](#)) - For principal and interest charges, this value will display the amount that will apply to interest for this particular payment number. This value will always be zero for escrow and fee charges. Once again, please make sure this calculation is correct before saving the payment. The total interest amount for all charge lines is automatically calculated and displayed immediately below the Interest Paid column.
- **Principal Paid:** ([Protected Field](#)) - For principal and interest charges, this value will display the amount that will apply to principal for this particular payment number. The amount applied to principal will be equal to the Amount Paid minus the amount applied to interest (Interest Paid column). This value will always be zero for escrow and fee charges. The total principal amount for all charge lines is automatically calculated and displayed immediately below the Principal Paid column.

Warning/ Payment Instructions: ([Warning Field](#))

Any Warning Messages, High, Medium, or Low Priority, or Payment Instruction calendar entries will be displayed immediately below the Payment Application Grid - if appropriate for the Contract ID. This color coded message can be a very useful reminder. For example, if check payments are no longer accepted from a particular borrower due to a chronic history of NSP payments, a Payment Instruction note of "DO NOT ACCEPT CHECKS" can be added to this particular contract's [Record Specific Calendar](#).

Payment Entry Window:

Payment Entry Window:1										
Contract ID	<input type="text" value="10001"/>			Payment Information						
Name(s)	ERNE JOHNSON BETTY JOHNSON			Batch No.	<input type="text" value="2"/>	Receipt #	<input type="text" value="182"/>			
Date	<input type="text" value="08/17/2011"/>			Payment	<input type="text" value="313.14"/>					
Portfolio ID	<input type="text" value="001"/>	<input type="text" value="CAPITAL FINANCE GROUP INC."/>		Wednesday, August 17, 2011						
<input checked="" type="button"/> Payment <input checked="" type="button"/> Ledger <input type="button"/> Summary <input type="button"/> Contact Notes										
Ledger Display		Bank Type		Code Type		<input type="checkbox"/> Date Range		Print Ledger		
<input type="button"/> Open Entries		<input type="button"/> All Entries		<input type="button"/> All Entries		<input type="text" value="08/01/2011"/> <input type="text" value="08/31/2011"/>		<input type="button"/> Report ID		
Jrn	Jrn ID	Date	Code	Type	Description	Status	Charge Amt	Payment Amt	Receipt No.	Por
AR	267	08/01/2011	PMT	CHARGE	Payment - Regular	OPEN	282.14	0.00		001
AR	268	08/01/2011	E1	CHARGE	Escrow #1 Reserve	OPEN	12.50	0.00		001
AR	269	08/01/2011	E2	CHARGE	Escrow #2 Reserve	OPEN	18.50	0.00		001
Totals							313.14	0.00	Amount Due	
Balances				Last Payment		Next Payment		Total Past Due		
Principal	18,885.13			Date:	08/10/2011		Date:	09/01/2011		313.14
Unpaid Interest	0.00			Number:	28		Amount:	\$313.14		Collector ID
Unpaid Fees	0.00			Collection Fee		Print Receipt				
Accrued Interest	242.01			Amount:	\$6.26		Report ID	RECEIPT4		
Prepayment Penalty	0.00			Percent:	2.000%					
Current Balance	19,127.14									

The Ledger Tab is useful for displaying, auditing and printing the general ledger for one particular contract/ loan. Understanding the ledger is central to understanding and operating the software. Each contract maintains their own individual ledger. Learning how to manipulate this ledger, and the open charges, directly affects how payments are applied and the current balances of the contract / loan. The ledger provides detailed information about the payment history and the current status of each contract. For example, the ledger can be used to get a detailed breakdown of the contract's current past due balance. Please see the overview of the [Ledger Tab](#) in the [Operating Features](#) chapter for more information on how to use the Ledger Tab.

The Edit Ledger command button will open the [Add a Charge/ Adjust a Charge](#) window for editing the ledger entries. Therefore, the Ledger Tab on the [Payment Entry Window](#) makes it very convenient to add charges to a particular contract before applying a payment.

Payment Entry Window:

SUMMARY TAB:

Payment Entry Window:1

Contract ID: 10001
 Name(s): ERNIE JOHNSON
 BETTY JOHNSON
 Portfolio ID: 001 CAPITAL FINANCE GROUP INC.

Batch No: 2 Receipt #: 182
 Date: 08/17/2011 Payment: 313.14
 Wednesday, August 17, 2011

Payment Ledger **Summary** Contact Notes

Days Past Due: 16 Past Due: 313.14

Payments Received				Balances	
Total Payments	7	Bounced Checks	0	Principal	18,885.13
15 Days Late	0	Last Payment Date	08/10/2011	Unpaid Interest	0.00
30 Days Late	1	Last Payment Amount	363.14	Unpaid Fees	0.00
45 Days Late	0	Cash Payments	7	Accrued Interest	242.01
60 Days Late	0	Check Payments	0	Prepayment Penalty	0.00
August 2011	August	YTD Total	Last Year	Current Balance	19,127.14
Charges:	338.14	2,469.12	0.00		
Payments:	363.14	2,155.98	0.00		

Balances	Last Payment	Next Payment	Total Past Due
Principal: 18,885.13	Date: 08/10/2011	Date: 09/01/2011	313.14
Unpaid Interest: 0.00	Number: 28	Amount: \$313.14	Collector ID: 002 - Mike Adam
Unpaid Fees: 0.00	Collection Fee	Print Receipt	
Accrued Interest: 242.01	Amount: \$6.26	Report ID: RECEIPT4	
Prepayment Penalty: 0.00	Percent: 2.000%		
Current Balance: 19,127.14			

The Summary Tab on the [Payment Entry Window](#) provides a quick overview of the payment history for the particular contract/ loan. This tab displays pertinent payment information such as the number of NSF (Bounced) Checks, Year-To-Date payment amounts, total payments, etc.

CONTACT NOTES TAB:

The Contact Notes Tab displays the [Record Specific Calendar](#) entries that have been entered through the Contact/Task Manager. New entries can be added by using the [F9] [Function Key](#), by pressing the [DOWN ARROW] on the keyboard from the last record being displayed from within the contact notes grid, or by pressing the [Record Specific Calendar](#) toolbar button from the [Main Toolbar](#). Existing entries can be removed, if desired, by pressing the Delete button in the far right column. Please see the overview of the [Contact Notes Tab](#) in the [Operating Features](#) chapter for more information on the use of the Contact Notes Tab.

Payment Backout Process:

Payment Backout Process:1										
Receipt No.	<input type="text" value="36"/>	Contract ID	<input type="text" value="10001"/>	<input type="text" value="ERNIE JOHNSON"/>		Backout Reason		<input type="text" value="Other"/>		
Backout Date	<input type="text" value="08/23/2011"/>	Portfolio ID	<input type="text" value="001"/>	<input type="text" value="CAPITAL FINANCE GROUP INC."/>		NSF Charge		<input type="text" value=""/>		
Payments Affected										
Receipt No.	Payment No.	Date	Description	Payment Amount	Principal/ Interest	Escrow	Fees	App		
36	26	05/01/2011	Payment	294.64	282.14	12.50	0.00	Future Pa		
37	27	06/13/2011	Payment	319.64	282.14	12.50	25.00	Future Pa		
173	0	06/28/2011	Escrow #1 Reserve	-150.00	0.00	-150.00	0.00			
				464.28	564.28	-125.00	25.00			
Receipt No.	<input type="text" value="36"/>	Payment Date	<input type="text" value="05/01/2011"/>	Payment No.	<input type="text" value="26"/>	Principal/ Interest Amount		<input type="text" value=""/>		
Description	<input type="text" value="Payment"/>					Escrow Code	Escrow Description		Escrow	
Application	<input type="text" value="Future Payments"/>					E1	Escrow #1 Reserve			
						E2	Escrow #2 Reserve			
Payment Records						Fees Amount		<input type="text" value=""/>		
<input type="button" value="Previous"/> <input type="button" value="First"/> <input type="button" value="Next"/> <input type="button" value="Last"/> <input type="button" value="Print"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Close"/>						Original Payment	<input type="text" value="294.64"/>	Total Payment Amount	<input type="text" value=""/>	
<input checked="" type="checkbox"/> Back Payment(s) Out of Original Batch(es)						<input type="button" value="Backout"/>		<input type="button" value="Repost"/>		<input type="button" value="Exit"/>

The Payment Backout Process is used for reversing and correcting payments that have become NSF or were entered incorrectly. The chosen payment and any subsequent payments will be unposted (backed out). The subsequent payments must be backed out to maintain proper amortization of the payments for the loan. You can choose to hold the backed-out payments in a temporary file for modification and reposting or simply back the payment out without reposting. There are dozens of reasons why it may be necessary to back out a payment or a series of payments, and therefore, the steps taken to correct the situation may not always be the same. Some of the reasons for backing out a payment include:

- A payment was returned NSF (non-sufficient funds) by the bank.
- A payment was entered for the wrong amount.
- A payment was entered for the wrong borrower (applied to the wrong Contract ID).
- A payment was applied to the wrong charges (principal/ interest, escrow, or fees).
- A payment was applied with the wrong application method (future payments vs. principal reduction).
- A payment was applied to the wrong payment number (either a duplicate payment number or a payment number was skipped).
- A payment was applied twice by mistake.
- A payment made by the borrower was missed or did not get entered in the correct sequence.
- A payment was saved by mistake in the Payment Entry Window.
- Or any number of other reasons.

In order to correct these situations, the steps taken may (or may not) involve some or all of the following procedures:

- Backing out the incorrect payment and any following payments.
- Backing the payments out of the original batch(es).
- Saving the payments for reposting or permanently removing the backed out payments.
- Editing the backed out payments before reposting.
- Removing one or more of the backed out payments before reposting.

- Reversing principal reduction adjustments.
- Deleting open ledger entries from the [Receivables Journal Window](#).
- Resetting the Next Payment Date and Number in the [Contract Window](#). (To recreate deleted or skipped payments.)
- Re-entering payments in the [Payment Entry Window](#) and/ or reposting the payments from the temporary backout batch.

Clearly, the backout process is complicated. The steps taken to correct an incorrect payment are difficult and will not always be the same, depending on what exactly needs to be corrected. Some of the most common backout procedures are discussed in more detail in the [Payment Backout Procedure](#) section of the [Advanced Operating Features](#) chapter of this manual.

If you choose to hold the backed-out payments in a temporary file, you must modify and repost the selected payments or delete them. If there were any subsequent adjustments, escrow payouts or refunds, you will need to run the repost process, even if you did not hold the backed-out payments. If needed, you can modify or delete any of the subsequent payments, as they are listed in the Payments Affected section.

The repost process will re-enter the selected payments as new payments with new Receipt ID(s), unless the "Back Payment(s) Out of Original Batch(es)" option was used. If this option is used, then the payments will be re-assigned their original receipt number and also their original Batch ID(s) as well. This will maintain the integrity of the original payment batches (as long as the over payment amounts are not modified). When used, this option will also clean-up the back-out lines (if possible) in the accounts receivable journal and produce a less cluttered general ledger. Consequently, using this option is recommended when appropriate.

Receipt No.: ([Find Window](#), [Required Field](#))

Enter an existing receipt number (assigned in the [Payment Entry Window](#) when the payment was saved). After entering a receipt number, the system will automatically display the information for this receipt, including: Contract ID, Contract Name, Portfolio ID and the Payment or Payments Affected. All of the payments received after the receipt number that is being backed out must be backed out as well, this is required in order to preserve the appropriate amortization of each payment. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Receipt [Find Window](#) to search for the desired receipt by Contract ID, Batch ID, Check Number or Payment Date.

Contract ID & Contract Name: ([ID Field](#), [Drill-Down](#), [Protected Fields](#))

The Contract ID and Contract Name will be filled in automatically when the Receipt No is specified. Press the [F3] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Double-Click) in the Contract ID field to drill down to the [Contract Window](#). These fields are protected and cannot be modified.

Backout Reason: ([Required Field](#), [Drop-Down List](#))

Select the appropriate backout reason. Options include: Other and NSF Check. If the backout is being done because the bank returned the payment as an NSF check, then choose NSF Check, for all other back reasons, choose "Other" including backouts that are required due to user error in entering the payment. If "NSF Check" is selected, then you may also enter a NSF Charge.

Backout Date: ([Date Field](#), [Calendar Date Find](#), [Required Field](#))

Enter the backout date. A default of the current date is provided, a backout date is required.

Portfolio ID & Portfolio Name: ([ID Field](#), [Drill-Down](#), [Protected Fields](#))

The Portfolio ID and Portfolio Name will be filled in automatically when the Receipt No is specified. Press the [F3]

[Function Key](#) or the designated [Mouse Shortcut](#) (usually the Double-Click) in the Portfolio ID field to drill down to the [Portfolio Window](#). These fields are protected and cannot be modified.

NSF Charge: ([Numeric Field](#), [Optional Field](#))

Enter the desired fee to be charged for the NSF check that was returned by the bank. The NSF Charge is only available when the Backout Reason is "NSF Check". A NSF Charge amount is not required, if this value is left as zero, no fee will be charged. If this value is greater than zero, a charge will be automatically created when the back out is processed.

Payments Affected:

After you enter the receipt number, the details of the payment(s) affects will be displayed in the read-only grid. The Payments Affected grid will list all of the receipt numbers affected by the back out including the receipt number that was designated. Certain aspects of each of these payments can be modified after the payment(s) have been backed out, and before they have been reposted (if they are saved for reposting). The active line will be indicated with a yellow highlight, and the values for the active line in the grid will be displayed below the [indirect data entry grid](#). After the back out has been processed, some of these values may be edited before the payment(s) are reposted. Use the [Control Panel](#) to navigate the records in the grid, to save changes for the Payment Records, and to remove receipt numbers.

- **Receipt No.** - the receipt number of the payment affected.
- **Payment No.** - the payment number of the payment affected.
- **Date** - the payment date of the payment affected.
- **Description** - the description of the payment affected.
- **Payment Amount** - the original total payment amount of the payment affected.
- **Principal/ Interest** - the original amount of the payment affected that was applied to principal and/ or interest. (May be edited as necessary after the back out is process, and prior to reposting.)
- **Escrow** - the original amount of the payment affected that was applied to escrow. (May be edited as necessary after the back out is process, and prior to reposting.)
- **Fees** - the original amount of the payment affected that was applied to fees. (May be edited as necessary after the back out is process, and prior to reposting.)
- **Application** - the manner in which the payment affected was applied. Options include: Principal Reduction, Future Payments, Principal Only and Payoff. (May be edited as necessary after the back out is process, and prior to reposting.)


Back Payment(s) Out of Original Batch(es): ([Checkbox Field](#))

Select this option to back the payment(s) out of the original batch(es). If not selected, then a non-batch back out will be created. Note that backing the payment(s) out of the original batch(es) will affect their batch totals. NSF Checks should not select this option. This option is commonly used when the payment(s) will be reposted, and it is desirable for these payments to remain in their appropriate batches and retain their respective receipt numbers.

Payment Backout Process Buttons:

Backout: ([Command Button](#))




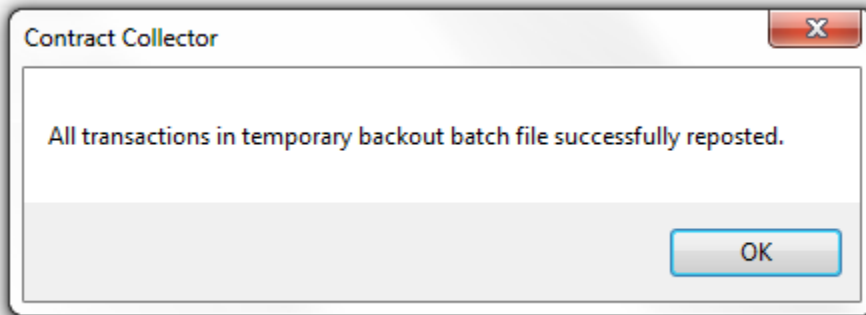
Press the  button to initiate the payment back out process. After pressing the Backout Button, you will be required to answer two questions in order to proceed. The first message will be either "Backout payment?" or "Backout payment and all transactions that follow it?". You must answer "Yes" in order to continue. The second

prompt will be: "Resave transaction(s) to temporary backout batch for reposting?". If you answer "Yes" the transaction(s) will be backed out and saved for reposting, if you answer "No" the payments will be backed out and permanently removed. NSF Checks should not be saved for reposting.

Repost: ([Command Button](#))



Press the  button to repost the payments displayed in the Payments Affected list. You can close the Payment Backout Process window without reposting, but the payments will be held until they are reposted. When the Payment Backout Process window is reopened, the held payments will be displayed. After the repost process completes the following message will be displayed indicating that the process completed successfully:



Exit: ([Command Button](#))



Press the  button to close the Payment Backout Process. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Common Backout Examples:

Scenario #1: A payment made last week by one of your borrowers is returned for insufficient funds (NSF Check). A fee of \$50 is charged for all returned checks.

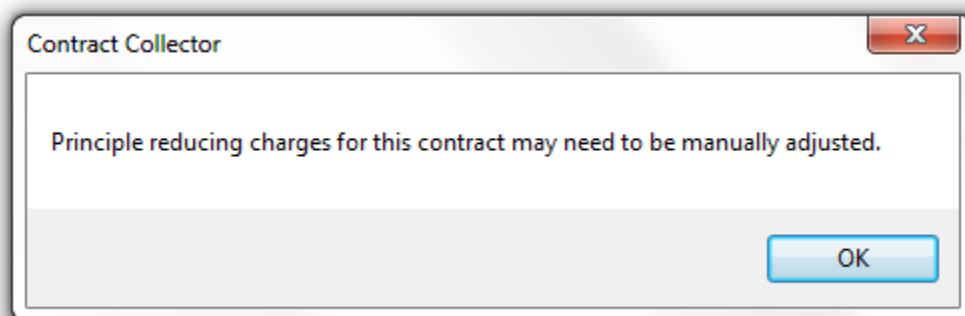
Solution: This is the simplest and most straight forward back out scenario. In order to reverse out this payment, it must be backed out from their payment history, by using the Payment Backout Process. This is required in order to increase their principal balance back to the appropriate amount as it was prior to the payment, restore their accrued interest balance and re-open any fees that were paid by the payment. Once this payment has been backed out, then you simply wait for the borrower to resubmit payment which will be entered as usual in the [Payment Entry Window](#). Note that you are not backing this payment out of the original batch, consequently the original deposit batch total will not be affected and a non-batch transaction will be created for the back out (a negative value that can be reconciled in the [Bank Reconciliation Process](#)). A reversing (negative) line will also be added to the amortization which can be viewed from the [Statement of Payments Notice](#). The exact steps required to perform this back out are as follows:

- 1) Open the Payment Backout Process, input the desired receipt number and confirm that the correct information is brought up on the screen.
- 2) Select a Backout Reason of "NSF Check", and input a NSF Charge Amount of \$50.00.
- 3) Press the Backout Button and answer "Yes" to back out the payment and "No" to resave the payment for reposting.

Scenario #2: One of your borrowers makes a payment for this month's and next month's regular payments.

After saving the payment in the [Payment Entry Window](#), you realize that the payment was applied as a Principal Reduction payment instead of as a Future Payment. Therefore, the next month's payment did not get applied as desired and too much of the payment was applied to principal for the current month's payment. Consequently, it is now necessary to back out this payment and reapply this payment. To make matters worse, this data entry mistake was made 2 or 3 days ago - the payment batch has already been closed and deposited to the bank.

Solution: In order to properly correct this mistake, you must back out this payment, make an adjustment and then repost this payment. Ideally you do not want to issue a new receipt number for the revised payment, as the borrower may have already been provided a receipt or some other statement indicating a receipt number. Furthermore, the deposit batch correctly includes this receipt so changing the deposit total and/ or creating non-batch transaction is not desirable. Consequently, you will want to be sure to select the "Back Payment(s) Out of Original Batch(es)" option before backing out this receipt number - this will ultimately allow you to repost this payment to the original batch (and also retain the original receipt number). In addition, you will also want to be sure to answer "Yes" to the message: "Resave transaction(s) to temporary backout batch for reposting?" so that it can be reposted. After the payment has been backed out, you will receive the following message:



This message is an important reminder that you may need to reverse the Principal Reduction Adjustment before reposting this payment. If you will be reposting this payment as a Principal Reduction payment application again, then it may not be necessary for you to make this manual adjustment. However, in our example, we do want to change the application method from Principal Reduction to Future Payment, so we will need to make this manual adjustment, or more specifically, we will manually reverse the adjustment that was created by the software when we choose to enter the payment as a Principal Reduction payment. If this manual adjustment is not made, then the payment will be applied exactly the same as before regardless of any change the application method. After making the appropriate adjustment, then the payment can be reposted in the Payment Backout Process. Since the payment was backed out of the original batch when it was backed out, it will by default be reposted to the original batch with the original receipt number. The exact steps required to perform this back out are as follows:

- 1) Open the Payment Backout Process, input the desired receipt number and confirm that the correct information is brought up on the screen.
- 2) Select the "Back Payment(s) Out of Original Batch(es)" option.
- 3) Press the Backout Button and answer "Yes" to back out the payment and "Yes" to resave the payment for reposting. Press "OK" to the message: "Principal reducing charges for this contract may need to be manually adjusted."
- 4) Open the appropriate receivable in the [Receivables Journal Window](#) and make a reversing adjustment to bring the receivable back down to their regular monthly payment amount.
- 5) Return to the Payment Backout Process and Press the Repost Button to repost the payment.

Scenario #3: Upon entering a payment for a borrower, you realize that this month's payment is going toward their payment that was due last month. You are familiar with this borrower's payment history and you know that they are not behind in their payments. Further research reveals that a payment from several months ago from this borrower was not entered. As such, they have been behind in the system since that missed payment.

Solution: Unfortunately, this missed payment has resulted in an incorrect amortization of this loan, or in other words incorrect principal and interest amounts on all the payments that were entered after this missed payment. Therefore, a

payment cannot simply be inserted, we must back out these incorrectly posted payments, enter the skipped payment and then repost the affected payments (the ones that were entered after the missed payment). When these payments are reposted, the principal and interest breakdown on each of these payments will be appropriately revised. You will need to back out the receipt number of the first payment entered into the system that came after the one that was missed - this payment and all of the ones that came after will be backed out. Once again, it not desirable to change the receipt numbers or batch totals for these payments that were entered so we will use the "Back Payment(s) Out of Original Batch(es)" option so that we can repost these payments back to their original batches when we repost. Note that you will need to enter the missed payment in the [Payment Entry Window](#) after these payments are backed out and before they are reposted. This payment will be assigned a new receipt number and will be included with the current deposit batch. Therefore, it may be advisable to close the current batch, enter this payment and then close the deposit batch again - so that this receipt will be isolated in its own batch. It may also be necessary for you to delete any late fees (if appropriate) and then return to the Payment Backout Process and repost the payments in the temporary back out batch. The exact steps required to perform this back out are as follows:

- 1) Open the Payment Backout Process, input the desired receipt number (first receipt number after the missed payment) and confirm that the correct information is brought up on the screen along with all of the affected payments.
- 2) Select the "Back Payment(s) Out of Original Batch(es)" option.
- 3) Press the Backout Button and answer "Yes" to back out the payment and all transaction that follow it, and "Yes" to resave the payments for reposting.
- 4) Open the Payment Entry Window and enter the missed payment, use the original payment date and enter Check Number and Routing Number as desired. Be sure to verify that the payment is being applied to the correct due date and payment number.
- 5) Remove any unnecessary late fee charges.
- 6) Return to the Payment Backout Process and Press the Repost Button to repost the payments.

Payment Receipt:

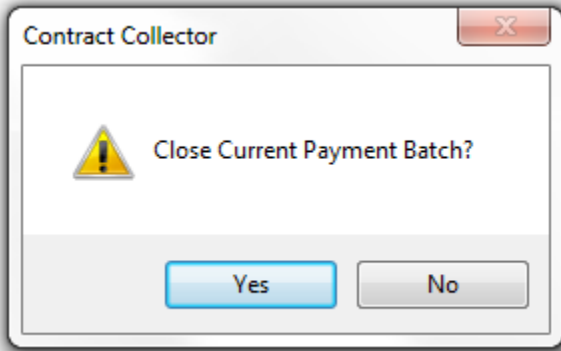
Payment Audit Report:

The screenshot shows a Windows-style dialog box titled "Payment Audit Report:1". It contains several controls for configuring a report:

- Batch Number:** A section with a small text input field containing a vertical bar "|", a larger text input field containing the number "1", and a vertical scrollbar.
- Page Break Per Sort Order:** A checkbox located below the Batch Number section, which is currently unchecked.
- Report Order:** A dropdown menu currently displaying "Batch/ Receipt No".
- Include:** A section with two radio buttons: "All Users" (which is selected) and "Current User".
- Report Type:** A dropdown menu currently displaying "Summary Report".

Bank Deposit Slip:

Close Batch Process:



When you select this menu item, the system will close the current batch of payments- i.e. all the payments processed since the last time a batch was closed.

Note: This process closes the batch without generating bank deposit slips. The [Bank Deposit Slips](#) can also close the current payment batch at the same time the bank deposit slips are printed.

The batch is closed for all payments or for the current user's payments, depending on how the Management Company Window is set up.

Closing the payment batch affects the Check Register and Bank Reconciliation, as the reports used in these processes can be subtotaled by batch id.

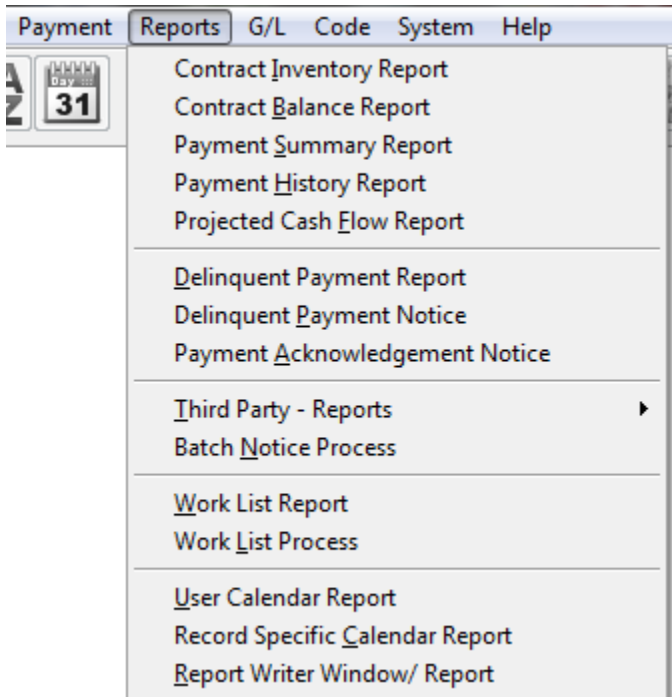
Payment Import Process:

Electronic Funds Transfer Process:

Charge/ Credit Entry Process:



Chapter #15 - Reports Menu:



Reports Menu Options:

- [Contract Inventory Report](#)
- [Contract Balance Report](#)
- [Payment Summary Report](#)
- [Payment History Report](#)
- [Projected Cash Flow Report](#)
- [Delinquent Payment Report](#)
- [Delinquent Payment Notice](#)
- [Payment Acknowledgement Notice](#)
- [Third Party - Reports Submenu](#)
- [Batch Notice Process](#)
- [Work List Report](#)
- [Work List Process](#)
- [User Calendar Report](#)
- [Record Specific Calendar Report](#)
- [Report Writer Window/ Report](#)

Contract Inventory Report:

Contract Inventory Report:1

Portfolio ID

All Contracts by Portfolio

ALL

Page Break Per Portfolio

Base Figures on Ownership %

Date Range

(None)

Beginning 12/01/2011

Ending 12/31/2011

Balances As Of

12/31/9999

Contract Type

Specific Contract Types

ALL

Include

Paid Off Contracts

Report Order

Contract ID

Report Type

Summary Report

The Contract Inventory Report is used to generate a list of current (and/ or paid off) contracts and list total payment information and the current balances for each contract record (principal paid, interest paid, fees paid, principal balance, interest balance, fee balance, current balance, etc.). The Contract Inventory Report is available from the [Contract - Reports Submenu](#) and from the [Reports Menu](#).

Portfolio ID/ Client ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio", "All Contracts for Client", or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. With the "All Contracts for Client" option, you can use the Client ID pick list to select one or more Client IDs to run the report for, or leave it at the default of ALL clients. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

The "**Base Figures on Ownership %**" checkbox is only available when running the report by Client (when the Pick List Selection is set to "All Contracts for Client"). The "All Contracts for Client" option will also change the "**Page Break Per Portfolio**" checkbox to a "**Page Break Per Client**" checkbox to allow for designating a page break per client (if desired).

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)). The Client ID option is available when "All Contracts for Client" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Page Break Per Portfolio/ Client: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio or client on the report. When the Pick List Selection is "All Contracts for Portfolio" or "Specific Contracts" the report can be separated by portfolio, when the Pick List Selection is "All Contracts for Client" the report can be separated by client.

Base Figures on Ownership %: ([Checkbox Field](#))

This option is only available when the Pick List Selection is "All Contracts for Client". If this option is selected, then the paid amounts and balance figures displayed on this report will be based on the client's ownership percentage.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range Selection: ([Date Range Selection](#), [Drop-Down List](#))

Choose one of the available options for the date range. If the option of "**(None)**" is selected, then no date range filter will be used, and the Date Range control will be disabled. If any other date range selection option is selected, then the Date Range control will be enabled and the selected data range filter will be used to designate which contracts/ loans are included on the output report. Available options include:

- **(None)** - No date range filter will be used.
- **Begin Date** - Contracts/ Loans will be filtered based on Contract Begin Date for the designated date range.
- **Next Payment Date** - Contracts/ Loans will be filtered based on their next payment date for the designated date range.
- **Last Payment Date** - Contracts/ Loans will be filtered based on their last payment date for the designated date range.
- **Next Contact Date** - Contracts/ Loans will be filtered based on their next contact date for the designated date range.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired contract records. Based on the above Date Range Selection, contract records will only be included if the designated date falls between the specified date range. For example, if a Date Range Selection of "**Begin Date**" is chosen, then this report will include only the contract/ loan records that have a begin date in between the Beginning and Ending dates specified. This date range option is not available when the Date Range Selection is "**(None)**".

Balances As Of:

Balances As Of: ([Checkbox Field](#))

Use this checkbox field to turn on the As Of Date option. By default this option is off, and all paid amounts and balances will be calculated based on the contract's current status, or effectively, based on the current date. Turn this option on to specify an alternate or historical As Of Date.

As Of Date: ([Date Field](#), [Calendar Date Find](#))

When the above As Of Date checkbox is turned on, an As Of Date can be specified. Typically, the As Of Date would be a date in the past. Use this option to calculate contract/ loan balances based on the specified date.

Include:

Paid Off Contracts: ([Checkbox Field](#))

Use this option to include contracts/ loans with a zero balance.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report.

Sample Reports:

Sample Contract Inventory Report (Detail Report):

PORTFOLIO: ALL		Collection Services, Ltd.						
ORDER:	Contract ID	Contract Inventory Report						
Contract ID	Name(s)	Princ. Paid	Int. Paid	Fees Paid	Princ. Bal	Int. Bal	Fee Bal	Cur.
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10001	ERNE JOHNSON BETTY JOHNSON	3,264.87	4,635.05	125.00	18,885.13	247.30	0.00	
10002	KEVIN ADAMS	4,391.53	7,145.46	75.00	40,608.47	201.35	0.00	
10003	JIM CARPENTER JOYCE CARPENTER	2,710.70	5,276.65	140.00	30,289.30	672.59	100.00	
10004	JEFFREY BRADFORD KATE BRADFORD	0.00	2,044.10	0.00	30,000.00	1,720.98	50.00	
		10,367.10	19,101.26	340.00	119,782.90	2,842.22	150.00	1
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	3,739.89	3,299.01	120.00	16,260.11	499.50	50.00	
C302	GREETING CARDS PLUS	6,695.26	3,983.34	0.00	20,804.74	630.91	64.52	
C303	GAS-N-TROT INC.	1,491.09	1,441.81	0.00	23,508.91	722.17	58.66	
		11,926.24	8,724.16	120.00	60,573.76	1,852.58	173.18	
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	2,227.99	871.97	35.00	2,772.01	328.03	30.00	
102	HENRY SMITH ESTER SMITH	2,133.38	2,243.74	0.00	12,866.62	369.37	36.48	
		4,361.37	3,115.71	35.00	15,638.63	697.40	66.48	
		26,654.71	30,941.13	495.00	195,995.29	5,392.20	389.66	2
Total Records Included: 9								

Contract Balance Report:

The screenshot shows a software window titled "Contract Balance Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu set to "All Contracts for Portfolio" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Page Break Per Portfolio:** An unchecked checkbox.
- Date Range:** A dropdown menu set to "(None)", and two date fields: "Beginning" (12/01/2011) and "Ending" (12/31/2011).
- Balances As Of:** A date field set to 12/01/2011.
- Include:** An unchecked checkbox for "Paid Off Contracts".
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Summary Report".

The Contract Balance Report is used to generate a list of current (and/ or paid off) contracts and list all the current balances for each contract record (principal balance, interest balance, fee balance, escrow balance, current balance, etc.). The Contract Balance Report is available from the [Contract - Reports Submenu](#) and from the [Reports Menu](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Page Break Per Portfolio: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio or client on the report.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range Selection: ([Date Range Selection](#), [Drop-Down List](#))

Choose one of the available options for the date range. If the option of "(None)" is selected, then no date range filter will be used, and the Date Range control will be disabled. If any other date range selection option is selected, then the Date Range control will be enabled and the selected data range filter will be used to designate which contracts/ loans are included on the output report. Available options include:

- **(None)** - No date range filter will be used.
- **Begin Date** - Contracts/ Loans will be filtered based on Contract Begin Date for the designated date range.
- **Next Payment Date** - Contracts/ Loans will be filtered based on their next payment date for the designated date range.
- **Last Payment Date** - Contracts/ Loans will be filtered based on their last payment date for the designated date range.
- **Next Contact Date** - Contracts/ Loans will be filtered based on their next contact date for the designated date range.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired contract records. Based on the above Date Range Selection, contract records will only be included if the designated date falls between the specified date range. For example, if a Date Range Selection of "**Begin Date**" is chosen, then this report will include only the contract/ loan records that have a begin date in between the Beginning and Ending dates specified. This date range option is not available when the

Date Range Selection is "(None)".

Balances As Of:

As Of Date: ([Date Field](#), [Calendar Date Find](#))

Use this option to calculate contract/ loan balances based on the specified date. This date will always default to today's date (current computer system date), however, it can be changed to represent any historical (or future) date.

Include:

Paid Off Contracts: ([Checkbox Field](#))

Use this option to include contracts/ loans with a zero balance.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report.

Sample Reports:

Sample Contract Balance Report (Detail Report):

PORTFOLIO: ALL

ORDER: Contract ID

Collection Services, Ltd.

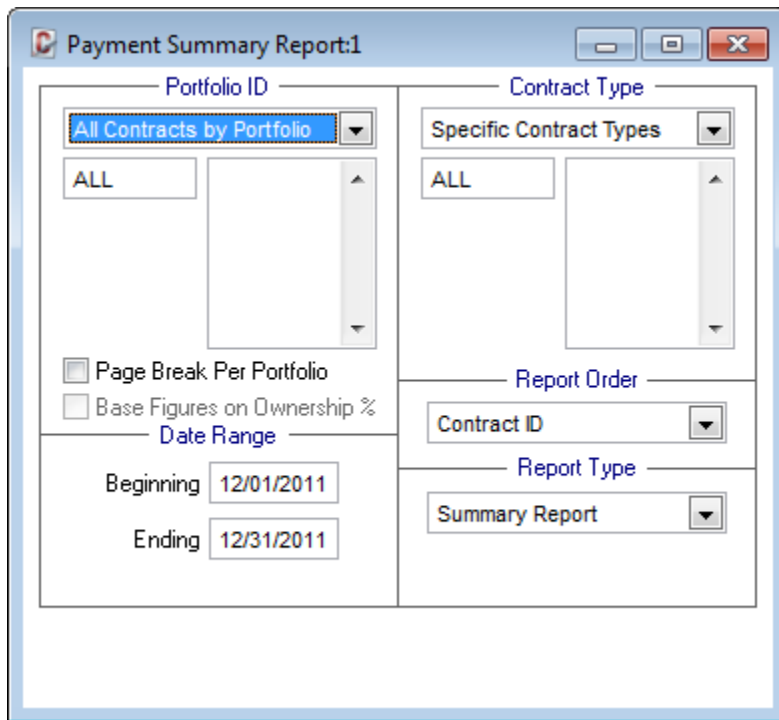
Contract Balance Report

Balances As Of: 08/18/2011

Contract ID	Name(s)	Type	Princ. Bal	Int. Bal	Fee Bal	Escrow 1 Bal	Escrow 2 Bal
Portfolio: 001 - CAPITAL FINANCE GROUP INC.							
10001	ERNE JOHNSON BETTY JOHNSON	REM	18,885.13	0.00	0.00	50.00	18.50
10002	KEVIN ADAMS	REM	40,608.47	0.00	0.00	175.00	0.00
10003	JIM CARPENTER JOYCE CARPENTER	REM	30,289.30	0.00	100.00	289.24	0.00
10004	JEFFREY BRADFORD KATE BRADFORD	REM	30,000.00	1,199.64	50.00	220.00	0.00
			119,782.90	1,199.64	150.00	734.24	18.50
Portfolio: 002 - PACIFIC CAPITAL VENTURES							
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	COM	16,260.11	0.00	50.00	0.00	0.00
C302	GREETING CARDS PLUS	COM	20,804.74	0.00	64.52	0.00	0.00
C303	GAS-N-TROT INC.	COM	23,508.91	0.00	58.66	0.00	0.00
			60,573.76	0.00	173.18	0.00	0.00
Portfolio: 003 - HARRISON BROTHERS INC.							
101	GREG UBER	CAR	2,772.01	328.03	30.00	0.00	0.00
102	HENRY SMITH ESTER SMITH	REC	12,866.62	0.00	36.48	0.00	0.00
			15,638.63	328.03	66.48	0.00	0.00
			195,995.29	1,527.67	389.66	734.24	18.50

Total Records Included: 9

Payment Summary Report:



The screenshot shows a software window titled "Payment Summary Report:1". It contains several controls for configuring the report:

- Portfolio ID:** A dropdown menu set to "All Contracts by Portfolio" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Page Break Per Portfolio:** An unchecked checkbox.
- Base Figures on Ownership %:** An unchecked checkbox.
- Date Range:** Two text boxes labeled "Beginning" (12/01/2011) and "Ending" (12/31/2011).
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Summary Report".

The Payment Summary Report is one of many reports that can be used to generate a list of the payments that have been received. This report can be run by portfolio, by client or by date. All of the payments made for each contract/loan will be summarized for the date range specified. (All of the payments made for each contract within the date range will be added together for each contract.) See also the [Payment Audit Report](#), [Payment History Report](#) and the [Statement of Payments Report](#) for other ways of auditing and reporting the payments that have been received. The Payment Summary Report is available from the [Contract - Reports Submenu](#) and from the [Reports Menu](#).

Portfolio ID/ Client ID/ Date Report:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts by Portfolio", "All Contracts by Client", or "All Contracts by Date". With the "All Contracts by Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. With the "All Contracts by Client" option, you can use the Client ID pick list to select one or more Client IDs to run the report for, or leave it at the default of ALL clients. Changing the pick list selection control to "All Contracts by Date" will disable the pick list.

The "**Base Figures on Ownership %**" checkbox is only available when running the report by Client (when the Pick List Selection is set to "All Contracts by Client"). The "All Contracts by Client" option will also change the page break option to a "**Page Break Per Client**" checkbox to allow for designating a page break per client (if desired). The "All Contracts by Date" option will change the page break option to a "**Page Break Per Date**" checkbox.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts by Portfolio" is selected in the pick list selection drop-down list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)). The Client ID option is available when "All Contracts by Client" is selected in the pick list selection drop-down list.

Page Break Per Portfolio/ Client/ Date: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio, client, or date on the report. When the Pick List Selection is "All Contracts by Portfolio" the report can be separated by portfolio; when the Pick List Selection is "All Contracts by Client" the report can be separated by client; and when the Pick List Selection is "All Contracts by Date" the report can be separated by date.

Base Figures on Ownership %: ([Checkbox Field](#))

This option is only available when the Pick List Selection is "All Contracts by Client". If this option is selected, then the paid amounts and balance figures displayed on this report will be based on the client's ownership percentage.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired payments. Only the payments received between the designated date range will be included on the report.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Summary Report, Detail Report, or Notice/ Letter Form. The Summary and Detail options each contain a different set of fields (columns) that will print on the report. The Notice/ Letter Form option will make the Report ID field available.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Notice/ Letter Form. Select one of the existing letter/ notice options, or use the [Forms Maintenance Window](#) to create a new report format. Only one standard Report ID is available for the Payment Summary Report ("INC2DATE"), this report is designed to provide an Inception To Date Report that displays the accumulative amounts since the inception (begin date) of each contract. Other specialized reports can be created using Forms Maintenance.

Sample Reports:

Sample Payment Summary Report (Summary Report):

PORTFOLIO: ALL		Collection Services, Ltd.					Date:
ORDER:	Contract ID	Payment Summary Report					Time:
		01/01/2011 - 12/31/2011					Page:
Contract ID	Contract Name	Principal Paid	Interest Paid	Fees Paid	Escrow 1 Paid	Escrow 2 Paid	C
Portfolio: 001 - CAPITAL FINANCE GROUP INC.							
10001	ERNE JOHNSON	883.80	1,091.18	75.00	87.50	18.50	
10002	KEVIN ADAMS	1,938.01	2,919.67	75.00	200.00	0.00	
10003	JIM CARPENTER	945.26	2,021.47	0.00	162.50	0.00	
10004	JEFFREY BRADFORD	0.00	1,430.87	0.00	154.00	0.00	
		3,767.07	7,463.19	150.00	604.00	18.50	
Portfolio: 002 - PACIFIC CAPITAL VENTURES							
C301	JIM'S SEAFOOD GALLERY	1,615.96	1,199.60	25.00	0.00	0.00	
C302	GREETING CARDS PLUS	2,292.55	1,578.89	0.00	0.00	0.00	
C303	GAS-N-TROT INC.	1,491.09	1,441.81	0.00	0.00	0.00	
		5,399.60	4,220.30	25.00	0.00	0.00	
Portfolio: 003 - HARRISON BROTHERS INC.							
101	GREG UBER	1,188.73	361.25	15.00	0.00	0.00	
102	HENRY SMITH	1,126.94	1,061.62	0.00	0.00	0.00	
		2,315.67	1,422.87	15.00	0.00	0.00	
		11,482.34	13,106.36	190.00	604.00	18.50	
Total Records Included: 9							

Sample Inception to Date Report ("INC2DATE"):

PORTFOLIO: ALL

ORDER: Contract ID

Collection Services, Ltd.

Payment Summary Report

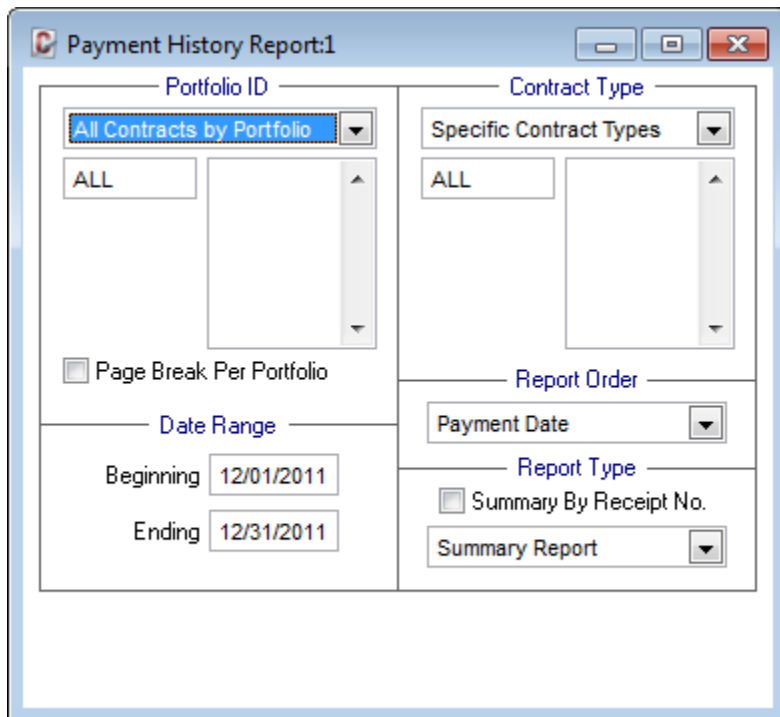
01/01/2011 - 12/31/2011

Current Date Range

Contract ID	Contract Names	Type	Beg Principal	Principal Paid	Interest Paid	Fees Paid	Cur Principal	Beg Principal	Prim
Portfolio: 001 - CAPITAL FINANCE GROUP INC.									
10001	ERNIE JOHNSON BETTY JOHNSON	REM	19,768.93	883.80	1,091.18	75.00	18,885.13	22,150.00	
10002	KEVIN ADAMS	REM	42,546.48	1,938.01	2,919.67	75.00	40,608.47	45,000.00	
10003	JIM CARPENTER JOYCE CARPENTER	REM	31,234.56	945.26	2,021.47	0.00	30,289.30	33,000.00	
10004	JEFFREY BRADFORD KATE BRADFORD	REM	31,199.64	0.00	1,430.87	0.00	31,199.64	30,000.00	
			124,749.61	3,767.07	7,463.19	150.00	120,982.54	130,150.00	
Portfolio: 002 - PACIFIC CAPITAL VENTURES									
C301	JIM'S SEAFOOD GALLERY JAMES JOHNSON	COM	17,876.07	1,615.96	1,199.60	25.00	16,260.11	20,000.00	
C302	GREETING CARDS PLUS	COM	23,097.29	2,292.55	1,578.89	0.00	20,804.74	27,500.00	
C303	GAS-N-TROT INC.	COM	25,000.00	1,491.09	1,441.81	0.00	23,508.91	25,000.00	
			65,973.36	5,399.60	4,220.30	25.00	60,573.76	72,500.00	
Portfolio: 003 - HARRISON BROTHERS INC.									
101	GREG UBER	CAR	3,960.74	1,188.73	361.25	15.00	2,772.01	5,000.00	
102	HENRY SMITH ESTER SMITH	REC	13,993.56	1,126.94	1,061.62	0.00	12,866.62	15,000.00	
			17,954.30	2,315.67	1,422.87	15.00	15,638.63	20,000.00	
			208,677.27	11,482.34	13,106.36	190.00	197,194.93	222,650.00	

Total Records Included: 9

Payment History Report:



The screenshot shows a software window titled "Payment History Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu set to "All Contracts by Portfolio" and a text box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a text box containing "ALL".
- Date Range:** Two text boxes labeled "Beginning" and "Ending" with dates "12/01/2011" and "12/31/2011" respectively.
- Page Break Per Portfolio:** An unchecked checkbox.
- Report Order:** A dropdown menu set to "Payment Date".
- Report Type:** An unchecked checkbox labeled "Summary By Receipt No." and a dropdown menu set to "Summary Report".

The Payment History Report is one of many reports that can be used to generate a list of the payments that have been received. Like the [Payment Summary Report](#), this report can also be run by portfolio, by client or by date. However, unlike the Payment Summary Report, the payments made for each contract/ loan are not summarized and are each listed individually. See also the [Payment Audit Report](#) and the [Statement of Payments Report](#) for other ways of auditing and reporting the payments that have been received. The Payment History Report is available from the [Reports Menu](#).

Portfolio ID/ Client ID/ Date Report:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts by Portfolio", "All Contracts by Client", or "All Contracts by Date". With the "All Contracts by Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. With the "All Contracts by Client" option, you can use the Client ID pick list to select one or more Client IDs to run the report for, or leave it at the default of ALL clients. Changing the pick list selection control to "All Contracts by Date" will disable the pick list.

The "All Contracts by Client" option will also change the page break option to a **"Page Break Per Client"** checkbox to allow for designating a page break per client (if desired). The "All Contracts by Date" option will change the page break option to a **"Page Break Per Date"** checkbox.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts by Portfolio" is selected in the pick list selection drop-down list.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Client ID pick list to add or remove specific Clients IDs to print the report for. By default, this pick list filter is set to include 'ALL' clients. The [ID Selection](#) feature can be used to select desired clients from a list (aka: [Selection Window](#)). The Client ID option is available when "All Contracts by Client" is selected in the pick list selection drop-down list.

Page Break Per Portfolio/ Client/ Date: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio, client, or date on the report. When the Pick List Selection is "All Contracts by Portfolio" the report can be separated by portfolio; when the Pick List Selection is "All Contracts by Client" the report can be separated by client; and when the Pick List Selection is "All Contracts by Date" the report can be separated by date.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired payments. Only the payments received between the designated date range will be included on the report.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the payments are listed on the report can be designated with this option. The payments will be grouped by the either Portfolio ID, Client ID or Date depending on the option selected in the Pick List Selection above.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report.

Summary By Receipt No.: ([Checkbox Field](#))

Use this option to consolidate payments by their receipt number.

Sample Reports:

Sample Payment History Report (Summary Report):

PORTFOLIO: ALL				Collection Services, Ltd.				Date:
ORDER: Payment Date				Payment History Report				Time:
				03/01/2011 - 03/31/2011				Page:
Contract ID	Name#1	Type	Date	Pmt No.	Total Payment	Principal Amt	Interest Amt	Fees Am
Portfolio: 001 - CAPITAL FINANCE GROUP INC.								
10002	KEVIN ADAMS	REM	03/01/2011	14	632.21	239.06	368.15	
10003	JIM CARPENTER	REM	03/01/2011	27	240.71	71.97	156.24	
10001	ERNE JOHNSON	REM	03/02/2011	24	294.64	126.14	156.00	
10004	JEFFREY BRADFORD	REM	03/04/2011	6	226.41	0.00	204.41	
10003	JIM CARPENTER	REM	03/16/2011	28	240.71	72.33	155.88	
10003	JIM CARPENTER	REM	03/28/2011	29	240.71	72.70	155.51	
10003	JIM CARPENTER	REM	03/31/2011	0	-74.13	0.00	0.00	
					1,801.26	582.20	1,196.19	
Portfolio: 002 - PACIFIC CAPITAL VENTURES								
C301	JIM'S SEAFOOD GALLERY COM	COM	03/01/2011	12	469.26	291.60	177.66	
C302	GREETING CARDS PLUS	COM	03/01/2011	11	645.24	398.79	246.45	
C303	GAS-N-TROT INC.	COM	03/01/2011	2	586.58	323.73	262.85	
					1,701.08	1,014.12	686.96	
Portfolio: 003 - HARRISON BROTHERS INC.								
101	GREG UBER	CAR	03/04/2011	9	258.33	196.05	62.28	
102	HENRY SMITH	REC	03/16/2011	9	364.76	191.56	173.20	
					623.09	387.61	235.48	
					4,125.43	1,983.93	2,118.63	
Total Records Included: 12								

Projected Cash Flow Report:

The screenshot shows a software window titled "Projected Cash Flow Report:1". It contains several sections for configuring the report:

- Portfolio ID:** A dropdown menu with "All Contracts by Portfolio" selected, and a text box containing "ALL".
- Contract Type:** A text box containing "ALL" and an empty list box.
- Report Order:** A dropdown menu with "Contract ID" selected.
- Cash Flow Type:** A dropdown menu with "Principal/ Interest Cash Flow" selected.
- Report Type:** A dropdown menu with "3 Year Analysis" selected.
- Page Break Per Portfolio:** An unchecked checkbox.
- Base Figures on Ownership %:** An unchecked checkbox.
- Beginning Period:** A dropdown menu with "August 2011" selected.
- Date Range:** Two text boxes labeled "Beginning" and "Ending" with dates "08/01/2011" and "08/31/2011" respectively.

The Projected Cash Flow Report computes future cash flow based on the payment schedules of the contracts in the system. It breaks down the projected cash on a contract by contract basis, at either the portfolio or client level.

Delinquent Payment Report:

Delinquent Payment Report:1

Portfolio ID: Specific Portfolios (dropdown), ALL (list box)

Contract Type: Specific Contract Types (dropdown), ALL (list box)

Page Break Per Portfolio (checkbox), Include Closed Portfolios (checkbox)

Options: Min Days Past Due (0), Max Days Past Due (9999), Lowest Amount (0.00), Max Payment No (0)

Include: Code Summary (checked), Grand Total (checkbox)

Report Order: Contract ID (dropdown)

Report Type: Collection Report (dropdown)

The Delinquent Payment Report compiles a list of contracts that are delinquent in their payment schedules. The report may be run as a Collection Report, which gives a detailed listing of the debt (past due charges), or as an Aged Report, which details the periodic aging of the overdue payments. The Delinquent Payment Report is designed for internal purposes, there is also a notice/ letter version of this report (see [Delinquent Payment Notice](#)) that can be used for external purposes. Both the Delinquent Payment Report and Notice are available from the [Reports Menu](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report/ notice for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report/ notice for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report/ notice for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Page Break Per Portfolio: ([Checkbox Field](#))

Use this option to designate a page break after each portfolio or client on the report. This option is not available on the Delinquent Payment Notice.

Contract Type/ Contract Status:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "Specific Contract Types" or "Specific Contract Statuses". With the "Specific Contract Types" option, you can use the Contract Type pick list to select one or more Contract Types to run the report/ notice for, or leave it at the default of ALL types. Changing the pick list selection control to "Specific Contract Statuses" will change the pick list to a Contract Status pick list. Once again, you can leave it at the default of ALL statuses, or select one or more status codes to report.

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report/ notice for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Contract Status: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Status pick list to add or remove specific contract status codes to print the report/ notice for. This option allows you to create a list of contracts for a designated contract status code and compare performance from one contract status to another. By default, this pick list filter is set to include 'ALL' contract status codes. The [ID Selection](#) feature can be used to select desired contract status codes from a list (aka: [Selection Window](#)).

Include:

Code Summary: ([Checkbox Field](#))

.

Grand Total: ([Checkbox Field](#))

.

Options:

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are listed on the report can be designated with this option. Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Sample Reports: (See [Delinquent Payment Notice](#) for notice samples.)

Sample Delinquent Payment Report (Collection Report):

PORTFOLIO: ALL		Collection Services, Ltd.					Date:
ORDER:	Contract ID	Delinquent Payment Report					Time:
Code Summary							Page:
Contract ID	Contract Name(s)	Phone	Last Payment	Code	Due Date	Chgs Due	I
Portfolio: 001 - CAPITAL FINANCE GROUP INC.							
10002	KEVIN ADAMS	HOME: 624-8855 WORK: 673-4933	06/01/2011	PMT	07/01/2011	607.21	
				E1	07/01/2011	25.00	
				LT	07/06/2011	25.00	
						<u>657.21</u>	
10003	JIM CARPENTER JOYCE CARPENTER	WORK: 325-3933 PAGER: 559-3983 HOME: 852-5816	06/14/2011	PMT	06/18/2011	228.21	
				E1	06/18/2011	12.50	
				LT	06/23/2011	25.00	
				PMT	07/02/2011	228.21	
				E1	07/02/2011	12.50	
				LT	07/07/2011	25.00	
				PMT	07/16/2011	228.21	
				E1	07/16/2011	12.50	
				LT	07/21/2011	25.00	
				PMT	07/30/2011	228.21	
				E1	07/30/2011	12.50	
						<u>1,037.84</u>	
10004	JEFFREY BRADFORD KATE BRADFORD	WORK: 874-3400 HOME: 874-5832	06/01/2011	PMT	07/01/2011	204.41	
				E1	07/01/2011	22.00	
				LT	07/06/2011	25.00	
						<u>251.41</u>	
						<u><u>1,946.46</u></u>	

Delinquent Payment Notice:

The screenshot shows a software window titled "Delinquent Payment Notice:1". It contains several sections for configuring a report:

- Portfolio ID:** A dropdown menu set to "Specific Portfolios" and a list box containing "ALL".
- Contract Type:** A dropdown menu set to "Specific Contract Types" and a list box containing "ALL".
- Include:** Two checkboxes, "Include Closed Portfolios" and "Code Summary", both of which are unchecked. There is also a "Grand Total" checkbox which is unchecked.
- Options:** Four input fields: "Min Days Past Due" (0), "Max Days Past Due" (9999), "Lowest Amount" (0.00), and "Max Payment No" (0).
- Report Order:** A dropdown menu set to "Contract ID".
- Report Type:** A dropdown menu set to "Delinquent Notice/ Letter".
- Report ID:** A dropdown menu set to "DEL11".

The [Delinquent Payment Notice](#) is one of several methods that can be used to bill your contracts/ loans. The Delinquent Payment Notice will generate a letter that can be sent to the borrower that outlines the past due payments. See the [Contract Invoicing Notice](#) and the [Contract Payment Coupons](#) for other billing options. The Delinquent Payment Notice is generally designed for external purposes, and the [Delinquent Payment Report](#) for internal purposes.

The Delinquent Payment Notice is available from the [Contract - Notices Submenu](#) and also from the [Reports Menu](#). The Delinquent Payment Notice is also available from the [Extended Right-Click Shortcut Menu](#) of the [Contract Window](#). (Using the shortcut menu from the Contract Window is a very convenient way of running the Delinquent Payment Notice for a single contract, particularly if you happen to already be displaying this contract in the Contract Window.)

Please see the [Delinquent Payment Report](#) for more information on using the Delinquent Payment Notice.

Sample Notices: (See [Delinquent Payment Report](#) for report samples.)

Sample Detail Delinquent Payment Notice ("DEL11"):

Collection Services, Ltd.
888 PACIFIC HWY S.
SEATTLE WA 98188

Fax 206-622-7202
Main 206-622-7205
Pmt Dept 206-622-7213

KEVIN ADAMS
5194 EAST SPRING
SEATTLE WA 98105

December 01, 2011

DELINQUENT PAYMENT NOTICE

Regarding Contract # 10002 with CAPITAL FINANCE GROUP INC.:

Dear KEVIN ADAMS:

This notice is to inform you that you have fallen behind on your monthly payments. Please note that your last payment was received on 06/01/2011 and you are past due by 153 days, for a total of \$657.21.

Past due charges are detailed below:

<u>Due Date</u>	<u>Amount</u>	<u>Description</u>
07/01/2011	\$607.21	Payment - Regular
07/01/2011	\$25.00	Escrow #1 Reserve
07/06/2011	\$25.00	Late Fee
Remit this amount:		\$657.21

Please check your records and notify us immediately if you believe the above information to be in error.

Otherwise, we would appreciate immediate payment. Remember, your next payment of \$632.21 is due on or before 08/01/2011.

Sincerely,

Payment Acknowledgement Notice:

The screenshot shows a software window titled "Payment Acknowledgement Notice:1". It contains several input fields and dropdown menus for configuring a report. On the left, under "Portfolio ID", there is a dropdown menu set to "All Contracts for Portfolio" and a list box containing "ALL". Below this, the "Date Range" section has "Beginning" and "Ending" date pickers set to "12/01/2011" and "12/31/2011" respectively. On the right, under "Contract Type", there is a dropdown menu set to "Specific Contract Types" and a list box containing "ALL". Below this, the "Report Order" section has a "Contract ID" dropdown menu. The "Report Type" section includes a checkbox for "Summary By Receipt No." (which is unchecked), a "Notice/ Letter Form" dropdown menu, and a "Report ID" dropdown menu set to "ACKNOW01".

The Payment Acknowledgement Notice is an alternate method available for providing the borrower with a receipt for their payment. The Payment Acknowledgement Notice provides an acknowledgement letter for each individual payment received in the date range specified. If a contract made multiple payments in the date range specified, a separate letter will be generated for each. (Use the [Statement of Payments Notice](#) for a consolidated notice of all payments made in a specified date range.)

The Payment Acknowledgement Notice is generally designed for external purposes, and the [Payment Acknowledgement Report](#) for internal purposes to list payments received during the specified date range.

The [Payment Receipt](#) is another method of providing the borrower with a receipt for their payment. The Payment Receipt is available from the [Payment Menu](#) and also directly from the [Payment Entry Window](#). The Payment Acknowledgement Notice is available from the [Contract - Notices Submenu](#) and also from the [Reports Menu](#).

Please see the [Payment Acknowledgement Report](#) for more information on using the Payment Acknowledgement Notice.

Sample Notice: (See [Payment Acknowledgement Report](#) for report samples.)

Sample Payment Acknowledgement Notice ("ACKNOW01"):

Collection Services, Ltd.
888 PACIFIC HWY S.
SEATTLE WA 98188

Fax 206-622-7202
Main 206-622-7205
Pmt Dept 206-622-7213

ERNIE JOHNSON
491 NE 15TH ST.
BELLEVUE WA 98004

August 18, 2011

ACKNOWLEDGEMENT OF PAYMENT

Regarding Contract # 10001 with Capital Finance Group Inc..

Remember your next payment of \$313.14 is due before 09/01/2011. A detailed breakdown of your paymer application is listed below:

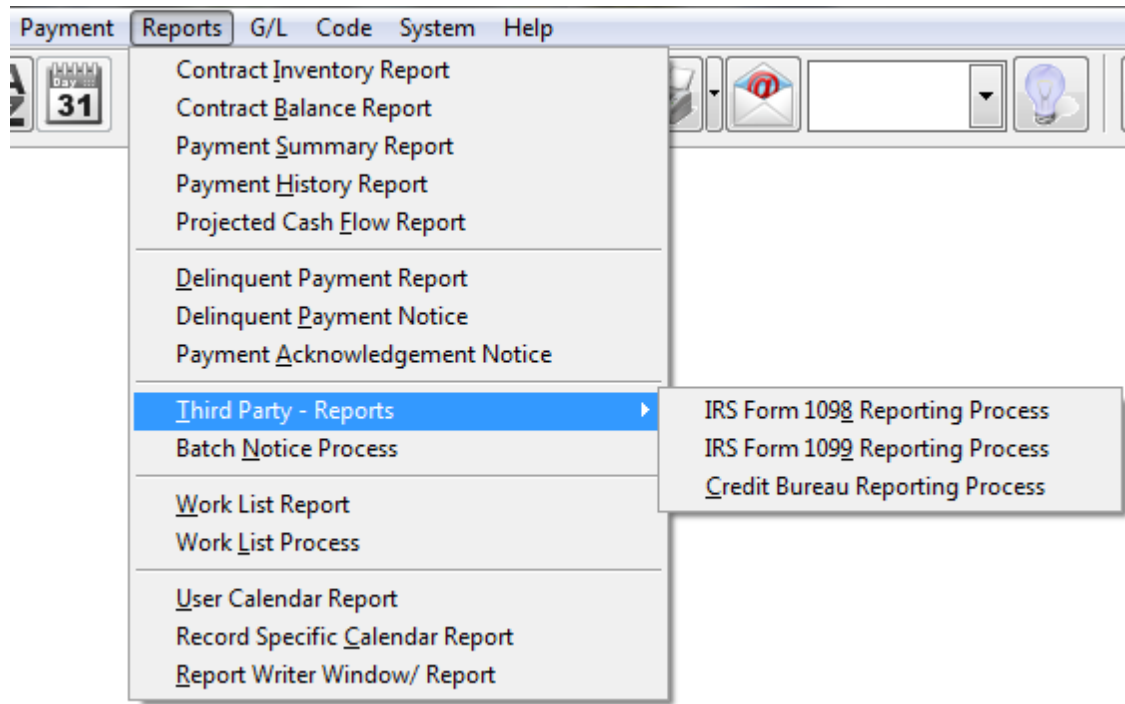
<u>Total Payment</u>	<u>Pmt #</u>	<u>Description</u>	<u>Principal Applied</u>	<u>Interest Applied</u>	<u>Fees Applied</u>
338.14	28	Payment	123.73	158.41	25.00
25.00	29	Late Fee	0.00	0.00	25.00

Date Received:	08/10/2011	Receipt #:	175
Total Received:	363.14		
Principal Balance:	18,885.13		

Thank You for this Payment,

Collection Manager

Third Party - Reports Submenu:



Third Party - Reports Submenu Options:

- [IRS Form 1098 Reporting Process](#)
- [IRS Form 1099 Reporting Process](#)
- [Credit Bureau Reporting Process](#)

IRS Form 1098 Reporting Process:

The IRS Form 1098 Reporting Process is designed to calculate the interest paid (by the contracts) for the desired tax year and prepare 1098 forms. This process will either print the 1098 forms or submit the information via an electronic file (e-file). Please be aware that the IRS does require filers to submit electronically in some circumstances, please check with your accountant for the latest rules and regulations. Contract Collector uses a service provider for the electronic filing option. Consequently, a number of services are available. Electronic data will not be submitted directly to the IRS. For additional information on the electronic filing of 1098s, please see [Electronic Filing: IRS 1098s/ 1099s](#) section of this manual. It is a good idea to verify the interest amount by comparing the interest paid for the year on a report like the [Payment Summary Report](#) (be sure to run the report for the appropriate date range: January 1st to December 31st for the desired tax year). There are several reasons why some contracts may not receive a 1098, some of those reasons include: (1) their interest paid was less than the designated minimum reporting limit (\$600 or as designated); (2) the Contract Type designated in the [Contract Window](#) is not designated to be included in 1098 reporting (see the [Contract Type Code Window](#)); or (3) the contract does not have a tax id assigned to it in the [Contract Window](#).

Portfolio ID/ Contract ID:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select "All Contracts for Portfolio" or "Specific Contracts". With the "All Contracts for Portfolio" option, you can use the Portfolio ID pick list to select one or more Portfolio IDs to run the report for, or leave it at the default of ALL portfolios. Changing the pick list selection control to "Specific Contracts" will change the pick list to a Contract ID pick list. Once again, you can leave it at the default of ALL contracts, or select one or more contracts to report.

Portfolio ID: ([Pick List](#), [Selection Window](#), [Portfolio Group Selection](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list

filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Portfolio Group Selection feature can also be used to automatically select all of the portfolios in one or more groups. The Portfolio ID option is available when "All Contracts for Portfolio" is selected in the pick list selection drop-down list.

Contract ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Contract ID option is available when "Specific Contracts" is selected in the pick list selection drop-down list.

Contract Type:

Contract Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract Type pick list to add or remove specific contract types to print the report for. This option allows you to create a list of contracts for a designated contract type and compare performance from one contract type to another. By default, this pick list filter is set to include 'ALL' contract types. The [ID Selection](#) feature can be used to select desired contract types from a list (aka: [Selection Window](#)).

Tax Year:

Tax Year: ([Numeric Field](#))

Designate the appropriate reporting tax year. A four digit year is required.

Limit:

Minimum Amount: ([Numeric Field](#), [Field Calculator](#))

Designate the minimum amount of interest to report. Contracts that paid less than this designated amount of interest will not be reported. Must be between \$0 and \$600.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are reported on the audit report can be designated with this option. Only available with the Report Type of "Audit Report". Choose one of the available report order options: Contract ID, Contract Sort Name, or Contract Type.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Audit Report, Paper Form, or Electronic File (e-file). The Paper Form option will make the Report ID field and the Number of Copies option available. The Electronic File option will make the Electronic File section available and change the Print and Preview buttons to the Submit button.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Paper Form. Select one of the existing 1098 options, or use the [Forms Maintenance Window](#) to create a new 1098 layout. Only one standard Report ID is available for the IRS Form 1098 Reporting Process ("LASR1098"), this layout may need to be modified or adjusted depending on your printer settings or whenever the IRS changes the layout of the 1098. Other layouts can be created using Forms Maintenance.

Options:

Number of Copies: ([Spinner Control](#))

Select the number of copies of the form that you would like to print. Only available with the "Paper Form" Report Type.

Electronic File (e-file):

IRS File Name: ([File Field](#))

The IRS File Name is automatically established by the system and typically does not need to be changed. The file name includes today's date, example: "IRS1098-20110221.XML". Therefore, if the process is run more than once on any particular day, you may see the message: "IRS File already exists, do you want to replace it?". Typically, it is perfectly safe to replace this file it is really just a temporary file. However, if it is important to you to save these files, then you may need to give it a unique IRS File Name. Press [F2] [function key](#) or designated [mouse shortcut](#) for an Open File dialog box. The IRS File Name field is only available for a Report Type of "Electronic File". The file extension must be "XML".

Important Note: The following six (6) command buttons are provided for advanced access to the e-file process. Typically, these buttons will not be required. The Submit button can be used instead, in most circumstances. For additional information on the electronic filing of 1098s, please see [Electronic Filing: IRS 1098s/ 1099s](#) section of this manual.

Setup: ([Command Button](#))

The Setup button will open the "e-File Account Setup" window. This screen is used to setup the account information for submitting data to the service provider. This information only needs to be setup once (for each User ID accessing the software, see User Window). However, it is a good idea to verify and update this information annually before submitting data to the service provider.

IRS File: ([Command Button](#))

The IRS File button will calculate the current 1098 data and create the XML file. A count of the number of 1098s will also be displayed. This information will be needed when transmitting this file.

Transmit: ([Command Button](#))

The Transmit button will open the "e-File Transmit" window. After selecting the desired services and completing the required information, press the "Transmit" button on the "e-File Transmit" window to submit the data to the service provider.

Confirm: ([Command Button](#))

After transmitting the file, it must be confirmed. The Confirm button will open the "e-File Confirm" window. After completing the required information, press the "Confirm" button on the "e-File Transmit" window to confirm and pay for the services requested.

Status: ([Command Button](#))


The Status button will open the "e-File Check Status" window, which can be used to check the status of the data submission. See [Electronic Filing: IRS 1098s/ 1099s](#) for a list of common status codes.

Manager: ([Command Button](#))


The Manager button will open the "e-File Interface Manager". This is an advanced feature primarily used for troubleshooting the e-file process. The "e-File Interface Manager" also includes a tab for the "e-File Log". This log contains a history of the data batches submitted and the responses received from the service provider. Any error messages received can be reviewed in this log. Also note that the Audit Log on the [System Information](#) window will also record electronic filing events and batch numbers.

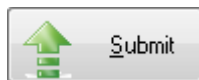
Auto Charge Process Buttons:

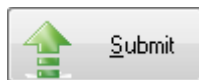
Preview: ([Command Button](#))

Press the  button to view the audit report or the paper forms to the monitor. Also note that using the [Preview](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Print: ([Command Button](#))

Press the  button to print the audit report or the paper forms to a printer. Note that using the [Print](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button. Be sure that your 1098 paper stock is loaded into the printer before starting the print job.

Submit: ([Command Button](#))

Press the  button to execute the Electronic File Process. This button is only available when the Report Type is set to "Electronic File (e-file)". For additional information on the electronic filing of 1098s, please see [Electronic Filing: IRS 1098s/ 1099s](#) section of this manual.

Exit: ([Command Button](#))

Press the  button to close the IRS Form 1098 Reporting Process. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Sample Audit Report:

Sample IRS 1098 Audit Report:

PORTFOLIO: ALL
ORDER: Contract ID

Collection Services, Ltd.
IRS 1098s Audit Report
Tax Year: 2011

Date:
Time:
Page:

ID	Name	Address	Tax ID	Interest
Portfolio: 001 - CAPITAL FINANCE GROUP INC.				
10001	ERNIE JOHNSON	491 NE 15TH ST BELLEVUE WA 98004	023-54-2187	1,091.18
10002	KEVIN ADAMS	5194 EAST SPRING SEATTLE WA 98105	441-22-8511	2,919.67
10003	JIM CARPENTER	1809 FIRST AVE S. KENT WA 98032	405-29-5755	2,021.47
10004	JEFFREY BRADFORD	4508 WEST RIDGE DRIVE FEDERAL WAY WA 98023	512-12-8571	1,430.87
				<hr/> <hr/> 7,463.19
Portfolio: 003 - HARRISON BROTHERS INC.				
102	HENRY SMITH	P.O. BOX 120 SPOKANE WA 98302	222-49-1850	1,061.62
				<hr/> <hr/> 1,061.62
				<hr/> <hr/> 8,524.81

Total 1098s Included: 5

IRS Form 1099 Reporting Process:

The screenshot shows the 'IRS Form 1099 Reporting Process' window. The 'Source' section has 'Client 1099s' checked. The 'Tax Year' is set to 2010. The 'Limit' section shows a 'Minimum Amount' of 600.00. The 'Report Order' is set to 'Paper Form'. The 'Report Type' is set to 'Audit Report'. The 'Options' section shows 'Number of Copies' as 1. The 'Form Type' is set to '1099-Int'. The 'Report ID' is empty. The 'Electronic File (e-file)' section shows the 'IRS File Name' as 'C:\PROGRAM FILES\MICROSOFT VISUAL FOXPRO 9'. At the bottom are buttons for 'Setup', 'IRS File', 'Transmit', 'Confirm', 'Status', 'Manager', 'Preview', 'Print', and 'Exit'.

The IRS Form 1099 Reporting Process is designed to calculate the interest earned (by the clients) for the desired tax year and prepare 1099 forms. It can also be used to create 1099s for vendors for the payments made to them throughout the tax year. This process will either print the 1099 forms or submit the information via an electronic file (e-file). Please be aware that the IRS does require filers to submit electronically in some circumstances, please check with your accountant for the latest rules and regulations. Contract Collector uses a service provider for the electronic filing option. Consequently, a number of services are available. Electronic data will not be submitted directly to the IRS. For additional information on the electronic filing of 1098s, please see [Electronic Filing: IRS 1098s/ 1099s](#) section of this manual. It is a good idea to verify the interest amount by comparing the interest paid for the year on a report like the [Payment Summary Report](#) with the By Client option (be sure to run the report for the appropriate date range: January 1st to December 31st for the desired tax year and also be sure to select the option to base the figures on ownership percentage). There are several reasons why some clients may not receive a 1099, some of those reasons include: (1) their interest earned was less than the designated minimum reporting limit (\$600 or as designated); or (2) the client does not have a tax id assigned to them in the [Client Window](#).

Source:

Client 1099s: ([Checkbox Field](#))

Select this option to include clients in the 1099 processing. This option works in conjunction with the Form Type option. Form 1099-Int is only for Client 1099s. Form 1099-Misc is for Client 1099s and/ or Vendor 1099s.

Client ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Portfolio ID pick list to add or remove specific Portfolio IDs to print the report for. By default, this pick list filter is set to include 'ALL' portfolios. The [ID Selection](#) feature can be used to select desired portfolios from a list (aka: [Selection Window](#)). The Client ID option is available when the Client 1099s checkbox is selected.

Vendor 1099s: ([Checkbox Field](#))

Select this option to include vendors in the 1099 processing. This option works in conjunction with the Form Type option. The Form Type must be 1099-Misc in order to process 1099s for vendors.

Vendor ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Contract ID pick list to add or remove specific Contract IDs to print the report for. By default, this pick list filter is set to include 'ALL' contracts. The [ID Selection](#) feature can be used to select desired contracts from a list (aka: [Selection Window](#)). The Vendor ID option is available when the Vendor 1099s checkbox is selected.

Send 1099s from Portfolio: ([Checkbox Field](#))

Select this option to send the 1099s for the designated portfolio instead of the management company. This option is only available when the Print 1099s From option in the [Management Company Window](#) is set to "Portfolio". When this option is selected, a Portfolio ID field will become available. Enter the desired Portfolio ID to send the 1099s from, only one from portfolio can be selected at a time. Press [F2] [function key](#) or the designated [mouse shortcut](#) for a Portfolio [Find Window](#).

Tax Year:

Tax Year: ([Numeric Field](#))

Designate the appropriate reporting tax year. A four digit year is required.

Limit:

Minimum Amount: ([Numeric Field](#), [Field Calculator](#))

Designate the minimum amount of interest to report. Contracts that paid less than this designated amount of interest will not be reported. Must be between \$0 and \$600.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the contracts are reported on the audit report can be designated with this option. Only available with the Report Type of "Audit Report". Choose one of the available report order options: Paper Form, Client ID, Name, or DBA.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 3 options available for the report type: Audit Report, Paper Form, or Electronic File (e-file). The Paper Form option will make the Report ID field and the Number of Copies option available. The Electronic File option will make the Electronic File section available and change the Print and Preview buttons to the Submit button.

Form Type: ([Drop-Down List](#))

Select the appropriate 1099 form type, either: 1099-Int or 1099-Misc. The 1099-Int option is only available for

clients. The 1099-Misc option is available for both clients and vendors.

Report ID: ([Report ID](#), [Drop-Down List](#), [Drill-Down](#))

The Report ID list is available when using a Report Type of Paper Form. Select one of the existing 1099 options, or use the [Forms Maintenance Window](#) to create a new 1099 layout. Only one standard Report ID is available for the IRS Form 1099 Reporting Process ("LASR1099"), this layout may need to be modified or adjusted depending on your printer settings or whenever the IRS changes the layout of the 1099. Other layouts can be created using Forms Maintenance.

Options:

Number of Copies: ([Spinner Control](#))

Select the number of copies of the form that you would like to print. Only available with the "Paper Form" Report Type.

Electronic File (e-file):

IRS File Name: ([File Field](#))

The IRS File Name is automatically established by the system and typically does not need to be changed. The file name includes today's date, example: "IRS1099-20110221.XML". Therefore, if the process is run more than once on any particular day, you may see the message: "IRS File already exists, do you want to replace it?". Typically, it is perfectly safe to replace this file it is really just a temporary file. However, if it is important to you to save these files, then you may need to give it a unique IRS File Name. Press [F2] [function key](#) or designated [mouse shortcut](#) for an Open File dialog box. The IRS File Name field is only available for a Report Type of "Electronic File". The file extension must be "XML".

Important Note: The following six (6) command buttons are provided for advanced access to the e-file process. Typically, these buttons will not be required. The Submit button can be used instead, in most circumstances. For additional information on the electronic filing of 1099s, please see [Electronic Filing: IRS 1098s/ 1099s](#) section of this manual.

Setup: ([Command Button](#))

The Setup button will open the "e-File Account Setup" window. This screen is used to setup the account information for submitting data to the service provider. This information only needs to be setup once (for each User ID accessing the software, see User Window). However, it is a good idea to verify and update this information annually before submitting data to the service provider.

IRS File: ([Command Button](#))

The IRS File button will calculate the current 1099 data and create the XML file. A count of the number of 1099s will also be displayed. This information will be needed when transmitting this file.

Transmit: ([Command Button](#))

The Transmit button will open the "e-File Transmit" window. After selecting the desired services and completing the required information, press the "Transmit" button on the "e-File Transmit" window to submit the data to the service provider.

Confirm: ([Command Button](#))

After transmitting the file, it must be confirmed. The Confirm button will open the "e-File Confirm" window. After completing the required information, press the "Confirm" button on the "e-File Transmit" window to confirm and pay for the services requested.

Status: ([Command Button](#))

The Status button will open the "e-File Check Status" window, which can be used to check the status of the data submission. See [Electronic Filing: IRS 1098s/ 1099s](#) for a list of common status codes.


Manager: ([Command Button](#))

The Manager button will open the "e-File Interface Manager". This is an advanced feature primarily used for troubleshooting the e-file process. The "e-File Interface Manager" also includes a tab for the "e-File Log". This log contains a history of the data batches submitted and the responses received from the service provider. Any error messages received can be reviewed in this log. Also note that the Audit Log on the [System Information](#) window will also record electronic filing events and batch numbers.

Auto Charge Process Buttons:


Preview: ([Command Button](#))



Press the  button to view the audit report or the paper forms to the monitor. Also note that using the [Preview](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.


Print: ([Command Button](#))



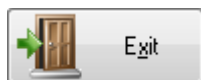
Press the  button to print the audit report or the paper forms to a printer. Note that using the [Print](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button. Be sure that your 1099 paper stock is loaded into the printer before starting the print job.

Submit: ([Command Button](#))



Press the  button to execute the Electronic File Process. This button is only available when the Report Type is set to "Electronic File (e-file)". For additional information on the electronic filing of 1099s, please see [Electronic Filing: IRS 1098s/ 1099s](#) section of this manual.

Exit: ([Command Button](#))



Press the  button to close the IRS Form 1099 Reporting Process. Note that using the [Close](#) option on the [Main Toolbar](#), [File Menu](#), or from the [Right-Click Shortcut Menu](#) is exactly the same as this command button.

Sample Audit Report:

Sample IRS 1099 Audit Report:

CLIENT: ALL

Collection Services, Ltd.
Client 1099s Audit Report
Tax Year: 2011

Date:
Time:
Page:

ID	Name	DBA Name	Address	Tax ID	Interest Inc.
001	CAPITAL FINANCE GROUP INC.		400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104	91-2988184	7,463.19
002	PACIFIC CAPITAL VENTURES		1200 AIRPORT WAY S SEATTLE WA 98186	91-3883333	4,220.30
003	JOHN HARRISON		1536 SW 42ND STREET FEDERAL WAY WA 98003	512-18-2716	711.44
004	MARK HARRISON		PO BOX 2271 MEDINA WA 98039	392-48-4932	711.44
					<hr/> <hr/> 13,106.37

Total 1099s Included: 4

Credit Bureau Reporting Process:

Batch Notice Process:

Work List Report:

The WORK LIST REPORT is comprised of contracts that either have a delinquent balance, are scheduled for contact in the NEXT CONTACT DATE field in the main CONTRACT WINDOW, or are scheduled for a follow-up call in the CONTACT LOG. Collector ID's must be setup in the USER SETUP WINDOW.

Work List Process:

Use the ON-LINE WORK LIST PROCESS to develop an up-to-date contact list of contracts. The work list is used to select and sequence accounts to be contacted and automatically displays them in the CONTRACT WINDOW. Any accounts not contacted on the scheduled date are automatically forwarded to the next day.

The ON-LINE WORK LIST is comprised of contracts that either have a delinquent balance, are scheduled for contact in the NEXT CONTACT DATE field in the main CONTRACT WINDOW, or are scheduled for a follow-up call in the CONTACT LOG.

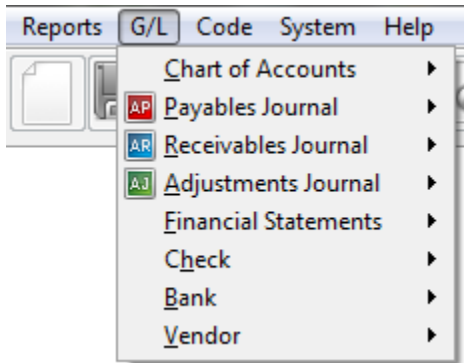
User Calendar Report:

Record Specific Calendar Report:

Report Writer Window/ Report:



Chapter #16 - General Ledger (G/L) Menu:



G/L Menu Options:

- [Chart of Accounts Submenu](#)
- [Payables Journal Submenu](#)
- [Receivables Journal Submenu](#)
- [Adjustments Journal Submenu](#)
- [Financial Statements Submenu](#)
- [Check Submenu](#)
- [Bank Submenu](#)
- [Vendor Submenu](#)

Chart of Accounts Submenu:

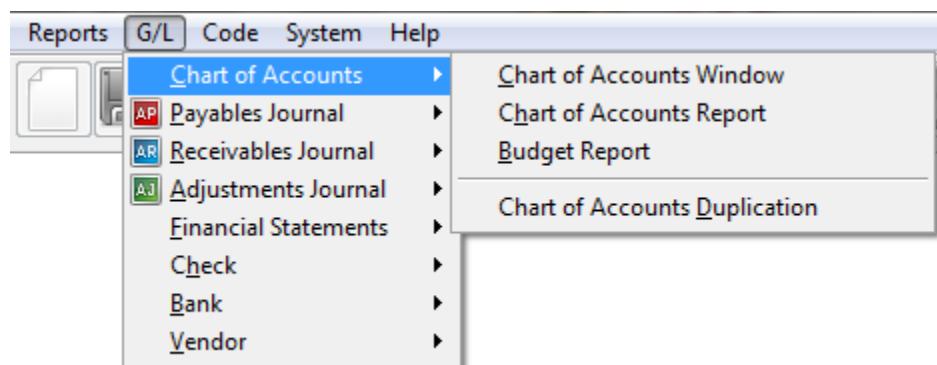


Chart of Accounts Submenu Options:

- [Chart of Accounts Window](#)
- [Chart of Accounts Report](#)
- [Budget Report](#)
- [Chart of Accounts Duplication](#)

Chart of Accounts Window:

Chart of Accounts Window:1

Portfolio ID: 001 CAPITAL FINANCE GROUP INC.

Account ID: 1100 CASH IN BANK

Category: ▼

G/L Type: ☒ Debit ☐ Credit Type: Asset

☐ Include in 1099 Processing

Fiscal Mo	Fiscal Yr	Month	Year	Opening Balance	Debits	Credits	Closing Balance	Budget
12	2012	12	2012	1,276.84	0.00	0.00	1,276.84	0.00
11	2012	11	2012	1,276.84	0.00	0.00	1,276.84	0.00
10	2012	10	2012	1,276.84	0.00	0.00	1,276.84	0.00
9	2012	9	2012	1,276.84	0.00	0.00	1,276.84	0.00
8	2012	8	2012	1,276.84	0.00	0.00	1,276.84	0.00
7	2012	7	2012	1,276.84	0.00	0.00	1,276.84	0.00
6	2012	6	2012	1,276.84	0.00	0.00	1,276.84	0.00
5	2012	5	2012	1,276.84	0.00	0.00	1,276.84	0.00
4	2012	4	2012	1,276.84	0.00	0.00	1,276.84	0.00
3	2012	3	2012	1,276.84	0.00	0.00	1,276.84	0.00
2	2012	2	2012	1,276.84	0.00	0.00	1,276.84	0.00
1	2012	1	2012	1,276.84	0.00	0.00	1,276.84	0.00
12	2011	12	2011	1,276.84	0.00	0.00	1,276.84	0.00
11	2011	11	2011	1,376.84	0.00	100.00	1,276.84	0.00
10	2011	10	2011	1,376.84	0.00	0.00	1,376.84	0.00
9	2011	9	2011	1,376.84	0.00	0.00	1,376.84	0.00
8	2011	8	2011	167.13	1,209.71	0.00	1,376.84	0.00

Current Year: 0.00 10,560.79 9,283.95 1,276.84

Chart of Accounts Report:

Chart of Accounts Report:1

Portfolio ID

ALL

Account ID

ALL

☐ Exclude Retained Earnings

Month/Year Date Range

/

to

/

Report Order

Portfolio ID

Report Type

Summary Report

☐ Page Break by Portfolio ID

☐ Page Break by Account ID

☐ Subtotal by Account ID

☐ Grand Total at End of Report

Budget Report:

Chart of Accounts Duplication:

Chart of Accounts Duplication:1

Source Portfolio

☒ Single Source ☐ Respective Source

001 CAPITAL FINANCE GROUP INC.

Destination Portfolio

ALL

Destination Calendar Year 2012

Budget Figures

☐ Duplicate Budget Figures

Source Calendar Year 2011

Increase By 0.00 %

Duplication Type

☒ Add - Copy New Accounts ☐ Redo - Change Descriptions

Ok Cancel

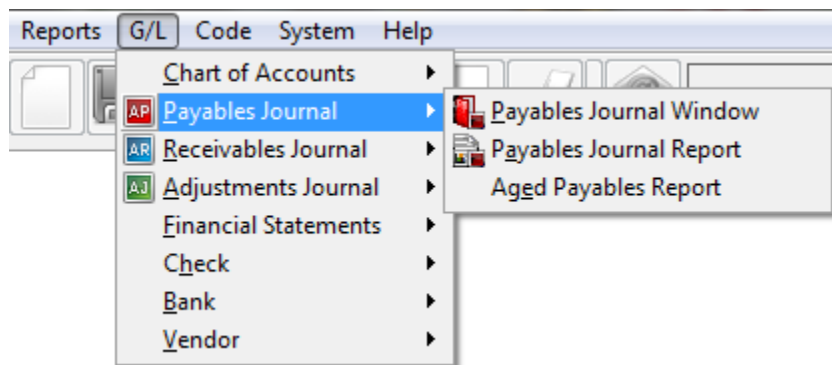
With this process you can duplicate a previously entered Chart of Accounts to a new portfolio, add new accounts from one portfolio to another, and copy budgets from one year to another.

Once a Chart of Accounts has been established for one portfolio, you can duplicate all the accounts to a new portfolio. For example, if accounts have already been set up for Portfolio ID 001, it is not necessary to reenter the same Chart of Accounts for Portfolio ID 002. After duplication, you can add and delete accounts specific to the new portfolio, if necessary.

When you are first setting up your system and have run the [Clear All Data Process](#), there is one sample chart of accounts that will be left for you to use.

See the [Annual Chart of Accounts Duplication](#) procedure for more information and recommended steps for duplication your chart of accounts for each new calendar year.

Payables Journal Submenu:



Payables Journal Submenu Options:

- [Payables Journal Window](#)
- [Payables Journal Report](#)
- [Aged Payables Report](#)

Payables Journal Window:

Payables Journal Window:1

Journal ID: **41** Date: **11/08/2011** Due Date: **11/08/2011** Status: **Paid In Full** Balance Summary: Invoices: Payments: Balance: Recurring Infor: Frequency: Times:

Vendor: **106** P.O. #: Invoice #: **054321** Bank Type: **Operating Account** Print P.O. Report ID:

Name: **MORTGAGE INSURANCE CORP.** Contract ID: Terms: Address: **P.O. BOX 5458** **BELLEVUE WA 98002**

Details **Payment History** **Autodisburse**

	Date	Description	Amount	Amt to Pay	Type	Code	Portfolio ID	Bank ID	DB	CR	CI
	11/08/2011	Insurance Policy	100.00	0.00	I		001	0001	5300	1100	
	11/08/2011	Insurance Policy	100.00	0.00	p		001	0001	5300	1100	

Date: **11/08/2011** Description: **Insurance Policy** Type: **Invoice** Amount: **\$100.00**

Portfolio ID: **001 - CAPITAL FINANCE GROUP INC.** Bank ID: **0001 - FIRST INTERSTATE BANK (322 494 883)**

Source: **P** Check No: Debit: **5300 - MORTGAGE INSURANCE** Credit: **1100 - CASH IN BANK**

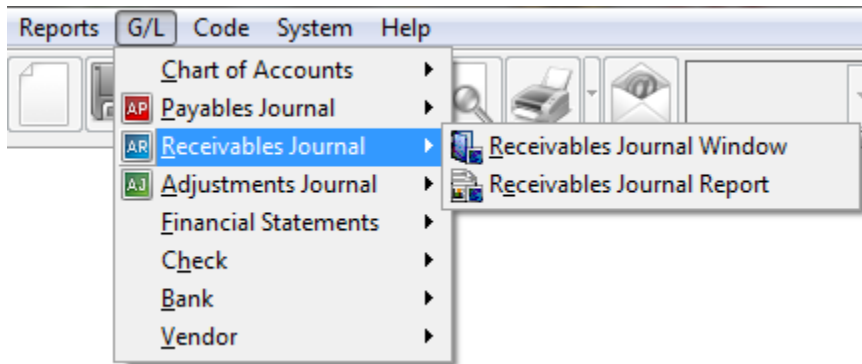
Reconciled: **/ /**

Memo:

Payables Journal Report:

Aged Payables Report:

Receivables Journal Submenu:



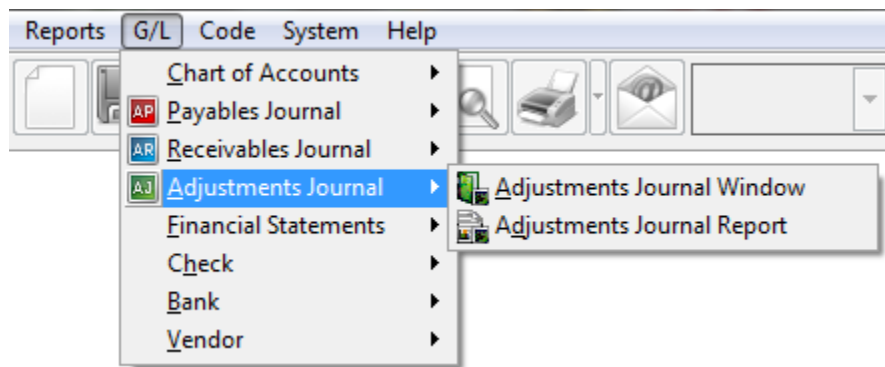
Receivables Journal Submenu Options:

- [Receivables Journal Window](#)
- [Receivables Journal Report](#)

Receivables Journal Window:

Receivables Journal Report:

Adjustments Journal Submenu:



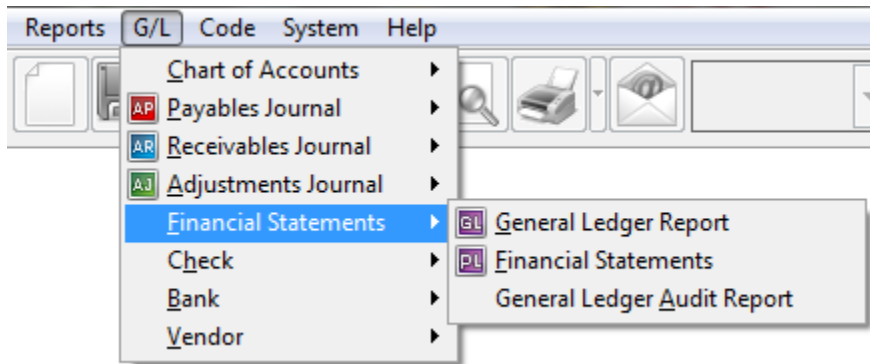
Adjustments Journal Submenu Options:

- [Adjustments Journal Window](#)
- [Adjustments Journal Report](#)

Adjustments Journal Window:

Adjustments Journal Report:

Financial Statements Submenu:



Financial Statements Submenu Options:

- [General Ledger Report](#)
- [Financial Statements](#)
- [General Ledger Audit Report](#)

General Ledger Report:

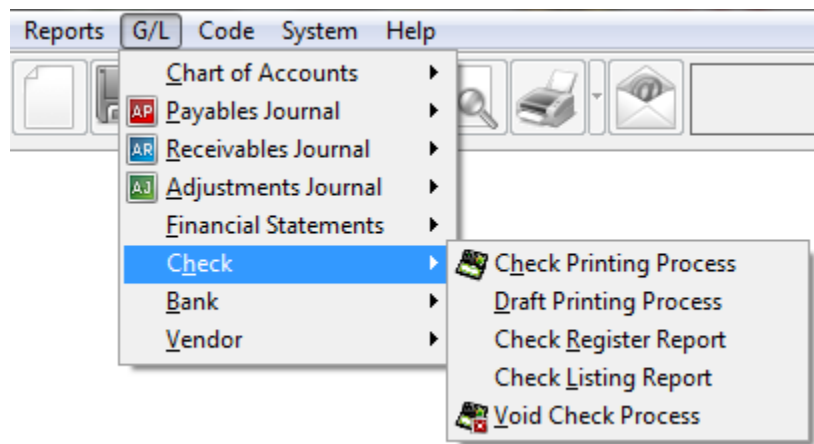
Financial Statements:

The screenshot shows a window titled "Financial Statements:1" with standard Windows window controls (minimize, maximize, close). The window contains a form for configuring a Profit & Loss report. At the top, there are two dropdown menus: "Financial ID" with "P&L3" selected, and "Calendar Month" with "November 2011" selected. Below these, the report title "Profit & Loss" is displayed in bold, followed by the subtitle "12 Month Profit & Loss". Under the "Report By" section, there are four radio button options: "Portfolio" (selected), "Client", "Client & Portfolio", and "Portfolio Group". There is also a checkbox for "Zero Suppress" which is currently unchecked. To the right of the "Report By" section is the "Portfolio ID" section, which includes a text box containing "ALL" and a large empty list box with a vertical scrollbar.

Financial ID		Calendar Month	
P&L3		November 2011	
Profit & Loss 12 Month Profit & Loss			
Report By		Portfolio ID	
<input checked="" type="radio"/> Portfolio <input type="radio"/> Client <input type="radio"/> Client & Portfolio <input type="radio"/> Portfolio Group <input type="checkbox"/> Zero Suppress		ALL <div></div>	

General Ledger Audit Report:

Check Submenu:



Check Submenu Options:

- [Check Printing Process](#)
- [Draft Printing Process](#)
- [Check Register Report](#)
- [Check Listing Report](#)
- [Void Check Process](#)

Check Printing Process:

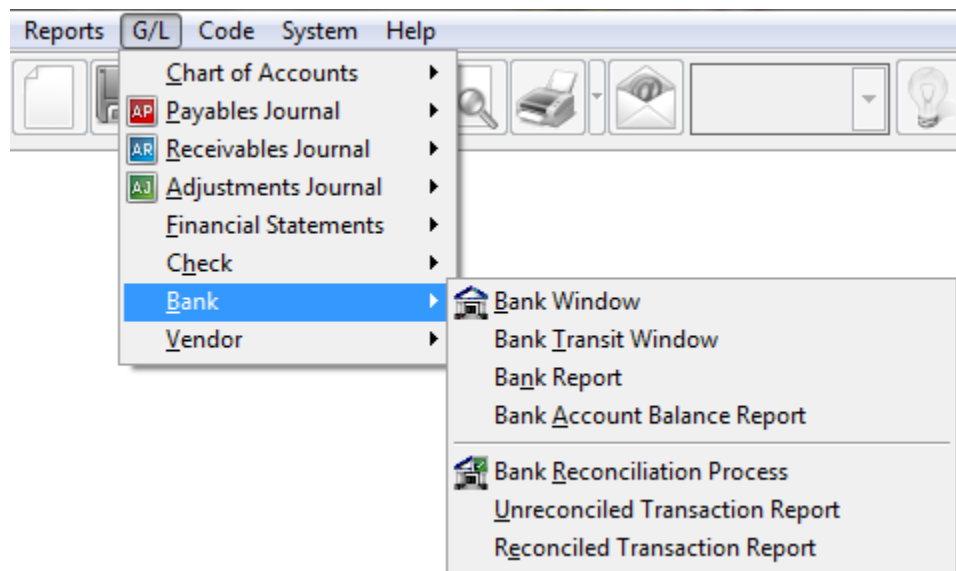
Draft Printing Process:

Check Register Report:

Check Listing Report:

Void Check Process:

Bank Submenu:



Bank Submenu Options:

- [Bank Window](#)
- [Bank Transit Window](#)
- [Bank Report](#)
- [Bank Account Balance Report](#)
- [Bank Reconciliation Process](#)
- [Unreconciled Transaction Report](#)
- [Reconciled Transaction Report](#)

Bank Window:

Bank Transit Window:

Bank Report:

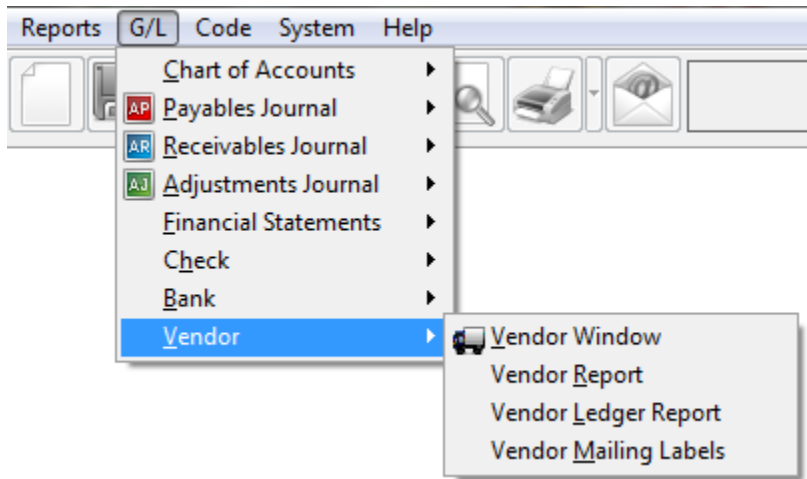
Bank Account Balance Report:

Bank Reconciliation Process:

Unreconciled Transaction Report:

Reconciled Transaction Report:

Vendor Submenu:



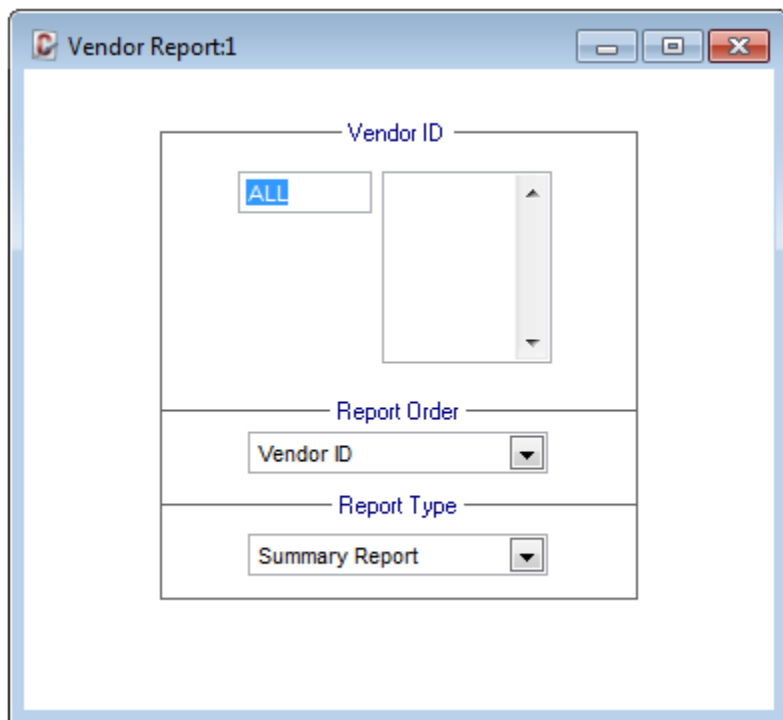
Vendor Submenu Options:

- [Vendor Window](#)
- [Vendor Report](#)
- [Vendor Ledger Report](#)
- [Vendor Mailing Labels](#)

Vendor Window:

Use this window to enter, edit and display vendor information.

Vendor Report:



The screenshot shows a window titled "Vendor Report:1". Inside, there are three sections for filtering the report:

- Vendor ID:** A pick list with "ALL" selected and an empty list box below it.
- Report Order:** A drop-down menu with "Vendor ID" selected.
- Report Type:** A drop-down menu with "Summary Report" selected.

The Vendor Report is used to generate a list of vendors and pertinent vendor information each vendor record. The Vendor Report is available from the [Vendor Submenu](#).

Vendor ID:

Vendor ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Vendor ID pick list to add or remove specific Vendor IDs to print the report for. By default, this pick list filter is set to include 'ALL' vendors. The [ID Selection](#) feature can be used to select desired vendors from a list (aka: [Selection Window](#)).

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the vendors are listed on the report can be designated with this option. Choose one of the available report order options: Vendor ID or Vendor Name.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report.

Sample Vendor Report (Summary Report):

VENDOR: ALL
ORDER: Vendor ID

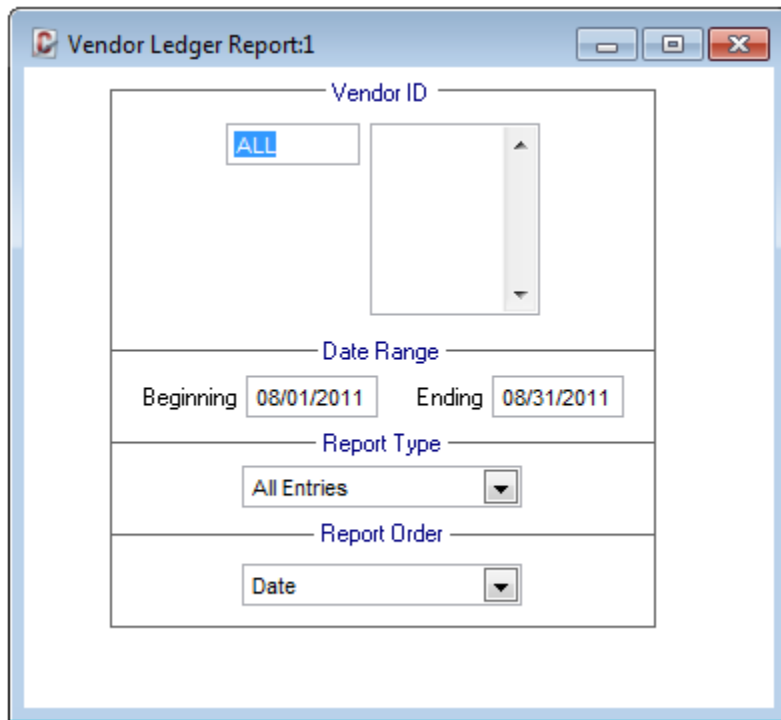
Collection Services, Ltd.
Vendor Report

Date:
Time:
Page:

Vendor ID	Acct Ref#	Company	Contact	Phone	Balance Due
100		US WEST COMMUNICATIONS		325-5000 Main	0.00
101		SEATTLE PROPERTY MANAGEMENT CO	JAN S WANSON	624-1885 Main	50.00
102		WILSON & JAMES ACCOUNTANCY	ANN JOHNSON	824-9875 Main	0.00
103		JOHN HOOPER ATTORNEY AT LAW		455-7002 Main	0.00
104		JOSEPH JOHNSON			821.00
105		BETTY GREENWALD		326-7712 Main	0.00
106		MORTGAGE INSURANCE CORP.		455-4300 Main	0.00
C001		CAPITAL FINANCE GROUP INC.			0.00
C002		PACIFIC CAPITAL VENTURES			0.00
C003		JOHN HARRISON			0.00
MGMT		Collection Services, Ltd.	JERRY HENDERSON	206-622-7202 Fax 206-622-7205 Main 206-622-7213 Pmt Dept	116.63
					<u>987.63</u>

Total Records Included: 11

Vendor Ledger Report:



Vendor Ledger Report:1

Vendor ID

ALL

Date Range

Beginning 08/01/2011 Ending 08/31/2011

Report Type

All Entries

Report Order

Date

The Vendor Ledger Report generates a list of ledger entries for each vendor record. Typically, vendor ledger entries will be payable journal entries (checks) paid to the various vendors. Payees can be setup as needed in the [Vendor Window](#). A common example, will be the escrow payouts made out to the county tax offices and insurance companies. The Vendor Ledger Report will display the status for each ledger entry (Scheduled, Paid-in-Full, or Hold) and the resulting ledger balance. The Vendor Ledger Report is available from the [Vendor Submenu](#).

Vendor ID:

Vendor ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Vendor ID pick list to add or remove specific Vendor IDs to print the ledger report for. By default, this pick list filter is set to include 'ALL' vendors. The [ID Selection](#) feature can be used to select desired vendors from a list (aka: [Selection Window](#)).

Date Range:

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the report for the desired ledger entries. Only the ledger entries with a date between the designated date range will be included on the report.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

The report type for the Vendor Ledger Report will filter for the type of ledger entries that will be included on the report. Choose one of the 3 options available for the report type: All Entries, Open Entries, or Payment History.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the ledger entries are listed for each vendor on the report can be designated with this option. Choose one of the available report order options: Date, Journal ID, or Portfolio ID.

Sample Vendor Ledger Report (Summary Report):

VENDOR: ALL		Collection Services, Ltd.			Date:			
ORDER: Date		Vendor Ledger Report			Time:			
REPORT TYPE: All Entries		01/01/2011 - 08/31/2011			Page:			
Company:	MORTGAGE INSURANCE	Address:	P.O. BOX 5458	Phone:	Main	455-4300		
Vendor ID:	106		BELLEVUE WA 98002					
Date	Portfolio ID	CheckNo	Invoice	Jrn ID	Status	Description	Type	Amount
03/31/2011	001		5843	4	Pd Full	Escrow #1 Reserve	INV	74.13
03/31/2011	001	1005	5843	4	Pd Full	Escrow #1 Reserve	PMT	-74.13
04/01/2011	001		39394	1	Pd Full	Escrow #1 Reserve	INV	150.00
04/01/2011	001		39382	2	Pd Full	Escrow #1 Reserve	INV	300.00
04/30/2011	001	1008	39394	1	Pd Full	Escrow #1 Reserve	PMT	-150.00
04/30/2011	001	1009	39382	2	Pd Full	Escrow #1 Reserve	PMT	-300.00
06/01/2011	001		84743	5	Pd Full	Escrow #1 Reserve	INV	150.00
06/30/2011	001	1014	84743	5	Pd Full	Escrow #1 Reserve	PMT	-150.00
								0.00

Vendor Mailing Labels:

The Vendor Mailing Labels/ Envelopes process prints address labels or envelopes for one or more vendors, as set up in the [Vendor Window](#). Labels can be printed in one-, two- or three-column formats.

All statements, notices, and letters throughout Contract Collector are formatted for mailing in window envelopes and do not require labels, but you will find the labels printed with this process useful for other correspondence or other purposes.

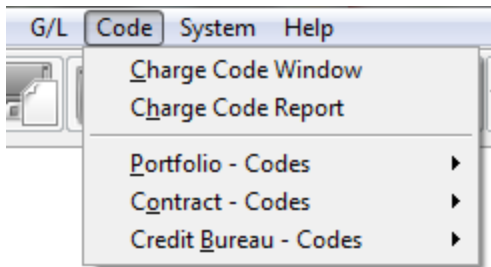
Reminder: Be sure to load labels into your printer before printing labels.

For more information on the recommended label paper stock, please see [Suppliers](#) in Appendix A.

See the [Contract Mailing Labels](#) for more information on the mailing labels window.



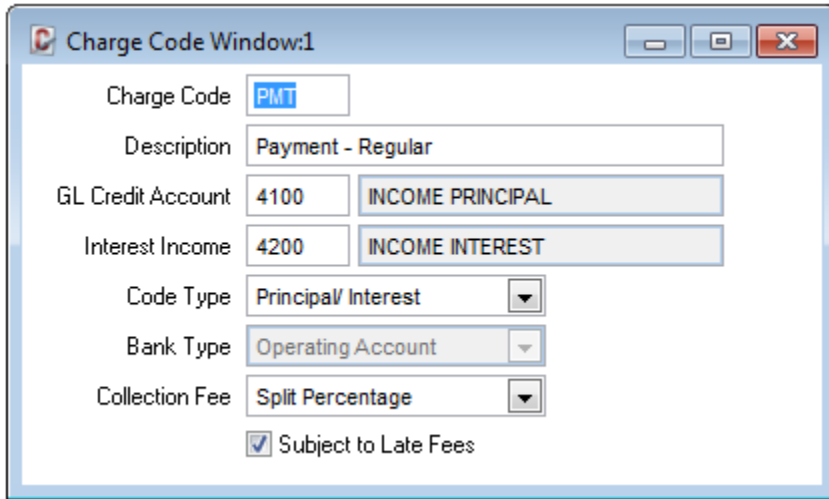
Chapter #17 - Code Menu:



Code Menu Options:

- [Charge Code Window](#)
- [Charge Code Report](#)
- [Portfolio - Codes Submenu](#)
- [Contract - Codes Submenu](#)
- [Credit Bureau - Codes Submenu](#)

Charge Code Window:



Charge Code Window:1

Charge Code: PMT

Description: Payment - Regular

GL Credit Account: 4100 INCOME PRINCIPAL

Interest Income: 4200 INCOME INTEREST

Code Type: Principal/ Interest

Bank Type: Operating Account

Collection Fee: Split Percentage

☒ Subject to Late Fees

Each and every charge assigned to a contract/ loan will have a charge code. The charge code designates the type of the charge Principal/ Interest, Escrow or Fee. This charge code also designates the accounts that are credited for accounting purposes and which bank the funds are deposited into: Operating, Escrow or Other.

Charge Code: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each charge code with a unique ID of up to four (4) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, charge code records will be sorted by this code field. For the best results, choose a code that will easily identify the desired charge code so that it will be easier to remember. To create a new charge code record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new charge code that is not already in use. Once the code has been entered, it cannot be changed. To view an existing record, enter the code and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for charge codes that already exist.

Examples of Charge Codes: PMT, LT, SRV

Description: ([Required Field](#), [Sort By](#))

The description for the charge code, up to thirty (30) characters.

GL Credit Account: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Enter an existing general ledger chart of account number. In most cases, a valid credit account will begin with a 4 (or a 5 if the ending income level for the [Management Company](#) is set to 5). When you enter a valid account number, the system automatically displays the chart of account name (as entered in the [Chart of Account Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Chart of Accounts [Find Window](#) to select one of the existing account numbers.

Interest Income: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter an existing general ledger chart of account number. The Interest Income field is only available (and required) when the Code Type is "Principal/ Interest". In most cases, a valid interest income account will begin with a 4 (or a 5 if the ending income level for the [Management Company](#) is set to 5). When you enter a valid account number, the system automatically displays the chart of account name (as entered in the [Chart of Account Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Chart of Accounts [Find Window](#) to select one of the existing account numbers.

Code Type: ([Drop-Down List](#))

Select the appropriate code type for this charge code: Principal/ Interest, Escrow, or Fees. The code type will designate how payments to these charges are applied in the [Payment Entry Window](#).

Bank Type: ([Drop-Down List](#))

Select the appropriate bank type for this charge code: Operating, Escrow, or Fees. The bank type will designate which bank payments are deposited into. Principal/ Interest Code Types must always be deposited to the Operating Account.

Collection Fee: ([Drop-Down List](#))

Select the appropriate collection fee type: Split Percentage, 100% Client, or 100% Management.

Subject to Late Fees: ([Checkbox Field](#))

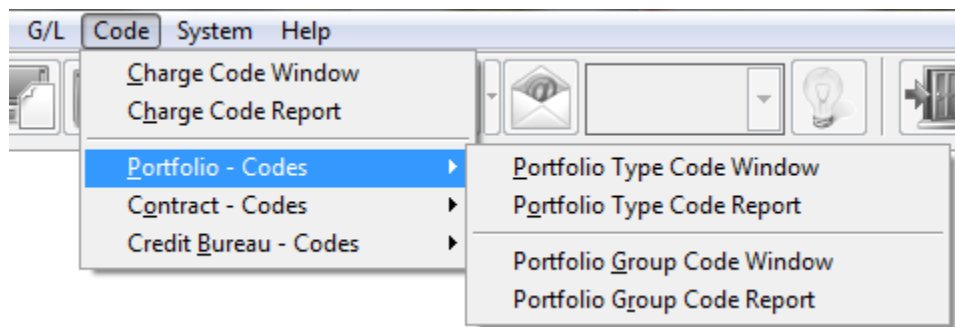
Select this option if this charge code is subject to late fees.

Include in Collection Fee: ([Checkbox Field](#))

Select this option to include this charge code in collection fee calculations. (See [Client Collection Statement](#).)

Charge Code Report:

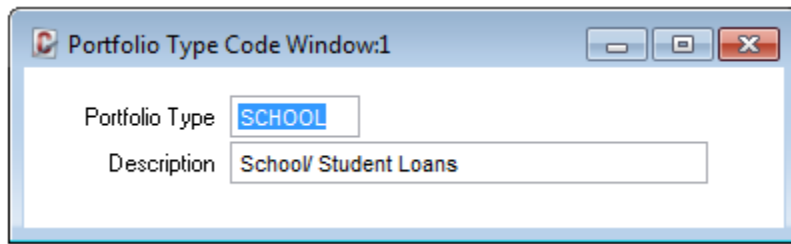
Portfolio - Codes Submenu:



Portfolio - Codes Submenu Options:

- [Portfolio Type Code Window](#)
- [Portfolio Type Code Report](#)
- [Portfolio Group Code Window](#)
- [Portfolio Group Code Report](#)

Portfolio Type Code Window:



Portfolio Type Code Window:1

Portfolio Type: SCHOOL

Description: School/ Student Loans

Portfolio Type: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each portfolio type with a unique ID of up to six (6) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, portfolio type records will be sorted by this ID field. For the best results, choose an ID that will easily identify the portfolio type so that it will be easier to remember. To create a new portfolio type record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new portfolio type that is not already in use. Once the ID has been entered, it cannot be changed. To view an existing record, enter the portfolio type and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for portfolio types that already exist.

Description: ([Required Field](#), [Sort By](#))

The description for the portfolio type, up to thirty (30) characters.

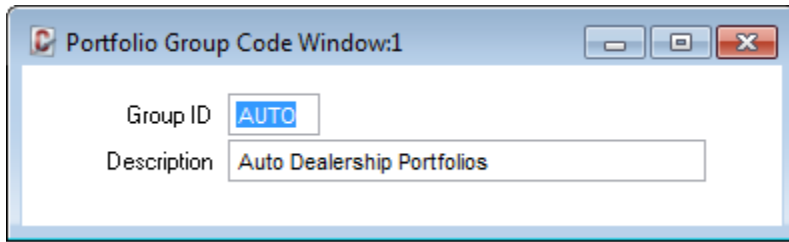
Portfolio Type Code Report:

The Portfolio Type Code Report is run from the Contract Type Code Report. See the [Contract Type Code Report](#) for more information on this report.

Sample Portfolio Type Code Report:

CODE: ALL	Collection Services, Ltd.	Date:
ORDER: Code	Portfolio Type Code Report	Time:
		Page:
Type	Description	
AUTO	Automobile/ Car Loans	
MORTGA	Mortgage Loans	
SCHOOL	School/ Student Loans	
TAX	Tax Loans	
Total Records Included: 4		

Portfolio Group Code Window:



Portfolio Group Code Window:1

Group ID: AUTO

Description: Auto Dealership Portfolios

Group ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each portfolio group with a unique ID of up to four (4) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, group records will be sorted by this Group ID field. For the best results, choose an ID that will easily identify the group so that it will be easier to remember. To create a new portfolio group record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Group ID that is not already in use. Once the ID has been entered, it cannot be changed. To view an existing record, enter the Group ID and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for groups that already exist.

Description: ([Required Field](#))

The description for the portfolio group, up to thirty (30) characters.

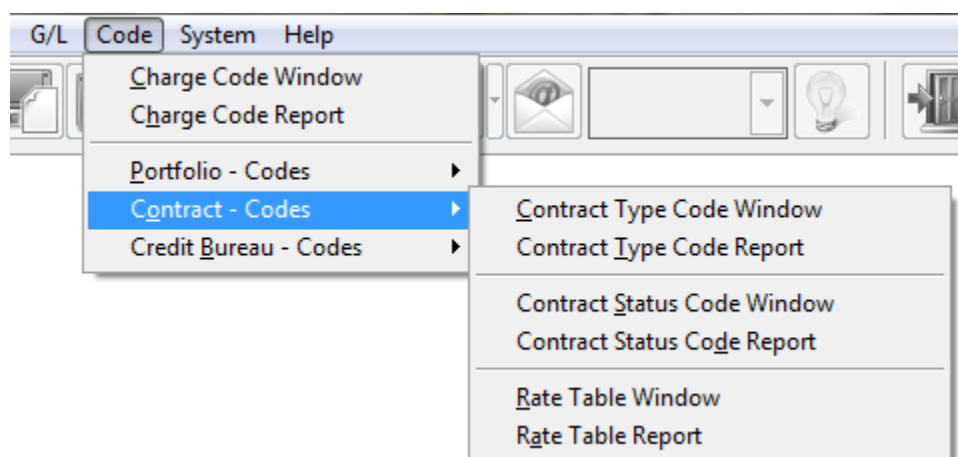
Portfolio Group Code Report:

The Portfolio Group Code Report is run from the Contract Type Code Report. See the [Contract Type Code Report](#) for more information on this report.

Sample Portfolio Group Code Report:

GROUP: ALL		Collection Services, Ltd.	Date:
ORDER: Code		Portfolio Group Code Report	Time:
			Page:
Group	Description		
AUTO	Auto Dealership Portfolios		
CHEV	Chevrolet Dealerships		
FORD	Ford Dealerships		
MORT	Home Mortgage Portfolios		
Total Records Included: 4			

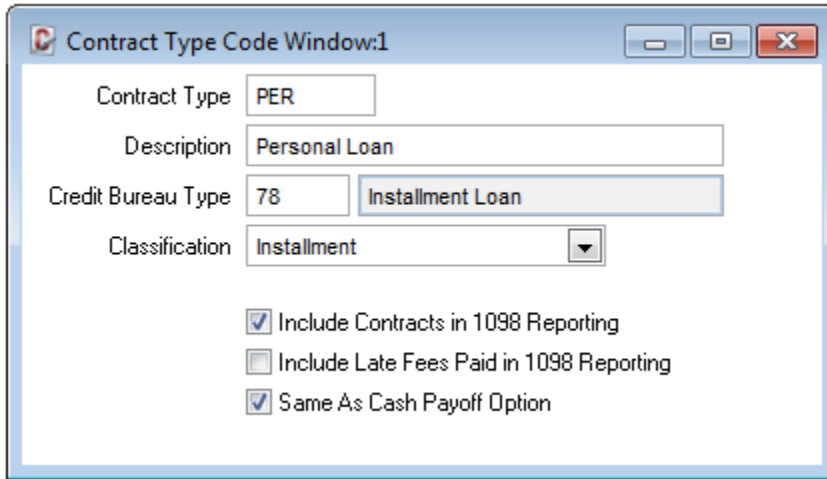
Contract - Codes Submenu:



Contract - Codes Submenu Options:

- [Contract Type Code Window](#)
- [Contract Type Code Report](#)
- [Contract Status Code Window](#)
- [Contract Status Code Report](#)
- [Rate Table Window](#)
- [Rate Table Report](#)

Contract Type Code Window:



The Contract Type is designed as a way of categorizing loans (or contracts). Each contract in the [Contract Window](#) is assigned a contract type. Many of the [report windows](#) and [notice windows](#) contain a Contract Type [pick list](#) that will allow you to run these reports or notices by the contract type code. Based on your business operations and needs, it is highly suggested that you create several contract types to differentiate your loans. This will allow you to run reports for each of these individual contract types and evaluate the performance of each type. For example, if your business only does mortgages, you may want to create contract types for 10 year, 15 year, 20 year and 30 year mortgages. The Contract Type Code Window is available from the [Code Submenu](#) of the [System Menu](#).

Contract Type: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each contract type with a unique ID of up to eight (8) alphanumeric characters. Avoid special characters such as spaces or symbols. By default, contract type records will be sorted by this ID field. For the best results, use a contract type code that is meaningful and easy to remember. Use the [Find Record](#) feature, to search for clients that are already in the database.

Description: ([Required Field](#))

Enter a description for this contract type as you would like it to appear on reports. This field may be up to thirty (30) characters.

Credit Bureau Type: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Optional Field](#))

Select the appropriate credit bureau type code. This type code is used in conjunction with the [Credit Bureau Reporting Process](#). After entering a valid credit bureau type code, the system automatically displays the appropriate description (as designated in the [Credit Bureau Type Code Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Credit Bureau Type Code [Find Window](#) to select one of the existing codes.

Classification: ([Required Field](#), [Drop-Down List](#))

Select one of the available classification options.

- Line of Credit
- Installment
- Mortgage
- Open Account (30 or 90 days)
- Revolving (Open-end account)

Include Contracts in 1098 Reporting: ([Checkbox Field](#))

Designate whether contracts/ loans of this contract type are included in IRS 1098 reporting. This option is used in conjunction with the [IRS Form 1098 Reporting Process](#).

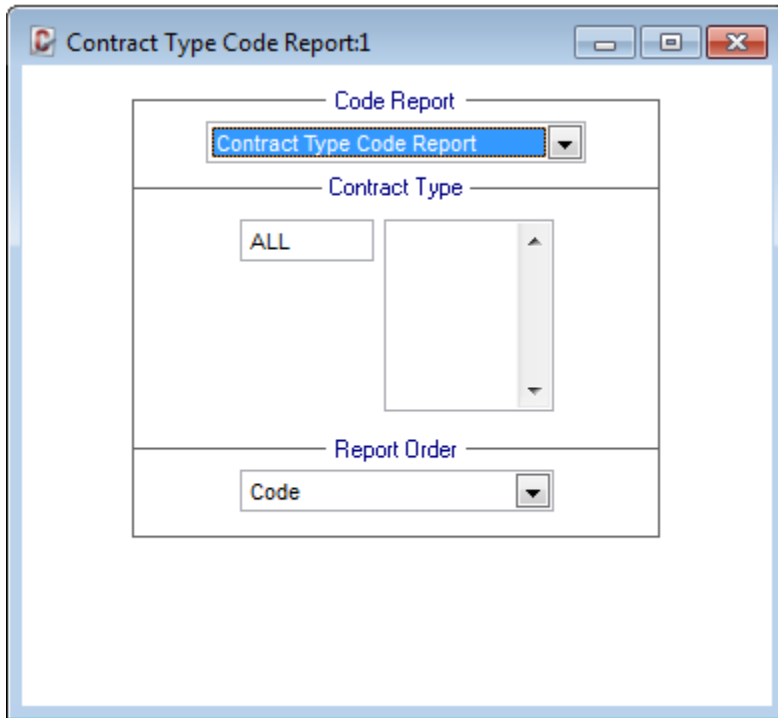
Include Late Fees Paid in 1098 Reporting: ([Checkbox Field](#))

Designate whether late fees for contracts/ loans of this contract type are included in IRS 1098 reporting. This option is used in conjunction with the [IRS Form 1098 Reporting Process](#). This option is only available if the Include Contracts in 1098 Reporting option above is checked.

Same As Cash Payoff Option: ([Checkbox Field](#))

Designate whether contracts/ loans of this contract type have a same-as-cash payoff option. Contracts that are assigned a contract type with this option selected will have an additional "Same As Cash Days" field on the [Other Setup Tab](#) of the [Contract Window](#).

Contract Type Code Report:



Code Report:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select one of the available code reports. Changing the pick list selection control will change the pick list based on the code report selected.

- Contract Type Code - Contract Type Code Report
- Portfolio Type Code - [Portfolio Type Code Report](#)
- Portfolio Group - [Portfolio Group Code Report](#)
- Contract Status Report - [Contract Status Code Report](#)

Contract Type/ Portfolio Type/ Group Code/ Status Code:

Code/ Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the code/ type pick list to add or remove specific codes or types include on the report. By default, this pick list filter is set to include 'ALL' codes/ types. The [ID Selection](#) feature can be used to select desired codes/ types from a list (aka: [Selection Window](#)), or known codes/ types can be typed into the pick list.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the codes are listed on the report can be designated with this option. Choose one of the available report order options: Code or Description.

Sample Contract Type Code Report:

CODE: ALL
ORDER: Code

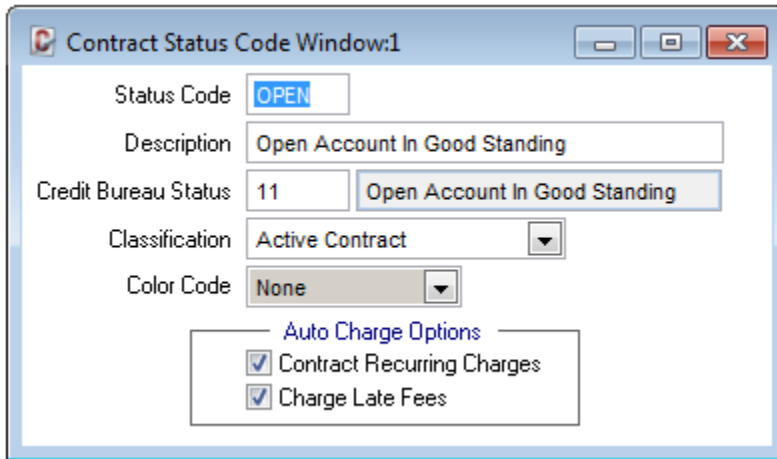
Collection Services, Ltd.
Contract Type Code Report

Date:
Time:
Page:

Code	Description
BUS	Business Loan
CAR	Auto Loan
COM	Commercial Loan
MISC	Misc. Contracts
MORT	30 Year Fixed Mortgage
PER	Personal Loan
REC	Real Estate Contract
REM	Real Estate Mortgage
RTL	Retail Merchandise
STL	Student Loan
TAX	Tax Mortgage Loan

Total Records Included: 11

Contract Status Code Window:



All contracts/ loans are assigned a status. The status code for any particular contract is strictly user defined and can be changed by the user at any time (the system will never update this value automatically). This status code can be used to designate the current situation for individual loans, such as: open in good standing, paid-in-full, past due, in bankruptcy, in legal dispute, etc. This status code is useful for filtering contracts (for find windows and for reports/ notices) based either on their specific status code or by their general status code classification. The status code also influences the charges created by the [Auto Charge Process](#).

Status Code: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each status code with a unique ID of up to six (6) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, status code records will be sorted by this code field. For the best results, choose a code that will easily identify the desired status code so that it will be easier to remember. To create a new status code record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new status code that is not already in use. Once the code has been entered, it cannot be changed. To view an existing record, enter the code and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for status codes that already exist.

Examples of Status Codes: OPEN, BANK13, LEGAL

Description: ([Required Field](#), [Sort By](#))

The description for the status code, up to thirty (30) characters.

Credit Bureau Status: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Sort By](#), [Optional Field](#))

Enter an existing credit bureau status code. After entering a valid credit bureau status code, the system automatically displays the appropriate description (as designated in the [Credit Bureau Status Code Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Credit Bureau Status Code [Find Window](#) to select one of the existing codes.

Classification: ([Drop-Down List](#))

Select one of the available classification options. These classifications can be used to filter contract in the [Contract Find/ Selection Windows](#).

- Prospective Contract
- Precollect Status
- Active Contract
- Suspended Contract

- Legal Action
- Closed Unsuccessfully
- Closed Successfully

Color Code: ([Drop-Down List](#))

Select one of the available color coding options. This color code will be used in the [Contract Window](#).

- None
- Grey
- White
- Red
- Yellow
- Green
- Cyan
- Blue
- Magenta
- Custom

Auto Charge Options:

The following 2 options can be used to designated whether the [Auto Charge Process](#) will automatically create the recurring regular charges and the late fee charges for contracts that have been assigned the current status code. For example, contracts in a precollect status possibly may not be charged regular recurring charges or late fees, contracts in bankruptcy possibly may not be charged late fees, and contracts in legal action possibly may not be charged late fees and/ or regular recurring charges. By default, both the Contract Recurring Charges and Charge Late Fees option are checked.

Contract Recurring Charges: ([Checkbox Field](#))

Select this option to turn on or off the regular recurring charges for contracts/ loans assigned to this status code.

Charge Late Fees: ([Checkbox Field](#))

Select this option to turn on or off the late fee charges for contracts/ loans assigned to this status code.

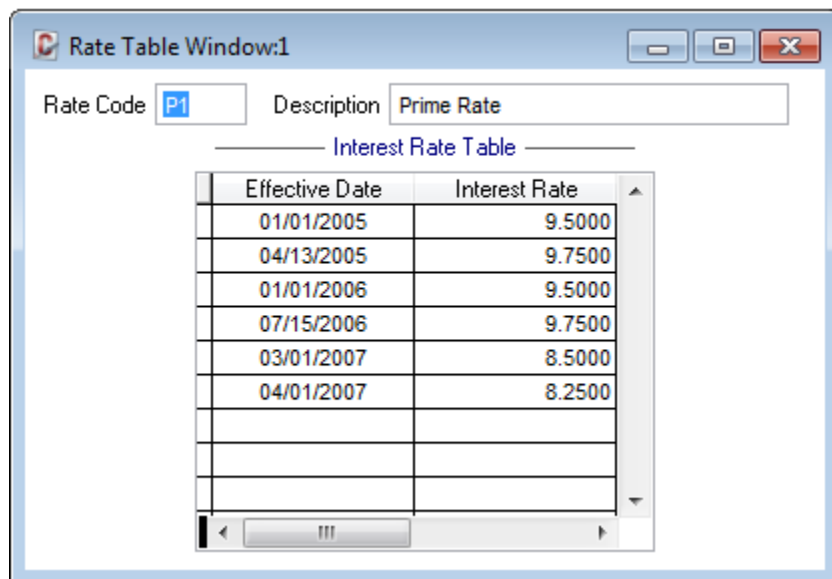
Contract Status Code Report:

The Contract Status Code Report is run from the Contract Type Code Report. See the [Contract Type Code Report](#) for more information on this report.

Sample Contract Status Code Report:

CODE: ALL	Collection Services, Ltd.	Date:
ORDER: Code	Contract Status Code Report	Time:
		Page:
Status	Description	
120/PD	Account 120 Days Past Due	
150/PD	Account 150 Days Past Due	
180/PD	Account 180 Days Past Due	
30/PD	Account 30 Days Past Due	
60/PD	Account 60 Days Past Due	
90/PD	Account 90 Days Past Due	
ALS	Account Legally Settled	
BANK11	Bankruptcy #11	
BANK13	Bankruptcy #13	
BANK7	Bankruptcy #7	
CAA	Collection Agency Account	
CCLS	Credit Card Lost/ Stolen	
CFWG	Claim Filed With Government	
CL/NL	Cannot Locate/ Now Located	
CLC	Cannot Locate Contractee	
CLOSED	Closed Account/ Zero Balance	
COB	Charge Off Balance	
CPBD	Creditor Paid By Dealer	
DIL	Deed In Lieu	
DNR	Do Not Report This Account	
FORE	Foreclosure	
FS	Foreclosure Started	
INACT	Closed Inactive Account	
INS/C	Insurance Claim	
NP/CO	Now Paying/ was Charged Off	
OPEN	Open Account In Good Standing	
P/CO	Paid/ was A Charge-off	
P/FORE	Paid/ Foreclosure Started	
P/REPO	Paid Account/ Repossession	
P/VS	Paid/ Voluntary Surrender	
RENEW	Account Renewed Or Refinanced	
REPO	Merchandise Repossession	
TD	Term Default	
TRANS	Transferred To Another Office	
VS	Voluntary Surrender	
Total Records Included: 35		

Rate Table Window:



The screenshot shows a window titled "Rate Table Window:1". It has two input fields at the top: "Rate Code" with the value "P1" and "Description" with the value "Prime Rate". Below these fields is a label "Interest Rate Table" above a table. The table has two columns: "Effective Date" and "Interest Rate". It contains seven rows of data, with the last three rows being empty for input.

Effective Date	Interest Rate
01/01/2005	9.5000
04/13/2005	9.7500
01/01/2006	9.5000
07/15/2006	9.7500
03/01/2007	8.5000
04/01/2007	8.2500

The Rate Table Window is used to enter or establish rate tables. For example, you can setup a Prime Rate table composed of the changes in the Prime Rate and the effective dates for those changes. A rate table will be used by the software to calculate the rate at which interest accrues if you have set up contracts to use a rate table. (See the [Payment/ Interest Tab](#) of the [Contract Window](#).) The current rate will be used for the contracts that are assigned this rate table. As you enter new rates, the corresponding rate change will occur for all contracts using that rate schedule.

Whenever you add a new Effective Date and Interest Rate to the list, **do not** delete any of the previous entries. They may be needed by the system to calculate interest if you back out a posted payment from a period during which an interest rate different from the current rate was in effect.

Rate Code: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each rate table with a unique ID of up to four (4) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, rate table records will be sorted by this ID field. To create a new rate table, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Rate Code that is not already in use for an existing rate table. Once the code has been entered, it cannot be changed. To view an existing record, enter the code and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for rate tables that already exist.

Examples of Rate Codes: P1, P2, etc.

Description: ([Required Field](#))

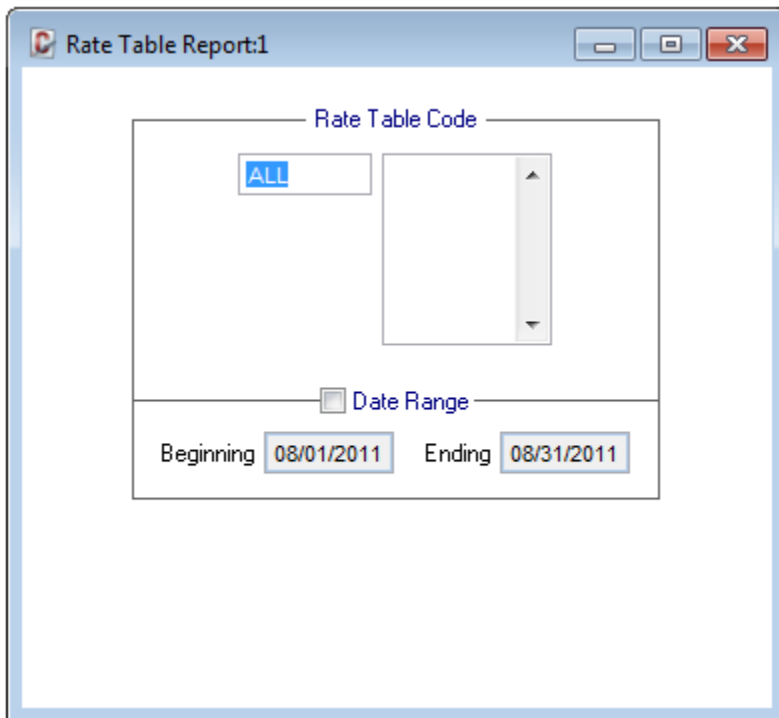
Enter the description for the rate table. Up to 30 characters.

Interest Rate Table Grid:

The Interest Rate Table Grid is a [data entry grid](#). You must enter at least one Effective Date and Interest Rate in this window for the table to be effective.

- **Effective Date:** ([Required Field](#), [Date Field](#)) - Enter the effective date for the interest amount.
- **Interest Rate:** ([Required Field](#)) - Enter the interest amount for the effective date.

Rate Table Report:



The screenshot shows a window titled "Rate Table Report:1". Inside, there is a section labeled "Rate Table Code" containing a pick list with "ALL" selected. Below this is a "Date Range" section with a checkbox that is currently unchecked. Under the checkbox, there are two date fields: "Beginning" with the value "08/01/2011" and "Ending" with the value "08/31/2011".

The Rate Table Report is used to generate a list of interest rates and effective dates for each rate table. The Rate Table Report is available from the [Contract Menu](#).

Rate Table Code:

Rate Code: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the Rate Code pick list to add or remove specific Rate Codes to print the report for. By default, this pick list filter is set to include 'ALL' rate tables. The [ID Selection](#) feature can be used to select desired rate tables from a list (aka: [Selection Window](#)).

Date Range:

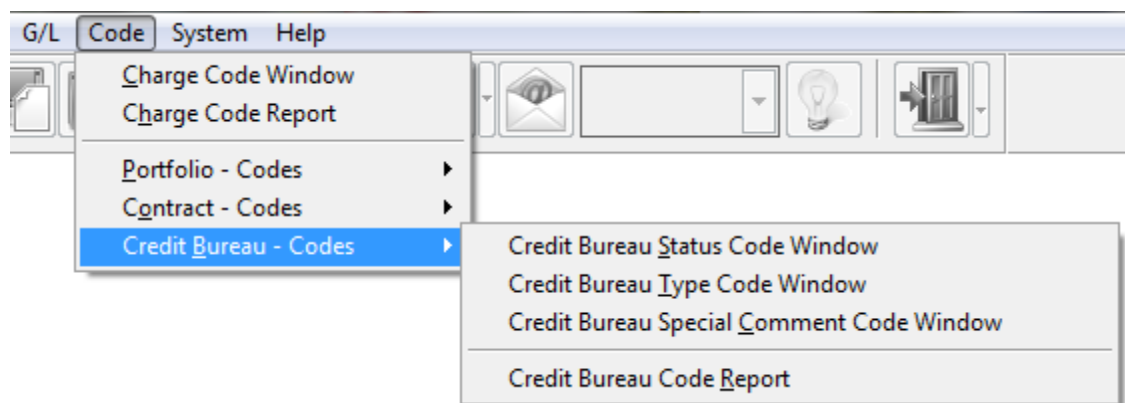
Date Range: ([Checkbox Field](#))

By default, all effective dates are included for each rate table. To filter these effective dates for those within a specified date range, check this checkbox.

Date Range: ([Date Range](#), [Date Fields](#), [Calendar Date Finds](#))

Specify a date range to filter the effective dates for the rate table(s). Based on the above Date Range Selection, effective dates and their associated interest rate will only be included if the designated date falls between the specified date range. The Date Range checkbox must be checked for this date range option to be available.

Credit Bureau - Codes Submenu:



Credit Bureau - Codes Submenu Options:

- [Credit Bureau Status Code Window](#)
- [Credit Bureau Type Code Window](#)
- [Credit Bureau Special Comment Code Window](#)
- [Credit Bureau Code Report](#)

Credit Bureau Status Code Window:

Credit Bureau Type Code Window:

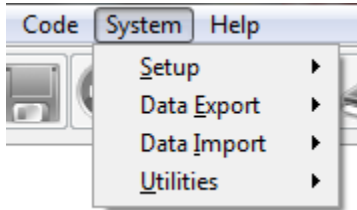
Credit Bureau Special Comment Code

Window:

Credit Bureau Code Report:



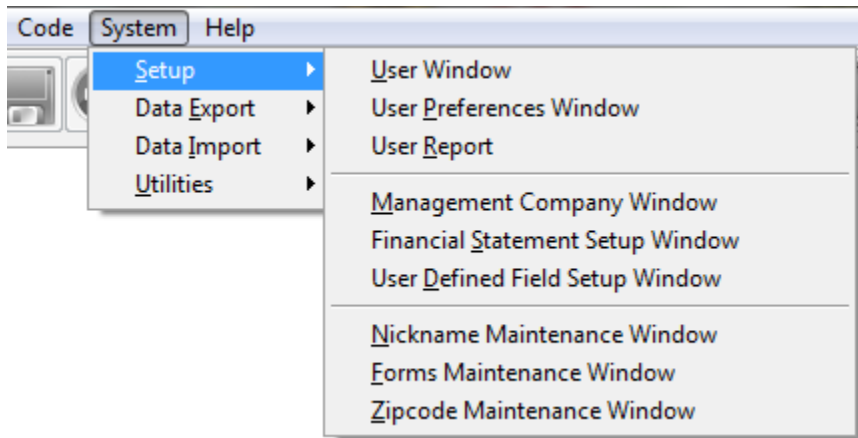
Chapter #18 - System Menu:



System Menu Options:

- [Setup Submenu](#)
- [Data Export Submenu](#)
- [Data Import Submenu](#)
- [Utilities Submenu](#)

Setup Submenu:



Setup Submenu Options:

- [User Window](#)
- [User Preferences Window](#)
- [User Report](#)
- [Management Company Window](#)
- [Financial Statement Setup Window](#)
- [User Defined Field Setup Window](#)
- [Nickname Maintenance Window](#)
- [Forms Maintenance Window](#)
- [Zipcode Maintenance Window](#)

User Window:

User Window:1

User ID

DEMO

Name

Demonstration User

Clone User

☐ Closed

Details

Preferences

Menu Security

Portfolio Security

Calendar

E-mail Setup

Address / Phone

Address

Phone

0 of 0

Last Login

08/16/2011

7:38 AM

Password

PASSWORD

Sort Name

Tax ID

☐ EIN ☐ SSN

Collector ID

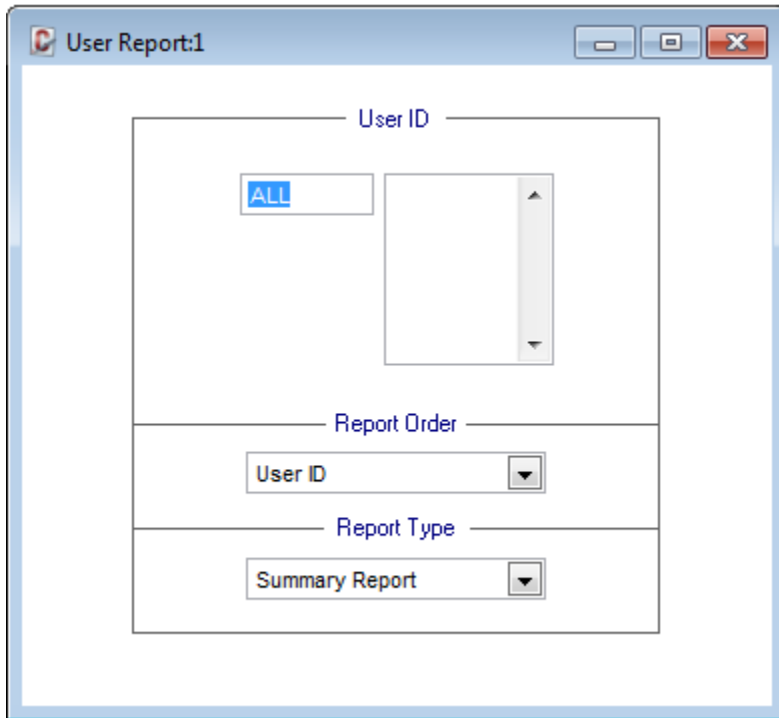
001

Notes

749

User Preferences Window:

User Report:



The screenshot shows a window titled "User Report:1" with standard Windows window controls (minimize, maximize, close). Inside the window, there are three main sections for filtering the report:

- User ID:** A section containing a text box with "ALL" and a large empty list box with a vertical scrollbar.
- Report Order:** A section containing a dropdown menu currently set to "User ID".
- Report Type:** A section containing a dropdown menu currently set to "Summary Report".

The User Report is used to generate a list of current (and/ or closed) users and list information pertinent to each user record. The Summary Report contains last login date and time, and the Detail Report includes setup preferences and mouse-click settings. The User Report is available from the [Setup Submenu](#).

User ID:

User ID: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the User ID pick list to add or remove specific User IDs to print the report for. By default, this pick list filter is set to include 'ALL' users. The [ID Selection](#) feature can be used to select desired users from a list (aka: [Selection Window](#)).

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the users are listed on the report can be designated with this option. Choose one of the available report order options: User ID, User Name, or Login Date.

Report Type:

Report Type: ([Report Type](#), [Drop-Down List](#))

Choose one of the 2 options available for the report type: Summary Report or Detail Report. The Summary and Detail options each contain a different set of fields (columns) that will print on the report.

Sample User Report (Summary Report):

ID: ALL
ORDER: User ID

Collection Services, Ltd.
User Report

Date:
Time:
Page:

User ID	User Name	Last Login Date	Last Login Time
DEMO	Demonstration User	08/17/2011	11:43 AM
MIKE	Mike Adams	07/02/2011	11:50:59
STACEY	Stacey Adams	08/16/2011	10:25 AM

Total Records Included: 3

Management Company Window:

Management Company Window:1

Management ID: MGMT Name: COLLECTION SERVICE LTD. Customer ID: 1

Details | G/L Info | Other Setup | Credit Bureau Setup | Interfaces

Address / Phone

Address: Phone: Tax ID: 91-2859966

Mailing Address

888 PACIFIC HWY S.
SEATTLE WA 98188

1 of 1

Country: United States of America

Notices: Use Management Company Address

Management Type

Type: Loan Servicing

Payment Entry

Order: Fees | Principal | Escrow

Application: Future Payments

Print 1099s

From: Management Company

Close Payment Batch

☒ All Users ☐ One User

General Ledger Information

Income Level - Start: 4 End: 4

☒ Allow Historical G/L Entry

☐ Include Payments on Deposit Slip Default

Date Fields

Century Rollover Year: 30

Date Format: MDY

Management Company Window Tabs:

- [Details Tab](#)
- [G/L Info Tab](#)
- [Other Setup Tab](#)
- [Credit Bureau Setup Tab](#)
- [Interfaces Tab](#)

Management Company Window:

OTHER SETUP TAB:

Management Company Window:1

Management ID: MGMT Name: COLLECTION SERVICE LTD. Customer ID: 1

Details | G/L Info | **Other Setup** | Credit Bureau Setup | Interfaces

Check Order & Stubs

☒ Amt To Pay ☐ Portfolio ID
☐ Payee ID ☐ Journal ID
☐ Due Date
☒ Void Checks to See All Detail on Stubs

Terminology

Client Term: Client
Portfolio Term: Portfolio
Property Term: Property ☐ Hide
Unit Term: Unit
Loan Term: Contract
Lease Term: Lease
Borrower Term: Borrower ☐ Show

Other Options

☐ Automatic Report Calendar Entries
☐ Automate Auto Charge Process
☐ Disable Over Payment Refunds
Payment Entry Date Rollover: 00:00:00
Force system logoff after: 24 hours
Escrow: Unlimited Escrow Accounts

[View License Agreement](#)
[Authorization Key Code](#)

Terminology:

The terminology used throughout the software is flexible and can be customized to fit your needs. While somewhat superficial, this may be a critical aspect or even a requirement for your organization. These terminology options can also prove beneficial for conforming the software to your specific industry and area of use. For example, in Lease Collector it will often be better to refer to Owners and Tenants, instead of Clients and Leases.

Client Term: ([Drop-Down List](#))

Choose between "Client" and "Owner".

Portfolio Term: ([Drop-Down List](#))

Choose between "Portfolio" and "Property". "Portfolio" is recommended in most cases (for both loan servicing and property management companies) and offers more flexibility throughout the software. "Property" may simplify some setup for property management companies. Using "Property" will disable the Property Term option and require the use of "Building" as the Property Term. Also when using a Portfolio Term of "Property" the Property Term is often hidden (checkbox option).

Property Term: ([Drop-Down List](#))

Choose between "Property" and "Building". Only available for property management (Lease Collector). "Property" is recommended in most cases. See discussion above for Portfolio Term.

Unit Term: ([Drop-Down List](#))

Choose between "Unit" and "Lot". Only available for property management (Lease Collector).

Loan Term: ([Drop-Down List](#))

Choose between "Contract" and "Loan". Only available for loan servicing (Contract Collector).

Lease Term: ([Drop-Down List](#))

Choose between "Lease" and "Tenant". Only available for property management (Lease Collector). Choosing "Tenant" is common.

Borrower Term: ([Drop-Down List](#))

"Borrower" is currently the only available choice. Only available for loan servicing (Contract Collector).

Financial Statement Setup Window:

User Defined Field Setup Window:

Order	Field ID	Field Caption	Type	Length	Decimal
1	age	Age	N	2	0
2	apprvd	Apprvd	L	1	0
3	apprvd_dt	Apprvd Dt	D	10	0
4	auto_rfd	Auto Rfd	N	9	2
5	employer	Employer	C	30	0
6	emp_addr1	Emp Addr1	C	30	0
7	emp_addr2	Emp Addr2	C	30	0
8	emp_phone	Emp Phone	C	15	0

User Defined Fields (UDFs) are used for tracking information that is not natively tracked elsewhere within the Contract Collector software. If it is important for your business operations to store unique information, then it may be necessary to create a user defined field to store that information. For example, if it is necessary for you to know the employer of each of your borrowers (contracts), you would need to create a UDF date field to store this information, since employer information is not a standard field elsewhere in the software. Information stored in user defined fields is displayed in the [UDFs Tab](#) of the appropriate data entry window. This information is also searchable via [Find Windows](#) and is available to be printed on many reports (see [Advanced Reporting](#)). The User Defined Field Setup Window is used to create, remove and edit these user defined fields.

Field ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each UDF with a unique Field ID of up to ten (10) alphanumeric characters. Special characters such as spaces or symbols should be avoided, the Field ID should only use letters and/or numbers. By default, the UDF records will be sorted by this Field ID field. To create a new UDF field press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Field ID that is not already on file. Once the id has been entered, it cannot be changed. To view an existing record, enter the Field ID and press [ENTER] or [TAB].

Field Caption: ([Required Field](#))

Enter the caption for the field. Up to 15 characters. This caption will be displayed to the left of the field on the [UDFs Tab](#). (Captions should not be all capital letters.)

File Name: ([Required Field](#), [Drop-Down List](#))

Select the appropriate file name for the user defined field. This will determine which data entry window the UDF will appear on. Once the UDF has been created, the file name cannot be changed. File Name options include:

- Client - [Client Window](#)
- Portfolio - [Portfolio Window](#)
- Contract - [Contract Window](#)
- Vendor - [Vendor Window](#)
- Bank - [Bank Window](#)

Field Type: ([Required Field](#), [Drop-Down List](#))

Select the appropriate field type for the user defined field. This will determine which type of data that the field is allowed to contain. Once the UDF has been created, the field type should not be changed. If the field type is changed after it has been created, all data in this field for all records will be lost. Field Type options include:

- Character - [Text Field](#)
- Date - [Date Field](#)
- Logical - [Checkbox Field](#)
- Memo - [Memo Field](#)
- Numeric - [Numeric Field](#)
- Integer
- Currency
- DateTime - [Date & Time Field](#)
- File - [File Field](#)

It is important to note that these field types will support the same functionality as they do elsewhere throughout the software, for example, date fields will support the [keyboard shortcuts](#) (including [F2]) and numeric fields will support the [field calculator](#). While Numeric, Integer and Currency field types are all in essence numeric in nature, they are not all the same. In many cases they will be formatted and handled differently. Integers are always whole numbers (no decimal places). In most cases, it is better to store monetary and/ or dollar values in a numeric field (with 2 decimal places), as opposed to using the currency option. It will depend on what you find works best for your needs. The currency option will display a "\$" symbol and it also includes 4 decimal places (instead of just 2) to maintain accuracy. This may not be desirable in all circumstances.

Field Length: ([Required Field](#))

Enter the desired field length, numeric values only. Field length is only available for Character, Numeric, and Integer field types. For the Numeric field type, it is important to include the decimal point and the number of desired decimal places in the overall field length. For example, for a numeric field that may be up to 9,999.99, the field length should be 7 and the decimal length should be 2. Changing the decimal value after a UDF has been create and data has been entered can result in the loss of data.

Decimal: ([Required Field](#))

Enter the desired number of decimal places, numeric values only. Field length is only available for the Numeric field type. Changing the decimal value after a UDF has been create and data has been entered can result in the loss of data.

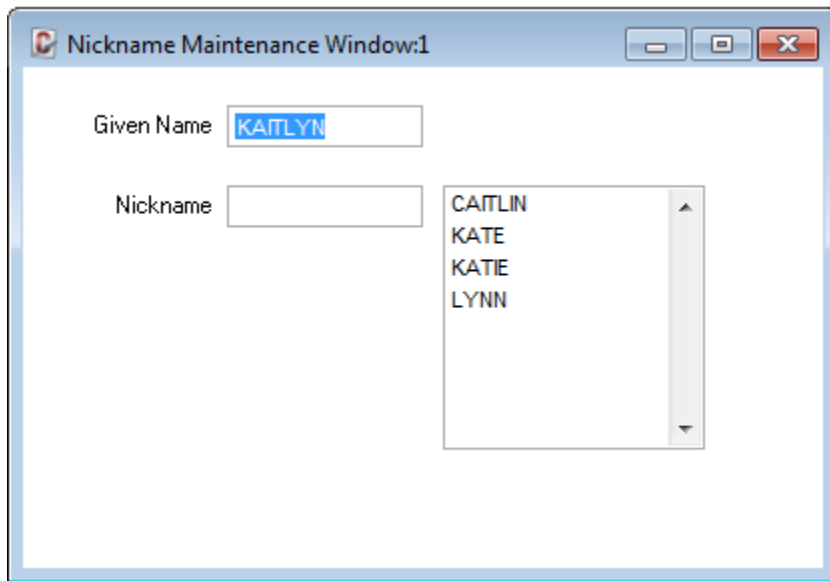
Field Order: ([Required Field](#))

Input the desired field order for the UDF field, numeric values only. This will determine the placement order of this UDF field on the [UDFs Tab](#) in relation to the other UDF fields for this File Name. The Field Order can be changed, updated or edited at anytime without effecting the UDF field data.

User Defined Fields: ([Display Only Grid](#))

The User Defined Fields list displays the other UDF fields that have already been created for the designated File Name. These are displayed for reference.

Nickname Maintenance Window:



The Nickname Maintenance Window is used in conjunction with the [Nickname Search](#) option of [Find Windows](#) (and [Selection Windows](#)). In some rare circumstances it may be necessary to add names or update nicknames for this search option to work as desired. This window is designed for this purpose.

Given Name: ([Primary ID Field](#), [Find Window](#), [Required Field](#))

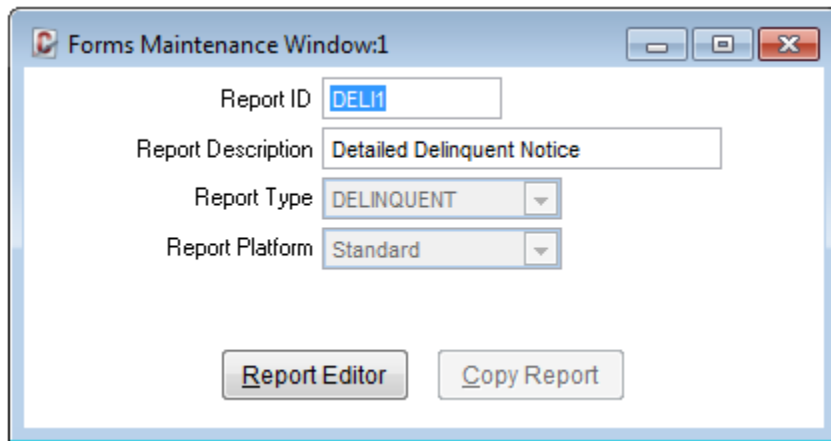
Identify each name with a unique ID of up to fifteen (15) alphanumeric characters. By default, name records will be sorted by this field. To create a new given names, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Given Name that is not already on file. Once the name has been entered, it cannot be changed. To view an existing record, enter the Given Name and press [ENTER] or [TAB].

Nickname: ([Pick List](#)*)

Use the Nickname list to add or remove nicknames for the designated given name. Type the nickname in the field on the left, then press [TAB] or [ENTER] to add the nickname to the list on the right side. To remove a nickname that is in the list, type in the nickname in the field on the left and press [TAB] or [ENTER], if the nickname is already in the list then it will be removed.

* While the Nickname List has many properties of a [pick list](#), it isn't a true pick list and does not have certain properties, such as [drill-down](#).

Forms Maintenance Window:



The Forms Maintenance Window is used to add, edit and update the many letters, notices and reports used throughout the software. A large number of default letters, notices and reports are pre-designed and included with the software. All of these letters, notices and reports can be modified to suit your individual business needs. You can also copy these default forms (as well as any custom forms you create) to facilitate the setup of similar forms. While any of the default forms can be modified, it is recommended that you create your own copies of these letters, notices and reports and modify the copy.

Two types of letters, notices and reports can be modified from the Forms Maintenance Window: internal forms (edited via the Report Designer) and Word forms (edited via Microsoft Word Mail Merge). There are advantages and disadvantages to each. For example, Word is a far better text editor, however it cannot add, subtract, multiply or divide (or perform any other more complex math functions).

Simple changes can be made to most forms by basic users. However, the Report Designer is an advanced feature and strict syntax rules must be followed. It is possible to save changes to the form that will prevent it from working properly. Errors may result if the syntax rules are not followed.

Report ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each form with a unique Report ID of up to ten (10) alphanumeric characters. Special characters such as spaces or symbols should be avoided, the Report ID should only use letters and/ or numbers. By default, form records will be sorted by this Report ID field. To create a new letter, notice or report, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Report ID that is not already on file. Once the code has been entered, it cannot be changed. To view an existing record, enter the Report ID and press [ENTER] or [TAB].

Report Description: ([Required Field](#), [Sort By](#))

Enter the name, title or description of the letter, notice or report. Up to 30 characters.

Report Type: ([Required Field](#), [Drop-Down List](#))

Select the appropriate report type for the new letter, notice or report. Once the form has been created, the type of the form cannot be changed. For example, once a Delinquent Notice has been created, it cannot be changed to a Statement of Payment Notice - doing so would not make sense and would not work. Report Type options include:

- 1098 - [IRS Form 1098 Reporting Process](#)
- 1099 - [IRS Form 1099 Reporting Process](#)
- ACKNOWLEDG -
- ACTIVITY -

- AUTOPAY -
- CHECK -
- CLIENT - [Client Notice](#)
- COLLECTION -
- CONTRACT - [Contract Notice](#)
- COUPON - [Contract Payment Coupons](#)
- DELINQUENT - [Delinquent Payment Notice](#)
- DEPOSIT -
- DRAFT -
- EMAIL -
- ENVELOPE - Envelopes (available for most notice/ letter forms).
- ESCROW -
- IMAGE -
- INVOICE -
- LABEL - [Mailing Labels](#) (available for Client, Portfolio, Contract, Vendor, etc.).
- PAYMENTS - [Statement of Payments Notice](#)
- PORTFOLIO - [Portfolio Notice](#)
- PURCH_ORD - Purchase Order (see: [Payables Journal Window](#)).
- QUOTE - [Payoff Quote](#)
- RECEIPT - [Payment Receipt](#) (see also: [Payment Entry Window](#) and [Receivables Journal Window](#)).
- USER - User Form Template (reserved: for system use only).
- RPT201 - Special Dynamic Report Form (reserved: for system use only).
- RPT200 - Special Dynamic Report Form (reserved: for system use only).
- RPT210 - Special Dynamic Report Form (reserved: for system use only).
- RPT220 - Special Dynamic Report Form (reserved: for system use only).
- RPT240 - Special Dynamic Report Form (reserved: for system use only).
- SUMPMTNOTI - [Payment Summary Notice](#)
- SUMPMTREPO - [Payment Summary Report](#)
- WORKLIST - [Work List Report](#)

Report Platform: ([Protected Field](#), [Drop-Down List](#))

The Report Platform is generally designated by the system. It is recommended that this option be left blank, press the [Copy Report] command button to select one of the existing letters, notices, or reports to copy from. The form that you choose to copy from will designate the required Report Platform automatically. The Report Platform will usually be either "Standard" (internal Report Designer) or "Microsoft Word" (external Word Mail Merge Document).

Word Mail Merge Type: ([Protected Field](#), [Drop-Down List](#))

The Word Mail Merge Type is also typically designated automatically when the form is originally created. "Form Letter" is the most common value for this field. This option is only displayed for forms that have a Report Platform of "Microsoft Word".

Copy Report: ([Command Button](#))

Only available for brand new letters, notices, or reports. Once the form has been created this option is disabled, and the Report Editor button will become available. Press the Copy Report button to open a Form Name Find Window to select the desired form to copy from. You must copy from one of the existing forms, if a Report Type above has not already been specified then it will be determined by the form selected to copy from.

Report Editor: ([Command Button](#))

The Report Editor button is used to open the designated document (or form) in either the internal Report Designer or Microsoft Word. Once the document is opened, it can then be edited or modified as desired. See [Report Designer](#)

[Basics](#) for more information on using the Report Designer and saving changes to modified forms.

Example of the Report Designer - Statement of Payment Notice (STANDARD):

The screenshot displays the Report Designer interface for a report named "standard.frx". The design grid is organized into sections: Page Header, Group Header 1 (loan_id), Detail, Group Footer 1 (loan_id), and Page Footer.

Page Header: Contains a "Contract ID:" label and a text box with the expression `ALLTRIM(loan_id)`. Below this is a table with columns: "Date", "Pmt #", "Rcpt #", "Description", "Amount", "Fees", "Interest", "Principal", "Escrow #1", and "Escrow #2".

Group Header 1: loan_id: Contains a "Opening Balances:" label and a table with columns: "date", "pmt_no", "rcpt_no", "desc", "pmt_amt", "fee_amt", "int_amt", "IIF(int_type=1)", "e1_amt", and "e2_amt".

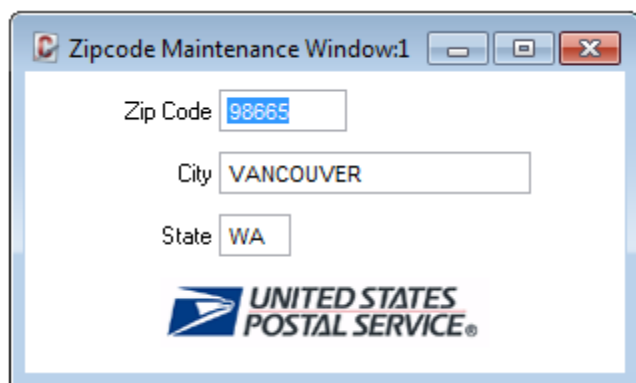
Detail: Contains a "Payment Totals:" label and a table with columns: "pmt_amt", "IIF(source=1)", "nint_pd_total", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)". Below this is an "Adjustment Totals:" label and a table with columns: "IIF(source=1)", "nint_adj_tot", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)", "IIF(source=1)". Below this is a "New Balances:" label and a table with columns: "(beg1_int - n)", "princ_new", "e1_beg + e1", and "e2_beg + e2".

Group Footer 1: loan_id: Contains a label with the expression `IIF(wp_int AND int_type = 2, "*Unpaid interest changed principal. ", "") + IIF(ho_pmts, "- Note: Transactions for this contract need to be reposted")`.

Page Footer: Contains a label with the expression `IIF(ho_pmts, "- Note: Transactions for this contract need to be reposted")`.

The interface also includes a "Report Controls" panel on the right side with a mouse cursor icon and a text box with the expression `A [abl] + [C]`.

Zipcode Maintenance Window:



The Zipcode Maintenance Window is used to add and update Zip Codes and/ or Canadian Postal Codes. These codes can then be used in conjunction with the [Address Window](#) to simplify data entry for addresses.

Zip Code: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each code with a unique ID of up to five (5) numeric characters (for US Zip Codes) or seven (7) alphanumeric characters (for Canadian Postal Codes). By default, zip code/ postal code records will be sorted by this code field. To create a new zip code or postal code, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Zip Code (or Postal Code) that is not already on file. Once the code has been entered, it cannot be changed. To view an existing record, enter the zip code and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for zip codes that already exist. Zip Codes and Postal Codes must match one of the following formats:

- NNNNN (US Zip Code)
- CNC NCN (Canadian Postal Code) - 4th character must be a space.
- NCN CNC (Canadian Postal Code) - 4th character must be a space.

N = Number

C = Capital Alpha Character

Examples of Zip/ Postal Codes: 98661, 90040, V8Y 1L2, etc.

City: ([Required Field](#), [Sort By](#))

Enter the name of the city assigned to the zip/ postal code. Up to 30 characters.

State: ([Required Field](#), [Sort By](#))

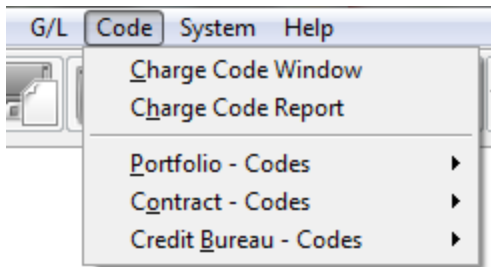
Enter the two character abbreviation for the state or province assigned to the zip/ postal code.

United States Postal Service: ([Internet Link](#))

Opens the US Postal Service Zip Code Lookup internet web page. This internet site may be useful for finding zip codes and verifying addresses.



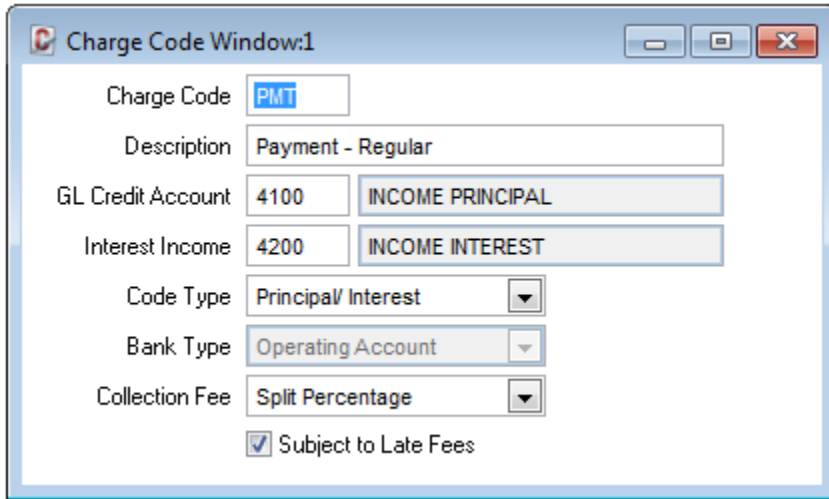
Chapter #17 - Code Menu:



Code Menu Options:

- [Charge Code Window](#)
- [Charge Code Report](#)
- [Portfolio - Codes Submenu](#)
- [Contract - Codes Submenu](#)
- [Credit Bureau - Codes Submenu](#)

Charge Code Window:



Charge Code Window:1

Charge Code: PMT

Description: Payment - Regular

GL Credit Account: 4100 INCOME PRINCIPAL

Interest Income: 4200 INCOME INTEREST

Code Type: Principal/ Interest

Bank Type: Operating Account

Collection Fee: Split Percentage

☒ Subject to Late Fees

Each and every charge assigned to a contract/ loan will have a charge code. The charge code designates the type of the charge Principal/ Interest, Escrow or Fee. This charge code also designates the accounts that are credited for accounting purposes and which bank the funds are deposited into: Operating, Escrow or Other.

Charge Code: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each charge code with a unique ID of up to four (4) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, charge code records will be sorted by this code field. For the best results, choose a code that will easily identify the desired charge code so that it will be easier to remember. To create a new charge code record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new charge code that is not already in use. Once the code has been entered, it cannot be changed. To view an existing record, enter the code and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for charge codes that already exist.

Examples of Charge Codes: PMT, LT, SRV

Description: ([Required Field](#), [Sort By](#))

The description for the charge code, up to thirty (30) characters.

GL Credit Account: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Required Field](#))

Enter an existing general ledger chart of account number. In most cases, a valid credit account will begin with a 4 (or a 5 if the ending income level for the [Management Company](#) is set to 5). When you enter a valid account number, the system automatically displays the chart of account name (as entered in the [Chart of Account Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Chart of Accounts [Find Window](#) to select one of the existing account numbers.

Interest Income: ([ID Field](#), [Find Window](#), [Drill-Down](#))

Enter an existing general ledger chart of account number. The Interest Income field is only available (and required) when the Code Type is "Principal/ Interest". In most cases, a valid interest income account will begin with a 4 (or a 5 if the ending income level for the [Management Company](#) is set to 5). When you enter a valid account number, the system automatically displays the chart of account name (as entered in the [Chart of Account Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Chart of Accounts [Find Window](#) to select one of the existing account numbers.

Code Type: ([Drop-Down List](#))

Select the appropriate code type for this charge code: Principal/ Interest, Escrow, or Fees. The code type will designate how payments to these charges are applied in the [Payment Entry Window](#).

Bank Type: ([Drop-Down List](#))

Select the appropriate bank type for this charge code: Operating, Escrow, or Fees. The bank type will designate which bank payments are deposited into. Principal/ Interest Code Types must always be deposited to the Operating Account.

Collection Fee: ([Drop-Down List](#))

Select the appropriate collection fee type: Split Percentage, 100% Client, or 100% Management.

Subject to Late Fees: ([Checkbox Field](#))

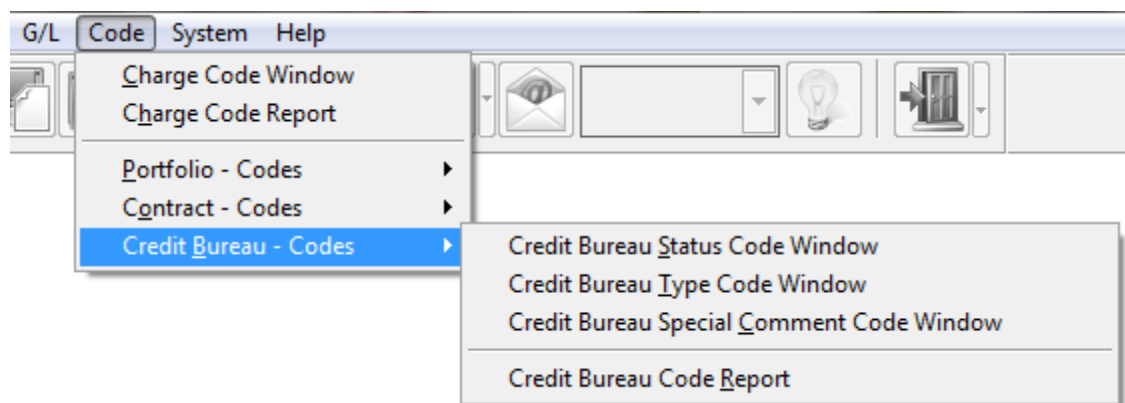
Select this option if this charge code is subject to late fees.

Include in Collection Fee: ([Checkbox Field](#))

Select this option to include this charge code in collection fee calculations. (See [Client Collection Statement](#).)

Charge Code Report:

Credit Bureau - Codes Submenu:



Credit Bureau - Codes Submenu Options:

- [Credit Bureau Status Code Window](#)
- [Credit Bureau Type Code Window](#)
- [Credit Bureau Special Comment Code Window](#)
- [Credit Bureau Code Report](#)

Credit Bureau Status Code Window:

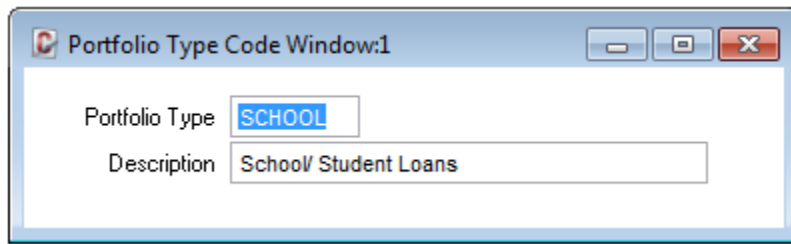
Credit Bureau Type Code Window:

Credit Bureau Special Comment Code

Window:

Credit Bureau Code Report:

Portfolio Type Code Window:



Portfolio Type: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each portfolio type with a unique ID of up to six (6) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, portfolio type records will be sorted by this ID field. For the best results, choose an ID that will easily identify the portfolio type so that it will be easier to remember. To create a new portfolio type record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new portfolio type that is not already in use. Once the ID has been entered, it cannot be changed. To view an existing record, enter the portfolio type and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for portfolio types that already exist.

Description: ([Required Field](#), [Sort By](#))

The description for the portfolio type, up to thirty (30) characters.

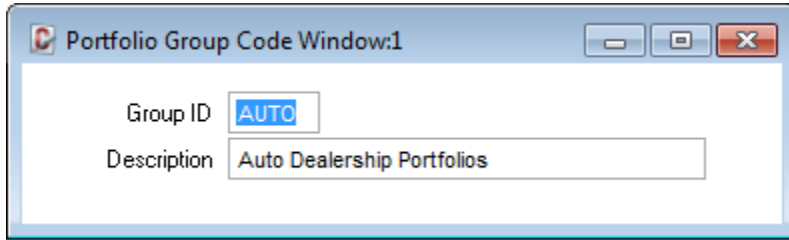
Portfolio Type Code Report:

The Portfolio Type Code Report is run from the Contract Type Code Report. See the [Contract Type Code Report](#) for more information on this report.

Sample Portfolio Type Code Report:

CODE: ALL	Collection Services, Ltd.	Date:
ORDER: Code	Portfolio Type Code Report	Time:
		Page:
Type	Description	
AUTO	Automobile/ Car Loans	
MORTGA	Mortgage Loans	
SCHOOL	School/ Student Loans	
TAX	Tax Loans	
Total Records Included: 4		

Portfolio Group Code Window:



Portfolio Group Code Window:1

Group ID: AUTO

Description: Auto Dealership Portfolios

Group ID: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each portfolio group with a unique ID of up to four (4) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, group records will be sorted by this Group ID field. For the best results, choose an ID that will easily identify the group so that it will be easier to remember. To create a new portfolio group record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new Group ID that is not already in use. Once the ID has been entered, it cannot be changed. To view an existing record, enter the Group ID and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for groups that already exist.

Description: ([Required Field](#))

The description for the portfolio group, up to thirty (30) characters.

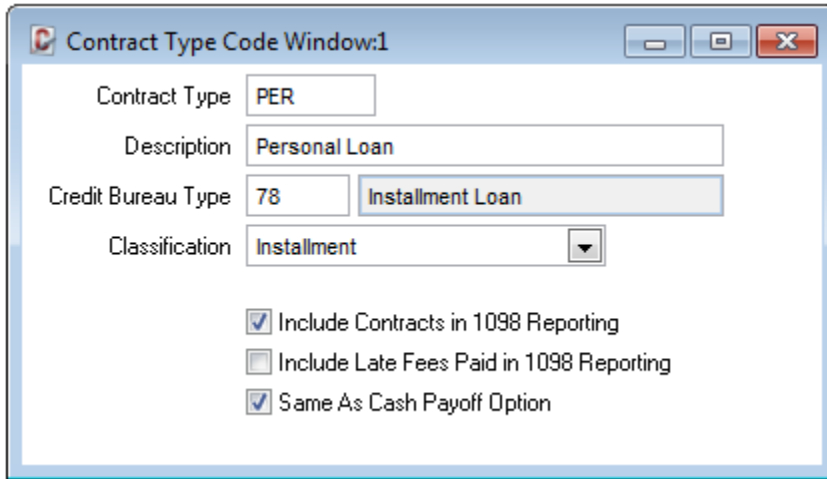
Portfolio Group Code Report:

The Portfolio Group Code Report is run from the Contract Type Code Report. See the [Contract Type Code Report](#) for more information on this report.

Sample Portfolio Group Code Report:

GROUP: ALL		Collection Services, Ltd.	Date:
ORDER: Code		Portfolio Group Code Report	Time:
			Page:
Group	Description		
AUTO	Auto Dealership Portfolios		
CHEV	Chevrolet Dealerships		
FORD	Ford Dealerships		
MORT	Home Mortgage Portfolios		
Total Records Included: 4			

Contract Type Code Window:



The Contract Type is designed as a way of categorizing loans (or contracts). Each contract in the [Contract Window](#) is assigned a contract type. Many of the [report windows](#) and [notice windows](#) contain a Contract Type [pick list](#) that will allow you to run these reports or notices by the contract type code. Based on your business operations and needs, it is highly suggested that you create several contract types to differentiate your loans. This will allow you to run reports for each of these individual contract types and evaluate the performance of each type. For example, if your business only does mortgages, you may want to create contract types for 10 year, 15 year, 20 year and 30 year mortgages. The Contract Type Code Window is available from the [Code Submenu](#) of the [System Menu](#).

Contract Type: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each contract type with a unique ID of up to eight (8) alphanumeric characters. Avoid special characters such as spaces or symbols. By default, contract type records will be sorted by this ID field. For the best results, use a contract type code that is meaningful and easy to remember. Use the [Find Record](#) feature, to search for clients that are already in the database.

Description: ([Required Field](#))

Enter a description for this contract type as you would like it to appear on reports. This field may be up to thirty (30) characters.

Credit Bureau Type: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Optional Field](#))

Select the appropriate credit bureau type code. This type code is used in conjunction with the [Credit Bureau Reporting Process](#). After entering a valid credit bureau type code, the system automatically displays the appropriate description (as designated in the [Credit Bureau Type Code Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Credit Bureau Type Code [Find Window](#) to select one of the existing codes.

Classification: ([Required Field](#), [Drop-Down List](#))

Select one of the available classification options.

- Line of Credit
- Installment
- Mortgage
- Open Account (30 or 90 days)
- Revolving (Open-end account)

Include Contracts in 1098 Reporting: ([Checkbox Field](#))

Designate whether contracts/ loans of this contract type are included in IRS 1098 reporting. This option is used in conjunction with the [IRS Form 1098 Reporting Process](#).

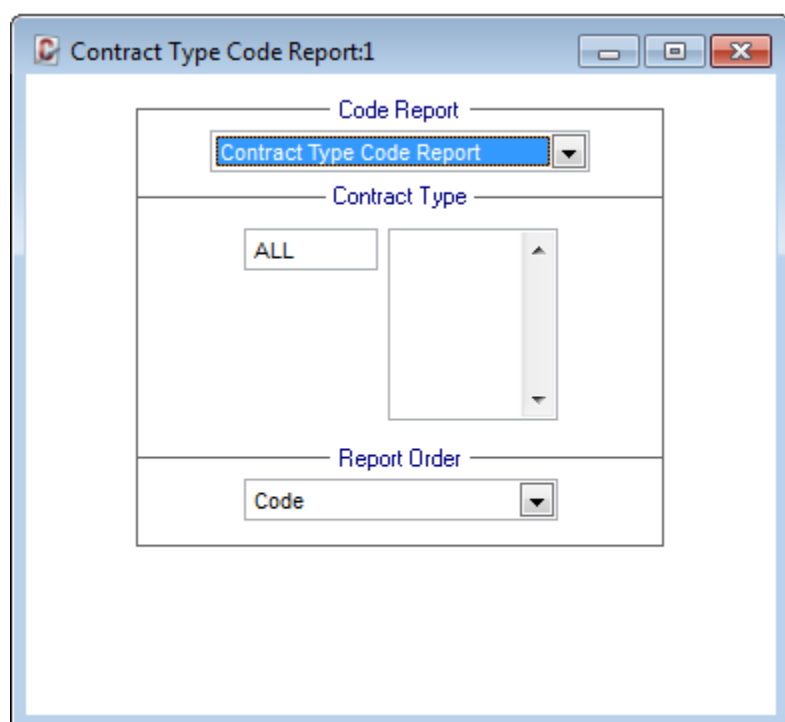
Include Late Fees Paid in 1098 Reporting: ([Checkbox Field](#))

Designate whether late fees for contracts/ loans of this contract type are included in IRS 1098 reporting. This option is used in conjunction with the [IRS Form 1098 Reporting Process](#). This option is only available if the Include Contracts in 1098 Reporting option above is checked.

Same As Cash Payoff Option: ([Checkbox Field](#))

Designate whether contracts/ loans of this contract type have a same-as-cash payoff option. Contracts that are assigned a contract type with this option selected will have an additional "Same As Cash Days" field on the [Other Setup Tab](#) of the [Contract Window](#).

Contract Type Code Report:



Code Report:

Pick List Selection: ([Pick List Selection](#))

Use the pick list selection drop-down list to select one of the available code reports. Changing the pick list selection control will change the pick list based on the code report selected.

- Contract Type Code - Contract Type Code Report
- Portfolio Type Code - [Portfolio Type Code Report](#)
- Portfolio Group - [Portfolio Group Code Report](#)
- Contract Status Report - [Contract Status Code Report](#)

Contract Type/ Portfolio Type/ Group Code/ Status Code:

Code/ Type: ([Pick List](#), [Selection Window](#), [Drill-Down](#))

Use the code/ type pick list to add or remove specific codes or types include on the report. By default, this pick list filter is set to include 'ALL' codes/ types. The [ID Selection](#) feature can be used to select desired codes/ types from a list (aka: [Selection Window](#)), or known codes/ types can be typed into the pick list.

Report Order:

Report Order: ([Report Order](#), [Drop-Down List](#))

The order in which the codes are listed on the report can be designated with this option. Choose one of the available report order options: Code or Description.

Sample Contract Type Code Report:

CODE: ALL
ORDER: Code

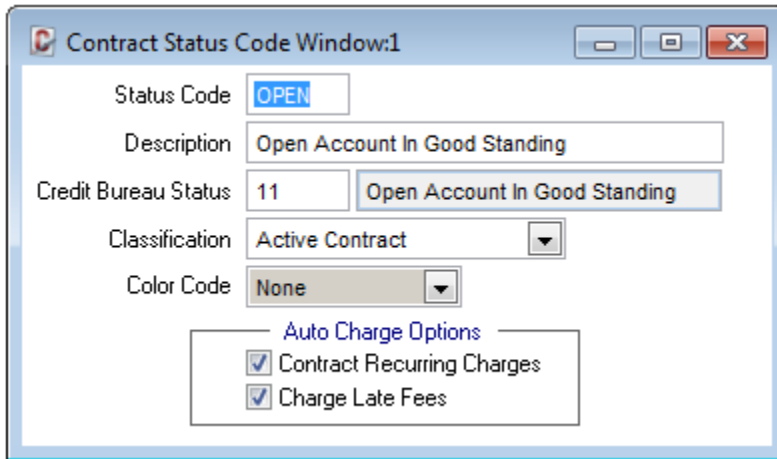
Collection Services, Ltd.
Contract Type Code Report

Date:
Time:
Page:

Code	Description
BUS	Business Loan
CAR	Auto Loan
COM	Commercial Loan
MISC	Misc. Contracts
MORT	30 Year Fixed Mortgage
PER	Personal Loan
REC	Real Estate Contract
REM	Real Estate Mortgage
RTL	Retail Merchandise
STL	Student Loan
TAX	Tax Mortgage Loan

Total Records Included: 11

Contract Status Code Window:



All contracts/ loans are assigned a status. The status code for any particular contract is strictly user defined and can be changed by the user at any time (the system will never update this value automatically). This status code can be used to designate the current situation for individual loans, such as: open in good standing, paid-in-full, past due, in bankruptcy, in legal dispute, etc. This status code is useful for filtering contracts (for find windows and for reports/ notices) based either on their specific status code or by their general status code classification. The status code also influences the charges created by the [Auto Charge Process](#).

Status Code: ([Primary ID Field](#), [Find Window](#), [Required Field](#), [Sort By](#))

Identify each status code with a unique ID of up to six (6) alphanumeric characters. It is best to avoid special characters such as spaces or symbols. By default, status code records will be sorted by this code field. For the best results, choose a code that will easily identify the desired status code so that it will be easier to remember. To create a new status code record, press the [New](#) toolbar button on the [Main Toolbar](#). Enter a new status code that is not already in use. Once the code has been entered, it cannot be changed. To view an existing record, enter the code and press [ENTER] or [TAB]. You can also use the [Find Record](#) feature, to search for status codes that already exist.

Examples of Status Codes: OPEN, BANK13, LEGAL

Description: ([Required Field](#), [Sort By](#))

The description for the status code, up to thirty (30) characters.

Credit Bureau Status: ([ID Field](#), [Find Window](#), [Drill-Down](#), [Sort By](#), [Optional Field](#))

Enter an existing credit bureau status code. After entering a valid credit bureau status code, the system automatically displays the appropriate description (as designated in the [Credit Bureau Status Code Window](#)) so that you can verify your entry. Press the [F2] [Function Key](#) or the designated [Mouse Shortcut](#) (usually the Right-Click) to open the Credit Bureau Status Code [Find Window](#) to select one of the existing codes.

Classification: ([Drop-Down List](#))

Select one of the available classification options. These classifications can be used to filter contract in the [Contract Find/ Selection Windows](#).

- Prospective Contract
- Precollect Status
- Active Contract
- Suspended Contract

- Legal Action
- Closed Unsuccessfully
- Closed Successfully

Color Code: ([Drop-Down List](#))

Select one of the available color coding options. This color code will be used in the [Contract Window](#).

- None
- Grey
- White
- Red
- Yellow
- Green
- Cyan
- Blue
- Magenta
- Custom

Auto Charge Options:

The following 2 options can be used to designated whether the [Auto Charge Process](#) will automatically create the recurring regular charges and the late fee charges for contracts that have been assigned the current status code. For example, contracts in a precollect status possibly may not be charged regular recurring charges or late fees, contracts in bankruptcy possibly may not be charged late fees, and contracts in legal action possibly may not be charged late fees and/ or regular recurring charges. By default, both the Contract Recurring Charges and Charge Late Fees option are checked.

Contract Recurring Charges: ([Checkbox Field](#))

Select this option to turn on or off the regular recurring charges for contracts/ loans assigned to this status code.

Charge Late Fees: ([Checkbox Field](#))

Select this option to turn on or off the late fee charges for contracts/ loans assigned to this status code.

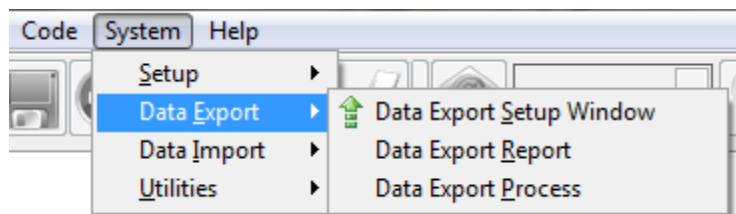
Contract Status Code Report:

The Contract Status Code Report is run from the Contract Type Code Report. See the [Contract Type Code Report](#) for more information on this report.

Sample Contract Status Code Report:

CODE: ALL	Collection Services, Ltd.	Date:
ORDER: Code	Contract Status Code Report	Time:
		Page:
Status	Description	
120/PD	Account 120 Days Past Due	
150/PD	Account 150 Days Past Due	
180/PD	Account 180 Days Past Due	
30/PD	Account 30 Days Past Due	
60/PD	Account 60 Days Past Due	
90/PD	Account 90 Days Past Due	
ALS	Account Legally Settled	
BANK11	Bankruptcy #11	
BANK13	Bankruptcy #13	
BANK7	Bankruptcy #7	
CAA	Collection Agency Account	
CCLS	Credit Card Lost/ Stolen	
CFWG	Claim Filed With Government	
CL/NL	Cannot Locate/ Now Located	
CLC	Cannot Locate Contractee	
CLOSED	Closed Account/ Zero Balance	
COB	Charge Off Balance	
CPBD	Creditor Paid By Dealer	
DIL	Deed In Lieu	
DNR	Do Not Report This Account	
FORE	Foreclosure	
FS	Foreclosure Started	
INACT	Closed Inactive Account	
INS/C	Insurance Claim	
NP/CO	Now Paying/ was Charged Off	
OPEN	Open Account In Good Standing	
P/CO	Paid/ was A Charge-off	
P/FORE	Paid/ Foreclosure Started	
P/REPO	Paid Account/ Repossession	
P/VS	Paid/ Voluntary Surrender	
RENEW	Account Renewed Or Refinanced	
REPO	Merchandise Repossession	
TD	Term Default	
TRANS	Transferred To Another Office	
VS	Voluntary Surrender	
Total Records Included: 35		

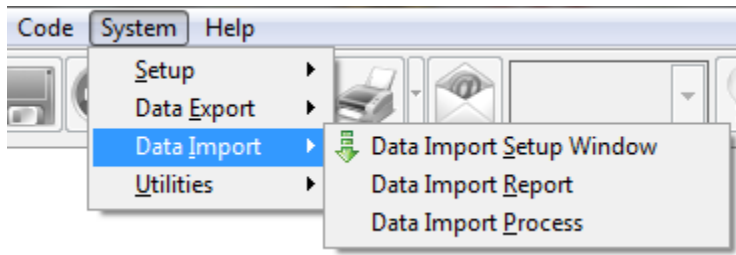
Data Export Submenu:



Data Export Submenu Options:

- [Data Export Setup Window](#)
- [Data Export Report](#)
- [Data Export Process](#)

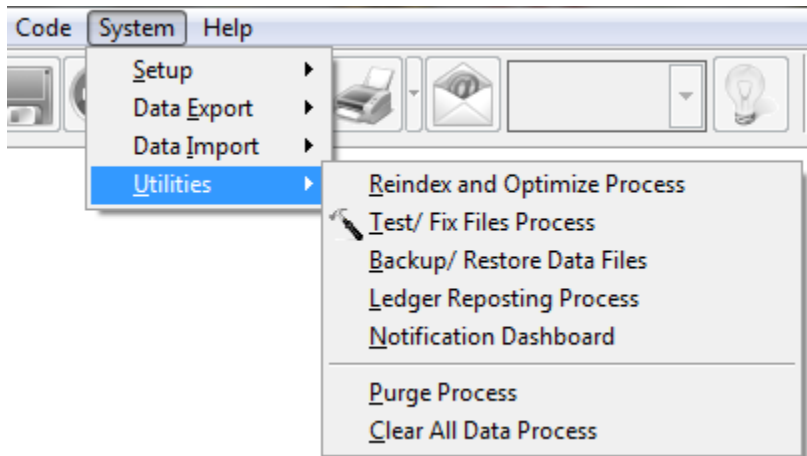
Data Import Submenu:



Data Import Submenu Options:

- [Data Import Setup Window](#)
- [Data Import Report](#)
- [Data Import Process](#)

Utilities Submenu:



Utilities Submenu Options:

- [Reindex and Optimize Process](#)
- [Test/ Fix Files Process](#)
- [Backup/ Restore Data Files](#)
- [Ledger Reposting Process](#)
- [Notification Dashboard](#)
- [Purge Process](#)
- [Clear All Data Process](#)

Reindex and Optimize Process:

This process rebuilds system index (cross reference) files - internal files used for accessing data. Since these files cannot be directly changed or fixed by the user, this process provides a method for rebuilding these index files.

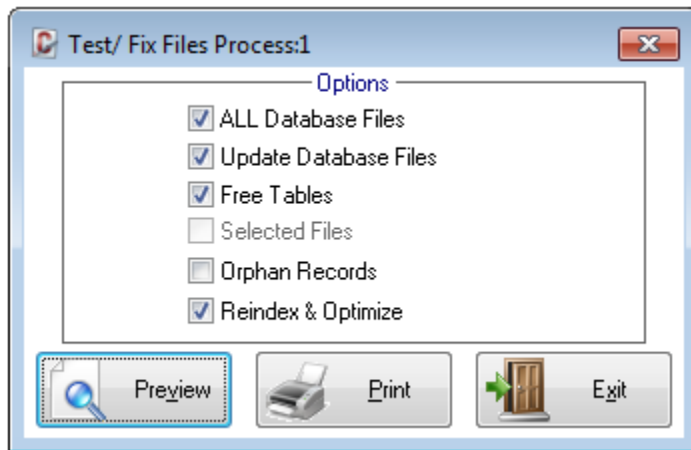
This process also maintains the most efficient organization of all the database files. You normally only need to run this process if you have deleted or changed a large amount of data. If this process is not run after deleting or editing data, reports and processes may get progressively slower.

We recommend that you run the optimization process monthly. If you are running a networked system, this process requires that all other users be logged off the system.

It is not uncommon for some reports to return "No records found for this selection criteria." when it is known that there should be records to print. This is most often due to damaged database table indexes. Running the Reindex and Optimize Process will resolve this issue.

Note: It is highly recommended that you [make a backup](#) of your system before running the optimization process. This process permanently removes any deleted records. Records that have been accidentally deleted can be retrieved up until they are permanently deleted with this process. Please [contact technical support](#) for assistance in retrieving accidentally deleted or missing records.

Test/ Fix Files Process:

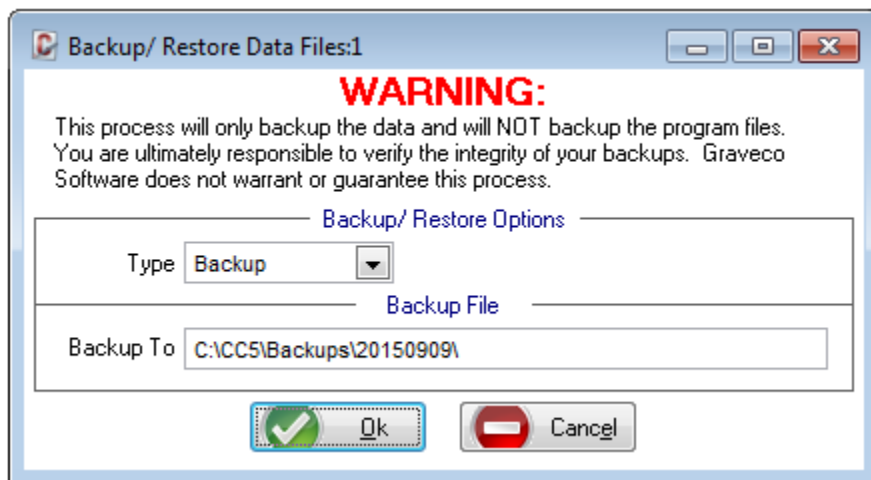


The Test/ Fix Files Process will analyze the software database tables and if possible repair or correct any issues. Running this process is often recommended if you are receiving any unusual error message.

If you are running a networked system, this process requires that all other users be logged off the system.

Note: It is important to [make a backup](#) prior to running this process.

Backup/ Restore Data Files:



As indicated in the warning message at the top of this screen, this process will only backup the data files and does not backup any of the program files. The importance of making frequent backups cannot be over emphasized. You can never have "too many" backups. The recommended frequency depends on how often you use the software, how many people use the software and the volume of data input on a daily basis. A good rule of thumb is to keep in mind how much will be lost. If you are uncomfortable with the volume of work that has been done since your last backup and the amount of effort that would be required to re-do that work, then it is time for a new backup. This process will create a data only backup. To create a full system backup, please follow the steps outlined in the [Making a Backup](#) procedure.

Backup/ Restore Options:

Type: ([Drop-Down List](#))

Choose either Backup or Restore as the type. When choosing "Backup" a default Backup File name is provided. When choosing "Restore", please select a valid Backup File (created from this process) to restore.

Backup File:

Backup To: ([File Field](#))

When "Backup" is selected as the Type above, a default Backup To file name is provided. It will be in a date format: YYYYMMDD. This should always be a new file location. Do not reuse a Backup To location that already exists.

Note: It is important to edit this default location if a backup already exists for today's date.

Restore From: ([File Field](#))

When "Restore" is selected as the Type above, the Restore From location will be blank. Select a valid Backup File that was created previously with this process.

Ledger Reposting Process:

Notification Dashboard:

[illegible]

The Notification Dashboard provides pertinent information about the status and condition of the loans/ contracts on file.

The tabs on this dashboard can be used by management to provide information for key managerial decisions and also on daily basis to contact borrowers who have recently become delinquent or may have an upcoming payment schedule change. Each of the tabs are used for a slightly different purpose, but in general the dashboard is designed to provide a system of notifications and warnings about certain contracts that may require some attention.

Notification Dashboard Tabs:

- Delinquent Tab
- Payments Due Tab
- Calendar Tab
- Contact Date Tab
- Maturity Date Tab
- Escrow Payout Tab
- Taxes & Insurance Tab
- Payment Schedule Tab

Record Count:

Displays the number of records listed in the grid.



Refresh: Refresh the notification dashboard tab. Use this option to requery the database for matching records. This may be necessary if information is changed for the contract record (a payment is entered, next contact date changed, etc.) or it will also be necessary if the search criteria options above the grid on each tab is changed.



Preview: Preview the current notification dashboard tab to a report on the monitor.



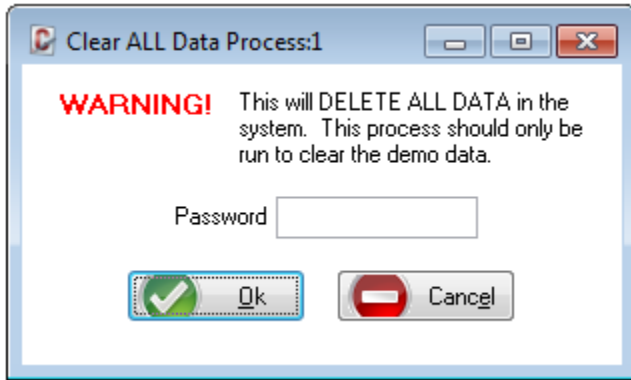
Print: Print the current notification dashboard tab to a printer.



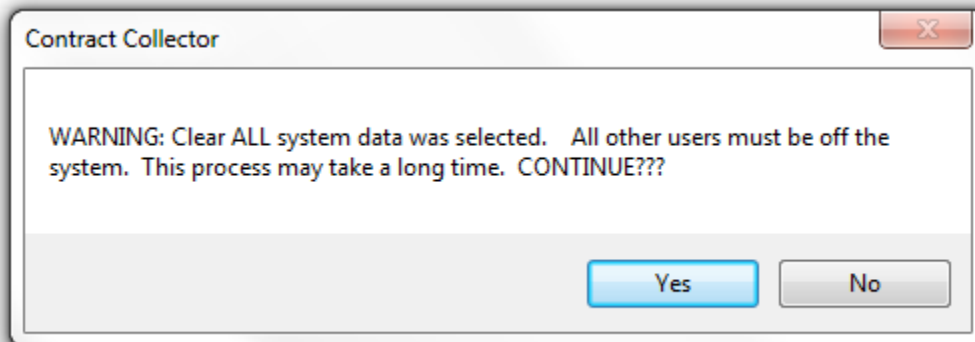
Close: Close the notification dashboard window.

Purge Process:

Clear All Data Process:



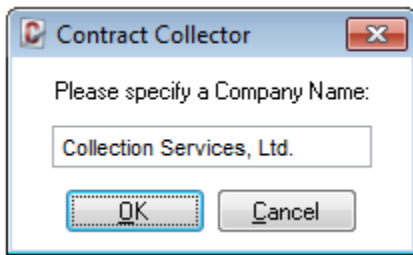
The Clear All Data Process is a one-time process used to remove the demonstration data from the system before beginning the task of entering your operational data into the software. Please see the [Initial Setup Sequence](#) for a guide of recommended procedures for setting up the system, the Clear All Data Process is the first step in this sequence. All other windows must be closed and all other users must be out of the system before running this process. Once this process has been run once to clear the demo data, a password will be required to run the process again. Contact [Graveco Software](#) for the password, if you need to run this process more than once - which is typically not necessary. Press the [OK] button to run the process, or press the [Cancel] button to close the window without running the process.



If the [OK] button is selected, the user will receive a final confirmation message before this process is executed. Press the [Yes] button to continue with the Clear All Data Process and remove the current data from the software database tables.

This process clears out all data files within the system, including any new data you may have entered while demonstrating or testing the system. There are some items left after the process is complete: charge codes, contract type codes, credit bureau codes, a skeleton chart of accounts, the "DEMO" User ID and password for user logon, various financial statements, etc.

After the Clear All Data Process completes, the following dialog will prompt you for your Management Company Name. Enter the primary business name for your organization. This should be the name that you want to appear for the majority of your letterhead and report titles. This Management Company Name can be edited or revised at any time in the [Management Company Window](#).



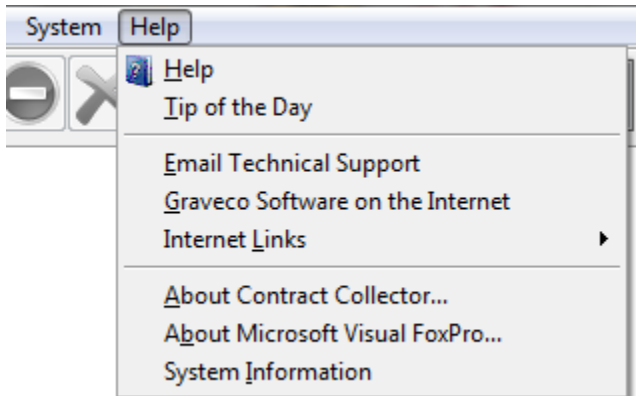
Immediately following the Company Name, the [Address Window](#) will open for the management company. Enter the primary mailing address for the management company.

This Company Name and Address will be used in 4 different places to create default entries to simplify initial data entry and setup procedures. These default entries can be edited and/ or deleted as appropriate. These 4 locations include:

- 1) [Management Company Window](#)
- 2) [Bank Window](#)
- 3) [Client Window](#)
- 4) [Portfolio Window](#)



Chapter #19 - Help Menu:



Help Menu Options:

- [Help](#)
- [Tip of the Day](#)
- [Email Technical Support](#)
- [Graveco Software on the Internet](#)
- [Internet Links Submenu](#)
- [About Contract Collector...](#)
- [About Microsoft Visual FoxPro...](#)
- [System Information](#)

Help:

Toolbar Button: 

Keyboard Shortcut: [F1]

Available from: [General Toolbar](#), [Function Keys](#), [Help Menu](#).

Online help is provided at all times throughout the system. Pressing the [F1] [Function Key](#) opens the **Contract Collector/ Lease Collector** Help Manual from anywhere within the software.

You can search for help through the extensive documentation from the [Help Menu](#) or by using the Help toolbar button on the [General Toolbar](#). Use the Contents Tab to read specific chapters in the help documentation. The chapters are broken down according to the **Contract Collector/ Lease Collector** [Main Menu](#). Use the Index Tab to search the help by designated topics or keywords. Use the Search Tab to search the help documents for any specified text, topic or keyword. Use the Print option to print help topics.

- Copyright & Company Inform
- Welcome
- Chapter 1: Introduction
- Chapter 2: Installation
- Chapter 3: Operating Featur
- Chapter 4: Demonstration
- Chapter 5: Procedures
- Chapter 6: File Menu
- Chapter 7: Edit Menu
- Chapter 8: Client Menu
- Chapter 9: Portfolio Menu
- Chapter 10: Contract Menu
- Chapter 11: Payment Menu
- Chapter 12: Reports Menu
- Chapter 13: G/L Menu
- Chapter 14: System Menu
- Chapter 15: Help Menu
- Chapter 16: Other Menus
- Appendix



Contract Collector is a registered

Contract Collector®

August 2011 Edition

Version 5.104

Last Revision: 08/09/2011

Graveco Software, Inc.

6715 NE 63rd Street

Suite #103-440

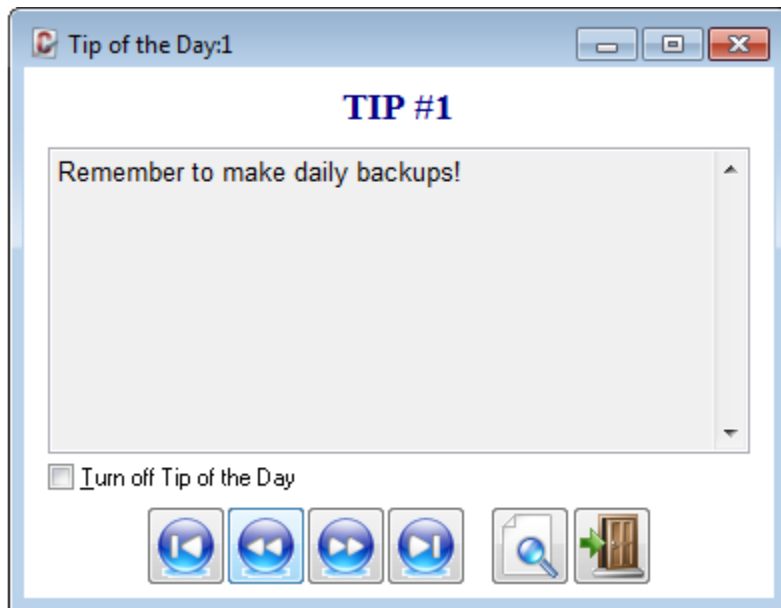
Vancouver, WA 98661

Phone: (360) 528-1575

FAX: (360) 573-5993

<http://www.ContractCollector.com>

Tip of the Day:



The Tip of the Day offers advice or suggestions that can be useful for increasing productivity or offer tips about using and navigating the Contract Collector software more efficiently. It provides many ideas and shortcuts that can be used throughout the software. The Tip of the Day is available through the [Help Menu](#), or as an alternative, the The Tip of the Day can be set to open automatically when a user logs into the software (as a User Preference).

Turn off Tip of the Day: ([Checkbox Field](#))

If turned on, the Tip of the Day will open to a new tip each time the user logs into the software. To turn off this feature, uncheck the Turn off Tip of the Day checkbox. This option is a User Preference that can be established for each User ID in the [User Window](#).

Tip of the Day Navigation:

To navigate through the list of tips, use the [first](#), [previous](#), [next](#) and [last](#) buttons on the [Main Toolbar](#).



[First](#): Display the first tip.



[Previous](#): Display the previous tip.



[Next](#): Display the next tip.



[Last](#): Display the last tip.

Printing the Tip of the Day List:



[Preview](#): Preview the Tip of the Day list to the monitor. To print the Tip of the Day, preview it first and then select the Print option from the [Print Preview Toolbar](#).

Closing the Tip of the Day:



Close: Close/ Exit the Tip of the Day window.

Email Technical Support:

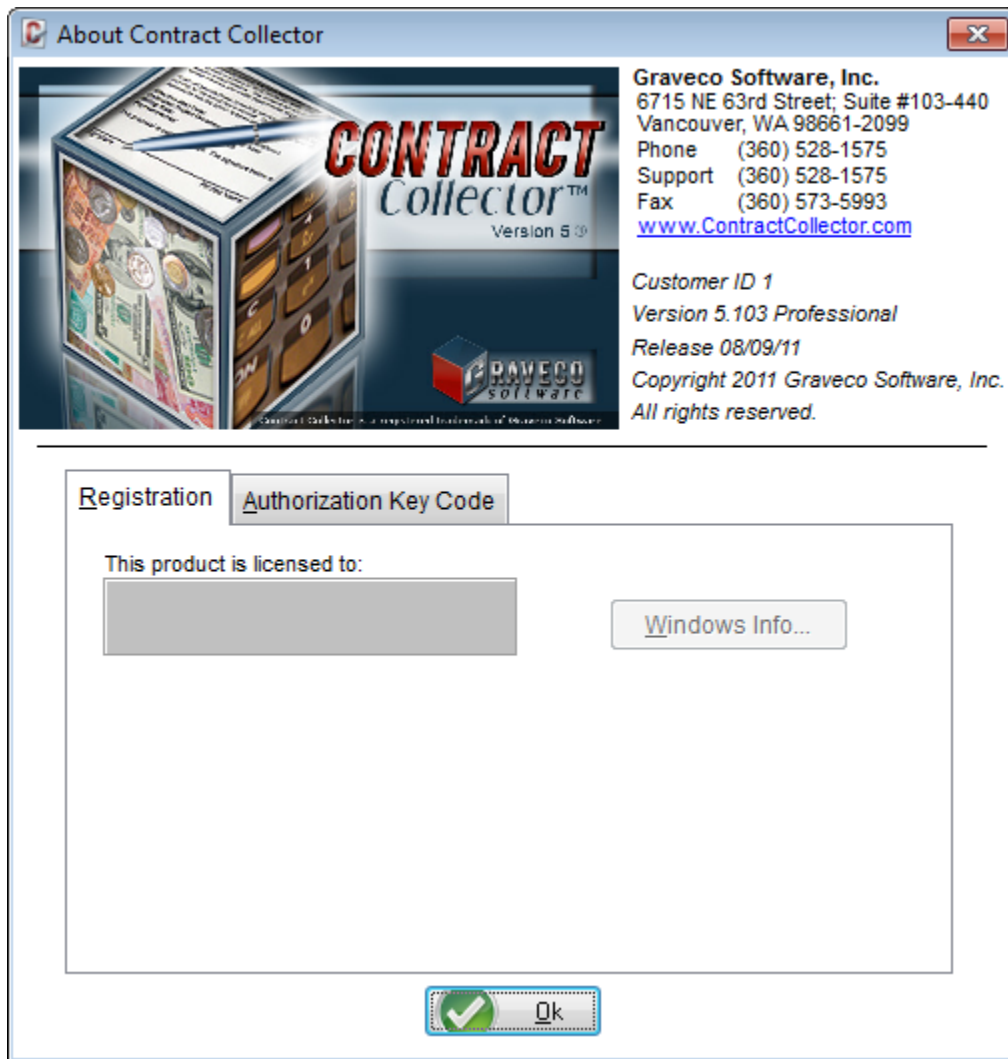
This is a convenient method of contacting Contract Collector Technical Support via email. This menu option will launch your default email software and automatically populate the "To:" email address with the generic technical support email address for Graveco Software: support@gravecosoftware.com. The Email Technical Support option is available through the [Help Menu](#).

Graveco Software on the Internet:

This is a convenient method of opening the Graveco Software website (<http://www.gravecosoftware.com>) in your default Internet web-browser. The Graveco Software on the Internet option is available through the [Help Menu](#).

Internet Links Submenu:

About Contract Collector...:

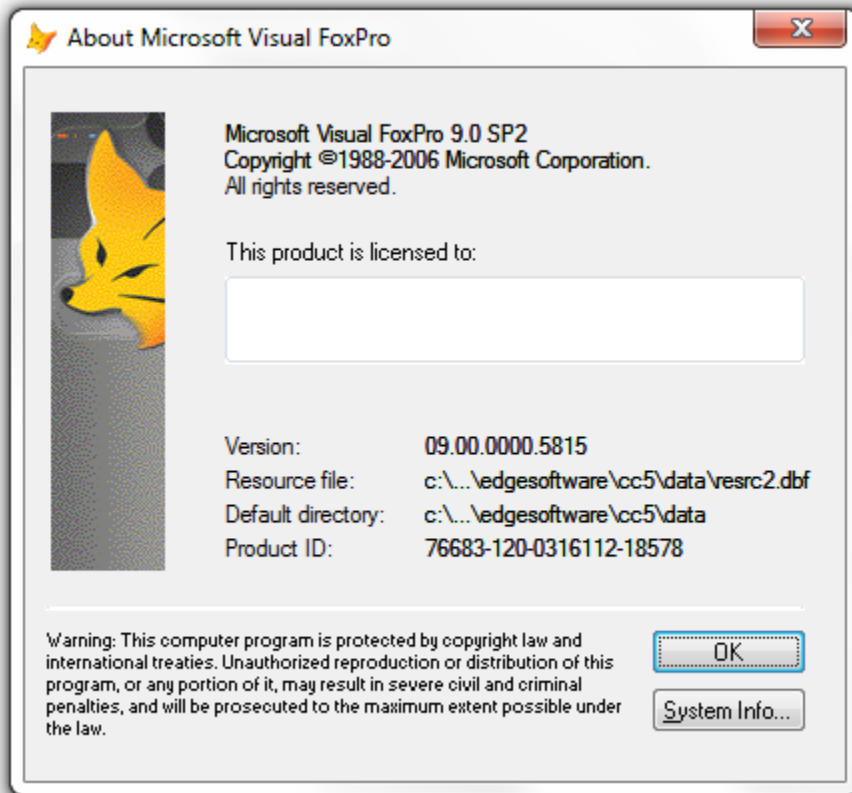


The About Contract Collector Window displays general information such as the current installed version of Contract Collector v5 and the release date of the version.

It also displays the name, address, and telephone numbers for [Graveco Software, Inc.](http://www.GravecoSoftware.com)

The About Contract Collector Window also includes an Authorization Key Code Tab. Please see the [Key Code Instructions](#) for additional information about entering key codes.

About Microsoft Visual FoxPro...:



The About Window displays general information about Visual FoxPro, which is the programming language used to write Contract Collector v5.

System Information:

System Information Window:1

Software Information

Edge Version: 5.102	Customer ID: 1
Edge Edition: Professional Edition	User ID: DEMO
Management Type: Loan Servicing	User Count: 1
	Max Users: 1

Details | **Audit Trail** | **Login List**

General Information

Edge Version: 5.102	Version: Single User
Release Date: 08/03/2011	Network Status: Active
Foxpro Version: Visual FoxPro 09.00	User Count: 1
System Date: 08/16/2011	Max Users: 1

Current File Locations

Data: C:\CONTRACT COLLECTOR 5\DATA\
System: C:\CONTRACT COLLECTOR 5\
Report: C:\CONTRACT COLLECTOR 5\REPORT\

Work Station Information

Total Disk Space: 499.280 GB	Total Memory: 1,073,741,824
Available Disk Space: 372.990 GB	Memory Used: 3,665,208
Operating System: Windows 6.01	

Exit

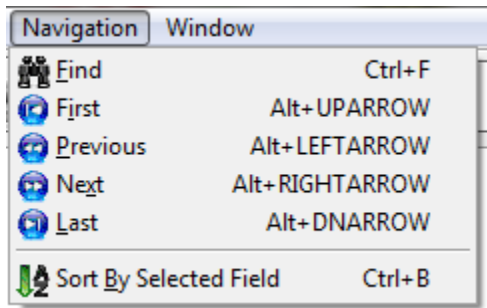
The System Information Window contains pertinent information about your installation of the Contract Collector software system. This window will indicate if the software has been activated, or if it is still a demo/ trialware edition of the software. This window will also indicate the maximum number of users (Max Users) and the number of current users logged into the software (User Count). The Login List Tab will give a list of the User IDs currently logged into the software. The Details Tab also indicates important information such as the Current File Locations and Available Disk Space and Memory. The Audit Trail Tab displays a list of the important system events that have been logged in the Audit File.



Chapter #20 - Other Menus:

- [Navigation Menu](#)
- [Reporting Menu](#)
- [Window Menu](#)

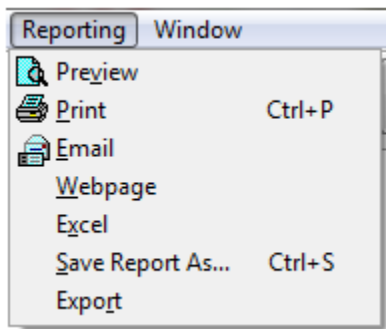
Navigation Menu:



Navigation Menu Options:

- [Find](#) - Find/ locate an existing record and open that record.
- [First](#) - Display the first record available in the window.
- [Previous](#) - Display the record that immediately precedes the record currently displayed.
- [Next](#) - Display the record that immediately follows the record currently displayed.
- [Last](#) - Display the last record available in the window.
- [Sort By Selected Field](#) - Change the sort order of the records in the window by a designated field.

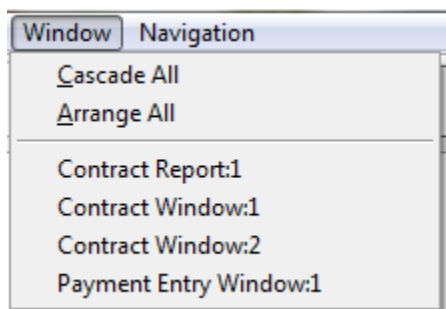
Reporting Menu:



Reporting Menu Options:

- [Preview](#) - Preview the current report, notice or letter to the monitor.
- [Print](#) - Print the current report, notice or letter.
- [Email](#) - Email the current report.
- [Webpage](#) - Create a webpage file of the current report.
- [Excel](#) - Create an Excel file of the current report.
- [Save Report As...](#) - Save the current report to file. (*Several file types are available, including Word, Excel, PDF, JPG, etc.*)
- [Export](#) - Export the current report. (*Several file types are available, including delimited and fixed length files, etc.*)
- [Schedule Print](#) - Schedule the current report to print at a designated time.

Window Menu:



Window Menu Options:

- **Cascade All** - Organize the current open windows in a diagonal fashion starting in the upper left corner.
- **Arrange All** - Resize all of the current open windows to fill the monitor space. No part of any open window will overlap any other open window. (In general resizing windows is not recommended in most circumstances. Consequently, the "Arrange All" option is also not recommended. However, it may have a place in some circumstances. Please be aware that the act of resizing windows has many negative side-effects, including visually truncating fields, affecting alignment and disturbing the overall design and visual appeal of most windows.)

The remainder of the Window Menu will contain the list of currently open windows. This list will vary depending on which screens you have open currently. This menu makes it easy to switch to one of these currently open windows. If you have lots of windows open at the same time, it is easy for one to "get lost" in the pile, if it gets covered up by the other open windows. Use this menu to easily select the desired window and bring it back to the "top" of the pile and make it the active screen.



Appendix - Contents:

- [Appendix A: Suppliers](#)
- [Appendix B: Source Codes](#)
- [Appendix C - Keyboard Shortcuts](#)
- [Appendix D - Function Keys](#)
- [Appendix E - Mouse Shortcuts](#)
- [Appendix F - List of Tables](#)
- [Appendix G - List of Fields](#)
- [Appendix H - Procedures](#)
- [Appendix I - Lease Types](#)
- [Appendix J - Common Support Questions](#)

Appendix A - Suppliers:



Authorized partner for all paper products, including:

- checks
- perforated coupons
- invoice forms (with perforated payment coupon)
- 1098 IRS forms
- 1099 IRS forms
- envelopes
- etc.

Website: <http://www.nelcosolutions.com>

Representative: Branden Garner at 800-266-4669 ext. 4347.

Order: 800-266-4669

LABELS:

Label paper stock is available at your local office supply store. The following information can be used for selecting the appropriate label stock:

- **Single-column labels:** Use 3 1/2" by 15/16" labels (*Avery #4146* or equivalent). Can be printed on a dot-matrix line printer, ink-jet, or laser printer. 10 labels per page.
- **Two-column labels:** Use 1" by 4" labels (*Avery #5261* or equivalent). Can be printed on an ink-jet or laser printer. 20 labels per page.
- **Three-column labels:** Use 1" by 2 5/8" labels (*Avery #5160* or equivalent). Can be printed on an ink-jet or laser printer. 30 labels per page.

Appendix B - Source Codes:

A	Adjust a Charge Window
B	Payment Backout Process
C	Add Charges Window
D	Security Deposit Refund Process
E	Escrow Payout Process
F	Bank Reconciliation: Fees/ Interest Tab
G	Amortization Schedule Window
H	Historical Entires
I	Conversion Import Process
J	Adjustment Journal Window
K	Check Printing Process
L	Checkbook Window
M	Management Fee Process
N	Contract Window
O	Client Disbursement Process
P	Payables Journal Window
Q	Payment Import Process
R	Receivables Journal Window
S	Client Collection Statement
T	Payment Entry Window
U	Auto Charge Process
V	Void Check Process
X	Expense Tab
\$	Auto Pay Disbursement Checks
@	Electronic Funds Transfer Process

Appendix C - Keyboard Shortcuts:

Toolbar Shortcuts:

[CTRL] + [A] : [Select All](#) - Highlights the entire contents of a [text field](#) or [edit box](#).
[CTRL] + [B] : [Sort](#) - Change the sort order of the records in the window by a designated field.
[CTRL] + [C] : [Copy](#) - Saves a copy of the selected text, so that it can be pasted in another location.
[CTRL] + [D] : [Delete](#) - Delete/ remove the current open record.
[CTRL] + [E] : [Cancel](#) - Cancel changes to the current open record.
[CTRL] + [F] : [Find Record](#) - Find/ locate an existing record and open that record.
[CTRL] + [L] : [Close All](#) - Closes all of the open windows. (*see also* [ESC])
[CTRL] + [N] : [New](#) - Creates a new record.
[CTRL] + [P] : [Print](#) - Print the current report, notice or letter.
[CTRL] + [R] : [Redo](#) - Redo any recent text modification or change that has been undone.
[CTRL] + [S] : [Save](#) - Save changes to the current open record.
[CTRL] + [V] : [Paste](#) - Pastes in text that has been cut or copied.
[CTRL] + [W] : [Save & New](#) - Save changes to the current open record and create a new record.
[CTRL] + [X] : [Cut](#) - Removes selected text and saves it, so that it can be pasted elsewhere.
[CTRL] + [Z] : [Undo](#) - Undo the most recent text modification or change.

[CTRL] + [TAB] : [Grid Tab](#) - Tab out of a [grid](#). (*see also* [F4] [Function Key](#).)

[ESC] : [Close](#) - Close the active (current) window.

[CTRL] + [F4] : [Close](#) - Close the active (current) window. (*see also* [Control Box Menu](#).)

Navigation Shortcuts:

[ALT] + [UP ARROW] : [First](#) - Display the first record available in the window.
[ALT] + [LEFT ARROW] : [Previous](#) - Display the record that immediately precedes the record currently displayed.
[ALT] + [RIGHT ARROW] : [Next](#) - Display the record that immediately follows the record currently displayed.
[ALT] + [DOWN ARROW] : [Last](#) - Display the last record available in the window.

[ALT] + [F4] : [Exit](#) - Close the Contract Collector software program.

Date Shortcuts:

[F2] : [Calendar Date Find](#) -
[=] : Today's Date
[<] : Back One Day
[>] : Forward One Day
[m] : First Day of the Month
[M] : Last Day of the Month
[y] : First Day of the Year
[Y] : Last Day of the Year
[+] : Forward One Year
[-] : Back One Year
[[] : First Day of Previous Month
[[] : Last Day of Next Month
[{ } : First Day of the Month (*same as* [m])
[}] : Last Day of the Month (*same as* [M])

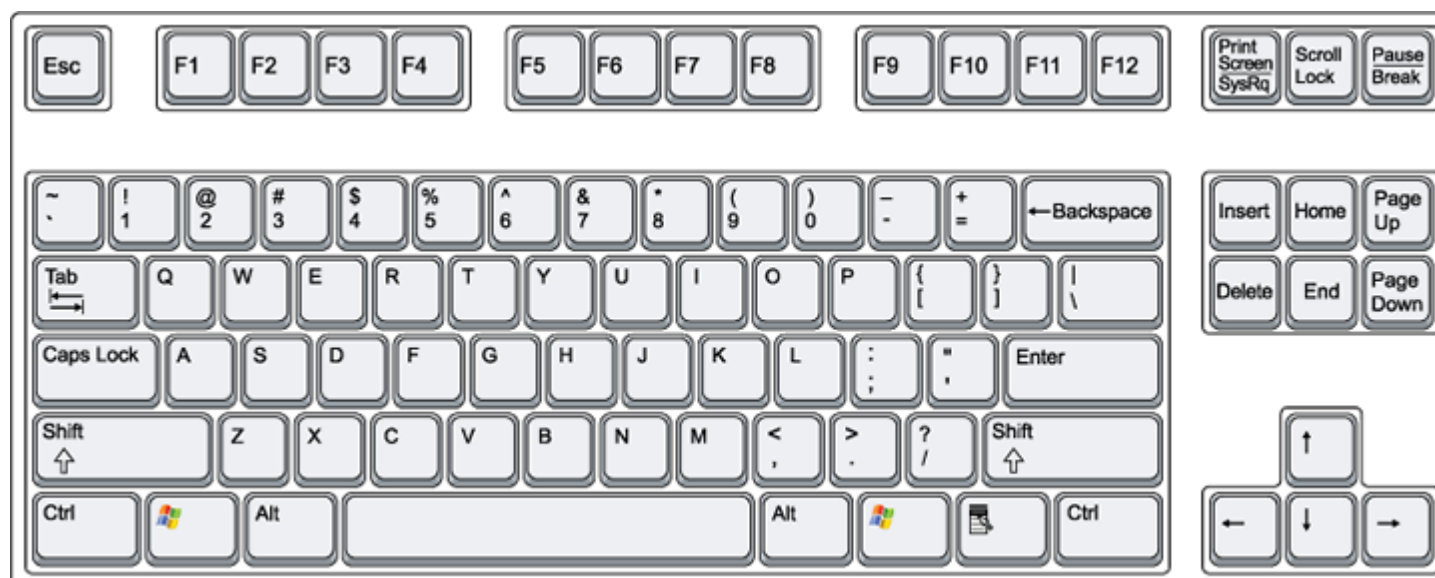
Menu Shortcuts:

To select from the [Main Menu](#) using the keyboard, press and release the [ALT] key, which highlights the first item, [File](#). Move the highlight from one Menu Item to the next by pressing the right or left arrow key on your keyboard. Once the desired Menu Item is highlighted, press either the up or down arrow key to display the menu. Alternately, after pressing [ALT] to highlight the [File](#) Menu Item, you can type the underlined letter in any of the Menu Items names. This highlights the Menu Item and displays the menu at the same time.

When a menu is first displayed, the first Menu Option is highlighted. If you want to select the first option, just press **[ENTER]**. Otherwise, use the up or down arrow keys to move the highlight from one item to the next. Then, when the Menu Option you want is highlighted, press **[ENTER]** again to select it. An even quicker method for highlighting a Menu Option using the keyboard is to type the underline letter in the name of the option. This will select the menu or submenu option.

See also: [Function Keys](#) for additional keyboard shortcuts.

Appendix D - Function Keys:



Function Keys are the [F1] to [F12] keys usually located along the top of a standard QWERTY keyboard. Some keyboards may also have a Function Lock key or F Lock key. Any keyboard with this feature needs to have the Function Lock turned ON in order for the Function Keys to operate.

[F1] : [Help](#) - Opens the Help documentation/ manual.

[F2] : [Find Windows](#):

- for [Primary ID Fields](#): [Find Record](#) - Opens a [Find Window](#) to facilitate finding and selecting a record.

The contents of the [data entry window](#) will change to display the appropriate vales for the selected record.

- for [Foreign ID Fields](#): [ID Find](#) - Opens a [Find Window](#) to facilitate selecting a value to populate an ID field.
- for [Pick Lists](#): [ID Selection](#) - Opens a [Selection Window](#) to find and select multiple records, typically used for selecting records for a report.
- for [Date Fields](#): [Calendar Date Find](#) - Opens the calendar date find window to facilitate selecting a date for a date field.

[F3] : [Drill-Down](#) - Quickly navigate within the software to get additional information.

[F4] : [Grid Tab](#) - Tab out of a [grid](#). (see also [CTRL] + [TAB] [Keyboard Shortcut](#).)

[F5] : [System Access - Database](#) - Opens the System Access command window.

[F6] : [User Calendar](#) - Opens the [Contact/ Task Manager Log](#) for the current user (user currently logged into the software).

[F7] : [Calculator](#):

- Internal Calculator: [Calculator](#) - Opens a generic calculator within Contract Collector.
- for [Numeric Fields](#): [Field Calculator](#) - Opens a calculator tied to the specific numeric field. The calculated value can be easily returned to populate the numeric field.

[F8] : [Portfolio Group Selection](#) - Used with Portfolio [Pick Lists](#) to select all of the portfolios that belong to the selected group or groups. **See also:** [Portfolio Window](#) and [Portfolio Group Code Window](#).

[F9] : [Record Specific Calendar](#) - Opens the [Contact/ Task Manager Log](#) for the current data record. Available for most primary [data entry windows](#), including: [Contract Window](#), [Portfolio Window](#), [Client Window](#), etc.

Appendix E - Mouse Shortcuts:



Double-Click:

Unless otherwise noted, the Double-Click will always refer to the left mouse button. Click the left mouse button twice quickly to activate the Double-Click event. The Double-Click can be used in several locations throughout **Contract Collector v5®**. By default, the Double-Click can be used to execute the following actions:

- for [Foreign ID Fields](#): [Drill-Down](#) † - Quickly navigate within the software to get additional information.
- for Grid Headers: [Grid Column Sorting](#) -
- for [Images](#): Open the image file in the default image software.
- for Document Files: Open the document file in the default document software.

Right-Click:

Clicking the right mouse button will activate the Right-Click event. The Double-Click can also be used in several locations throughout **Contract Collector v5®**. By default, the Double-Click can be used to execute the following actions:

- [Find Windows](#) † -
 - for [Primary ID Fields](#): [Find Record](#) -
 - for [Foreign ID Fields](#): [ID Find](#) -
 - for [Pick Lists](#): [ID Selection](#) -
 - for [Date Fields](#): [Calendar Date Find](#) -
- [Right-Click Shortcut Menus](#) -
 - for [text fields](#) & [edit boxes](#): [Right-Click Shortcut Menu](#) -
 - for [windows](#)*: [Right-Click Shortcut Menu](#) -

*Clicking in the unused area of any [Data Entry Window](#), [Report Window](#) or [Process Window](#) will open a shortcut menu designed specifically for that window. This shortcut window can be used for performing the primary functions of the window, as opposed to using the [Main Toolbar](#) or the [Main Menu](#).

Middle-Click:

Clicking the middle button (button between the left and right mouse buttons) will activate the Middle-Click event. The middle mouse button is not available on some mice. By default the Middle-Click is inactive. †

Scroll Wheel:

Typically the use of the scroll wheel on a mouse is limited to [grids](#) in Contract Collector. The scroll wheel can be used to scroll up or down through the contents of a grid.

† **Note:** Please see User Preferences for more information on setting up mouse preferences in regards to [Find Windows](#) and [Drill-Down](#) for the Double-Click, Right-Click and Middle-Click mouse buttons. The shortcuts listed above are the default settings.

Appendix F - List of Tables:

Updated on October 26th, 2012.

Important Note: The list of database tables, fields and indexes are constantly being updated, as a result the list below may be out of date.

<u>Table Name</u>	<u>Description</u>
ADDRESS	Address Database
AJ	Adjustment Journal Database
AJ_DTL	Adjustment Journal Detail Database
AMORT	Amortization Database
AMORT_DT	Amortization Schedule Detail Database
AMORT_ES	Amortization Escrow Database
AMORT_PM	Amortization Schedule Payment Database
AMORT_SC	Amortization Schedule Database
AP	Accounts Payable Database
AP_CRT	Vendor Credit Database
AP_DTL	Accounts Payable Detail Database
AR	Accounts Receivable Database
AR_DTL	Accounts Receivable Detail Database
AUDIT	Audit File Database
BANK	Bank Database
BANK_ACT	Bank Account Database
BANK_DTL	Bank Detail Database
BANK_REC	Bank Reconciliation Database
BANK_SDI	Bank Security Deposit Interest Database
BANK_TRS	Bank Transit Number Database
BO_BATCH	Backout Batch Database
BO_ESCR	Backout Batch Escrow Database
BORROWER	Borrower Database
CAL	Calendar Database
CAR	Automobile Database
CB_CODE	Credit Bureau Code Database
CB_MGMT	Credit Bureau Management File Database
CB_SPEC	Credit Bureau Special Comment Code Database
CB_TYPE	Credit Bureau Type Code Database
CHG_CODE	Charge Code Database
CLT	Client Database
COA	Chart of Accounts Database
COA_DTL	Chart of Accounts Detail Database
EMP	Employee Database
ESCROW	Escrow Database
ESCR_BAL	Escrow Balance Database
ESCR_PRJ	Projected Escrow Balance Database
FEATURES	Features Database
FLEX	Data Import Database
FLEX_DTL	Data Import Detail Database
FOLIO	Portfolio Database
FOLI_CLT	Portfolio-Client Database
FOLI_GRP	Portfolio Group Database
FOL_BANK	Portfolio Other Bank Database
FOL_DFLT	Portfolio Default Database
FOL_TYPE	Portfolio Type Code Database
FORMS	Forms Maintenance Database
GRP	Group Code Database
ID	ID Database
ID_FLEX	Data Import ID File Database
IMAGES	Images Database
LEASE	Lease Database
LEASE_NM	Lease Name Database
LOAN	Contract Database
LOAN_BAL	Contract Balance Database
LOAN_BNK	Contract Bank Database

LOAN_CB	Contract Credit Bureau Database
LOAN_CD	Contract Type Code Database
LOAN_MNT	Contract Maintenance Fee Database
LOAN_NM	Contract Name Database
LOAN_PMT	Contract Payment/ Interest Database
LOAN_PO	Contract Payoff Database
LOAN_STS	Contract Status Code Database
LOG_CB	Credit Bureau Log Database
LOG_EFT	Electronic Funds Transfer Log Database
LOG_WF	Wage Filer Database
LS_UNIT	Lease/ Unit Database
MAINT	Maintenance Database
MAINT_EX	Maintenance Expense Database
MAINT_WO	Maintenance Work Order Database
NAME	Name Database
NICKNAME	Nickname Database
NICK_HDR	Nickname Header Database
PHONE	Phone Database
PMT_SCHD	Payment Schedule Database
PROPERTY	Property Database
PRT_SCD	Print Schedule Database
RATE	Rate Table Database
RATE_DTL	Rate Table Detail Database
RPT	Financial Statement Report Database
RPT_DTL	Financial Statement Report Detail Database
STATUS	Status Code Database
TAX_CODE	Sales Tax Code Database
TAX_DTL	Sales Tax Code Detail Database
TAX_INS	Taxes & Insurance Database
TAX_SCHD	Sales Tax Code Schedule Database
TYPE	Type Code Database
UDF_STR	User Defined Field Structure Database
UNIT	Unit Database
USER	User Database
USER_CD	User Code Database
USER_SEC	User Security Database
VEND	Vendor Database
WTR	Report Writer Database
WTR_DTL	Report Writer Detail Database

Appendix H - Procedures:

These Procedures provide information beyond the normal fields of the Contract Collector database files. Procedures may be used in the [Report Writer](#) and in [Forms Maintenance \(Report Designer\)](#).

ACCRD_INT(loan_id, date) - returns the current accrued int up to the date parameter for the contract record.

CUR_RATE(loan_id) - returns the current interest rate for the contract record.

CUR_PMT(loan_id) - returns the current payment amount for the contract record.

CUR_PMTDT(loan_id) - returns the current payment date for the contract record.

CUR_BAL(loan_id) - returns the current balance for the contract record.

PRINC_BAL(loan_id) - returns the contracts current principal balance.

ORIG_PRINC(loan_id) - returns the contracts original principal balance.

INT_BAL(loan_id) - returns the contracts current unpaid interest balance.

FEE_BAL(loan_id) - returns the contracts current unpaid fees balance.

ESCROW_BAL(loan_id, code) - returns the contracts current escrow reserve balance.

PER_DIEM(loan_id) - returns the current per diem for the contract record.

PAST_DUE(loan_id) - Returns the total amount past due for a contract.

DAYS_PAST(loan_id) - Returns the total number of days past due for a contract.

GET_STATE(addr2, addr3, addr4)- Returns the State from the address lines.

GET_CITY(addr2, addr3, addr4) - Returns the City from the address lines.

GET_ZIP(addr2, addr3, addr4) - Returns the Zip from the address lines.

PMT_DUEDT(loan_id, pmt_no) - Returns the payment due date for a given payment number.

AMT_WORDS(amount) - Returns the dollar amount in words.

Samples:

amt_words(5180.90) - Five Thousand One Hundred Eighty and 90/100 Dollars.

amt_words(895.15) - Eight Hundred Ninety Five and 15/100 Dollars.

AMT_PAID(loan_id, type, receipt_no) - Returns the amount paid for specified receipt number or the last paid amount.

loan_id - Loan/ Contract ID. (Required)

type - Type of payment to return, full payment amount will be returned if not specified or if an invalid type is specified. (Optional)

receipt_no - Receipt number to return payment amount for, last payment will be returned if not specified. (Optional)

Samples:

amt_paid(loan_id) - Returns the last payment amount. (Entire amount paid.)
amt_paid(loan_id, "Interest") - Returns the interest portion of the last payment.
amt_paid(loan_id, "Principal") - Returns the principal portion of the last payment.
amt_paid(loan_id, "Fee") - Returns the fee portion of the last payment.
amt_paid(loan_id, "Escrow") - Returns the escrow portion of the last payment.
amt_paid(loan_id, "Date") - Returns the last payment date.
amt_paid(loan_id, "#") - Returns the last payment number.
amt_paid(loan_id, "Principal", "123456") - Returns the principal portion of designated receipt number.

NEXT_PAYMENT(loan_id, type, code) - Returns the amount or due date for the oldest open .

loan_id - Loan/ Contract ID. (Required)

type - Select "DUE DATE" or "AMOUNT" for the value to return. (Required)

code - Select the Charge Code to return a value for, will default to all available codes. (Optional)

Samples:

next_payment(loan_id, "DUE DATE") - Returns the oldest payment due date from the ledger.

next_payment(loan_id, "DUE DATE", "PMT") - Returns the oldest payment due date for the charge code 'PMT'.

next_payment(loan_id, "AMOUNT", "PMT") - Returns the oldest payment amount due for the charge code 'PMT'.

XLATE(file_name, record_id, field_name, file_order) - This function is passed in a file name, record id, field name, and index and will return the value for that field.

file_name - Database File Name. (Required)

record_id - ID of record to process. (Required)

field_name - Name of the field to get the value for. (Required)

file_order - Index to use for file. (Required)

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