Loan Credit Analysis

Overview:
The Loan Credit Analysis (LCA) screen displays loan information useful for overall loan quality analysis. Data ranging from credit scores for all borrowers on the account to detailed property and appraisal information is shown.

Key Benefits:
This screen allows financial institutions to easily review varied loan data without searching through multiple DNA™ screens.

Processing:
The screen uses the loan account number currently shown in Loan Account Maintenance and displays:

- Appraisals and Liens for all Properties on the Account
- Account Statistics
- Partial Charge-Off Amounts
- Property Information for all Properties on the Account
- All Related Accounts and Properties
- Account Notes
- Other Accounts Owned by the Tax Reported For
- Loan To Value Calculator
- Other General Loan Info
- All Roles Played on the Account
- Credit Score History
- Past Due Statistics and Deferred Payments

File Layout(s)
Output File Layout – Comma Delimited
The csv file created is a simple export of the header and data rows of each data grid displayed within the LCA screen. The output can be used, for example, in Excel files, Word documents, or just printed and added to a file folder.
If a data grid contains no data then a "No Records" message is displayed after the header information for that particular data grid.

Field	Format	Description
Loan Credit Analysis Report for Account Number xxxxxxxxxx		States the account number used to create the report
Effective Date	MM-DD-YYYY	Post Date of the System at the time the CSV file was created
Appraisals		
Date	MM/DD/YYYY	Date of the appraisal
Appraisal Type		The type of Appraisal
Value	999,999,999.99	Appraisal Value

Field	Format	Description
Description		Property Description
Appraised By		Name of the Organization who performed the Appraisal
Liens		
Lien Holder		Name of the Organization who holds the Lien
Type		Lien Type
Amount	999,999,999.99	Amount of the Lien
Liable Y/N		Lien Liable Yes or No
Prop Description		Property Description
Prop Number	9999999999	The Property Number
Account Statistics		
Statistic Type		The description of the Statistic type
Month	Month	The name of the month
Year	YYYY	The four digit year
Amount	999,999,999.99	The statistic amount
Count	9999999999	The statistic count
Partial Charge-Off Amounts		
Post Date	MM-DD-YYYY	The Post Date of the Charge-off
Amount	999,999,999.99	The amount of the charge-off
Charge-Off Balance	999,999,999.99	The account balance after the charge-off
Property Information for all properties on the account (a few examples shown here; this data grid only holds columns that contain values as described in the "Field Listing" section of this document)		
Type		The property type
Description		The property description
Value	999,999,999.99	The property value
Property Number	9999999999	The property number
Accept Date	MM-DD-YYYY	The property accept date
Effective Date	MM-DD-YYYY	The property effective date
Address Number	9999999999	The address number associated with the property
All related accounts and properties		
Type		The property type
Description		The property description
Value	999,999,999.99	The property value
Account	9999999999999999	Account number related to the property
Major		The account numbers Major
Minor		The account numbers Minor
Status		The account numbers Status
Credit Limit	999,999,999.99	The credit limit of the account

Field	Format	Description
Balance	999,999,999.99	The balance of the account
Account Notes		
Type		The note sub class
Note		The note text
Other accounts owned by the Tax Reported For		
Major		The account numbers Major
Minor		The account numbers Minor
Status		The account numbers Status
Account		The account number
Contract	MM/DD/YYYY	The account contract date
Balance	999,999,999.99	The account balance
Other General Loan information		
Description		The description of the type of data in the field
Value		The value of the data held in the field
Roles associated to the account		
Name		Name associated to the Role
Role		Role Description
Employee Role Y/N		Y or N depending on if the role is an employee role or not
Maximum Most Recent Credit Score data		
Score	9999	The credit score
Date	MM/DD/YYYY	The date of the credit score
Organization		The Organization that generated the credit score
Grade		The Grade of the credit score
Credit Score History		
Date	MM/DD/YYYY	The date of the credit score
Organization		The Organization that generated the credit score
Name		The name of the entity the credit score is for
Score	9999	The credit score
Grade		The Grade of the credit score
Past Due Statistics and Deferred Payments		
Past Year Count	9999	Count of the type within past year
Type		The statistic type
All Time Count	9999	Count of the type for all time
Type		The statistic type
Deferred Payments		

Field	Format	Description
Month	Month	Name of the Month
Year	YYYY	Four digit year
Count	9999	Count of the statistic type 'EXT' for all time
Loan to Value Information		
Balance	999,999,999.99	Sum of account balances
Credit	999,999,999.99	Sum of account credit limits
Liens	999,999,999.99	Sum of Liens
Appraisals	999,999,999.99	Sum of Most Recent appraisals for properties on account
LTV	999V99999	(Balance + Credit + Liens) / Appraisals
Grade		The LTV Grade determined by the LTV

Screen:
The screen contains numerous sections which display data pertaining to the loan, and one section that is a Loan to Value calculator.

Navigation:
New Loan Account Maintenance:
Relationships > Maintenance > Loan Accounts > Show Menu… > Additional > Loan Credit Analysis

If the DNA Loan Maintenance app is installed and activated the screen will appear as shown below, with Loan Credit Analysis under "Additional".

Maintenance	Additional	Inquiries	
Account Fields	Branch	Amortization Schedule	
Balance Types	Cycles	Average Balance Inquiry	
Codes and Categories	Exclude Applications	Balance and Interest	
Combined Statement	External Accounts	Balance History	
Document Request	File Types	Credit Inquiry	
Indirect Liability	Industry Codes	Credit Reporting History	
Interest Parameters	Loan Credit Analysis	Direct/Indirect Relationships	
Minor Change	Mail	Escrow Inquiry	
Modification Update	Memo Balances	Escrow Projections	
Notes	Non-Tax Owner Notice	External Docs	
Payment Period	Online Print	Investor Loans	
Preauthorized Transactions	Payment Change Parameters	Master Line Inquiry	
Print	Review History	Non-Accrual Inquiry	
Rate	Roles	Owner	
Receivables	Statistics	Participation Inquiry	
Renewal Information	Stop Payments	Product Review	
Restrictions	Tickler	Related Accounts	
Variables	Title	Relationship Profile	
		Signatures	
	Services	Transaction History	
	Access Services		
	Electronic Agreements		
	Group Setup		
	Master Line		

Screen Appearance:
1) Appraisal for all properties on the account: Includes the appraisal date, type, value, property description and the organization that performed the appraisal

Appraisals and Liens for all Properties on the Account

Date	Appraisal Type	Value	Description	Appraised By
12-31-2011	AVM	211,390.00	123 Main Street, Somewhere, U...	Residential Appraisal Services
03-15-2012	Long Form	215,000.00	123 Main Street, Somewhere, U...	Residential Appraisal Services
03-31-2012	AVM	210,300.00	123 Main Street, Somewhere, U...	Residential Appraisal Services
11-30-2012	AVM	210,200.00	123 Main Street, Somewhere, U...	Residential Appraisal Services
06-30-2013	AVM	211,660.00	123 Main Street, Somewhere, U...	Residential Appraisal Services
01-16-2014	Short Form	215,000.00	123 Main Street, Somewhere, U...	Residential Appraisal Services

2) Liens for all properties on the account: Includes the lien holder, type, amount, lien liable yes/no, property description, and property number.

Lien Holder	Type	Amount	Liable Y/N	Prop Description	Prop Number
1 SOME AGENT	Second Position	32,750.00	N	123 Main Street, Somewhere, USA	94258

3) Account Statistic records: Includes statistic type, month, year, amount, and count. Statistic types that are not included are the Past Due (PD) types and the Extended Payment (EXT) type as these are shown in other sections of the screen.

Account Statistics

Statistic Type	Month	Year	Amount	Count
Reserve	March	2013	2,690.65	
Reserve	April	2013	2,601.32	
Reserve	May	2013	2,500.00	
Skipped Payments	October	2012	653.88	
Skipped Payments	April	2013	789.07	

4) Partial Charge-off Amounts: Includes post date, charge-off amount, and charge-off balance. The charge-off balance is not a running balance by transaction; it is the charge-off balance on the post date. Therefore the balance will be the same value for every row with identical post dates.

Partial Charge-Off Amounts

Post Date △	Amount	Charge-Off Balance
08-28-2012	74,965.27	74,965.27
11-30-2012	13,138.16	88,103.43
04-24-2013	474.84	88,578.27

5) Property Information for all Properties on the Account: Dynamically displays data that is populated for the property (e.g. motor vehicles will show make and model, houses will not)

Example single family home and land records

Property Information for all Properties on the Account

Type	Description	Value	Property Number	Accept Date
LAND	290 acres; grassland and woods	95,000.00	101189	
SING	1 Main Street, Bangor, ME	300,000.00	14292	04-01-2005

Example automobile loan record

Property Information for all Properties on the Account

Type	Description	△	Value	Prop ID	Make	Model	Property Number	Accept Date	E
AUTN	2006 CHEVROLET SILVERADO 2500...		42,136.00	1GCHK...	2006 CHEVROLET	SILVERADO	7581	11-10-2006	11-10-

6) All Related Accounts and Properties: Includes property type, description, value, and account number, major, minor, status, credit limit, and balance for all accounts related to all properties on the account (e.g. the loan account can have more than one property, and any of those properties can be related to accounts other than the loan account being analyzed).

All Related Accounts and Properties

Type	Description	Value	Account	Major	Minor	Status	Credit Limit	Balance
Single Family Residence	1 Main Street, Bangor, ME	300,000.00	7229151031	MTG	3ARM	NPFM	0.00	168,000.00
Land - Unimproved	290 acres; grassland and woods	95,000.00	1001946657	CK	CKCO	ACT	0.00	0.00
Land - Unimproved	290 acres; grassland and woods	95,000.00	7229151031	MTG	3ARM	NPFM	0.00	168,000.00

7) Account Notes: Includes note type and text for all active notes on the account

Account Notes

Type	Note
Migration Remarks	1 Main Street, Bangor ME Esc/E31 #2 Steven R.
Migration Remarks	See Mls/Pjm Re Any Financing Requests
90 Day Collections Action/Comment	Foreclosure in process
90 Day Collections Action/Comment	Auction 6/27/13 1pm

8) Other Accounts Owned by the Tax Reported For: Includes account major, minor, status, number, contract date and balance for all accounts that the loan account's Tax Reported For is also the Tax Reported For on, and that are not closed.

Other Accounts owned by the Tax Reported For

Major	Minor	Status	Account	Contract	Balance
CNS	AUTN	CO	1000256163	08-31-2007	0.00
CK	CKCO	ACT	1001946657	06-10-2011	0.00
CNS	ODLC	CO	7478561085	10-12-2006	0.00

9) Loan to Value Calculator: Sums the account balances, credit limits, and liens, and calculates a loan to value percentage and grade. The Balances, Credit, Liens, and Appraisals fields can be set to any values and a new LTV calculated. The appraisals value must be greater than zero to calculate an LTV. The grade is determined by:
   - A less than 80% LTV
   - B greater than 80% but less than 90% LTV
   - C greater than 90% but less than 100% LTV
   - D greater than 100% but less than 120% LTV
   - E greater than or equal to 120% LTV.

Loan To Value Calculator

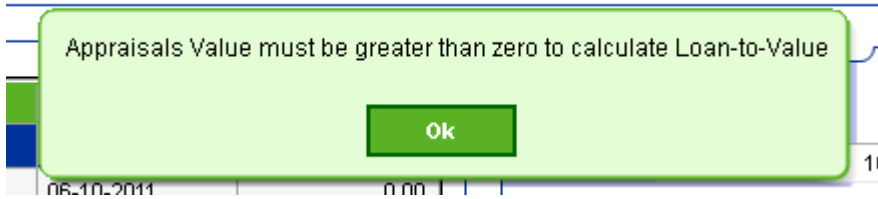|	
Balances:	10,000.00
Credit:	25,000.00
Liens:	32,500.00
Appraisals:	75,000.00
LTV:	90.00000%
Grade:	C (<100%)

Recalculate

If the "Recalculate" button is clicked and the Appraisals value is not greater than zero this message is displayed and the focus is set to the Appraisals box.

Appraisals Value must be greater than zero to calculate Loan-to-Value

Ok

10) Other General Loan Info: Dynamically displays data that is specific to the account at the loan level.

Other General Loan Info

Description	Value
Purpose	3 YEAR ADJ MTG - FANNIE MAE
Payment Method	Bill to Member
Restructured YN	N
Loan Loss Category	Residential
Risk Rating	6- Substandard
Credit Report Type	Conventional RE MTG - 1st
CRA Category	Other Loan Data
Loan Limit YN	N
Credit Limit	0

11) All Roles played on the Account: Includes the names and roles of all persons on an account, and whether or not they are an employee

All Roles played on the Account

Name	Role	Employee Role Y/N
Banker, Joe	NonTax Owner	N
Banker, Joe	NonTax Signator	N
Banker, Joe	Loan Officer	Y

12) Credit Score History: Includes credit score date, credit score organization name, person name, score, and rating for the loan account's Tax Reported For and for any person with

a non-employee role on the account. Displays the most recent maximum credit score for any person on an account. The loan origination score is always shown in addition to all credit score history, and is rated using the same values as shown below. Rating is determined by:

- A+   721 to 850
- A   681 to 720
- B   641 to 680
- C   601 to 640
- D   561 to 600
- E   301 to 560
- Otherwise: Invalid Score

Credit Score History

Most recent credit score

Organization: Experian   Date: 04-20-2013

Score: 551   Grade: E

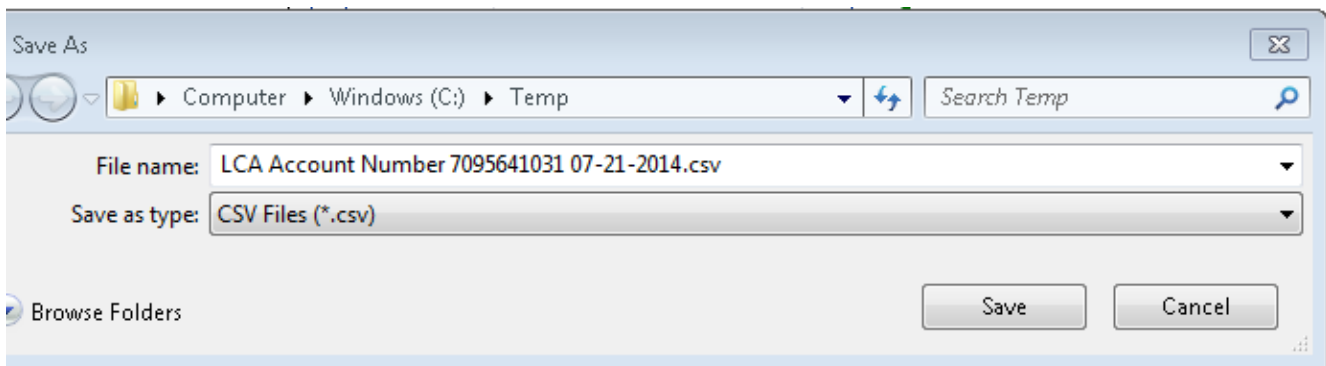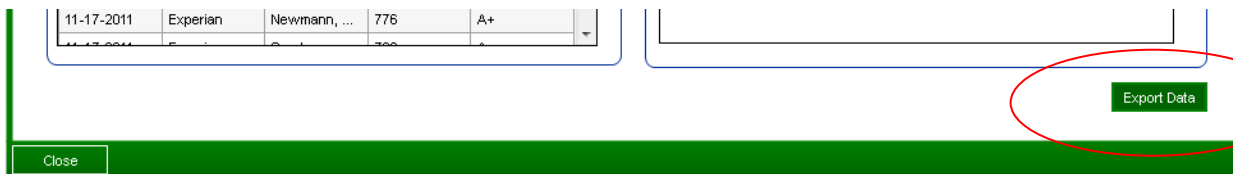| Date	Organization	Name	Score	Grade
10/24/2010	Experian	Joe Banker	528	E
6/22/2011	Experian	Joe Banker	509	E
11/17/2011	Experian	Joe Banker	509	E
6/19/2012	Experian	Joe Banker	494	E
11/21/2012	Experian	Joe Banker	478	E
4/20/2013	Experian	Joe Banker	551	E

13) Past Due Statistics and Deferred Payments: Includes the summary count of all Past Due 30 Days, Past Due 60 days, Past Due 90 Days and Past Due 120 Days for both the previous 12 months and all time; Includes the summary count by month and year for all deferred payments (statistic type = 'EXT' - Extended Payments)

Past Due Statistics and Deferred Payments

	PD 30	PD 60	PD 90	PD 120
Past Year	12	12	12	11
All Time	22	20	19	16

Month	Year	Count
June	2012	1
July	2012	1
August	2012	1
October	2012	1
April	2013	1

14) Export Button: Allows user to create a CSV file containing all of the data displayed within the LCA screen. The button is at the bottom right of the screen. When clicked it opens a Save File as dialog in with a default file name containing the account number and the current system post date. After the file is created a file created successfully message is displayed.

C:\Temp\LCA Account Number 7095641031 07-21-2014.csv is created succesfully

Ok

Field Listing:

Field	Description
Appraisals and Liens for all Properties on the Account	
Appraisals section	
Date	The date of the appraisal
Appraisal Type	The type of appraisal performed
Value	The appraisal value
Description	The description of the property appraised
Appraised by	The organization that performed the appraisal
Liens section	
Lien Holder	The organization that holds the lien
Type	The lien description of the lien type
Amount	The amount of the lien
Liable Y/N	The lien liable Yes/No value
Prop Description	The description of the property the lien is against
Prop Number	The number of the property the lien is against
Account Statistics	
Statistic Type	The account statistic type description
Month	The month of the statistic record
Year	The year of the statistic record
Amount	The amount of the statistic record
Count	The count of the statistic record
Partial Charge-off Amounts	
Post Date	The post date of the charge-off transaction
Amount	The amount of the charge-off transaction
Charge-Off Balance	The accounts charge off balance on the post date. The charge-off balance listed is not a running balance and therefore the balance will be the same value for each row with identical post dates
Property Information for all Properties on the Account Note: columns will only be displayed if the column holds a value for at least one of the properties	
Type	The description of the property type
Description	The property description
Value	The property value
Prop ID	The property ID (can be a VIN for example)
Make	The property make – usually for vehicles
Model	The property model – usually for vehicles
Property Number	The property number

Field	Description
Accept Date	The property acceptance date
Effective Date	The account property relationships effective date
Inactive Date	The account property relationships inactive date
Margin Percent	The account property margin percent
Review Cal Period	The account property review calendar period
Address Number	The property address number
Area UOM Code	The property unit of measurement code
Block Nbr	The property block number
Build Date	The property build date
CA Maint Fee	The property CA maintenance fee
CA SqFt	The property CA square footage
Cert Nbr	The property certificate number
Currency Code	The property currency code
CUSIP Nbr	The property CUSIP number
CUSIP Symbol	The property CUSIP symbol
Last Assessment	The property last assessment date
Last Audit Date	The property last audit date
DPR Months	The property DPR months
Fleet Nbr	The property fleet number
Flood Community	The property flood community
Flood Panel	The property flood panel
Flood Vendor Org Nbr	The property flood vendor organization number
Flood Zone	The property flood zone
Flood Zone YN	The property flood zone yes/no value
Last Env Audit Date	The property last env audit date
Loc Desc	The property location description
Lot Nbr	The property lot number
Map Nbr	The property map number
Maturity Date	The property maturity date
Number of Units	The property number of units
Own Date	The property own date
Owner Occupied Code	The property owner occupied code
Parcel Nbr	The property parcel number
Book Number	The property plate book number
Page Number	The property plate book page
Plate Country	The property plate country
Plate Nbr	The property plate number
Plate State	The property plate state
New YN	The property is new yes/no value
Sq Ft	The property square feet
Type Detail Cd	The property type detail code
Odometer	The property odometer reading
Prop Year	The property year
Purchase Price	The property purchase price
Purchase Date	The property purchase date

Field	Description
Range Nbr	The property range number
Redetermination Date	The property redetermination date
Residual Value	The property residual value
Section Nbr	The property section number
Settlement Date	The property settlement date
Settlement Price	The property settlement price
Tax Value	The property tax value
Township Nbr	The property township number
Unit Value	The property unit value
Unit Value Effdate	The property unit value effective date
Value Date	The property value date
All Related Accounts and Properties	
Type	The property type description
Description	The property description
Value	The property value
Account	An account number related to the property
Major	The account numbers major
Minor	The account numbers minor
Status	The account numbers current status
Credit Limit	The account numbers credit limit
Balance	The account numbers balance
Account Notes	
Type	The note sub class
Note	The note text
Other Accounts owned by the Tax Reported For	
Major	The account numbers major
Minor	The account numbers minor
Status	The account numbers current status
Account	The account number
Contract	The account numbers contract date
Balance	The account numbers balance
Loan to Value Calculator	
Balances	Sum of the balances of the accounts on the property (value can be changed in order to determine the LTV under different scenarios)
Credit	Sum of the credit limit of the accounts on the property (value can be changed in order to determine the LTV under different scenarios)
Liens	Sum of the lien amounts on the properties (value can be changed in order to determine the LTV under different scenarios)
Appraisals	Sum of the most recent appraisal amounts for the properties (value can be changed in order to determine the LTV under different scenarios)
LTV	Sum of Balance, Credit Limit, and Lien fields

Field	Description
	divided by the Appraisals field (read only)
Grade	The loan to value grade (read only)
Other General Loan Info Note: only columns containing a value are displayed	
Description	A description of the data field
Value	The value held in the data field
Columns that will be displayed if they have a value	
Purpose	The loans purpose
Loan Quality	The loan quality
FDIC Category	The loans FDIC category
FHLB Category	The loans FHLB category
Payment Method	The loans payment method
OCC Loan Category	The loans OCC category
OTS Loan Category	The loans OTS category
Restructured YN	The loans Restructured Yes/No value
Loan Source	The loan source
Loan Loss Category	The loans loss category
Risk Rating	The loans risk rating
Loan Agency	The loans loan agency
Credit Report Type	The loans credit report type
Credit Report Status	The loans credit report status
Credit Report Comment	The loans credit report comment
Credit Report Compl Cond	The loans credit report FCRS/FCRB compliance condition code
Credit Report Cons Info	The loans credit report consumer special condition info
SLP Stat	The loans SLP (Student Loan Program) status
CRA Category	The loans CRA category
Default Reason	The loans default reason
Loan Limit YN	The loans Loan Limit Yes/No value
Credit Limit	The loans credit limit
Balance	The loans NOTE BAL minus COFF BAL minus NOTE IPTP
All Roles played on the Account	
Name	Person or Organization name
Role	Account role description
Employee Role Y/N	Value indicating if the person is an employee or not
Credit Score History	
Most recent credit score section	
Organization	The credit score organization
Date	The credit score date
Score	The credit score value
Grade	The credit score grade
Credit score history table	
Date	The credit score date

Field	Description
Organization	The credit score organization
Name	The name of the person with the score
Score	The credit score value
Grade	The credit score grade
Past Due Statistics and Deferred Payments	
Past Year PD 30	Sum of the Count of Past Due 30 Days for the previous 12 months
Past Year PD 60	Sum of the Count of Past Due 60 Days for the previous 12 months
Past Year PD 90	Sum of the Count of Past Due 90 Days for the previous 12 months
Past Year PD 120	Sum of the Count of Past Due 120 Days for the previous 12 months
All Time PD 30	Sum of the Count of Past Due 30 Days for all time
All Time PD 60	Sum of the Count of Past Due 60 Days for all time
All Time PD 90	Sum of the Count of Past Due 90 Days for all time
All Time PD 120	Sum of the Count of Past Due 120 Days for all time
Deferred payments table	
Month	The month of the deferred payment record
Year	The year of the deferred payment record
Count	The value of the deferred payment record
Buttons	
Export Data	When clicked, prompts user for a location and file name to use when exporting the data
Close	Closes the LCA screen

Additional Requirements:
- DNA™ release level 4.x

Configuration Checklist:

NA

Revisions:

Date	App Version #	Change
07/2013	1.0.0.0	Application Created
10/2013	1.0.0.1	Added Export to csv functionality
12/2014	1.0.0.2	Added the Loan Credit Analysis menu item to the Loan Maintenance Additional menu