



Technology Systems Solutions Collection Package

Collection is an involved and complicated process. The process of collecting from a member can involve many processes that each have laws to adhere to, data to track and deadlines to meet. The credit union will need to keep track of data for bankruptcies, repossessions, lawsuits, outsourcing to collection agencies, and troubled debt restructuring.

The first and most basic step is to contact the member. The Episys Collection Package uses a PowerOn specfile to allocate accounts into the various Collection Queues for a collector to work. This is part of the Daily Post posting job normally run every night. Since this is a PowerOn specfile the placement into the queues can be customized for the credit union. By grouping together all bankruptcies in a queue the collector knows that each member in the queue needs to be treated in accordance with the bankruptcy laws. The same is true for real estate, repossessions or normal delinquencies and negative shares.

Our PowerOn package helps automate the following for the credit union:

1. Place the members in queues according to predefined criteria.
2. Store data needed for the process required.
3. Track progress for the collectors & management
4. Automate the charge off process.



Collection Queue Process

The first PowerOn specfile in the package is COLLECTION.QUEUE. This will place member accounts in the queues according to how the member will be approached. The recommended queues are:

1. Employees & Officers
2. Bankruptcies
3. Repossessions
4. Open loans on an account with a charged off loan
5. Real Estate
6. Greater than 90 days delinquent
7. 60 to 90 days delinquent
8. 30 to 60 days delinquent
9. 15 to 30 days delinquent
10. Negative Shares without a delinquent loan

The accounts will be placed in the queue in priority based on the following criteria:

1. Days past a broken promise
2. Days past the next scheduled work date
3. The amount tier (ex. Greater than \$10,000, \$5,000 to \$10,000, less than \$5,000)
4. Number of days past due.

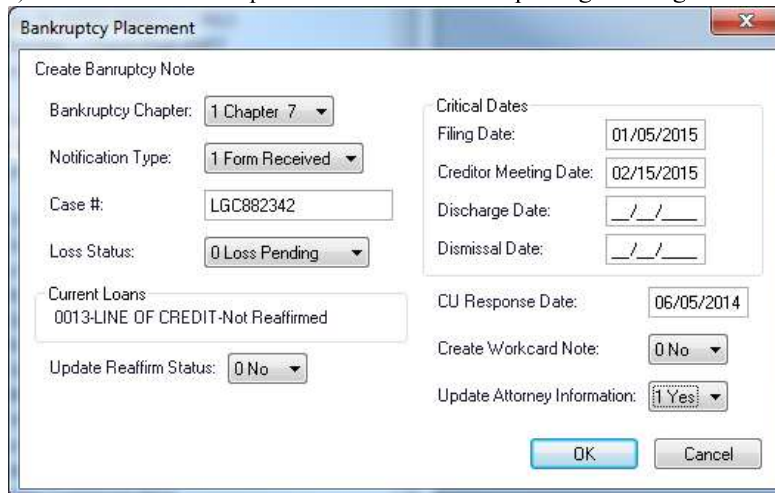
In addition it will produce a status report to show the productivity of the collectors in each queue. An example is attached titled Queue Production Reports



Bankruptcy Process

To keep track of bankruptcies there is a scripted FM PowerOn specfile titled FD.BK. This will keep track of bankruptcy data as follows:

- 1) A note at the account level
 - a) Type of Bankruptcy (Verbal, Chapters 7,11,or 13)
 - b) Verbal or Filed
 - c) Case number
 - d) Filing Date
 - e) Meeting of Creditors Date
 - f) Discharge Date
 - g) Dismissal Date
 - h) Loss Status
 - i) Credit Union Response Date
- 2) A note on the share or loan to indicate if the loan has been reaffirmed in the bankruptcy.
- 3) A note in the collection package will automatically record any changes each time the Account noted is updated.
- 4) An additional note in the Collection package will maintain:
 - a) the Attorney Information (Name Address Phone)
 - b) the Trustee Information (Name, Address, Phone)
- 5) Place a warning code on the account to correspond to the Bankruptcy type
- 6) Place a comment on the account as desired.
- 7) All loans will be updated with the Credit reporting warning code for bankruptcy




Bankruptcy Placement

Create Bankruptcy Note

Bankruptcy Chapter:	1 Chapter 7	Critical Dates	
Notification Type:	1 Form Received	Filing Date:	01/05/2015
Case #:	LGC882342	Creditor Meeting Date:	02/15/2015
Loss Status:	0 Loss Pending	Discharge Date:	__/__/__
		Dismissal Date:	__/__/__
Current Loans	0013-LINE OF CREDIT-Not Reaffirmed		
CU Response Date:	06/05/2014		
Update Reaffirm Status:	0 No	Create Workcard Note:	0 No
		Update Attorney Information:	1 Yes

OK Cancel



Attorney/Trustee Information

Attorney Information	Trustee Information
Attorney Name:	Trustee Name:
John C Riley	Victor Rodriquez
Attorney Street:	Trustee Street:
29321 Main St	3943 Spring St
Attorney Extra:	Trustee Extra:
Attorney City, St Zip:	Trustee City, St Zip:
Los Angeles, CA 97829	Los Angeles, CA 97829
Attorney Phone:	Trustee Phone:
213-454-5555	213-545-5858

OK Cancel



Bankruptcy Process Screen Samples Continued

Sym 201 - Episys - Account Manager - 8/21/2010

File Edit View Navigate Help

Account: 0000012066

Account 0000012066 Notes

08/21/2010 6:54a User 610

Chapter 7
Form Received
CASE # 54680I98
Filing Date:08/10/2010
Meeting of Creditors Date:09/15/2010
Discharge Date:--/--/----
Dismissal Date:--/--/----
Loss Pending
CU Response Date:08/21/2010

Account 0000012066

- Name Prime (0) (Locator: 3):
- Lookup 30 (0) (Locator: 26):
- Lookup 80 (1) (Locator: 4):
- Lookup 97 (2) (Locator: 5):
- Lookup 97 (3) (Locator: 6):
- Lookup 80 (4) (Locator: 7):
- Lookup 02 (5) (Locator: 45):
- Preference 00 (0) (Locator: 2):
- Tracking 05 (0) (Locator: 41):
- Tracking 30 (1) (Locator: 25):
- Note:
- Share ID 0001:
- Share ID 0007:
- Hold (0) (Locator: 27):
- Hold (1) (Locator: 28):
- Hold (2) (Locator: 29):

Sym 782 - Episys Quest - 10.0.44.31 - 6/5/2014

File Edit View Navigate Window Help

Print Control

Select: Last few reports Quantity: 20 Title: Forms: OK

Sequence	Title	Forms	Pages	Batch Seq	Date	Time	Print	Tape	Old Seq	Category
653209	Batch Output for REPWRITER		1	505	01/02/2015	10:53a	1	0		BATCHOUTRE
653210	New Bankruptcies		3	506	01/14/2015	6:06a	0	0		COLLECTION
653211	Meetings of Creditors Scheduled		5	506	01/14/2015	6:06a	0	0		COLLECTION
653212	Active Filed Bankruptcies		7	506	01/14/2015	6:06a	0	0		COLLECTION
653213	Verbal Bankruptcies		92	506	01/14/2015	6:06a	0	0		COLLECTION
653214	Bk Chargeoffs this Period		25	506	01/14/2015	6:06a	0	0		COLLECTION
653215	Bankruptcies Discharged or Dismissed thi		11	506	01/14/2015	6:06a	0	0		COLLECTION
653216	Not Filed-Verbal Bankruptcies		92	506	01/14/2015	6:06a	0	0		COLLECTION
653217	Chapter 7-New Bankruptcies		9	506	01/14/2015	6:06a	0	0		COLLECTION
653218	Chapter 7-Active Filed Bankruptcies		6	506	01/14/2015	6:06a	0	0		COLLECTION
653219	Not Filed-Bk Chargeoffs this Period		17	506	01/14/2015	6:06a	0	0		COLLECTION
653220	Chapter 7-Bankruptcies Discharged or Di		10	506	01/14/2015	6:06a	0	0		COLLECTION
653221	Chapter 7-Meetings of Creditors Schedul		5	506	01/14/2015	6:06a	0	0		COLLECTION
653222	Chapter 7-Bk Chargeoffs this Period		8	506	01/14/2015	6:06a	0	0		COLLECTION
653223	Chapter 13-New Bankruptcies		2	506	01/14/2015	6:06a	0	0		COLLECTION
653224	Chapter 13-Active Filed Bankruptcies		2	506	01/14/2015	6:06a	0	0		COLLECTION
653225	Chapter 13-Bk Chargeoffs this Period		3	506	01/14/2015	6:06a	0	0		COLLECTION
653226	Chapter 13-Bankruptcies Discharged or Di		2	506	01/14/2015	6:06a	0	0		COLLECTION
653227	Chapter 13-Meetings of Creditors Schedul		2	506	01/14/2015	6:06a	0	0		COLLECTION
653228	Batch Output for REPWRITER		1	506	01/14/2015	6:06a	1	0		BATCHOUTRE



Repossession Process

The process to be automated is the repossession process. The repossession process has the following steps which will be tracking using scripted FM PowerOn specfiles and Symforms.

- 1) Symform REPOORDER
 - a) Create the tracking record on the loan. This information will prefill in future Symforms
 - i) Repossession agency information (Name, Address, Phone, Fax).
 - ii) Date assigned
 - iii) Vehicle information (Year, Make, Model, VIN, License Plate)
 - b) If the vehicle was assigned to a different agency previously then the previous information is stored as "previous agency" and the new information is place in the current fields
 - c) Restrict the account
 - d) Place the Repo Pending warning code on the account and loan.
- 2) When the car is repossessed and evaluated by the credit union the FD.WRITEDOWN is used. This will:
 - a) Store the following values entered by the user in the tracking record.
 - i) NADA Retail Value
 - ii) NADA Loan Value
 - iii) Black Book Wholesale
 - b) Estimate the write down amount based on the current balance - NADA Loan Value * 80%
 - i) Store this value in the tracking record
 - ii) Add the amount to the LOAN:CHARGEOFF field
 - iii) Update the collection notes with the information
- 3) Symform NOIS Notice of Intent to Sell (separate but similar PowerOn specfile for a NOIS BK)
 - a) This will prefill information in the tracking record
 - b) Change the account and loan warning code to Repo Sale Pending
 - c) Store the repossession date
 - d) Store the auction house information
 - e) Store the current location of the vehicle
 - f) Store the auction date
 - g) Update the collection notes with NOIS sent and the sale date
- 4) Symform Deficiency Letter (separate but similar PowerOn specfile for Deficiency Letter for BK)
 - a) Prefill from tracking record
 - b) Store the sale amount
 - c) Store the date sold
 - d) Expire the repo warning code
 - e) Create a collection note with:
 - i) Deficiency Letter sent
 - ii) Date sold
 - iii) \$ Debt secured by collateral
 - iv) \$ less Unearned interest
 - v) \$less Proceeds from sale
 - vi) \$ Plus repo fees
 - vii) \$ Less credit not above
 - viii) \$ Deficiency Amount
 - ix) Amount Due



Outsourced Collection Agency

The data for a debt that has been outsourced will be tracked with FD.CP.AGENCY.

- 1) A tracking record will be created that will contain:
 - a) The current Agency Information (Name, Address, Phone)
 - b) Dollar amount when assigned
 - c) Date assigned
 - d) Same information for each previous agency
- 2) Set account & loan warning code to indicate the debt has been outsourced
- 3) Store and update agencies that are used by the credit union



Law Suits To Collect Debts

The data for lawsuits filed by the credit union to collect debts will be tracked using FD.SUIT. This will store information in a note on the share or loan

- 1) Suit information stored in a loan note will be
 - a) Stage of the process
 - i) Requested
 - ii) Filed
 - iii) Judgement
 - iv) Garnishment
 - v) Closed
 - b) Case Number
 - c) Request Date
 - d) File Date
 - e) Court Date
 - f) Judgement Date
 - g) Attorney Information (name, address, phone)
 - h) Information will be duplicated in a collection note as well
- 2) A warning code will be placed on the account

The 'Select Share/Loan' dialog box has a blue title bar with a close button. It contains a 'Select ID:' label followed by a dropdown menu showing '1 S 0007 VALUCHECKING'. Below the dropdown are 'OK' and 'Cancel' buttons.

The 'Suit Placement' dialog box has a blue title bar with a close button. It is divided into two main sections. The left section, titled 'Create Suit Note', contains a 'Suit Status:' dropdown set to '1 Requested', a 'Case #:' text field with 'Pending', and a 'Critical Dates' group box with fields for 'Request Date:' (08/21/2010), 'File Date:', 'Court Date:', and 'Judgement Date:'. The right section, titled 'Attorney Information', contains fields for 'Attorney Name:' (John Smith), 'Attorney Extra:', 'Attorney Street:' (2343 Takem Way), 'Attorney City, ST Zip:' (Eastvale, Ca 92880), 'Attorney Phone:' (951-568-9845), and 'Attorney Fax:' (951-568-9851). At the bottom right, there is a 'Create Workcard Note:' dropdown set to '1 Yes' and 'OK' and 'Cancel' buttons.



Troubled Debt Restructuring

This data will be tracked using FD.TDR & FD.TDR.RECIND.

- 1) This Information will be tracked in a tracking record by FD.TDR
 - a) Modification Code
 - b) Forbearance Term Modification
 - c) Original Purpose code
 - d) Original Payment frequency
 - e) Reason for Modification
 - f) Interest rate Modification Code
 - g) Interest Modification
 - h) Balance Before Modification
 - i) Payment before modification
 - j) Unpaid interest before modification
 - k) Amount added to unpaid interest
 - l) Modification start date
 - m) Original Maturity date
 - n) Collateral date before modification
 - o) Interest date before modification
- 2) If the member does not adhere to the terms for the modification, FD.TDR.RECIND will place the original value back on the loan.
- 3) Reports will be possible for NCUA 5300 reporting

Loan-0004 Extension

Loan-0004 has had 0 previous extensions

New Due Date: 06/14/2014

Payment Frequency: 4 Monthly

Extension Approval Date: 06/05/2014

Approved by: 750

OK Cancel

Modification to 0001 2009 HARLEY-DAVID FLHTCU

0 Previous Extensions
0 Days DQ at time of Modification

TDR Status: 0 Recieved

Modification Reason Code: 3 LOSS OF INCOME

New Balance: 10,944.53

New Payment: 571.89

New Interest Rate: 5.240%

New Due Date: 06/30/2014

New Purpose Code: 99 Non Risk Based

New Payment Frequency: 4 Monthly

Modification Dates

Date Mod Form was Signed: __/__/__

Start Date for Modification: 06/05/2014

Collateral Information

Current Collateral Value: 0.00

Current Collateral Value Date: __/__/__

Debt to Income Info

DTI Before Modification: 0.000%

DTI After Modification: 0.000%

Cost to Member: 0.00

OK Cancel



Chargeoff Process

The chargeoff process will be handled by FD.CHARGEOFF

1) FD.CHARGEOFF is a scripted FM that will modify the loan or share and the account by answering the chargeoff type and Interest and fee questions. The following will be modified:

- a) Loan Fields
 - i) Warning codes added or expired
 - ii) Service code set to 0
 - iii) Credit reporting code
 - iv) Credit reporting comment
 - v) Interest rate
 - vi) Interest rate index
 - vii) Interest unpaid
 - viii) DQ notice number
 - ix) Late charge type
 - x) Credit Limit
 - xi) Credit Limit expiration date
 - xii) Chargeoff Type
 - xiii) Chargeoff amount
 - xiv) Insurance type
 - xv) Statement mail code
 - xvi) Statement Group
 - xvii) Description
 - xviii) Payment Method
 - xix) Creation of the 1099-C Tracking Record with a Cancellation date based on the Chargeoff Type
- b) Share Fields if a share is charged off
 - i) Warning codes added or expired
 - ii) Service codes set to 0
 - iii) Chargeoff type
 - iv) Chargeoff amount
 - v) Statement mail code
 - vi) Statement group
 - vii) Description
 - viii) Chargeoff date
 - ix) Dividend type
 - x) Overdraft tolerance
 - xi) If fees are reversed for NSF or Courtesy Pay it will be placed in a note
- c) All Open shares on the account will be set to a dividend type that does not pay dividends
- d) A comment on the account indicating that there has been a charge off
- e) Account fields updated
 - i) Warning code
 - ii) Restrict level
 - iii) Statement mail code



Tracking, Management & Audit Reporting

Now that information is being tracked on Episys we can pull reports for management. A few samples are included (see attached for samples):

- 1) Collection Reports
- 2) Queue Production Reports
- 3) EOM Status report

Tracking these processes in the system allows a collector to accomplish all her work within Episys. There will no longer be a need to find outside documents or files while speaking to a member. The collector can save time by entering the information in an organized fashion and have their collection notes updated at the same time. In addition, analysis reports can be created so management can get a clearer picture of the status of credit union collection efforts.



Collection Tracking Records

OK Cancel

Expiration Date:

Custom Fields:

Repo Agency Name: HOOKEM AND SNOOKEM
Repo Agency Phone: 505-555-1234
Repo Agency FAX: 505-555-4321
Previous Agency Name:
Previous Agency Phone:
Previous Agency FAX:
MMR Condition Rating:
MMR Valuation Category:
Current Location Name:
Current Location Phone:
Current Location FAX:
Auction House Name:
Auction House Phone:
Auction House FAX:
NADA Trade: 0.00
MMR Average: 0.00
MMR Below: 0.00
Net Realized Value: 0.00
Presale Write Down Amount: 0.00
Sale Amount: 0.00
Credits Since Repo: 0.00
Debits Since Repo: 0.00
Deficiency Balance: 0.00
Location Code: 0
Location Code: 0
Repo Agency Assignment Date: 06/05/2014
Repo on Hold Date:
Previous Assignment Date:
GAP Refund Request Date:
MBI Refund Request Date:
Cr Life Refund Request Date:
CPI Refund Request Date:
Current Location Date:
Repossession Date:
Ok to Sell Date:
Valuation/Written Down Date:
Sold Date:
Redemption Date:

CAPS NUM

Loan Tracking Records

Sym 506 - Eplus - Parameter Manager - 6/30/2011

File Edit View Navigation Window Help

Account Fax Tracking Type Parameters

Loan Tracking Type Parameters

Description: Repo Tracking Record

Parent Coding options: No

Tracking Type 0	User Number 01	User Number 11	User Number 11
Tracking Type 1	User Number 02	User Number 12	User Number 12
Tracking Type 2	User Number 03	User Number 13	User Number 13
Tracking Type 3	User Number 04	User Number 14	User Number 14
Tracking Type 4	User Number 05	User Number 15	User Number 15
Tracking Type 5	User Number 06	User Number 16	User Number 16
Tracking Type 6	User Number 07	User Number 17	User Number 17
Tracking Type 7	User Number 08	User Number 18	User Number 18
Tracking Type 8	User Number 09	User Number 19	User Number 19
Tracking Type 9	User Number 10	User Number 20	User Number 20
Tracking Type 10	User Char 01	Company 3 Name	User Char 17
Tracking Type 11	User Char 02	Company 3 Phone	User Char 18
Tracking Type 12	User Char 03	Company 3 Fax	User Char 19
Tracking Type 13	User Char 04	Company 3 Name	User Char 20
Tracking Type 14	User Char 05	Company 3 Phone	User Char 21
Tracking Type 15	User Char 06	Company 3 Fax	User Char 22
Tracking Type 16	User Char 07	Company 3 Name	User Char 23
Tracking Type 17	User Char 08	Company 3 Phone	User Char 24
Tracking Type 18	User Char 09	Company 3 Fax	User Char 25
Tracking Type 19	User Char 10	Company 3 Name	User Char 26
Tracking Type 20	User Char 11	Company 3 Phone	User Char 27
Tracking Type 21	User Char 12	Company 3 Fax	User Char 28
Tracking Type 22	User Char 13	Company 3 Name	User Char 29
Tracking Type 23	User Char 14	Company 3 Phone	User Char 30
Tracking Type 24	User Char 15	Company 3 Fax	User Char 31
Tracking Type 25	User Char 16	Company 3 Name	User Char 32
Tracking Type 26	User Char 17	Company 3 Phone	User Char 33
Tracking Type 27	User Char 18	Company 3 Fax	User Char 34
Tracking Type 28	User Char 19	Company 3 Name	User Char 35
Tracking Type 29	User Char 20	Company 3 Phone	User Char 36
Tracking Type 30	User Char 21	Company 3 Fax	User Char 37
Tracking Type 31	User Char 22	Company 3 Name	User Char 38
Tracking Type 32	User Char 23	Company 3 Phone	User Char 39
Tracking Type 33	User Char 24	Company 3 Fax	User Char 40
Tracking Type 34	User Char 25	Company 3 Name	User Char 41
Tracking Type 35	User Char 26	Company 3 Phone	User Char 42
Tracking Type 36	User Char 27	Company 3 Fax	User Char 43
Tracking Type 37	User Char 28	Company 3 Name	User Char 44
Tracking Type 38	User Char 29	Company 3 Phone	User Char 45
Tracking Type 39	User Char 30	Company 3 Fax	User Char 46
Tracking Type 40	User Char 31	Company 3 Name	User Char 47
Tracking Type 41	User Char 32	Company 3 Phone	User Char 48
Tracking Type 42	User Char 33	Company 3 Fax	User Char 49
Tracking Type 43	User Char 34	Company 3 Name	User Char 50
Tracking Type 44	User Char 35	Company 3 Phone	User Char 51
Tracking Type 45	User Char 36	Company 3 Fax	User Char 52
Tracking Type 46	User Char 37	Company 3 Name	User Char 53
Tracking Type 47	User Char 38	Company 3 Phone	User Char 54
Tracking Type 48	User Char 39	Company 3 Fax	User Char 55
Tracking Type 49	User Char 40	Company 3 Name	User Char 56
Tracking Type 50	User Char 41	Company 3 Phone	User Char 57
Tracking Type 51	User Char 42	Company 3 Fax	User Char 58
Tracking Type 52	User Char 43	Company 3 Name	User Char 59
Tracking Type 53	User Char 44	Company 3 Phone	User Char 60
Tracking Type 54	User Char 45	Company 3 Fax	User Char 61
Tracking Type 55	User Char 46	Company 3 Name	User Char 62
Tracking Type 56	User Char 47	Company 3 Phone	User Char 63
Tracking Type 57	User Char 48	Company 3 Fax	User Char 64
Tracking Type 58	User Char 49	Company 3 Name	User Char 65
Tracking Type 59	User Char 50	Company 3 Phone	User Char 66
Tracking Type 60	User Char 51	Company 3 Fax	User Char 67
Tracking Type 61	User Char 52	Company 3 Name	User Char 68
Tracking Type 62	User Char 53	Company 3 Phone	User Char 69
Tracking Type 63	User Char 54	Company 3 Fax	User Char 70
Tracking Type 64	User Char 55	Company 3 Name	User Char 71
Tracking Type 65	User Char 56	Company 3 Phone	User Char 72
Tracking Type 66	User Char 57	Company 3 Fax	User Char 73
Tracking Type 67	User Char 58	Company 3 Name	User Char 74
Tracking Type 68	User Char 59	Company 3 Phone	User Char 75
Tracking Type 69	User Char 60	Company 3 Fax	User Char 76
Tracking Type 70	User Char 61	Company 3 Name	User Char 77
Tracking Type 71	User Char 62	Company 3 Phone	User Char 78
Tracking Type 72	User Char 63	Company 3 Fax	User Char 79
Tracking Type 73	User Char 64	Company 3 Name	User Char 80
Tracking Type 74	User Char 65	Company 3 Phone	User Char 81
Tracking Type 75	User Char 66	Company 3 Fax	User Char 82
Tracking Type 76	User Char 67	Company 3 Name	User Char 83
Tracking Type 77	User Char 68	Company 3 Phone	User Char 84
Tracking Type 78	User Char 69	Company 3 Fax	User Char 85
Tracking Type 79	User Char 70	Company 3 Name	User Char 86
Tracking Type 80	User Char 71	Company 3 Phone	User Char 87
Tracking Type 81	User Char 72	Company 3 Fax	User Char 88
Tracking Type 82	User Char 73	Company 3 Name	User Char 89
Tracking Type 83	User Char 74	Company 3 Phone	User Char 90
Tracking Type 84	User Char 75	Company 3 Fax	User Char 91

CAPS NUM



Reports

Report 652669 - TDR Monthly Report - 395 11/03/2014

Account	ID	Name	Collateral	Hard- # Ext ship	Concessions	Original Balance	Original Mat Date
0000006344	0009	Nieto, KATIE J	TDR REAL ESTATE 1ST	0	Yes Mods:	249,000.00	06/01/16
Mod Date	Balance After New Mat Date	Current Value	Value Date	Current Balance	Amt Received # Mon/Mod	Consecutive pmts	
05/31/11	249,000.00	06/01/16	294,073.00	03/10/14	235,401.37	37	65
Curr LTV	Curr Due Date	Curr DQDTI	Before DTI After	Cost to Member			
80.04%	05/31/14	5	0.000%	0.000%	0.00		
Summary We held second mortgage on property with balance of 90256.00 with maturity date of 09/28. Member came to us stating she could not afford both the first and second mortgage. We refinanced the loan purchasing the first mortgage, giving the loan a 4.24 at a five year call. 9-24-13 valuation was taken from Zillow.com.							
0000008599	0008	ORTIZ, ROSEMARY	TDR HELOC 2ND SECURED	0	Yes Mods: Payment,	38,250.00	07/30/15
Mod Date	Balance After New Mat Date	Current Value	Value Date	Current Balance	Amt Received # Mon/Mod	Consecutive pmts	
06/09/09	31,968.60	06/09/17	129,392.00	03/10/14	13,025.44	60	0
Curr LTV	Curr Due Date	Curr DQDTI	Before DTI After	Cost to Member			
10.06%	06/09/14	0	0.000%	0.000%	0.00		
Summary Member was on disability and due to the loan being a HELOC, the pymt continued to adjust with the rate. Locked rate in and removed line to have standard payment so disability will pay loan appropriately.							

NUM

Report 652676 - EOM Collections Status - 398 11/04/2014

Page: 25 of 169

0000028775 BALDONADO, JAARON A:02,56,22,08,29,40,							
ID	Type	COLL	Due Dt	DQ	DQ Amt	Balance	Loan Warnings
0002	0210	011	04/04/14	62	991.95	29,706.77	L:02,08,22,29,40,
Vehicle Repossession:				Repo Agency	Assign Date		
				Voluntary Repossession	05/28/14		
				Repo Date:05/28/14	Repo Sale Date:---/--- Sale Amount:12,692.00		
0003	0024	041	04/04/14	62	739.80	2,164.57	L:02,
No Status Note							
0000028794 SENA, NAOMI A:56,12,02,**,60,							
ID	Type	COLL	Due Dt	DQ	DQ Amt	Balance	Loan Warnings
0001	0210	011	05/23/14	13	147.00	15,448.42	L:02,
No Status Note							
0000028845 SAN NICOLAS, STEF A:02,56,60,							
ID	Type	COLL	Due Dt	DQ	DQ Amt	Balance	Loan Warnings
0001	0006	011	06/30/14	25-	0.00	8,298.02	L:
0002	0210	011	05/31/14	5	218.76	7,664.93	L:02,
No Status Note							
0000029161 CRESPIN, LESLIE A:19,06,56,02,60,							
Bk Status:		Chapter 7	Form Received		CASE # 13-14132-j7		Dismissal Date:--/--/----
		Filing Date:12/30/2013	Meeting of Creditors Date:01/31/2014				Discharge Date:--/--/----
ID	Type	COLL	Due Dt	DQ	DQ Amt	Balance	Loan Warnings
0001	0101	041	06/10/14	5-	0.00	874.75	L:
BK 7 Chargeoff							
0002	0251	010	06/03/14	2	502.21	26,867.34	L:02,
BK 7 Chargeoff							
No Status Note							
0000029398 ARCHUNDE, CECILIA A:56,02,**,60,							
ID	Type	COLL	Due Dt	DQ	DQ Amt	Balance	Loan Warnings

CAPS NUM



Collection Notes Report

Sym 506 - Eprints - Print Control - 6/30/2011										
File Edit View Database Window Help										
Select: Last few reports Quantity: 10 Title: From:										
Missing Reports										
Sequence	Title	Pages	Batch Seq	Date	Time	Print	Tape	Old Seq	Category	
364632	Batch Output for REPWRITER	1	302	07/05/2011	4:22p	1	0		BATCH/OUT	
364633	Delinquent Loans	139	303	07/05/2011	4:22p	2	0		UNREPORT	
364634	Batch Output for TADADN	1	303	07/05/2011	4:22p	2	0		BATCH/OUT	
364635	Insurance Participation Data	0	304	07/11/2011	1:20p	0	0		PERCELLAR	
364636	Insurance Participation Data	1	304	07/11/2011	1:20p	0	0		UNKNOWN	
364637	Batch Output for REPWRITER	1	304	07/11/2011	1:20p	1	0		BATCH/OUT	
364643	K - T CP Notes for 06/29/2011	4	307	07/18/2011	7:14p	0	0		COLLECTION	
364644	U - C CP Notes for 06/29/2011	2	307	07/18/2011	7:14p	0	0		COLLECTION	
364645	A - T CP Notes for 06/29/2011	4	307	07/18/2011	7:14p	0	0		COLLECTION	
364646	Batch Output for REPWRITER	1	307	07/18/2011	7:14p	1	0		BATCH/OUT	
Report 364643 - K - T CP Notes for 06/29/2011 - 307 07/18/2011										
Port Campbell Federal Credit Union K - T CP Notes for 06/29/2011 06/30/11 at 07/18/11 19:12 Seq 364643 Page 1										
Account	ID	User	Date	Code	Note					
0000002226	1	0001	0206	06/29/11	0000 ltr say on voice mail for number to contact office, mailed past due loan letter to number to contact office					
0000007336	1	0003	0206	06/29/11	0000 called home # spoke to number, sd tht he get paid on friday and will call me with pat. he stated that he was getting old- he forgot.					
0000054010	1	0031	0206	06/29/11	0000 called home # ltr say for number to contact office, mailed past due loan letters					
0000089707	1	0001	0206	06/29/11	0000 number called in did one time phonepay for \$25.00, amount to past for 200.00 on friday to confirm past due balance and number sd tht he wld be calling in on 7/15 to bring acct fully current					
0000089935	1	0206	06/29/11	0000	lfr voice mail and sent email to contact office					
0000100020	1	0004	0206	06/29/11	0000 put due loan ltr s/d 7/7/11					
0000100020	1	0001	0206	06/29/11	0000 put due loan ltr s/d 7/7/11					
0000100020	1	0219	06/29/11	0000	MEM CID FROM 221-7152					
0000100020	1	0219	06/29/11	0000	MEM CID RONICA FISHER TOLD HER TO CALL, ACTUALLY HER OVER 10 DAYS. DIDN'T WANT PUNT PLAN, JUST WANTED TO KNOW HOW MUCH MORE NEEDED TO GET ACCT CURRENT AND C-VAT BACK.					
0000110352	1	0002	0206	06/29/11	0000 number emailed requesting payoff- \$1300.21 through 7/5/11					
0000110314	1	0001	0206	06/29/11	0000 see prev notes					
0000119937	1	0040	0206	06/29/11	0040 EOM: SOLD, WAITING ON PAPER.					