

EXHIBIT F. PRODUCT FEATURE MATRIX

Proposers must complete this EXHIBIT F to allow PDC to assess the Proposers' Loan Management Software capabilities. The following functions are identified as **Mandatory** or **Desirable** as part of the solution and **each Proposer must propose a product that performs the functions described for each component.**

1. For each feature listed in the following table, identify in the "**Vendor Product Feature**" column enter the code number of the corresponding answer (from table below) that describes this feature for the recommended product.

Code #	Answer
1	Feature is supported as delivered "out-of-the-box."
2	Feature is supported via user modification/customization of out-of-box product.
3	Feature can be provided only by vendor customization of product source code.
4	Feature is not currently supported, but will be in next release of product.
5	Feature is not currently supported, but planned for future release of product.
6	Feature is not supported

2. Please use the comments column to specify which software product or module handles the function described.
3. If clarification is needed for any answer, use the comments area adjacent to the function or attach on a separate page to this exhibit and identify by the Feature Number.

DO NOT MODIFY THE FORM AND FORMAT OF THE FOLLOWING TABLE.

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
1 - Loan/Grant Origination								
The functions performed within Loan/Grant Origination are those associated with an individual or business (prospective borrower/grantee or existing one) submitting an application for financial assistance in a certain amount of money from PDC, through the process of determining the eligibility of the individual or business, to the generation and signing of closing documents, and ends with the disbursement of loan/grant proceeds. Also, at PDC, the function of Collections of delinquent accounts is included under the Lending function. The term loan in the specifications below should be assumed to include both loans and grants.								
1.1 - Loan Origination Data Item Requirements and Definitions								
To begin with, the proposed system(s) must allow for the entry and storage of the following data items:								
Mandatory Features								
1.1.1	There must be a unique number identifying the loan. The system will need to allow for the specific designation of a loan/grant number based on the program type and have the option to provide for system assignment in sequence from a pre assigned starting number. The ability to assign attributes or otherwise associate a program id with the loan number is required. This number will not exceed 10 characters in length. Currently PDC uses a six (6) digit numeric sequential assigned loan number for most of its loans and grants. For some loans however PDC uses an 8 character (alpha numeric) code consisting of 5 numbers, a dash (-) and then a 2 digit numeric fiscal year designation. In either case the code must be unique.							

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1.1.2	The ability to capture all names and addresses associated with the loan and the ability to distinguish their relationship to the loan, i.e.: whether the individual is the borrower, guarantor, pledgor or other relationship as yet to be determined. Each name/address entry/line will have the ability of storing at least a 35 character name and a 35 character street address along with City, State and ZIP fields. The distinguishing relationship entry must be part of a predefined table and selectable from a drop down menu. The entry may be either the full word of the relation or a coded entry.							
1.1.3	The ability to capture a minimum of 10 or more social security numbers (SSN) for individuals or Federal Tax Identification Numbers (EIN) for businesses having a relationship to a loan. The SSN or EIN entry will have the ability to store the complete number as issued by the Federal Social Security Administration.							
1.1.4	The ability to capture home, work and cell phone numbers for individuals having a relationship to a loan. There shall be enough phone number entries to handle numbers for each individual associated with the loan or a maximum of 6 for each home, work and cell numbers. Each phone number will include enough digits to include area code (preferably as a separate field), and							

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	the phone number.							
1.1.5	The ability to capture email addresses of individuals having a relationship to a loan. There shall be the capability of storing a maximum of 10 email addresses for any loan. This field will have the ability to capture email addresses of at least 50 characters in length.							
1.1.6	The ability to indicate the status of a loan application as it progresses from the approval process to closing, funding and disbursement. This indicator must be a predefined selectable code The system should track date when status code was updated and who made the update. Current statuses that are tracked are: Approved, New, Denied, Inactive, Withdrawn, Closed, Modified and Payment Plan.							
1.1.7	The ability to capture and store the following dates. All dates will contain at a minimum two (2) characters to indicate month, two (2) characters to indicate day and four (4) to indicate the year (including century). It is also desired but not required that all dates have a time component stored with them. If included time should be stored to the hundredth of a second.							
1.1.7a	Date Application Received							
1.1.7b	Date Application Entered into the System							
1.1.7c	Date of Modification							

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1.1.7d	Date of Payoff							
1.1.8	The ability to capture assigned responsible loan officer information. It is preferable that valid loan officers be identified from a table and assigned to individual loans. At a minimum the three (3) characters representing the loan officer's name; first, middle and last initials would be acceptable.							
1.1.9	The ability to capture assigned loan closer information. It is preferable that valid closers be identified from a table and assigned to individual loans. At a minimum a the three (3) characters representing the loan closer's name; first, middle and last initials is acceptable.							
1.1.10	The ability to indicate the type of application being reviewed and processed. This should be selected from a predefined table of user defined loan application types.							
1.1.11	The ability to capture the loan application amount. This data item will be a dollar amount field, which will be capable of holding dollar amounts up to \$99,999,999.99. The data item will either be filed with a valid numeric value or zeros.							
1.1.12	There will be a data item that will contain the zip code for all addresses carried on the system. The format of this data item will conform to the US Postal Services zip+4 format.							

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1.1.13	There will be a data items used to track Jobs Created information (proposed and actual). This will be a numeric field that will be capable of holding information in the following format: 99.9. These fields will either contain a valid amount or zeros. The system must track changes to these fields by date and operator ID.							
1.1.14	There will be a number of user-definable data items that can be defined as to their usage during system installation and initial configuration. (responder should specify extent of proposed application capability)							
1.1.15	PDC has the need for a notes system in this application. This note system will be used to capture any pertinent information about a loan that is not captured by one of the other pre-defined data items and to track follow-up activities. Below are the requirements for this notes function.							
1.1.15a	There must be the capability of cross referencing a note with its associated loan therefore the loan number assigned to the loan must also be carried on the note.							
1.1.15b	The author of the note will be carried with the note. The author will be in the form of his/her initials (first, middle and last).							

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1.1.15c	The date and time the note was entered will be captured. The date and time will be in the format of all other dates and times captured by the system(s).							
1.1.15d	The 'Short Name' described above will also be carried/associated with the notes system. This will allow for the retrieval of all notes associated with a single borrower/applicant.							
1.1.15e	The subject of the note will be captured and stored in a data item that is at least 50 characters in length.							
1.1.15f	The text of the note will be free form and stored in a data item that is at least 2000 characters in length. Once entered, the information so entered will not be modifiable. It is desired that there be some sort of a text editor which will allow a certain amount of formatting within the note body.							
1.1.15g	The system must have the ability to assign specific note topics.							
1.1.16	PDC has the need for a tickler system that is loan based and can be accessed on a departmental basis. An alert should automatically be created by action code for each person in servicing that needs to do a follow-up. A manager can request a report of all the items needing attention for all people in the department..							

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1.1.17	PDC has the need of a very robust 'Collateral System'. Since few of the loans in PDC's portfolio are the typical mortgage (real estate) type loans the types of collateral PDC accepts to secure its loans can be quite varied. As such the tracking needs for each type of collateral can be quite different. Currently PDC currently tracks two (2) different types of collateral. The 2 types of collateral are: Business Fixtures & Equipment and Real Estate. Each of these collateral types has very different data requirements therefore any proposed collateral system must be flexible enough to handle this requirement. For the proposed system it can be assumed that each of these collateral types is a completely different record type and not in any way, shape or form related to any other collateral type other than the item they represent is held as collateral for a loan. The proposed system must allow the user to track collateral by its type, description of the collateral, and original & current values. The proposed collateral capability also must have the ability to cross-reference a collateral item with more than one loan. This means that a single piece of collateral may be used to secure more than one loan and the collateral system must be capable of handling that.							

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Desired Features								
1.1.18	Ability to capture City of Portland Business License number							
1.1.19	The ability to capture and store the following dates. All dates will contain at a minimum two (2) characters to indicate month, two (2) characters to indicate day and four (4) to indicate the year (including century). It is also desired but not required that all dates have a time component stored with them. If included time should be stored to the hundredth of a second.							
1.1.20a	Date of Loan Committee Approval							
1.1.20b	Date of Development Agreement Expiration (If Applicable)							
1.1.20c	Date Assign to a Loan Closer							
1.1.20d	Date Documents Sent							
1.1.20e	Date Where All Conditions Met/Closed							
1.1.20f	Date of Final Account Review							
1.1.21	There will be a 'Short Name' data item that can be used to group all loans held by a borrower together; i.e.: If this field is queried on all loans for a borrower will be retrieved. This data item will be a minimum of 10 characters in length.							

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1.1.22	The system must have the capability to query on all note topics within the entire database.							
1.1.23	There will be a number of user-definable data items related to notes that can be defined as to their usage during system installation and initial configuration. (responders should describe extent of application capabilities.							
1.2 - Loan/Grant Origination Functional Requirements								
PDC's financial assistance program is a mix of commercial loans and grants. The section that follows describes the proposed system(s) requirements as it relates to PDC's unique needs.								
Mandatory Features								
1.2.1	The proposed system(s) needs to provide a means of capturing loan application data. This can be accomplished in any number of ways. One of the methods must initially be to provide for direct manual input by PDC staff via specially designed computer screens or forms. This means that PDC staff will be able to easily transcribe data from loan applications into the proposed system(s) database via keyboard input.							
1.2.3	Information captured in the application function must be easily passed and/or shared by other functional areas without having to re-enter the data. .							

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1.2.3	All loan application data must be queryable and reportable. The main means of querying data will be via loan number, borrower number, TIN/SSN, Short Name, and Loan Program but should be easily modifiable for querying on all other data items.							
Desired Features								
1.2.4	The proposed system(s) must be open enough to either initially accept applicant input directly into the system via the Internet or be easily modifiable to that end in the future. Any internet applications must conform to SSL security protocols and be 256-bit encrypted and secure.							
1.3 - Lending Functions and Capabilities								
The Lending function within PDC is the functional area that the customer deals with first. Therefore the following functions and capabilities are necessary:								
Mandatory Features								
1.3.1	Full application tracking with notes for both new loans and modifications to existing loans. It is preferred that this functionality also includes the ability to track and manage contacts and request for application information.							
1.3.2	Date tracking/management through the entire loan process, from initial customer application to loan closing and funds disbursement.							

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1.3.3	All loan origination and loan servicing functions linked via account number (loan number) and/or borrower/customer name and number.							
1.3.4	There must be an ability to cross-reference all account names/SSN's/EIN's.							
1.3.5	There must be an ability to distinguish borrowers/guarantors/pledgors with multiple addresses and contact numbers. See feature 1.1.2							
1.3.6	There must be an ability to individually or collectively track loan officer assignments, i.e.: by status of loan, condition.							
1.3.7	There must be an ability to capture multiple SSN's or EIN's. See feature 1.1.3							
1.3.8	There must be an ability to capture and utilize email addresses. Including the ability send and receive information via Microsoft outlook. See feature 1.1.5							
1.3.9	There must be an ability to calculate (amortize) loan payments. At a minimum there must be the ability to amortize a loan on a monthly, quarterly, semiannually and annual basis. The ability to do a mixed amortization is also required.							
1.3.10	There must also be the ability to do construction interest accounting.							

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1.3.11	There must be the ability to track cash flow loans with a tickler based on specific review dates.							
1.3.12	There must be an ability to track multiple loan disbursements. Many of PDC's loans and grants are disbursed on a construction draw basis.							
1.3.13	There must be a functional capability for tracking specific functions such as the renewal of UCC's, the renewal of insurance, etc.							
Desired Features								
1.3.14	Multiple Digital Signature capability							
1.3.15	Customizable Loan Committee Write-up and Minutes preparation							
1.3.16	Fully Customizable loan document preparation capability including tracking and approval information							
1.4 - Collections Functions and Capabilities								
The Collections function is the process of collecting on non-performing borrowers. The following functions/capabilities are required to support the Collections function:								
Mandatory Features								
1.4.1	There must be an ability to report on loan delinquency based on stages/cycles. (In Foreclosure, In bankruptcy, Modification in Progress and Written Off)							

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1.4.2	There must be the ability to generate various automated dunning letters/Final Demands.							
1.4.3	There must be an ability to schedule workouts with irregular payments.							
1.4.4	There must be an ability to generate alerts for various conditions/expiration.							
1.4.5	There must be an ability to calculate payoff balances (future and past dates) and bring current balances.							
1.4.6	There must be an ability to provide Delinquency Reporting (Aging Analysis) by loan fund and loan type on loans which are 30, 60, 90, 120 days delinquent or in foreclosure.							

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1.5 - Document Functions and Capabilities								
MANDATORY FEATURES								
1.5.1	The main function of the Documents Section is to track a loan application from the point where it was approved through to funds disbursement. During this process there are some very specific tasks or functions that must be performed. The most involved task that must be performed is the generation of loan documents. It is strongly desired that the proposed system have the capability of generating loan documents automatically, from some sort of a selection screen, from information that has previously been entered into the system and augmented through manual entry that information which was not. The end result of this document generation process would be a set of 'loan closing' documents that have all necessary information filled-out and are ready for the borrower(s) to sign. This documents generation capability must be modifiable to accommodate changes that from time to time may be required.							
1.5.2	A secondary capability of the document generation capability is the ability to store all generated documents within PDC's ECM system TRIM and to link to TRIM to view stored document during servicing.							

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2 - Loan Servicing								
PDC has many of the loan servicing functional requirements of the typical lending institution. These include but are limited to: the application and posting of payments, the accrual of interest, the determination of timeliness of payments and whether or not a late fee is to be assessed, the collection and tracking of escrow funds, the generation of property tax payment information, the tracking of borrower information, tracking and maintaining collateral information, the generation of loan billing information and statements, the tracking of year-to-date financial information, the generation of annual statements and tax information statements (Form 1098 and Form 1099).								
2.1 - Loan Interest Accrual								
PDC utilizes the following type of interest accrual methods.								
Mandatory Features								
2.1.1	360 day year/30 day month							
2.1.2	360/ Actual days (for construction and partially distributed loans)							
2.1.3	365 day year/30 day month							
2.1.4	Simple interest (interest only)							
2.1.5	No interest							
2.2 - Loan Servicing Data Item Requirements and Definitions								
In addition to the Loan Origination Data Item Requirements the Loan Servicing functional area has its own data item requirements. One of the major requirements of the proposed system is for the integration of data between the Loan Origination and Loan Servicing functions. The primary goal of this is to allow for the entry of data only once and never again. In the following list of data items only those that were not previously entered in the Loan/Grant Origination function will be listed here.								

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Mandatory Features								
2.2.1	<u>Escrow Type</u> - This data item is used to identify the type of escrow. (property tax, insurance etc.							
2.2.2	<u>Escrow Payment Amount</u> - This data item contains the escrow payment amount. If it is a tax escrow it amounts to 1/12 of the tax (one month's worth of taxes).							
2.2.3	<u>Escrow Due Date</u> - This data item contains the date on which the escrow is due to be disbursed.							
2.2.4	<u>Escrow Disbursement Amount</u> - This data item holds the escrow disbursement amount. If this is a regular escrow this is the anticipated disbursement amount. If this is a pass-through it is the amount disbursed once a month.							
2.2.5	<u>Loan Status</u> - This data item indicates the status of the loan. The current system supports the following loan statuses: New, Active, Closed, Paid Off and Modified. See 1.1.6							
2.2.6	<u>Loan Restructuring</u> - This data item contains a code or value that indicates if a loan is in temporary restructuring status. Must be able to keep a record of multiple modifications actions. PDC defines a modification as any financial assistance that has a change in terms whereby PDC has waived some or all							

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	of its rights under the terms of the loan agreement.							
2.2.7	<u>Delinquent Status</u> - This data item contains the status of the delinquent loan, i.e.: settlement, judgment, repossessed status.							
2.2.8	<u>Loan Date</u> - This data item contains the date on which the loan first became a loan.							
2.2.9	<u>First Due Date</u> - This data item contains the date on which the first payment is due for this loan.							
2.2.10	<u>Last Maintenance Date</u> - This data item contains the date of the last maintenance performed to the loan. If there has never been any maintenance performed on the loan the data item should be blank or null.							
2.2.11	<u>Last Transaction Date</u> - This data item contains the date on which the last financial transaction was processed against this loan.							
2.2.12	<u>Accrued Thru Date</u> - This data item contains the date through which interest has accrued on the loan.							

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2.2.13	<u>Next Due Date</u> – This data item contains the date on which the next payment is due on this loan.							
2.2.14	<u>Paid To Date</u> – This data item contains the date to which a loan is paid.							
2.2.15	<u>Paid Off Date</u> – This data item contains the date on which the loan was paid off. Until the loan has been paid off this data item is blank or null.							
2.2.16	<u>Date Appraised</u> – This data item contains the date on which any real property associated with this loan as collateral was appraised.							
2.2.17	<u>Maturity Date</u> – This data item contains the date on which this loan is due to be paid off. This date is generally a function of the Loan Date and the Term of the Loan.							
2.2.18	<u>Interest Rate</u> – This data item contains the interest rate of the loan with a precision to 6 decimal places.							
2.2.19	<u>Interest Start Date</u> – This data item contains the date on which interest starts to accrue for the loan. PDC has certain loan types where interest accrual does not begin on the date of the loan but begins up to a number of years in the future.							
2.2.20	<u>Daily Accrual Factor</u> – This data item contains the dollar amount of interest accrued on a daily basis with a precision to 6 decimal places.							

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2.2.21	<u>Original Loan Amount</u> - This data item contains the original principal amount of the loan.							
2.2.22	<u>Principal Balance</u> - This data item contains the dollar value of the current amount owed on the loan							
2.2.23	<u>Principal and Interest Required</u> - This data item contains the principal and interest portion of the payment.							
2.2.24	<u>Principal Paid Year to Date (YTD)</u> - This data item contains the dollar value of the amount of principal that was paid on the loan for the current year to date.							
2.2.25	<u>Appraisal Amount</u> - This data item contains the amount of the appraisal of any real property held as collateral on the loan.							
2.2.26	<u>Late Fees Due</u> - This data item contains the amount of late fees due on the loan.							
2.2.27	<u>Late Fees Paid Year to Date (YTD)</u> - This data item contains the amount of late fees paid this year on the loan.							
2.2.28	<u>Late Fees Paid Total</u> - This data item contains the total amount of late fees paid over the life of the loan.							
2.2.29	<u>Late Fees Waived Year to Date (YTD)</u> - This data item contains the amount of late fees that have been waived this year for the loan.							

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2.2.30	<u>Late Fees Waived Total</u> - This data item contains the total amount of late fees waived over the life of the loan.							
2.2.31	<u>Interest Paid Year to Date (YTD)</u> - This data item contains the amount of interest paid this year by this loan.							
2.2.32	<u>Interest Paid Total</u> - This data item contains the amount of interest paid over the life of this loan.							
2.2.33	<u>Interest Accrued Month to Date (MTD)</u> - This data item contains the amount of interest accrued this month by this loan.							
2.2.34	<u>Interest Accrued Year to Date (YTD)</u> - This data item contains the amount of interest accrued this year by this loan.							
2.2.35	<u>Interest Accrued Total</u> - This data item contains the amount of interest accrued over the life of this loan.							
2.2.36	<u>Next Principal Amount</u> - This data item contains the next principal amount due on the loan.							
2.2.37	<u>Next Interest Amount</u> - This data item contains the next interest amount due on the loan.							
2.2.38	<u>Late Fee Charge Base</u> - This data item contains a code indicating to the system what base amount to use when calculating the late fee. There is no special format requirement for this data item. The code should be able							

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	to indicate at least the following base amounts. NOTE: The system calculates the late fee by multiplying one of the above amounts by a given late fee percentage.							
2.2.38a	- Interest portion of the payment due							
2.2.38b	- Original principal amount of the loan							
2.2.38c	- Principal and interest portion of the payment due							
2.2.38d	- Principal portion of the payment due							
2.2.38e	- Total amount of payment due							
2.2.39	<u>Charge Late Fee</u> - This data item contains a code that indicates to the system whether or not to charge a late fee for this loan. There is not special format requirement for this data item.							
2.2.40	<u>Late Fee Table Index</u> - This data item contains a table index that points to a table containing different late fee percentage entries. Each entry also contains a minimum and maximum charge. This mechanism for determining late fee percentages is not required but the functional ability is.							
2.2.41	<u>Charge Days</u> - This data item contains the number of days that can elapse after the due date before the system will calculate and assess a late fee. This is a three (3) digit, numeric data item.							

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2.2.42	<u>Days Late</u> - This data item contains the number of days late the oldest payment is overdue. This is a five (5) digit, numeric data item.							
2.2.43	<u>Number of Payments Paid</u> - This data item contains the number of payments paid. This is a three (3) digit, numeric data item.							
2.2.44	<u>Payment Plan</u> - This data item contains a code that identifies the payment plan selected by the borrower. The format of this data item is non-specific. The data item should have the ability to indicate at a minimum the following type payment plans:							
2.2.44a	- No interest							
2.2.44b	- Interest only							
2.2.44c	- Deferred payments, non accrual							
2.2.44d	- Deferred payments, interest accruing							
2.2.44e	- Cash flow							
2.2.44f	- Amortizing							
2.2.49	<u>Months Between Payments (Payment Frequency)</u> - This data item contains the number of months between payments. If the payment plan selected by the borrower is 'Variable' this data item should have the ability to indicate so.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.2.50	<u>Due Day</u> – This data item contains the day of the month when each payment is due. Generally, PDC has all payments due on the first day of a month (or the first working day of a month if the 1st of a month falls on a weekend or holiday). For the proposed system the 1st day of the month should be used.							
2.2.51	<u>Term</u> – This data item contains the length of the loan life stated in months. This is a three (3) digit, numeric data item.							
2.2.52	<u>Loan Type</u> – This data item contains a code that identifies the type of loan. This should be selected from a predefined table of user defined loan types.							
2.2.53	<u>Property Code</u> – This data item contains a code that identifies the type of property. This should be selected from a predefined table of user defined property types.							
2.2.54	<u>State Code</u> – This data item contains a code that identifies the state in which the loan was made. Since PDC does not loan outside the state of Oregon this data item can be defaulted to a code that will indicate Oregon. This is a three (3) digit, numeric data item.							
2.2.55	<u>County Code</u> – This data item contains a code that indicates the county in which the loan was made. This is a three (3) digit, numeric data item.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.2.56	Urban Renewal Area (URA) – This data item contains a code to determine what URA the loan is in. This should be selected from a predefined table of user defined URA Codes.							
2.2.57	<u>Property Location</u> – This data item contains the property location if there is real property held as collateral on the loan. This data item usually consists of the county property tax R-number and the State code. . This is a twenty (20) character data item. Currently PDC tracks both the county R number and the State code.							
2.2.58	<u>Original Loan Officer</u> – This data item contains an identifier of the original loan officer assigned to the loan, i.e.: the person that originated the loan. See item 1.1.9							
2.2.59	<u>Responsible Loan Officer</u> – This data item contains an identifier of the loan officer currently responsible for the loan. See item 1.1.9							
2.2.60	<u>Unapplied Funds</u> – This data item contains the dollar amount of funds that have been unapplied to the loan for a number of reasons.							
2.2.61	<u>Escrow Current Fees</u> – This data item holds the current balance for escrow fees.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.2.62	<u>Total Escrow Payment</u> - This data item is used to indicate the total amount, above principal and interest) that is collected on a regular basis and accumulated in the Escrow Current Balance data item.							
2.2.63	<u>Escrow Shortage</u> - This data item holds the amount of escrow shortage (or surplus) computed during the escrow analysis.							
2.2.64	<u>New Escrow Payment</u> - This data item holds the new escrow payment amount that is to take place as the result of the escrow analysis.							
2.2.65	<u>Beginning Escrow Balance</u> - This data item holds the year's beginning escrow balance. This balance is printed on the annual statement.							
2.2.66	<u>Interest Paid Thru Date</u> - This data item contains the Interest paid through date.							
Desired Features								
2.2.67	<u>Escrow ID</u> - This data item contains a minimum of 10 characters and is used to place a short note or comment that further identifies the escrow type.							
2.2.68	<u>Paid Thru Date</u> - This data item contains the date through which payments have been made on this loan.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.2.69	<u>Date Last Assessed</u> - This data item contains the date on which this loan was last assessed a late fee.							
2.2.70	<u>Minimum Interest Rate</u> - This data item contains the minimum interest rate that can be applied to this loan. Its format is the same as Interest Rate as stated above.							
2.2.71	<u>Maximum Interest Rate</u> - This data item contains the maximum interest rate that can be applied to this loan. Its format is the same as Interest Rate as stated above.							
2.2.72	<u>Property Tax Paid Year to Date (YTD)</u> - This data item contains the total amount of property tax paid this year.							
2.2.73	<u>Interest Paid Month to Date (MTD)</u> - This data item contains the amount of interest paid this month by this loan.							
2.2.74	<u>Next Escrow Amount</u> - This data item contains the next escrow amount due on the loan.							
2.2.75	<u>Geographic Code</u> - This data item contains a code that identifies where in the city the loan was made. This should be selected from a predefined table of user defined geographic codes.							
2.2.76	<u>Escrow Current Balance</u> - This data item is used to show the accumulated dollar amount in escrow.							
2.2.77	<u>Escrow Current Reserves</u> - This data item holds the current balance for escrow reserves.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.2.78	<u>New Escrow Due Date</u> - This data item is the date on which the New Escrow Payment is to be paid.							
2.2.79	<u>Accrual Next Due Date</u> - This data item contains the date on which the next interest accrual will occur.							
2.2 Customer Service Requirements								
The Customer Service Section is the main interface between PDC and its borrowers. As such it has a requirement for a user friendly interface that allows for a quick and easy access to all information regarding a borrower's loan that has been stored in the database from loan origination through loan servicing, modifications and workouts through payoff. The user interface shall provide a query capability that allows the user to format queries on any and all data items stored in the database. In addition the proposed system shall provide the following:								
Mandatory Features								
2.3.1	Provide the ability to view all financial and maintenance transactions generated prior to their processing and allow for making necessary corrections.							
2.3.2	Provide the ability to view all transactions, and if a transaction is reversed, the ability to view the new and old set of transaction information to provide for a complete audit trail.							
2.3.3	Provide the ability to view and store all transaction data, i.e.: interest, principal, fees, escrow amounts, new/old interest rates, new/old dates.							
2.3.4	Provide the ability to post payments via the use of both realtime and batch processing.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.3.5	Provide the ability to post payments in the following order. 1. Interest, 2. Principal 3. Late Fees If delinquent: 1. Past due interest 2. Principal 3. Late Fees							
2.3.6	Provide the ability to post payments or other data after the effective date and have the system correctly post all data via the effective date and adjust interest accrued accordingly.							
2.3.7	Provide the ability to view the status of a loan to determine if it is of certain type of status, i.e.: workout, extension, bankruptcy, judgment, repossession, etc. All loan statuses must be searchable and reportable.							
2.3.8	Provide loan balance and payoff information.							
2.3.9	Provide the ability for users to be able to build their own customized reports by selecting any/all data fields and sorting this data into a logical order and providing a subtotaling/totaling capability.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.3.10	Provide the ability to service loans with no interest and/or payments for a defined period and then begin repayment. This capability will basically allow for the creation of a loan with no interest due and/or no payment due until some predetermined time after the initial loan funds have been disbursed.							
2.3.11	Provide the ability to accrue interest on a daily basis.							
2.3.12	Provide the ability to defer interest and separate this amount under a different section of the loan. This interest may or may not have interest accrue on it and the payment due date for these funds may differ from the regular scheduled loan payment.							
2.3.13	Provide an interface capability between the proposed system and Microsoft Excel. In the simplest sense what is desired is the ability to export data from the proposed system into MS Excel to allow for further analysis and reporting.							
2.3.14	Provide audit controls that allow staff to view any/all changes made by any member of PDC staff. In conjunction with this capability the proposed system shall provide the capability to allow or not allow a user to make updates down to the field level. This means that the system can be setup to restrict a user's ability to make changes to data in the database down to the individual field level.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.3.15	Provide the ability to handle multiple loan disbursements and be able to track this information. (example: construction loans). Each disbursement must be able to reference the disbursing check or wire number.							
2.3.16	Provide the ability to change late fees based on any percentage of loan amount and any number of grace days. See 2.1.40							
2.3.17	Provide the ability to waive and/or adjust late fees.							
2.3.18	Provide the ability to process payoffs and reverse payoffs.							
2.3.19	Provide the ability to change interest rates, both up and down, based on certain criteria.							
2.3.20	Provide the ability to generate Amortization Schedules for any given loan.							
2.3.21	Provide the ability to store key dates for a loan, i.e.: origination, maturity, next due, past due, effective and posting dates. These dates are only the minimum required; others may be included as an option.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.3.22	Provide history databases (files) that contain information relating to any changes or activity on a loan. At a minimum these databases will contain the loan number, effective date, posting date, a field that indicates what change was made or what activity occurred. If the change was a maintenance type transaction to change borrower/loan information and not a financial transaction, the history database shall include both a before image of the data changed and as well as an after image.							
Desired Features								
2.3.23	Provide the ability to process, maintain and track payable and non-payable escrow & multiple escrow types.							
2.3.24	Provide the ability to process property taxes and escrow analysis.							
2.3 - Litigation Management Requirements								
The Litigation Management Section is responsible for dealing with problem loans that must be handled through the legal system. The proposed system shall provide the following capabilities in support of this function:								
Mandatory Features								
2.4.1	Provide the ability to activate and freeze a loan account.							
2.4.2	Provide the ability to indicate the foreclosure status of a loan account.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.4.3	Provide the ability to produce a report that shows all loan accounts with Unapplied Funds associated with them.							
2.4.4	Provide the ability to have Fixed and/or Level Payment Plans.							
2.4.5	Provide the ability to have a variety of payment frequency loan types. This means that the proposed system shall allow for loans that have payments due on a monthly, quarterly, semiannual and annual basis. There should also be the capability for other frequencies not listed here but that may be needed in the future.							
2.4.6	Provide the ability to change the payment due date frequency once a loan has been established and categorize as a modification for tracking purposes.							
2.4.7	Provide the ability to report on an Interest Paid to Date field.							
2.4.8	Provide the ability to produce, in-house, 1098/1099 tax reports. Basically this function should allow for the printing of the 1098 and 1099 tax statements and the production of any summary reports that might be needed.							
2.4.9	Provide the ability to copy a note from one loan account to another. During the copy process there shall be no way to change the body or subject of the note.							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.4.10	Provide the ability to prohibit the changing of the body of a note once it has been created. The only change that should be allowed to a note entry should be to the subject field. If a note is entered incorrectly the only way the proposed system should allow for correcting the erroneous note is to delete it. The proposed system should also have the ability to limit who is authorized to utilize the delete function.							
2.4.11	Provide the ability to handle Extended Transaction Codes. The ability will allow for the identification of specific types of transactional operations within a major transaction group.							
2.4.12	Provide a Rejected Transaction report that identifies all submitted transactions that were not successfully processed and that indicates the reason why it did not successfully process.							
2.4.13	Provide a Daily Cash Posted report							
2.4.14	Provide Late Fees Due report							
2.4.15	Provide an Escrow Disbursements Due/Expired report							
2.4.16	Provide a daily maintenance processed/rejected report							

Function		Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
2.4.17	The proposed system must have the ability to process transaction in both on-line and batch. This includes the ability to enter real-time maintenance to existing borrower information and have that maintenance be immediately applied to the database and viewable to the user.							
2.4.18	Provide the ability to have multiple accounts t, i.e.: deferred interest, repossessed property accounts, accounts receivable, repossessed property expenses, judgments, losses, etc. within the same loan number.							
Desired Features								
2.4.19	Provide the ability to query the provided NOTES database through the use of a variably formatted subject field associated with each note. At the present time there is no requirement that a query capability be provided for the body of the note but consideration for this capability in the future is desirable.							

Function	Feature is supported as delivered	Feature is supported via user mod.	Feature can be provided only by vendor customization	Feature is not currently supported, but will be in next release of product.	Feature is not currently supported, but planned for future release of product.	Feature is not supported	Comments
3 - Lawson ERP Interface Requirements							
PDC desires the ability to interface the Loan Management application with its Lawson ERP system. It is anticipated that interfaces will be built between the Lawson General Ledger, Cash Book and Purchasing modules.							
3.1 - Account Code Requirements							
The Interface Section is for setting up user account codes within the application that match PDC's Lawson ERP system chart of account codes. The proposed system shall provide the following capabilities in support of this function:							
3.1.1 The proposed system must have the ability to utilize the current Lawson ERP account code structure in its native format without need of translation tables or crosswalk tables. See Exhibit D for a detailed description of PDC's Lawson chart of accounts.							
3.2 Interface Transaction Requirements							
The General Ledger Interface Section is for setting up user defined chart of account codes that match PDC's Lawson ERP system. The proposed system shall provide the following capabilities in support of this function:							
3.2.1 The proposed system must have the ability to import from the Lawson ERP system and export to the Lawson ERP, daily financial transaction debit and credit data.							