



Comparison Chart

Loan Service System vs. Loan Portfolio

THE BASIC DIFFERENCE between the Loan Service System and the Loan Portfolio is in the available features and reports. All the loan accounting is performed in the same manner. (Note: The Loan Portfolio may be upgraded to the Loan Service System without any re-entry of data.)

SORTING FIELDS - The Loan Service System allows loans and customers to be sorted by "type" and "class". In the Loan Service System, the "class" assignment links principal, interest, fees, disbursements and escrow debits/credits to specific general ledger accounts for interfaced postings or general ledger summary reporting. Therefore these accounts may be assigned differently for each class of loan. This feature is also helpful for call reporting.

LSS LP General Features

- | | | |
|-------------------------------------|-------------------------------------|---|
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Context-Sensitive Help |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Password Protection on the Menu Level |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Calculations - 365/365, 365/360, 360/360, 360/365 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Payments per year: 1, 2 , 4, 12, 24, 26, or 52 |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Multiple Late Charge Parameters |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Unable to Delete Customers with a Balance |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Unable to Delete Loan with a Balance |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Printer Code Selection for all Printers |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | May Direct to different Printers on a Network |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | User May Select Colors for Screen Display |

LSS LP Transaction Features

- | | | |
|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Regular & Odd (Partial) Payments |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Extra Principal Only Payments |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Disbursements & Principal Added Transactions |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Mark-Down, Deferral & Interest Added Transactions |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Pay-Off & Write-Off with Automatic Calculations |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Transaction Reversal (Rolls Back Balances & Dates) |



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<u>LSS</u>	<u>LP</u>	<u>Options Available</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1098 Production with Electronic Media for IRS
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1099 Production with Electronic Media for IRS
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Payment Coupon Maker (standard is LSS and LP)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Amortization (standard is LSS and LP)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Escrow Accounting (four accounts per loan)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	ARM (Adjustable Rate Mortgage)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Prime Rate (10 tables)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Pre-Computed Interest Module with Rule 78 Rebate
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Participation
<input checked="" type="checkbox"/>	<input type="checkbox"/>	General Ledger Interface (Standard in LSS)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Calendar for Irregular Payments

<u>LSS</u>	<u>LP</u>	<u>Reporting</u>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Customer List by Number
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Customer Information File List
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customers over a Certain Amount
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Customer Loan Liability
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Labels by Ln#, Class, Type or Officer
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Customer Statements
<input checked="" type="checkbox"/>	<input type="checkbox"/>	New Loans Between Certain Dates
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Loans by Loan Number or Customer Number
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loan or Customer List by Name Code
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loans by Loan Officer, Class or Type
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loans by Customer Class or Type
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Loan Information File Listing
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loans with Zero Balances
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Loans with Unapplied Funds
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loan to Value Ratio Listing
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Accrual Reporting



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<u>LSS</u>	<u>LP</u>	<u>Reporting</u>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Accumulated Interest/Late Charge Report
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Posted or Unposted Transaction Listings
<input checked="" type="checkbox"/>	<input type="checkbox"/>	General Ledger Transaction Summary
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Receipts Summary
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Print Loan Ledger by Customer or Loan Number
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Loans Past Maturity
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loans Maturing Between Dates
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Maturing Loans by Period
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loans in Maturing Date Order
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Balloons Coming Due
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Past Due Reports & Notices
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Aging Analysis Report
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Late Charge Creation
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Uncollected Late Charge Listing
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loan Renewal Notices
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Payment Almost Due Notices
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Effective Yield by Loan Officer, Class, or Type
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Last Year's Data by Loan Number
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	List Customers, or Loans Marked to Delete
<input checked="" type="checkbox"/>	<input type="checkbox"/>	List Customer Class or Type Setup in System
<input checked="" type="checkbox"/>	<input type="checkbox"/>	List Loan Officer, Class, or Type Setup in System
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sellers with Related Loan Listings
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loans with Service Fees
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Fee Transaction History Listing
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Past Due Fees
<input checked="" type="checkbox"/>	<input type="checkbox"/>	List Fee Types
<input checked="" type="checkbox"/>	<input type="checkbox"/>	List Transaction Types Available
<input checked="" type="checkbox"/>	<input type="checkbox"/>	List Interest Types Available
<input checked="" type="checkbox"/>	<input type="checkbox"/>	List Payment Types Available