



HOW IT WORKS, PREPAID-PAST DUE EDITION

2015 DDI USER GROUP MEETING
MAY 19TH-20TH



**The loan prepaid/past due concept can be confusing!
Today we are going to discuss how the program works,
walk through some examples of loans that are prepaid
and how to fix the loans, if needed.**

TERMS TO KNOW

- Prepaid: More paid on the loan than what is owed
- Past due: More owed on the loan than what has been paid
- Acknowledged: payments that have been applied to a “Payment due” item
- Outstanding: Payments that have not yet been applied to a payment due

Interest Due: Loan prepaid/past due has **NO IMPACT** on interest calculations!

WHAT CAUSES THE PREPAID/PAST DUE FIELD TO CHANGE?

- The prepaid/past due field gets updated with regular loan payment processing and when IL665 – Loan Payment Due Processing has been run. This program creates “due” records. The “due” record is the expected loan payment on each loan for the upcoming period. This record causes the prepaid/past due figure on the loan to increase.
- This program should be set up in your job processing. In this example, IL665 is set to run every Monday.

IL665 - Loan Payment Due Processing

Base date: 03/31/2014

Update loans due through: 04/07/2014

Calculate prepaid/past due as of: 03/31/2014

Loan number: (If zero, all loans will be processed)

Loan payment codes:

Update loans and create payment due records
 Review only - no data will be updated

Status of loans to process: All loans

OK Print Options Cancel

IL665 Business dt: 03/31/2014 CAPS

REGULAR LOAN PAYMENTS

- As loan “regular” payments are processed (Tran ID 200) a record called “paid” or “received” is created. This “paid” record causes the prepaid/past due figure on the loan record to decrease.
- Prepaid/past due is a reflection of the amount of loan payments “due” versus the amount of loan payments “paid”
- You also have the ability to perform an adjustment on this prepaid/past due field and the system will create a different type of “due” or “paid” record based on whether the prepaid/past due is increased or decreased.
- We will discuss this later in this presentation.

Transaction Inquiry

Start date: 03/03/2014

Id	Date	Principal	Interest	Reserve	Misc2
200	03/03/2014	117.70	612.30	0.00	0.00

Detail Before/After Show group

Regular Loan Payment

LOAN PAYMENT HISTORY

- On the loan record, click View and go to Loan Payment History. This screen shows the “due” records (Payments due) and the “paid” records (Payments received):

Exit

Loan Payment History

View: Payments due Payments received

Payments Due					
Loan	Due dt	Due Amount	Paid Amount	Type	Status
11845	03/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845	02/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845	01/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845	12/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	11/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	10/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	09/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	08/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	07/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	06/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	05/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	04/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	03/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	02/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	01/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	12/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	11/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	10/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	09/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	08/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	07/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	06/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	05/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	04/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	03/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	02/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	01/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	12/01/2011	3,185.00	3,185.00	Regular	Acknowledged
11845	11/01/2011	3,185.00	3,185.00	Regular	Acknowledged
11845	10/01/2011	3,185.00	3,185.00	Regular	Acknowledged

Payments Allocated				
Loan	Paid dt	Paid Amount	Allocated Amount	Tran #
11845	01/02/2014	4,000.00	2,830.00	2275911
11845	12/06/2013	3,500.00	21.00	2260114

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PREPAID EXAMPLE

In this example, the loan is showing prepaid when you do not believe that it should be marked as prepaid.

View Account Processes Exit

Detailed Loan Inquiry

Loan #: 11845 Account: 9900081

SECOND INDEPENDENT BAPTIST CHURCH
3507 S MINGO RD
NEW YORK, NY 10031

Summary Payments Adjustments Fees LSP Disburse

Loan type:	Secured Loans
Interest rate:	4.9900
Commitment date:	07/26/1997
Commitment amount:	453,521.56
Commitment expiration:	08/01/1998
Principal balance:	139,693.86
Principal paid YTD:	9,189.09
-Prepaid / +past due:	-8,170.00
Maturity date:	03/01/2019
First payment due:	08/01/1998

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PREPAID EXAMPLE

- You will see that the Payments Due does not match what is on the Summary tab. This is because, according to the system, a payment is not technically “due” yet, since IL665 has not yet been run with dates that match the payment due date

exit

Loan Payment History

View: Payments due Payments received

Payments Due					
Loan Due dt	Due Amount	Paid Amount	Type	Status	
11845 03/01/2014	2,851.00	2,851.00	Regular	Acknowledged	
11845 02/01/2014	2,851.00	2,851.00	Regular	Acknowledged	
11845 01/01/2014	2,851.00	2,851.00	Regular	Acknowledged	
11845 12/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 11/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 10/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 09/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 08/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 07/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 06/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 05/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 04/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 03/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 02/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 01/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845 12/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845 11/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845 10/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845 09/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845 08/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 07/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 06/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 05/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 04/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 03/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 02/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 01/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845 12/01/2011	3,185.00	3,185.00	Regular	Acknowledged	
11845 11/01/2011	3,185.00	3,185.00	Regular	Acknowledged	
11845 10/01/2011	3,185.00	3,185.00	Regular	Acknowledged	

Payments Allocated			
Loan Paid dt	Paid Amount	Allocated Amount	Tran #
11845 01/02/2014	4,000.00	2,830.00	2275911
11845 12/06/2013	3,500.00	21.00	2260114

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PREPAID EXAMPLE

- Run IL665 with dates that match the system thinks is the next payment due date:

The screenshot shows a dialog box titled "IL665 - Loan Payment Due Processing". It contains the following fields and options:

- Base date: 03/31/2014
- Update loans due through: 04/07/2014
- Calculate prepaid/past due as of: 03/31/2014
- Loan number: (empty) (If zero, all loans will be processed)
- Loan payment codes: (empty dropdown)
- Update loans and create payment due records (radio button, unselected)
- Review only - no data will be updated (radio button, selected)
- Status of loans to process: All loans (dropdown)

Buttons: Start, Print Options, Cancel

Footer: IL665 Business dt: 03/31/2014 CAPS

PREPAID EXAMPLE

- The system will add a payments due line for the next payment due date. However, it will show 03/01/14 as the payment due. This is updated this way because the loan is set up to reflect regular monthly payments. So, if the borrower sends in a payment for 3/1, the next payment due date will jump to 4/1/14. The Payments Due screen will NOT update until IL665 is run. When that happens, it will add 4/1/14 to the screen. This ensures that the regular monthly “payments due” records are reflected on the loan’s transaction screens. The status is automatically set to “acknowledged” because this loan is prepaid.

Exit

Loan Payment History

View: Payments due Payments received

Payments Due				
Loan Due dt	Due Amount	Paid Amount	Type	Status
11845 03/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845 01/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845 11/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 12/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 11/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 10/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 09/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 08/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 07/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 06/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 05/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 04/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 03/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 02/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 01/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845 12/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845 11/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845 10/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845 09/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845 08/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 07/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 06/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 05/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 04/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 03/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 02/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 01/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845 12/01/2011	3,185.00	3,185.00	Regular	Acknowledged
11845 11/01/2011	3,185.00	3,185.00	Regular	Acknowledged
11845 10/01/2011	3,185.00	3,185.00	Regular	Acknowledged
11845 09/01/2011	3,185.00	3,185.00	Regular	Acknowledged

Payments Allocated			
Loan Paid dt	Paid Amount	Allocated Amount	Tran #
11845 01/02/2014	4,000.00	2,830.00	2275911
11845 12/06/2013	3,500.00	21.00	2260114

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PREPAID – LOAN FINANCIAL ADJUSTMENT

- The next step is to adjust the loan's prepaid/past due information to change the next payment due date: Loans → Transactions → 416 Loan Financial Adjustment
- Adjust what is in the Prepaid/Past due field

DDI Demo for Church Extension Funds

File Window Help

Find View Save Undo Exit

Loan Financial Adjustment

Loan #: 11845 Eff. date: 03/31/2014 Account: 990008195 Remitter: 0

Second Independent Baptist Church

General Fees

Balance:	139,693.86	139,693.86	0.00
Prepaid(-)/Pastdue:	-8,170.00	-8,170.00	0.00
Interest due:	458.35	458.35	0.00
Principal paid YTD:	9,189.09	9,189.09	0.00
Principal paid:	313,827.70	313,827.70	0.00
Interest paid YTD:	1,810.91	1,810.91	0.00
Interest paid:	362,123.44	362,123.44	0.00
Total advanced:	453,521.56	453,521.56	0.00
Reserve balance:	0.00	0.00	0.00
Last payment amt:	3,500.00	3,500.00	0.00
Rebate amt:	0.00	0.00	0.00
Total re-advanced:	0.00	0.00	0.00

IL416 Org: 901DEMOCE Entity: DCEF Business dt: 03/31/2014 FY: 2014 CAPS

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PREPAID – LOAN ADD/MAINTENANCE

- Next, change the Next payment due field: Loans → Transactions → 410 Loan Add/Maintenance:

DDI Demo for Church Extension Funds

File Window Help

View Save Undo Exit

Loan Setup Correspondents Account Memos

Loan #: 11845
Loan type: SL
Account: 990008195

Second Independent Baptist Church
3507 S Mingo Rd
New York, NY 10031

Summary Setup Adjust Due ACH and Dates GL 1/2 GL 2/2 Beneficiary/Remitter

Required support: 0.00 Risk code: Code Rating 2
Pool #: Original risk rating: 2.50
Regular payment: 2,851.00 Current risk rating: 2.50
Next payment due: 05/01/2014 Current risk rating date:
First payment due: 08/01/1998 Regular payment: Monthly
Maturity date: 03/01/2019 Special payment: None
Special payment due: Late fee paid: 0.00
Reserve payment due: 0.00 Late fee due: 0.00
Misc fee paid: 0.00
Misc fee due: 0.00

PREPAID – RESULTS

- Back on the Financial Inquiry screen for this loan, you will see that the Payment Due date on the Summary tab is updated. Run IL665 again for the date on or after the most recent payment due date. You will see on the Loan Payment History screen has been updated.

View Account Processes Exit

Detailed Loan Inquiry

Loan #: 11845 Account: 990008195 Beneficiary:

SECOND INDEPENDENT BAPTIST CHURCH
3507 S MINGO RD
NEW YORK, NY 10031

Summary	Payments	Adjustments	Fees	LSP	Disbursement	Miscellaneous	Remitter
Loan type:	Secured Loans						
Interest rate:	4.9900						
Commitment date:	07/26/1997						
Commitment amount:	453,521.56						
Commitment expiration:	08/01/1998						
Principal balance:	139,693.86						
Principal paid YTD:	9,189.09						
+Prepaid / +past due:	0.00						
Maturity date:	03/01/2019						
First payment due:	08/01/1998						
Estimated payoff:	10/01/2018						
Amortization term:	15						
Monitor/Processor:	BRK/MS						
Adjustment date:	08/01/2015						
		Regular payment amount:	2,851.00				
		Last payment amount:	3,500.00				
		Last payment date:	03/07/2014				
		Payment due date:	04/01/2014				
		Current investment support:	0.00				
		Close date:	07/31/2003				
		Actual interest due:	458.35				
		Last interest post date:	03/31/2014				
		Interest now posted:	458.35				
		Interest paid YTD:	1,810.91				
		Loan status of 02:					
		Regular Payment, Fully Advanced					
		Total advanced:	453,521.56				
		Original risk rating:	2.50				
		Current risk rating:	2.50				
		Current risk rating date:					

Exit

Loan Payment History

View: Payments due Payments received

Payments Due						
Loan	Due dt	Due Amount	Paid Amount	Type	Status	
11845	03/31/2014	8,170.00	0.00	Adjustment	Outstanding	
11845	02/01/2014	2,851.00	2,851.00	Regular	Acknowledged	
11845	01/01/2014	2,851.00	2,851.00	Regular	Acknowledged	
11845	12/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	11/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	10/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	09/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	08/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	07/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	06/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	05/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	04/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	03/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	02/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	01/01/2013	2,851.00	2,851.00	Regular	Acknowledged	
11845	12/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845	11/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845	10/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845	09/01/2012	2,851.00	2,851.00	Regular	Acknowledged	
11845	08/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	07/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	06/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	05/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	04/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	03/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	02/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	01/01/2012	3,185.00	3,185.00	Regular	Acknowledged	
11845	12/01/2011	3,185.00	3,185.00	Regular	Acknowledged	
11845	11/01/2011	3,185.00	3,185.00	Regular	Acknowledged	
11845	10/01/2011	3,185.00	3,185.00	Regular	Acknowledged	

Payments Allocated			
Loan	Paid dt	Paid Amount	Allocated Amount

PREPAID – PAYMENTS DUE SCREEN

- The status column shows the status of the payments that have been receipted into the system. Note that the financial adjustment shows on this screen. It will always show as “Outstanding” because it wasn’t applied to a Payment Due record. Click on the Acknowledged line, you will see how the payment was allocated. In this example, because the loan was prepaid, the 3/1 “Payment due” was “paid” with the 1/2/14 and 12/6/13 payments received.

Exit

Loan Payment History

View: Payments due Payments received

Payments Due					
Loan	Due dt	Due Amount	Paid Amount	Type	Status
11845	03/31/2014	8,170.00	0.00	Adjustment	Outstanding
11845	03/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845	02/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845	01/01/2014	2,851.00	2,851.00	Regular	Acknowledged
11845	12/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	11/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	10/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	09/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	08/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	07/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	06/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	05/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	04/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	03/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	02/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	01/01/2013	2,851.00	2,851.00	Regular	Acknowledged
11845	12/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	11/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	10/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	09/01/2012	2,851.00	2,851.00	Regular	Acknowledged
11845	08/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	07/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	06/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	05/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	04/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	03/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	02/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	01/01/2012	3,185.00	3,185.00	Regular	Acknowledged
11845	12/01/2011	3,185.00	3,185.00	Regular	Acknowledged
11845	11/01/2011	3,185.00	3,185.00	Regular	Acknowledged

Payments Allocated			
Loan	Paid dt	Paid Amount	Allocated Amount
11845	01/02/2014	4,000.00	2,830.00
11845	12/06/2013	3,500.00	21.00

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EXAMPLE WORKSHEETS

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LOAN FAQ

- Loan prepaid/past due has **NO IMPACT** on interest calculations!
- Why isn't a regular payment record being built for Loan #123? There are instances that a loan will not build regular payment records. This will happen when the payoff amount of the loan is less than the payment due amount. For example, the past due amount is \$15,000, the payoff (loan balance + interest) is \$14,750.

Payoff < Payment Due = NO Regular Payment Record

Payoff > Payment Due = Regular Payment Record

- Loan payment transactions only affect prepaid/past due with "Regular" loan payments, not "Extra" loan payments.

LOAN FAQ

- How do I include an extra payment with the regular payment? You will go to your Stage 1 processing as normal, when you get to the Loan Payment screen you will put in the regular payment amount, click OK and you will get a warning screen “Payment amount of \$x,xxx.00 is less than the available check amount. Is this acceptable?”, click Yes. You will enter the loan number again, this time the Payment amount will show the remaining amount of the check. ****If you want the remaining funds to affect the “next payment due date”, you would process this payment as a Regular Loan Payment. If you do NOT want the funds to affect the next payment due date, you would process this payment as an Extra Payment**

Loan Payment

Account: 000960672 Refund payee: Beneficiary

Finch Motor Supplies
New Paradigm Church of God
5111 Onyx Way
Houston, TX 77024

NEW PARADIGM CHURCH OF GOD
852 LEONARD COURT
KATY, TX 77449

Loan #: 10035 Check balance: 156.00

Payment amount: **156.00** Regular payment: 1,544.00 Status: 02

Due date: 10/01/2011 Next due: 10/01/2011

Payment type: Regular Payment Estimate

Prioritization: Reserve/Interest/Principal

Extra amount: Leave unprocessed

Balance	Due	Paid	New balance
Reserve: 0.00	0.00	0.00	0.00
Interest: 0.00	0.00	0.00	0.00
Principal: 5,639.80	1,544.00	156.00	5,483.80
Late Fee: 0.00	0.00	0.00	0.00
Misc fee: 0.00	0.00	0.00	0.00
Remaining cash: 0.00		Total paid: 156.00	
		Refund: 0.00	

DDI Demo for Church Extension Funds

File Window Help

Find Save Undo View Exit

Loan Payment

Account: 990006879 Refund payee: Borrower

St Johns AMEZ Church
5799 Nash Ct
Brooklyn, NY 11221

ST. JOHNS AMEZ CHURCH
5799 NASH COURT
BROOKLYN, NY 11221

Loan #: 11524 Check balance: 1,141.00

Payment amount: 1,141.00 Regular payment: 6,359.00 Status: 02

Effective date: 03/31/2014 Due date: 12/01/2013 Next due: 12/01/2013

Payment type: **Extra Payment** Autopay? Estimate

Prioritization: Principal/Interest/Reser

Extra amount: Apply towards principal

Balance	Due	Paid	New balance
Reserve: 0.00	0.00	0.00	0.00
Interest: 1,607.35	0.00	1,141.00	466.35
Principal: 481,609.66	481,609.66	0.00	481,609.66
Late fee: 0.00	0.00	0.00	0.00
Misc fee: 0.00	0.00	0.00	0.00
Remaining cash: 0.00		Total paid: 1,141.00	
		Refund: 0.00	

IL402 Org: 901 DEMOCE Entity: DCEF Business dt: 03/31/2014 FY: 2014

ATA, INC.

May 19

Discussion, Questions, Comments



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May 19-20, 2015