



LendingPoint Reconciliation Process Guide

Coastal Community Bank

February 2026

PREPARED BY CROWE LLP · FOR INTERNAL USE ONLY

1

Overview

Reconciliation fundamentals, key concepts, and daily volumes

**\$772K+**

DAILY WIRE

**59,812**

TRANSACTIONS/DAY

**32,292**

ACTIVE LOANS

**17**

VALIDATION CHECKS

**15**

WORKSHEETS

What is Reconciliation?

Reconciliation verifies that two sets of records match. For LendingPoint, **CCB (Coastal Community Bank)** acts as the bank of record for consumer and commercial loans. LendingPoint originates and services the loans, but CCB holds the underlying accounts. Every day, payments flow between borrowers, LendingPoint, and CCB. **Reconciliation ensures every dollar is accounted for.**

The Core Question

At the end of each day, does the cash in our **settlement account (1600020521)** match what the transactions say should be there? If not, why not, and how do we fix it?

Money Coming In

Wire transfers from LendingPoint containing borrower payments (Principal, Interest, Fees)

Money Going Out

Loan payments applied to accounts, refunds to borrowers, fees to service providers

The Balance

After matching all ins and outs, the settlement account should balance to zero (or a known outstanding amount)

Two Reconciliation Streams

Repayments Settlement (1600020521)

Tracks the daily wire transfers that settle borrower payments.
File: DAILY LendingPoint Repayment workbook

Purchase Parse (Macro Workbook)

Processes loan-level payment data, generates ATE entries, tracks charge-offs. **File:** Macro Purchase Parse workbook

How They Connect

Repayments reconciles the *cash* (did we get the right wire?), while Purchase Parse reconciles the *details* (which loans did payments apply to?). Both must agree.

Key Concepts & Terminology

Day Tapes

Day1_Tape: Yesterday's loan snapshot (32,292 loans). **Day2_Tape:** Today's snapshot. Comparing reveals

Transaction Prefixes

LPT- : Loan Payment Transaction
RTA- : Return Transaction
ADJ- : Adjustment Transaction

Product Types

Consumer: DTC (Direct-to-Consumer), POS (Point of Sale)
Commercial: eBay, JOOR

changes in loan balances, status, and delinquency.

DPD Thresholds

120 DPD: CCB internal charge-off — enters 120Subledger
180 DPD: LendingPoint official charge-off — Charge_Off_Date populated

Excess Payments

When a borrower pays more than the amount due. Overpayments (Column J: Excess) are held in the settlement account until refunded.

Out of Balance (OOB)

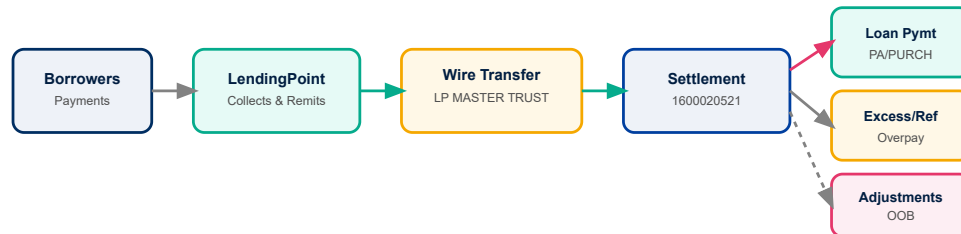
Penny rounding where Principal + Interest ≠ Total. Maximum \$0.09/payment. Auto-adjusted via the OOB_Filter worksheet.

Daily Repayments

Payment flow, wire matching, and daily reconciliation steps

Daily Repayments Flow

Every business day, LendingPoint collects payments and sends a wire to CCB's settlement account (1600020521). The reconciliation verifies this wire matches expected payment amounts.



PAYMENT FILE KEY FIELDS (PYMT_FILE — 59,812 ROWS/DAY)

COL	FIELD NAME	DESCRIPTION
A	Txn_ID	Unique transaction ID with prefix: LPT- (payment), RTA- (return), ADJ- (adjustment)
B	loan_number	Loan identifier in LAI-XXXXXXX format
E	Date_remitted	KEY FILTER FIELD — Settlement/remittance date used to pull each day's transactions
F	Transaction_Amount	Total payment amount
G	Principal	Principal portion of payment — reduces loan balance
H	Interest	Interest portion of payment — cost of borrowing
I	Fees	Fee portion of payment (late fees, service fees, etc.)
J	Excess	Overpayment amount — triggers Excess_Filter worksheet tracking
N	Loan_Product_Type	Product classification: DTC, POS (consumer) or eBay, JOOR (commercial)
AA	OOB	Out-of-Balance penny rounding discrepancy (max \$0.09/payment)

The Fundamental Equation

Wire In (Credit) + Loan Payment (Debit) = ~\$0.00

Any difference should be within rounding tolerance (typically less than \$0.10 per day)

Wire Matching — Credits & Debits

WIRE IN (CREDIT)
-\$1,505,584.72

+

LOAN PAYMENT (DEBIT)
+\$1,505,584.80

=

WIRE DIFFERENCE
+\$0.08

Perfect Match

Wire + Payment = \$0.00 —
transactions clear immediately.

Rounding (OOB)

Small differences from Out of Balance
penny allocations. Accumulated for
monthly true-up.

Large Variance

Significant differences require
investigation. Check Parse!N16 and
Parse!O16 for variance details.

Daily Reconciliation Steps

1

Download Transactions

Pull data from Horizon system, including prior day for backdated entries.

- › Access Horizon or H360 extract
- › Set date range (include prior day)
- › Export to Horiz_Trx sheet

2

Import to Workbook

Append transactions applying conversion formulas.

```
=IF(Debit_Column="",Credit_Column*-1,Debit_Column)
```

Converts separate **Debit** and **Credit** columns into a single **Net Amount**

3

Create Daily Sheet

Copy prior day's sheet, update Settlement Date and Horizon balance.

4

Match & Clear

Pair wires with payments, move matched pairs to "Cleared Items" section.

- › Wire In + Loan Payment (Participation Agreement) = ~\$0
- › Wire In + Loan Payment (Purchased) = ~\$0
- › Group and border each cleared set

5

Record Adjustments

Enter Out of Balance (OOB) adjustments and wire differences.

✓

Verify Balance

Final check: Horizon Balance + Uncleared Items must equal Zero.

=Horizon_Balance + Sum_of_Uncleared_Items

Horizon Balance + Uncleared Items MUST equal \$0.00

General Ledger Accounts

Complete account reference by category — settlement, purchased, and program loans

General Ledger Account Reference

SETTLEMENT ACCOUNTS

1600020521

Repayments Settlement

1600020497

ACH Settlement

1600018566

Main Operating

1600076143

Cash Collateral

1600076150

Chargeoff Collateral

PURCHASED LOAN GENERAL LEDGER ACCOUNTS

10226050

Consumer Principal

10215050

Commercial
Principal

10426050

Consumer Accrued
Interest

10415050

Commercial
Accrued Interest

40046050

Consumer Interest
Income

40025050

Commercial Interest
Income

PROGRAM LOAN GENERAL LEDGER ACCOUNTS

10226000

Consumer Principal

10215000

Commercial
Principal

10426000

Consumer Accrued
Interest

10415000

Commercial
Accrued Interest

40046000

Consumer Interest
Income

40025000

Commercial Interest
Income

GL Account Suffix Convention

Suffix 050 = Purchased loans (CCB owns outright)

Suffix 000 = Program loans (Participation Agreement — CCB participates, not full ownership)

1600xxxxxx = Settlement/bank accounts • **10xxxxxx** = Asset accounts • **40xxxxxx** = Income accounts

Daily Accounting Template Entry (ATE) Workflow

1

Daily_1: Receive Data Sources

Download files from SFTP and Fed activity

- › Incoming Wires from Fed
- › NACHA Origination Credits
- › Daily Settlement Files from LendingPoint SFTP
- › Files go to: Y:\File Transfers\Lending Point\Incoming

2

Daily_2: Process Disbursements & Payments

Parse payment files and generate settlement entries

- › Paste reports into Excel parse tools
- › Parse by: Consumer (DTC/POS) vs Commercial (eBay/JOOR)
- › Wire CREDITS Settlement Account 1600020521
- › DEBIT Principal GL Accounts: 10226050 (Consumer), 10215050 (Commercial)

3

Daily_3: Calculate Accrued Interest

Delta calculation between Day1_Tape and Day2_Tape

```
Day2(Accrued_Interest + Interest_Paid) - Day1(Accrued_Interest + Interest_Paid)
```

Compare `Accrued_Interest (Col N)` + `Interest_Paid (Col P)` between tapes

DEBIT `Accrued Interest GL (10426050, 10415050)`

CREDIT `Interest Income GL (40046050, 40025050)`

4

Daily_4: Process Canceled Loans

Write-off loans that were canceled

- › Delta Parse: Day2 (Canceled) not in Day1 (Canceled)
- › Filter by: `Loan_Status (Column L)` = "Canceled"
- › DEBIT LendingPoint Operating Account 1600018566
- › CREDIT Principal GL and Accrued Interest GL

5

Daily_5: Process 120 DPD Charge-Offs — PURCHASED Portfolio

Internal charge-off at 120+ days past due for purchased loans

- › Filter: `Days_Past_Due (Col K)` > 119 AND `Charge_Off_Date (Col T)` is blank
- › DEBIT Reserve for Loan Loss GL 10290000
- › CREDIT Principal Contra GL Accounts (Purchased)

6

Daily_6: Process 120 DPD Charge-Offs — PROGRAM Portfolio

Internal charge-off at 120+ days past due for program loans

- › Same filter criteria as Daily_5
- › DEBIT Reserve for Loan Loss GL 10290000
- › CREDIT Principal Contra GL Accounts (Program)

7

Daily_7: Process 180 DPD Charge-Offs — PURCHASED Consumer & Commercial

LendingPoint official charge-off processing for purchased loans

- › Filter: `Charge_Off_Date (Col T)` is not blank
- › DEBIT LendingPoint Cash Collateral 1600076143
- › CREDIT Account Receivable GL 10807100

8

Daily_8: Complete ATE and Upload

Process 180 DPD for PROGRAM loans, then finalize and upload ATE

- › Daily_8: PROGRAM Consumer & Commercial 180 DPD charge-offs
- › Copy all entries to ATE templates
- › Validate: Total Debits = Total Credits
- › Upload completed ATE to O-drive

Purchase Parse Workbook

Automated processing of loan-level data, transaction categories, and key formulas

**15**

WORKSHEETS

**~60K**

PAYMENT RECORDS

**32K**

LOAN SNAPSHOTS

**VBA**

MACRO AUTOMATION

Transaction Categories

LPT- (Loan Payment Transaction)

Regular payments: Principal (Col G) + Interest (Col H) + Fees (Col I)

LPT-0123456789 = \$500.00

RTA- (Return Transaction)

Reversals when payments bounce or fail (insufficient funds, closed account)

RTA-0123456789 = -\$500.00

ADJ- (Adjustment Transaction)

Corrections, refunds, spread corrections, SCRA adjustments

ADJ-0123456789 = -\$25.00

Product Types — Column N (Loan_Product_Type)

Consumer: DTC (Direct-to-Consumer), POS (Point of Sale)

Commercial: eBay, JOOR

Each product type maps to different General Ledger accounts for proper categorization.

Key Formulas — Parse Sheet Calculation Logic

CONSUMER PRINCIPAL PAYMENT CALCULATION

Sums all principal payments for Consumer products (DTC/POS) on the settlement date

```
SUMIFS(Principal, Date_remitted=Settlement_Date, Payment_Type≠"CO Sale Proceeds", Txn_ID="LPT*", Loan_Product_Type={"DTC", "POS"})
```

Principal (Col G) from Pymt_File where: Date_remitted (Col E) = Settlement Date • Payment_Type (Col K) ≠ "CO Sale Proceeds" • Txn_ID (Col A) starts with "LPT" • Loan_Product_Type (Col N) is "DTC" or "POS"

CONSUMER INTEREST + FEES CALCULATION

Sums Interest and Fees for Consumer LPT transactions

```
SUMIFS(Interest, ...) + SUMIFS(Fees, ...) for DTC/POS LPT transactions
```

Interest (Col H) + Fees (Col I)

Same filters as Principal: Date_remitted, Payment_Type, Txn_ID, Loan_Product_Type

RETURN (RTA) PRINCIPAL CALCULATION

Absolute value of returned Consumer Principal (returns are negative in source)

```
ABS(SUMIFS(Principal, Txn_ID="RTA*", Loan_Product_Type={"DTC", "POS"}, ...))
```

Uses `ABS()` because return amounts are negative in the source data.
Filters by `Txn_ID (Col A)` starting with "RTA"

OUT OF BALANCE (OOB) ADJUSTMENTS

Calculates penny rounding adjustments by product and transaction type

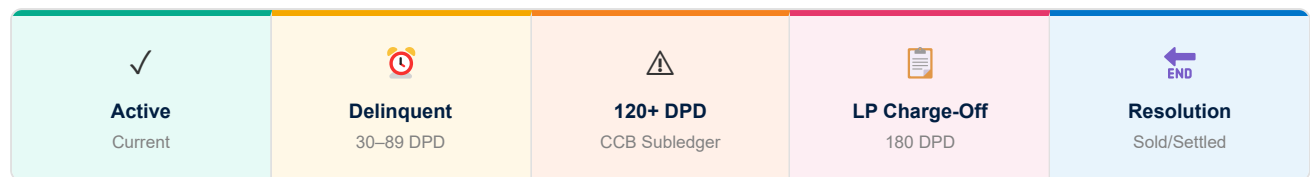
Sum of OOB amounts grouped by: Consumer LPT, Consumer RTA, Commercial LPT, Commercial RTA, etc.
`OOB (Col AA)` contains penny discrepancies • OOB_Filter sheet isolates all transactions where OOB ≠ 0 • Parse sheet row 25 captures the net OOB adjustment

Charge-Off Lifecycle

Delinquency stages, CCB & LP charge-off thresholds, and 5-section reconciliation

Loan Delinquency Journey

When borrowers stop making payments, loans progress through stages of delinquency. The charge-off process ensures non-performing assets are properly tracked and written off per regulatory requirements.



Active / Current

Loan is current — borrower making payments as scheduled.

`Loan_Status (Col L) = "Active"` or "Current".

Early Delinquency (30–89 DPD)

Missed payments but not severely delinquent. Collections efforts begin.

`Days_Past_Due (Col K)` is between 30–89.

120+ DPD — CCB Internal Recognition

At 120 DPD, CCB recognizes impairment. Enters 120-ChargeOff sheet and 120Subledger for tracking.

LendingPoint Charge-Off (180 DPD)

LP formally charges off the loan. The `Charge_Off_Date (Col T)` field gets populated. Loan moves to 180-ChargeOff and 180Subledger.

Final Resolution

CO Sale Proceeds: Sold to debt buyers (`Payment_Type = "CO Sale Proceeds"`)

Settled: Borrower settles for less than full balance

Obligations Met: Paid in full by borrower

Filter: `Days_Past_Due > 119 AND Charge_Off_Date is blank AND Loan_Status NOT IN ("Canceled", "Closed - Obligations met")`

`Days_Past_Due (Col K) > 119 • Charge_Off_Date (Col T) is empty • Loan_Status (Col L) excludes Canceled and Closed statuses`

5-Section Reconciliation — 120-Day Portfolio

#1 New Loans

Loans entering the 120+ DPD bucket for the first time (in Day2 but not Day1)

#2 Balance Changes

Changes in `Outstanding_Principal (Col M)` / `Accrued_Interest (Col N)` on existing loans

#3 Charged Off by LP

Loans moved to 180-ChargeOff (`Charge_Off_Date` now populated)

#4 Dropped — Not Charged Off

Left unexpectedly — requires investigation

#5 Obligations Met

Paid off in full (`Loan_Status = "Closed - Obligations met"`)

The Reconciliation Formula

$$\text{Day2 Balance} = \text{Day1 Balance} + \text{New} + \text{Changes} - \text{Charged Off} - \text{Dropped} - \text{Paid Off}$$

Settlement Reconciliation

Daily reconciliation of account 1600020521 — excess tracking and month-end certification

Settlement Account Reconciliation — 1600020521

The Repayments Settlement Account receives daily wires and must reconcile to zero after all entries are posted.

Excess Payment Tracking

3,639 records • 465 unique loans •
-\$110,283 net outstanding

Excess payments from `Excess` (Col
J) in `Pynt_File`, tracked in
`Excess_Filter` worksheet.

Extract Loan ID

First 12 characters of description =
LAI-XXXXXXX

`=LEFT(Description,12)`

Month-End Certification

Bank Balance + Reconciling Items =
\$0.00

`Bank_Balance + Sum_of_Reconciling_Items = Final_Balance`

Final_Balance MUST equal
\$0.00

Settlement Account Flow

In: Daily wire transfers from LP (Code 45 — Wire) • **Out:** Loan payments, excess refunds, adjustments (Code 30 — Debit) •
Adj: OOB corrections, true-ups (Code 60 — Credit)

Validation Matrix

17 validation checks — locations, expected values, and current status

All 17 Validation Checks

#	CHECK NAME	LOCATION	EXP	DESCRIPTION	STATUS
1	Credits = Debits	Parse!N21	Y	Total Credits must equal Total Debits (balanced journal)	✓ Pass
2	Sub-entries Match Top Debit	Parse!N15	Y	Sum of ATE sub-entries equals calculated wire total	✓ Pass
3	Top Debit Match Wire	Parse!N16	Y	Calculated total matches actual wire received	X -\$0.02
4	Remitted Amount = Wire	Parse!N18	Y	Sum of Remitted_Amount (Col R) equals wire	X -\$0.02
5	Excess Entries Match	Parse!N25	Y	ATE excess entries match Excess_Filter totals	✓ Pass
6	Charge-Off Sold Entries Match	Parse!N32	Y	CO Sale Proceeds in ATE match Pymt_File	✓ Pass
7	Returns Match RTA	Parse!N34	Y	Return entries match RTA transaction totals	✓ Pass
8	120-ChargeOff Principal Match	120-CO!AE1	Y	Principal delta matches calculated change	✓ Pass
9	120-ChargeOff Interest Match	120-CO!AE2	Y	Interest + Capitalized Interest delta matches	X Fail
10	120-CO Recon Principal	120-CO!AE3	Y	Reconciled principal matches Sub-ledger delta	✓ Pass
11	120-CO Recon Interest	120-CO!AE4	Y	Reconciled interest matches Sub-ledger delta	✓ Pass
12	180-ChargeOff Principal Match	180-CO!AT20	Y	3-way validation of principal deltas	✓ Pass
13	180-ChargeOff Interest Match	180-CO!AU20	Y	3-way validation of interest deltas	X Fail
14	180 TrueUp Principal	Parse!L7	Y	180-CO TrueUp principal matches 180-ChargeOff!AT18	✓ Pass
15	180 TrueUp Interest	Parse!L8	Y	180-CO TrueUp interest matches 180-ChargeOff!AU18	✓ Pass
16	Canceled Principal Match	Parse!V13	Y	Canceled loan principal matches validation total	X Fail
17	Canceled Interest Match	Parse!W13	Y	Canceled loan interest matches validation total	X Fail

Critical: Credits = Debits (N21)

MUST always pass. If it fails, journal is unbalanced and cannot be posted to the General Ledger.

Wire Variance (-\$0.02)

Typically caused by OOB penny rounding. Auto-captured in Parse row 25 and adjusted monthly.

Known Problem Areas

7 documented reconciliation issues with root cause analysis and business impact

Issue #1: \$1.3M Legacy Carry Over Balance | CRITICAL — Unresolved since August 2023

Outstanding Amount

\$1,332,205.21

Age of Issue

2+ Years

Status

Manually Excluded Daily

In August 2023, LendingPoint migrated to a new servicing platform. A balance of approximately \$1.33 million was carried forward that does not tie to any identifiable transactions. This balance is manually excluded from daily reconciliation to allow processing to continue.

FILE / LOCATION	WORKSHEET	CELL/RANGE	DESCRIPTION
DAILY LendingPoint Repayment.xlsx	Daily Settlement Sheet	Uncleared Items section	Legacy balance excluded from daily reconciliation
Macro Purchase Parse.xlsxm	Parse	Row 24 (Historical)	Original migration adjustment entry
Historical Records	August 2023 files	Various	Pre-migration reconciliation records

Root Cause Factors:

- **Canceled Loans Not Reported:** Loans canceled prior to migration left orphaned payment records
- **Excess Payments Not Refunded:** Overpayments from legacy system not transferred during migration
- **Timing Differences:** Transactions in-flight during cutover not properly reconciled
- **Data Mapping Issues:** Some LAI numbers may not have mapped correctly between platforms

Business Impact:

- **Audit Risk:** External auditors flagged as material reconciling item requiring documentation
- **Operational Overhead:** Manual exclusion required every day, adding error risk
- **Regulatory Concern:** Potential questions from bank examiners regarding unreconciled balances

Issue #2: Broken Certification Sheet Formulas | CRITICAL — Prevents month-end validation

The month-end certification worksheet contains multiple **#REF!** errors. These errors prevent automated validation checks from functioning.

FILE / LOCATION	WORKSHEET	AFFECTED CELLS	ERROR TYPE
DAILY LendingPoint Repayment.xlsx	Certification	Bank Balance section	#REF! — Missing source reference
DAILY LendingPoint Repayment.xlsx	Certification	Reconciling Items	#REF! — Broken cell references
DAILY LendingPoint Repayment.xlsx	Certification	Final Certification	#REF! — Formula dependencies broken

Business Impact:

- **Month-End Delays:** Cannot complete formal certification without manual calculations
- **Control Weakness:** Automated validation controls not functioning as designed
- **Documentation Gap:** Certification sheets are key audit evidence; errors undermine reliability

Issue #3: Excess/Refund Matching Backlog | HIGH PRIORITY — Growing backlog

Total Records

3,600+

Net Outstanding

\$110,283.81

Oldest Items

October 2024

Excess payments (Pyemt_File Column J) should be matched against corresponding refunds (RTA-) or adjustments (ADJ-). A significant backlog has accumulated with many items open for months.

PERIOD	OUTSTANDING AMOUNT	NOTES
October 2024 – June 2025	-\$83,796.58	Older items, likely require research
July 2025 – Current	-\$14,574.86	More recent, may self-resolve
Other / Miscellaneous	-\$11,912.37	Various periods

Issue #4: SCRA Adjustments Pending Resolution | MEDIUM PRIORITY

The Servicemembers Civil Relief Act (SCRA) requires interest rate caps for active-duty military. LendingPoint processes adjustments as ADJ- transactions but there is no clear CCB protocol for settlement disposition.

TRANSACTION ID	AMOUNT	TYPE	STATUS
ADJ-0106548647	\$3,583.44	SCRA Interest Adjustment	Pending resolution
ADJ-0106673829	\$263.63	SCRA Interest Adjustment	Pending resolution

Open Questions:

- Refund to borrower? Transfer to LendingPoint? Write-off as regulatory compliance cost?
- Resolution requires input from Compliance, Legal, and LendingPoint

Issue #5: Charge-Off Interest Reconciliation Discrepancy | MEDIUM — Affects checks #9 and #13

Failing Check #9

120-ChargeOff Interest Match
Location: 120-CO!AE2

Failing Check #13

180-ChargeOff Interest Match
Location: 180-CO!AU20

Status

Under Investigation

Principal amounts reconcile correctly (checks #8 and #12 pass), but interest components including capitalized interest do not match between subledger delta calculations and validation totals.

Potential Root Causes:

- **Capitalized Interest Timing:** Interest capitalization occurs at different times between LP and CCB systems
- **Accrual Method Differences:** LP may use a different interest accrual methodology than CCB's subledger
- **Backdated Adjustments:** Late adjustments to charge-off records may not flow through both systems consistently

Issue #6: Canceled Loan Validation Failures | MEDIUM — Affects checks #16 and #17

Failing Check #16**Canceled Principal Match**

Location: Parse!V13

Failing Check #17**Canceled Interest Match**

Location: Parse!W13

Related To**Issue #1 (Legacy Balance)**

Canceled/rescinded loan transactions not properly reconciling between payment file totals and validation worksheet calculations. Directly related to Issue #1 where "Canceled Loans Not Reported" was identified as root cause.

FILE / LOCATION	WORKSHEET	CELL/RANGE	DESCRIPTION
Macro Purchase Parse.xlsm	Parse	V13	Canceled loan principal validation check
Macro Purchase Parse.xlsm	Parse	W13	Canceled loan interest validation check
Macro Purchase Parse.xlsm	Pymt_File	CANC- transactions	Loan cancellation/rescission records

Issue #7: Wire Variance from Penny Rounding | LOW — Accepted & auto-adjusted**Current Variance****-\$0.02****Maximum Expected****\$0.09/payment****Status****Accepted / Auto-Adjusted**

Validation checks #3 and #4 fail by \$0.02 due to OOB penny rounding. This is an expected and accepted variance that is auto-captured (OOB_Filter) and adjusted monthly.

Why This Is Accepted:

- **Industry Standard:** Penny rounding is common in payment processing and typically immaterial
- **Auto-Captured:** OOB_Filter isolates all OOB ≠ 0 transactions; Parse row 25 captures net adjustment
- **Monthly True-Up:** Accumulated OOB amounts settled with LendingPoint during monthly true-up
- **Alert Threshold:** If variance exceeds \$1.00, investigate for non-OOB causes

Glossary & Reference

Key terms, transaction codes, and payment file column reference (Pymt_File — 59,812 rows)

Terms & Definitions

ATE

Accounting Template Entry — formatted journal entry for GL posting. Generated by Parse sheet.

CCB

Coastal Community Bank — bank of record for LendingPoint loans. Holds underlying accounts.

DPD (Days Past Due)

Number of days since payment was due. Classifies delinquency severity.

Day_Tape Col K:
Days_Past_Due

Excess Payment

When borrower pays more than due. Held in settlement until refunded.

Pymt_File Col J: Excess

Horizon

CCB's core banking system (FIS Horizon/H360). Source of transaction data.

LAI

Loan Account Identifier — unique loan ID in format LAI-XXXXXXX.

Pymt_File Col B:
loan_number

LP (LendingPoint)

Partner that originates and services loans. Sends daily payment files.

OOB (Out of Balance)

Penny rounding where Principal + Interest ≠ Total. Max \$0.09/payment.

Pymt_File Col AA: OOB

PA (Participation Agreement)

Contractual arrangement for loan participation. CCB participates vs. owns.

PURCH (Purchased)

Loans CCB has purchased outright (vs. participated). Uses GL suffix 050.

SCRA

Servicemembers Civil Relief Act. Requires interest rate caps for military personnel.

Settlement Account

Bank account 1600020521 where wires are received and payments processed.

Subledger

Detailed subsidiary ledger tracking individual loans. 120/180 track charge-offs.

True-Up

Monthly adjustment to settle accumulated small differences with LP.

Transaction Codes — Horizon System

Code 30 — Debit

Outgoing payments, adjustments, excess. Money leaving settlement account.

Code 45 — Wire

Incoming wire transfers from LendingPoint. Primary inflow source.

Code 60 — Credit

Refunds, OOB adjustments, true-ups. Money entering settlement account.

Payment File Column Reference — Pymt_File (59,812 rows)

COL	FIELD NAME	DESCRIPTION
A	Txn_ID	Transaction ID with prefix (LPT-, RTA-, ADJ-, CHG-)
B	loan_number	Loan identifier (LAI-XXXXXXX format)
C	Loan_Status	Current loan status
D	Created_Date	Transaction creation date

COL	FIELD NAME	DESCRIPTION
E	Date_remitted	Settlement/remittance date — KEY FILTER FIELD
F	Transaction_Amount	Total transaction amount
G	Principal	Principal portion of payment
H	Interest	Interest portion of payment
I	Fees	Fee portion of payment
J	Excess	Overpayment amount (triggers Excess_Filter)
K	Payment_Type	ACH, Debit Card, Check, Refinance, Excess, CO Sale Proceeds
N	Loan_Product_Type	DTC, POS, eBay, JOOR
Q	DMC_Fee	Debt Management Company fee
R	Remitted_Amount	Amount actually remitted in wire
T	Charge_Off_Date	Date LP officially charged off the loan (180 DPD)
K (DayTape)	Days_Past_Due	Days since payment was due (Day_Tape column)
L (DayTape)	Loan_Status	Current loan status in Day_Tape
M (DayTape)	Outstanding_Principal	Current loan principal balance
N (DayTape)	Accrued_Interest	Unpaid accumulated interest
AA	OOB	Out-of-Balance penny discrepancies per transaction