Use Cases:

Task - Use cases and prompt definition for use cases

1. Adjustment

Description: Modifications to existing loan terms or records for error correction or administrative changes.

Prompt Keywords:

Record correction

Administrative amendment

Term modification

Clerical error

Rate adjustment

Maturity date correction

Borrower information update

Sample Prompt:

Identify if this document contains an Adjustment request. Look for phrases indicating corrections to loan records,

administrative changes, or minor modifications that don't affect principal or payment structure.

Extract the specific adjustment requested, affected accounts, and justification.

2. AU Transfer

Description: Request to transfer a loan between administrative units or servicing teams.

Prompt Keywords:

Portfolio transfer

Desk reassignment

Servicing migration

Relationship manager change

Branch reassignment

Departmental transfer

Sample Prompt:

Determine if this communication requests an Administrative Unit Transfer. Extract the originating unit,

destination unit, affected account numbers, transfer timeline, and authorization level.

3. Closing Notice

Sub-Request Types:

3.1 Reallocation Fees

Description: Redistribution of closing-related fees.

Keywords: Fee redistribution, closing cost allocation, fee splitting, third-party fee assignment

Prompt:

Identify if this document requests reallocation of closing fees. Extract fee amounts, parties involved, allocation percentages, and justification for reallocation.

3.2 Amendment Fees

Description: Fees associated with amending closing documents.

Keywords: Document revision fee, amendment charge, modification cost, documentation change fee

Prompt:

Determine if this communication relates to amendment fees for closing documents. Extract fee amount, amendment type, affected documents, and party responsible for payment.

3.3 Reallocation Principal

Description: Adjustments to principal allocation at closing.

Keywords: Principal redistribution, loan amount reallocation, disbursement adjustment, funding reapportionment

Prompt:

Identify if this document requests reallocation of principal at closing. Extract original allocation, requested allocation, affected accounts, and authorization level.

4. Commitment Change

Sub-Request Types:

4.1 Cashless Roll

Description: Converting existing commitment to new terms without cash movement.

Keywords: Term conversion, debt rollover, refinancing in place, commitment extension

Prompt:

Determine if this document requests a Cashless Roll. Extract current commitment terms, new requested terms, effective date, and authorizing parties.

4.2 Decrease

Description: Reduction in committed loan amount.

Keywords: Commitment reduction, facility decrease, credit line reduction, available funds decrease

Prompt:

Identify if this communication requests a decrease in commitment amount. Extract current commitment amount, requested reduced amount, effective date, and reason for reduction.

4.3 Increase

Description: Addition to committed loan amount.

Keywords: Commitment increase, credit line expansion, facility upsize, available funds addition

Prompt:

Determine if this document requests an increase in commitment amount. Extract current commitment amount, requested increased amount, effective date, and justification for increase.

5. Fee Payment

Sub-Request Types:

5.1 Ongoing Fee

Description: Regular fees for loan maintenance and servicing.

Keywords: Maintenance fee, servicing fee, annual fee, commitment fee, administration charge

Prompt:

Identify if this communication relates to ongoing fee payment. Extract fee type, amount, due date, payment instructions, and account to be charged.

5.2 Letter of Credit Fee

Description: Fees related to letters of credit.

Keywords: LC issuance fee, standby LC fee, documentary credit charge, LC amendment fee

Prompt:

Determine if this document relates to Letter of Credit fees. Extract LC reference number, fee amount, issuing bank, applicant, beneficiary, and payment instructions.

6. Money Movement-Inbound

Sub-Request Types:

6.1 Principal

Description: Payment toward loan principal only.

Keywords: Principal payment, principal reduction, loan paydown, balance reduction

Prompt:

Identify if this communication is about an incoming principal payment. Extract payment amount, value date, payment method, sender information, and account to be credited.

6.2 Interest

Description: Payment of interest only.

Keywords: Interest payment, interest settlement, accrued interest, interest remittance

Prompt:

Determine if this document relates to an incoming interest payment. Extract interest amount, calculation period, interest rate applied, payment method, and account to be credited.

6.3 Principal + Interest

Description: Combined payment covering both principal and interest.

Keywords: P&I payment, scheduled payment, regular installment, combined payment

Prompt:

Identify if this communication is about an incoming payment for both principal and interest. Extract total payment amount, principal portion, interest portion, value date, and allocation instructions.

6.4 Principal+Interest+Fee

Description: Payment covering principal, interest, and fees in one transaction.

Keywords: Full payment, comprehensive settlement, all-inclusive payment, complete installment

Prompt:

Determine if this document relates to a comprehensive payment covering principal, interest, and fees. Extract total amount, principal portion, interest portion, fee portion, payment date, and allocation methodology.

7. Money Movement-Outbound

Sub-Request Types:

7.1 Timebound

Description: Outbound payments with specific timing requirements.

Keywords: Same-day settlement, urgent transfer, time-critical disbursement, deadline-sensitive payment

Prompt:

Identify if this communication requests a timebound outbound payment. Extract payment amount, recipient details, required execution time, deadline justification, and confirmation requirements.

7.2 Foreign Currency

Description: Payments requiring currency conversion.

Keywords: FX payment, currency conversion, international transfer, cross-border payment

Prompt:

Determine if this document requests an outbound payment in foreign currency. Extract payment amount, source currency, destination currency, exchange rate requirements, recipient details, and international payment routing information.

8. Covenant Compliance (Additional)

Sub-Request Types:

8.1 Financial Reporting

Description: Submission of required financial statements.

Keywords: Financial statement submission, covenant reporting, quarterly financials, compliance documentation

Prompt:

Identify if this communication relates to financial reporting for covenant compliance. Extract report type, reporting period, submission deadline, and completeness status.

8.2 Ratio Certification

Description: Certification of compliance with financial ratios.

Keywords: Ratio compliance, financial covenant test, leverage test, coverage ratio, compliance certificate

Prompt:

Determine if this document provides ratio certification for covenant compliance. Extract ratio types, calculation methodology, reported values, threshold requirements, and compliance status.

8.3 Waiver Request

Description: Request to temporarily waive covenant requirements.

Keywords: Covenant waiver, compliance exception, temporary relief, forbearance request

Prompt:

Identify if this communication requests a covenant waiver. Extract the specific covenant(s), waiver period, justification, proposed remediation plan, and requested terms.

9. Collateral Management (Additional)

Sub-Request Types:

9.1 Collateral Addition

Description: Adding new assets as loan collateral.

Keywords: Security addition, collateral pledge, asset encumbrance, security interest

Prompt:

Determine if this document requests addition of collateral. Extract asset description, valuation, ownership verification, lien position, and perfection requirements.

9.2 Collateral Release

Description: Removing assets from collateral pool.

Keywords: Security release, lien termination, collateral discharge, asset unencumbrance

Prompt:

Identify if this communication requests collateral release. Extract asset details, reason for release, remaining collateral coverage, and authorization level.

9.3 Collateral Substitution

Description: Replacing existing collateral with new assets.

Keywords: Security replacement, collateral swap, asset exchange, alternative security

Prompt:

Determine if this document requests substitution of collateral. Extract existing collateral details, proposed replacement collateral, valuation comparison, and net collateral position impact.

9.4 Collateral Valuation

Description: Updating the value of existing collateral.

Keywords: Reappraisal, value update, collateral assessment, security revaluation

Prompt:

Identify if this communication provides updated collateral valuation. Extract asset identification, previous value, updated value, valuation methodology, and appraisal source.