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| **Version** | **Description** | **Changed By** | **Date** |
| 1.0 | First draft | Joan | 20/06/2013 |
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| **Brief Description:** | This use case is used by the lender to accept a borrower’s offer |
| **Business Trigger:** | The lender accepts a borrower’s offer |
| **Preconditions:** | A ‘borrow offer’ exists. |

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| **Basic Flow:**   1. The system blocks the ‘borrow offer’ so that other potential lenders do not accept the offer 2. The system establishes the loan in the loan book 3. The systems creates and sends the electronic loan contract 4. The **AccountingSystem** posts the loan transaction with its attendant commission 5. The system closes the ‘borrow offer’ 6. The **MessagingSystem** informs both the lender and borrower of the successful transaction | |
| **Assumptions:** | |
| **Post Condition:** | 1. A loan contract 2. An updated loan book 3. The lender and borrower is informed 4. The borrow offer is closed |

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| **Alternative Flow:** | |
|  | There is no alternative flow for this use case. |

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| **Exceptions:** | | |
| **Line** | **Cause** | **System Response** |
|  | The system fails to block offer | Log the error, Inform the user and exit |
|  | The system fails to establish the loan | Log the error, Inform the user and exit |
|  | The system fails create and send a contract | Log the error, Inform the user and exit |
|  | The AccountingSystem fails to post the loan | Inform system admin for manual posting |

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| **Non Functional Requirements:** |
| 1. Should take place within 45secs 2. Should be secure |

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| **Prototype Screen:** |
| See [Lending Screen](../Design%20Artefacts/Lending%20Screen.vsd) |