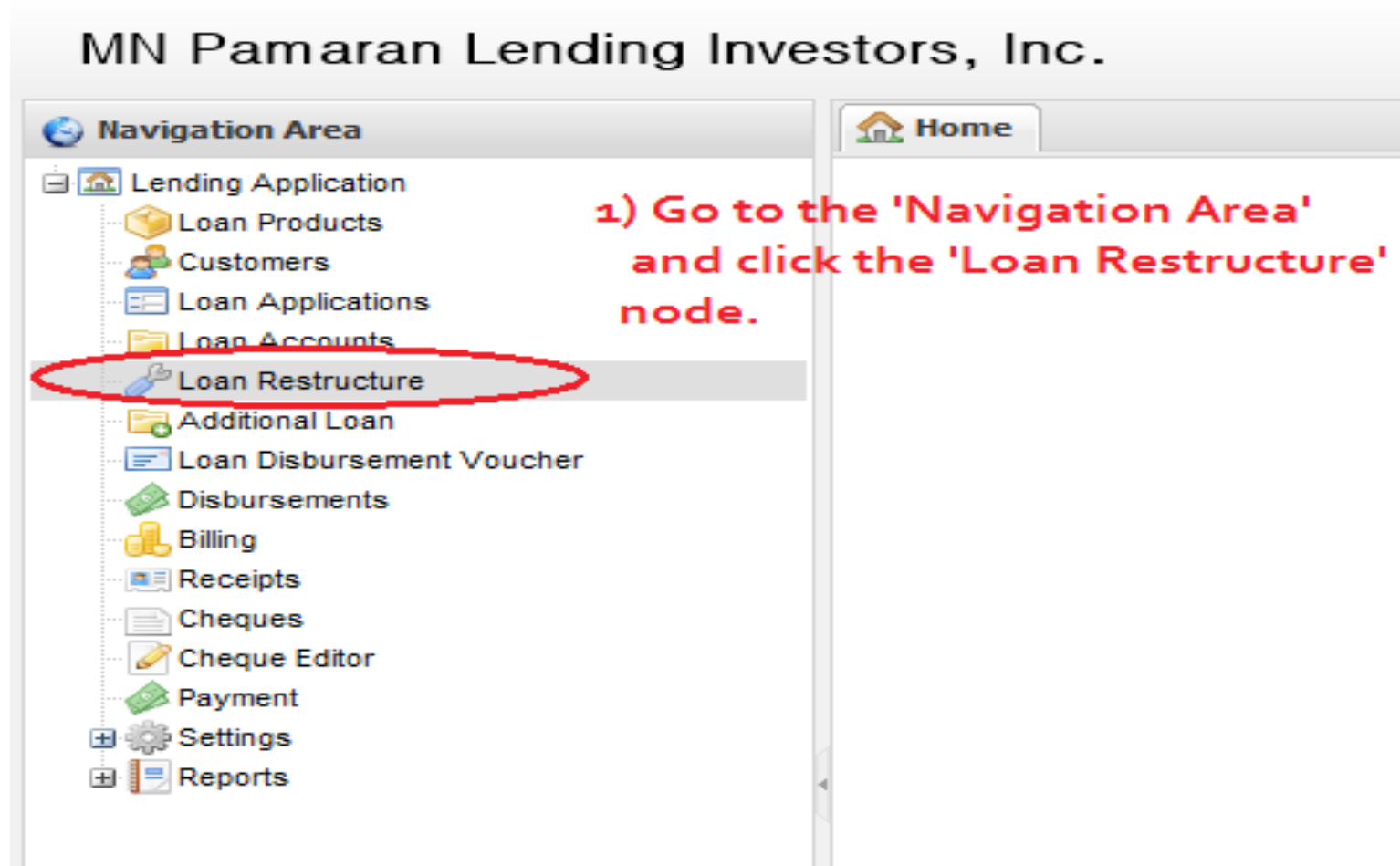


How to restructure loans

(Split Loan)

Loan Restructure (Change Interest)



Select Customer

MN Pamaran Lending Investors, Inc.

Navigation Area

- Lending Application
 - Loan Products
 - Customers
 - Loan Applications
 - Loan Accounts
 - Loan Restructure**
 - Additional Loan
 - Loan Disbursement Voucher
 - Disbursements
 - Billing
 - Receipts
 - Cheques
 - Cheque Editor
 - Payment
- Settings
- Reports

Home | **Loan Restructure**

Customer: **Browse...**

Loan ID	Loan Amount	Loan Release Date	Principal Loan Balance
No customer loans to display...			

2) After clicking the node, a new 'Loan Restructure' tab will appear. Select a customer by clicking the 'Browse' button.

Select Customer

MN Pamaran Lending Investors, Inc.

Navigation Area

- Lending Application
 - Loan Products
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 - Cheque Editor
 - Payment
- Settings
- Reports

Home | Loan Restructure | **Customer Pick List**

Select | Close

CustomerID	Name	Address
154	Dela Cruz, Juana	#123, Lahug, City, Philippines, 6000
153	Dela Cruz, Juan	#123, Lahug, Cebu, Philippines, 6000

3) Upon clicking the 'Browse' button, a 'Customer Pick List' tab will appear. To select a customer, choose a customer from the list and click the 'Select' button.

Search Customer

MN Pamaran Lending Investors, Inc.

Mr. Pamaran, Rey [Super Admin]
change password | signout

Navigation Area

- Lending Application
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Customer Pick List

Select | Close

Search By Status... | Name: Search Here... | Search


CustomerID	Name	Address	Type	Status
154	Dela Cruz, Juana	#123, Lahug, City,	in	Active
153	Dela Cruz, Juan	#123, Lahug, Cebu	in	Active

3.2) If you want to filter your search results by customer status, you can select a status on the Status dropdown list.

3.1) If the desired customer is not listed on the first page, you can search for that customer by inputting the customer's name on the 'Search' text field and clicking the 'Search' button.




Select Loan to Split

Home Loan Restructure

Customer: Dela Cruz, Juana  Browse...

Loan ID	Loan Amount	Loan Release Date	Principal Loan Balance	Interest Rate	Interest Computation Mode
37	30,000.00	10/08/2011	30,000.00	5.00%	Diminishing Balance Method

4) Once a customer has been selected, a list of the customer's disbursed loans will be shown on the grid. From the list, select two loans you want to consolidate. Click 'Consolidate Loans' to consolidate the selected loans.

Page 1 of 1   

Displaying customer loans 1 - 1 of 1

First Page Consolidate Loans **Split Loan** Change ICM Change Interest

es/ListLoanRestructure.aspx#

Fill in the required fields

Home | Loan Restructure | Split Loan

Generate Schedule | Cancel

Loan Amount: 30,000.00

Total Payments: 0.00

Total Number of Payments: 0

Total of Unpaid Receivables: 0.00

5) Fill out the required fields.

Legend:
Number of Payments to Deduct - portion of the total number of payments to be deducted to the respective split accounts
Less Payment - portion of the total payments to be deducted to the respective split accounts

Account 1	Account 2
Carry Over Balance:	Carry Over Balance:
*Amount:	*Amount:
*Receivable Amount To Carry Over: 0	*Receivable Amount To Carry Over: 0
Number of Payments to Deduct: 0	Number of Payments to Deduct: 0
*Less Payment: 0.00	*Less Payment: 0.00
*Loan Product Name: Browse...	*Loan Product Name: Browse...
*Interest Rate Description:	*Interest Rate Description:
*Interest Rate:	*Interest Rate:
*Payment Start Date:	*Payment Start Date:
*Collateral Requirement:	*Collateral Requirement:
*Interest Computation Mode:	*Interest Computation Mode:
*Loan Term:	*Loan Term:
*Loan Term Unit:	*Loan Term Unit:
*Payment Mode:	*Payment Mode:
*Method of Charging Interest:	*Method of Charging Interest:

Please fill out the form.

Generate Schedule

Home Loan Restructure Split Loan

Generate Schedule Cancel

Loan Amount: 30,000.00

Total Payments: 0.00

Total Number of Payments: 0

Total of Unpaid Receivables: 0.00

6) Click the 'Generate Schedule' button once all of the necessary fields are filled out.

Account 1	Account 2
Carry Over Balance: 10,000.00	Carry Over Balance: 20,000.00
*Amount: 10,000.00	*Amount: 20,000.00
*Receivable Amount To Carry Over: 0	*Receivable Amount To Carry Over: 0
Number of Payments to Deduct: 0	Number of Payments to Deduct: 0
*Less Payment: 0.00	*Less Payment: 0.00
*Loan Product Name: Salary Loan Browse...	*Loan Product Name: Salary Loan Browse...
*Interest Rate Description: Monthly Interest Rate	*Interest Rate Description: Monthly Interest Rate
*Interest Rate: 5	*Interest Rate: 5
*Payment Start Date: 10/31/2011	*Payment Start Date: 10/31/2011
*Collateral Requirement: Secured	*Collateral Requirement: Secured
*Interest Computation Mode: Diminishing Balance Method	*Interest Computation Mode: Diminishing Balance Method
*Loan Term: 2	*Loan Term: 0
*Loan Term Unit: Month/s	*Loan Term Unit: Month/s
*Payment Mode: Monthly	*Payment Mode: Monthly
*Method of Charging Interest: Add-on Interest	*Method of Charging Interest: Add-on Interest

Form is valid.

Fill in cheque details

Home Loan Restructure Split Loan Generate Split Loan Amortization Schedule

Save Cancel

Account 1 Account 2

Amortization Schedule

Unit	Payment Due Date	Principal Due	Interest Due	Total Due	Principal Balance	Total Loan Balance
Month 1	10/31/2011	5,000.00	500.00	5,500.00	5,000.00	5,250.00
Month 2	11/30/2011	5,000.00	250.00	5,250.00	0.00	0.00

7) Once the amortization schedule has been generated, open the 'Cheques' tab and fill in the 'Check Number' and 'Bank Name' of each of the cheques by double-clicking the chosen cheque.

Cheque

Check Number	Amount	Check Date	Bank Name	Status
	5,500.00	Oct 31 2011		Received
	5,250.00	Nov 30 2011		Received

Add the Cheque

Home Loan Restructure Split Loan Generate Split Loan Amortization Schedule Manage Cheque

Add Cancel

* Transaction Date: 10/7/2011

* Amount (Php): 5,800.00

* Check Payment Method: Personal Check

* Bank: Browse

* Check Number:

* Check Status: Received

Remarks:

* Check Date: 10/31/2011

8) Fill in the required fields marked with '*'. To fill in the bank, click the 'Browse' button and select the desired bank shown on the 'Bank Pick List'. Once all the required fields are filled in, click the 'Add' button.

Save

Home Loan Restructure Split Loan Generate Split Loan Amortization Schedule

Save Cancel

Account 1 Account 2

Amortization Schedule

Unit	Payment Due Date	Principal Due	Interest Due	Total Due	Principal Balance	Total Loan Balance
Month 1	10/31/2011	5,000.00	500.00	5,500.00	5,000.00	5,250.00
Month 2	11/30/2011	5,000.00	250.00	5,250.00	0.00	0.00

9) Once all of the cheque details are filled, click the 'Save' button to split the loan.

Cheque

Check Number	Amount	Check Date	Bank Name	Status
100020	5,500.00	Oct 31 2011	Landbank	Received
100021	5,250.00	Nov 30 2011	Landbank	Received

DONE

Check Date	Status
Oct 31 2011	Loan successfully split.
Nov 30 2011	OK
Jan 31 2012	
Feb 29 2012	Landbank

DONE!!!