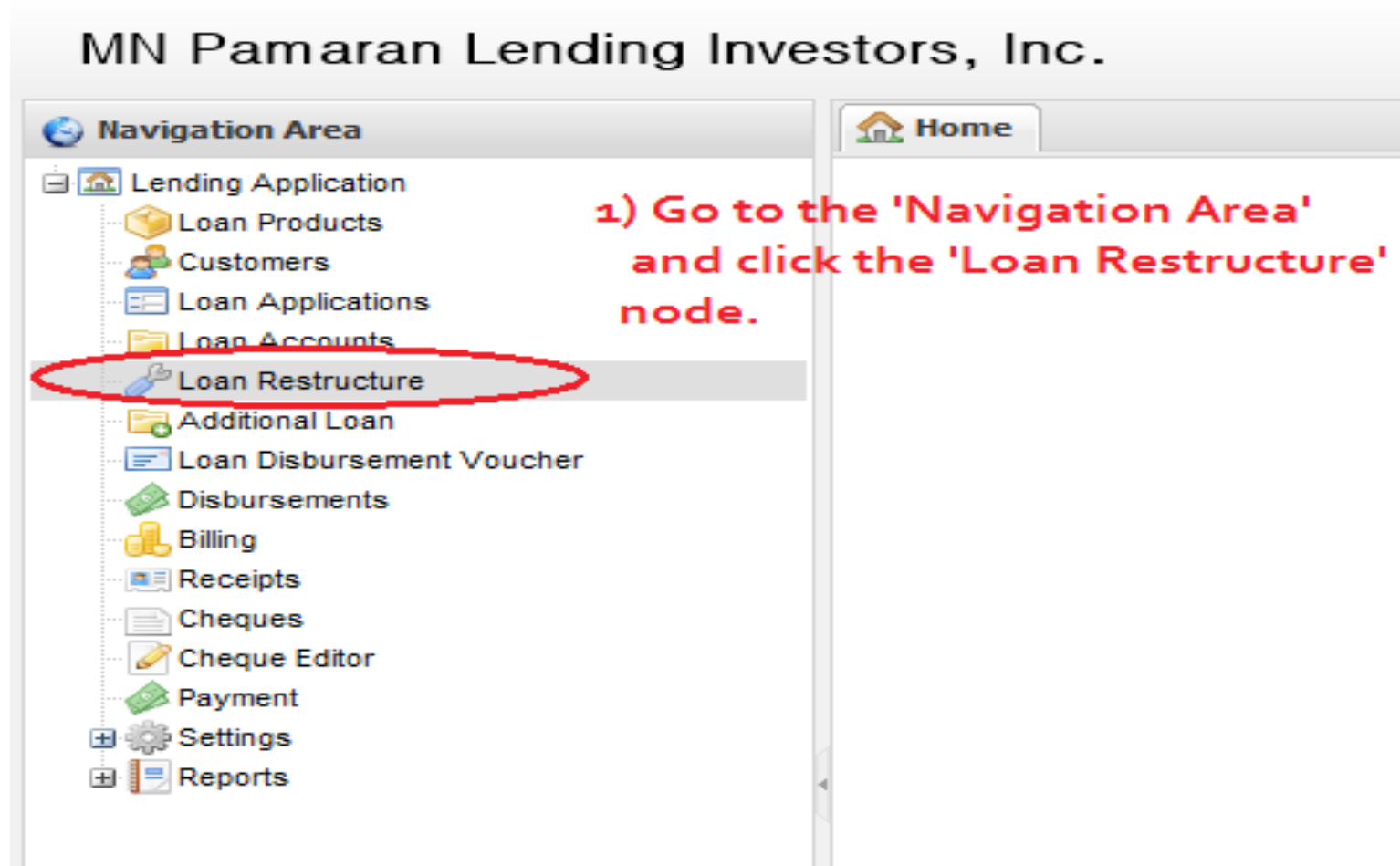


How to restructure loans (Change Interest)

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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- 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
 - Loan Products
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Home **Loan Restructure** **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.

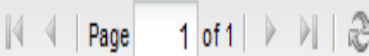
Select Loan to Restructure

Home Loan Restructure

Customer: Dela Cruz, Juana  Browse...

Loan ID	Loan Amount	Loan Release Date	Principal Loan Balance	Interest Rate	Interest Computation Mode
31	20,000.00	10/07/2011	20,000.00	3.00%	Straight Line Method
33	10,000.00	10/07/2011	10,000.00	3.00%	Straight Line 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, click on the loan you want to restructure or change the interest to, and click the 'Change Interest' button.

Page 1 of 1 

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

es/ListLoanRestructure.aspx#

Displaying customer loans 1 - 2 of 2

Fill in the required fields

5) Input the new interest rate. The 'Balance to Carry Over' amount will only show up after typing the new interest rate.

6) Input the 'Receivable Amount To Carry Over' which is the amount taken from the unpaid receivables amount which you want to carry over to the total balance.

7) Input the new loan term, if you want to change the previous loan term of the loan. Be sure to click the 'Generate Schedule' button if you change the loan term or if you see a 'Schedule and Term do not match. Generate schedule to proceed' message at the lower left part of the screen.

Unit	Payment Due Date	Principal Due	Interest Due	Total Due	Principal Balance	Total Loan Balance
Schedule and Term do not match. Generate schedule to proceed.						

Fill in the Check Number and Bank Name

Home Loan Restructure Change Interest

Generate Schedule Save Cancel

Balance to Carry Over:

Old Interest Rate:

*New Interest Rate:

Total of Unpaid Receivables:

*Receivable Amount To Carry Over:

Loan Term:

Amortization Schedule

Cheques

Check Number	Amount	Check Date	Bank Name	Status
	5,800.00	Oct 31 2011		Received
	5,800.00	Nov 30 2011		Received
	5,800.00	Jan 31 2012		Received
	5,800.00	Feb 29 2012		Received

8) 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.

Add the Cheque

Home Loan Restructure Change Interest 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

8.1) 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 Change Interest

Generate Schedule Save Cancel

Balance to Carry Over:

20,000.00

Old Interest Rate:

3.00%

*New Interest Rate:

4

Total of Unpaid Receivables:

0.00

*Receivable Amount To Carry Over:

0

Loan Term:

4

g) Once all of the fields are filled in and the amortization schedule has been generated, click the 'Save' button and you're done.

Amortization Schedule

Cheques

Unit	Payment Due Date	Principal Due	Interest Due	Total Due	Principal Balance	Total Loan Balance
Month 1	10/31/2011	5,000.00	800.00	5,800.00	15,000.00	17,400.00
Month 2	11/30/2011	5,000.00	800.00	5,800.00	10,000.00	11,600.00
Month 3	01/31/2012	5,000.00	800.00	5,800.00	5,000.00	5,800.00
Month 4	02/29/2012	5,000.00	800.00	5,800.00	0.00	0.00

A screenshot of a web application interface. At the top, there are four empty text input fields stacked vertically. Below them is a table with a light gray header row. The table has two columns: 'Check Date' and 'Landbank'. The rows contain the following data: 'Oct 31 2011', 'Nov 30 2011', 'Jan 31 2012', and 'Feb 29 2012'. A modal dialog box is centered over the table. The dialog has a title bar that says 'Status'. Inside the dialog, there is a message: 'Loan interest successfully changed.' Below the message is an 'OK' button. At the bottom of the screenshot, the text 'DONE!!!' is displayed in a large, bold, red font.

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