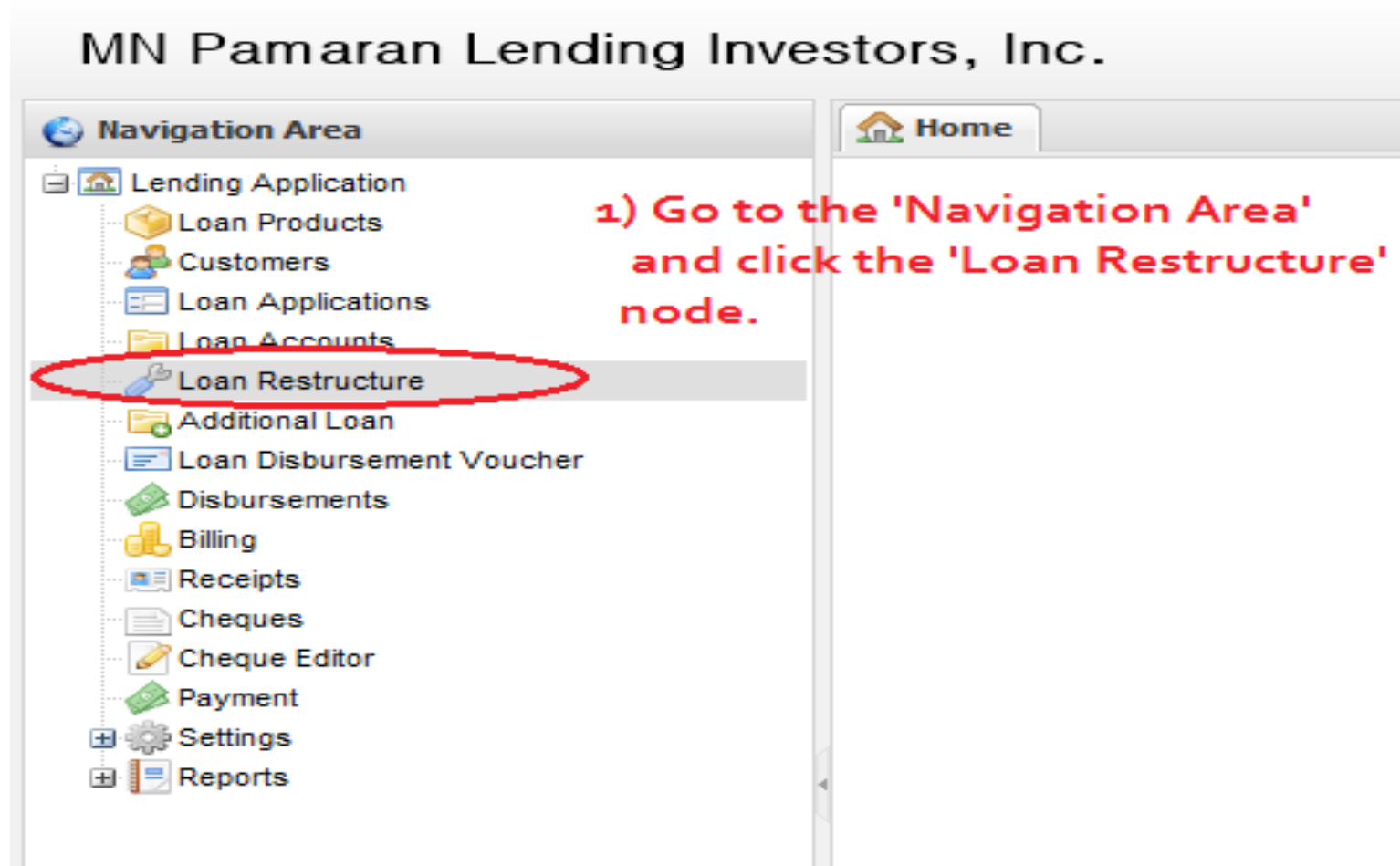


How to restructure loans

(Consolidate Loans)

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

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 Loans to Consolidate

Home Loan Restructure

Customer: Dela Cruz, Juan Browse...

Loan ID	Loan Amount	Loan Release Date	Principal Loan Balance	Interest Rate	Interest Computation Mode
30	15,000.00	10/07/2011	15,000.00	3.00%	Straight Line Method
32	25,000.00	10/07/2011	25,000.00	3.00%	Straight Line Method
36	5,000.00	10/08/2011	5,000.00	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, select two loans you want to consolidate. Click 'Consolidate Loans' to consolidate the selected loans.

Page 1 of 1

Consolidate Loans Split Loan Change ICM Change Interest

Displaying customer loans 1 - 3 of 3

Note: Selecting a second loan can be done by simultaneously pressing the 'Ctrl' key and clicking the loan on the grid.

Fill in the required fields

The screenshot shows a web application window titled 'Consolidate Loan'. It has tabs for 'Home', 'Loan Restructure', and 'Consolidate Loan'. Below the tabs are buttons for 'Generate Schedule' and 'Cancel'. The form contains several input fields, some of which are marked with an asterisk (*) to indicate they are required. Red boxes and arrows highlight specific fields and a 'Browse...' button, with corresponding instructions in red text.

Form Fields:

- *Balance to Carry Over:
- Total of Unpaid Receivables (Account 1): 0.00
- *Receivable Amount To Carry Over (Account 1):
- Total of Unpaid Receivables (Account 2): 0.00
- *Receivable Amount To Carry Over (Account 2):

Consolidated Loan Details:

- *Payment Start Date:
- *Loan Product Name: Browse...
- *Interest Rate Description:
- *Interest Rate:
- *Collateral Requirement:
- *Interest Computation Mode:
- *Loan Term:
- *Loan Term Unit:
- *Payment Mode:
- *Method of Charging Interest:

Instructions:

- 5) Fill out the required fields marked with '*'.
- 6) Input the 'Receivable Amount To Carry Over' for Account 1 and 2 which is the amount taken from the unpaid receivables amount which you want to carry over to the 'Balance to Carry Over'
- 7) Click the 'Browse' button to select a loan product. Clicking this button will open a new tab containing the loan products list.

Please fill out the form.

Save if Loan Term is equal to zero

Home Loan Restructure Consolidate Loan

Save Cancel

*Balance to Carry Over: 20,000.00

Total of Unpaid Receivables (Account 1): 0.00

*Receivable Amount To Carry Over (Account 1): 0

Total of Unpaid Receivables (Account 2): 0.00

*Receivable Amount To Carry Over (Account 2): 0

Consolidated Loan Details

*Payment Start Date: 10/31/2011

*Loan Product Name: Teacher's Loan Browse...

*Interest Rate Description: Monthly Interest Rate

*Interest Rate: 5

*Collateral Requirement: Secured

*Interest Computation Mode: Straight Line Method

*Loan Term: 0

*Loan Term Unit: Month/s

*Payment Mode: Monthly

*Method of Charging Interest: Add-on Interest

Form is valid.

8) Once all of the required fields are filled out, click the 'Save' button to consolidate the loans.

Generate Schedule if Loan Term is greater than zero

Home Loan Restructure Consolidate Loan

Generate Schedule Cancel

*Balance to Carry Over: 30,000.00

Total of Unpaid Receivables (Account 1): 0.00

*Receivable Amount To Carry Over (Account 1): 0

Total of Unpaid Receivables (Account 2): 0.00

*Receivable Amount To Carry Over (Account 2): 0

Consolidated Loan Details

*Payment Start Date: 10/31/2011

*Loan Product Name: Salary Loan Browse...

*Interest Rate Description: Monthly Interest Rate

*Interest Rate: 5

*Collateral Requirement: Secured

*Interest Computation Mode: Diminishing Balance Method

*Loan Term: 3

*Loan Term Unit: Month/s

*Payment Mode: Monthly

*Method of Charging Interest: Add-on Interest

Form is valid.

8.1) The 'Generate Schedule' button will show instead of the 'Save' button if the loan term is greater than zero. Once all of the required fields are filled out, click the 'Generate Schedule' to generate the amortization schedule of the consolidated loan.

Fill in cheque details

Home Loan Restructure Consolidate Loan Generate Consolidated Loan Amortization Schedule

Save Cancel

Amortization Schedule **Cheques**

Check Number	Amount	Check Date	Bank Name	Status
	11,500.00	Oct 31 2011		Received
	11,000.00	Nov 30 2011		Received
	10,500.00	Jan 31 2012		Received

8.1.1) 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 Consolidate Loan Generate Consolidated 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

8.1.2) 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 Consolidate Loan Generate Consolidated Loan Amortization Schedule

Amortization Schedule Cheques

Check Number	Amount	Check Date	Bank Name	Status
1000015	11,500.00	Oct 31 2011	Landbank	Received
1000016	11,000.00	Nov 30 2011	Landbank	Received
1000017	10,500.00	Jan 31 2012	Landbank	Received

Save Cancel

8.1.3) Once all of the cheque details are filled in, click the 'Save' button to consolidate the loans and you're done.

DONE

Check Date	
Oct 31 2011	
Nov 30 2011	
Jan 31 2012	
Feb 29 2012	Landbank

Status

Loans successfully consolidated.

OK

DONE!!!