| Use Case ID | UC1 |
| --- | --- |
| Actor | LoanOfficer |
| User Requirement | Evaluate Loan Request |
| User Story | As a loan officer, I want to evaluate loan requests, so that I can determine the approval status. |
| Precondition | The loan officer must be logged into the system and the loan request must be available for review. |
| Post-condition | The loan request is marked as approved or denied, and appropriate notifications are sent. |
| Basic Process | (User) 1. The LoanOfficer logs into the system. (User) 2. The LoanOfficer selects a pending loan request. (System) 3. The system displays the loan request details. (User) 4. The LoanOfficer reviews the applicant’s information and credit history. (User) 5. The LoanOfficer decides whether to approve or deny the loan. (System) 6. The system records the decision and updates the status of the loan request. |
| Extended Process | (Optional) 6a. Request Additional Information: 1. The LoanOfficer marks the request as needing more info. 2. The system notifies the Applicant to provide additional information. (Exception Handling) \*b. System failure during evaluation: 1. The LoanOfficer logs in again and accesses the pending request. 2. The system retrieves the last saved state of the evaluation. |

|  |  |
| --- | --- |
| Actor | LoanOfficer |
| User Requirement | Manage Loan Term |
| User Story | As a loan officer, I want to manage loan terms, so that I can update or modify loan agreements as needed. |
| Precondition | The loan officer must be logged into the system with access to the loan details. |
| Post-condition | The loan term is updated in the system, and all relevant parties are notified. |
| Basic Process | (User) 1. The LoanOfficer logs into the system. (User) 2. The LoanOfficer selects the loan to be modified. (System) 3. The system displays the current loan details. (User) 4. The LoanOfficer updates the loan terms as necessary. (User) 5. The LoanOfficer confirms the changes. (System) 6. The system records the updated terms and notifies relevant parties. |
| Extended Process | (Optional) 6a. Require Approval: 1. The update requires additional approval. 2. The system forwards the changes to the appropriate authority for approval. (Exception Handling) \*b. System failure during modification: 1. The LoanOfficer logs back into the system. 2. The system restores the last saved state of the loan details. |

| Use Case ID | UC3 |
| --- | --- |
| Actor | LoanAssistant |
| User Requirement | Enter Validated Credit References |
| User Story | As a loan assistant, I want to enter validated credit references, so that the loan application process is accurate. |
| Precondition | The loan assistant must be logged into the system and have access to the loan application. |
| Post-condition | The credit references are recorded in the system and attached to the appropriate loan application. |
| Basic Process | (User) 1. The LoanAssistant logs into the system. (User) 2. The LoanAssistant accesses the loan application. (System) 3. The system displays the loan application details. (User) 4. The LoanAssistant enters validated credit references. (User) 5. The LoanAssistant confirms the entry. (System) 6. The system saves the credit references to the loan application. |
| Extended Process | (Optional) 6a. Request Clarification: 1. The LoanAssistant requires additional clarification on a reference. 2. The system logs a request for clarification. (Exception Handling) \*b. System failure during entry: 1. The LoanAssistant logs back into the system. 2. The system restores the last saved state of the application. |

| Use Case ID | UC4 |
| --- | --- |
| Actor | LoanClerk |
| User Requirement | Generate Loan Letter and Agreement |
| User Story | As a loan clerk, I want the system to generate an approval letter, so that the applicant can be formally notified. |
| Precondition | The loan clerk must be logged into the system, and the loan must be approved. |
| Post-condition | An approval letter and loan agreement are generated and sent to the applicant. |
| Basic Process | (User) 1. The LoanClerk logs into the system. (User) 2. The LoanClerk selects an approved loan. (System) 3. The system retrieves loan details. (User) 4. The LoanClerk requests generation of the approval letter and agreement. (System) 5. The system generates the documents. (System) 6. The system sends the documents to the applicant. |
| Extended Process | (Optional) 6a. Customize Document: 1. The LoanClerk customizes the letter template. (Exception Handling) \*b. System failure during document generation: 1. The LoanClerk logs back into the system. 2. The system attempts to regenerate the documents. |

| Use Case ID | UC5 |
| --- | --- |
| Actor | LoanClerk |
| User Requirement | Book New Loan |
| User Story | As a loan clerk, I want the system to create a new loan account, so that the agreed-upon terms are officially recorded. |
| Precondition | The loan agreement must be signed by the customer and returned to the bank. The loan clerk must be logged into the system. |
| Post-condition | A loan account is created in the system with the specified terms and conditions. |
| Basic Process | (User) 1. The LoanClerk logs into the system. (User) 2. The LoanClerk accesses the returned loan agreement. (System) 3. The system verifies the signed agreement. (User) 4. The LoanClerk confirms the creation of a new loan account. (System) 5. The system creates the loan account with the agreed terms. (System) 6. The system confirms the successful creation of the loan account. |
| Extended Process | (Optional) 6a. Modify Terms: 1. Adjustments are made to the loan terms due to errors. (Exception Handling) \*b. System failure during account creation: 1. The LoanClerk logs back into the system. 2. The system attempts to recreate the loan account. |

| Use Case ID | UC6 |
| --- | --- |
| Actor | LoanClerk |
| User Requirement | Enter Loan Payment |
| User Story | As a loan clerk, I want to enter payments into the loan account, so that payment records are updated accurately. |
| Precondition | The loan clerk must be logged into the system, and the loan account must be accessible. |
| Post-condition | The payment is recorded in the loan account and the balance is updated. |
| Basic Process | (User) 1. The LoanClerk logs into the system. (User) 2. The LoanClerk accesses the loan account. (System) 3. The system displays the loan account details. (User) 4. The LoanClerk enters the payment details. (System) 5. The system records the payment and updates the account balance. (System) 6. The system confirms the payment entry. |
| Extended Process | (Exception Handling) \*b. System failure during payment entry: 1. The LoanClerk logs back into the system. 2. The system attempts to recover the payment entry. |

| Use Case ID | UC7 |
| --- | --- |
| Actor | LoanClerk |
| User Requirement | Close Out Loan |
| User Story | As a loan clerk, I want to close loans that have been paid in full, so that records are updated accurately. |
| Precondition | The loan must be marked as paid in full, and the loan clerk must be logged into the system. |
| Post-condition | The loan account is closed, and the customer is notified. |
| Basic Process | (User) 1. The LoanClerk logs into the system. (User) 2. The LoanClerk accesses the paid-in-full loan account. (System) 3. The system verifies the full payment of the loan. (User) 4. The LoanClerk initiates the loan closure process. (System) 5. The system closes the loan account. (System) 6. The system sends a confirmation of closure to the customer. |
| Extended Process | (Exception Handling) \*b. System failure during loan closure: 1. The LoanClerk logs back into the system. 2. The system attempts to complete the loan closure process. |

| Use Case ID | UC8 |
| --- | --- |
| Actor | Scheduler |
| User Requirement | Generate Standard Payment Notice |
| User Story | As a scheduler, I want the system to generate monthly billing statements, so that customers receive their payment notices on time. |
| Precondition | The system is scheduled to run the billing process at the designated time. |
| Post-condition | Payment notices are generated and prepared for mailing to all customers. |
| Basic Process | (User) 1. The Scheduler initiates the billing process. (System) 2. The system retrieves all active loan accounts. (System) 3. The system calculates due payments for each account. (System) 4. The system generates a billing statement for each loan account. (System) 5. The system queues the statements for mailing. (System) 6. The system logs the successful generation of all notices. |
| Extended Process | (Exception Handling) \*b. System failure during billing: 1. The Scheduler reviews error logs. 2. The system retries generating the remaining statements. |

| Use Case ID | UC9 |
| --- | --- |
| Actor | Scheduler |
| User Requirement | Generate Late Notice |
| User Story | As a scheduler, I want the system to generate late payment notices, so that customers are informed of overdue payments. |
| Precondition | The system identifies loans with overdue payments. |
| Post-condition | Late notices are generated and prepared for mailing to customers. |
| Basic Process | (User) 1. The Scheduler initiates the late notice generation process. (System) 2. The system identifies overdue loan accounts. (System) 3. The system compiles payment history for each overdue account. (System) 4. The system generates a late notice for each overdue account. (System) 5. The system queues the notices for mailing. (System) 6. The system logs the generation of all late notices. |
| Extended Process | (Exception Handling) \*b. System failure during notice generation: 1. The Scheduler reviews error logs. 2. The system retries generating the remaining notices. |

| Use Case ID | UC10 |
| --- | --- |
| Actor | Applicant |
| User Requirement | Submit Loan Request |
| User Story | As an applicant, I want to submit a loan request, so that I can apply for a loan. |
| Precondition | The applicant has all necessary information ready for submission. |
| Post-condition | The loan request is submitted and recorded in the system for review. |
| Basic Process | (User) 1. The Applicant logs into the loan system. (System) 2. The system presents the loan application form. (User) 3. The Applicant fills in the required information. (User) 4. The Applicant reviews and confirms the loan request details. (System) 5. The system validates the entered information. (System) 6. The system submits the loan request for approval. |
| Extended Process | (Exception Handling) \*b. Submission error: 1. The Applicant retries submission after correcting errors. 2. The system confirms successful submission. |