

User Guide - Lines Origination

Version : 11.6.0.0

Oracle Daybreak

9SS18 -Daybreak 11.6.0.0.REL.0.0.ALL.0

March, 2010

Oracle Part Number E51563-01



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## Document Control

Author: Documentation Team	Group: BPD	
Created on : February 01, 2010	Revision No : Final	
Updated by : Documentation Team	Reviewed by : Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on : March 10, 2010	Reviewed on : March 10, 2010	Approved on : March 10, 2010

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# CHAPTER 1 : LOGGING ON

This chapter explains how to:

- Log on to the Oracle Daybreak system
- Change a password
- Reset a password
- Log off from the Oracle Daybreak system.

## Logging on

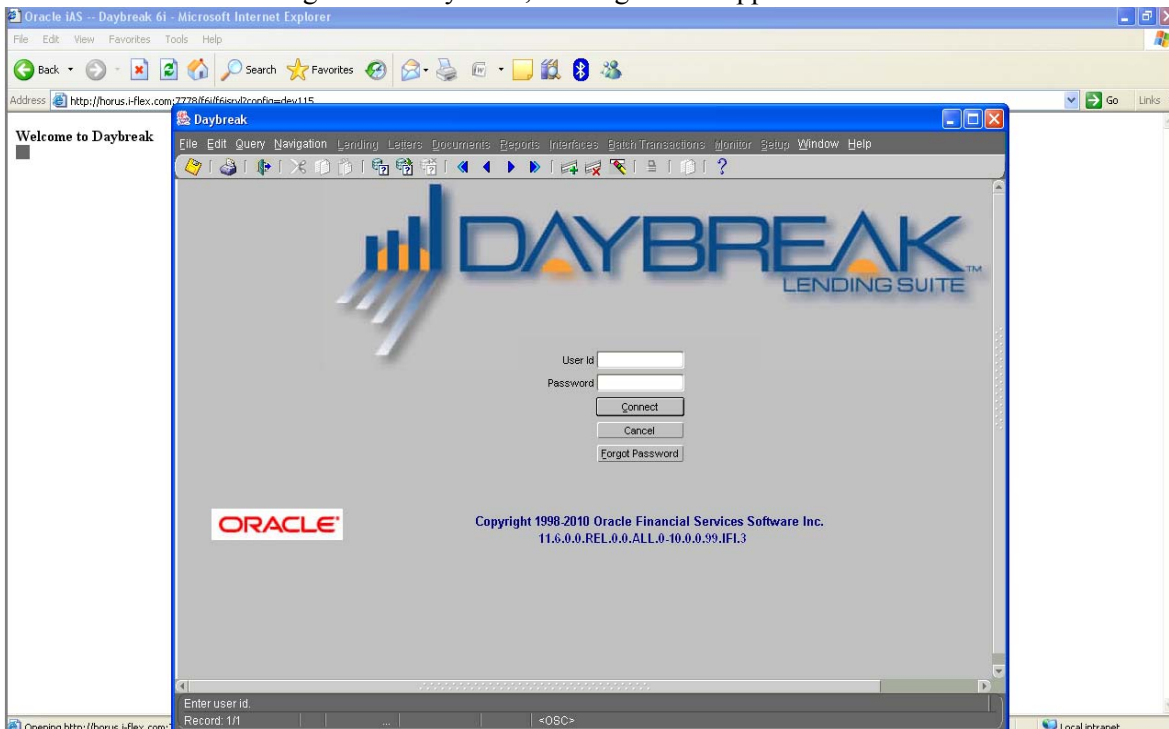
At the beginning of each Oracle Daybreak session and prior to working with any application, you must log on at your workstation. Oracle Daybreak then allows you to “enter” the system and open the programs available according to your level of responsibility. To log on to Oracle Daybreak, you need to have your own user id and password. Each user id is attached to a responsibility level, or “profile,” that controls the user’s access to various areas of the system. Your user id is associated to all the applications you process.

The ability to log on is automatically disabled after a specified number of days of inactivity. The user id and password required to log on to Oracle Daybreak may be different from the user id and password used to log on to your computer or network. If you are unsure of your user id and password for Oracle Daybreak, contact your system administrator.

### To log on to the Oracle Daybreak system

- 1 Follow the guidelines for your business to launch the iAS window and begin a Oracle Daybreak session.

After starting Oracle Daybreak, the Login form appears.



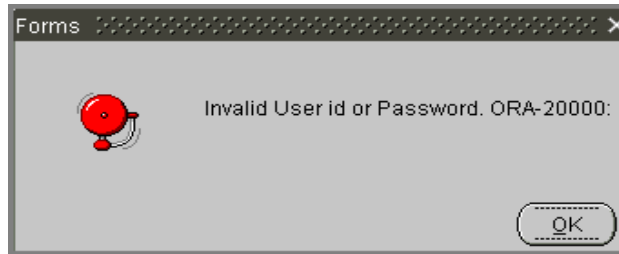
- 2 In the **User Id** field, type your user identification name.



- 3 Press **TAB** to move to the **Password** field.  
-or-  
Click the **Password** field.
- 4 In the **Password** field, type your password.
- 5 Choose **Connect**.  
-or-  
Press **ENTER**.

**Note:** If you choose **Cancel**, Oracle Daybreak closes the Login form.

If your user id or password is inaccurate, Oracle Daybreak displays the following dialog box:

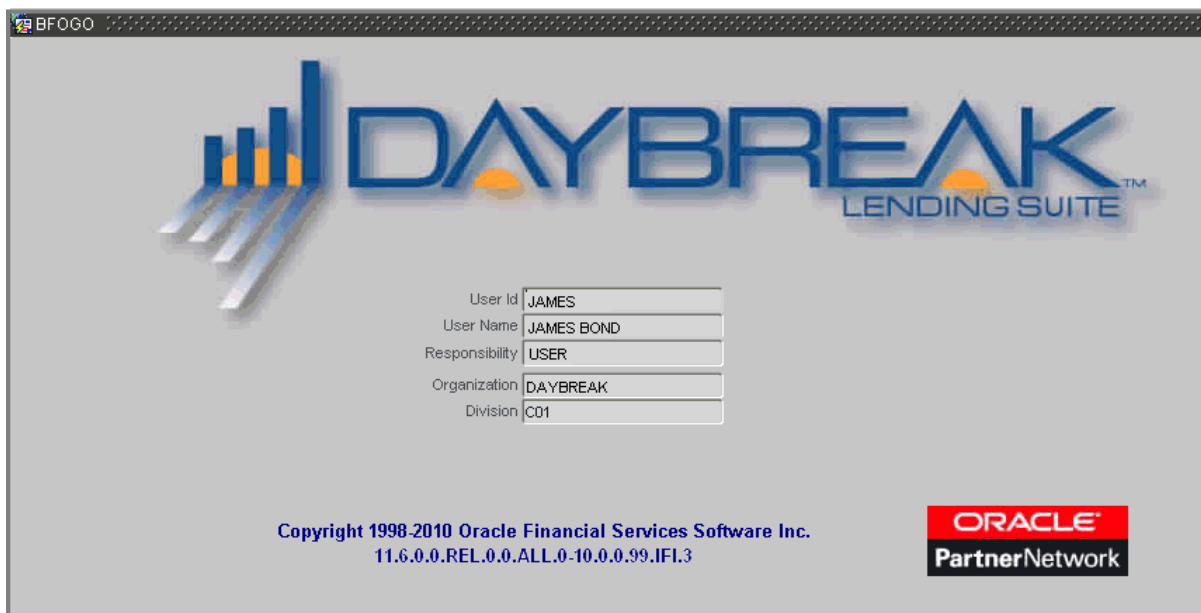


- Choose **OK** and retype your user id and password. If problems logging on persist, contact your system administrator.

**IMPORTANT:**

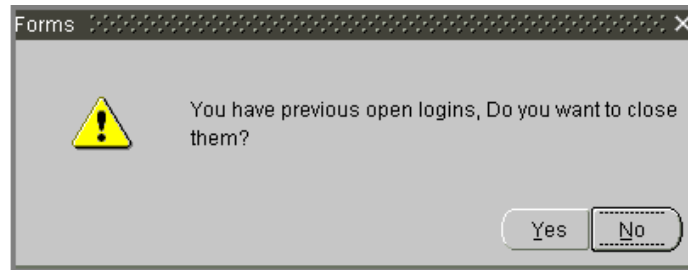
The length of a password is established during system setup. Special characters (&, @, #, \$, %, ^, &, \*, and so on) cannot be used to create a password. To prevent others from seeing your password, your password does not appear in the Password field as you type it. Instead, your keystrokes appear as asterisks (\*). Keep your password confidential to prevent access to Oracle Daybreak by unauthorized users.

If Oracle Daybreak recognizes your user id and password, the login form updates to display and automatically complete the User Id, User Name, Responsibility, Organization, and Division fields. Your user id appears as the title of the form.



When you successfully log on to Oracle Daybreak, the menu items available to your responsibility are available. (Whatever menu items are “unavailable” are visible, but dimmed.)

If you have not logged out of Oracle Daybreak, have an old Oracle Daybreak session open, or you did not correctly exit your previous Oracle Daybreak session, when you attempt to log in again, the following dialog box appears:



- Choose **Yes** to close your existing sessions.

**Note:** The majority of the time, you will choose **Yes**. Choose **No** only if you want to work with multiple Oracle Daybreak sessions.

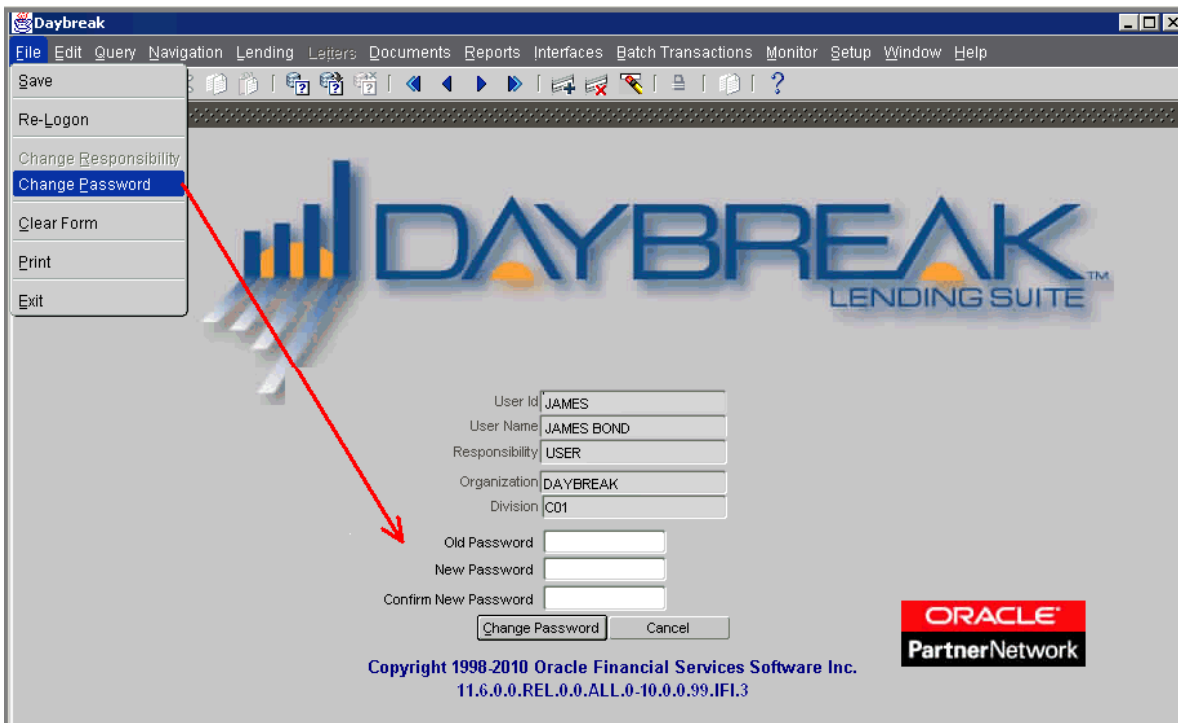
## Changing passwords

Passwords will automatically expire after a period of time set by your system administrator. Oracle Daybreak notifies you of approaching password expiration dates with a message dialog box that appears after you log on.

### To change your password

- 1 Close all open Oracle Daybreak forms and return to the **User Id** form.
- 2 On the **File** menu, choose **Change Password**.

The Old Password, New Password, and Confirm New Password fields appear on the form, along with the Change Password and Cancel buttons.



- 3 In the **Old Password** field, type your old password and press **TAB**.
- 4 In the **New Password** field, type your new password and press **TAB**.
- 5 In the **Confirm New Password** field, retype your new password and choose **Change Password**.

Oracle Daybreak displays the following dialog box:

- 6 Choose **Ok**.

## Resetting passwords

Oracle Daybreak allows you to reset your password from the Login form by choosing the Forgot Password button. This command button can be used when:

- You forget your password
- You discover that your password is not working (as another user might have disabled or changed it)
- Oracle Daybreak disables your password after you entered the wrong password multiple times.

### To reset your password with the Forgot Password button

- 1 Close all open Oracle Daybreak forms and return to the **User Id** form.
- 2 In the **User Id** field, enter your user identification.
- 3 Choose **Forgot Password**.

Oracle Daybreak generates a random alphanumeric password and sends this new password to the email address listed in your record on the Administration form's Users page. Oracle Daybreak then displays a Forms dialog box with the message "Password Reset Successfully. You should receive the new password in your email shortly." You should receive the new password in your email shortly."



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## Logging off

When exiting Oracle Daybreak, always use one of the following procedures:

- On the **File** menu, choose **Exit** or **Re-Logon**  
-or-  
On the **Oracle Daybreak** menu bar, choose **Exit**.  
-or-  
On the **Login** form, press **CTRL+Q**.

Oracle Daybreak closes the session and releases any applications you may have been working on.

**IMPORTANT:**

Do not choose the Close button on the Oracle Daybreak menu bar to end a Oracle Daybreak session.

## CHAPTER 2 : ENTERING AN APPLICATION

The first step in the line of credit origination process is entering credit application data into Oracle Daybreak. The Application Entry form allows you to enter information from the credit application into the Oracle Daybreak system and request a credit bureau report.

Credit applications are mailed or faxed to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. These credit applications, if received as a fax, can be stored in Oracle Daybreak as images. The Application Entry form’s split screen allows you to view the application as an image in the upper list box while you enter the line of credit application on the form in the lower master block, pages, and sub pages.

Applications can be entered with images, or without.

The screenshot displays the Oracle Daybreak Application Entry form. The top portion is a list box for viewing application images, which is currently empty. Below this is a master block for entering application data. The form includes fields for App #, Dt (03/10/2008), App Company, Priority, CRB Pull (checked), Joint, Cos, Underwriter, Purpose, Contact, Channel, Product, Lead #, and Producer. Below this are tabs for Primary Applicant, Other Applicants, Loan, Line of Credit, Lease, Vehicle, Home, Other, Business, and Edits. The Primary Applicant tab is active, showing fields for First Name, MI, Last Name, Suffix, SSN, Birth Dt, Disability, Prior Bkrp, Bkrp Discharge Dt, Bureau, Bureau Reorder#, Gender, Language, License # & State, Email, Class, Marital St, Dependents, Mother's Maiden Nm, ECOA, Ethnicity, Race, Privacy Opt-Out, and Time Zone. At the bottom, there are tabs for Address, Employments, Telecoms, Financials, Liabilities, and Other Incomes. The Address tab is active, showing fields for Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt No, Own / Rent, Yrs, Mths, Amt, Freq, Mailing (checked), Current (checked), Address, Landlord, Ph, City, St, Zip, Country, Ph, Census Tract/BNA Code, and MSA Code.

This chapter explains how to use the Application Entry form to:

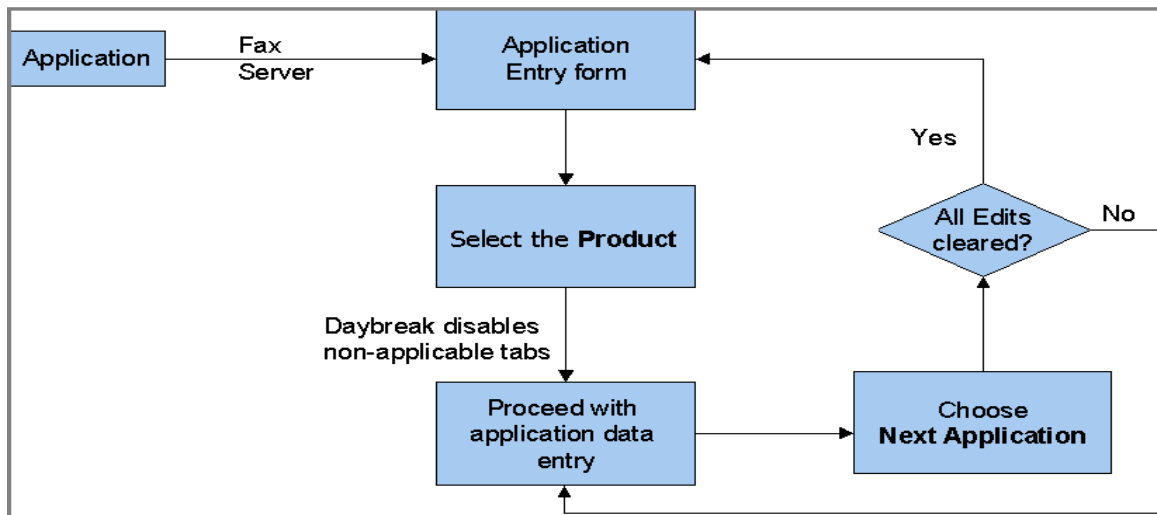
- View a credit application image
- Enter an credit application either with or without an image
- Validate a credit application
- Process a credit application.

### IMPORTANT:

In completing the Application Entry form, as well as all other forms in the Oracle Daybreak system, type your entry (or select it from an LOV when available), then press **TAB** to move to the next field. Pressing **TAB** will guide the cursor to the next appropriate field. (Pressing **SHIFT + TAB** moves the cursor back to the previous field). Pressing **ENTER** may not move the cursor, and using the mouse to do so may upset the logical order of entry process.

## Entering a credit application (an overview)

The following diagram depicts the workflow of entering applications into Oracle Daybreak:



There are four main steps in completing the Application Entry form:

- 1 Select the product type and producer in the Application Entry form's master block. The *product* defines the type of credit application: line of credit as well as any collateral, such as vehicles or homes, associated with the line of credit. When you save the application, Oracle Daybreak dims the tabs on the Application Entry form that are not associated with the product, streamlining the application process. The *producer* is the dealer supplying the application.
- 2 Enter information regarding the primary applicant, such as name, social security number, address, place of employment, and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist.
- 3 Enter information about the requested credit for the line of credit such as line of credit amount and number of terms.
- 4 Enter information about the collateral, if this is a secured credit request.

When finished, Oracle Daybreak checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. These edits can be defined to check that specific fields are completed, as well as automatically change the status of the application based on its contents. For example, edits can be set up to automatically approve or reject an application based on a minimum salary of the applicant, or maximum age of asset. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, choose Next Application. Oracle Daybreak begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.

## Viewing an application in Oracle Daybreak

If your company is using a fax server to receive applications, the first step is to open the application image with the Application Entry form.

### To view a credit application image

- 1 On the **Lending** menu, choose **Application Entry**.  
An untitled Application Entry form appears.
- 2 Choose **Next Application**.

Oracle Daybreak displays the next application in the application queue. The image appears in the upper portion of the Application Entry form and the default information appears in the master block.

UNDEFINED  
E-14-1398 11:22PM FROM SUPER SOLUTIONS 8129428451 P. 1

**RETAIL INSTALLMENT CREDIT APPLICATION - PLEASE PRINT**

Applicant: *Suzette Fishburne* Social Security Number: *000-01-0101* Date of Birth: *11/11/60*  
Co-applicant: *GUYER Fishburne* Relationship to Applicant: *mother* Social Security Number: *000-01-0101* Date of Birth: *11/11/60*

Street Address: *1111 Good Luck Circle* Street Address: *SAME*

City: *55346* City: *55346* State: *55346* State: *55346* Zip: *55346* Zip: *55346*

No. of dependents excluding self: *1* Home phone: *111-444-3333* Business phone: *111-444-3333* No. of dependents (including self): *0* Home phone: *111-444-3333* Business phone: *111-444-3333*

Next Application  Fax Header: FW: No Image:  Status: NEW Company: SSFC HQ Page #: 1 Of 2 Pr Nx Up Dn

App #: Dt: 11/10/2001 App Company: Priority: CRB Pull:  Joint:  Cos:  Underwriter: Flip Image

Purpose: Contact: Channel: Product: Lead #: Producer: Print Image

Primary Applicant Other Applicants Loan Line of Credit Lease Vehicle Home Other Business Edits

First Name MI Last Name Suffix SSN Birth Dt Disability Prior Bkrp Bkrp Discharge Dt Bureau Bureau Reorder# Gender

Language License # & State Email Class Marital St Dependents

Mother's Maiden Nm ECOA Ethnicity Race Privacy Opt-Out Time Zone

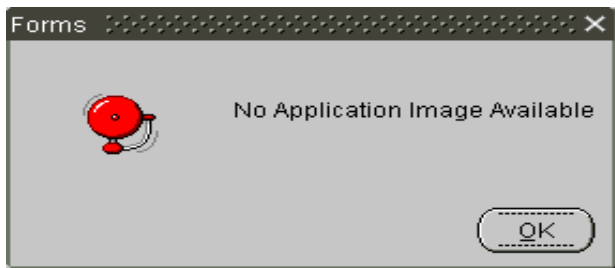
Address Employments Telecoms Financials Liabilities Other Incomes

Type Postal Type # Pre Street Name Street Type Post Apt No Own / Rent Yrs Mths Amt Freq

Mailing  Address Stated Landlord Ph

Current  City St Zip Country Ph Comment

If you choose **Next Application** and no images are available, Oracle Daybreak displays the following dialog box:



- Choose **Ok**.



The Application Entry form master block contains the following command buttons:

<b>If you choose:</b>	<b>Oracle Daybreak will:</b>
<b>Next Application</b>	Display the next application image.
<b>Pr</b>	Display the previous page of the image (if one exists).
<b>Nx</b>	Display the next page of the image (if one exists).
<b>Up</b>	Scroll up through the selected image.
<b>Dn</b>	Scroll down through the selected image.
<b>Flip Image</b>	Rotate the selected image.
<b>Print Image</b>	Send the selected image to a predefined printer.

Depending on the position of the application when it was faxed to the Oracle Daybreak, the image may be inverted on the Application Entry form.

- 3 To rotate an upside-down image, choose **Flip Image** on the Application Entry form master block.

- 4 To navigate through the application:

- Use the scroll bar
- or-
- Choose **Dn** and **Up** on the Application Entry form master block.

The **Page #** and **Of** fields display what page is currently displayed in the Application Entry form and the total page length of the image.

- 5 To view other pages of the application, if they exist, choose **Nx** and **Pr** on the Application Entry form master block.

## Entering an application without an image

In some cases, an application may not have an image associated with it. The application might be faxed directly to you, or the information might be supplied over the phone.

### To complete an application that doesn't have an image

- 1 On the **Lending** menu, choose **Application Entry**.
- 2 Choose **No Image** in the master block and begin entering the application data.

Oracle Daybreak leaves the Fax Header, Status, Company, Page # and Of fields blank and moves the cursor to the App # field.

The screenshot shows the Oracle Daybreak application entry form. The form is divided into several sections. At the top, there is a 'Next Application' section with fields for 'Fax Header', 'No Image' (checkbox), 'Status', 'Company', 'Page #', and 'Of'. Below this is the 'App #' section with fields for 'App #', 'Dt' (03/10/2008), 'App Company', 'Priority', 'CRB Pull' (checkbox), 'Joint' (checkbox), 'Cos' (checkbox), 'Underwriter', 'Flip Image', 'Purpose', 'Contact', 'Channel', 'Product', 'Lead #', 'Producer', and 'Print Image'. The 'Primary Applicant' section includes tabs for 'Other Applicants', 'Loan', 'Line of Credit', 'Lease', 'Vehicle', 'Home', 'Other', 'Business', and 'Edits'. The 'Primary Applicant' section has fields for 'First Name', 'MI', 'Last Name', 'Suffix', 'SSN', 'Birth Dt', 'Disability', 'Prior Bkrp', 'Bkrp Discharge Dt', 'Bureau', 'Bureau Reorder#', 'Gender', 'Language', 'License # & State', 'Email', 'Class', 'Marital St', 'Dependents', 'Mother's Maiden Nm', 'EOCA', 'Ethnicity', 'Race', 'Privacy Opt-Out', and 'Time Zone'. The 'Address' section has tabs for 'Employments', 'Telecoms', 'Financials', 'Liabilities', and 'Other Incomes'. The 'Address' section has fields for 'Type', 'Postal Type', '#', 'Pre', 'Street Name', 'Street Type', 'Post', 'Apt No', 'Own / Rent', 'Stated', 'Yrs', 'Mths', 'Amt', 'Freq', 'Mailing' (checkbox), 'Address', 'Landlord', 'Ph', 'Current' (checkbox), 'City', 'St', 'Zip', 'Country', 'Ph', 'Census Tract/BNA Code', 'MSA Code', and 'Comment'.

## Completing the Application Entry form's master block

You can enter a credit application either with or without an image. In either case, when using the Application Entry form, you must complete the Product and Producer fields in the master block before you can begin entering information about the applicant and line of credit request. The contents of the Product and Producer fields will determine which tabs will be made unavailable on the Application Entry form and elsewhere in the Oracle Daybreak system.

Daybreak recommends that you save your work periodically as you enter the application. The first time you save an application, Oracle Daybreak assigns it an application number.

### To complete the Application Entry form's master block

- 1 On the **Lending** menu, choose **Application Entry**.
- 2 Choose **Next Application** to load an application in the upper list box.  
- or -  
Select **No Image** if there is no image in the upper list box.
- 3 In the Application Entry master block, enter or view the following information. Press the **TAB** key to move between fields:

<b>In this field:</b>	<b>Do this:</b>
Fax Header	View the fax header, the subject line data of the e-mail sent to Oracle Daybreak by the fax server. This data is dependent on the configuration of the fax server (display only).
<b>Status</b>	Select the image status (required).
Company	View the company (display only).
Branch (unlabeled)	View the branch (display only).
Page #	View the page number of the application image on display (display only).
Of	View the total number of pages in the application image (display only).
<b>Dt</b>	Enter the application date (required).
<b>App Company</b>	View the company (required).
App Branch (unlabeled)	View the branch (display only).
<b>Priority</b>	Select the priority of the application (required).
CRB Pull	If this box is selected, Oracle Daybreak will perform an initial credit bureau report pull after the application passes the prescreen edits. Clear the check box if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, clear this box and complete the Bureau and Bureau Reorder # fields on the Primary Applicant page).

Joint

If this is a joint application, select **Joint**. A joint applicant is equally liable for the loan.

Cos

If this is a co-signed application, select **Cos**. The primary applicant is the purchaser/recipient of the line of credit. If that person defaults, then the cosigner is responsible

**A note about Joint and Cos (co-sign):**

When pulling credit bureaus, a joint pull can only occur for married couples. The pull will contain complete credit histories for both individuals in one report.

In a co-signed application, the credit bureau will be pulled twice, once for each applicant.

Underwriter

View the underwriter's name (display only).

Purpose

Select the purpose for lending (optional).

Contact

Enter the contact of the application. This is a free form field that can be used to indicate who supplied the application being entered into Oracle Daybreak (optional).

**Channel**

Select how the application was received; for example, fax, web entry, or phone (required).

**Product**

Select the type of product you are entering (required).

Lead #

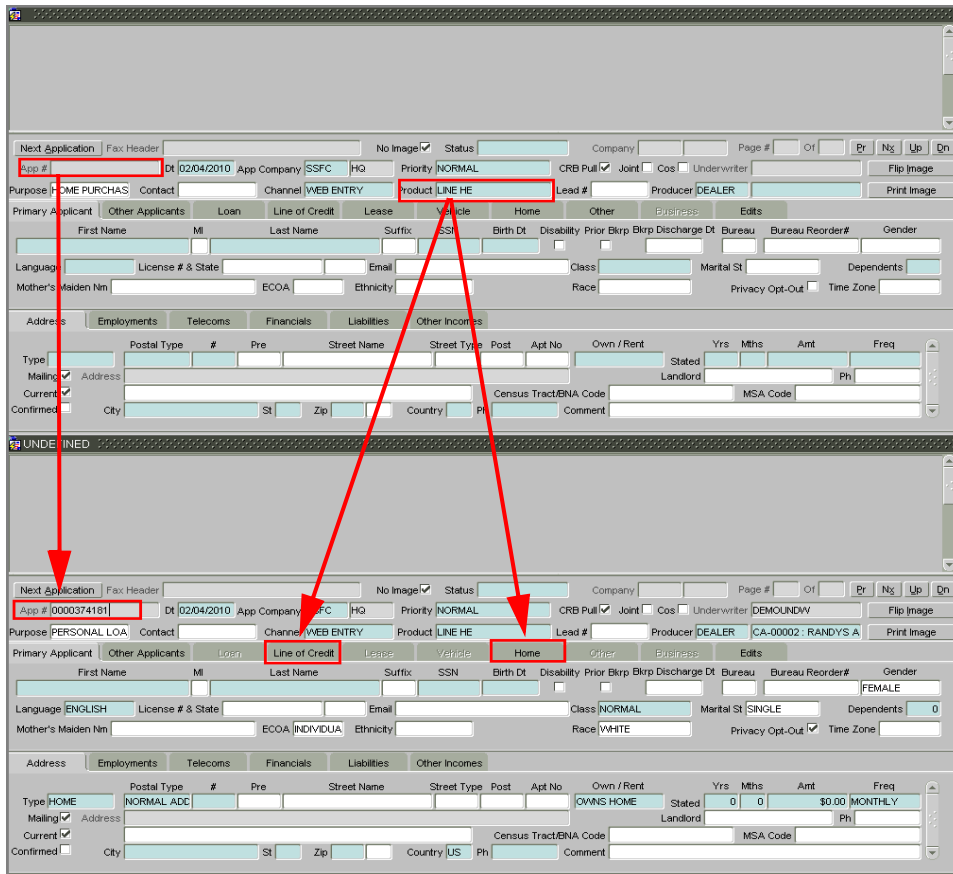
Select the sales lead number (optional).

**Producer**

Select the producer associated with the product (required).

4 Save your application.

When you save the application for the first time, Oracle Daybreak assigns it an application number and, based on the contents of the Product field, dims the non-applicable tabs.



## Entering primary applicant information

Using the information supplied on the application, complete the Primary Applicant page and sub pages (Address, Employments, Telecoms, Financials, Liabilities, and Other Incomes sub pages). Oracle Daybreak uses the information on the Financial and Liabilities sub pages in determining the applicant's net worth. Oracle Daybreak uses information on the Employments page and Other Incomes sub page to calculate the applicant's debt-to-income ratio.

This section explains how to complete each page and sub pages.

### IMPORTANT:

While the following fields are marked *required*, *display only*, and *optional*, these are Oracle Daybreak's default settings. The actual status for a field might differ on your system, depending on how it is configured.

### NOTE:

When completing Frequency fields, please note the following:

- *Biweekly* in Oracle Daybreak means "once every two weeks" and **not** "twice a week."
- *Bimonthly* in Oracle Daybreak means "once every two months" and **not** "twice a month."

For more information, see **Appendix D: Payment Amount Conversion**.

### To complete the Primary Applicant page

- 1 Choose the **Primary Applicant** tab.

- 2 Use the application to enter the following information on the **Primary Applicant** page:

#### In this field:

**First Name**  
MI  
**Last Name**  
Suffix  
**SSN**

#### Do this:

Enter the applicant's first name (required).  
Enter the applicant's middle name or initial (optional).  
Enter the applicant's last name (required).  
Select the name suffix/generation (optional).  
Enter the applicant's social security number (required).

<b>Birth Dt</b>	Enter the applicant's date of birth (required).
Disability	Select if the application has a disability (optional).
Prior Bkrp	Select if prior bankruptcy exists (optional).
Bkrp Discharge Dt	Enter the discharge date of prior bankruptcy (if one exists) (optional).
Bureau	If you want to receive a copy of a previously pulled credit bureau report, select the previously pulled credit bureau. This field is used in conjunction with the Bureau Reorder # and the CRB Pull check box in the master block. <b>Note:</b> Currently, First American Credco (Credco) is the only bureau that offers the reorder feature (optional).
Bureau Reorder #	If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number. This allows you to receive a previously pulled credit report from Credco (currently other bureaus do not provide a copy). <b>Note:</b> You can view the credit bureau reorder number from a previously pulled report on the Underwriting form's Bureau (4) master tab in the Bureau Details block (optional).
Gender	Select the gender of the applicant (optional).
<b>Language</b>	Select the applicant's native language (required).
License #	Enter the applicant's license number (optional).
License State	Select the state of the applicant's license (optional).
Email	Enter the applicant's email address (optional).
<b>Class</b>	Select the applicant's classification; for example, NORMAL or EMPLOYEE. Oracle Daybreak uses this information to restrict access to the database by recognizing employees as "secured applications." You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When you select SMALL BUSINESS and save your entry, the Business tab on the Application Entry form is available.(required).
Marital St	Select the marital status of the applicant (optional).
Dependents	Enter the number of dependents (optional).
Mother's Maiden Nm	Enter the mother's maiden name (optional).
ECO A	Select the ECOA (Equal Credit Opportunity Act) code. This defines the various possibilities on who is liable; individual, joint, cosigner, and so on (optional).
Ethnicity	Select the applicant's ethnicity. This is information the Home Mortgage Disclosure Act requires to be reported (optional).
Race	Select the applicant's race or national origin (optional).
Privacy Opt-Out	If necessary, select the check box to indicate that the applicant has elected to refrain from the non-public sharing of information (optional).
Time zone	View the time zone for the applicant. This information appears when you enter and save the zip code for the primary applicant's current home address on the Address sub page. You can also manually complete this field (optional).

3 Save your entry.

## To complete the Address sub page

You can enter more than one address for each applicant, such as a home address, second home address, and vacation home address. However, at least one must be marked as current. Also, only one address can be selected as the mailing address, and that address must be marked as current. Finally, while you can have more than one Home type address, only one can be marked as current.

- 1 Choose the **Address** sub tab.

The screenshot shows a web application interface with a top navigation bar and a main content area. The 'Address' sub-tab is selected. The form contains the following fields and sections:

- Navigation/Action:** Next Application, Fax Header, No Image (checked), Status, Company, Page #, Of, Pr, Nx, Up, Dn.
- Application Info:** App #, Dt (02/04/2010), App Company (SSFC, HQ), Priority (NORMAL), CRB Pull (checked), Joint, Cos, Underwriter, Flip Image.
- Purpose/Channel:** Purpose (HOME PURCHAS), Contact, Channel (WEB ENTRY), Product (LINE HE), Lead #, Producer (DEALER), Print Image.
- Applicant Info:** Primary Applicant, Other Applicants, Loan, Line of Credit, Lease, Vehicle, Home, Other, Business, Edits.
- Personal Details:** First Name, MI, Last Name, Suffix, SSN, Birth Dt, Disability, Prior Bkpr, Bkpr Discharge Dt, Bureau, Bureau Reorder#, Gender.
- Other Info:** Language, License # & State, Email, Class, Marital St, Dependents.
- Demographics:** Mother's Maiden Nm, ECOA, Ethnicity, Race, Privacy Opt-Out, Time Zone.
- Address Section (Selected):** Address, Employments, Telecoms, Financials, Liabilities, Other Incomes.
- Address Fields:** Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt No, Own / Rent, Stated, Yrs, Mths, Amt, Freq.
- Additional Fields:** Mailing (checked), Address, Landlord, Ph, Current (checked), City, St, Zip, Country, Ph, Census Tract/BNA Code, MSA Code, Comment.

- 2 Use the application to enter the following information on the **Address** sub page:

### In this field:

### Do this:

#### Type

Select the address type (required).

#### Mailing

Select if this is the mailing address. Only one address entry can be marked as the mailing address (required).

#### Current

Select if this is a current address. **Note:** The mailing address must be marked as current (required).

#### Postal Type

Select the postal address type (required).

#### #

Enter the building number (required).

#### Pre

Select the street prefix (directional) (optional).

#### Street Name

Enter street name (optional).

#### Street Type

Select the street type (optional).

#### Post

Select the street postfix (directional) (optional).

#### Apt No

Enter the apartment number (optional).

#### Own / Rent

Select the ownership type (required).

#### Address 2 (unlabeled)

Enter the address line 2 (optional).

#### Zip

Select the zip code (required).

#### City

Enter the city (required).

#### St

Select the state (required).

#### Zip Extension (unlabeled)

Enter the zip extension (optional).

#### Country

Select the country code (required).

#### Ph

Enter the phone number (required).

#### Stated (Yrs)

Enter the stated number of years at residence (required).

#### Stated (Mths)

Enter the stated number of months at residence (required).

<b>Stated (Amt)</b>	Enter the stated payment amount (required).
<b>Sated (Freq)</b>	Enter the stated payment frequency (required).
Landlord	Enter the landlord's name (optional).
Ph	Enter the landlord's phone number (optional).
Census Tract/BNA Code	Enter census tract/BNA (block numbering area). These are defined by the US Census Bureau code (optional).
MSA Code	Enter the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports (optional).
Comment	Enter a comment (optional).

- 3 Save your entry.
- 4 If there are more than one addresses associated with the applicant, press **F6** to clear the **Address** sub page and repeat steps 1-3.

### To complete the Employments sub page

- 1 Choose the **Employments** sub tab.

- 2 Use the application to enter the following information on the **Employments** sub page:

<b>In this field:</b>	<b>Do this:</b>
Current	Select if this is the current employment (optional).
<b>Type</b>	Select the address type (required).
<b>Employer</b>	Enter the employer's name (required).
Address	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip code extension (optional).
<b>Country</b>	Select the country (required).
Occupation	Select the occupation (optional).



Title Enter the title (optional).  
**Ph** Enter the work phone number (required).  
 Extn Enter phone extension (optional).  
 Comment Enter a comment (optional).  
**Stated (Yrs)** Enter the stated number of years with the employer (required).  
**Stated (Mths)** Enter the stated number of months with the employer (required).  
**Stated (Income)** Enter the stated income (required).  
**Stated (Freq)** Enter the stated income frequency (required).

- 3 Save your entry.
- 4 If there are more than one sources of employment associated with applicant, press **F6** to clear the **Employments** sub page and repeat steps 1-3.

### To complete the Telecoms sub page

The Telecoms sub page only needs to be completed if additional phone numbers exist. If not, this sub page can be left blank.

- 1 Choose the **Telecoms** sub tab.

- 2 Use the application to enter the following information on the **Telecoms** sub page:

#### In this field:

**Telecom Type**  
**Phone**  
 Extn  
 Start Time  
 Time Period (unlabeled)  
 End Time  
 Time Period (unlabeled)  
 Time Zone

#### Do this:

Select the telecommunication type (required).  
 Enter the phone number (required).  
 Enter the phone extension (optional).  
 Enter the best time to call start time (optional).  
 Select the time period for the best time to call start time, AM or PM (optional).  
 Enter the best time to call end time (optional).  
 Select the time period for the best time to call end time, AM or PM (optional).  
 Select the applicant's time zone (optional).

Current Select if this telecom number is current (optional).

- 3 Save your entry.
- 4 If there are more than one sources of telecom numbers associated with the applicant, repeat steps 2 and 3.

### To complete the Financials sub page

The Financials sub page only needs to be completed if financial assets exist on the application. If not, this sub page can be left blank.

- 1 Choose the **Financials** sub tab.

The screenshot shows a software application window titled 'UNDEFINED'. The interface is divided into several sections. At the top, there are fields for 'Next Application', 'Fax Header', 'No Image' (checked), 'Status', 'Company', 'Page #', 'Of', 'Pr', 'Nz', 'Up', and 'Dn'. Below this is a section for application details: 'App #' (0000162176), 'Dt' (11/17/2007), 'App Company' (SSFC), 'HQ', 'Priority' (NORMAL), 'CRB Pull' (checked), 'Joint' (unchecked), 'Cos' (unchecked), 'Underwriter' (BJORN1), and 'Flip Image'. The 'Purpose' is 'PERSONAL LOA', 'Channel' is 'WEB ENTRY', 'Product' is 'LINE HE', 'Lead #', 'Producer' is 'DEALER', and 'MN-00007 : TEST'. There are 'Print Image' and 'Print Image' buttons. Below this is a section for applicant information: 'Primary Applicant', 'Other Applicants', 'Loan', 'Line of Credit', 'Lease', 'Vehicle', 'Home', 'Other', 'Business', and 'Edits'. Fields include 'First Name', 'MI', 'Last Name', 'Suffix', 'SSN', 'Birth Dt', 'Disability', 'Prior Bkpr', 'Bkpr Discharge Dt', 'Bureau', 'Bureau Reorder #', 'Gender' (FEMALE), 'Language' (ENGLISH), 'License # & State', 'Email', 'Class' (NORMAL), 'Marital St' (SINGLE), 'Dependents' (0), 'Mother's Maiden Nm', 'EOA (INDIVIDUA)', 'Ethnicity', 'Race' (WHITE), 'Privacy Opt-Out' (checked), and 'Time Zone'. At the bottom, there is a section for 'Address', 'Employments', 'Telecoms', 'Financials', 'Liabilities', and 'Other Incomes'. The 'Financials' tab is selected. Below this is a table with columns for 'Type', 'Source', 'Amt', and 'Comment'. The table has three rows, with the first row containing a blue square in the 'Type' column.

- 2 Use the application to enter the following information on the **Financials** sub page:

**In this field:**

**Do this:**

**Type**

Select financial type; for example, liquid assets, retirement assets, and so on (required).

**Source**

Enter source; for example, stocks, 401K, rent received, and so on (optional).

**Amt**

Enter amount (required).

**Comment**

Enter a comment (optional).

- 3 Save your entry.
- 4 If there are more than one financial assets associated with the applicant, repeat steps 2 and 3.

## To complete the Liabilities sub page

The Liabilities sub page only needs to be completed if financial liabilities exist on the application. If not, this sub page can be left blank.

- 1 Choose the **Liabilities** sub tab.

The screenshot shows a software application window with a title bar that says 'UNDEFINED'. Below the title bar is a navigation bar with several tabs: 'Address', 'Employments', 'Telecoms', 'Financials', 'Liabilities', and 'Other Incomes'. The 'Liabilities' tab is currently selected. Above the tabs is a form with various fields for application details, including 'App #', 'Dt', 'App Company', 'Priority', 'CRB Pull', 'Joint', 'Cos', 'Underwriter', 'Producer', and 'Lead #'. Below the tabs is a table with the following columns: 'Type', 'Amt', 'Freq', 'Account Type', 'Balance', and 'Comment'. The table contains one row with the following data: 'Type' is blank, 'Amt' is '\$0.00', 'Freq' is 'MONTHLY', 'Account Type' is blank, 'Balance' is blank, and 'Comment' is blank.

- 2 Use the application to enter the following information on the **Liabilities** sub page:

### In this field:

**Type**  
**Amt**  
**Freq**  
**Account Type**  
**Balance**  
**Comment**

### Do this:

Select the liability type (required).  
 Enter the liability amount (required).  
 Select the frequency (required).  
 Enter the account type (required).  
 Enter the account balance (required).  
 Enter a comment (optional).

- 3 Save your entry.
- 4 If there are more financial liabilities associated with the applicant, repeat steps 2 and 3.

**To complete the Other Incomes sub page**

The Other Incomes sub page only needs to be completed if other incomes exist on the application. If not, this sub page can be left blank.

- 1 Choose the **Other Incomes** sub tab.

Type	Amount	Freq
EMPLOYMENT	\$0.00	MONTHLY

- 2 Use the application to enter the following required information on the **Other Incomes** sub page:

In this field:	Do this:
<b>Type</b>	Select the income type (required).
<b>Amt</b>	Enter the income (required).
<b>Freq</b>	Select the income frequency (required).

- 3 Save your entry.
- 4 If there is more than one other income associated with the applicant, repeat steps 2 and 3.

## Entering other applicant information

The **Other Applicants** page only needs to be completed if a secondary or joint applicant exists. If not, this page can be left blank. The Other Applicants sub pages are the same as the Primary Applicant sub pages, with the addition of the **Copy Prim Address** box on the **Address** sub page.

### To enter other applicant information

- 1 If other applicants are included on the application, choose the **Other Applicant** tab.

The Other Applicants page contains the same fields as the Primary Applicant fields, with the addition of the **Type** field. Use this field to select the relationship type; for example, spouse, secondary, or cosigner.

The screenshot shows a software interface for entering applicant information. The 'Other Applicants' tab is selected. The form contains the following fields and sections:

- Header:** Next Application, Fax Header, No Image (checked), Status, Company, Page #, Or, Pr, Ng, Up, On.
- Applicant Info:** App # (0000162176), Dt (11/17/2007), App Company (SSFC HQ), Priority (NORMAL), CRB Pull (checked), Joint, Cos, Underwriter (BJORN1), Flip Image.
- Application Details:** Purpose (PERSONAL LOA), Contact, Channel (WEB ENTRY), Product (LINE HE), Lead #, Producer (DEALER MN-00007 : TEST), Print Image.
- Primary Applicant:** Other Applicants (selected), Loan, Line of Credit, Lease, Vehicle, Home, Other, Business, Edits.
- Personal Info:** Type (PRIMARY), First Name, MI, Last Name, Suffix, SSN, Birth Dt, Disability, Prior Bkcrp, Bkcrp Discharge Dt, Bureau, Bureau Reorder#.
- Demographics:** Gender (FEMALE), Language (ENGLISH), License # & State, Email, Class (NORMAL), Marital St (SINGLE).
- Other Info:** Dependents (0), Mother's Maiden Nm, ECOA (INDIVIDUA), Ethnicity, Race (WHITE), Privacy Opt-Out (checked), Time Zone.
- Address Section:** Address, Employments, Telecoms, Financials, Liabilities, Other Incomes.
- Address Form:** Copy Prim Address (checkbox), Postal Type (NORMAL ADC), #, Pre, Street Name, Street Type, Post, Apt No, Own / Rent (OWNS HOME), Stated (0 Yrs, 0 Mths), Amt (\$0.00), Freq (MONTHLY).
- Additional Fields:** Mailing (checked), Address, Landlord, Ph, Current (checked), City, St, Zip, Country (US), Ph, Census Tract/BNA Code, MSA Code, Comment.

- 2 Complete the **Other Applicant** page and sub pages (**Address, Employments, Telecoms, Financials, Liabilities, and Other Incomes** sub pages).

**Note:** If the other applicant shares the same address information as the primary applicant, on the Address sub page, select **Copy Prim Address** to copy the primary applicant's current mailing address to this sub page.

- 3 Save your entry after you complete each page and sub page.

**Note:** If there is more than one other applicant, press F6 to refresh the Other Applicant page and repeat steps 2 and 3. Each other applicant must have a unique entry in the Type field.

## Entering business applications (SME Lending)

Oracle Daybreak can record SME business related financial information and business partners on the Business page to assist in approving the line of credit application during underwriting. The Business page is available for lines of credit and contains the following sub pages:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other Details

### To enter business information

- 1 If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Primary Applicant** page and save your entry.

The Business tab on the Application Entry form is available.

The screenshot shows the Oracle Daybreak application entry form. The 'Business' tab is selected. The form contains the following fields and sections:

- Navigation and Status:** Next Application, Fax Header, No Image, Status, Company, Page #, Or, Pr, Nx, Up, Dn.
- Application Details:** App #, Dt (03/03/2008), App Company, Priority, CRB Pull (checked), Joint, Cos, Underwriter, Flip Image.
- Business Information:** Purpose, Contact, Channel, Product, Lead #, Producer, Print Image.
- Applicant and Loan Information:** Primary Applicant, Other Applicants, Loan, Line of Credit, Lease, Vehicle, Home, Other, Business, Edits.
- Business Data:** Organization Type, Type of Business, Name of the Business, Legal Name, Tax ID #, Start Date, # of Employees (Curr), # of Employees.
- Banking and Management:** Contact Person, Business Checking Bank, Bank Account Number, Avg Checking Balance, # of Locations, Management Since.
- Address and Contact:** Address, City, St, Zip, Country, Ph.
- Other Fields:** Postal Type, #, Pre, Street Name, Street Type, Post, Apt No, Own / Lease, Comment.

- 2 Use the application to enter the following information on the **Business** page:

#### In this field:

#### Do this:

**Organization Type**

Select the organization type (required).

**Type of Business**

Select the type of the business (required).

**Name of the Business**

Enter the name of the business (required).

**Legal Name**

Enter the legal name of the business (required).

**Tax Id #**

Enter the tax identification number (required).

**Start Date**

Enter the business start date (required).

**# of Employees (Curr)**

Enter the current number of employees at the business (required).

**# of Employees**

Enter the number of employees at the business after financing (required).

Contact person

Enter the contact person at the business (optional).

<b>Business Checking Bank</b>	Enter the bank name of the business's checking account (required).
<b>Bank Account Number</b>	Enter the bank account number (required).
<b>Average Checking Balance</b>	Enter the average checking balance (required).
<b># of Locations</b>	Enter the number of locations of the business (required).
<b>Management Since</b>	Enter the year the current management was established (required).

- 3 Save your entry.

### To complete the Business tab's Address sub page

You can enter more than one address for the business.

- 1 Choose the Business tab's **Address** sub tab.
- 2 Use the application to enter the following information on the Business tab's **Address** sub tab:

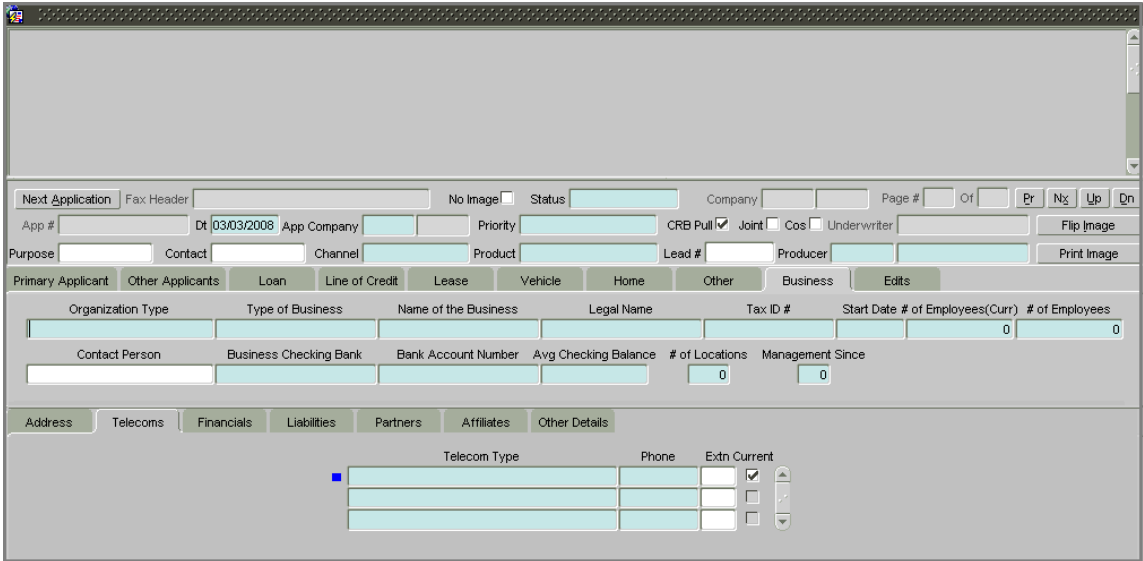
<b>In this field:</b>	<b>Do this:</b>
<b>Postal Type</b>	Select the postal address type (required).
#	Enter the building number (required).
Pre	Select the street prefix (directional) (optional).
Street Name	Enter street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt No	Enter the apartment number (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
<b>City</b>	Enter the city (required).
<b>St</b>	Select the state (required).
Zip Extension (unlabeled)	Enter the zip extension (optional).
<b>Country</b>	Select the country code (required).
<b>Ph</b>	Enter the phone number (required).
Ph	Enter the landlord's phone number (optional).
<b>Own / Rent</b>	Select the ownership type (required).
Comment	Enter a comment (optional).

- 3 Save your entry.
- 4 If there are more than one addresses associated with business, press **F6** to clear the **Address** sub page and repeat steps 1-3.

**To complete the Business tab's Telecoms sub page**

The Business tab's Telecoms sub page only needs to be completed if additional phone numbers for the business exist. If not, this sub page can be left blank.

- 1 Choose the Business tab's **Telecoms** sub tab.



- 2 Use the application to enter the following information on the Business tab's **Telecoms** sub page:

In this field:	Do this:
<b>Telecom Type</b>	Select the telecommunication type (required).
<b>Phone</b>	Enter the phone number (required).
<b>Extn</b>	Enter the phone extension (optional).

- 3 Save your entry.
- 4 If there are more than one sources of telecom numbers associated with the business, repeat steps 2 and 3.



## To complete Business tab's Financials sub page

The Business tab's Financials sub page only needs to be completed if financial assets exist on the application for the business. If not, this sub page can be left blank.

- 1 Choose the Business tab's **Financials** sub tab.

The screenshot displays a software application window with the following sections:

- Application Header:** Includes fields for Next Application, Fax Header, No Image checkbox, Status, Company, Page #, and navigation buttons (Of, Pr, Nxt, Up, Dn).
- App # Section:** Contains App #, Dt (03/03/2008), App Company, Priority, CRB Pull checkbox, Joint checkbox, Cos checkbox, Underwriter, and Flip Image button.
- Purpose Section:** Includes Purpose, Contact, Channel, Product, Lead #, Producer, and Print Image button.
- Navigation Tabs:** Primary Applicant, Other Applicants, Loan, Line of Credit, Lease, Vehicle, Home, Other, Business, Edits.
- Business Information Section:**
  - Organization Type, Type of Business, Name of the Business, Legal Name, Tax ID #, Start Date, # of Employees(Curr), # of Employees.
  - Contact Person, Business Checking Bank, Bank Account Number, Avg Checking Balance, # of Locations, Management Since.
- Address, Telecoms, Financials, Liabilities, Partners, Affiliates, Other Details:** A set of tabs at the bottom.
- Financial Assets Table:** A table with columns: Type, Source, Amt, and Comment. It contains three empty rows for data entry.

- 2 Use the application to enter the following information on the Business tab's **Financials** sub page:

**In this field:**

**Do this:**

**Type**

Select financial type; for example, liquid assets, retirement assets, and so on (required).

**Source**

Enter source; for example, stocks, 401K, rent received, and so on (optional).

**Amt**

Enter amount (required).

**Comment**

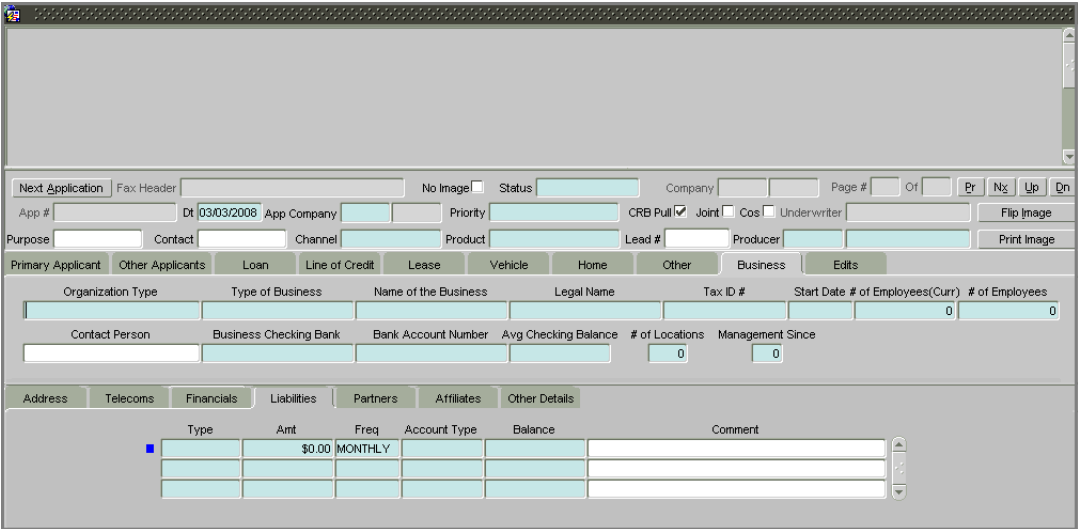
Enter a comment (optional).

- 3 Save your entry.
- 4 If there are more than one financial assets associated with the business, repeat steps 2 and 3.

**To complete Business tab's Liabilities sub page**

The Business tab's Liabilities sub page only needs to be completed if financial liabilities exist on the application for the business. If not, this sub page can be left blank.

- 1 Choose the Business tab's **Liabilities** sub tab.



- 2 Use the application to enter the following information on the Business tab's **Liabilities** sub page:

In this field:	Do this:
<b>Type</b>	Select the liability type (required).
<b>Amt</b>	Enter the liability amount (required).
<b>Freq</b>	Select the frequency (required).
<b>Account Type</b>	Enter the account type (required).
<b>Balance</b>	Enter the account balance (required).
Comment	Enter a comment (optional).

- 3 Save your entry.
- 4 If there are more financial liabilities associated with the business, repeat steps 2 and 3.

## To complete the Business tab's Partners sub page

You can enter more than one partner for the business.

- 1 Choose the Business tab's **Partners** sub tab.

- 2 Use the application to enter the following information on the Business tab's **Partners** sub tab:

### In this field:

### Do this:

#### First Name

Enter the partner's first name (required).

#### MI

Select the partner's middle name (optional).

#### Last Name

Enter the partner's last name (required).

#### Suffix

Enter the partner's suffix (optional).

#### SSN

Enter the partner's social security number (required).

#### Birth Dt

Enter the partner's birth date (required).

#### Birth Place

Enter the partner's birth place (optional).

#### Title

Select the partner's title (optional).

#### Ownership (%)

Enter the percentage of ownership held by the customer (required).

#### Networth

Enter the partner's net worth (required).

#### Gross Income

Enter the partner's gross income. (required).

#### Language

Enter the partner's language (required).

#### Nationality

Enter the partner's nationality (optional).

### Address block

#### Address (#)

Enter the partner's address number (required).

#### Address (unlabeled)

Enter the partner's address (required).

#### Address 2 (unlabeled)

Enter the partner's address line 2 (optional).

#### Zip

Select the partner's zip code (required).

#### City

Enter the partner's city (required).

#### St

Select the partner's state (required).

#### Zip Extension (unlabeled)

Enter the partner's zip extension (optional).

#### Country

Select the partner's country code (required).

#### Ph

Enter the partner's phone number (required).

#### Email

Enter the partner's email (optional).

- 3 Save your entry.
- 4 If there are more partners associated with the business, press **F6** to clear the **Partners** sub page and repeat steps 2 and 3.

## To complete the Business tab's Affiliates sub page

You can enter more than one affiliate for the business.

- 1 Choose the Business tab's **Affiliates** sub tab.

- 2 Use the application to enter the following information on the Business tab's **Affiliates** sub tab:

### In this field:

### Do this:

Organization Type	Select the affiliate's organization type (required)
Legal Name	Enter the affiliate's legal name (required)
Business Name	Enter the affiliate's business name (required)
Tax ID	Enter the affiliate's tax identification (required)
Ownership (%)	Enter the affiliate's percentage of ownership (required)
Number of Employees	Enter the affiliate's number of employees (required)
NAICS CODE	Enter the affiliate's North American Industry Classification System code (required).

### Address block

<b>Address (#)</b>	Enter the affiliate's address number (required).
<b>Address (unlabeled)</b>	Enter the affiliate's address (required).
Address 2 (unlabeled)	Enter the affiliate's address line 2 (optional).
<b>Zip</b>	Select the affiliate's zip code (required).
<b>City</b>	Enter the affiliate's city (required).
<b>St</b>	Select the affiliate's state (required).
Zip Extension (unlabeled)	Enter the affiliate's zip extension (optional).
<b>Country</b>	Select the affiliate's country code (required).
<b>Ph</b>	Enter the affiliate's phone number (required).
Email	Enter the affiliate's partner's email (optional).

- 3 Save your entry.
- 4 If there are more partners associated with the business, press **F6** to clear the **Affiliates** sub page and repeat steps 2 and 3.

## To complete the Business tab's Other Details sub page

The Other Details sub page records information regarding monetary amounts associated with the business such as profits, sales, and expenses.

- 1 Choose the Business tab's **Other Details** sub tab.

- 2 Use the application to enter the following information on the Business tab's **Affiliates** sub tab:

### In this field:

Analysis Frequency  
 Gross Margin  
 Income Amt  
 Business Expenses Amt  
 Personal Expenses Amt  
 Sales Revenue (Annual)  
 Projected Sales Amt  
 Collection Average  
 Proj Coll Avg Annual  
 Book List  
 Open Delq  
 Turnover  
 Equity

### Signatures block

Title  
 Signature

### Do this:

Select the analysis frequency (required).  
 Enter the company gross margin factor (required).  
 Enter the business income amount (required).  
 Enter the business expenses amount (required).  
 Enter the personal expenses amount (required).  
 Enter the annual sales revenue (required).  
 Enter the sales amount projected (required).  
 Enter the collection average (required).  
 Enter the projected collection average annual (required).  
 Enter the business booklist (required).  
 Enter the open delinquency (required).  
 Enter the turnover amount (required).  
 Enter the equity amount (required).

Enter the title (optional).  
 Enter the signature (optional).

- 3 Save your entry.

## Entering credit request details

Depending on the type of product you selected, one of three following lending tabs will be available: **Line of Credit**. Complete the available page. The **Line of Credit** pages all share the following sub pages: **Itemization**, **Trade-In**, and **Comments**. Complete these sub pages, if information exists.

### To complete the Line of Credit page

- 1 Choose the **Line of Credit** tab.

The screenshot shows a software application window titled 'UNDEFINED'. The interface includes a header section with fields for 'Next Application', 'Fax Header', 'No Image' (checked), 'Status', 'Company', 'Page #', 'Of', 'Pr', 'Ng', 'Up', and 'Dn'. Below this are fields for 'App #' (0000162176), 'Dt' (11/17/2007), 'App Company' (SSFC), 'HQ', 'Priority' (NORMAL), 'CRB Pull' (checked), 'Joint', 'Cos', 'Underwriter' (BJORN1), and 'Flip Image'. The 'Purpose' is 'PERSONAL LOA', 'Contact', 'Channel' (WEB ENTRY), 'Product' (LINE HE), 'Lead #', and 'Producer' (DEALER) are also visible. A 'Print Image' button is present. Below the header is a tabbed interface with 'Line of Credit' selected. Under this tab, there are fields for 'Requested Credit Limit' (\$0.00), 'Advance' (\$0.00), and 'Promotion' (NONE). At the bottom, there is an 'Itemizations' section with a table:

Itemization	+/-	Requested Amt	Comment
ITM CASH SALES	+	\$0.00	
ITM SERVICE CONTRACT EXTENDED	+	\$0.00	
ITM DOWN PAYMENT TRADEIN	-	\$0.00	
<b>Total</b>		<b>\$0.00</b>	

- 2 Use the application to supply the following information on the **Line of Credit** page.

#### In this field:

**Requested Credit Limit**

**Advance**

**Promotion**

#### Do this:

Enter the requested credit limit (required).

Enter the requested advance amount (required).

Select the requested promotion (required).

- 3 Save your entry.

## To complete the Itemization sub page

The Itemization sub page lists the particulars regarding the payment of the loan. This pre-defined list is configured during setup and linked to the type of product you selected in this form's master block.

- 1 If there are itemizations in the application, choose the **Itemization** sub tab.

Itemization	+/-	Requested Amt	Comment
ITM CASH SALES	+	\$0.00	
ITM SERVICE CONTRACT EXTENDED	+	\$0.00	
ITM DOWN PAYMENT TRADEIN	-	\$0.00	
Total		\$0.00	

- 2 Use the application to supply the following information on the **Itemization** sub page:

### In this field:

### Do this:

Itemization

Select the itemization code you want to use (display only).

+/-

View the sign. **Note:** A positive itemization increases the amount of the loan, a negative itemization decreases the amount of the loan (display only).

**Requested Amt**

Enter amount (required).

Comment

Enter a comment relating to the itemization entry; for example, if a fee is abnormally high or low, this field might be used to record the reason (optional).

Total

View the total (display only).

- 3 Save your entry.
- 4 If there is more than one itemization associated with the line of credit, repeat steps 2 and 3.

## To complete the Trade-In sub page

- 1 If there is a trade-in associated with the application, choose the **Trade-In** sub tab.

The screenshot displays a software interface for managing trade-in information. At the top, there are navigation buttons like 'Next Application', 'Fax Header', and 'Status'. Below this, a form contains various data points: 'App # 0000162176', 'Dt 11/17/2007', 'App Company SSFC', 'Priority NORMAL', and 'Product LINE HE'. A 'Trade-In' tab is selected, showing fields for 'Asset Type', 'Sub Type', 'Year', 'Make', 'Model', 'Body', 'Identification Number', 'Wholesale' (\$0.00), and 'Retail' (\$0.00). There are also fields for 'Valuation Dt', 'Source', 'Supplement', and 'Edition'. A 'Total Value =' field shows '\$0.00'.

- 2 Use the application to supply the following information on the **Trade-In** sub page:

### In this field:

### Do this:

#### Asset Type

Select the asset class (required).

#### Sub Type

Select the asset sub type (optional).

#### Year

Enter the year of the asset (required).

#### Make

Enter the make of the asset (required).

#### Model

Enter the model of the asset (required).

#### Body

Enter the body of the asset (optional).

#### Identification Number

Enter the asset identification number (optional).

#### Wholesale

Enter the wholesale value (required).

#### Desc

View the asset description (display only).

#### Valuation Dt\*

Enter the valuation date for the asset (optional).

#### Source\*

Select the valuation source (optional).

#### Supplement\*

Enter the valuation supplement (optional).

#### Edition\*

Enter the valuation edition (optional).

\* These fields are related to the source of the valuation of the asset and are dependent on the type of asset; for example, an auto loan might use Kelly or NADA, while a home loan might use an appraisal or a tax assessment.

#### Retail

Enter the retail value (required).

#### Addons +

Enter the addons value (required).

#### Payoff Amt -

Enter the payoff amount (required).

#### Total Value =

View the total value (display only).

- 3 Save your entry.



## To complete the Comments sub page

- 1 If you want to add a comment to the application, choose the **Comments** sub tab.

The screenshot shows a web application interface. At the top, there is a header with the text 'UNDEFINED'. Below the header is a navigation bar with 'Next Application' and 'Fax Header'. The main form area contains several input fields and buttons. The 'Comments' sub tab is selected, showing a table with columns for Alert, Type, Sub Type, and Comment. The table has one row with the following data: Alert (checkbox), Type (REGULAR), Sub Type (SSC), and Comment (empty). The table also has a date and time stamp '02/04/2010 01:40:53 AM'.

- 2 Use the application to supply the following information on the **Comments** sub page:

### In this field:

Alert

Type

Sub Type

Comment

User (unlabeled)

Date (unlabeled)

### Do this:

Select box if the comment is an alert (optional).

Select the comment type (required).

Select the comment sub type (required).

Enter a comment (required).

View the user who entered or created the comment (display only).

View the comment date time (display only).

- 3 Save your entry.
- 4 If you want to add additional comments, repeat steps 2 and 3.

## Entering the collateral information

Depending on the type of product or producer you selected, one of the three following collateral tabs will be available: **Vehicle**, **Home**, or **Other**. Complete the page that is available on your Application Entry form. After that, complete the **Valuations** sub page, which the Vehicle, Home, and Other pages all share.

### To complete the Vehicle page

- 1 Choose the **Vehicle** tab.

The screenshot displays a software interface for entering collateral information. The 'Vehicle' tab is selected, and the 'Valuations' sub-page is visible. The form contains various input fields for application details and vehicle specifications.

- 2 Select **Primary** if this is the main asset on the application.
- 3 Use the application to supply the following information on the **Vehicle** page:

#### In this field:

#### Do this:

<b>Class</b>	Select the asset class (required).
<b>Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select the asset sub type (required).
<b>Status</b>	Select the asset status (required).
<b>Year</b>	Enter the year of the vehicle (required).
<b>Make</b>	Enter the make of the vehicle (optional).
<b>Model</b>	Enter the model of the vehicle (optional).
<b>Body</b>	Enter the body of the vehicle (optional).
<b>Id #</b>	Enter the vehicle identification number (optional).
<b>Registration #</b>	Enter the vehicle registration number (required).
<b>Desc</b>	View the vehicle description (display only).
<b>Address</b>	Enter the building number (optional).
<b>Address 1 (unlabeled)</b>	Enter the address line 1 (optional).
<b>Address 2 (unlabeled)</b>	Enter the address line 2 (optional).
<b>Zip</b>	Select the zip code (optional).
<b>City</b>	Enter the city (optional).
<b>St</b>	Select the state (optional).

Zip Extension (unlabeled) Enter the zip extension (optional).  
**Country** Select the country (required).  
 County Select the county (optional).

- 4 Save your entry.
- 5 If there are additional vehicles associated with the application, press **F6** to refresh the **Vehicle** page and complete steps 3 and 4.

### To complete the Home page

- 1 Choose the **Home** tab.

- 2 Select **Primary** if this is the main asset on the application.
- 3 Use the application to supply the following required information on the **Home** page:

**In this field:**

**Do this:**

<b>Class</b>	Select the asset class (required).
<b>Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select the asset sub type (required).
<b>Occupancy</b>	Select owner occupancy type (optional).
<b>Year</b>	Enter the year when the property was built (required).
<b>Make</b>	Enter the make of the home (optional).
<b>Model</b>	Enter the model of the home (optional).
<b>PO#</b>	Enter the asset purchase order number (optional).
<b>W</b>	Enter the asset width (optional).
<b>L</b>	Enter the asset length (optional).
<b>Id #</b>	Enter the home identification number (optional).
<b>Geo</b>	Enter the geographical code for the property (optional).
<b>BNA</b>	Enter census tract/BNA (block numbering area) code (optional).
<b>MSA</b>	Enter the metropolitan statistical area (MSA) code (optional).
<b>Desc</b>	Enter a description of the home (optional).
<b>Address</b>	Enter the building number (required).

<b>Address 1</b> (unlabeled)	Enter the address line 1 (required).
Address 2 (unlabeled)	Enter the address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
<b>City</b>	Enter the city (required).
<b>St</b>	Select the state (required).
Zip Extension (unlabeled)	Enter the zip extension (optional).
<b>Country</b>	Select the country (required).
County	Select the county (optional).

- 4 Save your entry.
- 5 If there are additional homes associated with the application, press **F6** to refresh the **Home** page and complete steps 3 and 4.

### To complete the Other page

- 1 Choose the **Other** tab.

- 2 Select **Primary** if this is the main asset on the application.
- 3 Use the application to supply the following required information on the **Other** page:

#### In this field:

#### Do this:

<b>Class</b>	Select the asset class (required).
<b>Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select the asset sub-type (required).
<b>Status</b>	Select the asset status (required).
<b>Year</b>	Enter the year of the asset (required).
<b>Make</b>	Enter the make of the asset (optional).
<b>Model</b>	Enter the model of the asset (optional).
<b>Body</b>	Enter the body of the asset (optional).
<b>Id #</b>	Enter the asset identification number (optional).
<b>Registration #</b>	Enter the asset registration number (required).
<b>Desc</b>	View the asset description (display only).
<b>Address</b>	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).

Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
<b>Country</b>	Select the country (required).
County	Select the county (optional).

- 4 Save your entry.
- 5 If there are additional other assets associated with the application, press **F6** to refresh the **Other** page and complete steps 3 and 4.

### To complete the Valuations sub page

- 1 Choose the **Valuations** sub tab.
- 2 Use the application to supply the following information on the **Valuations** sub page:

<b>In this field:</b>	<b>Do this:</b>
Current	Select if this is the current valuation (optional).
<b>Valuation Dt</b>	Enter the valuation date (required).
<b>Source</b>	Select the valuation source (required).
Supplement	Enter the valuation supplement (optional).
Edition	Enter the valuation edition (optional).
<b>Wholesale</b>	Enter the wholesale value (required).
<b>Usage</b>	Enter the usage.
<b>Retail</b>	Enter the retail value (required).
<b>Usage Value +</b>	Enter the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle (required).
Addons +	View the add-ons value (display only).
Total Value =	View the total value (display only).
<b>Addons/Attributes</b>	Select the add-on/attribute (required).
Value	Enter the value of the attribute (optional).
<b>Amt</b>	Enter the add-on amount (required).

**Note:** Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

- 3 Save your entry.

## Validating a credit application

When you first save the information on the Application Entry form, Oracle Daybreak assigns the application an application number in the App # field. When you have finished entering data on the Application Entry form, choose Next Application in the master block. Oracle Daybreak then performs the Application Entry Edits check of the application, looking for errors and warnings.

**If Oracle Daybreak finds an error**, a dialog box appears instructing you to review the **Edits** page and **Edit Details** sub page. You must correct all the listed errors before Oracle Daybreak changes the status of the application.

**If Oracle Daybreak finds a warning**, it should be addressed, but Oracle Daybreak allows you to complete the application and change its status without doing so.

### IMPORTANT:

The Edit Details sub page's errors and warnings are created during the setup process.

### To validate a credit application

- 1 Enter all the information associated with the application on the Application Entry form (see the **Entering Credit Applications** section for more details.)
- 2 When you are finished entering data, choose **Next Application**.

Oracle Daybreak checks information on the form using guidelines (edits) established during implementation.

- 3 On the Application Entry form, select the **Edits** tab.

The screenshot shows the Oracle Daybreak Application Entry form. The 'Edits' tab is selected, displaying a table with the following columns: Edit Name, Result, Expected Value, and Actual Value. The table is currently empty, indicating no errors or warnings have been detected.

- 4 On the **Edits Detail** sub page is a list of errors. Complete the tasks or missing information listed in the **Edit Name** column labeled ERROR in the **Results** column.
- 5 When you are finished correcting errors, use the master block, choose **Next Application**.
- 6 On the **Edits Detail** sub tab is a list of warnings. Complete the tasks or missing information listed in the **Edit Name** column labeled WARNING in the **Results** column.

- When you are finished correcting warnings, use the master block choose **Next Application**.

Oracle Daybreak begins processing the credit application.

If there are other applications waiting to be entered, the next application in your queue appears on the Application Entry form. You can close the form without making or saving any entries.

## Processing a credit application

If Oracle Daybreak succeeds in validating the data on the Application Entry form, it begins the background processes of completing the Application Prescreening Edits check, sending a credit report request to the credit bureau, and auto decisioning the application with the Oracle Daybreak credit score.

## Returning to an unfinished application

You can return to any unfinished application, both those that are entered with images and those without, provided the unfinished application has been saved and received an application number.

An unfinished application - one that has been saved and has received an application number, yet has not completed the edits check - will appear on the Underwriting form with a status of NEW - BLANK.

Click on the application to load it and continue with application entry.

The screenshot shows the Oracle Daybreak Underwriting application interface. The window title is "(Underwriting)(Pending Request : 0)". The interface includes a search bar, a table of applications, and a "Next Application" button. The "Status" column in the table is highlighted with a red box.

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	NORMAL	0000043135	04/06/2004	UNDEFINED	LINE UNSECURED	NEW-BLANK	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000065135	05/11/2004	GINA ELLSBERRY	LINE HE	NEW-BLANK	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000097135	06/29/2004	CICERO JERRY	LINE HE	NEW-BLANK	CA-00003 : ACE HEADQUARTERS

## CHAPTER 3 : SEARCHING FOR APPLICATIONS

This chapter explains how to use the Search page found on the Underwriting and Funding forms to search for and retrieve applications.

### Loading applications using queues

Oracle Daybreak can be configured so that when you open the Underwriting or Funding form, the applications in your work queue automatically appear on the Results page. You can be assigned to work more than one queue. The queue to which each application is assigned appears in the Queue Name field.

Application

App # \_\_\_\_\_ Dt: 11/07/2005 Joint  Cos  Purpose \_\_\_\_\_ Priority \_\_\_\_\_ Status \_\_\_\_\_ Company \_\_\_\_\_

Product \_\_\_\_\_ Existing Customer  Dup  Contact \_\_\_\_\_ Channel \_\_\_\_\_ Producer \_\_\_\_\_ Sales Agent \_\_\_\_\_

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Results Search Review Requests

Sort Primary Sort Order Secondary Sort Order

NONE NONE Srt

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	HIGH	0000168234	03/01/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LINE HE	NEW-REVIEW REQUIRED	HI-00003 : HAWAII MITSUBISHI-PE
SSFC	HQ	NORMAL	0000058135	06/04/2004	BRENNER PETER / TAMMY	LINE HE	NEW-REVIEW REQUIRED	CA-00005 : AUTO JUNGLE
SSFC	HQ	NORMAL	0000062135	06/04/2004	HUNTINGTON CHRIS / KIM	LINE HE	NEW-REVIEW REQUIRED	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000062136	06/04/2004	CARRUTHERS CHAD	LINE HE	NEW-REVIEW REQUIRED	FL-00005 : TEXAS AUTO MART IN
SSFC	HQ	NORMAL	0000065136	06/04/2004	TRACY SUSAN	LINE HE	NEW-RECOMMEND REJECT	FL-00001 : FL AUTO CENTER, INC
SSFC	HQ	NORMAL	0000065138	06/04/2004	BROWN JOHN / CATE	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066140	06/04/2004	PETERSON PETER / DEBORAH	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066142	06/04/2004	GREAT PETER / CATHERINE	LINE UNSECURED	NEW-RECOMMEND APPRO	FL-00004 : USA AUTO CENTER, IN
SSFC	HQ	NORMAL	0000067135	06/04/2004	BROWN JOHN	LINE UNSECURED	NEW-RECOMMEND REJECT	CO-00001 : PHIL LONG MITSUBISH
SSFC	HQ	NORMAL	0000068136	06/04/2004	DITMAN BRAD	LINE UNSECURED	NEW-RECOMMEND APPRO	CA-00003 : ACE HEADQUARTERS

Queue Name: NEW APPLICATIONS QUEUE Secured Application  Copy Application Next Application

You can begin processing the applications in the order of which they are listed, double-clicking on the application at the top of the list to load it.



## Using the Search page

When using the Underwriting, Funding, or Customer Service forms, you may need to search for and retrieve a particular application. These three forms all contain the Search page that allows you to locate an application using a broad range of search criteria.

### To view the Search page on the Underwriting form

- 1 On the **Lending** menu, choose **Underwriting**.

The Underwriting form appears, opened at the Results page.

(Underwriting)(Pending Request: 0)

**Application**

App #  Dt: 11/07/2005 Joint  Cos  Purpose  Priority  Status  Company   
Product  Existing Customer  Dup  Contact  Channel  Producer  Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Results Search Review Requests

**Sort**

Primary Sort Order: NONE Secondary Sort Order: NONE

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer

Queue Name  Secured Application

- 2 Choose the **Search** tab.

(Underwriting)(Pending Request: 0)

**Application**

App #  Dt: 11/07/2005 Joint  Cos  Purpose  Priority  Status  Company   
Product  Existing Customer  Dup  Contact  Channel  Producer  Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Results Search Review Requests

**Search Criteria**

Criteria	Comparison Operator	Value
APPLICATION #	LIKE	<input type="text"/>
APPLICATION DT	>=	<input type="text"/>
APPLICATION STATUS	LIKE	<input type="text"/>
APPLICATION SUB STATUS	LIKE	<input type="text"/>
UNDERWRITER	LIKE	<input type="text"/>
PRODUCT	LIKE	<input type="text"/>
APPLICANT LAST NAME	LIKE	<input type="text"/>
APPLICANT SSN	=	<input type="text"/>
VIN	LIKE	<input type="text"/>
YEAR	=	<input type="text"/>
MAKE	LIKE	<input type="text"/>
MODEL	LIKE	<input type="text"/>
ASSET TYPE	LIKE	<input type="text"/>
PRODUCER #	LIKE	<input type="text"/>
PRODUCER NAME	LIKE	<input type="text"/>
		<input type="text"/>
		<input type="text"/>

**Search**

## To view the Search page on the Funding form

- 1 On the **Lending** menu, choose **Funding**.

The Funding form appears, opened at the Results page.

The screenshot shows the 'Results' tab selected in the 'Search' section. The 'Sort' area is visible, with 'Primary Sort Order' and 'Secondary Sort Order' both set to 'NONE'. Below the sort options is a table with columns: Company, Branch, Priority, App #, Date, Title, Product, Status, and Producer. The table is currently empty. At the bottom of the form, there are fields for 'Queue Name' and 'Secured Application', and buttons for 'Copy Application' and 'Next Application'.

- 2 Choose the **Search** tab.

The screenshot shows the 'Search Criteria' section. It features a table with three columns: 'Criteria', 'Comparison Operator', and 'Value'. The 'Criteria' column lists various fields such as APPLICATION #, APPLICATION DT, APPLICATION STATUS, APPLICATION SUB STATUS, UNDERWRITER, PRODUCT, APPLICANT LAST NAME, APPLICANT SSN, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, and PRODUCER NAME. The 'Comparison Operator' column has 'LIKE' selected for most criteria. Below the table are 'Reset Criteria' and 'Search' buttons.

Criteria	Comparison Operator	Value
APPLICATION #	LIKE	
APPLICATION DT	>=	
APPLICATION STATUS	LIKE	
APPLICATION SUB STATUS	LIKE	
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	=	
VIN	LIKE	
YEAR	=	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	

## Search criteria

In querying the Oracle Daybreak database, search criteria allows you to locate applications. Search criteria is a filter consisting of *criteria* (such as an account number, account status, customer social security number, and so on), comparison *operators*, or “codes” (see below), and *values* (the data to search for). Oracle Daybreak uses the following comparison operators in creating search criteria:

Code	Description	Example Expression
<	less than	APPLICATION DATE < 01/22/2002 <b>Result:</b> Oracle Daybreak searches for all applications created before Jan. 22, 2002.
< =	less than or equal to	APPLICATION DATE <= 01/22/2002 <b>Result:</b> Oracle Daybreak searches for all applications created on or before Jan. 22, 2002.
=	equal	APPLICANT SSN = 111-22-3333 <b>Result:</b> Oracle Daybreak searches for all applications with an applicant whose social security number is 111-22-3333.
<>	not equal	APPLICANT SSN <> 111-22-3333 <b>Result:</b> Oracle Daybreak searches for all applications except those with an applicant whose social security number is 111-22-3333.
>	greater than	APPLICATION DATE > 01/22/2002 <b>Result:</b> Oracle Daybreak searches for all applications created after Jan. 22, 2002.
> =	greater than or equal to	APPLICATION DATE >= 01/22/2002 <b>Result:</b> Oracle Daybreak searches for all applications created on or after Jan. 22, 2002.
IN	in	ACCOUNT NUMBER IN (20001000012512, 20010100012645, 20010300012817) <b>Note:</b> IN is used with values that are within parenthesis. <b>Result:</b> Oracle Daybreak searches for the applications with the account numbers of 20001000012512, 20010100012645, and 20010300012817.)
NOT IN	not in	ACCOUNT NUMBER NOT IN (20001000012512, 20010100012645, 20010300012817) <b>Note:</b> NOT IN is used with values that are within parenthesis. <b>Result:</b> Oracle Daybreak searches for all applications except those with the account numbers of 20001000012512, 20010100012645, and 20010300012817.)

IS	is	VIN IS NULL <b>Note:</b> IS is only used with a value of “NULL.” It allows you to search for criteria that has no value; that is, fields where no information is present. <b>Result:</b> Oracle Daybreak searches for all applications without a vehicle identification number.
IS NOT	is not	VIN IS NOT NULL <b>Note:</b> IS NOT is only used with a value of “NULL.” It allows you to search for criteria that has any value; that is, fields where information is present. <b>Result:</b> Oracle Daybreak searches for all accounts with a VIN, vehicle identification number.
LIKE	like	ASSET TYPE LIKE VEH% <b>Note:</b> LIKE allows you to search for close matches using wildcard characters. <b>Result:</b> Oracle Daybreak searches for all applications with an asset type beginning with the characters “veh” such as “vehicle car” or “vehicle van.”
NOT LIKE	not like	ASSET TYPE NOT LIKE VEH% <b>Note:</b> NOT LIKE allows you to search for close matches using wildcard characters. <b>Result:</b> Oracle Daybreak searches for all applications with an asset type other than those starting with the characters “veh.”

**Note:** Choose **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the **Search** page.

## A note about wildcard characters

- Wildcard characters can only be used with the operator LIKE and NOT LIKE.
- % (percent) represents any number of characters, including no characters.
- \_ (underline) represents any single character.

### Criteria value examples

Search criteria values of **1234%** will locate character strings of any length that *begin* with “1234”

- **1234**ACB
- **1234**5678
- **1234**
- **1234**8
- **1234**0980988234ABIL230498098

Search criteria values of **1234\_** will locate character strings of five characters that *begin* with “1234”

- **1234**5
- **1234**A
- **1234**0

Search criteria values of **%1234** will locate character strings of any length that *end* with “1234”

- **1234**
- **01234**
- **098908LKJKLJLKJ000988071234**

Search criteria values of **\_1234** will locate five character strings that *end* in “1234”

- **A1234**
- **11234**

Search criteria values of **%1234%** will locate character strings of any length that *contain* “1234”

- **1234**
- **01234**
- **1234**0
- **AKJKLJ1234128424**

Search criteria values of **\_1234\_** will locate character strings of 6 characters that *contain* “1234”

- **A1234B**
- **012341**
- **A12341**

## Search criteria examples

Criteria	Comparison Operator	Value
APPLICATION DATE	=	05/01/2001

**Result:** Oracle Daybreak searches for all applications with an application date of May 1, 2001.

Criteria	Comparison Operator	Value
APPLICATION DATE	=	05/01/2001
APPLICATION NUMBER	>=	0000000278

**Result:** Oracle Daybreak searches for all applications with an application date of May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	=	JAN

**Result:** Oracle Daybreak searches for all applications with an applicant with a first name of "JAN"

JAN ARBOR  
JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

**Result:** Oracle Daybreak searches for all applications with an applicant with a first name of starting with "JAN"

JAN ARBOR  
JAN FISHER  
JANE MEYERS  
JANETTE NORDSTROM

## To use the Search page

- 1 In the **Search Criteria** block on the **Search** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find an application.
- 2 Choose the **Search** button.

Oracle Daybreak locates and displays on the Results page all the applications that meet your search criteria in the Search Criteria block.

- On the **Underwriting** and **Funding** forms, the results are sorted according to 1) priority of application and 2) application identification number.

The Underwriting form's Results page.

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	HIGH	0000168234	03/01/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LINE HE	NEW-REVIEW REQUIRED	HI-00003 : HAWAII MITSUBISHI-PE
SSFC	HQ	NORMAL	0000058135	06/04/2004	BRENNER PETER / TAMMY	LINE HE	NEW-REVIEW REQUIRED	CA-00005 : AUTO JUNGLE
SSFC	HQ	NORMAL	0000062135	06/04/2004	HUNTINGTON CHRIS / KIM	LINE HE	NEW-REVIEW REQUIRED	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000062136	06/04/2004	CARRUTHERS CHAD	LINE HE	NEW-REVIEW REQUIRED	FL-00005 : TEXAS AUTO MART IN
SSFC	HQ	NORMAL	0000065136	06/04/2004	TRACY SUSAN	LINE HE	NEW-RECOMMEND REJECT	FL-00001 : FL AUTO CENTER, INC
SSFC	HQ	NORMAL	0000065138	06/04/2004	BROWN JOHN / CATE	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066140	06/04/2004	PETERSON PETER / DEBORAH	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066142	06/04/2004	GREAT PETER / CATHERINE	LINE UNSECURED	NEW-RECOMMEND APPRO	FL-00004 : USA AUTO CENTER, IN
SSFC	HQ	NORMAL	0000067135	06/04/2004	BROWN JOHN	LINE UNSECURED	NEW-RECOMMEND REJECT	CO-00001 : PHIL LONG MITSUBISHI
SSFC	HQ	NORMAL	0000068136	06/04/2004	DITMAN BRAD	LINE UNSECURED	NEW-RECOMMEND APPRO	CA-00003 : ACE HEADQUARTERS

The Funding form's Results page.

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer

- 3 Use the **Sort** block to further arrange your results, if you choose. For more information, see the **Using the Sort block** section in this chapter.
- 4 On the **Results** page, double-click the application you want to retrieve.
  - If you are using the **Underwriting** form, Oracle Daybreak loads the application on the Applicants (2) master tab's Primary page.

- If you are using the **Funding** form, Oracle Daybreak loads the application on the Applicants (2) master tab's Primary page.

Stated / Actual		Yrs	Mths	Pmt Amt	Freq
Stated	5	0	\$1,200.00	MONTHLY	
Actual	5	0	\$1,200.00	MONTHLY	
Verify Dt	02/01/2001		Verify By	UNDEFINED	

You are now ready to begin work on the application.

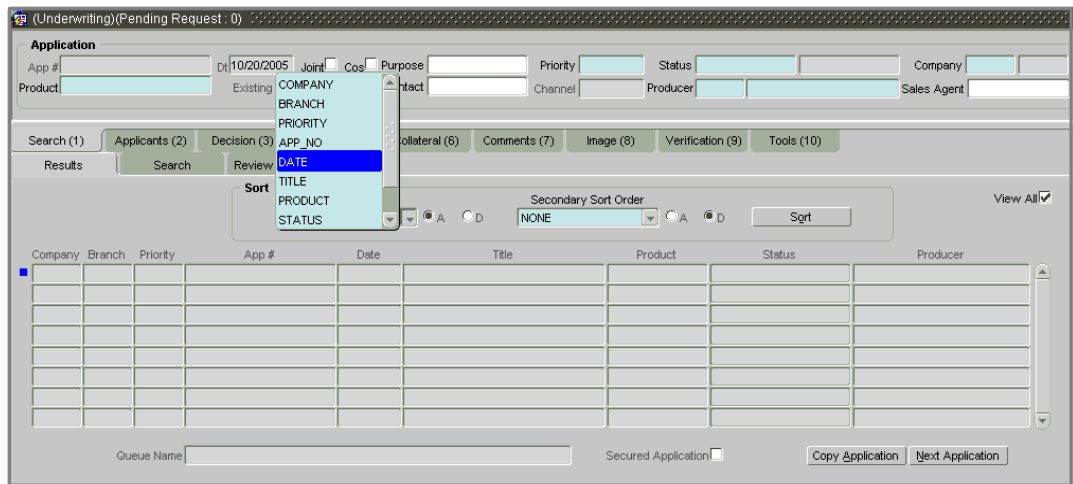


## Using the Sort block

The Sort block allows you to sort the search results using one or two different fields. The **Primary Sort Order** and **Secondary Sort Order** fields have the following sort order entries:

- COMPANY
- BRANCH
- PRIORITY
- APP #
- DATE
- TITLE
- PRODUCT
- STATUS
- PRODUCER
- NONE

This list can be viewed as a drop down list for each field.



You can sort the search criteria using either the **Primary Sort Order** field or a combination of the **Primary Sort Order** field and the **Secondary Sort Order** field. You can also choose to view the results in an ascending or descending order by selecting the corresponding option button (**A** for ascending, **D** for descending) next to either field.

The following screen shot displays the unsorted results of a “View All” search.

The screenshot shows the Oracle Daybreak interface for a search. At the top, there's an 'Application' section with various filters like App #, Date (11/07/2005), Joint, Cos, Purpose, Priority, Status, Company, Product, Existing Customer, Dupl, Contact, Channel, Producer, and Sales Agent. Below this is a navigation bar with tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The main area is titled 'Results' and has a 'Sort' section with 'Primary Sort Order' and 'Secondary Sort Order' both set to 'NONE'. There are radio buttons for 'A' (Ascending) and 'D' (Descending), and a 'Sgrt' button. A 'View All' button is highlighted in a red box. Below the sort section is a table of results:

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	HIGH	0000168234	03/01/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LOAN VEHICLE	NEW-REVIEW REQUIRED	HI-00003 : HAWAII MITSUBISHI-PE
SSFC	HQ	NORMAL	0000058135	06/04/2004	BRENNER PETER / TAMMY	LOAN VEHICLE	NEW-REVIEW REQUIRED	CA-00005 : AUTO JUNGLE
SSFC	HQ	NORMAL	0000062135	06/04/2004	HUNTINGTON CHRIS / KIM	LOAN VEHICLE	NEW-REVIEW REQUIRED	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000062136	06/04/2004	CARRUTHERS CHAD	LOAN VEHICLE	NEW-REVIEW REQUIRED	FL-00005 : TEXAS AUTO MART IN
SSFC	HQ	NORMAL	0000065136	06/04/2004	TRACY SUSAN	LOAN VEHICLE	NEW-RECOMMEND REJECT	FL-00001 : FL AUTO CENTER, INC
SSFC	HQ	NORMAL	0000065138	06/04/2004	BROWN JOHN / CATE	LOAN VEHICLE	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066140	06/04/2004	PETERSON PETER / DEBORAH	LOAN VEHICLE	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066142	06/04/2004	GREAT PETER / CATHERINE	LOAN VEHICLE	NEW-RECOMMEND APPRO	FL-00004 : USA AUTO CENTER, IN
SSFC	HQ	NORMAL	0000067135	06/04/2004	BROWN JOHN	LOAN VEHICLE	NEW-RECOMMEND REJECT	CO-00001 : PHIL LONG MITSUBISHI
SSFC	HQ	NORMAL	0000068136	06/04/2004	DITMAN BRAD	LOAN VEHICLE	NEW-RECOMMEND APPRO	CA-00003 : ACE HEADQUARTERS

At the bottom, there's a 'Queue Name' field set to 'NEW APPLICATIONS QUEUE', a 'Secured Application' checkbox checked, and 'Copy Application' and 'Next Application' buttons.

### To use the Search block

- 1 Follow steps 1 and 2 in **To use the Search page** section above.
- 2 In the **Sort** block, use the **Primary Sort Order** field to choose how you want to sort the search results. (Press the arrow keys or click the down arrow to view the fields contents).
- 3 Choose **A** to sort the results in ascending order  
or  
Choose **D** to sort the results in descending order.
- 4 To further sort your results, repeat steps 2 and 3 using the **Secondary Sort Order** field.
- 5 Choose **Sort**.

Oracle Daybreak sorts the results on display.

## Other features on the Results page (Underwriting and Funding forms)

The Results page on the Underwriting form and Funding form share these common features (these features are not present on the Result page on the Customer Service form):

### What is it?

### What does it do?

#### View All box

If you choose View All, all applications in the Oracle Daybreak system accessible with your user id defined responsibility appear in the Results page list box.

#### Queue Name field

This display only field indicates which queue the selected application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)

#### Secured Application box

Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.

#### Copy Application button

Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.

#### Next Application button

Loads the next available unlocked application from the search results currently displayed. (**Note:** An unlocked application is one that is not currently opened by another Oracle Daybreak LS user).

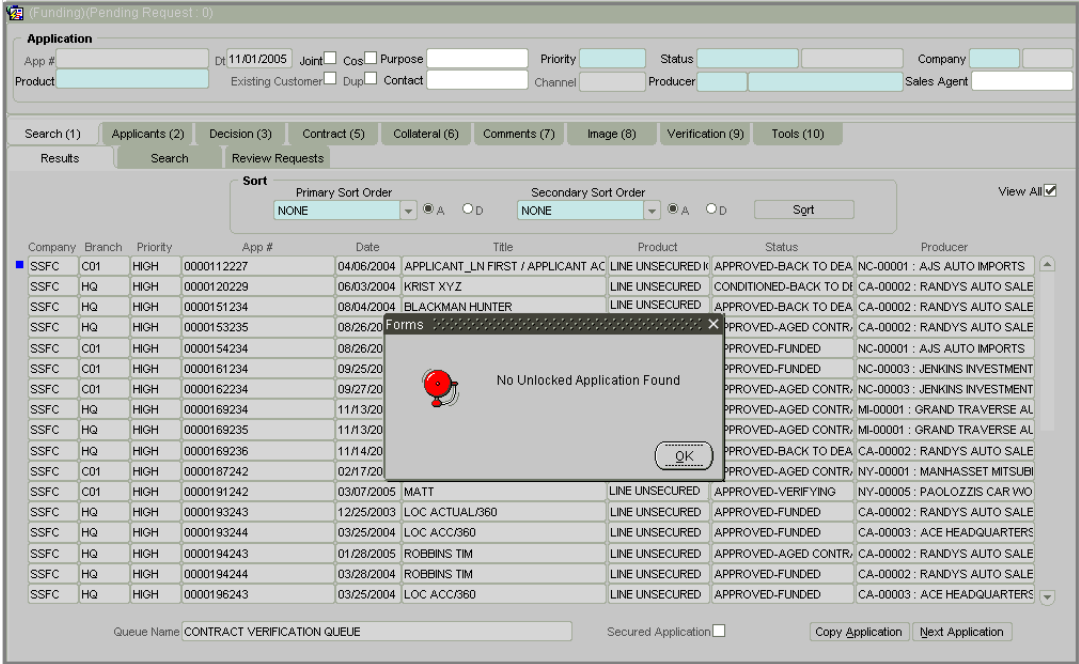
If the Oracle Daybreak LS user that initially opened the Funding form and selected View All had attempted at that time to open either application 0000112227 and 0000120229, Oracle Daybreak LS would have identified the user who has opened (or "locked") on the Underwriting and Funding forms. In such cases, Oracle Daybreak displays a dialog box with the name and phone number of the user who has opened the application and offers the option of sending an email to request that person closes the application.

The screenshot shows the Oracle Daybreak Results page. At the top, there are search filters for App #, Product, Existing Customer, Dup, Contact, Channel, Producer, and Sales Agent. Below the filters is a table of search results. The table has columns for Company, Branch, Priority, App #, Date, Title, Product, Status, and Producer. The first row is highlighted in blue and contains the following data: Company: SSFC, Branch: C01, Priority: NORMAL, App #: 0000274182, Date: 01/01/2001, Title: CCARNATION GRAHAM / LISA, Product: LINE HE, Status: NEW-REVIEW REQUIRED, Producer: NY-00004 : DENOOVER MITSUBIS. A dialog box titled 'Forms' is overlaid on the table, displaying a warning icon and the text: 'Application is locked by: BFOGO Phone: 2223334444 Do you want to send a mail to the Locked User?'. The dialog box has 'Yes' and 'No' buttons.

The email is sent to the user's email address recorded on the Administration form's User page.

**Note:** Valid email address should be set up for each user in order to use this and other email functions efficiently.

If there are no applications available, Oracle Daybreak LS displays a Forms dialog box with the message "No Unlocked Application Found."



## Copying an application

Using the Results page on the Underwriting or Funding forms, you can copy the information of an existing application into a new application. The new application will contain duplicated data of the application information, the requested line of credit information, credit bureau data, and collateral information. The new application will have a status/sub status of NEW - REVIEW REQUIRED.

### To copy an application

- 1 Open the **Underwriting** or **Funding** form and use the **Search** page to locate the application you want to copy.
- 2 Select the application you want to copy on the **Results** page.
- 3 Choose **Copy Application**.

The screenshot shows a software interface for managing applications. At the top, there are search filters for App #, Date (11/07/2005), Joint, Cos, Purpose, Priority, Status, Company, Product, Existing Customer, Dup, Contact, Channel, Producer, and Sales Agent. Below the filters are tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Results' tab is active, showing a table of applications. The table has columns for Company, Branch, Priority, App #, Date, Title, Product, Status, and Producer. The first application is selected. At the bottom of the interface, there is a 'Queue Name' field with the value 'NEW APPLICATIONS QUEUE', a 'Secured Application' checkbox, and a 'Copy Application' button highlighted with a red box.

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	HIGH	0000168234	03/01/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LINE HE	NEW-REVIEW REQUIRED	HI-00003 : HAWAII MITSUBISHI-PE
SSFC	HQ	NORMAL	0000058135	06/04/2004	BRENNER PETER / TAMMY	LINE HE	NEW-REVIEW REQUIRED	CA-00005 : AUTO JUNGLE
SSFC	HQ	NORMAL	0000062135	06/04/2004	HUNTINGTON CHRIS / KIM	LINE HE	NEW-REVIEW REQUIRED	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000062136	06/04/2004	CARRUTHERS CHAD	LINE HE	NEW-REVIEW REQUIRED	FL-00005 : TEXAS AUTO MART IN
SSFC	HQ	NORMAL	0000065136	06/04/2004	TRACY SUSAN	LINE HE	NEW-RECOMMEND REJECT	FL-00001 : FL AUTO CENTER, INC
SSFC	HQ	NORMAL	0000065138	06/04/2004	BROWN JOHN / CATE	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066140	06/04/2004	PETERSON PETER / DEBORAH	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066142	06/04/2004	GREAT PETER / CATHERINE	LINE UNSECURED	NEW-RECOMMEND APPRO	FL-00004 : USA AUTO CENTER, IN
SSFC	HQ	NORMAL	0000067135	06/04/2004	BROWN JOHN	LINE UNSECURED	NEW-RECOMMEND REJECT	CO-00001 : PHIL LONG MITSUBISH
SSFC	HQ	NORMAL	0000068136	06/04/2004	DITMAN BRAD	LINE UNSECURED	NEW-RECOMMEND APPRO	CA-00003 : ACE HEADQUARTERS

A Forms dialog box appears with the message “Do you want to copy application (number of application you selected)?”

- 4 Choose **Yes**.

A Forms dialog box appears with the message: “Application copy successful. New application # (new application number).”

5 Choose **Ok**.

Oracle Daybreak creates a new application with the new application number and the information from the duplicated application. The new application has a status of NEW - REVIEW REQUIRED and can be opened on the Underwriting form. Oracle Daybreak also notes that this is a copied application with a system generated comment.

The screenshot shows the Oracle Daybreak application form for 'YELLOWWOOD LOUISE / YELLOWWOOD MARTY (Underwriting)(Pending Request : 0)'. The 'Application' section includes fields for App # (0000237243), Dt (03/01/2001), Joint, Cos, Purpose, Priority (NORMAL), Status (NEW), REVIEW REQUIRED, Company (DCC), and HQ. The Product is LINE HE. The Channel is WEB ENTRY, and the Producer is DEALER. The Sales Agent is MN-00001 : IN HOUSE (DIREC). The 'Comments' tab is active, showing a table with the following data:

Alert	Type	Sub Type	Comment
<input checked="" type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000108227.
<input type="checkbox"/>	BFOGO	11/08/2005 10:47:23 AM	
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

## Archive / Purge feature

Oracle Daybreak includes a purge / archive feature that provides you with the capability to archive old data and store it in a different table. A Oracle Daybreak batch process runs the purge / archive feature based on the system parameter setup. Oracle Daybreak archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Vendor assignments
- Vendor invoices.

Oracle Daybreak purges the following items:

- Job request data
- User logins
- Output data dump related data.

In Oracle Daybreak, archiving is a two-way process:

- 1 All the archived data is moved and stored in O tables.
- 2 The archived data in the O tables is then moved and stored into OO tables.

You may set the “default days” for the archive feature by setting the following system parameters on the Administration form. The parameters marked with \_O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

<b>Parameter</b>	<b>Default Days</b>	<b>Description</b>
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:

PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PST_ARCHIVE_DAYS	999	PURGE DAYS FOR STATEMENTS LEVEL 1: NO OF DAYS AFTER THE STATEMENT WAS GENERATED
PST_OARCHIVE_DAYS	999	PURGE DAYS FOR STATEMENTS LEVEL 2
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COM- PLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGN- MENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

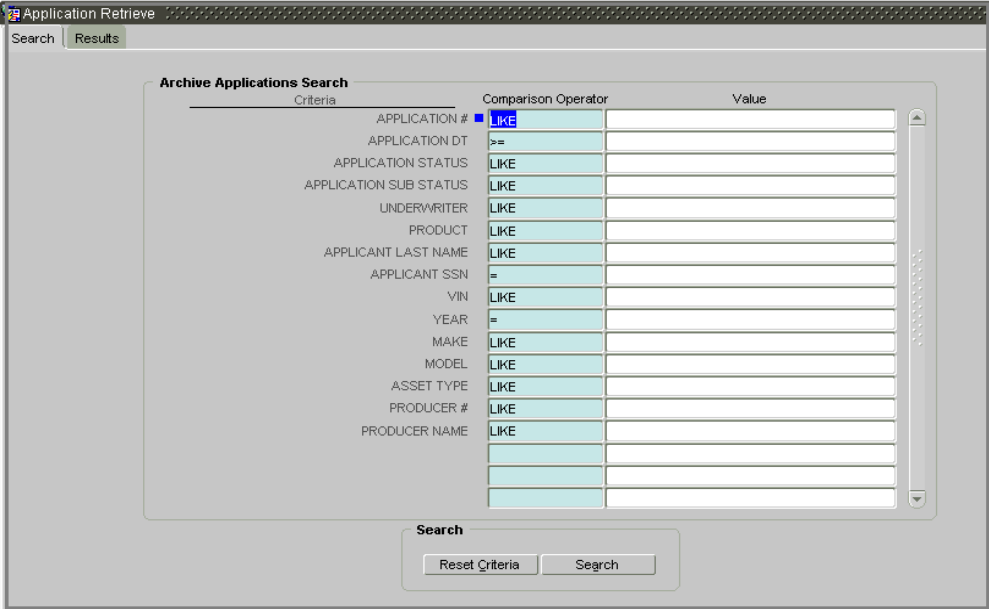
You can retrieve archived applications with the Application Retrieve form (**Lending** menu > **Application Retrieval** command). As of this release, you can only retrieve archived applications.

### To retrieve an archived application

- 1 On the **Lending** menu, choose **Application Retrieval**.

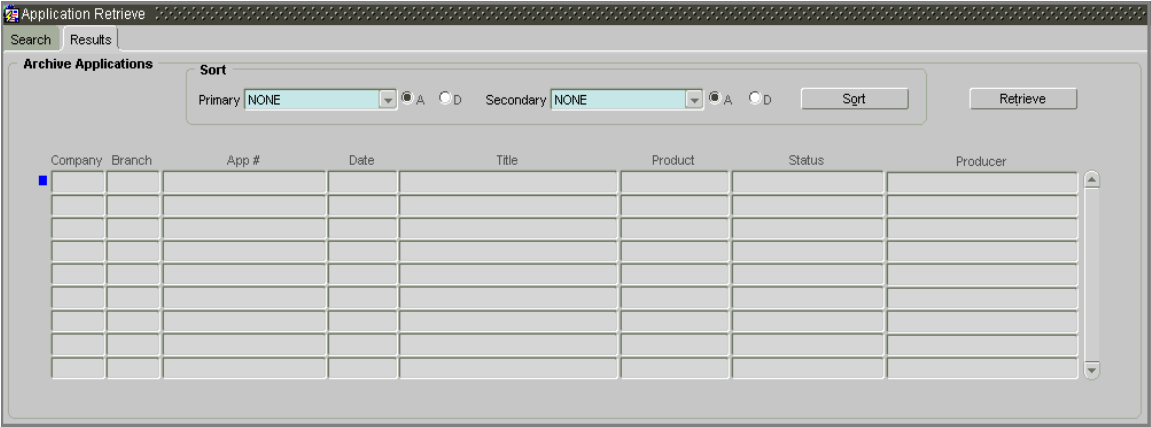


The Application Retrieve form appears.



- 2 In the **Archive Applications Search** block on the **Search** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find an application.
- 3 Choose the **Search** button.

Oracle Daybreak locates and displays on the Results page all the applications that meet your search criteria in the Search Criteria block.

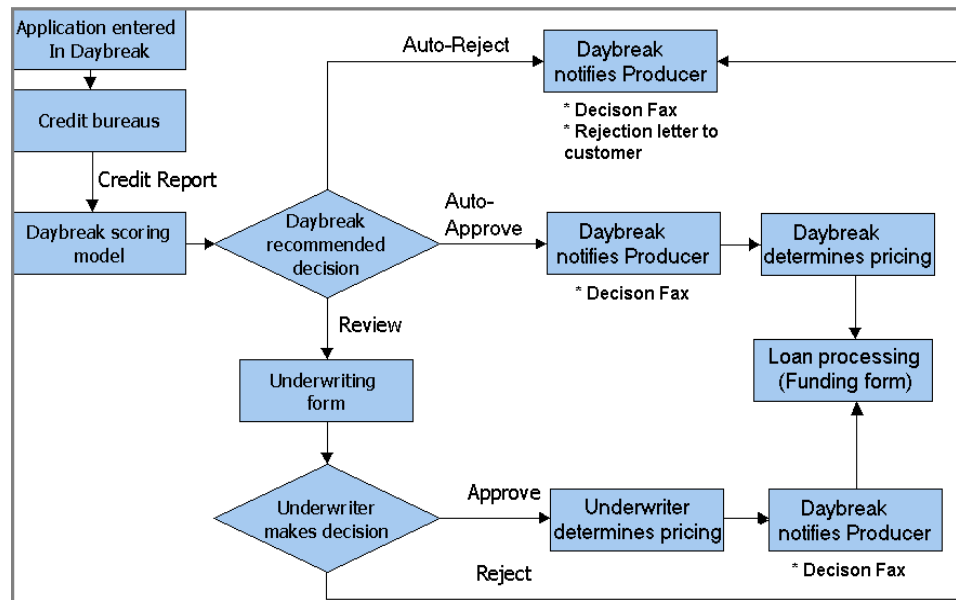


## CHAPTER 4 : UNDERWRITING

Underwriting is the next step after application entry in the line of credit origination cycle. At the beginning of the underwriting process, the application has been entered into Oracle Daybreak, received an application number, and passed through the initial prescreening checks and received a credit bureau report. (Credit bureau pulls are based upon zip code setup.) Oracle Daybreak has assigned it a custom credit score and based on this, automatically updated its status, and sent the application to the appropriate queue. In doing so, one of three things has happened to the application:

- 1) The application passed all the prescreening requirements and was automatically approved based on the auto-decisioning process. Oracle Daybreak then automatically notifies the producer with a decision fax.
- or-
- 2) The application failed the prescreening requirements and was automatically rejected based on the auto-decisioning process. Again, Oracle Daybreak then automatically notifies the producer with a decision fax.
- or-
- 3) The application received a status requiring a manual review and was sent to the underwriting queue. It's now up to the underwriter to verify the data and manually change the status of the application.

The following flowchart depicts this process:



This chapter explains how to use Oracle Daybreak's Underwriting form to complete the following tasks:

- Load an application on the Underwriting form
- Verify the applicant information
- Verify the credit bureau data
- Calculate and validate the debt-to-income ratios
- Manually request a credit bureau report
- Add comments and tracking attributes
- Make a decision about an application
- Verify the edits
- Rehash an application
- Copy an application.

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## **Underwriting with Oracle Daybreak (an overview)**

In Oracle Daybreak, the underwriting process follows these basic steps:

- 1 Open the Underwriting form and load the application you want to work with.
- 2 View and verify information about the applicant (and business, if present) supplied from the Application Entry form.
- 3 View information from the credit bureau report. This is display only information and cannot be edited.
- 4 View and verify information regarding the collateral.
- 5 Calculate and validate the debt-to-income ratios.
- 6 On the Line of Credit page of the Decision (3) master tab, select the pricing for the application.
- 7 Complete the Stipulations, Itemizations, Checklist, Trade-In, sub pages, if necessary. (The Checklist sub page can be configured to display a list of tasks to follow when using the Underwriting form.)
- 8 If you are approving the loan, complete the Approved block on the Line of Credit page of the Decision (3) master tab.

If you are rejecting the loan, complete the Stipulations sub page of the Decision (3) master tab with the Adverse Action Reasons.

- 9 Change the status of the application on the master block of the Underwriting form.
- 10 On the Verification (9) master tab, view any errors and warnings that prevent the status change.
- 11 Make changes to the application data that correct the errors until you can change the status of the application.

## Loading an application on the Underwriting form

The first step in the Underwriting process is to load the application you want to work with. This can be done either manually or automatically. You can manually select an application using the Search (1) master tab. If your system is configured to automatically load applications based on work queues, applications appear on the Results page when you open the Underwriting form.

The screenshot shows the Oracle Daybreak Underwriting form. At the top, there is an 'Application' header with various input fields for App #, Date, Joint, Cos, Purpose, Priority, Status, Company, Product, Existing Customer, Dup, Contact, Channel, Producer, and Sales Agent. Below this is a navigation bar with tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Search (1)' tab is active, and the 'Results' section is visible. A 'Sort' section allows for Primary and Secondary Sort Order selection. Below the sort section is a table of applications with columns for Company, Branch, Priority, App #, Date, Title, Product, Status, and Producer. At the bottom, there is a 'Queue Name' field containing 'NEW APPLICATIONS QUEUE', which is highlighted with a red box. Other fields include 'Secured Application' (checked) and buttons for 'Copy Application' and 'Next Application'.

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	HIGH	0000168234	03/01/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LINE HE	NEW-REVIEW REQUIRED	HI-00003 : HAWAII MITSUBISHI-PE
SSFC	HQ	NORMAL	0000058135	06/04/2004	BRENNER PETER / TAMMY	LINE HE	NEW-REVIEW REQUIRED	CA-00005 : AUTO JUNGLE
SSFC	HQ	NORMAL	0000062135	06/04/2004	HUNTINGTON CHRIS / KIM	LINE HE	NEW-REVIEW REQUIRED	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000062136	06/04/2004	CARRUTHERS CHAD	LINE HE	NEW-REVIEW REQUIRED	FL-00005 : TEXAS AUTO MART IN
SSFC	HQ	NORMAL	0000065136	06/04/2004	TRACY SUSAN	LINE HE	NEW-RECOMMEND REJECT	FL-00001 : FL AUTO CENTER, INC
SSFC	HQ	NORMAL	0000065138	06/04/2004	BROWN JOHN / CATE	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066140	06/04/2004	PETERSON PETER / DEBORAH	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066142	06/04/2004	GREAT PETER / CATHERINE	LINE UNSECURED	NEW-RECOMMEND APPRO	FL-00004 : USA AUTO CENTER, IN
SSFC	HQ	NORMAL	0000067135	06/04/2004	BROWN JOHN	LINE UNSECURED	NEW-RECOMMEND REJECT	CO-00001 : PHIL LONG MITSUBISI
SSFC	HQ	NORMAL	0000068136	06/04/2004	DITMAN BRAD	LINE UNSECURED	NEW-RECOMMEND APPRO	CA-00003 : ACE HEADQUARTERS

**Note:** Work queues can be set up to allocate applications to different underwriters or teams based on product type, funding type, underwriter, application status, application sub status, state, channel, dealer type, and dealer.

### To manually load an application

- 1 On the **Lending** menu, choose **Underwriting**.

The Underwriting form appears.

- 2 Use the **Search** and **Results** pages under the **Search (1)** tab to find and load the application you want to work with. (See the **Searching for Applications** chapter for more information on this process.)

Oracle Daybreak opens the Applicant (2) master tab, loaded with information about the application you selected.

## To automatically load an application

- 1 On the **Lending** menu, choose **Underwriting**.

The Underwriting form appears at the Results page. Applications automatically appear in the list box.

The screenshot displays the Oracle Daybreak Underwriting interface. At the top, there is a header bar with the text "(Underwriting)(Pending Request: 0)". Below this is a form for entering application details, including fields for App #, Product, Dt (11/07/2005), Joint, Cos, Purpose, Priority, Status, Company, Existing Customer, Dupl, Contact, Channel, Producer, and Sales Agent. A navigation bar below the form contains tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The main area is titled "Review Requests" and features a "Sort" section with dropdown menus for Primary Sort Order (NONE) and Secondary Sort Order (NONE), along with radio buttons for A and D, and a "Sgrt" button. A "View All" checkbox is also present. Below the sort section is a table listing applications with columns for Company, Branch, Priority, App #, Date, Title, Product, Status, and Producer. The first application is selected, indicated by a blue square in the Company column. At the bottom, there is a "Queue Name" field (NEW APPLICATIONS QUEUE), a "Secured Application" checkbox (checked), and "Copy Application" and "Next Application" buttons.

Company	Branch	Priority	App #	Date	Title	Product	Status	Producer
SSFC	HQ	HIGH	0000168234	03/01/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LINE HE	NEW-REVIEW REQUIRED	HI-00003 : HAWAII MITSUBISHI-PE
SSFC	HQ	NORMAL	0000058135	06/04/2004	BRENNER PETER / TAMMY	LINE HE	NEW-REVIEW REQUIRED	CA-00005 : AUTO JUNGLE
SSFC	HQ	NORMAL	0000062135	06/04/2004	HUNTINGTON CHRIS / KIM	LINE HE	NEW-REVIEW REQUIRED	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000062136	06/04/2004	CARRUTHERS CHAD	LINE HE	NEW-REVIEW REQUIRED	FL-00005 : TEXAS AUTO MART IN
SSFC	HQ	NORMAL	0000065136	06/04/2004	TRACY SUSAN	LINE HE	NEW-RECOMMEND REJECT	FL-00001 : FL AUTO CENTER, INC
SSFC	HQ	NORMAL	0000065138	06/04/2004	BROWN JOHN / CATE	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066140	06/04/2004	PETERSON PETER / DEBORAH	LINE UNSECURED	NEW-RECOMMEND REJECT	CA-00003 : ACE HEADQUARTERS
SSFC	HQ	NORMAL	0000066142	06/04/2004	GREAT PETER / CATHERINE	LINE UNSECURED	NEW-RECOMMEND APPRO	FL-00004 : USA AUTO CENTER, IN
SSFC	HQ	NORMAL	0000067135	06/04/2004	BROWN JOHN	LINE UNSECURED	NEW-RECOMMEND REJECT	CO-00001 : PHIL LONG MITSUBISHI
SSFC	HQ	NORMAL	0000068136	06/04/2004	DITMAN BRAD	LINE UNSECURED	NEW-RECOMMEND APPRO	CA-00003 : ACE HEADQUARTERS

- 2 Begin the underwriting process by selecting the first application on the list.

Oracle Daybreak opens the Applicant (2) master tab, loaded with information about the application you selected.

## Underwriting form's master block

The Underwriting form's master block displays information from the Application Entry form's master block, such as the application number, product, and producer. It also contains the Status and unlabeled Sub Status field that allows you to change the status/sub status of the account and trigger an edits check.

<b>In this field:</b>	<b>Do this:</b>
App #	View the application number (display only).
Dt	View the application number (display only)
Joint	Joint application indicator. If selected, indicates this is a joint application.
Cos	Co-signed application indicator. If selected, indicates this is a co-signed application.
Purpose	Select or view the purpose of the application (optional).
<b>Priority</b>	Select or view the priority of the application (required).
<b>Status</b>	Select or view the status of the application (required).
Sub Status (unlabeled)	View the sub status of the application (display only).
<b>Company</b>	Select or view the company of the application (required).
Branch (unlabeled)	View the branch of the application (display only).
<b>Product</b>	Select or view the product of the application (required).
Existing Customer	Existing customer indicator. If selected, indicates this applicant has a previous account.
Dup	Duplicate application indicator. If selected, indicates this is a duplicate application.
Contact	Select or view the contact of the application (optional).
Channel	Select or view how the application was received (optional).
<b>Producer</b>	Select or view the producer type of the application (required).
<b>Producer (unlabeled)</b>	Select or view the producer of the application (required).
Sales Agent	Select or view the sales agent of the application (required).

## Verifying applicant information

Having selected and loaded an application, you can view the information about the applicant (s). This is information that was recorded on the Application Entry form or gathered during the credit pull. You can edit the data from the Application Entry form at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

(For more information about the individual fields on the pages and sub pages in this section, see the **Entering an Application** chapter.)

**Note:** If the actual application was attached as an image, you can view it by choosing the Image (8) master tab. This can be used to double-check data.

### To verify applicant information from the Applicants (2) master tab

- 1 Open the Underwriting form and load the application you want to verify.
- 2 Choose the **Applicants (2)** master tab, then choose the **Primary** tab.

The screenshot displays the 'Application' form for 'CCINQUEFOIL EVE / DALE (Underwriting)(Pending Request: 0)'. The 'Applicants (2)' master tab is selected, and the 'Primary' sub-tab is active. The form contains the following information:

**Application Summary:**  
App # 0000136175, Dt 11/01/2006, Joint , Cos , Purpose, Priority NORMAL, Status APPROVED, AGED CONTRACT, Company DCC HQ, Product LINE HE, Existing Customer , Dup , Contact, Channel WEB ENTRY, Producer DEALER, MN-00001: IN HOUSE (DIREC), Sales Agent.

**Applicant Information:**  
First Name: EVE, MI: A, Last Name: CCINQUEFOIL, Suffix, SSN: xxx-xx-2556, Birth Dt: 02/09/1969, Disability: , Existing Customer: , Prior Applicant:   
Gender: UNKNOWN, Language: ENGLISH, Prior Bankruptcy: , Bankruptcy Discharge Dt, Class: NORMAL  
Marital St: MARRIED, License #: C-12090-13456, State: HI, Email: EVEC@GROUP.COM, Race  
Dependents: 7, Mother's Maiden Name: HARVEY, ECOA: JOINT CONTRACT, Ethnicity: NOT APPLICABL, Privacy Opt-Out: , Time Zone: PACIFIC/HONOLULU

**Address Information:**  
Mailing , Confirmed Address   
Address Type: HOME, Postal Type: NORMAL ADD, #: 3951, Pre, Street Name: SPANIEL RUN CT, Street Type, Post, Apt #  
Address: 3951 SPANIEL RUN CT  
City: HAILUILA, St: HI, Zip: 96717, Country: US, Ph: 978-333-1244  
Own/Rent: OWNS HOME, Landlord, Ph  
Contact: Title, Ph, Ext  
Census Tract, MSA Code  
Comment

**Stated / Actual:**

	Yrs	Mths	Pmt Amt	Freq
Stated	5	0	\$1,200.00	MONTHLY
Actual	5	0	\$1,200.00	MONTHLY

Verify Dt: 11/01/2006, Verify By: SETUP

- 3 Use the **Primary** page to verify personal information about the primary applicant, including name, license, and e-mail address. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field allows you to select the existing customer.

- Open the **Address** sub page to verify data about the applicant's place of residence. The **Stated/Actual** block allows you to record the actual monthly housing payment against the amount stated on the application. (This information will appear on the Summary sub page.)
- Open the **Employment Information** sub page to verify data about the applicant's place of employment. The **Stated/Actual** block allows you to record the actual monthly income against the amount stated on the application. (This information will appear on the Summary sub page.)

**Application**  
 App # 0000210175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status NEW REVIEW REQUIRED Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER GA-00004 : ADVANCE LEAS Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 LOUISE A YYELLOWWOOD xxx-xx-6771 02/13/1955 Existing Customer 0

Gender UNKNOWN Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Class NORMAL  
 Marital St MARRIED License # C-12090-12376 State GA Email LOUISEY@GROUP.COM Race   
 Dependents 9 Mother's Maiden Name SMITHSON ECOA JOINT CONTRACT Ethnicity NOT APPLICABL Privacy Opt-Out  Time Zone AMERICA/NEW\_YOR

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Employment Information**

Type Employer Title Occupation  
 Current  FULL TIME AGNA TOOLS INC. VP OPERATIONS MANAGEMENT  
 Address 12309 DANBURY LN  
 SUITE 100  
 City AGANA St GA Zip 96928 Country US Ph 978-334-0477 Extn   
 Contact  Title  Ph  Ext   
 Comment

**Stated / Actual**

	Yrs	Mths	Income	Freq
Stated	5	0	\$5,000.00	MONTHLY
Actual	5	0	\$5,000.00	MONTHLY

Verify Dt 11/01/2006 Verify By SETUP

- Open the **Telecoms** sub page to verify all of the applicant's phone numbers. You can add new numbers or edit existing numbers.

**Application**  
 App # 0000210175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status NEW REVIEW REQUIRED Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER GA-00004 : ADVANCE LEAS Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 LOUISE A YYELLOWWOOD xxx-xx-6771 02/13/1955 Existing Customer 0

Gender UNKNOWN Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Class NORMAL  
 Marital St MARRIED License # C-12090-12376 State GA Email LOUISEY@GROUP.COM Race   
 Dependents 9 Mother's Maiden Name SMITHSON ECOA JOINT CONTRACT Ethnicity NOT APPLICABL Privacy Opt-Out  Time Zone AMERICA/NEW\_YOR

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Telecom Information**

Telecom Type	Phone	Extn	Start Time	End Time	Time Zone	Current
<input checked="" type="checkbox"/>			AM	PM		<input checked="" type="checkbox"/>
<input type="checkbox"/>						<input type="checkbox"/>
<input type="checkbox"/>						<input type="checkbox"/>
<input type="checkbox"/>						<input type="checkbox"/>
<input type="checkbox"/>						<input type="checkbox"/>
<input type="checkbox"/>						<input type="checkbox"/>



- Open the **Financials** sub page to verify the types and sources of additional income. Oracle Daybreak uses this information when calculating an applicant's net worth.

**Application**  
 App # 0000210175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status NEW REVIEW REQUIRED Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER GA-00004 : ADVANCE LEASI Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others **Business**

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 LOUISE A YYELLOWWOOD xxx-xx-6771 02/13/1955  Existing Customer 0

Gender UNKNOW N Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Class NORMAL  
 Marital St MARRIED License # C-12090-1237 State GA Email LOUISEY@GROUP.COM Race

Dependents 9 Mother's Maiden Name SMITHSON ECOA JOINT CONTRACT Ethnicity NOT APPLICABL Privacy Opt-Out  Time Zone AMERICA/NEW\_YOR

Address Employment Telecoms **Financials** Summary Credit Scores Existing Accounts

**Financials**

Type	Source	Amt	Include	Comment
			<input checked="" type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	

- Open the **Summary** sub page and verify the information regarding income and liability. (Using the **Summary** sub page is discussed later in this chapter in the **Validating Ratios** section.)

**Application**  
 App # 0000210175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status NEW REVIEW REQUIRED Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER GA-00004 : ADVANCE LEASI Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others **Business**

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 LOUISE A YYELLOWWOOD xxx-xx-6771 02/13/1955  Existing Customer 0

Gender UNKNOW N Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Class NORMAL  
 Marital St MARRIED License # C-12090-1237 State GA Email LOUISEY@GROUP.COM Race

Dependents 9 Mother's Maiden Name SMITHSON ECOA JOINT CONTRACT Ethnicity NOT APPLICABL Privacy Opt-Out  Time Zone AMERICA/NEW\_YOR

Address Employment Telecoms Financials **Summary** Credit Scores Existing Accounts

**Income**

Type	Amt	Freq	Include
EMPLOYMENT	\$5,000.00	MONTHLY	<input checked="" type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Comment

**Credit Scores**

Grade	Score	What if Pmt Amt
A GRADE	858	\$500.00

**Totals**

	Stated	Actual
Monthly Income	\$5,000.00	\$5,000.00
Monthly Debt	\$3,127.00	\$3,127.00
Assets	\$0.00	\$67,980.00
Liabilities	\$67,980.00	<\$67,980.00>

**Ratios**

	Stated Before	Stated After	Actual Before	Actual After
Debt	62,540.00	72,540.00	62,540.00	72,540.00
Disposable Inc	37,460.00	27,460.00	37,460.00	27,460.00
Revolving Debt	7,511.60	7,511.60		
Pmt to Income	10.0000	10.0000		

Update Ratios

**Liability**

Type	Amt	Freq	Status	Account Type	Open Dt	Past Due Amt	30	60	90	Balance	High Balance	Credit Limit	Bureau	Include
HOUSING	\$1,200.00	MONTHLY	OPEN	OWN		\$0.00	0	0	0	\$0.00	\$0.00	\$0.00		<input checked="" type="checkbox"/>
REVOLVING	\$0.00	MONTHLY	OPEN	BANK	05/01/1996					\$0.00	\$0.00		EQUIFAX	<input type="checkbox"/>
REVOLVING	\$12.00	MONTHLY	OPEN	BANK	04/01/2001					\$767.00		\$800.00	EQUIFAX	<input type="checkbox"/>
REVOLVING	\$0.00	MONTHLY	OPEN	BANK	05/01/1996					\$1,568.00	\$1,568.00		EQUIFAX	<input checked="" type="checkbox"/>

Comment  Term  Creditor's Name  Account #  Pmt Manner  Subscriber #  ECOA  View All

De-dupe Liabilities

- Open the **Credit Scores** sub page and view the credit score based on Oracle Daybreak's internal scoring models. (Using the **Credit Scores** sub page is discussed later in this chapter in the **Manually rescoring a credit bureau report** section.)

**Application**  
 App # 0000210175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status NEW REVIEW REQUIRED Company SSFC HQ  
 Product LINE HE Existing Customer  Dupl  Contact  Channel FAX IN Producer DEALER GA-00004 : ADVANCE LEAS Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 LOUISE A YYELLOWWOOD xxx-xx-6771 02/13/1955 Existing Customer 0

Gender UNKNOWN Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Class NORMAL  
 Marital St MARRIED License # C-12090-1237 State GA Email LOUISEY@GROUP.COM Race   
 Dependents 9 Mother's Maiden Name SMITHSON ECOA JOINT CONTRACT Ethnicity NOT APPLICABL Privacy Opt-Out  Time Zone AMERICA/NEW\_YOR

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Credit Scores**

Model	Bureau	Credit Report Id	Credit Grade	Score	Current
LEASE SCORING MODEL (FICO SCORE)	EFX	178757	A GRADE	858	<input checked="" type="checkbox"/>
LEASE SCORING MODEL (FICO SCORE)	EFX	178757	C GRADE	845	<input type="checkbox"/>

**Parameters**

Parameter	Value	Score
FICO SCORE	858	858

**Rescore Applicant**

Credit Report Id  Credit Bureau  Rescore

- Open the **Existing Accounts** sub page and view any other accounts that the applicant has in the Oracle Daybreak system.

**Application**  
 App # 0000210175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status NEW REVIEW REQUIRED Company SSFC HQ  
 Product LINE HE Existing Customer  Dupl  Contact  Channel FAX IN Producer DEALER GA-00004 : ADVANCE LEAS Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 LOUISE A YYELLOWWOOD xxx-xx-6771 02/13/1955 Existing Customer 0

Gender UNKNOWN Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Class NORMAL  
 Marital St MARRIED License # C-12090-1237 State GA Email LOUISEY@GROUP.COM Race   
 Dependents 9 Mother's Maiden Name SMITHSON ECOA JOINT CONTRACT Ethnicity NOT APPLICABL Privacy Opt-Out  Time Zone AMERICA/NEW\_YOR

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Accounts**

Acc #	Title	Relation	Status	Product	Payoff Amt	Amt Due	Due Dt	Company	Branch
2006010109670	YYELLOWWOOD LOUISE / M	PRIMARY	CLOSED-PAID OFF	LINE HE	\$0.00	\$0.00	02/10/2009	SSFC	HQ
20060301029626	YYELLOWWOOD LOUISE / M	PRIMARY	CLOSED-PAID OFF	LINE HE	\$0.00	\$0.00	11/10/2007	DCC	HQ
20060401039640	YYELLOWWOOD LOUISE / M	PRIMARY	CLOSED-PAID OFF	LINE HE	\$0.00	\$0.00	05/10/2007	DCC	HQ
20060401039674	YYELLOWWOOD LOUISE / M	PRIMARY	CLOSED-PAID OFF	LINE HE	\$0.00	\$0.00	02/10/2009	DCC	HQ
20060401039715	YYELLOWWOOD LOUISE / M	PRIMARY	CLOSED-PAID OFF	LINE HE	\$0.00	\$0.00	05/10/2007	SSFC	HQ
20060701069644	YYELLOWWOOD LOUISE / M	PRIMARY	PAID OFF	LINE HE	\$0.00	\$0.00	07/10/2009	DCC	HQ
20061101109642	YYELLOWWOOD LOUISE / M	PRIMARY	ACTIVE	LINE HE	\$0.00	\$0.00	11/10/2009	SSFC	HQ
					Total	\$0.00	\$0.00		

**In this field:**

Acc #  
 Title  
 Relation

**View this:**

The account number.  
 The account title.  
 The customer relationship.

Status	The account status.
Product	The product.
Payoff Amt	The payoff amount.
Amt Due	The delinquent amount due.
Oldest Due Dt	The due date.
Company	The company.
Branch	The branch.
Total	The payoff amount.
Total (unlabeled)	The total due amount.

**Note:** If you select an account record and open the Customer Service form from the Lending menu, Oracle Daybreak loads that existing account on the Customer Service form. On the Customer Service form, the other accounts for the applicant appear in the Accounts block of the master block.

11 Choose the **Applicants (2)** master tab, then choose the **Others** tab.

The screenshot shows the Oracle Daybreak application form for 'YELLOWWOOD LOUISE / MARTY (Underwriting)'. The 'Applicants (2)' master tab is selected, and the 'Others' sub-tab is active. The form displays personal information for a spouse named MARTY YELLOWWOOD, including SSN, birth date, and address in Danbury, CT. A 'Stated / Actual' table shows a payment amount of \$1,200.00 monthly for 5 years.

Stated / Actual		Yrs	Mths	Pmt Amt	Freq
Stated	5	0		\$1,200.00	MONTHLY
Actual	5	0		\$1,200.00	MONTHLY

12 Use the **Others** page to verify personal information about other applicants, including name, license, e-mail address, and the relationship (Type) to the primary applicant

**Note:** The **Others** page and sub pages only need to be verified if a secondary or joint applicant exists.

The **Others** sub pages are the same as the **Primary** sub pages, but contain information regarding the other applicant(s).

You can also complete the Other page and sub pages if you are adding an additional applicant to application before completing the Underwriting process.

13 Save any changes you made to the application.

## Verifying business information

If this application is an SME loan (defined in the Applicant (2) master tab Primary page's Class field as SMALL BUSINESS), the Applicants (2) master tab's Business tab is available. The Business pages displays the small business information recorded on the Application Entry form. You can edit the data from the Application Entry form at anytime in the following steps. Remember to save your work with each change.

**Note:** If there is no business information associated with the application, the Business tab is unavailable.

(For more information about the individual fields on the pages and sub pages in this section, see the **Entering an Application** chapter.)

### To verify business information from the Applicants (2) master tab

- 1 Open the Underwriting form and load the application you want to verify.
- 2 Choose the **Applicants (2)** master tab, then choose the **Business** tab.

The screenshot displays the 'Application' form for 'JEFF HOOVER (Underwriting)(Pending Request: 0)'. The 'Applicants (2)' master tab is selected, and the 'Business' sub-tab is active. The form shows the following data:

Organization Type	Type of Business	Name of the Business	Legal Name	Tax ID #	Start Date	# of Employees(Curr)	# of Employees
GENERAL PARTNERSHIP	WHOLESALE	FERGONS	FERGONS, INC.	1231231233331	01/01/2001	45	60

Contact Person	Business Checking Bank	Bank Account Number	Avg Checking Balance	# of Locations	Management Since
JANET HEXLUM	TCF FEDERAL	2342134234234	\$50,000.00	4	2003

The 'Address Information' section is expanded, showing the following details:

Type	Postal Type	#	Pre	Street Name	Street Type	Post	Apt No
BUSINESS	NORMAL ADC	4324		AHSLAND	WAY		

City: HOPKINS, St: MN, Zip: 55345, Country: US, Ph: 444-555-1212  
Own / Lease: LEASE

- 3 Use the **Business** page to verify information about the business applicant.

- 4 Open the **Address** sub page to verify data about the business's address.
- 5 Open the **Telecoms** sub page to verify all of the business's phone numbers. You can add new numbers or edit existing numbers.

JEFF HOOVER (Underwriting)(Pending Request: 0)

**Application**  
 App # 0000551279 Dt 03/06/2008 Joint  Cos  Purpose PERSONAL LOAN Priority HIGH Status REJECTED REHASHING Company SSFC C01  
 Product LINE HE Existing Customer  Dupl  Contact Channel PHONE Producer DEALER CD-00001 : PHIL LONG MITSL Sales Agent ABHINAV

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

Organization Type	Type of Business	Name of the Business	Legal Name	Tax ID #	Start Date	# of Employees(Curr)	# of Employees
GENERAL PARTNERSHIP	WHOLESALE	FERGONS	FERGONS, INC.	1231231233331	01/01/2001	45	60

Contact Person	Business Checking Bank	Bank Account Number	Avg Checking Balance	# of Locations	Management Since
JANET HEXUM	TCF FEDERAL	2342134234234	\$50,000.00	4	2003

Address Telecoms Financials Liabilities Partners Affiliates Other Details

**Telecom Information**

Telecom Type	Phone	Extn	Current
<input checked="" type="checkbox"/> FAX	555-987-7811		<input checked="" type="checkbox"/>
<input type="checkbox"/>			<input type="checkbox"/>
<input type="checkbox"/>			<input type="checkbox"/>
<input type="checkbox"/>			<input type="checkbox"/>
<input type="checkbox"/>			<input type="checkbox"/>

- 6 Open the **Financials** sub page to verify the types and sources of additional income of the business.

JEFF HOOVER (Underwriting)(Pending Request: 0)

**Application**  
 App # 0000551279 Dt 03/06/2008 Joint  Cos  Purpose PERSONAL LOAN Priority HIGH Status REJECTED REHASHING Company SSFC C01  
 Product LINE HE Existing Customer  Dupl  Contact Channel PHONE Producer DEALER CD-00001 : PHIL LONG MITSL Sales Agent ABHINAV

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

Organization Type	Type of Business	Name of the Business	Legal Name	Tax ID #	Start Date	# of Employees(Curr)	# of Employees
GENERAL PARTNERSHIP	WHOLESALE	FERGONS	FERGONS, INC.	1231231233331	01/01/2001	45	60

Contact Person	Business Checking Bank	Bank Account Number	Avg Checking Balance	# of Locations	Management Since
JANET HEXUM	TCF FEDERAL	2342134234234	\$50,000.00	4	2003

Address Telecoms Financials Liabilities Partners Affiliates Other Details

**Financials**

Type	Source	Amt	Comment	Include
<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
<input type="checkbox"/>				<input type="checkbox"/>
<input type="checkbox"/>				<input type="checkbox"/>
<input type="checkbox"/>				<input type="checkbox"/>

7 Open the **Liabilities** sub page to verify any liability information for the business.

JEFF HOOVER (Underwriting)(Pending Request: 0)

**Application**  
 App # 0000551279 D: 03/06/2008 Joint  Cos  Purpose PERSONAL LOAN Priority HIGH Status REJECTED REHASHING Company SSFC C01  
 Product LINE HE Existing Customer  Dup  Contact Channel PHONE Producer DEALER CD-00001 : PHIL LONG MITSL Sales Agent ABHINAV

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

Organization Type	Type of Business	Name of the Business	Legal Name	Tax ID #	Start Date	# of Employees(Curr)	# of Employees
GENERAL PARTNERSHIP	WHOLESALE	FERGONS	FERGONS, INC.	1231231233331	01/01/2001	45	60

Contact Person	Business Checking Bank	Bank Account Number	Avg Checking Balance	# of Locations	Management Since
JANET HEXUM	TCF FEDERAL	2342134234234	\$50,000.00	4	2003

Address Telecoms Financials **Liabilities** Partners Affiliates Other Details

**Liabilities**

Type	Ant	Freq	Account Type	Balance	Comment	Include
	\$0.00	MONTHLY				<input checked="" type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

8 Open the **Partners** sub page to verify partners linked to the business.

JEFF HOOVER (Underwriting)(Pending Request: 0)

**Application**  
 App # 0000551279 D: 03/06/2008 Joint  Cos  Purpose PERSONAL LOAN Priority HIGH Status REJECTED REHASHING Company SSFC C01  
 Product LINE HE Existing Customer  Dup  Contact Channel PHONE Producer DEALER CD-00001 : PHIL LONG MITSL Sales Agent ABHINAV

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

Organization Type	Type of Business	Name of the Business	Legal Name	Tax ID #	Start Date	# of Employees(Curr)	# of Employees
GENERAL PARTNERSHIP	WHOLESALE	FERGONS	FERGONS, INC.	1231231233331	01/01/2001	45	60

Contact Person	Business Checking Bank	Bank Account Number	Avg Checking Balance	# of Locations	Management Since
JANET HEXUM	TCF FEDERAL	2342134234234	\$50,000.00	4	2003

Address Telecoms Financials **Partners** Affiliates Other Details

**Partner Information**

First Name	MI	Last Name	Suffix	SSN	Birth Dt	Birth Place
KEVIN	THOM	FERGONS		XXX-XX-334	01/21/1980	MINNEAPOLIS, MN

Title	Ownership (%)	Networth	Gross Income	Language	Nationality
CEO	75.0000	\$1,000,000.00	\$200,000.00	ENGLISH	WHITE

**Address**

Address
12312 HASTINGS WAY

City	St	Zip	Country
HOPKINS	MN	55345	US

Phone 555-123-1122  
 Email

- Open the **Affiliates** sub page to verify the financial details, assets, and liabilities of the business.

- Open the **Other Details** sub page to verify financial details as well as assets and liabilities linked to the business.

**In this field:**

Other Details block  
**Analysis Frequency**  
**Gross Margin**  
**Income**

Financial Details block  
**Collection Average**

**Do this:**

Select the analysis frequency (required).  
 Enter the business's gross margin (required).  
 Enter the business's income amount (required).

Enter the collection average (required).

<b>Annual Sales</b>	Enter the annual sales amount (required).
<b>Proj. Coll.Avg.Annual</b>	Enter the annual projected collection average (required).
<b>Projected Sales</b>	Enter the projected sales amount (required).
Ann Proj Sales Amt	View the annual projected collection amount (display only).
<b>Book List</b>	Enter the business booklist (required).
<b>Equity</b>	Enter the equity amount (required).
<b>Turnover</b>	Enter the turnover amount (required).
<b>Open Delq</b>	Enter the open delinquency amount (required).
<b>Capital Amt</b>	Enter the capital amount (required).
<b>Business Expenses</b>	Enter the business expenses amount (required).
<b>Earned Surplus</b>	Enter the earned surplus amount (required).
<b>Personal Expenses</b>	Enter the personal expenses amount (required).
<b>Gross Profit</b>	Enter the gross profit amount (required).
Total Expenses	View the total expenses amount (display only).
Ann Proj Exp Amt	View the annual projected expenses amount (display only).
<b>Net Profit</b>	Enter the net profit amount (required).
<b>Working Capital</b>	Enter the working capital amount (required).
<u>Assets block</u>	
Current Assets	View the current asset amount (display only).
Fixed Assets	View the fixed assets amount (display only).
Intangible Assets	View the intangible asset amount (display only).
Total Assets	View the total asset amount (display only).
Total Net/Worth	View the total net worth amount (display only).
<u>Liabilities block</u>	
Current Liabilities	View the current liability amount (display only).
Long term liabilities	View the long term liabilities amount (display only).
Total Liability	View the total liability amount (display only).
Debt Net Worth Ratio	View the debt to net worth ratio (display only).
Current Assets/Liability ratio	View the current asset to liability ratio (display only).
<u>Signatures block</u>	
Title	Enter the Title
Signature	Enter the Signature

- If you choose **Update Financials**, Oracle Daybreak updates:

In the Assets block

The Current Asset field with the sum of all current assets from the Financials sub page  
The Fixed Asset field with the sum of all fixed assets from the Financials sub page  
The Intangible Asset field with the sum of all intangible assets from the Financials sub page

In the Liabilities block

The Current Liabilities field with the sum of all current liabilities from the Liabilities sub page  
The Long Term Liabilities field with the sum of all long term liabilities from the Liabilities sub page

The Total Assets field with the sum of all assets in the Assets block (Current Assets + Fixed Assets + Intangible Assets)



The Total Liability field with the sum of all liabilities in the Liabilities block (Current Liabilities + Long Term Liabilities)

The Total Net Worth field with the difference in amount between the Total Assets field and the Total Liability field

The Debt NetWorth Ratio field with the amount of the  $(\text{Total Net Worth field}) / (\text{Total Liability field}) * 100$

The Current Asset/ Liability Ratio field with the amount of the  $(\text{Current Assets field} / \text{Current Liabilities field}) * 100$

#### Financial Details block

The Total Expense field with the sum of the Personal Expenses field and the Business Expenses field

The Ann Proj Exp Amt field with the amount of the Total Expense field \* the analysis frequency (for example, 12 for monthly and 52 for weekly)

The Ann Proj Sales Amt field with the amount of the Annual Sales field \* the analysis frequency (for example, 12 for monthly and 52 for weekly)

## Verifying credit bureau data

The Bureau (4) page on the Underwriting form displays the complete details of the credit report (if pulled) for an applicant. The data can be viewed as a text report or parsed into categorized sub pages. If there is a need for another pull for any applicant, it can be done here manually using the New Request block.

### To verify the credit bureau data using the Bureau (4) master tab sub pages

- 1 Open the **Underwriting** form and load the application with the credit bureau data you want to verify.
- 2 Choose the **Bureau (4)** master tab.

The screenshot shows a web application interface for credit bureau data verification. The top section is titled 'Application' and contains fields for App # (0000163176), Dt (11/14/2007), Joint, Cos, Purpose (VEHICLE LOAN OR), Priority (NORMAL), Status (APPROVED), BLANK, Company (SSFC), and HQ. Below this is a navigation bar with tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Bureau (4)' tab is active, showing 'Bureau Details' and 'Applicant/Customer Detail' sections. The 'Bureau Details' section includes a table with columns for Type, Bureau #, Status, Dt, Report, and Credit Bureau Reorder#. The 'Applicant/Customer Detail' section includes fields for Type, First Name, MI, Last Name, Suffix, Address Type, #, Pre, Street, St Type, Post, Apt No, SSN, Birth Dt, Phone, Status, Include Debt, Populate Debt, City, St, Zip, and Country. Below these sections is a 'Report Header' section with fields for Bureau, First Name, MI, Last Name, SSN, Birth Dt, Report Dt, Onfile Dt, Credit Report Id, and Best Match. The bottom section is a 'Summary' section with various sub-sections: Trades, Bankruptcy, Past Due, Public Records, Collections, Derogatory Trades, and Scores. The 'Trades' section shows a table with columns for 6M, 12M, 24M, Current, Open, Satis, Reported, Worst, and Debt Ratio. The 'Bankruptcy' section shows a table with columns for Life, Recent, and Open. The 'Past Due' section shows a table with columns for Life, 12M, and 24M. The 'Public Records' section shows a table with columns for Life and Open. The 'Collections' section shows a table with columns for Life and Open. The 'Derogatory Trades' section shows a table with columns for Life, 12M, 24M, Now, Chargeoff, and Collections. The 'Scores' section shows a table with columns for Fico Score and Bankruptcy Score.

- 3 In the **Bureau Details** block, view the following information:

#### In this block:

Type  
 Bureau  
 #  
 Status  
 Dt  
 Report  
 Credit Bureau Reorder#  
 App Ind

#### View:

The credit bureau request type (display only).  
 The credit bureau (display only).  
 The credit bureau request number (display only).  
 The status of credit bureau request (display only).  
 The credit bureau request date (display only).  
 The credit bureau report type (display only).  
 The credit bureau reorder number, if the credit bureau that was pulled was Credco (optional).  
 If selected, indicates that a bureau was pulled for an application (display only).

- 4 In the **Applicant/Customer Detail** block, view the following information:

<b>In this block:</b>	<b>Do this:</b>
Type	View the relation type (display only).
<b>First Name</b>	Enter the first name (required).
MI	Enter the middle name (optional).
<b>Last Name</b>	Enter the last name (required).
Suffix	Select the generation (optional).
<b>SSN</b>	Enter the social security number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234 (required).
<b>Birth Dt</b>	Enter the date of birth (required).
<b>Phone</b>	Enter the phone number (required).
Status	View the credit bureau request status (display only).
Include Debt	Select to include credit bureau information in the Liability block of the Summary sub page on the Applicants (2) master tab (optional).
Populate Debt	Select to load debt information from the credit bureau in the Liability block of the Summary sub page on the Applicants (2) master tab (optional).
<b>Address Type</b>	Select the address type (required).
<b>#</b>	Enter the building number (required).
Pre	Select the street pre type (optional).
<b>Street</b>	Enter the street name (required).
St Type	Select the street type (optional).
Post	Select the street post type (optional).
Apt No	Enter the apartment number (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
<b>City</b>	Enter the city (required).
<b>St</b>	Select the state code (required).
Zip Extension	Enter the zip extension (optional).
<b>Country</b>	Select the country (required).

- 5 In the **Report Header** block, view the following information:

<b>In this block:</b>	<b>View:</b>
Bureau	The bureau (display only).
First Name	The first name (display only).
MI	The middle initial (display only).
Last Name	The last name (display only).
SSN	The social security number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234 (display only).
Birth Dt	The birth date (display only).
Report Dt	The report date (display only).
Onfile Dt	The onfile date (display only).
Credit Report Id	The credit report id (display only).
Best Match	The best match (display only)

6 Choose **Details**.

Oracle Daybreak parcels out the details from the credit bureau report in the Bureau pages sub pages (**Summary 1, Summary 2, Tradelines, Public Records, Collections, Fraud Messages, Inquiries, AKA, Consumer Statements, and Scores**).

7 Open the **Summary 1** sub page to view the following information:

Summary 1	Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	AKA	Consumer Statements	Scores
<b>Trades</b>									
	6M	12M	24M	Current	Open	Satis	Reported	Worst Rating	Debt Ratio
Installment	0	0	0	0	0	0	1	0	0.0000
Mortgage	0	0	1	1	1	2	4	3	99.0000
Revolving	1	1	2	8	8	5	18	9	44.0000
Total	1	1	3	9	9	7	24	9	97.0000
<b>Statistical Trade Ages</b>									
	Age			Age					
Open Average	82			Oldest Trade			162		
Total Average	103			Newest Trade			4		
				Too New Trades			1		
<b>Bankruptcy</b>									
	Life	Recent	Open						
Chapter 7	0	0	0						
Chapter 11	0	0	0						
Chapter 13	0	0	0						
Total	0	0	0						
<b>Past Due</b>									
	Life	12M	24M						
90	4	0	2						
60	1	0	0						
30	3	3	2						
Now	0								
<b>Derogatory Trades</b>									
	Life	12M	24M	Now	Chargeoff				
Derog Trades	6	2	4	5	5				
Repossessions	0								
					Collections				
					0				
					Open Collections				
					0				
<b>Public Records</b>									
	Life	Open							
Liens	0	0							
Public Records	1	1							
Judgments	1	1							
<b>Collections</b>									
	Life	Open							
Collections	0	0							
<b>Scores</b>									
	Fico Score	858							
	Bankruptcy Score	0							

**In this block:**

**View:**

**Trades**

Records of extended installment payments, mortgage, and revolving credit, as detailed in the credit bureau report.

**Statistical Trade Ages** of the oldest and newest trades, as well as the average age of the open and total trades.

**Bankruptcy**

The total number of times the applicant has applied for Chapter 7, Chapter 11, and Chapter 13 bankruptcies, recently and throughout life.

**Past Due**

The total number of times the applicant has been past due on payments by 30, 60, or 90 days in the last year, two years, and throughout life.

**Derogatory Trades**

Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

**Public Records**

Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.

**Collection**

Trades referred to an outside vendor for collection.

**Scores**

View the FICO and bankruptcy scores.

8 Open the **Summary 2** sub page to view the following information:

Summary 1	Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	AKA	Consumer Statements	Scores	
<b>Trades</b>										
	6M	12M	24M	Current	Open	Satis	Reported	Worst Rating	Debt Ratio	
Auto	0	0	0	0	0	0	0	0	0.0000	
Bank	1	1	2	2	2	2	9	9	85.0000	
Card	0	0	0	0	0	0	0	0	0.0000	
Retail	0	0	0	5	5	2	9	9	43.0000	
Loan Finance	0	0	0	1	1	1	1	1	0.0000	
Sales Finance	0	0	0	0	0	0	0	0	0.0000	
<b>Inquiries</b>										
	6M	12M	24M	Total						
Auto	1	4								
Bank	3	6								
Card	0	16								
Retail	0	17								
Loan Finance	0	6								
Sales Finance	4	24								
<b>Balances</b>										
	Balance	High Balance								
Retail	\$2,244.00	\$5,185.00								
Bank	\$394.00	\$462.00								
Total	\$2,638.00	\$5,947.00								
<b>Open Derogatory</b>										
	Shortest	Longest								
Since Minor	3	4								
Since Major	22	22								
Since Derog	0	0								
<b>Derogatory</b>										
	Shortest	Longest								
Since Minor	1	32								
Since Major	1	28								
Since Derog	1	28								

**In this block:**

**View:**

**Trades**

Records of extended credit for auto, bank, credit card, retail, loan finance, and sales finance loans, as detailed in the credit bureau report.

**Inquiries**

Requests for a credit report regarding line of credits in the trade block over the last six months, as well as total

requests over 6, 12, and 24-month periods, as well as the newest and oldest request.

**Balances**

The total balance of retail and bank trades, as well as the high balance of each.

**Open Derogatory**

The following information for all of the customer’s open tradelines: the shortest and longest period of time (in months) since the customer’s most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

**Derogatory**

The following information for all of the customer’s total tradelines (open and closed): the shortest and longest period of time (in months) since the customer’s most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

- 9 Open the **Tradelines** sub page to view information about tradelines, such as the creditor’s name, trade’s status, type and code, and balance information.

Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Dt	Open Dt	History Dt	History Data	30	60	90
VERIZON	CLOSED/DEROGA	SERVICE & PROFE	O	\$0.00	\$0.00	07/01/2001	09/01/1994					
JCP-MCCBG	CLOSED/COLLECT	RETAIL	R	\$0.00	\$0.00	09/01/1999	07/01/1989					
CITIBK VISA	CLOSED/COLLECT	BANK	R	\$0.00	\$0.00	07/01/2001	12/01/1989					
PROVIDIAN	CLOSED/COLLECT	BANK	R	\$0.00	\$0.00	06/01/2000	09/01/1990					
NBGL CARSONS	CLOSED/COLLECT	RETAIL	R	\$0.00	\$0.00	04/01/1999	02/01/1990					

Creditors Subscriber #	Mop	Account #	Credit Limit	Term Pmt Amt	High Balance	Reported Dt	Duplicate	Special Exclusion
01R2W003	COLLECTION OR C	3129099547002			\$253.00	07/01/2001	<input type="checkbox"/>	<input type="checkbox"/>

**In this field:**

**View:**

Creditors Name

The creditors name.

Status

The status of the tradeline.

Type

The type of tradeline, such as bank, first mortgage, travel card, and so on.

Type Code

The code for the type of tradeline.

Past Due Amt

The past due amount

Balance

The balance of the tradeline.

Balance Dt

The balance date.

Open Dt

The date the tradeline was opened.

History Dt

The tradeline’s history date.

History Data

The tradeline’s history data.

30

The number of times the tradeline was 30 days past due.

60

The number of times the tradeline was 60 days past due.

90

The number of times the tradeline was 90 days past due.

Creditors Subscriber #

The creditor’s subscriber number.

Mop

The method of payment.

Account #

The account number.

Credit Limit

The credit limit.

Term Pmt Amt

The term payment amount.

High Balance

The high balance of the tradeline.

Reported Dt

The reported date.

Duplicate

If selected, the tradeline is a duplicate.

Special Exclusion

If selected, the tradeline is a special exclusion.

- 10 Open the **Public Records** sub page to view information about public records, including each one's type, status, and amount, as well as the date the record was filed and resolved.

Record Type	Status	Amount	Filed Dt	Satisfied Dt
JUDGEMENT - CIVIL	FILED	\$3,071.00	09/01/1998	

**In this field:**

**View:**

Record Type  
 Status  
 Amount  
 Filed Dt  
 Satisfied Dt

The record type.  
 The status.  
 The amount.  
 The filed date.  
 The satisfied date.

- 11 Open the **Collections** sub page to view information about accounts the creditor has in collection, including the creditor's name, account number, account balances, and the history of the account.

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Dt	Open Dt	Last Activity Dt	History Dt	ECOA	Special Exclusion	Duplicate
LENOIR MEMORIAL	862424	\$171.00	\$171.00	CLOSED	05/01/2001	03/01/2001	09/01/2000	05/01/2001	INDIVIDUAL	<input type="checkbox"/>	<input type="checkbox"/>
EMP OF LENOIR C	CDS1LENO 56149	\$226.00	\$226.00	CLOSED	06/01/2001	01/01/2001	09/01/2000	06/01/2001	INDIVIDUAL	<input type="checkbox"/>	<input type="checkbox"/>
KINSTON RADIOLO	1315487	\$43.00	\$43.00	CLOSED	02/01/2001	01/01/2001	09/01/2000	02/01/2001	INDIVIDUAL	<input type="checkbox"/>	<input type="checkbox"/>
APRIA MORRISVIL	4574416	\$500.00	\$500.00	CLOSED	03/01/2000	03/01/1999	06/01/1998	03/01/2000	INDIVIDUAL	<input type="checkbox"/>	<input type="checkbox"/>

Creditor Subscriber # 867YC00026

**In this field:**

**View:**

Creditors Name  
 Account #  
 Acct Balance  
 High Balance  
 Term Type  
 Balance Dt  
 Open Dt  
 Last Activity Dt  
 History Dt  
 ECOA  
 Special Exclusion  
 Duplicate  
 Creditor Subscriber #

The creditor's name.  
 The account number.  
 The account balance.  
 The high balance.  
 The term type.  
 The balance date.  
 The open date.  
 The last activity date.  
 The history date.  
 The Equal Credit Opportunity Act label.  
 If selected, the collection is a special exclusion.  
 If selected, the collection is a duplicate.  
 The creditor subscriber number.

- 12 Open the **Fraud Messages** sub page to view information about fraudulent attempts to use the applicant's credit.

Product	Message
SAFESCAN	SAFESCAN WARNING: IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER IS ISSUED TO A PERSON WHO HAS BEEN REPORTED DFCFASFD
DAYRRFAK	THE CREDIT REPORT INDICATES THAT THE APPLICANT'S SSN BELONGS TO A DECEASED PERSON.

- 13 Open the **Inquiries** sub page to view all the credit reports for the applicant in reverse chronological order.

Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Dt	Rate Shopping	Duplicate
MMCA	06900012	SALES FINANCE	08/17/2001	<input type="checkbox"/>	<input type="checkbox"/>
MMCA	06900012	SALES FINANCE	08/17/2001	<input type="checkbox"/>	<input type="checkbox"/>
CRYSTAL LAKE	00204833	AUTO	08/17/2001	<input type="checkbox"/>	<input type="checkbox"/>
ADVANTAGE CR	00103982	SALES FINANCE	08/06/2001	<input type="checkbox"/>	<input type="checkbox"/>
ASSOC NTL BK	01215327	REVOLVING	02/02/2001	<input type="checkbox"/>	<input type="checkbox"/>

**In this field:**

**View:**

Inquirer Name	The inquirer's name.
Inquirer Subscriber #	The inquirer's subscriber number.
Inquirer Industry Code	The inquirer's industry code.
Inquiry Dt	The inquiry date.
Rate Shopping	If selected, the inquiry concerned rate shopping.
Duplicate	If selected, if the inquiry was a duplicate.

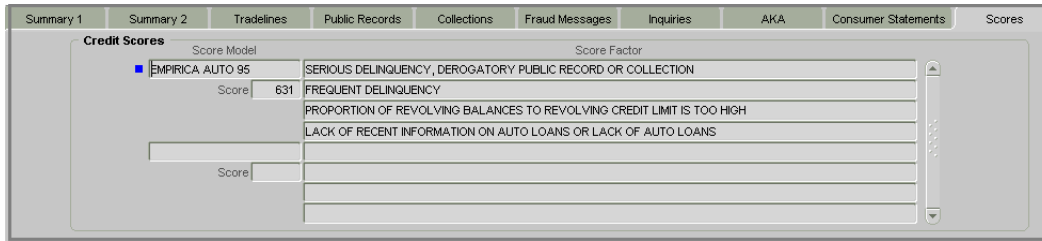
- 14 Open the **AKA** ("Also Known As") sub page to view other names used by the applicant.

First Name	MI	Last Name	Suffix	Spouse First Name
NANCY	J	KIRSHNER		

- 15 Open the **Consumer Statements** sub page to view statements that the applicant has issued to the credit bureau.

Reported Dt	Text
	CONSUMER DISPUTES IC COLLECTIONS.

- 16 Open the **Scores** sub page to view the score model, the score factor, and the score returned from the credit bureau report.



### To view the credit bureau data on the Bureau (4) master tab as a text report

- 1 Open the **Underwriting** form and load the application with the credit bureau data you want to view.
- 2 Choose the **Bureau (4)** master tab.
- 3 Choose **Text Report**.  
Oracle Daybreak displays an ASCII text file of the information regarding the applicant from the credit bureau pull.
- 4 Use the scroll bar to view more information.

### To print the credit bureau data as a text report

- 1 Open the **Underwriting** form and load the application with the credit bureau data you want to print.
- 2 Choose the **Bureau (4)** master tab.
- 3 Choose **Text Report**.  
Oracle Daybreak displays an ASCII text file of the information regarding the applicant from the credit bureau pull.
- 4 Choose **Print Report** to send the information to the default printer.



## Verifying collateral information

Having selected and loaded an application, you can view the information about the collateral of the line of credit. Depending on the type of collateral, the Vehicle, Home, or Other page appears.

### To verify information about the collateral

- 1 Open the **Underwriting** form and load the application with the collateral you want to verify.
- 2 Choose the **Collateral (6)** master tab.

Depending on the type of collateral, the Vehicle, Home, or Other page appears.

The screenshot shows the Oracle Daybreak application interface for verifying collateral information. The main window is titled "YYYYXXXX (Underwriting)(Pending Request: 0)". The "Application" section at the top includes fields for App # (0000378182), Dt (02/17/2010), Joint, Cos, Purpose (VEHICLE LOAN OR), Priority (NORMAL), Status (NEW), REVIEW REQUIRED, Company (SSFC), and HQ. Below this, there are tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The "Collateral (6)" tab is selected, and the "Vehicle" sub-tab is active. The "Vehicle" section contains fields for Primary Asset Class (NEW VEHICLE), Year (2009), Make (ASDF), Model (ASDF), and Body (DUMMY). Other fields include Asset Type (VEHICLE), Sub Type (CAR), Identification Number, Registration # (UNDEFINED), Status (ACTIVE), and Address. The "Usage Details" section shows Start (0), Base (0), Extra (0), Total (0), and Charge (\$0.00). The "Value" section displays Current (checked), Valuation Dt (02/17/2010), Source (NADA INTERFACE), Supplement, and Edition. It shows Wholesale and Retail values, Base (\$12,000.00 and \$15,000.00), Addons (\$0.00), Usage Value (\$0.00), and Total Value (\$15,000.00). The "Addons" section is a table with columns for Addon/Attribute, Value, and Amt.

- 3 Verify the information on the collateral page and its sub pages. (This is information that was recorded on the Application Entry form or gathered during the credit pull.)
- The **Vehicle** page and verify information about vehicles as collateral.

Oracle Daybreak validates the VIN if you add or modify the Identification Number field on the Customer Service form's Vehicle page.

### Interface with VINTEK (If interface is installed)

Using the Vintek interface, Oracle Daybreak retrieves the year, make, model, and body of the vehicle on the Vehicle page of the Underwriting, Funding, Customer Service, and Conversion App/Acc forms' Collateral master tab when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, Oracle Daybreak populates the following fields in the Vehicle block:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle Daybreak displays an error message.

The **Home** page and verify information about homes as collateral.

The screenshot shows the Oracle Daybreak application interface. At the top, there is a header with the text "BACK PMT MEMO-RESCH (Underwriting)(Pending Request : 0)". Below this is the "Application" section with various fields: App # (0000163176), Dt (11/14/2007), Joint, Cos, Purpose (VEHICLE LOAN OR), Priority (NORMAL), Status (APPROVED), BLANK, Company (SSFC), HQ, Product (LINE HE), Existing Customer, Dupl, Contact, Channel (PHONE), Producer (DEALER), MN-00007 : TEST, and Sales Agent (TEST).

Below the application section is a navigation bar with tabs: Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). Underneath, there are tabs for "Vehicle", "Home", and "Other".

The "Home" section is active, showing a form for "USED HOME". Fields include: Primary (checked), Asset Class (USED HOME), Asset Type (HOME), Sub Type (CAR), Occupancy, Id #, Census Tract/BNA Code, MSA Code, GeoCode, Year (2008), Make (NISSAN), Model (MURANO), W, L, Description (2008 NISSAN MURANO SE), PO#, Condition, Address, City, St, Zip, Country (US), Lot, Sub Division, Parcel ID, Metes-Bounds (checkbox), and Flood Zone (checkbox).

Below the home section is the "Valuation" section, which is currently set to "Tracking". It shows a "Value" table with columns for Current (checked), Valuation Dt (12/12/2009), Source (NADA INTERFACE), Supplement, Edition, Wholesale, Retail, Base, Usage, and Total Value. The values are: Base Wholesale (\$24,000.00), Base Retail (\$23,000.00), Usage (2500), Usage Value + (\$1,200.00), and Total Value = (\$24,200.00).

To the right of the valuation section is the "Addons" section, which is a table with columns for Addon/Attribute, Value, and Amt. It contains several empty rows for adding additional information.

If available, enter the following additional and optional information:

In this field:	Do this:
Legal Description	Enter the legal description (optional).
Lot	Enter the asset lot (optional).
Sub Division	Enter the asset sub division (optional).
Parcel ID	Enter the parcel id of the home (optional).
Metes-Bounds	Select to indicate the home is considered Metes-Bounds.
Flood Zone	Select to indicate the home is in a flood zone.

- The **Other** page contains information about any thing other than a vehicle or home used as collateral.

**Application**  
 App # 0000163176 Dt 11/14/2007 Joint Cos Purpose VEHICLE LOAN OR Priority NORMAL Status APPROVED BLANK Company SSFC HQ  
 Product LINE HE Existing Customer Dup Contact Channel PHONE Producer DEALER MIN-00007 : TEST Sales Agent TEST

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Vehicle Home **Other**

**Other**

Primary  Asset Class NEW ASSET Year 2006 Make PANASONIC Model PLASMA SCREEN TE Body 36 INCH  
 Asset Type HOUSEHOLD GOODS Desc 2006 PANASONIC PLASMA SCREEN TELEVISION 36 INCH  
 Sub Type GENERAL HOUSEHOLD GOC Condition  
 Identification Number Address RED WOOD S FINE HOOD  
 Registration # UNDEFINED City HOLTSVILLE St NY Zip 00501 Country US  
 Status NOT DEFINED County SUFFOLK

**Usage Details**

Start 0  
 Base 0  
 Extra 0  
 Total 0  
 Charge \$0.00

Valuation **Tracking**

**Value**

Current  Valuation Dt 12/12/2009  
 Source NADA INTERFACE  
 Supplement  
 Edition

Wholesale Base \$24,000.00 Retail Base \$23,000.00  
 Addons + \$0.00  
 Usage 2500 Usage Value + \$1,200.00  
 Total Value = \$24,200.00

**Addons**

Addon/Attribute	Value	Amt

The **Valuation** sub page contains information about the value of the asset. The **Values** block allows you enter the value of the asset. The **Addons** block records information about any addons associated with the collateral

- The **Tracking** sub page allows you to record further information associated with the collateral. What items you choose to track are setup during implementation.

Valuation **Tracking**

**Tracking Items**

Tracking Item	Disposition	Start Dt	End Dt	Followup Dt	Enabled
					<input checked="" type="checkbox"/>
					<input type="checkbox"/>

Comment

**Tracking Item Details**

Parameter	Value

### To track attributes on the Collateral (6) master tab

- 1 Open the **Underwriting** form and load the application you want to work with.
- 2 Choose the **Collateral (6)** master tab.

Depending on the type of collateral for this application, the Vehicle, Home, or Other page appears.

- 3 Choose the **Tracking** sub tab.
- 4 On the Tracking sub page, choose **Load Details**.
- 5 In the **Tracking Items** block, select the item you want to track.
- 6 In the **Tracking Items** block, view or edit the following information:

<b>In this field:</b>	<b>Do this:</b>
Tracking Item	View the tracking type (display only)
<b>Disposition</b>	Select the disposition (required).
<b>Start Dt</b>	Enter the tracking start date (required).
End Dt	Enter the tracking end date (optional).
<b>Follow Dt</b>	Enter the next follow-up date (required).
Enabled	Select to track the information from the start date in the Start Dt field.

- 7 Complete the **Tracking Item Details** block by entering information about a parameter in the corresponding the **Value** field.
- 8 Save any changes you made to the application.

## Calculating debt ratios

Oracle Daybreak offers powerful tools to the underwriter for analyzing an applicant's debt-to-income ratios (total of an applicant's debt obligation divided by that person's regular income). Oracle Daybreak calculates debt ratios in the Ratios block on the Summary sub page using the data in the Income and Liability blocks. Information in the Income block comes from the Application Entry form. The information in the Liability block comes from either the Application Entry form or the credit bureau pull.

An underwriter may also add information to the Income and Liability blocks during the underwriting process.

The debt-to-income ratios in the Ratios block can be recalculated by including or excluding information from the of the Income block, Liability block, and Financials sub page.

The Dedup Liabilities button removes duplicate ("de-dupes") liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications

### To calculate debt ratios

- 1 Open the **Underwriting** form and load the application with the ratios you want to validate.
- 2 Choose the **Applicants (2)** master tab.
- 3 Choose the **Primary** or **Others** tab, then choose the **Summary** sub tab.

The screenshot displays the Oracle Daybreak application interface for an underwriting form. The main window title is "YYELLOWWOOD LOUISE / MARTY (Underwriting)(Pending Request: 0)".

**Application Section:**

- App # 0000210175, Dt 11/01/2006, Joint , Cos , Purpose , Priority NORMAL, Status NEW, REVIEW REQUIRED, Company SSFC HQ.
- Product LINE HE, Existing Customer , Dup , Contact , Channel FAX IN, Producer DEALER GA-00004: ADVANCE LEAS, Sales Agent

**Applicant Information Section:**

- Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), Tools (10)
- Primary, Others, Business
- First Name LOUISE, MI A, Last Name YYELLOWWOOD, Suffix, SSN xxx-xx-6771, Birth Dt 02/13/1955, Disability
- Gender UNKNOWN, Language ENGLISH, Prior Bankruptcy , Bankruptcy Discharge Dt, Existing Customer 0, Prior Applicant
- Marital St MARRIED, License # C-12090-12376, State GA, Email LOUISEY@GROUP.COM, Class NORMAL, Race
- Dependents 9, Mother's Maiden Name SMITHSON, ECOA JOINT CONTRACT, Ethnicity NOT APPLICABL, Privacy Opt-Out , Time Zone AMERICA/NEW\_YOR

**Summary Section:**

- Address, Employment, Telecoms, Financials, Summary, Credit Scores, Existing Accounts
- Income Table:**

Type	Amt	Freq	Include
EMPLOYMENT	\$5,000.00	MONTHLY	<input checked="" type="checkbox"/>
- Totals Table:**

	Stated	Actual
Monthly Income	\$5,000.00	\$5,000.00
Monthly Debt	\$3,127.00	\$3,127.00
Assets - Liabilities = Net-Worth	\$0.00	\$67,980.00
		<\$67,980.00>
- Ratios Table:**

	Stated Before	Stated After	Actual Before	Actual After
Debt	62,540.00	72,540.00	62,540.00	72,540.00
Disposable Inc	37,460.00	27,460.00	37,460.00	27,460.00
Revolving Debt	7,511.6	7,511.6		
Pmt to Income	10.0000	10.0000		
- Liability Table:**

Type	Amt	Freq	Status	Account Type	Open Dt	Past Due Amt	30	60	90	Balance	High Balance	Credit Limit	Bureau	Include
HOUSING	\$1,200.00	MONTHLY	OPEN	OVN		\$0.00	0	0	0	\$0.00	\$0.00	\$0.00		<input checked="" type="checkbox"/>
REVOLVING	\$0.00	MONTHLY	OPEN	BANK	05/01/1996					\$0.00	\$0.00		EQUIFAX	<input type="checkbox"/>
REVOLVING	\$12.00	MONTHLY	OPEN	BANK	04/01/2001					\$767.00		\$800.00	EQUIFAX	<input checked="" type="checkbox"/>
REVOLVING	\$0.00	MONTHLY	OPEN	BANK	05/01/1996					\$1,568.00	\$1,568.00		EQUIFAX	<input checked="" type="checkbox"/>

- 4 On the **Summary** sub page, view the display only data in the **Totals** block.

#### In this field:

Monthly Income (Stated)  
 Monthly Income (Actual)  
 Monthly Debt (Stated)  
 Monthly Debt (Actual)  
 Assets

#### View this:

The stated monthly income.  
 The actual monthly income.  
 The stated monthly liability.  
 The actual monthly liability.  
 The assets.

Liabilities	The liabilities.
Net-Worth	The net-worth.

- In the **What if Pmt Amt** field, enter the payment amount you want to use in the ratios.
- In the **Income** block on the **Summary** sub page, use the **Include** check box to select or clear the entries that you want to use in the calculation of ratios. You can also enter new income information at this time:

In this field:	Do this:
<b>Type</b>	Select the income type (required).
<b>Amt</b>	Enter the income amount (required).
<b>Freq</b>	Select the frequency (required).
Comment	Enter a comment (optional).

- In the **Liability** block in the **Summary** sub page, use the **Include** check box to select or clear the records that you want to use in the ratios. You can also enter new liability information at this time:

In this field:	Do this:
<b>Type</b>	Select the liability type (required).
<b>Amt</b>	Enter the liability amount (required).
<b>Freq</b>	Select the frequency (required).
Status	View the account status (display only).
<b>Account Type</b>	Enter the account type (required).
Open Dt	View the date when the account was opened (display only).
Past Due Amt	View the past due amount (display only).
30	View the number of payments 30 days past due (display only).
60	View the number of payments 60 days past due (display only).
90	View the number of payments 90 days past due (display only).
<b>Balance</b>	View or enter the account balance (required).
High Balance	View the high balance for the account (display only).
Credit Limit	View the credit limit for the account (display only).
Bureau	View the credit bureau that reported this liability (display only).
Comment	Enter a comment (optional).
Term	View the term for the account (display only).
Creditor's Name	View the creditor's name (display only).
Account #	View the account number (display only).
Pmt Manner	View the manner of payment for the account (display only).
Subscriber #	View the creditor's subscription number (display only).
ECOA	View the ECOA code for the account (display only).

- Choose **Dedup Liabilities** in the **Liability** block if:
  - If this is a joint application.
  - The contents of the **Type** field on the **Applicants (2)** master tab's **Others** page is SPOUSE or SECONDARY. (Co-signers are not included in the removal of duplicate liabilities.)

9 Choose **Update Ratios**.

Oracle Daybreak updates the Ratios block using the new information.

10 In the **Ratios** block, view the following information:

<b>In this field:</b>	<b>View this:</b>
Debt (Stated Before)	The debt ratio based on stated income and liability (without what if payment).
Debt (Stated After)	The debt ratio based on stated income and liability (with what if payment).
Debt (Actual Before)	The debt ratio based on actual income and liability (without what if payment).
Debt (Actual After)	The debt ratio based on actual income and liability (with what if payment).
Disposable Inc (Stated Before)	The disposable income ratio based on stated income and liability (without what if payment).
Disposable Inc (Stated After)	The disposable income ratio based on stated income and liability (with what if payment).
Disposable Inc (Actual Before)	The disposable income ratio based on actual income and liability (without what if payment).
Disposable Inc (Actual After)	The disposable income ratio based on stated income and liability (with what if payment).
Revolving Debt (Stated Before)	The revolving debt ratio based on actual income and liability.
Revolving Debt (Stated After)	The revolving debt ratio to income ratio based on actual income and liability.
Pmt to Income (Stated Before)	The payment to income ratio based on stated income and liability.
Pmt to Income (Stated After)	The payment to income ratio based on actual income and liability.

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## Manually requesting a credit bureau report

The Bureau (4) page allows you to manually request a credit pull. Information from a manual credit pull can be used to validate an application.

### To manually request a credit bureau report

- 1 Open the **Underwriting** form and load the application for which you want to request a credit bureau report.
- 2 Choose the **Bureau (4)** master tab.

**Application**  
 App # 0000163176 Dt 11/14/2007 Joint  Cos  Purpose VEHICLE LOAN OR Priority NORMAL Status APPROVED BLANK Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel PHONE Producer DEALER MN-00007 : TEST Sales Agent TEST

**Bureau Details**  
 Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

**New Request**  
 Applicant   
 Spouse   
 Bureau   
 Report   
 Create Request  
 Submit Request

**Applicant/Customer Detail**  
 Type PRIMARY First Name MEMO-RESCH MI BACK PMT Last Name Address Type # Pre Street St Type Post Apt No  
 SSN xxx-xx-8403 Birth Dt 07/16/1974 Phone 444-396-2000  
 Status COMPLETED Include Debt  Populate Debt  City COFFEEN St IL Zip 62017 Country US

**Report Header**  
 Bureau TUC First Name BRENDA MI N Last Name JAEGER SSN xxx-xx-9254 Birth Dt 08/21/2001 Report Dt 05/01/1998 Onfile Dt Credit Report Id 219756 Best Match

**Summary 1**  
 Summary 2 Tradelines Public Records Collections Fraud Messages Inquiries AKA Consumer Statements Scores

**Trades**  

	6M	12M	24M	Current	Open	Satis	Reported	Rating	Debt Ratio
Installment	1	1	2	2	2	2	3	1	86.0000
Mortgage	0	0	0	0	0	0	0	0	0.0000
Revolving	0	0	1	0	0	1	2	4	0.0000
Total	1	1	3	2	2	3	5	4	86.0000

**Bankruptcy**  

	Life	Recent	Open
Chapter 7	0	0	0
Chapter 11	0	0	0
Chapter 13	0	0	0
Total	0	0	0

**Past Due**  

	Life	12M	24M
90	1	1	1
60	0	0	0
30	0	0	0
Now	0		

**Public Records**  

	Life	Open
Liens	0	0
Public Records	0	0
Judgments	0	0

**Collections**  

	Life	Open
Collections	1	0

**Scores**  

	Fico Score
Scores	573
Bankruptcy Score	0

**Statistical Trade Ages**  

	Age	Age
Open Average	9	Oldest Trade 40
Total Average	19	Newest Trade 5 Too New Trades 0

**Derogatory Trades**  

	Life	12M	24M	Now	Chargeoff
Derog Trades	0	0	0	0	0
Repossessions	0				0
Open Collections					0

3 In the **New Request** block, use the LOV to complete the following fields:

In this field:	Do this:
Applicant	Select the applicant (optional).
Spouse	Select the applicant's spouse (if applicable) (optional).
Bureau	Select the credit bureau (optional).
Report	Select the credit bureau report type (optional).

4 Choose **Create Request**.

Oracle Daybreak displays this information in the Bureau Details block to the right of the New Request block.

5 On the **Bureau (4)** page, select **Include Debt** and **Populate Debt** in the **Applicant/Customer Detail** block to populate the **Liability** block on the Applicants (2) page's Summary sub page with data from the credit bureau pull.

6 If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the **Credit Bureau Reorder #** field on the **Bureau Details** block. This allows you to receive a previously pulled credit report from Credco (currently other bureaus do not provide a copy) (optional).

7 Choose **Submit Request**.

8 Press **F8** to refresh the status of the credit request until the credit pull is completed.

Oracle Daybreak displays the latest status of the currently requested bureau report in the Bureau Details block. When the report pull process is complete, the Status field in the Applicant/Customer Detail block changes from PENDING to COMPLETED.



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## Manually rescoring a credit bureau report

The Credit Score sub page on the Applicant (2) master tab displays the credit scores as configured within the Oracle Daybreak system. It also allows you to manually rescore a credit report.

### To manually rescore a credit bureau report

- 1 Open the **Underwriting** form and load the application for which you want to view Oracle Daybreak's credit scores.
- 2 Choose the **Applicant (2)** master tab, then choose the **Primary** tab.
- 3 Choose the **Credit Scores** sub tab.
- 4 In the **Rescore Applicant** block, select in the **Credit Report Id** field the bureau report you want to use to rescore the applicant.
- 5 Choose **Rescore**.

Oracle Daybreak displays the new information in the Credit Scores and Parameters blocks. This new score automatically appears in the System Recommendation block on the Decision (3) master tab.

## Entering comments

When using the Underwriting form, you can add comments to an application at any time in the underwriting process by using the Comments page.

### To add comments to an application

- 1 Open the **Underwriting** form and load the application to which you want to add comments.
- 2 Choose the **Comments (7)** master tab, then choose the **Comments** tab.

The screenshot shows the 'Comments (7)' tab selected in the Underwriting form. The application details are as follows:

App #	0000163176	Dt	11/14/2007	Joint	<input type="checkbox"/>	CoS	<input type="checkbox"/>	Purpose	VEHICLE LOAN OR	Priority	NORMAL	Status	APPROVED	BLANK	Company	SSFC	HQ
Product	LINE HE	Existing Customer	<input type="checkbox"/>	Dup	<input checked="" type="checkbox"/>	Contact		Channel	PHONE	Producer	DEALER	MN-00007 - TEST	Sales Agent	TEST			

The Comments table is as follows:

Alert	Type	Sub Type	Comment
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION_MULTI_OFFER LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_MULTIOFFER_FAX JOB REQUEST ID: 1707660)
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000160176.
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX JOB REQUEST ID: 864653)
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000159175.
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX JOB REQUEST ID: 863652)
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

- 3 In the **Comments** page, enter the comments you want to attach to the application in the next available empty Command field. If the Comments page is filled, press **F6** to insert a new record.
- 4 Save the comments you added to the application.

## Entering tracking attributes

When using the Underwriting form, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes page.

### To add tracking attributes to an application

- 1 Open the **Underwriting** form and load the application to which you want to add tracking attributes.
- 2 Choose the **Comments (7)** master tab, then choose the **Tracking Attributes** page.

The screenshot shows the Oracle Daybreak Underwriting form. The top section contains application details: Application # 0000293178, Date 02/15/2009, Joint, Cos, Purpose, Priority NORMAL, Status NEW, RECOMMEND APPF, Company SSFC, HQ, Product LINE HE, Existing Customer, Dupl, Contact, Channel WEB ENTRY, Producer DEALER, MI-00003 : CAR COUNTRY (M Sales Agent). The middle section shows a navigation bar with tabs: Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), Tools (10). The bottom section is the Tracking Attributes page, which has a 'Sub Attribute' dropdown set to 'ALL' and a 'Create Tracking' button. The main area is a table with two columns: 'Parameter' and 'Value'. The table contains the following data:

Parameter	Value
SIC CODE	NA
REVIEW DATE	NA
APPLICATION LOAN ATTRIBUTE 003	NA
APPLICATION LOAN ATTRIBUTE 004	NA
APPLICATION LOAN ATTRIBUTE 005	NA
APPLICATION LOAN ATTRIBUTE 006	NA
APPLICATION LOAN ATTRIBUTE 007	NA
APPLICATION LOAN ATTRIBUTE 008	NA
APPLICATION LOAN ATTRIBUTE 009	NA
APPLICATION LOAN ATTRIBUTE 010	NA
APPLICATION LOAN ATTRIBUTE 011	NA
APPLICATION LOAN ATTRIBUTE 012	NA
APPLICATION LOAN ATTRIBUTE 013	NA
APPLICATION LOAN ATTRIBUTE 014	NA
APPLICATION LOAN ATTRIBUTE 015	NA
APPLICATION LOAN ATTRIBUTE 016	NA
APPLICATION LOAN ATTRIBUTE 017	NA

- 3 Choose **Create Tracking**.
- 4 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.

If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.

- 5 Complete the **Tracking** block by entering the requested parameter in the **Value** field.
- 6 Save any changes you made to the application.

## Viewing an image

When using the Underwriting form, you can view any images attached to the application at any time by using the Image (8) master page.

### To view an image associated with an application

- 1 Open the **Underwriting** form and load the application with the image you want to view.
- 2 Choose the **Image (8)** master tab.

The screenshot shows the Oracle Daybreak interface with the 'Image (8)' master tab selected. The main content area displays a faxed document from Super Solutions Corporation. The document is a 'RETAIL INSTALLMENT CREDIT APPLICATION - PLEASE PRINT'. It contains the following information:

- Applicant:** Donna Delleague, Social Security Number: 001-00-001, 14/11/12, 16 Primrose Lane, 44056, 10/15/05.
- Co-applicant:** Lois Delleague, Social Security Number: 001-00-0101, 14/11/12, SAME, 44056, 3/15/10.
- Mortgage/Landlord:** Della Ross, Monthly payment: \$ 719.00.
- Rent/Other:** Live w/daughter, Monthly payment: \$.
- Employer:** Cow Air, Position: Dr. of Purchasing, Monthly gross income: 1900.00.

The **Fax Image** block contains the following display only fields:

#### In this field:

Fax Header  
Image Id  
Image Status  
Page #  
Of

#### View:

The fax header.  
The image id.  
The image status.  
The page number.  
The total number of pages.

The **Fax Image** block contains the following command buttons:

#### If you choose:

**Flip Image**  
**Print Image**  
**Pr**  
**Nx**  
**Up**  
**Dn**

#### Oracle Daybreak will:

Rotate the selected image.  
Send the selected image to a predefined printer.  
Display the previous page of the image (if one exists).  
Display the next page of the image (if one exists).  
Scroll up through the selected image.  
Scroll down through the selected image.

Depending on the position of the application when it was faxed to Oracle Daybreak, the image may be inverted on the Underwriting form.

- 3 To rotate an upside-down image, choose **Flip Image** on the Underwriting form master block.
- 4 To navigate through the application:
  - Use the scroll bar
  - or-
  - Choose **Dn** and **Up** on the Underwriting form.

The **Page #** and **Of** fields display what page is currently displayed in the Underwriting form and the total page length of the image.

- 5 To view other pages of the application, if they exist, choose **Nx** and **Pr** on the Underwriting form master block.

## Making a decision about an application

If the application was initially automatically approved, Oracle Daybreak displays its recommendations on the Decision (3) master tab.

If the application was initially automatically rejected, Oracle Daybreak displays its reasons on the Stipulation sub page.

If you choose to approve or reject the loan manually, you must manually select the pricing (rule) set by the portfolio company for a specific product. Oracle Daybreak validates this pricing against the information in the Requested and System Recommendation blocks. The information in the Requested block comes from the Application Entry form and can be edited.

- If the data meets your approval, change the status of the application to either APPROVED or REJECTED and enter any stipulations.
- If you choose to reject the application, change the status to REJECTED and enter the reasons for the adverse action on the Stipulations sub page.

### To verify the application decision data

- 1 Open the **Underwriting** form and load the application you want to verify.
- 2 Choose the **Decision (3)** master tab.
  - If you are underwriting a line of credit, use the **Line of Credit** page to record the following information:

The screenshot displays the Oracle Daybreak application underwriting form. The 'Decision (3)' tab is selected, showing the 'Requested' and 'System Recommendation' blocks. The 'Requested' block includes fields for Credit Limit (\$10,000.00), Advance (\$1,000.00), and Promotion (NONE). The 'System Recommendation' block shows a Decision of RECOMMEND APPROVAL, Grade C GRADE, and Score 611. Below these are 'Approved' fields for Index, Index Rate, Margin, Rate, and Credit Limit (\$0.00). At the bottom, the 'Stipulations' table is visible, containing one entry: STIPULATION REASONS with Code APP-00111 and Comment ID PROOF DOCUMENT.

**In this field:**

**Do this:**

#### Requested block

(Note: The Requested block displays information from the Application Entry form, though you may change these entries.)

**Credit Limit**

Enter the requested credit limit (required).

**Advance** Enter the requested advance amount (required).  
**Promotion** Select the requested promotion (required).

System Recommendation block

(Note: This information is based on Oracle Daybreak’s scoring model.)

Decision View the system recommended decision (display only).  
 Grade View the system recommended grade (display only).  
 Score View the system recommended score (display only).

- 3 On the Underwriting form’s **Line of Credit** page, choose **Select Pricing**.

Oracle Daybreak determines the best pricing match of all enabled loan pricing strings in the Setup menu and displays the results in the Pricing and Approved blocks.

- If you are underwriting a **line of credit**, record the following information on the **Line of Credit** page:

In this field:	Do this:
<u>Pricing block</u>	
Current	If selected, indicates that this is the current decision (display only).
Pricing	View the pricing (display only).
Decision Dt	View the decision date (display only).
Status	View the application status (display only).
Sub Status	View the application sub-status (display only).
Underwriter	View the underwriter id (display only).
<u>Approved block</u>	
<b>(Approved) Index</b>	Select the approved index (required).
(Approved) Index Rate	View the approved index rate (display only).
<b>(Approved) Margin</b>	Enter the approved margin rate (required).
(Approved) Rate	View the approved rate (display only).
Promotion	View the approved pricing promotion (display only).
<b>(Maturity) Index</b>	Select the approved post maturity index (required).
<b>(Maturity) Margin</b>	Enter the approved post maturity margin rate (required).
<b>Grade</b>	Select the credit grade (required).
<b>Score</b>	Enter the credit score (required).
<b>Credit Limit</b>	Enter the approved credit limit amount (required).
<b>Draw Term</b>	Enter the approved draw term (required).
<b>Re-Payment Term</b>	Enter the approved re-payment term (required).
Bureau 1	Select the bureau 1 (optional).
Bureau 2	Select the bureau 2 (optional).
Bureau 3	Select the bureau 3 (optional).

- 4 If you are approving the application, complete the **Approved** block with the values you want to approve as an underwriter. You can update the default values that appeared when you selected the pricing string in step 3.

The Underwriting form’s **Line of Credit** page all share the **Stipulations, Itemizations, Checklist, Trade-In, and Multiple Offers** sub pages.

## Completing the Stipulations sub page

The Stipulations sub page allows to add any stipulations or reasons for adverse action you want to attach to the application. Stipulations are items that need to be addressed before the loan can be funded. If the application was automatically rejected during the application entry edits, Oracle Daybreak displays the automatically generated adverse action codes in this sub page.

### To add or view stipulations or reasons for adverse action

- 1 Open the **Underwriting** form and load the application you want to verify.
- 2 Choose the **Decision (3)** master tab, then choose the **Stipulations** sub tab.

The screenshot displays the Oracle Daybreak application interface for the 'Stipulations' sub page. The top section shows application details such as 'App # 0000210175', 'Dt 11/01/2006', and 'Status NEW'. Below this, there are tabs for 'Search (1)', 'Applicants (2)', 'Decision (3)', 'Bureau (4)', 'Collateral (6)', 'Comments (7)', 'Image (8)', 'Verification (9)', and 'Tools (10)'. The 'Decision (3)' tab is active, and the 'Stipulations' sub-tab is selected. The 'Requested' section includes fields for 'Credit Limit' (\$10,000.00), 'Advance' (\$1,000.00), and 'Promotion' (NONE). The 'System Recommendation' section shows 'Decision' as 'RECOMMEND APPROVAL', 'Grade' as 'C GRADE', and 'Score' as '611'. The 'Approved' section includes fields for 'Index', 'Index Rate', 'Margin', 'Rate', 'Credit Limit' (\$0.00), 'Draw Term' (0), and 'Re-Payment Term' (0). The 'Stipulations' table at the bottom has columns for 'Type', 'Code', 'Comment', 'Stips Satisfied' (Yes, No, N/A), 'Verify By', and 'Verify Dt'. A single entry is visible with 'Type' 'STIPULATION REASONS', 'Code' 'APP-00111', and 'Comment' 'ID PROOF DOCUMENT'.

- 3 Complete the **Stipulations** block with information about the stipulations you want to add to the application or reasons for adverse action.

#### In this field:

#### Do this:

<b>Type</b>	Select the reason type (required).
<b>Code</b>	Select the reason (required).
<b>Comment</b>	Enter the comment (required).

- If your Oracle Daybreak system is set up to manually load predefined stipulations, choose the **Load Stipulations** button (For more information, see the following section, **Loading Stipulations**.)
- 4 Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
  - 5 Save the record.

After you save your entry, Oracle Daybreak updates the Verified By field with the user id of the person who selected Yes or No in the Stips Satisfied column and enters the date the change was made in the Verify Dt field.



## Copying stipulations

Oracle Daybreak allows you to automatically transfer stipulations from previous decisions on the Stipulations sub page with the Copy Stipulations button. This is particularly useful when you are rehashing an application and want to use the same stipulations as those in place for the previous decision.

## Loading stipulations

Oracle Daybreak supports the automatic generation of default stipulations on the Underwriting form's Stipulations sub page. The default stipulations can be maintained by company, branch, product, state, application status and application sub-status. When the application status changes (either manually and automatically), Oracle Daybreak populates the maintained stipulations with a Stips Satisfied indicator of "No." You can review and update the stipulations accordingly.

You have the option to manually load predefined stipulations by choosing the Load Stipulations button on the Stipulation page.

### To load predefined stipulations

- 1 Open the **Underwriting** form and load the application you want to verify.
- 2 Choose the **Decision (3)** master tab, then choose the **Stipulations** sub tab.
- 3 Choose **Load Stipulations**.

Oracle Daybreak loads the default stipulations in the Stipulations block.

- 4 Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
- 5 Save the record.

## Completing the Itemization sub page

The Itemizations sub page allows you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you selected in the master block on the Application Entry form. The Itemizations sub page displays an itemization record of the amount financed, such as the cash price, cash down payment, trade-in, unpaid cash price balance and so on. Information that was entered on the Itemization sub page on the Application Entry form will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub page on the Funding form.

### To add or view itemizations

- 1 Open the **Underwriting** form and load the application you want to verify.
- 2 Choose the **Decision (3)** master tab, then choose the **Itemizations** sub tab.

The screenshot shows the 'Itemizations' sub page of an application entry form. The 'Application' block at the top includes fields for App # (000000400), Dt (06/01/2006), Joint (checked), Coe (checked), Purpose (PERSONAL LOAN), Priority (NORMAL), Status (APPROVED), FUNDED, Company (DCC), and HQ. The 'Pricing' block shows 'LINE OF CREDIT PRICING' checked, with a Decision Dt of 02/12/2009. The 'System Recommendation' block shows 'AUTO APPROVED' for Decision, 'A GRADE' for Grade, and '858' for Score. The 'Approved' block shows 'VARIABLE PRIME F' for Index, '5.0000' for Index Rate, '0.2500' for Margin, and '5.2500' for Rate. The 'Itemizations' table at the bottom has the following data:

Itemization	+/-	Requested Amt	Approved Amt	Discount Rate	Comment
ITM OTHER FEE	+	\$0.00	\$0.00		
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$0.00	\$0.00		
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	\$0.00		
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$0.00	\$0.00		
Total		\$0.00	\$0.00	0.0000	

- 3 Complete the **Itemizations** block with information about how the line of credit is to be allocated.

#### In this field:

Itemization  
+/-

**Requested Amt**  
**Approved Amt**  
Discount Rate  
Comment

#### Do this:

View the itemization (display only).  
View whether the itemized amount is added or subtracted from the line of credit amount (display only).  
Enter the requested amount (required).  
Enter the approved amount (required).  
Enter the discount rate (optional).  
Enter a comment (optional).

- 4 Save your entry.

## Completing the Checklist sub page

Use the Checklist sub page to complete any remaining tasks in the decisioning process. The Checklist helps ensure the proper procedures are followed when approving the application by providing a list of required steps.

### To complete the Underwriting checklist

- 1 Open the **Underwriting** form and load the application you want to verify.
- 2 Choose the **Decision (3)** master tab, then choose the **Checklist** sub tab.

The screenshot shows the Oracle Daybreak interface for the 'Checklist' sub page. At the top, the 'Application' section displays details for App # 000000400, Date 06/01/2006, Purpose PERSONAL LOAN, Priority NORMAL, Status APPROVED, and Company DCC. Below this are tabs for Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Decision (3)' tab is active, showing 'Requested' (Credit Limit \$20,000.00, Advance \$20,000.00, Promotion NONE) and 'Pricing' (Current LINE OF CREDIT PRICING, Status APPROVED, Sub Status AUTO APPROVED, Underwriter SWAPNIL). The 'System Recommendation' section shows Decision AUTO APPROVED, Grade A GRADE, and Score 858. The 'Approved' section shows Index VARIABLE PRIME F, Index Rate 5.0000, Margin 0.2500, Rate 5.2500, Credit Limit \$20,000.00, Draw Term 6, Re-Payment Term 24, and Grade A GRADE. The 'Checklist' section is active, showing a table with columns for Checklist, Comment, and Complete. The first row is 'DECISION CHECKLIST FOR LINE OF CREDIT' with a checked 'Complete' box. Below this is the 'Checklist Actions' table with columns for Action, Yes/No/NA, and Comment.

Action	Yes	No	NA	Comment
DEBT RATIO CALCULATED ?	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	
NECESSARY CREDIT RATINGS OBTAINED ?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

- 3 If the Checklist sub page is empty, choose **Decision Checklist**.
- 4 Complete the tasks listed in the **Action** column of the **Checklist Actions** block.
- 5 Use the **Yes/No/NA** buttons to indicate whether or not you completed the task. You can use the **Comment** field to add remarks regarding any of the tasks.
- 6 When you are finished completing the tasks, choose **Complete** in the **Checklist** box.
- 7 Save the record.

## Completing the Trade-In sub page

The Trade-In sub page allows you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub page to enter the details in Oracle Daybreak. (This sub page might already contain information supplied during the application entry process.)

### To complete the Trade-In sub page

- 1 Open the **Underwriting** form and load the application you want to work with.
- 2 Choose the **Decision (3)** master tab, then choose the **Trade-In** sub tab.

JONES STEVEN / JENNIFER (Underwriting)(Pending Request: 0)

**Application**  
 App # 000000400 Dt 06/01/2006 Joint  Cos  Purpose PERSONAL LOAN Priority NORMAL Status APPROVED FUNDED Company DCC HQ  
 Product LINE HE Existing Customer  Dup  Contact Channel WEB ENTRY Producer DEALER MIN-00001 : IN HOUSE (DIREC Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Loan Line of Credit Lease

**Requested**  
 Credit Limit \$20,000.00  
 Advance \$20,000.00  
 Promotion NONE

**Pricing**  
 Current Pricing  
 LINE OF CREDIT PRICING  
 Status APPROVED Sub Status AUTO APPROVED Underwriter SWAPNL  
 Decision Dt 02/12/2009

**System Recommendation**  
 Decision AUTO APPROVED  
 Grade A GRADE  
 Score 858

**Approved**  
 Approved  
 Promotion NONE  
 Maturity  
 Grade A GRADE Score 858 Bureau 1 TUC Bureau 2 Bureau 3

Index VARIABLE PRIME F Index Rate 5.0000 Margin 0.2500 Rate 5.2500  
 Credit Limit \$20,000.00  
 Draw Term 6  
 Re-Payment Term 24

Stipulations Itemizations Checklist Trade-In Rate Schedule Subvention Multiple Offers

**Asset**  
 Asset Type  
 Asset Sub Type  
 Year Make Model Body Identification Number  
 Desc

**Value**  
 Wholesale \$0.00  
 Retail \$0.00  
 Addons (+) \$0.00  
 Payoff Amt (-) \$0.00  
 Total Value = \$0.00  
 Valuation Dt  
 Source  
 Supplement  
 Edition

3 On the **Trade-In** sub page, view or complete the following fields:

**In this field:**

**Do this:**

Asset block

**Asset Type**

Select the asset type (required).

Asset Sub Type

Select the asset sub-type (optional).

**Year**

Enter the year of the asset (required).

**Make**

Enter the make of the asset (required).

**Model**

Enter the model of the asset (required).

Body

Enter the body of the asset (optional).

Identification Number

Enter the identification number (optional).

Desc

View the asset description (display only).

Value block

**Wholesale**

Enter the wholesale value (required).

**Retail**

Enter the retail value (required).

**Addons (+)**

Enter the addons value (required).

**Payoff Amt (-)**

Enter the payoff amount (required).

Total Value =

View the total value (display only).

Valuation Dt

Enter the valuation date (optional).

Source

Select the valuation source (optional).

Supplement

Enter the valuation supplement (optional).

Edition

Enter the valuation edition (optional).

4 Save any changes you made on the application.

## Completing the Multiple Offers sub page

When you choose Select Pricing on the Underwriting form's Decision (3) master tab pages, multiple offers appear on the new Multiple Offers sub page. Use the Multiple Offer sub page to select the offer you want to use.

### To view multiple pricing offers

- 1 Open the **Underwriting** form and load the application you want to verify.
- 2 Choose the **Decision (3)** master tab, then choose the **Multiple Offers** sub tab.

The screenshot shows the 'Multiple Offers' sub-page within the 'Decision (3)' master tab. The 'Requested' section shows a credit limit and advance of \$20,000.00. The 'Pricing' section shows 'LINE OF CREDIT PRICING' selected. The 'Approved' section shows a score of 858 and a grade of A.GRADE. The 'Multiple Offers' table has the following columns: Pricing, Rate, Index, Index Rate, Margin, Maturity Index, Maturity Rate, Current, and Accepted. The first row is selected with a blue bar.

- 3 On the **Multiple Offers** sub page, view the following fields:

#### In this field:

Seq  
Pricing  
Rate  
Term  
Pmt  
Index Rate  
Maturity Rate  
Rent Factor  
Residual %  
Current  
Accepted

#### Do this:

View the sequence number (display only).  
View the pricing (display only).  
Enter the approved rate (required).  
Enter the approved term (required).  
Enter the approved payment amount (required).  
View the approved index rate (display only).  
Enter the approved maturity rate (required).  
View the approved rent factor (display only).  
View the approved residual percentage (display only).  
If selected, indicates that the pricing is current.  
**Note:** All the available pricings are selected as current.  
If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.

---

## Changing the status of the application

- 1 On the Underwriting form's **Application** block, change the status of the application to either APPROVED, CONDITIONED, or REJECTED in the **Status** box.

Oracle Daybreak checks the information on the Underwriting form using guidelines established during implementation.

If Oracle Daybreak finds an error based on these guidelines, the following dialog box appears.

- 2 Choose **OK** to close the dialog box and begin verifying edits. (For more information, see the **Verifying edits** section in this chapter.)

---

## Verifying edits

Oracle Daybreak can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (9)** tab's Edit page as an *Error*, a *Warning*, or an *Override*.

If it is an **Error**, Oracle Daybreak will not allow you change the application's status and approve the loan until you fix all the errors.

If it is a **Warning**, Oracle Daybreak allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle Daybreak displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

Oracle Daybreak can be configured to verify different sets of information; for example, Oracle Daybreak could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these "edit types" has its own set of "edit details."

## To verify the data required for decisioning the application

- 1 Open the **Underwriting** form and load the application you want to validate.
- 2 Choose the **Verification (9)** master tab, then choose the **Edits** tab.

The screenshot shows the Oracle Daybreak Underwriting form for application OLSON JERRY. The 'Verification (9)' master tab is selected, and the 'Edits' sub-tab is active. The 'Edit Type' block shows a list of edit types with the date '10/24/2006' selected. The 'Edit Details' block displays a table of verification results.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
XVL: DECISION CHECKLIST IS NOT COMPLETED	ERROR	NA	NA	NO RESPONSIBILITY
RANGE: PRIMARY APL DEBT RATIO (SA) > MAX ALLOWED	WARNING	33	45.423	NO RESPONSIBILITY
MAX: ASSET AGE	WARNING	5	9	NO RESPONSIBILITY
CHD: DECISION NUMBER OF ADVERSE ACTION REASONS ENTERED < THAN MIN ALLOWED	WARNING	1	0	NO RESPONSIBILITY
XVL: DECISION CREDIT GRADE NOT EQUAL TO PRODUCT PRICING CREDIT GRADE	WARNING	NA	NA	NO RESPONSIBILITY
XVL: DECISION LOAN AMOUNT <= SUM OF APPROVED ITEMIZATION DETAILS	WARNING	15000	0	NO RESPONSIBILITY
XVL: DECISION SUM OF APPROVED ITEMIZATION DETAILS <= SUM OF REQUESTED ITEMIZATION	WARNING	0	15000	NO RESPONSIBILITY
RANGE: DECISION ADVANCE PERCENT < THAN MIN ALLOWED	WARNING	15	0	NO RESPONSIBILITY
RANGE: DECISION AMT FINANCED PERCENT < THAN MIN ALLOWED	WARNING	15	0	NO RESPONSIBILITY

- 3 In the **Edit Type** block, select the type of edit you want to verify.

**Note:** If the verification process you want to perform doesn't appear in the **Edit Type** block, use the **Edit Type** field's LOV to select it

- 4 Choose **Check Edits**.

Oracle Daybreak checks the data for the verification process selected in the Edit Type block and displays the results in the Edit Details block.

The Edit Details block contains the following display only information:

### In this field:

Edit Name  
Result  
Expected Value  
Actual Value  
Override Responsibility

### View this:

The edit.  
The result.  
The expected value.  
The actual value.  
The override responsibility, if an override is required.

- 5 In the **Edit Details** block, view the verification results and begin making corrections on the Underwriting form.
- 6 When you are finished correcting errors, change the status of the application in the Underwriting form's master block **Status** field.

After making a decision and successfully changing the status of the application, the Underwriting process is over.

## Viewing audits

The Audits page is a display only page that allows you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits page can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits page lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

### To view the Audits page

- 1 Open the **Underwriting** form and load the application you want to validate.
- 2 Choose the **Verification (9)** master tab, then choose the **Audits** tab.

HUNTINGTON CHRIS / KIM (Underwriting)(Pending Request : 0)

**Application**

App # 0000062135 Dt 05/05/2004 Joint  Cos  Purpose HOME IMPROVEME Priority NORMAL Status NEW RECOMMEND APPF Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact JEN MEYERS Channel FAX IN Producer DEALER CA-00003 : ACE HEADQUAR Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Edits Audits History

**Audit Details**

Record Id	Field	Old Value	New Value	Changed By	Changed Date
APPLICATION # : 0000062135	SUB STATUS	PREScreen_APPROVE	REC_APPROVAL	CLODAN	05/05/2004 08:40:40 AM
APPLICATION # : 0000062135	SUB STATUS	PREScreen	PREScreen_APPROVE	CLODAN	05/05/2004 08:40:24 AM
APPLICATION # : 0000062135	SUB STATUS	UNDEFINED	PREScreen	CLODAN	05/05/2004 08:40:20 AM
APPLICATION # : 0000062135	SUB STATUS	PREScreen	UNDEFINED	CLODAN	05/05/2004 08:39:56 AM
APPLICATION # : 0000062135	SUB STATUS	UNDEFINED	PREScreen	CLODAN	05/05/2004 08:39:51 AM
EMPLOYER : ARLEE DENTAL	STATED MTHLY AMT	0	1400	CLODAN	05/05/2004 08:33:41 AM
EMPLOYER : JEFFERS MAINTENANCE	STATED MTHLY AMT	0	1100	CLODAN	05/05/2004 08:30:44 AM
ADDRESS # : 932	STATED MTHLY AMT	0	1500	CLODAN	05/05/2004 08:29:36 AM

- 3 In the **Audit Details** block, view the following display only information:

#### In this field:

Record Id  
 Field  
 Old Value  
 New Value  
 Changed By  
 Changed Date

#### View:

The record identifier for the record changed.  
 The field which was changed.  
 The old value of the column which was changed.  
 The new value of the column which was changed.  
 The user code who made the change.  
 The date and time when the change was made.



## Viewing Status History

You can track the time it took a user to complete each stage of the application process with the History page. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

### To view the History page

- 1 Open the **Underwriting** form and load the application you want to validate.
- 2 Choose the **Verification (9)** master tab, then choose the **History** tab.

The screenshot shows a web application interface for 'COLE KENNETH (Underwriting)(Pending Request : 0)'. The 'Application' section at the top contains fields for App # (0000343182), Dt (04/01/2004), Joint, Cos, Purpose (VEHICLE LOAN OR), Priority (NORMAL), Status (APPROVED), FUNDED, Company (SSFC), and HQ. Below this is a navigation bar with tabs for Search (1), Applicants (2), Decision (3), Bureau (4), **Collected (5)**, Comments (7), Image (8), **Verification (9)**, and Tools (10). Under the 'Verification (9)' tab, the 'History' sub-tab is selected. The 'Application Status History' block displays a table with the following data:

Status	Sub Status	User Code	User Name	Start Date	End Date	Elapsed Time
APPROVED	FUNDED	SAGAR	SAGAR PENIKALAPATI	03/15/2007 10:01:22 AM	03/15/2007 10:01:22 AM	00:00:00:00
APPROVED	VERIFIED	SAGAR	SAGAR PENIKALAPATI	03/15/2007 10:00:59 AM	03/15/2007 10:01:22 AM	00:00:00:23
APPROVED	FINAL DOCUMENT CHEC	SAGAR	SAGAR PENIKALAPATI	03/15/2007 10:00:51 AM	03/15/2007 10:00:59 AM	00:00:00:08
APPROVED	VERIFYING	SAGAR	SAGAR PENIKALAPATI	03/15/2007 09:57:24 AM	03/15/2007 10:00:51 AM	00:00:03:27
APPROVED	BLANK	SAGAR	SAGAR PENIKALAPATI	03/15/2007 09:55:37 AM	03/15/2007 09:57:24 AM	00:00:01:47

- 3 In the **Application Status History** block, view the following display only information:

#### In this field:

Status  
Sub Status  
User Code

User Name

Start Date

End Date

Elapsed

#### View this:

The application status.

The application sub status.

The user code of the person who changed the status / sub status of the application.

The user name of the person who changed the status / sub status of the application.

The date and time when the application moved *to* that status.

The date and time when the application moved *from* that status.

The elapsed time between the status change.

### Example

## Rehashing an application

Once the application receives a status of APPROVED, REJECTED, or CONDITIONED you cannot change the information on the Underwriting form's Decision (3) pages. If you need to update or change the information, you must change the sub status of the application to REHASHING. This allows you to edit the Decision (3) pages and rework the application when new information is available.

### To rehash the application

- 1 Open the Underwriting form and load the application with the status of APPROVED, REJECTED, or CONDITIONED you want to change.
- 2 In the **Application** master block, select REHASHING in the **Sub Status** field.

The image shows two screenshots of the application master block. The top screenshot shows the application with a status of REJECTED and an AUTO REJECTED sub-status. A red box highlights the REJECTED status and the AUTO REJECTED sub-status. A red arrow points from this box to the bottom screenshot. The bottom screenshot shows the same application with the status still REJECTED, but the sub-status changed to REHASHING. A red box highlights the REJECTED status and the REHASHING sub-status.

- 3 Save the application.
- 4 After you enter the information required to decision the application, you can change the status to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN. (For more information, see the section **Making a decision about an application** in this chapter.)

**Note:** Once the status is changed to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN no further changes to the information on the Decision (3) page are possible.

## Aging an application

The Underwriting form can be configured so that applications will be moved to a separate queue after a certain amount of time. (This time frame is determined in setup). This applications receive a sub status of AGED APPLICATION. This housekeeping function allows you to keep your Oracle Daybreak system free of stagnant application by moving them into an archive.

KELLER JERRY (Underwriting)(Pending Request: 0)

**Application**

App # 0000201248 Dt 04/06/2005 Joint  Cos  Purpose VEHICLE LOAN OR Priority NORMAL Status APPROVED AGED APPLICATION Company SSFC HQ  
 Product LINE UNSECURED Existing Customer  Dupl  Contact FLEX Channel PHONE Producer DEALER HI-00001 : KAUAI MITSUBISHI Sales Agent

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 JERRY A KELLER xxx-xx-7798 09/14/1980  
 Gender Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt Existing Customer 0  
 Marital St SINGLE License # State Email Class NORMAL  
 Dependents 0 Mother's Maiden Name BISHOP ECOA Ethnicity Privacy Opt-Out  Time Zone

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Address Information**

Mailing   
 Address Type Postal Type # Pre Street Name Street Type Post Apt #  
 Current  HOME NORMAL ADD 4555 EAST WAOA MAO DRIVE 302  
 Address 4555 E WAOA MAO DR # 302  
 City HONOLULU St HI Zip 96830 Country US Ph 555-123-1234  
 Own/Rent RENTS APARTMENT Landlord Ph  
 Contact Title Ph Ext  
 Census Tract MSA Code  
 Comment

**Stated / Actual**

	Yrs	Mths	Pmt Amt	Freq
Stated	4	6	\$595.00	MONTHLY
Actual	0	0	\$0.00	MONTHLY
Verify Dt	04/07/2005		Verify By	MAVERIC

---

## CHAPTER 5 : FUNDING

At this stage of the line of credit origination process, the application has been entered into Oracle Daybreak and approved manually by an underwriter or automatically by Oracle Daybreak. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding form.

This chapter explains how to:

- Load an application on the Funding form
- Change the status of the application to begin the funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract (5) (truth-in-lending details) pages and sub pages
- View an application's contract edits
- Audit changed fields and status history.
- Change the status at the end of the funding process.

---

## Funding with Oracle Daybreak (an overview)

In Oracle Daybreak, the funding process follows these basic steps:

- 1 Open the Funding form and load the application you want to work with.
- 2 Change the status of the application to APPROVED - VERIFYING.
- 3 Using the Applicants (2) master tab, view and verify information about the applicant (data recorded from the Application Entry form). This includes verifying the applicant's actual address and employment information.
- 4 Using the Decision (3) master tab, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
- 5 Using the Collateral (6) master tab, view and verify information regarding the collateral for the application.
- 6 Using the Contract (5) master tab, complete the truth-in-lending information.
- 7 In the Funding form's master block, change the status to FINAL DOCUMENT CHECK.
- 8 On the Verification (9) master tab, view any errors and warnings that prevent the status change.
- 9 Make changes to the application data that correct the errors until you can change the status.

When Oracle Daybreak changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or loan officer queue where it is viewed and verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/loan officer decides to fund the loan, he or she will change the status of the application to APPROVED - FUNDED. The application then becomes an account, and accounts are funded either manually or automatically.

---

## Loading an application on the Funding form

The first step in the funding process is to open the Funding form and manually or automatically load the application you want to work with. You can manually select an application using the Search (1) master tab. If your Oracle Daybreak system is configured to load applications based on work queues, applications automatically appear on the Results page when you open the Funding form.

### To manually load an application

- 1 On the **Lending** menu, choose **Funding**.  
The Funding form appears.
- 2 Use the **Search** and **Results** pages under the **Search (1)** master tab to find and load the application you want to work with. (See the **Searching for Applications** chapter for more information on this process.)

Oracle Daybreak opens the Applicant (2) master tab and loads the information about the selected application.

## To automatically load an application

- 1 On the **Lending** menu, choose **Funding**.  
The Funding form appears and opens at the Results page. Applications automatically appear in the list box.
- 2 Begin the funding process by selecting the first application on the list.  
Oracle Daybreak opens the Applicant (2) master tab and loads the information about the selected application.

---

## Funding form's master block

The Funding form's master block displays information from the Application Entry and Underwriting forms' master blocks, such as the application number, product, and producer. It also contains the Status and unlabeled Sub Status field that allows you to change the status/sub status of the account and begin the funding process.

<b>In this field:</b>	<b>Do this:</b>
App #	View the application number (display only).
Dt	View the application number (display only)
Joint	Joint application indicator. If selected, indicates this is a joint application.
Cos	Co-signed application indicator. If selected, indicates this is a co-signed application.
Purpose	Select or view the purpose of the application (optional).
<b>Priority</b>	Select or view the priority of the application (required).
<b>Status</b>	Select or view the status of the application (required).
Sub Status (unlabeled)	View the sub status of the application (display only).
<b>Company</b>	Select or view the company of the application (required).
Branch (unlabeled)	View the branch of the application (display only).
<b>Product</b>	Select or view the product of the application (required).
Existing Customer	Existing customer indicator. If selected, indicates this applicant has a previous account.
Dup	Duplicate application indicator. If selected, indicates this is a duplicate application.
Contact	Select or view the contact of the application (optional).
Channel	Select or view how the application was received (optional).
<b>Producer</b>	Select or view the producer type of the application (required).
<b>Producer (unlabeled)</b>	Select or view the producer of the application (required).
Sales Agent	Select or view the sales agent of the application (required).

## Changing the status to begin the funding process

After opening the Funding form and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

### To change the status and begin work on the application

- 1 Open the **Funding** form and load application you want to verify.
- 2 In the Funding form's master block, use the Status field's LOV to select APPROVED - VERIFYING.
- 3 Save your entry.

You can now begin making changes to the application.

## Verifying applicant information

Having selected and loaded an application, you can use the Applicant (2) master tab to view information about the applicant (s). This is information that was recorded on the Application Entry form or gathered during the credit pull. You can edit the data from the Application Entry form at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

For more information about the fields on the pages and sub pages in this section, see the **Entering an Application** chapter.

**Note:** If the actual application was attached as an image, you can view it by choosing the Image (8) master tab. This can be used to double-check data.

### To verify information on the Applicants (2) master tab

- 1 Open the **Funding** form and load the application you want to verify.
- 2 Choose the **Applicants (2)** master tab.

**Application**  
 App # 0000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

First Name MI Last Name Suffix SSN Birth Dt Disability  
 MARIE A COTONEASTER 403-20-3940 01/01/1970  Existing Customer  Prior Applicant

Gender MALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-16321 State NC Email MARIEC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name CALLANHAN ECOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials

**Address Information**

Mailing   
 Address Type Postal Type # Pre Street Name Street Type Post Apt #  
 Current  HOME NORMAL ADC 134 MORGE WAY  
 Address 134 MORGE WAY

City WINSTON-SALEM St NC Zip 60225 Country US Ph 612-333-2828

Own/Rent OWNS HOME Landlord  Ph   
 Contact Title  Ph  Ext   
 Census Tract  MSA Code   
 Comment

**Stated / Actual**

	Yrs	Mths	Pmt Amt	Freq
Stated	5	0	\$1,200.00	MONTHLY
Actual	5	0	\$1,200.00	MONTHLY

Verify Dt 02/01/2001 Verify By UNDEFINED

- Open the **Primary** page to verify personal information about the primary applicant, including name, license, and e-mail address.
- Open the **Address** sub page to verify data about the applicant's place of residence. The **Stated/Actual** block allows you to record the actual monthly housing payment against the amount stated on the application.

COTONEASTER MARIE / COTONEASTER HANK (Funding)(Pending Request : 0)

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

First Name MI Last Name Suffix SSN Birth Dt Disability  
 MARIE A COTONEASTER 403-20-3940 01/01/1970  Existing Customer  Prior Applicant

Gender MALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-16321 State NC Email MARIEC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name CALLANHAN ECOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials

**Address Information**

Mailing   
 Address Type Postal Type # Pre Street Name Street Type Post Apt #  
 Current  HOME NORMAL ADC 134 MORGE WAY  
 Address 134 MORGE WAY  
 City WINSTON-SALEM St NC Zip 60225 Country US Ph 612-333-2828

Own/Rent OWNS HOME Landlord  Ph   
 Contact Title  Ph  Ext   
 Census Tract  MSA Code   
 Comment

Stated / Actual			
	Yrs	Mths	Pmt Amt Freq
Stated	5	0	\$1,200.00 MONTHLY
Actual	5	0	\$1,200.00 MONTHLY
Verify Dt	02/01/2001		Verify By UNDEFINED

- Open the **Employment Information** sub page to verify data about the applicant's place of employment. The **Stated/Actual** block allows you to record the actual monthly incomes against the amount stated on the application.

COTONEASTER MARIE / COTONEASTER HANK (Funding)(Pending Request : 0)

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

First Name MI Last Name Suffix SSN Birth Dt Disability  
 MARIE A COTONEASTER 403-20-3940 01/01/1970  Existing Customer  Prior Applicant

Gender MALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-16321 State NC Email MARIEC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name CALLANHAN ECOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials

**Employment Information**

Type Employer Title Occupation  
 Current  FULL TIME CISCO CORP MANAGER PROFESSIONAL  
 Address 3599 MORGE WAY  
 SUITE 100  
 City WINSTON-SALEM St NC Zip 60225 Country US Ph 612-333-7156 Extn

Contact Title  Ph  Ext   
 Comment

Stated / Actual			
	Yrs	Mths	Income Freq
Stated	5	0	\$5,000.00 MONTHLY
Actual	5	0	\$5,000.00 MONTHLY
Verify Dt	02/01/2001		Verify By UNDEFINED



6 Open the **Telecoms** sub page to verify all of the applicant's phone numbers.

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOF Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

First Name MI Last Name Suffix SSN Birth Dt Disability  
 MARIE A CCOTONEASTER 403-20-3940 01/01/1970  Existing Customer  Prior Applicant

Gender MALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-16321 State NC Email MARIEC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name CALLANHAN ECOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials

**Telecom Information**

Telecom Type	Phone	Extn	Current
MODEM ADDRESS	732-987-9923		<input checked="" type="checkbox"/>
CAR/MOBILE PHONE	732-922-3187		<input checked="" type="checkbox"/>
ANSWERING SERVICE	953-982-1231		<input checked="" type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

7 Open the **Financials** sub page to verify the types and sources of additional income. Oracle Daybreak uses this information when calculating an applicant's net worth.

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOF Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

First Name MI Last Name Suffix SSN Birth Dt Disability  
 MARIE A CCOTONEASTER 403-20-3940 01/01/1970  Existing Customer  Prior Applicant

Gender MALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-16321 State NC Email MARIEC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name CALLANHAN ECOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials Existing Accounts

**Financials**

Type	Source	Amt	Include	Comment
LIQUID ASSETS	COINS	\$4,000.00	<input checked="" type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	

- Open the **Existing Accounts** sub page to view information regarding existing accounts for the applicant, if any exist.

COTONEASTER MARIE / COTONEASTER HANK (Funding)(Pending Request : 0)

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

First Name MI Last Name Suffix SSN Birth Dt Disability  
 MARIE A COTONEASTER 403-20-3940 01/01/1970  Existing Customer  Prior Applicant

Gender MALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-16321 State NC Email MARIEC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name CALLANHAN EOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials Existing Accounts

**Accounts**

Acc #	Title	Relation	Status	Product	Payoff Amt	Amt Due	Oldest Due Dt	Company	Branch
20041100044411	RHODES JERRY	PRIMARY	CHARGED OFF.BKRP	LOAN VEHICLE	\$40.00	\$0.00	01/13/2005	SSFC	HQ
20041100044461	RHODES JERRY	PRIMARY	ACTIVE	LOAN VEHICLE	\$15,022.03	\$0.00	01/23/2005	SSFC	HQ
					Total	\$15,062.03	\$0.00		

- Open the **Others** page to verify personal information about other applicants, including name, license, e-mail address, and the relationship (Type) to the primary applicant.

COTONEASTER MARIE / COTONEASTER HANK (Funding)(Pending Request : 0)

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED VERIFYING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Primary Others

Type SPOUSE  
 First Name MI Last Name Suffix SSN Birth Dt Disability  
 HANK B COTONEASTER 403-20-3999 01/11/1970  Existing Customer  Prior Applicant

Gender FEMALE Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt  Existing Customer 0  
 Marital St MARRIED License # B-38732-96327 State NC Email HANKC@ssc.com Class NORMAL  
 Dependents 12 Mother's Maiden Name HONKS EOA JOINT CONTRACTUAL LIABILITY (BOTH CUS) Race National Origin

Address Employment Telecoms Financials

**Address Information**

Mailing   
 Address  Type HOME Postal Type NORMAL ADC # 134 Pre MORGE WAY Street Name Street Type Post Apt #  
 Address 134 MORGE WAY

City WINSTON-SALEM St NC Zip 60225 Country US Ph 612-333-2828

Own/Rent OWNS HOME Landlord  Ph   
 Contact Title Ph Ext  
 Census Tract MSA Code  
 Comment

**Stated / Actual**

	Yrs	Mths	Pmt Amt	Freq
Stated	5	0	\$1,200.00	MONTHLY
Actual	5	0	\$1,200.00	MONTHLY

Verify Dt 04/01/2001 Verify By TEDD

**Note:** The **Others** page and sub pages only need to be verified if a secondary or joint applicant exists. The **Others** sub pages are the same as the **Primary** sub pages.

- If this is an SME loan, open the **Business** page to verify information about business, including organization type, name of the business, and tax and banking details.

ANDERSON JAMES (Funding)(Pending Request : 0)

**Application**

App # 0000234145    Dt 03/24/2008    Joint     Cos     Purpose PERSONAL LOAN    Priority NORMAL    Status APPROVED    VERIFYING    Company SSFC    HQ

Product LINE HE    Existing Customer     Dup     Contact KENT RICHARD    Channel PHONE    Producer DEALER    CA-00003 : ACE HEADQUAR    Sales Agent

Search (1)    Applicants (2)    Decision (3)    Contract (5)    Collateral (6)    Comments (7)    Image (8)    Verification (9)    Tools (10)

Primary    Others    **Business**

Organization Type	Type of Business	Name of the Business	Legal Name	Tax ID #	Start Date	# of Employees(Curr)	# of Employees
SOLE PROPRIETORSHIP	SERVICE	DYNASYS	DYNAMIC SYSTEMS, INC	483223409890809	01/01/2007	3	5

Contact Person	Business Checking Bank	Bank Account Number	Avg Checking Balance	# of Locations	Management Since
	TCF CREDIT UNION	409230948908234098098	\$25,000.00	1	2007

Address    Telecoms    Financials    Liabilities    Partners    Affiliates    Other Details

**Address Information**

Type	Postal Type	#	Pre	Street Name	Street Type	Post	Apt No
BUSINESS	NORMAL ADC	1231		ANDERS	LANE		

Address

City MISSOULA    St MT    Zip 59802    Country US    Ph 555-982-9911

Own / Lease LEASE

Comment

**Note:** The **Business** sub pages on the Funding form are the same as the **Business** sub pages on the Underwriting form.

- Save any changes you made to the application.

## Viewing underwriting information

On the Decision (3) master tab, Oracle Daybreak displays information gathered during the underwriting process. Depending on the type application you are working with, Oracle Daybreak will display either the Line of Credit page. Each of these pages all share the following sub pages: Stipulations, Itemization, and Checklist. They are all view only pages; you cannot edit the contents.

**Note:** The fields on the Decision (3) master tab's pages and sub pages are described in detail in the **Underwriting** chapter.

### To verify the underwriting decision data

- 1 Open the **Funding** form and load the application you want to verify.
  - 2 Choose the **Decision (3)** master tab.
- If you are funding a line of credit, the **Line of Credit** page appears.

The screenshot displays the Oracle Daybreak application interface for a Line of Credit application. The top section shows application details such as App # (0000136175), Dt (11/01/2006), Priority (NORMAL), Status (APPROVED), and Company (DCC). Below this, there are tabs for Search (1), Applicants (2), Decision (3), Contract (5), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The Decision (3) tab is active, showing the Requested information (Credit Limit: \$20,000.00, Advance: \$20,000.00, Promotion: NONE) and System Recommendation (Decision: AUTO APPROVED, Grade: A GRADE, Score: 858). The Pricing section shows Current pricing with a checked box for LINE OF CREDIT PRICING, and a table with columns for Index, Index Rate, Margin, and Rate. The Stipulations section is visible at the bottom, showing a table with columns for Type, Code, Comment, Stips Satisfied (Yes, No, N/A), Verify By, and Verify Dt.

Type	Code	Comment	Stips Satisfied	Verify By	Verify Dt
			Yes No N/A		

The Funding form's Line of Credit page all share the **Stipulations**, **Itemizations**, and **Checklist** sub pages.

- Open the **Stipulations** sub page to view any stipulations or reasons for adverse action attached to the application. If a stipulation entry was verified on the Underwriting form, the Verified By field notes who verified the entry and the Verify Dt notes when the entry was verified.

**Application**  
 App # 0000136175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status APPROVED AGED CONTRACT Company DCC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel WEB ENTRY Producer DEALER MN-00001 : IN HOUSE (DIREC Sales Agent

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Loan Line of Credit Lease

**Requested**  
 Credit Limit \$20,000.00  
 Advance \$20,000.00  
 Promotion NONE

**Pricing**  
 Current  LINE OF CREDIT PRICING Pricing Decision Dt 05/05/2009  
 Status APPROVED Sub Status BLANK Underwriter SSC

**System Recommendation**  
 Decision AUTO APPROVED  
 Grade A GRADE  
 Score 858

**Approved**  
 Approved  Index VARIABLE PRIME F Index Rate 5.0000 Margin 0.2500 Rate 5.2500 Credit Limit \$20,000.00  
 Promotion NONE  
 Maturity  VARIABLE PRIME F 0.2500 Draw Term 6  
 Grade A GRADE Score 858 Bureau 1 EXP Bureau 2 Bureau 3 Re-Payment Term 24

Stipulations Itemizations Checklist Subvention Multiple Offers

**Stipulations**  
 Load Stipulations Copy Stipulations  

Type	Code	Comment	Slips Satisfied			Verify By	Verify Dt
			Yes	No	N/A		
			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

- Open the **Itemizations** sub page to view any itemized amounts associated with the application, such as the cash price, cash down payment, trade-in, unpaid cash price balance, and so on.

**Application**  
 App # 0000136175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status APPROVED AGED CONTRACT Company DCC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel WEB ENTRY Producer DEALER MN-00001 : IN HOUSE (DIREC Sales Agent

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Loan Line of Credit Lease

**Requested**  
 Credit Limit \$20,000.00  
 Advance \$20,000.00  
 Promotion NONE

**Pricing**  
 Current  LINE OF CREDIT PRICING Pricing Decision Dt 05/05/2009  
 Status APPROVED Sub Status BLANK Underwriter SSC

**System Recommendation**  
 Decision AUTO APPROVED  
 Grade A GRADE  
 Score 858

**Approved**  
 Approved  Index VARIABLE PRIME F Index Rate 5.0000 Margin 0.2500 Rate 5.2500 Credit Limit \$20,000.00  
 Promotion NONE  
 Maturity  VARIABLE PRIME F 0.2500 Draw Term 6  
 Grade A GRADE Score 858 Bureau 1 EXP Bureau 2 Bureau 3 Re-Payment Term 24

Stipulations Itemizations Checklist Subvention Multiple Offers

**Itemizations**  

Itemization	+/-	Requested Amt	Approved Amt	Discount Rate	Comment
ITM CREDIT INSURANCE LIFE	+	\$0.00	\$0.00		
ITM CREDIT INSURANCE DISABILITY	+	\$0.00	\$0.00		
ITM OTHER FEE	+	\$0.00	\$0.00		
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$0.00	\$0.00		
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	\$0.00		
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$20,000.00	\$20,000.00		
<b>Total</b>		<b>\$20,000.00</b>	<b>\$20,000.00</b>	<b>0.0000</b>	

5 Open the **Checklist** sub page to view tasks performed during the underwriting process.

CCINQUEFOILE EVE / DALE (Funding)(Pending Request : 0)

**Application**  
 App # 0000136175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status APPROVED AGED CONTRACT Company DCC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel WEB ENTRY Producer DEALER MN-00001 : IN HOUSE (DIREC Sales Agent

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Loan Line of Credit Lease

**Requested**  
 Credit Limit \$20,000.00  
 Advance \$20,000.00  
 Promotion NONE

**Pricing**  
 Current Pricing Decision Dt 05/05/2009  
 LINE OF CREDIT PRICING  
 Status APPROVED Sub Status BLANK Underwriter SSC

**System Recommendation**  
 Decision AUTO APPROVED  
 Grade A GRADE  
 Score 858

**Approved**  
 Approved  Index VARIABLE PRIME F Index Rate 5.0000 Margin 0.2500 Rate 5.2500  
 Promotion NONE  
 Maturity  VARIABLE PRIME F 0.2500  
 Grade A GRADE Score 858 Bureau 1 EXP Bureau 2 Bureau 3

Credit Limit \$20,000.00  
 Draw Term 6  
 Re-Payment Term 24

Stipulations Itemizations Checklist Subvention Multiple Offers

**Checklist**  
 Checklist Comment Complete  
 DECISION CHECKLIST FOR LINE OF CREDIT Decision Checklist

**Checklist Actions**

Action	Yes	No	NA	Comment
DEBT RATIO CALCULATED ?	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	
NECESSARY CREDIT RATINGS OBTAINED ?	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

6 Open the **Multiple Offers** and view the multiple pricing offers available to the customer.

**Note:** You must select one of the offers before you want fund the loan.

CCINQUEFOILE EVE / DALE (Funding)(Pending Request : 0)

**Application**  
 App # 0000136175 Dt 11/01/2006 Joint  Cos  Purpose  Priority NORMAL Status APPROVED AGED CONTRACT Company DCC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel WEB ENTRY Producer DEALER MN-00001 : IN HOUSE (DIREC Sales Agent

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Loan Line of Credit Lease

**Requested**  
 Credit Limit \$20,000.00  
 Advance \$20,000.00  
 Promotion NONE

**Pricing**  
 Current Pricing Decision Dt 05/05/2009  
 LINE OF CREDIT PRICING  
 Status APPROVED Sub Status BLANK Underwriter SSC

**System Recommendation**  
 Decision AUTO APPROVED  
 Grade A GRADE  
 Score 858

**Approved**  
 Approved  Index VARIABLE PRIME F Index Rate 5.0000 Margin 0.2500 Rate 5.2500  
 Promotion NONE  
 Maturity  VARIABLE PRIME F 0.2500  
 Grade A GRADE Score 858 Bureau 1 EXP Bureau 2 Bureau 3

Credit Limit \$20,000.00  
 Draw Term 6  
 Re-Payment Term 24

Stipulations Itemizations Checklist Subvention Multiple Offers

**Multiple Offers**

Pricing	Rate	Index	Index Rate	Margin	Maturity Index	Maturity Rate	Current	Accepted
							<input checked="" type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

## Verifying the collateral

The Collateral (6) master tab contains pages with information regarding any collateral associated with line of credit. Depending on the type of line of credit, collateral can be a vehicle, home, or something else, such as major household appliances.

**Note:** A detailed explanation of the fields found on the **Collateral (6)** master tab's pages and sub pages can be found in the **Entering an Application** and **Underwriting** chapters.

### To verify information about the collateral

- 1 Open the **Funding** form and load the application with the collateral you want to verify.
- 2 Choose the **Collateral (6)** master tab, if it is available.

The screenshot displays the Oracle Daybreak application interface for the 'Collateral (6)' master tab. The top section, 'Application', shows details for App # 0000000490, Dt 02/01/2001, and Status APPROVED. Below this, a navigation bar includes tabs for Search (1), Applicants (2), Decision (3), Contract (5), Collateral (6), Comments (7), Image (8), Verification (9), and Calculator (10). The 'Collateral (6)' tab is active, showing a 'Vehicle' block with fields for Year (2000), Make (MERCEDES), Model (E300), and Body (4DR). The 'Usage Details' block shows Start, Base, Extra, Total, and Charge values, all set to 0. The 'Valuation' block includes a 'Value' table with columns for Wholesale, Base, Usage, and Total Value. The 'Addons' block is a table with columns for Addon/Attribute, Value, and Amt.

- 3 Verify the information regarding the collateral and its sub pages. (This is information that was recorded on the Application Entry form or gathered during the credit pull.)

### Interface with VINTEK (If interface is installed)

Using the Vintek interface, Oracle Daybreak retrieves the year, make, model, and body of the vehicle on the Vehicle page of the Underwriting, Funding, Customer Service, and Conversion App/Acc forms' Collateral master tab when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, Oracle Daybreak populates the following fields in the Vehicle block:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle Daybreak displays an error message.

- The **Home** page contains information about homes used as collateral.

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED REHASHING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Vehicle Home Other

**Home**

Primary  Asset Class USED HOME Year 1999 Make Model W L  
 Asset Type HOME Description 1999 SINGLE FAMILY HOME  
 Sub Type SINGLE FAMILY HOME PO# Condition GOOD CONDITIONED  
 Occupancy Address 45231 STEVENS AVENUE  
 Id # 1357907899990001 City MINNEAPOLIS St MN Zip 28422 1001 Country US  
 Census Tract/NA Code 7383-3832 County  
 MSA Code 527873-3983  
 GeoCode 39893329832

**Valuation** Tracking

**Value**

Current  Valuation Dt 02/02/2001  
 Source BLACK BOOK  
 Supplement  
 Edition  
 Wholesale Retail  
 Base \$10,000.00 Base \$11,000.00  
 Addons + \$0.00  
 Usage 0 Usage Value + \$0.00  
 Total Value = \$11,000.00

**Addons**

Addon/Attribute	Value	Amt

- The **Other** page contains information about anything other than a vehicle or home used as collateral.

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED REHASHING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Vehicle Home Other

**Other**

Primary  Asset Class Year Make Model Body  
 Asset Type Desc  
 Sub Type Condition  
 Identification Number Address  
 Registration # City St Zip Country  
 Status County

**Usage Details**

Start  
 Base  
 Extra  
 Total  
 Charge

**Valuation** Tracking

**Value**

Current  Valuation Dt 02/02/2001  
 Source BLACK BOOK  
 Supplement  
 Edition  
 Wholesale Retail  
 Base \$10,000.00 Base \$11,000.00  
 Addons + \$0.00  
 Usage 0 Usage Value + \$0.00  
 Total Value = \$11,000.00

**Addons**

Addon/Attribute	Value	Amt

- The **Valuation** sub page contains information about the value of the asset.
- The **Tracking** sub page allows you to track additional data related to an asset, such as the



title or insurance information.

COTONEASTER MARIE / COTONEASTER HANK (Funding)(Pending Request : 0)

**Application**  
 App # 000000490 Dt 02/01/2001 Joint  Cos  Purpose  Priority NORMAL Status APPROVED REHASHING Company SSFC HQ  
 Product LINE HE Existing Customer  Dup  Contact  Channel FAX IN Producer DEALER NC-00001 : AJS AUTO IMPOR Underwriter TEDD

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Calculator (10)

Vehicle Home Other

**Other**

Primary  Asset Class  Year  Make  Model  Body   
 Asset Type  Desc   
 Sub Type  Condition   
 Identification Number  Address   
 Registration #   
 Status  City  St  Zip  Country   
 County

**Usage Details**

Start   
 Base   
 Extra   
 Total   
 Charge

Valuation Tracking

**Tracking Items**

Tracking Item	Disposition	Start Dt	End Dt	Followup Dt	Enabled
ASSET INSURANCES (VEHICLE)	NOT DEFINED	12/09/2002		12/09/2002	<input checked="" type="checkbox"/>
ASSET LIEN/TITLE (VEHICLE)	NOT DEFINED	12/09/2002		12/09/2002	<input checked="" type="checkbox"/>

Comment

**Tracking Item Details**

Parameter	Value
ATTRIBUTE 65	Y
ATTRIBUTE 62	UNDEFINED
ATTRIBUTE 56	UNDEFINED
ATTRIBUTE 41	12/31/9999
ATTRIBUTE 55	12/31/9999
ATTRIBUTE 62	UNDEFINED

4 Save any changes you have made to the pages on the **Collateral (6)** master tab.

## Adding comments

Using the Funding form, you can add any number of comments pertaining to an application. Comments can be added at any time during the funding process.

### To add comments to an application

- 1 On the **Funding** form, choose the **Comments (7)** master tab.

The screenshot shows the Oracle Funding form for application COTONEASTER MARIE / COTONEASTER HANK. The 'Comments (7)' master tab is selected. The form displays application details and a table of comments.

Alert	Type	Sub Type	Comment
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION_MULTI_OFFER LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_MULTIOFFER_FAX JOB REQUEST ID: 1707660)
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000160176.
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX JOB REQUEST ID: 864653)
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000159175.
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX JOB REQUEST ID: 863652)
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

- 2 In the **Type** block, use the LOV to select the type of comment you are adding.
- 3 In the **Sub Type** block, use the LOV to select the sub type of comment you are adding.
- 4 In the **Comments** block, type your comment.
- 5 If you want Oracle Daybreak to recognize this comment as an alert, selected **Alert**.
- 6 Save your entry.

## Entering tracking attributes

When using the Funding form, you can add tracking attribute information to an application at any time in the underwriting process by using the Comments page.

### To enter the comments for an application

- 1 Open the **Funding** form and load the application to which you want to add tracking attributes.
- 2 Choose the **Comments (7)** master tab, then choose the **Tracking Attributes** page.

The screenshot displays the Oracle Daybreak application interface. At the top, the window title is "MEHDI PETER / TAMMY (Funding)(Pending Request: 0)". Below this, the "Application" section contains various fields: App # (0000098136), Dt (06/29/2004), Joint (checked), Cos (unchecked), Purpose (VEHICLE LOAN OR), Priority (NORMAL), Status (APPROVED), VERIFYING, Company (SSFC), and HQ. Below these are Product (LINE HE), Existing Customer (unchecked), Dup (unchecked), Contact (HEATHER BLIX), Channel (DEALER TR), Producer (DEALER), CA-00005: AUTO JUNGLE, and Sales Agent. A navigation bar below the application section includes tabs for Search (1), Applicants (2), Decision (3), Contract (5), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The "Comments (7)" tab is selected, and within it, the "Tracking Attributes" sub-tab is active. The main content area shows a "Tracking" block with a "Sub Attribute" dropdown menu set to "ALL" and a "Create Tracking" button. Below this is a table with two columns: "Parameter" and "Value". The "Parameter" column is currently empty, and the "Value" column contains several empty input fields.

- 3 Choose **Create Tracking**.  
Oracle Daybreak loads the tracking parameters.
- 4 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.  
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- 5 Complete the **Tracking** block by entering the requested parameter in the **Value** field.
- 6 Save any changes you made to the account.

## Viewing an image

When using the Funding form, you can view any images attached to the application at any time by using the Image (8) master page.

### To view an image associated with an application

- 1 Open the **Funding** form and load the application with the image you want to view.
- 2 Choose the **Image (8)** master tab.

The screenshot displays the Oracle Daybreak application interface. At the top, there's a header for 'KRAMER KELLY (Funding)(Pending Request: 0)'. Below that, an 'Application' section contains various fields like App # (0000235243), Dt (11/04/2005), Purpose (PERSONAL LOAN), Priority (HIGH), Status (APPROVED), and Company (SSFC). A 'Search' bar is visible with tabs for Applicants (2), Decision (3), Contract (5), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Fax Image' block includes fields for Fax Header, Image Id (0), and Image Status, along with buttons for Flip Image, Print Image, and navigation (Pr, Nx, Up, Dn). The main content area shows a scanned document titled 'RETAIL INSTALLMENT CREDIT APPLICATION - PLEASE PRINT' with handwritten entries for Applicant (Donna Dellegue) and Co-applicant (Luis Dellegue).

The **Fax Image** block contains the following display only fields:

#### In this field:

Fax Header  
Image Id  
Image Status  
Page #  
Of

#### View:

The fax header.  
The image id.  
The image status.  
The page number.  
The total number of pages.

The **Fax Image** block contains the following command buttons:

#### If you choose:

**Flip Image**  
**Print Image**  
**Pr**  
**Nx**  
**Up**  
**Dn**

#### Oracle Daybreak will:

Rotate the selected image.  
Send the selected image to a predefined printer.  
Display the previous page of the image (if one exists).  
Display the next page of the image (if one exists).  
Scroll up through the selected image.  
Scroll down through the selected image.

Depending on the position of the application when it was faxed to the Oracle Daybreak, the image may be inverted on the Funding form.

3 To rotate an upside-down image, choose **Flip Image** on the **Fax Image** block.

4 To navigate through the application:

- Use the scroll bar
- or-
- Choose **Dn** and **Up** on the Funding form.

The **Page #** and **Of** fields display what page is currently displayed in the Funding form and the total page length of the image.

5 To view other pages of the application, if they exist, choose **Nx** and **Pr** on the Funding form master block.

## Completing the Contract (5) (truth-in-lending details) pages

The pages associated with the Contract (5) master tab are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These pages include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, and the resulting annual percentage rate (calculated according to Federal guidelines; that is, within .125% of the Treasury OCC calculated APR). Use the loan packet to supply the required information.

In completing the truth-in-lending details on the Contract (5) master tab, you will complete either the Line of Credit page. The truth-in-lending details must be completed before a loan can be funded.

**Note:** The Tools (10) master tab can be helpful when completing this section. For more information on its use, see the **Oracle Daybreak Tools** chapter.

### To complete the contract truth-in-lending details

- 1 Open the **Funding** form and load the application with the contract truth-in-lending details you must complete.
- 2 Choose the **Contract (5)** master tab
  - If the application you opened is for a line of credit, the **Line of Credit** page appears.

- 3 Using the information in the contract packet, complete the **Contract** block.
  - On the **Line of Credit** page, the **Contract** block contains the following fields:

**In this field:**

**Do this:**

**Contract Dt**  
**Credit Lmt**

Enter the contract date (required).  
Enter the credit limit (required).

<b>Draw</b>	Enter the draw term. This is the period of time during which you can receive advances (required).
<b>Repmnt</b>	Enter the repayment term. This is the period of time during which you must pay the outstanding balance of your account, with accrued interest, but may not request further advances. The repayment period begins at the end of the draw period (required).
<b>Term</b>	Enter the term (required).
<b>Maturity Dt</b>	Enter the maturity date (required).
<b>Index</b>	Select the index (required).
<b>Index Rt</b>	Enter the index rate (required).
<b>Margin Rt</b>	Enter the margin rate (required).
<b>Rate</b>	Enter the contract interest rate (required).
<b>1st Pmt Dt</b>	Enter the first payment date (required).
<b>Due Day</b>	Enter the due day (required).
<b>Rcvd Dt</b>	Enter the contract received date (required).
Verify Dt	Enter the contract verification date (optional).
Verified By	View the user id who verified the contract (display only).

- If applicable, enter information regarding any promotion associated with the application in the **Promotion** block.

- On the **Line of Credit** page, the **Promotion** block contains the following fields:

<b>In this field:</b>	<b>Do this:</b>
<b>Promotion</b>	Select the promotion (required).
Type	View the promotion type (display only).
Term	View the promotion term (display only).
Index	View the promotion index (display only).
Index Rt	View the promotion index rate (display only).
Margin Rt	View the promotion margin rate (display only).
Rate	View the promotion rate (display only).

- Choose **Select Instrument** and use the LOV to select the predefined pricing instrument you want use to fund this application.

Oracle Daybreak loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions, and so on.

- On the **Line of Credit** page, Oracle Daybreak displays the following information:

<b>In this field:</b>	<b>Do this:</b>
Instrument	View the instrument (display only).
Start Dt Basis	View the accrual start basis (display only).
Start Days	View the accrual start days (display only).
Initial Advance (Min)	View the minimum initial advance allowed (display only).
Initial Advance (Max)	View the maximum initial advance allowed (display only).
Advance (Min)	View the minimum advance allowed (display only).
Advance (Max)	View the maximum advance allowed (display only).
Accrual Mthd	View the accrual calculation method (display only).
Base Mthd	View the accrual base method (display only).

Increase (Per Year)	View the maximum rate increase allowed in a year (display only).
Increase (Max Lifetime)	View the maximum rate increase allowed in the life of the line of credit (display only).
Increase (Floor)	View the rate cap (minimum) (display only).
Increase (Ceiling)	View the rate cap (maximum) (display only).
Decrease (Per Year)	View the maximum rate decrease allowed in a year (display only).
Decrease (Max Lifetime)	View the maximum rate decrease allowed in the life of the line of credit (display only).
# of Adjs (Per Year)	View the maximum number rate changes allowed in a year (display only).
# of Adjs (Max Lifetime)	View the maximum number of rate changes allowed in the life of the line of credit (display only).
Draw (Billing Method)	View the billing method (draw term) (display only).
Draw (Payment %)	View the payment percentage (draw term) (display only).
Repmt (Billing Method)	View the billing method (draw Term) (display only).
Repmt (Payment %)	View the payment percentage (repayment term) (display only).
Min Pmt (Billing Method)	View the minimum payment amount (display only).
Min Fin Chg	View the minimum finance charge (display only).
Advance Tol	View the advance tolerance amount (display only).
Advance Tol (%)	View the advance tolerance percentage (display only).
Accrual Past Maturity	View the past maturity indicator. If selected, Oracle Day-break allows interest accrual after account matures (display only).
<b>Maturity Index</b>	Select the post maturity index (required).
<b>Rt</b>	Enter the post maturity index rate (required).

You are now ready to complete the Contract (5) master tab's sub pages.



## Completing the Contract (5) (truth-in-lending details) sub pages

The Line of Credit page share the following sub pages:

- Contract
- Itemizati... (Itemization)
- Trade-In
- Proceeds
- Disburs... (Disbursement)
- Fee
- ACH
- Refere... (References)
- Checklist
- Real Est... (Real Estate)

This section describes how to complete each one.

### Contract sub page

The Contract sub page records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Line of Credit page, such as the tolerance, delinquencies, due dates, billings, and extensions.

#### To complete the Contract sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Contract** sub tab.

The screenshot displays the 'Contract' sub page within a software application. The page is titled 'JJONES STEVEN / JENNIFER (Funding)(Pending Request: 0)'. It features a navigation bar with tabs for 'Contract (5)', 'Collateral (6)', 'Comments (7)', 'Image (8)', 'Verification (9)', and 'Tools (10)'. The 'Contract' sub page is active, showing various fields for contract details. The 'Contract' section includes fields for Contract Dt, Credit Lmt, Draw, Reprt, Term, Maturity Dt, Index, Margin Rt, Rate, 1st Pmt Dt, Due Day, Instrument, Start Dt Basis, Accrual Mthd, Base Mthd, Billing Method, Promotion, and Servicing Branch. The 'Tolerance' section includes fields for Refund, Refund Tolerance, Pmt Tolerance, and Writeoff Tolerance. The 'Delinquency' section includes fields for Late Charge Grace Days, Delq Grace Days, and Delq Cat Mthd. The 'Due Date' section includes fields for Max Due Day Chg Days, Min Due Day, and Max Due Day Chg Yr. The 'Extension' section includes fields for Max Extn Period Yr, Life, and Max # Extn Yr. The page also includes a 'Misc' section with fields for Link To, Existing Customer, Anniversary Period, Default Pmt Spread, and Bill Cycle. The 'HMDA' section includes fields for Lien Status and HOEPA. The 'Rate Spread' field is set to 0.0000.

- 3 On the **Contract** sub page, view or complete the following fields:

**In this field:**

**Servicing Branch**  
**Collector**

**Do this:**

Select the servicing branch (required).  
Select the default collector (required).

Misc block

Link To Existing Customer Select to link the application to the existing customer.  
Anniversary Period View the anniversary term (display only).  
Default Pmt Spread View the spread (display only).

Billing block

Pre Bill Days View the pre billing days (display only).  
Bill Cycle View the billing cycle (display only).

HMDA block

**Lien Status** Select the lien status (required).  
**HOEPA** Select the home owner equity protection act (HOEPA) code (required).

**Rate Spread** Enter the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website (required).

Tolerance block

Refund View the refund allowed indicator. If selected, the refund policies in this block are in use (display only).  
Refund Tolerance View the refund tolerance amount (display only).  
Pmt Tolerance View the payment tolerance percentage (display only).  
Pmt Tolerance (%) View the payment tolerance percentage (display only).  
Writeoff Tolerance View the write-off tolerance amount (display only).

Delinquency block

Late Charge Grace Days View the late charge grace days (display only).  
Delq Grace Days View the delinquency grace days (display only).  
Delq Cat Mthd View the delinquency category method (display only).

Due Date block

Max Due Day Chg Days View the maximum due days (display only).  
Min Due Day View the minimum due day (display only).  
(Due Day) Max View the maximum due day (display only).  
Max Due Day Chg Yr View the maximum due day changes allowed (year) (display only).  
(Max Due Day Chg) Life View the maximum due day changes allowed (life) (display only).

Extension block

Max Extn Period Yr View the maximum extension allowed (year) (display only).  
(Max Extn Period) Life View the maximum extension allowed (life) (display only).  
Max # Extn Yr View the maximum number of extensions allowed (year) (display only).  
(Max # Extn) Life View the maximum number of extensions allowed (life) (display only).

- 4 Save any changes you made to the application.

## Itemization sub page

Oracle Daybreak lists the distribution of the line of credit proceeds on the Itemization sub page when you choose Select Instrument on the Line of Credit page. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower's behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers, or escrows. If you entered itemization amounts during on the Application Entry or Underwriting forms, you will see these values in the Amount or Approved Amt columns.

The Itemization sub page on the Funding form offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

**Note:** If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the **Products** chapter in the **i-flex solutions Oracle Daybreak Setup Guide**.)

### To complete the Itemization sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Itemization** sub tab (**Itemizati...**).

- 3 On the **Itemization** sub page, view the following information:

#### In this field:

Itemization  
+/-

#### Approved

Discount Rate  
Tax

#### Do this:

View the itemization (display only).

View whether the itemization is added or subtracted (display only).

View the approved amount. This is information recorded on the Underwriting form (required).

Enter the discount rate (optional).

View whether the itemization is taxable (Sales) if box is

selected.

- 4 Choose the option button for the type of itemization you want to use: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.
- 5 In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
- 6 If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup form's Origination Fees pages.

To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

**Note:** If you choose **Initialize**, Oracle Daybreak sets the values of auto-computed itemizations to 0 (zero).

- 7 If you choose, use the **Comment** field to add remarks.
- 8 Save any changes you made on the application.

## Trade-In sub page

If there is any information regarding an itemized trade-in, use the Trade-In sub page to enter the details in Oracle Daybreak. (This sub page might already contain information supplied during the underwriting process.)

### To complete the Trade-In sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Trade-In** sub tab.

- 3 On the **Trade-In** sub page, view or complete the following fields:

#### In this field:

#### Do this:

#### Asset block

#### **Asset Type**

Asset Sub Type

#### **Year**

#### **Make**

#### **Model**

Body

Identification Number

Desc

#### Value block

#### **Base (Wholesale)**

#### **Base (Retail)**

#### **Addons (+)**

#### **Payoff Amt (-)**

Total Value =

Valuation Dt

Source

Supplement

Edition

Select the asset type (required).

Select the asset sub-type (optional).

Enter the year of the asset (required).

Enter the make of the asset (required).

Enter the model of the asset (required).

Enter the body of the asset (optional).

Enter the identification number (optional).

View the asset description (display only).

Enter the wholesale value (required).

Enter the retail value (required).

Enter the addons value (required).

Enter the payoff amount (required).

View the total value (display only).

Enter the valuation date (optional).

Select the valuation source (optional).

Enter the valuation supplement (optional).

Enter the valuation edition (optional).

- 4 Save any changes you made on the application.

## Proceeds sub page

The Proceeds sub page displays the payment amount due to the dealer, based on the Itemization sub pages. It is a view only sub page, though you can record comments.

### To use the Proceeds sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Proceeds** sub tab.

- 3 On the **Proceeds** sub page, view or enter the following information:

#### In this field:

Proceed  
+/-  
  
Amount  
Comment

#### Do this:

View the proceed itemization (display only).  
View whether the itemization is added to or subtracted from the total proceeds (display only).  
Enter the amount (display only).  
Enter a comment (optional).

- 4 Save any changes you made to the application.

## Disbursement sub page

The Disbursement sub page records how the loan payment is disbursed and records payments to third parties, such as the Department of Motor Vehicles. This sub page needs to be completed if there is an itemized disbursement.

### To complete the Disbursement sub page

- 1 On the **Funding** form, open the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Disbursement** sub tab (**Disburs...**).

3 On the **Disbursement** sub page, view or complete the following fields:

**In this field:**

**Do this:**

Disbursement block

Description

View the disbursement description (display only).

Validate Payee

View the validate payee indicator. If selected, indicates that the payee needs to be validated.

Number

Enter the disbursement party's number (optional).

**Name**

Enter the company name (required).

Amount

View the payment amount (display only).

**Address**

Enter the address line 1 (required).

Address 2 (unlabeled)

Enter the address line 2 (optional).

**Zip**

Enter the zip code (required).

**City**

Enter the city (required).

**St**

Select the state (required).

Extension (unlabeled)

Enter the zip extension (optional).

**Country**

Select the country (required).

Phone

Enter the primary phone number (optional).

Extn

Enter the primary phone extension (optional).

Phone

Enter the alternate phone number (optional).

Extn

Enter the alternate phone extension (optional).

Comment

Enter a comment (optional).

**Payment Mode**

Select the payment mode (required).

Account #

Enter the account number. **Note:** If the organizational parameter `UIX_HIDE_RESTRICTED_DATA` is set to Y, this appears as a masked number; for example, `XXXXX1234` (optional).

ACH Bank

Enter the bank number (optional).

ACH Routing #

Enter the routing number (optional).

ACH Account Type

Enter the account type (optional).

ACH Account #

Enter the account number. **Note:** If the organizational parameter `UIX_HIDE_RESTRICTED_DATA` is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

- 4 Save any changes you made to the application.

## Fee sub page

The Fee sub page is a view-only table displaying what fees on the loan instrument are in use, based on the contract.

### To view the Fee sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Fee** sub tab.

Fee	Fee Calc Method	Txn Amt From	Percent	Min Amt	Max Amt	Enabled
FEE ADVANCE	PERCENTAGE OF TRANSACTION	\$0.00	3.0000	\$20.00	\$20.00	<input checked="" type="checkbox"/>
FEE LATE CHARGE	FLAT AMOUNT	\$0.00	0.0000	\$15.00	\$15.00	<input checked="" type="checkbox"/>
FEE MEMBERSHIP	FLAT AMOUNT	\$0.00	0.0000	\$50.00	\$50.00	<input checked="" type="checkbox"/>
FEE NSF	FLAT AMOUNT	\$0.00	0.0000	\$20.00	\$20.00	<input checked="" type="checkbox"/>
FEE OVER CREDIT LIMIT	FLAT AMOUNT	\$0.00	0.0000	\$29.00	\$29.00	<input checked="" type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

- 3 In the **Fee** sub page, view the following information:

#### In this field:

Fee  
Fee Calc Method  
Txn Amt From  
Percent  
Min Amt  
Max Amt  
Enabled

#### Do this:

View the fee type (display only).  
View the fee calculation method (display only).  
View the minimum transaction amount (display only).  
View the maximum percentage (display only).  
View the minimum fee amount (display only).  
View the maximum fee amount (display only).  
If selected, the fee rule is enabled (optional).



## ACH sub page

The ACH sub page records details about automatic clearinghouse, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Consumer Lending (Advance and Payment) form.

### To complete the ACH sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **ACH** sub tab.

- 3 On the **ACH** sub page, enter the following information:

**In this field:**

**Do this:**

#### Bank Information block

**ACH**

If selected, the ACH is enabled.

**Bank**

Enter the bank name (required).

**Start Dt**

Enter the ACH start date (required).

**Routing #**

Enter the routing number (required).

**Account Type**

Select the account type (required).

**Account #**

Enter the account number. **Note:** If the organizational parameter `UIX_HIDE_RESTRICTED_DATA` is set to Y, this appears as a masked number; for example, XXXXX1234 (required).

**ACH Debit Amt**

Enter the payment amount (required).

**Debit Freq**

Select the payment frequency (required).

**Debit Day**

Enter the payment day (required).

- 4 Save any changes you made to the application.

## References sub page

The References sub page allows you to enter any number of people as a reference on the application.

### To enter references for an application

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **References** sub tab (**Refere...**).

- 3 On the **References** sub page, complete the following fields with information about the reference:

#### In this field:

**Relationship**

**Name**

**Yrs**

**Mths**

**Address**

**Address 2 (unlabeled)**

**Zip**

**City**

**St**

**Zip Extension (unlabeled)**

**Country**

**Phone**

**Ext**

**Phone**

**Ext**

**Comment**

#### Do this:

Select the reference type (required).

Enter the reference name (required).

Enter the number of years (required).

Enter the number of months (required).

Enter the address line 1 (optional).

Enter the address line 2 (optional).

Select the zip code (optional).

Enter the city (optional).

Select the state (optional).

Enter the zip extension (optional).

Select the country (required).

Enter the reference's primary phone number (optional).

Enter the reference's primary phone extension (optional).

Enter the reference's secondary phone number (optional).

Enter the reference's secondary phone extension (optional).

Enter a comment (optional).

- 4 Save the reference information.

**Note:** If you want to add another reference, insert a new record (press **F6**) and repeat steps 3 and 4.

## Checklist sub page

The Funding form checklist helps ensure you follow the necessary procedures when funding an application. Complete this sub page if your business work flow requires you to use a checklist in the funding process.

### To complete the Checklist sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Checklist** sub tab.
- 3 If nothing appears on the **Checklist** sub page, choose **Contract Checklist**.

The screenshot shows the application form for JONES STEVEN / JENNIFER (Funding)(Pending Request: 0). The 'Contract (5)' tab is selected, and the 'Checklist' sub-tab is active. The 'Checklist' section shows a table with columns for Action, Yes, No, NA, and Comment. The 'Checklist Actions' block contains several rows with radio buttons for Yes, No, and NA, and a text field for Comment. The 'Contract Checklist' block is also visible, showing a table with columns for Action, Yes, No, NA, and Comment.

- 4 Complete the **Checklist** sub page with the following information:

#### In this field:

#### Do this:

#### Checklist block

Checklist

View the contract checklist (display only).

Comment

Enter a comment (optional).

Complete

Select box to indicate that the checklist is complete (optional).

#### Contract Checklist block

Action

View the checklist action (display only).

Action Type

Select the response (Yes/No/NA).

Comment

Enter a comment (optional).

- 5 Read the tasks in the **Checklist Actions** block and use the **Yes**, **No**, or **NA** buttons to indicate if you completed the task.
- 6 If necessary, add comments in the **Comment** column.
- 7 When you finish, select **Complete** and save the application.

## Real Estate sub page

The Real Estate sub page records additional information regarding manufactured home line of credits.

### To complete the Real Estate sub page

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Contract (5)** master tab, then choose the **Real Estate** sub tab (**Real Est...**).

The screenshot displays a software interface for a loan application. At the top, there's a header with the user name 'JONES STEVEN / JENNIFER (Funding)(Pending Request: 0)'. Below this is an 'Application' section with fields for App # (0000000400), Dt (06/01/2006), Joint (checked), Cos (unchecked), Purpose (PERSONAL LOAN), Priority (NORMAL), Status (APPROVED), FUNDED, Company (DCC), and HQ. The Product is LINE HE. There are also checkboxes for Existing Customer, Dupl, and Contact, and a Channel (WEB ENTRY) and Producer (DEALER) field. A Sales Agent field is also present.

Below the application details is a navigation bar with tabs: Search (1), Applicants (2), Decision (3), Contract (5), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Contract (5)' tab is selected. Underneath, there are sub-tabs: Loan, Line of Credit, Leases, and Escrow Analysis. The 'Line of Credit' sub-tab is active.

The main area shows contract details: Contract Dt (06/10/2006), Credit Lmt (\$20,000.00), Draw (12), Reprt (24), Term (36), and Maturity Dt (06/10/2009). There are also fields for Index, Index Rt, Margin Rt, Rate, 1st Prnt Dt, and Due Day. The Instrument is LINE OF CREDIT HOME EQUITY. Initial Advance is \$100.00 and Max is \$10,000.00. Start Dt Basis is EFFECTIVE DATE and Start Days is 0. Advance is \$100.00 and Max is \$10,000.00. Accrual Mthd is AVERAGE DAILY BALANCE and Base Mthd is 365/365. Billing Method is PERCENTAGE OF PRINCIPAL PLUS INTEREST. Payment % is 2.0000. Repmt is LEVEL. Payment % is 2.0000. Min Prnt is \$50.00. Min Fin Chg is \$1.00. Advance Tol is \$10.00. % is 0.0000. Accrual Past Maturity is checked. Maturity Index is VARIABLE PRIME. Rt is 4.0000.

There are also sections for Promotion (NONE), Per Year (2.0000, 5.0000), Max Lifetime (5.0000, 20.0000), Floor (5.0000), Ceiling (20.0000), Increase (2.0000, 5.0000), Decrease (2.0000, 5.0000), and # of Adjs (99, 999).

At the bottom, there's a 'Real Estate Fields' section with input boxes for: Note Transmittal Number, Deed Input Date, Mortgage Recording Date, Deeding Transmittal Number, Deed Recording Date, Mortgage Book Number, Cancel/Cashout Transmittal Number, Deeding Book Number, Deeding Page Number, and Mortgage Page Number.

- 3 On the Real Estate sub page, complete the **Real Estate Fields** sub page with the following optional information:

#### In this field:

Note Transmittal Number  
 Cancel/Cashout Transmittal Number  
 Deed Input Date  
 Deed Recording Date  
 Deeding Book Number  
 Deeding Page Number  
 Mortgage Recording Date  
 Mortgage Book Number  
 Mortgage Page Number

#### Do this:

Enter the note transmittal number.  
 Enter the deeding transmittal number.  
 Enter the deed input date.  
 Enter the deed recording date.  
 Enter the deeding book number.  
 Enter the deeding page number.  
 Enter the mortgage recording date.  
 Enter the mortgage book number.  
 Enter the mortgage page number.

- 4 Save your entry.

## Verifying an application's contract edits

Oracle Daybreak can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (9)** tab's Edit page as an *Error*, a *Warning*, or an *Override*.

If the edit is an **Error**, Oracle Daybreak will not allow you change the application's status until you fix all the errors.

If the edit is a **Warning**, Oracle Daybreak allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If the edit is an **Override**, Oracle Daybreak displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

Oracle Daybreak can be configured to verify different sets of information; for example, Oracle Daybreak could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these "edit types" has its own set of "edit details."

### To verify the data required for decisioning the application

- 1 Open the **Funding** form and load the application you want to work with.
- 2 Choose the **Verification (9)** master tab, then choose the **Edits** tab.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
REQUIRED: CONTRACT VERIFIED DT	ERROR	NA	NA	NO RESPONSIBILITY
XVL: CONTRACT FIRST PMT DAY IS <=> DUE DAY	ERROR	1	10	NO RESPONSIBILITY
REQUIRED: ADV DRAVW END DATE	ERROR	NA	NA	NO RESPONSIBILITY
RANGE: PRIMARY APL DEBT RATIO (AA) > MAX ALLOWED	WARNING	33	34.9166	NO RESPONSIBILITY
REQUIRED: ECOA CODE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: ECOA CODE FOR PRIMARY APPLICANT	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: RACE / NATION OF ORIGIN	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: ETHNICITY	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: PRIMARY APL ADDRESS CONTACT NAME	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: PRIMARY APL CONTACT PHONE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: PRIMARY APL ADDRESS CONTACT TITLE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: PRIMARY APL EMPLOYER CONTACT NAME	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: WARRANTY PHONE NUMBER	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: WARRANTY EFFECTIVE DT	WARNING	NA	NA	NO RESPONSIBILITY

- 3 In the **Edit Type** block, select the type of edit you want to verify. (For the funding process, choose APPLICATIONS CONTRACT EDITS.)

**Note:** If the verification process you want to perform doesn't appear in the **Edit Type** block, use the **Edit Type** field's LOV to select and load it.

- 4 Choose **Check Edits**.  
Oracle Daybreak checks the data for the verification process selected in the Edit Type block and displays the results in the Edit Details block.
- 5 In the **Edit Details** block, view the verification results and begin making corrections on the Funding form.
- 6 When you are finished correcting errors, change the status of the application in the Funding form's master block **Status** field.

## Viewing audits

The Audits page is a display only page that allows you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits page can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits page lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

### To view the Audits page

- 1 Open the **Funding** form and load the application you want to validate.
- 2 Choose the **Verification (9)** master tab, then choose the **Audits** tab.

The screenshot shows the Oracle Daybreak interface for application 0000098136. The top section contains application details such as App #, Date (06/29/2004), Purpose (VEHICLE LOAN OR), Priority (NORMAL), Status (APPROVED), and Company (SSFC). Below this is a navigation bar with tabs for Search, Applicants, Decision, Contract, Collateral, Comments, Image, Verification (9), and Tools (10). The 'Audits' tab is selected, displaying the 'Audit Details' table.

Record Id	Field	Old Value	New Value	Changed By	Changed Date
APPLICATION # : 0000235243	SUB STATUS	REVIEW_REQUIRED	UNDEFINED	BFOGO	11/08/2005 04:02:43 PM
APPLICATION # : 0000235243	STATUS	NEW	APPROVED	BFOGO	11/08/2005 04:02:43 PM
EMPLOYER : DATALINK	STATED MTHLY AMT	0	6000	BFOGO	11/04/2005 03:39:51 PM
ADDRESS # : 1231	STATED MTHLY AMT	0	900	BFOGO	11/04/2005 03:38:46 PM

- 3 In the **Audit Details** block, view the following display only information:

#### In this field:

Record Id  
Field  
Old Value  
New Value  
Changed By  
Changed Date

#### View:

The record identifier for the record changed.  
The field which was changed.  
The old value of the column which was changed.  
The new value of the column which was changed.  
The user code who made the change.  
The date and time when the change was made.

## Viewing Status History

You can track the time it took a user to complete each stage of the application process with the History page. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

### To view the History page

- 1 Open the **Funding** form and load the application you want to validate.
- 2 Choose the **Verification (9)** master tab, then choose the **History** tab.

COLE KENNETH (Funding)(Pending Request: 0)

**Application**

App # 0000343182 Dt 04/01/2004 Joint  Cos  Purpose VEHICLE LOAN OR Priority NORMAL Status APPROVED FUNDED Company SSFC HQ

Product LINE HE Existing Customer  Dup  Contact SAGAR Channel PHONE Producer DEALER FL-00002: VICAR MOTOR OF Sales Agent

Search (1) Applicants (2) Decision (3) Contract (5) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Edits Audits History

**Application Status History**

Status	Sub Status	User Code	User Name	Start Date	End Date	Elapsed Time
APPROVED	FUNDED	SAGAR	SAGAR PENIKALAPATI	03/15/2007 10:01:22 AM	03/15/2007 10:01:22 AM	00:00:00:00
APPROVED	VERIFIED	SAGAR	SAGAR PENIKALAPATI	03/15/2007 10:00:59 AM	03/15/2007 10:01:22 AM	00:00:00:23
APPROVED	FINAL DOCUMENT CHEC	SAGAR	SAGAR PENIKALAPATI	03/15/2007 10:00:51 AM	03/15/2007 10:00:59 AM	00:00:00:08
APPROVED	VERIFYING	SAGAR	SAGAR PENIKALAPATI	03/15/2007 09:57:24 AM	03/15/2007 10:00:51 AM	00:00:03:27
APPROVED	BLANK	SAGAR	SAGAR PENIKALAPATI	03/15/2007 09:55:37 AM	03/15/2007 09:57:24 AM	00:00:01:47

- 3 In the **Application Status History** block, view the following display only information:

#### In this field:

Status  
 Sub Status  
 User Code  
  
 User Name  
  
 Start Date  
  
 End Date  
  
 Elapsed

#### View this:

The application status.  
 The application sub status.  
 The user code of the person who changed the status / sub status of the application.  
 The user name of the person who changed the status / sub status of the application.  
 The date and time when the application moved *to* that status.  
 The date and time when the application moved *from* that status.  
 The elapsed time between the status change.

---

## Funding of an application

After you have verified the application, entered the contract information, and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the line of credit origination cycle is over. Oracle Daybreak moves the application to the line of credit servicing module (Customer Service form) where it receives an account number. Oracle Daybreak also automatically creates a check requisition for the funded account.

### To fund an application

- 1 Using the **Funding** form, verify the information on the application.
- 2 To complete the verification process, choose APPROVED - VERIFIED in the **Status** field on the **Application** block at the top of the Funding form

**Note:** After you approve the application, the information on the Decision (3) master tab is unavailable. The application remains in this status of APPROVED - VERIFIED until a user (usually a supervisor) changes the status to APPROVED - FUNDED. When the status is changed to APPROVED - FUNDED, the account is created.





# CHAPTER 6 : SALES LEAD FORM

The Sales Lead form allows you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use the Sales Lead form to follow-up with the borrower.

**Note:** This is not a mandatory form. You can always begin the line of credit origination process directly using the Application Entry form.

Information on the Sales Lead form can be attached to the Application Entry form as optional information. Attaching a lead to an application can help the sales department analyze the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead form, Oracle Daybreak changes its status to COMPLETED.

## Completing the Sales Lead page

The Sale Lead page enables you to record information regarding prospective borrowers from a sales query or a call to be used in a follow-up call. The initial status for the lead can be set as NEW or FOLLOW-UP.

### To complete the Sales Lead page

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Entry Details**.

The screenshot shows the 'Sales Lead' form interface. At the top, there are tabs for 'Lead Entry', 'Follow-up', and 'Maintenance'. Below these are sub-tabs for 'Lead Entry', 'Follow-up', and 'Maintenance'. The main form is divided into several sections:

- Applicant Information:** Includes fields for Lead #, Lead Date (05/17/2007), Company, Branch, View All, First Name, Last Name, Source, and Channel.
- Address:** Includes fields for Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt #, City, St, Zip, Country (US), Email, Mobile Email, Status (NEW), Assigned By (BFOGO), Status Dt (05/17/2007), and Followup Dt.
- Telecoms:** A table with columns for Telecom Type, Phone, and Current. The first row has a blue square in the Telecom Type column and a checked box in the Current column.

- 2 On the **Sales Lead** page, enter or view the following information:

**In this field:**

**Do this:**

Customer Information block

Lead #

View the sales lead number (display only).

Lead Date	View the sales lead date. The default value is the current date (display only).
<b>Company</b>	Select the company name (required).
Branch	View the branch name (display only).
<b>First Name</b>	Enter the applicant's first name (required).
<b>Last Name</b>	Enter the applicant's last name (required).
<b>Source</b>	Select the source of the sales lead (required).
<b>Channel</b>	Select the channel of the sales lead (required).
View All	Select to view all leads.
<u>Address block</u>	
<b>Type</b>	Select the address type (required).
<b>Postal Type</b>	Select the postal address type (required).
<b>#</b>	Enter the building number (required).
Pre	Select the street prefix (directional) (optional).
Street Name	Enter the street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt #	Enter the apartment number (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
<b>City</b>	Enter the city (required).
<b>St</b>	Select the state (required).
<b>Country</b>	Select the country code (required).
Email	Enter the email address (optional).
Mobile Email	Enter the mobile email address (optional).
<b>Status</b>	Select the status for the sale lead (required).
Assigned By	View the user code creating the sale lead (display only).
Status Dt	View the last sales lead status change date (display only).
<b>Follow-up Dt</b>	Enter the sales lead follow-up date (required).

- 3 Save your entry.

## Completing the Telecoms sub page

The Telecoms sub page records additional phone numbers for the sales lead.

### To complete the Telecoms sub page

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Entry Details**.
- 2 Choose the **Telecoms** sub tab.
- 3 On the **Telecoms** sub page, enter the following information:

<b>In this field:</b>	<b>Do this:</b>
<u>Telecoms block</u>	
<b>Telecom Type</b>	Select the type of telecommunications device (required)
<b>Phone</b>	Enter the phone number (required)
Current	Select the Current check box to indicate the phone number is in service.

- 4 Save your entry.

## Completing the Comments sub page

The Comments sub page records any comments regarding the sales lead.

### To complete the Comments sub page

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Entry Details**.
- 2 Choose the **Comments** sub tab.

The screenshot shows the 'Sales Lead' application window with the 'Comments' sub-tab selected. The page is divided into several sections:

- Lead Entry:** Includes tabs for 'Lead Entry', 'Follow-up', and 'Maintenance'.
- Sale Lead:** A header section.
- Applicant Information:** Fields for Lead # (05/17/2007), Company, Branch, View All, First Name, Last Name, Source, and Channel.
- Address:** Fields for Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt #, City, St, Zip, Country (US), Email, Mobile Email, Status (NEW), Assigned By (BFOGO), Status Dt (05/17/2007), and Followup Dt.
- Comments:** A table with columns for Type, Sub Type, and Comment. The first row shows a comment from 03/30/2007 02:58:36 PM by BFOGO.

- 3 On the **Comments** sub page, enter the following information:

**In this field:**

Comments block

**Type**

**Sub Type**

**Comment**

**Do this:**

Select the comment type (required)

Select the comment sub type (required)

Enter the comment (required)

- 4 Save your entry.

## Completing the Documents sub page

The Documents sub page needs to be completed if:

- The customer had requested any documents
- Any document has been sent to the customer during sales lead entry.

### To complete the Documents sub page

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Entry Details**.
- 2 Choose the **Documents** sub tab.

The screenshot shows a web application window titled "Sales Lead". At the top, there are tabs for "Lead Entry", "Follow-up", and "Maintenance". Below these is a "Sale Lead" section with two main panels: "Applicant Information" and "Address".

**Applicant Information:** Fields include Lead #, Lead Date (05/17/2007), Company, Branch, View All, First Name, Last Name, Source, and Channel.

**Address:** Fields include Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt #, City, St, Zip, Country (US), Email, Mobile Email, Status (NEW), Assigned By (BFOGO), Status Dt (05/17/2007), and Followup Dt.

Below the address section are tabs for "Telecoms", "Comments", "Documents", and "Requests". The "Documents" tab is active, showing a table with columns "Type", "Sub Type", and "Documents".

Type	Sub Type	Documents
03/30/2007 02:59:42 PM	BFOGO	

- 3 On the **Documents** sub page, enter the following information:

**In this field:**

**Do this:**

Documents block

**Type**

Select the document type (required).

**Sub Type**

Select the document sub type (required).

**Documents**

Enter the document (required).

- 4 Save your entry.

## Completing the Requests sub page

The Requests sub page records the product the customer is interested in and the requested amount for each product.

### To complete the Requests sub page

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Entry Details**.
- 2 Choose the **Requests** sub tab.

The screenshot shows the 'Sales Lead' application window. At the top, there are tabs for 'Lead Entry', 'Follow-up', and 'Maintenance'. Below these is the 'Sale Lead' section with 'Applicant Information' and 'Address' fields. The 'Applicant Information' section includes fields for Lead #, Lead Date (05/17/2007), Company, Branch, View All, First Name, Last Name, Source, and Channel. The 'Address' section includes fields for Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt #, City, St, Zip, Country (US), Email, Mobile Email, Status (NEW), Assigned By (BFOGO), Status Dt (05/17/2007), and Follow-up Dt. Below the applicant information is a 'Requests' sub page with a table for recording product requests.

Product	Requested Amount

- 3 On the **Requests** sub page, enter the following information:

**In this field:**

**Do this:**

Requests block

**Product**

Enter the requested product (required).

**Requested Amount**

Enter the requested amount (required).

- 4 Save your entry.

## Completing the Follow-up page

The Sales Lead form's Follow-up page enables you to update customer information based on sales lead follow-ups with the customer. The Sort block allows you to sort the search results using one or two different fields. The Primary and Secondary fields have the following sort order entries:

COMPANY  
BRANCH  
FOLLOW-UP DATE  
LEAD #  
LEAD DATE  
NAME  
ASSIGNED BY  
STATUS  
STATUS DATE  
NONE

### To use the Follow-up page

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Follow Up**.

Company	Branch	Followup Dt	Lead #	Lead Date	Name	Assigned By	Status	Status Dt
				03/30/2007		BFOGO		

- 2 In the **Sort** block, use the **Primary Sort Order** field to choose how you want to sort the search results. (Press the arrow keys or click the down arrow to view the fields contents).
- 3 Choose **A** to sort the results in ascending order  
or  
Choose **D** to sort the results in descending order.
- 4 To further sort your results, repeat steps 2 and 3 using the **Secondary Sort Order** field.
- 5 In the **View Status** block, choose:
  - **New** to view all leads in the Sales Lead Follow-up block with the status of NEW.
  - or-
  - **Follow Up** to view all leads in the Sales Lead Follow-up block with the status of FOLLOW UP.
  - or-
  - **All** to view all leads in the Sales Lead Follow-up block with the status of NEW or FOLLOW UP.

- 6 In the **View Assigned** block, choose:
- **All** to view all leads in the Sales Lead Follow-up block assigned to any user.
  - or-
  - **Assigned By** to view all leads in the Sales Lead Follow-up block assigned to the current user.

- 7 In the **Sort** block, choose **Sort**.

Oracle Daybreak displays all leads with a status of FOLLOW UP or NEW in the Sales Lead Follow-up block.

In the **Sales Lead Follow-up** block, view the following information

In this field:	Do this:
Company	View the company name of the sales lead (display only).
Branch	View the branch name of the sales lead (display only).
<b>Follow-up Dt</b>	Enter the follow-up date of the sales lead (required).
Lead #	View the sales lead number (display only).
Lead Date	View the creation date of the sales lead (display only).
Name	View the applicant's name (display only).
Assigned by	View the user assigned to the sales lead (display only).
<b>Status</b>	Enter the status of the sales lead (required).
Status Dt	View the last sales lead status change date (display only).
All	Choose this to view all leads in the Sales Lead Follow-up block assigned to any user.
Assigned By	Choose this to view all leads in the Sales Lead Follow-up block assigned to the current user.

- 8 Double-click on the entry you want to view.

Oracle Daybreak displays the record on the Sale Lead page.



## Completing the Maintenance page

The Maintenance page enables you to attach a sales lead to a different or missed application or change a lead's status to NEW.

### To attach a sales lead to an application

- 1 On the **Lending** menu, choose **Sales Lead**, then choose **Maintenance**.

The screenshot shows the 'Sales Lead Maintenance' interface. At the top, there are three tabs: 'Lead Entry', 'Follow-up', and 'Maintenance'. The 'Maintenance' tab is selected. Below the tabs, there is a 'Lead Maintenance' section. This section contains two main tables: 'Lead Details' and 'Application'. The 'Lead Details' table has columns for Lead #, Last Name, First Name, Status, Company Branch, and Days of Inactivity. The 'Application' table has columns for Priority, Application #, Date, Title, Product, Status, and Producer. Below the tables, there is an 'Action' section with two radio buttons: 'Attach to an Application' (selected) and 'Change to New Status'. There is also an 'App #' input field and a 'Post' button.

- 2 In the **Lead Details** block, view the following display only information:

#### In this field:

#### Do this:

Lead #	View the sales lead number.
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

- 3 In the **Lead Details** block, select the sales lead you want to attach to the application.
- 4 In the **Action** block, select **Attach to an Application**.
- 5 In the **Action** block, enter the application number to which you want to attach the sales lead in the **App #** field.
- 6 Save your entry.
- 7 In the **Application** block, view the following display only information:

#### In this field:

#### View this:

Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.

Status	The status of the application.
Producer	The producer of the application.

- 8 In the **Action** block, choose **Post**.

**Note:** If the wrong sales lead was attached to an application, detach it from the existing application by choosing Change to New Status in the Action block, then attach it to the correct application using Attach to an Application, App # field, and Post.



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## CHAPTER 7 : IMAGE MAINTENANCE / DOCUMENT TRACKING

The Documents menu opens the Image Maintenance form and the Account Document Tracking form. Both allow for the paperless storage of documents within Oracle Daybreak, the first with applications during the line of credit origination cycle and the later with accounts during customer service.

### **Image Maintenance form**

The Image Maintenance form contains two pages: the Application Image Maintenance page and the Application Document Maintenance page.

Credit applications are often sent or faxed to financial institutions from producers (or “dealers”) on behalf of the customer. These credit applications, if received as fax, can be stored in Oracle Daybreak as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Image Maintenance form can help you organize and maintain your image collection.

The Application Document Maintenance page allows you to attach documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files.

## Application Image Maintenance page (Image Maintenance form)

You can view any image in the Oracle Daybreak system in the upper list box of the Image Maintenance form.

### To view an image

- 1 On the **Documents** menu, choose **Application > Image Maintenance**.

The Image Header block displays the images currently not attached to applications.

- 2 Scroll through the list of images in the **Image Header** block to view each image.

The Image Header block displays the following information for each image:

#### In this field:

Image Id  
 Fax Header  
 Status  
 Pages  
 Company  
 Branch (unlabeled)

#### View this:

The image identification number.  
 The fax header.  
 The image status.  
 The total number of pages of the image.  
 The company the image came from.  
 The branch the image came from.

- 3 If an image is more than one page long, select the page you want to view in the **Pages** block.

Oracle Daybreak displays that page in the upper list box.

### To view all images

- 1 On the **Documents** menu, choose **Application > Image Maintenance**.
- 2 In the **Image Header** block, select **View All Images**.

All images entered in Oracle Daybreak appear in the Image Header block, including those that are attached to applications. Images attached to applications have a status of PRO-CESSED.

- 3 In the **Image Header** block, select the image you want to view.

### To search for an image

- 1 On the **Documents** menu, choose **Application > Image Maintenance**.

The Image Maintenance form appears.

- 2 On the **Oracle Daybreak** toolbar, choose **Enter Query**.

-or-

Press **F7** to move to Enter-Query mode.

The Image Maintenance form clears.

- 3 In the **Image Header** block, complete the field(s) you want to use as search criteria (**Image Id**, **Fax Header**, **Status**, or **Company**) to find and load an image.

- 4 On the **Oracle Daybreak** toolbar, choose **Execute Query**.

-or-

Press **F8** to perform the query.

Oracle Daybreak displays the images that match your search criteria in the Image Header block.

- 5 In the **Image Header** block, select the image you want to open.

The selected image appears in the upper list box of the Image Maintenance form.

### Image Maintenance command buttons

The Image Maintenance command buttons are located to the right of the Image Header block. They allow you to change the appearance of the image in the list box, as well as send it to a printer.

#### If you choose:

#### Oracle Daybreak will:

---

Flip Image  
Print Image  
Up  
Dn

Rotate the selected image.  
Send the selected image to a predefined printer.  
Scroll up through the selected image.  
Scroll down through the selected image.

---

## Splitting an image

If an image is more than one page long, you can split it into two separate images using the Split Image button. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of “PROCESSED” or “SKIP.”

### To split an image

- 1 On the **Image Maintenance** form, open the multiple page image you want to split.
- 2 In the **Action** block, select **Split Image**.

The Pages and New Image Id fields appear in the Action block.

- 3 In the **Pages** block, select the **Select Page(s)** boxes for the pages where you want to split the image.

The selected pages appear in the Pages field on the Actions block.

**Note:** You can select more than one page; however, you cannot select page # 1.

- 4 In the **Actions** block, choose **Post**.

Oracle Daybreak removes the selected pages and completes the New Image Id field with the image id of the new image.

**Note:** The new image does not appear in the Image Header block after you choose Post. However, if you refresh the Image Maintenance form by closing and opening the form or selecting View All Images, the new image id appears in the Image Header block and the change of page length in the original image is displayed.

---

## Changing the status of an image

The Action block on the Image Maintenance form allows you to change the status of the image.

The Image Maintenance form uses the following statuses:

<b>Status:</b>	<b>What is does:</b>
RUSH	Moves the image to the front of the queue of images to be processed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

**Note:** Only images with a status of RUSH or NEW can be attached to an application or account.

### To change the status of an image

- 1 On the **Image Maintenance** form, open the image whose status you want to change.
- 2 In the **Action** block, select **Change Status**.  
The Status field appears.
- 3 Select the **Status** field and use the LOV to select the new status for the image.
- 4 Choose **Post**.  
Oracle Daybreak changes the status of the image.

---

## Attaching an image to an existing image

You can combine two images to make one image. This is the reverse of splitting an image.

### To combine images

- 1 On the **Image Maintenance** form, open the image to which you want to attach an existing image.
- 2 In the **Action** block, select **Attach to an Image**.  
The Image Id field appears.
- 3 Use the **Image Id** field's LOV to select the image id of the image to which you want to attach the selected image.
- 4 Choose **Post**.  
Oracle Daybreak joins the two images: the id of the image you selected in step 3 remains on the Image Header block. The image you selected in step 1 now appear as part of the remaining image.

---

## Attaching an image to an existing credit application

You can attach one or more images to an existing credit application.

**Note:** Attaching specific pages from a multiple page image to an application or account requires that you split the image to isolate the pages you want to attach, attach those pages, and, if necessary, link pages of the original image back together.

### To attach an image to an existing application image

- 1 On the **Image Maintenance** form, open the image you want to attach to an existing application.
- 2 In the **Action** block, select **Attach to an Application**.  
The App# field appears.



- 3 In the **App #** field, use the LOV to select the application number of the application to which you want to attach the image. (This involves using the Oracle Daybreak LOV long-list feature.)

- 4 Choose **Post**.

Oracle Daybreak attaches the image to the application. You can view the image in the Image (8) master tab on the Underwriting and Funding forms.

---

## Printing an image

The Print Image button sends the selected image to a predefined printer.

### To print an image

- 1 On the **Image Maintenance** form, open the image you want to print.
- 2 Choose **Print Image**.

## Application Document Maintenance page (Image Maintenance form)

Oracle Daybreak supports the online attachment of document images to an application with the Image Maintenance form's Application Document Maintenance page. You can attach the documents from either a client machine or server. A default image directory can be maintained in Oracle Daybreak using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the New Document block on the Document Maintenance page, Oracle Daybreak displays all available files in the selected directory in the Document Details block. You can use the Document Maintenance and Action blocks to attach selected documents to a particular account.

### To attach a document to an application from a server

- 1 On the **Documents** menu, choose **Application > Document Maintenance**.

The Image Maintenance form's Application Document Maintenance page appears.

File Name	Document Type	Document Sub Type	Comments	App #	Attach	Copy / Move	App #	Status
0981.11309.TIF					<input type="checkbox"/>			NONE
ERROR_690046.DOC					<input type="checkbox"/>			NONE
QUEUE_ASSIGNMENT_1714703					<input type="checkbox"/>			NONE
1-1_1720683.TIF					<input type="checkbox"/>			NONE
CONTRACT INFORMATION 11.DI					<input type="checkbox"/>			NONE
					<input type="checkbox"/>			
					<input type="checkbox"/>			

- 2 In the **Action** block, choose **Attach Document (Server)**.
- 3 In the **Select Document** block, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter `UIX_DEFAULT_IMAGE_PATH`).

-or-

In the **Directory Path** field, enter the full path name to the document on the server that you want to attach to an account.

**Note:** You can choose **Reset Path** at any time to return to the default image directory.

- 4 In the **Select Document** block, choose **List File**.

Oracle Daybreak displays the files from the entry in the Select Document block's Directory Path in the Document Details block.

- 5 In the **Document Details** block, enter the following information:

**In this field:**

**Do this:**

File Name

View the file name for the document (display only).

**Document Type**

Select the type for the document (required).

<b>Document Sub Type</b>	Select the sub type for the document (required).
Comments	Enter any comments regarding the document (optional).
App #	Select the application number to attach/copy/move the document image (optional).

6 Select the **Attach** indicator to attach the file to the account.

7 Save your entry.

8 In the **Action** block, choose **Post**.

Oracle Daybreak attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action block.

### To attach a document to an application from a client machine

1 On the **Documents** menu, choose **Application > Document Maintenance**.

2 In the **Action** block, choose **Attach Document (Client)**.

3 In the **Select Document** block, choose **Upload From Client**.

An Open dialog box appears.

5 In the **Open** dialog box, use the **Look in:** list box to locate the document you want to attach to the account.

**Note:** You can select multiple files by holding the **CTRL** or **SHIFT** key on your keyboard.

6 When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, choose **Open**.

7 Oracle Daybreak uploads the selected file to the Document Maintenance page and displays the progress in the **Upload Status** block.

<b>In this field:</b>	<b>View this:</b>
Total File(s)	The total files uploaded from client.
Last File	The last uploaded file name.
Bytes Uploaded	The file upload status in bytes.
File Upload Status (%)	The file upload status in percentage.
Overall Upload Status (%)	The overall upload status in percentage.

8 In the **Document Details** block, enter the following information:

<b>In this field:</b>	<b>Do this:</b>
File Name	View the file name for the document (display only).
<b>Document Type</b>	Select the type for the document (required).
<b>Document Sub Type</b>	Select the sub type for the document (required).
Comments	Enter any comments regarding the document (optional).
App #	Select the application number to attach/copy/move the document image (optional).

**Note:** If a document is attached to an application, and the application is loaded on the Underwriting or Funding form, when you open the Image Maintenance form's Application Document Maintenance page, the application number appears in the Document Maintenance block's App # field. You can then select the document you want to work with in the Document Details block.

You can also view the document in a browser by choosing **View Document** in the Action block.

- 9 Select the **Attach** indicator to attach the file to the application.
- 10 Save your entry.
- 11 In the **Action** block, choose **Post**.

Oracle Daybreak attaches the document to the application.

## Copy Document

The Action block's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

### To copy a document to an application from another application

- 1 On the **Documents** menu, choose **Application > Document Maintenance**.
- 2 In the **Action** block, choose **Copy Document**.
- 3 In the **Document Maintenance** block, use the **App#** field to locate the account with the image you want to copy.
- 4 In the **Document Maintenance** block, choose **Search**.

Oracle Daybreak displays the files attached to that application in the Document Details block.

- 5 In the **Document Details** block, select the document you want to copy.
- 6 In the **Copy/Move App #** field, enter the application number of the application to which you want to copy the document.
- 7 Save your entry.
- 8 In the **Action** block, choose **Post**.

## Move Document

The Action block's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

### To move a document to an application from another application

- 1 On the **Documents** menu, choose **Application > Document Maintenance**.
- 2 In the **Action** block, choose **Copy Document**.
- 3 In the **Document Details** block, use the **App #** field to locate the application with the image you want to move.
- 4 In the **Document Maintenance** block, choose **Search**.  
Oracle Daybreak displays the files attached to that application in the Document Details block.
- 5 In the **Document Details** block, select the document you want to move.
- 6 In the **Copy/Move Acc #** field, enter the application number of the application to which you want to move the document.
- 7 Save your entry.
- 8 In the **Action** block, choose **Post**.

# CHAPTER 8 : CORRESPONDENCE

Oracle Daybreak features two types of correspondence: predefined correspondence templates for lines of credit included in the baseline system and ad-hoc correspondence that you create yourself. The predefined correspondence address matters regarding line of credit origination for applications and customer service and collections for accounts. They also enable financial organizations to manage bulk mailings.

Origination:           DECISION FAX/EMAIL  
                                   ADVERSE ACTION LETTER  
                                   CONDITIONAL ADVERSE ACTION LETTER  
                                   CONTRACT FUNDING FAX/EMAIL  
                                   CUSTOM LETTER 1  
                                   CUSTOM LETTER 2

Ad-hoc correspondence allows you to include information from accounts or applications in documents templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

**Note:** Predefined correspondence templates are stored on the Product Setup form's Letters tab's pages (**Setup > Products > Line of Credit > Letters > Letters**).

Letter Code	File Name	Batch Printer	Batch User	Letter Type	Company	Branch	Product	State	Channel Enabled
CNLNCE_ACO_LTR	LORACO_EM_111_01	archive	BATCH	CONDITIONAL ADVERSE AC	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_ADV_LTR	LORADV_EM_100_01	archive	BATCH	ADVERSE ACTION LETTER	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_COL_LTR1	LCOLT1_EM_100_01	archive	BATCH	COLLECTION LETTER 1	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_COL_LTR2	LCOLT2_EM_100_01	archive	BATCH	COLLECTION LETTER 2	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_COL_LTR3	LCOLT3_EM_100_01	archive	BATCH	COLLECTION LETTER 3	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_CON_LTR	LORCON_EM_100_01	archive	BATCH	CONTRACT FUNDING FAX/EM	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_DEC_FAX	LORDEC_EM_111_01	archive	BATCH	DECISION FAX/EMAIL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_PDF_LTR	LCSPDF_EM_111_01	archive	BATCH	PAID IN FULL LETTER	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_POQ_LTR	LCSPOQ_EM_111_01	archive	BATCH	PAYOFF QUOTE LETTER	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_STM_LTR	LCSSTM_EM_111_01	archive	BATCH	ACCOUNT STATEMENT	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNCE_WEL_LTR	LCSWEL_EM_111_01	archive	BATCH	WELCOME LETTER	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
									<input type="checkbox"/>
									<input type="checkbox"/>

## Request page

Ad-hoc correspondence can be viewed on the Request page when you have opened an application or account. The page allows you to generate a new letter or view a previously generated letter.

### To generate an ad hoc correspondence

- 1 On the **Lending** menu, choose **Funding, Underwriting,** or **Customer Service** and load the application or account for which you want to generate the ad hoc correspondence.
- 2 On the **Letters** menu, choose **Ad-hoc.**

The screenshot shows the Oracle Daybreak 'Correspondence' page. It is divided into four main sections:

- Correspondence Request:** Contains fields for Level (APPLICATION), Number/Title (0000101135-CICERO KEN), Company (SSFC), and Branch (HQ).
- Correspondence:** Contains fields for Id (30003), Correspondence (NOTE AND SECURITY AGREEMENT 1), and Date (04/27/2005). A 'Generate' button is present.
- Documents:** A table with columns: Document Id, Document, Recipient, E-Form Source, Source Type, Generated, and Select. It lists two documents: 29004 (LN\_BSL\_CONTRACTS\_1\_DOC) and 29005 (NOTE AND SECURITY AGREEMENT 1).
- Elements:** A table with columns: Element and Content. It lists various application details such as 'APPLICATION APP NBR', 'APPLICATION STATE CD', 'APPLICATION ASSET DESC', etc.

- 3 In the **Correspondence Request** block, the following information appears regarding the application or account currently loaded:

**In this field:**

**View this:**

Level	The correspondence type.
Number/Title	The entity number and title.
Company	The entity company.
Branch	The entity branch.

- 4 In the **Correspondence** block, use the Correspondence field's LOV to select the type of correspondence you want to generate.

Oracle Daybreak displays the following information in the Correspondence block for the selected type of correspondence:

**In this field:**

**View this:**

Id	View the correspondence id (display only).
<b>Correspondence</b>	Select the correspondence you want to generated (required).
Date	View the correspondence generation date (display only).

- 5 Press **F10** to save your entry.

The **Documents** block displays all the types of documents available for the type of correspondence you selected.

- 6 In the **Documents** block, view the following information for each document:

<b>In this field:</b>	<b>View this:</b>
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected then Oracle Daybreak generated the document.

- 7 In the **Documents** block, select the correspondence you want to view.

The **Elements** block displays the elements Oracle Daybreak used to generate the correspondence.

- If you choose **All**, Oracle Daybreak displays all elements in the correspondence.
- If you choose **User Defined**, Oracle Daybreak displays user-defined elements in the correspondence.

- 8 In the **Elements** block, view the following information:

<b>In this field:</b>	<b>Do this:</b>
Element	View the element description.
Content	Enter/view the value of the element.

- 9 Choose **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.

- 10 Choose **Generate**.

Oracle Daybreak “locks” the information included in the correspondence and prevents it from being changed.

- 11 Choose **View**.

Oracle Daybreak displays a PDF of the ad hoc correspondence.



---

## Samples of Oracle Daybreak LS predefined correspondence

### Origination: Decision fax/email

The predefined Decision fax/email is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting form.

The Decision fax/email is available for lines of credit.

#### To generate the Decision fax/email

- 1 On the **Funding** or **Underwriting** form, load the application you want to receive the Decision fax/email.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Preview**).
- 4 On the **Origination** sub menu choose **Decision Fax**.

# Example of the Decision fax

Fax Date: 01/13/2004 11:53:51	
Line of Credit Decision	
<b>Decision Date:</b> 01/12/2004 <b>Dealer:</b> IN HOUSE (DIRECT DEAL) <b>Applicant:</b> STEVEN JJONES <b>Co-Applicant:</b> JENNIFER JJONES <b>Co-Signer:</b> <b>Application #:</b> 0000000300 <b>Underwriter:</b> SWAPNIL SALUNKE <b>Comments:</b>	<b>Application Date:</b> 08/01/2001 <b>SSN:</b> 400-10-1121 <b>SSN:</b> 400-22-1456 <b>SSN:</b> <b>Status:</b> APPROVED
<b>Asset Description:</b> 1999 SINGLE FAMILY HOME-12345678999999881	
<b>Credit Limit:</b> \$10,000.00 <b>Draw Term:</b> 12 <b>Re-payment Term:</b> 12 <b>Index Type:</b> PRIME RATE <b>Margin:</b> 0.2500 <b>Grade:</b> A GRADE	
<b>DAYBREAK CREDIT CORPORATION</b> 10100 VIKING DRIVE, #105  EDEN PRAIRIE MN 55344-7255 <b>Phone:</b> 763-546-7784 <b>Fax:</b> 763-546-7784	

## Origination: Adverse Action letter

The predefined line of credit Adverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting form.

The Adverse Action letter is available for lines of credit.

### To generate the Adverse Action letter

- 1 On the **Funding** or **Underwriting** form, load the application you want to receive the Adverse Action letter.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Preview**).
- 4 On the **Origination** sub menu choose **Adverse Action**.

## Example of the Adverse Action letter

NOTICE OF ADVERSE ACTION TAKEN AND PRINCIPAL REASONS	
Counter Offer	Date: January 13, 2004
	SSN/TIN: 475-20-6771/ 475-20-6799
<b>DAYBREAK CREDIT CORPORATION</b> 10100 VIKING DRIVE, #105 EDEN PRAIRIE MN 55344 7255	<b>The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), or because the applicant has in good faith received public benefits, assistance, or services from any Federal, State, or local government agency, department, or official, including the Federal Reserve System, or because the applicant is a victim of domestic violence, sexual harassment, or stalking.</b> FEDERAL TRADE COMMISSION <b>Equal Credit Opportunity Act</b>
LOUISE YYELLOWWOOD MARTY YYELLOWWOOD 8844 DANBURY LN AGANA GA 96928	
DESCRIPTION OF ACCOUNT, TRANSACTION, OR REQUESTED CREDIT:	
Application for Line of Credit contract submitted by: YELLOWWOOD LOUISE / YELLOWWOOD MARTY	
DESCRIPTION OF ADVERSE ACTION TAKEN:	
We regret that we are unable to offer you credit on the terms that you requested, but can offer you credit on the following terms: Credit Limit: \$10,000.00 Draw term: 12 Re-Payment term: 12 Index type: PRIME RATE Margin: 0.2500 If this offer is acceptable to you, please notify us within 30 days of the date above. If you do not accept our offer by this date, then we regret that we are unable to approve your original request.	
PRINCIPAL REASON(S) FOR ADVERSE ACTION CONCERNING CREDIT:	
Other, Specify:	
DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE:	
If we obtained information from a consumer reporting agency as part of our consideration of your application, its name, address and toll-free telephone number is shown below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have the right to know the information contained in your credit file at the consumer-reporting agency. You have the right no later than 60 days after you receive this notice to: ? Obtain a disclosure of the nature of the specific reasons for why we have denied credit if you submit a written request to us, ? Obtain a free copy of this credit file if you submit a written request to the agency named below, ? Dispute with the consumer reporting agency the accuracy or completeness of any information in the report. You can find out about the information contained in your file (if one was used) by contacting:	
Name: EQUIFAX Telephone: 800-685-1111	
Address: P.O. BOX 105873 SUITE 600 ATLANTA GA 30348	
If you have any questions regarding this notice, you should contact our Customer Service Department.	

## Origination: Conditional Adverse Action letter

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of **CONDITIONED** on the Underwriting form.

The Conditional Adverse Action letter is available for lines of credit.

### To generate the Conditional Adverse Action letter

- 1 On the **Funding** or **Underwriting** form, load the application you want to receive the Conditional Adverse Action letter.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Preview**).
- 4 On the **Origination** sub menu choose **Conditional Adverse Action**.

## Example of the Conditional Adverse Action letter

### NOTICE OF ADVERSE ACTION TAKEN AND PRINCIPAL REASONS

Counter Offer

Date: January 13, 2004

SSN/TIN: 475-20-6771/ 475-20-6799

DAYBREAK CREDIT CORPORATION  
10100 VIKING DRIVE, #105  
EDEN PRAIRIE MN 55344 7255

LOUISE YYELLOWWOOD  
MARTY YYELLOWWOOD  
8844 DANBURY LN  
AGANA GA 96928

**The Federal Equal Credit  
Opportunity Act prohibits  
creditors from discriminating  
against credit applicants on the  
basis of race, color, religion,  
national origin, sex, marital  
status, age (provided that the  
applicant has the capacity to ente**  
FEDERAL TRADE COMMISSION  
**Equal Credit Opportu**

#### DESCRIPTION OF ACCOUNT, TRANSACTION, OR REQUESTED CREDIT:

Application for Line of Credit contract submitted by: YELLOWWOOD LOUISE / YELLOWWOOD MARTY

#### DESCRIPTION OF ADVERSE ACTION TAKEN:

We regret that we are unable to offer you credit on the terms that you requested, but can offer you credit on the following terms:

Credit Limit: \$10,000.00 Draw term: 12 Re-Payment term: 12

Index type: PRIME RATE Margin: 0.2500

If this offer is acceptable to you, please notify us within 30 days of the date above. If you do not accept our offer by this date, then we regret that we are unable to approve your original request.

#### PRINCIPAL REASON(S) FOR ADVERSE ACTION CONCERNING CREDIT:

Other, Specify:

#### DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE:

If we obtained information from a consumer reporting agency as part of our consideration of your application, its name, address and toll-free telephone number is shown below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you.

You have the right to know the information contained in your credit file at the consumer-reporting agency.

You have the right no later than 60 days after you receive this notice to:

? Obtain a disclosure of the nature of the specific reasons for why we have denied credit if you submit a written request to us,

? Obtain a free copy of this credit file if you submit a written request to the agency named below,

? Dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

You can find out about the information contained in your file (if one was used) by contacting:

Name: EQUIFAX Telephone: 800-685-1111

Address: P.O. BOX 105873  
SUITE 600  
ATLANTA GA 30348

If you have any questions regarding this notice, you should contact our Customer Service Department.

## Origination: Contract Funding fax/email

The predefined Contract Funding fax/email can be automatically sent to a producer after an application receives a status of APPROVED or CONDITIONED on the Funding form.

The Contract Funding fax/email is available for lines of credit.

### To generate the Contract Funding fax/email

- 1 On the **Funding** form, load the application you want to receive the Contract Funding fax/email.
- 2 On the **Letters** menu, choose **Pre-defined**.
- 3 On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Preview**).
- 4 On the **Origination** sub menu, choose **Contract/Funding Fax**.

## Example of the Contract Funding Fax

<b>Contract Funding Update</b>	Fax Date: 01/13/2004 11:52:49																		
<p>Contract Date: 02/01/2001          Producer: IN HOUSE (DIRECT DEAL)          Applicant: STEVEN JJONES          Co-Applicant: JENNIFER JJONES          Co-Signer:          Application #: 0000000201          Contract Verified By: AJAY</p>	<p>Application Date: 02/01/2001          SSN: 400-10-1121          SSN: 400-10-1456          SSN:          Status: APPROVED FUNDED</p>																		
<p><b>Asset Description:</b> 1999 SINGLE FAMILY HOME-12345678999999999</p> <p><b>Check List Actions:</b></p> <table style="width: 100%; border: none;"> <tr><td>VERIFIED RESIDENCE ?</td><td style="text-align: right;">NA</td></tr> <tr><td>VERIFIED PHONE ?</td><td style="text-align: right;">NA</td></tr> <tr><td>VERIFIED EMPLOYMENT ?</td><td style="text-align: right;">NA</td></tr> <tr><td>VERIFIED INCOME ?</td><td style="text-align: right;">NA</td></tr> <tr><td>ALL STIPULATIONS MET ?</td><td style="text-align: right;">NA</td></tr> <tr><td>VERIFIED INSURANCE ?</td><td style="text-align: right;">NA</td></tr> <tr><td>DOCUMENT CHECKLIST COMPLETED ?</td><td style="text-align: right;">NA</td></tr> <tr><td>CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETE ?</td><td style="text-align: right;">NA</td></tr> <tr><td>PRODUCER COMPENSATION CALCULATED?</td><td style="text-align: right;">NA</td></tr> </table>		VERIFIED RESIDENCE ?	NA	VERIFIED PHONE ?	NA	VERIFIED EMPLOYMENT ?	NA	VERIFIED INCOME ?	NA	ALL STIPULATIONS MET ?	NA	VERIFIED INSURANCE ?	NA	DOCUMENT CHECKLIST COMPLETED ?	NA	CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETE ?	NA	PRODUCER COMPENSATION CALCULATED?	NA
VERIFIED RESIDENCE ?	NA																		
VERIFIED PHONE ?	NA																		
VERIFIED EMPLOYMENT ?	NA																		
VERIFIED INCOME ?	NA																		
ALL STIPULATIONS MET ?	NA																		
VERIFIED INSURANCE ?	NA																		
DOCUMENT CHECKLIST COMPLETED ?	NA																		
CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETE ?	NA																		
PRODUCER COMPENSATION CALCULATED?	NA																		
<p><b>DAYBREAK CREDIT CORPORATION</b>          10100 VIKING DRIVE, #105</p> <p>EDEN PRAIRIE MN 55344-7255          Phone: 763-546-7784          Fax: 763-546-7784</p>																			





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## CHAPTER 9 : USER PRODUCTIVITY

The User Productivity form is a supervisor feature that allows you to monitor the daily performances of Oracle Daybreak users completing line of credit origination. These tasks are categorized as underwriting/funding tasks (line of credit origination).

**Note:** Oracle Daybreak updates this display only form every day.

Using the User Productivity form, you can review the following daily tallies:

- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

This chapter explains how to use the User Productivity form to view this information.

## Viewing the Underwriting/Funding tasks

Daily tallies from the line of credit origination module appear on the following pages:

- Application Entry
- Underwriting
- Funding
- Queues Status

## Application Entry page

The Application Entry page displays the number of applications each Oracle Daybreak user entered that day.

### To view the Application Entry page

- 1 On the **Monitor** menu, choose **Users > Productivity > Underwriting/Funding**.
- 2 Choose the **Application Entry** tab.

The screenshot shows the 'User Productivity' window with the 'Application Entry' tab selected. The main content area displays a table titled 'Application Entry by User'. The table has three columns: 'User', 'Name', and 'Applications'. The data is as follows:

User	Name	Applications
JJANICKI	JILL R JANICKI	6
DROEHL	DALE ROEHL	64
KRUDD	KRISTINA R RUDD	51
STEDD	SHEPARD TEDD	41
DRUDD	DAIN RUDD	76
SSWAPNIL	SWAPNIL SALUNKE	39
BFOGO	BRIAN A FOGO	95

- 3 In the **Application Entry by User** block, view the following information:

**In this field:**

User  
Name  
Applications

**View this:**

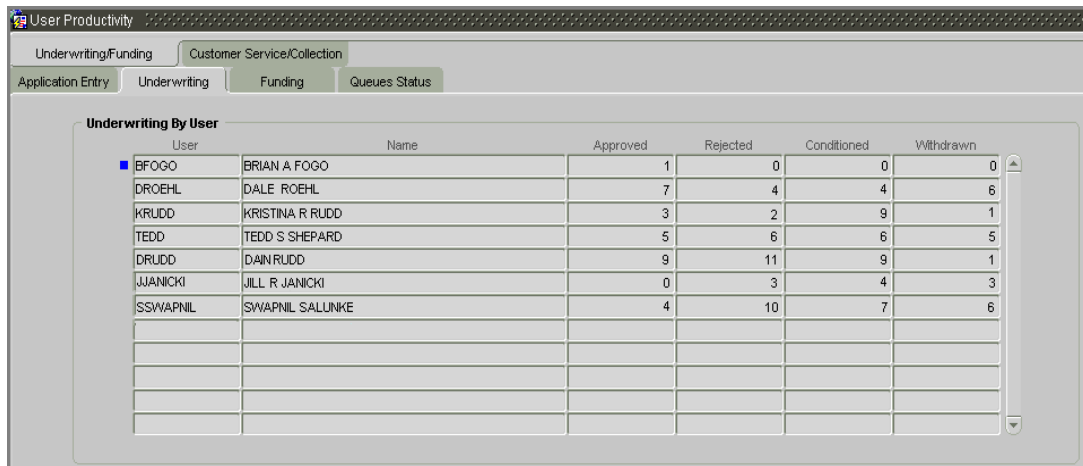
User code.  
User name.  
Number of applications entered.

## Underwriting page

The Underwriting page displays the number of applications that were approved, rejected, conditioned, or withdrawn by each Oracle Daybreak user that day.

### To view the Underwriting page

- 1 On the **Monitor** menu, choose **Users > Productivity > Underwriting/Funding**.
- 2 Choose the **Underwriting** tab.



The screenshot shows a web application window titled "User Productivity". It has two tabs: "Underwriting/Funding" (selected) and "Customer Service/Collection". Below the tabs are four sub-tabs: "Application Entry", "Underwriting" (selected), "Funding", and "Queues Status". The main content area is titled "Underwriting By User" and contains a table with the following data:

User	Name	Approved	Rejected	Conditioned	Withdrawn
BFOGO	BRIAN A FOGO	1	0	0	0
DROEHL	DALE ROEHL	7	4	4	6
KRUDD	KRISTINA R RUDD	3	2	9	1
TEDD	TEDD S SHEPARD	5	6	6	5
DRUDD	DAIN RUDD	9	11	9	1
JJANICKI	JILL R JANICKI	0	3	4	3
SSWAPNIL	SWAPNIL SALLUNKE	4	10	7	6

- 3 In the **Underwriting Entry by User** block, view the following information:

#### In this field:

User  
Name  
Approved  
Rejected  
Conditioned  
Withdrawn

#### View this:

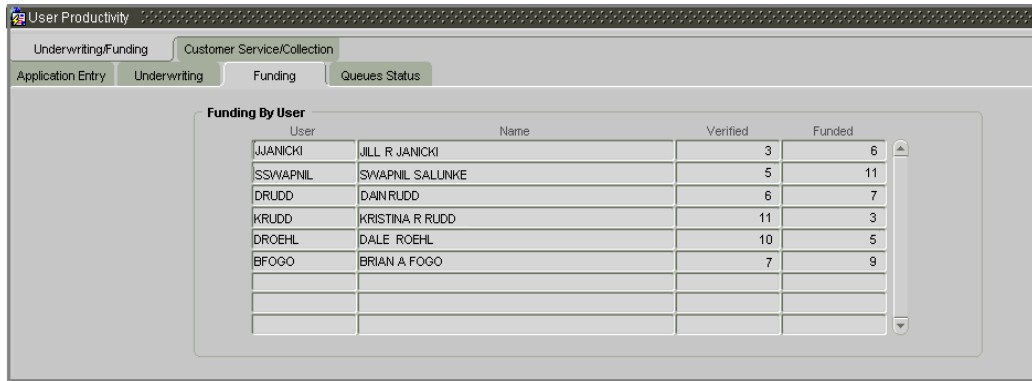
User code.  
User name.  
Number of applications approved.  
Number of applications rejected.  
Number of applications conditioned.  
Number of applications withdrawn.

## Funding page

The Funding page displays the number of applications that each Oracle Daybreak user either verified or funded that day.

### To view the Funding page

- 1 On the **Monitor** menu, choose **Users > Productivity > Underwriting/Funding**.
- 2 Choose the **Funding** tab.



The screenshot shows a web application window titled "User Productivity". It has several tabs: "Underwriting/Funding", "Customer Service/Collection", "Application Entry", "Underwriting", "Funding", and "Queues Status". The "Funding" tab is selected. Below the tabs is a table titled "Funding By User". The table has four columns: "User", "Name", "Verified", and "Funded". The data in the table is as follows:

User	Name	Verified	Funded
JJANICKI	JILL R JANICKI	3	6
SSWAPNIL	SWAPNIL SALLUNKE	5	11
DRUDD	DAIN RUDD	6	7
KRUDD	KRISTINA R RUDD	11	3
DROEHL	DALE ROEHL	10	5
BFOGO	BRIAN A FOGO	7	9

- 3 In the **Funding By User** block, view the following information:

**In this field:**

User  
Name  
Verified  
Funded

**View this:**

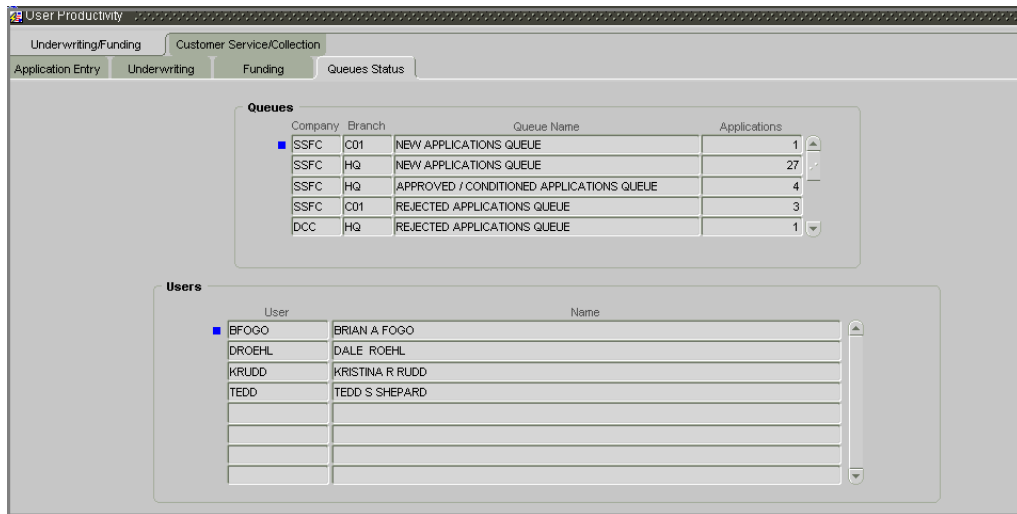
User code.  
User name.  
Number of applications verified.  
Number of applications funded.

## Queues Status page

The Queues Status page displays the number of applications worked by queue that day, as well as the users who worked the queue.

### To view the Queues Status page

- 1 On the **Monitor** menu, choose **Users > Productivity > Underwriting/Funding**.
- 2 Choose the **Queues Status** tab.



- 3 In the **Queues** block, view the following information:

**In this field:**

**View this:**

Company

Company.

Branch

Branch.

Queue Name

Queue name.

Applications

Number of applications in the queue.

- 4 In the **Users** block, view the following information for the selected queue:

**In this field:**

**View this:**

User

User code.

Name

User name.



# APPENDIX A : ORACLE DAYBREAK INTERFACE

This appendix explains the Oracle Daybreak's graphical user interface (GUI). It defines the components commonly found on a GUI, provides an overview of their functions, and explains how to:

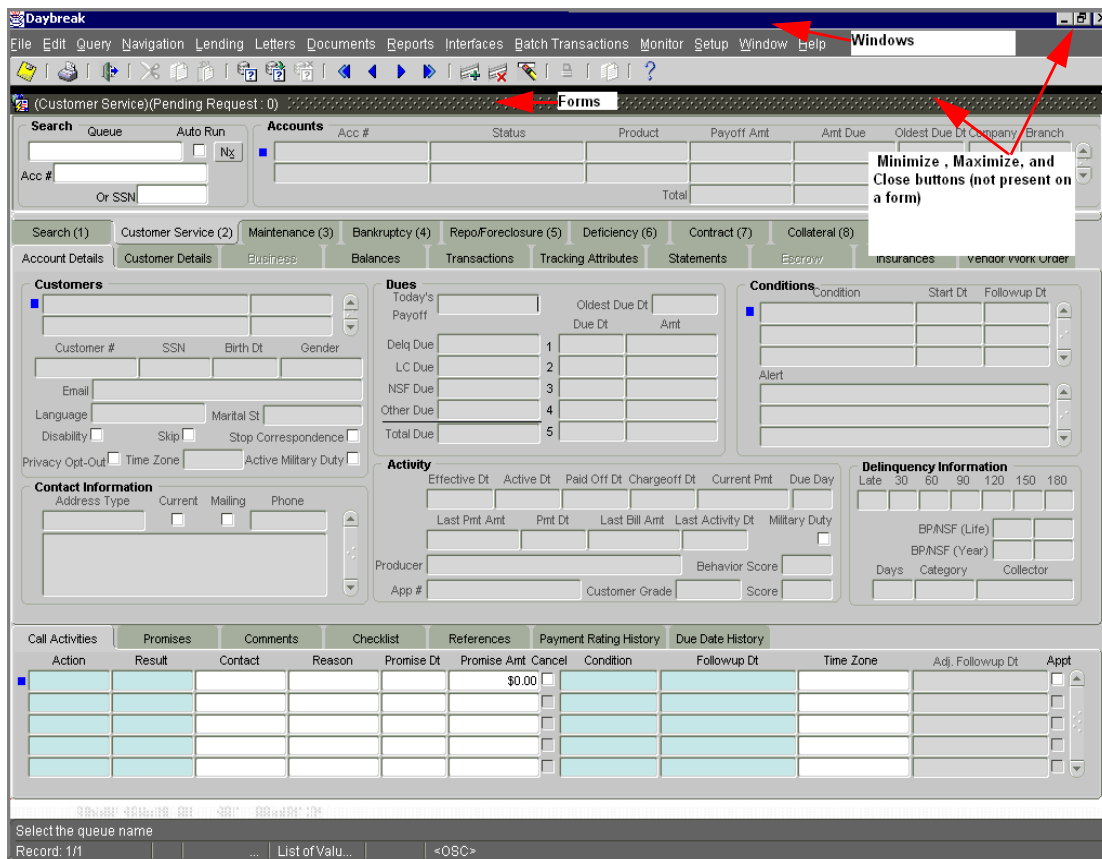
- Use Oracle Daybreak's windows and forms
- Work with the parent-child relationships between blocks
- Navigate within the Oracle Daybreak system.

## Oracle Daybreak's graphical user interface

All the forms in Oracle Daybreak appear as graphical user interfaces (GUIs). To use Oracle Daybreak, you need to understand the components found on a GUI, as well as their functions.

## Windows and forms

Oracle Daybreak uses two basic GUIs in completing tasks: windows and forms.



Oracle Daybreak Lending Suite uses two windows, the iAS window and the Oracle Daybreak window. The Oracle Daybreak window is the java applet that is running Oracle Daybreak. The iAS window is the browser that launched the applet. In this sense, the iAS window is the parent of the Oracle Daybreak window.



Windows can be maximized, minimized, opened, closed, and repositioned. More than one window can be opened on your desktop; windows can overlap or appear adjacent to each other. The window that you are currently using, or is currently selected, is the “active” window. It appears on the top of the overlapping windows. Windows that are open but not selected are “inactive.” The title bar of an active window is a different color than the other inactive windows.



For more information on window components, see the **Window components** section of this chapter.

Oracle Daybreak uses forms to complete tasks. A form is an organized display of a module’s fields, contained within a window. Forms allow you to enter, view, and update information in the Oracle Daybreak system. Each module has its own form. Forms are opened from the Oracle Daybreak menu. For example, on the Lending menu, the Underwriting command opens the Underwriting form, the Funding command opens the Funding form, and the Customer Service command opens the Customer Service form. You can open multiple forms simultaneously. The forms that are available to you are based on your assigned responsibility.

Windows and forms have a very similar appearance, as forms always appear within windows. An easy way to distinguish a window from a form is that a window contains the Minimize, Maximize, and Close buttons in the upper right corner, while a form does not.

For more information on form components, see the **Form components** section of this chapter.

## Window components

This section presents an overview of the components found on windows, as well as their use.

**Window title bar** A horizontal bar containing the name of the window. The active window has a different colored title bar to distinguish it from other inactive windows.

The title bar also contains the Minimize, Maximize, and Close buttons.

The Minimize button reduces the Oracle Daybreak LS application to a taskbar button on your desktop's status bar.

The Maximize button allows you to resize Oracle Daybreak's window on your desktop. (**Note:** You may have to choose the Maximize button to ensure Oracle Daybreak's window is not covered by your desktop's status bar.)



The Close button will quit Oracle Daybreak without logging off. (**Note:** Do not use the Close button to end a Oracle Daybreak session.)

**Menu bar** The horizontal bar containing the menu names. The menu bar is located beneath the title bar and contains commands that allow you to open, view, and maintain a form.

**Note:** You view the contents of a menu by clicking it or pressing **ALT + [THE UNDERLINED LETTER IN THE MENU NAME]**. For example, **ALT + R** opens the Reports menu. Commands can be selected using the mouse or by pressing the key of the underlined letter in the command name.



The following menus are available from the Oracle Daybreak menu bar.

**File** Contains the following commands:

- Save** - Records the current data on a form in the database.
- Re-Logon** - Closes the current Oracle Daybreak session and refreshes the Login form, allowing you to re-log on to Oracle Daybreak without leaving the system.
- Change Responsibility** - Allows you to change your Oracle Daybreak responsibility. Responsi-

bilities determine what Oracle Daybreak features are available.

**Change Password** - Allows you to change your Oracle Daybreak password.

**Clear Form** - Clears the active form of its unsaved data.

**Print** - Prints the contents of an active form.

**Exit** - Closes the Login form and ends your current Oracle Daybreak session.

#### **Edit**

Contains the following commands:

**Cut** - Removes selected text from a form and stores it in the clipboard buffer.

**Copy** - Copies selected text from a form and stores it in the clipboard buffer.

**Paste** - Moves data from the clipboard buffer to a selected field on a form.

**Edit Field** - Opens the Editor dialog box with the contents of a selected field.

**List of Values** - Opens a field's List of Values dialog box, if one exists.

#### **Query**

Contains the following commands:

**Enter** - Changes Oracle Daybreak to Enter-Query mode. This allows you to search the database.

**Execute** - Performs the query entered during Enter-Query mode.

**Cancel** - Changes Oracle Daybreak back to user mode.

**Last Criteria** - Repeats the most recently performed query entered in Enter-Query mode.

**Count Hits** - Displays the number of records the current query produced in the message line.

**Get Next Set** - Retrieves the next set of records using the most recent query entered while in Enter-Query mode.

#### **Navigation**

Contains the following commands:

**Block** - Allows you to navigate to the previous or next block, or clear the current block.

**Record** - Allows you to navigate between the previous and next record, scroll up and down between records, insert or remove a record, or duplicate or clear a record.

**Field** - Allows you to navigate between the previous and next field, as well as clear or duplicate a field.

#### **Lending**

Contains the following commands:

**Sales Lead** - Allows you to open the Sales Lead form at the Lead Entry, Follow-up, or Maintenance master tabs.

**Application Entry** - Opens the untitled Application Entry form.

**Underwriting** - Opens the Underwriting form.

**Application Retrieval** - Opens the Application Retrieval form.

**Funding** - Opens the Funding form.

**Repossession/Foreclosure** - Opens the Customer Service form designed for a Oracle Daybreak user focussing on repossessions or foreclosures, as the Bankruptcy (4), and Deficiency (6) master tabs are unavailable.

**Bankruptcy** - Opens the Customer Service form designed for a Oracle Daybreak user focussing on bankruptcies, as the Repo/Foreclosure (5) and Deficiency (6) master tabs are unavailable.

**Deficiency** - Opens the Customer Service form designed for a Oracle Daybreak user focussing on deficiencies, as the Bankruptcy (4) and Repo/Foreclosure (5) master tabs are unavailable.

**Collateral** - Opens the Collateral form (currently unavailable).

**Producers** - Opens the Producer Management form.

**Vendors** - Allows you to open the Vendor Management form at the Vendors, Work Orders, or Invoices tab.

**Securitization** - Opens the Securitization form at the Loan tab.

**Tools** - Opens the Calculator Tools form at the Loan Calculator or Lease Calculator tab.

**Transaction Authorization** - Opens the Transaction Authorization form at the Authorization tab.

**Custom Forms** - [This is a placeholder for any forms customized (or added) by the client.]

## Letters

Contains the following commands:

**Pre-defined** - Allows you to generate a pre-defined letter, either as a file or a printed document, or preview it as a PDF file.

**Ad-hoc** - Opens the Correspondence form.

## Documents

Contains the following commands:

**Application** - Allows you to open the Image Maintenance form at either the Application Image Maintenance or Application Document Maintenance master tab.

## Reports

Contains the following commands:

**Run** - Allows you to generate a wide array or predefined reports. (**Note:** For a complete list of reports available in Oracle Daybreak, please

refer to the **Oracle Daybreak Lending Suite Reports Catalog.**)

**Print** - Modifies the Run command to generate a predefined report, either as a file or a printed document.

**Preview** - Modifies the Run command to generate a predefined report and view it as a PDF file with a browser.

## **Interfaces**

Contains the following commands:

**GL Transactions** - Opens the General Ledger form.

**AP Transactions** - Opens the AP Transactions form.

**Card Transactions** - Opens the Card Transactions form.

**Conversions** - Opens the Conversion App/Acc form.

## **Batch**

Contains the following commands:

### **Transactions**

**Advances** - Allows you to open the Consumer Lending (Advance and Payment) form at either the Advance Entry or Advance Maintenance tab.

**Payments** - Allows you to open the Consumer Lending (Advance and Payment) form at either the Payment Entry or Payment Maintenance tab.

**Escrow** - Allows you to open the Escrow Analysis and Disbursements form at the Escrow Analysis, Escrow Analysis Maintenance, Escrow Disbursement Entry, or Escrow Disbursement Maintenance master tabs.

## **Monitor**

Contains the following commands:

**System** - Allows you to open the Utilities form at the Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, Log Files, or Parked Transactions master tab.

**User** - Allows you to open the Utilities form at the Monitor Users master tab or open the User Productivity form at the Underwriting/Funding or Customer Service/Collection master tab.

## **Setup**

Contains the following commands:

**Administration** - Allows you to open the Administration form at the System or User master tab.

**Products** - Allows you to open the Product Setup form at the Setup and Line of Credit master tab.

**Queues** - Allows you to open the Queue Setup form at the Setup, Origination master tab.

**Correspondence** - Opens the Correspondence form.

**Events** - Allows you to open the Events form at the Loan, Line of Credit, or Lease master tab.

**Credit Bureau** - Allows you to open the Credit Bureau Setup form at the Request or Reporting master tab.

**Batch Jobs** - Opens the Utilities form.

**Producers** - Opens the Producer Management form.

**Vendors** - Opens the Vendor Management form.

**Subvention** - Opens the Subvention form at the Loan or Lease master tab.

**Escrow** - Opens the Escrow Setup form at the Loan master tab.

**Securitization** - Opens the Securitization form.

**General Ledger** - Opens the General Ledger form.

## Window

Contains the following commands:

**Cascade** - Arranges the open forms on your screen so that they overlap, with the active form on top.

**Tile Horizontally** - Arranges the open forms on your screen so that they appear one on top of another.

**Tile Vertically** - Arranges the open forms on your screen so that they appear one next to another.

**Note:** The lower portion of the menu displays the Oracle Daybreak forms you have opened. You can use this menu to move between forms by selecting a specific form.

## Help

Contains the following commands:

**Keys** - Opens the Keys dialog box, containing a listing of all the hot keys available for the current form in use. Hot keys are shortcuts that perform Oracle Daybreak tasks with a minimum of key-strokes.

**Display Error** - Displays information about recently encountered Oracle errors. (i-flex solutions Corp. requests that you create a screen shot of this information and send it to us when you have a system error.)

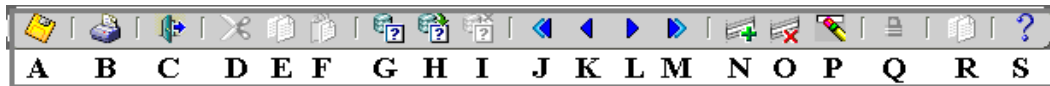
**Debug** - Contains two commands: Set On and Set Off.

**Oracle Daybreak Help** - Allows you to open a browser and view .pdfs of either the User Guide or Setup Guide.

**Oracle Daybreak On the Web** - Allows you to open the i-flex solutions home page and report to Technical Support department when you encounter an error.

**About Oracle Daybreak and Audit** - Opens the About Oracle Daybreak dialog box, displaying version and audit information such as object data and recent updates. It also allows you access the column audit.

**Oracle Daybreak toolbar** The row beneath the menu bar containing 19 icon buttons used to perform tasks and carry out commands. The toolbar buttons are labeled with the action they perform. To view the label, use the mouse to place the mouse pointer on the button without clicking and the label appears.

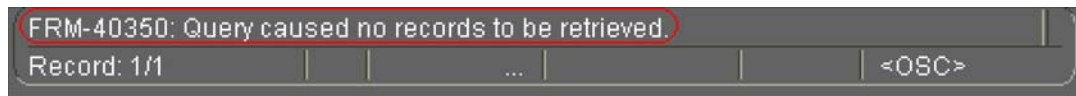


If you choose:	(hot key)	Oracle Daybreak will:
<b>[A] Save Changes</b>	<b>(F10)</b>	Save any pending changes on the form.
<b>[B] Print</b>	<b>(SHIFT + F8)</b>	Print the current screen.
<b>[C] Exit</b>	<b>(CTRL + E)</b>	Close the current form or exits the application.
<b>[D] Cut</b>	<b>(CTRL+X)</b>	Remove selected text and stores it on the clipboard.
<b>[E] Copy</b>	<b>(CTRL+C)</b>	Copy selected text and stores in on the clipboard.
<b>[F] Paste</b>	<b>(CTRL+V)</b>	Insert text stored on the clipboard in a selected field.
<b>[G] Enter Query</b>	<b>(F7)</b>	Change Oracle Daybreak to Enter-Query mode.
<b>[H] Execute Query</b>	<b>(F8)</b>	Perform the query entered while in Query mode.
<b>[I] Cancel Query</b>	<b>(CTRL+Q)</b>	Change Oracle Daybreak back to user mode.
<b>[J] First Record</b>		Display the first record.
<b>[K] Previous Record</b>	<b>(SHIFT + UP)</b>	Display the previous record.
<b>[L] Next Record</b>	<b>(SHIFT + DOWN)</b>	Display the next record.
<b>[M] Last Record</b>		Display the last record.
<b>[N] Insert Record</b>	<b>(F6)</b>	Create a new record.
<b>[O] Remove Record</b>		Delete the current record from the database.
<b>[P] Clear Record</b>	<b>(SHIFT+F4)</b>	Clear the current record from the form.
<b>[Q] Lock/Unlock Record</b>		Lock and unlocks a record.
<b>[R] Copy with Details Record</b>		Copy the selected record to the clipboard.
<b>[S] Help</b>	<b>(CTRL + H)</b>	Display help for the selected item.

**Note:** Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.

**Message line** The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In

the illustration below, the message line contains the error message: “Query caused no records to be retrieved.”

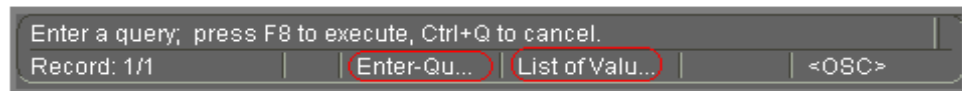


**Status line**

The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

**Enter-Query** Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

**List of Values** Appears when a List of Values (LOV) is available for the selected field.



## Form components

This section presents an overview of the components found on forms and how to use them.

**Tab**

Oracle Daybreak uses tabs as a primary navigation tool.

Tabs are small flaps used for quick access to pages of information, not unlike the tabs on a folder in your file cabinet. There are three types of tabs in Oracle Daybreak system: master tab, tab, and sub tab.

Master tabs are the highest level of tab. If present on a form, they are usually numbered and appear near the top of the form. Master tabs are used primarily to navigate to other pages.

Tabs and sub tabs open pages that contain information.

Sub tabs, if present, appear at the bottom of the form.



**Application**

App # [ ] Dt [02/11/2010] Joint  Cos  Purpose [ ] Priority [ ] Status [ ] Company [ ]  
 Product [ ] Existing Customer  Dup  Contact [ ] Channel [ ] Producer [ ] Sales Agent [ ]

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 Gender [ ] Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt [ ] Existing Customer [ ]  
 Marital St [ ] License # [ ] State [ ] Email [ ] Race [ ]  
 Dependents 0 Mother's Maiden Name [ ] ECOA [ ] Ethnicity [ ] Privacy Opt-Out  Time Zone [ ]

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Address Information**

Mailing  Confirmed Address   
 Address Type Postal Type # Pre Street Name Street Type Post Apt #  
 Current   
 Address [ ]  
 City [ ] St [ ] Zip [ ] Country US Ph [ ]  
 Own/Rent [ ] Landlord [ ] Ph [ ]  
 Contact [ ] Title [ ] Ph [ ] Ext [ ]  
 Census Tract [ ] MSA Code [ ]  
 Comment [ ]

Stated / Actual				
	Yrs	Mths	Pmt Amt	Freq
Stated	0	0	\$0.00	MONTHLY
Actual	0	0	\$0.00	MONTHLY
Verify Dt			Verify By	

**Page (or tabbed page)** The information items associated with a tab (blocks, records, check boxes, command buttons, and so on) are located on a page. The name of the page is the same as the name of the tab. The information associated with a sub tab is a sub page.

In the illustration below, the Primary page and Address sub pages are circled.

**Application**

App # [ ] Dt [02/11/2010] Joint  Cos  Purpose [ ] Priority [ ] Status [ ] Company [ ]  
 Product [ ] Existing Customer  Dup  Contact [ ] Channel [ ] Producer [ ] Sales Agent [ ]

Search (1) Applicants (2) Decision (3) Bureau (4) Collateral (6) Comments (7) Image (8) Verification (9) Tools (10)

Primary Others Business

First Name MI Last Name Suffix SSN Birth Dt Disability Existing Customer  Prior Applicant   
 Gender [ ] Language ENGLISH Prior Bankruptcy  Bankruptcy Discharge Dt [ ] Existing Customer [ ]  
 Marital St [ ] License # [ ] State [ ] Email [ ] Race [ ]  
 Dependents 0 Mother's Maiden Name [ ] ECOA [ ] Ethnicity [ ] Privacy Opt-Out  Time Zone [ ]

Address Employment Telecoms Financials Summary Credit Scores Existing Accounts

**Address Information**

Mailing  Confirmed Address   
 Address Type Postal Type # Pre Street Name Street Type Post Apt #  
 Current   
 Address [ ]  
 City [ ] St [ ] Zip [ ] Country US Ph [ ]  
 Own/Rent [ ] Landlord [ ] Ph [ ]  
 Contact [ ] Title [ ] Ph [ ] Ext [ ]  
 Census Tract [ ] MSA Code [ ]  
 Comment [ ]

Stated / Actual				
	Yrs	Mths	Pmt Amt	Freq
Stated	0	0	\$0.00	MONTHLY
Actual	0	0	\$0.00	MONTHLY
Verify Dt			Verify By	

**Block**

A frame, or box, that encloses a set of related functions or data. A shadowed line marks a block’s perimeter. The title of the block appears across the top of the block in bold, black text. In the illustration below, the Additional Lease Details page contains two blocks: “Extensions and Due Date” and “Additional Details.” The “Extensions and Due Date” block is circled.

The screenshot shows a software interface with three tabs: 'Additional Loan Details', 'Additional Line of Credit Details', and 'Additional Lease Details'. The 'Additional Lease Details' tab is active. It contains two distinct blocks. The first block, titled 'Extensions and Due Date', is enclosed in a red rectangular border and contains input fields for '# of Extensions', '# of Extension Term', '# of Due Day Changes', 'Last Extn Dt', and 'Due Day Chg Dt', along with sub-sections for 'Year' and 'Life'. The second block, titled 'Additional Details', is to the right and contains input fields for 'Total Term', 'Paid Term', and 'Maturity Dt'.

**Command button**

A rectangle button that initiates a predefined action. Buttons do not contain values as fields do. A button is usually labeled with text noting the action that it performs. In the illustration below, the Loan page contains six command buttons: “Calculate,” “Amortize,” “Initialize,” “Copy to Decision,” “Copy to Contract,” and “Print Report.” All three are located in the Action block.

**Note:** The “Copy to Contract” button is unavailable.

The screenshot shows a software interface with two tabs: 'Loan' and 'LEASE'. The 'LEASE' tab is active. Below the tabs is an 'Action' section with two radio buttons: 'Calculate Payment' (selected) and 'Calculate Interest Rate'. Below these are six command buttons: 'Calculate', 'Amortize', 'Initialize', 'Copy to Decision', 'Copy to Contract', and 'Print Report'. These six buttons are enclosed in a red rectangular border. Below the action buttons is a 'Loan Details' section with various input fields for 'Contract Dt', 'First Pmt Dt', 'Amt Financed', 'Pre-Paid Fees', 'Loan Amt', 'Financed Fees', 'Balloon Pmt Amt', 'Term', and 'Maturity Dt'. At the bottom is a 'Rate' section with input fields for 'Rate' and 'APR'.

**Field**

A box on a form used to enter, view, update, or delete information. Each page contains fields. Fields can display values in different formats; including text, numbers, and dates.

**Text field** A field that stores characters and numbers.

**Number field** Number fields store only numbers, often dollar figures, with or without decimals.

**Date field** Date fields store dates and sometimes time values.

**IMPORTANT:**

When you select a field, messages appear in the message area in the lower left corner of the Oracle Daybreak window. The messages describe the field or what type of information can be entered in the field. (See Message line and Status line later in this section for more information.)

**Option button**

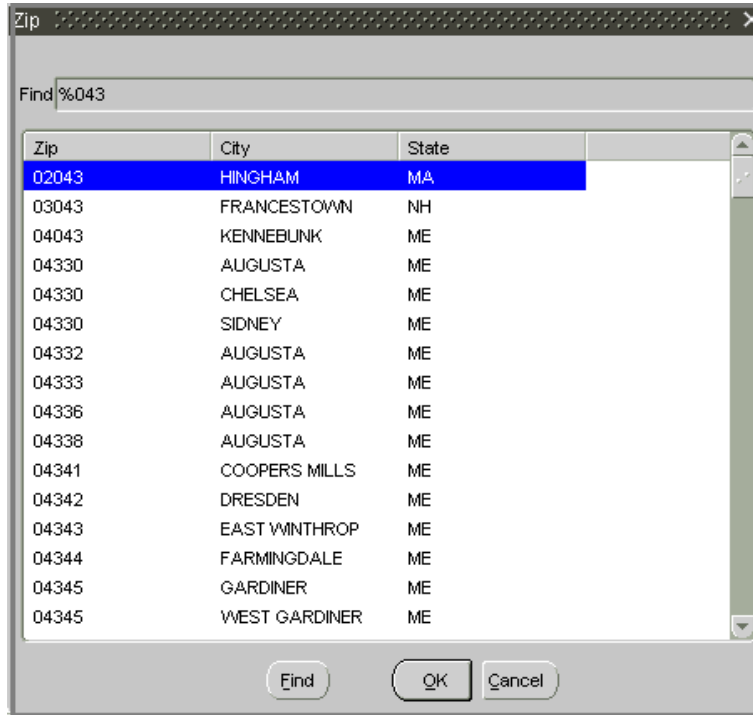
A round button used to select an action from a group of options. You can select only one option button in a group at a time. In the illustration below, option buttons are used to select whether Oracle Daybreak calculates payment or calculates interest rate.

**Check box**

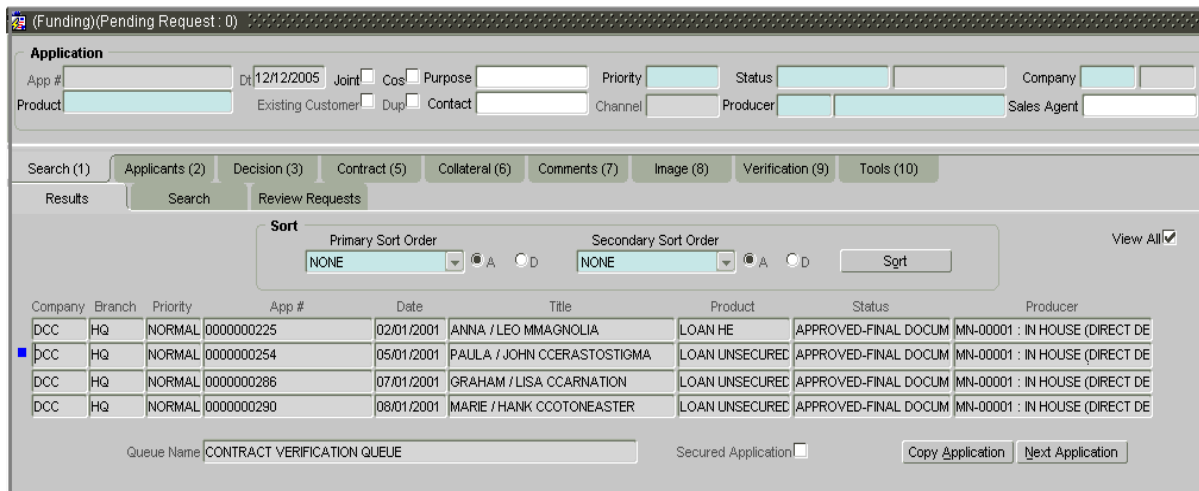
A check box indicates a state for a particular field, such as enabled/disabled, primary/secondary, and current/not current. For that reason, check boxes are sometimes called “indicators.” The title of the check box indicates what it controls. A check denotes that the check box is selected. Click a selected check box to “clear” it.

**Note:** One or more check boxes can be selected, since each one acts independently.

**List of Values (LOV)** A dialog box linked to a field that enables you to select a single item from a predefined list. To view a field's List of Values, press **F9**. Move the blue highlighted bar using the **UP** or **DOWN ARROW** keys or the slide bar on the LOV dialog box to the value you want to select. In the example below, 55001 AFTON MN is selected. Some LOV contain lists long enough to require a scroll bar to view the entire contents. Choose **OK**, press **ENTER**, or double-click the LOV item to populate the field with the selected value.



**Blue square (cursor)** Oracle Daybreak uses a blue square as a cursor. The blue square indicates the active item, usually a field or record. You can move the blue square using the arrow keys on your keyboard or by clicking an item with the mouse.



**Record** A logically related collection of fields within a block about one person, place, or thing.

There are two types of records in Oracle Daybreak; *table records* and *block records*. A scroll bar allows you view records not currently displayed. The message bar informs you of the total number of records in the table block, as well as the record you are currently viewing.

**Table records** Appear as a grid, where each record is a single row of related data.

**Block records** Record appears as a single block.

**Record line** Located in the lower left corner of the Oracle Daybreak window, the record line displays how many records exist within the record on display.

**Next Record/  
Previous  
Record  
scroll bar** The presence of a record scroll bar indicates that there are records above or below the one on which you are working. If the scroll bar does not stretch the entire length between the two arrows, this indicates there are additional records available. If the scroll bar stretches the entire length between the two arrows this indicates no other records are available. Click the arrows to view these records. Click the up (▲) or left (▶) arrow for previous records. Click the down (▼) or right (▶) arrow for following records.

**Hint box**

A yellow box that appears when the mouse pointer is moved over a field. The hint box will display a description of the field's content. If the field is associated with a List of Value dialog box, the hint box displays the Lookup Type of the LOV.

## Using colors as a guide

Fields appear in different colors to indicate what type of information the field contains.

**Aqua** Required - Information is required in an aqua field to complete a form.

**White** Optional - A white field is not required to contain information when completing a form.

**IMPORTANT:**

Some optional fields may be required by your organization. Such fields, though not mandatory on the form, must be completed during edit verification.

**Gray** Display only - Data cannot be entered in these fields.

**Note:** Aqua, white, and gray are the default colors in the Oracle Daybreak system. Your organization may have selected different colors during implementation.

---

## Understanding parent-child relationships

A parent-child relationship is an association between a master block and one or more detail pages. The master-detail relationship is arranged in the shape of a pyramid, from the top of the form to the bottom. The top block contains the basic, or master, information. The detail pages then expand on the contents of the master block. Detail pages themselves can serve as master blocks for other sub detail pages that follow. When a block and pages are linked in a master-detail relationship, the following conditions exist:

- 1 The detail page displays only those records that are associated with the current record in the master block.
- 2 Querying between the master block and detail pages is always coordinated.

When a record is displayed in a master block, the detail pages contain information that corresponds to that record. If you perform query or change information in the master block, Oracle Daybreak updates the detail pages to match the new record in the master block. If you use the master block to perform a query and gain access to the records for a different application, the detail pages refresh to display information for the new record in the master block.

**Note:** You can perform a query from a detail page if the master block (or page) is completed. Otherwise, it is not possible to directly query from a detail page.

### **Example: Parent-child relationship**

In the illustration below, note that the Underwriting form is divided into three sections. The top section (the Application block) is the master page. It contains such information as application number, product, and other items related to a specific application. The Applicants (2) master tab has been selected to display the Primary page and Address Information sub page. These detail pages contain further information about the application; in this case, the application's primary applicant and that person's address information.



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## APPENDIX B : NAVIGATING AND QUERYING IN ORACLE DAY-BREAK

This appendix explains how to use Oracle Daybreak to complete these frequently completed tasks:

- Navigate within and between forms
- Print a form
- Save an entry
- Edit data (including cutting, copying, and pasting data)
- Clear data
- Duplicate data
- Create and delete records
- Use the Editor dialog box
- Enter and query data using the List of Values (LOV) dialog box
- Use additional LOV tools (auto reduction, long-list, list search, and power list)
- Query data
- Use query operators and wildcard characters (including Query by example, Query/Where, and Query count)
- Use hot keys.



## Navigating within a form

The following procedures can be used to navigate within a Oracle Daybreak form. Choose the one you are most comfortable using:

- Move the cursor with your mouse
- Select a command from the menu bar (Navigation menu)
- Select a command from the Oracle Daybreak toolbar
- Enter a keyboard shortcut (hot key)

### The Navigation menu

The Navigation menu contains the following commands, all of which allow you to navigate within a form: Block, Record, and Field.

The **Block** command contains the following sub commands:

<b>If you choose: (hot key)</b>	<b>Oracle Daybreak will:</b>
<b>Previous</b> (CTRL + PAGE UP)	Move the cursor to the previous block (if one exists).
<b>Next</b> (CTRL + PAGE DOWN)	Move the cursor to the next block (if one exists).
<b>Clear</b> (SHIFT + F5)	Clear the block currently containing the cursor.

The **Record** command contains the following sub commands:

<b>If you choose: (hot key)</b>	<b>Oracle Daybreak will:</b>
<b>Previous</b> (SHIFT + F8)	Display the previous record (if one exists).
<b>Next</b> (SHIFT + DOWN)	Display the next record (if one exists).
<b>Scroll Up</b> (PAGE UP)	Perform that same action as pressing PAGE UP.
<b>Scroll Down</b> (PAGE DOWN)	Perform that same action as pressing PAGE DOWN.
<b>Insert</b> (F6)	Create a new record.
<b>Remove</b> (SHIFT + F6)	Remove the current record.
<b>Duplicate</b> (F4)	Duplicate the current record.
<b>Clear</b> (SHIFT + F4)	Clear the current record.

The **Field** command contains the following sub commands:

<b>If you choose: (hot key)</b>	<b>Oracle Daybreak will:</b>
<b>Previous</b> (SHIFT + TAB)	Move the cursor to the previous field (if one exists).
<b>Next</b> (TAB)	Move the cursor to the next field (if one exists).
<b>Clear</b> (CTRL + U)	Clear the current field.
<b>Duplicate</b> (F4)	Duplicate the current field.

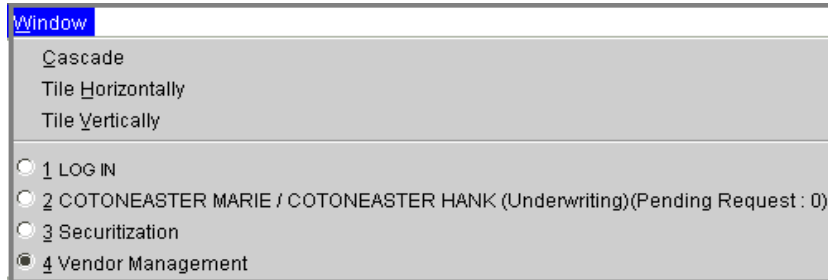
#### IMPORTANT:

The **TAB** and **ENTER** keys move the cursor between fields. **F8** refreshes the record.

---

## Navigating between forms

You can open multiple forms in each window and navigate between them with the Window menu. The lower part of the Window menu lists the forms that are currently open. Selecting the form's option button moves you to that form.



### To navigate between forms

- 1 On the **Oracle Daybreak** menu bar, choose **Window**.
- 2 Select the form you want to move to by selecting it with one of the following methods:
  - Click the option button for the corresponding form.
  - or-
  - Move the cursor on the open Windows menu with the **UP** and **DOWN ARROW** keys and press **ENTER** to open a highlighted form.
  - or-
  - Type the number on the Windows menu next to the form you want to open.Oracle Daybreak displays the form you selected.

---

## Common Oracle Daybreak tasks

This section explains tasks common to many Oracle Daybreak modules and forms. Here you will learn how to:

- Print a form
- Save your work
- Editing data
- Using the Editor dialog box
- Close a form/leave Oracle Daybreak

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## Printing a form

You can print a form at any time. Make sure a printer driver is installed and at least one printer is defined before printing. (Contact your system administrator for information on how to install printer drivers and define printers.)

### To print a window

- On the **File** menu, choose **Print**
- or-
- Click **Print** on the Oracle Daybreak tool bar.

---

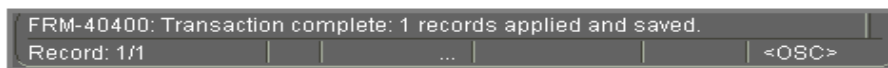
## Saving your entry

When you save your work, the database is updated with all changes made since the last time the data was saved.

### To save your work in Oracle Daybreak

- On the **File** menu, choose **Save**  
-or-
- On the Oracle Daybreak tool bar, choose **Save** (the yellow disk icon)  
-or-
- Press **F10**.

When you save an entry, the message line at the bottom of your screen displays a “Transaction complete” message to inform you of the changes.



---

## Editing data

In this section, you will learn how to use Oracle Daybreak to edit data. You will learn how to:

- Cut, copy, and paste data
- Clear data
- Duplicate data
- Create and delete records
- Use the Editor dialog box

## Cutting, copying, and pasting data

The cut, copy, and paste commands on the Oracle Daybreak menu bar allow you to move and edit data.

### To cut, copy, and paste with the Oracle Daybreak menu bar

- 1 Open the form and select the data in the field you want to edit. (You can either drag your mouse over the data or double-click the data to select it.)
- 2 On the **Edit** menu, select **Cut** or **Copy**. (**Copy** leaves the data in the field while copying it; **Cut** clears the field when it copies the data.)
- 3 Move the cursor to the field where you want to place the copied data.
- 4 On the **Edit** menu, choose **Paste**.

Oracle Daybreak pastes the cut or copied data in the new field.

## Keyboard guide for the previous steps

These three tasks can also be completed with the keyboard by doing the following:

<b>Press this:</b>	<b>To do this:</b>
CTRL+X	<b>Cut</b>
CTRL+C	<b>Copy</b>
CTRL+V	<b>Paste</b>

## Clearing data

You can clear data from a form at any time. The data you clear is simply erased from the form, not deleted from the database. You can clear fields, records, blocks, or entire forms. This is particularly useful when you want to add a new entry to a record, block, or form that appears “full.”

If the data is new and has never been saved in the database, it will be permanently lost when you clear it from the form. Some items cannot be cleared of information. If you attempt to clear an item that cannot be cleared, the error message “Field is protected against update” appears in the message line.

### To clear a field

- Select the field you want to clear and use **one** of the following methods to clear data:

On the **Navigation** menu, choose **Field > Clear**.

-or-

Select and type over the existing data, or use the **BACKSPACE** or **DELETE** key to remove the data.

-or-

Press **CTRL+U**.

#### **IMPORTANT:**

The data you clear from the field is not available for pasting into another field. If you want to paste the data elsewhere, use the **Copy** or **Cut** commands on the **Edit** menu.

### To clear a record

- Select the record you want to clear and use **one** of the following methods to clear data:

On the **Navigation** menu, choose **Record > Clear**.

-or-

On the Oracle Daybreak tool bar, choose the **Clear Record** icon.

-or-

Press **SHIFT+F4**.

Oracle Daybreak clears the values in all the fields of your current record and returns the cursor to the first field of the next record.

### To clear the current block

- Select a field in the block you want to clear and use **one** of the following methods to clear data:

On the **Navigation** menu, choose **Block > Clear**.

-or-

Press **SHIFT+F5**.

Oracle Daybreak clears the block and returns your cursor to the first field in the current block.

**IMPORTANT:**

If the current block is a multi-record block, this action erases all records displayed in the block.

**To clear a form**

- Open the application of the form you want to clear and press **SHIFT+F7**.

Oracle Daybreak clears the data from all the fields of the current form and returns your cursor to the first field of the form.

## Duplicating data

If data needs to be repeated in a new record, you can duplicate data from a previous record.

**To copy a field from a previous record**

- 1 Depending on the form you are using, enter a new record or query an existing record.

- 2 On the **Navigation** menu, choose **Record > Insert**

-or-

On the Oracle Daybreak tool bar, choose the **Insert Record** icon

-or-

Press **F6**.

Oracle Daybreak inserts a new record after the existing record.

- 3 Move the cursor to the field you want to duplicate in the new record.

- 4 On the **Navigation** menu, choose **Field > Duplicate**.

-or-

Press **F3**.

Oracle Daybreak copies the field value from the previous record to the current record.

**To copy all fields from a previous record**

- 1 Enter a new record, or query an existing record in your form.

- 2 On the **Navigation** menu, choose **Record > Insert**

-or-

On the Oracle Daybreak tool bar, choose the **Insert Record** icon

-or-

Press **F6**.

Oracle Daybreak inserts a new record after the existing record.

- 3 On the **Navigation** menu, select **Record > Duplicate**.

-or-

Press **F4**.

**IMPORTANT:**

If your current block requires all records to be unique, the Duplicate command does not duplicate those fields that must be unique.

**To copy all information on a page and its sub pages**

- 1 Move the cursor to the first field on the page you want to duplicate.
- 2 On the **Oracle Daybreak** tool bar, choose the **Copy with Details Record** icon.  
**Note:** For this process to work, the entry has to be locked (lock parameter set to **y**)
- 3 Make the changes you desire to the details in the duplicate entry to make it unique.
- 4 Choose the **Copy with Details Record** icon to complete sub tabs.
- 5 Make the changes you desire to the sub page details in the duplicate entry to make it unique.
- 6 Save your new entry.

## Creating and deleting records

You can enter new records in the database or delete existing records from the database. Only users who have the appropriate permissions set up in their user responsibility can create or delete records.

**To create a new record**

- 1 On the **Navigation** menu, choose **Record > Insert**.  
-or-  
On the Oracle Daybreak tool bar, click **Insert Record**.  
-or-  
Press **F6**.

**Note:** When you create a record in a multi-record block, Oracle Daybreak inserts a new blank row below the selected row. In a single-record block, Oracle Daybreak clears the fields in the block.

- 2 Once the selected field is cleared, enter the data for the new record.
- 3 On the **File** menu, choose **Save**.  
-or-  
On the Oracle Daybreak tool bar, click **Save**.  
-or-  
Press **F10**.

Oracle Daybreak saves the record in the database.

**IMPORTANT:**

If you exit the form without saving your work, the record is not added to the database.

### **To delete a record**

- 1 Select the record you want to delete.
- 2 Use one of the following methods to delete data from a field:

On the **Navigation** menu, choose **Record > Remove**.

-or-

On the Oracle Daybreak tool bar, choose the Remove Record icon.

Oracle Daybreak erases the current record from your form and returns your cursor to the first field of the next record; however, the record is not yet deleted.

- 3 On the **File** menu, choose **Save**.

-or-

On the Oracle Daybreak tool bar, click **Save**.

-or-

Press **F10**.

#### **IMPORTANT:**

If you exit the form without saving your work, the record is not deleted from the database.

## Using the Editor dialog box

You can use the Editor dialog box to view, enter, or update the entire contents of an entry field. The Editor dialog box is especially useful for editing scrollable text fields. A scrollable text field is a field whose actual width is longer than its display width and whose content you can view by scrolling through the field. Searches performed in the Editor dialog box are case-sensitive.

### **IMPORTANT:**

If a text field is set up to use a default system editor, then the following procedures open the editor determined by the profile option “Editor (Character).”

### **To use the Editor dialog box**

- 1 Open the form and select the field you want to edit.
- 2 On the **Edit** menu, choose **Edit Field**.

The Editor dialog box appears with the text from the field you selected.



**Note:** You can also open the Editor dialog box by pressing **CTRL+E**.

- 3 Enter a new text or edit the existing text in the Editor dialog box and choose **Ok**.

### **IMPORTANT:**

If the current field is a display-only field, then the Editor dialog box appears in display-only mode.

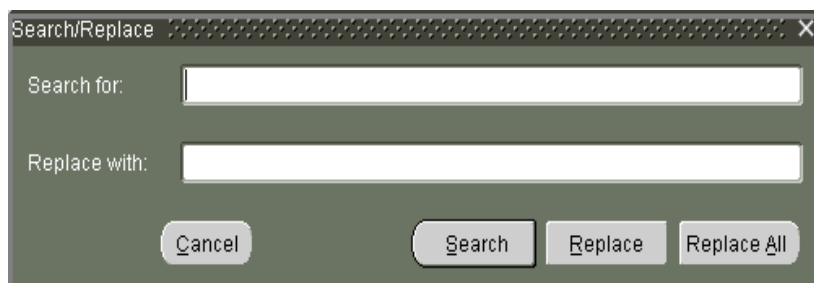
### **To search for a phrase and replace it with another phrase**

- 1 On the **Edit** menu, choose **Edit Field**.

The Editor dialog box appears.

- 2 Choose **Search**.

The Search/Replace dialog box appears.





- 3 In the **Search for** field, type the text or characters you want to find on the form.  
If you want to replace that data with other data, type the new data in the **Replace with** field.
- 4 Choose the **Search** button to search for the value.  
-or-  
Choose **Replace** to search for the value and replace the first occurrence.  
-or-  
Choose **Replace All** to search for the value and replace all occurrences.
- 5 To close the **Search/Replace** dialog box, choose **Cancel**.
- 6 When you are finished editing the value in the **Editor** window, choose **Ok**.  
The Editor dialog box closes the window and the edited value appears in the field.

---

## Exiting a form/leaving Oracle Daybreak

You can close a Oracle Daybreak form, or end a Oracle Daybreak session, using the mouse or keyboard.

### To save exit a form/leave Oracle Daybreak

- On the **File** menu, choose **Exit**  
-or-
- On the Oracle Daybreak tool bar, choose **Exit** (the blue door icon)  
-or-
- Press **CTRL + Q**.

Oracle Daybreak will end a Oracle Daybreak session when you perform one of these actions from the Login form.

---

## Entering and querying data

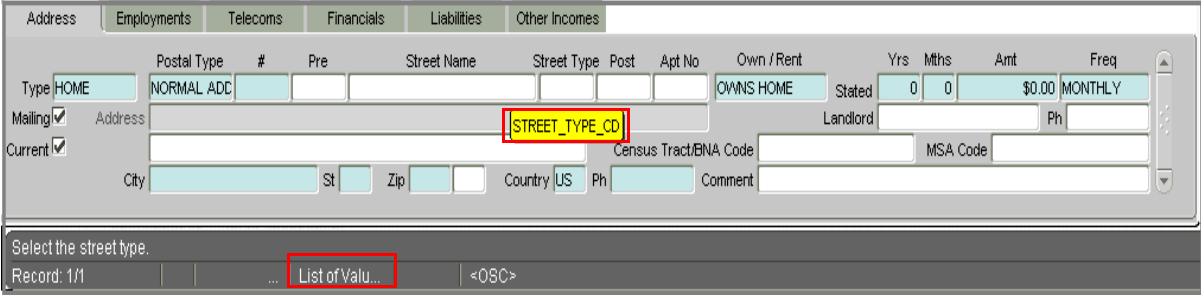
This chapter explains how to use the List of Values dialog boxes and search for data while using a form.

### List of Values (LOV) dialog box

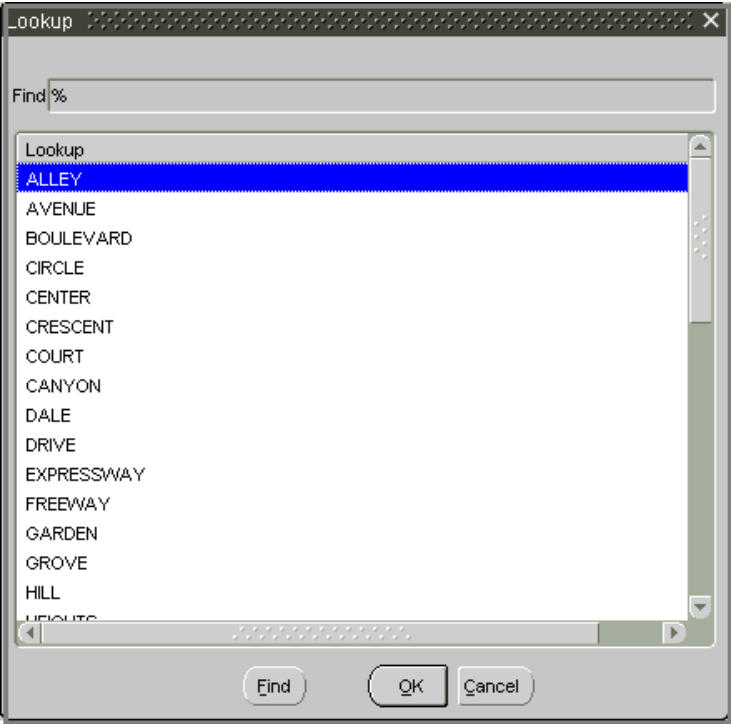
Many fields on Oracle Daybreak forms are linked to a List of Values (LOV) dialog box. An LOV displays all possible entries that Oracle Daybreak will accept for a particular field. You can select data from the LOV to complete the field instead of having to search for acceptable entries. Likewise, a field that is associated with an LOV only accepts entries found on the list of values. Using the LOV increases accuracy and productivity, as it ensures uniformity and efficiency during data entry.

**Note:** If you are in Enter-Query mode, the LOV cannot be used.

When an LOV is available for a field, “List of Values” appears on the status line. Also, when you move the cursor to the field with an LOV from a Lookup field in the Setup menu, a yellow hint box appears, citing the lookup type for the LOV.

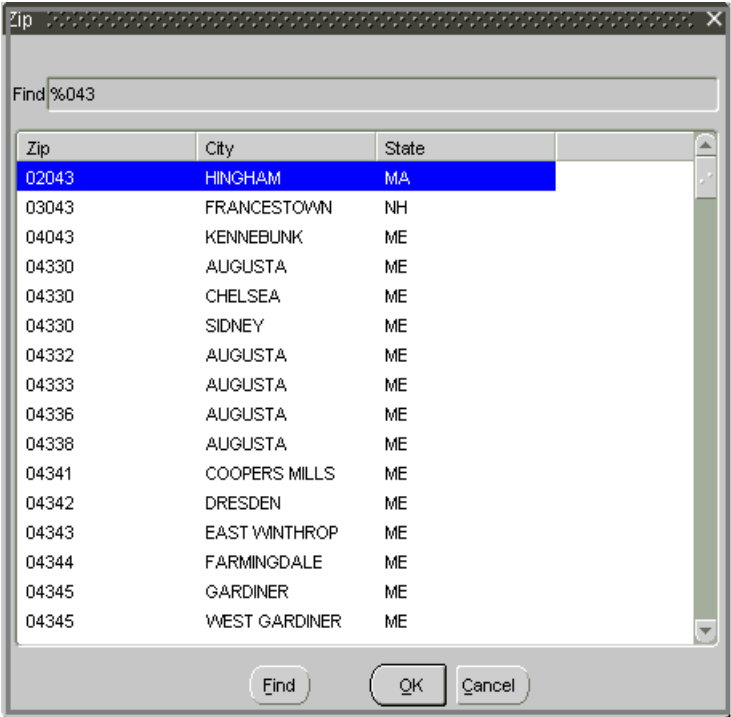


When you open an LOV from an entry field, the field’s LOV dialog box appears.



An example of a List of Values box. This one appears from the Street Type field on an Address block.

An LOV might contain more than one column of information. Most LOVs provide a descriptive heading at the top of each column.



**To select data from an LOV**

- 1 Move the cursor to an entry field with an LOV.

“List of Valu...” appears on the status line.

- 2 On the **Edit** menu, choose **List of Values**.

-or-

Press **F9**.

When the LOV appears, you can either use the mouse to scroll through the list box and double-click on a value to select it, or press the **UP ARROW** or **DOWN ARROW** keys to highlight a value with the blue bar.

If you choose **Cancel**, the LOV closes and no entry appears in the field.

- 3 Press **ENTER** or choose **OK** to select the value.

Once you select a value, the LOV dialog box closes and the selected value appears in the field.

## Additional LOV tools

In addition to allowing you to select a field value, LOVs provide tools to simplify entering data and working with long lists. Auto Reduction lets you view a condensed portion of the entire list of values. Power List allows you to quickly enter data without opening the LOV.

In some cases, an LOV is too large to fit entirely in the list box and the Long-List LOV appears.

### Auto reduction

Using Auto Reduction, you can shorten an LOV. With a shortened list, you only need to scan a subset of the original values.

#### To use the Auto reduction feature

- In the **Find** field on the LOV dialog box, type the first character(s) of a value you want to locate. (A percent sign appears by default in the Find field.)

Oracle Daybreak automatically reduces the list to just those values in the first column that match the characters you enter.

**Note:** To return to the entire contents of the LOV, type the wildcard character % in the Find field and press **ENTER**.

### List search

If you do not know the initial characters of your value, but do know that your value contains a certain word or set of characters, you can perform a list search to find the values that contain those words or characters.

#### To perform a list search

- 1 In the **Find** field on the LOV dialog box, enter any group of characters as search criteria. Use wildcard characters, such as the percent sign (%), which represents any number of characters, or underline ( \_ ), which represents a single character in your search criteria.

#### **IMPORTANT:**

The criteria you enter for a list search is not case-sensitive. For example, to reduce a search list to just those values containing the word “schedule,” enter **%schedule%** in the **Find** field.

- 2 Choose **Find**.

A reduced list appears, containing just those values that match the search criteria.

## Long-list

Long-List is the other tool you can use to shorten an LOV. Long-List works similarly to Auto Reduction. The Long-List dialog box appears when a field has a list too large for Auto Reduction.

### To perform a list search

- 1 In the **Find** field on the long list LOV dialog box, type the first few characters that occur in your value in the Find field
- 2 Choose **Find**.  
Oracle Daybreak reduces the long list to a smaller sub set of values meeting the search criteria in the Find field in a regular LOV.
- 3 Select the value you want to use and choose **Find**.

## Other LOV features

You do not have to use a field's LOV to complete a field. If your entry appears in the field's' LOV, Oracle Daybreak will accept it when you type it in the field.

The Auto Reduction logic that applies to the LOV also applies to your entry in a field with an LOV. If you type the first letter of your entry and press **TAB**, Oracle Daybreak will automatically complete the field if there is a single match in the LOV.

If more than one entry in the LOV share the characters you typed, Oracle Daybreak will open the LOV displaying only the entries beginning with those characters.

If no entry in the LOV matches the characters you typed, Oracle Daybreak opens the LOV displaying all of its entries when you press **TAB**.

## Querying data

Oracle Daybreak provides you with search options to locate information when working with a form. You can retrieve and review all available information in your database without having to remember the information from a previously displayed form or printing lengthy reports to view an item. Instead, you can perform a search to obtain and review the information you want.

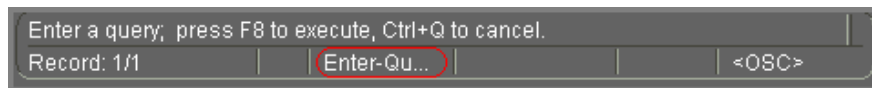
This section describes the methods you can use to locate and retrieve records in Oracle Daybreak. These include:

- Using query operators
- Query-by-example
- Query/Where
- Using query count

**Note:** If you are in Enter-Query mode, the LOV cannot be used.

### IMPORTANT:

Searches cannot be performed in forms that require using the Search page to retrieve information. These forms (for example, the Underwriting form, the Funding form, and Customer Service form) only display run-time output, or only run specific processes. The following message appears in the message line if you attempt to search such a form: “Function key not allowed. Press Ctrl+F1 for list of valid keys.”



## Using query operators

Query operators are used to create search criteria to limit searches to specific information. The query operators available in most fields include:

Operator	Meaning	Example Expression
=	equal to	= 'Janet' or = 107
!=	not equal to	!= 'Bob' or != 107
>	greater than	> 99 or > '01-JAN-93'
>=	greater than or equal to	>= 55
<	less than	< 1000.00
<=	less than or equal to	<= 100
#BETWEEN	between two values	#BETWEEN 1 AND 1000

The query operator expressions retrieve results according to character-ordering rules for character fields and numeric-ordering rules for numeric fields. For example, look at the following field values:

002, 003, 004, 005, 078, 123, 253, 441, 576, 775, 1274, 3298, 4451, 5600, 9578, 10500, 58437, 708445

These values are shown in the order you expect for numeric values, where 005 is between 004 and 078. If the field is defined as a numeric field, then the phrase “#BETWEEN 004 AND 078” would retrieve 004, 005, and 078.

However, if the field is defined as a character field, then the phrase “#BETWEEN 4 AND 7” would retrieve the values 441, 576, 4451, 5600, and 58437, which all start with characters between 4 and 7. The values 775 and 005 would not appear because 775 is lexically greater than 7, and 0 is lexically less than 4.

Some fields contain date values that are actually “Date-format” character values. These fields act like character fields in that the value 01-FEB-92 would be lexically less than 01-JAN-92, because F precedes J in a character set.

**IMPORTANT:**

Sometimes you cannot instantly determine if a field containing numeric values is defined as a character or numeric field. To identify what the field type is, you may have to enter and experiment with different search criteria expressions and see what results are returned.

### **Tips for using Query Operators**

- Use single quotation marks ( ' ' ) to enclose the character or date value in your expression. For example:

```
'Texas'  
'01-MAY-93'
```

- Query operators cannot be used in time fields.

When you use the #BETWEEN query operator, the search criteria “#BETWEEN value1 AND value2” retrieves all records containing values between and including value1 and value2. The same applies to dates. For example, using the search criteria “#BETWEEN '01-JAN-93' AND '01-MAR-93'” in a date field retrieves all records with dates between and including January 1, 1993 and March 1, 1993.

### **Finding patterns with wildcard characters**

In addition to query operators, you can include wildcard characters in your search criteria. Wildcard characters search for particular patterns in your data. Use the percent (%) wildcard character within a field to represent any number of characters (including no characters), or use the underline ( \_ ) wildcard character to represent any single character.

For example, if you want to retrieve all records that contain the word “XXX” in a specific field, you would enter the search criteria %XXX% in that field.

## Enter-Query mode

If you want to retrieve a group of records in a Oracle Daybreak from using search criteria, you can use Enter-Query mode. The Enter-Query mode may be used to specify complex search criteria in any of the fields on your current block.

The search criteria can include:

- Specific values
- Phrases containing wildcard characters
- Phrases containing query operators
- Any combination of the three to help you pinpoint the data of interest.

### **IMPORTANT:**

When your application is in Enter-Query mode, you will not be able to navigate out of the current form. To navigate from the form, you must exit Enter-Query mode by choosing **Cancel Query** or **Exit** on the task bar or pressing **CTRL+Q**.

### **To user Query-by-example**

- 1 On the **Query** menu, choose **Enter**

-or-

Press **F7**

-or-

On the Oracle Daybreak toolbar, click the **Enter Query** icon.

Oracle Daybreak switches from data entry mode to Enter-Query mode and clears the form. The Enter-Query message appears in the status line.

- 2 Enter search criteria in any of the fields, using wildcard characters and query operators as necessary. You can also choose **Last Criteria** on the **Query** menu to display the search criteria used in your last search, if there was one.

**Note:** Pressing **F7** twice will also display the search criteria from your last search.

### **IMPORTANT:**

While in Enter-Query mode, all check boxes are in a neutral state; that is, they are neither selected nor cleared as a default. If you want your search criteria to include a selected check box, you have to select it, regardless of whether it already appears to be checked. Similarly, if you want your search criteria to include a cleared check box, you have to clear it, regardless of how it currently appears. (To clear it, first select the check box to activate it, then select it again to clear it.)

- 3 On the **Query** menu, choose **Execute**

-or-

Press **F8**

-or-

On the Oracle Daybreak toolbar, click the **Execute Query** icon.

### **IMPORTANT:**

To retrieve all the database records for a block, you can bypass steps 1 and 2 and select **Execute** on the Query menu. This is known as a blind query. To retrieve all records for a block, press **F7**, then press **F8** to perform the query.



- 4 To leave the Enter-Query mode, choose **Cancel** from the **Query** menu  
-or-  
Press **CTRL+Q**  
-or-  
On the Oracle Daybreak toolbar, click the **Cancel Query** icon.

## Query/where

An even more sophisticated search method is to use Query/where. Query/where allows you to modify a query by using a SQL Plus statement as your search criteria.

### To use Query/where

- 1 On the **Query** menu, choose **Enter**  
-or-  
Press **F7**  
-or-  
On the Oracle Daybreak toolbar, click the **Enter Query** icon.  
  
Oracle Daybreak switches to Enter-Query mode.
- 2 Enter the character & (or a blind variable) in the field from which you want to run the query.
- 3 On the **Query** menu, choose **Execute**  
-or-  
Press **F8**  
-or-  
On the Oracle Daybreak toolbar, click the **Execute Query** icon.

The Query/Where dialog box appears.

- 4 Type the search criteria in the format of a SQL Plus statement in the window.

For example, the following Query/Where search criteria:

```
:P like '%VEH%' and :A in ('0000000374', '0000000532')
```

Would produce the following results:

The two loan loans, 0000000374 and 0000000532.

- 5 Choose **OK** to execute the query.  
-or-  
Choose **Cancel** to close the Query/Where dialog box without running a query.

**Note:** If you have a long statement as your search criteria, you can use a field editor to make changes to your statement by choosing **Search**.

## Query count

If you do not need to retrieve the records from a query-by-example search, but only want to know how many records match your search criteria, you can perform a query count.

### To obtain a count of the number of records

- 1 On the **Query** menu, choose **Enter**  
-or-  
Press **F7**  
-or-  
On the Oracle Daybreak toolbar, click the **Enter Query** icon.
- 2 Enter the search criteria in the field you want to perform the query.
- 3 On the **Query** menu, choose **Count Hits**.  
-or-  
Press **SHIFT+F2**.

Oracle Daybreak counts your query. A message appears on the message line displaying the number of records query-by-example would retrieve if you ran the search.

#### **IMPORTANT:**

If you select **Count Hits** on the **Query** menu without specifying any search criteria in a block, query count displays the total number of records in the database for that block.

## Hot keys

“Hot keys” are keystroke shortcuts that perform navigation and data entry tasks. A dialog box containing a form’s available hot keys can be viewed by selecting **Help > Keys** on the Oracle Daybreak menu bar. Below is a list of these keys:

<b>Function</b>	<b>Key(s)</b>
<b>Block Menu</b>	<b>F5</b>
<b>Cancel Query</b>	<b>CTRL + Q</b>
<b>Clear Block</b>	<b>SHIFT + F5</b>
<b>Clear Field</b>	<b>CTRL + U</b>
<b>Clear Form</b>	<b>SHIFT + F7</b>
<b>Clear Record</b>	<b>SHIFT + F4</b>
<b>Copy</b>	<b>CTRL + C</b>
<b>Count Query</b>	<b>SHIFT + F2</b>
<b>Cut</b>	<b>CTRL + X</b>
<b>Delete Record</b>	<b>SHIFT + F6</b>
<b>Display Error</b>	<b>SHIFT + F1</b>
<b>Down</b>	<b>DOWN ARROW</b>
<b>Down</b>	<b>CTRL + L</b>
<b>Duplicate Item</b>	<b>F3</b>
<b>Duplicate Previous Record</b>	<b>F4</b>
<b>Exit</b>	<b>CTRL + E</b>
<b>Enter Query</b>	<b>F7</b>
<b>Execute Query</b>	<b>F8</b>
<b>Help</b>	<b>CTRL + H</b>
<b>Insert Record</b>	<b>F6</b>
<b>List Tab Pages</b>	<b>F2</b>
<b>Move between master tabs</b>	
<b>Master tab 1</b>	<b>SHIFT + CTRL + F1</b>
<b>Master tab 2</b>	<b>SHIFT + CTRL + F2</b>
<b>Master tab 3</b>	<b>SHIFT + CTRL + F3</b>
<b>Master tab 4</b>	<b>SHIFT + CTRL + F4</b>
<b>Master tab 5</b>	<b>SHIFT + CTRL + F5</b>
<b>Master tab 6</b>	<b>SHIFT + CTRL + F6</b>
<b>Master tab 7</b>	<b>SHIFT + CTRL + F7</b>
<b>Master tab 8</b>	<b>SHIFT + CTRL + F8</b>
<b>Master tab 9</b>	<b>SHIFT + CTRL + F9</b>
<b>Master tab 10</b>	<b>SHIFT + CTRL + F10</b>
<b>Move to next page/sub page</b>	<b>CTRL+TAB</b>
<b>Move to previous page/sub page</b>	<b>CTRL+SHIFT+TAB</b>
<b>Next Block/Page to sub page</b>	<b>CTRL + PAGE DOWN</b>
<b>Next Field</b>	<b>TAB</b>
<b>Next Primary Key</b>	<b>SHIFT + F3</b>
<b>Next Record</b>	<b>SHIFT + DOWN ARROW</b>
<b>Next Set of Records</b>	<b>SHIFT + CTRL + PAGE DOWN</b>
<b>Paste</b>	<b>CTRL + V</b>
<b>Previous Block/Sub page to page</b>	<b>CTRL + PAGE UP</b>
<b>Previous Field</b>	<b>SHIFT + TAB</b>
<b>Previous Record</b>	<b>SHIFT + UP ARROW</b>
<b>Print</b>	<b>SHIFT + F8</b>
<b>Return</b>	<b>ENTER</b>
<b>Save changes</b>	<b>F10</b>
<b>Scroll Down</b>	<b>PAGE DOWN</b>
<b>Scroll Up</b>	<b>PAGE UP</b>
<b>Scroll Keys</b>	<b>CTRL + F1</b>
<b>Up</b>	<b>CTRL + P</b>
<b>Up</b>	<b>UP ARROW</b>
<b>Update Record</b>	<b>CTRL + U</b>



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## APPENDIX C : PAYMENT AMOUNT CONVERSIONS

The following table contains the calculations Oracle Daybreak uses to convert the different payment frequencies (weekly, biweekly, semimonthly, and so on) to standard monthly values for installment accounts.

<b>Payment Frequency:</b>	<b>Scheduled Monthly Income Amount:</b>
D = Deferred	Zero fill
P = Single payment loan	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semimonthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semiannually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



User Guide - Lines Origination  
March 2010  
Version 1.0

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