



GT Portal  
Version 1.1  
Enhancement Overview

*October 2008*



# Account Selection

Added filter allows search for accounts by Deal Name

Enhanced functionality allows search by multiple account statuses. To include one or more statuses in search criteria, select desired status or statuses with the check box control.

Closed account status has been expanded to allow filter by a closed sub-type.

**Account Lookup**

Search

**Advanced Search**

Load Saved Search: <select a search> Manage Saved Searches

Client: All  
Portfolio: All  
**Deal Name: All**  
Pool Nbr: All  
Lien Position: Any  
Product Type: All

Interest Rate: to %  
Curr Prin Bal: to  
LTV: to %  
Days Past Due: to  
FICO: to  
Age (months): to

Prop State: All  
Prop County:  
Prop Zip:  
Rate Type: Any

Status:  All  
 Current  
 Delinquent  
 Bankrupt  
 Foreclosure  
 REO  
 **Closed**

Search Stats

Closed

- Paid Off
- Transfer Servicing
- Settlement
- REO Liquidated
- Non Repo Charge Off

HELOC has also been added as a product type on both the **Advanced Search** and **Loan Info**

**Advanced Search**

Client: All  
Portfolio: All  
Deal Name: All  
Pool Nbr: All  
Lien Position: Any  
Product Type: HELOC  
Status: All, MH Chattel, MH Land Home, Modular Home, Consumer Installment, Home Improvement, Home Equity

Search Stats

Display Search: HELOC



# Account at a Glance

**Borrower Name** now displays in Account at a Glance.

**Status** Closed status will include the closed sub-type.

Account at a Glance for [REDACTED]			
<b>Borrower Name</b>	[REDACTED]	<b>Days Past Due</b>	n/a
<b>Status</b>	Closed - Non Repo Charge Off	<b>Curr Prin Bal</b>	n/a
<b>Strategy</b>	n/a	<b>Current Due</b>	n/a
<b>Last Activity</b>	FC 3rd party sale	<b>Next Due Date</b>	n/a
<b>Last Activity Date</b>	07/31/2008		
<b>Litigation</b>	No		

**Litigation** indicator displays 'No', 'Offensive', 'Defensive', or 'Offensive & Defensive' as appropriate for account legal status.

Account at a Glance for [REDACTED]	
<b>Borrower Name</b>	[REDACTED]
<b>Status</b>	Past Due
<b>Strategy</b>	Delinquent, Collect
<b>Last Activity</b>	Account Review
<b>Last Activity Date</b>	04/03/2008
<b>Litigation</b>	Defensive



# Loan Info

**Deal Name** has been added to Loan Info.

**Due Day of Month** is displayed under Original and Current values

Loan Info				
<input type="checkbox"/> Escrow	<input type="checkbox"/> PMI	<input type="checkbox"/> Prepay	<input type="checkbox"/> SCRA	<input type="checkbox"/> Section32
<b>Product Type</b>		Manufactured Housing (Chattel)		
<b>Client</b>	[REDACTED]	<b>Loan Type</b>	Conventional	
<b>Portfolio</b>	[REDACTED]	<b>Rate Type</b>	Fixed	
<b>Deal Name</b>	[REDACTED]	<b>Collateral</b>	Single-wide MH	
<b>Pool Number</b>	[REDACTED]	<b>County</b>	SULLIVAN	
<b>City</b>	BLUFF CITY	<b>Zip Code</b>	37618	
<b>State</b>	TN			
<b>Acquired Date</b>				
<b>Lien Position</b>	First Lien			
<b>Original Values</b>		<b>Current Values</b>		
<b>Principal Balance</b>	\$28,004.90	<b>Principal Balance</b>	\$26,563.43	
<b>Interest Rate</b>	10.000%	<b>Interest Rate</b>	10.000%	
<b>Loan Term</b>	360	<b>Remaining Term</b>	256	
<b>LTV</b>	89%	<b>Latest LTV</b>	n/a	
<b>Maturity Date</b>	09/05/2029	<b>Valuation</b>	n/a	
<b>Origination Date</b>	08/11/1999	<b>P&amp;I</b>	\$245.76	
<b>First Payment Date</b>	10/05/1999	<b>Balloon Date</b>		
<b>Due Day of Month</b>	15	<b>Due Day of Month</b>	5	



# Collateral and Borrower

**Collateral**

**Property Address** [Redacted]

**Type** HE Single Family Home    **Year Built** [Redacted]  
**County** ADAMS    **Make/Model** [Redacted]  
**Verified Vacant?** N    **Bedrooms** [Redacted]  
**Vacant as of** n/a    **Serial Number** [Redacted]  
**Latest LTV** 370%

**Valuation History**

Order DT	Company	Perf DT	Type	Cond
05/26/2008	NATIONS REO INC	05/30/2008	BPO	
05/27/2008	NATIONS REO INC	05/28/2008	BPO	
01/25/2008	FIVE BROTHERS	01/28/2008	BPO	
09/23/2007	Not Available	09/23/2007	EBPO	

**Borrower Info**

**Borrower Contact Info**

**Borrower Name** [Redacted]  
**Mailing Address** [Redacted]  
**Phone (H)** [Redacted]  
**Phone (W)** [Redacted]  
**Phone (C)** [Redacted]

**Borrower Info**

**Deceased**   
**Restriction in Place**   
**Restriction Type** No Call:Work  
**Employment Duration (Months)** n/a  
**Gross Monthly Income** \$3,333.00  
**Original FICO** n/a  
**Current FICO** 460  
**ACH Enabled**

**Co-Borrower Info**

**Deceased**   
**Restriction in Place**   
**Restriction Type** n/a  
**Employment Duration (Months)** n/a  
**Gross Monthly Income** n/a  
**Married to Borrower**

**Property Address** displays in the Collateral web part.

**Borrower Contact Info** displays in the Borrower section.

# Collateral Images & Insurance/Taxes



Enhanced navigation functionality allows for selection and review of images by **Date Uploaded**.

**Insurance/Taxes** Fields added to indicate whether the **Insurance is Escrowed** and whether the insurance is **Force Placed**.

Insurance/Taxes			
Insurance			
Type	Physical Damage	Setup Date	03/01/2008
Carrier	Assurant Insurance Group	Effective Date	01/09/2008
Policy Number	██████████	Expiration Date	01/09/2009
Premium Amount	\$403.00	Term (Months)	12
Insurance Escrowed?	N	Force Placed?	Yes
Taxes			
Jurisdiction Paid To		Last Paid Date	
Total Taxes Due		Last Paid Amount	
Adverse Action Date			



# HELOC Info

HELOC Info			
<b>Original Credit Limit</b>	\$15,000.00	<b>Minimum Advance Amount</b>	\$100.00
<b>Current Credit Limit</b>	\$15,000.00	<b>Initial Draw Period</b>	0 months
<b>Available Credit</b>	\$73.53	<b>Extended Draw Flag</b>	N
<b>Available Balance Calculation</b>	Principal	<b>Extended Draw Period</b>	0 months
<b>Principal Payment Percent</b>	0.15%	<b>Draw End Date</b>	9/16/2014
<b>Principal Payment Amount</b>	\$0.00	<b>Repayment Period</b>	0 months
<b>Minimum P&amp;I Payment</b>	\$50.00	<b>Contract Delinquent Days</b>	60 days
<hr/>			
<b>Credit Card Number</b>	Not Issued	<b>Annual Fee</b>	Not Charged
<b>Draw Status</b>	Draws are active	<b>Advance Fee</b>	Not Charged
<b>Draw Status Reason</b>	No Reason Needed	<b>Overlimit Fee</b>	Not Charged
		<b>NSF Fee</b>	Charge Flat \$25.00
		<b>Late Fee</b>	No Late fee assessment.

**HELOC Info** displays data for Home Equity Line of Credit loans.