



C R E A T I N G V A L U E



User Manual SOLAR Application

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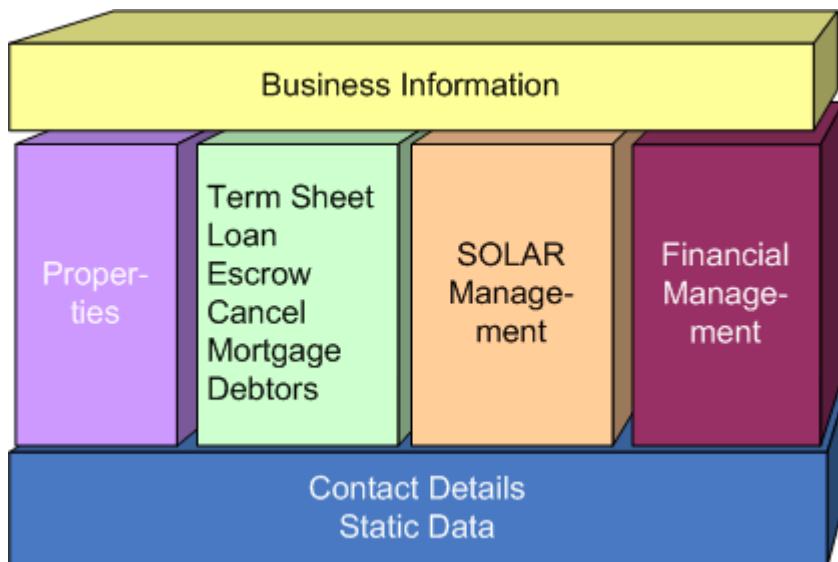
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1 Introduction to the SOLAR Application

This manual is intended for those whose daily work activities require the use of the SOLAR software. Therefore, it pertains primarily to the product-administration aspects of SOLAR, and does not extend descriptions and explanations regarding specific functions and activities surrounding Financial Administration. Furthermore, it is important to note that this manual describes all SOLAR functionality options, also the functionality that is only available for the employee who is authorized to access a specific SOLAR functionality.




For your convenience, the general manual layout is provided below:

- An introduction to SOLAR; in this chapter an explanation on how the manual has been developed and the notation in this document
- Getting Started with SOLAR; details information on your User Profile, how to navigate through SOLAR, the available functionality such as: Print, Search, Save, Add and the existence of Lists of Values

Next seven chapters explain the:




- Loan Administration
- Deposit Request
- Interest Rate Renewal and Extension
- Contract Amendments
- Review Outstanding Loan and Rerating
- Transfer to Credit Restructuring
- Repayment and Cancellation
- Interest Condition

1.1 Notation in this Document

#error#	Message window; message is between the #...# number sign
<keyboard button>	Keyboard button. For example <enter> or <F5>
<button>	Software button visible on the window; for example 
~LOV~	Option list; a click on the arrow next to the list box, opens the list of values from where to select an option

Window Name



Entity	Element of Solar; for example Term Sheet, Loan, or Client
Field	Data input box; these boxes have access rules to prevent unauthorized alterations or updates
Fieldname	Title of a field
	Mind! - Pay attention to what is written here
	Tip - Type of note to help the user apply techniques and procedures to enhance the user friendliness of Solar
	Short Section Summary - Provide the user with a summary of the important information contained in a chapter

1.1.1 Preconditions for SOLAR

To be able to register a loan in the SOLAR application some prerequisites must be fulfilled in some CCRM applications. This is to cover the risks ING runs for outstanding loans.

Furthermore to prevent redundancy in the Contact Details database and to have the Static Data only once in the ING database.

The applications to first register a client are:

The GRID – Create a New Organisation here if the client is not yet part of the GRIDS Contact Details

The Risk Rater – Use this application to gather a risk nomination for the client, if the client exists already in SOLAR; the rating from SOLAR is inserted

The Customer Due Diligence report must be made to establish the financial status of a client Refer to [the CCRM Portal](#) for more information on the subject.

2 Getting Started with SOLAR

This chapter deals with the basics and primary functions of the SOLAR application.



After reading this chapter you are familiar with:

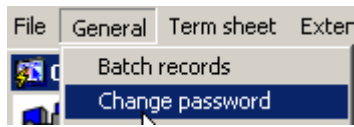
- User Profile
- Navigation through SOLAR
- Shortcut Keys and Buttons
- Window differences
- Search and Query
- Save and Add
- Report and List of Values

2.1 User Authorisation

The functionality of SOLAR is divided between employees, safeguarding the employee from fraud and wrongdoing. The 4-eyes principle sees to every employee carrying out his/her responsibilities without breaking the rules.

2.2 Change Password

To prevent unauthorised persons from working with the SOLAR application, a username and password are necessary. After creating the user account, a frequent change of password is also needed.



The password can be altered in two manners:

- o User Request – User can decide to change the password
- o System Request – the system warns the user: **#It is time to change your password#**



Enter the old password, type the new password then retype it again. After a click on the OK button the new password is active.



2.3 Navigate Through the SOLAR Window

Below an image of the SOLAR window is available. This image helps in understanding the functionality in the application.

Menu Bar - The SOLAR Menu Bar provides access to the complete loan functionality. A click on the General menu option opens all functionality necessary to insert and maintain Contact Details, also known as Static Data

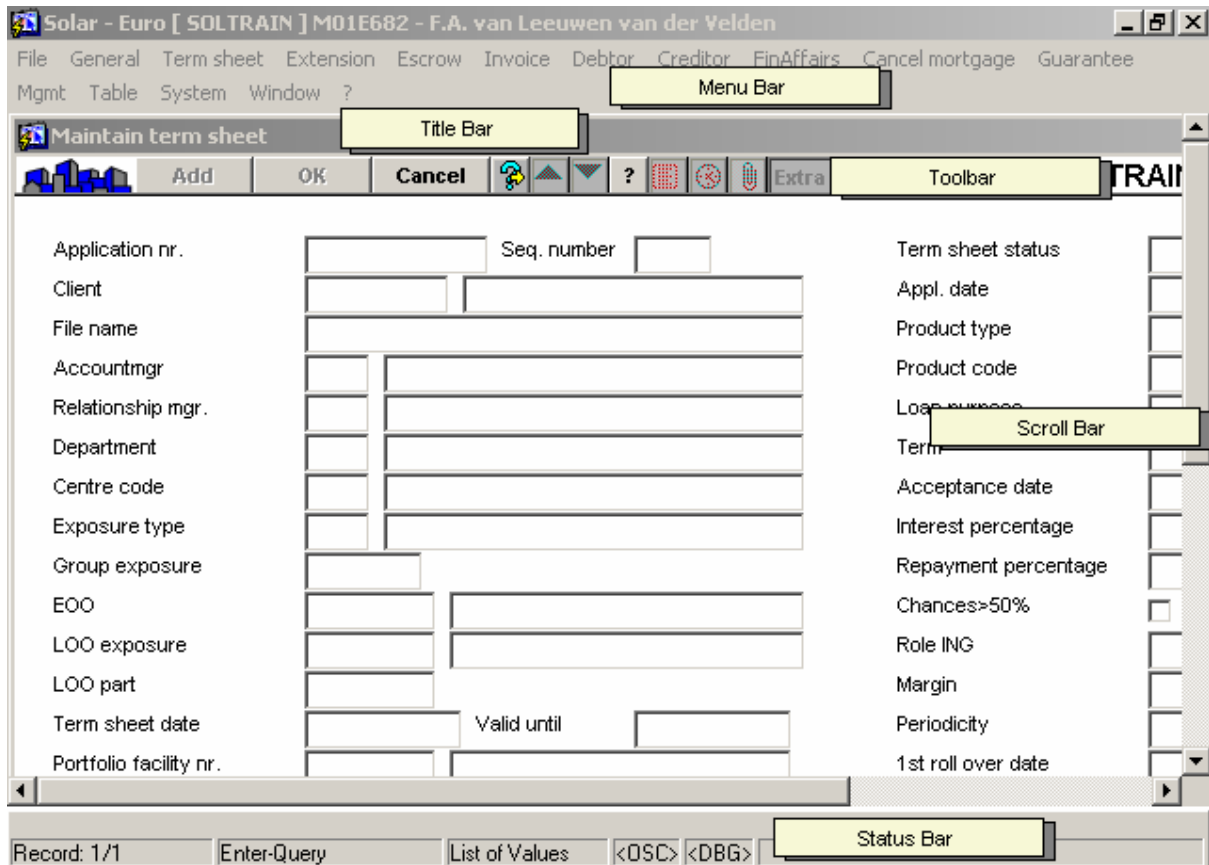
Title Bar – The name of the subject the specific window is supposed to cover

Toolbar – Contains all general button functionality; refer to




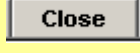








Buttons and Shortcut Keys for more information on the subject

Scroll Bar – To the left and at the bottom of a window a scroll bar might be present, this is only if the information in the window does not fit the display monitor. Use the mouse to drag the slide control up or down or click the Up or Down arrow to page through the window

Status Bar – SOLAR/Oracle information is displayed on the data on the current window.



2.4 Buttons and Shortcut Keys

Button	Shortcut Keys	Function
	<F6>	The Add command opens a new window with no data, to allow for filing a new record. On a multiple records window a new line is created to file the new data
	<F10>	Save the filed data and stay in the same window
	<Ctrl+q>	Abort adding data, without saving. Abort a query
	<Alt+F4>	Close the active window. If no windows are active SOLAR is closed
	<F7> <F8>	Click the <Query>  button to open the active form in query mode. Type the query and click the <Execute Query>  button. If the result is larger than zero, the result is displayed, otherwise the Status bar displays a message #Query caused no records to be retrieved. Re-enter#
	<Page Up> <Page Down>	To page through a search result
	<F9>	A click on this <Question Mark> button, opens the List of Values from which an option can be selected
		The <Maintain Memo> button opens a window with text field to create a memo. Click the <OK> button to save the memo and click the <Close> button to return to original window. The <Maintain Memo> icon is now colored red
		A click on the <Maintain Agenda> button opens the Maintain Agenda window, to file changes
		The <Show Files> button opens the Show Files window to attach some files to the company
To do this	Shortcut Key	
Accept/Commit	<F10>	
Cancel	<Esc>	
Clear Block	<Shift+F5>	
Clear Field/Item	<Ctrl+U>	
Clear Form	<Shift+F7>	
Clear Record	<Shift+F4>	
Close Window	<Alt+F4>	
Count Matching Records	<Shift+F2>	
Debug Mode	<Ctrl+?>	
Delete Backward	<DELETE>	

Delete Backward	<Backspace>
Delete Record	<Shift+F6>
Display Error	<Shift+F1>
Down	<Ctrl+ >
Down	<Down Arrow>
Duplicate Field/Item	<F3>
Duplicate Record	<F4>
Edit	<Ctrl+e>
Enter Application Parameters	<Ctrl+F6>
Enter Menu Parameters	<Ctrl+F5>
Enter Query	<F7>
Execute Query	<F8>
Exit	<Ctrl+e>
Help	<F1>
Left	<Arrow Left>
List of Values	<F9>
New Record	<F6>
Next Block	<Ctrl> + <Page Down>
Next Field	<TAB>
Next Record	<Page Down>
Next Record	<Shift> + <Down>
Previous Block	<Ctrl> + <Page Up>
Previous Field/Item	<Shift> + <TAB>
Previous Field/Item	<Shift> + <Ctrl> + <TAB>
Previous Menu	<Ctrl> + <ENTER>
Previous Record	<Page Up>
Previous Record	<Shift> + <Arrow Up>
Return	<ENTER>
Right	<Right Arrow>
Scroll Down	<Page Down>
Scroll Up	<Page Up>
Show Keys	<Ctrl+F1>
Up	<Arrow Up>
Up	<Ctrl+p>



To thumb through a selection of records, use the arrow icons in the button bar below the menu bar

2.5 Main Menu

The SOLAR application offers the user all functionality through the Menu bar. A click on the selected menu name opens the menu options list, containing all functionality belonging to this menu.



Depending on the level of authorisation, the lists below the menu are visible. A user may be authorised to change and add data or a user is allowed to only search and read.

2.6 Window Differences

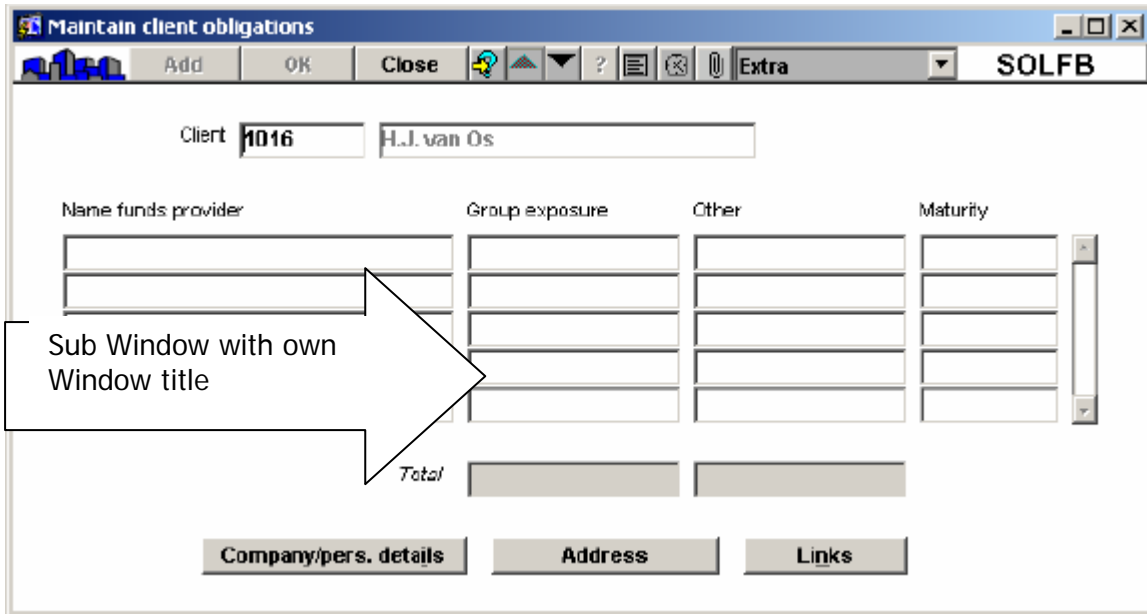
All SOLAR windows essentially contain the same functionality. Sub windows are windows that have a dependency to the main screen and can be accessed through the buttons on the main window.

Example

The image shows a screenshot of the "Maintain proposal" window in the SOLAR application. The window title is "Maintain proposal" and the client is "SOLFB". The toolbar includes "Add", "OK", "Close", and "Extra". The main area contains several input fields for application details, including "Application nr.", "Seq. number", "Client", "File name", "Accounting", "RSMAcc. Mgr.", "Department", "Portfolio facility nr.", "Exposure type", "Group exposure", "Status appl.", "Appl. date", "Product type", "Product code", "Policy Paper", "Subrogation", "Loan purpose", "Principal amount", "Increase", "Chances > 50%", "Ready", "Produced on", and "Approved". There are also text areas for "Recommendation" and "Conclusion". At the bottom, there is a table with columns "Loan", "File name", "Currency", and "Outstanding principal amount". A "Copy" button is located to the left of the table. At the very bottom, there are several tabs: "General", "Loan", "Interest", "Other", "Client/Property", "Client obligations", and "Guarantee". A large white arrow points from the text "Main Window" to the "Loan" tab.

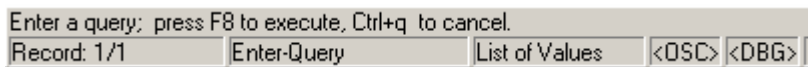
This is the main window of the menu option Proposal. Accessible through Solar → Term Sheet → Proposal → Maintain Proposal. The General button is unavailable because the window that belongs to this button is the current window. After clicking one of the following buttons the options are:

- Same window title - The title of the new window remains unchanged, only supplementing fields are displayed. The static data of the main window is displayed too. The upper part of the window remains unchanged. On this new dependent window, the button that was clicked is unavailable. If the sub window is active and the **<Close>** button in the toolbar is clicked this may either close the complete Maintain Proposal window functionality or close only the sub window and allow changes on the main window.



- Different window title – The title of the new window differentiates from the main screen. This window is dependent on the Maintain Proposal window, but the window has its own title. And the static data from the main screen is available on this screen. This window needs to be closed first to be able to return to the previous main screen by a click on the <Close> button.

2.6.1 The Status Bar



The status bar is at the bottom of the SOLAR window. The SOLAR status bar consists of two rows and on the first row the tip text containing for example the meaning of a command or a referral to the content of a field is described. Errors are displayed here with Oracle and/or SOLAR descriptions. Other SOLAR messages appear as a message on the window.

2.6.2 Print Functionality


Any open screen in SOLAR can be printed directly, as screen image. The screen is printed on the printer using standard set-up. On the File menu click the Print menu option to create a screen image. SOLAR → File menu → Print.

2.6.2.1 Printing Reports and Summaries

A print-preview window precedes all reports and summaries for printing. The conditions and parameters associated with the chosen list can be entered on this window.

2.7 Search and Query Functionality

To search, find and display data, the SOLAR application offers Search or Query functionality.

Query functionality is activated by a click on the <Query>  button or by a click on the <F7> key. This renders the window in the <Enter Query> mode.


Features are:

On the Search window: no data in the fields

The **<Add>** and **<OK>** buttons in the button bar are unavailable. Also the **<Arrow>** buttons are grayed out.


The **<Close>** button toggles into the **<Cancel>** button.

The status bar displays the following text: #Enter a query; press F8 to execute, <Ctrl+ q> to cancel#.

Searches can be done in the Query mode, a click on the **<F8>** key, or a click on the **<Execute Query>**  button collects the searched for records. A Search can be done based on more fields in the same window.



Be aware various windows open in Query mode at startup. Queries can be started at once by executing a search option in one of the fields

Execution of the query occurs by a click on the **<F8>** key or the **<Execute Query>**  button. To interrupt a query, click the **<Cancel>** button. Or use the **<Ctrl+q>** command.

2.7.1 Wildcards Searches

Wildcards can be used in searches if not all characters are known. The percentage sign **%** is the Wildcard sign. Example: Execute a search for the name Johnson, without knowing the correct notation. Type John% in the search field. Click the **<F8>** key to collect all names.

Results are:

- John
- Johnson
- Johnsons

The percentage sign can also be placed in front of the search option. Example: %ohn%. A search is executed after names wherein the combination **ohn** occurs. Results are:

- Bohnen
- Bohnke
- Central Wohnungsbau
- John
- Johnson
- Johnsons
- Mohnen
- Tailor John
- Up John



Searching is context sensitive




If the search operation returns empty; the status bar displays the message: #Query caused no records to be retrieved. Re-enter#



The first character may be replaced by the percentage sign **<%>** in case of uncertainty whether it is written in capital letters

2.7.2 Range Searches

In SOLAR one may search on ranges. With the **<Less-Than>** **<** sign and the **<Greater-Than>** **>** sign a search can be executed. Example: only Loans with principal amount larger than EUR 5.000.000 are requested. Type **>5000000** in the Principal Amount field and click the **<F8>** key or the **<Execute Query>**  button.

2.8 Save and Add Functionality

Click the **<OK>** button to save the changes made.

Saved data can be consulted and edited. However, SOLAR is build in such a way that data modification depend on the current status of the requested information or record; for example the interest rate following a loan approval or term sheet number after a term sheet has been issued. Making data modifications of course also depends on the personal authorization of the user to do so.

If a screen is closed after a modification has been made, the system will display the following request: #Do you want to save the changes you have made?#. By answering **<Yes>** - assuming the system permits the mutations, the changes are recorded in the database. By a click on the **<No>** button, the function shall close.

The above also holds valid for booting up certain procedures; such as starting a query. In that case, the system shall ask if the user wishes to save the changes. By entering the **<OK>** button the modifications made are saved, but the window does not close automatically. The screen closes only when the user clicks the **<Close>** button.

Activating the **<Add>** button or the **<F6>** key opens the required window in the Add mode. A new record can be created.

Executing the **<Shift + F4>** command clears all fields from input. No data is saved this way. This command is convenient to cancel the new record without typing all mandatory fields.

Click the **<OK>** button to save all new data or press the **<F10>** key. To close the window before all data is entered, prompts a SOLAR message: #Do you want to save the changes you have made#. Selecting the **<Yes>** button saves all data. Selecting the **<No>** button closes the window without saving any data. The Add functionality is available after closing the active query.




The **<Shift + F4>** command is useful if you want to leave an opened window. No data is saved upon this action

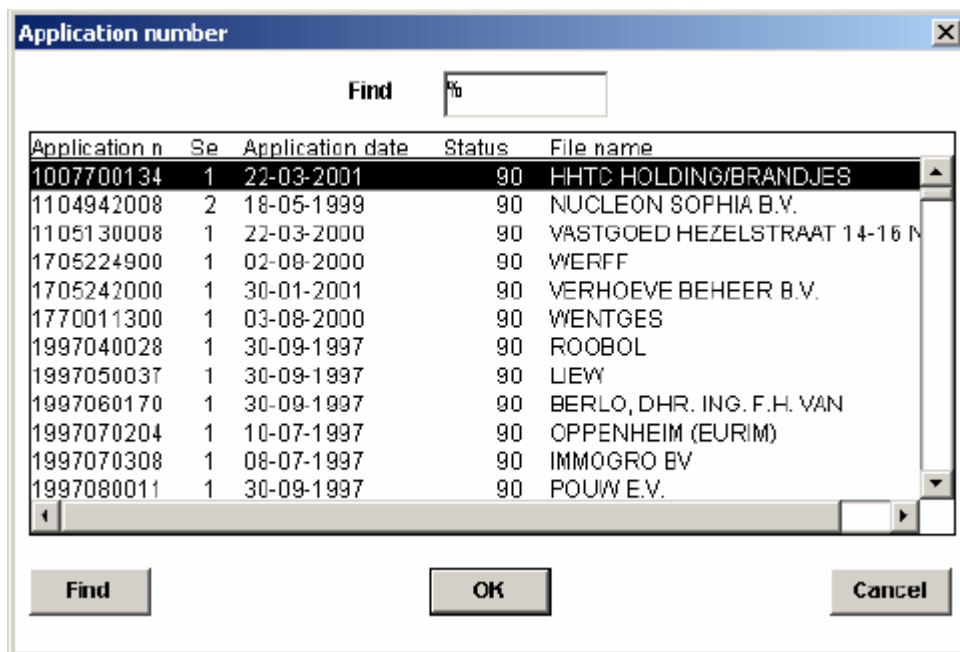
2.8.1.1 Change Functionality


The status of a record and user authorisations denominate the chance to alter the data. To close the window after a change will prompt the system with the message #Do you want to save the changes you have made?#. Confirming this with a click on the **<Yes>** button writes the changes, if they pass the checks, to the database. Refusing this by a click on the **<No>** button, closes the window, without saving the changes.

This is also valid for the execution of a query. The system asks if the changes must be saved. A click on the **<OK>** button saves the changed data. But the window is not closed and stays active.

2.9 List of Values

A click on the **<Question Mark>**  button or a click on the **<F9>** key opens the List of Values (LOV) for the field concerned. The List of Values window consists of a set of similar values from which the correct value must be selected. The List of Values allows paging through and after a value is selected a click on the **<OK>** button or a click on the **<Enter>** key transports the value to the field on the calling window.

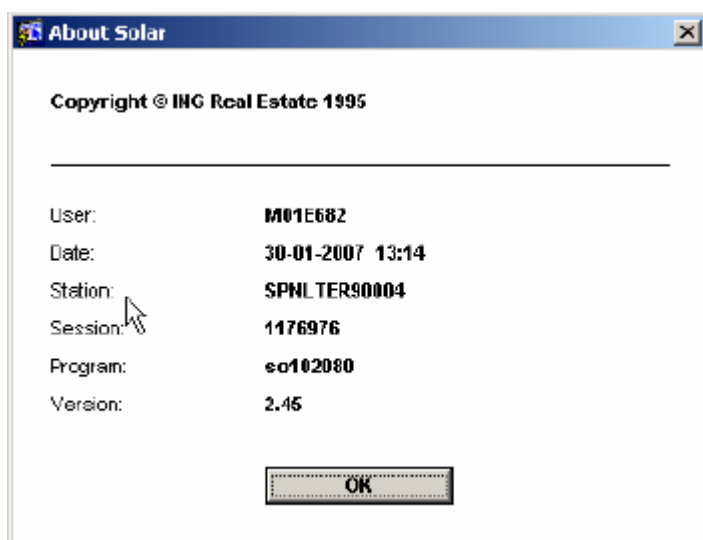


If a List of Values is very large in the Find  functionality a search query can be typed. To execute the search click the **<Find>** button. The **<Enter>** key or the **<OK>** button serves to transport the selected value to the calling window.



To close a List of Values next to the **<Cancel>** button, the **<Esc>** key may also be used

2.10 About SOLAR



A click the <Question Mark> button → on the System menu bar opens the About Solar window.

If the SOLAR application works not according anticipation, [Functional Management](#) wants to know the program number and the version number of the active software.

2.11 Reports and Overviews

A report in SOLAR is always preceded by a Print Definition Format window. On this window all conditions and parameters that make up the report are set.

A Print Definition Format window consists of three parts:

1. Selection – This part defines the parameters for the report. The subject of the overview determines the number of selection options



In general it is possible to set multiple parameters

2. Export – Reports may have different export options. For example both a financial and an industrial overview can be exported. Set the export option to Y to prepare the selected overviews
3. Others – Set the follow-up for the overview on this part of the window

Field	Value	Description
Save Selection	Y or N	Parameters set in the Selection area of this window may be saved for re-usability purposes
Number of Copies	1, 2, 3, 4.....	The number of reprints is determined here
Destination	PRINTER	-
Destination Name	LOV	The printer name to carry out the process. Use the <F9> key to select the printer from the List of Values


After setting all preconditions for the report and a click on the <OK> button, the Process window opens to determine the production date and hour.

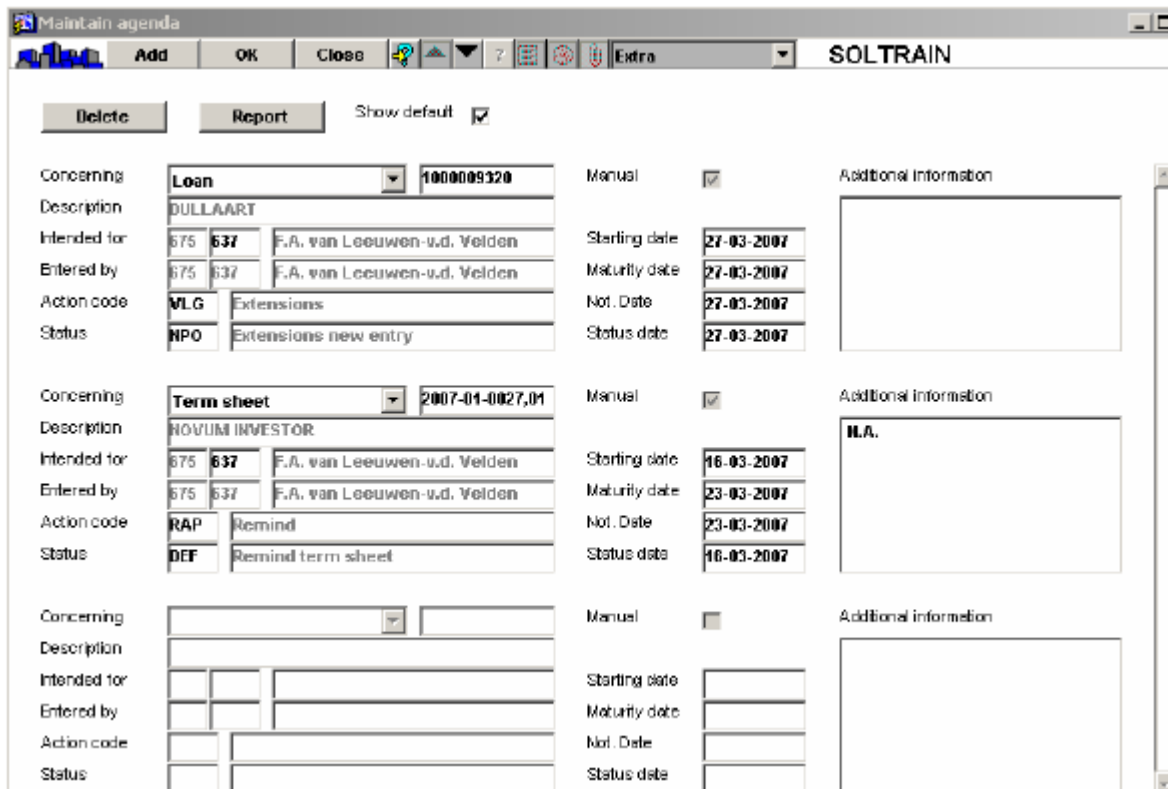
Process on	31-01-2007 13:16
Status	Start
Number	

Default, the Process On field carries the current date and hour. A click on the <OK> button starts the generation of the overview.

2.12 Agenda Functionality



The Agenda functionality can be reached in three ways:

1. SOLAR → General → Agenda → the Maintain Agenda window – displays an overview of all reports requesting action
2. Click the Agenda  button in the toolbar on the Maintain Company/Person Details window to open the Maintain Agenda window
3. An employee has entered an agenda issue for you, after the SOLAR application starts, your agenda is opened immediately




Concerning	Description	Intended for	Entered by	Action code	Status	Manual	Starting date	Maturity date	Not. Date	Status date	Additional information
Loan	DULLAART	675 637 F.A. van Leeuwen-v.d. Velden	675 637 F.A. van Leeuwen-v.d. Velden	MLG Extensions	NPO Extensions: new entry	<input checked="" type="checkbox"/>	27-03-2007	27-03-2007	27-03-2007	27-03-2007	
Term sheet	HOVUM INVESTOR	675 637 F.A. van Leeuwen-v.d. Velden	675 637 F.A. van Leeuwen-v.d. Velden	RAP Remind	DEF Remind term sheet	<input checked="" type="checkbox"/>	16-03-2007	23-03-2007	23-03-2007	16-03-2007	N.A.
						<input type="checkbox"/>					

Functionality:

Maintain Agenda Window
Create an Agenda Entry
Go to SOLAR → General menu → Agenda → Maintain Agenda window ↓ From the Concerning LOV select the agenda type similar to the record that must be listed Next, type value: for example the loan number. If unknown, values can be retrieved using the question mark<?> button ↓ Enter necessary information in the remaining fields of the agenda entry. Press the <Enter> button before adding new information, if there are already three agenda entries or more displayed on the screen. ↓ Click the <OK> button to store the agenda entry The <Delete> button allows to delete an item from the Maintain Agenda window The <Report> button opens the Report Open Agenda Actions window to edit a report
Delete an Agenda Entry
Click the <Delete> button↓ Click the <OK> button to store the changes made
Alter an Agenda Entry
Position the cursor in the required fields and alter the dates ↓ Click the <OK> button to store the changes made
Consult Agenda Entries of a Selected User
Position the cursor in the Intended For field of any agenda entry ↓ Click on <F7> or press  . ↓ Enter the employee code or click the <?> button to select a user. ↓ Click on <F8> or press  .

2.13 Show Files Functionality

The **Show Files**  button serves to attach a file to a record. It is possible to attach files with different extensions, for example an Excel sheet or a Calculation sheet.

2.14 Calculation Menu

SOLAR → General Menu → Calculation Menu → Calculation Menu window. The calculations made in this menu option have no bearing on the administrative processing of loan information within SOLAR.

The user can select several different calculation methods. After doing calculations, in the toolbar the **<Print>** button enables the user to print the completed summary that can be helpful when discussing further financial details with a client.

The Calculation menu has two parts:

1. Top section, to type new variable information used to make the calculations
2. Bottom section, to display the calculation results

The screenshot shows a software window titled "Calculation menu" with a menu bar containing "Add", "OK", "Close", "Print", and "SOLFB". The main area is divided into two sections. The top section contains input fields for various loan parameters:

- Appl.: 1007-70-0134, Seq.: 01
- Loan: 1001959, Curr.: EUR, Euro
- Client: Q.Park Exploitatie B.V.
- Loan amt: 10.618.799,64, % perc p y: 4,185000
- Res value: 60.000,00, Invoice freq: 4
- Term: 30 y, Months, % calc meth: ACT / 365
- In adv/afierw: In advance, First payment date: 01-01-2004
- Escrow: 20.000,00, Loan type: Straight-lin

The bottom section, labeled "Straightline", features a "Calc." button and displays the following results:

- Loan amt: 10.618.799,64
- Repayment amount: 87.823,33
- Res value: 60.000,00
- % fixed amt: 837,00
- Escr amt: 20.000,00

At the bottom of the window, there is a row of tabs: "Annuity", "Straightline", "Lease", "PV int. loss", "FV / PV", "% comp", "Comb % rate", and "RCS".

Common examples of information:

Calculation Menu Window	
Field	Explanation
Loan Amount	The desired principal amount or the balance of the principal amount
Escrow	Only applies if this amount is intended to be interest-free
Residual Value	Applicable in a lease-agreement and/or interest-free portion of loan
Interest Percentage per Year	The interest a loan will accrue on annual basis; only applicable with full or partial fixed interest-rate loans
Term	The total term, or remaining term, of a loan
Invoicing Frequency	Frequency of invoice-statements prepared for client
In Advance/In Arrear	Payment of interest at start or end of period
Loan Type	Indicates calculation method the system must apply: Annual Installment-Lineal-Lease

2.14.1 Calculation Methods

Select the required calculation method below on the window by clicking on the corresponding button.

Annuity	Straightline	Lease	PV int. loss	FV / PV	% comp	Comb % rate	RCS
----------------	---------------------	--------------	---------------------	----------------	---------------	--------------------	------------

2.14.2 Annual Installments

<i>Annuity</i>		Calc.	
Loan amt	10.618.799,64	Annuity	153.794,49
Res value	60.000,00	% fixed amt	837,00
Escr amt	20.000,00	Annuity amount	154.631,49

Click the <Calc.> button to execute.

2.14.3 Straight Line Summary

<i>Straightline</i>		Calc.	
Loan amt	10.618.799,64	Repayment amount	87.823,33
Res value	60.000,00	% fixed amt	837,00
Escr amt	20.000,00		

Click the <Calc.> button to execute.

2.14.4 Lease Term Summary

<i>Lease</i>		Calc.	
Lease amt		Depreciation %	
Res value		Initial cost	
Escr amt		Effective %	
Estimated IRR	2,50000000	FY% periods	
Growth% p y		Calc. IRR	
		Input %	

Click the <Calc.> button to execute.

Attention: **Growth % Per Year** may not be a required field.

2.14.5 Present Value Interest Loss

Present value interest loss

		Calc.	
Expiry date	01-10-2007	Remaining periods	3
% inv until	01-01-2007	Present value amount	10.550.794,64
Market int %	7,0000	Present value	-219.110,49
Min PV %	3,0000	Minimum present value	316.763,84
Max amt w/o PPP	5,00	FPP amount	6.277,50
Amount at interest	60.000,00	Total comp.	323.041,34
Number of months charged	30		
Regular repayment	1.200,00		

More detailed information is necessary for this particular calculation. Enter the variable data in the left-hand column of the calculation sheet. After doing so, click the <Calc.> button to execute.

2.14.6 Present Value / Future Value Reference Date

Future Val-Pres Val ref date

		Calc.	
Ref. date	12-02-2007	# of periods	12
Start date	01-01-2004	PV on starting date	9.425.661,46
Date	12-02-2007	PV on ref date	11.962.970,05

Also in this case, more detailed information is needed in order to arrive at a correct calculation, and typing the reference and effective dates is mandatory:

The reference date is needed to calculate the amount of money a client presents in order to receive a given value back at date of commencement

The date effective is needed to determine the amount of money a client will receive back per given reference date

2.14.7 Percentage Comparison

% comparison

		Calc.	
Input		Export	
Input period	12	Rate (effective)	4,000
Output period	2		2
Rate PPA	4,013		4,047
Rate PPV	4,000		3,970
Purchase	60.000	Check	4,089
			Clear screen
		Purchase	60.000
		Margin	
		Margin PPA	
		Margin PPV	

This method serves to calculate an interest comparison between interest paid per period in arrear and interest per period in advance.

2.14.8 Mixed Interest Rates

Calculate mixed interest

Add OK Close SOLTRAIN

Date Input new interest (mix with)
 Input new term (months)

Loan number	Remaining	Old %	Rem. Inv.	Inv F	Mixed %	Mixed %	Mixed %	Mixed %

Amount increase New interest
 New principal amount New term
 Mixed rate

Clear screen Calculate mixed rate Print

2.14.9 RCS

Calculate rcs SOLPR2

Add OK Close Print

Client
 Curr
 Calculated by Delete
 Calculated on Copy

Solvability Repayment capacity Quality info Real estate RCS

Specification (liable capital)		Corrections (liable capital)	
Stock capital deposit	<input type="text"/>	other assets	<input type="text"/>
Minority others	<input type="text"/>	Intercompany	<input type="text"/>
General, legal and law reserve	<input type="text"/>	RC board	<input type="text"/>
Joint Profit	<input type="text"/>	Corrections	<input type="text" value="0,00"/>
Reserve investment premium	<input type="text"/>	Balance total	<input type="text"/>
reserve potential tax	<input type="text"/>	Solvability	<input type="text"/> %
Client reserved real estate	<input type="text"/>		
Liable capital	<input type="text" value="0,00"/>		

Age of yearenumbers: Recent figures
 18-24 months
 Other

To calculate a Risk Classification System code; go to SOLAR → General → Calculation Menu → Calculation Menu → click the RCS button. With this functionality an RCS code can be acquired. On the Solvability tab the holdings are given. The Repayment Capacity Tab

surveys the numbers acquiring the repayment capacity. The Quality info Real Estate Tab summarizes the quality of the real estate. On the RCS Tab all data from previous tab is assessed and a click on the <Calculate RCS> button calculates the RCS code.

Calculate rcs

Add OK Close 7 Print SOLPR2

Client: 28031 Woudstaete Onroerend Goed B.V.

Curr: EUR Euro

Calculated by: [] []

Calculated on: []

Delete

Copy

Solvability | Repayment capacity | Quality info Real estate | **RCS**

	Value	Points
Solvability	55,5	35
Age of yeomumbers		-10
Repayment capacity	-0,36	40
Quality info Real estate	IV	60
	Total	125
Calculate RCS	RCS code	5

3 The Loan Process



This chapter intends to provide the user with a description of all the data entry processes involved in the loan process; starting from a client request all the way to the final step, the actual disbursement of a loan to the client. Assumed is that the following step has already been taken:

- Anti Money Laundering check on the client

In SOLAR, not only is it possible to register standard financing, but non-standard financing for example an underwriting to a loan as well. The process of registering an underwriting to a loan differs a bit, however, and will be covered in a separate section of the manual.

Generally speaking the following steps are involved:

- Registration of a financing request
- Contact Details
- Risk Assessment
- Risk Involved
- Authorization
- Registration and processing of Term Sheets
- Preparing and managing documents
- Preparation of a temporary loan
- Disbursement of loan monies
- Reminders
- Reports

A status is associated with every step of the loan process, and when the specific step has been completed then the status will be mutated accordingly. In this way, it is impossible to miss a vital step in the application sequence. By associating a status with each step, the user can also work more methodically and can easily keep track of how far an application is in completing the process.

The following table summarizes the various statuses along with their description:

THE LOAN PROCESS		
STAT US	DESCRIPTION	FUNCTION
5	Preliminary Registration	Type all contact details from the applicant in the GRID; refer to the CCRM client site for more information on the subject Execute Customer Due Diligence Research; refer to the Process Insight Check EOO/LOO existence; refer to: Maintain EOO/LOO Perform Risk qualification analysis Property available in Maintain Properties window. Refer to the Maintain Properties window
10	Registration	Type all gathered and analyzed data in the Maintain Application window
20	Proposal Made	Request Information: Land registry Chamber of Commerce BKR/EVA Annual report
30	Proposal Ready	Add all requested information into SOLAR on the Maintain Proposal window

THE LOAN PROCESS		
STATUS	DESCRIPTION	FUNCTION
40	Proposal Approved	The risk manager checks on the quality and credit risk of the proposal. The quality being the proposal Basel II compliant and the credit risk being acceptable for ING REF
	Deactivate Application	An application or proposal with status from 5 to 45, can be deactivated: SOLAR → Term Sheet → De-Activate Application → Deactivate Application window. The status of the application or Term Sheet after de-activation will change into status 130
45	Term Sheet Registered	Approval from the manager leads to the drawing up of the Term Sheet. All previously entered data for the application is available on the SOLAR → Term Sheet → Term Sheet → Maintain Term Sheet window
50	Term Sheet Published	On the Maintain Term Sheet window complete all information
55	Term Sheet Approved	On the Acceptance Term Sheet window select the <Accepted> option. On the Maintain Funds Management window the <Approve> button can be clicked
60	Term Sheet Accepted	Once the Term Sheet has been accepted the system requires to complete the loan details
70	Documents Prepared and Created	The term Sheet with status 70 must be completed with all necessary documents
80	Disbursement Ordered and Checked for a Loan	Funding Agreement is signed; disbursement request from the client received; Treasury receives summary and draft funding agreement. The Loan disbursement has been prepared: SOLAR → Term Sheet → Maintain Disbursement Order PA → Maintain Disbursement Order by PA window; delete the disbursement order and enter the disbursement in SOLAR → Term Sheet → Disbursement Order Loan
90	Loan Activated	Loan created
110	Proposal Rejected	Application rejected
120	Term Sheet Rejected	Term Sheet is not accepted
130	Application/Proposal De-activated	
140	Term Sheet Accepted but Expired	

3.1 Preparatory Tasks before Entering an Application

Application for a Loan - Client posts Loan application

Tasks to do before the application can be registered in SOLAR:

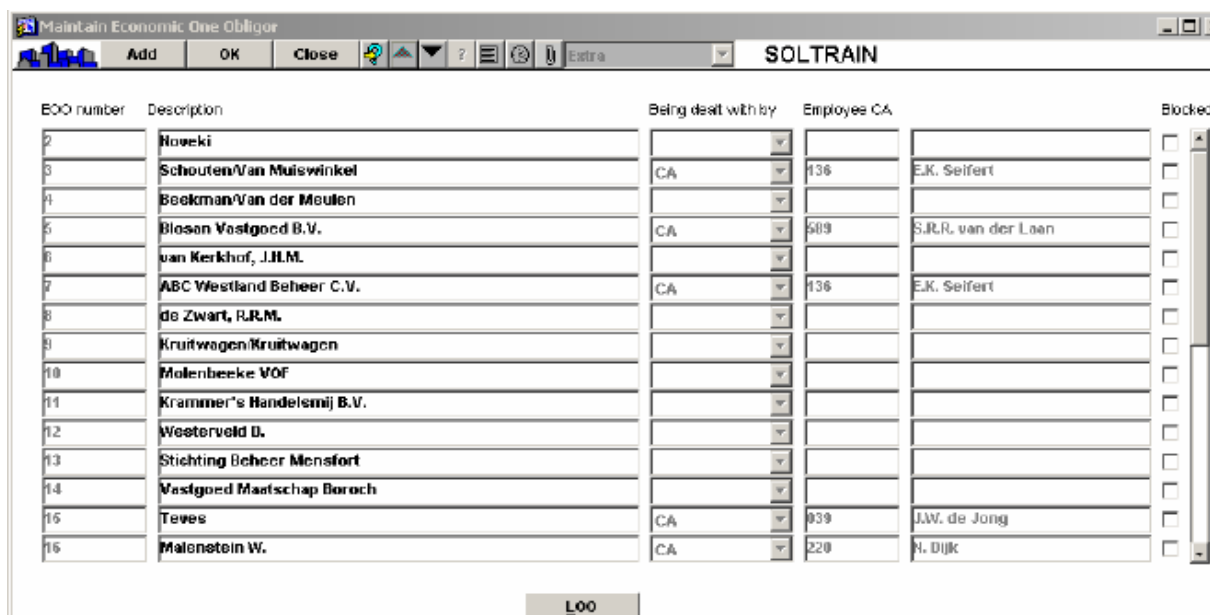
1. Contact Details in the Grid: for existing clients a SOLAR ID number is available. The client must always be registered in GRID within the Credit Risk Management portal. Type all contact details data after a click on the ING Real Estate data link. Next check the Cross References checkbox External and click the Add Cross Reference hyperlink. This opens the National ID (Kamer van Koophandel) field to type the intended KvK

number. Finally click the <Submit> button. Refer to the GRID-SOLAR procedure on the intranet for more information on the subject.

2. Risk Rater
3. **Error! Reference source not found.**
4. Client Risk Qualification
5. Property Registration

3.2 Maintain Economic One Obligor

Search SOLAR for the existence of an obligor number in the Maintain Economic One Obligor window that connects the client. SOLAR → Term Sheet → Maintain Economic One Obligor. This enables the SOLAR user to manage and update the EOO and the LOO exposure as well as corresponding client information. Initially all EOO interests are displayed on the SOLAR → Term Sheet → Maintain Economic One Obligor → Maintain Economic One Obligor window.



On the Maintain Economic One Obligor window click the <Add> button. On the empty row type the new EOO; click the <OK> button to save the EOO. The system attaches an EOO number to the EOO Description. Click the <LOO> button to couple the EOO to a Legal One Obligor on the Maintain LOO window.

Maintain LOO Window			
Field	Values	Description	Obligatory
EOO Number	Automatic	Generated automatically when a new addition is made	N.A.
LOO Number	Automatic	If already linked, generated automatically. Otherwise click the <Add> button to add a LOO to the EOO	N.A.
Description	Automatic	Name of the EOO	Yes
Review Date	Manual Input	Type the review date	No
CDD	Check	Checked if the Customer Due Diligence report is ready	No
CDD Date	Manual Input	Date the Customer Due Diligence report is ready	No

Maintain LOO Window			
Field	Values	Description	Obligatory
CDD Risk Level	LOV	Select the appropriate risk level	No
Blocked	Check	Checked if the loan has been questionable	No
Button			
Clients	Button	Opens the Maintain LOO-Client link, where a client can be linked to a LOO	Yes



CDD information although not complete must be added here

3.2.1 Retrieve EOO/LOO Information

Use this function to consult information about the EOO and the belonging LOO. SOLAR → General → Consult functions → Consult EOO/LOO

3.3 Client Risk Qualification

In the CCRM portal the Contact Details of a client are registered, and estimation is made upon the financial trustworthiness of the client in the Risk Rater. To rate a client in SOLAR go to SOLAR → General → Contact Details → Clients → Maintain Clients window.



The procedure described below is only valid for clients with risk qualification code SL-IPRE

3.4 IPRE Rating Procedure

In SOLAR a client is available, this client requests a loan. To estimate possible risks ING Real Estate Finance might run with this customer a rating procedure has been developed. Go to SOLAR → General → Contact Details → Clients → Maintain Clients window. On this window the ratings are selected. And after setting the qualifications three buttons are available to actually carry out the rating procedure.

Maintain clients

SOLAR ID:

EN Industrie NAICS:

Debtor number ING:

Intercompany centre:

Prime client: Internal REF entity:

Contact type:

Client risk qualif.:

Rating model:

Rating / Date:

KFC/exposure:

Customer section:

Customer type GRID:

Block:

Comp/pers.detail	Address details	Links	Obligations
Defaultperiods	Ratings	Prepare rating	Pro forma rating

Maintain Clients window			
Field	Value	Description	Obligatory
SOLAR ID	LOV	Select from Find Contact window	Yes
EN Branch NAICS	LOV	Select from Branch LOV appropriate Branch	No
Debtor Number ING	LOV		No
Intercompany Centre	Automatic	If a changed version is saved, the version number is raised	N.A.
Prime Client	Check	Check if the client is a prime client	No
Internal REF Entity	Check	Check if the client is an internal REF Entity	No
Contact Type	LOV	Select the contact type	Yes
Client Risk Qualification	LOV	Select the client risk qualification code from the LOV; this is the first indication of a possible risk problem	Yes
Rating Model	LOV	Select the applicable rating code; with this code the employee assigns a mark to identify the branch to which the client belongs	Yes
Rating/Date	LOV	Select from Rating Scale, the rating number and next type the date	Yes
KFC/Exposure			

Maintain Clients window			
Field	Value	Description	Obligatory
Customer Section	LOV	Select from the Customer Segment window the appropriate segment	Yes
Customer Type GRID	LOV	Select from the LOV compiled by the CCRM Department the appropriate segment	Yes
Block	Check	Check if the client needs to be rated before continuation	N.A.
Buttons	All Client Details can be reached through the buttons		
Company/Person Detail	Button	Opens the Company/Person Details window	N.A.
Address Details	Button	Opens the Addresses window to add or change address details	N.A.
Links	Button	Opens the Contact Links Details window to add or delete a coupling	N.A.
Obligations	Button	Opens the Maintain Client Obligations window, to add or change an obligation	N.A.
Default Periods	Button	Opens the Consult Default Periods window to set a start date and maturity date	N.A.
Ratings	Button	Maintain Ratings window to change or review rating settings	N.A.
Prepare Rating	Button	Opens the Maintain Rating IPRE-Client window	N.A.
Pro Forma Rating	Button	Opens the Pro Forma Rating IPRE-Client window	N.A.

3.4.1 The Ratings Button

The screenshot shows the 'Maintain rating' window with the following fields and values:

- SOLAR ID: 8105
- Client risk qualif.: SNE
- Starting date: 30-06-2007
- Rating model: MH
- Rating owner: REGREF
- Standalone: 7
- Influenced: 7
- Definitive: 7
- GRD:
- Employee: 637
- Authorizing Branch: 543
- Approval date: 30-06-2007
- Blocked:

The window title is 'Maintain rating' and it includes standard window controls (Add, OK, Close) and a menu bar with 'Extra'.

Maintain Rating window			
Field	Value	Description	Obligatory
SOLAR ID	Automatic		N.A.
Client Risk Qualification	Automatic	Imported from Maintain Clients window	N.A.
Starting Date	Date	dd-mm-yyyy	No
Rating Model	LOV	Select the applicable rating code; with this code the employee assigns a mark to identify the branch to which the client belongs	Yes
Rating Owner	LOV	Select from Rating Owner LOV	Yes
Standalone	LOV	Select the number for the rating scale and the master scale	Yes
Influenced	LOV	Select the number for the rating scale and the master scale	Yes
Definitive	Automatic	Filled by the two previous actions	Yes
GRID	Check	Checked if imported in the GRID	N.A.
Additional Information	Free Text	Deliver comment here	N.A.
Employee	Automatic	Filled by the system	N.A.
Authorizing Branch	LOV	Select the authoriser from the Employees window	Yes
Approval Date	Automatic	Filled if the authoriser is selected with system date	N.A.
Blocked	Check	Checked if input is erroneous	N.A.

3.4.2 The Prepare Rating Button

A monthly batch run, used to generate a new rating for all IPRE clients with a rating older than twelve months. This new rating proposal must be manually approved of.

The screenshot shows the 'Maintain rating IPRE-client' window. The top bar includes 'Add', 'OK', 'Close', and 'SOLTRAIN'. The main form contains the following fields:

- Number: 23502
- Rating: 14.0
- Client: Gabriella Ras B.V.
- Purpose of rating: (empty)
- Rating date: 12-03-2007
- Morality of Payment: (dropdown menu)
- Appealed rating: (empty)
- Additional information: (text area)

Buttons on the right include 'Enter source details', 'Calculate risk driver', and 'Rating report'. Below the main form are three sections:

- Facilities:** A table with columns: Loan number, Application number, File name, Outstanding loan, Outstanding escrow, Outstanding construction CF, FC, Borrowers #, Blocking. One row is visible with application number 2007-03-0000 and file name GABRIELLA RAS B.V.
- Objecten:** A table with columns: Property number, Description, Market value, Prop. exposure, Csts, Type, City, City, Marketability, State of REM, Financial reporting, Blocking. One row is visible with property number 00058-003 and description Winkelpand Haarle.
- Tenants:** A table with columns: Name, BHO, End date rent, Quality, Blocking indicator. Three rows are visible: Kruidvat, Leegstand, and Particulier.

3.4.2.1

Maintain Rating IPRE-Client window			
Field	Value	Description	Obligatory
Number	Automatic	System number assigned by a click on the Prepare Rating button	N.A.
Rating	Automatic	Calculated rating value	N.A.
Appealed Rating	Manual Input	If no rating value is known, appeal a rating number here	No
Client	Automatic	Filled from the Maintain Client window	N.A.
Purpose of Rating	Text	Type here the rating purpose	Yes
Additional Information	Text	Free text field for additional information	No
Rating Date	Automatic	Commencing date of current rating	Yes
External Exposure	Manual Input	Value ING interest outside ING Real Estate Finance	Yes
Morality of Payment	LOV	Either Good or Bad; Bad is leeway > €250,--, and/or 60 days over the past two years	No

Maintain Rating IPRE-Client window			
Field	Value	Description	Obligatory
Exposure GG/BS	Manual Input	Enter data if client is Guarantor or Surety	Yes
Button			
Enter Source Details	Button	Click this button to collect the data from the Maintain Client window; data is displayed on the Source Data tab	N.A.
Calculate Risk Driver	Button	After the Enter Source Details button has been clicked, the next activity can be a click on the Calculate Risk Driver button. Data is displayed on the Risk Drivers tab	N.A.
Rating Report	Button	After the Calculate Risk Driver button has been clicked this button can be clicked to produce a rating report	N.A.
TAB			
Source Data	Tab	This tab displays data from the Maintain Client window; all loan and property tables are displayed	
Facilities			
Loan Number	Automatic	Number of the Loan	No
Application Number	Automatic	Number of the Application	No
File Name	Automatic	Internal name of the client in SOLAR	Yes
Outstanding Loan	Automatic	Current principal of the loan	Yes
Outstanding Escrow	Automatic	Current balance of all securities	Yes
Outstanding Construction	Automatic	Current balance of the construction escrow	Yes
CF	Check	Checked if the loan is for construction purpose; default is unchecked	N.A.
FC	Check	Checked if the client has been financially committed; has signed the loan	N.A.
Borrowers Nr.	Manual Input	Details the number of clients	
Blocking	Check	Checked if the loan is a problem loan	N.A.
Property		Display of all property data belonging to the matching loan, and application data	
Property Number	Automatic	Filled with property number	
Description	Automatic		
Market Value	Manual Input	Type here the open market value	Yes
Property Exposure	Manual Input	Pro rata exposure per property/loan combination	Yes

Maintain Rating IPRE-Client window			
Field	Value	Description	Obligatory
Costs	Automatic	Operating costs percentage	Yes
Type	LOV	Select suitable property characteristic	Yes
City	Automatic	Location of the property	N.A.
Cty	LOV	Select code of the country where the property is situated	Yes
Marketability	LOV	Select applicable characteristic	Yes
State of REM	Manual Input	Current value of the property in relation to the Real Estate market	Yes
Financial Reporting	LOV	Reporting frequency	Yes
Blocking	Check		N.A.
Tenants	Display of all matching tenants		
Name	Automatic	Name of tenant	N.A.
BHO	Manual Input	Gross rental income	Yes
End Date Rent	Date	Letting expiry date	No
Quality	LOV	Valuation of the lease	Yes
Blocking Indicator	Check		
Risk Drivers	Tab		
Risk Drivers	Automatic	Display of the score for which the new rating is determined	N.A.
Value	Automatic	Display of the value of the risk driver	N.A.
Score	Automatic	Score of the risk driver	N.A.
Estimation	Automatic	Estimation of the risk driver	N.A.
Total	Automatic	The sum of the risk driver	N.A.
Risk Driver Part	Display of the components belonging to the risk driver		
Risk Driver Part	Automatic	Description of the risk driver part	N.A.
Value	Automatic	Value of the component	N.A.

3.4.3 The Pro Forma Rating Button

The screenshot shows the 'Pro Forma Rating IPRE-client' window with the title bar 'SOLTRAIN'. The form contains the following fields:

- Number: 23503, Rating: 14.0
- Client: 11955, Gabriella Ras B.V.
- Purpose of rating: (empty)
- Rating date: 30-05-2007, External exposure: (empty)
- Morality of Payment: (dropdown), Exposure GG/BS: (empty)

Buttons on the right: Enter source details, Calculate risk driver, Rating report.

Below the form are two tabs: 'Source data' and 'Risk drivers'. The 'Source data' tab is active and contains three tables:

Facilities										
Loan number	Application number	File name	Outstanding loan	Outstanding escrow	Outstanding construction	CF	FC	Borrowers #	Blocking	
1000009332	2007-03-000001	GABRIELLA RAS B.V.	5.000.000,00	0,00	0,00				1	

Properties											
Property number	Description	Market value	Prop. exposure	Cats	Type	City	City	Marketability	State of REM	Financial reporting	Blocking
00060-003	Winkelpad Haarle	7.000.000,00	1.000000	15	Retail	LEIDEN	NL	Good	0,00	Very frequent	

Tenants					
Name	BHO	End date rent	Quality	Blocking indicator	
Kruideal	500.000,00	01-02-2011	Good		
Leegstand	30.000,00		Vacancy		
Particulier	28.000,00		Private		

Pro Forma Rating IPRE-Client window			
Field	Value	Description	Obligatory
Number	Automatic	System number assigned by a click on the Pro Forma Rating button	N.A.
Rating	Automatic	Display of calculated rating value	N.A.
Client	Automatic	Display of the number and name of the client	N.A.
Purpose of Rating	Text	Free text	No.
Rating Date	Date	Commencing date of current rating	Yes
External Exposure	Manual Input	Value ING interest outside ING Real Estate Finance	Yes
Morality of Payment	LOV	Either Good or Bad; Bad is leeway > €250,--, and/or 60 days over the past two years	No
Exposure GG/BS	Manual Input	Enter data if client is Guarantor or Surety	No
Button			
Enter Source Details	Button	Refer to The Prepare Rating Button	Yes
Calculate Risk Driver	Button	Refer to The Prepare Rating Button	N.A.

Pro Forma Rating IPRE-Client window			
Field	Value	Description	Obligatory
Rating Report	Button	Refer to The Prepare Rating Button	N.A.
Source Data	Tab		N.A.
Facilities		Refer to The Prepare Rating Button	
Properties		Refer to The Prepare Rating Button	
Tenants		Refer to The Prepare Rating Button	

3.5 Maintain Properties Window

In SOLAR a large number of real estate units are registered. The applicant wants the loan for a property that may or may not be available in the system. SOLAR → General → Properties → Maintain Properties window. After a click on the **<Question Mark>** button the Find Properties window opens. Enter a search term and click the **<Find Property>** button. Select the desired property and add the new details. The **<Add>** button on the Maintain Properties window can also be used in case of a new property. Refer to The Maintain Properties Window for more information on the subject.

3.6 The Maintain Application Window

The employee with the matching rights opens SOLAR to enter data from the client into SOLAR → Term Sheet → Application → Maintain Application window.

Assumed is in this case the client already exists in the GRID and is available in the Find Contact window.

Click the **<Cancel>** button on the Maintain Application window to open a new record; the following fields are open for data:

Maintain Application window			
Field	Values	Description	Obligatory
Application Number	Automatic	Assigned by SOLAR	N.A.
Sequence Number	Automatic	Serial number, assigned by SOLAR	N.A.
Client	LOV	Select the Client from the Find Contact window	Yes
File Name	Automatic	Collective name specifically intended for searching for contact details. Always UPPERCASE!	Yes
RSM	LOV	Select from Find Contact; Employee window option list	Yes
Department	Automatic	Filled by selecting the RSM	Yes
Code Inactive	LOV	Code indicating the reason of the inactive status of the application; for authorised employees only	No
Reactivated	Check	RSM charged with the application receives the application on the To Do list if the authorising manager applies code inactive to the application but leaves the Block checkbox unchecked	
Block	Check	Authorising employee checks the block code if s/he deems it necessary. This stops the application	
Urgent	Check	RSM checks this checkbox in case of a great urgency	
Loan Purpose	LOV	From the Financing Reasons option list select the right reason	No
Bank Client	LOV	Select the clients bank from the Bank Clients option list	No
Exposure Type	LOV	Select Exposure Type from option list	No
Group Exposure	Manual input	Enter the amount that indicates the group exposure in millions	Yes
EOO	Automatic	Deduced from selected LOO Exposure field	Yes
LOO Exposure	LOV	Select from EOO/LOO option list the right LOO	Yes
LOO Part	Automatic	Filled by SOLAR after selecting the LOO	Yes
Status	LOV	Delete status Preliminary Registration, to save the application	Yes
Application Date	Automatic	Date of realisation of the application. Format is dd-mm-yyyy	Yes
Initial Application Date	Automatic	Historic date of initial application	No
Preliminary Registration	Check or Uncheck	Uncheck in case of progress	No
Product Type	LOV	Select correct Product Type from Product Type option list	Yes

Maintain Application window			
Field	Values	Description	Obligatory
Product Code	LOV	Select the Code from the Product Types and Codes option list	Yes
Policy Paper	LOV	Select Policy Paper from Policy Paper option list	Yes
Subrogation	Check or Uncheck	Check in case of urgency	Yes
Principal Amount	Manual input	Select Currency from Currency Codes option list and type the requested principal amount	Yes
Increase	Automatic	If the application is an increase request to a former loan	No
Chances > 50%	Check or Uncheck		No
Role ING	LOV	Select role that is applicable for this record from the Role ING option list	No
Clean Up	Check or Uncheck	Check in case of erroneous data; data is deleted	No
Loan	LOV	Click the <?> button to open the Find a Loan window and select the appropriate loan	No
File Name	Automatic	Filled by SOLAR if the client has existing loans	No
Currency	Automatic	Filled by SOLAR if the client has existing loans	No
Outstanding Principal Amount	Automatic	Filled by SOLAR if the client has existing loans; remaining amount	No
Bank Name	Self-filling Entry	This field is filled by a click on the Bank accounts button which opens the Maintaining Bank Details window, where you add all bank details	Yes

The Maintain Application window contains buttons. The buttons open windows to new functionality described below.

Maintain Application Window Buttons				
Copy	Opens the Copy window to copy the record			
General	The Maintain Applications Main window; greyed out when active			
Requested Loan	Opens the Maintain Application sub window Requested Loan			
	Field	Value	Description	Obligatory
	Requested Economic Term	Manual Input	Type the requested economic term	Yes
	Interest Fixing	Manual	Type the number of years;	Yes

Maintain Application Window Buttons				
		Input	minimum is one year	
	Invoice Frequency	Manual Input	Type the invoice frequency	Yes
	Interest Condition	Manual Input	Select Afterwards or In Advance	Yes
	Maximum Interest	Manual Input	Interest percentage the client is willing to pay	No
	Portfolio Facility Nr	Automatic	If the loan is part of a portfolio facility, the number is entered by SOLAR	N.A.
	Principal Amount	Automatic	Transferred from General window	N.A.
	Increase	Automatic	Transferred from General window	N.A.
	Requested Term Sheet Date	Manual Input	Ultimate date of submission of Term Sheet	No
	Expected Closing Date	Manual Input	Requested final date of closing mortgage deed	No
	Deviating Lead Time	Manual Input	Free text field to state reason of the deviating lead time	No
Distribution Channel	Opens the Maintain Application sub window Distribution Channel; at least one distribution channel is compulsory			
	Field	Value	Description	Obligatory
	Direct	LOV	Select a Real Estate Finance employee in Find Contact window; employee checkbox has been checked	Yes
	ING Branch	LOV	Select ING Branch from Find Contact window; ING Branch checkbox has been checked	No
	Intermediary	LOV	Select Intermediary from Find Contact window; Intermediary checkbox has been checked	Yes
	Initiator	LOV	Select Initiator from Find Contact window; client checkbox has been checked	No
	Relationship Manager	LOV	Select Relationship Manager from Find Contact window; employee checkbox has been checked	No
	Account Manager	LOV	Select Account Manager from Find Contact window; employee checkbox has been checked	No
	Regional Manager	LOV	Select Regional Manager from Find Contact window; employee checkbox has been checked	No
	Others Involved	LOV	Select Other Involved from Find	No

Maintain Application Window Buttons				
			Contact window; employee checkbox has been checked	
	ING Branch	LOV	Select ING Branch from Find Contact window; ING Branch checkbox has been checked	No
	Intermediary	LOV	Select Intermediary from Find Contact window; Intermediary checkbox has been checked	No
	Initiator	LOV	Select Initiator from Find Contact window; client checkbox has been checked	No
Clients/Properties	On this window the relations with clients and properties are displayed			
	Field	Value	Description	Obligatory
	Contact Nr.	LOV	Select the number	No
	Client	Automatic	Deduced from number	No
	Capacity	LOV	Select the correct relation from the LOV	No
	Block	LOV	Select the reason for blocking the record	No
	Code	LOV	Deduced from Block	No
	Property Number	LOV	Select the properties from Find Properties window	No
	Description	LOV	Deduced from Property Number	No
File Client	Opens the File Contact Details window – links to other clients			
	Field	Value	Description	Obligatory
	Client Number	LOV	Select from Find Contact window	No
	Name	LOV	Deduced from Client Number	No
	Client Type	Automatic	Filled with the selection from Clients Properties window; field Capacity	No
Buttons	On the File Contact Details window			
Direct Involved	Displays all involvement of the client with outstanding loan applications			
	Field	Value	Description	Obligatory
	Application	Automatic	Filled by SOLAR	N.A.
	Status	idem	idem	N.A.
	Currency	idem	idem	N.A.
	Amount	idem	idem	N.A.
	Term Sheet	idem	idem	N.A.
	Loan	idem	idem	N.A.
	File Name	idem	idem	N.A.
	Outstanding	idem	idem	N.A.
	Arrears	idem	idem	N.A.

Maintain Application Window Buttons				
Indirect Involved	Refer to Direct Involved button for explanation of the fields			
Client Obligations	Opens the Maintain Client Obligations window where the outstanding balance and the name of the lender can be seen			
	Field	Value	Description	Obligatory
	Name Funds Provider	LOV	ING Office or other money lender	Yes
	Group Exposure	Automatic	Amount of client obligations with ING	N.A.
	Other	LOV	Amount of client obligations	No
	Maturity	Date	End term of obligation	No
	Total Group Exposure	Automatic	Total amount of Group Exposure	N.A.
	Other Exposure	Automatic	Total amount of other exposure	N.A.
Buttons	On the Maintain Client Obligations window			
	Company/Personal Details		Add or change details of the client	N.A.
	Addresses		Opens Addresses window to add or change address details of the client	
	Links		Opens Contact Links Details window to see the relations of client with other clients	
	Default Periods		Opens the Consult Default Periods window to review Starting Date and Maturity Date of a loan	
Guarantee	Inactive: refer to Guarantee menu option			

After all details are inserted, save the Maintain Application window and present the file to the employee authorised to validate the application. After validation of the file, the Application reappears in the Relation Ship Managers To Do list. If items for the application are unclear, the **Deactivate Application** window serves to place the application on hold. After clearing the issues the Reactivate Application window serves to activate the application.

3.7 Gather and Analyse Client Data

The Proposal for a loan is processed through the Maintain Proposal window. In this stage of the process the information needs to be gathered for the future Term Sheet. All information on the intended client needs to be processed. Update Client information on the Company/Person Details window. The property for which the loan is requested needs an update too, on the Maintain Properties window. And the interest rates to fund the loan must be deduced from the Maintain Funding Rates window.

3.8 Maintain Proposal Window

Maintain proposal SOLPR2

Application nr. 2007-05-1004 Seq. number 01 Status appl. 20 Dealt with

Client 01744 EQUAL Partners Invest I B.V. Appl. date 22-05-2007

File name JONG/ GELDER/KOOLJ Product type 01 Mortgage loan

Accounting. 114 G.T. Mewe-Schelling Product code 30 Banker's mortgage

RSM/Acc. Mgr. 034 R.P. Houtkoop Policy Paper

Department 510 NL Regio Kantoor Amsterdam Subrogation

Portfolio facility nr. Loan purpose ABP Purchase existing property

Exposure type ST Strategic Principal amount EUR 6.340.000,00

Group exposure 21,000 Increase

Role ING 1 Bilateral Chances=50%

EOO 4491 De Jong Groep/Van Gelder cs. Ready

LOO exposure 21947 De Jong, Van Gelder, Van der Kooij Produced on

LOO part 1 Approved Nog niet goedgekeurd

Recommendation Conclusion

Loan	File name	Currency	Outstanding principal amount

Copy

General Loan Interest Other Client/Property Client obligations Guarantee

Only fields not described in the Maintain Application window are mentioned here:

Maintain Proposal Window			
Field	Values	Description	Obligatory
Account Mgr.	LOV	Select from the Employee LOV the right AM	Yes
RSM/Acc. Mgr.	LOV	Select from Find Contact; Employee window option list	Yes
Portfolio Facility Nr.	Automatic	Number of portfolio of this Client; filled only when applicable	Yes
Ready	Check/Uncheck	Check the Ready option box if the Proposal is ready; status of proposal is heightened from Status 20 to Status 30	No
Approved	LOV	Authorised employee selects the option applicable from LOV	Yes
Recommendation	Free Text Field	Approver can add information on the loan proposal	No
Conclusion	Free Text Field	Definition on the <Go> or <No Go> status of the loan proposal	No

The Maintain Proposal window calls for the previous application document. All records from the Maintain Application window must be complemented with information from the following buttons:

- Loan
- Interest
- Other

- Client/Property
- Client Obligation(s)
- Guarantee

Loan

SOLAR → Term Sheet → Proposal → Maintain Proposal window → Click the **<Loan>** button and add data in the Maintain Proposal sub window Loan.

Use this feature to enter or alter loan information. By default the loan information is automatically transferred from the application when entered, but in this screen the transferred data can still be changed.

The additional fields on this window are:

Maintain Proposal Window Loan			
Field	Values	Description	Obligatory
Loan Starting Date	Enter	The expected start date of the loan	Yes
Currency	LOV	Select from Currency option list	Yes
Exchange	LOV		
Mortgage Subscription	Automatic	The proposed principal amount for the registration of the mortgage. This does not need to be the same as the actual principal amount	Yes
Principal Amount	Automatic	Amount requested	Yes
Increase	Automatic	Amount of the increase. Derived from the general screen and cannot be changed	No
Residual Value	Enter	Any residual due amount in financing agreement. Example is an annuity	No
Loan to Value Percentage	Free Text Field	Principal amount as a percentage of the market value of the properties	No
Financing Fee	%	Amount fixed by contract which has to be paid at ending of mortgage	

Interest

SOLAR → Term Sheet → Proposal → Maintain Proposal window → Click the **<Interest>** button and add data in the Maintain Proposal sub window Interest.

The additional fields on this window are:

Maintain Proposal Window Interest			
Field	Values	Description	Obligatory
Interest Fixing	Enter Years	Indication of what interest fixing periods are being offered. If they have been entered, these periods are copied in the proposal	No
Rating	Automatic		N.A.
Rating Date	Automatic	Selecting the Rating format automatically leads to the date in this field	N.A.
Interest %	Manual Input	Proposed interest condition of the financing agreement	Yes
Repayment %	Manual Input	The proposed principal amount for the registration of the mortgage. This need not be the same as the actual principal amount	Yes

Maintain Proposal Window Interest			
Field	Values	Description	Obligatory
Interest Condition	Select	Select either Afterwards or In Advance	Yes
Invoice Period %	Manual Input	Proposed number of repayment periods per year	No
Invoice Period Repayment	Manual Input	Proposed number of repayment periods per year	Yes
Repayment Other	Manual Input	Free text field for any other proposed repayment	
Early Repayment	Manual Input	Free text field for a proposed early repayment arrangement	

Other

Four text fields are available to add information with regards to:

- Escrow Agreements
- Special Clauses
- Securities
- Details Leasing

Client/Property

The Client and property information can be registered on this window. By default information regarding both is copied from the original application, but they can be altered here.

Client Obligations

Client obligations are described on the Maintain Clients window; after a click on the **<Obligations>** button; the Maintain Clients Obligations window opens where to add, and/or change relations.

Guarantee

All contact details happen through the GRID, refer to the GRID manual for more information on the subject. Guarantees are given normally by ING Real Estate Finance. A client of the ING Real Estate Finance can also guarantee for another client. All these actions usually happen in the GRID, but in case of incidents they may still be done in SOLAR. Guarantees are put into SOLAR on the General menu → Contact Details → Contact → Find Contact window → Company/Person Details window → Click the **<G Ind>** button → Maintain Guarantee Lender window to add a Guarantee Lender.

On the Maintain Application window, select the Product Type: Provided Guarantees and next select an applicable product code.

On the Guarantee menu option, Guarantees can be maintained.

3.9 Proposal Made

The Relationship Manager processes all data into the Proposal. Using this feature, the relationship manager enters her/his proposal regarding a loan into the system. A proposal consists of a background, and a conclusion.

It is possible to register more than one proposal for a given application; these can be additional to a previously made proposal, or can be a completely new application. It is important to keep in mind, however, that when an additional proposal is entered, the previous one must already have been completed. The new proposal receives a serial number in sequence with that of the previous. The previous proposals can no longer be altered in

the system once the newer is registered. A reason for entering a new proposal could be, for example, that new information regarding the clients' finances is available which may have new bearing on the application loan.

A proposal is always associated with an already-existing application. Enter a new proposal by quitting the query mode and a click on the Question Mark <?> button, next select status 10, 20, or 45. The status of the application becomes 20, meaning the application is **Being Processed**. Up until the moment that an issued proposal goes up for authorization, it is still possible to make changes to it.

The Proposal must now be offered for approval to authorized employees. The Ready option box on the Maintain Proposal window is checked and the Produced on Field contains the date the Proposal became ready. SOLAR distributes the Proposal to the validated employee for approval. After validation the Proposal can be called forward with Status Number 40 on the Maintain Term Sheet window.

3.10 Proposal Ready

Every proposal that has been submitted regarding a particular application must be approved before a term sheet can be prepared.

At the time of approval the system checks whether the user is authorized to implement a proposal approval. If so, the fields relating to the authoriser will be filled with the user details, the system date is displayed in the date field and the authorising field is filled. The authorising body is determined by reference to an approvals matrix in SOLAR. The determinants in this matrix are:

- Quality Check Debtor/Property
- Approval or Rejection from the Credit Committee
- Cancellation from client
- Client Type

If the proposal is to be approved, the Approved LOV option must be selected, after which the user can press the <OK> button. The status of the proposal changes from Status 30 to Status 40; Proposal Approved, making the item ready for drawing up the term sheet. It is possible to enter a comment related to the approval.

A rejected or retained proposal leads to abandoning the Proposal. Three options are available:

1. SOLAR → Term Sheet → Deactivate Application → Deactivate Application window
2. SOLAR → Term Sheet → Reactivate Application → Reactivate Application window
3. SOLAR → Term Sheet → Approve → Approval Proposal window

Between the Proposal and the Term Sheet the Maintain Status Description per Application and/or Term Sheet window serves to provide an overview of the available applications waiting for approval.

Documents sent in for approval:

- Front Sheets
- Prepared Proposal
- Appraisal Document
- Risk Rater Document
- Customer Due Diligence Document
- Property Overview derived from Maintain LOO window

3.11 Term Sheet Registered

Based on the GMA (General/Material Approval form), the application in Solar is authorised, and goes from status 20 to status 30 Proposal Produced, complete the Term Sheet fields in accordance with the Solar manual and generate the offer in Word. The conditions set out in the GMA form must be included in the application. Every Term Sheet that deviates from the

standard application must be physically printed out and the manager must sign the relevant sections of it.

3.11.1 Maintain Term Sheet

The additional fields on this window are:

Maintain Term Sheet window			
Field	Values	Description	Obligatory
Centre Code	LOV	LOV contains list of all ING associated offices authorised to close loans	Yes
Term Sheet Date	Automatic	Filled automatically upon creating a Term Sheet	N.A.
Valid Until	Automatic	Filled automatically upon creating a Term Sheet; but can be changed manually	N.A.
Registration	Manual Input	If registration deviates from principal amount state here the registered amount	No
Initial Increase	Automatic	Only filled by SOLAR upon detecting a difference between initial increase and final increase	Yes
Funding	Automatic	In case of funding, this field is filled by SOLAR	N.A.

Maintain Term Sheet window			
Field	Values	Description	Obligatory
Term	Automatic	Filled from the Maintain Term Sheet sub window Loan	N.A.
Acceptance Date	Enter	Date of agreement with client	Yes
Margin	Automatic	1% or 2% of the principal amount; already decided in the Maintain Application sub window Interest	N.A.
Periodicity	Automatic	Deduced from Maintain Term Sheet sub window Loan	N.A.
1 st Roll Over Date	Manual Input	Date to reevaluate loan provisions	No
Economic Term	Manual Input	Duration of the loan; differs from expiry date	No
Expiry Date	Manual Input	Date on which the interest contract agreements expire. Not to be confused with the end date or roll over date	No

Maintain Term Sheet Buttons				
Copy	Opens the Copy window to copy the record			
General	The Maintain Term Sheet window; greyed out when active			
Name	Field	Values	Description	Obligatory
PPP/Euribor	Prepay	N.A.	The prepayment clause in the mortgage allows the unpaid principal to be retired by the owner with a 1% penalty	N.A.
	Euribor	N.A.	Free text field to reason Euribor changes. Euribor being the money market reference rates for the Euro	N.A.
Loan	Opens the Maintain Term Sheet sub window Loan with three tabs, see below			
Costs/Escrow	Opens the Maintain Term Sheet sub window Costs/Escrow, see below			
Securities	Opens the Maintain Term Sheet sub window Securities, see below			
Document	Opens the Maintain Text Blocks per Term Sheet window to draw up a letter			
Client/Prop.	Opens the Maintain Term Sheet sub window Client/Properties displaying the properties and relations connected to the Term Sheet			
Other Text	Opens the Maintain Term Sheet sub window Other Text, to add text in to defined text fields: <ul style="list-style-type: none"> 1. Special Clauses text field 2. Flexible Clauses text field 			
Salutation	Opens the Maintain Term Sheet sub window Salutation where could be added three salutation texts: <ul style="list-style-type: none"> 1. Description Borrower 2. Description Joint and Several Debtors 3. Description Guarantors 			

Loan

Refer to information on **<Loan>** button to Maintain Application window and Maintain Proposals window.

The **<Loan>** button is greyed out, meaning this is the active window. Three tab options are available on the Maintain Term Sheet sub window Loan:

- Straight-line
- Annuity (interest group)
- Euribor

Maintain Term Sheet sub window Loan				
Name	Field	Value	Description	Obligatory
Loan	Rating	Automatic	Rating is done before Proposal; copied into this window	Yes
	Rating Date	Automatic	Filled automatically upon creating a Term Sheet	N.A.
	Quote ID	Manual Input	Unique number delivered by Treasury as answer to a Calculation Rate Request done before the Proposal could be approved	Yes
	Repayment Clause	Manual Input	Special repayment condition for this Term Sheet only	No
	Straight-line	Tab	Uniform level of revenues over the life of the loan	N.A.

Maintain Term Sheet sub window Loan				
Name	Field	Value	Description	Obligatory
	Repayment Amount	Automatic	Linear repayment amount	No
	Repayment Frequency	Manual Input	Repayment frequency yearly	No
	1 st Interest Due Date	Manual Input	Date of first level interest payment; sequence is dd-mm-yyyy	Yes
	1 st Repayment Due Date	Manual Input	1 st repayment of a level payment date	Yes
	1 st Roll Over Date	Manual Input	Date to reevaluate loan provisions	No
	Interest Condition	Select	In Arrears or In Advance	Yes
	Interest Calculation	Select	Select code to identify the calculated base of the interest	Yes
	Offer 1 up to and including 5	N.A.	Leave vacant for Euribor clause	N.A.
	Annuity (interest group)	Tab	A series of equal payments, each payment occurring at the end of each equally spaced period	N.A.
Additional fields not yet discussed before				
	Residual Amount	Automatic	After deducting the necessary payments a residual amount may be calculated by SOLAR	N.A.
	Payment Frequency	Manual Input	Type the frequency; 6, 12, or 18	Yes
	Euribor	Tab	Display of Euribor values connected to the loan selected	
	Interest Type	LOV	Select in most instances EUR with description Euribor	Yes
	Round Off	LOV	Select the round off procedure applicable	Yes
	Round Off To	LOV	Select the required round off decimal	Yes
	Euribor Term	LOV	Select the complete Euribor duration	No
	Interest Type	LOV	Select interest type applicable	No
	Interest Cap	Manual Input	Difference between original Euribor interest and revised new Euribor interest	No

Cost/Escrow

Maintain Term Sheet sub window Cost/Escrow				
Name	Field	Value	Description	Obligatory
Costs/ Escrow	Displays the information about the commission of the loan and the available escrow			
	Total	Manual Input	Amount or Percentage of the commission	Yes
	Intermediary/ING Branch	Select	Amount or percentage of the principle charged to the client and credited to the Intermediary/ING Branch	Yes
	Admin.Costs	Manual Input	Amount the client is charged to cover all costs ING made for closing the loan	No
	Free text field	Manual Input	Specification of the commission and costs	N.A.
	Escrow Details	Details information of escrow		
	Escrow Type/Code	LOV	Product Type and Code of the escrow	No
	Escrow Amount	Manual Input	Amount held on escrow. This amount must be less than or equal to the principle	No
	Payment %	Manual Input	Maximum payable amount of the escrow compared to the total. If the percentage is reached, the system reports this and blocks further payments	No
	Periodical Escrow Months	Manual Input	Number of months for which cash is placed on escrow. Only in combination with an cash escrow	No
	Interest Differential	Manual Input	Difference between the interest rate to be paid and the escrow payment. This field is only used for printing out the Term Sheet	No
	Euribor Escrow details			
	Margin	Manual Input	Margin percentage of the Euribor escrow	No
	First Rollover Date	Manual Input	Type the first rollover date	No



At this stage the escrow cannot yet be subdivided; this is only possible when the loan has become definite. Such a subdivision is performed by Financial Administration



If the loan is drawn up using Euribor, you cannot offer a fixed rate escrow

Securities/Collateral

Add general comments regarding securities/collateral using this window

Maintain Term Sheet sub window Securities				
Name	Field	Value	Description	Obligatory
Securities	Add general comments regarding securities/collateral using this window			
	Securities	Text	Comment upon closed securities	No
	Security	LOV	Select security type and description applicable	No
	Security Type	Automatic	Deduced from selection in Security field	No
	Provider	Automatic	Name is derived from selection in Security field	No
	Currency	Automatic	Currency is derived from selection in Security field	No
	Initial	Automatic	Only filled if difference occurs with initial security	No
	Actual	Automatic	Only filled if difference occurs with initial security	No
	Details	Button	Opens the Maintain Mortgages Non-Solar Facilities window, to maintain a security	

When all term sheet data has been entered, the term sheet document can be generated as an MS-Word document. Use the **<Document>** button on the Maintain Term Sheet window. Drawing up this document is crucial to the continuance of the loan completion as well as a mutated SOLAR status of the application, making the acceptance of the client possible. A client can only accept a term sheet for which a term sheet document has been prepared. The term sheet then results in a temporary loan, and this is recognisable by a generated status number.

3.12 Loan Toggles into Fund

A Term Sheet is complete and by a click on the **<Document>** button a temporary loan is prepared. This Loan product is entered as **Fund**. The credit maximum of the client is established here too.

The SOLAR system recognizes the product-code signifies a fund-loan, and assigns the number **00** to the term sheet. This will be the primary term sheet to which all sub-divisions of the loan are linked later.

The primary term sheet document must be generated, after which the term sheet document receives the status 50; corresponds with the status awarded to regular term sheets in this phase. The primary term sheet is now ready for official use.

Go to the SOLAR → Term Sheet → Maintain Funds → Maintain Funds Management window to retrieve the primary term sheet and approve the total extended credit amount by pressing

the **<Approve>** button. The status of the term sheet becomes status 55: Term Sheet Approved and from this time on, sub-divisions in the form of new loans can be prepared.

Use the **Maintain Funds** to ensure that no amount exceeds the maximum credit limit. This functionality also provides a summary of all loan sub-divisions extended in connection with the primary term sheet.

3.13 The Maintain Funds Management Window

If a loan is being supplied in separate monetary portions, a term sheet is generated using a different preparatory process of acquiring a loan in SOLAR for simplification purposes. Such a loan can be prepared using Funds Management.

Certain conditions must be met when preparing a subdivided loan:

- Product-specification (sub-divided loan) must occur in the application phase. SOLAR determines automatically which processes must be followed in order to secure the loan.
- The loan concerns a private loan agreement, not a mortgage loan agreement.
- Loan interest is based on Euribor tariff
- Escrow allowances are not possible!

The technical make-up of a sub-divided loan is as follows:

The feature **Maintain Funds** enables the user to prepare new loans in the form of sub-division loans without having to complete the entire loan-application process of acquiring a loan normally required in SOLAR. Approved proposal is already entered for the entire allowance!

A sub-division loan will be prepared based on the primary term sheet and will therefore receive the same application number followed by sequence number 01. Each ensuing sub-division loan will be awarded the next number in the sequence: 02, 03, etc. Access the term sheet using the SOLAR → Term Sheet menu option → Maintain Term Sheet window → button Loan. The prepared term sheet will receive the status 50, and it is not possible to add any changes to the term sheet. It is then possible to enter the sub-division term sheet into the system in the same manner required for entering a regular term sheet. Adjust the repayment amount in the Maintain Funds Management window.

Maintain funds management SOLPR2

Application nr. 2007-05-0924 Seq. number 00 Term sh. status 55 FS appr.

Client 32990 Ontwikkelingscombinatie Overhoeks

File name ONTW COMBINATIE OVERHOEKS CV

Relationship mgr. 313 A. Hubers

Department 625 NL CC / Lease

Centre code 000 ING Real Estate Finance N.V.

Loan purpose AGR Purchase land

Product type 10 Funde

Product code 20 Credit mortgage

Loan to value 80,00

Term sheet date 10-05-2007 Valid until 11-05-2007

Economic term 7 year months

Currency EUR Euro

Expiry date 10-05-2014

Date approval 10-05-2007

Credit limit 159.200.000,00

Principal amount

Approve

Already prepared/disbursed term sheets

Term sheet	Loan	File name	Outstanding principal amount
2007-05-0924/1	1000010159	ONTW COMBINATIE OVERHOEKS CV	48.124.000,00

Total outst. principal amt 48.124.000,00

Undrawn amount 111.076.200,00

Additional fields in this screen are:

Maintain Funds Management Window			
Field	Values	Description	Obligatory
Sequence Number	Automatic	Assigned by SOLAR	N.A.
Expiry Date	Automatic	Start Date and economic term of the loan	N.A.
Date Approval	Automatic	Date on which the Funds term sheet is approved	N.A.
Principal Amount	Enter	Principal sum of the subdivision loan to be prepared	No
Already prepared/disbursed Term Sheets			
Outstanding Principal Amount	Automatic	Total of subdivision loans to date	N.A.
Undrawn Amount	Automatic	Total maximum credit minus amount already taken out in subdivision loans	N.A.



A subdivision loan can be prepared by retrieving the primary term sheet using SOLAR → Term Sheet → Maintain Funds Management window and entering the application number / searching for the application via the <?> option. Upon entering the subdivision loan amount in the Principal Amount field and click the <Approve> button.

Ensure that an Euribor offer has been prepared; for all other purposes, enter the amount of 0,00 for repayment on the primary term sheet.

The Term Sheet receives status 45 at the moment the term sheet is approved for and the user clicks the <OK> button. After actually drawing up the term sheet document, the status toggles into status 50.

3.14 Publish Term Sheet

Together with the Corporate Frontsheets the Generate Document tab; SOLAR → Term Sheet → Maintain Term Sheet → click the <Document> button to open the Maintain Term Sheet sub window Generate Document; allows to publish the Term Sheet to acquire approval from the client. The status of the Term Sheet is raised to 50. The original Term Sheet is printed out in duplicate and copy is signed by ING Real Estate Finance. File the copy.

Both Term Sheets are sent to the client. Create an agenda item for when the Term Sheet must be returned. Refer to Agenda Functionality.

3.14.1 Clients Response

A client responds to the Term Sheet:

- Accepts the Term Sheet without changes, proceed Approve Term Sheet
- Accepts the Term Sheet but with changes, return to Maintain Term Sheet, refer to Revise Term Sheet
- Rejects the Term Sheet, click the Not Accepted field on the Acceptance Term Sheet window; refer to Rejection Tab; Acceptance Term Sheet

3.15 Revise Term Sheet

Once the documents have been prepared, the status can be reversed for basic changes, but all the prepared documents are then cancelled. The changes to the Term Sheet approved by the competent employee in question must always be confirmed to the client in writing by means of a letter. If there are many changes to the Term Sheet, the client must be notified that no rights can any longer be derived from the first Term Sheet. These changes must of course again be agreed by the manager. The Revised Term Sheet is again published for approval.


Open the SOLAR → Term Sheet → Put Back Term Sheet → Put Back Term Sheet window

Term sheet	2007-03-0096	01
Loan number	1000009340	
Loan type	Straight-line	
File name	ING DUTCH RETAIL FUND D N.V.	
Status	60	Term sheet accepted
Client	31956	ING Dutch Retail Fund D N.V.
Relationship mgr.	327	J.P. Hiddema
Department	021	NL Kantoor Arnhem
Product type	01	Mortgage loan
Product code	30	Banker's mortgage
Term sheet date	01-01-2007	

Term sheet status reset to 45

- Select the Term Sheet number to reset



- Click the Execute Query <  > button
- Click the < **Term Sheet Status Reset to 45** > button
- SOLAR requests to confirm status reset by an Information Message: Status is put back
- Click the < **OK** > button to confirm
- Click the < **OK** > button in the toolbar to save the changes

The SOLAR → Term Sheet → Term Sheet → Maintain Term Sheet window allows changing the demoted Term Sheet.

3.16 Approve Term Sheet

For the acceptance of a term sheet, the date of receipt and date of signature must be entered. The accepted choice must also be marked and the Interest commencement date completed. The interest and capital payment dates and the invoice statement frequency can be altered. The feature consists of four tab sheets. In the first, enter the loan option; in the second view any escrow details; read-only. Depending on the choice entered in the 3rd tab sheet, it is possible to view a summary.

The final Acceptance procedure begins after the user has entered the above information. In the Acceptance field at the bottom of the screen, select the < **Accepted** > option. The Term Sheet receives the status 60, indicating the official Term Sheet acceptance. A temporary loan number is generated and added to the term sheet; the system will notify the user automatically.

This feature enables ING to record the receipt and acceptance of a Term Sheet after the client has added his signature. It is necessary to add some additional information yet to the Term Sheet.

Additional fields are:

Acceptance Term Sheet Window			
Field	Value	Description	Obligatory
Term Sheet Date	Manual Input	Date Term Sheet is produced	Yes
Valid Until	Manual Input	End date of Term Sheet	Yes
Receipt Date	Manual Input	Term Sheet receipt date	Yes
Signing Date	Manual Input	Date of the signature on the Term Sheet	Yes
Acceptance	LOV	Select either Accepted or Not Accepted	Yes

Acceptance Term Sheet Window; Term Sheet Tab			
Field	Value	Description	Obligatory
Term	Automatic	Filled by SOLAR	No
Interest Rate	Automatic	Filled by SOLAR	Yes
Annual Repayment Amount	Automatic		Yes
Selection	Manual Input		No
Margin %	Automatic	Filled by SOLAR	Yes
1 st Roll Over Date	Automatic	Filled by SOLAR	No
Review/Renewal	LOV	Filled by SOLAR	No
Repayment Amount	Automatic	Filled by SOLAR	No
Selection	Check		No

Acceptance Term Sheet Window; Escrow Tab			
Field	Value	Description	Obligatory
Escrow Type	Automatic	Product Type	No
Escrow Code	Automatic	Product Code that is offered for the Escrow	Yes
Interest Differential	Automatic	Value represents the difference with the loan interest	Yes

Acceptance Term Sheet Window; Escrow Tab			
Field	Value	Description	Obligatory
Escrow Amount	Manual Input	Percentage or amount of the total closing fee	No
Interest Type	Automatic	Interest type of the escrow	Yes
Round	Automatic	Specifies the rounding of the escrow compensation at an interest roll over	No
Round To	LOV	Specifies the accuracy of the rounding of the calculated escrow compensation at an interest roll over	No
Margin	Automatic		No
1 st Roll Over Date	Automatic	First Euribor roll over date of the escrow	No
Review/Renewal	Automatic	Periodicity of the Euribor interest roll over	No

Acceptance Term Sheet Window; Accepted Term Sheet Tab			
Field	Value	Description	Obligatory
Escrow Type	Automatic	Product Type	No
Escrow Code	Automatic	Product Code that is offered for the Escrow	Yes
Interest Differential	Automatic	Value represents the difference with the loan interest	Yes
Escrow Amount	Automatic	Percentage or amount of the total closing fee	No
Interest Type	Automatic	Interest type of the escrow	Yes
Round	Automatic	Specifies the rounding of the escrow compensation at an interest roll over	No
Round To	LOV	Specifies the accuracy of the rounding of the calculated escrow compensation at an interest roll over	No
Margin	Automatic		No
1 st Roll Over Date	Automatic	First Euribor roll over date of the escrow	No
Review/Renewal	Automatic	Periodicity of the Euribor interest roll over	No

3.16.1 Rejection Tab; Acceptance Term Sheet

Default this tab is inactive, select the **<Not Accepted>** option in the Acceptance field to activate this tab.

Acceptance Not accepted ▾

Term sheet	Escrow	Accepted term sheet	Rejection							
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; vertical-align: top;"> Initiator Block code Reason Subreason </td> <td style="width: 25%; border-collapse: collapse;"> <table border="1" style="width: 100%; height: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table> </td> <td style="width: 50%; vertical-align: top; padding-left: 20px;"> Clarification rejection <div style="border: 1px solid black; height: 100px; width: 100%;"></div> </td> </tr> </table>				Initiator Block code Reason Subreason	<table border="1" style="width: 100%; height: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					Clarification rejection <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
Initiator Block code Reason Subreason	<table border="1" style="width: 100%; height: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					Clarification rejection <div style="border: 1px solid black; height: 100px; width: 100%;"></div>				

Acceptance Term Sheet Window; Rejection Tab			
Field	Value	Description	Obligatory
Initiator	LOV	From the Initiators window select the rejecting branch	Yes
Block Code	LOV	Select the block reason	No
Reason	LOV	Select a reason for the rejection	Yes
Sub-Reason	LOV	Is coupled to the Reason field	No
Clarification Rejection	Text	Free text field explaining the rejection	No

3.17 Documents Prepared and Approval Received

On the SOLAR → Term Sheet → Maintain Term Sheet → Maintain Term Sheet window click the **<OK>** button to save the accepted term sheet. This save action invokes the system to generate a temporary loan. This temporary loan needs further adjustment

Maintain loan SOLPR2

Application: 2007-01-0116 Term sheet seq. number: 01 Status: 00 TS acc.

Loan: 1000010170 ING Bank interface: Application date: 19-01-2007

Client: 32001 Queros Oosterbeek B.V. Product type: 01 Mortgage loan

File name: QUEROS OOSTERBEEK B.V. Product code: 00 Banker's mortgage

Relationship mgr.: 516 B.G.J. Kuipers Policy Paper: CFH Construction Finance Policy

Department: 521 NL Kantoor Arnhem Loan purpose: 00V Take-over r.e. from V.o.f.

Account Manager: 521 225 M.J.G. Westra-Nijkamp Exposure type: ST Strategic

Centre: 008 ING Real Estate Finance N.V. LOO exposure: 20777 v.o.f. Uwreg

Intercomp. Ctr.: ECO: 5416 v.o.f. Uwreg

Role IND: LOO part: 1

Portfolio facility nr.: Closing date: Disbursement date: Interest st. date: 01-04-2007

Currency: EUR Euro Principal amount: 400.000,00 Loan to value %: 80,0000

Registration: 400.000,00 Economic term: 2 yr.

Short LTFund: Subrogation: Expiry date: 01-04-2009 month.

Type: Straight-line N/a Legal term: 2 yr.

Statement date: File transferred: N/A month.

Spec. funded: Checked Loan Compl.: Bank account source:

Bank account:

General PPP Loan Securities Client/Property Salutation Loan interest group

The following fields are displayed:

Maintain Loan Window			
Field	Value s	Description	Obligatory
Application Number	Automatic	Generated by SOLAR	N.A.
Term Sheet Sequence Number	Automatic	During the application process the Term Sheet may be changed, the version number reflects the changes	N.A.
Loan Number	Automatic	Generated by SOLAR if Term Sheet is accepted in Acceptance Term Sheet window	N.A.
ING Bank Interface	Manual Input	Bank account number of ING head office	No
Client	LOV	Borrower applying for the loan	Yes
File Name	Automatic	Filed name of the client. Always UPPERCASE!	N.A.
Relationship Manager	LOV	Number and name of person responsible for loan application	Yes
Department	LOV	Where the relationship manager follows her/his job	Yes
Account Manager	LOV	The account manager responsible for the relationship manager	Yes

Maintain Loan Window			
Field	Value s	Description	Obligatory
Centre	LOV	Centre number of the group business unit which is lending ING-REF money.	No
Intercompany Centre	LOV	Select the intercompany centre	No
Role ING	LOV	Select the ING role from the list of values. Default role for ING Real Estate Finance is bilateral because often there is a one to one relation with the client	No
Portfolio Facility Number	Automatic	If the loan is part of a portfolio facility, the number is entered by SOLAR	N.A.
Currency	LOV	Currency of the loan	N.A.
Principal Amount	Automatic	Sum requested for the client	N.A.
Registration	Automatic	Amount generated by SOLAR	N.A.
Short LTFund	Automatic	Indicator whether the money is short term or long term financed money. Short-term money is money lent after the expiry date of the fixed rate period; long term money is money lent during the legal term or fixed rate period	No
Type	LOV	Select loan type applicable	Yes
Statement Date	Automatic	Filled automatic on statement date	N.A.
Specifically Funded	Check	Checked if the loan is specifically funded	N.A.
Bank Account	Automatic	Filled by the system: the bank account number at the domestic bank	N.A.
Subrogation	Check	Checked if the bank seeks to recover an amount of loss from another party who is legally liable for it	N.A.
N/A	Check	Not valid	No
File Transferred	Check	Acknowledgement date of the deed	Yes
Checked Loan Compliance	Check	Checked if the loan has been reviewed by Loan Compliance	N.A.
Status	Automatic	Status of the loan at this point is status 60	N.A.
Application Date	Automatic	Filled by the system after saving the application for the first time	N.A.
Product Type	LOV	Select correct Product Type from Product Type option list	Yes

Maintain Loan Window			
Field	Value s	Description	Obli gatory
Product Code	LOV	Select the Code from the Product Types and Codes option list	Yes
Loan Purpose	LOV	Reason to apply for the loan	Yes
Exposure Type	LOV	Select Exposure Type from option list	Yes
LOO Exposure	LOV	Select from EOO/LOO list of values appropriate LOO	Yes
EOO	Autom atic	Filled by the system from the application form	Yes
LOO Part	Autom atic	Filled by the system from the application form	Yes
Closing Date	Manual Input	Date of acknowledgement at the notary public	Yes
Disbursement Date	Autom atic	Pay out date of the loan	Yes
Interest Start Date	Autom atic	Generated by SOLAR	Yes
Loan to Value %	Manual Input	The portion of the amount borrowed, compared to the cost or value of the property purchased	Yes
Economic Term	Manual Input	Term loan in years and months	Yes
Expiry Date	Manual Input	Date the loan expires(terminates)	Yes
Legal Term	Manual Input	Final date of the acknowledged deed	Yes
N/A	Check	Not valid	N.A.
Bank Account Abroad	Manual Input	Bank account number of the client if it is not a domestic bank account	Yes



On closing the window, a check is carried out to ensure that the expiry date is not later than the starting date and the legal term of the loan.

3.17.1 The Maintain Loan Sub Window PPP

A click on the <PPP> button: PrePaymentPenalty; opens a window with the fields:

Maintain Loan Sub Window: PPP			
Field	Value	Description	Obliga tory
Early Repayment	Header for Repayment fields		
Penalty Free Initial Principal Amount	Manual Input	Maximum penalty free percentage of the initial principal amount of the loan and can be paid off each year	Yes
Amount PPP Free	Manual Input	Fixed amount that can be repaid each year at no charge	N.A.
Number of Months Interest	Manual Input	Number of months of interest the first repayment interest percentage is calculated for. Include penalty free amount	No
Minimum PV %	Manual Input	Minimum percentage of the present value; this percentage is due at full retirement of the loan	No
Maximum Amount at Interest Rate	Manual Input	Maximum penalty free percentage of the initial principal amount of the loan	No

Maintain Loan Sub Window: PPP				
Field	Value	Description		Obliga tory
Prepayment Clause	Manual Input	Free text field		No
Upfront Fee		Total	Total	
Total	LOV	Select Amount or Percentage option	Sum	No
Intermediary/ ING Branch	LOV	Select Amount or Percentage option	Sum	No
Administration Costs	Manual Input	Costs for retiring a loan		No
Portfolio Commission %	Manual Input	Percentage of the total Portfolio to be paid as penalty for prepayment		No

3.17.2 The Maintain Loan Sub Window Loan

A click on the <Loan> button opens the Maintain Loan sub window loan with the fields:

The screenshot shows the 'Maintain loan' window with the following fields and values:

- Leasing:**
 - Depreciation %: []
 - Ownership %: []
 - Property type: []
 - VAT code: []
 - Residual value/amount: []
 - VAT financing included:
 - VAT paid by ING:
 - VAT on lease payment:
- Interest:**
 - Start: 12-01-2007
 - Invoicing frequency: 4 Per year
 - 1st payment: 15-01-2007
 - Cost of fund: []
 - Interest variation: []
 - Invoicing frequency: 4 Per year
 - 1st repaym./ann.: 15-01-2007
 - Amount: 0,00
 - Interest rate: 5,00000
 - Interest condition: Afterwards
 - Interest calculation: ACT / 365
 - N/a: []
- Euribor:**
 - Interest type: []
 - Round: []
 - Round to: []
 - Margin: []
 - Review date: []
 - review / renewal: []
 - Interest fixing: SPOT
 - Rating: CH 13
 - Ratingdate: 25-08-2006

At the bottom, there are tabs for: General, PPP, Loan, Securities, Client.Property, Other text, Salutation, and Loan interest group.

Maintain Loan Sub Window: Loan Button			
Field	Value	Description	Obligatory
Leasing	Header for leasing fields		
Depreciation %	Manual Input	Depreciation percentage for wear and tear charged to the client each year	No
Ownership %	Manual Input	Minimum percentage of the present value owned by ING	No
Property Type	LOV	Select if the property is new or existing	No
VAT Code	LOV	Select the level of VAT code due	No
VAT Financing Included	Check	Check if the VAT is financed too	No
VAT Paid by ING	Check	Check if the VAT is paid by ING	No
VAT on Lease Payment	Check	Check if the VAT is included in the lease term	No
Residual Value/Amount	Automatic	Amount remaining after retirement of a loan	N.A.
Euribor	Euribor tariffs		
Interest Type	LOV	Select the right Euribor rate type	No
Round	LOV	Select the right round off method	No
Round To	LOV	Select the level to round off	No
Margin	Manual Input	The Euribor margin rate	No
Review Date	Manual Input	Date of the next Euribor roll over	No
Review/Renewal	Manual Input	Periodicity of the Euribor roll over	No
Interest Fixing	LOV	Select the correct tariff	No
Interest	Interest details regarding the loan		
Start	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes
Invoicing Frequency	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes
1 st Payment	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes
Cost of Fund	Automatic	Fund costs	No
Interest Variation		Code of the interest variation	
Invoicing Frequency	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes
1 st Repayment/Annulment	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes

Maintain Loan Sub Window: Loan Button			
Field	Value	Description	Obligatory
Amount	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes
Interest Rate	Manual Input	Initially transferred from Maintain Term Sheet window, but can be altered	Yes
Interest Condition	LOV	Select the condition applicable	Yes
Interest Calculation	LOV	Select the calculation applicable	Yes
N/A		Not Valid	
Rating	Automatic	Transferred from Maintain Term Sheet window	Yes
Rating Date	Automatic	Transferred from Maintain Term Sheet window	Yes

3.17.3 The Maintain Loan Sub Window Securities

The screenshot shows a software window titled 'Maintain loan' with a menu bar containing 'Add', 'OK', 'Close', and 'Extra'. Below the menu bar is a table with the following columns: Security, Security type, Provider, Currency, Initial, Actual, and Block. The table is currently empty. Below the table are two buttons: 'Detail' and 'New security'.

Maintain Loan Sub Window: Securities Button			
Field	Value	Description	Obligatory
Security	Header for leasing fields		
Security	LOV		No
Security Type	Automatic	Generated when selecting the security	No
Provider	Automatic	Generated by SOLAR	No
Currency	Automatic	Generated by SOLAR	No

Maintain Loan Sub Window: Securities Button			
Field	Value	Description	Obligatory
Initial	Automatic	Generated by SOLAR	No
Actual	Automatic	Generated by SOLAR	No
Block	LOV	Select the block reason	No

3.17.4 The Maintain Loan Sub Window Client/Property

The screenshot shows the 'Maintain loan' window with the following fields and values:

- Client: 25408
- ING Bank branch: (empty)
- Intermediary: (empty)
- Notary: (empty)
- Relationship manager: 116
- Department: 647
- LRP: (empty)
- T. Kiteantas
- BL United Kingdom

Below the client details are two tables:

Contact	Client	Capacity	Block

Property nr.	Description	Block

At the bottom, there are tabs for: General, PPP, Loan, Securities, Client/Property, Other text, Salutation, and Loan interest group.

Maintain Loan Sub Window: Loan Button			
Field	Value	Description	Obligatory
Client	Automatic	Transferred from Maintain Loan sub window General; static data	N.A.
ING Bank Branch	LOV	Select appropriate Branch from Contact Details window	No
Intermediary	LOV	Select intermediary associated with the loan	No

Maintain Loan Sub Window: Loan Button			
Field	Value	Description	Obligatory
Notary	Automatic	Transferred from Maintain Loan sub window General	Yes
Relationship Manager	Automatic	Transferred from Maintain Loan sub window General	Yes
Department	LOV	Select the department of the relationship manager who is responsible for the loan	No
Contact Details	LOV	Number of the client that is related to the loan	No
Client	Automatic	Initially transferred from Maintain Term Sheet window, but can be altered	No
Capacity	LOV	Select the capacity with which the client is related to the loan	No.
Block	LOV	To block the client	No
Property Number	Automatic	Initially transferred from Maintain Term Sheet window, but can be altered	N.A.
Description	Automatic	Filled by selecting the Property Number	N.A.
Block	Check	To block the property	N.A.

3.17.5 The Maintain Loan Sub Window Other Text and Salutation

The Maintain Loan sub window Other Text and the Maintain Loan sub window Salutation offer free text fields to adjust the Loan letter.

The Maintain last button on the Maintain Loan window; the Loan Interest Group is inactive.

3.17.6 Prepare Documents

Before the Term Sheet is send to the employee authorised to process loans, the employee must draw up certain documents necessary for initiating a loan, such as:

- Prepare a letter of instruction for the notary-public
- Set up a mortgage deed; file a copy for Real Estate Finance
- Draw up a loan agreement in duplicate
- Make the contract of pledge in duplicate with the interest receivable
- Draw up the general conditions in duplicate
- Make the authorisation form for repayment and prepayment penalties
- Set up different contracts on guarantees

Prepare documents

Add OK Close Extra SOLTRAIN

Loan number	1000009306	KARIOKA B.V.	Status	Documents prepared
Application nr.	2007-01-0002	Seq. number 1	Application date	02-01-2007
Client	23992	Karioka B.V.	Product type	Mortgage loan
Notary	105697	Baker & McKenzie	Product code	Banker's mortgage
Relationship mgr.	569	J. Faber	Closing date	15-01-2007
Department	610	NL Regio Kantoor Amsterdam	Loan Agr. Ex. Date	
Reg. amount	0.050.000,00			

Stand. doc.	Description	Document ID	Pre-prepare	Na	Remind after	Document date	Sent	Reminder date
ST51	Mortgage deed	51ST003458	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12-01-2007	<input checked="" type="checkbox"/>	
ST52	Borgakte	52ST000418	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12-01-2007	<input checked="" type="checkbox"/>	
ST53	Akte van Hoofdellijke Medeschul	53ST000747	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12-01-2007	<input checked="" type="checkbox"/>	
ST59	Depotakte (algemeen, verhuur, z	59ST000811	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12-01-2007	<input checked="" type="checkbox"/>	
ST60	Geldleningsovereenkomst linea	60ST001947	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12-01-2007	<input checked="" type="checkbox"/>	
ST60	Geldleningsovereenkomst linea		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	
ST63	Notarisbrief	63ST003544	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12-01-2007	<input checked="" type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	

Prepare

To successfully draw up documents you must enter as much relevant information as possible in SOLAR. Document composition is the sole product of the information already collected in the SOLAR system.

It is possible to draw up and print a document more than once; as soon as these documents are sent per post, they are considered definitive.

Upon generating the first document, the status of the loan becomes status 70, meaning that documents relevant to the loan are being drawn up. It is not possible to draw up documents if the loan request becomes deactivated during the process.

After selecting the appropriate loan number, retrieve the documents using <F9>. Use the <Prepare> button to prepare the checked documents and place them in the defined directory.

The reminder date can be set on the Reminder Date column. If this date passes and the documents still have not been returned, then they will be printed on the Reminder list.

3.17.7 Receive Documents

After the documents are prepared and the <Prepare> button is clicked, the documents can be reviewed in the SOLAR → Term Sheet → Received Documents → Maintain Reception of Documents window. The <View> button is available to evaluate the documents

3.18 Assign File PA/FA

All documents prepared arrive in the To-Do list of the employee who is authorised to proceed with the Loan. This employee must review all documents prepared and if necessary comment upon them.

3.19 Prepare Order to Disburse Loan

Using this feature, the user can prepare an order to disburse monies after establishment of a loan or a loan increase. It is possible to prepare disbursement orders for temporary loans if the documents concerning settlement have already been prepared and sent: with status 60 or 70, under the condition that there are no proposal documents that are blocking the process. It is not possible to prepare a disbursement order for a loan application which has been deactivated, of course. Use the already-entered information found in SOLAR to prepare a disbursement order.

Use the <View> option to retrieve all relevant information regarding the disbursement order.

3.19.1 Prepare Disbursement Loan Amounts Window

The screenshot shows the 'Prepare disbursement loan amounts' window. The form is divided into several sections:

- Loan Information:**
 - Loan: 100009269
 - Application nr.: 2006-12-2390
 - Client: 28734
 - Relationship mgr.: 199
 - Department: 615
 - ING branch: (empty)
 - Intermediary: (empty)
- Loan Details:**
 - BRIENOORD VASTGOED B.V.
 - R.G.M. Moons
 - NL. Regio Kantoor Rotterdam
- TS. stat.:** 70
- Doc. prep.:** (empty)
- Appl. date:** 28-12-2006
- Product type:** 01 Mortgage loan
- Product code:** 30 Banker's mortgage

Disbursement order

- Beneficiary:** Client (dropdown menu)
- Contact details:** 28734 (dropdown menu), Brienoord Vastgoed B.V. (text field), ING branch (text field)
- Value date:** 01-04-2007
- Bank account:** (empty), Bank acc. abroad: (empty)
- Charge costs against escrow:** (empty)
- Print commission- and administration costs on disbursement:**
- Standard document:** AL56 (dropdown menu), Uitbetaling hypotheekgelden voor REL (text field)

Buttons at the bottom: Prepare, Prepare standard document, adm. costs on disb

The Loan Number transfers all detail information from Maintain Disbursement Order by PA window into the Prepare Disbursement Loan Amounts window. Review the data thoroughly and add or change data if necessary:

- Beneficiary; select Client, Notary or ING Branch. Contact Details field is filled after the selection
- Value Date: type the date the money is disbursed
- Bank Account: the bank account field can not be empty
- Charge Costs against Escrow: type whether the costs for example the commission fee are to be paid from the Escrow. Default the costs are automatically deducted from the amount to be processed

- Print Commission- and Administration Costs on Disbursement: check the option box
- Standard Document: Select the appropriate letter

Disbursement Order Buttons

- Click the **<Prepare>** button, a click on this button prepares the disbursement order. The status of the order rises from status 70 to 80. Changes are not allowed
- Click the **<Prepare Standard Document>** button to generate a standard money disbursement letter
- Click the **<Administration Costs on Disbursement>** button to open the Maintain Disbursement Order window where to adjust the administration costs. Click the **<Specification>** button to open the Maintain Disbursement Order Specification window to review the administration costs selected.

The screenshot shows the 'Maintain disbursement order' window. The title bar includes 'Add', 'OK', 'Close', and 'Extra' buttons, along with the user name 'SOLTRAIN'. The form is divided into several sections:

- Order Information:** Dist. order (168161), Chr (Disburs. loan 2007-01-0057-01 LRP LANDESBANK RHEIN), Payment type (Disbursement new loan), Escr dir req, Escr, Escr comp.
- Financials:** Amount (-17.161.718,75), Already paid (0,00), Paym date (01-04-2007), Invoice, Loan (1000009353), Payment to (25408), Alt.
- Address and Location:** Address (Grosse Bleiche 54), City (City) (MAINZ, GERMANY GERMANY), Account number, Journal, Centre (003), IC centre, Curr (GBP).
- Payment and Bank Details:** Meth of payment (File (payment)), Reason refusal, Bank acc. abroad (31706500), Bank code, Swift code (DEUTGB2L), City (GB), England, Paym descr, IBN number, Date.

At the bottom of the window, there are two buttons: 'Ready' and 'Specification'.

3.20 Registration of documents received

This feature enables the user to register receipt of returned documents. Documents which have been registered will not be displayed on the Reminder list. Register a document by entering a datum of receipt, as shown below:

Maintain reception of documents

SOLTRAIN

Loan nr.	100052	VEENENDAAL / 100052	Status	
Application nr.		Seq. number	Application date	
Client	10013	De heer T. van Veenendaal	Closing date	12-01-1984
Notary			Product type	01 Mortgage loan
Relationship mgr.	060		Product code	10 Fixed mortgage
Department	626	NL CC / Lease		
ING branch nr	10701	ING Bank N.V. - Heermekerk		

Standard doc.	Description	Document	Remind after	Document date	Reminder date	Reminder number	Receipt date
LETOP!	meerdere afschriften	SB170036		20-03-2007		0	

3.21 Maintain Disbursement Orders

This feature consists of three screens:

- Summary of disbursement orders
- Update disbursement order
- Consult specification

3.22 Order Preparation for Loan Money Disbursement

SOLAR → Term Sheet –Maintain Disbursement Order → Select the loan that needs updating and click the **<Change>** button. This opens the Maintain Disbursement Order Details window.

3.22.1 To Update the Disbursement Order

The screenshot shows the 'Maintain disbursement order' window with the following data:

Dist. order	168146	Ready	<input type="checkbox"/>
Char	Disburs. loan 2007-02-0004-06 TEST SOLAR TRAINING		
Payment type	Disbursement new loan		
Eschr dr req			
Eschr			
Eschr comp			
Amount	8.217.000,00	Already paid	0,00
Paym date	14-02-2007	Incoming invoice	
Invoice			
Loan	1000009325	TEST SOLAR TRAINING	
Payment to	51953	Test Solar Training Course SAS	
Alt.			
Address	24, rue de la Victoire		
City (City)	PARIS FRANCE		
Account number		Bank acc. abroad	36 5850 3000 671
Journal		Bank code	30438
Centre	006 ING Real Estate Finance N.V.	Swift code	INGBFR2AXXX
IC centre		City	FR France
Curr	EUR Euro	Paym descr	
Meth of payment	File (paymul)	BN number	
Reason refusal		Date	

The fields that can still be altered are:

- Char: Description of the disbursement order
- Payment Type: Select how the money is to be disbursed
- Payment Date
- Journal: Select from the LOV the journal
- Method of Payment: Is decided after selecting the journal
- Reason Refusal: Select the reason to refuse disbursement

Use the <Ready> button to mark the disbursement order as ready for review and approval.

3.22.2 Consult Specification

Click the **<Specification>** button to request a specification of disbursement elements that together form the total payable amount.

The screenshot shows the 'Maintain disbursement order' window. The title bar includes 'SOLTRAIN' and a menu with 'Add', 'OK', 'Close', and 'Extra'. The main area is divided into two sections:

Spec.	Amnt (fc)
Loan principal amount mutation	16.500.000,00
Mutation principal amount escrow	-8.250.000,00
Upfront fee	-33.000,00

Details form fields:

- Payment type: Disbursement new loan
- Cost spec: LHM Loan principal amount mutation
- Description: Loan principal amount
- Loan: 1000009327 TEST SOLAR TRAINING
- Excr:
- Excr comp:
- Invoice:
- Cost cat:
- Ledger amt: 21409 tussenrek hyp ug euro
- Amount: EUR 16.500.000,00
- Amount: EUR 16.500.000,00

Buttons at the bottom: 'Delete line' and 'Disb. order'.

A click on the **<Disbursement Order>** button returns to the Maintain Disbursement Order Details window.

3.23 Maintain Disbursement Order by PA

This screen displays a list of all disbursement orders that have been prepared but not yet processed, and can still be deleted. It is possible to enter changes for any order that has not yet been processed, as well.

3.24 Audit Loan Payment

At the time the offer is issued, prepare an agenda item in Solar in which to update a record of when the offer must be received back.

Refer to SOLAR → Term Sheet → Agenda Functionality.

Check the authorization period:

Set at 2 months

Check the period regarding the interest agreement that has been made, by reference to what is shown in the offer already prepared. If no response has been received before the expiry of the validity date, the client must be reminded at least a day before this period expires.

SOLAR → Term Sheet → Remind Issued Term Sheets.

SO102060 Remind issued term sheets		SOLTRAIN	
<i>Selection</i> Reminder date 01-03-2007 Reminder RAPP03 Term sheet		<i>Others</i> Save selection N Number of copies 1 Destination PRINTER Destination name P096 Restart frequency When restart	
<i>Export</i>		Process on 20-03-2007 16:19 Status Start Number	

3.25 Payment Order Approved

- Add and Approve ESCROW
- Insert Recurrent Invoice Data
- Approve Loan

4 Corporate Frontsheets



The purpose of the Corporate Frontsheets is to provide a summary of the whole of the financing that we offer to a single Legal One Obligor and to determine the risk. All data is assembled from the SOLAR application. Corporate Frontsheets are meant to provide an overview on the total amount of funding ING Real Estate has out on a Legal One Obligor. With this Corporate Frontsheet credit risk estimations can be made. Credit assessment and approval occurs through these statements. The Corporate Frontsheets window opens in search mode.



To adjust the Corporate Frontsheets does not change the data in SOLAR

SOLAR → General → Corporate Frontsheet → Corporate Frontsheet window.

The only search option is for an existing Legal One Obligor. Use the **<F8>** keyboard button or the Question Mark **<?>** menu button. If no Frontsheet was created for the selected LOO; SOLAR generates a Frontsheet. The newly created Frontsheet receives version number 1 and the version will remain nr. 1 until the status of the Frontsheet is changed from Status To Be Finalized into Status Final then the version number increases. If more Corporate Frontsheets for one Legal One Obligor are available in the system, the Frontsheet of the latest version is displayed first. The **<Page Up>** and **<Page Down>** arrow buttons allow for paging through the records.

The **<Refresh Data>** button collects all data. The status of any new requested Corporate Frontsheet opens with status **To be Finalised**. The Corporate Frontsheet menu option allows changes to the data, if an asterisk is placed behind the modifiable field. Changes are not validated by the system; they are confined to the Corporate Frontsheet window. When a Corporate Frontsheet is ready; the authorised employee can toggle the status from **To be Finalised** into **Final**. Once the status is Final, no changes are allowed to the Corporate Frontsheet. A fallback option is only available for as long as there is no other Frontsheet from the same Legal One Obligor with status **To Be Finalised**. A blocked Legal One Obligor prevents generating Corporate Frontsheets for this LOO.

Corporate frontsheet

Add OK Close SOLTRAIN

LOO number 14423 J.A.M. van Leeuwen Status To be finalized

Version 1 Refreshed 04-06-2007

Refresh Data Print frontsheet Delete

EOO number 4009 J.A.M. van Leeuwen

General Facilities Earnings Covers Covenants

Purpose

Initiating Office NL Kantoor EIN Local Application No

Prepared By F.A. van Leeuwen-v.d. Velden Regional Application No

Risk Management ING REF CA Exposee No

Ultimate Approval Authority Parent Name

Ing Executive Grid Id

Next Review Date 02-01-2020 Parent Standalone Rating

Global/Corporate Client Parent Influenced Rating

Parent Account Manager Parent Risk Country Rating

PAM Office

Borrowers

Report Id	Borrower	Stand alone	Influenced	Ctry res	Grid Id	Industry code	Blocked?	Manual
A	J.A.M. van Leeuwen	CH13		NL	36727713	531300	<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"/>

Functionality on this window

Corporate Frontsheet window; Upper Part			
Field	Value	Description	Obligatory
LOO Number	LOV	Select from EOO/LOO window the correct LOO Number	Yes
	Automatic	LOO description	Yes
EOO Number	Automatic	EOO number; retrieved from selecting a particular LOO	Yes
	Automatic	EOO description	Yes
Status	LOV	The authorised employees change the status of the Frontsheet from To Be Finalized into Final. Only one Corporate Frontsheet per Legal One Obligor can have status Final	Yes
Version	Automatic	Version number is automatically determined by SOLAR; previous version + 1	Yes
Refreshed	Automatic	Displays the date, the <Refresh Data> button was clicked	No

Corporate Frontsheet Buttons		
Name	Field	Description
Refresh Data	Button	Gathers all source data available in SOLAR, eliminates all previously entered data except the data on the Covenants tab and inserts the new data. The Prepared By field is also adjusted to the user who clicks the button

Corporate Frontsheet Buttons		
Name	Field	Description
Print Frontsheet	Button	Activates the Corporate Frontsheet Print window to configure the settings for Frontsheet
Delete	Button	Information message opens: Do you want to delete this version of the front sheet? Options are Yes or Cancel. Cancel returns to initial window, but the Yes option invokes in case of front sheets with version number 1 the error message: At least one version must remain. Otherwise the latest version of a Corporate Frontsheet is deleted

Initially all fields must contain data, incomplete Corporate Frontsheets are sent back by the requested credit committees.

Corporate Frontsheet Window; General Tab

General	Facilities	Earnings	Covers	Covenants			
Purpose							
Initiating Office	NL Kantoor AMIS	Local Application No					
Prepared By	B.J. Hubertus	Regional Application No					
Risk Management	ING REF CA	Exposures No					
Ultimate Approval Authority		Parent Name					
ING Executive		Grid id					
Next Review Date	14-05-2007	Parent Standalone Rating					
Global/Corporate Client	<input type="checkbox"/>	Parent Influenced Rating					
Parent Account Manager		Parent Risk Country Rating					
PAM Office							
Borrowers							
Report		Stand alone	Influenced	City res	Grid id	Industry code	Blocked?Manual
A	JMI Holding B.V.	SK9		NL	36248826	523910	<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"/>

Corporate Frontsheet window; General Tab			
Field	Value	Description	Obligatory
Purpose	Manual Input	Text field containing reason for Frontsheet. Reasons are: <ul style="list-style-type: none"> Initial credit proposal Review proposal Renewal proposal Credit modification 	No
Initiating Office	LOV	The office that submitted the request. This field can be manually changed, an asterisk will appear behind the field	Yes
Prepared By	Automatic	Filled upon saving last changes, with the name of the active employee	N.A.
Risk Management	Manual Input	Default ING REF CA. But can be changed. This field can be manually changed, an asterisk will appear behind the field	Yes.
Ultimate Approval Authority	LOV	Select the highest authorising authority	No
ING Executive	Manual Input	Type the name of the involved councilor in case of a Global or a Corporate client	No
Next Review Date	Manual Input	Type the proposed next review date according the review policy	No
Global/Corporate Client	Check	Default this box stays unchecked. Check this option if the debtor or the mother of the debtor are on the ratified list of Global or Corporate Clients list	Yes
Parent Account Manager	Manual Input	Name of the assigned relationship manager for the parent company	No

Corporate Frontsheet window; General Tab			
Field	Value	Description	Obligatory
PAM Office	Manual Input	Office name of the parent company	No
Local Application Number	Manual Input	Insert Application number from Term Sheet menu option; leave out hyphens	No
Regional Application Number	Manual Input	If application number deviates from SOLAR application number	No
Exposee Number	Manual Input	Do not type any data here	No
Parent Name	Manual Input	Name of the parent company as is known in the GRID	No
GRID ID	Manual Input	The GRID number of the parent company	No
Parent Standalone Rating	Manual Input	Copied from Risk Rater; refer to the CCRM portal for more information on the rating procedure	No
Parent Influenced Rating	Manual Input	Copied from Risk Rater; refer to the CCRM portal for more information on the rating procedure	No
Parent Risk Country Rating	Manual Input	Risk rating of the country the parent company exerts its major activities	No
Borrowers	Borrowers may be manually added and/or deleted if the status of the Frontsheet has been status To be Finalised		
Report ID	Report ID	Reference to the borrower, the report gets an alphabetical character. This field can be manually changed, an asterisk will appear behind the field	Yes
Borrower	Manual Input	Type here the name of the borrower according the rules of the Global Data Standard Abbreviations per line in the correct Grid name and correct legal form	No
Standalone	Manual Input	Rating codes from Risk Rater. This field can be manually changed, an asterisk will appear behind the field	No
Influenced	Manual Input	Rating codes from Risk Rater; rating can be influenced by the rating of another entity; this is influenced rating. This field can be manually changed, an asterisk will appear behind the field	No
Ctry Res	LOV	Country where the debtor exerts its major activities	Yes
GRID ID	Manual Input	Type the GRID Number of the debtor	No
Industry Code	LOV	Select the correct industry code from the Branch LOV	No
Blocked?	Check	If checked the line is not included when printing the Frontsheet	Yes

Corporate Frontsheet window; General Tab			
Field	Value	Description	Obligatory
Manual	Check	Checked if the borrower details are manually added	Yes

4.1.1 Corporate Frontsheet Window; Facilities Tab

Corporate frontsheet window showing the Facilities Tab. The window title is 'SOLTRAIN'. Fields include LOO number (10528), EOO number (444), and borrower details (JM Holding B.V.). The status is 'To be finalized'. Buttons for 'Refresh Data', 'Print frontsheet', and 'Delete' are visible.

Facility Id	Cur code	Existing	Proposed	Outstanding	C	Risk	Facility Description	Blocked?	Manual
1	EUR	329	329	329	C	L	7701478/A	<input type="checkbox"/>	<input type="checkbox"/>

Summary statistics:

Euro	329	329	329	Total L + PS + W for this application
Euro	0	0	0	Total S for this application
Euro	0	0	0	Total other L + PS + W
Euro	0	0	0	Total other S
Euro	329	329	329	Total Legal one Obligor L + PS + W
Euro	0	0	0	Total Legal one obligor S
Euro	329	329	329	Total Legal one Obligor

Corporate Frontsheet window; Facilities Tab			
Field	Value	Description	Obligatory
Facility ID	Automatic	Facility ID number is generated by SOLAR, but can be changed by the user. Facilities are numbered ascending by date. This field can be manually changed, an asterisk will appear behind the field	N.A.
Cur Code	LOV	Select from Currency list. This field can be manually changed, an asterisk will appear behind the field	Yes
Existing	Automatic and Manual Input	Displays the principal of all existing and approved facilities. The amount is generated from the LOO window, but can be manually adjusted. The amount is displayed in thousands	Yes
Proposed	Automatic and Manual Input	The intended new principal for the loan. If existing facilities are not changed, repeat here the principal. This sum can be manually adjusted. The amount is displayed in thousands	Yes

Corporate Frontsheet window; Facilities Tab			
Field	Value	Description	Obligatory
Outstanding	Automatic and Manual Input	Balance of debts per facility, loan. Type the amount in thousands. The difference with the Proposed field points at the arrearage/prepayment situation or a not yet booked but are part of an already validated line	Yes
C U	LOV	Fill out C, meaning Committed or U in case of Uncommitted. Only internal validation orders are uncommitted. Default value is C	Yes
Risk Cat	LOV	Risk Categories differ between: L: Lending S: Settlement PS: Pre-Settlement W: Warehouse I: Issuer U: Underwriting O: Other Basically all Real Estate Finance activities are part of the Lending category. IT: Issuer Proprietary Trading Risk(for reference only; is not part of the Legal One Obligor group exposure)	Yes
Facility Description	Manual Input	Type here the standardised name of the facility; next type the character of the debtor concerned; for example A, or A, B. Standardised names are: Term Loan Operational/Financial Lease Current Account Construction Finance Sell Off in Smaller Lots Facility Bridge Loan; swing loan for short period made in anticipation for a long term loan; used for financing VAT for example If Facilities are in standby mode, type s/b behind the notation	No
Blocked?	Check	Default checkbox remains unchecked. Blocking a line leads to omitting the line on the print overview. Adjust the logical referrals manually	Yes
Manual	Check	Automatically checked if facility details are added manually	Yes
Total L+PS+W for this Application	Automatic	Facilities with risk code L, PS, I, U or W, these three fields contain counted value for the Existing, Proposed and Outstanding sums. Amounts are in thousands. Totals are automatically counted and cannot be adjusted in this field	No

Corporate Frontsheet window; Facilities Tab			
Field	Value	Description	Obligatory
Total S for this Application	Automatic	For facilities with risk code S, these fields contain the counted values of the Existing, Proposed and Outstanding sums. Totals are automatically counted and cannot be adjusted in this field. Sums are displayed in thousands	No
Total Other L+PS+W	Manual Input	For other facilities with risk code L, PS, I, U or W, these three fields contain the counted values of the Existing, Proposed and Outstanding sums. Sums are displayed in thousands	No
Total Other S	Manual Input	For other facilities from outside Real Estate Finance, with risk code S, these three fields contain the counted values of the Existing, Proposed and Outstanding sums. Sums are displayed in thousands	No
Total Legal One Obligor L+PS+W	Automatic	For this application with risk code L+PS+W and Total Other L+PS+W, these three fields contain the counted values of the Existing, Proposed and Outstanding sums. Sums are displayed in thousands. Totals are automatically counted and cannot be adjusted in this field	No
Total Legal One Obligor S	Automatic	For this application with risk code S and facilities with Total Other S, these three fields contain the counted values of the Existing, Proposed and Outstanding sums. Sums are displayed in thousands. Totals are automatically counted and cannot be adjusted in this field	No
Total Legal One Obligor	Automatic	For facilities with risk code Total LOO L+PS+W and Total LOO S, these three fields contain the counted values of the Existing, Proposed and Outstanding amounts. Sums are displayed in thousands. Totals are automatically counted and cannot be adjusted in this field	No
Button	Below the window is explained		
Detail	Button	A click on this button opens the Corporate Frontsheet Facility Details window. Refer to explanation below	

4.1.1.1 Corporate Frontsheet; Facility Details

The Facility Details window is part of the Corporate Frontsheet window; SOLAR → General → Corporate Frontsheet → Corporate Frontsheet → Corporate Frontsheet Facility tab → Details button.

The screenshot shows the 'Facility details' window with the following data:

- Facility amounts:** Facility id: 1; Increase/Decrease EUR: 0; Proposed EUR: 7.900; Outstanding EUR: 7.900; Multi Currency:
- Facility Description:** #002132/A
- Interest / Fees:** Minimum Margin: 97; Interest Rate Base: COF ING REF; Interest Period: 5,0 years fixed; Commitment Fee: 0; Other Fee: 0
- Repayment:** Installment: 100; Per Period: Every 3 months; Afterwa; First Reduction Date: 01-07-2003; Final Maturity Date: 25-02-2028; Tenor: 20,8 year
- Country details:** Risk Country Rating: NL; Country Provision Perc:
- RAROC details:** Raroc: ; Gross EVA: ; Net EVA: ; Severity Rating: ; DNB Solvency:
- Other:** Role ING: ; Risk Program: ; Booking Office:

Corporate Frontsheet Facility Details window			
Field	Value	Description	Obligatory
Facility ID	Automatic	The Facility ID number is automatically derived from the Facility tab window	N.A.
Facility Description	Automatic	The Facility Description is automatically derived from the Facilities tab	N.A.
Facility Amounts			
Increase/Decrease EUR	Automatic	Increase or decrease of the facility in EUR. In case of a decrease type the amount between brackets	No
Proposed EUR	Automatic	The proposed new loan principal in EUR. If existing facilities do not change repeat here the outstanding amounts per facility. Sums are displayed in thousands. This field can be manually changed, an asterisk will appear behind the field	No
Outstanding EUR	Automatic	Current amount per facility/loan in EUR. Sums are displayed in thousands. Please Note: The difference with the Existing amount indicates an for example arrearage/prepayment or an already validated but not yet booked line	No
Multi Currency	Check	Check in case of a multi currency loan. Default is unchecked	Yes
Interest/Fees			
Minimum Margin	Manual Input	Type here the realised effective margin in basic points for existing facilities. Use this value as minimal, proposed effective margin for new facilities	No

Corporate Frontsheet Facility Details window			
Field	Value	Description	Obligatory
Interest Rate Base	LOV	Select the base on which the margin is calculated. Choose from COF, Euribor and Libor	No
Interest Period	Manual Input	Interest fixed period in years and months. This field can be manually changed, an asterisk will appear behind the field	No
Commitment Fee	Manual Input	If applicable type commitment fee in base points	Yes
Other Fee	Manual Input	Other Fees in base points	Yes
Repayment			
Installment	Manual Input	The amount of the periodical repayment. If this is a flexible amount type here flexible. This field can be manually changed, an asterisk will appear behind the field	Yes
Per Period	Manual Input	Number of times the installment amount is paid per year. Options are 1, 2, 4, and 12. This field can be manually changed; an asterisk will appear behind the field. Period options can be In Advance or Afterwards	No
First Reduction Date	Manual Input	First repayment date. This field can be manually changed, an asterisk will appear behind the field	No
Final Maturity Date	Manual Input	End date of the loan. This field can be manually changed, an asterisk will appear behind the field	No
Tenor	Manual Input	Term of the loan in years. This field is based on the commencement of the loan and the economic tenor. This field can be manually changed, an asterisk will appear behind the field	No
Country Details			
Risk Country Rating	LOV/Manual Input	The ISO code of the country and the risk rating of the country where the client has been legally founded	Yes
Country Provision Percentage	Manual Input	The required percentage. Refer to the CCRM Country Rating List	No
RAROC Details			
RAROC	Manual Input	RAROC percentage per facility. Deduced from Raps	No
Gross EVA	Manual Input	Type the gross Economic Value Added (EVA). Sums are displayed in thousands.	No
Net EVA	Manual Input	Type the net Economic Value Added. Sums are displayed in thousands	No
Severity Rating	LOV	Select from A to G the applicable severity rating	No

Corporate Frontsheet Facility Details window			
Field	Value	Description	Obligatory
DNB Solvency	Manual Input	Do not enter text here	N.A.
Other			
Role ING	LOV	Select the ING role from the list of values. Default role for ING Real Estate Finance is bilateral because often there is a one on one relation with the client	Yes
Risk Program	Manual Input	Default Not Applicable	No
Booking Office	Manual Input	Only type data in this field if the facility is booked by another office than the ING business unit. All else is Not Applicable	No

4.1.2 Corporate Frontsheet Window; Earnings Tab

General	Facilities	Earnings	Covers	Covenants
			Earnings last 12 months (EURO)	Earnings next 12 months (EURO)
Interest Income			<input type="text" value="49"/>	<input type="text" value="49"/>
Fee income			<input type="text" value="0"/>	<input type="text" value="0"/>
Cash management income			<input type="text" value="0"/>	<input type="text" value="0"/>
Derivates FX income			<input type="text" value="0"/>	<input type="text" value="0"/>
Other income (SME)			<input type="text" value="0"/>	<input type="text" value="0"/>
Total in EUR			<input type="text" value="49"/>	<input type="text" value="49"/>
Margin Remarks	<input type="text" value="Vaste marge bij relatie: 95 bps"/>			
Base Rate Remarks	<input type="text" value="Rente op Euribor"/>			
Fee Remarks	<input type="text" value="EUR 500 adm kst"/>			

Corporate Frontsheet window; Earnings Tab			
Field	Value	Description	Obligatory
Earnings last 12 months in Euros and next 12 months in Euros; two tables			
Interest Income	Manual Input	Realised margin on interest; amounts in Euros	No
Fee Income	Manual Input	Commission amount; in Euros	No
Cash Management Income	Manual Input	Cash managed earnings; in Euros	No

Corporate Frontsheet window; Earnings Tab			
Field	Value	Description	Obligatory
Derivates FX Income	Manual Input	Earnings from pre-settlement activities. Treasury products. In Euros	Yes
Other Income SWE	Manual Input	Other earnings. In Euros	Yes
Total in Eur	Automatic	Sum of all earnings. This sum is aggregated automatically and can not be changed manually	No
Remarks on Earnings			
Margin Remarks	Manual Input	Free text field to type comment upon the margin, the commission or the interest base	No
Base Rate Remarks	Manual Input	For example to share the commission with a third party	No
Fee Remarks	Manual Input	Free text field	No

4.1.3 Corporate Frontsheet Window; Covers Tab

Corporate Frontsheet window; Covers Tab											
Field	Value	Description	Obligatory								
Facility Number	Manual Input	Refers to the Facilities from the previous Corporate Frontsheet Window; Facilities Tab. If a security is coupled to a number of loans, then you also have to enter several loan numbers. Be aware!!! The accuracy of the referrals is not forced upon by SOLAR. This field can be manually changed, an asterisk will appear behind the field	Yes								
Description	Manual Input	A short description of the security. This field can be manually changed, an asterisk will appear behind the field	Yes								
Credit Cover Value	Manual Input	Type the investment value in an active currency	No								

General	Facilities	Earnings	Covers	Covenants			
Facility Number	Description	Credit Cover Value / Perc	Transfer Cover Value / Perc	Cover Obligor	Country Obligor	Status	Blocked?
1	Bank hypotheek ex EUR 998		0	N/A	NL		<input checked="" type="checkbox"/>
1, 2, 3, 4, 5, 6, 7 *	Bank hypotheek EUR 6,900		0	NVM Properties B.V.	NL		<input type="checkbox"/>
2	Bank hypotheek ex EUR 1,702		0	N/A	NL		<input checked="" type="checkbox"/>
3	Bank hypotheek EUR 730		0	N/A	NL		<input checked="" type="checkbox"/>
4	Bank hypotheek EUR 1,425		0	N/A	NL		<input checked="" type="checkbox"/>

Corporate Frontsheet window; Covers Tab			
Field	Value	Description	Obligatory
/Perc	Manual Input	Investment value divided by the Pro Rata of the principal	No
Transfer Cover Value	Manual Input	Hardly ever applicable; when in doubt ask superiors	No
/Perc	Manual Input	Hardly ever applicable; when in doubt ask superiors	No
Cover Obligor	Manual Input	The name of the legal entity or person providing the security or a reference to the borrower(s) on the General Tab	Yes
Country Obligor	LOV	Country where the underwriter is a statutory occupant	Yes
Status	LOV	Select the status of the security	No
Blocked?	Check	This checkbox blocks the data from the checked rule in a printing mission. All existing referrals must be tested manually	Yes

4.1.4 Corporate Frontsheet Window; Covenants Tab

General	Facilities	Earnings	Covers	Covenants
Facility Number	Description	Status	Compliance	Blocked?
elle	verpanding huurpenningen	Existing and complied with	<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"/>

Corporate Frontsheet window; Covenants Tab			
Field	Value	Description	Obligatory
Facility Number	Manual Input	Refers to the Facility from the previous Corporate Frontsheet Window; Facilities Tab. If a security is coupled to a number of loans, then you also have to enter several loan numbers. Be aware!!! The accuracy of the referrals is not forced upon by SOLAR	Yes
Description	Manual Input	A short description of the security	Yes
Status	LOV	Indicates the status of the condition	No

Corporate Frontsheet window; Covenants Tab			
Field	Value	Description	Obligatory
Compliance	Check	Indication whether the condition is compliant	No
Blocked?	Check	If checked this checkbox blocks the data from the printing mission. All existing referrals must be tested manually	No

5 Deposit Request

This chapter describes the features that are available in SOLAR which aid in preparation and management of money escrows necessary after a loan has been drawn up.



Escrow information must be registered in the Escrow module; all accompanying tasks are delegated to Financial Administration! Refer to [the CCRM Glossary](#) for more information on the subject



After reading this chapter, the user will be familiar with the processes that surround the preparation and management of money escrows, and will be able to conduct and enter changes relating to an escrow

A deposit request is an agreement between two or more parties, providing that certain property be placed with a third party for safekeeping, pending the fulfillment or performance of certain actions.

An escrow is a particular kind of line-of-credit account with certain limitations. One such limitation is that such an account is generally used for the temporary storing of monetary funds that have been paid out on loan.

Escrows are always coupled together with a temporary loan. When the temporary loan is being drawn up, the escrow will be prepared automatically in one part.

Escrows can have different forms. Presently, ING Real Estate Finance recognizes the following kinds of escrows: new building-, coverage-, rental-, maintenance-, and storage escrows. Described here are the following Escrow processes:

1. Dutch Process Deposit Request
2. Deposit Request; Cancellation of Securities
3. Deposit Request; Construction Lease
4. Spanish Process Construction Disbursement Request

5.1 Escrow Records

ESCROW RECORDS		
STATUS	DESCRIPTION	FUNCTION
200	Escrow prepared	
210	Escrow approved	
220	Escrow finished	

5.2 To Enter or Change an Escrow

The initial escrow transaction is prepared automatically at the time a temporary loan is drawn up. However, it will be necessary to enter the specific escrow information in the system. At such time the escrow will have been awarded the status 200 meaning Prepared.

When choosing the escrow form, the product-model will help determine which screen fields are mandatory, as well as which default values the user must enter.

Each escrow comprises of at least one sub-part. Sub-parts can generally be split, but it is important to keep in mind that the sum of all the parts must equal the total escrow amount! Escrows are always registered in the currency in which they are paid!

The moment a written disbursement request from the client is received, the following procedure must be obeyed:

SOLAR → General → Consult Functions → Loan.

The disbursement request must be compared to the loan conditions. Conditions in the loan must be met with the disbursement request. Approval must be obtained

SOLAR → Escrow → Enter Payment Request → Enter Payment Request window. After the approval regarding the disbursement request, from the authorised employee has been received; draw up the payment request on the Enter Payment Request window.

Enter Change Escrows Window			
Field	Value s	Description	Obligatory
Loan	LOV	Select loan number	Yes
Escrow	Automatic	Assigned after a click on the <OK> button	N.A.
File Name	Automatic	Select name from Contact window	Yes
Currency	Automatic	Filled automatically after selecting a loan	N.A.
Euribor Rate Type	Automatic	Filled automatically after selecting a loan	N.A.
Margin %	Automatic	Filled automatically after selecting a loan	N.A.

Enter Change Escrows Window			
Field	Value s	Description	Obligatory
Escrow Status	Automatic	Assigned upon the creation of the Escrow	N.A.
Product Type	LOV	Select product type from Product Models list	No
Product Code	Automatic	Filled automatically after selecting a Product Type	N.A.
% Compensation	Manual Input	Type the interest differential for non Euribor escrows. Leave empty for Euribor escrows	No
Difference %	Manual Input	Type the percentage of the difference between the escrow and the principal	No
Starting Date	Manual Input	Type here the Application Date	No
Notification Construction Documents	Check	Check this option box if the documents must be notified	N.A.
Maturity Date	Manual Input	Type here the Loan End Date	No
Escrow Amount	Manual Input	Type here the amount open for deposit	Yes
Euribor	Overview of data regarding Euribor		
Interest Type	LOV	Select interest type from Euribor Rate Types list	No
Round Off	LOV	Way to round the amount	No
Round Off To	LOV	Way to round the amount	No
Margin %	Manual Input	Percentage to add up to Euribor	No
1 st roll over date	Manual Input	First date to review the interest	No
Interest Roll Over Frequency	LOV	Frequency of interest revision	No
Conditions	Manual Input	Free text field to comment upon the escrow	No
Blocking Code	LOV	Select block code reason	No
Buttons	Buttons		
Components	Button	Opens the Change Escrow Components window	

5.2.1 Change Escrow Components

Change escrow components

Add OK Close Extra SOLPR2

Description (brief) Extra Escrow

Description For enlarging the building

Amount 8,00 VAT ING

Payment % 5,0000 VAT disbursement

SOLAR ID 22045

Name % Gravenhof Vastgoed B.V.

City

Bank account 665996659

Bank name

Reg.Bank

Invoices

Change Escrow Components Window			
Field	Values	Description	Obligatory
Description (brief)	Manual Input	Free text field to describe the escrow	No
Description	Manual Input	Free text field to characterize the escrow	No
Amount	Automatic	Total amount of this component	Yes
VAT ING	Check	Checked if the VAT is paid by ING	Yes
Reimbursement %	Manual Input	Percentage of an invoice to be paid; percentage must be > 0	
VAT Disbursement	Check	Indicator whether the VAT will be prepaid by ING on behalf of the customer	
SOLAR ID	Automatic	Selection of the loan fills this field with the SOLAR number of the client	N.A.
Name	Automatic	Selection of the loan fills this field with the name of the client	N.A.
City	Automatic	Domicile of the client	No
Bank Account	Automatic	Selection of the loan fills this field with the bank account number of the client	
Bank Name	Automatic	Selection of the loan fills this field with the name of the bank	
Reg. Bank	Automatic	Selection of the loan fills this field with the domicile of the bank	
Button			

Change Escrow Components Window			
Field	Values	Description	Obligatory
Invoices	Button	A click on the <Invoices> button opens the Consult Invoices of Escrow Component window. Use the <Invoices> button to request a summary of all entered invoices coupled with escrows.	

5.3 Escrow Approval

SOLAR → Escrow → Approve Escrows → Approve Escrows window.

The Approve Escrows window enables the authenticated user to issue approval for registered escrows; this changes the status of the escrow into status 210 Definite. Escrow approval must take place before final approval can be issued for a loan. It is possible to create an escrow for a loan already in existence, for example, the disbursement of insurance funds in the form of an escrow.

A summary of approved escrows can be reviewed by clicking on the **<Approve>** button.

5.4 Change Running Escrows

An escrow can be sub-divided into parts. One component is standard, and is prepared and checked by the system automatically; if a minimum of one component has not been prepared, then it is not possible to pay an invoice. Of course, the sum of all components must be equal to the total payable amount of the loan escrow!

Invoices and components are coupled, and invoices are generally paid excluding tax, unless another agreement has been reached, in which case the client is required to reimburse the tax amount to ING Real Estate Finance after it has been refunded. Under certain circumstances it is also possible to use an escrow to cover tax fees as well.

5.5 Ending Escrow

Click the SOLAR → Escrow → Ending Escrow menu option to open the Ending Escrow window. On this window all escrow details are gathered for the specific loan. The **<Components>** button allows to partly ending the Escrow. And the **<Terminated>** button serves to end the complete Escrow. Use this module to debit existing escrows. After a debit, the escrow receives the status 220 Completed. Only an escrow with a zero balance can be considered Completed. Use the **<Components>** button to consult the sub-parts that have been entered into the system, and the **<Terminated>** button to finish an escrow.

5.6 Enter Payment Requests

SOLAR → Escrow → Enter Payment Request → Enter Payment Request window.

Create a payment request for escrow funds with this menu option. If the funds are to be escrowed over more than one bank account, then it will be necessary to first split the payment into segments.

Only payment requests that meet all ING Real Estate Finance standards and criteria will be registered. When creating a payment request, the user must first determine for which escrow sub-part the payment must be made, as more than one invoice can be registered less than one payment request. Upon registration, the invoice amount is reserved. Click the

SOLAR → Escrow → Enter Payment Request → Enter Payment Request window to make a payment request; this is done by Financial Administration!

Loan

Loan	103562	Escrow	1098
File name	WERY J 103582		
Currency	EUR	Euro	
Product type	05	Escrow	
Product code	02	Stallings escrow	

Financial Summary

Initial amount	103.762,75
Balance	0,00
Reserved	0,00
Escrow undrawn amt	0,00

Part Table

Part	Initial amount	Balance	Reserved	Undrawn amount	Payment %	VAT disb.
Stallingsdepot	103.762,75	0,00	0,00	0,00	100,0000	<input checked="" type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

Payment request: (can be more than one)

SOLAR ID	10754	C.A. Wery	Amount disbursement	13.025,59
City	AMERSFOORT		Total VAT amount	
Bank account	652782019		Requested payment date	12-06-1999
Foreign bank account			Status	10 Journ.
Bank name	ING Bank N.V.			
Regist. Branch Bank	Hijkerk			

Invoice Table

Invoice	Name	Date	Amount	VAT inc.	VAT amount
april 99	Wiro Hopstaken	01-04-1999	10.731,90	<input type="checkbox"/>	
april 1999	Wiro Hopstaken	01-04-1999	3.093,69	<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

In the payment request portion of the screen, enter invoices per creditor or per client name. Please be careful to ensure that the invoices entered are properly coupled with the activated portion of the selected loan.

Use the arrows to page through the various payment requests displayed on the screen.



Place the cursor in the SOLAR ID field number and then click on the **<Add>** button to register a payment request.



Do not make changes to the information contained within the escrow space at time of registration! The invoice amount will be reserved for each invoice registered in the system, in other words, the escrow space is diminished

5.7 Approve Request for Payment

Use this feature to approve a payment request. This window is similar to the Enter Payment Request window but for the **<Approve>** button.

After approval, it is possible to create a payment order, but this aspect of payment processing lies solely with Financial Administration and is therefore not covered any further in this manual.

5.8 Put Back Status Request for Payment

The Put Back Checkbox allows toggling escrow components. Putting back disbursement forms enforces a renewed approval procedure.

5.8.1 Consult Loan Details Window

For a written disbursement request from the client open the SOLAR → General → Consult Functions → Loan → Consult Loan Details window.

5.9 Preparing Reports and Alerts

Several standard summaries are defined for Reporting. Each report begins with a screen that allows the user to specify selection parameters.

- Escrow Notification Report → Prepare Notification Report Escrows i.c.w. Repayments window
- Construction Documents Notification Report → Prepare Notification Report Construction Documents window
- Escrow Notifications → Escrow Notifications
- Payment Requests Report → Prepare Report Payment Requests window
- Invoices Per Escrow Component Report → Report Invoices for Escrow Component

6 Interest Rate Renewal and Extension

In SOLAR the expiry date of a loan calls for a renewed decision on the loan. In introducing a loan into SOLAR the Maintain Agenda option can be used to list this date. After the risk manager decides the loan qualifies for renewal or extension the loan is processed in SOLAR. In SOLAR → General → Agenda → Maintain Agenda → Maintain Agenda window all loans with an expiry date < today stand in line to be revised.

Steps to perform for a renewed or extended loan are:

1. Risk evaluation
2. Client behavior
3. Loan History


Refer to SOLAR → General → Consult Functions → Loan → Consult Loan Details window(general)

Risk Manager: Go or No Go

Go:

Click the SOLAR → Extensions → Enter Extensions Details → Enter Extensions Details window.

Or go to SOLAR → Agenda → Maintain Agenda → Maintain Agenda window; to find the extendable loans

Look in Solar for the associated loan number, if not yet known and create an agenda entry in Solar for recording purposes. SOLAR → General → Consult Functions → Loan → Consult Loan Details window. Type here the loan number or one of the associated loan numbers, click the <Question Mark> button and click the <Clock> button .

Additional fields are:

Maintain Agenda Window			
Field	Values	Description	Obligatory
Manual	Check	Checked if the Agenda button is manually clicked	N.A.
Action Code	LOV	Select the correct action code	Yes
Status	Automatic	The status is raised upon saving	Yes
Starting Date	Automatic		Yes
Maturity Date	Manual Input	Type the maturity date	Yes
Not. Date	Manual Input	Type the date of the inspection	No
Status Date	Automatic	Filled with the date the record is saved	N.A.
Additional Info	Text	Free text field to comment upon the agenda item	No

The Risk manager assesses loans to be extended or renewed.

Go to:

SOLAR → Extensions → Enter Extension Details → Enter Extension Details window to prepare the loan.

6.1 Enter Extension Details

Enter extension details

Add OK Close Extra SOLTRAIN

Loan number	109427	BOOGAARD / 109427	Expiry date	01-07-2007
Currency	EUR	Euro	Interest roll over	
Department	610	NL Regio Kantoor Amsterdam	N/A	
Loan type	Straight-line		Principal amount	90,756,04
LOO	12299	Transportbedrijf Boogaard	Residual amount	
EOO	2056	Transportbedrijf Boogaard	Remaining	34,487,31
Extend	Yes		Remaining term	6 11 yr. Annt.
Financials received	<input type="checkbox"/>		Status	Extension prepared
Debtors OK	<input type="checkbox"/>		Interest calculation method	30/360
Rating	SH 9	17-02-2006	Repayment invoicing freq.	4 Per year
Review date	30-06-2007		Interest invoicing freq.	4 Per year
Source	MBO			
GCREF apply	<input type="checkbox"/>			
Commission/administration costs				
Type	Commission			
Total	Percentage			
Intern. Industry	Percentage			

General Properties Euribor PPP Escrow Letters Loan interest group

Enter Extension Details Window			
Field	Values	Description	Obligatory
Loan Number	LOV	Select the loan number that requires extension or renewal	N.A.
Expiry Date	Automatic	Filled by the system upon selection of the loan number	N.A.
Currency	LOV	Select the currency	Yes
Interest Roll Over	Automatic	Filled by the system upon selection of the loan number	N.A.
Department	LOV	Select the department accountable	Yes
Loan Type	LOV	Select the loan type	Yes
Principal Amount	Automatic	Displays the principal of the loan	N.A.
LOO	Automatic	Filled upon selection	N.A.
Residual Amount	Manual Input	Type the residual amount	Yes
EOO	Automatic	Filled upon selection	N.A.
Remaining	Automatic	Calculated by the system	N.A.
Extend	LOV	Select whether the loan is extendable or not	Yes

Enter Extension Details Window			
Field	Values	Description	Obligatory
Financials Received	Check	Checked if the reports are available	N.A.
Debtors OK	Check	Checked if all debtors are sufficient and valid	N.A.
Remaining Term	Automatic	Deduced from initial loan	N.A.
Status	Automatic	Filled by the system	N.A.
Rating	Automatic	Assigned by the Risk Manager	N.A.
Interest Calculation Method	LOV	Select the right interest calculation method	Yes
Review Date	Text	Date field filled by the Risk Manager	Yes
Repayment Invoicing Frequency	Manual Input	Frequency of invoices	Yes
Source	LOV	Select the origin of the loan	Yes
Interest Invoicing Frequency	Manual Input	Frequency of invoices	Yes
GC REF Apply	Check	Inactive	N.A.
Commission/Administration Costs			
Type	LOV	Select the type	Yes
Total	LOV	Select Amount or Percentage	Yes
Intermediary/Industry	LOV	Select Amount or Percentage	Yes
Buttons			
General	Button	Click this button to return to the default window	
Properties	Button	Refer to Maintain Properties Window	
Euribor	Button	Refer to The Maintain Loan Sub Window Loan	
PPP/Escrow	Button	Refer to The Maintain Loan Sub Window PPP	
Letters	Button	See below	

6.1.1 Letters Button

A click on the <Letters> button opens the Enter Extension Details sub window Letters.

Additional fields are:

Enter Extension Details Sub Window Letters			
Field	Values	Description	Obligatory
Letter Data			
Request for Financials	Check	Checked if financial information has been requested	N.A.
Remind; Request for Financials	Check	Inactive	N.A.
Prepared	Date	Type the date of the preparation of the remind letter	Yes
Date Reminder	Date	Type the date of the last reminder	Yes
Letter Sent	Check	Inactive	N.A.
Number of Reminders	Manual Input	Type the number	No
Announcement Through	LOV	Select the announcement prototype	Yes
Letter Request for Total Repayment	LOV	Select the letter	No

Enter Extension Details Sub Window Letters			
Field	Values	Description	Obligatory
Announcement Letter	LOV	Select document to prepare an announcement letter	No
Announcement Text	Manual Input	Description of the letter	No
Prepared	Manual Input	Date the letter has been prepared	No
Document Deed	LOV	Select the document to prepare an extension letter	No
Prepared	Date	Preparation date of the deed	No
Remind	Check	Checked if the client must be reminded about the deed	N.A.
Document Reminder	LOV	Select the document to send a reminder	No
Document 2 nd Reminder	LOV	Select the document to send a second reminder	No
Date Reminder	Date	Type the date of the remind letter	No
Date 2 nd Reminder	Date	Type the date of the second remind letter	No
Letter to Guarantors	Date	Preparation date of the guarantor document	No

6.1.2 Prepare Letters Request for Financials

For loans qualified for extension or renewal, letters requesting financial information are sent. Letters are sent from SOLAR → Extension → Prepare Letters to Request Information on Financials. The SOLAR → Extension → Prepare letters to Remind on the Request for Financials serves to remind the client to send information.

6.1.3 The Prepare Extensions Functionality

SOLAR → Extensions → Prepare Extensions → Prepare Extensions window allows the authorised employee to start a batch procedure to automatically generate Extensions.

6.1.4 Enter Received Financials and Assess Debtors

The Financials Received check box on the Enter Extension Details is checked if all financial data is available. The Debtors OK checkbox is checked if the debtors are sufficient and authenticated. Then the Risk manager judges the loan on the financials, the securities, the properties and the guarantors.

A loan can be manually approved in the SOLAR → Extensions → Manual Approving of Extensions → Manual Approving of Extensions window. Check the Approve check box and save the changes to manually approve a loan.

6.1.5 Approve Repayment Amounts

The Approve Repayment Amounts window processes the loans of which the repayment is < € 0,00. A click on the <Approve> check box behind the loan line approves the loan.

6.1.6 Get Interest and Calculate Annuity

The authorised employee uses the batch procedure to apply interest rates and annuity changes from SOLAR for the extension of loans.

6.1.7 Change Status Extension

6.1.7.1

EXTENSION STATUS OPTIONS	
Status	Description
300	Extension Prepared
310	Extension Entered
311	Letter Requesting Repayment
315	Ending Loan
316	Ending Loan Changed
320	Extension Approved
321	Check Repayment Amount
323	Incorrect
325	Correct
328	Prepare Deed
330	Deed Prepared
340	Accepted by Client
350	Determined by ING REF
351	Confirmed by REF
360	Non Acceptance
370	Maximum Interest Applied
380	Extension Discontinued
385	Loan Finished
390	Extension Definitive
391	Definitive Determined by REF
392	Ending Loan Processed

6.1.8 Letters to Generate for Extensions

- The Prepare Announcements
- Prepare Extension Letters
- Prepare Letters to Request Total Repayment
- Prepare Extension Reminder Letters
- Prepare Confirmation Letters
- Prepare Guarantor Letters

6.1.9 Approve Special Extensions

Approve Special Extensions Window			
Field	Values	Description	Obligatory
Department	LOV	Select the department number and description	Yes
Loan	Automatic	Displays all extendible loans from the selected department	N.A.
File Name	Automatic	Name of the client	Yes
Expiry Date	Date	Type the expiry date of the term	Yes
Interest Roll Over Date	Date	Type the Roll Over date	Yes
Reason	Check	Checked if the reason is available	N.A.
Print Control List	Manual Input	Type the reason to print a control list	No
Approve	Check	Checked if loan has been seen and approved	N.A.
Button			
All OK	Button	Approve all loans displayed on the window	N.A.

6.1.10 Enter Acceptance Extensions

The same window appears as the

Enter Extension Details window. Missing are details on Interest, repayment and invoicing issues. Next to this the Properties, Euribor, and Letters buttons are missing.

For accepted extensions are following conditions:

- Interest rate and annual installment
- Multiple loans for the same client
- No interest percentage for the period offered
- Extensions with diverging interest rate
- Interest payment in advance
- Ending government backed loan

6.1.11 Put Back Accepted Extensions

The status of accepted extensions can be put back in case of deviations from the expected. Check the Put Back checkbox behind the loan line to postpone.

6.1.12 Settle Unextendible Loans

Sometimes an expiring loan must be extended according certain interest conditions.

6.1.13 Definitely Process Extensions

This menu option opens the Definitely Process Extensions window to select a loan and print out the extension proposal.

6.1.14 Maintain Ending Loans

Upon selecting the department the Maintain Ending Loans window is automatically filled by the expiring loans. The Term field and the Interest Rate field are the only fields to update. For the Term field select the term and type the interest rate in the Interest Rate field.

6.1.15 Process Ending Loans

Check the Process checkbox on the SOLAR → Extension → Process Ending Loans → Implement Expiring Loan Agreements window to proceed with the loan.

6.1.16 Reports

- Notify Extensions
- Report Get Interest and Calculate Annuity
- Extensions Report
- Open Extensions
- Extensions Changes Report
- Ending Loans Report

7 Contract Amendments

Loan contacts need to be maintained. Contract Amendments is the flow where changes are added. Subjects are:

- Consult Loan Functions
- Consult Economic One Obligor/Legal One Obligor
- Corporate Frontsheets
- Contract Details
- Sureties/Debtors
- Financials
- Securities

To ascertain that changes can be applied to the loan; go to the SOLAR → General → Consult Functions → Consult Loan Details window. Also go to the SOLAR → General → Consult Functions → Consult EOO/LOO → Consult EOO/LOO window. After this returns satisfactorily manage the changes in an (new) application. Refer to The Loan Process.

7.1 Change Loan Details By PA - FA Window

A client requests a change to be made to an existing contract. Now the actions undertaken are:

Register the request

Open SOLAR → General → Change Loan Details → Change Loan Details by PA or FA Window.

Loan	100020	File name	BROEKEMA / 100020
Client	10007	N.O.F. Broekema Interieurverzo	Application
LOO	14518	Broekema Interieurverzorging	Term sheet seq. number
LOO part	1		ING Bank interface nr.
Role ING	8	Co-Arranger	505950216
Rel. mgr.	432	M.M. de Wit	Product type
Department	520	NL Regio Kantoor Eindhoven	01 Mortgage loan
Acc. mgr.	520 203	T. van Boom	Product code
ING branch	013-13	ING Bank N.V. - Groningen	10 Fixed mortgage
Intermediary	125821	ING Bank Veenendaal	Policy Paper
Notary			
Centre	008	ING Real Estate Finance N.V.	Closing date
IC centre			04-12-1984
Loan purpose			Disbursement date
Exposure type	ST	Strategic	01-10-1997
Portfolio facility nr.			Interest starting date
Currency	EUR	Euro	04-12-1984
Principal amount		129.327,36	Loan to value %
Registration			
Bank account			Legal term
Bank acc. abroad			3 yr./month
			Economic term
			25 yr./month
			Expiry date
			01-10-2008
			Maturity date
			Min eurbor %
			Specifically funded
			<input type="checkbox"/> Checked Loan Compl. <input type="checkbox"/>

Assess the changes.

7.2 Consult EOO/LOO Window

Next review on the SOLAR → General → Consult Functions → Consult EOO/LOO → Consult EOO/LOO window

LOO	Loan nr.	File name	curr	Initial amount	Outst. Princ. Amt	Interest fixed			% roll over	Reason block
						Year	Month	Curr %		
11164	12145600	LEEUWEN	EUR	90.756,04	90.756,04	10	0	5,0000	01-01-2009	
				Total	90.756,04	90.756,04				

7.3 Expenses

Draw up a new proposal if necessary. Otherwise create a Credit Modification Package to seek approval from management. Use the Agenda Functionality to set response dates. Evaluate if the legal documents need to be adjusted. Do not forget to calculate administration costs. On the SOLAR → Consult Functions → Consult Loan Details window click the Costs/Income button to open the Consult Loan Details sub window Costs/Proceeds. Type the calculated amount and select the Expenses option from the LOV. The [Credit Modification Package](#) remains under construction. If the proposal is approved, send it for a redraft to the legal advisor.

7.3.1 Term Sheet

Draw up the changed loan documentation in the original Term Sheet: SOLAR → Term Sheet → Maintain Term Sheet → click the Loan button. A new Loan letter must be prepared. After the legal document is prepared and the Loan documentation is ready; send in the documents for approval. After approval by management itemize the documents in SOLAR through the Agenda Functionality and send the documents for signatures to the legal advisor of the client. If the documents return from the client file them in SOLAR.

7.4 Maintain Contact Details

Maintain Contact Details

Go to the Find Contact window → SOLAR → General → Contact Details → Contact Details → Find Contact window

↓

For Contact Type select a Person or a Company Details window

↓

Next type the file name or the SOLAR ID number or the GRID ID number and click the <**Find Contact**> button

The Personal/Company Details window opens to input relevant data for Person or Company. Save the changes you have made by a click on the <**OK**> button

↓

Click the <**Close**> button to shut down the window

To maintain:

- ING Branches
- Intermediaries
- Notaries
- Clients
- Appraisers
- Creditors
- Guarantee Lenders

7.5 Maintain Clients

Clients are registered in the GRID application. Refer to the CCRM intranet site to register the client in GRID. Next submit the client contact details to SOLAR and from there continue in SOLAR. If the GRID application is unavailable type the contact details in SOLAR, as is described below. But do not forget to establish the connection with the GRID as soon as possible.

SOLAR → General Menu → Contact Details → Contact Details. Select the Contact Type and click the <**Add**> button.

Before an application form can be administered, the contact details must be entered. Client details could be from a company or a person. After selecting either, the Person Details window or the Company Details window opens.

Individual persons and companies can be linked. For example, the managing director, being as a person head of a particular business has a Person Details record. The company from which this person is the managing director has a Company Details record. On these windows a button is available to connect the director to his business or vice versa, The <Links> button opens the Contact Links Details window where the connection can be made.

On the Details window a table is present to display all relation options. If an option is checked the relation belongs to that variety.

A saved Client details record cannot be deleted. If a client number is no longer in use, it can be blocked, however. The information can still be viewed but the record can no longer be used for new processing.

For Search options on the Find a Contact window refer to the Search and Query Functionality in a previous chapter.

7.6 Updating Personal Details Files

The **Find a Contact** window opens either the Contact Numbers Result window listing all contacts similar to the search, or an Information Message window with the **#There are no records that meet this selection#** message. Next the searched for record is selected and the Details window opens, enabling the user to consult, modify, and expand Personal or Company Details files. This details window comprises four supplementing windows:

1. Person or Company Details window
2. Addresses window
3. Contact Links Details window
4. Maintaining Bank Details window

7.6.1 Adding a New Client File

To add a client, be it a company or a person to the SOLAR database, first select in the Contact Type field of the Find a Contact window the right selection: either Person or Company, next click the **<Add>** button to open the Details window where the details can be added. A SOLAR ID number is generated at the time a new client is added to the database. This number is unique, non-modifiable, and cannot be assigned to another person or company. The summary table given below indicates which fields must be completed when adding a new file. It is advisable to register as much information as possible.

The following fields are available in the Details window:

Person/Company Details Window			
Field	Values	Description	Obligatory
SOLAR ID Number	Automatic	Unique Contact Details identification number which is assigned when a new record is stored	N.A.
GRID ID Number	Link	A contact is introduced into the coordinating Static Data database of the ING Bank NV; the GRID application. Refer to GRID documentation for more information	Yes
File Name	Manual Input	Collective name specifically intended for searching for contact details. Always UPPERCASE!	Yes
Last Name or Company Name	Manual Input	Full name	Yes
Name	Manual Input	Trade name or abbreviation of the official company name	
Legal Form	LOV	Select from option list; only in Company Details window	Yes
Registered Branch In	Manual Input	Only in Company Details window	Yes
Initials	Manual Input	First Initials; only in Person Details window	No

Person/Company Details Window			
Field	Values	Description	Obligatory
Prefixes	Manual Input	Only in Person Details window	No
Entitling	LOV	Select from Entitling list of values; only in Person Details window	No
Sex	Manual Input	Male/female; only in Person Details window	Yes
Statutory Domicile Country	LOV	Select from option list; only in Company Details window	Yes
Date Registration Document	Manual Input	Format is dd-mm-yyyy; only in Company Details window	No
City Centre of Commerce CoC	Manual Input	Place of Centre of Commerce; only in Company Details window	No
Registration Nr. CoC	Manual Input	Enter number; only in Company Details window	No
Date Registration of CoC	Manual Input	Format is dd-mm-yyyy; only in Company Details window	No
VAT Number	Manual Input	Number assigned from Tax and Customs Administration; only in Company Details window	No
Place of Birth	Manual Input	Place of birth; Check or Uncheck; only in Person Details window	No
Date of Birth	Manual Input	Only in Person Details window	No
Married	Check or Uncheck	Only in Person Details window	Free
Communal Property	Check or Uncheck	Indicates whether the person is married in community of property. Only applicable if married. Only in Person Details window	Free
Art. 88 Applicable	Check or Uncheck	Only in Person Details window; if checked all Contact Details of person married to must be added	Yes
Profession	Manual Input	Occupation; only in Person Details window	No
Telephone	Manual Input	General Phone number of the Company or Person	No
Fax	Manual Input	General Fax number of the Company or Person	No

Person/Company Details Window			
Field	Values	Description	Obligatory
Mobile Phone	Manual Input	Mobile Phone number of the Company or Person	No
E-Mail	Manual Input	E-mail address of the Company or Person	No
Language	LOV	Select from LOV	No
Blocking Code	LOV	Select the block reason. If EMPTY the record is not blocked	No
Checked	Check	If the record is complete, by a click on the <OK> button, the checkbox is checked	N.A.
ING Branch	Check	To define the relation from the Company with ING; only in case of Company Details	No
Intermediary	Check	A click on the Imd button, or using shortcut key ALT+I opens the Intermediaries window to define the relation	No
Employee	Check	A click on the Emp button or using shortcut key ALT+m opens the Employees window to describe the relation	No
Notary	Check	The Maintain Notary window opens, after a click on the Ntr button, also possible by using the shortcut key ALT+t	No
Client	Check	A click on the Clt button opens the Maintain Client window, can also be reached by using the shortcut key ALT+l	Yes
Appraiser	Check	A click on the App button opens the Appraisers window	No
Creditor	Check	A click on the Crd button or using the shortcut key ALT+C opens the Maintain Creditors window	No
Guarantee Lender	Check	A click on the G Ind button opens the Maintain Guarantee Lender window or by using the ALT+G shortcut key	No
Bank Name	Automatic	This field is filled by a click on the Bank Accounts button which opens the Maintaining Bank Details window, where all bank details can be added	Yes
Domicile Country	Automatic	Filled from Maintain Bank Details window	Yes
Domicile	Automatic	Filled from Maintain Bank Details window	Yes
Swift Code	Automatic	Filled from Maintain Bank Details window; Swift codes can be found on the Swift Bic Website	Yes
Bank Code	Automatic	Filled from Maintain Bank Details window	No
Bank Account Abroad	Automatic	Number of bank account	No
Giro Account	LOV	Number of Giro account	No

Person/Company Details Window			
Field	Values	Description	Obligatory
Address Row	Automatic	Filled from Address window; accessible by a click on the Address button	No
Buttons			
Find Contact	Button	Opens the Find a Contact window from where to select a contact	N.A.
Addresses	Button	Opens the Address Details window to add address details	N.A.
Links	Button	Links contacts to the current record; before a term sheet can be prepared insert data to the Contact Links Details window	N.A.
Bank Accounts	Button	Opens the Maintain Bank Details window where to add Bank contact information	N.A.

The Details window of for example the **<Intermediary>** checkbox contains the same functionality as in the before described Company/Person Details window. See to obtaining first all necessary data for filling out the required fields. A click on the **<OK>** button and the **<Close>** button saves the record and returns to the Main window.



If a company or organization is a subsidiary of a foreign company, information on a loan that has been made must be passed to De Nederlandsche Bank (DNB). A standard report is available for this. If a subsidiary relationship is not recorded in SOLAR, the DNB will be provided with incorrect information.

It is always necessary to enter details pertaining to the particular ING office that mediated in extending a loan to a client. This information is necessary for correct correspondence and disbursing of loan monies and provisions.



Which department, for example the Corporate client department assumes responsibility for a particular client, is listed in the client file. Which department the client is assigned to determines the various authorizations necessary throughout the loan administration process

7.6.2 Maintain Client Obligations

SOLAR → General → Contact Details → Clients → Maintain Clients Details window. This window displays all details regarding a client. Eight buttons are available at the bottom of the window to allow for changes:

1. The Company/Personal Details window to add data in the contact details field
2. The Address Details window to add or change address information; the **<Links>** button on this window is similar to the next window
3. The Contact Links Details window offers the opportunity to add relations of other companies and/or Persons to the Client
4. The Maintain Client Obligations window allows for fund providers or ING Branches to be added with their amount of participation or with their amount of Client Obligations with the Maturity Date
5. The Consult Default Periods window displays the Start Date and Maturity Date of a Problem Loan

6. The Maintain Rating window enables to add and/or change Rating information on the Client
7. The Maintain Rating IPRE Client window can also be reached at the SOLAR → General → IPRE Rating → Maintain Rating IPRE Client window. This window serves to rate a client with all information already entered into SOLAR. The three buttons are there to manage the rating process:
 - a. Click the Enter Source Details button to organize all information on various places available in the Solar. The Source Data tab displays all Facilities of the client, all Properties of the client and all Tenants of the client
 - b. The Calculate Risk Driver button displays all part that influence the risk rating process
 - c. The Rating Report button produces a report on the rating to be printed
8. The Pro Forma Rating IPRE Client window also serves to rate a client, but in this window additional data, for example securities, can be added to achieve a more accurate rate

7.6.3 Updating Addresses

By clicking the **<Addresses>** button, addresses can be recorded in both personal details and company details files.

Addresses are subdivided into types. On the Address type field one of the address type options can be selected using the Question Mark **<?>** button. Only one address of a particular type can be added for a person or company.

The following address types can be selected:

- C Postal address
- F Invoice address
- V Domicile address

More than one address can be recorded on the Addresses window. To record more than one address it is necessary to make entries according to address type and click the **<OK>** button before starting on the next address record.

For correspondence, at least one (unblocked) address is obligatory for each Client record. If this is not the case the system reports this in situations where the address has to be used. SOLAR applies a searching sequence in recalling listed addresses for a particular client. If a particular address type is not present in the record, SOLAR pages through to the next one;

according to set sequence. For example, if in the case of correspondence the correspondence address is not known, an address of another address type will be selected automatically. The set order for the SOLAR searching sequence is:

1. Invoice address
2. Correspondence address
3. Domicile address

In case of a Dutch address, if the postal code and house number is typed this automatically causes SOLAR to generate the corresponding street and city. However, the fields can also be entered manually; if, for example, a postal code is not listed in the table.

Once an address has been entered, the address is visible on the Company/Person Details window.

Use the **<Links>** button to navigate directly to the Contact Links Details window.



Address details can be deleted by typing and saving a new address on the Address window, but at least one valid address must remain in the system at all times

7.6.4 The Maintain Properties Window

The SOLAR → General → Properties → Maintain Properties window → Valuation Request tab allows requesting a valuation request for a certain property.

The screenshot shows the 'Maintain properties' window with the following data:

Property number	90069490	Address	Ubbeschoterweg 2 3927CJ RENSWOUDE
Description	FARM	Temporary	<input checked="" type="checkbox"/>
RE type	10.2 Agricultural/other		
Currency	EUR Euro		
Blocking code			

Location details	Property specifics	Dutch land register det.	Financial data	Rental details	Valuation request
Appraiser	5463 Brouwer "Het Groene Huis"				Print date
Request concerns	Existing				Appraisal motv.
LOO	13666 Leeuwen/Lankvelt				Destination
Appraisal Applicant					Client
RSM / AM	520 N.M.T. Honhof				Client/Applicant
Branch	CR Algemeen				Contact
Telephone	070 341 9502				Telephone
Fax					Mobile phone
Location	Real Estate CRM				
Ownership title					
Ownership?	Yes				New development
Purchase price	123.456.000,00				Investment costs
WOZ value	60.233.000,00				Land costs
Transfer date	20-02-2007				Construction costs
Additional info					

Maintain Properties Window			
Field	Value	Description	Obligatory
Property Number	LOV	Select the property number from the Properties List Of Values	Yes
Description	Manual Input	A short description of the property. This field can be manually changed, an asterisk appears behind the field	Yes
RE Type	LOV	Select the real estate type that matches the property	Yes
Currency	LOV	Select the appropriate currency	Yes
Blocking Code	LOV	Block reasons	No
Address	Automatic	Selecting a property fills the Address field	Yes
Temporary	Check	Checked as long as no loan has been agreed upon	Yes

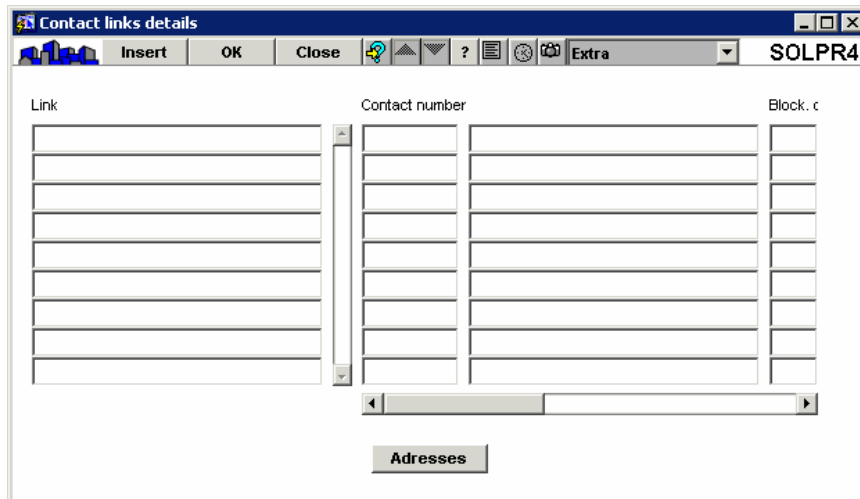
Maintain Properties Window Location Details Tab			
Field	Value	Description	Obligatory
Location Details		Displays all information on the property	
Country	LOV	Select NL from Country list	Yes
Dutch Address		Displays the address information. These options can also be manually adjusted if it is a new property	
Postal Code	Automatic	Filled upon creating the property	No
House Number	Automatic	Filled upon creating the property	No
Street	Automatic	Filled upon creating the property	Yes
City	Automatic	Filled upon creating the property	Yes
Foreign Address	Automatic	Free text field can be filled in case of a foreign property	N.A.

Maintain Properties Window Property Specifics Tab			
Field	Value	Description	Obligatory
Legal Owner	Automatic	Filled upon creating the property	Yes
Ground Lease	LOV	Select Yes or No from List Of Values	Yes
Permanent	Check	Checked means the lease lasts forever with regard to the property	No
Maturity Date	Manual Input	Type the end date of the loan	Yes
Bought Off	Check	Checked empties this option the Ground Rent/Year field	Yes
Renew Date	Manual Input	Type the year in which to revise the loan	Yes
Number of Parking Places	Manual Input	Type the number of parking places	No
Net Rental Value pp	Automatic	Type the expected amount	Yes
Construction / Renovation Year	Manual Input	Type the construction or renovation year	Yes
Use	LOV	Select the appropriate form	No
Operating Costs	Manual Input	Type the operating costs amount	No
Gross Rental Income	Manual Input	Type the gross rental income amount	No
Net Rental Income	Manual Input	Type the net rental income amount	No
Appraisal Date	Automatic	The date to which the value applies	N.A.
Appraiser	Automatic	Filled with number and name of the appraiser	N.A.
Market Value	Manual Input	Type the market value of the property	No

Maintain Properties Window Property Specifics Tab			
Field	Value	Description	Obligatory
NIY			
Gross Rental Value	Manual Input	Type the gross rental value as calculated by the appraiser	No
Marketability	Automatic	Select the marketing value	No
Maintenance	Automatic	Select the maintenance condition	No
Area	Automatic	Select the	
Accessibility	Automatic	Select the facility level	No
Revise	Check	Checked if the property must be reviewed	No

7.6.5 To Link Contact Details

Companies and/or persons can be linked or coupled with each other. For each coupling it is necessary to indicate the relationship between the two files.



Coupling can be carried out bipartitely. For example, when an individual person is connected to a particular company by being its managing director, the files are coupled Person to Company. However, SOLAR then automatically couples the Company to the Person as well.

Both the Coupling and the Contact Details number are obligatory. It is possible to retrieve the Contact Details number using the <Find Contact> button.

A coupling cannot be deleted once made, but it can only be blocked!

A click on the **<Addresses>** button opens the Addresses window.



If a company or organization is a subsidiary of a foreign company, information on a loan that has been made must be passed to De Nederlandsche Bank (DNB). A standard report is available for this. If a subsidiary relationship is not recorded in SOLAR, the DNB will be provided with incorrect information.



By moving the horizontal scroll bar to the right, you can add comments to the coupled files.

7.6.6 Updating Client Obligations

When entering the Client type in the Contact Details section, it is possible to record the clients external obligations. Examples of such obligations are a mortgage currently running at another bank or financial institution. Click the **<Obligations>** button on the Maintain Client window, this opens the Maintain Client Obligations window.

Maintain Client Obligations Window			
Field	Values	Description	Obligatory
Client	Automatic	Name and address type to which the obligations are being assigned	Yes
Name Funds Provider	Enter	Name of the external lender	No
Group Exposure	Enter	Total amount of the participation in the external lender	No
Other	Enter	Other financial exposure to an external lender	No
Maturity	Enter	Expiration date external obligation	N.A.
Total	Automatic	Total amount	N.A.
Buttons			
Company/Person Details	Button	Opens the Company/Person Details window	N.A.
Address	Button	Opens the Address window to add information	N.A.
Links	Button	Opens the Contact Link Details window to add a link	N.A.

7.6.7 Updating Creditors

This feature allows the user to couple a Contact Details creditor record and is accessible using the **<Crd>** button found in the Personal/Company details window or directly through the menu SOLAR → General → Contact Details → Contact Details → Maintain Creditors window.

Creditor information is vital for carrying out all payments of monies not directly related to loans in SOLAR through payment records.

7.6.8 Updating Appraisers

Using this feature a Company/Person Details record can be coupled with Valuer records and is accessible using the **<App>** button on the Personal/Company Details window or directly through the menu SOLAR → General → Contact Details → Appraisers → Appraisers window. Appraiser information is used in assessing and appraisal of property.

Appraisers Window			
Field	Values	Description	Obligatory
SOLAR ID	Automatic	Contact Details number	Yes
Appraiser Type	LOV	Appraiser type	Yes
ING Appraiser	Check	Checked if the appraiser works with ING	N.A.
Branch	LOV	Branch/office for which the Appraiser is commissioned	No
Work Area	Manual input	General area of Appraisers enterprise	Yes
Specialization	LOV	The Appraisers specialization, if applicable	No
Blocking code	LOV	Indicates if an Appraiser is blocked	No

7.6.9 Updating Guarantors

Using this screen a Contact Details record can be coupled with an Guarantors record, and it can be accessed by a click on the **<G Ind>** button on the Person/Company Details window

or directly through the menu SOLAR → General → Contact Details → Guarantee Lenders → Maintain Guarantee Lenders window.

Maintain Guarantee Lenders Window			
Field	Values	Description	Obligatory
SOLAR ID	LOV	Contact Details number assigned to Contact Details type G Ind	Yes
Block	LOV	Indicates that a guarantee lender is blocked	No

8 Review Outstanding Loan and Rerating

Monthly task to print out the review lists with Business Objects: SOLAR ENG 001. All clients due to be reviewed are listed. This allows the RSM to change the loan details by:

- Enter the CCRM Portal
- Go to the GRID
- Select an organization
- A popup screen appears. In the right column the customer type is visible
- Click the customer type
- Search for the correct customer type, and select it
- A change proposal screen appears
- Fill all the mandatory fields in the change proposal and press submit

Review in SOLAR:

- The Loan File; SOLAR → General → Consult Functions → Consult Loan Details window
- LOO file; SOLAR → General → Consult Functions → Consult EOO/LOO → Consult EOO/LOO window

Outside SOLAR, in the CCRM portal, the Customer Due Diligence report must be edited; refer to [the CDD Manual](#) for more information on the subject. After the CDD has been prepared the client is classified in the appropriate risk level group. On the Maintain LOO window. SOLAR → Term Sheet → Maintain Economic One Obligor → Click the <LOO> button → Maintain LOO window check the appropriate checkboxes and if necessary change the CDD Date.

Maintain LOO			
Field	Values	Description	Obligatory
EOO Number	Automatic	Economic One Obligor number	N.A.
LOO Number	Automatic	Accompanying Legal One Obligor number	N.A.
Description	Automatic	Name of the LOO	N.A.
Review Date	Manual Input	Review date	No
CDD	Check	Checked if a CDD report has been made	Yes
CDD Date	Manual Input	Date to review the CDD	Yes
CDD Risk Level	LOV	Select the appropriate risk level	Yes
Blocked	Check	Checked if the CDD Risk Level is unacceptable	N.A.

Check data in GRID en Solar with loan file, including dates of interest renewal, loan expiry, object valuation and tenant contracts, within the coming 12 months. For GRID instructions refer to the [GRID manual](#)

Determine which rating model should be used for rating this customer type:CL, SME, SBF or IPRE. Refer to CCRM Portal; Rating Exposure.

Prepare:

1. Frontsheets; refer to Corporate Frontsheets
2. List the loan on the Agenda Functionality in SOLAR
3. BO Loan Control Report
4. Real Estate tables; refer to [Business Objects](#) to generate the ST.059 Overview Real Estate Table Exposure Overview

Result:

- An approved Customer Review Credit Proposal with GMA
- Updated Loan file in SOLAR
- Updated LOO file in SOLAR

9 Transfer to Credit Restructuring

Every month a batch procedure is carried out to create a list of loans that have an arrearage. This list constitutes the basis for the Credit Restructuring Procedure. This chapter deals with the way problem loans are handled In SOLAR.

The problem-loan management is partly defined by the payment behaviour of a client. SOLAR saves and records the dates a loan must be paid. This enables the course of the payment behaviour of a client to be charted in detail.

If a client is in arrears by more than 90 days in respect of a payment obligation, the client goes into default. The default period ends if the client has fulfilled all his payment obligations and is no longer under problem-loan management. In this context all the loans of the client are evaluated.

Problem loan management in Solar is also based on the 90-day principle. The monthly problem loan statement records clients who are 90 days in arrears.

9.1 Maintain Risk Details CRES

In this window the problem-loan details can be maintained for each loan. The problem-loan details are closely linked to the default list. Changes in this window can reflect in the default list. Changes can be made to existing problem loans and new problem loans can be created. The problem loan can also be generated automatically by means of the Create Problem-Loan Statement.

The upper part of the window contains the general details of the problem loan. Below are included a number of tab sheets for the rest of the details.

Client has been assessed by CRES as a problem loan. Following Business Objects SOLAR 006: Arrears Overview. Go to: SOLAR → Debtor → Maintain Risk Details CRES → Maintain Risk Details CRES window.

Maintain risk details CRES

Add OK Close Extra SOLPR2

Risk period: 2007-06

Loan number: 1000134 CARIBBEAN

Client: 7556 Real Star Group A.V.V

Rating: CX 20

Account manager CRES: 530 153 A.H.J. van Woorkeens

Currency: USD American Dollar

Recovery: Starting date Rec Recovery

Restructuring: Risk type: Continue financing

Source: Automatic Status: Active

Provision Reason risk report Operational risk

Calculation in EUR

Calculation current risk amount		Calculation in	
Definite risk amount previous period		0,00	0,00
Interest amount of change			
Amount paid			
Open market value			
Date / Liquid. value			
Other invoices			
Calculated amount of change			
Total amount of change			
Definite risk amount current period		0,00	0,00
Redefinition risk			
Loss		439.782,00	327.040,44

Maintain Risk Details CRES Window			
Field	Values	Description	Obligatory
Risk Period	Automatic	Current active period	N.A.
Loan Number	Automatic LOV	Loan number and name Select the loan number	Yes
Client	Automatic	Number and name of the client linked to the loan as borrower	N.A.
Rating	Automatic	Automatically filled by the system from IPRE rating or STARPRO	Yes
Account Manager CRES	LOV	Number and name of the Credit Restructuring staff member which has been responsible for the problem loan	N.A.
Currency	Automatic	The currency of the loan	N.A.
Recovery	Check	Checked the loan is an active problem-loan	N.A.
Starting Date Recovery	Automatic	Starting date of a problem loan	N.A.
Recovery	Manual Input	Type the maturity date of the loan	N.A.
Restructuring	Automatic	Checked if the loan is an active restructuring loan	N.A.
Source	LOV	Select Manual or Automatic. Manual if the problem loan is typed, Automatic if created through create problem-loan statement	N.A.

Maintain Risk Details CRES Window			
Field	Values	Description	Obligatory
Risk Type	LOV	Select the risk type for dealing with the loan	No
Status	LOV Automatic	Select the appropriate status If in SOLAR the Loan is no longer a problem-loan, SOLAR sets the status to Cancelled	No




If a loan rating is modified, the Rating field will be adjusted too


Based on the active **Reasons for Problem-Loan Statement**, the Recovery or the Restructuring checkbox is checked. In the case of more than one active reason the Recovery checkbox precedes the Restructuring checkbox

9.1.1 Maintain Risk Details CRES Window; Provision Tab

On this tab sheet provisions against the problem loan are typed.


Maintain Risk Details CRES Window Provision Tab			
Field	Values	Description	Obligatory
Calculation Current Risk Amount			
Definite Risk Amount Previous Period	Automatic	Confirmed problem-loan amount of the previous period	N.A.
Interest Amount of Change	Automatic	Amount	N.A.
Amount Paid	Automatic	Automatically filled by the system	N.A.
Open Market Value	Automatic	Sum the appraiser assigned to the property	N.A.
Date/Liquid. Value	Manual Input	Type the liquidation date in the first field, type in the second the liquidation price for the property	No
Other Invoices	Automatic	Amount	No
Calculated Amount of Change	Automatic	Sum of the Interest Amount of Change field, the Amount Paid field, the Liquid Value field and the Other Invoices field. Please Note: The Open Market Value field does not count	N.A.
Total Amount of Change	Manual Input	Filled with the amounts from two columns	No
Definite Risk Amount Current Period	Manual Input	Amount	No
Redefinition Risk	Automatic		N.A.
Loss	Manual Input		No


 The Open market Value field is only completed if there is an amount > 0.00 in the Definite Risk Amount Previous Period field and the Definite Risk Amount Current Period field


 If the Loss field is completed, the Operational risk tab sheet will become active


9.1.2 Maintain Risk Details CRES Window; Reason Risk Report Tab

Maintain Risk Details CRES Window Reason Risk Report Tab			
Field	Values	Description	Obligatory
Reason Risk Report	LOV	Select the reason	Yes
Starting Date	Automatic	Filled if a reason is selected	N.A.
Maturity Date	Automatic Manual Input	The maturity date of the problem-loan statement	No
Button			
Risk Items LOO	Button	Problem-Loan lines can be created automatically through this button for all loans in the LOO	N.A.

 A problem loan must include at least one Reason for the Problem Loan Statement

 Problem Loans that are generated automatically by the Create Problem Loan Statement window at the time of the monthly close always have a Reason for Problem Loan Statement like Arrears More Than 90 Days; the starting date is the starting date of the active default period

 In case of problem loans with only an **active** Reason for Problem-Loan Statement saying: Arrears More Than 90 Days, that are no longer on the default list because of the payment arrears, the end date is retrieved from the default list. A new Reason for Problem-Loan Statement is created with the code EAH - End of Arrears, reassessment by CRES, and the starting date is the same as the end date of the line saying Arrears More Than 90 Days

 Based on the active Reason Risk Report, the Recovery or Restructuring checkbox is checked. In case of more than one active reason, the Recovery checkbox precedes the Restructuring checkbox

9.1.3 Maintain Risk Details CRES Window; Operational Risk Tab

Maintain Risk Details CRES Window Operational Risk Tab			
Field	Values	Description	Obligatory
Total Loss	Automatic	Amount of loss that has been typed on the Provision Tab	Yes

Maintain Risk Details CRES Window Operational Risk Tab			
Field	Values	Description	Obligatory
Allocate to Operational Risk	Automatic	Part of the amount of the loss that is being assigned to an operational risk	Yes
Operational Risk Category	LOV	Select the category	No

If an item is transferred to Credit Restructuring, the transferring branch creates a credit Proposal provided with a rating and a note on the state of affairs.

10 Repayment and Cancellation

The client requests a repayment and/or cancellation offer. If the client wants to prepay part of the loan or wants to pay off the loan.

Repayments options are:

- Pro Forma Repayment in Full
- Partial Repayment
- Additional Repayment
- Repayment/Release without Payment
- Payment with Security Deposit

Create an agenda item in SOLAR → General → Agenda → Maintain Agenda window to record the repayment or cancellation request. Refer to Agenda Functionality.

Depending on the status of the loan the request can be forwarded for approval or kept in the pending issues maintenance mode.

SOLAR → Cancel Mortgage → Enter Cancellation → Enter Cancellation window

Enter Cancellation Window			
Field	Values	Description	Obligatory
Security	LOV	Select the mortgage	Yes
Loan Nr.	LOV	Select the loan	Yes
Type	Automatic	Automatically filled by the system	Yes
Starting Date	Automatic	Date of start of the loan	N.A.
(P)Repayment	Automatic	Already paid	N.A.

Enter Cancellation Window			
Field	Values	Description	Obligatory
Maturity Date	Automatic	Automatically filled by the system, if available on the Maintain Loan window	No
Property	Automatic	Property necessitating the loan	Yes
Address	Automatic	Address details of the property	Yes
PC	Automatic	ZIP Code of the property	Yes
City	Automatic	Domicile of the property	Yes
Status Cancellation of Property	LOV	Select the applicable status	Yes
Foreign Address	Automatic	Filled by the system if applicable	N.A.
Land Registry	Automatic		
Market Value Old	Automatic		
Market Value Change	Manual Input		
Market Value New	Manual Input		
Gross Rental Value Old	Automatic		
Gross Rental Value Change	Manual Input		
Gross Rental Value New	Manual Input		
Section	Automatic	Filled by the system	Yes
Area	Automatic	Filled by the system	Yes
Status Cancellation	LOV	Select the status or leave empty	No
Transaction Date	Automatic	Filled upon selecting a Status Cancellation option	N.A.
Market Value	Manual Input		
Rental Value	Manual Input		
(P)repayment	Automatic	Filled with the PPP number that is issued for payment	
Shared	Check	If checked the loan is divided on more than one participant	N.A.
Section Part	Automatic	Code of the section part	N.A.
Status Cancellation	LOV	Select the status	No
Transaction Date	Automatic	Date the Status Cancellation is selected	N.A.
Market Value	Manual Input	Type the market value	No
Rental Value	Manual Input	Type the rental value	No

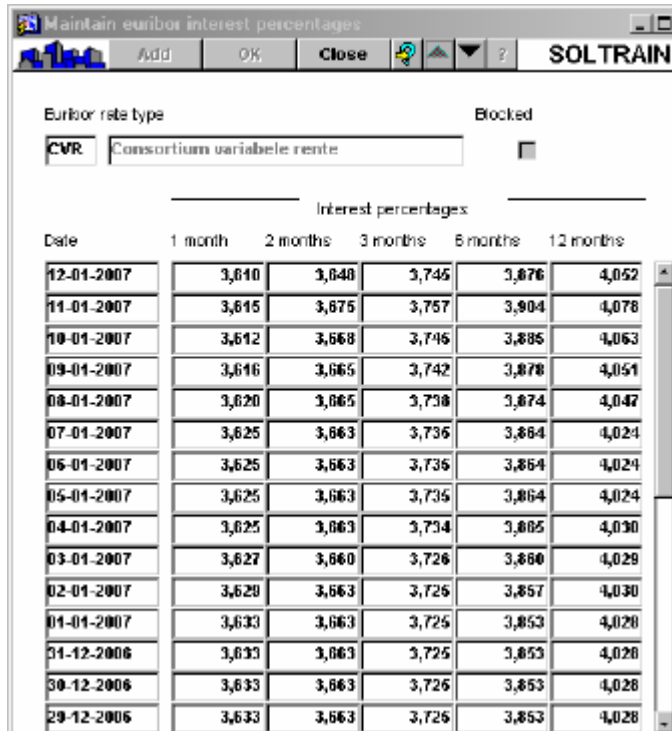
Enter Cancellation Window			
Field	Values	Description	Obligatory
(P)repayment	Automatic	Filled with the PPP number that is issued for payment	N.A.
Security	Automatic	Type the security number	N.A.
Land Registry	Automatic	Select the Land Registry applicable	N.A.
Cancel Mortgage	Check	If checked the security is cancelled	No
Button			
Property	Button	Opens the Maintain Properties window to review the property details	N.A.
Loans	Button	Opens the Enter Cancellation sub window Loan per Property	N.A.
Cancel Property	Button	A click on this button changes the Cancellation Status into Payment Order Agreed Signed and Sent	N.A.

The Cancel Mortgage request is recorded in SOLAR → Cancel Mortgage → Enter Cancellation → Enter Cancellation window

- Next prepare the covering letter SOLAR → General → Other Document → Standard Document → Standard Document → Generate Word Documents window. Select on this window the Standard Document that is appropriate, and type the loan number and select the Word Processor option Word
- Check the interest rates for the (P)repayment; SOLAR → General → Euribor → Euribor Interest Rates → Maintain Euribor Interest Percentages window
- Next click the <Generate> button to generate a letter
- On repayment of the loan in full the LOO file, with the EOO/LOO number, is filed separately
All repaid loan files and all security documents are recorded by loan number
- The LOO file is recorded by EOO/LOO number

11 Interest Condition

Interest changes take place on the SOLAR → General → Euribor → Euribor Interest Rates → Maintain Euribor Interest Percentages window.



11.1 The Maintain Euribor Interest Percentages Window

Maintain Euribor Interest Percentages Window			
Field	Values	Description	Obligatory
Euribor Rate Type	LOV	Select the type that must be adjusted	Yes
Interest Percentages			
Date	Automatic	Last date of interest rate adjustment	N.A.
1 Month	Automatic	Displays the interest rate for the period	N.A.
2 Months	Automatic	Id	N.A.
3 Months	Automatic	Id	N.A.
6 Months	Automatic	Id	N.A.
12 Months	Automatic	Id	N.A.

Click the <Add> button to insert a new interest rate for the selected Euribor Rate Type. Be aware this functionality is connected with authorisation rules.

After inserting the new interest rates go to SOLAR → General → Euribor → Approve Euribor Roll Over → Approve Euribor Loan/Escrow Roll Over window to set the parameters for the new interest rate concerning the selected loans.

After the roll over Euribor renewal notices must be prepared. SOLAR → Euribor → Prepare Letters Euribor Roll Over.

Concluding the Euribor Roll Over Process go to SOLAR → General → Process Euribor Roll Over → Process Euribor Loan/Escrow Roll Over window.

11.2 The Maintain Funding Rates Window

SOLAR → General → Interest Rates → Maintain Funding Rates → Maintain Funding Rates window.

Date	1 year	2 year	3 year	4 year	5 year	6 year	7 year	8 year	9 year	10 year
22-05-2007	4,488000	4,550000	4,571000	4,591000	4,615000	4,650000	4,680000	4,713000	4,741000	4,760000
21-05-2007	4,482000	4,558000	4,577000	4,594000	4,616000	4,651000	4,681000	4,715000	4,743000	4,762000
20-05-2007	4,468000	4,523000	4,558000	4,579000	4,602000	4,639000	4,664000	4,714000	4,739000	4,743000
19-05-2007	4,468000	4,523000	4,558000	4,579000	4,602000	4,639000	4,664000	4,714000	4,739000	4,743000
18-05-2007	4,468000	4,523000	4,558000	4,579000	4,602000	4,639000	4,664000	4,714000	4,739000	4,743000
17-05-2007	4,467000	4,536000	4,547000	4,572000	4,595000	4,630000	4,660000	4,695000	4,722000	4,741000
16-05-2007	4,434000	4,496000	4,515000	4,539000	4,563000	4,608000	4,634000	4,683000	4,706000	4,722000
15-05-2007	4,430000	4,493000	4,516000	4,542000	4,570000	4,609000	4,642000	4,678000	4,708000	4,729000
14-05-2007	4,414000	4,486000	4,488000	4,513000	4,541000	4,578000	4,610000	4,644000	4,674000	4,695000
13-05-2007	4,402000	4,397000	4,407000	4,424000	4,446000	4,482000	4,513000	4,548000	4,578000	4,608000
12-05-2007	4,402000	4,397000	4,407000	4,424000	4,446000	4,482000	4,513000	4,548000	4,578000	4,608000
11-05-2007	4,402000	4,397000	4,407000	4,424000	4,446000	4,482000	4,513000	4,548000	4,578000	4,608000
10-05-2007	4,412000	4,448000	4,463000	4,483000	4,508000	4,544000	4,575000	4,609000	4,638000	4,658000
09-05-2007	4,406000	4,442000	4,456000	4,474000	4,487000	4,531000	4,562000	4,596000	4,625000	4,646000
08-05-2007	4,406000	4,441000	4,456000	4,474000	4,488000	4,533000	4,563000	4,597000	4,626000	4,646000

Maintain Funding Rates Window			
Field	Values	Description	Obligatory
Date	Automatic	Last date of interest rate adjustment	N.A.
1 Year	Automatic	Displays the interest rate for the period	N.A.
2 Year	Automatic	Id	N.A.
3 Year	Automatic	Id	N.A.
4 Year	Automatic	Id	N.A.
5 Year	Automatic	Id	N.A.
6 Year	Automatic	Id	N.A.
7 Year	Automatic	Id	N.A.
8 Year	Automatic	Id	N.A.
9 Year	Automatic	Id	N.A.
10 Year	Automatic	Id	N.A.