

**TWENTY-FIRST CENTURY**

**LOAN SYSTEMS™**

**ACCESS SYSTEM  
INTERNET ACCESS SOFTWARE  
PROCEDURES MANUAL**

**WINDOWS VERSION 1.0**

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**TWENTY-FIRST CENTURY LOAN SYSTEMS**

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## **TWENTY -FIRST CENTURY LOAN SYSTEMS**

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### **NOTICE**

Twenty-First Century Company, Inc. reserves the right to make improvements to the product described in this document at any time without prior notice.

### **DOCUMENTATION**

The ACCESS SYSTEM Internet Access Software Procedures Manual presents a summary of the Twenty-First Century ACCESS SYSTEM -- computer software package for loan management. The document presents installation, setup and operating procedures.

### **SUPPORT SERVICES**

Twenty-First Century operates on the premise that providing the best loan servicing software is only part of the job. Support services are equally important. Twenty-First Century provides telephone support, custom programming and internet access at <http://www.21stcenturycompany.com>

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### **TRADEMARKS**

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# TWENTY-FIRST CENTURY LOAN SYSTEMS

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## **TWENTY-FIRST CENTURY LOAN SYSTEMS**

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### **Installation Procedures**

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#### **Part 1: Microsoft .Net Framework**

Insert the CD in the Drive.

Double click on the MyComputer Icon on the Windows Desktop.

Double click on the Icon for the CD Drive 21stCentury.

Double click on the Microsoft .Net Folder.

Double click on the dotNETRedist Folder.

Double click on the dotnetfx Icon for the Setup Wizard.

Click on the Run Button to start the installation.

Click on the Yes Button to install the Microsoft .Net Framework.

Review the License Agreement, and click on the I Agree Button,  
Then click on the Install Button.

Click on the OK Button.

Click on the x to close the dotNETRedist Folder window.

Leave the CD in the Drive for Part 2 of the Installation Procedure.

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### **Installation Procedures**

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#### **Part 2: Internet Access Software**

Insert the CD in the Drive.

Double click on the MyComputer Icon on the Windows Desktop.

Double click on the CD Drive Icon 21stCentury.

Double click on the Setup.exe Icon for the Setup Launcher.

Click on the Next Button.

Click on the Next Button.

Review the License Agreement, and click on the I Accept the Terms Button,  
Then click on the Next Button.

Enter your Name and Company, then click on the Next Button.

Review the Settings, then click on the Install Button to begin copying files.

Click on the Finish Button.

Click on the x to close the 21stCentury Folder window.

Remove the CD from the Drive.

Click on the Windows Start Button, and restart the computer.

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Installation Procedures

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#### Part 3: .Net Framework Configuration

Double click on the MyComputer Icon on the Windows Desktop.  
Double click on the Local Disk c: icon.  
Double click on the Windows Folder.  
Double click on the Microsoft.NET Folder.  
Double click on the Framework Folder.  
Double click on the v1.1.4322 Folder.  
Double click on the mscorecfg icon.  
Click on Manage the Assembly Cache.  
Click on Add an Assembly to the Cache.  
Click on the down arrow in the Look In Drop Down Box.  
Double click on Local Disk c:  
Double click on Program Files Folder.  
Double click on Common files Folder.  
Double click on Borland Shared Folder.  
Double click on BDS Folder.  
Double click on shared assemblies Folder.  
Double click on 3.0 Folder.  
Hold the shift key down and select all files to highlight them.  
Click on the Open button in the lower right corner.  
Click on the OK button for the message Must be an Assembly File.  
Click on Applications under MyComputer in the left panel of the .Net Framework.  
Click on Add an Application to Configure.  
Click on IACCESSSERVER.exe to highlight it.  
Click on the OK button at the bottom.  
Click on the x in the upper right corner to close the .NET Configuration 1.1 window.  
Click on the x in the upper right corner to close the v1.1.4322 window.  
Click on the Windows Start Button, and restart the computer.

## **TWENTY-FIRST CENTURY LOAN SYSTEMS**

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### **Internet Access System Directories/Files**

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#### **c:\Program Files\Twenty-First Century\Internet Access System**

IAccessServer.exe - Internet Access Server Program

#### **c:\Program Files\Twenty-First Century\Loan Servicing System**

Loans.gdb - Loan Servicing System SQL Database

#### **c:\Program Files\Borland\InterBase\BIN**

ibserver.exe - Interbase SQL Database Server Program

#### **c:\Program Files\common files\borland shared\BDS\shared assemblies\3.0**

Borland.data.common.dll - Borland Dynamic Link Library  
Borland.data.datasync.dll - Borland Dynamic Link Library  
Borland.data.provider.dll - Borland Dynamic Link Library  
Borland.data.data.web.dll - Borland Dynamic Link Library  
Borland.delphi.dll - Borland Dynamic Link Library  
Borland.vcl.dll - Borland Dynamic Link Library  
Borland.vclbtrl.dll - Borland Dynamic Link Library  
Borland.vclrtl.dll - Borland Dynamic Link Library  
Policy.9.0.Borland.vclbtrl.dll - Borland Dynamic Link Library

#### **c:\windows\system32**

bdpint20.dll - Borland Interbase Dynamic Link Library

#### **c:\windows\Microsoft.NET\Framework\v1.1.4322**

accessibility.dll - Microsoft .Net Dynamic Link Library  
cscompmgd.dll - Microsoft .Net Dynamic Link Library  
microsoftvisualC.dll - Microsoft .Net Dynamic Link Library  
mscorlib.dll - Microsoft .Net Dynamic Link Library  
system.dll - Microsoft .Net Dynamic Link Library  
system.data.dll - Microsoft .Net Dynamic Link Library  
system.design.dll - Microsoft .Net Dynamic Link Library  
system.directoryservices.dll - Microsoft .Net Dynamic Link Library  
system.drawing.dll - Microsoft .Net Dynamic Link Library  
system.enterpriseservices.dll - Microsoft .Net Dynamic Link Library  
system.runtime.remoting.dll - Microsoft .Net Dynamic Link Library  
system.runtime.serialization.formatters.soap.dll  
system.web.dll - Microsoft .Net Dynamic Link Library  
system.web.regularexpressions.dll  
system.windows.forms.dll - Microsoft .Net Dynamic Link Library  
system.xml.dll - Microsoft .Net Dynamic Link Library

#### **CD ROM**

INTERNETACCESS.doc - Internet Access System Manual

## **TWENTY-FIRST CENTURY LOAN SYSTEMS**

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### **Setup Procedures**

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#### **Part 1: Loan Servicing System**

The Internet Access System allows customers to make account inquiries on the company web site. They may check the current principal balance and interest rate for their loan. They may also view and print a customer statement form showing the current due date and current payment due.

In order for the Internet Access System to work, the Loan Servicing System must be installed prior to installing the Internet Access System. This includes the Interbase Database software. The Internet Access System uses the same database as the Loan Servicing System.

If the Loan Servicing System is installed on a multi user network, then the Internet Access System is installed on the network server. It should not be installed on any of the client work stations. The network server must have a high speed broadband internet connection with a static ip address. The Internet Access System will send and receive information from the company web site via the internet connection.



## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Setup Procedures

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#### Part 2: Internet Access System

The Internet Access System is installed on the computer at the company loan processing office.. If the company has a multi user network, then the Internet Access System is installed on the network server which also contains the Loan Servicing System database.

The Internet Access System should be running in the background at all times. The following procedure should be performed to start the system:

Click on the windows start button and select All Programs.

Click on the Twenty-First Century Folder and select the Internet Access System icon.

Once started, click on the minimize button in the upper left corner of the window to run in the background.

The Internet Access System can be setup to start automatically when the loan servicing computer or network server is started by adding a shortcut to the startup folder:

Click on the windows start button and select All Programs.

Right Click on the Startup Folder and select Open to open the Startup Folder

Click on File in the upper left corner of the Startup Folder.

Click on New and Select Shortcut.

Click on the Browse Button. Browse to My Computer: Local Disk c:  
C:\Program Files\twenty-first century\Internet Access System\IAccessServer.exe

Click on Ok Button

Click on Next Button.

Click on Finish Button.

Click on x in upper right corner to close the Startup Folder.

This completes the setup procedure to start the Internet Access System automatically each time the loan servicing computer or network server is started.

## **TWENTY-FIRST CENTURY LOAN SYSTEMS**

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### **Setup Procedures**

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#### **Part 3: Company Internet Web Site**

Twenty-First Century works with the company internet service provider to install the Internet Access Software on the company web site. The web site designer must add a button labeled make customer login to link to the Internet Access Software.

The Internet Access Software is setup with the static ip address for the computer at the company loan processing office which holds the Loan Servicing System database. This setup allows customers to check their current balance and print statements from the web site by accessing the database at the company loan processing office.

## **TWENTY-FIRST CENTURY LOAN SYSTEMS**

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### **Operating Procedures**

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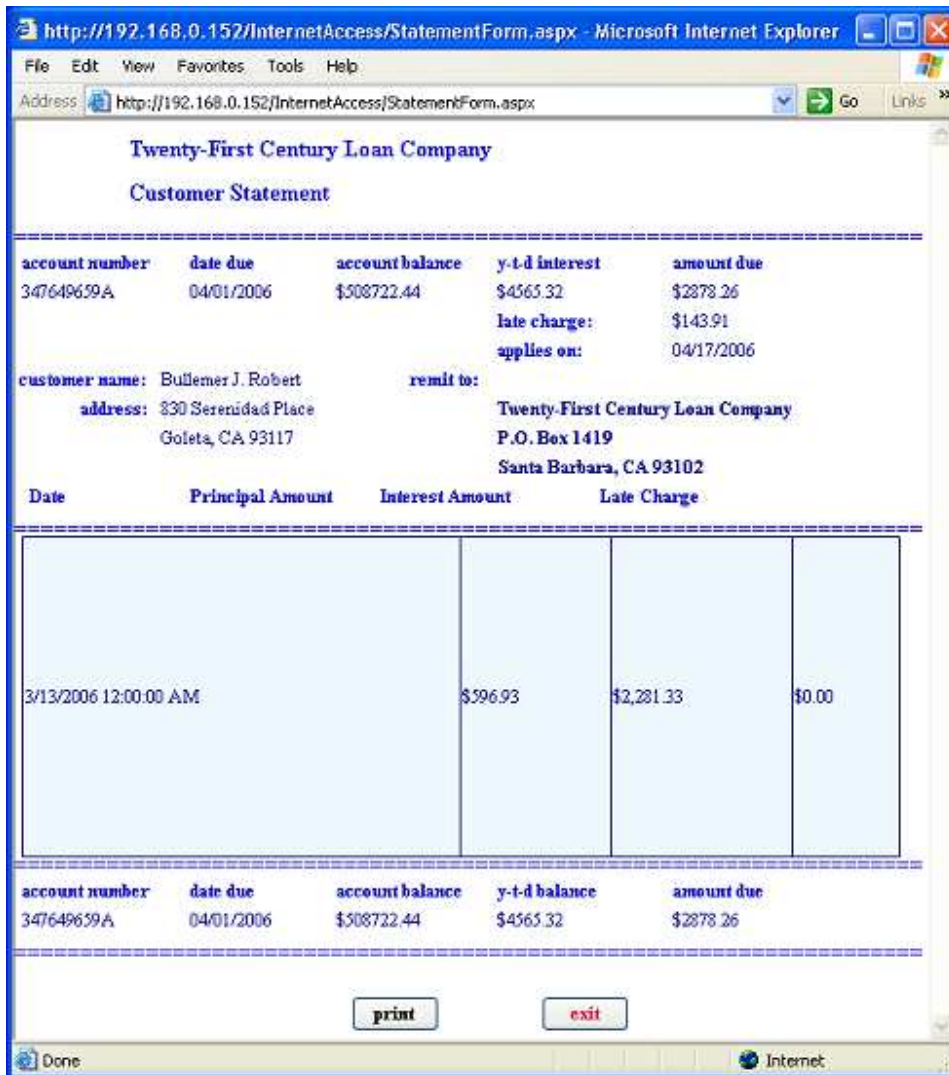
#### **Part 1. Printing a Customer Statement**

This procedure is for customer to print a customer statement from the company web site.

1. From the Home Page, click on the customer login button to display the following screen.
2. Enter the loan account number and social security number/tax id.
3. Display the customer statement by clicking on the login button

# TWENTY-FIRST CENTURY LOAN SYSTEMS

## Operating Procedures



3. A customer statement form will be displayed showing the current principal balance, current due date and payment due, click on the print button to print the statement.

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## Part 2. Powerscan Loan Display

The Powerscan Loan Display provides an electronic version of the widespread manual ledger card loan tracking system which was popular in many loan servicing operations prior to the advent of computers. The spreadsheet format is shown below:

LOAN	BORROWER	SSN/TAX ID	NOTED DATE	NOTE AMOUNT	NOTE RATE	PAYMENT	PRINCIPAL BALANCE	ACCRUED INTEREST	PAYMENT DUE	DUE DATE	DAYS LATE	PAYOFF	MATURITY DATE
2146776485	NIKOLAY BOYADZHEV	214-67-0000	04/26/2005	\$8,506.56	18.9500	\$256.62	\$8,253.03	\$122.64	\$256.62	08/15/2005	0	\$8,375.67	04/26/2009
237137148	MICHELLE MURRELL	95-1234567	09/20/2004	\$10,378.87	12.3100	\$274.89	\$8,885.38	\$95.89	\$549.78	07/28/2005	4	\$8,981.28	09/20/2008
3147817305	JAMES SHELTON	314-78-0000	03/10/2005	\$9,321.51	20.9500	\$356.99	\$9,375.06	(\$685.94)	\$17.85	09/09/2005	0	\$8,689.12	03/10/2008
320048463 0	KEVIN O'HARA	320-04-0000	03/10/2005	\$3,558.52	26.9500	\$0.00	\$0.00	\$0.00	\$0.00		0	\$0.00	03/10/2008
320362402V	MARY ANNE VORIG	320-36-0000	01/13/2005	\$2,504.80	24.9500	\$0.00	\$0.00	\$0.00	\$0.00		0	\$0.00	11/13/2005
320480923M	GLORIA MORGAN	320-48-0000	08/30/2004	\$10,527.14	12.2500	\$235.50	\$9,194.94	\$98.75	\$471.00	07/28/2005	4	\$9,293.69	08/30/2009
320925272L	IANUSZ LUBAS	320-92-0000	03/26/2005	\$10,730.74	19.9500	\$284.00	\$10,291.21	\$163.53	\$568.00	07/25/2005	7	\$10,554.74	03/26/2010
323625539I	LATOYA JONES	323-62-0000	03/25/2005	\$8,563.99	26.9500	\$297.89	\$8,305.37	\$196.23	\$312.79	08/15/2005	0	\$8,501.61	03/25/2009
324048573S	KORNELL SZYMANSKI	324-04-0000	04/04/2005	\$20,208.25	15.9000	\$492.70	\$20,047.24	\$279.20	\$1,034.66	07/15/2005	17	\$20,326.44	04/04/2010
326720238A	Karisa Jones	326-72-0000	02/12/2005	\$12,373.41	15.9900	\$654.46	\$10,537.34	\$147.29	\$1,374.36	07/15/2005	17	\$10,684.51	02/12/2008
328863731W	SEAKESHA WAITE	328-68-0000	02/11/2005	\$5,300.00	25.0000	\$0.00	\$0.00	\$0.00	\$0.00		0	\$0.00	02/11/2006
329452643W	VALERIE WILLIAMS	329-48-0000	11/08/2005	\$16,986.10	12.2500	\$379.99	\$12,540.20	\$118.05	\$854.98	07/15/2005	17	\$12,659.25	11/08/2008
330400927A	GREG ANTONUCCI	330-40-0000	05/24/2004	\$23,597.03	13.9900	\$811.01	\$16,798.59	\$141.65	\$851.56	07/30/2005	2	\$16,940.24	05/24/2007
330402437Q	THOMAS QUEH	330-40-0000	09/21/2004	\$8,690.42	14.9000	\$302.55	\$8,274.92	\$141.16	\$1,671.98	03/28/2005	126	\$8,416.08	09/21/2007
331620843C	KARMEN CHATMAN	331-62-0000	04/19/2005	\$17,480.38	18.9500	\$453.44	\$17,236.27	\$286.36	\$906.88	07/30/2005	2	\$17,522.63	04/19/2010
331706909M	CHRISTOPHER MATURO	331-70-0000	06/15/2004	\$4,135.27	6.0000	\$602.62	\$435.94	\$5.13	\$1,205.24	03/15/2006	0	\$441.07	06/15/2009
334746344I	DEBORAH LAND FEAR	334-74-0000	11/22/2004	\$20,406.32	13.0000	\$464.30	\$18,691.62	\$213.03	\$928.60	07/28/2005	4	\$18,904.66	11/22/2009
334805537C	CHRISTOPHER CORMIER	334-80-0000	07/26/2004	\$7,557.53	16.9900	\$218.03	\$6,324.45	\$64.77	\$288.93	07/28/2005	4	\$6,389.22	07/26/2008
336323548S	DAVID STILES	336-82-0000	01/03/2005	\$6,334.49	24.9500	\$300.71	\$6,424.70	\$618.08	\$1,894.47	03/15/2005	139	\$7,042.79	05/03/2007
336783591C	SANTOSH CHANDY	336-78-0000	03/24/2005	\$9,291.92	26.9500	\$336.69	\$9,842.45	\$612.23	\$1,298.09	05/30/2005	63	\$10,454.69	03/24/2009
337844668A	JABEZ ANDERSON	337-84-0000	01/01/2005	\$4,847.02	23.9500	\$323.18	\$3,731.04	\$73.20	\$678.68	07/15/2005	17	\$3,804.24	07/01/2006
338304981L	DEBRA LUKE	338-30-0000	03/08/2004	\$15,494.42	15.3000	\$373.41	\$12,358.70	(\$784.48)	\$373.41	12/15/2005	0	\$11,574.22	03/08/2009
338783173A	JASON BUSH	338-78-0000	11/01/2004	\$3,659.20	29.4700	\$203.59	\$2,881.03	\$74.24	\$427.34	07/15/2005	17	\$2,955.27	11/01/2006
341666689B	THOMAS BOULAHANE	341-66-0000	06/19/2004	\$12,000.15	14.9900	\$581.79	\$6,324.11	\$37.23	\$381.79	08/30/2005	0	\$6,391.34	06/19/2006
344563572M	ROBIN MITCHELL	344-56-0000	04/22/2005	\$13,443.64	26.9500	\$463.21	\$13,212.43	\$312.18	\$926.42	07/30/2005	2	\$13,524.61	04/22/2009
345609225S	LOUIS SANTIAGO, JR	345-60-0000	06/14/2004	\$12,209.08	16.4500	\$299.82	\$10,588.02	\$152.54	\$629.63	07/15/2005	17	\$10,740.55	06/14/2009
346602237W	TOM WHITE	346-60-0000	03/22/2005	\$28,521.52	12.9900	\$609.79	\$27,713.64	\$315.62	\$609.79	08/15/2005	0	\$28,029.26	09/22/2010
347649639A	ARMANDO ARCED	347-64-0000	11/13/2004	\$7,605.05	14.9000	\$212.47	\$5,663.68	\$73.98	\$212.47	12/15/2005	0	\$5,737.66	11/13/2008

The Powerscan Loan Display provides the following system function buttons which may also be buttons which may also be accessed by hot keys to quickly and easily update the system:

- **Add New Loan** **Ctrl F1**
- **Modify Existing Loan** **Ctrl F2**
- **Post Payment** **Ctrl F3**
- **View Borrower Information** **Ctrl F4**
- **Display/Update Notes/Comments** **Ctrl F5**
- **Amortization Schedule** **Ctrl F6**
- **Payment Coupons** **Ctrl F7**
- **Customer Statement** **Ctrl F8**
- **Ledger Card** **Ctrl F9**
- **Payoff Worksheet** **Ctrl F10**
- **Post Payoff** **Ctrl F11**

First, point and click on the row of the loan, then click on the button or press the hot key for the system function to be performed.

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## Part 3. Investor Performance Display

The TRACKER Investor Performance Tracking System provides an electronic version of the widespread manual ledger card investor tracking system which was popular in many loan servicing operations prior to the advent of computers. The spreadsheet format is shown below:

INVESTORID	INVESTORNAME	MONTH	BEGINNINGCAPITAL	INVESTMENTS	WITHDRAWALS	ENDINGCAPITAL	PRINCIPALRECEIVED	INTERESTRECEIVED	OTHERRECEIVED	SERVICEFEES	DISTRIBUTIONS
000000001	Gary A. Anderson	1	\$981,835.82	\$0.00	\$0.00	\$976,898.99	\$3,736.83	\$1,311.72	\$0.00	\$30.88	\$0.00
000000001	Gary A. Anderson	2	\$976,898.99	\$0.00	\$0.00	\$973,175.28	\$2,923.72	\$3,283.88	\$0.00	\$29.11	\$0.00
000000001	Gary A. Anderson	3	\$973,175.28	\$250,000.00	\$0.00	\$1,217,486.96	\$3,767.99	\$1,920.53	\$0.00	\$28.22	\$5,660.10
000000001	Gary A. Anderson	4	\$1,217,486.96	\$0.00	\$0.00	\$1,216,627.10	\$859.86	\$9,639.14	\$0.00	\$25.86	\$0.00
000000001	Gary A. Anderson	5	\$1,216,627.10	\$0.00	\$130,000.00	\$986,627.10	\$2,665.69	\$0.00	\$0.00	\$0.00	\$0.00
000000002	Mary C. Chan	1	\$981,967.23	\$0.00	\$0.00	\$980,541.87	\$1,425.36	\$886.29	\$0.00	\$29.96	\$0.00
000000002	Mary C. Chan	2	\$980,541.87	\$0.00	\$0.00	\$977,392.69	\$3,149.18	\$4,733.54	\$0.00	\$29.57	\$0.00
000000002	Mary C. Chan	3	\$977,392.69	\$250,000.00	\$0.00	\$1,218,276.20	\$6,312.89	\$2,393.91	\$0.00	\$28.60	\$8,487.86
000000002	Mary C. Chan	4	\$1,218,276.20	\$0.00	\$0.00	\$1,216,564.85	\$2,311.44	\$2,237.88	\$0.00	\$26.64	\$0.00
000000003	Mary C. Chan	5	\$1,216,564.85	\$0.00	\$130,000.00	\$986,564.85	\$10,297.87	\$7,249.18	\$0.00	\$0.00	\$0.00
000000003	Sally L. Lee	1	\$976,392.92	\$0.00	\$0.00	\$974,341.74	\$2,051.19	\$445.36	\$0.00	\$29.94	\$0.00
000000003	Sally L. Lee	2	\$974,341.74	\$0.00	\$0.00	\$967,966.60	\$6,375.14	\$3,103.32	\$0.00	\$29.34	\$0.00
000000003	Sally L. Lee	3	\$967,966.60	\$250,000.00	\$0.00	\$1,207,966.52	\$9,387.07	\$1,118.01	\$0.00	\$27.38	\$10,273.70
000000003	Sally L. Lee	4	\$1,207,966.52	\$0.00	\$0.00	\$1,203,689.57	\$1,975.95	\$3,107.36	\$0.00	\$22.83	\$0.00
000000003	Sally L. Lee	5	\$1,203,689.57	\$0.00	\$130,000.00	\$973,689.57	\$10,398.88	\$8,721.88	\$0.00	\$0.00	\$0.00
000000004	John S. Smith	1	\$983,474.99	\$0.00	\$0.00	\$979,325.95	\$4,149.04	\$1,046.10	\$0.00	\$35.47	\$0.00
000000004	John S. Smith	2	\$979,325.95	\$0.00	\$0.00	\$977,303.64	\$2,022.31	\$2,154.56	\$0.00	\$34.21	\$0.00
000000004	John S. Smith	3	\$977,303.64	\$250,000.00	\$0.00	\$1,217,303.60	\$6,874.68	\$4,813.26	\$0.00	\$33.59	\$11,654.43
000000004	John S. Smith	4	\$1,217,303.60	\$0.00	\$0.00	\$1,212,705.14	\$2,910.46	\$5,342.01	\$0.00	\$31.45	\$0.00
000000004	John S. Smith	5	\$1,212,705.14	\$0.00	\$130,000.00	\$982,705.14	\$1,129.13	\$3,829.36	\$0.00	\$0.00	\$0.00

The TRACKER Investor Performance Tracking System provides the following system function buttons which may also be accessed by hot keys to quickly and easily update the system:

- **Investor Information** Ctrl F1
- **Investor Account Transactions** Ctrl F2
- **Investor Account Balances** Ctrl F3
- **Investor Loans** Ctrl F4
- **View Investor Information** Ctrl F5
- **Investor Summary Report** Ctrl F6
- **Distribution Summary Report** Ctrl F7
- **Distribution Statements** Ctrl F8
- **Distribution Checks** Ctrl F9
- **Distribution Check Register** Ctrl F10

First, point and click on the row of the investor, then click on the button or press the hot key for the system function to be performed.

# TWENTY-FIRST CENTURY LOAN SYSTEMS

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## Database Definitions

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<b>coborrowers</b>	<b>Coborrower Information Database</b>	LOAN	CHAR(10)
		COBORROWER	INTEGER
		SOCIALSECURITY	CHAR(12)
		LASTNAME	CHAR(20)
		FIRSTNAME	CHAR(15)
		MIDDLEINITL	CHAR(2)
		STREET	CHAR(35)
		CITY	CHAR(20)
		STATE	CHAR(2)
		ZIPCODE	CHAR(10)
HOMEPHONE	CHAR(13)		
WORKPHONE	CHAR(13)		
<b>comments</b>	<b>Loan Notes/Comments Database</b>	LOAN	CHAR(10)
		COMMENTDATE	DATE
		EMPLOYEEID	CHAR(10)
		FOLLOWUPDATE	DATE
		COMMENT01	CHAR(70)
		COMMENT02	CHAR(70)
		COMMENT03	CHAR(70)
		COMMENT04	CHAR(70)
		COMMENT05	CHAR(70)
		COMMENT06	CHAR(70)
		COMMENT07	CHAR(70)
		COMMENT08	CHAR(70)
		COMMENT09	CHAR(70)
COMMENT10	CHAR(70)		
COMMENT11	CHAR(70)		
COMMENT12	CHAR(70)		
<b>daily</b>	<b>Daily Loan Transactions Database</b>	LOAN	CHAR(10)
		TRANSACTIONDATE	DATE
		TRANSACTIONCODE	CHAR(2)
		TRANSACTIONNUMBER	INTEGER
		ENTRYDATE	DATE
		EMPLOYEEID	CHAR(10)
		MONEYTYPECODE	CHAR(1)
		TOTALAMOUNT\$	DOUBLE
		PRINCIPALS	DOUBLE
		INTERESTS	DOUBLE
		LATECHARGES	DOUBLE
REFERENCE	CHAR(20)		
<b>glje</b>	<b>General Ledger Journal Entries Database</b>	TRANSACTIONDATE	DATE
		ACCOUNTCODE	CHAR(10)
		LOAN	CHAR(10)
		TRANSACTIONCODE	CHAR(2)
		TRANSACTIONNUMBER	INTEGER
		CREDITAMOUNTS	DOUBLE

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Database Definitions

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<b>investorloans</b>	<b>Investor Loans Database</b>	
	INVESTORID	CHAR(10)
	LOAN	CHAR(10)
	INVESTMENTAMOUNT	DOUBLE
	PERCENT OFLOAN	DOUBLE
	SERVICINGRATE	DOUBLE
<b>investorbalances</b>	<b>Investor Balances Database</b>	
	INVESTORID	CHAR(10)
	YEARNUMBER	INTEGER
	MONTHNUMBER	INTEGER
	BEGINNINGCAPITAL	DOUBLE
	INVESTMENTS	DOUBLE
	WITHDRAWALS	DOUBLE
	PRINCIPALRECEIVED	DOUBLE
	INTERESTRECEIVED	DOUBLE
	OTHERRECEIVED	DOUBLE
	SERVICEFEES	DOUBLE
	ENDINGCAPITAL	DOUBLE
	DISTRIBUTIONPAYMENTS	DOUBLE
<b>investoractivity</b>	<b>Investor Activity Database</b>	
	INVESTORID	CHAR(10)
	TRANSACTIONDATE	DATE
	ACTIVITYCODE	CHAR(2)
	LOAN	CHAR(10)
	TRANSACTIONAMOUNT	DOUBLE
	REFERENCE	CHAR(20)
	DATAENTRYDATE	DATE



## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Database Definitions

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loans	Loan Information Database	
	LOAN	CHAR(10)
	SOCIALSECURITY	CHAR(12)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	SPOUSESSN	CHAR(12)
	SPOUSELASTNAME	CHAR(20)
	SPOUSEFIRSTNAME	CHAR(15)
	SPOUSEMI	CHAR(2)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	HOMEPHONE	CHAR(13)
	WORKPHONE	CHAR(13)
	CHECKINGACCOUNT	CHAR(20)
	BANKROUTINGNUMBER	CHAR(10)
	SAVINGSACCOUNT	CHAR(20)
	CREDITCARDNUMBER	CHAR(20)
	EXPIREDATE	DATE
	BORROWERTYPECODE	CHAR(1)
	PREMIUMAMOUNT\$	DOUBLE
	CANCELLAMOUNT\$	DOUBLE
	POLICYDATE	DATE
	POLICYTERM	INTEGER
	POLICYENDDATE	DATE
	NOTEAMOUNT\$	DOUBLE
	NOTEDATE	DATE
	NOTERATE	DOUBLE
	AMOUNTFINANCED\$	DOUBLE
	GROSSFEES\$	DOUBLE
	NETFEES\$	DOUBLE
	BROKERFEES\$	DOUBLE
	MANAGEMENTFEES\$	DOUBLE
	POINTS	DOUBLE
	PRIMERATE	DOUBLE
	RATETYPECODE	CHAR(1)
	ANNUALCAP	DOUBLE
	LIFETIMECAP	DOUBLE
	RATEMARGIN	DOUBLE
	RATEINDEXCODE	CHAR(2)
	APR1	DOUBLE
	APR2	DOUBLE
	LOANTYPECODE	CHAR(2)
	MATURITYTERM	INTEGER
	MATURITYDATE	DATE
	AMORTIZATIONTERM	INTEGER
	AMORTIZATIONCODE	CHAR(1)
	PAYMENTFREQUENCYCODE	CHAR(1)
	PAYMENTDAY	INTEGER
	PAYMENTAMOUNT\$	DOUBLE
	GRACEDAYS	INTEGER
	LATECHARGE	DOUBLE
	PREPAYINDICATOR	CHAR(1)
	PREPAYTERM	INTEGER
	PREPAYDATE	DATE
	NUMBERLIENS	INTEGER
	LIENSAMOUNT\$	DOUBLE
	STATEMENTINDICATOR	CHAR(1)
	REFINANCEINDICATOR	CHAR(1)
	LOANREPID	CHAR(6)
	BROKERID	CHAR(6)
	COMPANYCODE	CHAR(6)
	BRANCHCODE	CHAR(6)

## TWENTY-FIRST CENTURY LOAN SYSTEMS

### Database Definitions

	FORECLOSUREINDICATOR	CHAR(1)
	BANKRUPTCYINDICATOR	CHAR(1)
	BANKSTATUSCODE	CHAR(3)
	PAYOFFDATE	DATE
	LASTPAYMENTRECEIVEDATE	DATE
	LASTPAYMENTAMOUNTS	DOUBLE
	CURRENTDUEDATE	DATE
	CURRENTPAYMENTDUES	DOUBLE
	CUMULATIVEPAYMENT	DOUBLE
	CURRENTPRINCIPALDUES	DOUBLE
	CURRENTINTERESTDUES	DOUBLE
	CURRENTLATEDUES	DOUBLE
	CURRENTPRINCIPALBALANCES	DOUBLE
	CURRENTINTERESTACCRUEDS	DOUBLE
	CURRENTINTERESTPAIDS	DOUBLE
	YTDINTERESTPAIDS	DOUBLE
	PRIORYTDINTERESTPAIDS	DOUBLE
	CUMULATIVELATEASSESSED\$	DOUBLE
	CUMULATIVELATEPAIDS	DOUBLE
	CUMULATIVELATEWAIVEDS	DOUBLE
	CUMULATIVELATENUMBER	INTEGER
	CURRENTDAYSLATE	INTEGER
	CUMULATIVERETURNCHECKS	INTEGER
	CURRENTINTERESTRATE	DOUBLE
	CURRENTANNUALCAP	DOUBLE
	CURRENTLIFETIMECAP	DOUBLE
	BALLOONPAYMENTDATE	DATE
	TOTALAMOUNTS	DOUBLE
	PRINCIPALS	DOUBLE
	INTERESTS	DOUBLE
	LATECHARGES	DOUBLE
	LASTUPDATEDATE	DATE
<b>monthly</b>	<b>Monthly Loan Balances Database</b>	
	LOAN	CHAR(10)
	MONTH	INTEGER
	BEGINPRINCIPALBAL\$	DOUBLE
	BEGININTERESTACCR\$	DOUBLE
	ENDPRINCIPALBAL\$	DOUBLE
	ENDINTERESTACCR\$	DOUBLE
	DAYSLATE	INTEGER
	MONTHRATE	DOUBLE
	DUEDATE	DATE
	PAYMENTDUES	DOUBLE
<b>property</b>	<b>Property Information Database</b>	
	LOAN	CHAR(10)
	PROPERTY	INTEGER
	PROPERTYDESCRIPTION	CHAR(35)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	COUNTYCODE	CHAR(3)
	POSITIONCODE	CHAR(1)
	COLLATERALTYPECODE	CHAR(2)
	PROPERTYSTATUSCODE	CHAR(1)
	INSURANCEDATE	DATE
	INSURANCETERM	INTEGER
	INSURANCEEXPIRE	DATE
	APPRAISEDVALUES	DOUBLE
	APPRAISERID	CHAR(6)
	INHOUSEEVALUATION	CHAR(1)
<b>schedule</b>	<b>Loan Payment Schedule Database</b>	
	LOAN	CHAR(10)
	PHASE	INTEGER
	PAYMENTAMOUNTS	DOUBLE
	INTERESTRATE	DOUBLE
	BEGINDATE	DATE
	ENDDATE	DATE

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Table Definitions

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<b>accounts</b>	<b>Chart of Accounts Table</b>	
	ACCOUNTCODE	CHAR(10)
	ACCOUNTDESCRIPTION	CHAR(35)
<b>appraisers</b>	<b>Appraisers Information Table</b>	
	APPRAISERID	CHAR(6)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	HOMEPHONE	CHAR(13)
WORKPHONE	CHAR(13)	
<b>branches</b>	<b>Branch Information Table</b>	
	BRANCHCODE	CHAR(6)
	COMPANYCODE	CHAR(6)
	BRANCHNAME	CHAR(35)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
PHONE	CHAR(13)	
<b>brokers</b>	<b>Broker Information Table</b>	
	BROKERID	CHAR(6)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	TAXID	CHAR(12)
	LICENSETYPECODE	CHAR(1)
PAYEE	CHAR(35)	
<b>companys</b>	<b>Company Information Table</b>	
	COMPANYCODE	CHAR(6)
	COMPANYNAME	CHAR(35)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
TAXID	CHAR(12)	
<b>employees</b>	<b>Employee Information Table</b>	
	EMPLOYEEID	CHAR(10)
	EMPLOYEEPASSWORD	CHAR(9)
	SECURITYCODE	CHAR(1)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	LOANREPINDICATOR	CHAR(1)
	BRANCHCODE	CHAR(6)
	HIREDATE	DATE
ENDDATE	DATE	

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Table Definitions

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<b>loanreps</b>	<b>Loan Representatives Information Table</b>	
	LOANREPID	CHAR(6)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	STREET	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
BRANCHCODE	CHAR(6)	
HIREDATE	DATE	
ENDDATE	DATE	
<b>loantype</b>	<b>Loan Type Information Table</b>	
	LOANTYPECODE	CHAR(2)
	LOANTYPEDESCRIPTION	CHAR(35)
	AMORTIZATIONCODE	CHAR(1)
	AMORTIZATIONTERM	INTEGER
	MATURITYTERM	INTEGER
	PAYMENTFREQUENCYCODE	CHAR(1)
RATETYPECODE	CHAR(1)	
<b>investors</b>	<b>Investor Information Table</b>	
	INVESTORID	CHAR(10)
	LASTNAME	CHAR(20)
	FIRSTNAME	CHAR(15)
	MIDDLEINITL	CHAR(2)
	COMPANY	CHAR(35)
	ADDRESSLINE1	CHAR(35)
	ADDRESSLINE2	CHAR(35)
	CITY	CHAR(20)
	STATE	CHAR(2)
	ZIPCODE	CHAR(10)
	PHONE	CHAR(13)
	FAX	CHAR(13)
	EMAIL	CHAR(40)
CHECKPAYEE	CHAR(35)	
TAXID	CHAR(12)	
COMPANYCODE	CHAR(6)	
<b>rates</b>	<b>Interest Rate Information Table</b>	
	RATEINDEXCODE	CHAR(2)
	BEGINDATE	DATE
	ANNUALRATE	DOUBLE
	ENDDATE	DATE
	APPLYSTATUS	CHAR(1)
CHANGEFREQUENCYCODE	CHAR(1)	
<b>transactions</b>	<b>Transaction Accounts Information Table</b>	
	TRANSACTIONCODE	CHAR(2)
	TRANSACTIONDESCRIPTION	CHAR(35)
	PRINCIPALDEBITACCOUNT	CHAR(10)
	PRINCIPALCREDITACCOUNT	CHAR(10)
	INTERESTDEBITACCOUNT	CHAR(10)
INTERESTCREDITACCOUNT	CHAR(10)	

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Code Tables

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<b>amortize</b>	<b>Amortization Code Table</b>
R	rule of 78's
S	straight line
<b>bankstatus</b>	<b>Bank Status Code Table</b>
000	no bank status
500	pledged
900	not pledged
<b>borrowertype</b>	<b>Borrower Type Code Table</b>
C	consumer
N	non-consumer
<b>collateraltypes</b>	<b>Collateral Type Code Table</b>
	no collateral
1	single family residence
2	1 – 4 units
3	5 or more units
4	commercial property
5	co-op property
6	other real estate
7	equipment lease
8	automobile/vehicle
9	savings account
<b>frequency</b>	<b>Payment Frequency Code Table</b>
W	weekly
B	biweekly
S	semimonthly
M	monthly
Q	quarterly
Y	yearly
<b>licensetype</b>	<b>License Type Code Table</b>
	no license
B	BARE – broker license
F	CFL – consumer finance
M	CML – commercial license
O	ORE - officer
P	PPB - personal property
N	none
<b>moneytype</b>	<b>Money Type Code Table</b>
C	cash received
J	journal entry
L	new loan
<b>positions</b>	<b>Loan Position Code Table</b>
	other position
1	first
2	second
3	third
4	fourth
<b>propstatus</b>	<b>Property Status Code Table</b>
	other status
O	owner occupied
R	rented/leased
V	vacant
<b>rateindex</b>	<b>Interest Rate Index Code Table</b>
1	prime rate index 1
2	prime rate index 2
3	prime rate index 3
4	prime rate index 4
<b>ratetype</b>	<b>Interest Rate Type Code Table</b>
F	fixed rate
V	variable rate
<b>securitylevel</b>	<b>Security Code Table</b>
1	data entry
2	accounting
3	manager
4	Administrator

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Code Tables

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activity	Investor Activity Code Table
CI	capital investment
CW	capital withdrawal
SF	servicing fee
PR	principal received
IR	interest received
OR	other received
Q1	first quarter distribution
Q2	second quarter distribution
Q3	third quarter distribution
Q4	fourth quarter distribution
1	january monthly distribution
2	february monthly distribution
3	march monthly distribution
4	april monthly distribution
5	may monthly distribution
6	june monthly distribution
7	july monthly distribution
8	august monthly distribution
9	september monthly distribution
10	october monthly distribution
11	november monthly distribution
12	december monthly distribution
AD	annual distribution
SD	special distribution

## TWENTY-FIRST CENTURY LOAN SYSTEMS

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### Code Tables

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states	United States Code Table
	unknown state
AK	Alaska
AL	Alabama
AR	Arkansas
AZ	Arizona
CA	California
CO	Colorado
CT	Connecticut
DC	District of Columbia
DE	Delaware
FL	Florida
GA	Georgia
HI	Hawaii
IA	Iowa
ID	Idaho
IL	Illinois
IN	Indiana
KS	Kansas
KY	Kentucky
LA	Louisiana
MA	Massachusetts
MD	Maryland
ME	Maine
MI	Michigan
MN	Minnesota
MO	Missouri
MS	Mississippi
MT	Montana
NE	Nebraska
NC	North Carolina
ND	North Dakota
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NV	Nevada
NY	New York
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VA	Virginia
VT	Vermont
WA	Washington
WI	Wisconsin
WV	West Virginia
WY	Wyoming
AB	Alberta Canada
BC	British Columbia Canada
MB	Manitoba Canada
NB	New Brunswick Canada
NF	Newfoundland Canada
NS	Nova Scotia Canada
ON	Ontario
PE	Prince Edward Island
PQ	Quebec Canada
SK	Saskatchewan