



Tools for Tracking Property Securing Loans

INSIDE THIS GUIDE:

This guide describes how you can configure and track collateral that secures member loans. Included is also a discussion of the Medallion Collateral type.

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Collateral Configuration

Collateral Ty	ype Definition		
Add	Collateral Type	Description	Suspended
		UNKNOWN COLLATERAL	*
	А	AUTO COLLATERAL	
	В	MOTORCYCLE	*
	С	SHARE SECURED	
	D	LIFE INSURANCE	
	E	MISCELLANEOUS	
	F	FARM EQUIPMENT/AGRICULTURAL	
	G	DURABLE GOODS COLLATERAL	
	1	INSURED HOME IMPROVEMENT	
	L	LAWN AND GARDEN	
	М	MORTGAGE COLLATERAL	
	Ν	MEDALLION TEST	
	0	OTHER - INDIRECT	
	Р	GPS LOANS	
	R	REC VEHICLE	*
	S	STOCKS COLLATERAL	
	Т	MOBILE HOME	
	Edit	BUSINESS EQUIPMENT	
	Eult	REC VEHICLE	
	View	MARINE	
	Options	-	$\uparrow \downarrow$

Tool #223 Collateral Type Configuration

This screen is used to create a credit union-defined collateral code and choose the Definition Type that determines which fields are used for the collateral items. There are only five collateral definition types that determine the fields on the collateral screen:

V=Vehicle R=Real Estate S=Stocks M=Medallion

O=Other

However, your credit union can configure up to 26 different collateral types from those five definitions (for example, "Automobile" and "Watercraft" may both use definition type "V").

Any *Collateral type code* that is configured with *Definition type* "V" has the title tracking feature. Check the *Title tracking default* box in this detail screen to have the *Title tracking* box checked by default on the

collateral record when you add it. This assists with title tracking since it is easier to review in the collateral report.

Collateral Type Definition (Tool #223 > Add or Edit)

Collateral Type	Definition	
URL Config	Collateral type code Description Definition type Title tracking default Status	A AUTO COLLATERAL Image: State in the state in th

Any collateral type codes that are configured with *Definition type* "R" have the Property Tax Tracking feature.

Adding Collateral Records

Collateral Selection		
Update Copy From Loan	Account base Application # 589031 Loan category 14 NEW VEHICLES	Loan amount 15,000.00 Purpose 01 NEW AUTO Security 02 AUTOMOBILE
	Collateral type Update Collateral item (type A) exists - use Cmd/11 to up Type Description	odate
	A AUTO COLLATERAL C SHARE SECURED	
	D LIFE INSURANCE E MISCELLANEOUS	₩ When creating a new loan request (or working with an existing loan account), you can copy the
	F FARM EQUIPMENT/AGRIC G DURABLE GOODS COLLAT INSUGED HOME IMORPOVE	collateral from another current or closed account. This is not a link to any existing records; this simply makes a copy of existing data so you don't base to enter it manually this procedure is
	L LAWN AND GARDEN M MORTGAGE COLLATERAL	especially helpful for complex collateral items such as real estate to avoid tedious re-typing of data.
	N MEDALLION TEST 0 OTHER - INDIRECT	
	P GPS LOANS S STOCKS COLLATERAL	
	Select ↑ ↓	

Collateral Selection (Tool #2 or Tool #51 or Tool #53)

This screen appears when adding a collateral item to a new loan request or when maintaining collateral on an existing loan. From this screen, you may add a new collateral item to the loan or make changes to an existing item. (Remember that loans may have multiple collateral items attached to them.)

To add a new item, enter one of the Collateral type codes shown and use Enter.

- If the code was configured with definition type "V" (Vehicle), the screen on page 5 will appear.
- If the code was configured with definition type "R" (Real Estate), the screen on page 7 will appear.

If collateral items have already been attached to this loan, the message "Collateral currently exists for this item" will appear. Use **Update** and the screen shown on page 8 will appear.

• Use **Copy From Loan** to copy a collateral record from a different Loan.

Copy From Other Loan Account (Collateral Selection screen > Copy From Loan)

- Copy From Other Loan Act	count	•
Loan account to copy from O Closed		
← → ↑ ፡:! ∅	3 7 0	(2328)

When collateral information is stored with another loan, **Copy From Loan** allows you to copy that collateral detail into this loan. The collateral record can be part of this same account base or a different account base. When the collateral record is stored in CBX, it can be copied to any loan.

Collateral Definition Type "V" (Vehicle)

		enneren ijpe i j
Collateral Identif	fication	
Delete	Account base	
Save/Update	Application 589031	ltem # 002
Add	Loan category 14 NEW VEHICLES	Purpose 01 NEW AUTO
Adu	Loan amount 15,000.00	Security 02 AUTOMOBILE
Comments	Collateral type A AUTO COLLATERAL	
URL/Instructions	Make	Mileage
	Model	Color
	Year 00	Trim package
	Identification #	
	Estimated value 0.00 Get Value	Value pulled from Other
	Amount pledged to loan 0.00	Loan to value 0.00 %
	Insurance agent	Title tracking
	Policy #	Title status on file
	Status	Verification date 00000000
	Expiration date 00000000	
	Premium amount 0.00	
	Premium frequency	

Collateral Identification (Definition Type "V")

This collateral type is typically used for automobiles, boats, RVs, and other vehicles. Once this item is complete, if you need to add another item to this same loan, use **Add**, and the Collateral Selection screen will reappear, allowing you to choose another collateral code. Otherwise, if this is the only item to be added, use **Save/Update** to record the change. When creating a new loan, the system will continue to the Loan Recap screen. If you are working with an existing loan account, the system will continue to the next miscellaneous loan maintenance item you selected.

- NOTE: The *Title tracking* box can be checked by default for "V" collateral record if configured in the Collateral configuration detail screen. This assists with title tracking when using the collateral reports. See page 5 for more details on the configuration.
- NOTE: Collateral Types "S" (Stock) and "O" (Other) use a similar screen with slightly different field descriptions.

Using Title Tracking Fields

For collateral items where the credit union is required to maintain a copy of the Title on file, the new title tracking fields can be used to keep track of the status of this paperwork. As you receive the appropriate Title paperwork, this collateral item should be maintained, and the title *Status* field updated.

To make keeping track of these items easier, the Collateral Information report (described on page 16) can be used to list only those items with *Title tracking* turned on or only those items where the Title paperwork is not yet on file.

Field Name	Description
Title tracking	If you need to track the status of Title paperwork on this collateral item, check the box. If not, leave the box unchecked. This field is used when printing the Collateral Information report as a way to print a list of only those items that are being tracked for Title information. See page 16 for information about the Collateral Information report.
Title Status on file	If you have received all appropriate Title paperwork on this item, check the box. Otherwise, leave the box unchecked. This status will be used when printing the Collateral Information report (see page 16).
Verification date	If the Title paperwork has not yet been received, this field can be used to enter the date on which verification of this paperwork should be made. When printing the Collateral Information report, you may choose to list only those items with a verification date that has passed, so that measures can be taken to obtain the necessary paperwork.

Field Descriptions

Collateral Definition Type "R" (Real Estate)

Collateral Identification (Definition Type "R")

Collatera	l Identif	ication								
_	_									
Delete		Account base			Loan amou	int	15,000.00		Item #	002
Save/Update		Application # 589	9031		Purpose	Purpose 01 NEW AUTO				
		Loan category 14	NEW VEHICLES		Security	02 AUTOMO	BILE			
Add		Collateral type	M MORTGAGE	COLLATERAL	Escrow					
Legal Description		Description			Address					
LIPI /Instructions		Location			City					
		Year Acquired	00		State	ZIP	00000	0000		
HMDA		Title Holder			County					
		Estimated value		0.00	Tax ID					
		Amount pledged to loan		0.00	Other debt	description				
		Loan to value		0.00%						
		Other debt for combined	LTV	0.00						
		Combined LTV		0.00%						
		Insurance agent	Ð		Propert	ty tax tracking				
		Policy #			Last date p	aid 000000	00 🛗			
		Status	Ð		Next due da	ate 000000	00 🛗			
		Expiration date 00	0000000 🛗		Past du	le				
		Premium amount	0.00							
		Premium frequency	Ð							
		Flood zone								

This collateral type is typically used for real estate items, such as mortgages, home equity loans, etc. Once this item has been entered, if you need to add another item to this same loan, use **Add**, and the Collateral Selection screen will reappear, allowing you to choose another collateral code. Otherwise, if this is the only item to be added, use **Save/Update** to record the change. When creating a new loan, the system will continue on to the Loan Recap screen. If you are working with an existing loan account, the system will continue to the next miscellaneous loan maintenance item you selected.

Using Property Tax Tracking Fields

For collateral items where the credit union is required to maintain records of property tax payments on file, the Property Tax Tracking fields can be used to keep track of the status of this paperwork. As you receive notification of property tax payments being made, this collateral item should be maintained, and new paid and due dates entered.

To make keeping track of these items easier, the Collateral Information report (described on page 16) can be used to list only those items with *Property tax tracking* turned on or only those items where tax payments are past due.

Field Name	Description
Property tax tracking	If you need to track the status of property tax payments on this collateral item, check this box. If not, leave the box unchecked. This field is used when printing the Collateral Information report as a way to print a list of only those items that are being watched for property tax payment status.

Field Descriptions

Field Name	Description
	See page 16 for information about the Collateral Information report.
Last date paid	Enter the date on which the last property tax payment was made.
Next due date	Enter the date on which the next property tax payment is due.
Past due	If you know the property tax payment is currently past due on this item, check this box. Otherwise, leave the box unchecked. When the Property Tax Collateral report is run, the system will automatically update the contents of this field based on the date in the <i>Next due date</i> field.

Note: If this is the first collateral record on file for a loan with an associated escrow record, the Expiration date here gets automatically updated when escrow disbursements are made. This will occur if the "Automatically advance policy expiration date" flag is checked for the escrow payee.

Updating Existing Collateral Items

Collateral Item Summary (Collateral Selection screen > Update)

Collateral Item S	Summary							CHANGE
Use Pledged Amount	Account base Loan category 14 Application Nun 58	6 NEW VEHICLE 19031	s	Loan amount Current balance	15,000.00		Scan e-Doci	ument
	Line Coll Typ	pe Description		Estimated Curr Value	Pledged Amount	Owner SSN		
	001 A	TEST		50,000.00	0.00			
	Select							
				50,000.00	0.00			
	For all collateral us	ing Estimated Values						
	LTV % based on:	Current balance is Original balance is	30.00% (15,000/50,0	00)				

This screen appears when you use either of the **Update** buttons on the Collateral Selection screen (shown on page 4).

This screen lists all of the collateral items attached to a loan. To view or modify any of the items listed, select the desired item in the list and use Enter or **Select**. The screen that appears will depend on the collateral definition record. (Pages 5 and 7 show two of the types available).

The loan-to-value (LTV) percentage based on both current and original balance displays at the bottom of the screen. Also, for the value of the collateral, you use **Use Pledged Amount/Use Estimated Value** to switch between using the estimated current value versus the pledged amount.

If you would like the LTV for line-of-credit loans to use the disbursement limit instead of the current balance in the calculation, then be sure to activate the *Use disbursement limit to calculate LOC loans* option in **Tool #458** *Loan Category Configuration* for the appropriate loan categories.

Medallion Type Collateral

An additional collateral definition type, Medallion, was specifically designed for when taxi cabs (the license to drive them) are used as collateral. Using the Medallion collateral type, you can tie multiple Medallions to a single collateral record. You could potentially add 99 Medallions to a single collateral record, and then add or remove Medallions from the collateral to automatically adjust the Total Loan to Value. Then, if a borrowing member sold a Medallion, you do not have to redo the loan or collateral.

Configuring Medallion Type Collateral

Configuring Medallion collateral types is a two-step process. First, you configure the Medallion sub-type. Next, you configure the Medallion Type codes. The codes are grouped by Type to allow for easy re-pricing using the Re-pricing feature.

Tool #490 Medallion Collateral Configuration

	,,,	
🔀 - Medallion Collateral Typ	e Configuration	
Select configuration type	O 1. Configure medallion sub-types (for grouping similar medallion types)	
	O 2. Configure medallion type codes	
← → ↑ ø	i) ? @	(4320)

First select 1. Configure medallion sub-types (for grouping similar medallion types) to configure your Medallion Sub Types.

Medallion Sub-Type	Configurat	ion
Add Sub-Type	Jump to sub-t	type starting with
	Search for des	scription containing
	Sub-Type	Sub Type Description
	HR	HANDICAP INDIVIDUAL
	MM	ADD A RECORD
	MV	MARY'S TEST
	TT	TESTING

The screen above shows some configured Medallion Sub Types. To add a new Type, use **Add Sub-Type**. Use Enter to save the new configuration.

Configure Medallion Sub-Type (Tool #490 > 1. > Add Sub-Type)

🕅 - Configure Medallion Sub-Type	•
Sub type Description	ADD
← → ↑ ፡፡ ∅ ③ ⑦ @	(4324)

Next, you configure the Medallion type codes in **Tool #490** by selecting *2. Configure medallion type codes* on the entry screen.



🔀 - Medallion Collateral Type Configuration				
Select configuration type	 1. Configure medallion sub-types (for grouping similar medallion types) 2. Configure medallion type codes 			
← → ↑ @	· (j) (?) (@	(4320)		

The screen displays a listing of Medallion Type codes.

Medallion Collateral	Type Configuration	(Tool #490 > 2.)	

ld Medallion Type	Jump to medallion Search for descripti	type starting with on containing		
	Medallion Type	Medallion Description	Sub Type Description	Value
	CHICH	CHICAGO CORPORATE HANDICAP	HANDICAP CORPORATE	
	СНІІН	CHICAGO INDIV HANDICAP	HANDICAP INDIVIDUAL	
	TEST	DESCTIPTION ENTERED HERE TO LO	MARY'S TEST	1,500,00
	ттт	DESCRIPTION ENTERED HERE TO LO	MARY'S TEST	1,500,00
	Edit			
	Edit Copy Delete			
	Edit Copy Delete View	_		

To add a type, use Add Medallion Type.

🕅 - Configure Medallio	on Type	-
Medallion type Description Value	Sub type 🗨	
← → ↑ □	Ø Ø () Ø Ø	(4327)

To edit a type and its initial value, select the Medallion Type and use the Edit option.

To jump to the Re-Price Medallion Collateral screen, select a Medallion Type and use the *Medallion Repricing* option.

Re-Price Medalli	ion Collateral								
Update	Medallion type TEST	DESCTIPTION ENTERED HE	ERE TO LO	Medallic	on value	1,500,000 *=Mu	ulti-Use Collat	eral	
Export	Sub-type MARY'S TEST			# of loan	ns	3			$\uparrow \checkmark$
Member Connect						Curren		New Ma	rket
	Loan Account Name	LOC	Medal ID MU	Current Loan Balance	Pledged To Loan Amount	Value	Pledged %	Value	Pledged %
Disb Limit	-705			75,800	10,000	50,000	20.00	50,000	20.00
Calculate Values					12,500	12,500	100.00	12,500	100.00
Refresh	-715			80,000		0	00		00
	-646			6,359	150,000	100,000	150.00	100,000	150.00

Re-Price Medallion Collateral (Tool #490 > 2. > Medallion Re-Pricing)

Adding and Updating – Medallion Collateral

With Medallion Type collateral, the following screens appear when adding a collateral item to a new loan request or when maintaining collateral on an existing loan. These appear instead of the Real Estate, Vehicle, Stock, or Other Collateral screens.

Collateral Item S	Summary					
Use Pledged Amount	Account base Loan category 98 Application Nun 5890	SIGN LN -SECURI 90	5	Loan amount Current balance	50,000.00	
	Line Coll Type	Description		Estimated Curr Value	Pledged Amount	Owner SSN
				00,000	01000.00	
	Select			60.000.00	61.000.00	
	For all collateral using LTV % based on:	Estimated Values Current balance is Driginal balance is	83.33% (50,000/60,0	00)		

To view the individual collateral items, select a line and **Select**.

• NOTE: If multiple medallion collateral items are securing the loan, then MULTIPLE displays in the Description field.

The loan-to-value (LTV) percentage based on both current and original balance displays at the bottom of the screen. Also, for the value of the collateral, you can use **Use Pledged Amount/Use Estimated Value** to switch between using the estimated current value versus the pledged amount.

When medallion collateral is securing the loan, the combined loan-to-value (CLTV) also displays based on both current and original balance. The CLTV includes the balances for all loans using the medallion as collateral.

Collateral Identification (Collateral Item Summary > Select)

Collater	al Identifica	tion						
Save/Update		Account base						
Add		Application # 589090	50105	Item # 001			Title/UCC tracking	
Comments		Loan category 98 Sign LN -3	0.00	Security 40	SIGNATURE	Ve	rification date 0000	0000
		Collateral type N MEDALLIO	NTEST		Coll	ateral		
		Medallion Type Description	Medallion ID	Original Value	Estimated Curr Value	Available To Use	Pledged To Loan	Cur Val Update
		CHIIH CHICAGO INDIV HAN	DICAP 123	60,000	60,000	60,000	60,000	Jun 04, 2025
		Change						
		Delete						
		View						
		Reprice Medallion ID usage						
		Options •				Total pledged	60,000	↑↓

Field Name	Description
Title/UCC tracking	To track the status of the UCC paperwork on this collateral, check this box. If not, leave this box unchecked.
Title status is file	If you have received all appropriate UCC paperwork for the collateral, check this box. If not, leave this box unchecked.
Verification date	If the UCC paperwork has not yet been received, this field can be used to enter the date on which verification of the paperwork should be made.
Medallion ID	The Medallion ID.
Original Value	The original value of the medallion. This defaults from the Medallion Add/Update screen.
Estimated Curr Value	The current value of the medallion.
	NOTE: For an ADD record, this is the Original Value.
Available To Use	The balance of the medallion available to use as collateral for another loan.
Pledged To Loan	The amount pledged to the loan from the Medallion Add/Update screen.
Cur Val Update	The last date that the current value of the medallion was updated.

To add another collateral item, similar to an existing one, simply select the item and the *Copy* option. Then change the *Medallion ID* code on the screen below, and use **Save/Update**.

_			
🕅 CBX - Medallion Mainten	ance		
Medallion type	СНІІН		СОРҮ
Amount pledged to loan	50,000.0	0	
Medallion ID	123		
Original value	60,000.0	0	
Estimated current value	60,000.0	0 Last update date Jun 04, 2025	
Last maintained date	Jun 04, 2025		
Last maintained by	=F		
		Save/Update	
	~ ~ ~		
$\leftarrow \rightarrow \land \Downarrow a$	9 (i) (?) (0		(5519)

Medallion Maintenance (Medallion Collateral Identification screen > Copy)

Re-Pricing Medallion Type Collateral

Tool #713 *Reprice Medallion Collateral* is similar to **Tool #895** *Update Investment Market Price* for investments. With this tool, the collateral value can be periodically adjusted, and the system automatically updates all the Medallion collateral records, recalculating LTV ratios.

After entering the screen, you select a Medallion Type to view all collateral of that Type and the loans holding this type of collateral.

lpdate	Medallion type	TEST	DESCTIPTION ENTERE	ED HERE TO LO	Medallie	on value	1,500,000 *=Mu	ılti-Use Collate	ral	
xport	Sub-type	MARY'S TEST			# of loa	ns	3		[↑]↓]	
							Curren	t	New Mar	rket
vember connect	Loan Account	Name	LOC	Medal ID MU	Current Loan Balance	Pledged To Loan Amount	Value	Pledged %	Value	Pledged %
Jisb Limit	-705			1234	75,800	10,000	50,000	20.00	50,00d	20.00
Calculate Values				32124		12,500	12,500	100.00	12,500	100.00
Refresh	-715			118888887	80,000		0	00		00
	-646			1234567890	6,359	150,000	100,000	150.00	100,000	150.00
										[↑]↓
				Medallion tota	ls 162,159		162,500	106.15%		106.15%
						172,500			162,500	

Re-Price Medallion Collateral (Tool #713)

From this screen, you can make individual changes to the collateral value. To simulate a change in value across the Type, use **Calculate Values** to move to the following screen. You can simulate changes, but to finalize the update, you must use **Update** on the first screen (shown above).

Calculate Medallion Values (Tool #713 > Calculate Values)

🕱 - Calculate Medallion Values	
Set medallion current values to: New market value 0 (Enter a new market value to set the value for all medallions of this type to the entered value.) OR Percentage change 0.00 % O Decrease	
(Enter the percentage and indicate "increase" or "decrease" to increase or decrease the current value by the entered percentage.)	
Confirm	
← → ↑ (1) ∅ (3) (?) @	(4322)

Here you can enter a new value of the Medallion collateral. Or you can enter a percent increase or decrease. **Confirm** will return you to the original screen where the change is reflected.

Medallion Collateral Inquiry

Tool #491 *Medallion Collateral Inquiry* is an inquiry tool for medallion collateral records. The information is similar to the Re-Price Medallion Collateral screen but no update capability is allowed.

Medallion Collat	eral Inquiry										
Export	Medallion type Select @		Accou	nt base			Type Name c	to	TIN/EIN		
Member Connect	Loan Account Name	L	с мс м	edallion ID	ми	Current Balance	Disbursement	Pledged to Loan Amount	Current Value	Pledged %	Medallion Type
	-705		* 123	4		75,800	75,000	10,000	50,000	20.00%	TEST
			321	24				12,500	12,500	100.00%	TEST
	-715		* 118	888887		6 3 5 9	20,000	150.000	100.000	0.00%	TEST
	040		120	4007090		0,009	0,010	100,000	100,000	100.00%	1201
	Medallion Totals -	# of Loans	3	Amounts		162,159		172,500		106.15%	
							101,318		162,500		

Medallion Collateral Inquiry (Tool #491)

Collateral Informatio	n Listing		
Report Options			
Print	🔿 Detail 🔘 Summary		Copies 1 Job queue
Report	Insurance		Printer P1
Collateral code		Optional	
Collateral definition type	All ~	Optional	
Insurance agent		Optional	
Beginning insurance expiration date	Sep 15, 2024 🛗	Optional	
Ending insurance expiration date	Nov 20, 2024 🛗	Optional	
	List titles not on file	Optional	
Title verification date on or before	Sep 15, 2024 🗰	Optional	
	List property tax past due	Optional	
Property tax next due on or before	00000000	Optional	
	Export report to file		

Tool #587 Pledged Collateral Information Report

There are three different report formats that can be selected, as well as many parameters to define exactly which collateral records should appear on the report. When ready, use Enter to generate the report.

Field Name	Description
Print Detail or Summary	Choose <i>Detail</i> to print the normal detailed report showing each individual collateral record. Choose <i>Summary</i> to print only subtotals for each collateral code and definition type.
Report	Enter one of the following to determine the format for the printed report (samples are shown on the following page), as well as which types of records will be included:
	Insurance format showing Insurance Agent, Status, Expiration Date, and Phone Number.
	Title Tracking format showing Tracking Status and Verification Date. Only collateral records <i>Title Tracking</i> configured will be included on this report.
	Property Tax format showing Last Paid, Next Due, and Past Due information. Only collateral records with <i>Property Tax Tracking</i> configured will be included on this report. When this report is run, the system will automatically verify the <i>Next Due Date</i> on all items and update the <i>Past Due</i> field (Y/N) as needed, so items which are past due will be flagged properly.

Field Descriptions

Field Name	Description
Collateral code	If you wish to see information for only one of your credit union's configured Collateral Type codes, enter the code here. Leave the field blank to include all codes.
Collateral definition Type	 If you wish to see information for only one Collateral Definition Type, choose one of the following. Leave the field blank to include all types. Vehicle Real Estate Medallion Stocks Other HINT: This is a great way to see the insurance records only for vehicles - choose the Insurance format above and Vehicle here.
Insurance agent	If you wish to see records for only one of your credit union's configured Insurance Agent codes, enter it here. Leave the field blank to include all.
Beginning insurance expiration date	If you wish to see records where insurance coverage is due to expire within a certain time frame, enter the beginning date of the range here.
Ending insurance expiration date	If you wish to see records where insurance coverage is due to expire within a certain time frame, enter the ending date of the range here.
List titles not on file	 Used when printing the Title Tracking format. Check the box to show only those items with a Title Status field that is <u>blank</u> (not "F" for "On File"). Leave the box unchecked to include all Title Tracking records. Titles can be more easily tracked if the Title Tracking field is checked by default when the vehicle collateral type is added. This default setting can be configured in the Collateral Configuration screen. See the Collateral Definition Type "V" (Vehicle) section of the booklet.
Title verification date on or before	Used when printing the Title tracking format. Use this field to list only those records with a Verification Date on or before the specified date.
List property tax past due	Used when printing the Property Tax Tracking format. Check the box to show only those items where the Next Due Date for the property tax is less than or equal to today's date. Leave the box unchecked to include all Property Tax Tracking records.
Property tax next due on or before	Used when printing the Property Tax Tracking format. Use this field to list only those records with a Next Due Date on or before the specified date.
Export report to file	Use this to export the data for use with Report Builder or Member Connect.

Report Samples

Following are samples of the Detail for all three types of reports. The Summary report is similar except only the subtotals for each Definition Type are included on the report.

6/04/25	15:19:57	ABC CREDIT	UNION			LCLML1	
RUN	ON 6/04/25		LOAN COLLATERAL DETA	IL REGISTER			USER
			INSURANCE INFOR	MATION			
COLLATER	AL DEFINITION: Vehicle						
COLLATER	AL CODE: UNKNOWN COL	LATERAL					
ACCO	UNT # COLLATERAL					INSURANCE	INFORMAT
LOAN	TYPE DESCRIPTION	YR	IDENTIFICATION #	VALUE	AMT PLEDGED AGENT	STATUS	EXP DATE
	-623 For College	00		.00	.00	Unknown	0/00/00
	38						
	-623 Education Supplies	16		1500.00	.00	Unknown	0/00/00
	38						
	-866 Buick Rendeveous	09		6500.00	.00	Unknown	0/00/00
	43						
	-866 1500.00	00		.00	.00	Unknown	0/00/00
	63						
	-866 None	00		.00	.00	Unknown	0/00/00
	67						
	-866 Car	00		2000.00	.00	Unknown	0/00/00
	65						

Loan Collateral Detail Register - Insurance Information (LCLML1)

Loan Collateral Detail Register - Title Tracking Information (LCLML1)

6/04/25 15:21:12	ABC CREDIT UNION			LCLML1	
RUN ON 6/04/25	LOAN COLLATERAL DETA	IL REGISTER			USER
	TITLE TRACKING IN	IFORMATION			
COLLATERAL DEFINITION: Vehicle					
COLLATERAL CODE: AUTO COLLAT	FERAL				
ACCOUNT # COLLATERAL			т	ITLE TRACKING	INFO
LOAN TYPE DESCRIPTION	YR IDENTIFICATION #	VALUE	AMT PLEDTRACKING?	STATUS	VERIF
-605 DODGE	13	.00	.00 Y		
14 CARAVAN					
-610 CHEVROLET	18	37550.00	10040.00 Y	F	05/
15 SILVERADO 1500					
-610 JEEP	16	18550.00	18550.00 Y	F	12/
15 GRAND CHEROKEE					
-606 JEEP	24	44970.00	37090.99 Y	F	06/
14 GRAND CHEROKEE					

Loan Collateral Detail Register - Property Tax Tracking Information (LCLML1)

6/04/25 15:13:16	ABC CREDIT UNION		LCLML1
RUN ON 6/04/25	LOAN COLLATERAL DE	TAIL REGISTER	USER
	PROPERTY TAX TRACKI	NG INFORMATION	
COLLATERAL DEFINITION: Real Estate			
COLLATERAL CODE: MORTGAGE COLLA	TERAL		
ACCOUNT # COLLATERAL			PROPERTY TAX TRACKING I
LOAN TYPE DESCRIPTION	YR TITLE HOLDER	VALUE AMT PLEDG	GEDTRACK LAST PAID NEXT D
-705 INVESTMENT PROPERTY	00	135500.00 75000.	00 Y 07/01/2009 12/01/20
46 BIRCH RUN TOWNSHIP			
-715 PRIMARY	00	154800.00 20000.	00 Y 07/01/2018 12/01/20
09 TOWNSHIP OF BIRCH RUN			
-790 PRIMARY RESIDENCE	00	160000.00 95300.	00 Y 07/01/2011 12/01/20
60 TOWNSHIP OF BIRCH RUN			
-846 PRIMARY RESIDENCE	00	186000.00 40000.	00 Y 12/14/2010 12/14/20
85 TOWNSHIP OF BLUMFIELD			

Loan-to-Value Report

			Loan Details			
Business unit	Select 🕀	Optional	Loan open dates	From	0000000 🛗	
Loan category	Select ®	Optional		То	0000000	
Include written off lo	oans					
			Collateral			
Include loans with LTV %	From 0.	.00 %				
	To 0, Based on (e) Collateral (e)	00 % Original Ioan balance Current value O Pl	O Current Ioan balan	ce		
Combined Loan-to-value	To 0 Based on O Collateral O (CLTV) calculation	00 % Original Ioan balance Current value O PI Do not display CLTV	O Current loan balan	ce		~
Combined Loan-to-value	To 0 Based on O Collateral O (CLTV) calculation	00 % Original Ioan balance Current value O PI Do not display CLTV	Current loan baland	ce		~
Combined Loan-to-value	To 0 Based on O Collateral O (CLTV) calculation with CLTV Escrow	00 % Original Ioan balance Current value O PI Do not display CLTV	O Current loan balan	ce	Report Options	~
Combined Loan-to-value Display only loans w Type	To 0 Based on O Collateral O (CLTV) calculation with CLTV Escrow	00 % Original Ioan balance Current value O PI Do not display CLTV Optional	Current loan baland ledged value	ce	Report Options	

Tool #477 Loan-to-Value Analysis Report

This report shows loan-to-value ratios on your loan accounts a little differently than the LTV you are used to seeing on individual collateral records. With this report, you can choose to calculate LTV according to either the current loan balance or the original loan balance. In addition, the report will also look at all collateral records attached to the loan and calculate LTV using values from multiple collateral items.

This report will be very handy for reviewing mortgage loans that are nearing 80% LTV and therefore requiring PMI termination as well as to check for exceptions to credit union policy on your LTV ratios.

 NOTE: This is different from how LTV is calculated and displayed on the individual collateral record. That LTV will still be calculated based on the loan's original balance and using the value of that single collateral item only. The new report simply lets you view LTV in a different way than you see it on individual collateral records.

You can choose a specific loan category or business unit to report and can sort by account number or LTV ratio. The calculation can be based on current or original loan balance, and you can specify a cut-off ratio to display on the report (such as 79.00% if you want to see loans getting close to PMI termination). You can even choose to see only loans that actually have your PMI escrow type attached to them if you wish.

If you would like the LTV for line-of-credit loans to use the disbursement limit instead of the current balance in the calculation, then be sure to activate the *Use disbursement limit to calculate LOC loans* option for the appropriate loan categories in **Tool #458** *Loan Category Configuration*.

 Refer to the online help for assistance with using the fields on this screen. Click the i icon to access the help system

Report Sample

Following is a sample of the Loan-to-Value Report.

6/0	4/25	15:4	1:59				ABC CRE	EDIT UNION				L	LNTVRG	
	RUN OF	N 6.	/04/25					LOAN	TO VALUE REPORT					USER
								REAL ESTA	TE COLLATERAL T	YPE				
INCL	UDES V	NRITTI	EN OFF LO	ANS										
ESTI	MATED	CURR	ENT VALUE	USED	IN	LTV/	CLTV CALCU	LATIONS.						
					COL	LN	OPEN	CURR LOAN	ORIG LOAN	ESTIMATED	LTV	%	CL	TV %
	ACCT	TYP I	LAST NAME	COL#	CDE	CAT	DATE	BALANCE	BALANCE	VALUE	ORIG	CURR	ORIG	CURR
		773		005	М	99	11/01/19	6,301.98		1,229,800.00	.00	. 51		
		773		006	М	99	11/01/19	6,301.98		1,229,800.00	.00	. 51		
		773		010	М	99	11/01/19	6,301.98		1,229,800.00	.00	. 51		
		791		002	М	FF	11/02/21	1,786.66	1,786.66	183,000.00	.98	.98		
		791		002	М	FF	02/12/21	1,736.49	1,736.49	129,000.00	1.35	1.35		
		880		001	С	32	02/05/15	128.44	7,000.00	337,574.00	2.07	.04		
		792		001	М	FF	06/24/22	3,595.40	3,595.40	170,000.00	2.11	2.11		
		772		001	М	S1	06/03/20		100,000.00	4,700,000.00	2.13	.00		
		791		002	М	FF	03/16/21	1,572.76	1,572.76	69,000.00	2.28	2.28		
		791		002	М	FF	01/11/21	3,471.16	3,471.16	139,500.00	2.49	2.49		
		791		001	М	FF	03/30/20	3,710.21	3,710.21	135,000.00	2.75	2.75		
		715		001	М	09	12/05/16	8,892.97	10,140.00	338,000.00	3.00	2.63		

Loan to Value Report (LLNTVRG)