
Technical Document

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|------------------|-----------------------------------------------|----------------------------|------------------|
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| Author: | TEA Support Team | Reference ID: | |

Viewing and Managing Groups Within a Record

Within each of the modules in TEA, you have the ability to create a unique list of groups. Records may be copied into group folders to help organize and manage your individual records. Once records are placed into a group, you have the ability to print a report based on the records within that group simply by highlighting the records in the desired group and printing the desired report.

Groups are a useful means of managing records in any of TEA's main modules. Below are some typical uses of groups:

Client Module

- Client Types (Technical Assistance/Loan/Training)
- Newsletters and Publications
- Mail Merge and Mailing Labels
- Assigning Analysts (Account Managers Client Accounts)

Loan Module

- Managing records by Year (Loan Approval Dates)
- Managing loan records by region
- Managing loan records by amount range (<5,000/>10,000)

New with the release of TEA 9.13 is the ability to manage (add/delete) records to groups from within any module in TEA. This allows you to specify the groups you want to associate the record to at the time of creation versus having to go back and add them individually to each group. Additionally, it provides the ability to view which groups a record belongs to at any given time which is quite useful for managing client lists and records in TEA.

To create a new group:

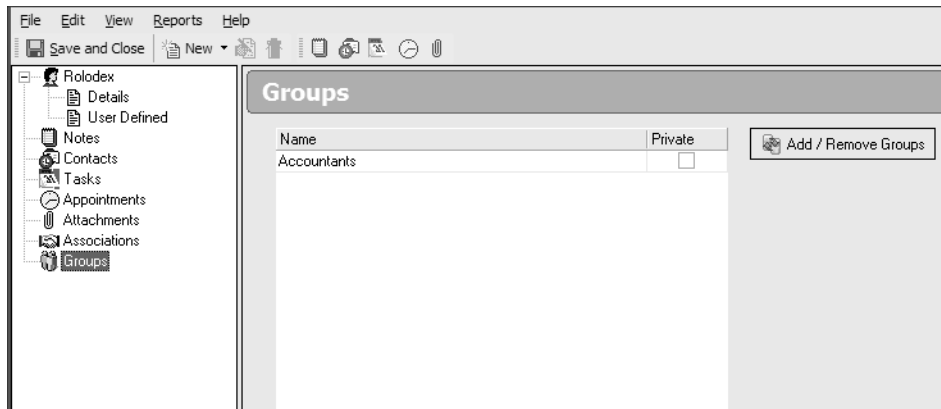
- From within the appropriate module, select a record that will be added to the new group.
- Select **View | Groups | Add to Group** from the menu.
- When the Add Group box opens, select the **New Group** radio button.
- Enter the name of the new group.
- Select either Public or Private (a public group may be viewed by everyone in your organization whereas a private group may only be viewed by the user who created the group).
- Click **OK**.

TEA 9.13 offers greater control over the management of groups. Within each record is a new Groups

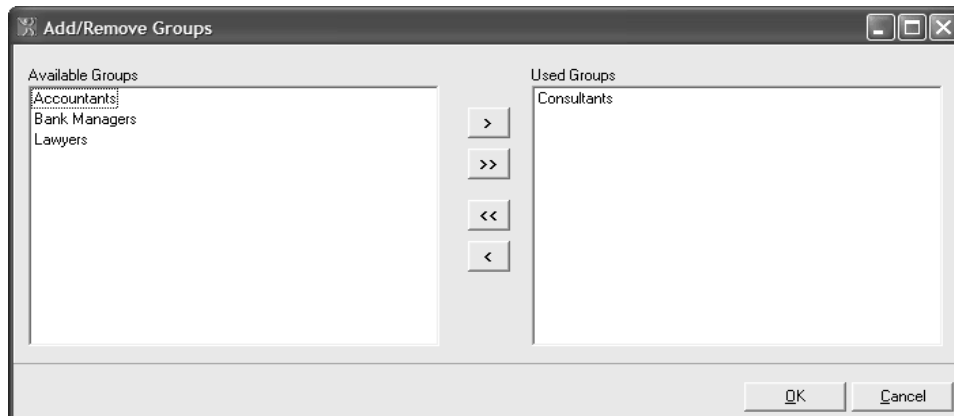
section that allows the user to view all the groups the record belongs to and also allows the user to add or remove that record from existing groups.

To add a record to an existing group(s):

- Open the Rolodex, Client, Business, Loan or Project module.
- Double-click on the desired record to open it.
- Select **Groups** from the navigation tree. Any groups that the record currently belongs to are listed.



- Select the **Add/Remove Groups** button.



- In the **Available Groups** box, select the group(s) you want to add the record to.
- Using the arrow button (>), move the desired group(s) to the **Used Groups** box.
- Click **OK** to close the Add/Remove Groups dialog.

Sending a Bulk E-mail to Multiple Clients

TEA has the added ability to easily send an e-mail to multiple client, rolodex or business contacts. You are also given the option to add a note or contact about the e-mail to each of the records receiving the e-mail. The feature is quite intuitive and will identify any records that do not contain a valid e-mail address and purge them from the mailing. By having these records identified, you can easily go into their records and update their e-mail with a valid address.

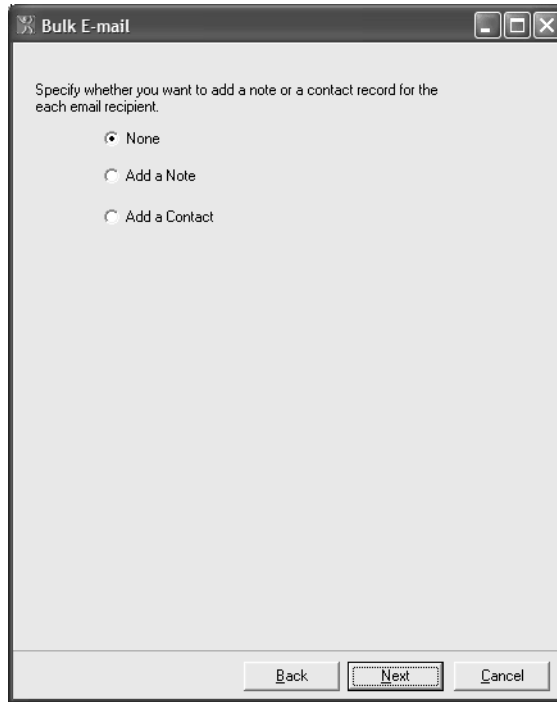
This feature will launch your associated e-mail client and place all of the E-mail addresses in either the To: field or the Bcc: field which ever preference is selected when executing the E-mail option. It is quite standard to include them in the Bcc: field so that each recipient only sees their own e-mail address rather than the entire recipients list. For privacy reasons alone, it is best not to expose your client's e-mail addresses in this manner.

If you are trying to attach or send a report from TEA to the various recipients, you should save the report in TEA as a PDF file and then attach it to the e-mail as you normally would. (See help file in Outlook or your current e-mail client for instructions on how to attach files.) Ultimately, this feature allows you to maintain a detailed record of all bulk mailings that are issued from TEA.

To send a bulk e-mail:

- Open the Rolodex, Client or Business module.
- Highlight all of the records which will be included in this e-mail by holding down the CTRL key and selecting each of them with the mouse.
- Select Tools | E-mail from the menu.

- To add a note about this e-mail to each of the records included in the e-mail, select the **Add a Note** check box OR to add a contact record to each of the records, select the **Add a Contact** check box.



- Enter the details of the note or contact and click **Next**.
- Enter the details of the e-mail and click **Send**.

Using the Requirements Section Within Client, Business and Loan Records

TEA 9.13 has enhanced the required reports section within each record. Now named Requirements, this section includes templates which can be used as a checklist to ensure all requirements have been met by both the client and business consultant including necessary documentation, reports, and meetings, etc. These templates are created by the user within the TEA Administration Module. First a detailed list of every requirement is created, then specific requirements are assigned to the appropriate template(s).

It is quite common to have several requirements or covenants related to your application and closing processes for clients. Below is a list of some common elements that would be added to a requirements template and added to a loan record upon creation.

Some typical Requirements for a Loan Record:

- Birth Certificate
- Business & Personal Tax Returns
- Business Registration
- GST/PST Returns
- Current Financial Statements
- Business Plan
- Executed Loan Document
- Personal Guarantee
- Reference Validation
- Credit Score (Transunion/Equifax)
- Commitment Letter
- Landlord Verification
- Employment Verification
- PPSA/UCC filling/Collateral documentation
- Mortgage registration

Additionally, when a loan is approved, you may require monthly statements on an ongoing basis (Monthly/Quarterly/Annually) etc. The Requirements section really provides you with the ability to define different templates for different requirement types. For instance, when you close a loan for a sole proprietor versus a corporation there are potentially some different requirements and covenants and therefore you may wish to setup a template for each one.

Given the various number of requirements that could be necessary to close a loan record, it is common that more than one analyst may be responsible to ensure that each requirement is completed and recorded appropriately. Therefore, when creating a requirement record/template, you have the option to:

- Assign the appropriate analyst to the requirement
- Specify if it is a mandatory component
- Assign a due/completion date to the requirement (task)
- Assign a frequency for the requirement (financial statements, monthly)

The requirements section essentially provides you with the ability to incorporate some of your process and workflow into a central area. You can easily determine what requirements are outstanding at any time by simply viewing the list of requirements on an individual record or by printing one of the new reports. The reports can be accessed from the main report menu.

Requirement Types and Sub-Types

Requirement types and sub-types are defined in the TEA Administration Module. Before you begin adding requirement templates or requirements you will need to define the requirement type and sub-types that are required by your organization. You can modify or add to this list at any time.

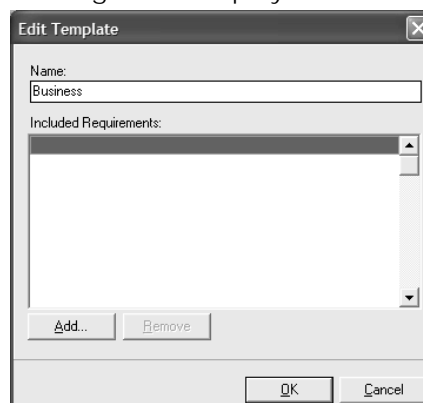
To define requirement types and sub-types:

- Open the **TEA Administration** module.
- Double-click to open **Drop-down Lists**.
- Locate **Requirement Type / Sub-Type** under the **Common** heading and then click the **Modify** button to customize this list.
- Use the **Insert**, **Edit** and **Delete** buttons to define requirement types and the **Sub Items** button to define Sub-Types specific to each requirement type.
- Click **Done** when your modifications are complete.
- Click **Done** to close the **Customize Drop-down Lists** dialog.
- Close the **TEA Administration** module.

Defining Requirements and Requirement Templates

To create a requirement template:

- Open the **TEA Administration** module.
- Double-click to open **Requirement Templates**.
- Click **Add**. The Edit Template dialog will be displayed.



- Enter the **Name** of the Requirement Template.
- Click **Add...**. The Select Requirements dialog will be displayed.
- Click the **New Requirement** button to define a new requirement.

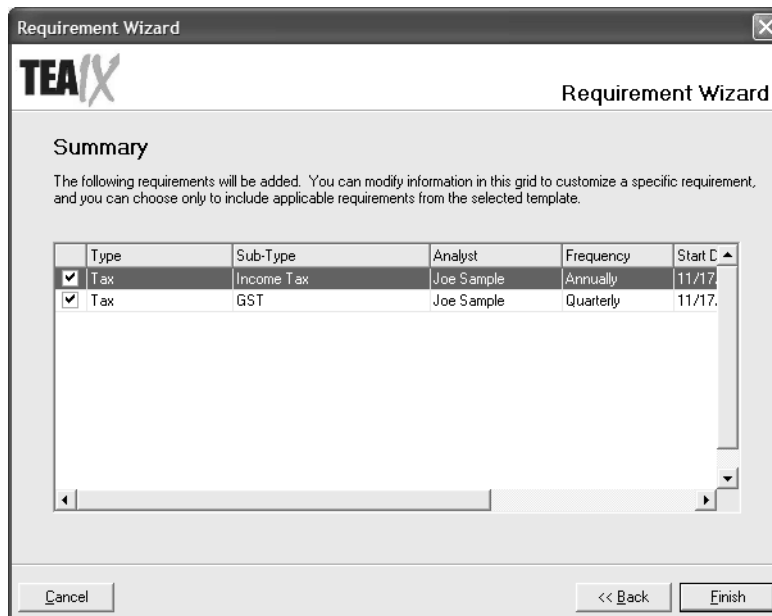
- Enter the details of the requirement.
- Click **Save**.
- Continue to add requirements until all the requirements for this template are entered.
- Hold down the **Shift** or **Ctrl** key while selecting all the requirements to be added to this template.
- Click **Add to Template**. The selected requirements will appear in the Included Requirements list.
- Click **OK** to save the template.

Adding Requirements in TEA

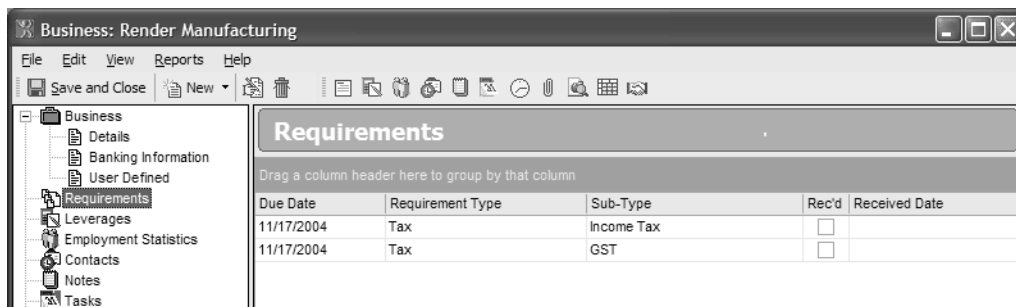
To add a requirements template to a record:

- From within any module in TEA, double-click to open the appropriate record.
- Select **Requirements** from the navigation tree.
- Select **Edit | Launch Requirements Wizard** from the menu.
- Select the desired template from the Templates drop-down menu.

- Click Next.
- Enter the start dates for each frequency listed. These can be customized at the end of the wizard for each specific requirement, if necessary. Additionally, you only need to enter start dates for those frequencies used by the requirements in the template.
- Click Next.
- Enter the End Date.
- Click Next.
- Enter the Reminder period.
- Click Next.
- Make any necessary changes to the summary by clicking in the desired field and changing the value.



- Click Finish. The individual requirements generated will be listed.



To manually add a requirement to a record:

On occasion you may want to add a requirement to a record that is not included in the regular templates. For example, a business may need to meet a unique requirement that is unusual and not a requirement of most businesses. In this situation, you may manually add a requirement directly to a record without assigning it to a template first.

- From within the Client, Business, Loan or Project modules, double-click to open the appropriate record.
- Select **Requirements**.
- Click **New**.
- Enter the details of the requirement.

Add Requirements

This feature allows you to quickly set up specific requirements that need to be tracked. A task is created for each requirement if set reminders is checked.

Requirement Type:

Sub-Type:

Mandatory:

Analyst:

To Schedule Recurring/Multiple Requirements:

Number:

First Due Date:

Frequency:

Reminders:

Set Reminders

- Click **OK**.

Adjusting the Delinquency Journal

The delinquency report is based on the delinquency journal within each loan record. When a payment is due, according to the amortization schedule, an invoice for that amount is added to the delinquency journal as a positive number. When a payment has been entered in the transactions list, a payment is entered in the delinquency journal as a negative number. If the resulting list of invoices and payments ends in a positive number, that loan will appear on the delinquency report.

On occasion, you may find that your Delinquency report may be inaccurate as a result of the following:

- An amortization schedule ended and you did not renew the loan
- A loan was refinanced and a new amortization schedule was created
- A minor amount is appearing on the Delinquency report (\$.01)

As a result, you may find it necessary to adjust the delinquency journal for these clients.

The delinquency journal can be adjusted by entering either a manual adjustment or using the reconciliation wizard.

To make a manual adjustment to the delinquency journal:

- From within the Loan module, double-click to open the desired loan record.
- Select **View | Delinquency Journal**.
- Select **Adjustments | Add Adjustment**.

Add Delinquency Journal Adjustment

Date: 11/17/2004
Type: Payment
Amount: \$0.00

Payments: Positive amounts entered here indicate additional funds received and will decrease overall delinquency. Negative amounts indicate a decrease in funds received and will increase overall delinquency. Amounts will be adjusted by TEA as required.

Breakdown of Adjustment

| | | | |
|-----------------|-------------------------------------|--------------|-------------------------------------|
| Regular: | | Fees: | |
| Principal: | <input type="text"/> | Admin: | <input type="text" value="\$0.00"/> |
| Interest: | <input type="text" value="\$0.00"/> | Late: | <input type="text" value="\$0.00"/> |
| Insurance: | | Legal: | <input type="text" value="\$0.00"/> |
| Life: | <input type="text" value="\$0.00"/> | NSF: | <input type="text" value="\$0.00"/> |
| Disability: | <input type="text" value="\$0.00"/> | Other: | <input type="text" value="\$0.00"/> |
| Other: | | | |
| In Advance: | <input type="text" value="\$0.00"/> | | |
| Suspense: | <input type="text" value="\$0.00"/> | | |
| Escrow: | <input type="text" value="\$0.00"/> | | |

OK Cancel

- Enter the date and select either **Payment** or **Invoice** from the Type drop-down menu.

- Entering a positive number for a payment adjustment will indicate additional funds received and will reduce delinquency. Entering a positive number for an invoice adjustment will indicate additional funds outstanding and will increase delinquency.
- Click OK.

To adjust the delinquency aging using the reconciliation wizard:

The Reconciliation Wizard is a useful tool that will assist you in adjusting the delinquency aging of a loan. Within the wizard, the aging as at date is selected and then the correct delinquent amounts are entered. The Wizard will then make all required adjustment entries.

To use the reconciliation wizard:

- From the Loan module, double-click to open the appropriate loan record.
- Select **View | Delinquency Journal**.
- Select **Adjustments | Reconciliation Wizard**.

Reconciliation Wizard - Delinquency Journal

TEAIX Reconciliation Wizard

Enter a date and click the Calculate Aging button to update the aging as of this date. Enter the desired values and click Next to see the adjustments that will be made.

Aging as at: 08/31/2004

| | Current Values | New Values |
|----------|----------------|-------------|
| Current: | \$1,076.70 | \$1,076.70 |
| 30: | \$1,076.70 | \$1,076.70 |
| 60: | \$1,076.70 | \$1,076.70 |
| 90: | \$1,076.70 | \$1,076.70 |
| 120: | \$13,995.65 | \$13,995.65 |
| Total: | \$18,302.45 | \$18,302.45 |

- Enter the **Aging As At date**.
- Click **Calculate Aging**. The aging, reflective of the current AR Journal records, is displayed.
- Enter the new values. These are the amounts that you wish to be delinquent for each period. The actual adjustment amounts required will be calculated and displayed for review on the next screen.

- Click Next to view adjustments that will be made to delinquency journal.



- Click Finish if all adjustments are correct. If changes need to be made, click Back and make the required changes.

Printing the Cash flow Report

It is common practice to forecast future cashflow expectations for purposes of budgeting or, in many cases, to provide reports to various funding sources or governmental and regulatory bodies. The cashflow report in TEA provides an easy mechanism for organizations to determine the exact inflow of cash that will result over various selectable frequencies.

The Cash Flow report breaks down the projected principal, interest, fee and insurance payments for the upcoming month, quarter or year. This information is gathered from the loan amortization schedules within the loan portfolio.

This is the first version of our cashflow report. With future versions we will add the ability to include anticipated disbursements and incorporate loan loss implications to derive a net anticipated cashflow report.

To print the cash flow report:

- From the Loan Module, select a loan record.
- Select **Reports | Transactions/Billing | Cash Flow**.
- Select the appropriate **Scope, Frequency and Start and End Dates**.



Delinquency amounts are not factored into the cash flow report calculation.

- Click **Print**.
- Click **Continue**.

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Cash Flow Summary by Fund
 Report Criteria: 11/17/2004

| | | Period End Date | | | | | |
|--------------|---------------------|------------------|-----------------|-----------------|-----------------|-----------------|------------------|
| Name | Cash Flow | Jan 2005 | Feb 2005 | Mar 2005 | Apr 2005 | May 2005 | Total |
| Investment | Principal | 18,990.01 | 1,807.54 | 1,912.05 | 2,038.47 | 2,085.04 | 26,833.11 |
| | Interest | 10,431.27 | 935.99 | 831.64 | 905.40 | 858.99 | 13,963.29 |
| | Fees | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Insurance | 93.55 | 7.56 | 7.40 | 7.22 | 7.06 | 122.79 |
| | Period Total | 29,514.83 | 2,751.09 | 2,751.09 | 2,951.09 | 2,951.09 | 40,919.19 |
| Total | | 29,514.83 | 2,751.09 | 2,751.09 | 2,951.09 | 2,951.09 | 40,919.19 |

Statistics Added to the Transaction Processing List

The Transaction Processing list has been enhanced to include a View Statistics window. When opened, this window will total all the payments in the list and will also give a total of those payments selected to be posted. These two totals are further broken down by payment type so that the total deposit of cash and cheque payments to be posted can be seen at a glance. This way, you can easily ensure your bank deposit total matches the payments you are posting to TEA. For those organizations who accept automatic bank debit payments, the total of those payments marked as automatic bank debit will also be displayed so you can ensure your totals match.

Be sure to run the Calculate feature within Transaction Processing before referring to the View Statistics window to ensure the accuracy of the totals.

To open the view statistics screen:

- From the Loan module, select **Tools | Transaction Processing**.
- If the statistics are not currently displayed, select **View | View Statistics** from the menu or click the **View Statistics** button on the toolbar.

The screenshot shows the 'Loan Transaction Processing' window. The main area displays a list of transactions with columns for date, amount, loan number, business name, date, and loan fund. The transactions are grouped by 'Pay Method'. The 'Statistics' panel on the right shows totals for 'All Records' and 'Selected to Post' for three categories: Cash/Cheques, Postdated Cheques, and Automatic Bank Debits.

| Loan Transaction Processing | | | | | | |
|-------------------------------------------|----------|-------------|---------|----------|-------------------|----------|
| Pay Method | | | | | | |
| P... | Du... | Act... | A... | Loan # | Business | De... |
| Pay Method : Automatic Bank Debits | | | | | | |
| <input checked="" type="checkbox"/> | 3/26/200 | Payment: R€ | \$749.1 | 2003-004 | Render Manufac | 3/26/200 |
| <input checked="" type="checkbox"/> | 4/26/200 | Payment: R€ | \$749.1 | 2003-004 | Render Manufac | 4/26/200 |
| <input checked="" type="checkbox"/> | 4/1/2004 | Payment: R€ | \$400.0 | 2003-006 | Slo Fro Industrie | 4/1/2004 |
| Pay Method : Post-Dated Cheques | | | | | | |
| <input checked="" type="checkbox"/> | 4/1/2004 | Payment: R€ | \$1,027 | 2003-001 | Beck's Pawn SH | 4/1/2004 |
| <input checked="" type="checkbox"/> | 3/15/200 | Payment: R€ | \$194.0 | 2003-009 | U P G | 3/15/200 |

| Statistics | |
|-------------------------|------------|
| All Records | |
| Cash/Cheques: | 0 |
| | \$0.00 |
| Postdated Cheques: | 2 |
| | \$1,221.63 |
| Automatic Bank Debits: | 3 |
| | \$1,898.32 |
| Selected to Post | |
| Cash/Cheques: | 0 |
| | \$0.00 |
| Postdated Cheques: | 2 |
| | \$1,221.63 |
| Automatic Bank Debits: | 3 |
| | \$1,898.32 |

Recording Prepayments

If a client makes an unscheduled payment in addition to his usual payment, the additional payment may be recorded as a prepayment. Prepayments do not affect the delinquency journal. Prior to this option, if an unscheduled payment (balloon) was received, a payment would be applied to the delinquency journal without a corresponding invoice and would in turn result in a negative balance in the delinquency journal. When this occurred it would typically preclude the client from appearing on the delinquency report until the negative amount was corrected.

With the addition of the prepayment option, you can now identify a prepayment and the delinquency journal is not affected by the transaction.



If a payment includes both a current payment and a prepayment portion, they should be entered as two separate payments so that the current payment is applied correctly and the prepayment is excluded from the delinquency journal.

To record a prepayment:

- From within the appropriate loan record, select **Transactions | New**.

| Verification | |
|------------------|-------------|
| Balance | |
| Previous: | \$43,281.71 |
| Current: | \$0.00 |
| Paid: | \$409.76 |
| Outstanding: | \$42,871.95 |
| Interest | |
| Previous: | \$0.00 |
| Current: | \$90.24 |
| Paid: | \$90.24 |
| Outstanding: | \$0.00 |
| VAT Paid: | \$0.00 |
| Fees | |
| Previous: | \$0.00 |
| Current: | \$0.00 |
| Paid: | \$0.00 |
| Outstanding: | \$0.00 |
| Insurance | |
| Previous: | \$0.00 |
| Current: | \$0.00 |
| Paid: | \$0.00 |
| Outstanding: | \$0.00 |
| In Advance O/S: | \$0.00 |
| Suspense O/S: | \$0.00 |
| Escrow O/S: | \$0.00 |

- Set **Action** to **Payment**.
- Set **Sub-Action** to **Regular**.
- Enter the payment date and amount.
- Select the **Prepayment** check box so that it appears checked.
- Click **Calculate** and then click **Post**.
- Click **Close** to close the New Transaction dialog.

Late Fees

Late fees are a standard means of leveraging your client to make their payments on time. Most microenterprise organizations in the United States enforce this and have found that it directly reduces their delinquency to some degree.

It is also quite standard to offer a grace period when applying late fees. The delay in payment can typically be as a result of payment due dates falling on weekends, delay in the postal system, statutory holidays or personal circumstances affecting the client. You can offer a grace period of a few days so as not to penalize the client unnecessarily.

TEA Late Fee Methods

In TEA you can calculate late fees based on three primary methods:

- Percentage of Payment
- Percentage of Principal Balance
- Fixed Amount

Percentage of Payment: This is the most popular method of calculating late fees. Basically you assign a late fee based on a percentage of the monthly payment. For example, if a client has a payment of \$250 per month and the percentage of payment late fee assessed was 10%, each time the client is late in making a payment, a \$25 fee will be automatically applied to their account.

Percentage of Principal Balance: This method requires you specify a percentage to be applied to the outstanding principal balance. For example if a client has an outstanding balance of \$10,000 and you specified a $\frac{1}{4}$ (.0025) percent to be assessed as a late fee, each time the client makes a late payment a \$25 fee will be automatically applied to their account. When percentages are used to calculate late fees it is also customary to apply a maximum amount so the fee does not become too onerous on the client.

Fixed Amount: This is a very basic method whereby you simply specify the fixed amount you would like to assess each client when they make they make a late payment. For example, if you assessed a \$25 fixed amount late fee, each time the client makes a late payment a \$25 fee will be automatically applied to their account.

Configuring Late Fees

Administration Module

To configure late fees on a global level you must go into the TEA Administration Module and perform

the following steps:



Configuring late fees in the TEA Administration Module will only affect new loans. Any existing loan records will need to be manually set up for late fees.

- Log into the TEA Administration module and click on **Record Defaults**.
- Select the **Loan Tab**.
- Select **Page Two**.

You will then see the late fee section as illustrated in Figure One below.

Figure One

TEA Administration - Record Defaults

Sponsor | Borrower | **Loan** | Project | Rolodex

These settings will affect how your data is initially displayed in the Loan module when you start The Exceptional Assistant.

Display

Sort Method: Loan No.

View: Active

New Record Defaults

Capitalize Interest

Capitalize Fees

Capitalize Insurance

Enable Transaction Processing features

Enable automatic accrual of interest

Enable automatic accrual of late payment fees

Days Grace: 9

Fee Type: Percentage of Payment

Fee Amount: \$0.00

Percentage: 5.0000 %

Max. Amount: 50.00

Page 1 | Page 2

OK Cancel

- Select the appropriate number of days for your **Grace Period**.
- Select the appropriate **Fee Type**.
- If you selected **Fixed Amount**, enter the **Fixed Amount** value.
- If you select **% of Balance** or **% of Payment** enter the desired **Percentage** and **Max Amount**.
- You have now configured the default parameters for **Late Fees** Click **OK** to save your modifications.

Within TEA for Individual Loan Clients

Although we have specified the default parameters for Late Fees for all new clients, you may on occasion decide to charge specific clients a different amount or potentially stop charging late fees on their account. To this end, TEA allows you to configure Late Fees on an individual client basis as well.

To configure Late Fees for a specific client, perform the following steps:

- Enter the specific loan record of the client you wish to configure.
- Select **File | Loan Options** from the menu.
- Click the **Transaction Processing** tab as outlined in Figure Two.

Figure Two

The screenshot shows the 'Edit Loan Options' dialog box with the 'Transaction Processing' tab selected. The 'Transaction Processing Options' section contains the following settings:

- Enable Transaction Processing features for this loan
- If Bad Debt loan, add and post Recovery transactions, in lieu of Payments, from the Scheduled Payments List
- Temporarily hold payments on this loan
 - Payment Resumption Date: [Calendar icon]
 - Do not include any held payments in arrears
 - [Add Reminder button]
- Enable automatic accrual of late payment fees
 - Days Grace: [15]
 - Fee Type: [Percentage of Payment]
 - Percentage: [10.0000] %
 - Max. Amount: [\$100.00]

[OK button]

- Select **Enable automatic accrual of late payment fees**.
- Now select the appropriate parameters for Late Fees.

If you wish to disable late fees for an individual client just deselect the 'Enable automatic accrual of late fees' and fees will no longer accrue for that client.

How Late Fees Work

Late Fees are automatically assessed and accrued to each loan file that meets the late fee criteria (parameters) that you have configured in TEA. The late fee accrual is assessed when the Session Date is greater than or equal to the Payment Due Date plus the Days Grace (Grace Period).

For example, let's make the following assumptions:

| | |
|-------------------|---------------------|
| Company: | Encompass Solutions |
| Payment Due Date: | 10/01/04 |

Grace Period: 10 days
Session Date: 10/11/04

Based on the above information, the Payment Due Date plus the Grace Period is equal to the Session Date so a Late Fee would be accrued automatically to Encompass Solutions. It is typical to provide a 5 - 10 day Grace Period as this ensures any payments that are due on a weekend or holiday will not be assessed late fees in error.

Late Fees are accrued automatically once the Late Fee criterion is met. If for some reason the Late Fee was assessed in error, you can go into the individual Client account and delete the fee from the Transactions area in the Loan module.

Other Late Fee Parameters

TEA also uses the Delinquency Journal to determine the amount of arrears so the Late Fee is assessed properly. As long as a Client is in payment arrears, Late Fees will be assessed.

For example:

If a Client was one payment in arrears for \$300, and in the current month they brought in \$295, they would still have an arrears balance of \$5. Assuming from this point forward they made their regular payments of \$300 monthly, they would still be assessed a late fee on the outstanding arrears balance of \$5. Although the Late Fee would be minimal (assuming % of Payment), it would be charged nonetheless until the Client either paid the arrears balance of \$5 or you made an adjustment to the Delinquency Journal.

Therefore, if you wanted to forgive the \$5 and not assess a Late Fee, you would be required to make an adjustment to the Delinquency Journal to increase the payment by \$5 so the Client's arrears balance was zero.

Adjusting the Delinquency Journal (Late Fees)

To make a manual adjustment to the delinquency journal:

- From within the Loan module, double-click to open the desired loan record.
- Select **View | Delinquency Journal**.

- Select Adjustments | Add Adjustment.

Add Delinquency Journal Adjustment

Date: 11/19/2004

Type: Payment

Amount: \$5.00

Payments: Positive amounts entered here indicate additional funds received and will decrease overall delinquency. Negative amounts indicate a decrease in funds received and will increase overall delinquency. Amounts will be adjusted by TEA as required.

Breakdown of Adjustment

| | |
|--------------------|---------------|
| Regular: | Fees: |
| Principal: \$5.00 | Admin: \$0.00 |
| Interest: 0 | Late: \$0.00 |
| Insurance: | Legal: \$0.00 |
| Life: \$0.00 | NSF: \$0.00 |
| Disability: \$0.00 | Other: \$0.00 |
| Other: | |
| In Advance: \$0.00 | |
| Suspense: \$0.00 | |
| Escrow: \$0.00 | |

OK Cancel

- Enter the date and select **Payment** from the **Type** drop-down menu.
- In the principal field, enter \$5.00. Entering a positive number for a payment adjustment will indicate additional funds received and will reduce delinquency.
- Click **OK**.

Configuring the EFT Manager

The Electronic Funds Transfer Manager is an additional module in TEA that will allow you to post all your automatic bank debit payment directly to your bank without the use of the bank's software. The EFT Manager works with several banks including Royal, CIBC, TD Canada Trust, Bank of Montreal, Bank of Nova Scotia and banks in the USA.

Before the EFT Manager can be used, bank account(s) you use for automatic bank debits are created in the TEA Administration module, then the appropriate bank record is linked to each loan fund.

In order to provide EFT services you must sign-up for the service with your bank. Thereafter, they will provide you with the required information to complete the data elements required in the TEA Administration Module to complete the setup.

The EFT Manager will not work unless you have completed the following:

- You have purchased the EFT Manager from CommonGoals
- You have signed up with your bank to provide EFT services
- You have enabled the option in TEA Administration (System Settings)
- You have configured the Bank information in TEA Administration (Bank Accounts)
- You have linked a Bank Account to each Loan Fund in TEA Administration
- You have clients whereby you have selected Automatic Bank Debit as their method of payment
- You have completed all bank information for each Business paying by Automatic Bank Debit



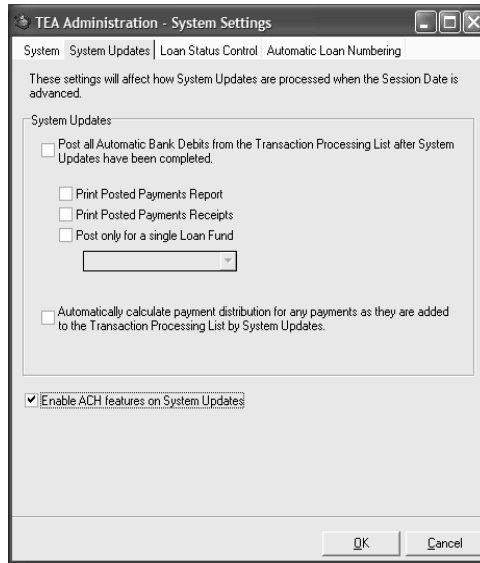
The EFT Manager is an additional module available to purchase from CommonGoals Software. For more information, please contact our office.

To Enable the EFT Manager in TEA Administration (System Settings):

By default, the EFT Manager is disabled in TEA. Before you can begin to use it you must enable the feature in the TEA Administration module.

- From within the TEA Administration module, double-click to open the **System Settings** window.
- Select the **System Updates** tab.

- Select the **Enable ACH Features on System Updates** check box.

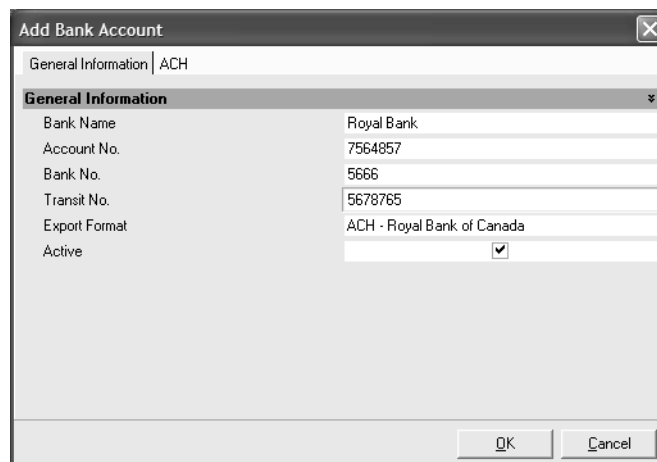


- Click **OK** to close the System Settings window.

To configure bank information in TEA administration:

Once you have signed up for EFT services with your bank, the bank will provide you with the information necessary to transmit EFT batches to them. This may include a client number and export format. This information must then be added to a new bank account record in the TEA Administration module. If you have multiple bank accounts because each loan fund is deposited into a different account, you must create one bank record for each account.

- From within the TEA Administration module, double-click to open the **Bank Accounts** window.
- Click **Add**.
- Enter the details of the bank account.
- Select the **ACH/CPA** tab.
- Enter your client information.



- Click OK.

To link a bank account to a loan fund:

Within the loan funds section of the TEA Administration module, you must specify to which bank account each loan fund will be deposited. A list of all the bank account records that have already been created will appear in a drop-down list within each loan fund record. You simply have to select the appropriate record from the list.

- From within the TEA Administration module, double-click to open **Loan Funds**.
- Select the appropriate Loan Fund.
- Click **Modify**. The Edit Loan Fund dialog will be displayed.

- From the **Associated Bank Account** drop-down menu, select the appropriate bank account.
- Click OK.

To set a client to pay by automatic bank debits:

Only payments from those loans that are set to pay by automatic bank debit will be added to the EFT batch. The payment method must be selected from a drop-down menu within each individual loan record.

- From the Loan module, double-click to open the appropriate loan record.

- From the main loan screen, select **Automatic Bank Debits** from the Payment Method drop-down menu.

The screenshot shows a software window titled "Loan # 2003-004 for Render Manufacturing". The interface includes a menu bar (File, Edit, View, Reports, Help) and a toolbar with icons for Save and Close, New, and other functions. On the left is a navigation tree with categories like Loan, Loan Particulars, Guarantors, Amortization Schedules, Transactions, Insurance, User Defined, Collateral, Requirements, Leverages, Employment Statistics, Notes, Tasks, Attachments, Financial Documents, Escrow Invoices, Social Purpose, and Groups. The main area displays the "General Loan Information" form with the following data:

| | |
|--------------------------|-------------------------------------|
| File Opened: | 4/17/2003 |
| Loan #: | 2003-004 |
| Business Name: | Render Manufacturing |
| Loan Type: | Term |
| Loan is a participation: | <input type="checkbox"/> |
| Direct participation: | <input checked="" type="checkbox"/> |
| Loan Fund: | Investment |
| Purpose of Loan: | Maintenance |
| Primary Use of Funds: | Leasehold |
| Secondary Use of Funds: | Working Capital |
| Payment Method: | Automatic Bank Debits |
| Loan Status | |
| Current: | Closed Deal |
| Date: | 4/26/2003 |
| View Status Dates | |
| Active: | <input checked="" type="checkbox"/> |

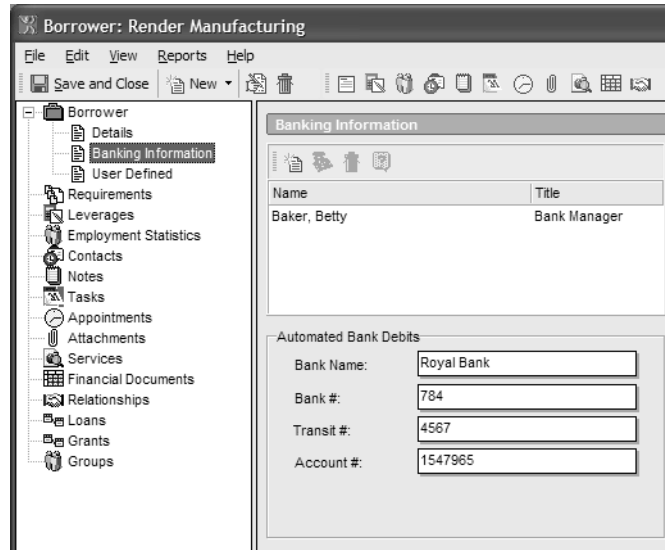
- Click **Save and Close** to close the loan record.

To enter banking information in a business record:

Every client who has been specified as paying by automatic bank debits must have a complete banking information record entered in the business record. If any banking information is missing from any record set to pay by automatic bank debit, the EFT batch will not generate.

- From within the Business module, double-click to open the appropriate record.
- Select **Banking Information** from the navigation tree.

- In the Automatic Bank Debits section, enter the bank name, bank number, transit number, and account number of the client.



- Click Save and Close to close the business record.

Suppressing Advances, Fees and Insurance from the Batch Export

With TEA 9.13, you now have the ability to suppress advances, fees and insurance from being exported to your accounting software. Organizations that use cash-basis accounting will appreciate the value of being able to exclude accrued fees from the accounting export batches. Only those fees that have been paid will be transferred to your accounting software. By simply checking a box within the TEA Administration module, you can choose to suppress either insurance or fees or both.

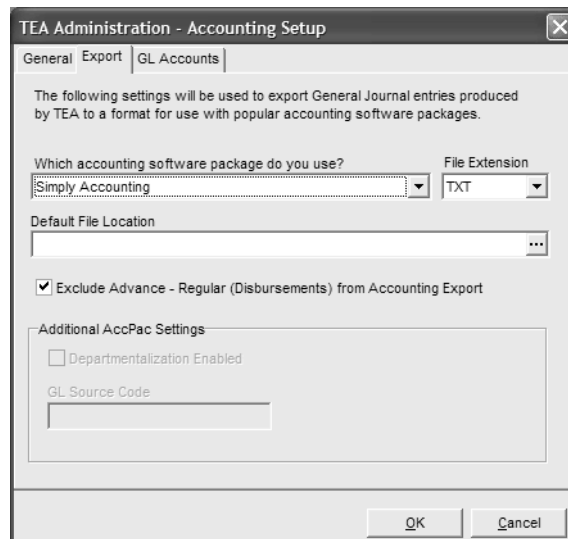
By suppressing any regular advances from your accounting batch export, you will now be able to print and post cheques from your accounting software without any duplication.

Suppressing Advances

Until now, organizations that print cheques directly from their accounting software could not post the cheques. This is because the principal advances were included in the TEA export so if the cheque was manually posted in the accounting software as well as in TEA, the advance was duplicated. This posed a problem because since the cheques were not being posted the cheque numbers would become out of sync.

To suppress regular advances from the accounting export:

- From within the TEA administration module double-click to open **Accounting Setup**.
- Select the **Export** tab.



- Select the **Exclude Advance-Regular from Accounting Export** check box.
- Click **OK**.

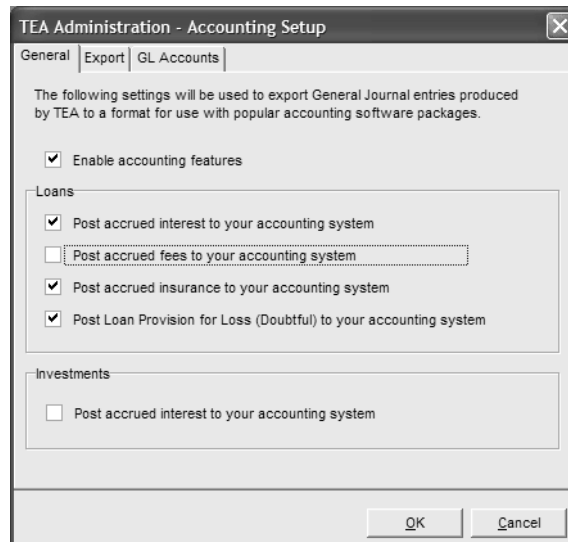
Suppressing Fees

Organizations that use cash-basis accounting will appreciate the value of being able to exclude accrued fees from the accounting export batches. Only those fees that have been paid will be transferred to your accounting software.

It's important to note that if you have been exporting fees to your accounting software in the past and now want to stop, you will need to create an adjustment entry to your GL to remove the amounts of accrued fees currently posted. The same is true if you are an organization who has never exported accrued fees to your accounting software in the past and now want to start. You will need to create an adjustment entry to your GL to add the amounts of accrued fees currently in TEA.

To suppress fees from the accounting export:

- From within the TEA Administration module double-click to open **Accounting Setup**.



- Un-select the **Post Accrued Fees to your Accounting System** check box.
- Click **OK**.

To suppress insurance from the accounting export:

Like the option to suppress fees from your accounting batches, you may also suppress accrued insurance charges from the accounting batches.

- From within the TEA Administration module double-click to open **Accounting Setup**.

- Un-select the Post Accrued Insurance to your Accounting System check box.



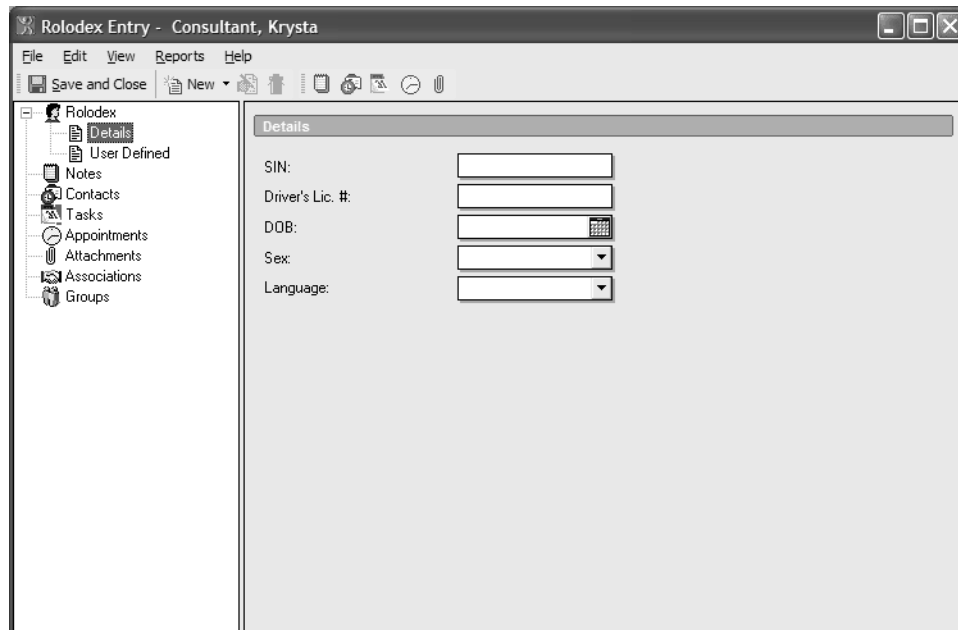
- Click OK.

Linking Guarantors to a Loan Record

Guarantors of a loan may be added to the Rolodex module and then linked to the appropriate loan. Once they are linked to a loan, the guarantors will appear in the insurance particulars screen so that life and disability insurance may be charged to them. A new details screen has been added to rolodex records so that details such as the sex and date of birth of the guarantor may be added.

To link a guarantor to a loan:

- From within the Loan module, double-click to open the appropriate loan record.
- Select **Guarantors** from the navigation tree.
- Click **New**.
- Click the **Add New Contact to Rolodex** button.
- Enter the personal information about the guarantor.



The screenshot shows a software window titled "Rolodex Entry - Consultant, Krysta". The window has a menu bar with "File", "Edit", "View", "Reports", and "Help". Below the menu bar is a toolbar with icons for "Save and Close", "New", and other functions. On the left side, there is a navigation tree with the following items: Rolodex, Details, User Defined, Notes, Contacts, Tasks, Appointments, Attachments, Associations, and Groups. The "Details" item is selected. The main area of the window is a form titled "Details" with the following fields: SIN: (text input), Driver's Lic. #: (text input), DOB: (text input with a calendar icon), Sex: (dropdown menu), and Language: (dropdown menu).

- Click **Save and Close**.
- Select the guarantor's name from the list of available names and move it to the **Selected** box.
- Click **OK**.

Automatic Loan Numbering

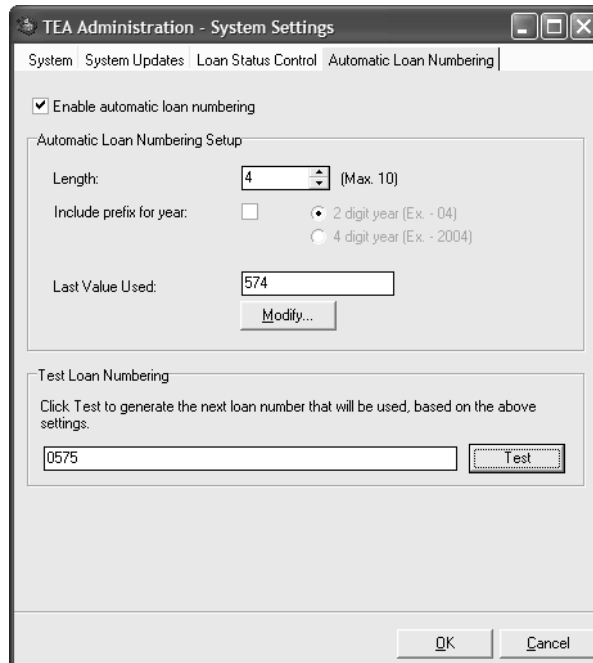
Those organizations who don't use letters in their loan numbers now have the ability to set up automatic loan numbering so that when a new loan record is created the next consecutive loan number will appear automatically. You are also given the option to include the year as a number prefix. For example, the 10th loan of 2004 would appear as 2004-10.

This feature can be quite useful for managing loans by year as when you sort the data by loan number, each year will be grouped together for easy data management. Also, the feature saves time as most users currently have to search for the last used loan number and then manually enter the next loan number.

If you use a customized loan number prefix other than year, then you will have to continue to assign loan numbers manually as the only prefix option at this time is by year.

To set up automatic loan numbering:

- From within the TEA Administration module, double-click to open **System Settings**.
- Select the **Automatic Loan Numbering** tab.



- Select the **Enable Automatic Loan Numbering** check box.
- Enter the length of the number to a maximum of 10 digits.
- To use the year as a prefix, select the **Include Prefix for Year** check box, then select either 2 or 4 digit.
- Click the **Modify** button.
- In the dialog box, enter the last loan number entered in TEA and click **OK**.
- Click **Test** to generate a test number to ensure the format is as desired.
- Click **OK** to save the new loan numbering settings.

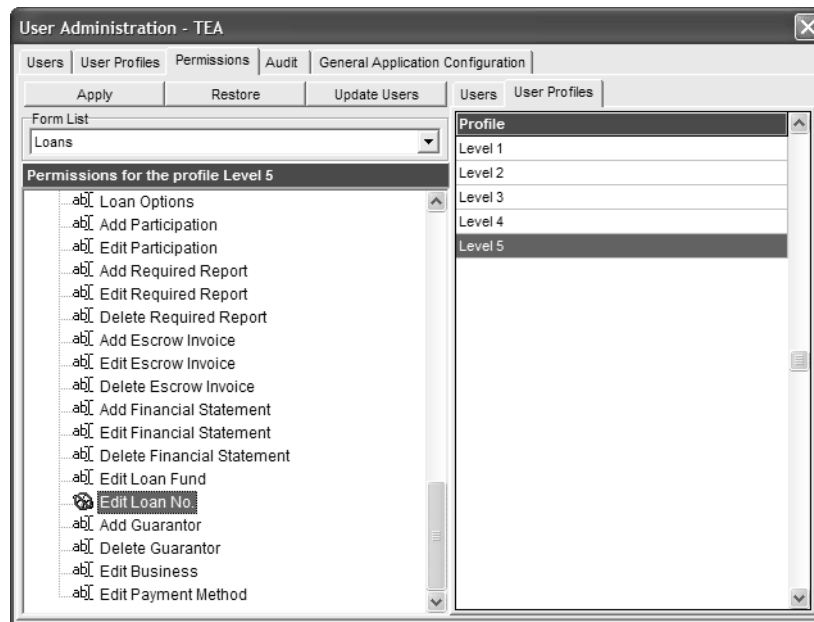
Ability to Specify Security Settings on Certain Fields

Four new fields have been given security settings: loan number, business, loan type and payment type. Through the user management section of the TEA Administration module, permission levels can be set so that some users in your organization are not able to modify these fields.

It is wise to only provide users with the access privileges they require so it is also quite relevant to add security on the aforementioned fields for users that would not require access to them as these fields, if changed in error, can have an adverse affect on your accounting and overall data integrity.

To disable the ability to modify loan fields:

- From within the TEA Administration module, double-click to open **User Management**.
- Select **TEA**.
- Click **Open**.
- Select the **Permissions** tab.



- From the User List, select the user whose permissions you want to modify, or from the User Profiles list, select the **Profile** that you want to modify.
- From the **Form List** drop-down menu, select **Loans**.
- Expand the list of permissions by clicking on the **Plus** sign.
- To disable any of the permissions, click on the function in the list to make the red disabled icon appear.
- Select **Apply** to save changes.
- Close User Administration.

Desjardins Insurance

To use Desjardins Insurance, new users must now call Desjardins for an unlock code to enable the Desjardins rate tables. Existing users who want to change from Desjardins must also call for an unlock code to disable the Desjardins rate tables.

The primary reason for implementing this feature was to protect your data! In the past, some users have selected insurance options for Desjardins when in fact they did not offer the service or used another insurer's products. This created some significant problems in that the insurance tables used for calculations of their insurance were now incorrect and liability issues could possibly arise. With this new feature, you simply do not have the ability to select Desjardins insurance in error as you need an unlock code to invoke the option. Additionally, it does provide some control for Desjardins so they know when a new client begins to offer their products or terminates the use of their products.

To Enable Desjardins rate tables:

- From within the TEA Administration module, double-click to open **Insurance Setup**.
- Select the Defaults tab.

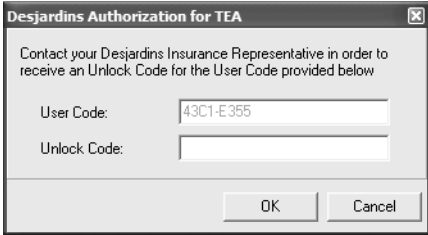


The screenshot shows a dialog box titled "TEA Administration - Insurance - Defaults". It has two tabs: "Tables" and "Defaults", with "Defaults" selected. The dialog contains the following settings:

- Principals Automatically Eligible:
- Frequency of Installments: Monthly (dropdown menu)
- Use Rate Tables:
- Life Rate Table: Regular Rates - Original loan \$20,000 or more (dropdown menu)
- Disability Rate Table: Disability (dropdown menu)
- Enable Desjardins Insurance: (This checkbox is highlighted with a dashed border)
- Enable Canada Life Insurance (Atlantic Canada):

Below the "Enable Desjardins Insurance" checkbox is the Desjardins logo. Below the "Enable Canada Life Insurance" checkbox is the Canada Life logo. At the bottom right of the dialog are "OK" and "Cancel" buttons.

- Select the Enable Desjardins Insurance check box.
- When the Desjardins Authorization for TEA box appears, call Desjardins for the Unlock Code.



The screenshot shows a dialog box titled "Desjardins Authorization for TEA". It contains the following text and fields:

Contact your Desjardins Insurance Representative in order to receive an Unlock Code for the User Code provided below

User Code: 43C1-E355 (text field)

Unlock Code: (empty text field)

At the bottom are "OK" and "Cancel" buttons.

- Enter the **Unlock code** provided.
- Click **OK**.
- Click **OK** to save the changes to the insurance settings.
- Close the TEA Administration module.

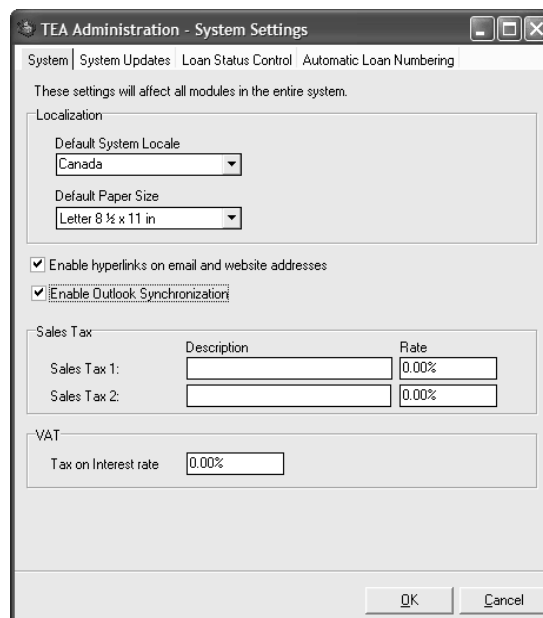
Synchronization to MS Outlook

TEA 9.13 has the ability to synchronize appointments and tasks with MS Outlook. Because TEA doesn't yet synchronize with a PDA such as a Palm Pilot or Blackberry, this new feature will allow you to easily transfer all your tasks and contacts from TEA into MS Outlook which, in turn, is able to synchronize with a PDA.

This is a one-way synchronization from TEA to Outlook which means that information can't be imported into TEA from Outlook. Only the tasks of the currently selected user will be sent so ensure that your name is selected from the user drop down menu before beginning the synchronization. Since this is a manual process, a system or process should be defined within your organization as to how frequently the export will be performed to ensure the accuracy of the data in Outlook.

To enable TEA synchronization with MS Outlook:

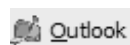
- From within the TEA Administration module, double-click to open **System Settings**.



- From the System tab, check the **Enable Outlook Synchronization** check box.
- Click **OK**.
- Close the TEA Administration module.

To perform the synchronization with Outlook:

- From within TEA, select the Calendar Module on the main screen
- Click **Tasks** to open your Tasks list.
- Ensure your name is selected from the **User** drop-down menu.
- Click the **Synchronize Your Appointments and Tasks with MS Outlook** button.



- When the Synchronization box opens, click OK.

