

Lesson 01 Finding Loans

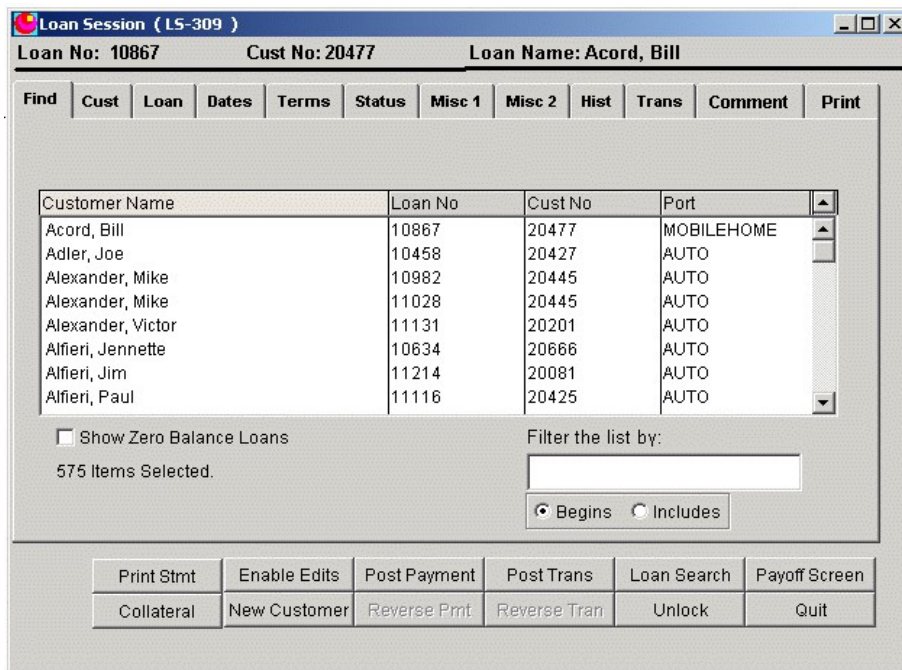
Loan Master Loan Servicing Software
(www.loansoftware.com)

Prerequisite (None)

Before you can do anything with a loan, you must be able to find it. The LoanMaster system uses the “Find Tab” to find loans.

With the LoanMaster program running, select “Loans” then “View Edit Post” from the main menu.

You will see the following screen:



viewloans_01.png

This is the front door. This is where all loan servicing operations begin. The Tabs across the top of the dialog are clickable and each tab displays different data about the currently selected loan.

At the Top of the page, directly below the blue Windows title bar, you will see the loan number, customer number and name of the currently selected loan. Changing the tab will not change the currently selected loan and the top line display will remain there so you will be able to instantly determine the currently selected loan even after an interruption. (If you change your Windows desktop colors, the “blue” title bar may not be blue on your machine.)

The grid on the find tab will be referred to as the “Find Grid”. The “Find Tab” has several features for helping you find the loan you need.

Note the following:

Page Heading

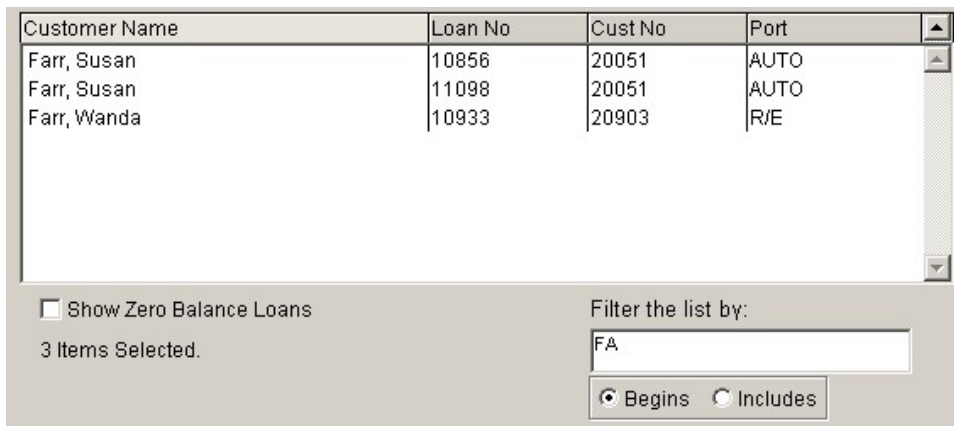
The heading across the top of the grid displays the column names, Customer Name, Loan Number, Customer Number, and Portfolio. Notice that the background of the Customer Name column is slightly lighter in color than the other headers. This means that the current sort order is set to customer name. (There is a distinction between customer name and loan name that you will learn later. This actually displays the loan name, not the customer name.)

You can change the sort order of the display by clicking on the column header. You can sort by customer name, loan number, or customer number. You cannot sort by portfolio.

Click now on each of the column headings and watch the contents of the grid change order. When you finish, set the sort order back to customer name so the following lessons will work properly.

Filter the List

With the sort order set to customer name. The customer name column heading will be slightly lighter in color. Click on the text box titled “Filter the list by:” Type the letter “F”. Case does not matter. Lower case characters are automatically converted to upper case. Note that the contents of the list change. Next type an “A” so that the box contains “FA”. The list now looks like this”



Filter Options

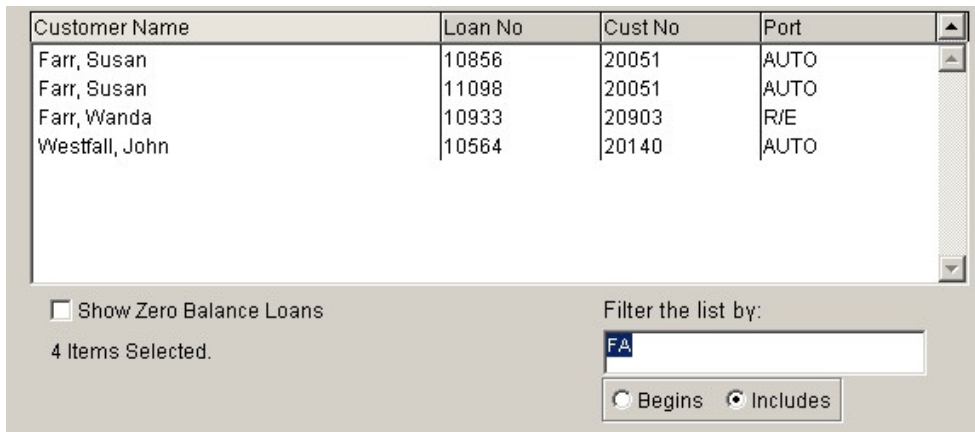
Note the two dots labeled “Begins” and “Includes”. Windows calls this an options group. This options group contains only the two options.

When the option “Begins” is selected. The list will display all loans that meet the following criteria.

- The name begins with “FA”
- The loan number begins with “FA”
- The customer number begins with “FA”

Now click on the white dot beside “Includes”. It’s center will turn black and the other dot’s center will turn white. The list contents will change again.

Note that the list now looks like:



When the option “Includes” is selected. The list will display all loans that meet the following criteria.

- The name includes “FA”
- The loan number includes “FA”
- The customer number includes with “FA”

Select all the text in the filter box and replace it by typing 119. Note that the list changes with each keystroke. After the 119 is entered, the list will look like this:

Customer Name	Loan No	Cust No	Port
Barclay, Jack	11193	20204	UNSE
Bennett, Lynn	11198	20171	AUTO
Booker, Dave 119th Street Apts	10957	20996	AUTO
Bosko, Allan	11192	20686	UNSE
Bosko, Allan	11195	20686	AUTO
Caton, Marsha	11194	20388	AUTO
Davis, Alton	11199	20284	AUTO
Garner, Mario	10862	20119	AUTO

Show Zero Balance Loans

14 Items Selected.

Filter the list by:

119

Begins Includes

Note:

- The name includes "119"
- Or the loan number includes "119"
- Or the customer number includes with "119"

Scroll Bar

Note the scroll bar on the right of the grid is active. This means the list contains more items than you can see.

Items Selected

Note that the Items Selected counter informs you there are fourteen items that meet the filter criteria. The list only displays eight so you must use the scroll bar to see the rest of them

Zero Balance Loans

Zero balance loans are normally filtered out - not displayed. If you need to find one of them, click on the check box titled "Show Zero Balance Loans."

With the “Show Zero Balance Loans” checkbox unchecked. Type “HU” into the filter box. you will receive the following display:

Customer Name	Loan No	Cust No	Port
Hughes, John	10763	20829	AUTO
Hughes, Ron	10887	20793	AUTO
Hurlst, Chambers	11250	20031	R/E
Hurlst, Chambers	11364	20031	DEFERREDGAIN
Hutchinson, Bill	10440	20176	MOBILEHOME
Hutchinson, Carolyn	10561	20222	AUTO

Show Zero Balance Loans

6 Items Selected.

Filter the list by:

Begins Includes

Now click on and place a check mark in the Show Zero balance Loans check box. The display will change to the following:

Customer Name	Loan No	Balance	Port
Hughes, John	10763	4759.74	AUTO
Hughes, Ron	10887	3167.01	AUTO
Hurlst, Chambers	11250	31947.17	R/E
Hurlst, Chambers	11364	63628.55	DEFERREDGAIN
Hutchinson, Bill	10440	24946.36	MOBILEHOME
Hutchinson, Carolyn	10561	3783.68	AUTO
Hutchinson, Carolyn	11164	0.00	AUTO

Show Zero Balance Loans

7 Items Selected.

Filter the list by:

Begins Includes

Note two things. There are now seven loans displayed instead of six and one of Carolyn Hutchinson’s car loans is paid off.

Smart Seek

The grid is also capable of performing a “Smart Seek” on the customer name. If you click on the grid and type characters, it will seek those characters at the beginning of the name.

If you type the “S”, it will seek to Sadler, Jack. If you then type the “M” It will seek to Marlow, Pat. If you type “SM in succession, it will seek to Smith, Aka.

Unexpected Results

Customer Name	Loan No	Cust No	Port
Waldrip, Greg	10484	20911	MOBILEHOME
Waldrip, Greg	11215	20911	MOBILEHOME
Waldrip, Jim	10898	20715	AUTO
Waldrip, Tom	10477	20105	AUTO
Walker, John	11491	20750	R/E
Walker, Charles	11475	20273	DEFERREDGAIN
Walker, John	10755	20750	AUTO
Walter, Steve	10964	20931	MOBILEHOME

Show Zero Balance Loans
8 Items Selected.

Filter the list by:
WAL

Begins Includes

Computers have a very annoying habit. They always do exactly what you tell them to do. Not what you THOUGHT you told them.

On the find tab, type in “WAL”. You should see the above display.

Note the highlighted loan -

Walker, John 11491.

Now note two loans lower, below Walker, Charles:

Walker, John 10755

How did John sort before Charles?

Take a look at the first John. There are three spaces after the comma. It is almost undetectable visually but the computer knows. The space sorts before any alpha or numeric character so [space][space][space]John sorts before [space]Charles.

If this doesn't make sense, think of it like this. Substitute "A" for [space] and it looks like this

Walker,AAAJohn
Walker,ACharles
Walker,AJohn

All nice and alphabetical.

You can verify this by pulling up the John Walker loan 11491, clicking on the "Loan" tab. Edit the Loan Name field to remove the extra spaces and then return to the find tab and try it again.

Customer Name	Loan No	Cust No	Port
Waldrip, Greg	10484	20911	MOBILEHOME
Waldrip, Greg	11215	20911	MOBILEHOME
Waldrip, Jim	10898	20715	AUTO
Waldrip, Tom	10477	20105	AUTO
Walker, Charles	11475	20273	DEFERREDGAIN
Walker, John	10755	20750	AUTO
Walker, John	11491	20750	R/E
Walter, Steve	10964	20931	MOBILEHOME

Show Zero Balance Loans
8 Items Selected.

Filter the list by:
WAL

Begins Includes

