



JHA Investor Servicing™

Loan Sales Administration

*Selling loans to investors doesn't have to be a tedious process.
Automate every stage of selling loans – from offering and
remittance to reporting and reconciliation with Jack Henry
Banking's Investor Servicing solution.*

Automate and Administer Loan Sales to Investors.

BUSINESS VALUE

- Improve Operations

COMPATIBILITY

- SilverLake System®
- CIF 20/20®

- *JHA Investor Servicing supports flexible monthly or biweekly payment schedules with bank-defined posting sequences to control payment application.*

IT WORKS LIKE THIS ...

JHA Investor Servicing automates the process required to sell loans to investors such as the Federal Home Loan Bank, SBA Colson, Fannie Mae, Freddie Mac, and private investors and administers every stage of the process, including offerings, remittance, reporting, and reconciliation.

This system supports partial or complete loan sales, multiple investors, bank-defined payment schedules, delinquency tracking, and complete reporting of loan-level information for loans that are sold.

SUPPORTS FLEXIBLE REPAYMENT SCHEDULES AND REMITTANCE METHODS ...

JHA Investor Servicing supports flexible monthly or biweekly payment schedules, and each loan can utilize a posting sequence to control payment application, including actual/actual, scheduled/actual, scheduled/scheduled, and FNMA MBS scheduled/scheduled remittance. Specific portions of sold loans can also be serviced with different remittance methods. For example, 20 percent of a loan can be sold actual/actual with the remaining 80 percent sold scheduled/scheduled.

INTEGRATION MAKES MANAGEMENT AND MAINTENANCE EASY ...

Full integration with the SilverLake System and CIF 20/20 general ledgers allows servicing fees to be automatically posted as fee income when payments are processed.

Custodial accounts, including bank-defined fields for escrow, tax, and insurance amounts, can be established for the funds that are held for loans being serviced. The custodial accounts are updated automatically through the system's integration with SilverLake and CIF 20/20, or these accounts can be manually maintained.

JHA Investor Servicing facilitates automated delinquency tracking and generates the necessary entries to advance corporate funds for past-due accounts.

ADAPTABLE TO MEET YOUR UNIQUE REQUIREMENTS ...

Bank-defined parameters optimize operating flexibility and allow users to easily define investors, investor groups, investor transaction codes, custodial accounts and custodial transaction codes, remittance schedules, action codes, commitments, credit repository relationships, and more.

JHA Investor Servicing generates automatic downloads of the remittance information required by reporting agencies, and supports diverse operating environments with the ability to provide this information electronically, on tape, or on printed reports.

The standard reporting capabilities provided by Investor Servicing include support for Midanet, Mornet, and LAR direct for banks with more than 5,000 sold loans.

WHAT IT DOES:

- Supports loans sold to investors, including the Federal Home Loan Bank, SBA Colson, Fannie Mae, Freddie Mac, and private investors.
- Provides automated administrative capabilities for every stage of the process, including offerings, remittance, reporting, and reconciliation.
- Supports partial or complete loan sales.
- Supports multiple investors.
- Supports bank-defined monthly or biweekly remittance schedules.
- Supports flexible posting sequences to automatically control payment application, including actual/actual, scheduled/actual, scheduled/scheduled, and FNMA MBS scheduled/scheduled remittance.
- Allows specific portions of sold loans to be serviced with different remittance methods.
- Provides automated delinquency tracking.
- Generates the reporting of loan-level information for loans sold.
- Generates automatic downloads of the remittance information required by reporting agencies.
- Allows servicing fees to be automatically posted as fee income when payments are processed.
- Accommodates bank-defined custodial accounts for escrow, tax, and insurance amounts that can be updated automatically or manually.
- Provides standard reporting capabilities that include support for Midanet, Mornet, and LAR direct for banks with more than 5,000 sold loans.

WHAT IT DOES FOR YOU:

- Automates the historically time-consuming, error-prone process required to sell loans to investors and administer the sold loans.
- Generates ongoing fee income opportunities.
- Optimizes operating efficiencies with full integration with SilverLake and CIF 20/20.
- Supports diverse operating environments with flexible, parameter-driven functionality.

Full integration with the SilverLake System and CIF 20/20 general ledgers allows servicing fees to be automatically posted as fee income when payments are processed.