BOSTON PRIVATE BANK TRUST COMPANY

SCOPE Desktop Guide

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Introduction

SCOPE stands for Sales and Credit Origination Processing Engine. SCOPE is used primarily by Commercial Lending, Credit Analysis, Credit Administration, and Operations to facilitate the processing of loans and to manage loan portfolios.

This manual describes how to perform primary SCOPE functions.

Section 1: General Tasks

Opening and Closing SCOPE

To open SCOPE from your PC:

- 1. Open your Internet browser.
- 2. Enter this URL into your browser and click Enter: https://bos.capitalstream.com/wbs/template/frames.jsp

The Login window appears.



- 3. You have received a user ID and password in an E-mail. Enter them into the User ID: and Password: fields.
- 4. Click Login to log into SCOPE.

5. The SCOPE Work Center appears.

My Tools	Customer:	Currently No Customer	Tra	nsaction: Currently No	Transaction	Logi Dan Amount:
	y Products	_			Update	Back Help
* Organization: Date Range - Start Date	e:	Burkhalter Co	* User: Date Range - Enc	Click Logout t close SCOPE		Filter

Click Logout at any time to close SCOPE.

SCOPE Structure

Overall Structure

SCOPE is organized into three levels:

- Client Level
- Finance Request Level
- Transaction Level

Client Level

The Client, or C-tab level, lets you view and modify client information such as name, address, and loans.

STON PRIVATE BANK TRUST COMPANY		Sea	rch About Logou
		Proxy User: Management Loan Committee Stop Proxy	Login: Dan Fox
My Tools	Customer: AMOS CO [10837]	Transaction: Currently No Transaction	Amount: N/A
C- Client C- Address	C-Contact C-Loans C-Memo C-Covenants (C- Docs C- Relationships C - Collateral C - Credit Bureau C - Cl	(P
More >		View Client Report Create Client Back	Edit Help
the second s			

Finance Request Level

The Finance Request, or FR-tab level, lets you view and modify finance requests (requests for new loans and modifications of existing loans).

Boston Private Bank Trust Company				Search About Log		
			Proxy User: Andrew Michaud	top Proxy Login: Dan Fo	эх	
My Tools Cust	omer: Wegner Co [14022]		Transaction: Finance Request [200474]	Amount: \$1,200,000.	00	
FR - Request Summary FR - Request Details FR - Analysis FR - Exposure FR - Checklist FR - Docs FR - Relations						
Client Name: Primary Address: TIN:	99-9999	r rorgia, 31778 United States	Decision: Finance Request Status: Application Date:	Credit Analysis 05/19/2011		

Transaction Level

The Transaction, or T-tab level, lets you view and modify a variety of loan information.

Boston Private Bank Trust Company	(Search About Logout
M TRUST COMPANY			Proxy User: Andrew Michaud Stop Proxy	Login: Dan Fox
→ My Tools	Customer:	Mahloch Co [14341]	Transaction: Financial Transaction [300504]	Amount: \$1,500,000.00
T - Loan Details T - Aut More >	hority Analysis	T - Collateral Analysis	T - Relations T - Signators T - Disbursement T - Covenants T - Checklist T - Memo T - Docs Customer Reassign B	T - Exceptions ack Edit Help
Additional Information -	TRX 300504 - A			
State: Next Review Date:		Active	Payment Method: Select Option	
Tracking ID:				

Information Flow

The flowchart illustrates information flow in SCOPE.



Navigating SCOPE

Overview

SCOPE uses a series of tabs to present related lists and actions. To view the window represented by a tab, simply click the tab.

	oston Private Bank I Trust Company	C-Client tab			Search About Logo Login: Dan Fo		
⇒	My Tools .ustomer	: AMOS CO [10837]		Transaction: Currently No Transac	ction Amount: N/	A	
	C- Client C- Address C- Contact C- Loans C- Covenants C- Relationships C - Collateral C - CIP More > View Client Report Create Client Back Edit Help • Client - Business - Details • Client - Business - Details • Client - Business - Details • Client - Business - Details						
	(Company Information		Address Ir	nformation		
	Client Type F:	Business		Primary Address:	Main		
	Client Number:	10837		Address Line 1:	PEOPLES RD		

When you open SCOPE, your personal To Do tab appears. It lists your tasks and is the home page for your SCOPE activities. You can navigate to specific items on your list by clicking the appropriate links.

Note: The application number is the task identification number. The numbering scheme is:

- Client numbers begin with 1xxxx
- Finance request numbers begin with 2xxxx
- Transaction numbers begin with 3xxxx

	JST	eivate E Compa		Cus	To Do		_	Proxy User: Andrew Mi	chaud <u>Stop Proxy</u> saction		Search About Log Login: Dan F Amount: N
To Do	М	ly Loans	Му С	hecklist	s My Exceptions	Covenants	My Products	Your tasks			
										Update	Back Help
- Filte	_		_				- -				Filter
Date	Rang	e - Start D	ate:			14	<u> </u>	ate Range - End Date:	I	12	
Wor	k Ce	nter - To I	o Iten	15							Reassign Work
Del.	\checkmark	ID No.	Due I	Priority	Client Name	Amount	Status	Task	Action Desc.	Due Date	Created Date
!	Π	<u>200548</u>			<u>Mahloch Co</u>	\$777,777.00	Data Gathering	Confirm Collateral	<u>Review the</u> <u>transaction and</u> <u>collateral detail.</u> <u>Make any</u> <u>neccessary changes</u> <u>and then proceed.</u>		11/22/2011 01:48 EST PM
1	П	200548			Mahloch Co	\$777,777.00	Data Gathering	Clear Application Checklist (2K)	(Auto Complete)		11/22/2011 01:48 EST PM
!	Π	200510			Mahloch Co	\$10,000.00	Credit Decisioning	Review and Decision (4S) Obtain authorized decision.	(Auto Complete)		11/14/2011 11:14 EST AM
!	Π	<u>200541</u>			Mahloch Co	\$300,000.00	Data Gathering	Confirm Collateral	Review the transaction and collateral detail. Make any neccessary changes and then proceed. Confirm and Proceed		11/10/2011 09:43 EST AM
1	П	200541			Mahloch Co	\$300,000.00	Data Gathering	Clear Application Checklist (2K)	(Auto Complete)		11/10/2011 09:43 EST AM
							_		• <u>Add</u>		
	Cust.	Name:			Go	Cust. No:		Go Trx No:	Go Request N	lo:	Go

The Boston Private Bank & Trust Company logo appears at the upper-left corner of every window. You can click the logo to return to your To Do tab from wherever you are in SCOPE. When you are in doubt as to your location in SCOPE, click the logo to return to your To Do list.

Note: Clicking the logo doesn't work if you have an active process (creating a finance request, for example). In this case you must click the Cancel button to stop the process before you click the logo.

Fields and drop-down lists in which the field name is preceded by an asterisk (*) are required.

IMPORTANT: DO NOT USE YOUR BROWSER'S BACK BUTTON. Instead, click the Back button or Previous button if either appears in the tab you're viewing.

Navigation Buttons

This section describes SCOPE navigation buttons. The numbers refer to each button's location on the graphics.

- 1. Portlet Icons (small arrow buttons) Let you expand or contract portlets to view specific information.
- 2. Back Allows you to retrace your navigation steps.

Boston Private Bank Trust Company			Search About Logout
 My Tools To Do My Loans My Pr 	Customer: AMOS CO [10837]	 Back – Lets you retrace your navigation steps. 	Login: Dan Fox Amount: N/A
 Filters * Organization: Date Range - Start Date: 		Upd r: Dan Fox Range - End Date:	ate Help Filter मंडे Reassign Work
Vork Center - To Do Hem Del. 🗸 ID No.	Specific information. Due Priority Client Name Amount Status	Task Action Desc. Due Date	Reassign Work

- 3. Previous Moves to the previous tab in a process.
- 4. Next Moves to the next tab in a process.
- 5. Save & Close Saves your work and ends the current process. You can then return to the process at a later time.

OSTON PRIVATE BANK 전 TRUST COMPANY 전 My Tools Client Info Related Parties Request In	3. Previous – Moves to the previous tab in a process.	Transaction: Currently Previous Next	4. Next – Moves to the next tab in a process.	.ogout I Fox N/A
Finance Request Application				
	Save & Close – Saves your wo		AMOS CO	
Client Information end	ds the current process. You ca	in then		
Client Type: ret	urn to the process at a later t	ime. ine 1:	PEOPLES RD	

- 6. Cancel Exits the current process without saving your work. You must either cancel or complete one process before beginning another.
- 7. Save Saves your work and exits the current process.



8. Go – Execute the search associated with that field.

Bottom Search Bar



Using Tabs

Tabs are place markers that SCOPE uses to organize groups of functions, such as transactions or client information. You click a tab to view the window that contains the information. For example, clicking the C- tab group provides windows of information about the current client.

Using the My Tools Menu

The My Tools menu appears at the top left portion of all SCOPE windows. When you click My Tools it expands into three task categories:

- Client Maintenance (See <u>Viewing and Editing a Client on page 27)</u>.
- My Work
- Reports (contact your system administrator)

Boston Private Bank						ogot
TRUST COMPANY		Proxy User: Andrew Mich	aud <u>Stop Proxy</u>	I		
My Tools Customer: Currently M	lo Customer	Transaction: Currently No	Transaction		Amount:	N//
Client Maintenance hecking My Exceptions	Covenants My Products					
My Work Reports	covenance my produces			Update	Back Help	
Filters My Tools menu					Filter	1
Date Range - Start Date:	122	Date Range - End Date:		14 <u>2</u>		
💌 Work Center - To Do Items					Reassign Work	
Del. 🗸 ID Due Priority Client Name	Amount Status	Task	Action Desc.	Due Date	Created Date	*
! 🗖 200541 Mahloch Co	\$300,000.00 Data Gathering	Confirm Collateral	<u>Review the</u> <u>transaction and</u> <u>collateral detail</u> . <u>Make any</u> <u>neccessary changes</u> <u>and then proceed</u> .		11/10/2011 09:43 EST AM	

This section describes the My Tools menu items you will use most often. See your system administrator for information on the remaining menu items.

My Work Menu Items

To view My Work menu items, click My Tools \rightarrow My Work.

BOSTON PRIVATE BAN	1K							Search About Logout
TRUST COMPANY					Proxy User: And	rew Michaud Stop Proxy	I	Login: Dan Fox
→ My Tools	Customer: AMOS CO	[10837]			Transaction: Curr	rently No Transaction		Amount: N/A
Client Maintenance								ŕ
My Work	hecklists My Excentions Work Center	Covenants	My Products			_	Update	Back Help
Reports	My Account						opdate	
 Filters 	Finance Request							Filter
Date Range - Start Date:	Transaction ,				ind Date:		1 2	
💌 Work Center - To Do I	tems		Ny Wor	rk menu items				Reassign Work
Del. 🖌 ID Due	Priority Client Name	Amount	Status	Task		Action Desc.	Due Date	Created Date
						 <u>Review the</u> transaction and collateral detail. 		

My Work includes four menu items:

- Work Center (contact your system administrator)
- My Account
- Finance Request (contact your system administrator)
- Transaction (contact your system administrator)

My Account

The My Account window lets you view and update your SCOPE account.

BOSTON PRIVATE BANK TRUST COMPANY Utage U	stomer	ch	ck the Edit button to ange your account formation	iaud <u>S</u> ction	Search About Logout top Prox Amount: N/A Back T Edit Help
My Account Information - Fields with an * are required.					
EmployeeID:	100006		Unavailable?:		
* First Name:	Andrew		Vacation Start Date:		
* Last Name:	Michaud		Vacation End Date:]
Title:	Commercial Lender				
Email:	amichaud@bostonprivatebank.com			Display	Settings
Phone Number:	(617) 912-4258 ext. 4258		Show Active Workflow Events:		
Password:	Change Password		Show Only My Workflow Events:] E
Manager:	Mark Miller		Preferred Language:		English
Assistant:	Denise Stefanopoulos		Time Zone:		(GMT -05:00 Daylight) Eastern Standard (US & Canada)
Region:	Team Miller		My Home Page:		To Do
Branch:	Select Option				

To make changes to this information:

- 1. Click the Edit button. The fields reappear in edit mode.
- 2. Make your edits as necessary.

Reports

Contact your system administrator for information.

Using the Work Center

The Work Center is your SCOPE home base. The tabs enable you to view transactions, lists, and tasks, and act on them where needed. Your To Do list tab appears initially by default.

		RIVATE									Search About Logout
& TR	UST	COMPA	ANY					Proxy User: Bar	bara Searle <u>Stop Proxy</u>		Login: Dan Fox
∋ My⊺	ools			Custo	omer:	To Do list		Transaction: Curre	ently No Transaction		Amount: N/A
To D	,	My Loans	My (Checklists		TO DO IISU	ts				Î
										Update	Back Help
🔽 Filt	ers										Filter
Date	Ran	ge - Start I	Date:	/		1 2		Date Range - End Date:		1 2	
💌 Wa	rk C	enter - To	Do Iten	ns						_	Reassign Work
Del.	\checkmark	ID No.	Due	Priority	Client Name	Amount	Status	Task	Action Desc.	Due Date	Created Date
!	Π	200542			DOYLE CO	\$100,000.00	Credit Decisioning	Reviewer Selection (4R1)	Add Decision and Route, if necessan to next approver. Confirm and Proceed		11/14/2011 01:35 EST PM
1	Г	MOD- 300480		Rush	Eggert Co	\$100,000.00	Documentation Preparation	Closing Checklist Not Cleared (8D1) Complete all items.	(Auto Complete)		08/08/2011 11:58 EDT AM
								Lender Documentation Review (84)			

You can return directly to the To Do tab from anywhere in SCOPE by clicking the logo at the top-left corner of any window.

Note: If a process is running you must either complete or cancel it to return to the To Do tab.

The remaining Work Center tabs you see depend on your system and your job duties. Contact your system administrator for information on these tabs.

Managing To Do Items

Topics in the remainder of this manual provide the definition and purpose of each item in your Work Center – To Do Items portlet.

Important: Click the Update button periodically after you clear items on the Work Center. You may have been assigned new To Do items.

Using the My Loans Tab

Contact your system administrator for information.

Using the My Products Tab

Contact your system administrator for information.

Performing Searches

There are two ways to perform a search in SCOPE:

- Search using the fields that appear at the bottom of all windows (Also known as the bottom search bar)
- Click on the Search link at the top right of all windows. (Contact your system administrator for information.)

Boston Private Bank I Trust Company								Carch	About Logo	out
KUSI COMPANI									Login: Dan Fo	x
My Tools	Customer: Currently No	o Customer			Transact	tion: Currently No	Transaction		Amount: N/	/A
To Do My Loans My Prov				your	eral Sear system inistrato	rch – see r	Update	Back	Filter	<u>*</u>
Customer search	h fields	er Co <u>▼</u>		Date Range	- End Date:		an Fox	1	<u>•</u>	
Work Center - To Do Items								Reassi	jn Work	
Del. 🖌 ID No.	Du Priority	Client Name	Amount	Status	Task	Action Desc.	Due Date	Created Date		
										•
Cust. Name:	Go Cust	. No:	G	Trx No:		Go	Request No:		Go	

For example, to perform a customer search, enter either:

- The customer name (or part of the name) in the Cust. Name field and click the Go button
- The customer number (or part of the number) in the Cust. No field and click the Go button

The current client is the client whose name appears at the top of the window, to the right of the Tools tab.

Note: The Cust. Name field only searches for businesses. If you are searching for an individual, click the Go button to bring up the Search window.

If there is more than one result for the Company Name or Client Number you entered, the Search tab and Search Results sub window appear.

Note: For searches, the percentage character (%) is the wild-card character. For example, searching on American% returns all items beginning with American: American Express, American Flyer, and so forth. The less information you enter, the broader the search. Select the company from the Name column in the Search Results sub window. The C-Client tab appears. The Client-Business-Details portlet contains information for this company.

ston Private Bank						Search About	Logout
TRUST COMPANY						Login:	Dan Fox
My Tools	Customer: AMO	S CO [10837]		Transaction: C	Currently No Transactio	on Amoi	unt: N/A
C- Client C- Address C- Co	ontact C- Loans	C- Covenants C-	Relationships C - Collater	al C - CIP			
More >		C- Covenants C-	Relationships C - Conater		ent Report Cr	reate Client Back Edit H	elp
Client - Business - Details	1						
	Company	rmation	-		Address Info	rmation	
Client Type F:	Clien	t-Business		Primary Address:	Ma	ain	_
Client Number:				Address Line 1:	PE	OPLES RD	
CIF ID F:	Deta	ils portlet		Address Line 2:			
* Company Name F:		AMOS CO	•	City:	LII	NKWOOD	
Company Legal Name:		Elkin Co		State:	Ma	aryland	
Company Short Name:		Elkin Co		Zip Code:	21	835	
DBA Name:		Elkin Co		County:		Select Option	
Client Status:		Client		Country:	Un	ited States	
* Client Owner:		Burkhalter Co		Business Phone:	(1	23) 555-1212 ext.	
Default Declared:		Select Option		Phone Number:	(1	23) 555-1212 ext.	
				Fax Number:	(1	23) 555-1212	
	Compai	ny Details					
Tax ID F:		99-9999999			Company St	ructure	
W-9 on file:] =		* Company Legal Structure:	Lin	nited Partnership	
Cust. Name:	Go	Cust. No:	Go	Trx No:	Go	Request No: G	

Note: If you enter the full name or number for a client into the search fields, SCOPE immediately displays the C-Client tab.

Searches using the Trx. No. and Request No. fields function in a similar manner.

Completing a Checklist

You must complete a checklist if it contains pending items, such as missing information. Checklists only complete if all items for each active checklist are cleared. Therefore, if multiple roles have been assigned checklists, the checklist To Do only clears after all roles have cleared their checklists.

Note: SCOPE generates checklists on the FR- and T-Levels only.

To complete a checklist:

- 1. Navigate to the Work Center.
- 2. Select the Work Center To Do tab. Incomplete checklists appear in the list of To Do items.

	on Private B rust Compan								Search About Logo
<u>(s</u>	KUSI COMPAP	N I					Proxy User: Andrew M	ichaud <u>Stop Proxy</u>	Login: Dan Fo
∋ My	Tools	C1	istomer: Currently N	lo Customer			Transaction: Currently No Tran	isaction	Amount: N/J
To I	Do My Loans	My Check	lists My Exceptions	Covenants My P	roducts				Update Back Help
Fi Fi	ilters								Filter
Da	ite Range - Start	Date:			1 2	Date F	Range - End Date:		
	/ork Center - To (o Items							Reassign Work
1	200537		Mahloch Co	\$199,998.00	Data Gathering	Application Checklist Not Cleared (2K2)	<u>aj</u>	(Auto Complete)	EDT PM
1	200533		Mahloch Co	\$100,000.00	Data Gathering	Application Checklist Not Cleared (2K2)	<u>a)</u>	(toto Garagete)	11/03/2011 12:05 EDT PM
!	200492		Regennitter Co	\$51,000.00	Data Gathering	Confirm Collateral	Click the check want to comple	1. Maice	07/14/2011 09:16 EDT AM
1	200492		Regennitter Co	\$51,000.00	Data Gathering	Clear Application Checklist (2K)		ate)	07/14/2011 09:16 EDT AM
1	200491		Regennitter Co	\$12,000,000.00	Credit Decisioning	Review Approval Conditions (4T2a)		 <u>Add</u> covenants/changes in term or structure to the transaction(s). 	07/12/2011 04:42 EDT PM

3. Click the Task link that represents the incomplete checklist. The FR - level tabs appear. (The T- level tabs may appear instead, depending on the checklist. The procedure is the same.)

ton Private Bank Trust Company			
		Proxy User: Andrew Michaud Stop Proxy	Login: Dan
My Tools	Customer: Regennitter Co [14005]	Transaction: Finance Request [200492]	Amount: \$51,00
	R - Request Details FR - Analysis FR - Exposure FR - Checklist	FR - Docs FR - Relations	
More >			Back Help
Borrower Information			
Client Name:	Regennitter Co	Decision:	
rimary Address:	Harborside Terr Fenton, Missouri, 63026 United States	Finance Request Status: Data Gathering	
'IN:	99-999999	Application Date: 07/14/2011	
ature of Business:	Jewelry Stores	Risk Rating:	
.oan Officer:	Andrew Michaud	Total Potential Exposure:	\$23,231,62

4. Click the FR – Checklist tab.

Boston Private Bank		Search About Logout
	Proxy User: Andrew Michaud Stop Proxy	Login: Dan Fox
My Toc Click the FR-Checklist		Amount: \$51,000.00
	Select Not Satisfied in the List Status drop-	
	checklist FR-1	
More >	dowii	Back Edit Help
 Filters 		Filter
List Status: Not Satisfied	Only Show Active Checklists:	
* Number of Records Returned: 25 💌	_	
Checklist	Click the checklist you want to complete	
Active Checklist Link actus	· · ·	Responsible Reviewer
O1Application 6Finance Request Incomplete	Andrew A	

- 5. Select Not Satisfied in the List Status drop-down.
- 6. Click the Checklist Link for the checklist you want to complete. Note that all checklists are assigned to the Loan Officer unless otherwise noted at the end of the checklist link. The responsible user is listed under the Responsible column.

The Checklist window appears. A list of pending (incomplete) requirements appears in each portlet.

BOSTON P	Private Bank					Search Ab	out Loga	out
TRUST	r Company	P	roxy User:	David Coughlin Stop	Proxy	Logi	in: Dan Fo	×
→ My Tools	Customer: Kasischke Co [14217]	Trar	isaction: Fi	nancial Transaction [30	0303, 300305]/	Amount: \$6,	.000,000.0	00
Check	tist er New Item Add From List	Save ar	nd Refresh	Save and Close	Save	Cancel	Help	<u> </u>
🔽 Checkli	ist Status - 04Due Diligence 4Transaction							
List Stat	Incomplete	Disposition St	atus:	Pendin Done =				
Details	ş.							
🗖 Filter -	Status: Not Satisfied, Priority: All, Item Disposition: All, Review: All						Filter	
Status:		Item Dispositi	ion:	All	•			
Priority:		Review		All	•			
Policy/	/Procedures: Transactio							
Checked	Requirement		Override	Disposition	Responsible User Comments	Date Created	Details	
	Verify a signer has been set up to execute resolutions. Secretary (Corp) or signer (all other entities).	r Authorized		Pending 💌		12/05/10	<u>Details</u>	
П	Required fields-Payment method:payment method: if pymt method = Au Type of account & debited account #; if pymt method = billed or coupon? borrowers address type. (customer address tab type details - Addr line1.c	The send to		Pending 💌		12/05/10	<u>Details</u>	
	Loan funding: Enter disbursements, Other sources of funds & fees.			Pending 💌		12/05/10	<u>Details</u>	
	Review purpose of loan to determine if Economic Impact tab should be co Description for more details.	mpleted. See		Pending 💌		12/05/10	<u>Details</u>	
Π	Balance of proceeds must be 0. Enter disbursements. Include use of disb advanced at closing" if applicable.	type "Funds not		Pending 💌		12/05/10	<u>Details</u>	•
Cust. Na	Go Cust. No:	Go Trx No:		Go Request	t No:		Go	

- 7. Click the link for the first pending Requirement. The Requirement links you to the screen (or level) on which the information is missing or needs validation.
- 8. Click the Edit button to edit the fields. In this example, you can delete the exposure, add new exposures or update one or more exposures.

Boston Private Bank Trust Company					Search About Logout
M TRUST COMPANY				Proxy User: Andrew Michaud Stop Proxy	Login: Dan Fox
→ My Tools Customer	: Regennitter Co [14005]			Transaction: Finance Request [200492]	Amount: \$51,000.00
FR - Request Summary FR - Reques	t Details FR - Analysis FR - Expo	sure FR - Checklist FR	- Docs I	FR - Relations	Back Edit Help Add Exposure
Date/Time 07/14/2011 09:16 EDT AM	Exposure Name Scrubbed exposure name	Total Pending \$20,551,000.00	Tot. \$2,4	Click the Edit button to edit the fields	Status Update In Process Update

	n Private Bank ust Company							Searc	h About Logo
⊠ 1KU	USI COMPANY				Proxy Use	er: Andrew Michaud <u>Stop</u>	Proxy		Login: Dan Fo
🖹 My To	cols Customer: I	Regennitter Co [14005]			Transaction: Final	nce Request [200492]		An	ount: \$51,000.0
Mo	Request Summary 🛛 FR - Request De are >] : - Exposure	tails FR - Analysis FR - Exposure	FR - Checklist FR - Docs	s FR - Relations					Help Exposure
Delete	e Date/Time	Exposure Name	Total Pending	Total Used	Total Unused	Total Adjustments	Total Exposure	Status	Update
×.	07/14/2011 09:16 EDT AM	Scrubbed exposure name	\$20,551,000.00	\$2,480,621.48	\$200,000.00	\$0.00	\$23,231,621.48	In Process	Update

- 9. Click Save.
- 10. Click Back.
- 11. Click Save and Refresh.
- 12. Now you can either click another pending item or click Save and Close to exit the Checklist tab.

Creating a Memo

IMPORTANT: All credit comments *must* be entered into SCOPE using this feature. Failure to do so will be an audit finding.

To create a memo:

- 1. Click the C-Memo tab. The C-Memo window appears.
- 2. Click the Edit button.

C- Client C- Addr	Customer		ovenants C-	Proxy User: Mar Transi Docs C- Relationship	Click the Edit butto	<u>Stop Proxy</u> > 1] n	Amount: \$1,000,000.00
More >		Select Option 💌		User:		Back Select Option	Edit Help Filter
Start Date: End Date:				Start Follow-Up Date: End Follow-Up Date:			
Client - Memo	Subject	Comments	User	Date	Follow-Up	Date	Details

3. Click the Add Memo button and add the text of a credit comment or memo.

STON PRIVATE TRUST COMI							Search About Log
a IRUSI COMI	ANY			Proxy User:	Management Loan Commi	itee <u>Stop Pro</u> :	<u>×y</u> Login: Dan F
My Tools	Customer	: AMOS CO [10837]		Tr	ansaction: Finance Reques	t [200523]	Amount: \$1,000,000
C- Client C- A	ddress C- Contact	C- Loans C- Memo C- C	ovenants C	- Docs C- Relation	ships C - Collateral C	- Credit Bureau	C-CIP
More >						Save	Cancel Help
Filters							
Type:		Select Option 💌		User:	s	elect Option	•
Start Date:		12			A a mark hunthan	12	
End Date:		12		Click the Add N	iemo button	12	
 Client - Memo 							Add Memo
Туре	Subject	Comments	User	Date	Follow-Up D	ate	Details
			1		5. The		

4. Click the Close button, then click the Save button. The memo now appears in your list of memos.

BOSTON PRIVATE BANK TRUST COMPANY My Tools Memo Details	Click the Close button. Then click the Save button.	Search About Logout an Committee <u>Stop Proxy</u> Login: Dan Fox ceix quest [200523] Amount: \$1,000,000.00
Memo Details Type: User: User: Contact Name: Contact Phone: Email Address:	Subject: Follow-Up Date: Provide Follow-Up Reminder: Date Modified: Sensitivity:	10/20/2011 Everyone
Memo Comments Enter Memo Notes		

Scheduling a Vacation

When you schedule a vacation, the person you've designated as your backup automatically receives your tasks.

To schedule a vacation:

1. From My Tools, click My Work menu \rightarrow My Account menu.

Boston Private Ban Trust Company	ĸ		Proxy User:	Andrew Michaud	<u>Stop Proxy</u>	-	About Logout Login: Dan Fox
→ My Tools	Customer: Mahloch Co	[14341]		nance Request [2	:00535]	Amount:	\$100,000.00
Client Maintenance			Click My Work \rightarrow My Account				-
My Work	hecklists My Excentions Work Center	Covena			Update	Back	Help
	My Account				opuate	Dack	
Filters	Finance Request						Filter
Date Range - Start Date:	Transaction ,		Date Range - End Date:		12		
Work Center - To Do Ite	ems					Reassig	n Work

The My Account window appears.

2. Click the Edit button. The Vacation Start Date and Vacation End Date fields appear.

Boston Private Bank I Trust Company					Search About Logout
and the second s		Clic	the Edit button	op Proxy	Login: Dan Fox
→ My Tools Customer: Ma	hloch Co [14341]				Amount: \$100,000.00
My Account Authority Limits Password Hi	nts				
					Back Edit Help
My Account Information - Fields with an * are	required.				
EmployeeID:	100006	Unavailable?	Ni -		
* First Name:	Andrew	Vacation Star	t Date:		
= Last Name:	Michaud	Vacation End	Date:		
Title:	Commercial Lender				

- 3. Fill in the Vacation fields, either manually or using the calendar icons.
- 4. Check the Unavailable box.
- 5. Click the Save button to save the dates you will be unavailable.

Boston Private Bank			Picture	+ × lout
TRUST COMPANY		Check the Unavailable box	ew Michaud Stop Pro	이 이 최 히 <i>타 요</i> 〓 眞 國 옛 군 [勉] <u>xy</u> Login: Dan Fox
→ My Tools Custome	er: Mahloch Co [14341]		ice Request [200535]	Amount: \$100,000.00
My Account Authority Limits Pass	word Hints			
My Account Information - Fields wit	Fill in the Vacation fields			Save Cancel Help
EmployeeID:	100006	Unavailable?:	1	Finally, click the Save
* First Name:	Andrew	Vacation Start Date:	12	button
* Last Name:	Michaud	Vacation End Date:	122	button
Title:	Commercial Lender			

6. When you return to work, navigate to the My Account window and clear the unavailable dates.

IMPORTANT: If you don't clear your unavailable dates your backup person will continue to receive your tasks.

Managing Documents

Uploading a Document

To upload documents for new loans or renewals you can use:

- The C-Docs tab
- The FR-Docs tab
- The T-Docs tab

<u>Warning:</u> Do not upload documents to the portlet of a level different from the one you are currently on. For example, do not upload a document to the Financial Transaction portlet while you are on the FR-Docs screen. This will cause an error.

The procedure is the same for all three tabs. For example:

1. Click the C-Docs tab. The document list for the current company appears.

	JST COMPANY			Proxy User: Davi		Stop F	Proxy Log	
My To	Customer: AMOS C	CO [10837]		Transaction: Financ	ial Transac	tion [3003	303, 300305] Amount: \$6	,000,000
C- Clie	ent C- Address C- Contact C- Loans	C- Memo	C- Covenants C- Docs	C- Relationships C - C	ollateral	C - Credi	it Bureau C - CIP	
Mo	re >		Merge Sel	ected Documents	For Fi	iture Use	Back Edit	Help
AMO	os co			Add Checklist Ite	m	Quick U	pload Add Docume	nt
elect	Name	Clink	the Outel Hales at her	bad New	Download	Version	Last Updated	Details
	2009 FITR (Denham)	CIICK	the Quick Upload bu	tton pload	PDF	0	08/06/2010 10:27 EDT AM	Details
	2009 Annual Management Financial Statement	Π	Waiting	upload	PDF	0	08/06/2010 10:30 EDT AM	<u>Details</u>
	1Q10 (Fund I)	П	Waiting	upload	PDF	0	08/06/2010 10:31 EDT AM	Details

- 2. Click the Quick Upload button to upload a PDF document or the upload link to update or replace an existing document. The Upload Document window appears.
- 3. Fill in the fields. See <u>Appendix B: Naming Conventions on page 83.</u>
- 4. Click the Upload button. An upload message appears.

SOSTON PRIVATE BANK				-	
La ricor commun			Proxy User: Management L	oan Committee <u>Stop Proxy</u>	Login: Dan Fox
🔿 My Tools	Customer: AMOS CO [10837]		Transaction: Curr	ently No Transaction	Amount: N/A
Upload Document			Click the Upload button		
				Upload	dCancel
Upload Document - Fields	with an * are required.				
File:	C:\Users\dfox\Desktop\SCOP	E Ma Browse	Status:	Waiting	
* Document Type:	Letter of Credit	•	Description:	Select Option Attached for review	A
* Display Name:	Test Document 1			Waiting Approved	-
				Sent Received	
				Reviewed	
				Complete Incomplete	

5. Click the Close button. The C-Docs window appears.

BOSTON PRIVATE BANK					Search About Logout
TRUST COMPANY	Customer: AMOS CO	[10837]	Proxy User: Management I Transaction: Cur	Click the Close button	Login: Dan Fox Amount: N/A
Upload Document Upload Document - Fields with Document has successfully be		Upload message		Sutton	Close

The document you uploaded now appears on the document list.

MPANY									
				Proxy	Jser: Managemen	it Loan Com	mittee	Stop Proxy Lo	gin: Dan F
Customer: AMO	S CO [10837]				Transaction: C	urrently No	Transact	ion /	Amount: N
Address C-Contact C-Loa	ns C- Memo	C-	Covenants	C- Docs C- Rel	ationshins C-(Collateral	C - Credi	t Bureau C - CIP	
								Back Edit	Help
					Add Checklist Ite	m	Quick U	pload Add Docum	ent
Name	Required	Seq	Status	Generate New Version	Upload New Ver.	Download	Version	Last Updated	Details
TR (Denham)	Π		Waiting		upload	PDF	o	08/06/2010 10:27 EDT AM	<u>Details</u>
nnual Management Financial ent	Е		Waiting		upload	PDF	0	08/06/2010 10:30 EDT AM	<u>Details</u>
^{fund I)} The upl	oaded doo	cum	ent		upload	PDF	0	08/06/2010 10:31 EDT AM	<u>Details</u>
cument 1			Approved		upload	DOCX	1	10/26/2011 10:06 EDT AM	<u>Details</u>
	Customer: AMO: Address C-Contact C-Load Name TR (Denham) Inual Management Financial ant iund I) The upl	Address C-Contact C-Loans C-Memor Name Required TR (Denham) C Inual Management Financial C Int The uploaded door	Address C- Contact C- Loans C- Memo C- Name Required Seq TR (Denham) E Inual Management Financial Int The uploaded docume	Address C- Contact C- Loans C- Memo C- Covenants Name Required Seq Status TR (Denham) Waiting Inual Management Financial Waiting Inual Management Financial Waiting Inual Management Financial Waiting	MPANY Proxy I Customer: AMOS CO [10837] Address C- Contact C- Loans C- Memo C- Covenants C- Docs C- Relation Marge Selected I Merge Selected I Merge Selected I Merge Selected I Image: C- Docs C- Relation Name Required Seq Status Generate New Version TR (Denham) Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation Inval Management Financial Waiting Image: C- Docs C- Relation	Address C- Contact C- Loans C- Memo C- Covenants C- Docs C- Relationships C - C Address C- Contact C- Loans C- Memo C- Covenants C- Docs C- Relationships C - C Merge Selected Documents Add Checklist Iter Name Required Seq Status Generate New Upload New Version TR (Denham) Waiting Upload New Version TR (Denham) Waiting Upload New Version TR (Denham) Upload New Version Name New Version TR (Denham) Upload New Version TR (Denham) Upload New Version New	Proxy User: Management Loan Composition Customer: AMOS CO [10837] Transaction: Currently No Address C - Contact C - Loans C - Memo C - Covenants C - Docs C - Relationships C - Collateral Merge Selected Documents I For Full Add Checklist Item Add Checklist Item Name Required Seq Status Generate New Upload New Download TR<(Denham) Waiting upload PDF unual Management Financial Waiting upload PDF unual Management Financial Waiting upload PDF Unual Management Financial Waiting upload PDF Unual N The uploaded document upload PDF	MPANY Proxy User: Management Loan Committee Customer: AMOS CO [10837] Transaction: Currently No Transaction Address C- Contact C- Loans C- Memo C- Covenants C- Docs C- Relationships C - Collateral C - Credit Merge Selected Documents C - Docs C- Relationships C - Collateral C - Credit Merge Selected Documents C - Docs C - Relationships C - Collateral C - Credit Merge Selected Documents I For Future Use Add Checklist Item Quick U Name Required Seq Status Generate New Version Upload New Version TR (Denham) Waiting Upload PDF 0 unual Management Financial Waiting Upload PDF 0 Unual 1) The uploaded document Upload PDF 0	MPANY Proxy User: Management Loan Committee Stop Proxy Loan Customer: AMOS CO [10837] Transaction: Currently No Transaction Image: Common Committee Committee Committee Common Committee Committee<

Uploading a New Version of a Document

To upload a new version of a document:

- 1. From the C-Docs tab, determine which document you want to upload from the list. Note the document version.
- 2. Click the upload link.

Boston Private Bank Trust Company						Search About Logout
						Login: Bill Watts
∋ My Tools	Customer: Kep	olin Co [14077]		Transaction: C	urrently No Transaction	Amount: N/A
C- Client C- Address (More >	C- Contact C- Loa	ins C- Memo C- Cov		• Relationships C - Co ted Documents Add Checklist It	llateral C - Credit Bu	reau C - CIP Back Edit Help Add Document
Select Name	Required 🕜	Seq 🕜 Status 🕜	Generate New Version	Upload New Ver	Click the uplo	ad link _{ed Ø Details}
FITR 2010 Keplin Co		Received		upload	PDF 1 1	2/12/2011 04:20 EST PM <u>Details</u>



The Upload Document tab appears.

- 3. Click the Browse button to search for the new document.
- 4. Update the Display Name with the new version date.
- 5. Click the Upload button to upload the new version.

BOSTON PRIVATE BANK			Sear	rch About Logout
MY TOOLS	Customer: Keplin Co [14077]	Transaction:	Click the Upload button	ogin: Bill Watts Amount: N/A
Upload Document 🝘				
Update the D	isplay Name	Click the Brow	wse button	Cancel
File:	G:\SCOPE Uploads\2010 RAO2.pdf	Browse Status:	Received 💌	
* Display Name: ### Missing Resource Lang	IIITR 2010 Keplin Co	Description:	0	

An upload-success message appears.

6. Click the Close button.

Boston Private Bank Trust Company		_		Search About Logout
→ My Tools Customer: Keplin Co [14077]		T		Login: Bill Watts Amount: N/A
My Tools Customer: Keplin Co [14077]		Transa	Click the Close button	Amount: N/A
Upload Document 🕜		_		
Upload Document - Fields with an * are required.	Upload success message			Close
### Missing Resource Document_upload_success###				

The C-Docs list appears. Note that the document version is now Version 2. The document has successfully been updated.

Boston Private Bank Trust Company			_		_	_	Searc	h About Logo Login: Bill Watt
→ My Tools	Customer: Kep	lin Co [14077]		Transaction: (Currently No	o Transacti	on	Amount: N/
C- Client C- Address C More > F Keplin Co	C- Contact C- Loa	ns C- Memo C- Covo		ocs (2) C- Relationships C- C /ersion 2 is the most recent upload		C - Credit Future Use Quick	: Back E	dit Help
Select Name	Required 🕜	Seq 🕜 Status 🕜	Generat	eccile apload	ownload	Version	Last Updated	🕜 Details
FITR 2010 Keplin Co	Π	Received		upload	PDF	2	12/12/2011 04:24 ES	T PM <u>Details</u>

- To view the document, click the DOC hyperlink
- To view the history of other versions, click the Details hyperlink
- To view the history of the document, click the History hyperlink

Section 2: Client Management

Viewing and Editing a Client

Viewing Information for an Existing Client

- 1. Navigate to the Work Center. You can get to this window from anywhere in SCOPE by clicking the Boston Private Bank and Trust logo at the top left of the application.
- 2. Identify the client you want to view by entering appropriate information in either the Cust. Name or Cust. No field at the bottom of the window (See <u>Navigation Buttons on page 11</u>).

Note: If you enter information that is common to more than one client (entering the letter 'a', for example), on the Search window you will see a list of all clients that contain that information. Simply select the correct client from the list.

Click the Go button beside the field you filled in. The Client – Details window appears.
 Note: If the client name appears at the top of your window you can simply click the client name.

fon Private Bank Frust Company								Search A	bout Lo
								Lo	gin: Dan I
y Tools Cu	istomer: Currently	y No Customer			Transa	ction: Currently	No Transaction	,	mount: I
Do My Loans My Produc	cts								
							Update	e Back	Help
ilters									Filter
Organization:	Burkhal	lter Co 🔻		* User:			Dan Fox		•
ite Range - Start Date:		12		Date Range	e - End Dat	e:		12	
Vork Center - To Do Items								Reassign	Mark
el. 🗸 ID No. Du	e Priority	Client Name	Amount	Status	Task	Action Desc.	Due Date	Created Date	TOTK
Enter the client na number then click corresponding Go	the								

ty Tools Cus	tomer: AMOS CO [10837]	Transaction: Curre	ntly No Transaction	Login: Dan I Amount: M
- Client C- Address C- Cont	tact C-Loans C-Covenants C-Re	lationships C - Collateral C - CIP View Client Report	Create Client Back	Edit Help
Client - Business - Details				
Co	mpany Information	Ad	dress Information	
Client Type F:	Business	Primary Address:	Main	
Dient Number:	10837	Address Line 1:	PEOPLES RD	
CIF ID F:	DENHAMCLOO	Address Line 2:		
Company Name F:	AMOS CO	City:	LINKWOOD	
Company Legal Name:	Elkin Co	State:	Maryland	
Company Short Name:	Elkin Co	Zip Code:	21835	
OBA Name:	Elkin Co	County:	Select Option	
Client Status:	Client	Country:	United States	
Client Owner:	Burkhalter Co	Business Phone:	(123) 555-1212 ext.	
Default Declared:	Select Option	Phone Number:	(123) 555-1212 ext.	
		Fax Number:	(123) 555-1212	
	Company Details			
ax ID F:	99-999999	Co	mpany Structure	

Editing Client Information

- 1. View the client.
- 2. Click the Edit button at the top right of the window.

BOSTON PRIVATE H			Se	arch About Logout
TRUST COMPA	NY			Login: Dan Fox
→ My Tools	Customer: AMOS CO [10837]	Transaction: Cur	rently No Transaction	Amount: N/A
C- Client C- Add	ress C-Contact C-Loans C-Covenants C-Rela	ationships C - Cc Click the Edit		[^]
More >		button to edit	TIEIOS Client Back	Edit Help
Client - Business	- Details			
	Company Information		Address Information	
Client Type F:	Business	Primary Address:	Main	
Client Number	10837	Address Line 1:	DEODIES RD	

- 3. An editable version of the Client -- Details window appears. Edit the fields as needed.
- 4. Click Save to save your changes or Cancel to cancel changes and return to the previous window.

Creating a New Client

To create a new client:

 From the top window, click My Tools → Maintenance → Clients/Prospects → Create New Client/Prospect.

My Tools	Customer: AMO	S CO [10837]	Т	Client/Prospect	n Amount: N
lient Maintenance	Clients/Prospects	Create New			
ły Work	Suppliers	Client/Prospect		Upda	te Back Help
eports		Client/Prospect Details		0000	Dack neip
Filters					Filter
* Organization:			* User:	Dan Fox	V
Date Range - Start	Date:		Date Range - End D	ate:	
Date Range - Start			Date Range - End D	ate:	Reassign Work

The Existing Client Search window appears.

IMPORTANT: To create a new client, you must first determine that the client does not already exist in either SCOPE or FISERV. To do this, you perform separate searches for both SCOPE and FISERV clients. This section describes this search.

2. Click the search icon to the right of the Client: field to initiate the search in SCOPE.

ston Private Bank Trust Company					Click the searcl	h icon
My Tools	Customer: Currently No Customer		SCOPE is the default	/ No Trans	to initiate the s	search
Client Address Contact	3		search type			
Existing Client Search					Next Cancel	Hulp
hoose the type of search th	nat should occur.	Search Typ	e:	s	.C.O.P.E. 💌	<u>ا</u>
XISTING BANK CLIENT in F - select the search icon to re	nat should occur. inanceCenter or with active deposit or loan strieve account information for an existing	Search Typ Client:	e:		.C.O.P.E. 💌	0
EXISTING BANK CLIENT in F - select the search icon to re lient.	inanceCenter or with active deposit or loan atrieve account information for an existing		e:		.C.O.P.E.	
EXISTING BANK CLIENT in F - select the search icon to re lient.	inanceCenter or with active deposit or loan atrieve account information for an existing	Client:	e: * Company Legal Structure:		.C.O.P.E.	Q
EXISTING BANK CLIENT in F select the search icon to n dient.	inanceCenter or with active deposit or loan atrieve account information for an existing is with an * are required.	Client:		Sel		
EXISTING BANK CLIENT in F - select the search icon to r dient. Sient Wizard - Details - Field Client Type:	inanceCenter or with active deposit or loan atrieve account information for an existing is with an * are required.	Client:	* Company Legal Structure:	Sele	ect Option	
EXISTING BANK CLIENT in F - select the search icon to r lient. lient Wizard - Details - Field Client Type: Client Number: * Client Name:	inanceCenter or with active deposit or loan atrieve account information for an existing is with an * are required.	Client:	* Company Legal Structure: * Client Owner:	Sele	ect Option	T C
select the search icon to m lient. Client Wizard - Details - Fiel Client Type: Client Number:	inanceCenter or with active deposit or loan atrieve account information for an existing is with an * are required.	Client:	* Company Legal Structure: * Client Owner:	Sela Burkh	ect Option	

3. In your browser, a Search Results tab appears. Click this tab. The Search sub-window appears.

Search By:	
Client	-
lient Number	
Company Name	
First Name	
ast Name	
State	
Select Option 💽 Bus. or Indiv.	
Select Option 🔹	

- 4. Enter information about the new client into one or more fields. The search should be as broad as practicable. Use the % and the minimum information necessary to prevent duplication of clients. For example, %Stew% for The Sean Stewart Trust
- 5. Click Search. If the client does not exist in SCOPE, the Search Results sub-window appears.



- 6. If the client exists it will appear on the Search screen list to the right. Select the client from the list and initiate the Finance Request from C-Loans.
- 7. Return to the Existing Client Search window.
- 8. In the Search Type: drop-down list, select FISERV.
- 9. Repeat steps 2 through 7 to search for a FISERV client.
- 10. Return to the Existing Client Search window. Now you can fill in the Details fields for your new client.
- 10. When you have filled in the fields, click the Next button. The Address tab appears.
- 11. Fill in the appropriate fields.

Release 1.2

12. Click the Next button. The Contact tab appears.

My Tools	Customer: AMOS CO [10837]		Transaction: Curre	ntly No Transaction	Login: Dan Amount:
	Clic	k the Next button			
Client Address Contact					
			Previous	Next Finish	Cancel Help
ddress - Fields with an * ar	e required.				
* Address Type:	Main Address 💌	* Zip Cod	e:	123455	
* Address Name:	Big Building	* Country	i i	United States	V
* Address Line 1:	123 Autumn St.				
Address Line 2:		* Primary	Phone Number:	(501) 555-1212	ext.
* City:	Los Angeles	Main Fax	Number:	501-555-1213]
* State:	California	Home Pho	one:		
County:	Monterey	Business	Phone:		ext.
		Email Add	ress:		

13. Fill in the appropriate fields.

Note: Ensure that the Contact Type is set to Contact-Primary as above.

14. Click the Finish button.

STON PRIVATE BANK				Search About Log
TRUST COMPANY		Click the Finish button		Login: Dan F
My Tools	Customer: AMOS CO [10837]		ction: Cu. ently No Transaction	Amount: N
Client Address Contact				
			Previous Finish	Cancel Help
lient Wizard - Contacts - Field	s with an * are required.			
Salutation:	Ms.	* Contact Type:	Contact - Primar	y 🔻
* First Name:	Jane			
* Last Name:	Smith	Mobile Number:		
Gender:	Female	Business Number	a 🔰	ext.
Gender: Title:	Female CEO	Business Number Fax Number:		ext.

The Client summary window appears.

TON PRIVATE BANK TRUST COMPANY			Login: Da
My Tools Cust	omer: Wheaton Industries [14352]	Transaction: Curre	ntly No Transaction Amount
C- Client C- Address C- Conta More >	act C-Loans C-Covenants C-Relati	onships C - Collateral C - CIP View Client Report	Create Client Back Edit Help
Client - Business - Details			dress Information
Con Client Type F:	npany Information Business	Primary Address:	Big Building
Client Number:	14352	Address Line 1:	123 Autumn St.
CIF ID F:	- An Solita Add	Address Line 2:	
* Company Name F:	Wheaton Industries	City:	Los Angeles
Company Legal Name:		State:	California
Company Short Name:	Wheaton	Zip Code:	123455
OBA Name:		County:	Monterey
Client Status:	Client	Country:	United States
* Client Owner:	Burkhalter Co	Business Phone:	ext.
Default Declared:	Select Option	Phone Number:	(501) 555-1212 ext.
		Fax Number:	(501) 555-1213
c	company Details		
ax ID F:		Co	mpany Structure
V-9 on file:		* Company Legal Structure:	C-Corporation
and the Country of Could be the	4N.	Dusiness Cub Tures	Calent Option

Note: You can click Edit to modify any of the fields. You cannot delete a client.

Assigning an Officer to a New Client or Prospect

To assign an officer to a new client or prospect:

- 1. Navigate to the C- tabs view for the client.
- 2. Click the Edit button on the C Client tab.

BOSTON PRIVATE BANK ITRUST COMPANY My Tools Customer: Gruber Company [14362]	Search About Click the Edit button	an Fox
C- Client C- Address C- Contact C- Loans C- Covenants C- Relationships C - Collateral C - Cli More >=	P View Client Report Create Client Back Cit Help	
	Address Information	

3. Scroll to the Relationship Details portion of the window.

4. Click the search icon to search for the loan officer.

oston Private Bank Trust Company				Search About Logout
IRUSI COMPANY				Login: Dan Fox
→ My Tools Customer: Gruber	Company [14362]	Transaction: Current	tly No Transaction	Amount: N/A
		Paynet Nomber.	1	Jearch
Relation	nship Details			
Existing Client:	Select Option 💌		Primary Information	
Years in Current Business:		Primary Contact:	Humbert Humbert	
Years at Current Address:				
Year Business Started:	Select Option 💌		Other Information	
Year Moved into Current Address:	Select Option 💌	Processing Team:	Select Option 💌	
Payment History:	Select Option 💌			
Total Exposure:	\$0.00	Click the search icon	v	
Auto Generate Exposure:				
* Loan Officer:	Clear			
Covenant Reviewer:	Clear			
Include Related Parties in Covenant Letter:				
If the covenant letters should go to an alternate address,	Select Option 💌			
indicate the correct contact:				
Client Risk Grade:	<u></u>			
Proposed Client Risk Grade:	Select Option 💌			
Cust. Name: gruber Go	Cust. No:	Go Trx No:	Go Request No:	Go

The search tab appears.

5. Search for the loan officer.

Search Results	Results: 1 - 5	Total Results: 5
	Name	
Andrew Michaud		
Andy Kozmin		
Anna Bautista		
Arielle Ocasio		
<u>Art Zweil</u>		
I		
	Andrew Michaud Andy Kozmin Anna Bautista Arielle Ocasio	Name Andrew Michaud Andy Kozmin Anna Bautista Arielle Ocasio

- 6. Click the officer hyperlink in the Search Results sub window. This selects the officer.
- 7. Click the Save button.

Creating, Editing, or Deleting a Contact

A contact is a point of contact with the client or a signer for the client.

Note: At least one contact must be of the contact type Contact-Primary.

- 1. Navigate to the C- tabs for the client for whom you want to create, edit, or delete a contact.
- 2. Click the C-Contact tab.
- 3. Click the Create button.

Boston Private Bank	_		_	Search About Logout
TRUST COMPANY		Click the Create button		Login: Dan Fox
→ My Tools	Customer: AMC		Transaction: Finance Request [200515]	Amount: \$10,000,000.00
C- Client C- Address C More > Contact Details	C- Contact C- Loans	s C- Covenants C- Relationships	C - Collateral C - CI	Back Edit Help
There are currently no Coni Press the Create button to o				

- 4. Fill in the fields.
- 5. Click Save to save the contact.
- 6. To edit the contact, click the Edit button, make your changes, then click the Save button.
- 7. To delete the contact, click the Delete button.

CapitalStream - Windows Internet Expl	orer provided by Boston Private Bank	& Trust Co.			_ 8 >
🔾 🗢 🖻 https://bosp-uat.capitalstrea	m.com/wbs/template/frames.jsp		• 🔒 🔂 👉 🗙	B ing	، ۹
Arvorites Arrow Anticate Anticate Arrow Anticate Anticate Arrow Anticate An	Click the Save button contact, the Edit butt contact, the Copy but	ton to edit the	à) • 🔊 • 📑 • Pag	je v Safety v Tools v @v Search About Logout
My Tools Custome	or the Delete button	to delete it	ransaction: Finance	Request 12005151	Login: Dan Fox Amount: \$10,000,000.00
More >			Create Copy	Delete Save	Cancel Help
Contact Details					
Set Current Contact as Primary:		Current Prima	ary Contact:	No primary contact	
		* Contact Typ	De:	Select Option	
Salutation:	Select Option 💌			Select Option Accountant	
* First Name:	John	Email Addres	5:	Attorney Authorized Signer	
* Last Name:	Doe	Contact Cell	Number:	Contact - Primary Contact -Billing	
Social Security Number:		Contact Busin	ness Number:	Contact -General Originator	t
Gender:	Select Option 💌	Contact Fax I	lumber:		
Title:	Select Option 💌	Contact Hom	e Number:		

Creating a Relationship

A relationship is an association between clients. To create a relationship:

- 1. On the Client window, click the C-Relationships tab. The All Related Parties list shows all current relationships.
- 2. Click the Create Relation button. The Relations tab appears.

My Te C- Cli Ma		Customer: AMOS ess C-Contact C-Loan	butt	the Create		Transaction: Cur ateral c CIP	rently No Trar Create Relati		Login: Dan Amount: lit Help	17112
All Pos.	Related Parties	* Name	Signer	* Rel. Type	Relation Since	CML Exposure	Ownership	Signing Capacity	Details	•
	Active	LARIN A. HAMMAN	Π	Guarantees		\$0.00		Select Option	Details	
	Active	SHERILYN P. FORSYPH	Π	Guarantees		\$0.00		Select Option	Details	
	Active	CALE D. GRENSBERG	F	Guarantees		\$14,533,402,24		Select Option	<u>Details</u>	
	Active	JEREMY E. HARRELL	Π	Guarantees		\$0.00		Select Option	Details	
	Active	GAYLEN P. ROTH	E	Guarantees		\$0.00		Select Option	Details	

- 3. Complete the required fields and drop-down lists.
- **Note:** You can click the search icon. If the client is already in SCOPE the fields populate automatically.
- 4. Complete additional fields and drop-down lists as needed.
- 5. Fill in the Relation Information fields.
- 6. Click the Save button. SCOPE creates the relationship.

Boston Private Bank I Trust Company			Search About Logout
My Tools Customer: AMOS CO [10837]	Complete the fields	rrently No Transaction	Login: Dan Fox Amount: N/A
Relations	and click the Save button	Save	Cancel Help
Relationship - Details			
Business Client Information		Relation Information	
Client:	* Relation Status:	Active	•

Section 3: Initiating a Loan

Creating a Finance Request (Loan)

A finance request is a request to initiate one or more new loans, renewals, or modifications to existing loans. You can

- Create a finance request for a current client
- Create a new client and then initiate the request

Note: Ensure that all client relationships are defined on the C-Relations tab before you create a Finance Request.

Creating a Finance Request for a Current Client

This section describes creating a finance request for new loans and for renewed or modified loans.

New Loan

To create a finance request for a new loan for the current client:

- 1. Select a client. In this example, we select the Amos Company.
- 2. On the client window, click the C-Loans tab. The Client Loans window appears. It lists the past and current finance requests for this client.
- 3. Click the Create Finance Request button. The Loan Request Application portlet appears.

	ivate Bank Company		Click Cr					Login: Dan Fo
My Tools		Customer: AMOS	s co [10 Finance	e Request	Trans	action: Currently No Tra	ansaction	Amount: N
C- Client	C- Address C- (Contact C- Loan	S C- Covenants	C- Relationships	C - Collateral C	- L. 2		
C- Client More >		Contact C- Loan	S C- Covenants	C- Relationships	C - Collateral C		nce Request B	ack Help
-		Contact C- Loan	IS C- Covenants	C- Relationships	C-Collateral C		nce Request B	ack Help
More >		Contact C- Loan	C- Covenants	C- Relationships Action Type	C - Collateral C		nce Request I B Status	ack Help State
More > ▼ Client - L	oans					Create Fina		
BOSTON PRIVATE BANK TRUST COMPANY

4. Check the current client check box. The Finance Request Application window appears. It displays client information.

OSTON PRIVATE BANK			Search About Logo
TRUST COMPANY			Login: Dan Fo
My Tools Customer: AMOS CO [10837]	Transaction: Currently	y No Transaction	Amount: N//
Client Info Related Parties Request Info Action	Current client		Cancel Help
Loan Request Application	check box		
Request Type Select the type of request.	Request Type:	New Loan(s) Re	quest 💌
CURRENT CLIENT Check this box to create a Finance Request Application for the client currently selected.	AMOS CO - 10837:		
Choose the type of search that should occur.	Search Type:	S.C.O.P.E.	•
EXISTING BANK CLIENT in S.C.O.P.E. or with active deposit or loan select the search icon to retrieve existing account information and start a Finance Request Application for an existing customer.	Client:		Q
NEW BANK CLIENT not found when searching - check this box to enter account information and start a Finance Request Application for a new client or prospect	No client record found in search, Create a new client profile in FinanceCenter:	Г	

5. Click the Next button.

Boston Private Trust Compa			Search About Logour
→ My Tools	Customer: AMOS CO [10837]	Transaction: Currently No Transaction	Amount: N/A
	ited Parties Request Info Action	Previous Next Save & Close	Cancel Help
	omit an application, all sections must be completed. To itting, click Save & Close, You can return later to comple	te the AMOS CO	
Client Information	on Business 💌	* Address Line 1: PEOPLES RD	

6. The fields are already completed for the client. Edit the fields and drop-down list selections if needed.

7. Click the Next button. The Related Parties window appears.

		-											1	Login: Dan Fo
My To	ols	C	ustomer:	AMOS	5 CO [1083	7]			Transa	ction: Curren	tly No Tran	saction		Amount: N/
Client	Info Related	Parties	Request	Info	Action									
									Previous Next	Save 8	Close		Cancel	Help
Requ	uest Relationshi	ps								_	Ad	d New Client	Add R	elation
Delete	* Name		Delet	e Lis	tings	ype (Gty Ty	/pe	Gty Amt Type	Detai	s Link	Signing Capa	city	Details 📥
8.		AN	Colur			E	Se	ect Option 💌	Select Option		0 2	Select Opt	tion 💌	<u>Details</u>
8	SHERILYN P. FO	DRSYPH	Colui			Г	Se	ect Option 💌	Select Option	-		Select Opi	tion 💌	Details
8	CALE D. GRENS	BERG	3	1 0	Suarantees	ſ	Se	ect Option 💌	Select Option	I		Select Op	. en 💌	<u>Details</u>
8	JEREMY E. HAR	RELL	4		Buarantees	Γ	Se	lect Option 💌	Select Option	I		Select Op	tion 🛌	Details
8	GAYLEN P. ROT	H	5	1 0	Suarantees	Γ	Se	ect Option 💌	Select Option	I		Select Op	tion 💌	Details
8	CALE D. GRENS	BERG	6	A	ssociated	Γ	Se	ect Option 💌	Select Option	I		Select Op	tion 💌	Details
8	LOIS J. MEADE		7	1 0	Suarantees	Г	Se	ect Option 💌	Select Option			Select Op	tion 💌	Details
8	RODNEY J. FAU	<u>st</u>	8	1	Suarantees	Γ	Se	ect Option 💌	Select Option			Select Op	tion 💌	Details -
Clien	it Contacts											Add new Contact		Add Line
elete	* First Name	* Last N	lame P	rimary ontact	* Contact	Туре		Phone #	Ext.	Email	Signer	Signing Capaci	ty	Details
8	Bill	Lee	-	1	Contact -	General				1		Select Optio	on 💌	<u>Details</u>
8	John	Doesnt	Г	1	Attorney							Select Optio	on 💌	Details

If the current customer has relationships that are defined on its customer tab, the first relationships section (Request Relationships) appears and lists those relationships.

8. Delete any listings that do not apply to this Finance Request.

The second section of the window contains contact information from the customer contact tab. Click the Details link to view more information about the contacts.

- 9. Complete the information as required for this request:
 - If the person or company is to guarantee this loan, check the Signer box
 - Select the type of guarantee for this person or company from the Gty drop-down list

10. Click the Next button. The Request Info tab appears.

Boston Private Bank Iso Trust Company						Sei	rch About Logout
™ TRUST COMPANY				roxy User: David Coughlin <u>St</u>	op Proxy		Login: Dan Fox
→ My Tools Customer: LARIN A. HAMM	AN [13311]	Click the N	lext button	a Chancial Transaction [300303,	300305]	Am	ount: \$6,000,000.00
Client Info Related Parties Request Info Action							2
				Previous Next	Save & Close	Can	cel Help
Sales Information							
Loan Officer:	Andrew Michaud	2	Referral Source:			- Q	Clear
Commercial Loan Assistant/ Alternate Contact:	Denise Stefanopoulos	2	Office:	Ten	PO 🔻		
* Team:	Team Miller 💌						
For Future Use:	Select Option 💌						
Request Information							

- 11. This window contains information about the sales team, the request, and the customer. Complete the fields as needed.
- 12. Click the Next button. The Action tab appears. It determines the purpose of the financial request.

Soston Private E	BANK NY		Search About Logo
🖻 My Tools	Customer: AMOS CO [10837]	Transaction: Currently No Transaction	Login: Dan Fos Amount: N//
Client Info Relat	ed Parties Request Info Action	Previous Next Save & Close	Cancel Help
Loan Request Client Name:		Select a Credit Action from	
Credit Action:	AMOS CO	the Drop-Down List	
	New Loan Update to Loan in S.C.O.P.E. Update to FISERV Loan		

13. Select a Credit Action from the drop-down list. For a New Loan, for example, a specific drop-down list of loan types (Products) appears.

Note: The drop-down list is also used for renewals, modifications, and other actions.

TRUST COMPANY			Login: Dan F
My Tools	Customer: AMOS CO [19837]	Transaction: Currently No Transaction	Amount: N
lient Info Related Parties	Request Info Loan Fees		
		Previous Next Save & Close	Cancel Help
Loan Request			
Client Name:	AMOS CO	Clear Select a Product from the	
Credit Action:	New	Drop-Down List	
Product **Required:	Select Option 💌		
	Select Option Construction		
	Construction Permanent		
	Deloitte Loan Program Equipment Line		
	Guidance Line - Advised		
	Guidance Line - Unadvised Letter of Credit		
	Line of Credit		
	SBA Line of Credit SBA Term		
	Term		
	Time/Bridge Loan		

14. Select a Product from the drop-down list.

15. The Loan Request window appears. The content of the fields varies depending on the Product you selected in the previous step.

STON PRIVATE BANK TRUST COMPANY					Login: Dan F
My Tools Cu:	stomer: AM Click t	he Next button	Transaction: Cu	rrently No Transaction	Amount: N
Client Info Related Parties	Request Info	ees			
			Previous Next	Save & Close	Cancel Hel
Loan Request					
Client Name:	AMOS CO	Q Clear Date of Los	an(Contract Date):	1 2 m	
Credit Action:	New	Desired Clo	osing Date:		
* Product **Required:	Line of Credit	Desired Ful	nding Date:		
Payment Structure **Required*	*: Select Option		tation Prepared By:	Select Option	

- 16. Fill in the fields as needed. As always, you must complete all required fields. Remember that required field names are preceded by an asterisk (*).
- 17. Click the Next button. The Collateral window appears for secured loans only.

STON P TRUST		te Bank mpany				Proxy User	Click the	Next bu		Search About Log Login: Dan Fo
My Tools Client Ini	fo	Related Parties R	er st Info incl	eck the Incluc lude collatera		Ţ	Previous No	ext S		Amount: N/ Cancel Help
			ure this Transaction			Advance	Discounted	Prior	Add Net Collateral	New Collateral
Include	Lien	Sub Type	Collateral Item	Description	Value	Advance				
			conacerai rtem			Rate	Value	Lien Amt	Value	Loan to buy this collateral?
	1st	Life Insurance - Universal	Asset title scrubbed		\$10,000,000.00	100.00	Value \$10,000,000.00	Lien Amt		
	1.04	Life Insurance - Universal				100.00			Value	collateral?
	1st	Life Insurance - Universal BPB Certificate of	Asset title scrubbed Collateral City	Asset description scrubbed		100.00	\$10,000,000.00	\$0.00	Value \$10,000,000.00	collateral?

18. Check the Include boxes to include each piece of collateral for this loan.

19. Click the Next button. The Fees tab appears.

	COMPANY			Proxy Use	er: Management Loan Co	mmittee <u>Stop Pro</u>	oxy Login: Dan Fo
My Tools		Customer: AMOS C(If you are no	t adding fees, click	ansaction: Currently I	lo Transaction	Amount: N/
	·	· · · · · · · · ·		0			
Client Info	Related Parties	Request Info Lo	the Submit R	equest button			2
					Save & Close	Submit Request	Cancel Help
Fees (exc	luding collateral re	lated fees)					Add Fee Item
Delete	Fee name	* % or Amount	* Value	Einspeed Daid in	Cach Einanced	Charge Type	Comments
				To add fees, if any,	. click the		
N							
Non-Fund	ing Fees			Add Fee Item butt	on		Add Fee Item
Dele	te	Fee name	*		unt		Comments

BOSTON PRIVATE BANK TRUST COMPANY

20. To add fees, click the Add Fee Item button. Otherwise click the Submit Request button to submit the Finance Request.

- 21. Select a Fee Name from the drop-down list. You can select either type of fee or both types. The Fee line you selected appears.
- 22. Repeat the previous steps to add additional fees as needed.

STON PRIVATE						Search About L
TRUST COMP	PANY			Proxy User: David Co	ughlin <u>Stop Proxy</u>	Login: Dan
My Tools	Customer:	AMOS CO [10837]		Transaction: Curre	ntly No Transaction	Amount:
Client Info Rel	lated Parties Request I	nfo Loan Collateral Fees				
			Previous	Save & Close	Submit Request	Cancel Help
Fees (excluding	g collateral related fees)					Add Fee Item
elete		Select a Fee Name	/alue Financo	ed Paid in Cash	Financed Char	ge Type Comments
Select (Non- Applicatio	ration Fee					Add Fee Item
Document Originatio Other Fee	nt Preparation Fee ame on Fee s- s-through) Fee	* % or	Amount	* Ame	ount	Comments

23. Click Submit Request to submit your loan request. The Confirmation tab appears. Note your finance request number for future reference.

		Proxy User: David Coughlin <u>Stop Proxy</u> Login: Dan F
My Tools	Customer: AMOS CO [10837]	Transaction: Currently No Transaction Amount: N
Client Info Rela	Click Submit Request to submi	t the
	request	Previous Save & Close Submit Request Cancel Help
 Fees (excluding 	request	Previous Save & Close Submit Request Cancel Help Add Fee Item

TRUST COMPANY	Proxy User: Dan Fox Stop Proxy	Login: Polly Heate
My Tools Customer: ADRIAN CO [10697]	Transaction: Finance Request [200555]	Amount: \$100,000.(
Confirmation	Finance request number for this loan	Back Help
Thank you for submitting your application. For future reference, your finance request number or ADRIAN CO is 200355. Would you like to: 1. View request 200555 for ADRIAN CO to add a Credit Analysis. 2. Add/Modify another <u>Transaction/Loan</u> to this request. 3. Return to the main <u>Production</u> page. 4. Return to <u>My Deals</u> page. 5. Go to my <u>To Do</u> list.		

24. To add an additional transaction, click the link in #2 in the list on the Confirmation tab. If the transaction belongs to a different client, contact your system administrator for information. The finance request number serves as an identification number for the loan throughout its life.

Renewed or Modified Loan

To create a finance request for a renewed or modified loan for the current client:

- 1. Select a client. In this example, we select the Amos Company.
- 2. On the client window, click the C-Loans tab. The Client Loans portlet appears. It lists the past and current finance requests for this client.

My Tools	Company	Customer: AMOS	Poquost	Create a Fina button		action: Currently No Tra	Insaction	Login: Dan Fox Amount: N/#
C- Client	C- Address C- C	Contact C- Loan	S C- Covenants	C- Relationships	C - Collateral C	- CI		
More >	nin in sawa					Create Final	nce Request B	Back Help
More >	nin in sawa	Application	Creation Date	Action Type	Product	Create Finan	nce Request B Status	lack Help State
🔽 Client - I	oans	Application View	Creation Date 08/06/10	Action Type Mod	Product Line of Credit			

3. Click the Create Finance Request button. The Loan Request Application sub window appears.

	BOSTON PRIVATE BANK				Search About Logout
	IRUSI COMPANY				Login: Dan Fox
1	My Tools Customer: AMOS CO [10837]			ly No Transaction	Amount: N/A
	Client Info Related Parties Request Info Action	Select Mod	dification/Renewal		
		from the drop-down list		Previous	Cancel Help
	Loan Request Application				
	Request Type Select the type of request.		Request Type:		Modification/Renewal •
	CURRENT CLIENT Check this box to create a Finance Request Application for the clien	it currently selected.	AMOS CO - 10837:		
	Choose the type of search that should occur.		Search Type: Check the current		S.C.O.P.E.
	EXISTING BANK CLIENT in S.C.O.P.E. or with active deposit or loan select the search icon to retrieve existing account information and start a Finance Request Application for an		Clienty		٩
	existing customer.		client box		
	NEW BANK CLIENT not found when searching - check this box to enter account informa Request Application for a new client or prospect	tion and start a Finance	No client reco Create a new		

4. Check the current client box. The Finance Request Application window appears. It displays client information. Then select Modification/Renewal from the drop-down list

5. Click the Next button.

TRUST COMPANY				Login: Dan Fo
My Tools Customer: AM Clie	ck the Next Button	Transaction:	Currently No Transaction	Amount: N,
Client Info Related Parties Request Info Acti	ion			
		Previous Next	Save & Close	Cancel Help
Finance Request Application				
Before you can Submit an application, all sections mu work without submitting, click Save & Close. You can re application and submit it.		Client:	AMOS CO	
Client Information				
Client Type: Business 🔻	1	* Address Line 1:	PEOPLES RD	

- 6. The fields are already completed for the client. Edit the fields and drop-down-list selections if needed.
- 7. Click the Next button. The Related Parties window appears.

	IST COMPAN		1										Lo	gin: Dan Fo
My To	ols	/ c	ustomer:	AMOS	CO [1083	7]			Transa	ction: Curre	ntly No Tran	saction	,	Amount: N/
Client	Info Related	Parties	Reques	t Info	Action									
									Previous Next	: Save	& Close	Can	cel	Help
💌 Requ	uest Relationshi	ips									Ad	d New Client	Add Rela	ation
Delete	* Name		Dele	te List	ings	ype	Gty Ty	/pe	Gty Amt Type	Deta	ls Link	Signing Capacity	1	Details 📥
8.	SHOLN A. HAMM	IAN	Colu			ſ	Se	ect Option 👻	Select Option	2010		Select Option -		Details
8	SHERILYN P. FO	DRSYPH	Colu			1	Se	ect Option 💌	Select Option			Select Option -		Details
8	CALE D. GRENS	BERG	з Г		uarantees	1	Se	ect Option 💌	Select Option		[Select Option		Details
8	JEREMY E. HAR	RELL	4 F	-	uarantees	[Sel	ect Option 💌	Select Option		[Select Option -		Details
8	GAYLEN P. ROT	<u>н</u>	5 F		uarantees	[Sel	ect Option 💌	Select Option		[Select Option -		Details
8	CALE D. GRENS	BERG	6 Г	- A	ssociated	ſ	Sel	ect Option 💌	Select Option			Select Option -		Details
8	LOIS J. MEADE		7 E		uarantees	ſ	Se	ect Option 💌	Select Option			Select Option -	•••	Details
8	RODNEY J. FAU	<u>st</u>	8 Г	9	uarantees	ſ	Sel	ect Option 💌	Select Option			Select Option -		Details 🖵
🔻 Clien	it Contacts								0			Add new Contact	Ad	ld Line
Delete	* First Name	* Last !		Primary	* Contact	Туре		Phone #	Ext.	Email	Signer	Signing Capacity	ſ	Details
8	Bill	Lee			Contact -	Genera	- 1	[Select Option	•	<u>Details</u>
-	John	Doesnt			Attorney			[-	1		Select Option	-	Details

If the current customer has relationships that are defined on its customer tab, the first relationships section (Request Relationships) appears and lists those relationships.

8. Delete any listings that do not apply to this Finance Request.

The second section of the window contains contact information from the customer contact tab. Click the Details link to view more information about the contacts.

- 9. Complete the information as required for this request:
 - If the person or company is to guarantee this loan, check the Signer box
 - Select the type of guarantee for this person or company from the Gty drop-down list
- 10. Click the Next button. The Request Info tab appears.

OSTON PRIVATE BANK			Search About Logout
M TRUST COMPANY		Proxy User: David Coughlin Stop Proxy	Login: Dan Fox
My Tools Customer: LARIN A. HATTA	📊 Request Info	Transaction: Financial Transaction [300303, 300305]	Amount: \$6,000,000.00
Client Info Related Parties Request Info Action	tab		<u> </u>
		Previous Next Save & Close	Cancel Help
Sales Information			
Loan Officer:	Andrew Michaud	Referral Source:	Clear
Commercial Loan Assistant/ Alternate Contact:	Denise Stefanopoulos	Office: Ten PO	
* Team:	Team Miller		
For Future Use:	Select Option 💌		
Request Information			
Request Type:	New Loan(s) Request	Method of Application: Select Option 💌	_
Application Date:	12/07/2011	Gross Annual Revenue (for Decision/CRA):	
Requested Closing Date:		Total Sales (prior year for Reg B):	
Decision Type:	Select Option	Request UCC Search:	
Summary Purpose of Financing:			

- 11. This window contains information about the sales team, the request, and the customer. Complete the fields as needed.
- 12. Click the Next button. The Action tab appears.

Boston Private Bank M Trust Company		Search About Logout
→ My Tools Customer: AMOS CO [10837]	Transaction: Currently No Transaction	Amount: N/A
Client Info Related Parties Request Info Action Action		
	Previous Next Save & Close	Cancel Help
Loan Request		
Client Name: AMOS CO	Clear	
Credit Action:		

13. Determine whether you will update your loan in SCOPE or FISERV.

- If the original or renewal loan has been done in SCOPE, select SCOPE for the update
- If the loan has never been done in SCOPE, select FISERV

For our example we choose to update to a loan in SCOPE.

14. Select Update to Loan in SCOPE from the Credit Action drop-down. The Credit Action field becomes Update to Loan in SCOPE.

BOSTON PRIVATE BANK M TRUST COMPANY		Search About Logour
Wy Tools Customer: AHOS CO [10837] Client Info Related Parties Request Info Action Client Name: Credit Action:	Select Update to Loan in SCOPE from the drop-down list	Amount: N/A Cancel Help

15. Click the search icon to the right of the Transaction field to locate the loan.

Boston Private Bank			Search About Logout
TRUST COMPANY			Login: Dan Fox
→ My Tools Custom	ner: AMOS CO [10837]	Transaction: Currently No Transaction	Amount: N/A
Client Info Related Parties Req	uest Info Modification		
		Previous Sa	ve & Close Cancel Help
Modification Information			
Client:	AMOS CO	Click the search icon	
Credit Action:	Update to Loan in S.C.O.P.E.		
Transaction:	Q		

The Search tab appears. The Search Results sub window lists the existing loan for this customer.

16. Click the Trx No. link.

Search	Search Res	ults Click the li	1-1 Total Resu	lts: 1
Search By:	Trx 1		Product	:
Modify Transactions	MOD-30011	0 \$750,000.00	750000 Line of Credit	
, · · _				
Advanced	Search			

The Transaction field now displays the loan number.

- 17. Select a Modification Type from the drop-down list. We select Extension.
- 18. Click the Create Modification button.

TRUST COMPANY My Tools Customer: AMOS CC Client Info Related Parties Request Info No	Select a Modification Type		Click the Create Modification button	Login: Dan Fox Amount: N/A
Modification Information				Cancel Help Create Modification
Client:	AMOS CO	Modification Type	e: Extension 💌	
Credit Action:	Update to Loan in S.C.O.P.E.			
Transaction:	MOD-300110 Q			



The Modification tab appears.

- 19. Check the appropriate boxes in the Modification Instructions portlet. We checked Extension/Maturity Date Change.
- 20. Optionally add Modification Instructions and Comments in the text box.

Ba	DISTON PRIVATE BANK TRUST COMPANY		Search About Logout Login: Dan Fox
H.	My Tools Customer: AMOS CO [10837]	Transaction: Currently No Transaction	Amount: N/A
	Client Info Related Parties Request Info Modification Collateral	Previous Next Save & Close	Cancel Help
	Modification Information		
	Client: AMOS CO Q	Check appropriate	
	Credit Action: Update to Loan in S.C.O.P.E.		
	Transaction: MOD-300110	modifications	
	Modification Instructions for this Transaction - NOTE: IF EXTENSION, DOCUMENTATION PREPARED BY F	ECTION DOES NOT APPEAR)	
	Waive a Covenant:	Change Interest Rate:	
	Defer a Payment:	Release Collateral:	
	Reamortize:	Release Guarantor:	
	Add Guarantor:	Change Amount or Structure:	
	Add Collateral:	Extension/Maturity Date Change:	
	Change Payment Amount:	Risk Rating Change:	
	Add or Change a Covenant:	Other:	
	Modification Instructions and Comments		

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 - 21. Scroll to the bottom portion of the window.
 - 22. To display a reason for this loan modification, click the Add Line button and select a Reason from the drop-down list.
 - 23. In the Renewal/Extension Details portlet, Documentation Prepared By is a required field. Make a selection from the drop-down list.

Reason					Add Line
Delete Reason Code			Detailed Explanation		
🐔 🔤 Select Option	Select an option				×
Renewal/Extension Details	from the drop-down				
Does Line Have a Maturity Date?:	list (Required)	Renewal/Extension Date:		12	
Term(mos):		Desired Closing Date:		12	
Maturity Date:	09/01/2011	Documentation Prepared	By:	Select Option	•
		Date Docs Needed:		12	
		Time Docs Needed:			
		Forward Docs to Location:			

24. Optionally fill in other details.

The lower portion of the window expands to include the Loan Request and Modified Term and Structure portlets.

STON PRIVATE BANK				Search About Logou
My Tools Customer: AMO	E CO [10927]	Transaction: Currently No Transacti		Login: Dan Fox Amount: N/A
Loan Request	5 C0 [10637]	Iransaction: Currently No Iransacti	on	Amount: N/A
Client Name:	AMOS CO	Modification Date:	1	
Credit Action:	Update to Loan in S.C.O.P.E.	Desired Closing Date:	1	
Product:	Line of Credit	* Documentation Prepared By:	Internal Doc Prep	×
Payment Structure:	Revolving	Date Docs Needed:	1 <u>1</u> 2	
New Loan Amount:	\$750,000.00	Time Docs Needed:		
Loan Purpose:	Finance Gen Bus Purposes	Forward Docs to Location:		
Check if address that loan proceeds senefits differs from borrowers:		What Gov't Guarantee Applies to this loan?:	None	
Secured/Unsecured:	Secured	If Other Agency, enter Name of Agency:		
Is this loan part of a participation :		HMDA Loan Purpose:	Not A HMDA Use of Loan Proc.	•
Priority:	Standard	Loan Risk Rating:	3 - Solid	
Modified Term and Structure			For Future Use	For Future Use
	Interest Rate	R	epayment Terms	
Interest Method:	Actual/360	Does Line Have a Maturity Date?:	ঘ	
Rate Type:	Variable	Term(mos):		
Rate Index:	Select Option	Maturity Date:	09/01/2011	
For Future Use:		Balloon:	No	
Margin:		Interest Payment Frequency_1:	Monthly	
Calculated_Rate:	0.00%	Annual Payout:		
For Future Use:	5.15% Update	Irregular Payment:		
		1st Interest Payment Date 1:	12	
Rate Lock:		Person Authorized to Draw (Name, Title):		
Rate Change Frequency:	Monthly	Deem Deemset Methods	Oral w/ Written Confirmation	

- 25. Make the needed modifications to the loan.
- 26. Click the Next button. The Collateral tab appears.

											Login: Dan
My Tools		Customer: AMOS	5 CO [10837]			Tra	nsaction: Cu	rrently No	Transaction		Amount:
Client In	fo R	elated Parties Request Info	Modification Collatera								
								Previous	Save & Close	Submit Request	Cancel Help
🔽 Client (Collater	al Available to Secure this Transa	ction		Click	the Submi	t l				Add New Collateral
Include	Lien	Sub Type	Collateral Item	Description	Poque	est button		u Value	Prior Lien Amt	Net Collateral Value	Loan to buy this collateral?
V	1st	Life Insurance - Universal	Asset title scrubbed		Requ	est button		0.00	\$0.00	\$10,000,000.00	
	1st	BPB Certificate of Deposit	Collateral City						\$0.00	\$0.00	Г
	1st	All Business Assets - General	Asset title scrubbed	Asset description scrubbed	\$0.10	80.00%	\$0.08		\$0.00	\$0.08	П
	190										

- 27. Make any needed changes to the loan collateral.
- 28. Click the Submit Request button. The confirmation tab appears.

Boston Private Bank Irust Company			Search About Logout
	tomer: AMOS CO [10837]	Transaction: Finance Request [200550]	Login: Dan Fox Amount: \$750,000.00
Hy Tools Cus	tomer: AMOS CO [10837]	Transaction: Finance Request [200000]	Amount: \$750,000.00
Confirmation			
			Back Help
Submission Complete			
Thank you for submitting your ap	plication.		
For future reference, your applica	ion number for AMOS CO is 200550.		
Would you like to:			
1. View request 200550 for AM			
 Add/Modify another <u>Transact</u> Return to the main Products 			
4. Return to My Deals page.			
5. Go to my <u>To Do</u> list.			

Creating a Finance Request for a New Client

The easiest way to create a finance request for a new client is to first create the client as described in <u>Creating a New Client on page 29</u>. Remember that you must first search twice for the client to ensure that the client does not already exist: once in SCOPE, then in FISERV. Then proceed as with a current client.

Creating New Collateral

To create new collateral for a client from the C-Level, begin with step 1. If you have launched the Create Collateral screen from a different window (for instance, the Finance Request Wizard or T-Collateral Analysis screen), begin at step 2.

- 1. On the client window, click the C-Collateral tab. The C-Collateral window appears. The tab displays current collateral for this client.
- 2. To edit an existing collateral item, click on the Collateral Item hyperlink.

			ovenants C-R	telations	lateral butto	n		Ba	ack Help
Client Collateral	d							Add New	r Collateral
Trx Lien 1	Туре	Collateral Item	Value	Advance Rate/Max LTV	Discounted Value	Prior Lien Amt	Net Collateral Value	Valuation Date	Valuation Source
	All Business Assets - General	Asset title scrubbed	\$0.10	80.00%	\$0.08	\$0.00	\$0.08		Select Option
	BPB Transaction Account	Asset title scrubbed	\$750,000.00	100.00%	\$750,000.00	\$0.00	\$750,000.00	10/08/2009	Select Option
	Life Insurance - Universal	Asset title scrubbed	\$10,000,000.00	100.00%	\$10,000,000.00	\$0.00	\$10,000,000.00	06/21/2007	Account Statement

- 3. Click the Add New Collateral button. The Create Collateral window appears.
- 4. Select Collateral Type from the drop-down list. Your choice determines the items that populate the Collateral Sub-Type list.

My Tools Customer	: AMOS CO [10837]		Transaction: Curre	ntly No Transaction	Amount: N
Create Collateral					
		50	lect Collateral Type from	h Finish Ca	ncel Help
Collateral Overview			e drop-down list		
* Collateral Type **Required**:	Select Option 💌			Example Collateral	
* Collateral Sub-Type **Required**:	Select Option CD/Deposit Account		Description:		*
* Lien Position **Required**:	Instruments Securities				*
Owner of Collateral:	Real Estate	Q	FOR FUTURE USE:		
Insurance Required:	Vehicle/Other Titled Life Insurance		FOR FUTURE USE:		
	Other		plane and a second s		

My Tools Custome	er: AMOS CO [10837]	Transa	ction: Currently No Transaction	Amount:
Collateral Overview		Fill in the fields and	Refresh	Finish Cancel
* Collateral Type **Required**:	Real Estate	click the Finish button	collateral Name **Required*	* Example Collateral
* Collateral Sub-Type **Required**:	Select Option		Description	ī
* Lien Position **Required**:	Select Option Construction Non-Residential			*
Owner of Collaterali	Construction - Not For Profit Construction - Other Residential		FOR FUTURE USE:	
Insurance Required:	Construction - Residential Condo Construction - Single Family Res		FOR FUTURE USE:	i c
Insurance Already Provided:	Farm Land Hospitality - Owner Occupied (ho	and the second se	Inactive:	Ĩc
Supplementary Lender Information	Hospitality – Non-Owner Occupie Land - Residential Manufacturing / Industrial / Ware Manufacturing / Industrial / Ware Nixed Use – Commercial Mixed Use – Residential Not-for-Profit (predominantly occ Office/Medical – Non-Owner Occupied Office/Medical – Non-Owner Occupied	thouse - Owner Occupied thouse - Non-Owner Occupied upied by Non-Profit entities -	Collateral sub-typ	e list
Collateral Details	Other (mini warehouses, bars, re Primary Residence - 2-Unit Multif			
Year Built:	Primary Residence - 2-Unit Multif Primary Residence - 3-Unit Multif		Property Street Address:	
Description of Collateral Improvement	Primary Residence - 3-Unit Multif	Family – Junior Lien	Property City:	
Occupancy:	Primary Residence - 4-Unit Multif	Family - Junior Lien	Property State:	Select Option 💌
	Primary Residence - 4-Unit Multif Primary Residence - 4-Unit Multif Primary Residence - 5-Unit Multif Primary Residence - 5-Unit Multif	Family - Junior Lien amily - 1st Mtg family - Junior Lien amily - 1st Mtg family - Junior Lien		Select Option
Cust. Name:	Primary Residence - Co-Op - 1st Primary Residence - Co-op - Jr L		Go Request No:	

We select Real Estate. Now the Collateral Sub-Type list becomes:

- 5. Select a Collateral Sub-Type from the drop-down list.
- 6. Fill in the Collateral Name field using naming conventions. See <u>Appendix B on page 83</u>.
- 7. Complete optional fields and drop-down lists as needed.
- 8. Click the Finish button.

Adding Insurance to a Collateral Item

To add insurance to a collateral item:

1. On the client window, click the C-Collateral tab. The C-Collateral window appears. It displays current collateral for this client.

Client Collateral Advance Discounted Prior Lien Net Collateral Value Trx Lien Type Collateral Item Value Advance Discounted Prior Lien Net Collateral Value	Back Help
	New Collateral
1st All Business Assets Asset title scrubbed \$0.10 80.00% \$0.08 \$0.00 \$0.08	Select Option
1st BPB Transaction Account Asset title scrubbed \$750,000.00 100.00% \$750,000.00 \$0.00 \$750,000.00 10/08/20	09 Select Option
MOD- Life Insurance - <u>Asset title scrubbed</u> \$10,000,000.00 100.00% \$10,000,000.00 \$0.00 \$10,000,000.00 06/21/20 300110 Universal	07 Account Statement

2. Click the Collateral Item for which you will add insurance. The Collateral Details window appears.

BOSTON PRIVATE B		Click the Insurance		Search About Logout
		tab		Login: Dan Fox
→ My Tools	Customer: AMOS CO [10837]	tab	[200112]	Amount: \$750,000.00
Collateral Details	Flood Cert Collateral Docs Insurance FISERV	Details Collateral Memo Transactions List		î
			Refresh Edit	Close Help
Collateral Overvie	2₩			
* Collateral Type:	CD/Deposit Account	* Collateral Name:	Collateral City	
* Collateral Sub-Ty	PPE: BPB Certificate of Deposit	Description:		*

- 3. Click the Insurance tab. The Insurance window appears.
- 4. Click the Edit button to add new insurance or edit existing insurance.

Boston Private B	BANK		Search About Logout
TRUST COMPA	NY	Click the Edit button	Login: Dan Fox
→ My Tools	Customer: AMOS CO [10837]	Transaction: Finance Request [200112]	Amount: \$750,000.00
Collateral Details Insurance Informat		ERV Details Collateral Memo Transactions List	Close Help
	no Insurance details in the system for this collatera 1, then Create to create a new Insurance detail.	Ι.	

5. Click the Create button.

	NY	Click the Create		
My Tools	Customer: AMOS CO [10837]	button	Transaction: Finance Request [200112]	Amount: \$750,000.0
Collateral Details	Flood Cert Collateral Docs Insura	NCE FISERV Details Collatera	Memo Transactions List	
Collateral Details	Flood Cert Collateral Docs Thsura	Ince FISERV Details Collatera		
			Create Save	Cancel Help
Insurance Informat	tion			

The Insurance Information portlet appears.

My Tools Custome	er: AMOS CO [10837]	Transaction: Finance Rec	quest [200112]	Amount: \$750,000.
Collateral Details Flood Cert Co	lateral Docs Insurance FISERV Details	Collateral Memo Transactions List	te Save	Cancel Help
Insurance Information				
* Insurance Company (Insurer):		Insurance Agency Name:		
* Policy Number:		Insurance Agent Name:		
For Future Use:		Address of Insurance Agency/Comp.:]
Coverage Amount:		Insurance Agency City:		
Coverage Amount Requirement:	Select Option 💌	Insurance Agency State:	Select Option	
Basis:	Select Option 💌	Insurance Agency Zip:		
FOR FUTURE USE:	Select Option 💌	Agency Phone Number:		
Coverage Type:	Select Option 💌			
* Policy Expiration Date:	122			

- 6. Fill in the fields according to the information on the insurance certificate.
- 7. Click the Save button.

STON PRIVATE BANK TRUST COMPANY		Click the Save button	Login: Dar
My Tools Custome	er: AMOS CO [10837]	Transaction: Finance Re, uest [2001	112] Amount: \$750,0
Collateral Details Flood Cert Col	lateral Docs Insurance FISERV Det	ails Collateral Memo Transactions List	
		Create	Save Cancel Help
Insurance Information		Create	Save Cancel Help
Insurance Information * Insurance Company (Insurer):	Really Good Insurance	Create	Save Cancel Help
	Really Good Insurance		Save Cancel Help
* Insurance Company (Insurer):		Insurance Agency Name:	Save Cancel Help

The updated Insurance window appears.

BOSTON PRIVATE BANK			1		Search About Logout
TRUST COMPANY	Click the Close button to fini	ish or			Login: Dan Fox
→ My Tools Custom	the Edit button to add anoth	ner	Transaction: Finance Request [[200112]	Amount: \$750,000.00
Collateral Details Flood Cert Co	policy or coverage		emo Transactions List		
				Edit	Close Help
Insurance Information					
Policy:	Really Good Insurance - 123456789 💌	Insurance	Agency Name:		
* Insurance Company (Insurer):	Really Good Insurance	Insurance	Agent Name:		
* Policy Number:	123456789	Address of	f Insurance Agency/Comp.:		
For Future Use:		Insurance	Agency City:		

8. Click the Close button to finish or the Edit button to add another policy or coverage.

Creating and Editing an Exposure Record

You can create a new exposure record or edit an existing record.

Creating an Exposure Record

When you create a financial request, exposure is automatically performed in background and SCOPE creates an exposure record. You can verify that it is correct and edit it if needed. You can also create exposures manually – contact your system administrator for information.

Checking and Editing an Exposure Record

You can view an existing exposure record, determine if it is complete and correct, and edit it if needed.

To check or edit an existing exposure record:

- 1. From the FR- tab set, click the FR-Exposure tab. The Credit Exposure list appears.
- 2. Check the most recent exposure record and determine if it is correct.

			Proxy User: David Coughlin Stop	Proxy		
My Tools C	ustomer: Kasischke Co [14217]		Transaction: Finance Request [200405	1	Amo	unt: \$100,000.0
FR - Request Summary FR -	Request Details FR - Analysis F	R - Decision FR - Exposure	e FR - Checklist FR - Docs			
More >					Back Edit	Help
Credit - Exposure			Click the link for the Exposure		Add E	xposure
		Total Pending	News construction also also an addit	al Exposure	Status	Update
Date/Time	Exposure Name					
Date/Time 04/05/2011 11:14 EDT AM	Scrubbed exposure ane	\$7,100,000.00	Name you want to check or edit	100,000.00	In Process	Update

3. Click the link for the Exposure Name you want to check or edit. The Exposure Details tab appears.

SOSTON PRIVATE BANK				Search About Logout
TRUST COMPANY		Proxy User: David Coughlin	Stop Proxy	Login: Dan Fox
My Tools Customer: Kasischl		Transaction: Finance Request [2004	05]	Amount: \$100,000.00
Exposure Details	Exposure Details tab			
			Edit	Close Help
🔽 Credit - Exposure				Refresh
Business:	Kasischke Co	Date:	04/05/2011 11:16 EDT AM	
* Name:	Scrubbed exposure name	* Source:	FinanceCenter	
* Type:	Business Debt	* Status:	In Process	
Exposure Summary				
Total Pending:	\$7,100,000.00	Total Used:	\$0.00	
Total Adjustments:	(\$50,000.00)	Total Unused:	\$0.00	
Unadjusted Exposure:	\$7,100,000.00	Total Potential Exposure:	\$7,050,000.00	
		Total Secured Exposure:	\$7,100,000.00	
		Total Unsecured Exposure:	(\$50,000.00)	

4. Check the Exposure Details fields for accuracy. Then scroll to the bottom of the window and check the data in the Borrower portlets.

Borrower - Direct	Pending Exposure		-10			_	Po	rtlet total \$7,100,000.0
Include	Reason Not Included	Loan/Trx #	Product	Int Rate	Check the data in the	ŧ	Secured Exposure	Status
N	Select Option 💌	MOD-300413	Line of Credit			.00	п	Pending (Modification
u	Select Option 💌	300305	Line of Credit	0.00	 Borrower portlets 	0.00	M	Booking
N	Select Option 💌	300303, 300305	Term	3.00%		0.00	M	Due Diligence
Borrower - Direct	Booked Exposure					Portlei	subtotals Used: \$0.00 U	nused: \$0.00 Total: \$0.0
Borrower - Indire	ct Pending Exposure							Portlet total \$0.0
Borrower - Indire	ct Booked Exposure					Portlet	subtotals Used: \$0.00 U	nused: \$0.00 Total: \$0.0
F Borrower - Other Facilities and Services Portlet subtotals Used: \$0.00 Unused: \$0.00								
Related - Direct Pending Exposure Portlet total \$0.00								
Related - Direct B	ooked Exposure					Portlet	subtotals Used: \$0.00 U	nused: \$0.00 Total: \$0.0
F Related - Indirect Pending Exposure Portlet total \$0.00								
🖻 Related - Indirect Booked Exposure Portlet subtotals Used: \$0.00 Unused: \$0.00 Total: \$0.00								
Exposure Adjustments Add Line Portlet total \$0.0								

- 5. To include or exclude an exposure, click the Edit button. For renewals or modifications:
 - If there is no increase or decrease to the existing loan, uncheck the pending exposure record
 - If the finance request includes an increase or decrease to an existing loan, uncheck the booked exposure for that loan
 - Include a reason for the modification from the Reason Not Included drop-down list, for example, Duplicate
- 6. To make exposure adjustments, expand the Exposure Adjustments portlet by clicking the arrow box on the left:

Borrower - Direct Booked Exposure				rtal: \$0.00			
Borrower - Indirect Pending Exposure	Expand the Exposure	Adjustments		Add more lines by clicking			
Borrower - Indirect Booked Exposure		3		the Add Line button			
Borrower - Other Facilities and Services	portlet by clicking the	arrow box		ital: \$0.00			
Related - Direct Pending Exposure	on the left			Portlet total \$0			
Related - Direct Booked Exposure			Portlet subtotals Used: \$0.00 Unused: \$0.00 Total: \$0.00				
Related - Indirect Pending Aposure	/	Portlet total \$0.00					
Related - India Booked Exposure	Portlet subtotals Used: \$0.00 Unused: \$0.00 Total: \$0.00						
🖸 F osure Adjustments			Add Line	Portlet total \$0.00			
Delete Loan Number / Relationship	Adjusted Amount	Secured Exposure	Adjustme	nt Reason			
۹.	\$0.00						
%	\$0.00						
%	\$0.00						

You can optionally add one or more lines by clicking the Add Line button.

- 7. Enter the Loan Number or Relationship for which you want to adjust exposure.
- 8. Enter the Adjusted Amount; that is, the increase or decrease in exposure. Use a minus sign to indicate reductions.
- 9. Check the Secured Exposure box if you are modifying a secured exposure.
- 10. Enter a reason for the adjustment in the Adjustment Reason text box. Permitted reasons include:
 - Limited guarantor
 - Participated Amounts
 - Personal Residential Mortgage
- 11. When you are finished, click the Save button and the Close button.