



REFERENCE GUIDE

SAL Collections Module for Clients

November 2014
MLH

PRODUCT
TRAINING







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SAL Collections Module

Introduction

SAL's Collection Module is used to manage defaulted accounts. It allows clients to comprehensively manage collection activities from the initial point of default through assignments to external collection agencies. It can automatically assign debts to internal collectors and collection agencies using the criteria that best suits the client's situation.

This manual will review the steps required to configure and maintain automatic agency placement. It will also review the tools that are available within SAL to manage defaulted accounts.



SAL Collections Module

Configuring Auto Agency Placement

The following section of this manual includes information designed to assist clients as they customize SAL's Auto Agency Placement.

Turning On/Off Agency Turnover on a Fund

If a fund should be included in agency turnover processes, it must be set to do so.

Turning On/Off Agency Turnover on a Fund

Step 1: Click the **Utility** action tab.

Step 2: Click the **Fund File** button.

The screenshot shows the SAL Collections software interface. The window title is 'PRIMARY WINDOW A0 S: TEST UNIVERSITY MICHELLE HAMMONS M3 9/11/2014 FULL SERVICE'. The menu bar includes File, Find, Account Functions, General Functions, Printing, and Help. The toolbar has buttons for Search, Adv, Name, Cash, Collection, Adjust, Def, Canc, History, Memo, Forms, Utility, Run, Optional, and Help. The main display area shows a student record for SS# 800 00 0002, Name MICHELLE P LYNCH, and address 0004 MONTOUR RUN, CORAOPOLIS, PA 15108. A dropdown menu is open, showing options: Perpetual Billing, Security, School File, Fund File (highlighted with a red circle), Special Codes, Collector Codes, Data Utility, Low Inc. Schools, and Cancel. The bottom of the screen shows buttons for Clear All Dues, Undo Changes, Apply Changes, and Release.



SAL Collections Module

Step 3: Click the **Auto Agy** button.

Step 4: Type a "Y" in the Turnover field if the fund should follow auto agency placement rules. If the fund should not be included in agency turnover, type an "N" in the Turnover field. Type the appropriate months delinquency in the Months del field.

Step 5: Click the **Save** button.



SAL Collections Module

Collector Menu

The Collector Menu provides access to establish and maintain Auto Agency Placement. It includes reporting functionality and the tools needed to set up new agencies.

Before setting up agency assignment for the first time or whenever modifying assignments, it may be beneficial to plan out the logic that a defaulted account will follow on paper before entering the information in SAL. For example, if a school has two internal collectors and uses two agencies, they might use the following chart to plan out the auto agency process.

Accounts	Initial Default	1 st Agency Assignment	2 nd Agency Assignment	3 rd Agency Assignment	4 th Agency Assignment	5 th Assignment
Borrowers A-L	Jane Collector	Conserve – 1 st placement	Reliant – 1 st placement	Conserve – 2 nd placement	Reliant – 2 nd placement	Joe Collector
Borrowers M-Z	Joe Collector	Reliant – 1 st placement	Conserve – 1 st placement	Reliant – 2 nd placement	Conserve – 2 nd placement	Jane Collector

In this example, accounts are split between internal collectors using the last name of the borrower. The accounts initially are handled by the internal collectors, but then rotate between Reliant and Conserve. Finally, defaulted accounts are reviewed before reassignment to the Department of Education. There are no gaps in the assignments – no matter what the borrower’s last name might be, there is an established next placement for the account throughout the life of the loan.

Please note, if there is not a next placement for an account, the loan will not be placed automatically. For example, if the school determines that they would like to replace Conserve with a new agency, an update will be required on every agency assignment so that the continuity of placement is not interrupted.



SAL Collections Module

Agency Fees

Collection agencies are entitled to charge a fee for their services. SAL permits two methods of agency fees.

Flat Fees

Flat fees are fees that are charged “flatly” for the collection efforts. Flat fees result in a reduction in the overall fund when the debts are repaid. For example:

Unpaid debt: \$1000

Agency fee: 30%

Borrower pays: \$1000

Agency keeps: \$300 ($\$1000 \times 30\%$)

Amount that is returned to the loan fund: \$700

Fee-on-Fee

Regulations require that the Perkins fund remain “intact.” This means that the total amount that is borrowed must be returned to the fund. In order to accomplish this, a fee-on-fee method must be used. For example:

Unpaid debt: \$1000

Agency fee: \$300 ($\$1000 \times 30\%$)

Borrower now owes: \$1300

In order to satisfy the debt in this example, the borrower must pay enough so that \$1000 is returned to the Perkins fund and \$300 is given to the collection agency. To accomplish that, the fee-on-fee rate of 23.077% is used in SAL.

Borrower owes: \$1300 ($\$1300 \times 23.077\% = \300)

Agency keeps: \$300

Amount that is returned to the loan fund: \$1000

Per Perkins regulations, a collection agency is entitled to up to 30% for first placement and 40% for second placement. The fee-on-fee rates that should be used are:

30% (First placement): 23.077%

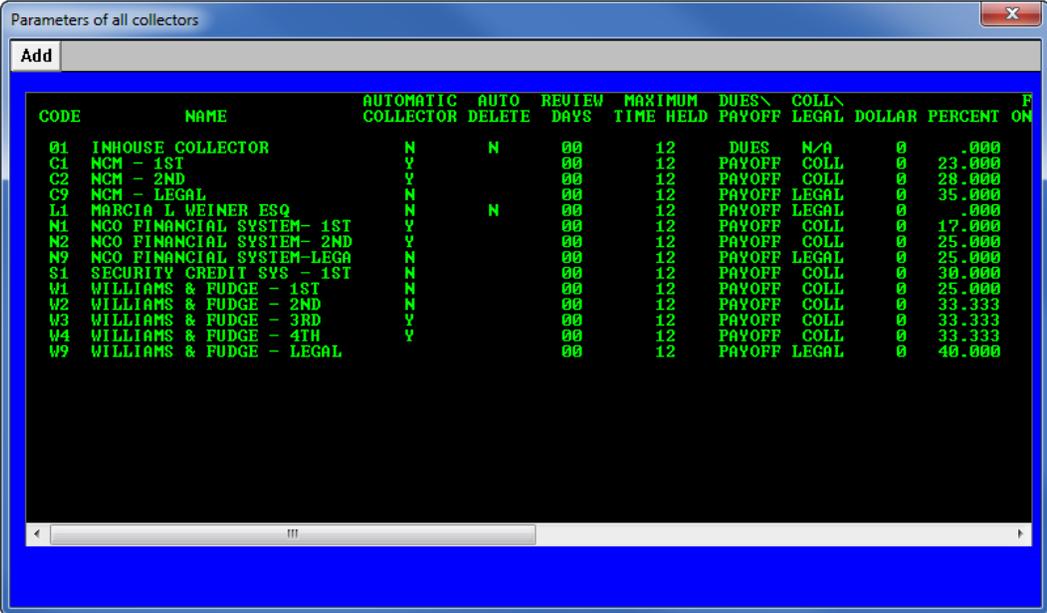
40% (Second placement): 28.571%



SAL Collections Module

Setup/Change/Delete a Collector/Agency

The Setup/Change/Delete a Collector/Agency button under the Collector Menu provides access to create a new agency or collector, modify an existing agency or collector, and delete existing agencies or collectors.

Setup/Change/Delete a Collector/Agency																																																																																																																																																																						
Step 1:	Click the Utility action tab.																																																																																																																																																																					
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Step 3:	Double-click the Set/Change/Delete a Collector/Agency menu option.																																																																																																																																																																					
Step 4:	Type the password and then click the OK button. <i>Note: Contact Client Support for the password.</i>																																																																																																																																																																					
Step 5:	A list of all existing collectors and settings will display. <div style="border: 1px solid black; padding: 10px; margin: 10px 0;">  <table border="1"> <thead> <tr> <th>CODE</th> <th>NAME</th> <th>AUTOMATIC COLLECTOR</th> <th>AUTO DELETE</th> <th>REVIEW DAYS</th> <th>MAXIMUM TIME HELD</th> <th>DUES PAYOFF</th> <th>COLL\ LEGAL</th> <th>DOLLAR</th> <th>PERCENT ON</th> <th>F</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>INHOUSE COLLECTOR</td> <td>N</td> <td>N</td> <td>00</td> <td>12</td> <td>DUES</td> <td>N/A</td> <td>0</td> <td>.000</td> <td></td> </tr> <tr> <td>C1</td> <td>NCM - 1ST</td> <td>Y</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>23.000</td> <td></td> </tr> <tr> <td>C2</td> <td>NCM - 2ND</td> <td>Y</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>28.000</td> <td></td> </tr> <tr> <td>C9</td> <td>NCM - LEGAL</td> <td>N</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>LEGAL</td> <td>0</td> <td>35.000</td> <td></td> </tr> <tr> <td>L1</td> <td>MARCIA L WEINER ESQ</td> <td>N</td> <td>N</td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>LEGAL</td> <td>0</td> <td>.000</td> <td></td> </tr> <tr> <td>N1</td> <td>NCO FINANCIAL SYSTEM- 1ST</td> <td>Y</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>17.000</td> <td></td> </tr> <tr> <td>N2</td> <td>NCO FINANCIAL SYSTEM- 2ND</td> <td>Y</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>25.000</td> <td></td> </tr> <tr> <td>N9</td> <td>NCO FINANCIAL SYSTEM-LEGA</td> <td>N</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>LEGAL</td> <td>0</td> <td>25.000</td> <td></td> </tr> <tr> <td>S1</td> <td>SECURITY CREDIT SVS - 1ST</td> <td>N</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>30.000</td> <td></td> </tr> <tr> <td>W1</td> <td>WILLIAMS & FUDGE - 1ST</td> <td>N</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>25.000</td> <td></td> </tr> <tr> <td>W2</td> <td>WILLIAMS & FUDGE - 2ND</td> <td>N</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>33.333</td> <td></td> </tr> <tr> <td>W3</td> <td>WILLIAMS & FUDGE - 3RD</td> <td>Y</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>33.333</td> <td></td> </tr> <tr> <td>W4</td> <td>WILLIAMS & FUDGE - 4TH</td> <td>Y</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>COLL</td> <td>0</td> <td>33.333</td> <td></td> </tr> <tr> <td>W9</td> <td>WILLIAMS & FUDGE - LEGAL</td> <td>N</td> <td></td> <td>00</td> <td>12</td> <td>PAYOFF</td> <td>LEGAL</td> <td>0</td> <td>40.000</td> <td></td> </tr> </tbody> </table> </div>	CODE	NAME	AUTOMATIC COLLECTOR	AUTO DELETE	REVIEW DAYS	MAXIMUM TIME HELD	DUES PAYOFF	COLL\ LEGAL	DOLLAR	PERCENT ON	F	01	INHOUSE COLLECTOR	N	N	00	12	DUES	N/A	0	.000		C1	NCM - 1ST	Y		00	12	PAYOFF	COLL	0	23.000		C2	NCM - 2ND	Y		00	12	PAYOFF	COLL	0	28.000		C9	NCM - LEGAL	N		00	12	PAYOFF	LEGAL	0	35.000		L1	MARCIA L WEINER ESQ	N	N	00	12	PAYOFF	LEGAL	0	.000		N1	NCO FINANCIAL SYSTEM- 1ST	Y		00	12	PAYOFF	COLL	0	17.000		N2	NCO FINANCIAL SYSTEM- 2ND	Y		00	12	PAYOFF	COLL	0	25.000		N9	NCO FINANCIAL SYSTEM-LEGA	N		00	12	PAYOFF	LEGAL	0	25.000		S1	SECURITY CREDIT SVS - 1ST	N		00	12	PAYOFF	COLL	0	30.000		W1	WILLIAMS & FUDGE - 1ST	N		00	12	PAYOFF	COLL	0	25.000		W2	WILLIAMS & FUDGE - 2ND	N		00	12	PAYOFF	COLL	0	33.333		W3	WILLIAMS & FUDGE - 3RD	Y		00	12	PAYOFF	COLL	0	33.333		W4	WILLIAMS & FUDGE - 4TH	Y		00	12	PAYOFF	COLL	0	33.333		W9	WILLIAMS & FUDGE - LEGAL	N		00	12	PAYOFF	LEGAL	0	40.000	
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W9	WILLIAMS & FUDGE - LEGAL	N		00	12	PAYOFF	LEGAL	0	40.000																																																																																																																																																													
<p>Modify a collector: Double-click the collector, make the appropriate changes, and then click the Save button.</p> <p>Delete a collector: Double-click the collector and then click the Delete button.</p> <p>Add a collector: Click the Add button. Provide the appropriate information and then click the Save button.</p>																																																																																																																																																																						



SAL Collections Module

Collector parameters - change or delete collector/agency

Save Undo Delete Cancel

Code C1 Prior Charge C

Collector / Agency NCM - 1ST

Address

City

State

Zip Cohort

Phone Extension

Agency Web Number 012

Create date 04/05/2006

Last update 04/21/2011

Head count 68

Loan count 73

Gross or Net

1st warning 03

2nd warning 06

3rd warning 09

Charge and tracking parameters

Turnover P

Assign to automatically Y .00

Review days 0

Charge percent 23.000

Max time held 12

Auto delete

Charge dollar 0

Fee on Fee Y 29.870

Placement Number 0

Next Placement N2

Agency Turnover

N1 NCO FINANCIAL SYSTEM- 1ST

N2 NCO FINANCIAL SYSTEM- 2ND

W3 WILLIAMS & FUDGE - 3RD

W4 WILLIAMS & FUDGE - 4TH

GR Government Review

No code

Rates by dates

Funds and rates

Assigning parameters

Alpha range

From To

Mos delinq

From To

Payoff limit

From To

0 0 .00 .00

Collector name

Collector Parameters Field Definitions

Field	Definition
Code	A unique identifier for the agency/collector. Use an alpha-numeric code for outside collection agencies. Use a numeric code for internal collectors.
Prior	If the client used a servicer prior to Heartland ECSI, the previous servicer's code for the collector will display in this field.
Charge	Determines if the agency fees are collection (C) or legal (L).
Collector/Agency	The name of the agency or collector.
Address	The collector's address.
City	The collector's city.
State	The collector's state.
Zip	The collector's zip code.
Cohort	Determines if the collector or agency should receive all cohort accounts. Y or N. A blank field indicates a "No."
Phone/Extension	The collector's phone number and extension (if applicable).
Turnover	Determines if the amount currently due on the account (D) or the payoff amount (P) will be assigned to the collector/agency.



SAL Collections Module

Max time held	The maximum number of months the agency will have the placement before it moves on to the next placement.
Assign to automatically	Determines if the collector/agency is used in automatic assignments. Yes (Y) or no (N). If the field is set to Y, you can use the percent field to the right of the field to break up placements between multiple agencies. The total must equal 100%. Additionally, the Turnover field in the School File must be set to yes. (Utility > School File > Agency > Assign % set to Y).
Auto delete	Used only for in-house collectors. Allows schools to determine if an in-house collector should be removed when the account is current. If set to no (N), current accounts must be manually removed from the collector.
Review days	Used only for in-house collectors. This field controls the number of days that default on the collector follow-up function. Overwrites the same setting on the School File.
Charge dollar	Flat or monthly. Flat charges a flat one-time fee when it is turned over to the in-house collector. Monthly charges a monthly fee for every month that the in-house collector is working the account.
Charge percent	If fees are percentage based, the fee should be entered here.
Fee on Fee	If a fee is percentage-based, this field determines if the percent is using the fee on fee method.
Rates by dates	If rates are changed, an effective date must be attached to the rate change. Use the Funds and rates button to access rates by dates.
Assigning parameters	The assigning parameters box is used to assign accounts based on various criteria: Alpha range: If agency assignments are made based on borrower last name, use these fields to determine which accounts should be sent to this collector. For example, borrowers with last names starting with the letter "a" through "k" can be assigned to a collector/agency. Multiple alpha combinations can be entered. Mos delinq: Allows you to assign accounts based on the number of months delinquency. Payoff limit: Allows you to assign accounts based on the payoff balance.
Agency Web number	Unique identifier assigned to agencies. Used to access assignments on the web.
Create date	The date the collector was added to SAL.
Last update	The date of the most recent update to the collector.
Head count	Total borrowers assigned to the agency/collector.
Loan count	Total loans assigned to the agency/collector.
1 st warning	If there is no activity on the account, at what point should the agency be sent a first warning?
2 nd warning	If there is no activity on the account, at what point should the agency be sent a second warning?
3 rd warning	If there is no activity on the account, at what point should the agency be sent a third notice?
Next placement	If there is no activity on the account, where should the account be placed next?



View Agency Rates and Dates

Agency rates have an effective date which allows accurate reporting and billing even when agency rates change over time. To view a list of all agencies and their corresponding rates, use the View Agency Rates and Dates report.

View Agency Rates and Dates	
Step 1:	Click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the View Agency Rates and Dates menu option.
Step 4:	A list of agencies, rates, and dates will display.

View collection agency rates and dates

Cancel

CC	Agency Name	Old rate	Old FoF	Old Final	Chg date	Fund	Rate	PoF	Final ra
A1	Invalid agency	.000	No	.000	11/ 1/2012	ALL	27.000	Yes	36.986
A1	Invalid agency	.000	No	.000	11/ 1/2012	PER	23.077	Yes	30.000
A2	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
A3	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
A4	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
A5	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
A6	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
C1	NCM - 1ST	23.000	Yes	29.870	7/ 1/2008	PER	23.000	Yes	29.870
C2	NCM - 2ND	28.000	Yes	38.888	7/ 1/2008	PER	28.500	Yes	39.860
C3	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.500	Yes	39.860
C4	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
C5	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
C6	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
F1	Invalid agency	.000	No	.000	7/ 1/2008	PER	23.000	Yes	29.870
F2	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.500	Yes	39.860
F3	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
F4	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
F5	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
F6	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
H1	Invalid agency	.000	No	.000	7/ 1/2008	PER	23.000	Yes	29.870
H2	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.500	Yes	39.860
H3	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
H4	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
H5	Invalid agency	.000	No	.000	7/31/2009	PER	28.500	Yes	39.860
H6	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.500	Yes	39.860
I1	Invalid agency	.000	No	.000	7/ 1/2008	PER	23.077	Yes	30.000
I2	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
I3	Invalid agency	.000	No	.000	7/ 1/2008	PER	28.571	Yes	39.999
P1	Invalid agency	.000	No	.000	7/ 1/2008	PER	23.077	Yes	30.000



SAL Collections Module

Assign an Individual Account to a Collector/Agency

Accounts can be assigned automatically to collectors and agencies using auto agency assignment, but they can also be assigned manually, as needed.

Note: Accounts can also be assigned manually from the Primary Window. Right-click on the Collection Agency field for options.

Assign an Individual Account to a Collector/Agency	
Step 1:	From the Primary Window for the borrower whose loan(s) should be assigned, click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the Assign an Individual Account to a Collector/Agency menu option.
Step 4:	Click the loan that should be assigned.
Step 5:	Click the appropriate collector or agency.
Step 6:	Click the Save button.



SAL Collections Module

Copy Collector/Agency to New Collector/Agency

When creating multiple new collectors or agencies, existing collectors/agencies can be copied so as to save data entry time.

Copy Collector/Agency to New Collector/Agency	
Step 1:	Click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the Copy Collector/Agency to New Collector/Agency menu option.
Step 4:	A list of agencies, rates, and dates will display.

Collector/Agency Report

The Collector/Agency Report displays all collectors and agencies and their settings. Use it to identify which collectors/agencies are set up for auto placement and to identify any problems with agency assignments. For example, if an account is not automatically assigned, the report can show if there are parameters in place that should have included the account.

Collector/Agency Report	
Step 1:	Click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the Collector/Agency Report menu option.
Step 4:	Click the Create button.
Step 5:	Click the Look button.

1 9/15/2014 Collector/Agency Report for TEST UNIVERSITY															PAGE: 1	
CD	NAME	AUTO COLL	AUTO DEL	REV DAYS	MAX HELD	DUES\ PAYOFF	COLL\ LEGAL	NEXT CODE	-ALPHA- FROM	-MONTHS- TO	DOLLAR	PERCENT	FEE\ FEE PERCENT	ALL\ FUND	START DATE	
01	INHOUSE COLLECTOR	No	No	0	12	Dues	N/A		0	0	0	0.000	No	0.000		
01	NCH - 1ST	Yes	No	0	12	Payoff	Coll	N2	0	0	0	29.000	Yes	29.870	PER 7/ 1/2008	
02	NCH - 2ND	Yes	No	0	12	Payoff	Coll	W4	0	0	0	28.000	Yes	38.888	PER 7/ 1/2008	
09	NCH - LEGAL	No	No	0	12	Payoff	Legal		0	0	0	35.000	Yes	53.846		
11	MARCIA L WEINER ES	No	No	0	12	Payoff	Legal		0	0	0	0.000	No	0.000		
11	NCO FINANCIAL SVST	Yes	No	0	12	Payoff	Coll	C2	0	0	0	17.000	Yes	20.481		
12	NCO FINANCIAL SVST	Yes	No	0	12	Payoff	Coll	W3	0	0	0	25.000	Yes	33.333		
19	NCO FINANCIAL SVST	No	No	0	12	Payoff	Legal		0	0	0	25.000	Yes	33.333		
11	SECURITY CREDIT SV	No	No	0	12	Payoff	Coll		0	0	0	30.000	No	30.000		
11	WILLIAMS & FUDGE -	No	No	0	12	Payoff	Coll	GR	0	0	0	25.000	Yes	33.333		
12	WILLIAMS & FUDGE -	No	No	0	12	Payoff	Coll		0	0	0	33.333	Yes	49.999		
13	WILLIAMS & FUDGE -	Yes	No	0	12	Payoff	Coll	C2	0	0	0	33.333	Yes	49.999		
14	WILLIAMS & FUDGE -	Yes	No	0	12	Payoff	Coll	N2	0	0	0	33.333	Yes	49.999		
19	WILLIAMS & FUDGE -	No	No	0	12	Payoff	Legal		0	0	0	40.000	Yes	66.666		
Number of Inhouse collector codes = 1																
Number of Outside collector codes = 13																



SAL Collections Module

Collection Agency Name/Address Report

The Collection Agency Name/Address Report lists all collection agencies and their addresses.

Collection Agency Name/Address Report	
Step 1:	Click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the Collection Agency Name/Address Report menu option.
Step 4:	Click the Create button.
Step 5:	Click the Look button.

9/16/2014 Collection Agency Name/Address Report for TEST UNIVERSITY PAGE: 1

```

CODE: C1 NAME: NCH - 1ST
ADD1:
CITY: ST: ZIP: - PHONE: ( ) - EXT:

CODE: C2 NAME: NCH - 2ND
ADD1:
CITY: ST: ZIP: - PHONE: ( ) - EXT:

CODE: C9 NAME: NCH - LEGAL
ADD1:
CITY: ST: ZIP: - PHONE: ( ) - EXT:

CODE: L1 NAME: MARCIA L WEINER ESQ
ADD1: BOX 562
CITY: WAYNE ST: PA ZIP: 19087- PHONE: (618)989-9558 EXT:

CODE: M1 NAME: MCO FINANCIAL SYSTEM- 1ST
ADD1: P.O. BOX 1123
CITY: BLUE BELL ST: PA ZIP: 19422-0987 PHONE: (800)227-4000 EXT: 2000

CODE: M2 NAME: MCO FINANCIAL SYSTEM- 2ND
ADD1: P.O. BOX 1123
CITY: BLUE BELL ST: PA ZIP: 19422-0987 PHONE: (800)227-4000 EXT: 2000

CODE: M9 NAME: MCO FINANCIAL SYSTEM-LEGA
ADD1: P.O. BOX 1123
CITY: BLUE BELL ST: PA ZIP: 19422-0987 PHONE: (800)227-4000 EXT: 2000

CODE: S1 NAME: SECURITY CREDIT SYS - 1ST
ADD1:
CITY: ST: ZIP: - PHONE: ( ) - EXT:

CODE: W1 NAME: WILLIAMS & FUDGE - 1ST
ADD1: 775 ADDISON AVE SUITE 201
CITY: ROCK HILL ST: SC ZIP: 29731- PHONE: (800)849-9791 EXT:

CODE: W2 NAME: WILLIAMS & FUDGE - 2ND
ADD1: 775 ADDISON AVE SUITE 201
CITY: ROCK HILL ST: SC ZIP: 29731- PHONE: (800)849-9791 EXT:

CODE: W3 NAME: WILLIAMS & FUDGE - 3RD
ADD1: 775 ADDISON AVE SUITE 201
CITY: ROCK HILL ST: SC ZIP: 29731- PHONE: (800)849-9791 EXT:

```



SAL Collections Module

Mass Change – Collector/Agency

Mass Change is used to move all accounts from one collector or agency to another. *Note: Please use caution when completing a mass change as the process cannot easily be reversed.*

Mass Change – Collector/Agency	
Step 1:	Click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the Mass Change – Collector Agency menu option.
Step 4:	On the left side of the screen, click to select an agency that the accounts should be moved from.
Step 5:	On the right side of the screen, click to select an agency that the accounts should be moved to.
Step 6:	Click the Accept button.



SAL Collections Module

Remove/Update Prior Agency Code

Remove/Update Prior Agency Code is used to remove collection agency assignment information from an account’s history or to change the collection agency that was used in the past..

Remove/Update Prior Agency Code	
Step 1:	Click the Utility action tab.
Step 2:	Click the Collector Codes button.
Step 3:	Double-click the Remove/Update Prior Agency Code menu option.
Step 4:	Type the Password then click the OK button.
Step 5:	Type the borrower’s Social Security number or Student Identification number then press the Enter key.
Step 6:	On the left side of the screen, click to select the agency assignment that should be modified.
Step 7:	On the right side of the screen, click to select an agency that the accounts should be moved to or select “No Collector/Agency” to remove the assignment.
Step 8:	Click the Save button.
Step 9:	Click the OK button.

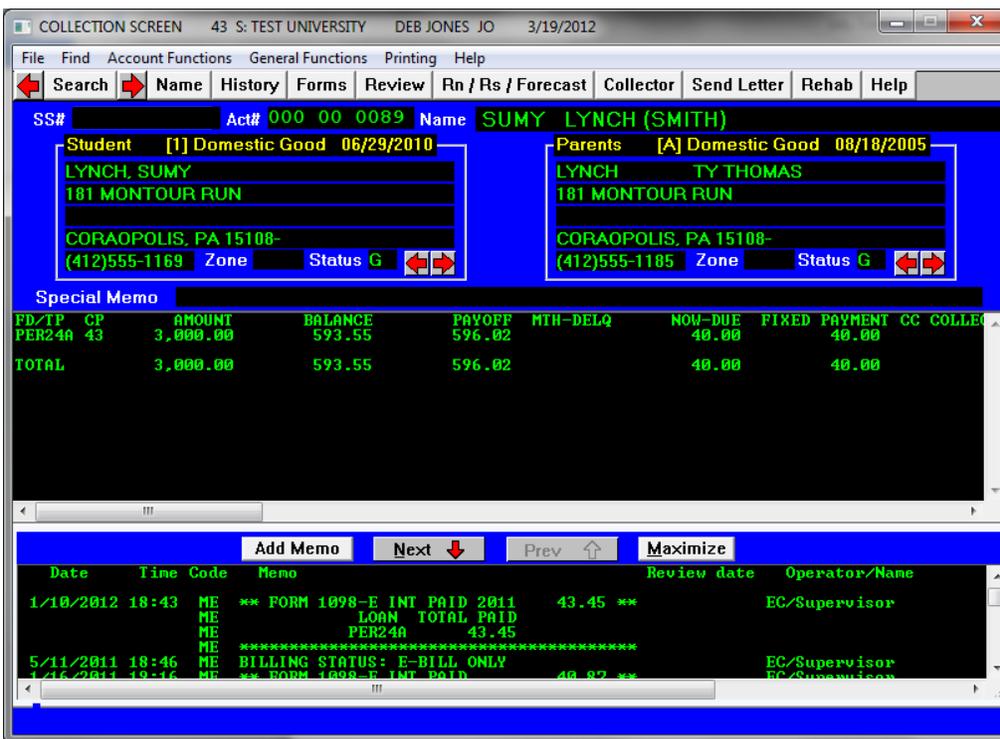


SAL Collections Module

Using the Collection Module

SAL's Collection Module is accessible via the Collection action tab. It provides access to post reschedules, manage special memos, view collector history, process rehabilitations, and perform other collection activities.

The first screen that displays after click the Collection action tab is the Collection Screen. It includes a summary of account status, including data that is available in other parts of SAL. The screen is divided into three sections. The first section includes the borrower's name and basic demographic information and one reference (if available). The middle section includes a summary of all debts. At the bottom of the window, the memos associated with the account display.



Across the top of the screen are a number of tabs that provide access to additional data or allow action to be taken on the account.

Search	Retrieve an account by searching for a borrower by name (married or maiden), SSN, SID, cosigner name, Last 4 digits of SSN, email address, or phone.
Name	Displays the people who are named on a loan. It includes the borrower's name, co-signors (if applicable), and names of known references. The Name action tab can also be used to access the Change Demographic Data screen and to view/set-up ACH payments.
History	Shows a complete transaction history for the account. The information can be sorted by transaction type.



SAL Collections Module

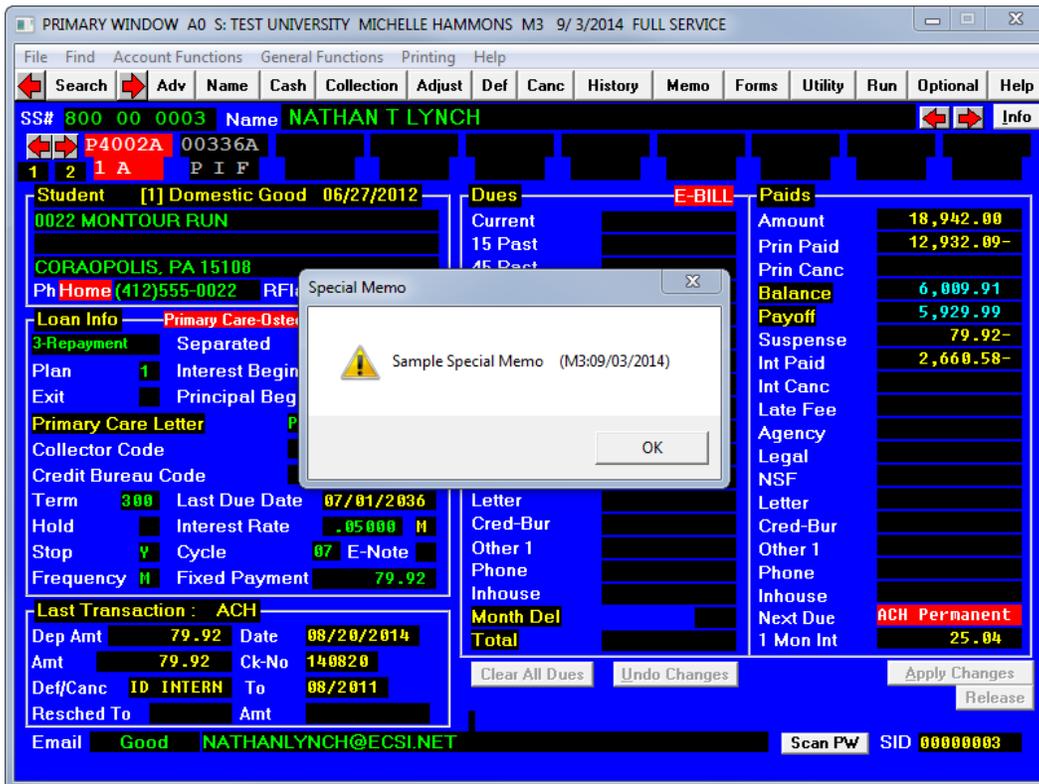
Forms	Used to access various forms and profiles.
Review	A tool for in-house collectors to automatically review, by date, their delinquent portfolio.
RN/RS/Forecast	Provides access to process renegotiations and reschedules or to use the forecast tool for estimating loan payoff.
Collector	Provides access to assign an account to a collector or to change the collection assignment.
Send Letter	Provides access to standardized letters related to collection activities.
Rehab	Provides access to post or delete a rehabilitation.
Help	Currently disabled.



SAL Collections Module

Adding a Special Memo

A special memo is a memo that appears in a pop-up window when an account is accessed.



Special Memos are used to alert SAL users to special circumstances involving a borrower, for example a special request in regards to verifying identity prior to discussing account information.



SAL Collections Module

Adding a Special Memo	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click in the Special Memo field.
Step 3:	Type the memo.
Step 4:	Click the Save Memo button. SAL will automatically add the Operator ID and date to the memo.



SAL Collections Module

Deleting/Modifying a Special Memo

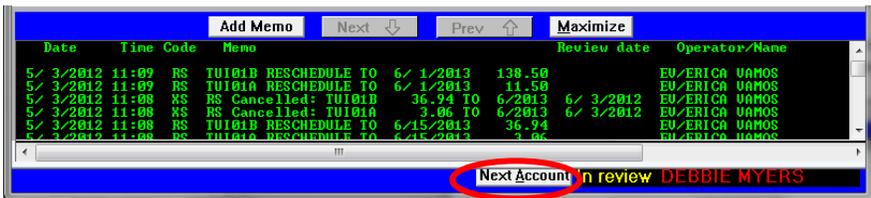
Deleting/Modifying a Special Memo	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click in the Special Memo field.
Step 3:	To modify the memo, make changes as required and click the Save Memo button. To delete the memo, click the Erase Memo button.



SAL Collections Module

Accessing Collection Review

Collection Review allows in-house collectors to view and access accounts that have been assigned to them. Once an account has been accessed, the collector is able to “work” the account and then schedule it for follow-up in the future.

Accessing Collection Reviews	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click the Review button.
Step 3:	Click the OK button to access the Collection Review screen.
Step 4:	Click to select the appropriate collector. Use the drop-down at the top of the screen to select the accounts that should be reviewed. The choices are: Everyday Accounts, Cohort Accounts This Year, and Cohort Accounts Next Year.
Step 5:	Click the OK button. <i>Note: To preview the accounts that will be included in the review, click the View review list button. Double-click an account from the list to begin the review.</i>
Step 6:	Select the appropriate criteria for the review. Click the OK button. The first account that should be reviewed will display.
Step 7:	Work the account as appropriate.
Step 8:	<p>A memo must be added to the account before moving on to the next account. Click the Add Memo button and follow the on-screen prompts to create and save the memo.</p> <p>Next Step: Allows the user to select an action for the next time the account is reviewed. Bypass: Skip the current account until the end of the day or tomorrow. Close review: Automatically posts a memo. Review Date: A review date will automatically populate based on the school and collector parameters. The review date is the next date that the account will be due for review. Speed Day: If desired, enter a number of days that should lapse before the next review. For example, if the account should be reviewed in a week, type 07 in the Speed day field.</p> 
Step 9:	<p>Click the Next Account button to continue to the next account marked for review.</p> 



Accessing the Collection Report

The Collection Report provides a list of borrowers who have been assigned to an in-house collector or who are included in the current year or next year’s cohort.

Accessing the Collection Report	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click the Review button.
Step 3:	Click the Collection Report radio button.
Step 4:	Click to select the appropriate date range. 
Step 5:	Click the OK button.
Step 6:	Click the Create button.



SAL Collections Module

Step 7: Click the **Look** button to view the report. The report is sorted numerically by in-house collector code and includes all accounts assigned to a specific collector.

Collection review report

File

REPORT # 20 DAILY COLLECTION WORKLIST RUN: 5/22/2014 9:58 PAGE: 1

ACCOUNT NUMBER	NAME	CONTACT DATE	PHONE NUMBER	HOS C DEL D	MEMO	REVIEW DATE	RESC
01	LYNCH BRIDGETTE	05/02/2013	(412)555-5538	003 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH AUBREE L	05/02/2013	(412)555-6070	022 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH ADA D	05/02/2013	(412)555-6947	055 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH KOREL L	05/02/2013	(412)555-7183	055 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH JENNIFER N	05/02/2013	(412)555-7896	003 CH	PER24A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH KATRINA	05/02/2013	(412)555-8322	051 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH LENELL	05/02/2013	(412)555-8580	051 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH D CHRISTIN	05/02/2013	(412)555-8595	053 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH JOVAN S	05/02/2013	(412)555-9503	004 CH	P4002A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH LINDA	05/02/2013	(412)555-9716	029 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH GILBERT A	05/02/2013	(412)555-0657	005 CH	PER24A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH DEMETRIOS	05/02/2013	(412)555-1079	032 CH	P4002A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH ERIN E	05/02/2013	(412)555-1447	003 CH	PER24A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH SALTERS B	05/02/2013	(412)555-2170	024 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH WINSLOW	05/02/2013	(412)555-2586	016 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH FREDERIC B	05/02/2013	(412)555-2825	033 CH	PER24A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH BOBBIE	05/02/2013	(412)555-3153	052 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH JENNIFER E	05/02/2013	(412)555-3530	029 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH ASHLEY M	05/02/2013	(412)555-3804	003 CH	PER24A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH JEFFREY	05/02/2013	(412)555-4272	022 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH GWENDOLYN	05/02/2013	(412)555-4396	052 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH TASHINA A	05/02/2013	(412)555-8377	022 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH PAMELA J	05/02/2013	(412)555-8639	005 CH	P4001A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH LESABRE L	05/02/2013	(412)555-9029	044 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH KRISTEN	05/02/2013	(412)555-9174	021 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH CHASTITY	05/02/2013	(412)555-9424	009 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH LOUIS	05/02/2013	(412)555-9826	058 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH DAVID J	05/02/2013	(412)555-0892	018 CH	TUI01B/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH BRENDAN J	05/02/2013	(412)555-1404	023 CH	PER24A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH COREY M	05/02/2013	(412)555-2055	033 CH	ALH05A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH MERCY A	05/02/2013	(412)555-3113	022 CH	TUI01B/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH RICCA A	05/02/2013	(412)555-3316	003 CH	P4002A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH WILLIAM	05/02/2013	(412)555-3750	006 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH NEVADA	05/02/2013	(412)555-4325	025 CH	TUI01A/00 -NO COL/AGCYTO 01-COLLECTOR	05/02/2013	
01	LYNCH LUIS A	04/16/2014	(412)555-4773	003 CH	(SPEC CODE CHG) FROM 01 TO 00 PER24A	05/02/2013	



SAL Collections Module

Posting a Reschedule

A reschedule provides borrowers with an opportunity to make alternative payment arrangements. It is a verbal agreement in which the borrower is able to determine the amount he or she will pay and the length of the payment agreement. The full regular payment will continue to accrue on the account during a reschedule, but the borrower will be billed for the amount determined when setting up the reschedule.

The conditions of a reschedule (minimum payment amount, maximum length of time for a reschedule, etc.) depend on the fund type and the school's policies regarding reschedules. *Reschedules are not used for Perkins loans.* They are, however, frequently used for A/R accounts.

A reschedule does not change credit bureau reporting, except that a special comment will be added to the report. The credit reporting will report the status of the account at the time the reschedule was granted, but with the comment "Paying under a partial payment agreement." For example, an account may be reported as Seriously Past Due, but the "Paying under a partial payment agreement" note will be included with the report.

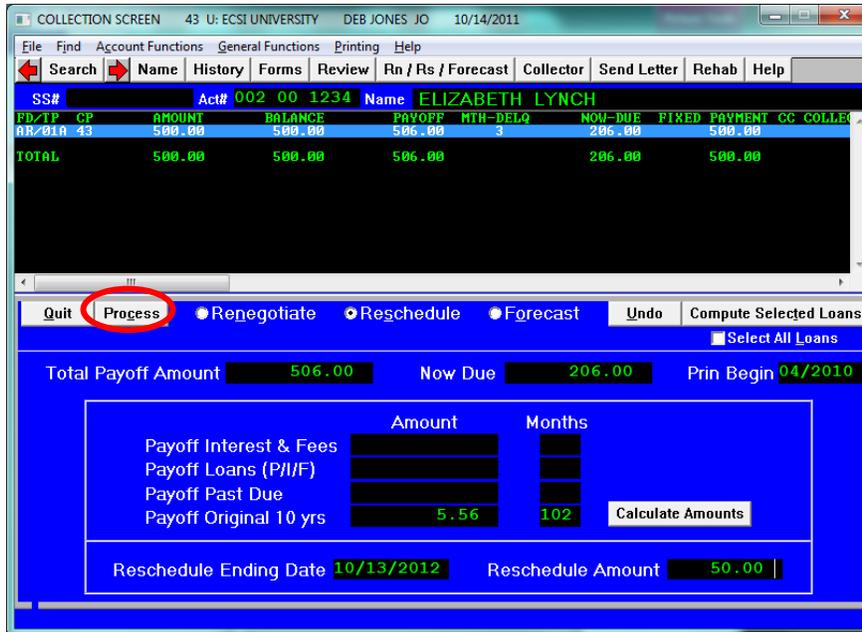
Posting a Reschedule	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click the Rn/Rs/Forecast button.
Step 3:	Click the Post Rn/Rs/Forecast button.
Step 4:	Click the Reschedule radio button.
Step 5:	Double-click the loan that should be rescheduled or click the Select All Loans checkbox to reschedule all loans.
Step 6:	Enter the Reschedule Ending Date .
Step 7:	Enter the Reschedule Amount



SAL Collections Module

Step 8:

Click the **Process** button.



Step 9:

If the Collections module is used at your school, enter the date that the loan should be reviewed by an in-house collector. If you school does not use the Collections module, the date is irrelevant.

Step 10:

Click the **Accept** button.



SAL Collections Module

Removing a Reschedule (aka “Payment Arrangement”)

SAL does not automatically remove a Reschedule if a payment is missed. If there is a reason to remove a reschedule, it must be done manually.

Removing a Reschedule	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click the Rn/Rs/Forecast button.
Step 3:	Click the Remove Rn/Rs/Forecast button.
Step 4:	Double-click the record that should be removed.
Step 5:	Click the Yes button.
Step 6:	Click the Yes button.
Step 7:	Enter the Reschedule Amount .
Step 8:	Click the Process button.
Step 9:	If the Collections module is used at your school, enter the date that the loan should be reviewed by an in-house collector. If your school does not use the Collections module, the date is irrelevant.
Step 10:	Click the Accept button.



SAL Collections Module

Computing Loan Payoff Using Forecast

When a borrower calls to request the payoff amount for a loan, caution must be used because payoff changes as interest accrues. The payoff amount that shows on the Primary Window in SAL is the payoff amount if the payment is received *today*. To determine the payoff amount for a future date, use the Forecast function in SAL.

Step 1:	From the Primary Window, click the Collection Action Tab.
Step 2:	Click the Rn/Rs/Forecast button.
Step 3:	Click the Post Rn/Rs/Forecast button.
Step 4:	Click the Forecast radio button.
Step 5:	Double-click on the loan that should be calculated for payoff or click the Select All Loans checkbox to calculate all loans.
Step 6:	Click the Compute Selected Loans button.
Step 7:	Enter the anticipated payoff date in the Forecasted Date field.
Step 8:	Click the Process button.
Step 9:	The Payoff Amt Due field will display the payoff amount as of the selected date.
Step 10:	Memo the account indicating the date that was used to calculate payoff and the amount that was quoted to the borrower.

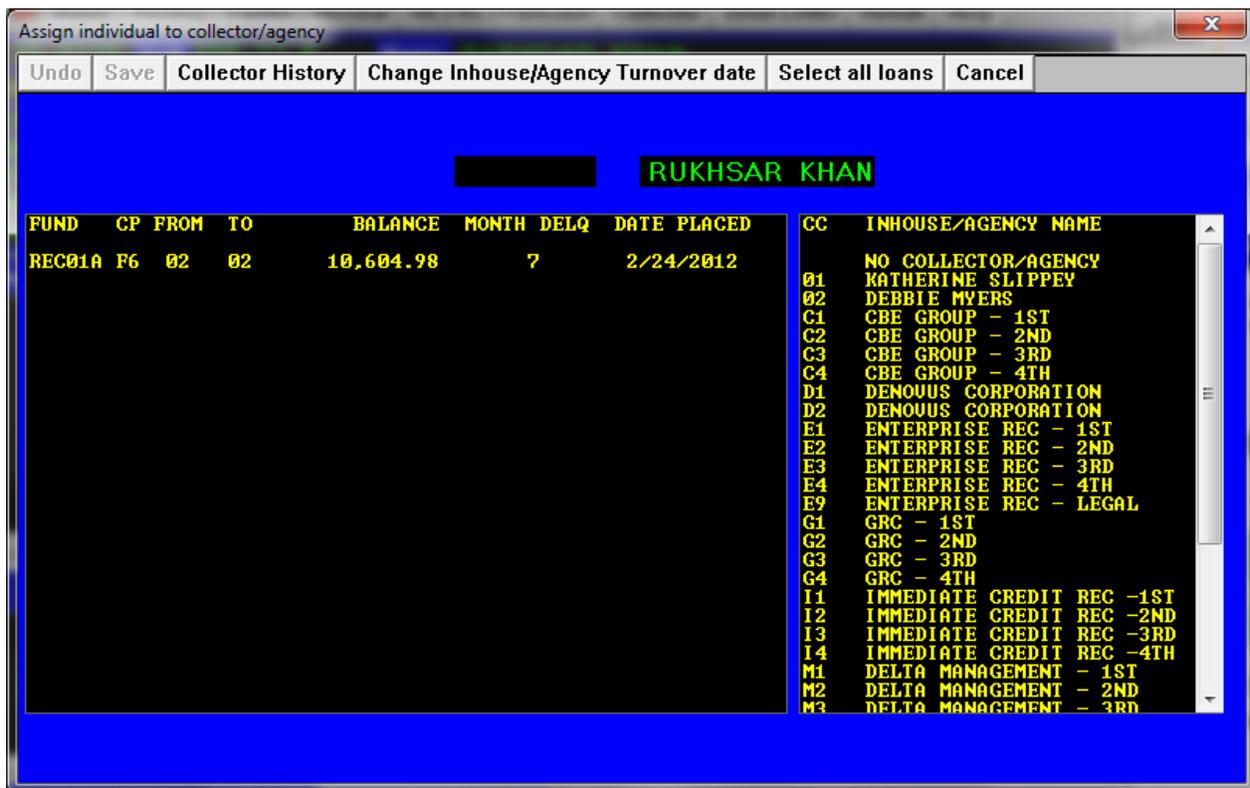


SAL Collections Module

Collector

Collector assignments can be handled via auto-agency placement, manually on the Primary Window, or through the Collector button in the Collection Module. Additional functionality is available via the Collector button, including the ability to see collector history, change the date of placement, etc.

1. **Collector History** : Shows past collector history for a borrower.
2. **Change Inhouse/Agency Turnover Date**: Allows the user to change the in-house/agency turnover date.
3. **Select all loans**: Allows the user to change all loans to the selected collector/agency.
4. **Cancel** : Closes the window and return the user back to the **Collection Screen**.





SAL Collections Module

Viewing Collector History

The Collector History screen will display the entire collector placement history for one or more loans on an account.

Viewing Collector History	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click the Collector button.
Step 3:	Click the Collections – Rn/Rs/Forecast – Remove Rn/Rs button.
Step 4:	To view the history for one loan, click the Collector History button. To view the collector history for all loans, click the Select All Loans checkbox and then click the Collector History button.

Collector history
x

Date	Collector placement
4/17/2012	PER24A/43 W1-WILLIAMS & TO -NO COL/AGC
4/17/2012	PER24A/43 W1- 33.333%TO - .000%-FOF
4/17/2012	PER24A/43 W1- 25.000%TO - .000%FLAT
9/15/2010	SLA01A W1-WILLIAMS & TO -NO COL/AGCY
9/15/2010	SLA01A W1- 33.333% TO - .000%-FOF
9/15/2010	SLA01A W1- 25.000% TO - .000%FLAT
1/17/2008	ALM01A W1-WILLIAMS & TO -NO COL/AGCY
1/17/2008	ALM01A W1- 33.333% TO - .000%-FOF
1/17/2008	ALM01A W1- 25.000% TO - .000%FLAT
1/7/2005	SLA01A N2-NCO FINANCI TO W1-WILLIAMS & F
1/7/2005	SLA01A N2- 42.857% TO W1- 33.333%-FOF
1/7/2005	SLA01A N2- 30.000% TO W1- 25.000%FLAT
1/7/2005	PER24A N2-NCO FINANCI TO W1-WILLIAMS & F
1/7/2005	PER24A N2- 42.857% TO W1- 33.333%-FOF
1/7/2005	PER24A N2- 30.000% TO W1- 25.000%FLAT



SAL Collections Module

Posting Rehabilitations

A rehabilitation provides defaulted Perkins borrowers with an opportunity to remove a loan from default by making nine consecutive, on-time monthly payments. A borrower can rehabilitate a loan only once, but there is no limit to the number of times he or she can attempt to make nine consecutive, on-time monthly payments.

For the purposes of rehabilitations, SAL considers payments to be “on-time” if they are posted within the calc schedule. For example, if a school calcs on the 10th, a payment must be posted between the 10th of the current month and the 9th of the next month. If an on-time payment is missed, SAL automatically removes the rehabilitation after the first missed payment. The borrower can request to try another rehabilitation.

Upon successful completion of a rehabilitation, credit bureau reporting is updated to remove defaulted credit history. SAL will return the borrower to regular repayment status and send updated credit bureau reporting at the first calc following the completion of the rehabilitation (i.e. the 10th payment). It will treat the first of the nine consecutive payments as the first payment in a new ten-year payment schedule. Updated credit bureau reporting can take up to 30-45 days from the time Heartland ECSI submits the data to the credit bureaus. Upon successful completion of the rehabilitation, the borrower also regains the benefits and privileges of the promissory note, including deferment and cancellation.

Please note: If a borrower satisfies the loan balance in full prior to completing a rehabilitation, the rehabilitation will not update credit bureau reporting. Nine payments are required, plus a payment of any amount in the 10th month to trigger the reporting.

Posting a Rehabilitation	
Step 1:	From the Primary Window, click the Collection action tab.
Step 2:	Click the Rehab button.
Step 3:	Click the Post Rehab button.
Step 4:	Double-click the loan that should be rehabilitated. Rehabilitations should be posted on one loan at a time.
Step 5:	Click the Continue button.



SAL Collections Module

Step 6: SAL automatically calculates the minimum payment required to pay interest and fees during the rehabilitation period. The borrower may choose to pay more than the minimum.

Rehabilitation Process											
Act		Name VONETTA LYNCH						Total Loans 2			
Type	Fixed Payment	F	Q	Total Now Due	New Principal	New Int/Fees	Future Amt's Due	Payments Con	Due	To Be Current	R P H R
ALM01A 43	52.57	M		5593.01		180.00	5773.01	9		641.45	A +
PER24A 43	72.35	M		7078.78		273.87	7352.65	9		816.96	A +
TOTALS	124.92			12671.79		453.87	13125.66			1458.41	

Last Payment	
Last Billing	10/20/2010
255.85 Required to pay int/fees in 9 months	
Enter Rehab amount:	

New Rehab Amount	.00
First Payment Due	11/01/2011

- Step 7: Enter the desired payment amount in the **New Rehab Amount** field.
- Step 8: Press the **<Tab>** key.
- Step 9: A SAL system message will display asking when the first payment of the rehabilitation should be due. Follow the on-screen prompts.
- Step 10: From the Rehabilitation Process – Future Fixed Payments screen, verify that the information on the screen is correct and then click the **Process Rehabilitation** button.
- Step 11: The Rehab Information posted & letter finder was created information message will appear. Click the **OK** button.
- Step 12: The rehabilitation has been posted to the account. Written confirmation of the rehabilitation must be sent to the borrower. A standard letter is available in SAL. To access it, click the **Forms** button.
- Step 13: Click the **Letters** button.
- Step 14: Click the **Generate Letters** button.
- Step 15: Click the **Yes** button to create the merge file.
- Step 16: An on-screen prompt will ask if ECSI is sending the letter. Click Yes or No to proceed. If ECSI sends the letter, a charge will apply.
- Step 17: Verify the print and send selection. Click the **Yes** button to continue.
- Step 18: Double-click the rehab agreement.



SAL Collections Module

Step 19:	Click the Yes button to start the SQL command.
Step 20:	Click the Yes button to start the next SQL command and open the letter.
Step 21:	The letter will open in Microsoft Word. To populate the letter with the borrower's information, click the Mailings tab. (Steps may vary depending on the version of Microsoft Word used.)
Step 22:	Click the Finish and Merge button.