FAQ – WA – Entering 2009 Installment Plan Loans

1. **When entering a 2009 loan can I enter the original agreement date of the loan?** No, when entering a 2009 loan you must use an agreement date of 01/01/2010.

2. **When entering a 2009 loan can I enter the original due date of the loan?** No, when entering a 2009 loan you must use a due date of 01/31/2010.

3. **When entering a 2009 loan can I enter the original advance amount and advance fees?** Yes. Enter the loan amount and loan fee from the 2009 loan.

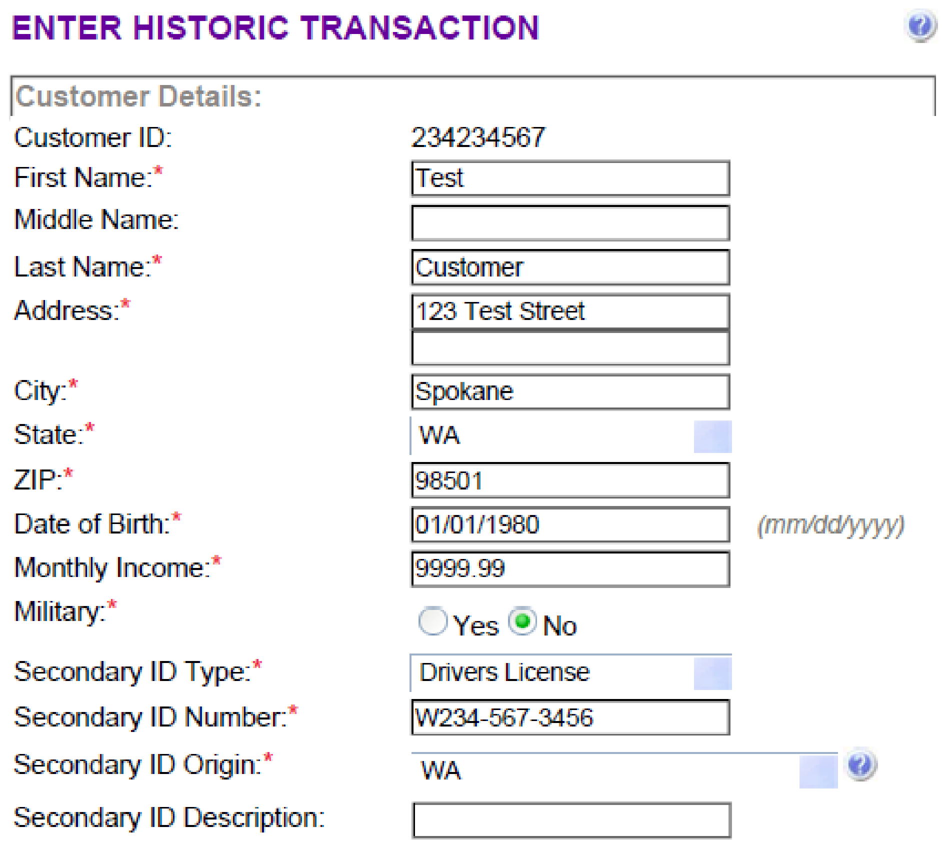
4. **When entering a 2009 loan what is borrower's income amount I must enter?** You must enter the amount $9,999 to keep the system from applying the 2010 thirty percent of gross monthly income requirement to the 2009 loan.

5. **Will I be out of compliance if the information I enter for a 2009 loan is not the same as the contract?** Only 2009 loans that have been converted to the 2010 installment plan are entered into the database. You have to adjust certain dates and the borrower's income level to accomplish this. You will not be considered out of compliance for following these steps for entering 2009 loans converted to the 2010 installment plan into the database. Once the loan is paid in full, you will need to do an administrative close on the loan so that it does not impact the customer's 2010 loans.

6. **Do I enter a payment plan that began in 2009, but ends in 2010?** No, this process only applies to loans with an agreement date in 2009 that were converted into the 2010 installment plan with an installment plan start date of 1/1/2010 or later.

How to Enter a 2009 outstanding loan transactions to the database via the Historic Data Entry link.

1. Logon to www.WACHECK.com as an Administrator.
2. Click the "Historic Data Entry" link.
3. Enter the "Customer Number" and click the "Submit Button".
4. Enter the "Customer Details" – i.e., First Name, Last Name etc.
5. Enter the "Monthly Income" as **9999.99**



ENTER HISTORIC TRANSACTION

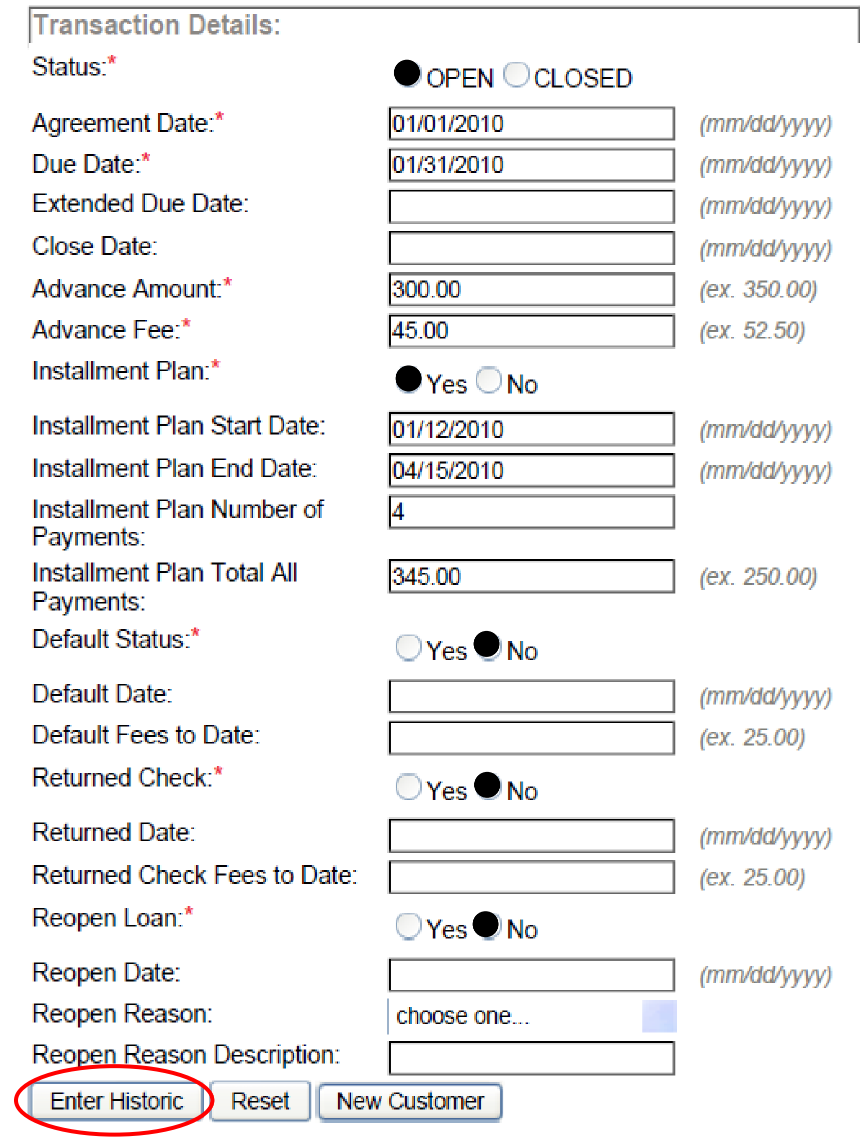
Customer Details:

Customer ID:	234234567	
First Name:*	Test	
Middle Name:		
Last Name:*	Customer	
Address:*	123 Test Street	
City:*	Spokane	
State:*	WA	
ZIP:*	98501	
Date of Birth:*	01/01/1980	(mm/dd/yyyy)
Monthly Income:*	9999.99	
Military:*	Yes No	
Secondary ID Type:*	Drivers License	
Secondary ID Number:*	W234-567-3456	
Secondary ID Origin:*	WA	
Secondary ID Description:		

6. Enter the "Transaction Details"
    a. Select "**Open**" for the "Status".
    b. Enter the "Agreement Date" as **01/01/2010**.
    c. Enter the "Due Date" as **01/31/2010.**
    d. Enter the "Advance Amount".
    e. Enter the "Advance Fee".

7. Enter the Installment Plan Details
    a. Select "Yes" to enter the loan into an Installment Plan
    b. Enter the "Installment Plan Start Date"
    c. Enter the "Installment Plan End Date"
    d. Enter the "Installment Plan Number of Payments"
    e. Enter the "Installment Plan Total All Payments"

8. Complete remaining required fields
    a. Select "No" for Default Status
    b. Select "No" or "Yes" for Returned Check as appropriate
    c. Select "No" for Reopen Loan
9. Click "Enter Historic"
10. A Transaction ID is assigned



Transaction Details:

Status:*	● OPEN ○ CLOSED	
Agreement Date:*	01/01/2010	(mm/dd/yyyy)
Due Date:*	01/31/2010	(mm/dd/yyyy)
Extended Due Date:		(mm/dd/yyyy)
Close Date:		(mm/dd/yyyy)
Advance Amount:*	300.00	(ex. 350.00)
Advance Fee:*	45.00	(ex. 52.50)
Installment Plan:*	● Yes ○ No	
Installment Plan Start Date:	01/12/2010	(mm/dd/yyyy)
Installment Plan End Date:	04/15/2010	(mm/dd/yyyy)
Installment Plan Number of Payments:	4	
Installment Plan Total All Payments:	345.00	(ex. 250.00)
Default Status:*	○ Yes ● No	
Default Date:		(mm/dd/yyyy)
Default Fees to Date:		(ex. 25.00)
Returned Check:*	○ Yes ● No	
Returned Date:		(mm/dd/yyyy)
Returned Check Fees to Date:		(ex. 25.00)
Reopen Loan:*	○ Yes ● No	
Reopen Date:		(mm/dd/yyyy)
Reopen Reason:	choose one...	
Reopen Reason Description:		

Enter Historic | Reset | New Customer

How to Close a 2009 Loan as an Admin/Rescind

1. Click the "Close Transaction" link.
2. Enter the "Identification Number" and click the "Submit" button.
3. Click the "Transaction" ID.
4. Select "Yes" for Admin Close.