# Welcome to Justine PETERSEN's online loan portal!

The portal allows you to review the details of all the LISC Twin accounts you manage for your clients. It is updated nightly to provide real-time loan data. The following guide visually orients you to navigating around the site.

https://greatrivers.commongoalsportal.com/

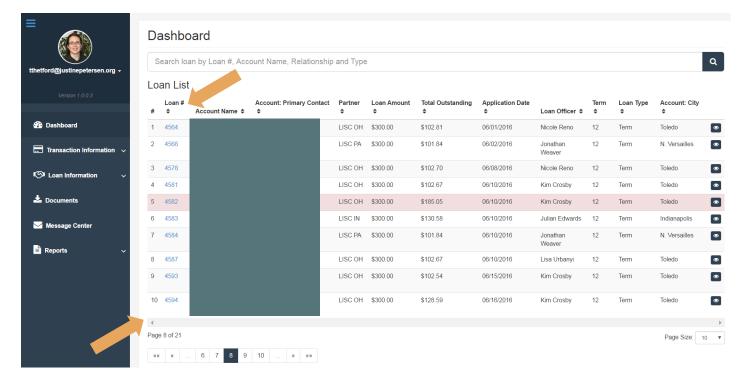
#### Dashboard

As a Financial Coach you'll see all the currently active loans that you manage included on the dashboard. If a Financial Coach left your organization and we received notification that their loans should be transferred to you, the loans you "inherited" will show up as well.

The dashboard summarizes all the key information on the loan and additional columns can be accessed by moving the slider bar at the bottom of the screen.

Open an individual loan by clicking on the Loan # at the left of dashboard, or on the "view" symbol on the far right.

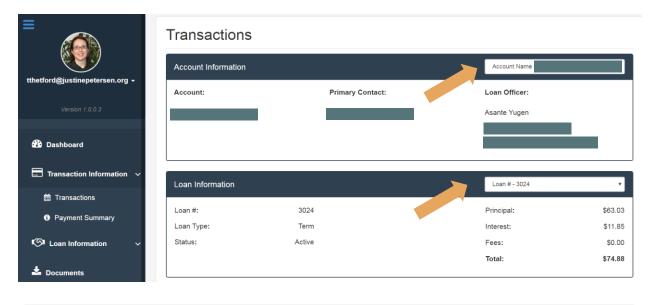
You can search by loan # and client name in the search bar.



## **Transaction Information**

From the Transaction Information section on the left-hand side bar you can view either the detailed transaction or the payment summary. The "Transactions" page provides information on the account up top so the client has key contact information at hand while viewing their loan. The amounts outstanding are listed and then a detailed transaction history is provided below. The transaction data can be filtered by date.

Financial Coaches can jump to another client or loan using the dropdown boxes.





| Date       | Transaction Type | Amount   | Balance  |
|------------|------------------|----------|----------|
| 09/25/2014 | Disbursement     | \$300.00 | \$300.00 |
| 11/15/2014 | Payment          | -\$26.36 | \$273.64 |
| 11/15/2014 | Interest         | \$3.80   | \$277.44 |
| 11/19/2014 | Payment          | \$26.36  | \$303.80 |
| 11/19/2014 | Interest         | -\$3.80  | \$300.00 |
| 11/19/2014 | Fee - NSF        | \$25.00  | \$325.00 |
| 11/25/2014 | Fee - Late       | \$15.00  | \$340.00 |
| 12/15/2014 | Payment          | -\$26.36 | \$313.64 |
| 12/15/2014 | Interest         | \$6.05   | \$319.69 |

The payment summary page provides an overview of past and future payments. It also summarizes payment activity for the current year as well as since inception.

#### **Payment Summary**

Fees:

Total Payments:

| Loan # 4759 -        |            |                      |            |
|----------------------|------------|----------------------|------------|
| Payment Information  |            |                      |            |
| Last Payment Date:   | 02/15/2017 | Next Payment Date:   | 04/15/2017 |
| Last Payment Amount: | \$26.42    | Next Payment Amount: | \$26.42    |
| Principal:           | \$24.85    | Per Diem Rate:       | \$0.04     |
| Interest:            | \$1.57     |                      |            |
| Fees:                | \$0.00     |                      |            |
| Year-To-Date         |            | Since Inception      |            |
| Principal:           | \$49.52    | Principal:           | \$120.55   |
| Interest:            | \$3.32     | Interest:            | \$11.55    |

Fees:

Total Payments:

\$0.00

\$132.10

\$0.00

\$52.84

## **Loan Information**

The **Loan Information** section provides information about the loan including the interest rate, the term, and detailed delinquency information. The **Account Information** section provides contact information for the client, coach, and JP assigned staff. To update your contact information click on your email address at the top left sidebar and select "edit profile."

|   | Loan Summary           |            |                               |           |  |  |  |  |  |
|---|------------------------|------------|-------------------------------|-----------|--|--|--|--|--|
| tthetford@justinepetersen.org -                     | Loan # 4759 -          |            |                               |           |  |  |  |  |  |
|   | Loan Details           |            |                               |           |  |  |  |  |  |
| Version 1.0.0.3                                     | Loan #:                | 4759       | Active Status:                | Active    |  |  |  |  |  |
|   | Loan Amount:           | \$300.00   | Amortization:                 | 12 months |  |  |  |  |  |
| Dashboard   | Account Name:          |            | Term:                         | 12 months |  |  |  |  |  |
| $\blacksquare$ Transaction Information $\checkmark$ | Loan Type:             | Term       | Maturity Date:                |           |  |  |  |  |  |
|   | Loan Date:             | 08/19/2016 | Interest Rate:                | 9.00 %    |  |  |  |  |  |
| 🆾 Loan Information 🗸 🗸                              |                        |            |                               |           |  |  |  |  |  |
| D Loan Summary                                      | Current Balances       |            | Delinquency Information       |           |  |  |  |  |  |
| Account Information                                 | As Of:                 | 05/30/2017 | Delinquency Days:             | 0         |  |  |  |  |  |
| 📩 Documents   | Principal:             | \$179.45   | Delinquency: Current:         | \$0.00    |  |  |  |  |  |
|   | Interest Outstanding:  | \$0.58     | Delinquency: 30 – 59 <b>:</b> | \$0.00    |  |  |  |  |  |
| 🖂 Message Center                                    | Fees Outstanding:      | \$0.00     | Delinquency: 60 – 89:         | \$0.00    |  |  |  |  |  |
| 🖹 Reports 🗸 🗸                                       | Total Outstanding:     | \$180.03   | Delinquency: 90+:             | \$0.00    |  |  |  |  |  |
|   | Principal Undisbursed: | \$0.00     | Total Arrears:                | \$0.00    |  |  |  |  |  |

## **Documents**

The **Documents** section contains monthly statements which are also mailed to the client.

## **Message Center**

The **Message Center** is where coaches and clients can come to view messages generated by the portal.

## Reports

The **Reports** section contains a detailed loan portfolio report with comprehensive data on the loans. This can be exported to excel.

| =   | <b>j</b> P Justine                    | PETERSEN                |              |              |                         |                  |                      |                      |                      | About Us         | Contact Us    | 🕩 Logou |  |  |
|---|---------------------------------------|-------------------------|--------------|--------------|-------------------------|------------------|----------------------|----------------------|----------------------|------------------|---------------|---------|--|--|
| tthetford@justinepetersen.org +                     | Loan Portfolio<br>User: Tamra Theford |                         |              |              |                         |                  |                      |                      |                      | E Export T       | o Excel       |         |  |  |
| Version 1.0.0.3                                     |                                       |                         |              |              | Delinquency Information |                  |                      |                      |                      |                  |               | Loan Te |  |  |
| 🕐 Dashboard   | City                                  | Loan Officer            | Loan Product | Partner      | Total Arrears           | Delinquency Days | Delinquency: Current | Delinquency: 30 – 59 | Delinquency: 60 – 89 | Delinquency: 90+ | Interest Rate | Term    |  |  |
|   | Country Club Hills                    | Asante Yugen            | LISC         | LISC Chicago | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 9.00 %        | 12      |  |  |
| $\blacksquare$ Transaction Information $\checkmark$ | Chicago                               | Asante Yugen            | LISC         | LISC Chicago | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 9.00 %        | 12      |  |  |
| 🕼 Loan Information 🗸                                | Toledo                                | Kim Crosby              | LISC         | LISC OH      | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 7.00 %        | 12      |  |  |
| Loan Information V                                  | Cincinnati                            | Thanapat Vichitchot     | LISC         | LISC OH      | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 7.00 %        | 12      |  |  |
| 📩 Documents   | Highland Park                         | Robert Siporin          | LISC         | LISC MI      | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 6.00 %        | 12      |  |  |
|   | Houston                               | Lucretia Jelks          | LISC         | LISC Texas   | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 9.00 %        | 12      |  |  |
| 🖂 Message Center                                    | Providence                            | Stephanie Jones-Pringle | LISC         | LISC RI      | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 12.00 %       | 12      |  |  |
|   | Toledo                                | Kim Crosby              | LISC         | LISC OH      | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 7.00 %        | 12      |  |  |
| Reports V   | Peoria                                | Mekayla Eldridge        | LISC         | LISC Peoria  | \$0.00                  | 0                | \$0.00               | \$0.00               | \$0.00               | \$0.00           | 9.00 %        | 12      |  |  |