

**Introduction** Each month Chase issues a Lender Profile summarizing all loan activity and performance information. The **Monthly Lender Profile** reports are now enhanced to offer additional details to monitor your business.

### Accessing the Monthly Lender Profile Reports

Step	Action
1	Access ChaseLoanManager from the Underwrite & Lock with ChaseLoanManager button on the Correspondent Lending Home page at <a href="http://www.chaseb2b.com">www.chaseb2b.com</a>
2	Choose the <b>Reporting</b> tab from the ChaseLoanManager Home page
3	Click the <b>Monthly Lender Profile</b> link from the <b>Correspondent Report Card</b> section of the <b>Reporting Quick Links</b>
4	Select an available reporting period from the dropdown menu to display the available reports
5	Select your desired <b>Lender Profile</b> report from the dropdown menu: <ol style="list-style-type: none"> <li>1. <b>External Customer Profile Report</b></li> <li>2. <b>Early Payment Default Report</b></li> <li>3. <b>FHA Performance Report (MIP/MIC)</b> – new <b>Government Insuring Report</b></li> </ol>
6	Click <b>Submit</b> to open the report PDF

### External Customer Profile Report

The **External Customer Profile Report** contains current month and historical loan production and performance information.

- **Delinquency Enhancements:**

- ❖ **First Payment Default (FPD) units and % columns added** – loans with the first payment due is 90+ delinquent and funded in the last 12 months
- ❖ **Ongoing Delinquency added** – delinquency of products currently offered, excluding discontinued products

- **Performance Summary and Standards Enhancements:**

- ❖ **Total Production Delinquency State Compare Ratio calculation revised** – this is a compare ratio weighted to account for a similar state concentration and compared to Correspondents currently conducting business with Chase
- ❖ **Ongoing Delinquency State Compare Ratio added** – this is a compare ratio weighted to account for a similar state concentration and compared to Correspondents currently conducting business with Chase representing the delinquency of products currently offered, excluding discontinued products

- **Pull Thru Enhancements:**

- ❖ **Pull Thru calculation revised** – a loan is considered pulled through if the loan funds or the closed package is received. We calculate according to the expiration date, not the locked date. Cancelled loans **are** included in the calculation



## Early Payment Default Report

The **Early Payment Default Report** contains loan level details of 90 and 120+ days delinquent loans within the **Delinquency 12 Month** section of the **Monthly Lender Profile**.

## Delinquency 12 Mo

Govt Conv	Loan Type	FPD #	30 #	60 #	90 #	120+ #	FCL	Tot #	FPD %	30+ # %	90+ # %
Govt	FHA	0	0	0	0	0	0	1	.00%	.00%	.00%
	VA	0	0	0	0	0	0	0	.00%	.00%	.00%
	Subtotal	0	0	0	0	0	0	1	.00%	.00%	.00%
Conv	Conv	0	0	0	0	0	0	0	.00%	.00%	.00%
	Total	0	0	0	0	0	0	1	.00%	.00%	.00%

- **Early Payment Default Report Enhancements:**

- ❖ **First Payment Default indicator/column added** – this field is marked with a **Y** if the loan meets the FPD criteria, otherwise it is marked with an **N**. FPD is defined as a loan funded in the last 12 months, where the first payment is due to Chase and the loan is 90+ days delinquent
- ❖ **Ongoing indicator/column added** – this field is marked with a **Y** if the loan product is currently offered, otherwise it is marked with an **N**
- ❖ If the report does not list loans, there are no delinquent loans for the month selected

## FHA Performance Report (MIP/MIC) – New Government Insuring Report

The **FHA Performance Report (MIP/MIC)** has been enhanced to include not only **Uninsured FHA** loans but also **Non Guaranteed VA** loans. It contains a detailed listing of **Uninsured** and **Non Guaranteed** loans as of the last business day of the month. If the report does not list loans, there are no **Uninsured** or **Non Guaranteed** loans for the month selected.

The report name in ChaseLoanManager is currently titled **FHA Performance Report (MIPMIC)**. When accessed, the enhanced **Government Insuring Report** title displays.



The **Monthly Lender Profile** is available to users with authorized access, such as Management. Please contact your company ChaseLoanManager Administrator to obtain access to your **Monthly Lender Profile**.