
EFFECTIVE DATING

Credit Manager User Guide

DECEMBER 12, 2023

LoanNEX

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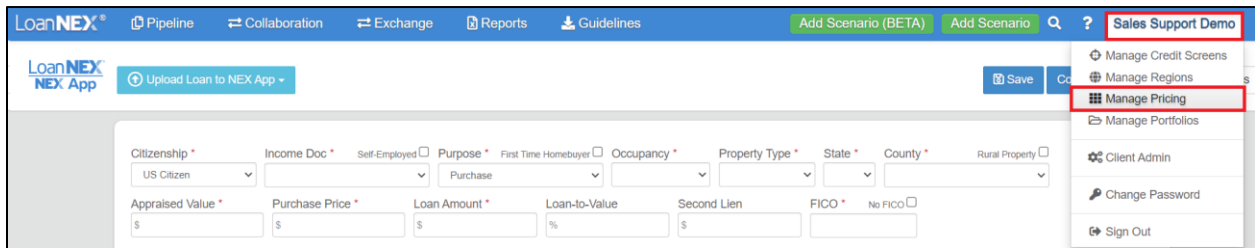
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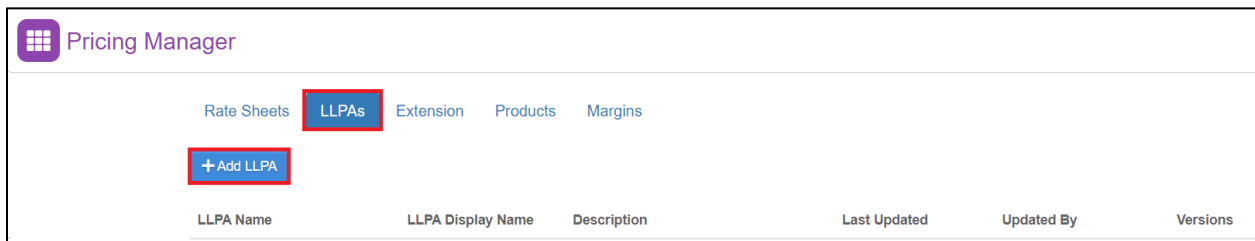
Create a New Rule with Future Effective Date

Important Note: Effective Dating Rules can be applied to LLPAs, Overlays, and Softstops. The below shows you how to Create a new Rule with a Future Effective Date for each section.

LLPAs



1. Login to LoanNEX at <https://web.loannex.com/>
2. Click your **Name** in the upper right of the screen
3. Select **Manage Pricing**



4. Select **LLPAs** tab
5. Select **Add LLPA** button

6. Select **Create Future Version** button
7. Enter the Effective **Start Date/Time**



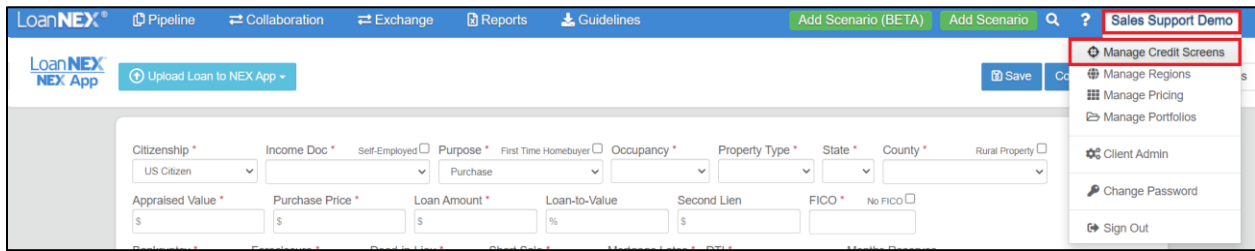
- a. The Rule will be in effect beginning at defined **Start Date/Time** until it is replaced by new version
- b. **End Date/Time** is only needed if you want to discontinue this Rule altogether at specified Date; see [Set a Rule to Expire in the Future](#)

Income		Residual Income Q.		Household Size / #		PPP		Rate / Price		Max Price Cap
min	max	min	max	min	max	min	max	rate	-0.25	cap
max	min	max	min	max	min	max	rate	price	cap	

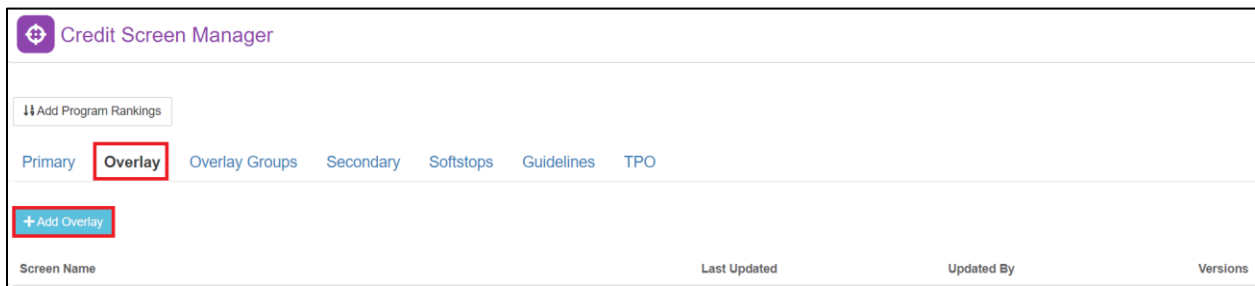
- 8. Write LLPA Rule
 - a. Required fields:
 - i. LLPA Name
 - ii. Rate, Price, or Max Price column (data must be in one of the columns)
- 9. Select the **Save** button



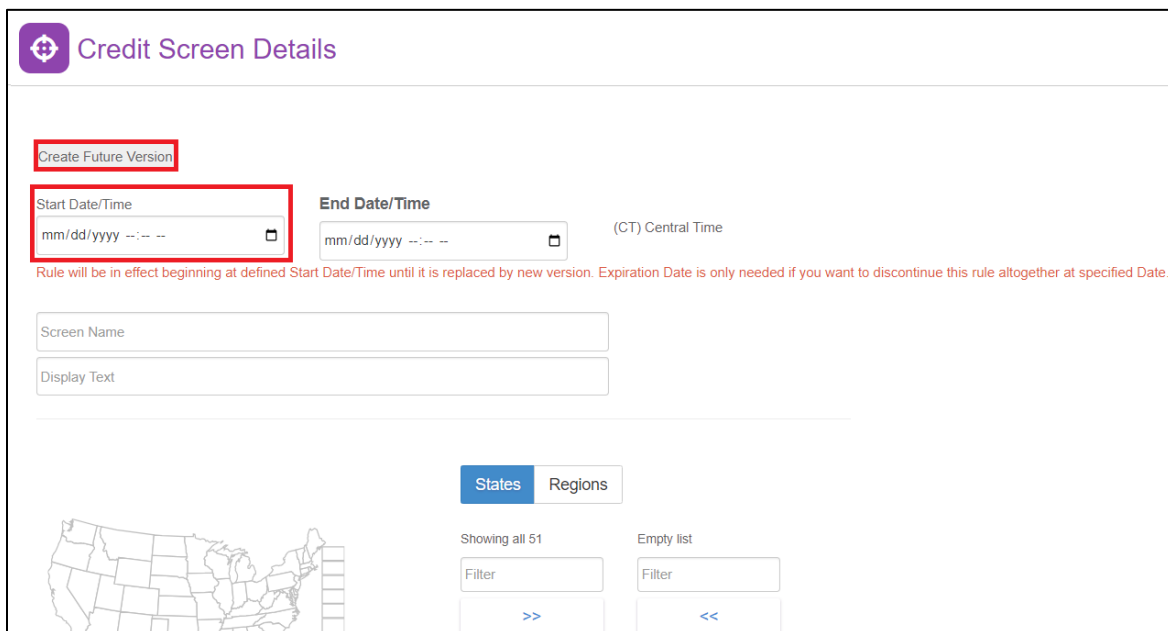
Overlays



1. Login to LoanNEX at <https://web.loannex.com/>
2. Click your **Name** in the upper right of the screen
3. Select **Manage Credit Screens**



4. Select **Overlays** tab
5. Select **Add Overlay** button



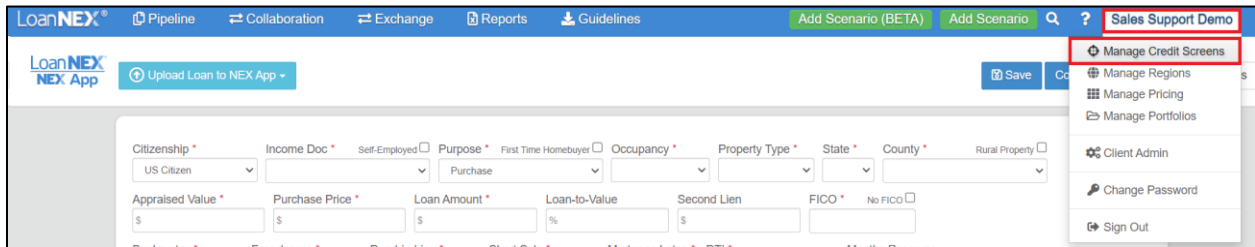
6. Select **Create Future Version** button



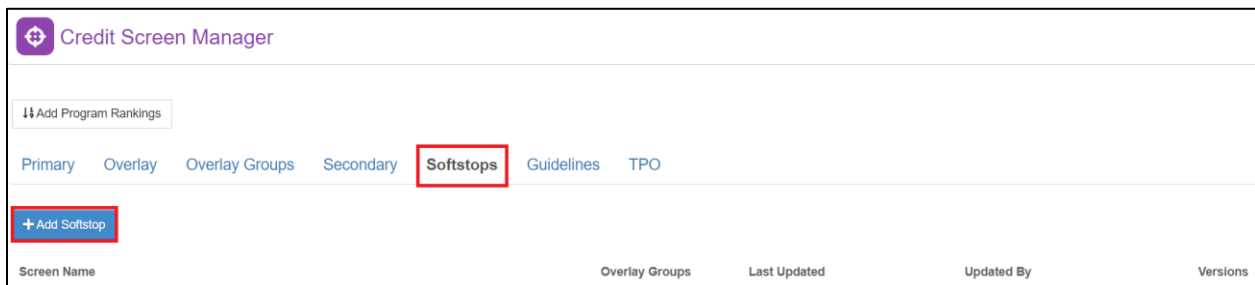
7. Enter the Effective **Start Date/Time**
 - a. The Rule will be in effect beginning at defined **Start Date/Time** until it is replaced by new version
 - b. **End Date/Time** is only needed if you want to discontinue this Rule altogether at specified Date; see [Set a Rule to Expire in the Future](#)
8. Write Overlay Rule
 - a. Required fields:
 - i. Overlay Name
 - ii. Any rule data entry on Overlay screen (ex: State, Program Info, Borrower Info, or table data)
9. Select the **Save** button

Softstops

1. Login to LoanNEX at <https://web.loannex.com/>



2. Click your **Name** in the upper right of the screen
3. Select **Manage Credit Screens**



4. Select **Softstops** tab
5. Select **Add Softstop** button



Credit Screen Details

Create Future Version

Start Date/Time
mm/dd/yyyy --:-- --

End Date/Time
mm/dd/yyyy --:-- -- (CT) Central Time

Rule will be in effect beginning at defined Start Date/Time until it is replaced by new version. Expiration Date is only needed if you want to discontinue this rule altogether at specified Date.

Screen Name

Display Text

Softstop

Warning message displayed when screen outcome is

Match/Pass

Fail

6. Select **Create Future Version** button
7. Enter the Effective **Start Date/Time**
 - a. The Rule will be in effect beginning at defined **Start Date/Time** until it is replaced by new version
 - b. **End Date/Time** is only needed if you want to discontinue this Rule altogether at specified Date; see [Set a Rule to Expire in the Future](#)
8. Write Softstop Rule
 - a. Required fields:
 - i. Screen Name
 - ii. Soft Stop Warning Message (Message defaults to display when Rule fails)
 - iii. Any rule data entry on Softstop screen (ex: State, Program Info, Borrower Info, or table data)
9. Select the **Save** button



Effective Dating Management

Important Note: The below uses LLPAs Rules as examples, but Effective Dating Rules can be applied to LLPAs, Overlays, and Softstops rules. Go to [Create a New Rule with Future Effective Date](#) to learn how to navigate to the appropriate section of LoanNEX.

Navigating the Rules Page

LLPA Name	LLPA Display Name	Description	Last Updated	Updated By	Versions
Half Point	Half Point		12/11/2023 12:32 PM CST	SalesSupportDemo	🔄 Pending 👁 View
Quarter Point	Quarter Point		12/11/2023 11:20 AM CST	SalesSupportDemo	🔄 Pending 👁 View

1. Rules display in alpha order by **Name**
2. Rules with a future Effective Date will display as **[Inactive]** and be highlighted in red
3. **Last Updated** column will display the last update made by a User or the LoanNEX system.
Example: when the LoanNEX system applies a Rule at the Effective Start Date/Time, the Last Updated column will reflect that the Rule was updated.

Update an Active Rule when a Rule with a Future Effective Date is Pending

1. Navigate to appropriate Rule Page (LLPAs, Overlays, or Softstops)

LLPA Name	LLPA Display Name	Description	Last Updated	Updated By	Versions
Half Point	Half Point		12/11/2023 12:32 PM CST	SalesSupportDemo	👁 View
Quarter Point	Quarter Point		12/11/2023 11:20 AM CST	SalesSupportDemo	🔄 Pending 👁 View

2. Select the Rule Name hyperlink
 - a. You can also hover next to the Rule Name and select **Edit** from the drop-down
3. Update Rule data
4. Select the **Save** button



Update a Pending Rule with a Future Effective Date

1. Navigate to appropriate Rule Page (LLPAs, Overlays, or Softstops)

The screenshot shows the Pricing Manager interface. At the top, there are tabs for Rate Sheets, LLPAs, Extension, Products, and Margins. Below the tabs is a '+ Add LLPA' button. A table lists LLPA entries with columns: LLPA Name, LLPA Display Name, Description, Last Updated, Updated By, and Versions. The first entry is 'Quarter Point [Inactive]' with a 'Pending' button highlighted in a red box in the Versions column.

LLPA Name	LLPA Display Name	Description	Last Updated	Updated By	Versions
Quarter Point [Inactive]	Quarter Point		12/11/2023 11:20 AM CST	SalesSupportDemo	Pending View

2. Select the Pending button for the Rule that needs to be updated
 - a. Do not click the Rule Name on the Rule page. You must select the Pending button first to update a Rule future with a future effective date.

The screenshot shows a pop-up window titled 'LLPA - Quarter Point - Pending Versions'. It contains a table with columns: Name, Status, Effective Date/Time, Expiration Date/Time, Last Update, and Updated By. The 'Quarter Point' entry in the Name column is highlighted with a red box.

Name	Status	Effective Date/Time	Expiration Date/Time	Last Update	Updated By
Quarter Point	pending activation	12/11/2023 10:20 PM CST		12/11/2023 11:20 AM CST	SalesSupportDemo

3. In the Pending Versions pop-up, select the **Rule Name** hyperlink

The screenshot shows the 'Edit LLPA Pending Version' form. The title bar at the top is highlighted with a red box and contains the text 'Edit LLPA Pending Version 12/11/2023 10:20 PM CST'. Below the title bar, there is a 'Create Future Version' button, a 'Start Date/Time' field with a calendar icon, an 'End Date/Time' field with a calendar icon, and a '(CT) Central Time' label. A red note states: 'Rule will be in effect beginning at defined Start Date/Time until it is replaced by new version. Expiration Date is only needed if you want to discontinue this rule altogether at specified Date.' At the bottom, there is an 'LLPA Name *' field with the value 'Quarter Point'.

4. User can now Edit the pending Rule and select the **Save** button when complete
 - a. Edits to the Rule can include the Effective **Start Date/Time**, but you cannot remove the Effective Date information completely



Set a Rule to Expire in the Future

1. Navigate to appropriate Rule Page (LLPAs, Overlays, or Softstops)

LLPA Name	LLPA Display Name	Description	Last Updated	Updated By	Versions
Half Point	Half Point		12/11/2023 12:32 PM CST	SalesSupportDemo	View
Quarter Point	Quarter Point		12/11/2023 11:20 AM CST	SalesSupportDemo	Pending View

2. Select the Rule Name hyperlink
 - a. You can also hover next to the Rule Name and select **Edit** from the drop-down
3. Select the **Create Future Version** button
4. Enter **End Date/Time** for rule to expire
5. Select the **Save** button

LLPA Name	LLPA Display Name	Description	Last Updated	Updated By	Versions
Half Point	Half Point		12/11/2023 12:32 PM CST	SalesSupportDemo	Pending View
Quarter Point [Inactive]	Quarter Point		12/11/2023 11:20 AM CST	SalesSupportDemo	Pending View

6. On the Rule Page, select the **Pending** button to view the expiration

Name	Status	Effective Date/Time	Expiration Date/Time	Last Update	Updated By
Half Point	pending expiration		12/14/2023 11:39 AM CST	12/11/2023 12:39 PM CST	SalesSupportDemo

- a. If the Rule is currently active, the **Status** will show as pending expiration



Name	Status	Effective Date/Time	Expiration Date/Time	Last Update	Updated By
Quarter Point	pending activation	12/11/2023 10:20 PM CST	12/14/2023 11:32 AM CST	12/11/2023 12:32 PM CST	SalesSupportDemo

- b. If the rule has a future effective date, the **Status** will show as pending activation, but the Expiration Date/Time will also be displayed

Remove Inactive Rules

1. Navigate to appropriate Rule Page (LLPAs, Overlays, or Softstops)

LLPA Name	LLPA Display Name	Description	Last Updated	Updated By	Versions
Half Point	Half Point		12/11/2023 12:32 PM CST	SalesSupportDemo	<input type="button" value="Pending"/> <input type="button" value="View"/>
Quarter Point	Quarter Point		12/11/2023 11:20 AM CST	SalesSupportDemo	<input type="button" value="Pending"/> <input type="button" value="View"/>

2. Hover next to the Rule Name and select **Delete** from the drop-down
3. Update Rule data

Delete LLPA

Are you sure you want to permanently delete this LLPA?

Type **DELETE** to confirm.

4. Type **DELETE** in the text box to confirm
5. Select the **Delete** button