

Wells Fargo Credit Management Service

User Guide

Together we'll go far



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About the Credit Management service

The Wells Fargo Credit Management service allows you to view and manage your Wells Fargo loans through the Wells Fargo *Commercial Electronic Office*® (CEO®) portal. This service gives you an integrated view of your loans and allows you to conduct transactions in one central place. The Credit Management service has two versions: View Only and Transaction Capable. The features you have access to depend on your Credit Management version, the type of loan, and the terms of your loan agreement.

The **View Only** version allows you to:

- **View up-to-date account information.** You can view real-time loan balances, maturity dates, interest rates, transaction history, and loan billing statements.
- **Access Collateral Monitoring reports.**

In addition to the features listed above, the **Transaction Capable** version allows you to:

- **Advance funds.** You can advance funds from your line of credit to your Wells Fargo deposit accounts.
- **Make loan payments.** You can pay the invoice amount on your loan billing statements and pay down your loan principal using your Wells Fargo accounts.
- **Select new interest rates.** You can select a new interest rate when a fixed rate matures or convert outstanding funds from a prime-based rate to a fixed rate.
- **Upload files.** You can send disbursement requests, collateral information files or other required documentation to the bank.

You can use the *CEO Mobile*® service to view both summary and detail-level loan information as well as select new interest rates for loans that have fixed rates maturing.

Key concepts

Real Estate Group customers

Real Estate Group customers are served by the Wells Fargo Commercial Real Estate team. If you have a Real Estate Group loan, you will see these differences in the Credit Management service:

- REG Loan # is included next to the Commitment Obligation #.
- You can use the File Upload feature to submit disbursement requests and other required documentation.
- You can use the View File Upload History to see the files you have uploaded previously.

Collateral monitoring

If Wells Fargo monitors your collateral position, you can:

- Use the File Upload feature to send collateral information files to Wells Fargo.
- Use the View File Upload History to see the files you have uploaded previously.
- Access Collateral Monitoring reports.

Required increments

Your loan documents may stipulate that you use specific increments when borrowing against a fixed-interest loan. For example, if you enter a loan advance and the increment is \$25,000, the advance amount must equal \$25,000 or a multiple of \$25,000, such as \$50,000 or \$75,000.

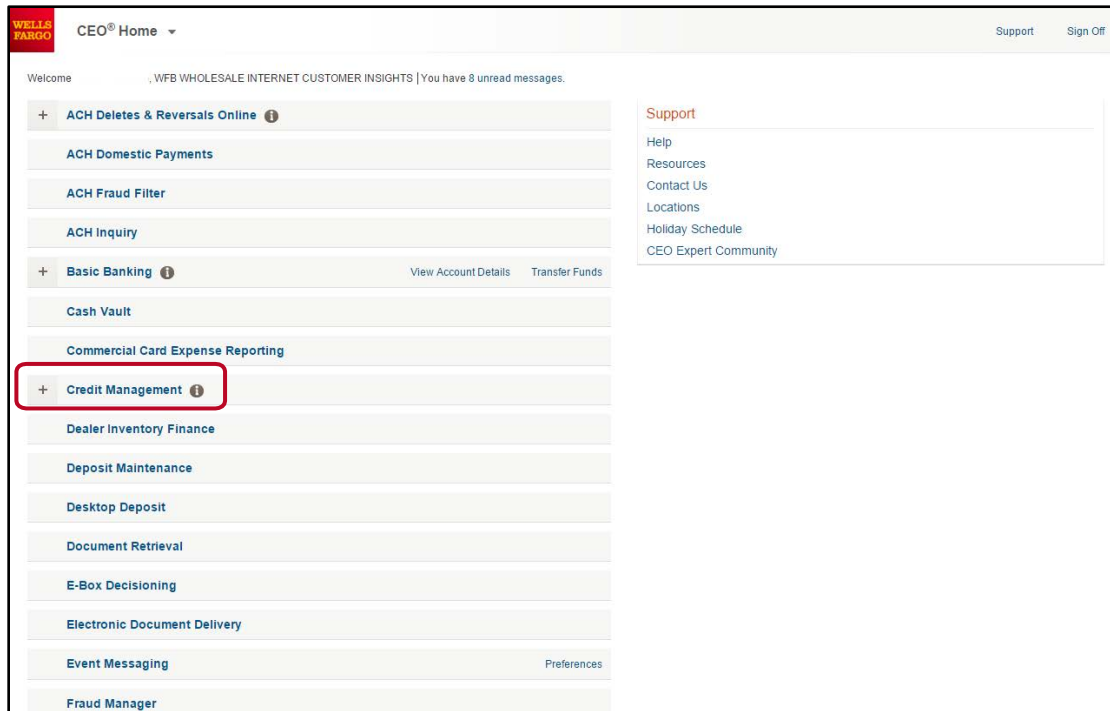
Lead days and action date

Lead days are a set number of days prior to when your loan matures and indicates the number of days prior to the maturity date that you must take action to reset a rate. Lead days are defined per the terms and conditions of your loan agreement. The action date is the day on which you must reset a maturing fixed rate and is equal to your rate maturity date, plus any applicable lead days.

Basics of using the service

Accessing the Credit Management service

1. Access and sign on to the *CEO* portal.
2. Select **Credit Management**.



A separate browser screen displays the Credit Management service.

The Loan Summary screen

The Loan Summary screen displays when you access the Credit Management service.

Credit Management
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Close

Welcome William Fargo

Credit Management

Loan Summary

[Dealer Express Service](#)
[Statements and Reports](#)

Jump to Loan Detail:
 go

Alert:

Obligations with an icon beside them require action be taken on the rate options today between XXX am - XXX pm ET and XXXam -XXX pm PT. Click the Next Rate Maturity link to act on your maturing fixed rate(s)

[File Upload](#)
[View File Upload History](#)

[How To Print This Page](#)

Balances as of 08/29/20XX

Commercial Loans

Commitments as of 08/29/20XX XX pm PT

XXXXXXX227 (*HENRY WELLS INC)

Commitment Obligation #	Nickname	Loan Type / Group	Loan Maturity Date	Action Date / Next Rate Maturity Date *	Commitment Amount	Amount Used**	Unused Amount***
0000000166	Note Payable	Line of Credit / USCB	8/1/XX	8/29/XX	105,000,000.00	88,758,581.60	16,093,935.85
0000000851	Add Nickname	Letter of Credit / USCB	5/15/XX		6,594,164.96	6,594,164.96	0.00
Totals					111,594,165.00	95,352,746.56	16,093,935.85


XXXXXXX581 (*SCUBED INC)

Commitment Obligation #	Nickname	Real Estate Loan #	Loan Type / Group	Loan Maturity Date	Action Date / Next Rate Maturity Date *	Commitment Amount	Amount Used**	Unused Amount***
0000000124	Add Nickname	123456	Line of Credit / USCB	8/2/XX	8/29/XX 8/31/XX	7,689,543.00	2,548,896.00	5,140,647.00
Totals					7,689,543.00	2,548,896.00	5,140,647.00	

*The date on which you must take action may differ from the rate maturity date, per the terms and conditions of your loan documents.

**Amount Used includes principal outstanding, letters of credit issued, and other types of credit.

The following table provides a description of the Loan Summary screen fields.

Field	Use to...
A Statements and Reports link	Access Collateral Monitoring reports.
B Jump to Loan Detail dropdown menu	View the Loan Detail screen of a commitment obligation selected from the dropdown menu.
C Alert pop-up	Provide notification when fixed rates are maturing for obligations flagged by the alert icon.
D File Upload link View File Upload History link	View and upload accounting and collateral documents for Collateral Monitored customers or disbursement requests for Real Estate customers.
E HowTo Print This Screen link	Display a pop-up, with instructions on the best way to print from the Credit Management service.
F Commitment Obligation # link	Display the Loan Detail screen for the commitment obligation number listed.  Indicates an obligation with a maturing fixed rate.
G Nickname link	Create or edit an account nickname. Note: You must have maintenance authorization to edit nicknames.
H Loan Type/Group	List the loan type.
I Loan Maturity Date	Indicate the loan maturity of the entire high-level commitment obligation.
J Action Date/Next Rate Maturity Date link	Indicate the next date a taken down obligation within the commitment obligation is maturing and when you will need to take action on a maturing fixed rate, and will become a link to the Act on Maturing Fixed Rate screen on the action date. Note: Per the loan agreement, some obligations require a set number of lead days prior to maturity that a rate must be reset; the action date encompasses any lead days specified in your loan commitment.
K Commitment Amount	Indicate total dollar amount of the loan commitment.
L Amount Used	Display the amount by which borrowing availability is reduced. Amount used includes advances, principal, outstanding, letters of credit issued, and other types of credit.
M Unused Amount	Indicate the difference between the commitment amount and the amount used.

After a commitment obligation is selected on the Loan Summary screen, the system displays the Loan Detail screen.


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September 2015

The following table provides a description of the Loan Detail screen fields.

Field	Use to...
A Loan Summary link Dealer Express Service link Statements and Reports link	Return to Loan Summary page. Access Dealer Express Service. Access Collateral Monitoring reports.
B Jump to Loan Detail dropdown menu	View the Loan Detail page of a commitment obligation, selected from the dropdown menu.
C Loan Detail	View the commitment number, nickname, group name, and origination date.
D File Upload link View File Upload History link	View and upload accounting and collateral documents for Collateral-Monitored customers or disbursement requests for Real Estate customers.
E Navigation menu: Loan Billing Statements link Transaction History link Advance Funds link Convert Prime to Fixed link Pay Down Principal link Act on Maturing Fixed Rate link Preferences link	Display loan billing statements and submit invoice payments. View transaction history for all obligations. Advance funds from your line of credit to your Wells Fargo deposit account. Convert outstanding funds from a prime-based interest rate to a fixed rate. Make a payment on your loan principal from your Wells Fargo deposit account to your line of credit. Select a new rate for your loan. Select your rate notification preferences. Note: These transaction links will only appear for commitments, to which you have been authorized. The Preference link will only display if you have a loan with rate options and maintenance authorization. Contact your company administrator to obtain authorization to use these features.
F Available Rates link	View detailed rate options available to you per the terms and conditions of your loan agreement.
G Alert pop-up	Select Act on Maturing Fixed Rate to choose a new rate for your loan.
H Obligation #	Identify the obligation number.
I Nickname link	Create or edit an account nickname. Note: You must have maintenance authorization to edit nicknames.
J Maturity Date	Indicate the maturity date for the note obligation.
K Rate	Indicate index and rate.
L Action Date/Rate Maturity Date link	Indicate the maturity date for a fixed-rate note obligation. On the action date, this will become a link to the Act Upon Maturing Fixed Rate page. The Action Date is the day you can select a new rate prior to the rate maturity date. The Action Date link is only available on that date, in accordance with the lead days outlined in your loan documents. See the Key Concepts section for more information.
M Amount link	Display the Obligation Balance page, including real-time principal balance and transaction history for the note obligation.
N Summary	View summary information for the commitment highlighting the cumulative subtotals for advances, term loans, letters of credit, and the unused balance amount.
O Interest Paid	View interest summary information including interest paid during the previous year, interest paid year to date, and unpaid interest accruals.

The Available Rates screen

After the Available Rates link is selected from the Loan Detail screen, the system displays the Available Rates screen indicating the rates available to fix advances.


Credit Management
Close

Available Rates
Print

These fixed rates will be available on 08/15/XX between X:XX am and X:XX pm Eastern Time and X:XX am and X:XX pm Pacific Time for some obligations and transactions under this commitment as defined in your Credit Agreement. Click a Rate link to view how the All-in Rate was calculated based on the published rate.

*HENRY WELLS INC
 Customer#: XXXXXX227
 Commitment Number 0000000166
 Line of Credit

A	B	C	D
Index	Rate*	Minimum Amount	Required Increments
1 month LIBOR	1.81244000%	\$ 100,000.00	\$ 0.00
3 months LIBOR	1.89589000%	\$ 100,000.00	\$ 0.00
6 months LIBOR	2.05983000%	\$ 100,000.00	\$ 0.00


* Includes applicable spread, rounding, minimum amount and required increments from your loan documents.

Close

The following table provides a description of the Available Rates screen fields.

Field	Use to...
A Index	View the duration and index for the rate.
B Rate link	View the all-in rate calculation for this rate option.
C Minimum Amount	View any minimum amounts that may be required to select the corresponding rate option per the terms and conditions of your loan agreement.
D Required Increments	View any increments that may be required to select the corresponding rate option per the terms and conditions of your loan agreement.

After the rate link is selected on the Available Rates screen, the system displays the All-In-Rate Calculation screen for the rate.


Credit Management
Close

Available Rates Print

The rate calculation details show how we calculated the All-In Rate based on the published rate. Click [View All Rates](#) to view all available rates.

HENRY WELLS INC
 Customer# XXXXX(227)
 Commitment Number 0000000166
 Line of Credit

Rates as of 08/15/XX

A [View All Rates](#) | All-In-Rate Calculation: 1 month LIBOR

Description	BaseCalculation
B Base Rate	0.22150000
C Base Rate Rounding	NA
D Rounded Base Rate =	0.22150000
E Spread	+ 1.60000000
F Rounded Base Rate & Spread =	1.82150000
G All-In Rounding	NA
H All-In Rate =	1.81244000

*Spread, rounding and base rate are per your loan documents. Rate may be subject to change based on the terms of your loan Documents.

Close

The following table provides a description of the Available Rates – All-In-Rate Calculation screen fields.

Field	Use to...
A View All Rates link	Return to the Available Rates screen.
B Base Rate	View the base rate for the index at the selected duration.
C Base Rate Rounding	View any applicable rounding applied to the base rate per the terms and conditions of your loan agreement.
D Rounded Base Rate	View the calculated rounded base rate to which the spread will be applied.
E Spread	View the spread applied to the rate per the terms and conditions of your loan agreement.
F Rounded Base Rate & Spread	View the calculated rounded base rate and spread.
G All-In Rounding	View any applicable rounding to the rate and spread per the terms and conditions of your loan agreement.
H All-In Rate	View the all-in rate to be applied to the fixed funds.

Creating or changing a nickname

If you have maintenance authorization to loan information, you can assign or edit nicknames for your loans or obligations.

1. Select **Add Nickname** on either the Loan Summary or Loan Detail screen.

The Set Loan Nickname screen displays.

The screenshot shows the 'Set Loan Nickname' screen within the Wells Fargo Credit Management interface. The header includes the Wells Fargo logo and a 'Close' button. The main content area has a title 'Set Loan Nickname' and instructions: 'To add or edit a nickname, type a new nickname in the "New Nickname" field below and click "Create". The new nickname must be between one and twenty characters long, including spaces.' Below the instructions, it displays 'Obligation Number: 0000000166' and 'Current Nickname: Note Payable'. There is a text input field for 'New Nickname:'. At the bottom of the form area are three buttons: 'Create' (highlighted with a red border), 'Clear Form', and 'Cancel'. The footer contains the text 'Page viewed as of 18:10:31 08/19 20XX', links for 'Contact Us' and 'Help', and the copyright notice '© 2001-2011 Wells Fargo. All rights reserved.'

2. Enter a New Nickname for the loan or obligation, and select **Create**.

Note: The nickname can be up to 20 characters in length, including spaces.

Viewing loan billing statements and transaction history

Viewing a loan billing statement

Use this option to view a loan billing statement for an obligation. The number of statements displayed depends on how much historical data the user's company is authorized to see. You can also pay the invoice amount due on a loan billing statement (described in the [Paying the amount due on a loan billing statement](#) section).

To view a loan billing statement for an obligation

1. Do one of the following to display the Loan Detail screen for the obligation:
 - On the Loan Summary screen, select the applicable obligation link in the Commitment Obligation # column or
 - Select the obligation from the Jump to Loan Detail menu, and select **Go**.
2. From the Loan Detail screen, select **Loan Billing Statements**.

The Loan Billing Statements Summary screen displays.

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Credit Management
[Loan Summary](#)
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[Statements and Reports](#)
Jump to Loan Detail:
-- Choose: -- [go](#)

Loan Billing Statements Summary

*Henry Wells INC
Customer # XXXXXXX227

You can view history for the past XX month(s). To view a statement, click on an invoice number.

✱ Payment not allowed. Click for details.

Statements as of 08/12/20XX Xpm PT

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		Due Date ▼	Invoice Number (PDF)	Invoice Amount
1.	○	08/01/XX	1111115186	\$47,121.13
2.	✱	07/01/XX	1110926555	\$135,340.66
3.	✱	06/01/XX	1110735698	\$112,549.63
4.	✱	05/01/XX	1110581069	\$95,825.49
5.	○	04/01/XX	1110393167	\$97,313.08
6.	✱	03/01/XX	1110240218	\$88,162.29
7.	○	02/01/XX	1110086438	\$92,394.95
8.	✱	01/01/XX	1011631475	\$74,623.58
9.	✱	12/01/XX	1011481784	\$88,858.70
10.	✱	11/01/XX	1011342143	\$103,463.33

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3. Select a link in the Invoice Number (PDF) column to view a statement.

The system opens a new browser screen and displays the loan billing statement as an Adobe Acrobat® PDF file.

Loan Billing Statement			
Loan Customer # 0000000227			
Payment Due Date: Aug. 7, 20XX		Principal	20,096.37
		Interest	222.03
		Total Amount Due:	\$20,318.40
HENRY WELLS 123 MARKET STREET SAN FRANCISCO CA 94105-2133			
SAN FRANCISCO LENDING OFFICE MAC A1234-567 P.O. BOX 1234 SAN FRANCISCO, CA 94555			
SU 0013300	MOC	Loan Customer #	
0013300 02		0000000227	4000
		Total Amount Due	Invoice #
		000000002031840	1510026072-02
PLEASE RETAIN BOTTOM PORTION FOR YOUR RECORDS, RETURN TOP WITH YOUR PAYMENT AND ENTER YOUR CUSTOMER NUMBER ON CHECK			
AU 0001330		SAN FRANCISCO LENDING OFFICE	
SU 0013300		MAC A1234-567	
		P.O. BOX 1234	
		SAN FRANCISCO, CA 94555	
HENRY WELLS			
Loan Customer #: 0000000227		Statement Date: 06-01-20XX	Payment Due Date: 08-07-20XX
Invoice #: 1510026072		Page 1 of 6	
Obligation # 59		Maturity Date:	12-31-20XX
Effective Date			
From	Thru	Transaction	Principal
Date	Date	Type	Balance
05-31-15		Balance Forward	10,340.19
07-31-15		Adjust Int	
07-31-15	08-06-15	Interest Calc	10,340.19
			1.25000 6
			2.15
OBLIGATION SUMMARY			
		Principal Due	0.00
Interest Paid in 20XX 201.57		Interest Due	0.00
		Total Due	0.00
If You Have Any Questions, Please Call 1-800-At Wells (1-800-289-3557).			

Viewing transaction history

Use this option to view activity on a commitment obligation. The amount of transaction history displayed depends on how much historical data the user's company is authorized to see.

You can view transaction history at the obligation level including principal balance by selecting **Amount** for the obligation on the Loan Detail Screen.

To view transaction history for a commitment obligation

- Do one of the following to display the Loan Detail screen for the obligation:
 - On the Loan Summary screen, select the applicable obligation link in the Commitment Obligation # column or
 - Select the obligation from the Jump to Loan Detail menu, and select **Go**.
- On the Loan Detail screen, select **Transaction History**.

The Transaction History screen displays.

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Credit Management
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[Statements and Reports](#)
Jump to Loan Detail:
-- Choose --

Transaction History
Commitment Obligation #0000000166
Note Payable
Line of Credit Origination Date: 8/1/0X

*Henry Wells, LLC
Customer # XXXXXXX227
[File Upload](#)
[View File Upload History](#)

[Loan Rilling Statements](#) | [Transaction History](#) | [Advance Funds](#)
[Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

Automated transfers from a credit sweep will display in the Transaction History after two business days

A Alert:
You can view history for the past XX month(s). The earliest transaction in that date range is 8/1/20XX

B Display: Last 30 Days [Set default display](#)

C Date Range: through [Continue](#)

Transaction as of 8/15/XX X pm PT

Transaction History [Download History](#) | [Printer Friendly Version](#)

Display 10 | 25 | 50 | 100 items per page Page 1
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Obligation Number	Effective Date	Transaction Type	Transaction Amount
166	9/3/0X	Interest Payment	-\$1,342.41
190	9/3/0X	Advance Principal	\$30,000.00
190	8/20/0X	Principal Payment	-\$295,359.42
190	8/17/0X	Advance Principal	\$58,778.90
190	9/1/0X	Interest Payment	-\$6,411.46
190	8/3/0X	Interest Payment	-\$6,582.68
190	9/1/0X	New Interest Rate at 4.00000000%	-
190	9/1/0X	Interest Payment	-\$2,557.08
190	8/3/0X	Interest Payment	-\$2,629.57
190	7/19/0X	New Interest Rate at 4.00000000%	-

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Page viewed as of 09:14:42 02/19/20XX
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The following table provides a description of the Transaction History screen fields.

Field	Use to...
A Alert	Display the amount of history you are authorized to view, and the earliest viewable transaction date.
B Display dropdown	Display Previous Day , Since Last Viewed (default), Last 7 days , or Last 30 days options.
C Date Range fields	View a specific range of dates. You can enter the start and end date to view a date range earlier than the dropdown menu options. Note: Instead of entering in dates, you can also select the calendar icon to select the date range.
D Obligation Number link	Display the Obligation Balance screen for the obligation number listed.

- After making any changes to the Display or Date Range fields, select **Continue**.

Viewing an obligation balance

Use this option to view activity of an obligation. The amount of transaction history displayed depends on how much historical data the user's company is authorized to see.

To view transaction history for an obligation

- Do one of the following to display the Obligation Balance screen:
 - On the Loan Detail screen, select the applicable obligation's Amount link, or
 - On the Transaction History screen, select the applicable obligation link in the Obligation # column.

The Obligation Balance screen displays.

Credit Management

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Credit Management

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 Jump to Loan Detail:
 -- Choose: --

Obligation Balance

Return to Previous Page

*Henry Wells INC
 Obligor#XXXXXXXX227
 Obligation Number 0000000190

Automated transfers from a credit sweep will display in the Transaction History after two business days.

Alert:

You can view history for the past XX month(s). The earliest transaction in that date range is 08/1/XX.

Display:

Last 30 days

Date Range:

through

Continue

Transaction as of 08/15/20XX Xpm PT

Transaction History - Last 30 days

[Download](#) | [Printer Friendly Version](#)

Display 10 | 25 | 50 | 100 items per page

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Effective Date	Transaction Type	Transaction Amount	Outstanding Principal
	Transactions in Process - Net Amount	\$714,108.49	\$8,472,690.09
8/15/XX	LOAN ADJUSTMENT INCREASE	\$5,000,000.00	\$7,758,581.60
8/15/XX	NEW INTEREST RATE at 1.81022000%		\$2,758,581.60
8/15/XX	ADVANCE PRINCIPAL	\$1,819,110.96	\$2,758,581.60
8/15/XX	NEW INTEREST RATE at 1.80833000%		\$939,470.64
8/15/XX	PRINCIPAL PAYMENT	\$-410,845.15	\$939,470.64
8/15/XX	NEW INTEREST RATE at 1.80722000%		\$1,350,315.79
8/15/XX	ADVANCE PRINCIPAL	\$899,067.71	\$1,350,315.79
8/15/XX	NEW INTEREST RATE at 1.80711000%		\$451,248.08
8/15/XX	LOAN ADJUSTMENT INCREASE	\$1,400,000.00	\$451,248.08

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This amount may represent multiple transactions. Backdated effective dates can change previous outstanding principal balances.

Summary

Unpaid Interest

Current Unpaid Interest: (Interest from your last interest paid-to date. If today is a business day, interest through the last business day is included. If today is a non-business day, interest up to the next business day is included.)

3,618.67

Daily Interest: (Estimated interest based on the current balance)

390.13

The following table provides a description of the Obligation Balance screen fields.

Field	Use to...
A Return to Previous Screen link	Display the Loan Detail or Transaction History screen for the obligation number listed.
B Alert pop-up	Display the amount of history you are authorized to view and the earliest viewable transaction date.
C Display dropdown	Display Previous Day , Last 7 days , or Last 30 days (default) options.
D Date Range fields	View a specific range of dates. You can enter the start and end date to view a date range earlier than the dropdown menu options. Note: Instead of entering the dates, you can also select the calendar icon to select the date range.
E Summary section	Display the current unpaid interest and daily interest.

Advancing funds


Use the advance funds option to credit funds from a loan to your Wells Fargo account.

To advance funds on a floating rate

1. Do one of the following:
 - On the Loan Summary Screen, select the applicable obligation link in the Commitment Obligation # column, or
 - Use the Jump to Loan Detail menu to select the obligation.
2. On the Loan Detail screen, select **Advance Funds**.

The Advance Funds screen displays.

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Jump to Loan Detail:

-- Choose: -- 

Advance Funds

Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/01/20XX

[Loan Billing Statements](#) | [Transaction History](#) | **Advance Funds** | [Convert](#)
[Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

To advance funds on a particular loan, select the obligation Number to which to advance funds.

The total unused amount for this commitment is \$ 18,303155.67

	Obligation #	Nickname	Unused Amount	Current Rate	Action
Commitment	0000000166	Note Payable			
Line of Credit	0000000174	Add Nickname	\$ 18,303155.67		New Advance (New Fixed Rate Obligation)
	0000000190	Add Nickname	\$ 18,303155.67	LIBOR 1.80833000%	Advance Funds

* This loan has an interest rate maturing today. You will have an opportunity to change this rate when advancing funds to this obligation.

*Henry Wells INC
Customer # XXXXXX227

3. Select **Advance Funds** in the Action column.

***Henry Wells INC**
Customer # XXXXXX227

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 Jump to Loan Detail:

Advance Funds

Commitment Obligation Number 0000000166
 Note Payable
 Line of Credit Origination Date: 8/1/XX

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Enter the amount you want to advance in the box below, then select the account to which you want the funds advanced.

You are advancing funds to obligation # 0000000190 .
 Unused Amount: \$ 18,303155.67

Advance Amount: To:

For your reference, the following is a list of available accounts. (Balances as of 08/18/XX)

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
XXXXXX1212	979,153.00	0.00	930,997.00	745,826.11

4. Complete the following fields of information:

- Enter the Advance Amount.
- Select the account to credit from the To menu. Additional account information is listed in the Accounts # column

Note: To request additional DDA accounts, contact your relationship manager. Additional accounts allow you to put those accounts to use.

5. Select **Continue**.

Advance Funds (Verification)

Commitment Obligation Number 0000000166

Note Payable

Line of Credit Origination Date: 8/1/XX

Review your request, and click **Submit**.

08/18/XX

*HENRY WELLS INC

Customer Loan #: XXXXXXXX227

Obligation Number: 0000000190

Total amount being Advanced: \$ 500,000.00

Funds to be advanced to: XXXXXX1212

Estimated effective Date*: 08/18/20XX

Submit

Modify


Cancel

*Transaction requests made before XX pm are effective the same business day. Requests made after that time will be effective the next business day

6. Verify the information, and select **Submit**.

The Same-Day Funding Confirmation screen displays.

Note: Customers on a borrowing base or with a Real Estate loan may be required to submit documentation in order for advance requests to be approved. The Advance Funds Confirmation screen has an alert reminding you that documentation can be submitted online. The alert has a link to the Upload File screen.

 If you are required to submit documentation for this advance, select [Upload File](#) to submit your files now.

Advance Funds (Confirmation)

Commitment Obligation Number 0000000166

Note Payable

Line of Credit Origination Date: 8/1/XX

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#)
| [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

Confirmation

Your request has been submitted. To print this page, click **Print**.

08/18/XX

*HENRY WELLS INC

Customer Loan #: XXXXXXX227

Obligation Number: 0000000190

Total amount being Advanced: \$ 500,000.00

Funds to be advanced to: XXXXXX1212

Estimated effective Date*: 08/18/20XX

Print

*Transaction requests made before XX pm are effective the same business day. Requests made after that time will be effective the next business day


7. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transactions.

To advance funds on a fixed rate with a 2 day notice requirement

1. Do one of the following:
 - o On the Loan Summary Screen, select the applicable obligation link in the Commitment Obligation # column, or
 - o Use the Jump to Loan Detail menu to select the obligation.
2. On the Loan Detail screen, select **Advance Funds**.

The Advance Funds screen displays.

Credit Management
[Loan Summary](#)
Jump to Loan Detail:
-- Choose: -- 

Advance Funds
Commitment Obligation # 0000000091
Line of Credit Origination Date: 3/4/15
[Loan Billing Statements](#) | [Transaction History](#) | **Advance Funds** | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)
To advance funds on a particular loan, select the obligation Number to which to advance funds.
The total unused amount for this commitment is **\$ 96,791,878.86**.

Henry Wells INC
Customer # xxxxxx227

	Obligation #	Nickname	Unused Amount	Current Rate	Action
Commitment	0000000091	Add Nickname	\$ 96,791,878.86		New Advance (New Fixed Rate Obligation)
	000000133	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds
	000000141	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)
	000000158	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)
	000000166	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)
	000000174	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)

* This loan has an interest rate maturing today. You will have an opportunity to change this rate when advancing funds to this obligation.

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3. Select the applicable **New Advance** link in the Action column.

The Advance Funds & Set Interest Rate screen for the applicable obligation displays.

Credit Management
[Loan Summary](#)
Jump to Loan Detail:
-- Choose: -- go

Henry Wells INC
Customer # xxxxxx227

Advance Funds & Set Interest Rate
Commitment Obligation # 0000000091
Line of Credit Origination Date: 3/4/15
[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#) | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)
You are advancing funds to obligation # 0000000091
Unused Amount: \$ 96,791,878.86

Advance Funds and Set Fixed Rate
Enter the amount you want to advance and set a fixed interest rate. The funds will become available after two business days.
Advance Amount: \$ To: xxxxxx1212 At: 30 days LIBOR (0.25000000%)

Continue Same-Day Funding Cancel

For your reference, the following is a list of available accounts. (Balances as of 07/02/15)

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
xxxxxxx1212	446,842,188.31	446,842,188.31	446,842,188.31	446,842,188.31
4431	1,963,465.86	1,017,272.86	1,963,210.86	-3,632,754.17

Available Rates

Index	Rate *	Minimum Amount	Required Increments
30 days LIBOR	0.25000000%	\$ 0.00	\$ 0.00
1 month LIBOR	0.25000000%	\$ 0.00	\$ 0.00
60 days LIBOR	0.25000000%	\$ 0.00	\$ 0.00
2 months LIBOR	0.25000000%	\$ 0.00	\$ 0.00

* Includes applicable spread, rounding, minimum amount and required increments from your loan documents. Actual rate based upon index shown.
† Customers with applicable lead days should note that quoted rates reference rates available for the corresponding index and duration. The actual rate will be applied on the rate maturity date for the selected rate option.

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4. Complete the following fields of information:

- Enter the Advance Amount.
- Select the account to credit from the To menu. Additional account information is listed in the Accounts # column
- Select a Fixed Rate from the At menu. Additional rate information is listed in the Available Rates section

5. Select **Continue**.

The Advance Funds (Verification) screen displays.

Advance Funds Verification

The amount listed below will become available and begin accruing interest after two business days.
Select **Submit** to submit your request or select **Modify** to change it.
Commitment Obligation # 0000000091
Line of Credit Origination Date: 3/4/15

■ 042: The expiration date for the rate you have entered is a weekend day or holiday. The rate will expire on the adjusted date shown.

07/03/15
Henry Wells INC
Customer Loan #: xxxxxxx227

Obligation: #0000000091
Total amount being Advanced: \$ 1,000,000.00
Advancing to a new rate of: 0.25000000%
New Index: 30 days LIBOR
New Action Date: 07/29/15
New Rate Maturity Date: 07/31/15
New Rate Effective Date: 07/07/15
Funds to be advanced to: # xxxxxx1212

New Action Date: Date you will be able to select a new rate, per the lead days in your loan documents.

Submit

Modify

Cancel

* Henry Wells INC
Customer # xxxxxxx227

6. Verify the information, and select **Submit**.
The Same-Day Funding Confirmation screen displays.

Advance Funds Confirmation	Henry Wells INC Customer # xxxxxx227
Commitment Obligation #0000000091	
Line of Credit Origination Date: 3/4/15	
Loan Billing Statements Transaction History Advance Funds Convert Prime to Fixed Pay Down Principal Act on Maturing Fixed Rate Preferences	
<p>■ 042: The expiration date for the rate you have entered is a weekend day or holiday. The rate will expire on the adjusted date shown.</p>	
Your request has been submitted.	
The amount listed below will become available and begin accruing interest after two business days.	
07/03/15 Henry Wells INC Customer Loan # xxxxxx227	
Obligation: # 0000000091 Total amount being Advanced: \$ 1,000,000.00 Advancing to a new rate of: 0.25000000% New Index: 30 days LIBOR New Action Date: 07/29/15 New Rate Maturity Date: 07/31/15 New Rate Effective Date: 07/07/15 Funds to be advanced to: # xxxxxx1212	
New Action Date: Date you will be able to select a new rate, per the lead days in your loan documents.	
<div style="border: 1px solid red; padding: 2px; display: inline-block;">Print</div>	
<p>Page viewed as of 11:08:51 07/30 2015. Contact Us Help Privacy, Security & Legal © 2001-2015 Wells Fargo. All rights reserved.</p>	

The advance amount will become available and begin accruing interest after two business days.

7. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transactions.

To advance funds on a fixed rate same-day with a 2 day notice requirement

1. Do one of the following:
 - On the Loan Summary Screen, select the applicable obligation link in the Commitment Obligation # column, or
 - Use the Jump to Loan Detail menu to select the obligation.
2. On the Loan Detail screen, select **Advance Funds**.

The Advance Funds screen displays.

Credit Management[Loan Summary](#)

Jump to Loan Detail:

-- Choose: --

**Advance Funds**Henry Wells INC
Customer #xxxxxxxx227

Commitment Obligation # 0000000091

Line of Credit Origination Date: 3/4/15

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#) | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

To advance funds on a particular loan, select the obligation Number to which to advance funds.

The total unused amount for this commitment is **\$ 96,791,878.86**.

	Obligation #	Nickname	Unused Amount	Current Rate	Action
Commitment	0000000091	Add Nickname	\$ 96,791,878.86		New Advance (New Fixed Rate Obligation)
	0000000133	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds
	0000000141	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)
	0000000158	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)
	0000000166	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)
	0000000174	Add Nickname	\$ 96,791,878.86	FIXED 0.00000000%	Advance Funds* (and Reset Rate)

* This loan has an interest rate maturing today. You will have an opportunity to change this rate when advancing funds to this obligation.

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3. Select **New Advance** in the Action column.

Credit Management

[Loan Summary](#)

Jump to Loan Detail:

-- Choose: -- go

Henry Wells INC
Customer # xxxxxxx227

Advance Funds & Set Interest Rate

Commitment Obligation # 0000000091

Line of Credit Origination Date: 3/4/15

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#) | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

You are advancing funds to obligation # 0000000091
Unused Amount: \$ 96,791,878.86

Advance Funds and Set Fixed Rate

Enter the amount you want to advance and set a fixed interest rate. The funds will become available after two business days.

Advance Amount: \$ To: At:

Continue
Same-Day Funding
Cancel

For your reference, the following is a list of available accounts. (Balances as of 07/02/15)

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
xxxxxx1212	446,842,188.31	446,842,188.31	446,842,188.31	446,842,188.31
4431	1,963,465.86	1,017,272.86	1,963,210.86	-3,632,754.17

Available Rates

Index	Rate *	Minimum Amount	Required Increments
30 days LIBOR	0.25000000%	\$ 0.00	\$ 0.00
1 month LIBOR	0.25000000%	\$ 0.00	\$ 0.00
60 days LIBOR	0.25000000%	\$ 0.00	\$ 0.00
2 months LIBOR	0.25000000%	\$ 0.00	\$ 0.00

* Includes applicable spread, rounding, minimum amount and required increments from your loan documents. Actual rate based upon index shown.
 ‡ Customers with applicable lead days should note that quoted rates reference rates available for the corresponding index and duration. The actual rate will be applied on the rate maturity date for the selected rate option.

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4. On the Advance Funds & Set Interest Rate screen, select **Same-Day Funding**.

A Same-Day Funding pop-up displays.

Same-Day Funding
✕ Close

This advance request will be completed today and a daily floating rate as specified in your loan agreement will be charged for two business days. Then, the advance amount is converted to a fixed interest rate. Select **Continue** to initiate the request or select **Cancel** to return to the previous page.


Continue
Cancel

5. Select **Continue**.

The Same-Day Funding screen displays.

Credit Management[Loan Summary](#)

Jump to Loan Detail:

-- Choose: -- **Same-Day Funding**Henry Wells INC
Customer # xxxxxx227

Commitment Obligation # 0000000091

Line of Credit Origination Date: 3/4/15

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#) | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)You are advancing funds to obligation # 0000000091
Unused Amount: \$ 96,791,878.86**Advance Funds and Set Floating Rate**Advance Amount: \$ To:

Floating Rate Obligation: # 0000000133

Select a fixed interest rate that the funds are converted to after two business days.

Fixed Rate At: [Continue](#) [Cancel](#)

For your reference, the following is a list of available accounts. (Balances as of 07/02/15)

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
xxxxxx1212	446,842,188.31	446,842,188.31	446,842,188.31	446,842,188.31
4431	1,963,465.86	1,017,272.86	1,963,210.86	-3,632,754.17

Available Rates

Index	Rate *	Minimum Amount	Required Increments
30 days LIBOR	0.25000000%	\$ 0.00	\$ 0.00
1 month LIBOR	0.25000000%	\$ 0.00	\$ 0.00
60 days LIBOR	0.25000000%	\$ 0.00	\$ 0.00
2 months LIBOR	0.25000000%	\$ 0.00	\$ 0.00

* Includes applicable spread, rounding, minimum amount and required increments from your loan documents. Actual rate based upon index shown.

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6. Complete the following fields of information:

- Enter the Advance Amount.
- Select the account to credit from the To menu.
- Select a Floating Rate Obligation.
- Select a Fixed Rate from the Fixed Rate At menu.

Same-Day Funding Verification

The amount listed below will begin to accrue interest at a floating rate starting today. After two business days, your rate is converted to a fixed rate.

Select **Submit** to submit your request or select **Modify** to change it.

Commitment Obligation # 0000000091

Line of Credit Origination Date: 3/4/15

07/03/15

Henry Wells INC

Customer Loan #: xxxxxx227

Floating Rate Obligation Number: #0000000133

Total amount of advance: **\$ 1,000,000.00**

Funds to be advanced to: # xxxxxx1212

Estimated effective date: 07/03/15

Total amount being converted: **\$ 1,000,000.00**

Converting from a Floating Rate to a New Fixed Rate: **\$ 0.25000000%**

Index: **30 days LIBOR**

New Rate Effective Date: 07/07/15

New Rate Maturity Date: 07/31/15

Disclaimer - If the balance is modified by a sweep transaction, Wells Fargo will complete the transaction manually

Submit

Modify

Cancel


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7. Verify the information, and select **Submit**.

The Same-Day Funding Confirmation screen displays.

Credit Management
[Loan Summary](#)
Jump to Loan Detail:
-- Choose: -- 

Same-Day Funding Confirmation

Commitment Obligation #0000000091

Line of Credit Origination Date: 3/4/15

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#) | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

Your request has been submitted. The amount listed below will begin to accrue interest at a floating rate starting today.

After two business days, your rate is converted to a fixed rate.

07/03/15
Henry Wells INC
Customer Loan #:xxxxxxx227

Floating Rate Obligation Number: # 0000000133
Total amount of advance: \$ 1,000,000.00
Funds to be advanced to: # xxxxxx1212
Estimated effective date: 07/03/15

Total amount being converted: \$ 1,000,000.00
Converting from a Floating Rate to a New Fixed Rate: 0.25000000%
Index: 30 days LIBOR
New Rate Effective Date: 07/07/15
New Rate Maturity Date: 07/31/15

Print

Henry Wells INC
Customer # xxxxxxx227

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The advance amount will begin to accrue interest at a floating rate starting today. After two business days, the rate is converted to a fixed rate.

8. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transactions.

Making payments

Paying the amount due on a loan billing statement

Use this option to pay the amount due on a loan billing statement. To pay a different amount or make an unscheduled payment, see the [Paying down the principal](#) section.

To pay the amount due on a loan billing statement

1. Do one of the following:
 - On the Loan Summary Screen, select the applicable obligation link in the Commitment Obligation # column, or
 - Use the Jump to Loan Detail menu to select the obligation.
2. On the Loan Detail screen, select **Loan Billing Statements**.

The Loan Billing Statements Summary screen displays.

Credit Management

[Loan Summary](#)

[Dealer Express Service Statements and Reports](#)

Jump to Loan Detail:

-- Choose: --

go

Loan Billing Statements Summary

*Henry Wells INC
Customer # XXXXXXX227

You can view history for the past XX month(s). To view a statement, click on an invoice number.

* Payment not allowed. Click for details.

Statements as of 08/12/20XX Xpm PT

Viewing 1 - 10 of 17 items

Previous Page

Next Page

	Due Date ▼	Invoice Number (PDF)	Invoice Amount
1.	<input checked="" type="radio"/> 08/01/XX	1111115186	\$47,121.13
2.	<input type="radio"/> 07/01/XX	1110926555	\$135,340.66
3.	<input type="radio"/> 06/01/XX	1110735698	\$112,549.63
4.	<input type="radio"/> 05/01/XX	1110581069	\$95,825.49
5.	<input type="radio"/> 04/01/XX	1110393167	\$97,313.08
6.	<input type="radio"/> 03/01/XX	1110240218	\$88,162.29
7.	<input type="radio"/> 02/01/XX	1110086438	\$92,394.95
8.	<input type="radio"/> 01/01/XX	1011631475	\$74,623.58
9.	<input type="radio"/> 12/01/XX	1011481784	\$88,858.70
10.	<input type="radio"/> 11/01/XX	1011342143	\$103,463.33

Make Payment

Viewing 1 - 10 of 190 items

Previous Page

Next Page

Page 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19

3. Select the radio button associated with the applicable statement in the Due Date column.
4. Select **Make Payment**.

The Make Payment screen displays.

Note: If you do not have authorization to initiate payments, the radio buttons and Make Payment do not display.

Make Payment

Select a payment method, and click **Pay**. If you select the Wire Transfer option, you will send Wells Fargo a wire that will be processed for this payment. The payment will not be processed until the wire is received.

The amount due may not reflect payments made since this statement was mailed. Check your records before submitting a payment. If you have any questions, please call 1-800-AT-WELLS (1-800-289-3557), Option X, Option X.

.

Due Date: 08/30/XX
 Invoice Number: 1111115186

Principal: \$46,257.92
 Interest: \$863.21
 Late Charge: \$0.00

Total Amount Due \$47,121.12

***Henry Wells INC**
 Customer # XXXXXXX227

Balances as of 07/06/XX

Account Number	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
<input checked="" type="radio"/> XXXXXX1212	\$1,317,101.0	\$1,317,101.0	\$1,317,101.0	\$1,317,101.0

Pay

[Cancel](#)

[View Statement \(PDF\)](#)

5. Select the radio button for an account in the Account Number column.

Note: To request additional accounts, contact your relationship manager. Additional accounts allow you to put those accounts to use.

6. Select **Pay**.

The Loan Payment Request Verification screen displays.

Loan Payment Request Verification

Invoice #1111115186
Due Date: 08/30/XX

Confirmation

Your transaction is displayed. Please verify its accuracy then click **Submit**

08/07/XX
HENRY WELLS INC
Customer Loan #: XXXXXXX227
Invoice #: 1111115186
Pay total loan statement amount of: \$47,121.12
Funds to be paid from : XXXXXX1212
Effective Date*: 08/18/XX

Print

Done

* Transaction requests made before 8 pm Pacific Time are effective the same business day. Requests made after that time will be effective the next business day

7. Verify the information, and then select **Print**.

The Loan Payment Request Confirmation screen displays.

Loan Payment Request Confirmation

Invoice #1111115186
Due Date: 08/30/XX

Confirmation

Your request has been submitted. To print this page, click Print

08/07/XX
HENRY WELLS INC
Customer Loan #: XXXXXXX227
Invoice #: 1111115186
Pay total loan statement amount of: \$47,121.12
Funds to be paid from : XXXXXX1212
Effective Date*: 08/18/XX

Print

Done

* Transaction requests made before 8 pm Pacific Time are effective the same business day. Requests made after that time will be effective the next business day

8. To print the information, select **Print**.
9. Select **Done** when finished.

Note: If you do not receive the confirmation screen, you have not completed your transaction.

Paying down the principal

Use this option to make an unscheduled principal payment for an obligation. This screen displays all obligations available for unscheduled principal paydowns along with their nicknames, the outstanding principal, and the current interest rate charged.

To pay down the principal for an obligation

1. Do one of the following:
 - On the Loan Summary Screen, select the applicable obligation link in the Commitment Obligation # column, or
 - Use the Jump to Loan Detail menu to select the obligation.
2. On the Loan Detail screen, select **Pay Down Principal**.

The Pay Down Principal screen displays.

Credit Management
[Loan Summary](#)
[Dealer Express Service](#)
[Statements and Reports](#)
Jump to Loan Detail:

-- Choose: --  

Pay Down Principal

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#)
| [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

To make an unscheduled principal paydown select an obligation below.

	Obligation #	Nickname	Principal Outstanding	Current Rate	Action
Commitment	0000000166	Note Payable			
Line of Credit	0000000174	Add Nickname			
	0000000190	Add Nickname	\$ 2,758,581.60	LIBOR 1.80833000%	Pay Down Principal

* This loan has an interest rate maturing today. You will have an opportunity to change this rate when paying down principal on this obligation.

***Henry Wells INC**
Customer # XXXXXXX227

3. In the Action column, select **Pay Down Principal** in the row of the applicable obligation.

The Pay Down Principal screen for the selected obligation displays.

Pay Down Principal

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

[Loan Billing Statements](#) |
 [Transaction History](#) |
 [Advance Funds](#) |
 [Convert Prime to Fixed](#) |
 [Pay Down Principal](#) |
 [Act on Maturing Fixed Rate](#) |
 [Preferences](#)

Enter an amount in the **Pay Towards Principal** field, then select payment source. Click **Continue** when you are done.

You are making a principal pay down on obligation # 0000000190 .
Outstanding Principal Balance: \$ 2,758,581.60

Pay Towards Principal: \$ **From:** XXXXXX1212 ▼

Continue
Cancel

For your reference, the following is a list of accounts available for selection. (Balances as of 08/12/XX)

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
XXXXXX1212	1,850,595.00	0.00	1,808,340.00	1,504,923.86

***Henry Wells INC**
Customer # XXXXXXX227

4. Complete the following fields of information:

- Enter a Pay Towards Principal amount.
- Select the account to debit in the From menu. Additional account information is listed in the Account # column.

Note: To request additional accounts, contact your relationship manager. Additional accounts allow you to put those accounts to use.

5. Select **Continue**.

The Pay Down Principal (Verification) screen displays.

Pay Down Principal (Verification)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

Review your request, and click **Submit**.

08/18/XX
*HENRY WELLS INC
Customer Loan #: XXXXXXX227

You are acting on Obligation: #0000000190
Total amount being paid: \$ 500,000.00
Funds to be paid from: #XXXXXX1212
Estimated effective Date*: 08/16/20XX

Submit **Modify** **Cancel**

* Transaction requests made before XX pm Pacific Time are effective the same business day. Requests made after that time will be effective the next business day

6. Verify the information, and select **Submit**.

The Pay Down Principal (Confirmation) screen displays.

Pay Down Principal (Confirmation)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#) | [Convert Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

Confirmation

Your request has been submitted. To print this page, click **Print**.

08/18/XX
*HENRY WELLS INC
Customer Loan #: XXXXXXX227

Obligation # 00000001212
Total amount being paid: \$ 500,000.00
Funds to be paid from: #XXXXXX1212
Effective Date*: 08/16/20XX

Print

* Transaction requests made before XX pm Pacific Time are effective the same business day. Requests made after that time will be effective the next business day

7. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transaction.

Managing rates

Converting a prime-based rate to a fixed rate

You can convert any portion of the outstanding funds for an eligible obligation from a prime-based rate to a fixed rate.

To convert a prime-based rate to a fixed rate

1. Display the Loan Detail screen for the obligation in one of the following ways:
 - On the Loan Summary screen, select the applicable obligation link in the Commitment Obligation # column, or
 - Select the obligation from the Jump to Loan Detail menu, and select **Go**.
2. On the Loan Detail screen, select **Convert Prime to Fixed**.

The Convert Prime to Fixed screen displays.

WELLS FARGO Credit Management Contact Us Help Close

Welcome William Fargo

Credit Management
[Loan Summary](#)
[Dealer Express Service](#)
[Statements and Reports](#)
Jump to Loan Detail:
-- Choose: -- go

Convert Prime to Fixed

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/20XX

[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#)
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Select an obligation below to convert from prime-based funds to a fixed rate.

	Obligation #	Nickname	Principal Outstanding	Current Rate	Action
Commitment	0000000166	Note Payable			
Line of Credit	0000000174	Add Nickname			
	0000000190	Add Nickname	\$ 2,758,581.60	LIBOR 1.81244000%	Convert Funds

3. In the Action column, select **Convert Funds** for the loan you want to convert.

The Convert Prime to Fixed screen displays.

Credit Management

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Credit Management

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Jump to Loan Detail:

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Convert Prime to Fixed

*Henry Wells INC
Customer # XXXXXX227

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

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To convert all or a portion of a prime-based rate to a fixed rate, enter the dollar amount you wish to convert, and select the new interest rate.

You are converting obligation # 0000000190 from a Prime Rate. The total amount available for converting is : \$ 7,001,769.74

Convert Amount: \$

500,000

To:

1 month LIBOR (1.81244000%)

Continue
Cancel

Available Rates

Index	Rate *	Minimum Amount	Required Increments
1 month LIBOR	1.81244000%	\$100,000.00	\$0.00
3 months LIBOR	1.89589000%	\$100,000.00	\$0.00
6 months LIBOR	2.05983000%	\$100,000.00	\$0.00

* Includes applicable spread, rounding, minimum amount and required increments from your loan documents. Actual rate based upon index shown.

4. Complete the following fields of information:

- o Enter the Convert Amount.
- o Select the fixed rate from the To menu.

Note: Select the applicable link in the Rate column to display additional information for that rate.

5. Select **Continue**.

The Convert Prime to Fixed (Verification) screen displays.

Convert Prime to Fixed (Verification)

Commitment Obligation # 0000000166

Note Payable

Line of Credit Origination Date: 8/1/XX

Review your request, and click **Submit**.

08/16/XX

*Henry Wells INC

Customer Loan #: XXXXXX227

You are acting on Obligation: #0000000190

Total amount being converted: \$ 500,000.00

Converting from a Prime Rate to a new rate of: 1.81244000%

New Index: 1 month LIBOR

New Rate maturity Date: 09/16/XX

New Rate Effective Date: 08/16/XX

Submit

Modify

Cancel

6. Verify your information is correct, and select **Submit**.

The Convert Prime to Fixed (Confirmation) screen displays.

Convert Prime to Fixed (Confirmation)

Commitment Obligation # 0000000166

Line of Credit Origination Date: 8/1/XX

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Confirmation

Your request has been submitted. To print this page, click **Print**.

08/16/XX

*Henry Wells INC

Customer Loan #: XXXXXX227

Obligation: #0000000190

Total amount converted: \$ 500,000.00

Converting to a new rate of: 1.81244000% *

New Index: 1 month LIBOR

New Rate Maturity Date: 09/16/XX

New Rate Effective Date: 08/16/XX


Print

7. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transaction.

Acting on a mature fixed rate

If you have loans with rate options, you can select a new rate obligation with maturing interest rates. The system displays an alert on the Loan Summary and Loan Detail screens when a fixed rate for an obligation is maturing.

**Alert:**
Obligations with an icon beside them require action be taken on the rate options today between X:XX am - X:XX pm ET and X:XXam -X:XX pm PT. Click the Next Rate Maturity link to act on your maturing fixed rate(s)


When acting on a maturing fixed rate, you can do the following:

- Increase principal, convert funds to a fixed rate, and select a new rate
- Reduce principal, convert funds to a fixed rate, and select a new rate
- Select a new rate only

Accessing maturing fixed-rate options

1. Do one of the following:
 - On the Loan Detail screen, select **Act on Maturing Fixed Rate** in the alert.
 - On the Loan Detail screen, select **Act on Maturing Fixed Rate**.

The Act on Maturing Fixed Rate screen displays.

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Act on Maturing Fixed Rate

*Henry Wells INC
Customer #XXXXXX227

Commitment Obligation #0000000166
Note Payable
Line of Credit Origination Date: 8/1/XX
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To act on a maturing fixed rate, select the obligation # on which to take action. *

	Obligation #	Nickname	Principal Outstanding	Current Rate	Rate Maturity Date	Action **
Commitment	0000000166	Nick name				
Line of Credit	0000000174	Add Nickname				
	0000000190	Add Nickname	\$2,758,581.60	LIBOR 1.80833000%	8/1/XX	Change Rate

2. In the Action column, select **Change Rate** for the applicable loan.

The Act on Maturing Fixed Rate screen displays for the applicable loan.

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 Jump to Loan Detail:

Act on Maturing Fixed Rate

*Henry Wells INC
 Customer # XXXXXXXX227

Commitment Obligation # 0000000166
 Note Payable
 Line of Credit Origination Date: 8/1/20XX

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[Prime to Fixed](#) | [Pay Down Principal](#) | **Act on Maturing Fixed Rate** | [Preferences](#)

Current terms for obligation # 0000000190
 \$ 2,758,581.60 at 1.80833000% (LIBOR)

Please choose from the following options:

☐
 A Increase principal amount prior to selecting a new fixed rate.

☐
 B Reduce principal amount prior to selecting a new fixed rate.

☒
 C Select new interest rate only (do not increase or decrease principal at this time).

Continue

Cancel

3. Select one of the following options, and select **Continue**.

- | | |
|----------|---|
| A | For the Increase principal amount prior to selecting a new fixed rate option, refer to the Advance funds, convert funds to a fixed rate, and select a new rate section. |
| B | For the Reduce principal amount prior to selecting a new fixed rate option, refer to the Reduce the principal, convert funds to a prime-based rate, and select a new rate section. |
| C | For the Select new interest rate only (do not increase or decrease principal at this time) option, refer to the Selecting a new rate only section. |

Advance funds, convert funds to fixed rate, and select a new rate

1. Access one of the maturing fixed-rate options as described in the [Accessing maturing fixed-rate options](#) section.
2. From the Act on Maturing Fixed Rate screen, select **Increase principal amount prior to selecting a new fixed rate**, then select **Continue**.

Act on Maturing Fixed Rate

Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/20XX

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Current terms for obligation # 0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)

Please choose from the following options:

☒ Increase principal amount prior to selecting a new fixed rate.

☐ Reduce principal amount prior to selecting a new fixed rate.

☐ Select new interest rate only (do not increase or decrease principal at this time).

Continue

Cancel

The Act on Maturing Fixed Rate (Increase Obligation) screen displays.

Act on Maturing Fixed Rate (Increase Obligation)

Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/XX

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Current terms for obligation # 0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)
Unused Amount: \$ 18,303,155.67

Choose a method for increasing the principal amount:

☐ Advance funds and select a new interest rate.

☐ Convert prime-based funds to a fixed rate and select a new fixed rate.

☒ Advance funds, convert prime-based funds to a fixed rate, and select a new fixed rate.

Continue

Cancel

3. Select Advance funds, convert prime-based funds to a fixed rate, and select a new fixed rate option.
4. Select **Continue**.

Act on Maturing Fixed Rate (Increase Obligation)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

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Current terms for obligation # 0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)

Unused Amount: \$ 18,303,155.67

Enter an amount to advance, and select a payment source. To convert funds, enter the amount and select the prime obligation. Select a new interest rate for the remaining balance. The new total will be calculated automatically.

Current Principal Outstanding **\$ 2,758,581.60**

*Henry Wells INC
Customer # XXXXXXX227

A Advance Amount: \$

C Convert Amount: \$

E Set Remaining Balance Of: \$ *

B To:

D From Prime Obligation: # 0000000190 (\$ 5,496,844.33) *

F To:

* Amount shown is the current total borrowed.
 * This is a calculation field. No entry is required.

Continue Cancel

G

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
XXXXXX1212	1,317,101.00	0.00	1,232,190.00	-370,552.95

H

Index	Rate *	Minimum Amount	Required Increments
1 month LIBOR	1.812440000%	\$ 100,000.00	\$ 0.00
3 months LIBOR	1.895890000%	\$ 100,000.00	\$ 0.00
6 months LIBOR	2.059890000%	\$ 100,000.00	\$ 0.00

* Includes applicable spread, rounding, minimum amount and required increments from your loan documents. Actual rate based upon index shown.
 **The actual interest rate will be determined automatically, based on the time period selected.

5. Complete the fields of information, then select **Continue**.

Note: Refer to the field definitions on the following screen.

The following table provides descriptions for the Act on Maturing Fixed Rate (Increase Obligation) screen fields.

Field	Use to...
A Advance Amount	Enter the Advance Amount. Note: This feature displays only if you select an advance funds radio button on the previous screen.
B To:	Select the account to credit from the dropdown menu. Additional account information is listed in Account # column below. Note: This feature displays only if you select an advance funds radio button on the previous screen.
C Convert Amount	Enter the amount of prime-based funds to convert. Note: This feature displays only if you select a convert funds radio button on the previous screen.
D From Prime Obligation:	Select the prime-based funds to debit from the dropdown menu. If you only have one prime-based obligation available, that obligation is automatically selected. Note: This feature displays only if you select a convert funds radio button on the previous screen.
E Set Remaining Balance Of:	The amount is calculated by totaling the current outstanding principal, Advance Amount, and Convert Amount. Note: Do not enter an amount; the system automatically calculates the new amount.
F To:	Select a fixed rate index to use from the dropdown menu. Note: Additional information for each index is listed in the Index and Rate columns below. If the required increment listed in the Index and Rate columns below for the selected rate is not 0.00, the Advance Amount and Convert Amount must be equal to or be a multiple of the listed increment. For example, if the increment is \$25,000.00, the advance amount must be \$25,000.00 or a multiple such as \$25,000.00, \$50,000.00, or \$75,000.00.
G Account #	View list of the available accounts. Note: To request additional accounts, contact your relationship manager. Additional accounts allow you to put those accounts to use.
H Index, Rate	View available indexes and rates, plus the required increments to increase or minimum amounts. Note: Select a rate link to display additional rate information.

The Act on Maturing Fixed Rate (Verification) screen displays.

Act on Maturing Fixed Rate (Verification)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

■ 042: The expiration date for the rate you have entered is a weekend day or holiday. The rate will expire on the adjusted date shown.

The payment and prime rate obligation conversion portion of this transaction will have the same effective date as the Rate Maturity Date. Review your request, and click **Submit**.

08/1/XX
*Henry Wells INC
Customer Loan #: XXXXXXX227

Maturing fixed rate Obligation: #0000000190
Principal subject to maturing fixed rate: \$ 2,758,581.60
Prime Obligation Number: #0000000190
Total amount being converted: \$ 200,00.00
Total amount of advance: \$ 500,000.00
Funds to be advanced to: \$ XXXXXX1212
Principal subjected to new rate: \$ 3,458,581.60
Index: 1 month LIBOR
New Rate: 1.81244000%
New Rate maturity Date: 09/19/XX
New Rate Effective Date: 08/18/XX

6. Verify the information, and select **Submit**.

The Act on Maturing Fixed Rate (Confirmation) screen displays.

Act on Maturing Fixed Rate (Confirmation)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

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Confirmation

Your request has been submitted. The advance and prime rate obligation conversion portion of this transaction will have the same effective date as the Rate Maturity Date. To print this page, click **Print**.

08/1/XX
*Henry Wells INC
Customer Loan #: XXXXXXX227

Maturing fixed rate Obligation: #0000000190
Principal subject to maturing fixed rate: \$ 2,758,581.60
Prime Obligation Number: #0000000190
Total amount being converted: \$ 200,00.00
Total amount of advance: \$ 500,000.00
Funds to be advanced to: \$ XXXXXX1212
Principal subjected to new rate: \$ 3,458,581.60
Index: 1 month LIBOR
New Rate: 1.81244000%
New Rate maturity Date: 09/19/XX
New Rate Effective Date: 08/18/XX

For your convenience, you may print a copy of this page.

7. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transaction.

Reduce principal, convert funds to fixed rate, and select a new rate

1. Access the maturing fixed-rate options as described in the [Accessing maturing fixed-rate options](#) section.
2. From the Act on Maturing Fixed Rate screen, select the Reduce principal amount prior to selecting a new fixed rate, then select **Continue**.

Act on Maturing Fixed Rate

Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/20XX

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Current terms for obligation # 0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)

Please choose from the following options:

☐ Increase principal amount prior to selecting a new fixed rate.

☒ Reduce principal amount prior to selecting a new fixed rate.

☐ Select new interest rate only (do not increase or decrease principal at this time).

Continue **Cancel**

The Act on Maturing Fixed Rate (Reduce Obligation) screen displays.

Act on Maturing Fixed Rate (Reduce Obligation)

Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/XX

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Current terms for obligation # 0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)

Choose a method for reducing the principal amount:

☐ Make principal payment and select a new interest rate.

☐ Convert funds from this fixed rate to a prime-based rate and select a new fixed rate.

☒ Make principal payment, convert funds from this fixed rate to a prime-based rate, and select a new fixed rate.

Continue **Cancel**

3. Select the Make principal payment, convert funds from this prime based-rate to a fixed rate, and select a new fixed rate option
4. Select **Continue**.

The Act on Maturing Fixed Rate (Reduce Obligation) screen displays.

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Act on Maturing Fixed Rate (Reduce Obligation)
Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/XX
[Loan Billing Statements](#) | [Transaction History](#) | [Advance Funds](#)
[Convert Prime to Fixed](#) | [Pay Down Principal](#) | **Act on Maturing Fixed Rate** | [Preferences](#)
Current terms for obligation # 0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)
1. To make a principal payment enter the amount of the payment below and select an account from which the payment should be made.
2. To convert funds to a prime-based rate enter the amount to convert and select a prime obligation in which to distribute the funds.
3. Select a new interest rate for the remaining loan balance.
Current Principal Outstanding: \$ 2,758,581.60

A Pay Towards Principal: \$

B From:

C Convert Amount: \$

D To: 0000000190 (\$ 5,496,844.33)

E Set Remaining Balance Of: \$

F To:

♦ Amount shown is the current total borrowed.

* This is a calculation field. No entry is required.

Continue
Cancel

For your reference, the following is a list of available accounts. (Balances as of 10/31/XX)

Account #	Ledger Balance	Closing Collected Balance	Opening Available Balance	Current Available Balance
XXXXXX1212	1,317,101.00	0.00	1,232,190.00	-370,552.95

Available Rates

Index	Rate *	Minimum Amount	Required Increments
1 month LIBOR	<u>1.812440000%</u>	\$ 100,000.00	\$ 0.00
3 months LIBOR	<u>1.895890000%</u>	\$ 100,000.00	\$ 0.00
6 months LIBOR	<u>2.059890000%</u>	\$ 100,000.00	\$ 0.00

5. Complete the fields of information, and select **Continue**.

Note: Refer to the field definitions in the table on the following screen.

The following table provides descriptions of the Act on Maturing Fixed Rate (Reduce Obligation) screen fields.

Field	Use to...
A Pay Towards Principal	Enter the payment amount. Note: This feature displays only if you select a make payment radio button on the previous page.
B From	Select the account to debit from the dropdown menu. Additional account information is listed in Account # column below. Note: This feature displays only if you select a make payment radio button on the previous page.
C Convert Amount	Enter the amount of prime-based funds to convert. Note: This feature displays only if you select a convert funds radio button on the previous page.
D To	Select the prime-based funds to debit from the dropdown menu. If you only have one prime-based obligation available, that obligation is automatically selected. Note: This feature displays only if you select a convert funds radio button on the previous page.
E Set Remaining Balance Of	The amount is calculated by subtracting the Pay Towards Principal amount and Convert Amount from the current outstanding principal balance. Note: Do not enter an amount; the system automatically calculates the new amount.
F To	Select an index to use from the dropdown menu. Note: Additional information for each index is listed in the Index and Rate columns below. If the required increment listed in the Index and Rate columns below for the selected rate is not 0.00, the Advance Amount and Convert Amount must be equal to or be a multiple of the listed increment. For example, if the increment is \$25,000.00, the advance amount must be \$25,000.00 or a multiple such as \$25,000.00, \$50,000.00, or \$75,000.00.
G Account #	View list of available accounts. Note: To request additional accounts, contact your relationship manager. Additional accounts allow you to put those accounts to use.
H Index, Rate	View available indexes and rates available. Note: Click a rate link to display additional rate information.

The Act on Maturing Fixed Rate (Verification) screen displays.

Act on Maturing Fixed Rate (Verification)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

■ 042: The expiration date for the rate you have entered is a weekend day or holiday. The rate will expire on the adjusted date shown.

The payment and prime rate obligation conversion portion of this transaction will have the same effective date as the Rate Maturity Date. Review your request, and click **Submit**.

08/1/XX
*Henry Wells INC
Customer Loan #: XXXXXXX227

Maturing fixed rate Obligation: #0000000190
Principal subject to maturing fixed rate: \$ 2,758,581.60
Prime Obligation Number: #0000000190
Total amount being converted: \$ 200,00.00
Total amount of advance: \$ 500,000.00
Funds to be advanced to: \$ XXXXXX1212
Principal subjected to new rate: \$ 3,458,581.60
Index: 1 month LIBOR
New Rate: 1.81244000%
New Rate maturity Date: 09/19/XX
New Rate Effective Date: 08/18/XX

6. Verify the information, and select **Submit**.

The Act on Maturing Fixed Rate (Confirmation) screen displays.

Act on Maturing Fixed Rate (Confirmation)

Commitment Obligation # 0000000166
Note Payable

Line of Credit Origination Date: 8/1/XX

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Confirmation

Your request has been submitted. The advance and prime rate obligation conversion portion of this transaction will have the same effective date as the Rate Maturity Date. To print this page, click **Print**.

08/1/XX
*Henry Wells INC
Customer Loan #: XXXXXXX227

Maturing fixed rate Obligation: #0000000190
Principal subject to maturing fixed rate: \$ 2,758,581.60
Prime Obligation Number: #0000000190
Total amount being converted: \$ 200,00.00
Total amount of advance: \$ 500,000.00
Funds to be advanced to: \$ XXXXXX1212
Principal subjected to new rate: \$ 3,458,581.60
Index: 1 month LIBOR
New Rate: 1.81244000%
New Rate maturity Date: 09/19/XX
New Rate Effective Date: 08/18/XX

For your convenience, you may print a copy of this page.

Print

7. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transaction.

Selecting a new rate only

1. Access the maturing fixed-rate options as described in the [Accessing maturing fixed-rate options](#) section. The Act on Maturing Fixed Rate (Rollover) screen displays.

WELLS FARGO

Credit Management

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Act on Maturing Fixed Rate (Rollover)

Commitment Obligation # 0000000166
Note Pivable
Line of Credit Origination Date: 8/1/XX

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[Prime to Fixed](#) | [Pay Down Principal](#) | [Act on Maturing Fixed Rate](#) | [Preferences](#)

Current terms for obligation #0000000190
\$ 2,758,581.60 at 1.80833000% (LIBOR)

Select New Index & Rate

You are fixing \$ 2,758,581.60 to a new rate of 1 month LIBOR (1.81244000%)

Continue Cancel

Available Rates			
Index	Rate *	Minimum Amount	Required Increments
1 month LIBOR	1.81244000%	\$ 100,000.00	\$ 0.00
3 months LIBOR	1.89589000%	\$ 100,000.00	\$ 0.00
6 months LIBOR	2.05983000%	\$ 100,000.00	\$ 0.00

* Includes applicable spread, rounding, minimum amount and required increments from your loan documents. Actual rate based upon index shown.

*Henry Wells INC
Customer #XXXXXX227

2. Select an option from the New Index & Rate menu, and select **Continue**.

Note: Select the links in the Rate column to display additional rate information.

The Act on Maturing Fixed Rate (Verification) screen displays.

Act on Maturing Fixed Rate (Verification)
Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/XX
Review your request, and click **Submit**.

■ 042: The expiration date for the rate you have entered is a weekend day or holiday. The rate will expire on the adjusted date shown.

08/18/XX
*HENRY WELLS INC
Customer Loan #: XXXXXXXX227

Maturing fixed rate obligation # 0000000190
Principal Subjected to maturing fixed Rate: \$ 2,758,581.60
New Index: 1 month LIBOR
New Rate: 1.812440000%
New Rate Maturity Date: 09/19/XX
New Rate Effective Date: 08/18/XX

3. Verify the information is correct, and select **Submit**.
4. Select **Modify** to return to the Act on Maturing Fixed Rate (Rollover) screen.

The Act on Maturing Fixed Rate (Confirmation) screen displays.

Act on Maturing Fixed Rate (Confirmation)
Commitment Obligation # 0000000166
Note Payable
Line of Credit Origination Date: 8/1/XX
Review your request, and click **Submit**.

■ 042: The expiration date for the rate you have entered is a weekend day or holiday. The rate will expire on the adjusted date shown.

08/18/XX
*HENRY WELLS INC
Customer Loan #: XXXXXXXX227

Maturing fixed rate obligation # 0000000190
Principal Subjected to maturing fixed Rate: \$ 2,758,581.60
New Index: 1 month LIBOR
New Rate: 1.812440000%
New Rate Maturity Date: 09/19/XX
New Rate Effective Date: 08/18/XX

5. To print the information, select **Print**.

Note: If you do not receive the confirmation screen, you have not completed your transaction.

Uploading files

Use the File Upload feature to upload accounting and collateral documents (collateral-monitored customers) or disbursement requests (Real Estate customers).

Wells Fargo accepts most file formats. For security reasons, we do not accept files with the following extensions:

.chm .htm .scr .com .pif .vbs .exe .shs

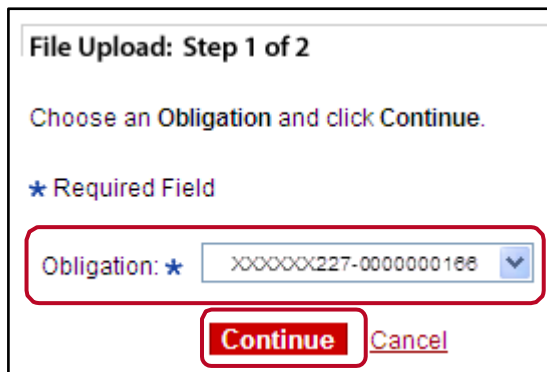
Files you upload should conform to this naming convention: **rrmmycc.ext**. File names are not case-sensitive.

Field	Description
rr	Two-character company reference code
mmyy	Month and year, such as 1211 for December 2011
cc	Use the following codes to denote the appropriate file category: ap: Accounts payable ar: Accounts receivable bb: Borrowing based dl: Debtor listing in: Inventory ot: Other
ext	File extension, such as .csv for comma-separated values or .xls for Microsoft Excel

Uploading a file

1. Select **File Upload** on the Loan Summary or Loan Detail screen.

The File Upload: Step 1 of 2 screen displays.



2. Select the Obligation from the menu.

Note: A real estate obligation has a three-part obligation number such as 0000001234-0000000101-100234. All other obligations have a two-part number such as 0000001234-0000000202.

3. Select **Continue**.

The File Upload: Step 2 of 2 screen displays.

File Upload: Step 2 of 2

For each file you want to upload, select a **File Category**, then click **Browse**.
You can choose as many as five separate files. Click **Upload** to continue.

Obligation Selected for File Upload [Choose New Obligation](#)

Obligation Number: XXXXXX227-0000000166

File Category: --Select--
File 1: [Clear](#)

File Category: Accounts Payable
File 2: [Clear](#)

File Category: Accounts Receivable
File 3: [Clear](#)

File Category: Inventory
File 4: [Clear](#)


File Category: Borrowing Base Certificate
File 5: [Clear](#)

[Cancel](#)

4. Select a File Category from the menu to indicate the type of file you are uploading, or select **Browse** to locate and select the file to upload.
5. Select **Upload**.

The Document Upload-Confirmation screen displays.

Document Upload - Confirmation

 Your files have been sent successfully to Wells Fargo.

Henry Wells

Company ID:	HWELL	Obligation Number:	XXXXXXXX166
User ID:	Jones	Transfer Date:	8/14/XX
Obligor Name:	Henry Wells, Inc.	Transfer Time:	2:36 PM PDT
Obligor Number:	XXXXXXXX227		

Transfer Summary

File Category	File	Confirmation
Account Receivable	upload1.xls	189692-1


[Upload More Files](#) | [Print](#) | [Done](#)

 [Having trouble printing? Print Help](#)

6. From this screen, you can do the following:

- Select **Upload More Files** to upload additional files.
- Select **Print** to print the confirmation information.
- Select **Done** to return to the Loan Summary screen.

Note: Some Real Estate loans require you to submit documentation in order for advance requests to be approved. The Document Upload - Confirmation screen has an alert reminding you that requests and advances can be made online. The alert has a link to the Advance Funds screen.

 If the documentation you submitted was required for an advance request, and you have not yet submitted a request, select [Advance Funds](#) to do so now.

View file upload history

1. Select **View File Upload History** on the Loan Summary or Loan Detail screen to view the file upload history.

The screenshot shows the Wells Fargo Credit Management interface. At the top, there's a header with the Wells Fargo logo, 'Credit Management', and buttons for 'Contact Us' and 'Help'. A 'Close' button is in the top right. Below the header, a welcome message says 'Welcome William Fargo'. The main area is divided into two sections: 'Credit Management' on the left with links for 'Loan Summary', 'Dealer Express Service', and 'Statements and Reports'; and 'Loan Detail' on the right. The 'Loan Detail' section shows 'Commitment Number: 0000000166', 'Note Payable', and 'Group: 3 / Commercial/US Corporate Banking (USCB)'. In the top right of the 'Loan Detail' section, it says '*Henry Wells INC' and 'Customer # XXXXXX227'. A red box highlights the 'View File Upload History' link in the 'Loan Detail' section.

The Document Upload - History screen displays.

Document Upload - History						
Viewing 1 to 18 of 18 items						
	Upload Date	Obligor No.	Obligation No.	Filename	User	Confirmation No.
1	20XX-08-15	XXXXXXX227	166	MGF073111BBC.xls	John Doe	4660964-1
2	20XX-08-15	XXXXXXX227	166	MGF073111AR.doc	John Doe	4660960-2
3	20XX-08-15	XXXXXXX227	166	MGF073111CHECKS.doc	John Doe	4660960-5
4	20XX-08-15	XXXXXXX227	166	MGF073111RETAIL.doc	John Doe	4660960-4
5	20XX-08-15	XXXXXXX227	166	MGF073111AP.doc	John Doe	4660960-1
6	20XX-08-15	XXXXXXX227	166	MGF073111BULK.doc	John Doe	4660960-3
7	20XX-08-15	XXXXXXX227	166	MGF063011BBC.xls	John Doe	4540152-1
8	20XX-08-15	XXXXXXX227	166	MGF063011CHECKS.doc	John Doe	4540144-5
9	20XX-08-15	XXXXXXX227	166	MGF063011AR.doc	John Doe	4540144-2
10	20XX-08-15	XXXXXXX227	166	MGF063011BULK.doc	John Doe	4540144-4
11	20XX-08-15	XXXXXXX227	166	MGF063011AP.doc	John Doe	4540144-1
12	20XX-08-15	XXXXXXX227	166	MGF063011RETAIL.doc	John Doe	4540144-3
13	20XX-08-15	XXXXXXX227	166	MGF061411BBC.xls	John Doe	4391476-1
14	20XX-08-15	XXXXXXX227	166	MGF061411AR.doc	John Doe	4391466-2
15	20XX-08-15	XXXXXXX227	166	MGF061411AP.doc	John Doe	4391466-1
16	20XX-08-15	XXXXXXX227	166	MGF061411RETAIL.doc	John Doe	4391466-3
17	20XX-08-15	XXXXXXX227	166	MGF061411BULK.doc	John Doe	4391466-4
18	20XX-08-15	XXXXXXX227	166	MGF061411CHECKS.doc	John Doe	4391466-5
Upload More Files Print Done						
Having trouble printing? Print Help						

2. From this screen, you can do the following:
 - o Select **Upload More Files** to upload additional files.
 - o Select **Print** to print the confirmation information.
 - o Select **Done** to return to the Loan Summary screen.

Accessing Collateral Monitoring reports

If you are authorized to use the Statements and Reports function, you can access the Collateral Monitoring reports. The reports are produced in Adobe PDF format.

1. Select **Statements & Reports** in the navigation bar.

The Statements & Reports screen displays.

Statements & Reports

Select one of the following reports. Or search for an account to view available statements and reports.

Collateral Monitoring Reports

- [Current](#)
- [History](#)

Dealer Wholesale Statements
Account Number:
[Search](#) [Clear Fields](#)

2. Select **Current** to access the current Collateral Monitoring report or select **History** to access one of the last four Collateral Monitoring reports.

Collateral Monitoring Reports - Current

To view the most current borrowing base report, click on the most recent date under the **Created** column.

Viewing 1 to 1 of 1 items

	Created
1	07/22/XX

[View Reports History](#)
Viewing 1 to 1 of 1 items

Collateral Monitoring Reports - History

To view a historical borrowing base report, click on the date under the **Created** column.

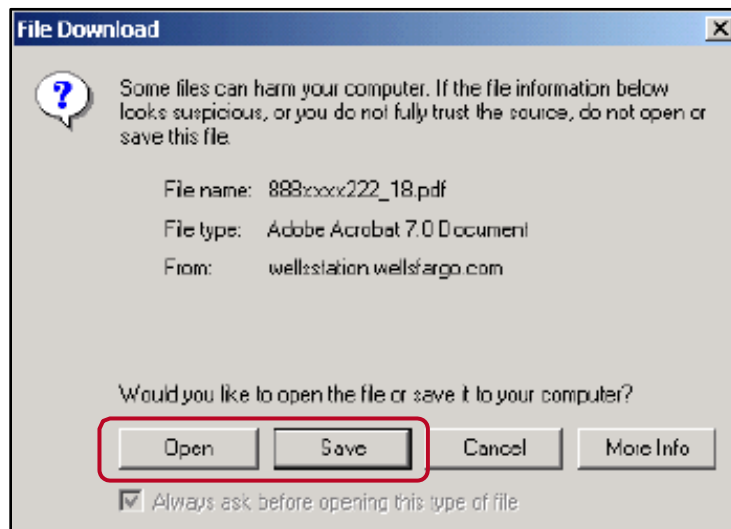
Viewing 1 to 5 of 5 items

	Created	Obligor #	Obligation #	As of Date	Analyst
1	07/22/XX	XXXXXXXX227	0000000166	06/XX	John Doe
2	06/22/XX	XXXXXXXX227	0000000166	05/XX	John Doe
3	05/22/XX	XXXXXXXX227	0000000166	04/XX	John Doe
4	05/22/XX	XXXXXXXX227	0000000166	04/XX	John Doe
5	04/22/XX	XXXXXXXX227	0000000166	03/XX	John Doe

[View Current Reports](#)
Viewing 1 to 5 of 5 items

- To access a report, select the applicable link in the Created column.

The File Download pop-up displays.



- Select **Open** to display the report, or select **Save** to save the report.

Note: If you select **Save**, you will need to specify a location for the report file.

The following is an example of the Accessing Collateral Monitoring report.

HENRY WELLS, INCORPORATED				Aging as of: 07/31/20XX
	07/31/20XX This Period	06/31/20XX This Period	% Change	Current Period as a % of Ineligibles
Past Due:	23	35	-34%	1%
25% Cross Age:	-9			
Contra:	2,413	4,483	-46%	53%
Debit Memos:	105	119	-12%	2%
Accruals Payable:	1,994	2,379	-16%	44%
Total A/R Ineligible:	4,526	7,016	-35%	
A/R Delinquent Debtors				
Debtor ID	Debtor Name	Account Balance	Delinquent Balance	
JOB	John and Bill Operations	-103	10	
FARG	Fargo & Company	3,225	6	
		3,121	16	71 % of Past Due