



NORTH MARQ
PORTFOLIO INVESTOR INSIGHT

User Guide

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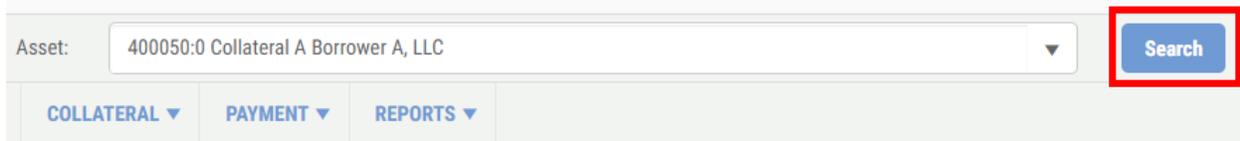
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How to Add/Remove User Access

- Adding Users: Please refer to the PII New User Account Registration Guide found on NorthMarq’s website.
- Removing Users: Please email LenderPortal-PII@northmarq.com and ask that a user’s access be removed. Include the following information for the individual:
 - First and Last Name
 - Email address associated with the user’s account
- User Maintenance: NorthMarq will facilitate a semi-annual verification of all users in the system.

How to Switch Between Loans / Properties

- Switching between loans:
 - Select the home icon  in the upper left-hand corner to start a new search.
 - You can also choose another loan from the dropdown at the top of the page and click “Search”.



Asset: 400050:0 Collateral A Borrower A, LLC

Search

COLLATERAL ▼ PAYMENT ▼ REPORTS ▼

- Switching properties/collaterals on a loan:
 - A few of the screens within the Collateral dropdown (Financial Statements, Tax Summary, & Rent Roll) allow you to toggle between properties via the Property dropdown at the top of the screen.

How to Find NorthMarq Loan Contacts

- Contacts can be found on the Dashboard or on the Asset tab > Contact List page.

How to View Loan History

- Navigate to the Asset tab > Loan History page. Enter a Begin Date and End Date and click “Search” to narrow down your results. Click the arrow next to a transaction to expand the details.

| ▶ | Effective Date | Due Date | Description | Method | Amount | Balance |
|---|----------------|------------|------------------------------|--------|------------|---------------|
| ▶ | 03/08/2021 | 03/01/2021 | System Generated Late Charge | | 10,053.19 | 11,060,799.43 |
| ▶ | 02/01/2021 | 02/01/2021 | Regular Payment | | 201,063.71 | 11,060,799.43 |

How to View Upcoming Payments

- On the Dashboard, the Next Payment Due Date and Total Amount Due will update when we are within 2 weeks of the Next Payment Due Date.

The screenshot shows the Dashboard for account 400050:0/ 5542633 (BORROWER A, LLC). The top navigation bar includes DASHBOARD, ASSET, ESCROWS AND RESERVES, COLLATERAL, PAYMENT, and REPORTS. The Dashboard section is active.

LOAN INFORMATION

| | |
|-------------------------------|---------------------|
| Next Payment Due Date: | 03/01/2021 |
| Total Amount Due: | 201,336.21 |
| Principal Balance: | 11,060,799.43 |
| Interest Rate / Interest | 6.25350000 % Fixed |
| Rate in Effect: | Rate / 6.25350000 % |
| Unapplied Balance: | 0.00 |

PAYMENTS

| | |
|-----------------------------|-------------------|
| Total Amount Due: | 201,336.21 |
| Total Principal & Interest: | 201,063.71 |
| Total Escrow & Reserves: | 0.00 |
| Total Late Charges: | 0.00 |
| Total Other Amounts Due: | 272.50 |

Payment Information ▶

- To see a detailed breakdown of the next payment navigate to the Payment tab > Receivables page. You can also see details of historical payments on this page. Click on the Payment Due Date hyperlink to see the payment details and breakdown for that payment.

The screenshot shows the Receivables Details page for account 400050:0/ 5542633 (BORROWER A, LLC). The top navigation bar includes DASHBOARD, ASSET, ESCROWS AND RESERVES, COLLATERAL, PAYMENT, and REPORTS. The PAYMENT tab is active.

RECEIVABLES FOR: 400050:0/ 5542633 (BORROWER A, LLC)

DETAILS

| | | | |
|--------------------------|------------|-----------------------------------|------------|
| Maturity Date: | 07/01/2026 | Unapplied Funds Balance: | 0.00 |
| Grace Period: | 5 | Next Late Charge Assessment Date: | 03/06/2021 |
| Total P & I: | 201,063.71 | Total Late Charges Due: | 0.00 |
| Total Escrow & Reserves: | 0.00 | Total Other Amounts Due: | 272.50 |
| Total Amount Due: | 201,336.21 | | |

| Payment Due Date | Amount Due | Amount Paid | Amount Remaining | Scheduled Principal Balance |
|-------------------|------------|-------------|------------------|-----------------------------|
| 04/01/2021 | 201,063.71 | 0.00 | 201,063.71 | 10,773,205.78 |
| 03/01/2021 | 211,389.40 | 0.00 | 211,389.40 | 10,917,376.31 |
| 02/01/2021 | 201,063.71 | 201,063.71 | 0.00 | 11,060,799.43 |
| 01/01/2021 | 201,063.71 | 201,063.71 | 0.00 | 11,203,479.01 |
| 12/01/2020 | 201,063.71 | 201,063.71 | 0.00 | 11,345,418.91 |

How to Download Reports

- Select a report from the Reports tab dropdown. Most reports will begin downloading as a PDF automatically. To download a report in Excel format, click the Excel hyperlink on the page.

Frequently Asked Questions

Can I pull the Trial Balance report for all of our loans, regardless of their “pool”?

- No. Currently the report is limited to only pull the loans that are in the same pool as the loan you have searched for.

Why is the payment information not update for my loans?

- For Non-Cash Lenders, where NorthMarq is not collecting the monthly payment, payment information may not be updated. For most Non-Cash Lenders, NorthMarq shadow posts payments at a later time. For this reason, the Loan History, Payment Information, and Receivables pages may not yet show the most current transaction(s).

What does “Pre-Authorized Transfer” on the Payment Information screen mean?

- This indicates whether the loan is setup on ACH or not.
 - YES = On ACH
 - NO = Not on ACH

Can I see Borrower Contacts?

- No. Currently only NorthMarq-specific contacts are visible on the Lender Portal.

Where should general questions/feedback be referred to?

- You can email the Lender Portal inbox, LenderPortal-PII@northmarq.com, with any questions, concerns or feedback. If you have loan-specific questions, please direct them to NorthMarq’s Asset Analyst. The Asset Analyst can be found in PII on the Asset tab > Contact List page.