BEECH STREET CAPITAL

Good enough just isn't.

Customer Center

Users Guide

Version 1.0 | 2-1-12

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1. Introduction

1.1. Purpose of the Document

The Customer Center is Beech Street Capital's web-based loan information system. The system provides round-the-clock access to key loan information, including loan, escrow, and reserve balances as of the end of the previous business day.

1.2. Contact Information

1.2.1. For General Questions

T.J. Arrowsmith

Vice President, Servicing

(240) 507-1938

tarrowsmith@beechstcap.com

1.2.2. For System Questions

Michael Flynn

Chief Information Officer

(240) 507-1959

mflynn@beechstcap.com

2. Accessing the Customer Center

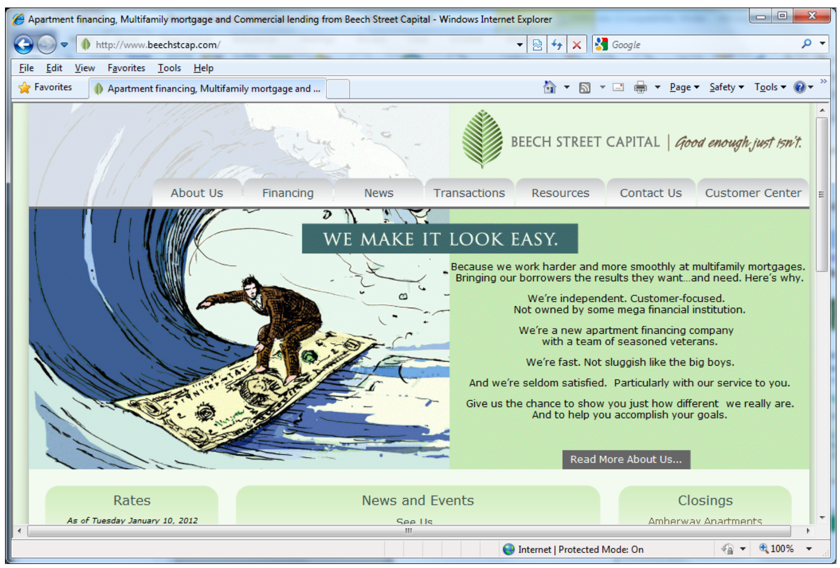
2.1. Logging In

Follow these steps to log into the Customer Center through our website at:

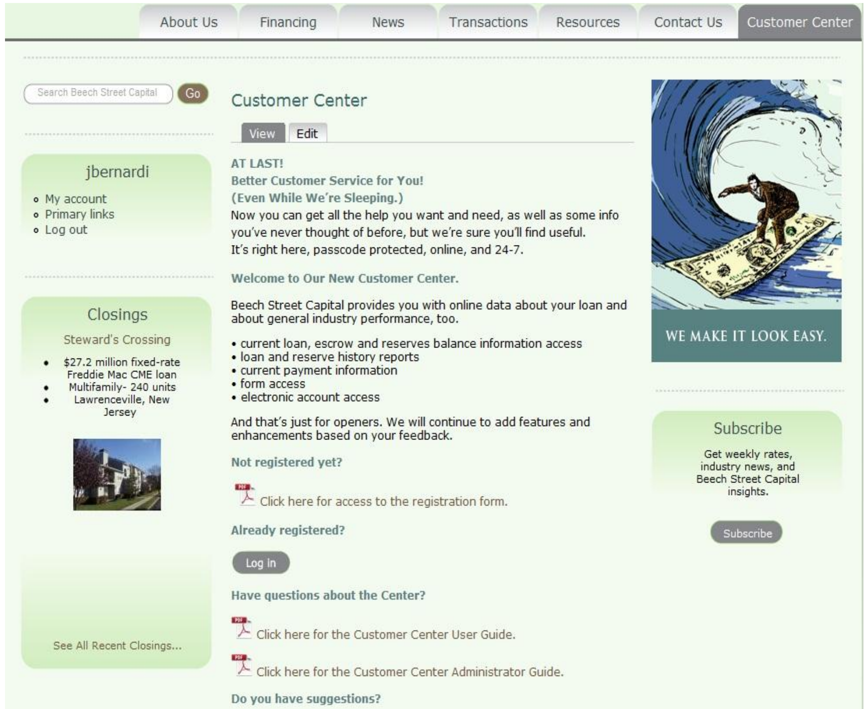
http://www.beechstcap.com/

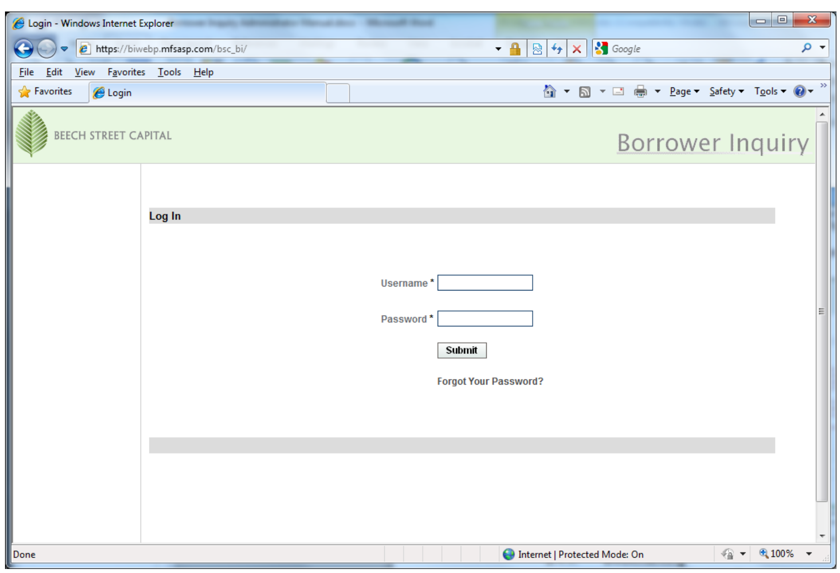
NOTE: Pop-up blockers in your Internet browser must be disabled in order for the application to open. Use of Internet Explorer or Firefox browsers is recommended.

Step	Action
1	Open your web browser and navigate to http://www.beechstcap.com.
2	Click on the tab labeled "**Customer Center**":



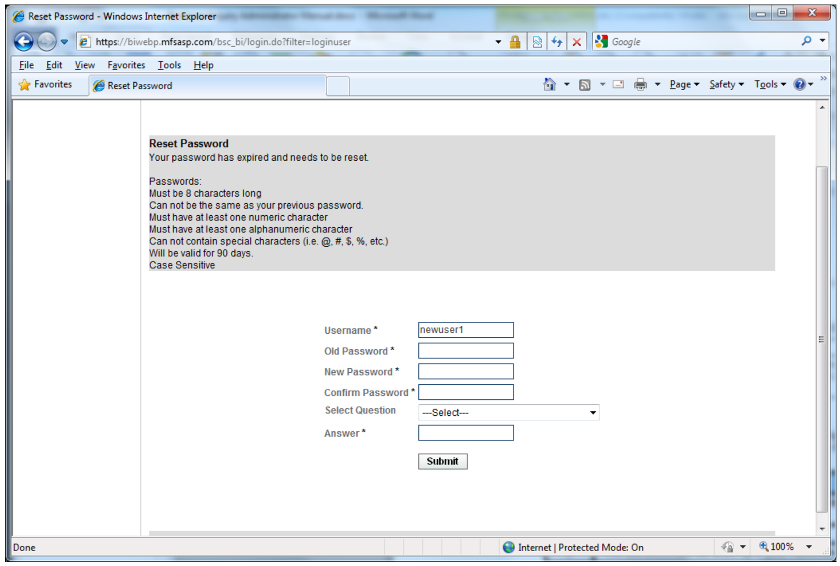
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>Once you are on the Customer Center page, click on the designated link to take you to the Customer Center's password protected site:


</td></tr>
<tr><td>4</td><td>The Customer Center login screen opens. Enter the **Username** and **Password** that you were provided. Contact the System Administrator if assistance is required. (Refer to page 1)

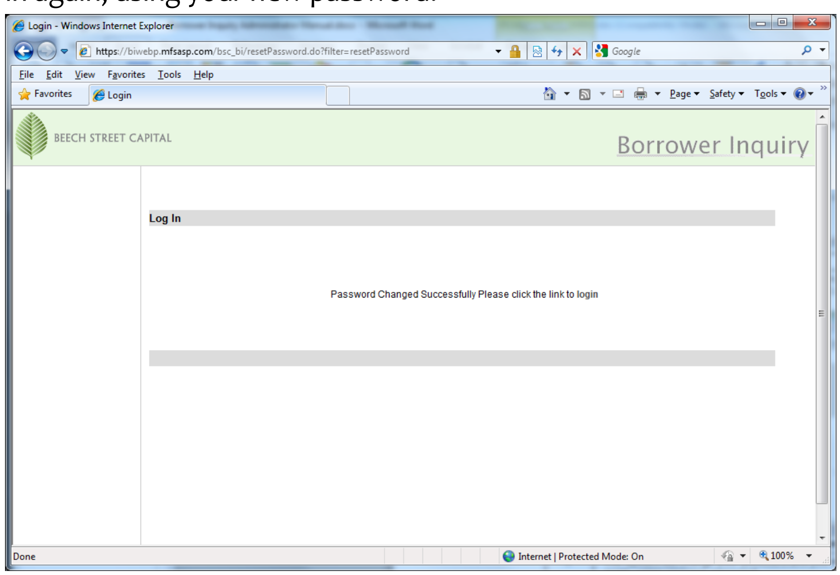

</td></tr>
<tr><td>5</td><td>Click the **Submit** button.</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>
The first time you log into the system, you will be prompted to change your temporary password to a new, secure password, as well as select and answer a security question.

Reminder: Passwords must contain at least eight digits, including at least one number.



</td></tr>
<tr><td>7</td><td>Enter the required information and click the Submit button.</td></tr>
<tr><td>8</td><td>
The system will change your password and you will be prompted to log in again, using your new password:



</td></tr>
</table>

2.1.1. Bookmarking

You can also bookmark the **Customer Center** login screen for quick access. After doing so, you can access the Customer Center directly from your browser's **Favorites** menu.

Step	Action
1	When the login page is showing, click the **Favorites** menu in Internet Explorer.
2	Click **Add to Favorites** to bookmark the site.
3	The site bookmark will show up in your **Favorites** menu.

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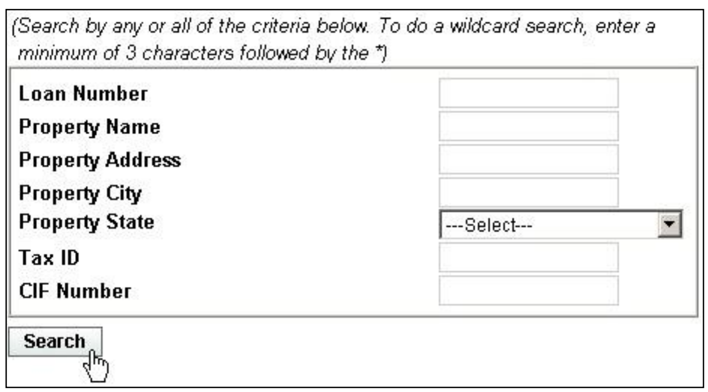
3. Selecting a Loan

3.1. Loan Search

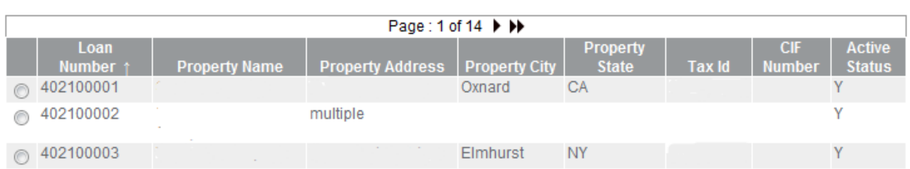
Follow these steps to complete a property search and select the desired property.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click Loan Search.

</td></tr>
<tr><td>2</td><td>The Loan Search form opens. Enter data into any of the search fields.



</td></tr>
<tr><td>3</td><td>Click Search after criteria have been entered.</td></tr>
<tr><td>4</td><td>Click the radio button for the desired loan. Click Select.
Note: Both active and inactive loans may appear in the search results for this version of the Customer Center. The Active Status column indicates if loans are active (Y) or inactive (N).



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<table>
<tr><th></th><th>Loan Number ↑</th><th>Property Name</th><th>Property Address</th><th>Property City</th><th>Property State</th><th>Tax Id</th><th>CIF Number</th><th>Active Status</th></tr>
<tr><td>○</td><td>402100001</td><td></td><td></td><td>Oxnard</td><td>CA</td><td></td><td></td><td>Y</td></tr>
<tr><td>○</td><td>402100002</td><td></td><td>multiple</td><td></td><td></td><td></td><td></td><td>Y</td></tr>
<tr><td>○</td><td>402100003</td><td></td><td></td><td>Elmhurst</td><td>NY</td><td></td><td></td><td>Y</td></tr>
</table>
</td></tr>
</table>

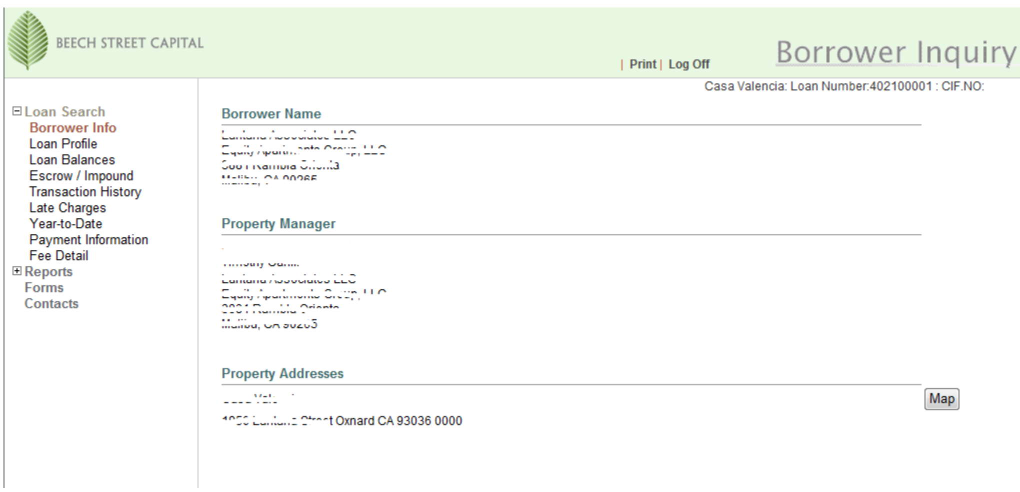
Step	Action
5	The **Property Information** screen for the selected loan is displayed. See Section 4 for more information.

4. Loan Information

4.1. Overview

The **Loan Information** screens display details about the property, financial contact, and borrower.

NOTE: To view information on a different loan, you must go back to **Loan Search** (see Section 3.1) and select a different loan.



4.2. Menus

Menu options for viewing the loan information are available on the left side of the application. Click the menu item to view the associated information.

4.2.1. Loan Search

Menu Item	Description
Borrower Information	Lists borrower entity name and address, property manager name and address, property name and property address(es), and has a link to pop up a Google map showing the location of the property.
Loan Profile	Shows original principal balance, outstanding principal balance, note date, maturity date, loan term, and current interest rate
Loan Balances	Lists loan balance and payment information along with escrow and reserve balances

Menu Item	Description
Escrow/Impound	Shows disbursement information for escrows, including last amount disbursed, last disbursement date, and the next expected disbursement amount and date.
Transaction History	Displays the **Account Status Summary** report for the selected loan; enter begin (**From**) and end (**To**) date parameters and click **Go**
Late Charges	Shows current and year-to-date late charge information
Year-to-Date	Gives previous year information on principal paid, interest paid, and taxes paid; also shows current year-to-date principal paid, interest paid, taxes paid, late charges paid, and interest paid on reserves
Payment Information	Displays the detailed payment information, including next payment due date and a breakdown of the payment elements as well as payment instructions. **Note:** If a loan is delinquent, the total delinquent payments are not reflected on the screen.

4.2.2. Reports

Title	Description
Account Status Summary	The selected loan will prefill if a property has been selected. Enter begin (**From**) and end (**To**) dates for the desired date range. Click **Generate Report** when criteria are entered. **Note:** If **Account Status Summary** is selected prior to selecting a specific property, the **Account Status Summary** report can only be produced for the ***entire*** Loan Group that is linked to the user's profile.
Reserve History Report	A selected loan will prefill if a property has been selected. Enter begin (**From**) and end (**To**) dates for the desired date range. Select **All Reserves** or use the menu to select a specific reserve type. Click **Generate Report** when criteria are entered. **Note:** If **Reserve History Report** is selected prior to selecting a specific property, the Reserve History Report can only be produced for the ***entire*** Loan Group that is linked to the user's profile.

4.2.3. Forms

Title	Description
Customer Center Users Guide	Overview instructions for the Customer Center application (available in PDF or Microsoft Word formats)
Reserve Disbursement Request Form	Form template to request disbursements from your reserve accounts
Loan Payment Instructions	Provides address and instructions for mailing payments
Preauthorized Transfer Authorization Form	Form template to authorize Preauthorized Transfer (PAT) for automated payment transfers for monthly mortgage payments

4.2.4. Contacts

This provides a list of contact names, phone and fax numbers, mailing addresses, and emails for the servicing and asset management departments.