


COMMERCIAL LOAN - LEDGER SHEET EXAMPLE

Branch # 1		Loan #		Association Name 2		3 DATE 11/01/07 1 11:19:33 PM			
		6		Revolving Account 4		From 10/01/2007 to 10/31/2007 5			
		Account Name, Line 1		7					
8		Account Name, Line 2		Address Line 1		14 15 17			
City, State Zip Code									
MATURITY DATE	EXTENDED DATE 9	10 NOTE AMOUNT	MASTER COMMITMENT 11	COUNTY 12	LN OFF 13	LN TYPE	LN PROD	LOAN LIMIT 16	INT 1ST
12/01/08		100,000.00				AG 15	800		N
TRANS DATE	DESCRIPTION		OTHER	DISBURSEMENTS 21	REPAYMENTS 22	23		PRINCIPAL BALANCE	
10/01/07	Balance Brought Forward							52,900.00	
10/01/07	Rate 7.60000 to 7.10000								
10/01/07	DFT#1010 LOC			22,518.74				75,418.74	
10/12/07	Payment Ck MISC				27,000.00			48,418.74	
10/16/07	DFT# LOC			9,000.00				57,418.74	
10/25/07	MISC				3,000.00			54,418.74	
18	19		20						
Balances Saved As Of 10/31/2007									
1.	BUDGET 24	AVAILABLE 25	DISBURSED 26	1.	ENTERPRISE 27	REPAYMENTS 28			
2.				2.					
3.	Line of Credit	45,581.26	255,518.74	3.					
4.				4.					
5.				5.					
6.				6.					
7.				7.					
8.				8.					
9.				9.	ALL OTHERS	201,100.00			
TOTALS 29		45,581.26	255,518.74	TOTALS		201,100.00			
INTEREST RATE 30	UNPAID TO DATE 31	INTEREST PFR DAY 32	JULIAN 33	INTEREST PLAN 34	INTEREST YTD 35	CASH INTEREST YTD 36			
7.10000	4037.72	10.58556	304	J30V01 -1.40	3,538.66	0.00			
CLASS B STOCK	CLASS F STOCK	CLASS C STOCK	CLASS G (OPR) STOCK						
BALANCES/ ACCRUAL INTEREST									
NET PRINCIPAL 37	TRUST FUNDS 38	CASH COLLATERAL 39	ACCOUNTS PAYABLE 40	ACCOUNTS RECEIVABLE 41	BILLED AMOUNT 42				
54,418.74					0.00				0.00

1. *Association / Branch* – Office number
2. *Association Name* – Association where customer has the loan.
3. *Date and Time* – When ledger sheet was generated.
4. *Account Type* – Designates if the loan is a Revolving Account and/or a Memorandum account.
5. *Range of Dates* – The range of dates of activity included in the ledger sheet.
6. *Customer Information* – Customer Name, Address, City, State, and Zip Code
7. *Miscellaneous Borrower Data* – Four lines of free form text for association/borrower specific information.
8. *Maturity Date* – Original Maturity Date on the loan.
9. *Extended Date* – Maturity Date of the loan when the loan has been extended.
10. *Note Amount* – Dollar amount of the loan.
11. *Master Commitment* – Dollar amount of total loan commitment if the loan is linked to a Master Commitment product.
12. *County* – County from the customer's CIF record.
13. *Ln Off* – Servicing Loan Officer for the loan.
14. *Ln Type* – Designates the type of general ledger account and a numeric reporting indicator that specifies what the proceeds are for, such as Cattle, Operating, Rural Home, etc.
15. *Ln Prod* – Designates if loan is Fixed, Variable/ITL, Operating or a memo account.
16. *Loan Limit* – Displays the loan limit set on the loan if applicable.
17. *Int 1st* – Designates if interest will be collected first, when a bill record is generated and paid.
18. *Trans Date* – Date of transaction on the loan.
19. *Description* – Description of transaction performed on the loan.
20. *Other* – Dollar amount of an escrow or interest transaction.
21. *Disbursements* – Disbursed dollar amounts.

22. *Repayments* – Repaid dollar amounts.
23. *Principal Balance* – Running principal balance.
24. *Budget* – Description of budget category.
25. *Available* – Calculation of Projected budget less Disbursed amount (plus repayments for Revolving loans).
26. *Disbursed* – Total Disbursed dollars broken out by budget category.
27. *Enterprise* – Description of budget category.
28. *Repayments* – Total dollars received as Repayments.
29. *Totals* – Total dollar amount of each category.
30. *Interest Rate* – Percent of interest charged on loan balance, carried to five decimal places.
31. *Unpaid To Date* – Dollar amount of accrued interest that has not been paid.
32. *Interest Per Day* – Dollar amount of interest accruing on loan per day. Carried to five decimal places.
33. *Julian* – Numeric day of year based on Julian calendar.
34. *Interest Plan* – Interest Index and margin used to calculate the interest rate on the loan.
35. *Interest YTD* – Interest that has accumulated on PCA general ledger since January 1st of current year.
36. *Cash Interest YTD* – Dollar amount of interest paid since January 1st of current year.
37. *Net Principal* – Total principal dollars less stock.
38. *Trust Funds* – Total amount principal and accrued interest on Trust Funds.
39. *Cash Collateral* – Total amount principal and accrued interest on Cash Collateral.
40. *Accounts Payable* – Total amount principal and accrued interest on Accounts Payable.
41. *Accounts Receivable* – Total amount principal and accrued interest on Accounts Receivable.

42. *Billed Amount* – If applicable, billed Principal and Interest amounts.