

**Office of Housing and Community Development  
&  
Redevelopment Authority's**

**Philadelphia Home Improvement Loan (PHIL)**



**Business Process Evaluation  
&  
Workflow Application Development**

**Request for Quote**

**September 2008**

## Instructions and Proposed Timeline

**Primary Contact:** All communications must be made via email to the primary contact listed below. No questions will be answered via telephone.

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**Director, HITS**  
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### Project Time Line:

|                                     |  |
|-------------------------------------|--|
| September 9, 2008, 5:00 PM          | Question Submission Deadline   |
| September 10, 2008, 2:00 PM         | Question Response Deadline<br><a href="http://www.phila.gov/rfq">www.phila.gov/rfq</a> |
| September 18, 2008, 5:00 PM         | Submission Deadline  |
| September 25, 2008                  | Select Vendor for Project  |
| September 26, 2008-October 14, 2008 | Contract Negotiations  |
| October 20, 2008                    | Contract Submitted to RDA Board for Approval   |
| October 21, 2008                    | Project Start  |
| January, 21, 2009                   | Project Completion   |

### Vendor Status Summary:

The vendor selected to participate in this project must be in good standing with the City of Philadelphia and a participant in the Minority Business Program. All legal and other requirements will be vetted during the contract negotiation phase with the Redevelopment Authority's legal team.



## Philadelphia Home Improvement Loan (PHIL)

### Business Process Evaluation & Workflow Application Requirements Overview

#### Summary of Project

The Redevelopment Authority (RDA) utilizes its powers of eminent domain (condemnation) to facilitate the reuse of vacant, tax-delinquent and blighted property throughout the City. The Authority also administers a range of federal and state funds available to the City of Philadelphia for the purpose of preserving and expanding the City's affordable housing supply through several programs. The Philadelphia Home Improvement Loan (PHIL) is one of the well-known programs among these. It offers great low-cost home improvement loans to all residents who own and occupy a Philadelphia single-family home, and meet the terms and conditions of participating lenders (PNC Bank, Bank of America, Citizens Bank and Commerce Bank).

Due to the nature of legacy system and lack of supports on a micro vex based system called Application Oriented Designs (AOD), it runs on obsolete hardware, and spare parts for such computers has become increasingly difficult to obtain. It is difficult to maintain, improve, and expand because there is a general lack of understanding of the legacy system. The RDA spends a huge percentage of their budget on maintenance, and has a constant fear of a system break-down since all critical PHIL loan information depends upon it.

The RDA needs to have a new system that can handle not only the current work processes, but also improve the daily work activities efficiently and effectively. The new system will maximize productivity by minimizing pen-and-paper processes. It will also reduce the maintenance cost by using more up-to-date Technology.

#### Background and Motivation

Currently, The RDA has a majority manual process of its day-to-day data entry, (i.e. validation, inspection scheduling, processing, and reporting). For most of the day-to-day operations reporting, Full Time Employees (FTEs) use a shared Excel file to house relevant data (scheduled inspections, loan financial data and loan tracking) then extract independent information, creating many different ad hoc reports for various reasons and upper management review. However, these ad hoc reports must be manually generated each time and on a consistent basis. This conclusively consumes much daily and weekly man-hours and productivity time. Accessibility, productivity, speeds, and paper flow requires process improvement.



## Project Goal

This project is to build a web-based system that allows staff in the Housing Department to speed up its PHIL process. It enhances the customer service by providing a tracking feature that allows staff to track the status of PHIL in real time. It allows the Chief Financial Officer (CFO) to generate various reports from one central location. It can handle not only the current work processes, but also improve the daily work activities efficiently and effectively. This new system will maximize the productivity by minimizing the pen-and-paper processes. It will also reduce the maintenance cost by using up-to-date Technology.

- The system should be a web-based application that has all positive functionalities from the existing Applications Oriented Design (AOD) system
- The new application should be able to generate preset documents for standard letters.
- The system should have a notification feature which acts as “event reminders”
- The system should have a stage tracking feature to simplify the work flow by implementing the To-do-list and Watch list.
- The new application should have role assignments to give user appropriate application access, to enforce the application security and accessibility.
- The system should be able to generate all reports from one central location

## Functionalities and Requirements

**The new application should be a web-based application that has all positive functionalities from the existing AOD:**

The new application is using .NET 2.0 Technology as the front end, and MS SQL server as the database backend. All users should be able to access the application by using Internet Explorer 6.0 or higher with a city intranet connection. Users required to access the application from outside of the city are permitted, upon manager’s approval. All positive functions from AOD will be “migrated” to the new system.

**The new application should be able to generate pre-set documents for standard letters:**

The new application has a set of standard templates in different levels for letters to applicants informing them of the application status.

**The new application should have a notification feature to act as “event reminders”:**

The new application has a reminder feature that drives the process for users, enabling users to better manage and maintain its functionality and process steps. The “event reminders” are either in the application level, or in the form of email sent to other users. For example, the event reminders can be implemented to ensure all applications are on schedule in every step of the loan process.



**The new application should have a stage tracking feature to simplify the work flow by implementing the To-do-list and Watch list:**

The new application uses two major mechanisms, which simplify all tasks in two categories:

- **To-do-list:** Every user in the work process has a to-do-list (think of it as a task bin on your desk). All active tasks in the to-do-list are waiting for actions. Once an action is given to the task, it will be moved to the next step of work process and delivered to the designated person's to-do-list. As the task flows around according to each given action; supported documents/comments are required to be fed in the system accordingly. At the end, all tasks will be driven to a terminal stage (either the application is cancelled or the application is completed)
- **Watch list:** (in the system) allows all employees in the work process to see the status of tasks in order for better stage tracking

**The new application should have role assignments to give user appropriate application access, to enforce the application security and accessibility:**

The new application is using role assignment technique to enforce the application security, accessibility and data integrity. Each user will be assigned to at least one role in the system. For example, data entry specialists are assigned to a role that allows them to input initial data to the system, but prevents them from approving inspection to the job in the system.

**The new application should be able to generate all reports from one central location:**

The new application has a report feature that allows different levels of users to generate reports according to their assigned role. This feature will centralize all reports in one location. It will eliminate all ad-hoc reports from different locations.

## **Overall Finding**

### ***DATABASE APPLICATION***

- AOD houses PHIL Loan applicants' personal, payment and financial information after loans are purchased. It serves as a central database for data housing. But due to the outdated system, most of the tracking and reporting are done by the Excel spreadsheets.
- Microsoft Excel and Word are used extensively to track work process, generate memo, calculate loan interests and track loan status in the current work process. A shared excel spreadsheet built-in many complicated formulas to calculate loan interests, monthly payment breakdowns is acting as the major loan tracking, and reporting database, which is prepared by an outside consultant firm.



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### ***SCHEDULING***

- Scheduling inspections by HQS is critical to the Construction phase of the process, all activities in construction phase are recorded and saved in an excel spreadsheet for logging. The Construction phase, along with a preliminary inspection, includes three major inspections:
  - Initial: did the work get started?
  - Mid: is the work in progress?
  - Final/completion: certificate of completion issued

### ***FINANCIALS/BONDS ISSUANCE***

- After the Construction phase, the Financial Phase includes the RDA's authority to purchase Home Improvement Loans (from the participating banks) via bond issuance. Also as part of this phase, an assigned trustee collects and makes the service payments. (RDA does no servicing on these loans.).

### ***AUDITING***

- RDA completes monthly audits ensuring amortizing is completed and that internal records mirror the bank records for quarterly and year-end reporting.
  - Monthly bank reporting received via o/n mail, can contain an excess of 250 loans that include *live* principle and interest calculations warranting manual calculations by RDA personnel to validate these reports.
- Separate audits are needed for separate bond series and/or loan types. The bank sends year-end reporting (via o/n mail). The need to tie this servicing report to those of RDA records exists and the following are considerations in doing so.
  - What format or software (S/W) does the bank utilize for these reports?
  - Automate this year-end data to populate into their database to eliminate/minimize manual entries.
  - Determine who has access to financial data and what the scope of accessibility will be.
  - The Fiscal Department (who could have a need for this financial data) is moving to a different application, and it is uncertain what that will be or whether it will have an IT link ability.

### ***REPORTING***

- Based on interviews with three key personnel (see Interview section), all have basically, the same requirements and needs - the ability to track and extract reports from a centralized database quickly and accurately. The AOD system comes with reporting limitations.
  - The antiquated AOD system's tracking and reporting features have never been used or taught. Only the demographics portion is being used and is therefore, the main cause for extensive ad hoc reporting. The system can produce some queried reports but there is a need to more easily produce



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them as well as the ability for additional reports. An example of relevant reports are:

- Monthly paid in full amounts/loans (AOD)
- Monthly new loan purchases (AOD)
- Monthly and year-end unpaid principle balances and due dates (AOD)
- Outstanding loans
- Loans in progress
- What's sitting at the bank, in limbo, or still being processed?
- Denied loans
- How many inspections were done? (even in a specific time-frame)
- Estimated costs
- Track and maintain (by bond series modules: single family, bottom line etc.)
- Performance of Lenders
- What are the dollars associated with an (any) loan?
- Customer financial loan information
- Bank payments
- How the lenders are performing reports
- Current AOD database houses approximately 6,000 loans with associated demographics

(\* ) All financial reporting noted above is put on a disk, then sent to 'Bill Howell' who converts into a txt format to send to cash experts, (CFX) an outside financial institution (via e-mail). Hard copies are also sent to CFX as a backup.

## Work Flow

### Intake from Bank (**Process 1**)

- Interested applicant applies the PHIL loan from one of the four participating banks -- Bank of American, Commerce, PNC, or Citizens.
- The Bank pre-determines the applicants by his/her personal information, property information and financial status:
  - If applicant is pre-qualified for PHIL loan, the bank will approve applicant's application
    - Bank will underwrite the applicant and determine the interest rate based on his/her financial status, ability to pay and income verification.
    - Applicant is given 90 days for closing
    - Bank will mail the applicant's application with all finance documents (loan package) to the RDA using over night express
  - If applicant is not qualified for PHIL loan, application is cancelled
    - Notification is sent to the applicant.



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### **Schedulers (Process 2)**

- RDA receives the loan package by over night mail from the bank.
- All documents in the loan package are scanned to computer, and saved as Portable Document Format (PDF) file for electronic copies.
- An initial Housing Quality Standards (HQS) inspection is scheduled by the scheduler.
  - Inspection information is recorded in an excel spreadsheet (such as inspection date, completed date, postponed date, initial stage, pending financial approval).
- A letter is sent to the applicant with scheduled inspection date

### **Inspector (Process 3)**

- Inspector goes out to the applicant's property.
- Inspector ensures the property meets its standards for home improvement and that the work is really needed/should be done.
  - If the request requires Environmental clearances, the request will be sent to The Philadelphia City Planning Commission (PCPC) for approval **(Process 4)**
  - If the request doesn't require environmental clearance. The Inspector will determine the qualification of the application.
    - If the inspection is approved, applicant will be given 45 days to return a construction/rehabilitation estimate from his/her contractor.
    - If the inspection is not approved, application is cancelled.

### **Outside Contractor (Process 5)**

- Applicant receives the inspection approval letter from the RDA.
- Applicant hires contractor to estimate construction/rehabilitation quote for the work.
  - Applicant can not use city's preferred contractors
- Estimate is sent to HQS Inspector for approval within 45 days from the date of the inspection

### **Inspector (Process 6)**

- Inspector reviews and verifies construction/rehabilitation estimate submitted by contractors
  - If estimate is eligible, approval letter is issued to applicant.



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- Rehab approval is sent to the bank for approval and closing
- Intermediate inspection will be performed before the final inspection to check on the progress of contractor's work
- If estimate is not eligible, suspension letter is issued to applicant not in compliance, application is then cancelled.

**Bank (Process 7)**

- Once the bank receives the rehab approval from the Inspector, the bank will approve and close the application.
  - Applicant has six (6) months to complete improvements.
  - Applicant can request a time extension from the RDA due to critical reasons such as inclement weather
- The bank notifies the RDA for the closing, and waits for the PHIL-Financial commitment
  - Applicant begins payments on the loan at time of closing

**Chief Financial Officer (CFO) (Process 8)**

- CFO issues the PHIL-Financial commitment memo in PDF format to the bank via e-mail

**Bank (Process 9)**

- Once the bank receives the PHIL-Financial commitment from the RDA, the bank submits a loan for purchase to the RDA via over night mail

**Chief Financial Officer (CFO) (Process 10)**

- CFO prepares the loan package for purchase with authorized documents to allow the purchase
  - Bonds/forms are first signed by CFO, then sent to the RDA Director for final approval
  - Trustee issues as part of bond issue itself
  - Generate reports for second PHIL-Financial Reports of loan conditions, amount and compliance for reporting purposes
- CFO keeps the hard copy of original notes
  - The original notes are pulled from the purchase package and kept in a safe box

**RDA Director (Process 11)**



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- RDA Director verifies and approves the loan package.
  - Upon approval, the money is wired to lenders
    - Copies of loan package in PDF format will be sent to lenders via e-mail with detailed information such as purchase price
- Loan is purchased

**Intake (Process 12)**

- Data Entry Specialist records following application information to the AOD system
  - Applicant’s personal information
  - Applicant’s financial/loan information (such as loan purchase, date and amount)
  - Applicant’s property information

**Inspector (Process 13)**

- Inspector is scheduled to go out and perform a final inspection on all work done by contractor within six (6) months after bank closes the application.
  - If all work is completed at the time inspector arrives, Final inspection will be performed according to the work order
    - Inspection information is sent to the U.S. Department of Housing and Urban Development (HUD)
  - If work is not completed at the time inspector arrives, final inspection will need to be rescheduled
- The Inspector verifies and signs off for the completion of the work.

**HUD (Process 14)**

- Completion Certificate is issued. Application is completed. **(Process 15)**

**Application Requirements Summary**

| Sec.  | Requirement  | M / O | Fit | Response |
|-------|--|-------|-----|----------|
| A.1   | <b>User Interface:</b> The PHIL Loan application should be using a set of templates or master pages to ensure information is displayed clearly and consistently to all users.      |       |     |          |
| A.1.1 | The application must be a web-based application that enables users to access through the web browsers on their computers via the City’s Intranet connection. The browsers include: |       |     |          |



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|              | Internet Explorer 6,0 or higher<br>Mozilla Firefox 2.0 or higher   |  |  |  |
| <b>A.1.2</b> | The application must have help pages available to users. And the help pages must be easily accessible to the users   |  |  |  |
| <b>A.1.3</b> | The application must provide a secured log-in page for users to log in.  |  |  |  |
| <b>A.1.4</b> | <p>The User should be directed to the main application page after successfully logging in with the following information shown on the main page:</p> <p>Four Tabs that link to different pages on top of the screen. These tabs separate the application into Categories: Home Tab, To-do-list Tab, Watch-list Tab and Reports Tab:</p> <ul style="list-style-type: none"> <li>• Home Tab page will be displayed immediately after login. This page includes a list of in-progress tasks that needs the immediate attention of the user. Tasks that are pending or inactive for longer than allowed by the business rule. This list can be sorted by applicants name, lender, task name, task date, or task duration. A section must be in this page to allow providing user to change their application password</li> <li>• To-do-list Tab links to the To-do-list page that includes a list of all active tasks assigned to the user. All active tasks are clickable, and can be sorted by applicants name, lender, task name, and task date. The user can click on any of the tasks to review and to work. After a task is clicked, the detailed application for this task is displayed to the user to perform the necessary actions. Once an action is given to the task, this task will be removed from the user's to-do-list.</li> <li>• Watch list Tab links to the page that displays a list of all incomplete tasks. It allows all users to see the status of any incomplete tasks in which the user</li> </ul> |  |  |  |



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|              | <p>is currently working on. The user can click on any of the tasks to review individual application details. All tasks on this page are read only, and accessible to all users with resource limits to them depending upon their assigned user roles</p> <ul style="list-style-type: none"> <li>• Reports Tab links to the page that has a report section allows user to generate reports within their rights. The user will be able to choose the type of reports from a dropdown list and select the output format of the reports. The report format includes Excel, Word Document, Portable Document Format (PDF) and text. The user will also be able to choose how the reports are generated such as on screen display or export to as a file.</li> </ul> |  |  |  |
| <b>A.2</b>   | <b>User Account Management:</b> The PHIL Loan Application must be able to manage user accounts over the web client using the same secure environment   |  |  |  |
| <b>A.2.1</b> | User must have an account created by the System Administrator before using the application.  |  |  |  |
| <b>A.2.2</b> | User must be able to change his/her own password anytime after login to the application. They can change the password under the Home page.   |  |  |  |
| <b>A.2.3</b> | User password must be alphanumeric, case-sensitive and needs to be at least 6 and at the most 16 characters long. It must also contain at least 2 digits.  |  |  |  |
| <b>A.2.4</b> | User name to log into the application must be unique. It's recommended to use the first portion of email address (the portion before the character @) as user name   |  |  |  |
| <b>A.2.5</b> | Application must be able to lockout an account after 5 failed logon attempts. After that, only the system administrator can unlock the user account.   |  |  |  |
| <b>A.2.6</b> | The application must timeout and redirect user to the login page if the user has been idle for more than 60 minutes.   |  |  |  |



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| A.2.7 | The user must be able to change his login password.   |  |  |  |
| A.2.8 | The user must be able to view and change his or her personal information including contact name, email address and contact phone number.  |  |  |  |
| A.3   | <b>User Role Management:</b> User's roles in the PHIL Loan Application is determined by the role of duties they have in the business process.   |  |  |  |
| A.3.1 | User can have more than one role/identity assigned in the system.<br>When a user is logging in the application, first the user is authenticated. Then the application can grant access rights and resource limits to the user depending upon the identity established during authentication.  |  |  |  |
| A.3.2 | The application includes the following roles: <ul style="list-style-type: none"> <li>• System Administrator Role: users in this role are able to create user account, assign user role, reset user password and edit/remove user account information. They can also enable/disable user's access rights.</li> <li>• Scheduler Role: users in this role are able to upload loan package in PDF format obtained from the bank to the application. They also can input, change and update inspection information in the application</li> <li>• Intake Role: users in this role are able to input/modify applicant's personal information, finance information and loan information to the application</li> <li>• Inspector Role: users in this role are able to input/modify inspection results to the application, and view the inspection schedules</li> <li>• Chief Financial Officer (CFO) Role: users in this role are able to search, view all applicant information including personal information, finance information and loan information. See to-date principle balances and the breakdown of the interest and principle. They must be</li> </ul> |  |  |  |



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|              | <p>able to upload necessary documents &amp; input updated financial information for applicants. Generate basic reports on collected information</p> <ul style="list-style-type: none"> <li>• RDA Director Role: users in this role are able to approve loan package prepared and submitted by CFO.</li> <li>• Program Manager Role: users in this role have rights of all other roles, except the System Administrator role.</li> </ul>        |  |  |  |
| <b>A.4</b>   | <p><b>Interface Development Standard:</b> thoughtful interface development is necessary for a good GUI design that makes it easier for the user to use the application and improve the application performance.</p>  |  |  |  |
| <b>A.4.1</b> | <p>The application must be developed by using most .NET web server controls to provide users with friendly and clear Graphical User Interface (GUI).</p>   |  |  |  |
| <b>A.4.2</b> | <p>The application must use a set of templates or master pages to keep a consistent layout for the pages throughout the whole application.</p>   |  |  |  |
| <b>A.4.3</b> | <p>Strong error checking technique must be implemented properly in the application interface level to reduce possible human input error. For example, using calendar control to pick the date value instead of having manual type in. Using data type checking or character count restriction in the text box to reduce typing errors. Using dropdown control for street type to eliminate naming inconsistencies (such as Street vs. St.)</p> |  |  |  |
| <b>A.4.4</b> | <p>Interface development must keep the system performance in mind. Proper use of Java script or AJAX is necessary when response time is critical to the overall application performance</p>  |  |  |  |
| <b>A.5</b>   | <p><b>Workflow:</b> The PHIL Loan application is a workflow/process driven application that requires comprehensive stage tracking features.</p>  |  |  |  |
| <b>A.5.1</b> | <p>The application must be implemented to have a work flow driven model for the business processes.</p>  |  |  |  |



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| <b>A.5.2</b> | <p>The application must use two major mechanisms to simplify the business work processes by implementing the To-do-list and Watch list:</p> <ul style="list-style-type: none"><li>• To-do-list: Every user in the work process has a to-do-list (think of it as a task bin on your desk). All active tasks in the to-do-list are waiting for actions. Once an action is given to the task, it will be moved to the next step of work process and delivered to the designated person's to-do-list. As the task flows around according to each given action; supported documents/comments are required to be fed in the system accordingly. At the end, all tasks will be driven to a terminal stage (either the application is cancelled or the application is completed)</li><li>• Watch list: Place in the system allows all employees in the work process to see the status of tasks in order to ensure better stage tracking</li></ul> |  |  |  |
|--------------|---|--|--|--|

## INTERVIEWS

### Darren Williams

#### Responsibilities: Loan Validation and Reconciling

Darren uses the AOD system to validate monthly numeric reports from the participating banks. He receives anywhere from 3-250 loans daily/monthly, and associated historical and live data via UPS overnight from his assigned participating bank. This paperwork is broken down by such things as:

- # of periods remaining on the loan
- Principle balances
- Existing field loans
- Etc.

All bank reports do not 'look' the same in the breakdown of their loans, having then, its own format. Some have a better breakdown of the interest and principle. Darren only uses the AOD 'inquiry' screen to get the initial/original loan information such as name, address, payoff amounts, and any other statistical information for validating the demographics of the bank reports.



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AOD is not real time and neither is it able to break down loan data as do the bank databases. Therefore to validate things such as to-date principle balances requires manual calculations which can be timely, having to calculate interest rates on a daily basis. The bank system automatically does this for them, where AOD does not.

In validation, all dollars must be accurate. If not, the bank is contacted directly, to aid in determining any discrepancies. Because extra principle payments made in a particular month may not be known by RDA in real time, this is at times the cause of major dollar discrepancies. Betsy, an RDA full time employee, completes data entry for payments that have been made but again, its data is not as live and real time as the bank's database, especially where calculated interest is concerned.

### **Mark Nekoranik – CFO**

#### Responsibilities: Origination and Servicing

Mark wants to integrate with Darren's role to incorporate a backup and support structure. Mark uses AOD's inquiry feature for inventory of all existing loans. Additionally, he reviews applications from vendors, ensures there is compliance with the program's guidelines for such a loan, then issues the approval to the lender in order for the lender to continue in the loan process.

In his review process, he also uses the AOD inquiry feature to see if the person has previously applied for a loan, has an existing loan, payback status, etc. This is done by a search via name and/or property. These particular search criteria can be bothersome in the sense that AOD is info sensitive meaning however the name and address were originally entered (correct or incorrect), it only knows that info. Therefore searching by name and address requires an 'exact' match whether in case, space, Mc or Mac, etc.

Mark shares the same excel spreadsheet as Darren. It is a shared file on a shared server with multiple worksheets to a workbook. A third party was brought in to create the excel spreadsheet with extensive calculations and formulas. All worksheets have linked cell calculations and are therefore locked from internal changes to those calculations. Any error messages received while entering data in the spreadsheet, the third party must be contacted to resolve. File has 'first user authority' meaning although the file is shared and is often viewed simultaneously, only the first person who has opened the file has data entry writes. All others are read only. (believes Ken in finance has access to it as well.)

Mark compiles and sends monthly reconciliation reports to Finance from all participating banks. This report includes checks and balance info such as principle balances, purchases, delinquencies, delinquent loans, etc. This report also done in excel, requires the numbers to match exactly with bank numbers. These reports cannot (should not) be done until Darren's validation is completed.

Additionally, Mark gathers the data for his type of reporting, converts the file format and sends the new file to CFX, an outside source.

Mark's view of an enhanced database would be one that is



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- Real time balance reporting (understands this may not be possible)
  - has an extensive tracking feature, allowing him to track:
  - number of loans
  - status of loans,
  - inventory,
  - house total population,
  - loans paid off and repurchased
- Enables viewing of any/all loans for each applicant (past and current)

**Judy Kowalik**

Responsibilities: Oversees and manages many segments of the RDA Loan Department including data entry from Denise and Betsy. She is also 'guiding' Commerce throughout the loan processing as they are a new participating bank to this program.

The ability to extract reports is key to RDA. However only AOD's demographics portion is being used while its tracking and reporting features have never been utilized nor taught. Therefore, ad hoc reporting is an extensive part of daily processing and reporting.