NetLoan Minor Release

2025.2.4.0 - November 26th, 2025

Minor Updates

- Updated schedule generation logic to check if the task key has already been applied to the loan and/or modification in the case that the map/reduce script is restarted for a system interruption.
- Updated automated job processing to follow updates to the script deployment priority, queue all stages at once, yield after minutes, and buffer size (in addition to concurrency).
- Added a new parameter to the Automated Jobs MR, Override Batch Size, to allow the user to override the batch size threshold for the map/reduce script which controls how many records are processed in a single invocation of the script.
- Add in functionality to update payment processing status.
- Added support for same day payment and draw transactions on Dynamic Schedule Loans
- Added payment processing records and script to automatically generate these records and functionality to automatically update payment processing status.
- Added new automated jobs options:
  - NetLoan - Automatic Statement Generation MR
    - Used to generate statements for borrowers on a monthly basis
  - NetLoan - Automatic Statement Emailing MR
    - Used to email statements to borrowers on a monthly basis
  - NetLoan - Automatic Old Record Deletion MR
    - Used to delete old records and keep overall custom record count down
- Added new field to the NetLoan Schedule Line, Statement, to enhance schedule line reporting with the ability to join to month-end statement fields. This field will be populated on the last schedule line in a statement period after statements are generated.
- Added new NetLoan Setup field, Allow Loan Balance Caps, to allow loans to be setup with a maximum balance. Two fields added to the NetLoan Type record to control this:
  - Default Loan Balance Cap
    - The default maximum loan balance on all loans of this loan type
  - Loan Balance Cap Type
    - Determines the treatment of interest when the Loan Balance Cap is met
      - No Cap

- No loan balance cap
    - Forgive Interest
        - Interest that causes the loan balance to exceed the cap is forgiven
    - Accrue Interest
        - Interest is not capitalized until the loan balance is under the cap

- Updated non-payoff modifications (e.g. Adjust Terms / Adjust Balance) that result in an earlier maturity than prior to the modification to follow the same schedule generation logic as Pay Off Remaining modifications when it comes to the handling of future bills / invoices already tagged to the schedule dated after the new maturity date, specifically:
    - Future bills/invoices that are paid will be incorporated into the calculated payoff amount
    - Future bills/invoices that are unpaid will have all amounts updated to 0
    - All billed schedule lines post new maturity date will be pulled forward to the new maturity date and re-numbered
- Updated NetLoan Investor Ownership record with new fields and functionality to automatically calculate ownership percentages as well as auto populating customer/investor field when applicable.
- Updated statement re-processing to keep statements generated for the same date range if a different statement template was used.
- Updated modifications with a calculation type of "Default" to always reflect the first recurring payment encountered as the new "Recurring Payment" after modification on the modification proposal.
- Added support in transaction sync for dynamic schedule loans to reverse overpayment transaction lines on unsync

Bug Fixes
- Fixed an issue generating the schedule after incurring a negative amortizing fee following incurring a positive amortizing fee of the same payment type.
- Fixed field name for unpaid invoices in the modification screen (erroneously showed as "Remaining Payment")
- Fixed an issue preventing modifications from loading in non-multi-currency or non-one-world accounts (introduced 10/30/2025, fixed 11/10/2025)
- Fixed an issue on sum of the digit loans where the interest was being recognized mid-period prematurely when the loan payment was greater than the loan balance.
- Fixed an issue preventing recurring payments from continuing if the business day convention (typically Preceding) brought the payment into the prior month.
- Fixed an issue including cancelled and refunded loans in revolving loan minimum payment calculations for borrowers with multiple loans
- Fixed bug allowing loan balance overpayments on transaction sync for revolving and dynamic schedule loans
- Fixed an issue calculating interest as a negative amount in the final period of a loan with a payoff modification prior to an invoice already associated with the loan amortization schedule.
- Fixed an issue ending the loan schedule 1 month early for loans with a Payment Frequency of "30 Days" and a Loan Term Unit of "Months (From Origination Date)" or "Payments (From Initial Payment Date)"
- Fixed an issue syncing transactions post-maturity date for dynamic installment loans where the period end date wouldn't default to the maturity date.
- Fixed an issue not including borrower loans without a lender on the statement adjustment worksheet.

- Fixed an issue not respecting that the payment should be on the last of the month when modifying in a month after a month with less days (e.g. February has less days than March) and adding a new payment.
- Fixed issue with auto-mods on loans with "Default" modification calculation type not updating the maturity date post modification.
- Fixed an issue not clearing out fee forgiveness impacts when reversing a modification causing early maturity of a loan where the final schedule line was billed.
- Added cutover script to fix revert changes to Principal Adjustment on 10/17 cutover
- Fixed bug in transaction sync for dynamic schedule loans. Ensures overpayment payment requests are tagged properly for un-sync.