NetLoan Minor Release

2026.1.7.0 - August 7th, 2026

Enhancements

- Added an opt-in global setting, Amortization Schedule Lines Per Page, to NetLoan System Setup (General > System Settings). When set to a whole number between 1 and 1000, the Amortization Schedule subtab on the loan record displays a paginated schedule sublist showing that many lines per page, with paging that flips between pages instantly without reloading the record; when left empty (the default), the loan record display is unchanged.
- Updated schedule generation handling of changes to an already-billed payment amount. When the bill is unpaid, the bill and its schedule line are now zeroed out so the updated payment amount can be billed in their place, and a warning banner on the loan identifies the zeroed transaction(s); both are restored if the modification is reversed. When the bill has already been paid (outside of a payoff modification), the schedule update is blocked with an error banner directing the user to reconcile the paid transaction manually.
- Added support for modification of Adjust Terms Modifications on Evergreen Loans.
- Added a new field to the NetLoan Type record, Payoff Terms, allowing users to have different terms on invoices generated for early payoffs.
- Added validation that blocks saving a recurring NetLoan Payment on a pending loan when the payment's Effective Date is prior to the loan's Initial Payment Date.
- Updated Servicer type loans to set the record lock at commencement. Other loan types set the lock with their first G/L posting (the initial balance entry), but Servicer loans have no initial balance entry, leaving the record editable and lock-dependent functionality (e.g. draw requests) unavailable until the first borrower invoice or distribution bill was run. Existing commenced Servicer loans that are not yet locked are locked automatically on upgrade.
- Added validation on servicing loans that blocks saving a Funding Request when an owner's share of the requested amount exceeds their remaining required contribution (required contribution less funds already requested, including other open funding requests). Draw Requests that generate a Funding Request are validated the same way when saved, with the draw amount counting toward the loan's total drawn. The error identifies each over-requested owner along with their share of the request and their remaining required contribution. The loan's total drawn also acts as a ceiling on the loan as a whole, so a request that would push total funding requested past total drawn is blocked even when no single owner's share is over.

- Updated As of Date reporting to populate two escrow totals on the loan record when the Escrow feature is enabled in NetLoan System Setup:
  - Total Escrows Paid: the sum of customer payment amounts applied to the loan's escrow invoices (invoices tied to one of the loan's Escrow Payment Due records). Credit memo applications are excluded, so the field reflects only cash collected.
  - Total Escrows Overdue: the sum of the remaining unpaid balance (invoice total less all applied payments and credits) on each of the loan's escrow invoices whose due date has passed.
- Added a new Write Off modification type for lenders on Dynamic Installment loans.
- Improved Unsupported Mod Type handling for Dynamic Schedule Loans.

Bug Fixes

- Fixed an issue where the Adjusted Recurring Payment field on an Adjust Terms modification defaulted to a previously recorded payment amount instead of the next recurring payment on loans with a non-monthly payment frequency (e.g. quarterly).
- Fixed an issue where an amortization journal entry processed in the same run as a transfer could post to the loan's old subsidiary, department, class, or location instead of the new segment values from the transfer.
- Fixed an issue where schedule lines tagged with bill payments were not deleted on refresh for Dynamic Installment Loans.
- Fixed an issue where a Pay Off Remaining Balance modification could automatically generate a bill for the payoff payment even when Allow Auto-Generation of Bill From Payoff Modification was disabled in NetLoan System Setup.
- Fixed an issue with the "Allow Early Recognition of Balances on Transfer" global setting where early recognition of origination fee and discount amortization on an intercompany transfer could attempt to post journal lines without a line subsidiary, preventing the journal from posting due to an account validation error.
- Added error handling for journal processing jobs being triggered at the same time - previously, one job would fail silently and the transaction processing record would get stuck in a status of "Pending".
- Fixed issues with calculated payment types (Pay Off Remaining Interest, Defined Principal, Percentage of Principal) as the loan's Default Recurring Payment Type. The Recurring Payment field on the loan record is now set to $0 and disabled when a calculated payment type is selected, since the payment amount is determined each period, and schedule generation now creates recurring payment schedule lines for calculated payment types even when the Recurring Payment amount is $0 - previously a $0 amount generated a schedule with no payments, leaving all interest to accrue into the final balloon payment.
- Fixed an issue where regenerating a loan schedule (e.g. through a modification) copied the bill tagged to a recurring NetLoan Payment record with Automatically Generate Bill enabled onto every future schedule line generated from that payment, causing the same invoice to appear on all upcoming periods.
- Fixed an issue where a modification processed in the background could apply its schedule update twice, creating duplicate amortization schedule lines and overstated loan totals (e.g. Remaining Payment). This occurred in the rare case that the loan record was saved by a user at the same moment the background job saved the new schedule, causing the job to treat its completed save as a failure and retry it. The job now verifies whether its schedule update was already saved before retrying and halts instead of applying it a second time, and an additional safeguard halts schedule generation if the same job's update has already been applied to the loan.
- Fixed an issue attempting to batch an automated job where batching was not supported (NetLoan - Generate Fees MR) in accounts with more than 50,000 loans.

- Fixed an issue where the modification journal for a Refinance modification on a Borrower type loan with unamortized capitalized fees failed to post with the error "The loan type is missing an account mapping for the 'Loan Payment Receivable Clearing Account'".