NetLoan Minor Release

2026.2.1.0 - August 28th, 2026

Enhancements

- Updated Pay Off Remaining on Dynamic Installment loans to estimate balances as of the effective date, including the partial period.
- Added support for one-time Escrow Payment Due records billing alongside a loan's recurring record, so a supplemental bill, special assessment, or initial deposit no longer requires changing the recurring amount. A recurring record entered with a future effective date now keeps billing until that date arrives instead of superseding the prior record immediately.
- Added a New Escrow Payment Due button to the Escrow subtab on the loan record, and a Bulk Escrow Update page for entering new escrow amounts across many loans at once.
- Added validation to Escrow Payment Due records so a recurring record can no longer take effect on or before the date escrow has already been billed through on the loan. Amounts are now locked once a record has billed, and a change after that has to be entered as a new record. One-time records are unaffected and can still be dated into a period that has already been billed.
- Updated the escrow billing automated job to respect the Run All Months Up To And Including setting. Unchecked, it bills only the escrow payment dues falling within the selected period; a due dated before the period start is not picked up by a later run.
- Updated the Next Payment Date and Next Payment Amount fields on the loan Management subtab and generated statements to pull in the next recurring scheduled payment and ignore any one-time payments.
- Added support for applying fees to fully amortized loans through an Adjust Loan Terms modification. The Modify Loan and Propose Modification buttons now offer Adjust Loan Terms on fully amortized loans, with the modification limited to adding new Fee or Principal Adjustment - Fee payment lines: all term, rate, and payment fields stay locked, and each fee adds a new schedule line dated on the fee's effective date without changing the loan's term or maturity date.
- Added enforcement of credit limits to Draw modifications.
- Updated journal entries created for MCA loans to populate the line-level Name field with the customer from the loan record. This applies to amortization, close out, and repurchase entries as well as summarized journals, where lines are now split per customer.
- Added the ability to schedule certain scripted reports (e.g. roll forward, waterfall) on a particular day of the month for a specific reporting range and have that report emailed to a set of recipients.

- Reconfigured buttons on the scripted reports to more accurately describe whether the report would be previewed in the browser ('Preview' button), scheduled to run at a later date ('Schedule' button), or exported as a spreadsheet ('Export' button).

Bug Fixes

- Fixed an issue where a servicer loan could be commenced before its initial ownership breakout was set. Commencement of a servicer loan, whether from the loan record, the Commence Loans page, or automatic commencement on billing, shipment, or schedule generation, is now blocked with an error banner until the loan's owners total 100% and are effective on or before the loan's origination date.
- Fixed an issue where regenerating a loan schedule could create a duplicate of the final amortization schedule line if that line was already billed prior to schedule generation and the amortization type on the billed line differed from the newly calculated schedule line amortization type.
- Fixed an issue where the Manage Automated Jobs page displayed scheduled deployment times in a fixed Pacific timezone rather than the current user's timezone, causing the displayed time to differ from the time shown on the script deployment schedule.
- Fixed an issue where completing a second Draw or Adjust Balance modification with the same effective date as an earlier one removed the earlier modification's balance adjustment from the regenerated schedule and prevented payment records dated after the modification from being applied.
- Fixed an issue where draw schedule lines recreated during schedule regeneration were tagged with the modification currently being processed instead of their originating draw, mislabeling the line's modification type, modification detail, and disbursement vendor.
- Fixed an issue where editing the Balance Adjustment amount on a modification did not recalculate the modification's effective date balances and new loan balance until the effective date was changed.
- Fixed an issue where an approved Refund, Pay Off Remaining, or Refinance modification picked up by a scheduled loan-based search Automatic Modifications job left billed schedule lines dated after the payoff untouched instead of zeroing out the schedule line and invoice, resulting in a live invoice and non-zero loan balance line past the payoff date.
- Fixed an issue where a True Up modification with an effective date inside an interest-bearing period on a Sum of the Digits loan accrued the current period's interest on both the modification schedule line and the period end schedule line, doubling the interest accrued and the interest income recognized for that period.
- Fixed an issue where the payoff amount calculated during automatic payment application double-counted a payment made earlier the same day that had already been billed and paid — the amount was subtracted from the loan balance and again as an amount paid on a future bill — which could turn the calculated payoff negative and create a negative payment record that failed auto-billing and corrupted the loan schedule. Automatic payment application now also skips and logs any application that would create a $0 or negative payment record instead of creating it.
- Fixed an issue where automatic payment application measured amounts already applied to bills using the full payment record amount rather than the amount the customer payment actually applied to each invoice, so a partially paid invoice could overstate the remaining unapplied amount and create an inflated payment record on a subsequent application run. A customer payment whose calculated remaining unapplied amount comes out negative now stores $0 with an audit log entry instead of the negative value, so the transaction stops being reselected by every application run.
- Fixed an issue where the loan balance and payoff amounts defaulted onto Pay Off Remaining, Refund, and Refinance modification proposals double-counted a payment made earlier on the effective date that had already been billed and paid — the amount was reflected in the effective date balances and subtracted again as an amount paid on a future bill. Proposal balance math now

uses the paid-future-bill total calculated alongside the effective date balances so each paid amount is only credited once.
- Fixed an issue where the Days Past Due and Total Overdue amounts on generated statements only counted invoices due before the statement start date, omitting invoices that became overdue during the statement period. Statements now measure overdue as of the statement end date, matching the loan Management subtab.
- Fixed an issue where a Statement Adjustment on a loan with one payment type on the previous payment record converted the go-forward recurring payment back to the recurring payment type listed on the loan when the recurring payment date in the adjusted period had been rolled forward by the business day convention past the modification effective date (e.g. a payment day falling on a weekend).
- Fixed an issue where regenerating the schedule of a loan with a one-time payment record dated in the past (e.g. an extra principal payment made on or before a modification's effective date) skipped the reduction of the final recurring payment to the remaining payoff amount, overdrawing the loan balance below zero and generating a negative balancing payment on the final schedule line at maturity if that extra payment fell on the same day as the recurring payment.
- Fixed an issue where an Automatic Modification incorporating a rate change without a payment recalculation (e.g. a rate record created by Sync Rate) cleared the Balloon Payment field on a loan that had a balloon, leaving the field at zero instead of updating it to the recalculated final payment on the regenerated schedule.
- Fixed an issue where 30/360 interest days were miscounted on loans with a custom calendar (e.g. 4-4-5) whose calendar periods cross calendar month boundaries.
- Fixed an issue preventing schedule re-generation post "- Full Rewind -" time machine of loans (introduced in version 2026.1.7.0).
- Fixed an issue where regenerating the schedule of a loan with multiple billed schedule lines on the same date cleared the invoice link from all but the first of those lines, leaving billed lines that appeared unbilled.