

Facility-Level Notifications

In Loan FpML v5.11, facility level events are all contained within the facilityEventGroup substitution group and are communicated through the Facility Notification. Multiple events conveyed in separate notifications but related to a single overarching facility-level parent event can be connected via the same parentEventIdentifier.

The following identifiers are used within the notifications to represent different actors or structures (e.g. facility structure) related to the transaction:

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Guarantor	US6G852363	GUARANTORPARTNERSLLC
Facility	F123452TLA	FAC12345

Accruing Fee Change

These notifications communicate a change to the rate associated with an accruing facility-level fee. Accrual fees are calculated using the fee rate and an underlying balance on the facility e.g. total commitment, total utilization, etc.

Scenario 1 (Loan_AccrFeeChng_ex1)

This notification is sent from the administrative agent to the lender to communicate an accruing fee change. The fee will be paid every 3 months at a rate of 0.0075 and is calculated using the unutilized amount (net of funded and unfunded utilization).

Scenario 2 (Loan_AccrFeeChng_ex2)

This notification is sent from the administrative agent to the lender to communicate an accruing fee change. The fee will be paid every 3 months at a rate of 1.25 and is valid for a period of 2 years, effective 12/31/2012.

Scenario 3 (Loan_AccrFeeChng_ex3)

This notification is sent from the administrative agent to the lender to communicate an accruing fee change effective 11/10/2014. The fee will be paid every 3 months at a rate of 0.25. The rate expires on 12/31/2017.

Accruing Fee Expiry

These notifications communicate the expiry of the rate associated with an accruing facility-level fee.

Scenario 1 (Loan_AccrFeeExp_ex1)

This notification communicates details about the expiry date for an accruing fee, in this case, a utilization fee which is expiring for FAC12345 as of 12/31/12.

Accrual Option Change

Scenario 1 (Loan_AccrOptChng_ex1)

This notification communicates a change in an accrual option for the Term Loan A facility. A new fixed rate of 2.0% is effective as of 10/11/2014 with a monthly payment frequency.

Accruing Fee Payment

These notifications communicate details about accruing fee payments.

Scenario 1 (Loan_AccrFeePay_ex1)

This notification describes the payment of an unutilized fee. I.e. the fee is calculated based on the amount of the facility that was not utilized by an outstanding or letter of credit.

Scenario 2 (Loan_AccrFeePay_ex2)

This notification describes the payment of a facility commitment fee. The facility commitment fee is calculated on the total face amount of the commitment, regardless of the amount that is utilized by an outstanding or letter of credit. This event is an example of a global fee payment event taking place.

Miscellaneous Fee Payments

These notifications communicate details about the payment of miscellaneous fees (origination/upfront, syndication, amendment, etc.).

Scenario 1 (Loan_NonRecFeePay_ex1)

This notification describes the payment of an amendment fee in the amount of \$650,000.00, due to a prepayment made on 5/30. As per the credit agreement in this scenario, if the borrower makes a prepayment ahead of the term loan repricing, the borrower shall pay a prepayment premium of 1.0% of the amount of the term loan.

Scenario 2 (Loan_AccrPikPay_ex1)

This notification communicates the details of an accruing PIK payment on a facility, in the amount of \$15,246.85. The payment is made by the agent to the lender and is effective 12/20/2015.

Scenario 3 (Loan_AmendFeePay_ex1)

This notification communicates the details of an amendment fee payment, made by the agent to the lender in the amount of \$36,548.36. The payment is effective 12/18/2012.

Scenario 4 (Loan_FundFeePay_ex1)

This notification is sent from the agent to the lender to communicate a funding fee payment in the amount of \$50,236.48. The payment is effective as of 10/8/2014.

Scenario 5 (Loan_FacExtFeePay_ex1)

This notification is sent from the administrative agent to the lender to communicate the payment of a facility extension fee. The amount of the fee is typically determined in the Credit Agreement.

Scenario 6 (Loan_MiscFeePay_ex1)

This notification, sent by the administrative agent to the lender, is used to communicate a miscellaneous facility fee payment. In this case, the miscellaneous fee is an "On Limit Amount" fee and is payable 12/31/2011.

Scenario 7 (Loan_UpfrontFeePay_ex1)

This notification is sent from the administrative agent to the lender to communicate an upfront fee payment. This payment, in the amount of \$51425.50, is paid on 12/15/2014.

Scenario 8 (Loan_WaiverFeePay_ex1)

This notification is sent from the administrative agent to the lender to communicate the details of a waiver fee payment, effective on 7/10/2014.

Commitment Adjustment

Scenario 1 (Loan_CommitAdj_ex1)

This notification communicates the details of a commitment decrease due to a voluntary paydown of the facility. The paydown amount is \$1,929,373.18 with a lender share payment of \$63,598.04. The new total commitment is stated in the notification.

Facility Termination

Scenario 1 (Loan_FacTerm_ex1)

This notification is sent from the administrative agent to the lender to communicate the termination of a facility, effective on the maturity date of 12/20/2014.

Facility Prepayment/Facility Prepayment Fee Payment

Scenario 1 (Loan_FacPrepay_ex1)

This notification is sent from the administrative agent to the lender to communicate a facility prepayment. The amount of the prepayment is \$100,000.00, effective on 9/20/2014.

Scenario 2 (Loan_FacPrepayFee_ex1)

This notification is sent from the administrative agent to the lender and uses a parentEventIdentifier to communicate the connection to the above example. The facility prepayment fee in the amount of \$5,000.00 is paid on the same date as the facility prepayment, 9/20/2014.

Rate Changes

These notifications communicate details about rate changes (default, penalty, etc.).

Scenario 1 (Loan_DefRtChg_ex1)

This notification is sent from the agent to the lender to communicate a change in the default rate, per the credit agreement. The new rate is effective as of 12/18/2013.

Scenario 2 (Loan_MndCstRtChg_ex1)

This notification is sent from the administrative agent to the lender to communicate the change in a mandatory cost rate. The new rate is effective as of 12/18/2013 on a Term Loan A facility.

Scenario 3 (Loan_PenRtChg_ex1)

This notification is sent from the administrative agent to the lender to communicate a change in the penalty rate for the Term Loan A Facility referenced (F123452TLA). The new rate is effective as of 9/22/2014.

Rate Expirations

These notifications communicate details about rate expirations (default, penalty, etc.).

Scenario 1 (Loan_DefRtExp_ex1)

This notification is sent from the administrative agent to the lender to communicate the expiration of a default rate, as of 2/1/2014.

Scenario 1 (Loan_MndCstRtExp_ex1)

This notification is sent from the administrative agent to the lender to communicate the expiration of a mandatory cost rate. The rate is set to expire on 11/16/2013, one week after the notice date (11/09/2013).

Scenario 1 (Loan_PenRtExp_ex1)

This notification is sent from the administrative agent to the lender to communicate the expiration of the penalty rate for the referenced facility, F123452TLA. The rate expires as of 9/20/2014.

Loan Contract Notification

In Loan FpML v5.11, loan contract-level events are all contained within the loanContractEventGroup substitution group and are communicated through the Loan Contract Notification. Multiple events conveyed in separate notifications but related to a single overarching loan contract-level parent event can be connected via the same parentEventIdentifier.

Most of the events communicated using the Loan Contract Notification are contained within the Rollover section of this document.

Breakage Fee Payment

Scenario 1 (Loan_BrkgFeePymt_ex1)

A breakage fee payment is a fee calculated as the cost of breaking financing against a loan contract which is repaid early. In this example, the administrative agent communicates to the lender that a fee payment will occur on 6/6/2014 in the amount of \$10,000.00. This fee has been calculated by the agent bank.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Lender	US5L567878	LENERCORN
Facility	F123452TLA	FAC12345
Loan Contract	LCON123	CC1234

Interest Capitalization

Scenario 1 (Loan_IntCap_ex1)

In this example, the administrative agent communicates to the lender about capitalized interest in the amount of \$75,000.00. The calculation method is based on the contract position through period.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Lender	US5L567878	LENERCORN
Facility	F123452TLA	FAC12345
Loan Contract	LCON123	CC1234

Interest Payment

Scenario 1 (Loan_IntPay_ex1)

In this example, the administrative agent communicates to the lender that interest in the amount of \$141,469.78 (lender share=\$70,734.89) will be paid. The calculation method is based on the contract position through period. Note that the borrower and co-borrower party structures are not necessary to this structure since nothing in the message structure references these structures; the parties are included for clarity.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Loan Contract	LNC12345	CONT123

Loan Contract Adjustment

Scenario 1 (Loan_ContAdj_ex1)

In this example, the administrative agent communicates to the lender about an adjustment, in this case an increase, to an existing loan contract. The adjustment amount as well as lender share of that amount are stated in the notification.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Loan Contract	LC1234	CC5503

Maturity Change

Scenario 1 (Loan_MatChg_ex1)

In this notification, the administrative agent communicates to the lender a maturity date change on an existing loan contract. The date is changing from 9/15/15 to 12/15/15.

Loan FpML v5.11 XML Examples

Loan Servicing Notifications
TenDelta LLC



Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Loan Contract	LCON123	CC1234

Letter of Credit Notifications

Letter of Credit Notifications provide a means for an administrative agent to communicate issuance, amendment, and termination of letters of credit. The administrative agent also acts as a conduit between the issuing bank and the lenders. In Loan FpML v5.11, all letter of credit events are contained within the lcEventGroup substitution group. Multiple events conveyed in separate messages but related to a single letter of credit-level parent event can be connected via the same parentEventIdentifier.

The following identifiers are used within the notifications to represent different actors or structures (i.e. term and revolving facility) related to the transaction:

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Beneficiary	US1B987656	BENEFICIARYBANK
Lender	US5L567878	LENDERCORP
Issuing Bank	US6I874125	ISSUINGBANKINC
Term Facility	F123452TLA	FAC12345
Revolving Facility	F234564REV	FAC67890
Standby Letter of Credit 1	LC45996ST	LOC234
Standby Letter of Credit 2	LC22340ST	LOC567
Synthetic Letter of Credit	LC59900SN	LOC123
Trade Letter of Credit	LC22360T	LOC789

Letter of Credit Adjustment

Scenario 1 (Loan_LCAdj_ex1)

This notification is sent by the agent to the lender to communicate an adjustment, in this case a decrease, of a standby letter of credit. A decrease in the amount of \$50,000.00 will be applicable effective 11/12/2014. The relatedBorrowing element is set to false, as this is a normal decrease in the letter of credit amount and there is no loan borrowing taking place in conjunction with the decrease.

Letter of Credit Fee Payment

Scenario 2 (Loan_LCFeePay_ex1_1)

This example represents an L/C fee payment against two standby letters of credit. The example is transmitted as 2 notices:

- Fee payment against SBLC #1 (Loan_LCFeePay_ex1_1)

- This example uses the 'IcIssuanceFeePayment' substitution event to communicate an L/C fee payment against a standby letter of credit (L456699ST). The payment for \$88.11 is effective as of 06/30/2014.
- Fee payment against SBLC #2 (Loan_LCFeePay_ex1_2)
 - This example uses the 'IcIssuanceFeePayment' substitution event to communicate an L/C fee payment against a standby letter of credit (L223440ST). The payment for \$684.62 is effective as of 06/30/2014.

Scenario 3 (Loan_LCFeePay_ex2)

This example represents an L/C fee payment against a single standby letter of credit, LOC567. The 'IcIssuanceFeePayment' substitution event is used to communicate the payment through an IcNotification. The payment for \$50.56 is effective as of 06/30/2014.

Letter of Credit Issuance

Scenario 4 (Loan_LCIss_ex1)

This example represents issuance of a standby letter of credit, LOC234. This new letter of credit in the amount of 100,000.00 is issued as of 11/12/2014.

Scenario 5 (Loan_LCIss_ex2)

This example represents issuance of a standby letter of credit, LOC567. The 'IcIssuance' substitution event communicates the issuance of a letter of credit in the amount of \$60,000.00 effective 11/12/2014.

Scenario 6 (Loan_LCIss_ex3)

This example represents issuance of a trade letter of credit, LOC789. The 'IcIssuance' substitution event communicates the issuance of the new trade letter of credit in the amount of \$500,000.00. \$153,846.15 is the lender share amount for the letter of credit. 09/24/2014 is the effective date of the new letter of credit.

Scenario 7 (Loan_LCIss_ex4)

This example represents issuance of a standby letter of credit, LOC234, that includes a currency exchange, from EUR to USD. The 'IcIssuance' substitution event communicates the issuance of a new \$900,000.00 EUR letter of credit, effective 09/29/2014. The rate of currency exchange is 1.2423 EUR per USD. An evergreen option is included in this notice, which allows the borrower to extend the letter of credit tenor. In this case, the evergreen example stipulates a 60-day non-renewal notice and an extension period of 1 year.

Letter of Credit F/X Revaluation

Scenario 1 (Loan_LCFx_Reval_ex1)

This message is sent from the agent to the lender to communicate a change in the foreign exchange rate for a synthetic letter of credit, LOC123. The rate is set on 12/19/2013 based on information from Bloomberg.

Letter of Credit Rate Change

Scenario 1 (Loan_LCRtChg_ex1)

This notification communicates the rate change on a letter of credit effective 1/10/2014. The new rate is 3% for the Letter of Credit referenced, LOC567.

Letter of Credit Renewal

Scenario 1 (LC_Renwl_ex1)

This message is sent from the administrative agent to the lender to communicate the renewal of a standby letter of credit, LOC234. It is assumed from the notice that all terms of the letter of credit remain the same as the previous agreement.

Letter of Credit Termination

Scenario 1 (Loan_LCTerm_ex1)

This notification communicates the termination of a letter of credit, effective 1/2/2014. This notice is sent by the administrative agent to the lender in regard to a standby letter of credit, LOC234.

Bulking Servicing Events

In Loan FpML v5.11, multiple servicing events can be combined within a single Loan Servicing Notification. Additionally, events across multiple facilities can be populated into the Loan Servicing Notification, and multiple events related to a single overarching parent event can be connected via the same parentEventIdentifier. This approach to combining events into a single notification represents a sort of ‘bulking’ approach to transmitting related events.

The scenarios below illustrate examples of appropriate use of the Loan Servicing Notification for ‘bulking’ servicing events together.

Scenario 1 (Loan_Bulk_ex100)

In this example, the administrative agent uses the Loan Servicing Notification to notify the lender of two payment events: one related to a loan contract and one related to the term loan B facility. Details of the events include the following:

- An accruing fee payment of \$100,000 will be paid toward the Term Loan B on 6/30/17. The lender’s share amount is \$5,000.
- An interest payment of \$50,000 paid on 6/30/17. The lender’s share amount is \$2,500.

The following identifiers are used within the notifications to represent different actors or structures (e.g. facility structure) related to the transaction:

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Lender	US5L567878	LENDERCORP
Facility	123456ABC	TermLoanB
Loan Contract	LoanContract1**	LoanContract1

** NOTE: in this example the external identifier for the loan contract is the same as the internal identifier. Because there are no publicly-published loan contract identifiers, it may be likely that these identifiers would be identical in publication of this notification.

Rollover

A rollover event provides a means for agent banks to communicate floating rate margin resets and/or re-definitions of the way in which outstanding contracts are structured. For example:

- Borrowers can allocate principal balance across various contract types.
- Certain contracts periodically reset (rate-wise).
- Underlying balances may shift.

In Loan FpML v5.11, rollover-related events are described via a loan contract-level substitution group within the Loan Servicing Notification. This is a change from previous versions of FpML, and with v5.11 all substitution groups are now consistently organized by the level of structure. The concept of embedded events within other events has been removed from the schema. Rollover notifications no longer need embedded events, as the event identifier can connect these events with others within the substitution group.

Multiple events may relate to the same parent rollover event. As such, the messages within each scenario share the same parentEventIdentifier, detailed in the descriptions below. These parentEventIdentifier structures create a relationship between the events.

Scenario 2 (Loan_Bulk_ex101(Roll))

In this example, a maturing loan contract is rolling into a new loan contract. Additional information related to the base rate set activity (importantly, fixing date and effective date) for this rollover is also provided. Details about these events include:

- An existing loan contract is rolling into a new loan contract with a contract end date (or maturity date) or 11/25/13.
- The all-in rate for the new loan contract will be 1.72% (base rate of 0.17%), which is fixed on 10/21/13 and effective on 10/25/13.

The following identifiers are used within the notifications to represent different actors or structures (e.g. facility structure) related to the transaction:

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract	CC1234	CONT12345
New Loan Contract	NC5678	CONT67890

Scenario 3 (Loan_Bulk_ex102(Roll))

In this example, a maturing loan contract is rolling into a new loan contract. Additional information related an interest payment for interest owed on the maturing loan contract is also provided. Details about these events include:

- An existing loan contract is rolling into a new loan contract with a contract end date (or maturity date) or 11/25/13.
- The new loan contract will be a floating rate loan based on 3-month LIBOR, and the rate fixing date is 11/21/13.
- The margin on the new loan contract is 1.55%.

The following identifiers are used within the notifications to represent different actors or structures (e.g. facility structure) related to the transaction:

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract	CC1234	CONT12345
New Loan Contract	NC5678	CONT67890

Scenario 4 (Loan_Bulk_ex103(Roll))

In this example, a single ABR contract is rolling over and an interest payment is made toward the maturing contract. Details about these events include:

- The new loan contract, effective 9/30/2013, has a maturity date of 12/31/2013.
- The new loan contract will be a floating rate loan based on 3-month LIBOR, and the rate fixing date is not yet set.
- An interest payment is made toward the maturing contract based on the accrual schedules stated in the notice.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 5 (Loan_Bulk_ex104(Roll))

In this example, two LIBOR contracts are consolidated into a single LIBOR contract, with an interest payment made against each existing contract. Details about these events include:

- The new contract has an effective date of 7/15/2009, with a maturity date of 8/17/2009.

- The new contract will be a floating rate loan based on 3-month LIBOR, with a rate fixing date of 7/13/2009.
- The two interest payments made toward each maturing contract are effective 7/15/2009 at a rate of 0.67%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract 1	CONT12345	CC1234
Maturing Loan Contract 2	CONT54321	CC4321
New Loan Contract	CONT67890	NC5678

Scenario 6 (Loan_Bulk_ex105(Roll))

In this example, a single LIBOR contract is maturing and splitting into two new LIBOR contracts. An interest payment is made toward the maturing contract. Details about these events include:

- The effective date for the new contracts is 9/5/2014, with a maturity date of 9/30/2014.
- The new contracts will be floating rate loans based on 3-month LIBOR. The rate fixing date has not yet been set.
- A single interest payment is made based on the accrual schedule stated in the notice at a rate of 1.225%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract 1	CONT67890	NC5678
New Loan Contract 2	CONT09876	NC8765

Scenario 7 (Loan_Bulk_ex106(Roll))

In this example, a LIBOR contract is renewed and converted to PRIME, and a loan interest payment is made toward the maturing contract. Details about these events include:

- The new contract is effective as of 9/5/2014 and matures on 9/30/2014.
- The new contract is a 3-month floating rate LIBOR loan and the rate is not yet fixed. The margin on the new contract is 1%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 8 (Loan_Bulk_ex107(Roll))

In this example, a LIBOR contract matures and is partially repaid. An interest payment is made toward the LIBOR loan, and the remaining portion of the contract is renewed with a conversion to PRIME.

Details about these events include:

- A partial repayment of \$1mm is applied to the maturing loan contract. Refusal of the repayment is not allowed in this scenario.
- An interest payment of \$14,972.22 is applied to the maturing contract based on the accrual schedule stated in the notice.
- The new loan contract is effective as of 9/5/2014 with a maturity date of 9/30/2014.
- The new loan contract is a US Prime Rate floating rate loan.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123452TLA	FAC12345
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 9 (Loan_Bulk_ex108(Roll))

In this example, 2 LIBOR contracts are repricing (maturing) and an interest payment is made on each. Additionally, the 2 maturing contracts roll over, and one of the maturing LIBOR contracts splits into 2 new loan contracts. Details about these events include:

- A \$1.1BN revolver is currently divided between 2 contracts, for \$786MM and \$324MM, and will be divided into 3 loan contracts as of the maturity date. The 3 new contracts are borrowed at \$768MM, \$314MM, and \$10MM.

- The effective date for the 3 new contracts is 9/30/2013.
- The \$10MM loan contract will be a US Prime Rate floating rate loan, and the other 2 loan contracts will be LIBOR floating rate loans at an all-in rate of 2.68%.
- The interest payments toward the 2 maturing contracts are effective on 9/30/2013.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123999REV	FAC54321
Maturing Loan Contract 1	CONT12345	CC1234
Maturing Loan Contract 2	CONT54321	CC4321
New Loan Contract 1	CONT67890	NC5678
New Loan Contract 2	CONT09876	NC8765
New Loan Contract 3	CONT76543	NC7654

Scenario 10 (Loan_Bulk_ex109(Roll))

In this example, a single LIBOR contract matures and the outstanding amount is increased, establishing a new LIBOR contract. An interest payment is made toward the maturing contract. Details about these events include:

- The LIBOR contract rolls over, and commitment is increased by \$2MM effective 1/14/2014. The loan will be repriced on 1/21/2014.
- The margin on the new loan contract is 2%.
- The all-in rate for the new loan contract is 2.12% (base rate of 1.21%) which was set on 9/3/2014.
- The next payment date is projected to occur on 1/21/2014 for \$1650.06.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123999REV	FAC54321
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 11 (Loan_Bulk_ex110(Roll))

In this example, a LIBOR contract matures and an interest payment is made. The maturing contract is partially repaid and the remainder is rolled over into a new LIBOR contract. Details about these events include:

- A repayment toward the maturing loan contract is effective as of 8/29/2014, and refusal of the repayment is not allowed in this scenario.
- The new loan contract is effective as of 8/29/2014 and will reprice on 9/30/2014.

- The new loan contract is a floating rate LIBOR loan, and the rate will be set on 9/3/2014.
- The margin on the new loan contract is 3%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123999REV	FAC54321
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 12 (Loan_Bulk_ex111(Roll))

In this example, a LIBOR F/X contract reprices and an interest payment is made. Details about these events include:

- The new contract is converted from USD to GBP at an exchange rate of 1.6448.
- The new contract is a floating rate LIBOR loan contract with a rate fixing date of 1/15/2014.
- The margin on the new loan contract is 1.55%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123999REV	FAC54321
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 13 (Loan_Bulk_ex112(Roll))

In this example, a LIBOR contract rolls, an interest payment and a partial principal repayment is made. Details about these events include:

- The new contract is for \$28,660,660 USD, and the old contract was for \$29,210,000.
- The partial principal repayment is for \$550,000 USD.
- The new contract is a floating rate LIBOR loan contract with a rate fixing date of 8/29/2014.
- The margin on the new loan contract is 3.00%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Co-Borrower	US4C147258	COBORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123999REV	FAC54321
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678

Scenario 14 (Loan_Bulk_ex113(Roll))

In this example, a LIBOR F/X contract reprices, and an interest payment is made. Details about these events include:

- The new contract is for 8,100,000 GBP. There was no change to the principal amount of the contract from old to new.
- Interest paid at time of rollover is 7,380 GBP (lender’s share is 1,037.81 GBP).
- The margin on the new loan contract is 1.55%.

Actor / Structure	External Identifier	Attribute ID (Internal Identifier)
Agent	US2A432121	BANKOFAGENTSNA
Borrower	US3B789454	BORROWERINC
Lender	US5L567878	LENDERCORP
Facility	F123999REV	FAC54321
Maturing Loan Contract	CONT12345	CC1234
New Loan Contract	CONT67890	NC5678