

From: Bob Boyd
To: Call Report Modernization
Subject: Bob Boyd Coast Central Credit Union--Call Report/Profile Content Modernization
Date: Wednesday, June 08, 2016 1:08:26 PM
Attachments: image002.png

Hello:

I believe the following sections could be reduced or eliminated:

.TDR reporting. TDRs may have been an issue at some institutions many years ago, but they were not a problem for us then or now. The requirement to track these should either be eliminated; or, there should be a mechanism to eventually move a loan out of TDR status. Once a member has demonstrated the ability to meet the revised repayment terms over a period of time, and the concession reason is no longer valid (for instance, a high loan-to-value ratio is back in line due to principal paydown and/or increasing property values) we should be able to drop the loan from TDR tracking.

Page 15—The MBL sorting is burdensome (collateral that's this but not that, or this but not that or that, or that or that or that), is sorting things out more than anyone else in the universe cares to know.

Thank you

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