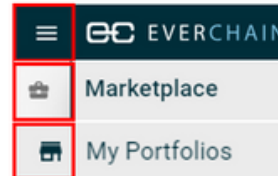


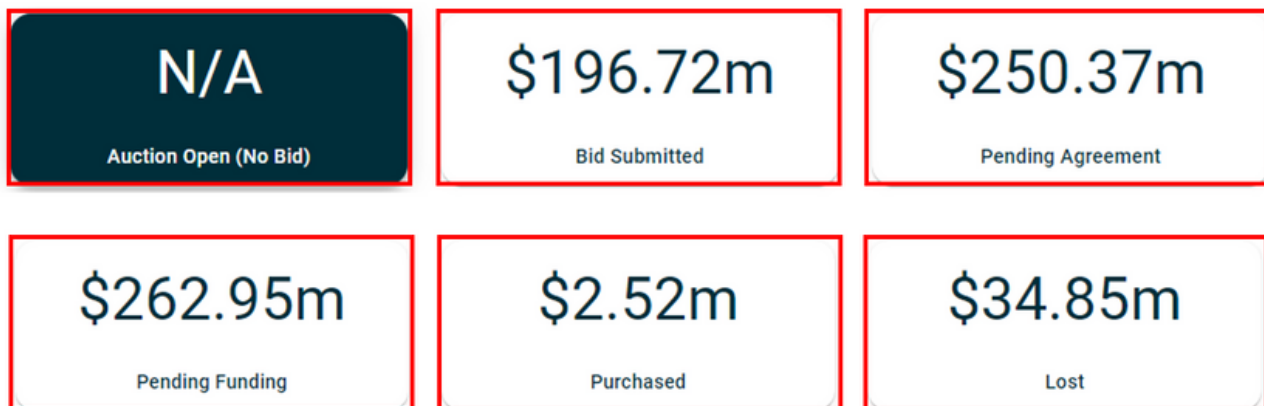
Type: **Portfolio Manager Overview for Buyer's.**

Feature Description: Ability to view portfolios available for sale on the platform and managing portfolios once awarded to the Buyer.

1. From the "3 lines" icon in top left corner,
 - Click the "**Marketplace**" (briefcase) icon
 - Click the "**My Portfolios**" (office) icon



The Portfolio Manager screen will display these six cards at the top, defined as follows:



- **Auction Open (No Bid) card:** This card houses all available portfolio's that are available for purchase and no bid has been submitted by the viewing Buyer.
- **Bid Submitted card:** This card houses all portfolio's open for auction or previously open for auction and pending selection of the winning bidder by the Seller. A bid was submitted for the portfolio by the viewing Buyer.

- **Pending Agreement card:** On this card resides any portfolios won by the viewing Buyer that will now move through the following stages:
 - **Awarded-** Portfolio awarded to Buyer but has not been sent for 2nd scrub.
 - **Awarded Forward Flow-** Portfolio finished 1st/only scrub and awaiting funding dates to be submitted by the Buyer.
 - **Awarded BK Forward Flow-** Portfolio finished 1st/only scrub. Awaiting funding dates to be submitted by the Buyer and removal of any ineligible accounts by Buyer based on their internal evaluation. Seller approves of any accounts removed by Buyer.
 - **Second Scrub-** Any open auction portfolios in the 2nd scrub process.
 - **Pending PSA Draft-** 2nd scrub has been completed. Purchase and Sale Agreement (PSA) is in the redline/negotiation stage.
 - **Pending PSA Signatures-** redlines have been reviewed/approved. Pending signatures from both parties.
- **Pending Funding card:** Signatures from both parties have been received on the PSA. The portfolio now moves to the funding phase and moves through the following stages:
 - **Awaiting Buyer Funding-** awaiting Buyer's confirmation that funds have been sent to the Seller.
 - **Confirm Buyer Funding-** awaiting Seller and EverChain confirmation that funds have been received from the Buyer.
 - **Pending Purchased File Download-** awaiting download of the final sale file of accounts by the Buyer.

Note: The final sale file is able to be downloaded by the Seller and Buyer for only 14 days after the sold file is released.

- **Purchased card:** All awarded/purchased portfolios are housed and archived here.
- **Lost card:** Any portfolios where a bid was submitted by the viewing Buyer and the bid was not accepted by the Seller will be filed on this card.