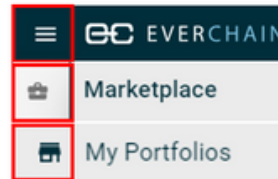


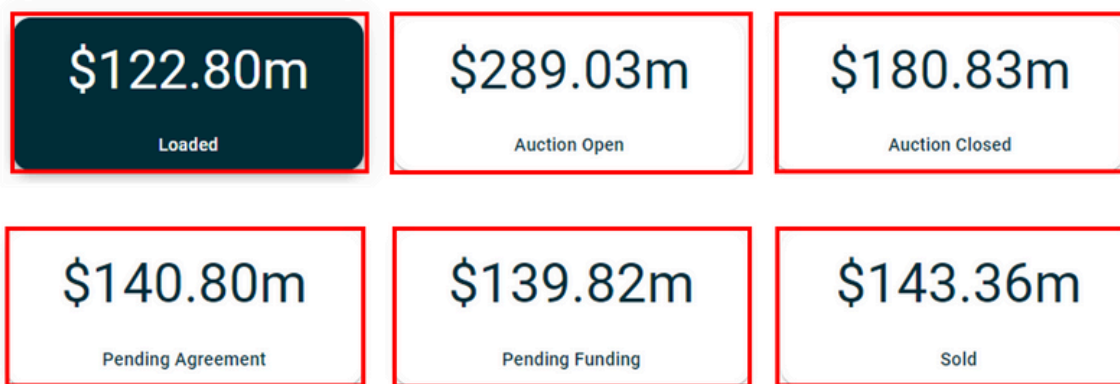
Type: **Portfolio Manager Overview for Creditor's**

Feature Description: Managing open auction and sold portfolios on the platform.

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:



- **Loaded card:** This card houses all successfully loaded bulk/one-time and forward flow portfolios. A portfolio remains in this card until the 1st scrub process is completed and the portfolio's listing date is confirmed by the Seller.
- **Auction Open card:** This card houses all portfolios that are open for auction and the auction close date/time has not expired. *(Note: this card is used for open auctions but not for already agreed upon Forward Flow sales)*
- **Auction Closed card:** On this card resides any open market portfolios that have completed the auction period but have not yet been awarded to a Buyer. *(Note: this card is used for open auctions but not for already agreed upon Forward Flow sales)*

- **Pending Agreement card:** Portfolio has been awarded to a Buyer and 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 the Buyer.
 - **Second Scrub-** Any open auction portfolios currently 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 by Seller and Buyer. PSA is 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 Confirmation-** awaiting Buyer's confirmation that funds have been sent the Seller.
 - **Confirm Buyer Funding-** awaiting Seller's confirmation that funds have been received from the Buyer.
 - **Final Confirmation-** awaiting EverChain's confirmation of receipt of funds from the Buyer for service fees. (Note: Once the EverChain service fees have been confirmed as received from the Buyer, the final unmasked data file is made available to the Buyer in the EverChain platform for download, unless the unmasked file was previously released in advance of funding by the Seller)

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.

- **Sold card:** All portfolios ever sold to a Buyer will be housed/archived on this card.