

Nortridge Loan System

NLS Install Guide

Version 5.0

Notice of Liability

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Dear Nortridge Customer,

We, at Nortridge Software, have a long history of commitment and service to loan accounting departments of all sizes.

For more than two decades, we have helped our clients better manage their loan portfolios. We remain committed to providing new and enhanced features to what we firmly believe is the BEST loan accounting solution on the market.

The Nortridge Loan System is a Windows-based program that provides the tools businesses need to efficiently and cost-effectively manage their loans. Nortridge Loan System handles multiple loan types and adapts to the majority of lending environments. In today's competitive lending marketplace, lenders must provide flexible loan terms to meet their customers' needs. The Nortridge Loan System accommodates these needs by providing the most flexible loan system available.

The Nortridge Loan System is an easy to learn, comprehensive solution to managing loan portfolios. Now you can have the time and the software to increase your loan volume. In fact, we do more than just service loans, Nortridge Loan System will track loans in process with demographic and financial information, as well as collection activity. Nortridge Loan System also interfaces with third party systems such as general ledger and loan documentation systems.

As you review the Nortridge Loan System, our support department is ready to answer all of your questions and assist you in your evaluation.

Sincerely,

A handwritten signature in black ink that reads "William G. Hindson". The signature is written in a cursive, flowing style.

William G. Hindson

President

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Introduction

Nortridge Software is pleased to present Nortridge Loan System (NLS), designed and developed for lenders of all types and sizes. NLS incorporates the latest in object oriented technologies along with industry standard SQL databases and familiar Windows operation, providing an ideal solution for your lending operation.

The Nortridge Software staff, utilizing backgrounds in banking, hands on lending, loan operations, customer service, along with extensive technical expertise in software development, has worked to provide a loan accounting and servicing system that is second to none.

NLS automates and manages the following key areas of a lending operation:

- A comprehensive information infrastructure – a wide variety of information is at your fingertips, including such basics as company and contact names, addresses, and telephone numbers, as well as additional information that you can define for your specific application or lending niche. Lending relationships can also be identified and tracked.
- Records of your contacts and interactions with loan customers and prospects for your lending services.
- Day to day lending activities, including the entering and posting of loan transactions.
- The accounting functions associated with a lending operation, including the accrual of interest and other loan items.
- Management reporting pertaining to your lending operation and the associated items on your company's general ledger.
- The generation of customer statements and other customer reporting.
- User security—protecting the integrity of your customer data and preventing unauthorized activity within your loan portfolio.
- Workflow management with rules scripting support.
- Highly efficient collection functionality for quick and effective collections.
- NLS provides the flexibility to customize the system to your particular lending operation, including the posting of loan activity to your general ledger.
- Standard Windows make the software easy to learn and intuitive to operate.

NLS is backed by the proven customer support services of Nortridge Software, a leader in the development of software systems for the banking and financial marketplace. Nortridge Software is sensitive to the comments and questions offered by our customers and prospective customers. As you review or operate NLS, please do not hesitate to share your input with us.

System Requirements

NLS 4.0 is a multi-tier client server application written entirely in Microsoft Visual C++ using an industry standard back end database.

NLS supports integration with third party products using COM, DCOM, C++, VB, and SOAP based web services. There are approximately 50 different third party products with which we have interfaced. NLS is fully built in-house using Visual C++ with no third party software products built into the software or required for use of the software.

Import and export controls are in the GUI with event driven scripting. Importing into the application is as simple as building an XML object and importing via one of our supported interface methods.

Client Computer Requirements

Hardware requirements will vary depending on the operating system being used. PCs meeting or exceeding the minimum requirements for its installed operating system is recommended. Make sure the operating system is up-to-date with the latest software and security updates installed.

Supported Operating Systems (both 32-bit and 64-bit are supported):

Windows 7

Windows 8

Windows 8.1

Windows 10

Nortridge Software uses Windows 7 64-bit in the development of NLS.

Server Requirements

Hardware requirements will vary depending on the operating system being used. For optimal performance, a dual quad-core Xeon 5500 series server is recommended to service up to 100 NLS users and 50,000 to 100,000 active loans.

Supported Operating Systems (both 32-bit and 64-bit are supported):

Windows Server 2003

Windows Server 2008 R1

Windows Server 2008 R2

Windows Server 2012

Windows Server 2012 R2

Nortridge Software uses Windows Sever 2008 R2 on all production and development servers.

Microsoft SQL Server Database Compatibility

Both 32-bit and 64-bit are supported.

Microsoft SQL Server 2005

Microsoft SQL Server 2008 R1

Microsoft SQL Server 2008 R2

Microsoft SQL Server 2012

Microsoft SQL Server 2014

NOTE

Standard edition is sufficient for up to 32 GB of RAM.

Oracle Database Compatibility

Oracle 9i, 10g, 11g, and 12c

NOTE

Oracle is supported on any Oracle supported operating system.

Disk Space Requirements

Disk space is dependent on the database used, number of loans in a portfolio, and type of history maintained. Estimates for a loan portfolio are 80 MB to 200 MB per 1,000 loans maintained for one year. Size per 1,000 loans is based on:

- Statement, late notices, and other images being archived in the database.
- Frequency of statements.
- Loan setups that include complicated interest structures.

- Transactions per loan.
- Collections activity for specific portfolio.

Database Server Setup

If Nortridge Loan System is to be installed in a Client / Server environment, it will be necessary to configure the database prior to installing the loan system on any client computer. This will not be necessary for NLS users who are employing the SaaS (Software as a Service) implementation of NLS in the ASP (Application Service Provider) environment. In this case, Nortridge Software will be acting as your database administrator and you do not need to set up your own database server.

The Nortridge Loan System must be installed to one of the following database platforms:

- Microsoft SQL Server
- Microsoft SQL Server Express (This version of SQL server may be used for demo purposes and for single user implementations, and may be downloaded free of charge directly from Microsoft)
- Oracle

The Nortridge Loan System is capable of automatically configuring the default NLS database schema. The sections on MSSQL Server and Oracle are for the use of DBAs who wish to know how to manually configure the database.

Microsoft SQL Server Setup

If NLS will be used in a multi-user environment with Microsoft SQL Server, a database must be set up. While version 2.10 or later of NLS can automatically build a database, the process may be performed manually if desired. The following are the basic steps required to set up the database for use with NLS using SQL Server 2005.

1. Log onto SQL Management Studio. You must have privilege to create a database and users.
2. Create a new database with the name NLS. Set the initial size to 100 MB. A database name other than NLS can be used. The Nortridge Loan System uses approximately 80–200 MB per 1,000 loans with one year of history.

3. Navigate to the Security folder and choose Logins. Create a new login named NORTRIDGE. A user name other than NORTRIDGE can be used.
4. Navigate to the Databases folder and expand the newly created database object. Right-click the Users object underneath the newly created database and select "New Database User." In the New User dialog, select the Login Name that was created in step 3. Assign the role of "db_ddladmin" or "db_owner."
5. Edit the database properties of the newly created NLS database and on the permissions tab check the permissions: Create Table, Create View, Create SP, Create Default, and Create Rule; for the newly created user NORTRIDGE.
6. Log onto **Management Studio** as the newly created user **NORTRIDGE**. Once logged in, set the DB: field on the toolbar to the newly created NLS database name.
Using **File > Open**, choose the `mssqlxx.sql` file from the sql folder inside the NLS installation directory (`C:\Program Files (x86)\Nortridge Software\NLS\bin\sql`) and execute (where xx is the version number of the .sql file).
After successfully reading in the initialization scripts, the database is ready for connection from the NLS program.

Oracle Setup

In order to use Oracle, a database must first be set up. The Nortridge Loan System supports Oracle 7.3, 8.0.5 or greater, 9i, 10g, 11g, and 12c. The following are the basic steps required to set up the database for use with NLS using Oracle 8. If you need further assistance, please call Nortridge Software technical support.

1. Create a user named NORTRIDGE. Assign it to a default tablespace and temporary tablespace. Grant this user "connect" and "resource" roles.
2. Log on to **SQL Plus** using the newly created **NORTRIDGE** user. Read in the `oracle.sql` initialization script located in the dump folder supplied to you using `@e:\sql\oracle\aclexx.sql`; (where xx is the version number of NLS being installed).
The default path to this file is:
`Program Files\Nortridge Software\NLS\bin\sql`
After successfully reading in the initialization scripts, the database is ready for connection from the NLS program.

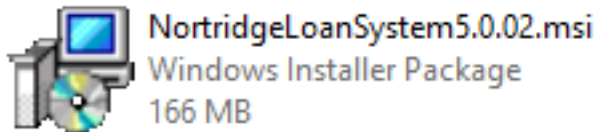
Client Installation and Setup

NOTE

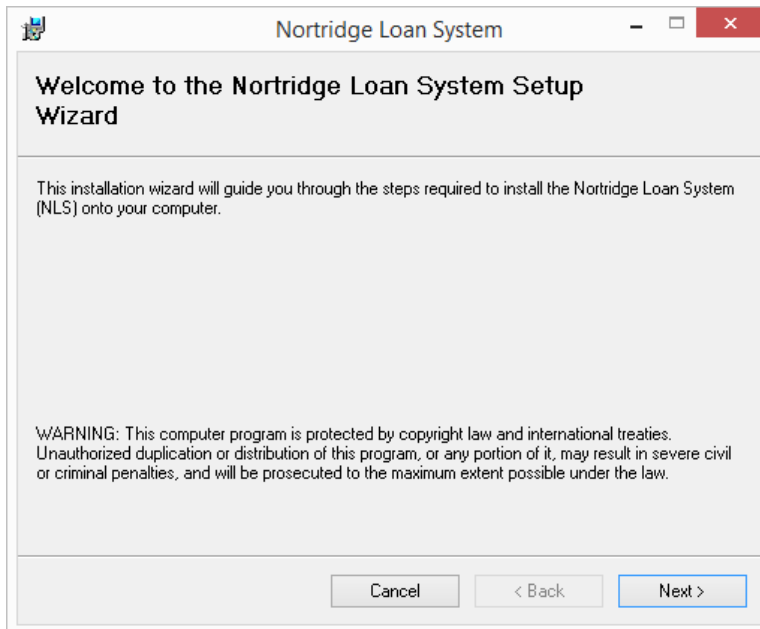
Before installing NLS, you must have Microsoft Windows 7, Windows 8, Windows 8.1, or Windows 10 installed on your computer. Because the files are compressed, you must use the setup program to install the Nortridge Loan System.

Installing the NLS Client

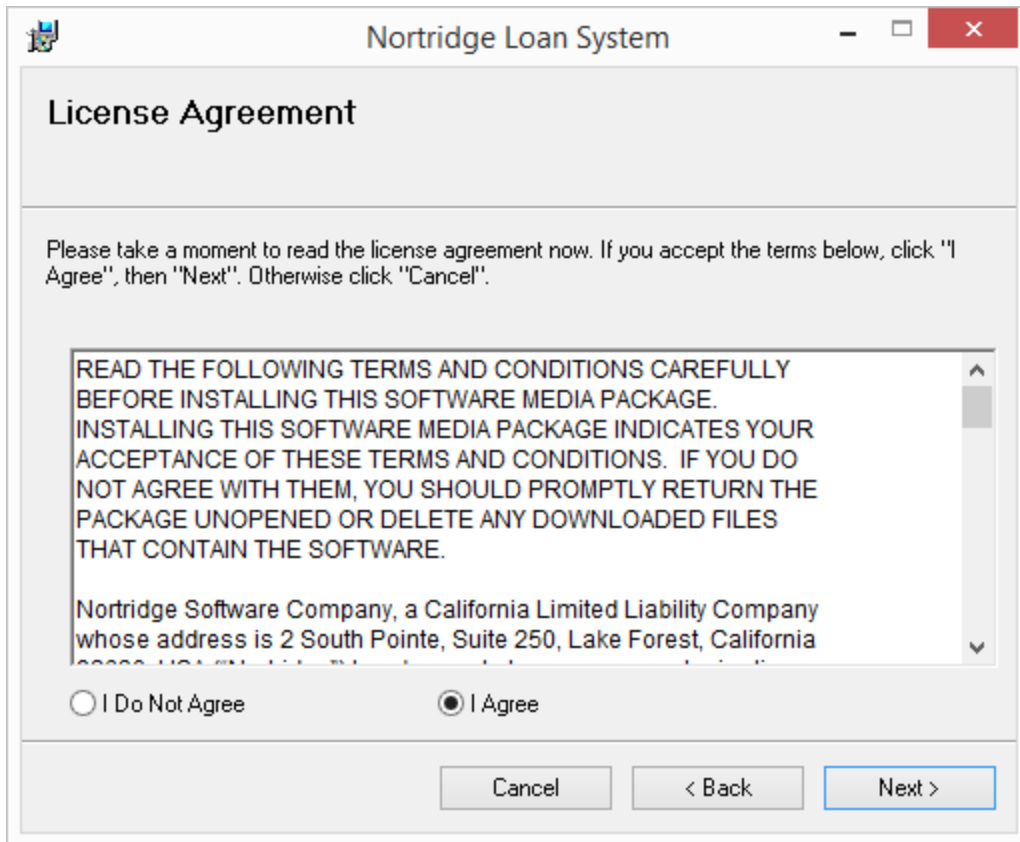
1. Close all open applications on your computer.
2. Locate the downloaded NLS installation program and double click the icon to launch the installer.



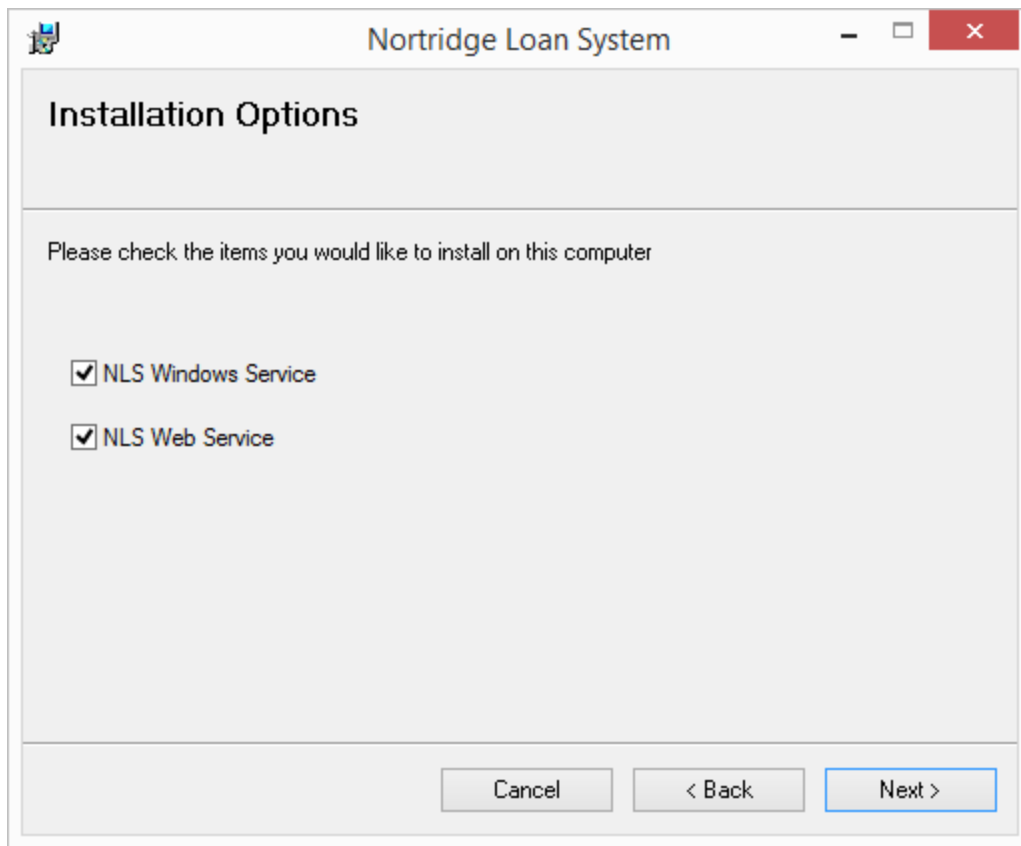
3. After reading the “Welcome” screen, click **Next** to continue.



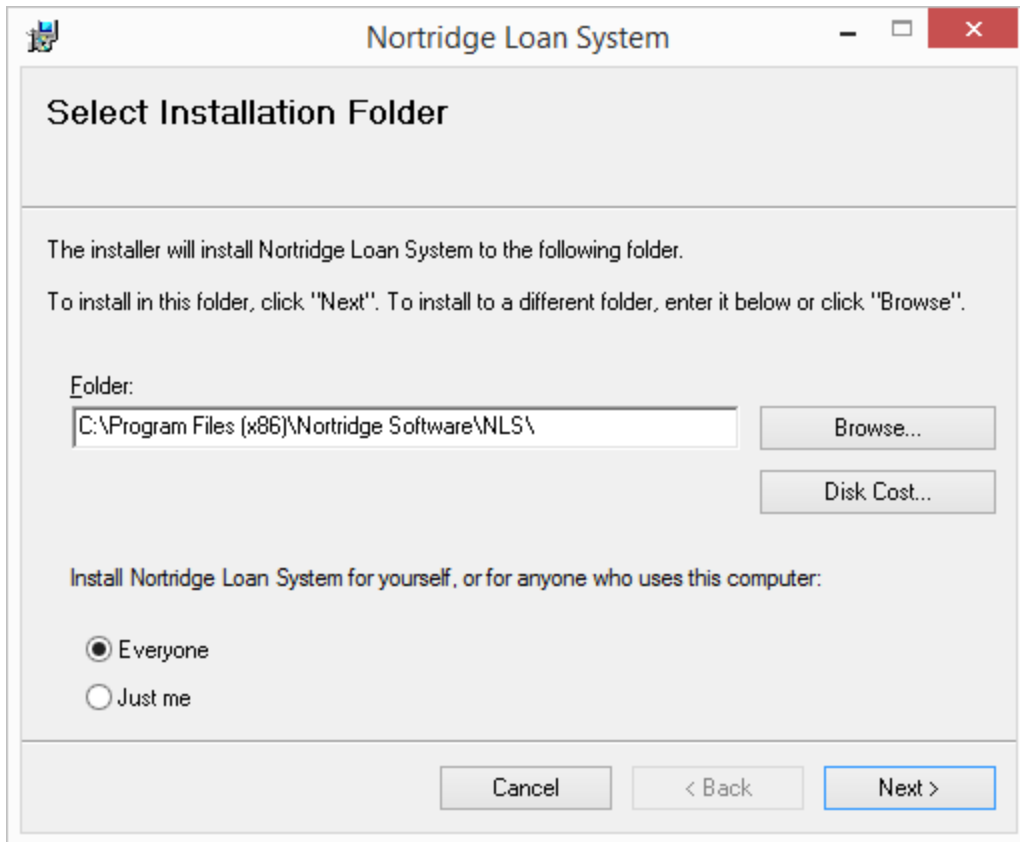
- Carefully read the License Agreement then click the I Agree button if you agree to the terms. Click **Next**.



5. Select any special components that you wish to install then click **Next**.

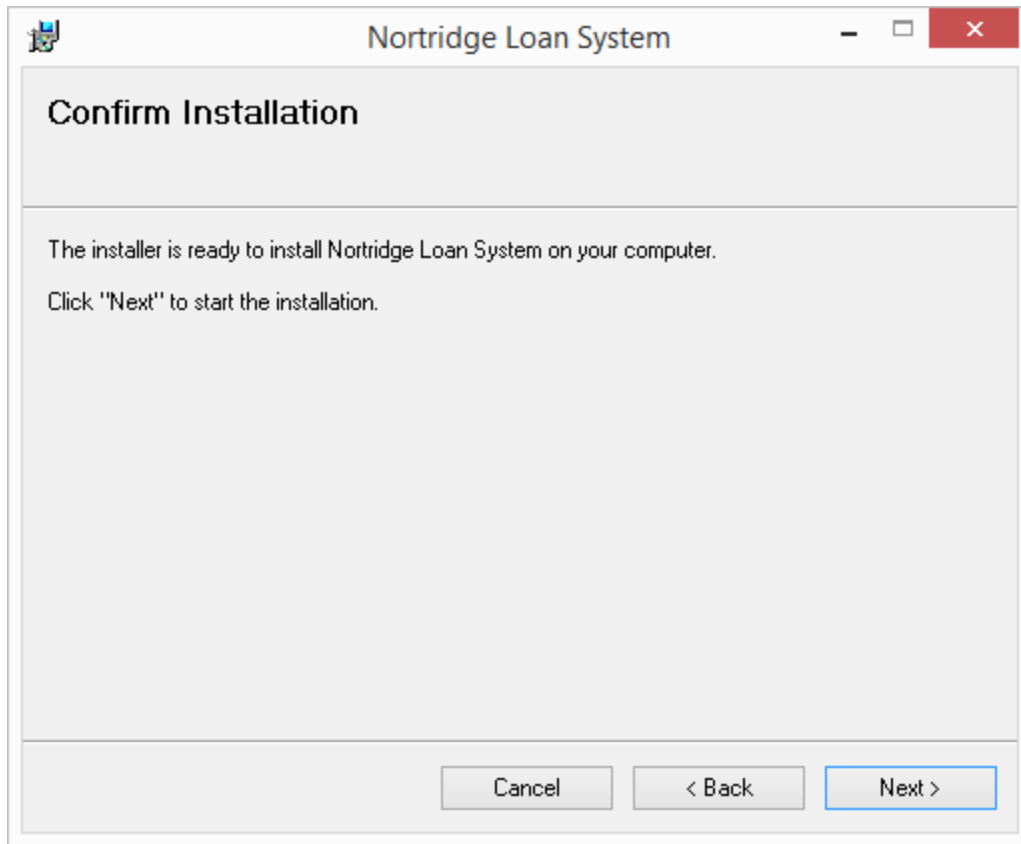


6. A default location for the installation has been chosen for you. If you would like to install to a different location, click **Browse...** and choose your preferred location. Click **Next**.

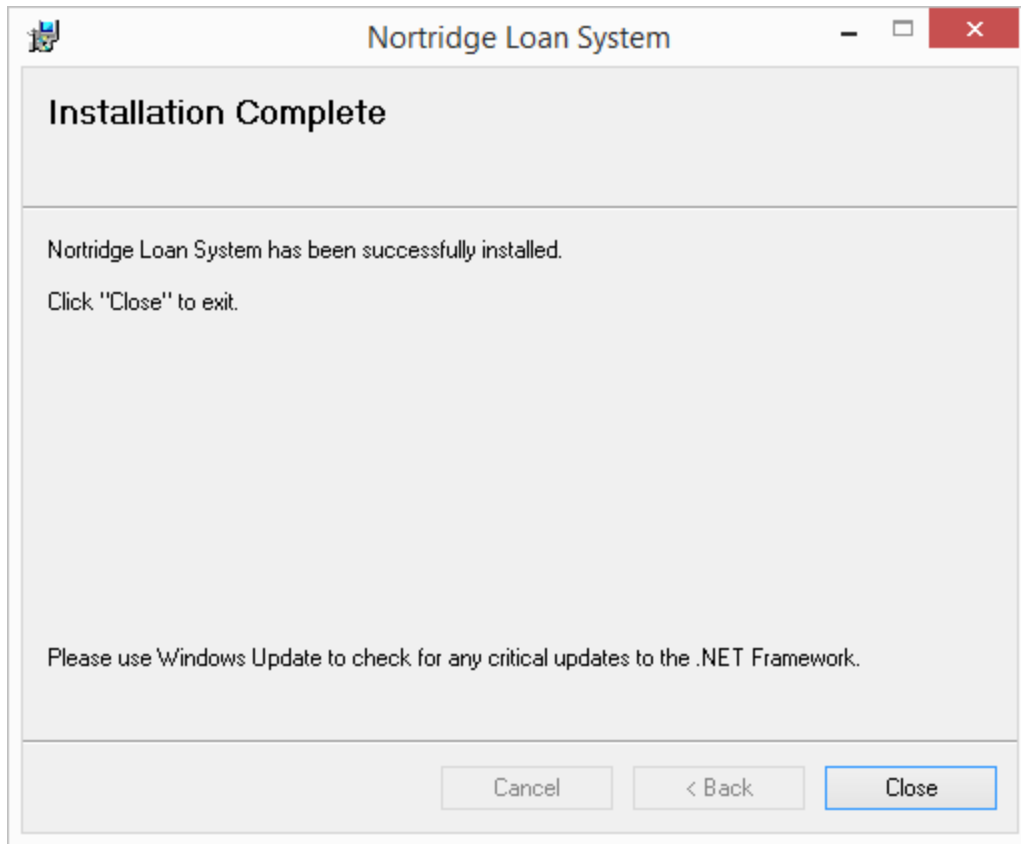


7. Click **Next** to begin the installation. If the User Account Control dialog appears, click **Yes** to give the Installer permission to write files. All files necessary to run NLS will be copied to

your hard drive.









8. After the installation has completed, click **Close**.

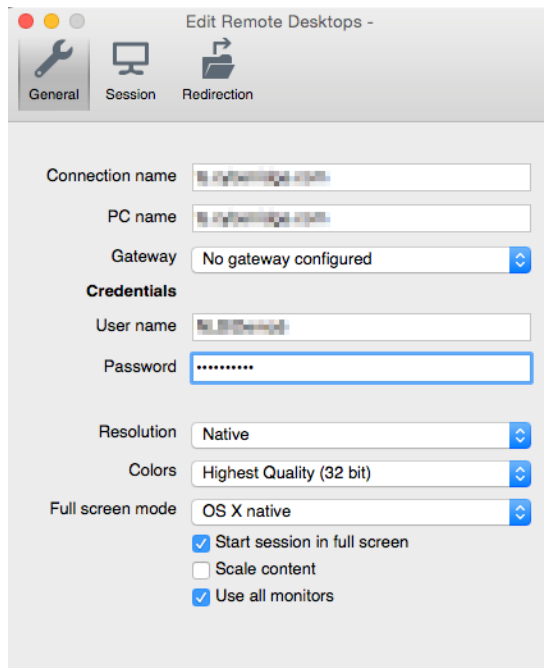




NLS on a Mac

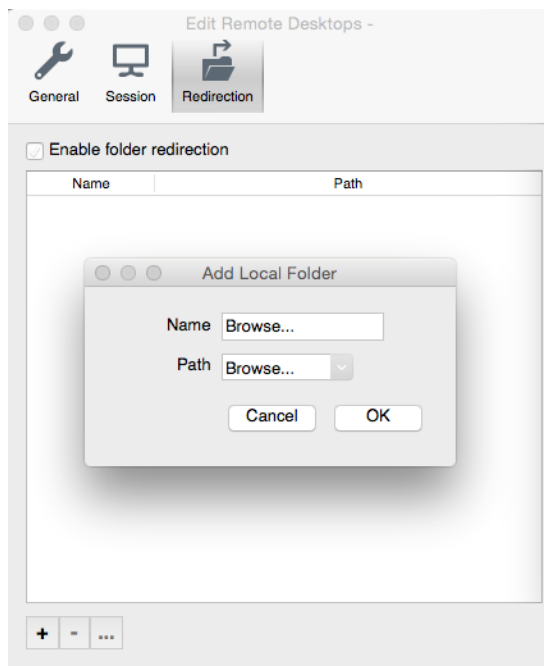
Mac users can connect to and use Nortridge Loan System for ASP by following these steps to install and set up Microsoft Remote Desktop on their Macs.

1. Open the  **Mac App Store** app. You can find the app in your **Applications** folder or in your **Dock**.
2. Once **Mac App Store** is open click  at the top right corner of the window.
3. Type in **Microsoft Remote Desktop** in the search field and hit **<Return>**.
4. In the search result, look for  **Microsoft Remote Desktop** and click  then  to install the app.
5. Once the app is installed, click **Open** or double-click on the **Microsoft Remote Desktop** icon in your **Applications** folder to launch the app.
6. Once **Microsoft Remote Desktop** is open, click .
7. In the **Edit Remote Desktops** window, enter your server information and user credentials.

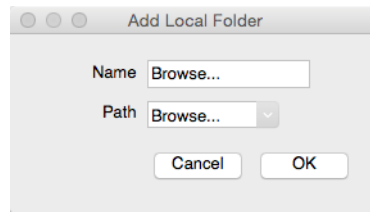
Connection name	Enter a name for the connection for your own reference.
PC name	Enter the name of the PC to which you will be connecting to.
User name	Enter the user name that will be used to connect to the remote PC.
Password	Enter the password for the user.



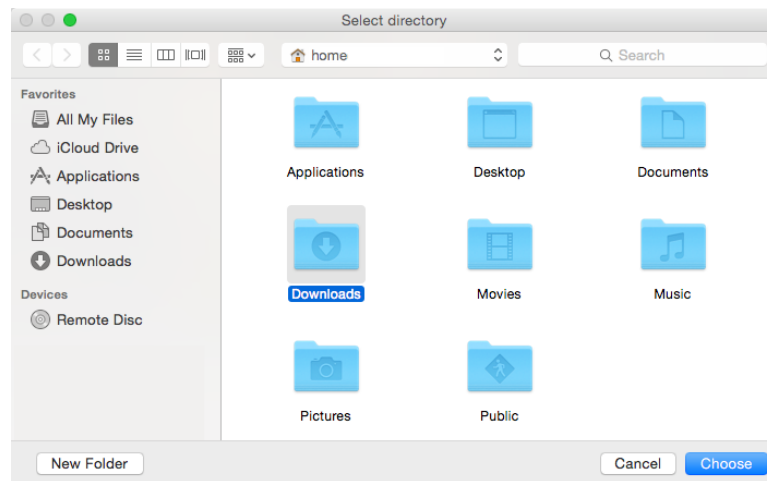
8. Next, click on  at the top of the window. You will now choose a folder on your Mac for downloading and saving files. Click  located at the bottom left corner of the window.



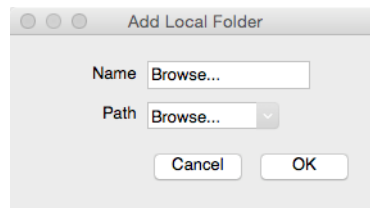
9. Click **Browse...** next to **Path**.



10. Browse to the folder where you would like to save your files and click **Choose**.



11. Click **OK**.



12. Close the **Edit Remote Desktops** window and your setup is now complete.

13. Start using NLS by selecting your remote server in the list and clicking .

NLS on Linux

Linux users can connect to and use Nortridge Loan System for ASP by using the free remote desktop protocol client [FreeRDP](#). The latest version of FreeRDP should contain the changes required to connect to the NLS server using TLS 1.2.

The following version has been tested to work with NLS:

<https://->

github.com/FreeRDP/FreeRDP/archive/1210421b62972cfec2d5b84651c6452da416dd22.zip

If you are using an older version or maintaining your own code, the changes that was needed to connect to servers using TLS 1.2 is documented at:

<https://github.com/FreeRDP/FreeRDP/issues/2828>

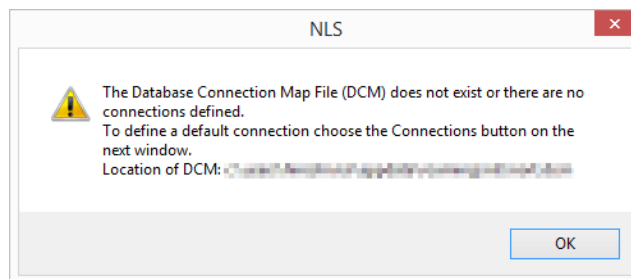
Starting NLS for the First Time

When using Nortridge Loan System for the first time, follow these steps:

1. Double click the `NLS.exe` icon. `NLS.exe` can be found in the bin folder of your NLS installation (e.g. `C:\Program Files (x86)\Nortridge Software\NLS\bin`).

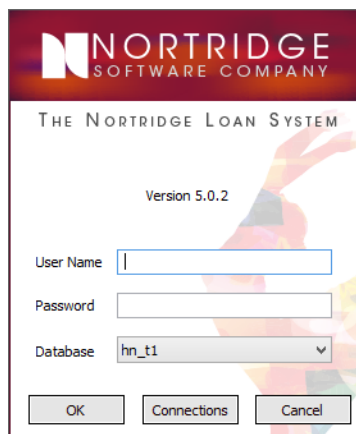


2. Because you have never logged on before, you will get a message, "Database Connection Map file does not exist..." This file tells the loan system where to find its data.



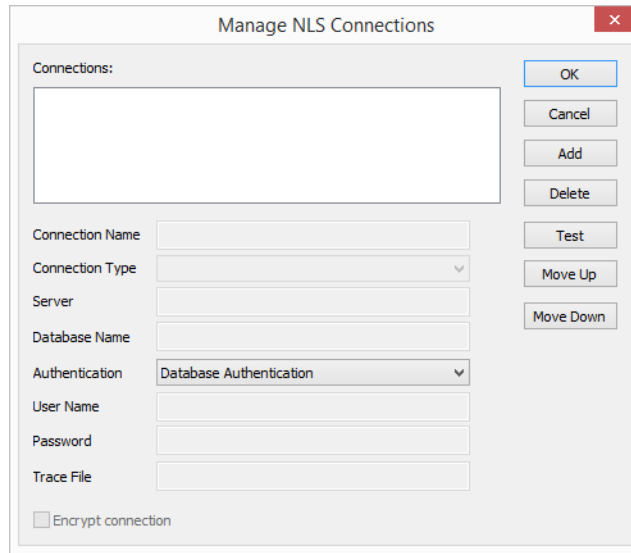
3. Click **OK**.

4. Now, you will be brought to the Connect window. The OK option is not available because there are no connections defined.



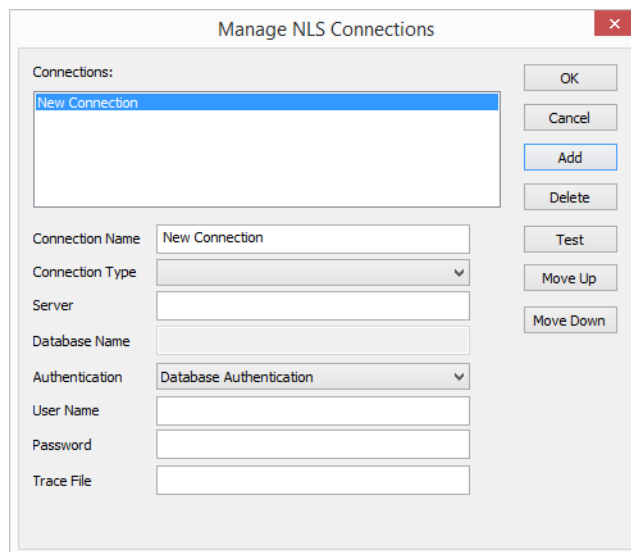
5. Click **Connections**.

You are brought to the Manage NLS Connections window.

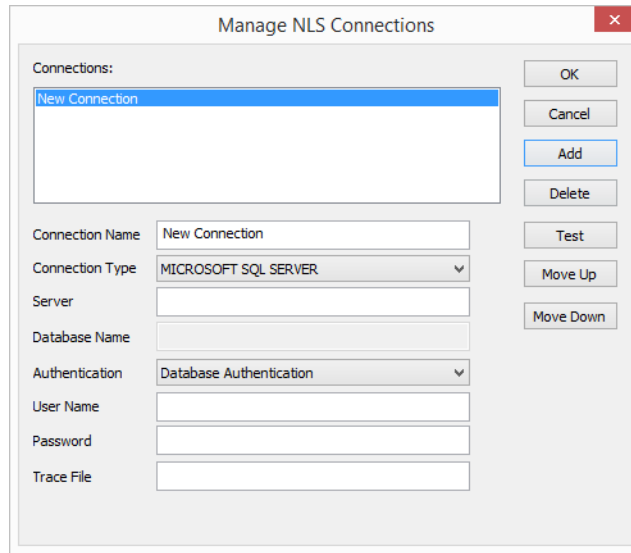


6. Click **Add**.

A default name is given to your new connection. You may change the connection name if you wish.



7. Select your type of database from the **Connection Type** drop down list. If you are using SQL Express select *Microsoft SQL Server*.



8. Fill in the rest of the parameters as follows:

Server

SQL Express	Use the computer name\sqlexpress
Microsoft SQL Server	Use the Server Alias name that is specified in SQL Server Client Network Utility.
Oracle	Use the Service Name that is specified in Oracle Net8 Easy Config.

Database Name

SQL Express	Enter the desired database name (e.g. NLS).
Microsoft SQL Server	Enter an unused database name (e.g. NLS) to automatically build a new database or use the name of the database that was previously created in Enterprise Manager/Management Studio.
Oracle	Not Applicable.

Authentication

All Database Types	The authentication type determines if a user's log in authentication will be based on a user name and password stored in the database (database authentication) or if the user's Windows network profile will be used (Windows authentication).
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	In the case of Windows Authentication, the user MUST be set up in security with a user name that exactly matches their Windows login. In this case, upon launching NLS, the user will be logged into the proper account within the NLS database which matches the account with which they are currently logged into Windows.
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User Name

SQL Express	Enter the desired user name for the database, nortridge is a typical setting.
Microsoft SQL Server	Enter the desired user name for the database if using the auto build feature, or use the name of the user that was created in Enterprise Manager if the database was built manually.
Oracle	Use the name of the user that was created in Security Manager.

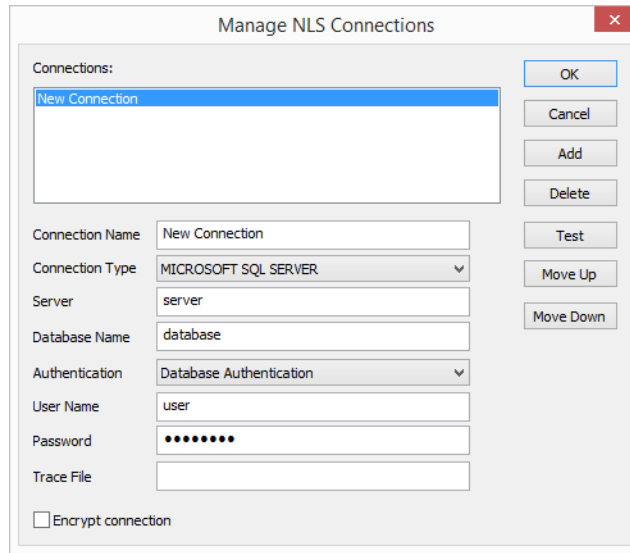
Password

SQL Express	Enter the correct password for the account specified in User Name.
Microsoft SQL Server	Enter the correct password for the account specified in User Name if using auto build, or use the password that was specified for the user created in Enterprise Manager.
Oracle	Use the password that was specified for the user created in Enterprise Manager.

Trace File

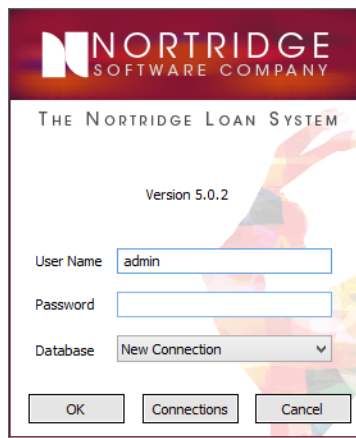
This specifies the location for a data call output file. This file can be quite useful in debugging problems and technical support. A common setting is:

C:\Program Files\Nortridge Software\NLS\TMP\Nls.out



The "Manage NLS Connections" dialog box is shown. It has a title bar with a close button. Inside, there is a list box labeled "Connections:" containing "New Connection". To the right of the list box are buttons: "OK", "Cancel", "Add", "Delete", "Test", "Move Up", and "Move Down". Below the list box are input fields for "Connection Name" (New Connection), "Connection Type" (MICROSOFT SQL SERVER), "Server" (server), "Database Name" (database), "Authentication" (Database Authentication), "User Name" (user), "Password" (masked with dots), and "Trace File". At the bottom left is a checkbox labeled "Encrypt connection".

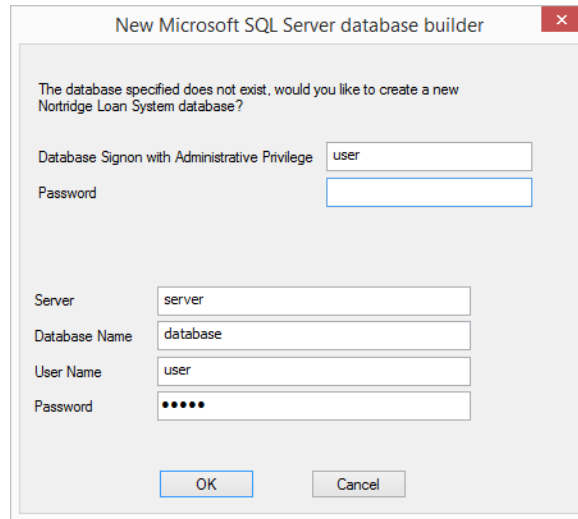
9. Press **OK** to save the new settings. You are brought back to the Connect screen. Enter **admin** for your user name and **admin** for your password.



The "The Nortridge Loan System" login screen is shown. It has a header with the "NORTRIDGE SOFTWARE COMPANY" logo. Below the header, it says "THE NORTRIDGE LOAN SYSTEM" and "Version 5.0.2". There are input fields for "User Name" (admin), "Password", and "Database" (New Connection). At the bottom are buttons: "OK", "Connections", and "Cancel".

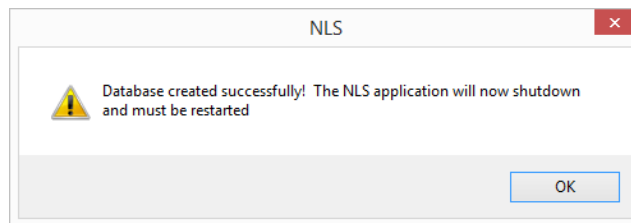
10. Click **OK**.

11. If the database specified has not been created yet, NLS will open the database builder dialog.



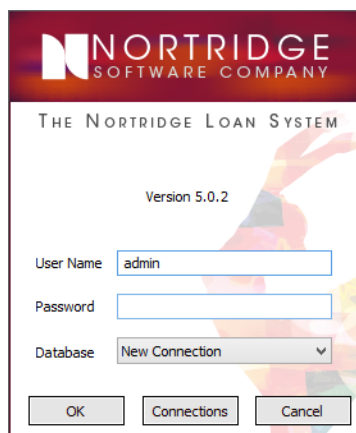
12. All of the fields should automatically populate except the password for the administrative account. Enter the password and click **OK**. If you are using MSDE the password will be **nortridge**.

13. Once the database has been built, NLS will open a dialog informing you the database was created successfully.



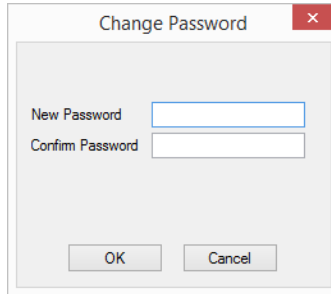
14. Click **OK**. NLS will be shut down.

15. Double click the NLS icon to re-start the application. The connection screen will open up.

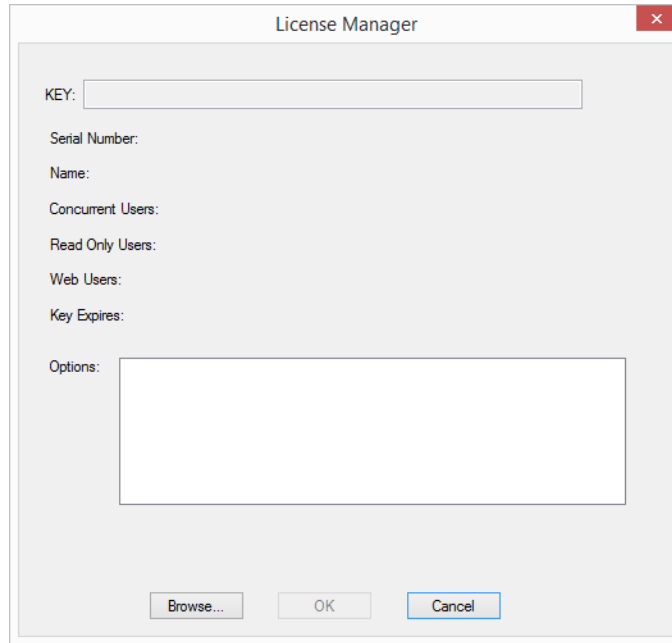


16. Enter admin for the user name and password and click **OK**.

17. NLS will prompt you to enter a new password. Type your desired password into the password and confirm password fields and click **OK**.

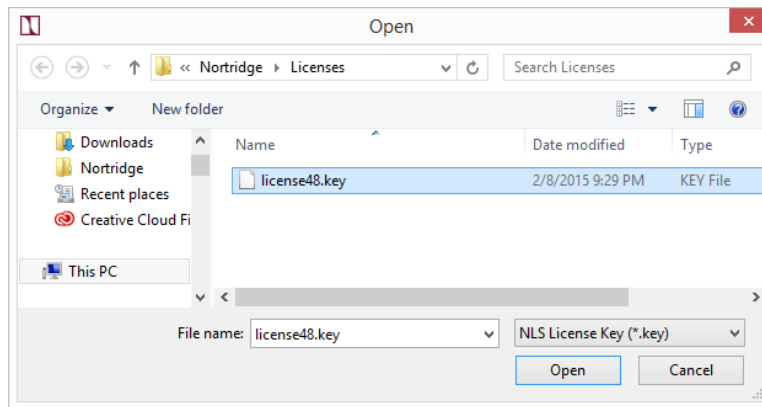
A dialog box titled "Change Password" with a close button (X) in the top right corner. It contains two text input fields: "New Password" and "Confirm Password". At the bottom, there are two buttons: "OK" and "Cancel".

18. Since you have never logged on to this database before, your license key will need to be validated.

A dialog box titled "License Manager" with a close button (X) in the top right corner. It contains several labels and input fields: "KEY:" followed by a text box, "Serial Number:", "Name:", "Concurrent Users:", "Read Only Users:", "Web Users:", "Key Expires:", and "Options:" followed by a large text box. At the bottom, there are three buttons: "Browse...", "OK", and "Cancel".

19. Place your NLS license key disk in drive A: and click **Browse....**

If your license file is saved on a hard drive or on the network, you can browse to find the file.




20. Select the `license.key` file and click **Open**.

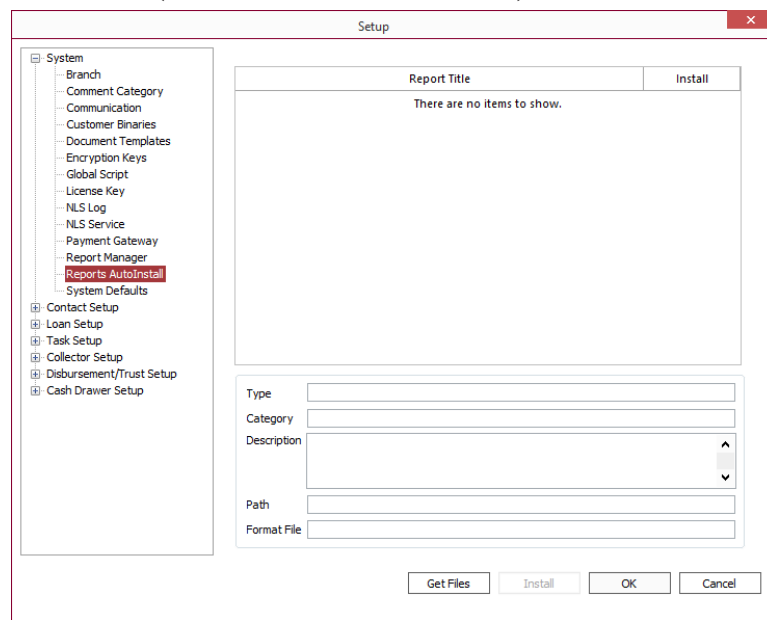
21. Click **OK**.

Now you will be taken to the main NLS environment.

Installing Reports

Nortridge Software distributes reports for NLS periodically in the form of **Report Packs**. A report pack is included with your NLS install program and will be automatically placed into the Report Packs directory of the installation path. Subsequent report packs will be distributed through our website at www.nortridge.com.

1. To install a Report Pack, click **File** then **Setup**.
2. Click  to expand **System** (if it is not already expanded) then click **Reports AutoInstall**.

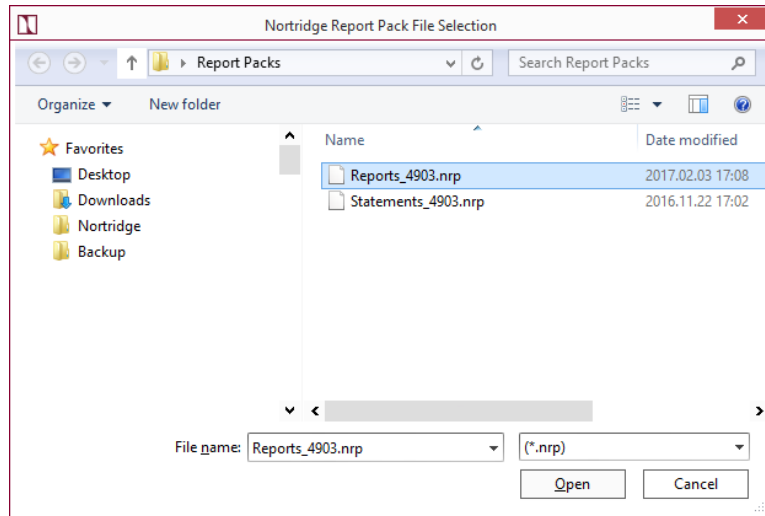


3. Click **Get Files**.
4. Browse to the location of the **Report Pack**. Its location may vary depending on your work-environment.

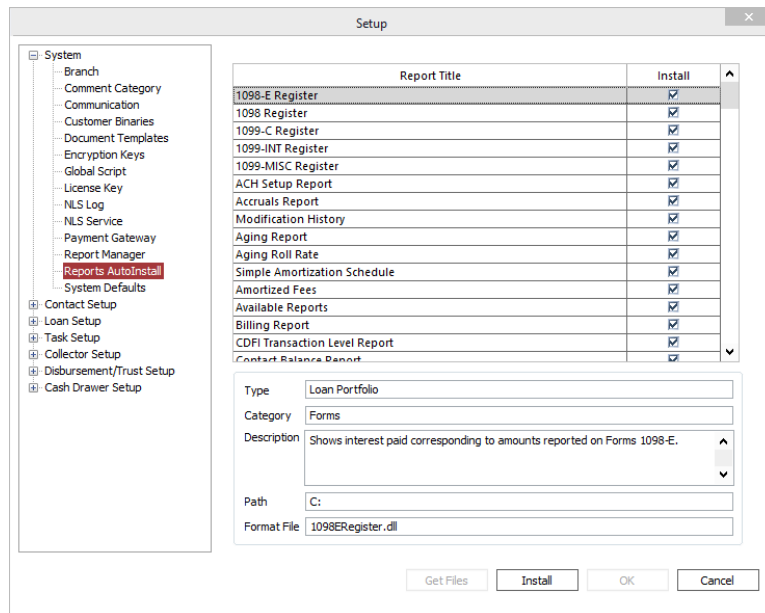
If you have recently installed or upgraded your NLS version, then the latest report pack (as of the time of that version's build) will be located in your "Report Packs" directory under "NLS."

If you have downloaded the latest report pack from our website then the report pack will reside at whatever location you have saved it to.

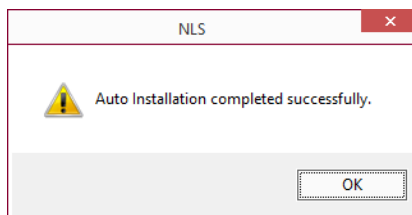
If you are on the ASP version of NLS, we will periodically upload the latest report pack to a directory that is accessible from your browser within the ASP environment.



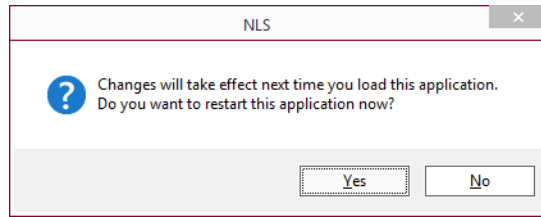
5. Select the **.nrp** file and click **Open**. The reports will be loaded into the Auto-Installer.



6. Click **Install**.



7. Click **OK** to dismiss the dialog then click **OK** on the **Setup** screen.



8. Click **Yes**. This completes the basic setup of NLS.

Closing Notes

If you have any questions or concerns, please contact Nortridge Software Support at support@nortridge.com or (800) 435-7240.

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