

DMN Model Documentation

Loan Comparison

Namespace: **http://www.trisotech.com/definitions/_3a1fd8f4-ea04-4453-aa30-ff14140e3441**

Generated on: **24 June 2019**

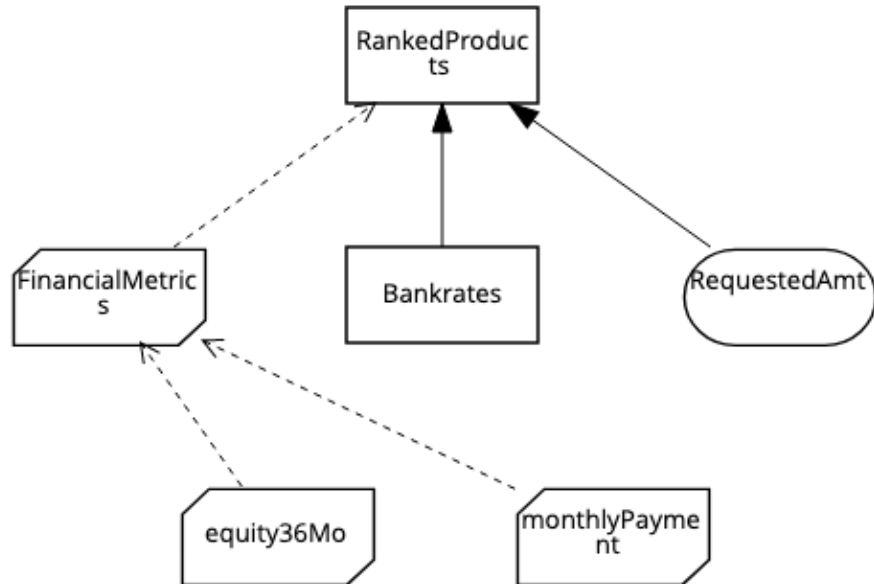
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1. Loan Comparison - DMN model



2. Loan Comparison - Data Types

▶ **tLoanProduct** (Structure)

lenderName (string)

rate (number)

points (number)

fee (number)

▶ **tLoanTable** (tLoanProduct) - *List: Yes*

▶ **tMetric** (Structure)

lenderName (string)

rate (number)

points (number)

fee (number)

loanAmt (number)

downPmtAmt (number)

paymentAmt (number)

equity36moPct (number)

▶ **tMetrics** (tMetric) - *List: Yes*

▶ **tRankedProducts** (Structure)

metricsTable (tMetrics)

rankByRate (tMetrics)

rankByDownPmt (tMetrics)

rankByMonthlyPmt (tMetrics)

rankByEquityPct (tMetrics)

3. Loan Comparison - DRD components

► equity36Mo (number)

F	equity36Mo (number)
	(p, r, n, pmt)
	$p * (1+r/12)^{**n} - pmt * (-1 + (1+r/12)^{**n}) / r$

► monthlyPayment (number)

F	monthlyPayment (number)
	(p, r, n)
	$p * r / 12 / (1 - (1+r/12)^{**-n})$

► RankedProducts (tRankedProducts)

#	RankedProducts (tRankedProducts)	
1	metricsTable (tMetrics)	for i in Bankrates return FinancialMetrics(i, RequestedAmt)
2	rankByRate (tMetrics)	sort(metricsTable, function(x, y) x.rate < y.rate)
3	rankByDownPmt (tMetrics)	sort(metricsTable, function(x, y) x.downPmtAmt < y.downPmtAmt)
4	rankByMonthlyPmt (tMetrics)	sort(metricsTable, function(x, y) x.paymentAmt < y.paymentAmt)
5	rankByEquityPct (tMetrics)	sort(metricsTable, function(x, y) x.equity36moPct > y.equity36moPct)
	<result>	Select expression

► RequestedAmt (number)

► FinancialMetrics (tMetrics)

FinancialMetrics (tMetrics)		
(product, requestedAmt)		
1	lenderName (string)	product.lenderName
2	rate (number)	product.rate
3	points (number)	product.points
4	fee (number)	product.fee
5	loanAmt (number)	requestedAmt*(1+points/100)+fee
6	downPmtAmt (number)	0.2*loanAmt
7	paymentAmt (number)	monthlyPayment (loanAmt, rate, 360)
8	equity36moPct (number)	1 - equity36Mo (loanAmt, rate, 36, paymentAmt) / requestedAmt*0.8
	<result>	Select expression

► Bankrates (tLoanTable)

#	lenderName (<Undefined>)	rate (<Undefined>)	points (<Undefined>)	fee (<Undefined>)
1	"Oceans Capital"	.03500	0	0
2	"eClick Lending"	.03200	1.1	2700
3	"eClickLending"	.03375	0.1	1200
4	"AimLoan"	.03000	1.1	3966
5	"Home Loans Today"	.03125	1.1	285
6	"Sebonic"	.03125	0.1	4028
7	"AimLoan"	.03125	0.1	4317
8	"eRates Mortgage"	.03125	1.1	2518
9	"Home Loans Today"	.03250	0.1	822
10	"AimLoan"	.03250	0	1995