

## METHODS:

- ✓ Simple interest
- ✓ Compound interest (effective rate method)
- ✓ Compound interest (capitalized simple interest)
- ✓ Multiple compounding periods
- ✓ Multiple payment periods and irregular payments
- ✓ Multiple day counts for total accuracy

## PRICE:

- \$275.00 for a single user version
  - 10 network: \$1,450.00
  - 50, 100, 250, 500 bundles and Corporate licences available.
- Complete price list [www.margill.com](http://www.margill.com)

## QUESTIONS?

Our customer support is there to help out...  
[support@margill.com](mailto:support@margill.com) or Toll free:

**1-877-683-1815**

Margill products are sold in over 27 countries to small, medium, large and global law firms and law departments.

## TRY A 15 DAY DEMO

Fully functional version at:  
**[www.margill.com/NCL](http://www.margill.com/NCL)**



by Jurismedia inc.

### USA

220 E. Delaware Avenue  
Newark, Delaware  
19711

### CANADA

5 Rambercourt Plaza, Suite 100  
Lorraine (Montreal), Quebec  
J6Z 4M7

Toll free: 1-877-683-1815  
Telephone: 450 621-8283  
Fax: 450 621-4452

Sales: [sales@margill.com](mailto:sales@margill.com)  
Support: [support@margill.com](mailto:support@margill.com)

### WEB

[www.margill.com](http://www.margill.com)  
[www.jurismedia.com](http://www.jurismedia.com)

*Word quickly traveled to our attorneys that we had the ability to generate payment schedules in a matter of minutes. Margill saved our attorneys hours of manual calculations of Judgment Interest.*

*Margill is definitely a must have for law firms!*

- Cummings, McClorey, Davis & Aho PLC, Detroit, MI.



# Margill

## Law Edition

### Interest Calculation Software Specially Designed for LAW PROFESSIONALS



For **Microsoft** Windows



## Benefits for your law firm:

- ✓ **EASILY** compute interest (simple and irregular calculations)
- ✓ **SAVE** valuable time
- ✓ **ELIMINATE** costly calculation errors
- ✓ **REDUCE** outsourcing (accountants, actuaries)
- ✓ **ELIMINATE** the need to find the appropriate interest rates
- ✓ **REDUCE** the risk of professional liability



# SIMPLE to use, POWERFUL and FLEXIBLE for ALL your interest calculation NEEDS.

## THE CHOICE OF

Lawyers, Courts, Judgment Collection Agencies, Forensic Accountants, Insurance Companies, Trade Unions, Cities, Government Agencies, Corporate Legal Departments. . .

## TYPES OF LAW

Civil and Commercial Litigation, Liability, Labor, Commercial, Insurance, Banking, Real Estate, M&A, Investment, Tax, Municipal, Family, Collection. . .

## SOPHISTICATED INTEREST RATE TABLE MANAGEMENT

- Prejudgment and post judgment (judicial) interest rates.
  - ✓ All US states and territories.
  - ✓ US federal post judgment rates (weekly).
  - ✓ IRS over and under payment rates.
  - ✓ All Canadian provinces and territories.
  - ✓ CRA over and under payment interest rates.
  - ✓ European rates.
- Central bank rates.
- Exclusive Margill Rate Table Update System.
- Create your own tables in a snap.
- Other tables: CPI and Stock market indices.

*“HHS uses Margill to determine balances due on agency debts owed to the U.S. Government by using variable rates and various compounding methods. Margill saves my staff and me an enormous amount of time.”*

- Barry Blum, Department of Health and Human Services

## Margill *Law Edition* CALCULATIONS

### FIXED OR VARIABLE INTEREST RATE CALCULATIONS:

- Prejudgment and post judgment interest calculation for any US state or Canadian province & European countries.
- Unique tool for the collection of judgments including prejudgment interest, court fees and other fees whether these bear interest or not.
  - ✓ Define the refund priority (order) based on the law and circumstances.
- Interest on Arrears (unpaid or late salaries, overtime, rent, alimony). Easily index amounts to Consumer Price Index or other index.
- Collection of receivables, however complex (multiple invoices, irregular payments).
- Loans & mortgages : regular and irregular, APR, unknown interest rate.

### OTHER CALCULATIONS:

- Present value for judgment quantum or investment opportunities.
- Structured settlements.
- Today value of historical judgment or other amount (indexation).
- Return on investment.
- Nominal/effective rate converter and equivalent rates.
- Multi state, province and country retail sales taxes.

### POST JUDGMENT COLLECTION EXAMPLE:

- Collection of a \$45,000 judgment including \$4,500 in Court fees and \$3,500 in Prejudgment interest (no interest on these).
- Post judgment rates are the Florida rates (variable rate tables).
- Defendant agrees to pay \$1,000 per month but does not respect the schedule.
- Fees of \$20 (with interest) are charged for NSF's or unpaid payments (fees could have been no interest).
- Judgment calls for a second award of \$20,000 with interest starting only on Nov. 1, 2009 including new Court fees of \$2,000.
- Payments are not made, partial or late (see scenarios).
- Extra payments are also made.
- Margill Law Edition includes 45 columns that clearly indicate when interest, fees, prejudgment interest and the actual judgment is repaid.
- Reports include separate detail for each type of charge.
- Payment order: Interest, Court fees, Prejudgment interest, Other fees, Judgment amount.

Line Status	Due Date	Payment	Rate	Principal	Interest	Computation Balance	Comment	Add. Principal	In. Ref.
Payment	05-05-2009	1,000.00 \$	8,0000 %	1,000.00 \$	0.00 \$	45,000.00 \$			
Payment	06-05-2009	1,000.00 \$	8,0000 %	894.25 \$	305.75 \$	45,000.00 \$			
Unpaid Payment	07-05-2009	0.00 \$	8,0000 %	0.00 \$	295.89 \$	45,000.00 \$	Returned check		
Other Fees (Normal rate)	07-05-2009	-20.00 \$	8,0000 %	-20.00 \$	0.00 \$	45,000.00 \$	Fees		
Payment	08-05-2009	800.00 \$	8,0000 %	0.00 \$	308.89 \$	45,000.00 \$	Partial payment		
Payment	09-30-2009	1,000.00 \$	8,0000 %	444.32 \$	481.90 \$	45,000.00 \$	Late payment		
Payment	10-05-2009	1,000.00 \$	8,0000 %	821.08 \$	148.02 \$	45,000.00 \$			
Additional Principal	11-01-2009	-20,000.00 \$	8,0000 %	-20,000.00 \$	299.42 \$	65,000.00 \$	Second part of judgment	20,000.00 \$	
Court fees (No Int.)	11-01-2009	-2,000.00 \$	8,0000 %	-2,000.00 \$	0.00 \$	65,000.00 \$	Court fees		
Payment	11-05-2009	1,000.00 \$	8,0000 %	876.57 \$	87.51 \$	65,000.00 \$			
Unpaid Payment	12-05-2009	0.00 \$	8,0000 %	0.00 \$	427.83 \$	65,000.00 \$	Returned check		
Other Fees (Normal rate)	12-05-2009	-20.00 \$	8,0000 %	-20.00 \$	0.00 \$	65,000.00 \$	Fees		
Rate change	01-01-2010	0.00 \$	8,0000 %	0.00 \$	394.90 \$	65,000.00 \$			
Payment	01-05-2010	3,000.00 \$	8,0000 %	2,144.80 \$	42.77 \$	65,000.00 \$	Extra payment		
Payment	01-25-2010	2,800.00 \$	8,0000 %	2,085.17 \$	213.83 \$	65,000.00 \$	Lump sum payment		
Payment	02-09-2010	3,000.00 \$	8,0000 %	2,882.40 \$	117.60 \$	65,000.00 \$	Extra payment		
Payment	03-05-2010	200.00 \$	8,0000 %	0.00 \$	264.85 \$	64,088.91 \$	Partial payment		
Payment	04-28-2010	1,000.00 \$	8,0000 %	878.71 \$	226.44 \$	62,480.00 \$			
Payment	05-05-2010	1,000.00 \$	8,0000 %	805.94 \$	212.06 \$	62,753.96 \$			
Payment	06-05-2010	1,000.00 \$	8,0000 %	830.21 \$	216.85 \$	62,753.96 \$			
Payment	07-05-2010	1,000.00 \$	8,0000 %	863.59 \$	206.31 \$	61,420.16 \$			
Payment	08-05-2010	1,000.00 \$	8,0000 %	887.01 \$	212.89 \$	60,733.19 \$			

Method: Single Interest  
Day Count: Actual/Actual  
Payment Method: Normal  
Balance = 0.00 \$

Line: 19 Total Payments: 6,840.00 \$ Total Interest: 3,953.86 \$ Total Principal: 9,793.86 \$ Balance: 62,753.96 \$