

COMMERCIAL LOANS
PERSONAL LOANS
CAR LOANS
MORTGAGES
LINES OF CREDIT
LEASES

Margill Loan Manager



STANDARDS AND FEATURES:

- ✓ **Respects US, Canadian, EC and International interest calculation** regulations and methods
- ✓ **Day count:** Actual/Actual (aka: Actual/365 (ISDA)), 30/360, Actual/360 and Actual/365 (fixed)
- ✓ **Amortization methods:** Effective Rate (Normal), Simple Interest, Fixed Principal, Interest-only, Add-on Interest
- ✓ Interest at fixed or variable rates (including fluctuating rate +/- x% as of date y)
- ✓ Interest rates from 0 to 999%
- ✓ Central bank rates included or create your own
- ✓ **APR** calculation
- ✓ Bilingual software (English & French)
- ✓ **Multiple currencies:** \$, £, €, F, ¥, R, DA, Rs... within the same portfolio
- ✓ Integrated, highly powerful and robust database (Hyperfile)
- ✓ **Multiple detailed printed reports** or create your own
- ✓ Powerful **Alerts/Reminders** module
- ✓ Simple installation and easy to learn
- ✓ Quick Start User Guide and detailed User Guide

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Margill Loan Manager, made for Windows XP, Vista, 7, Server NT or 200x and Citrix on a PC (or server) equipped with a Pentium 4 or more (or equivalent).

“Margill Loan Management Software has greatly improved the efficiency and organization of our Loan Program. Margill is a vast improvement from our former technology, and we are grateful to have it.”

- WHOLE FOODS MARKET, INC.



NEW
VERSION
2.3
OVER 50
IMPROVEMENTS

START MANAGING
YOUR
LOANS
IN LESS THAN
30 MINUTES

MARGILL
PRODUCTS
USED IN OVER
27 COUNTRIES

7 BENEFITS FOR YOU:

- **Reduce** costly calculation errors
- **Reduce** your risk and bad debts
- **Save** valuable staff time and simplify their tasks
- **Get** instant access to critical, consolidated information, any time
- **Reduce** accounting reporting time and increase its accuracy
- **Increase revenue** – track the true payments and dates
- **Simplify** loan documentation management

Powerful
Flexible
Precise
Simple





CHARACTERISTICS:

- ✓ Management of 10 to 5000+ records on Windows PC or server
- ✓ Complete record follow-up taking into account late or unpaid payments, partial payments, additional payments, lump sums, NSF checks, fees, penalties, insurance and taxes, interest-only, additional principal, etc.
- ✓ Powerful Alerts/Reminders module
- ✓ Logical payment constraints to reduce data entry errors
- ✓ Interest-only and Fixed principal payments, Exemption of interest or payments, Grace period
- ✓ Payment update tool – finds all due and late payments and updates these in a snap
- ✓ Sorting of records according to date, name, principal, balance and by over 150 fields, including custom fields
- ✓ Detailed client information
- ✓ Unique or multiple lenders (or funds)
- ✓ Create custom scroll menus in seconds
- ✓ History of record changes (Log file) (user, hour, date, changes made)
- ✓ Document management - attach documents or contracts (Word, PDF or other) to a specific record
- ✓ Record status management: draft, pending, active, on hold, closed, archived
- ✓ 30, 60, 90, 180 day late statuses (and many more) for Active records
- ✓ User account management and security (from read-only to administrator)
- ✓ Highly intuitive interface

Payment schedule offering highly sophisticated customization options

Preliminary data entry:

- ✓ Multiple compounding and payment frequencies
- ✓ Determination of the unknown variable (principal, interest rate, payment or number of payments, balance)

Detailed Borrower information, Lender/Fund and Socio-economic data, Collateral, Allowance for doubtful accounts

Custom fields (unlimited)

APR / Fees

Example of complex loan including:

- 1 Interest-only
- 2 Missed payment (returned check), Penalty (no interest)
- 3 Lump sum payments
- 4 Partial late payment
- 5 Additional principal added to the loan, corresponding Fees added then paid and Interest Rate change
- 6 Indicates where the loan is at (Due Pmt)
- 7 Fixed principal payments
- 8 Remaining payments recalculated to yield a balance = 0

Other possibilities:

- ✓ Line comments
- ✓ Lines added anywhere in a schedule
- ✓ Step payments (monetary or percentage)
- ✓ Adjusted payments to yield a balance = 0 or X
- ✓ Fixed or variable interest rates
- ✓ Principal, Fees, Tax & Insurance bearing interest or not
- ✓ Grace period

TRANSACTION TYPES

- ✓ Due payment
- ✓ Paid payment
- ✓ Paid Late payment
- ✓ Unpaid payment
- ✓ Partial Late payment
- ✓ Paid returned check
- ✓ Additional payment
- ✓ Additional principal
- ✓ Rate change
- ✓ Fees 1,2,3 and paid Fees
- ✓ Penalties and paid Penalties
- ✓ Insurance and paid Insurance
- ✓ Taxes and paid Taxes
- ✓ Invoice and paid Invoice
- ✓ Returned check
- ✓ Withdrawal and Deposit
- ✓ Investment and Investment withdrawal
- ✓ Adjustment
- ✓ Information
- ✓ Not defined
- ✓ Other 1 to 5

Global Summary

Report From 01-01-2011 To 12-31-2011 (including this date)
Number of Records selected: 96

Status	Occurrences	Principal	Add. Principal (1)	Total Principal	Total Interest	Positive Pmts (2)	Negative Pmts (3)	Balance
Draft	5	\$ 400 000.00	\$ 0.00	\$ 400 000.00	\$ 46 186.76	\$ 91 218.56	\$ 0.00	\$ 348 137.04
Pending	0	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 938 652.00
Active	64	\$ 1 0 824 000.00	\$ 0.00	\$ 1 0 824 000.00	\$ 497 116.09	\$ 1 470 037.28	\$ 48 600.00	\$ 383 326.33
Closed	5	\$ 400 000.00	\$ 0.00	\$ 400 000.00	\$ 9 628.84	\$ 18 623.52	\$ 0.00	\$ 0.00
Archived	0	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 400 455.12
Bad Debt	0	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
On Hold	5	\$ 400 000.00	\$ 0.00	\$ 400 000.00	\$ 3 451.12	\$ 3 995.60	\$ 0.00	\$ 400 455.12
Total	85	\$ 13 024 000.00	\$ 0.00	\$ 13 024 000.00	\$ 555 384.80	\$ 1 579 874.96	\$ 48 600.00	\$ 1 108 250.00

Global Summary

As discussed, please find below the following loan offer:

Principal: \$ 125,000.00
Interest rate: 6.9998 %
Monthly payments: \$ 2,455.70
Term: 60 payments
Amortization period: 60 payments
First payment date: 06/01/2007
APR: 6.9998 %
Total cost of credit: \$ 19,150.66

If the following meets your approval, please call 1-077-530-3005

Sincerely,
John Baider
ABC Loan Company Limited

ANNUAL PERCENTAGE RATE 6.9998 %	FINANCE CHARGE The total amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you over your term.	TOTAL GP PAYMENTS The amount you will have paid after you have made all payments including the annual percentage rate over full term.
	\$ 19,150.66	\$ 140,000.00	\$ 129,150.66



CREATE CUSTOM REPORTS in few second

CHOOSE from more than 150 fields and Accounting data

EXPORT DATA directly to your accounting package or other third party software



Detailed amortization reports including:

- ✓ Annual and quarterly totals
- ✓ Totals at a specific date (fiscal year or other)

Custom reports:

- ✓ Create your own in a few seconds, choosing among more than 150 data fields
- ✓ For example, create client by client lists, loan balances, due principal and interest, late and unpaid payments, fees report, accounting report, and thousands of others
- ✓ Can also be used for analysis or batch processing (export to General ledger / Accounting system or Pre-authorized bank draws)

Portfolio totals at a specific date or for a period (monthly, quarterly, annual reports)

Accounting data

- ✓ Accrued and paid interest, due interest, year-to-date paid interest
- ✓ Accrued and paid principal, due principal, year-to-date paid principal
- ✓ Charged and paid fees, penalties, insurance and taxes (separate from the true principal)
- ✓ Balance before and after payment
- ✓ Outstanding payments

Doubtful accounts report

Special events report

- ✓ Obtain information on all your clients' payment habits to quickly identify potential problems

Produce your own Contracts, Letters, Invoices and Statements by choosing among over 150 data fields