

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)
- ✓ Central bank rates included or create your own
- ✓ **APR** calculation
- ✓ Bilingual software (English & French)
- ✓ Multiple currencies: \$, £, €, F, ¥, R, DA, Rs...
- ✓ Powerful database
- ✓ **Multiple detailed printed reports** or create your own

Canada

5 Rambercourt Place, Suite 100
Lorraine, Quebec, Canada J6Z 4M7

United States

220 E. Delaware Avenue
Newark, Delaware, USA 19711

Toll free (North America) : 1.877.683.1815
Phone: 001.450.621.8283
Fax: 450.621.4452
Sales: sales@margill.com
Support : support@margill.com

www.margill.com/mlm
www.jurismedia.com

Copyright 2007-09 All rights reserved.

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



Powerful
Flexible
Precise
Simple

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





CREATE CUSTOM REPORTS in minutes
CHOOSE from more than 100 fields and data elements
EXPORT DATA directly to your accounting package or other third party software

CHARACTERISTICS:

- ✓ Management of 10 to 2500+ records on Windows PC or server
- ✓ Complete record follow-up taking into account late or unpaid payments, partial payments, additional payments, lump sum payments, NSF checks, fees, interest-only, additional principal, etc.
- ✓ Payment update tool – finds all due and late payments and updates these in a snap
- ✓ Sorting of records according to date, name, principal, type, etc.
- ✓ Detailed client information
- ✓ Unique or multiple lenders (or funds)
- ✓ Multiple custom fields
- ✓ Document management - attach documents or contracts (Word, PDF or other) to a specific record
- ✓ Record status management: draft, pending, active, closed, archived
- ✓ User account management and security (from read-only to administrator)
- ✓ Highly intuitive interface; detailed & practical User's Guide

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)
- ✓ Allowance for Doubtful accounts

Detailed Borrower information including custom fields

Detailed Creditor / Fund source information

APR Fees

Example of complex loan including:

- 1 Interest-only
- 2 Missed payments + fees
- 3 Lump sum payments
- 4 Regular payments
- 5 Additional principal added to the loan
- 6 Change of interest rate
- 7 Fixed principal payments
- 8 Remaining payments recalculated to yield a balance = 0

Other possibilities:

- ✓ Line comments
- ✓ Lines added anywhere in a schedule
- ✓ Graduated payments (monetary or percentage)
- ✓ Adjusted payments to yield a balance = 0 or X
- ✓ Fixed or variable interest rates

TRANSACTION TYPES

- ✓ Due payment
- ✓ Paid payment
- ✓ Paid Late payment
- ✓ Unpaid payment
- ✓ Partial payment
- ✓ Additional payment
- ✓ Invoice
- ✓ Returned check
- ✓ Withdrawal
- ✓ Other...

Global Summary

Report up to and including (date): 12-31-2007
 Number of records selected: 25

Status	Description	Principal	Adj. Principal (\$)	Total Principal	Total Interest	Total Payments (\$)	Balance (\$)
Drift	10	\$ 812 998.00	\$ 75 935.89	\$ 879 933.89	\$ 281 398.58	\$ 413 094.54	\$ 742 635.93
Pending	1	\$ 102 000.00	\$ 0.00	\$ 102 000.00	\$ 0 123.87	\$ 102 123.87	\$ 3.87
Active	11	\$ 862 838.82	\$ 18 000.00	\$ 880 838.82	\$ 100 774.88	\$ 278 984.81	\$ 602 853.91
Closed	2	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Archived	0	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Not Used	1	\$ 32 000.00	\$ 0 000.00	\$ 32 000.00	\$ 8 943.02	\$ 41 943.02	\$ 4 056.98
Total	25	\$ 1 809 836.82	\$ 93 935.89	\$ 1 903 772.71	\$ 391 246.47	\$ 836 142.24	\$ 1 067 630.47



REPORTS

Detailed amortization reports including:

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

Summary of all records:

- ✓ List of clients, loans, payments, balance, interest...
- ✓ Custom reports 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):

- ✓ Global summary
- ✓ Report of payments due before and on date x

Doubtful accounts report

Special events report

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

Letters, Invoices and Statements – Loan Manager data and totals merged in your own Word, WordPerfect texts...