



WHAT'S NEW IN VERSION 4.3



April  
6,  
2017

Webinar (15-20 minutes)

➔      OPTIONS      HELP

👁️ VIDEO CONFERENCE ▾      📄 CONTENT SHARING 1 ▾

Marc Gélinas - Screen Sha...

The image shows a software interface with a dark top bar containing a blue arrow icon, 'OPTIONS', and 'HELP'. Below this is a lighter bar with 'VIDEO CONFERENCE' and 'CONTENT SHARING 1'. The main area is split: the left side is white with a microphone and camera icon, and the right side is dark blue with a screen sharing preview. A red circle highlights a full-screen icon in the bottom-left corner of the preview area.

# Game Plan

- Overview of the major changes in version 4.3
- What we're planning for version 4.4

## Consult What's new in version 4.2

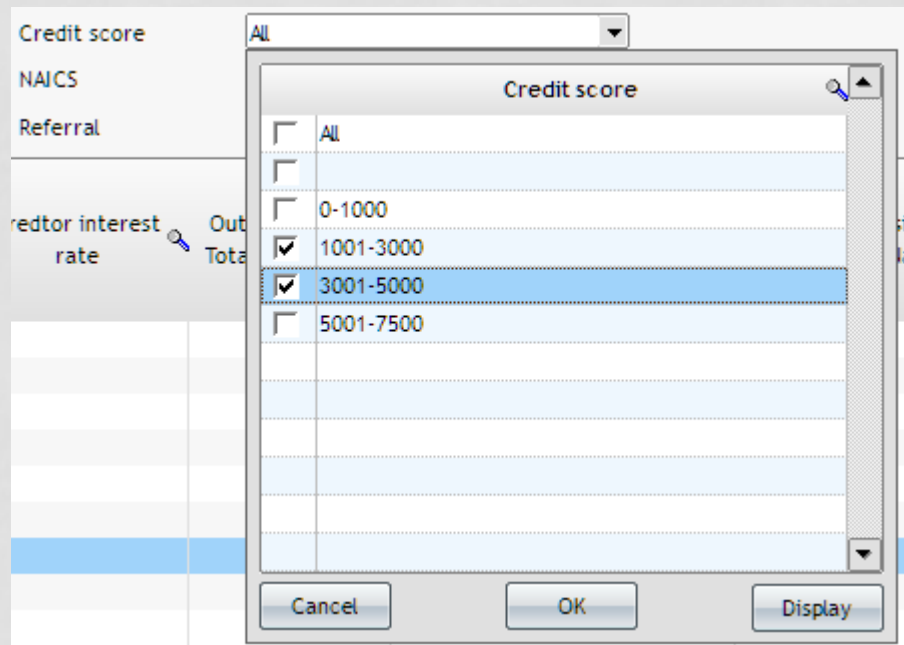
- Knowledge Base / Webinars:
- <https://www.margill.com/en/margill-loan-manager-4-2-webinar/>



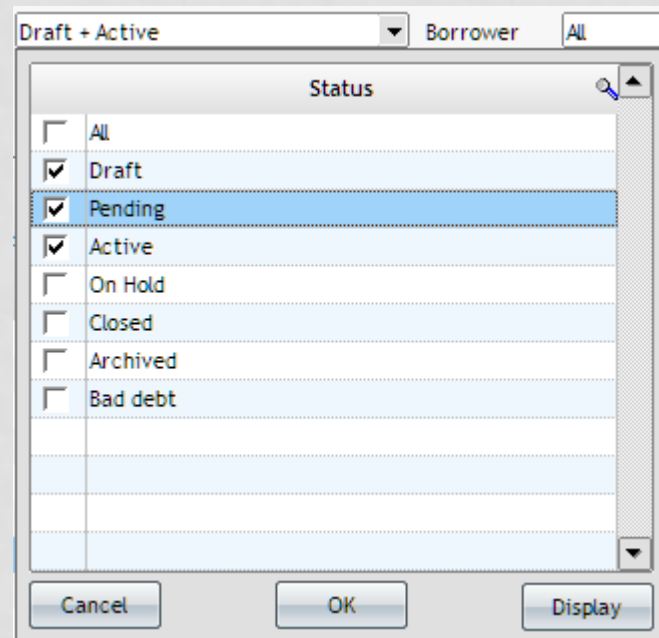
- First launched in 1992, then called *Logicalc*, the first product was for the law profession.
- Margill Loan Manager launched in 2007 celebrates its 10th year.
- Margill products are now sold in 38 countries with over 3000 clients!

# What's New 4.3...

# Main window – Multiple field Filter



Choose multiple data, for multiple fields if required to reduce the number of loans displayed



# Main window – Sort by color

The screenshot displays the Margill Loan Manager interface. On the left, the 'Record Summary window' is open, showing a 'Fields Available' list. The 'General' tab is selected, and 'Record's Color' is checked with a green icon. The 'Borrower' section is expanded, showing 'Borrower ID'. On the right, the main window shows the Margill Loan Manager logo and a 'Display Filters' section with dropdown menus for Status, Active, and Owner. Below this is a data table with columns for Record's Color, MLM Record Identification, Record Type, Record Status, Nominal Interest Rate (Original), and Active Record Sub-Status. The table is sorted by color, with rows grouped by color: red, orange, green, and white.

**Record Summary window**

General | Borrower | Creditor | Loan Data

Advanced | Dates | Line status | Fees/Col. | Payments | Principals

Balances | Outstanding | APR | Doubtful/Bad Debt | Analysis

**Fields Available**

- Metro 2 - Active Records
- Metro 2 - Record Submitted to Metro 2
- Metro 2 - ID Borrower selected for Metro 2
- EFT Account Number (Perceptech)
- Record's Color
- Borrower
  - Borrower ID

**Margill Loan Manager**

Display Filters

Status: All | Borrower: All

Active: All Sub-status | Creditor: All

Owner: All | Type: All

Record's Color	MLM Record Identification	Record Type	Record Status	Nominal Interest Rate (Original)	Active Record Sub-Status
Red	10058	Equity	Active	0.00 %	Current - 2
	10059	Equity	Active	0.00 %	Current - 2
	10075	Business Loan	Active	6.50 %	Late paym
Orange	10057	Business Loan	Active	4.95 %	Late paym
	10056	Business Loan	Active	12.25 %	Late paym
Green	10170		Active	17.00 %	Late paym
	10168		Active	17.00 %	Late paym
	10167		Active	17.00 %	Late paym
	10169		Active	17.00 %	Late paym
White	10136	Business Loan	Active	8.00 %	Late paym
	10133	Business Loan	Active	5.66 %	Late paym

Totals | Charts



# Alerts

- Create new Record Alerts in the Alerts window
- Send emails to multiple email addresses when multiple emails are entered in the Borrower file (separate with a semi-colon)

Mobile	<input type="text"/>
Email	<input type="text" value="john@margill.com;julie@gmail.com"/>

The screenshot shows the 'Alerts' application window. At the top, it displays 'Today's Alerts (04/06/2017)'. Below this, there are filters for 'Alert Types' (set to 'All') and 'See the Alerts for:' (set to 'EN'). The main area is a table with columns: Done, Date generated, User, Alert - Task to accomplish, Type, and Pmt Date. The table contains a list of alerts, with the entry for '03/15/2017' selected. At the bottom of the window, there are several buttons: 'Exit', 'All done', 'Generate Alerts', 'Send Email', 'Record Alert', and 'Save as Excel File'. The 'Send Email' and 'Record Alert' buttons are circled in red. The status bar at the bottom right indicates 'Total alerts in system: 19692'.

Done	Date generated	User	Alert - Task to accomplish	Type	Pmt Date
<input checked="" type="checkbox"/>	12/12/2016	EN	24 - don't do it!!!	Conditional Alerts	
<input checked="" type="checkbox"/>	12/15/2016	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	01/11/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	01/17/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	01/19/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	01/24/2017	EN	24 - don't do it!!!	Conditional Alerts	
<input checked="" type="checkbox"/>	02/16/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	02/22/2017	EN	24 - don't do it!!!	Conditional Alerts	
<input checked="" type="checkbox"/>	02/23/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	03/06/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	03/15/2017	EN	24 - don't do it!!!	Conditional Alerts	
<input checked="" type="checkbox"/>	03/20/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input checked="" type="checkbox"/>	03/24/2017	EN	24 - don't do it!!!	Conditional Alerts	
<input type="checkbox"/>	12/12/2016	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input type="checkbox"/>	12/15/2016	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input type="checkbox"/>	01/13/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input type="checkbox"/>	01/17/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input type="checkbox"/>	02/01/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input type="checkbox"/>	02/07/2017	EN	Loan greater than 2 years - not allowed	Conditional Alerts	
<input type="checkbox"/>	02/22/2017	EN	24 - don't do it!!!	Conditional Alerts	

Show alerts from 04/06/2017 to 04/06/2017 Submit Notes Record Alert

Exit All done Generate Alerts Send Email Save as Excel File

Total alerts in system: 19692

# 9 new columns (monetary, numeric and text)

- Add extra information to any payment table line(s)
- Name columns as desired – move important columns to the left
- Most useful for Escrow – taxes and insurance
- Use Equations to add, subtract, multiply, divide calculated data with this new data
  - Escrow balance: Escrow paid by Borrower (Column Fees) and Escrow paid by Creditor to city or insurance company (added to new columns). Equation to subtract one from the other to get an Escrow Balance
  - Complex participation loans with investments and divestments add different dates

Column Fees and Custom Column Titles

Column Fees	Original Title	Custom Title
Column Fees 1	XYZ Fee	
Column Fees 2	VAT	
Column Fees 3	NSF Fees	

Save

Custom Columns	Original Title	Custom Title	Form
Custom Column 1 (Money)	Insurance Paid to Insurer Escrow		Money
Custom Column 2 (Money)	Property Tax Paid to City Escrow		Money
Custom Column 3 (Money)	Custom Column (Money) 3		Money
Custom Column 1 (Numerical)	Custom Column (Numerical) 1		Numerical
Custom Column 2 (Numerical)	Custom Column (Numerical) 2		Numerical
Custom Column 3 (Numerical)	Custom Column (Numerical) 3		Numerical
Custom Column 1 (Text)	Custom Column (Text) 1		Text
Custom Column 2 (Text)	Custom Column (Text) 2		Text
Custom Column 3 (Text)	Custom Column (Text) 3		Text

Save

Exit

Line	* Line status	ier	* Date of Returned Check	* Date of Compensatory Pmt	* Taxes paid by Creditor	* Insurance paid by Creditor	* Custom Column 1 (Text)
2	Paid Pmt						
3	Information						
4	Paid Pmt						
5	Information					\$1,200.00	Ch 1234 - Winchester
6	Paid Pmt						
7	Information						
8	Paid Pmt						
9	Information						
10	Paid Pmt						
11	Information						
12	Unpaid Pmt						
13	Information						
14	Unpaid Pmt						
15	Information						
16	Paid Pmt						
17	Information						
18	Unpaid Pmt						
19	Paid Pmt						
20	Information					\$1,200.00	Ch 1256 - Winchester
21	Unpaid Pmt						
Totals						\$2,400.00	



# Record list (Customized) can be split by period

- Ideal for projections, the Record list you created can be split by month, quarter or year
- Four presentations orders:
  - Full horizontal and vertical and summaries

Split Period

None    Period first day    1    "End of the month" if Day = 31

Monthly starting day 1

Quarterly starting day 1 of    January

Annually starting day 1 of    January

Custom Report preview - Report from 01/01/2016 to 06/30/2016

Report Name: Projections

Detail - Horizontal | Detail - Vertical | Summary - Horizontal | Summary - Vertical

First	Last	January - 2016 Principal	January - 2016 Interest	February - 2016 Principal	February - 2016 Interest	March - 2016 Principal
Rodriguez	Sophia	\$-27.08	\$27.08	\$-26.41	\$26.41	\$-13.34
Simmons	Martin	\$-489.02	\$489.02	\$-586.19	\$586.19	\$-576.28
Simmons	Martin	\$-489.02	\$489.02	\$-586.19	\$586.19	\$-576.28
Caron	Richard	\$-18.93	\$18.93	\$-18.01	\$18.01	\$-17.07
Rodriguez	Sophia	\$-79.97	\$79.97	\$-77.48	\$77.48	\$-74.96
Rodriguez	Sophia					
John						
Julie		\$-282.43	\$282.43	\$-513.66	\$513.66	\$-512.79
Lucy						
Julie		\$-6 232.06	\$6 232.06	\$-5 873.00	\$5 873.00	\$-6 324.35
Sophia		\$-87.38	\$87.38	\$-89.10	\$89.10	\$-1 328.07
Lucy		\$-43.53	\$43.53	\$-48.67	\$48.67	\$-46.00
Charlie		\$0.00	\$0.00	\$111.11	\$0.00	\$0.00
		\$-7 749.42	\$7 749.42	\$-7 707.60	\$7 818.71	\$-9 469.14

Hide Totals    Save as Text File    Save as CSV File    Save as Excel File    Cancel

# Changes to Automatic Fees

- Automatic fees for Paid Pmt 2 to 10
  - For example "Paid Pmt 2" renamed to "Paid Late \$15 Fee" – a 15 Fee would be charged for this Line status. Or "Paid late > 5 days": so charge \$25.00
- Automatic fees can now be added so that accrued fees (sales tax for example) become 0.00 if unpaid.

New

Line status: Unpaid Pmt

Add fees to Column: VAT

Percentage

Of true balance of preceding line ?

Of the line's accrued interest ?

Of unpaid portion of the payment ?

Amount

Interest behavior

WITH interest on these fees

NO interest on these fees

50.00

# Simple Interest Capitalized

- New calculation method for Compound interest
- Simple interest method but with capitalization at the Origination date "anniversary"
- **Green** lines automatically added

Line	* Line status	* Pmt Date	* Payment	* Rate	Mathematical Principal	Accrued Interest	True Balance	Computational Balance
1	Paid Pmt	03/01/2017	\$1 656.16	12 %	\$1 327.39	\$328.77	\$48 672.61	\$48 672.61
2	Information	03/09/2017	\$0.00	12 %	\$-128.02	\$128.02	\$48 800.63	\$48 800.63
3	Unpaid Pmt	04/01/2017	\$0.00	12 %	\$0.00	\$369.01	\$49 169.64	\$48 800.63
4	Add. Pmt	04/06/2017	\$1 000.00	12 %	\$550.77	\$80.22	\$48 249.86	\$48 249.86
5	Information	04/09/2017	\$0.00	12 %	\$-47.59	\$47.59	\$48 297.45	\$48 297.45
6	Due Pmt	05/01/2017	\$1 656.16	12 %	\$1 306.83	\$349.33	\$46 990.62	\$46 990.62
7	Information	05/09/2017	\$0.00	12 %	\$-123.59	\$123.59	\$47 114.21	\$47 114.21
8	Due Pmt	06/01/2017	\$1 656.16	12 %	\$1 299.90	\$356.26	\$45 814.31	\$45 814.31
9	Information	06/09/2017	\$0.00	12 %	\$-120.50	\$120.50	\$45 934.81	\$45 934.81
10	Due Pmt	07/01/2017	\$1 656.16	12 %	\$1 323.92	\$332.24	\$44 610.89	\$44 610.89
11	Information	07/09/2017	\$0.00	12 %	\$-117.33	\$117.33	\$44 728.22	\$44 728.22
12	Due Pmt	08/01/2017	\$1 656.16	12 %	\$1 317.94	\$338.22	\$43 410.28	\$43 410.28
13	Information	08/09/2017	\$0.00	12 %	\$-114.17	\$114.17	\$43 524.45	\$43 524.45
14	Due Pmt	09/01/2017	\$1 656.16	12 %	\$1 327.04	\$329.12	\$42 197.41	\$42 197.41
15	Information	09/09/2017	\$0.00	12 %	\$-110.98	\$110.98	\$42 308.39	\$42 308.39
16	Due Pmt	10/01/2017	\$1 656.16	12 %	\$1 350.15	\$306.01	\$40 958.24	\$40 958.24

# Interest rate now at 6 decimal points

- More precise recalculations of interest rates – always calculated with 6 decimals
- Hide decimal places if not required to show them

The image shows a software interface with two main parts: a settings panel on the left and a data table on the right.

**System Settings (Administrators) - General Settings:**

- [Unlock Records / Alerts](#)
- [Borrower Maximum Credit](#)
- [Mandatory Fields](#)
- [Suggested maximum number of days between "Pmt Date" and "Pmt Du](#)
- [Attached Files, maximum size \(MB\):](#)
- [Allow to change the "Expected Payment" amount when Line status](#)
- [Number of decimals displayed \(Interest Rate\)](#):  (dropdown menu open showing 0, 1, 2, 3, 4, 5, 6)

**Payment Schedule Table:**

Line	* Line status	* Pmt Date	* Payment	* Rate	Mathematica Principal
1	Due Pmt	07/06/2000	\$830.36	12 %	\$580.3
2	Due Pmt	08/06/2000	\$830.36	12 %	\$586.1
3	Due Pmt	09/06/2000	\$830.36	12 %	\$592.0
4	Due Pmt	10/06/2000	\$830.36	12 %	\$597.9
		11/06/2000	\$830.36	12 %	\$603.9
		12/06/2000	\$830.36	12 %	\$609.9
		01/06/2001	\$830.36	12 %	\$616.0
		02/06/2001	\$830.36	12 %	\$622.2

Annotations: A red box highlights the "Number of decimals displayed (Interest Rate)" setting and the "Rate" column in the table. A red box also highlights the "Rate" column in the top portion of the table. A red box highlights the "Schedule" text in the table. A red box highlights the "Printed report" text in the table.

# Record window header

- Only show pertinent information in header based on user preferences

The screenshot displays the Margill Loan Manager interface. At the top, the header bar shows 'Margill Loan Manager | 649 | Mike Brown | Brown Shoes', with the user information circled in red. On the left, the 'User settings' tab is selected and circled in red. Below it, the 'Record window Identifiers' dialog box is open, showing a list of fields to be displayed in the record window header. The 'Fields Displayed' list includes: MLM Record Identification, Borrower First Name, Borrower Last Name, Borrower Business (Company) Name, File Number, File Number (Numeric), Accounting ID, Record Unique Identifier 1, Record Unique Identifier 2, and Creditor Business (Company) Name. The 'Borrower First Name' field is highlighted. To the right, a 'Calculation' window is visible, showing 'Positive Payments = 57', 'Negative Payments = 1', and a 'Balance' of '\$4 881.38'. Below the calculation window, a table displays payment data:

Line	* Line status	* Pmt Date	* Payment
1	Paid Pmt	07/06/2015	\$258.64
2	Paid Pmt	08/06/2015	\$258.25



# New Global changes fields (for Borrower)

- New Borrower fields
- New banking fields (US and Canada)

Borrower Global changes

General Banking Data

Bank Account Country **United States** ? EFT Account Number ?

United States

Borrower ID	First Name, Last Name	Business	Active Account	Description	Type	Routing Number	Account Number	*EFT Record	*EFT Account Number	Submit	Update
10081	Tootop Carol		<input checked="" type="checkbox"/>	RBC						<input type="checkbox"/>	
10087	Porteous Jodi		<input checked="" type="checkbox"/>	BMO						<input type="checkbox"/>	
10089	Moore Elianne		<input checked="" type="checkbox"/>	RBC						<input type="checkbox"/>	
10098	Leclaire Jean		<input checked="" type="checkbox"/>	Check						<input type="checkbox"/>	
10094	Underschultz Holly		<input checked="" type="checkbox"/>	RBC						<input type="checkbox"/>	

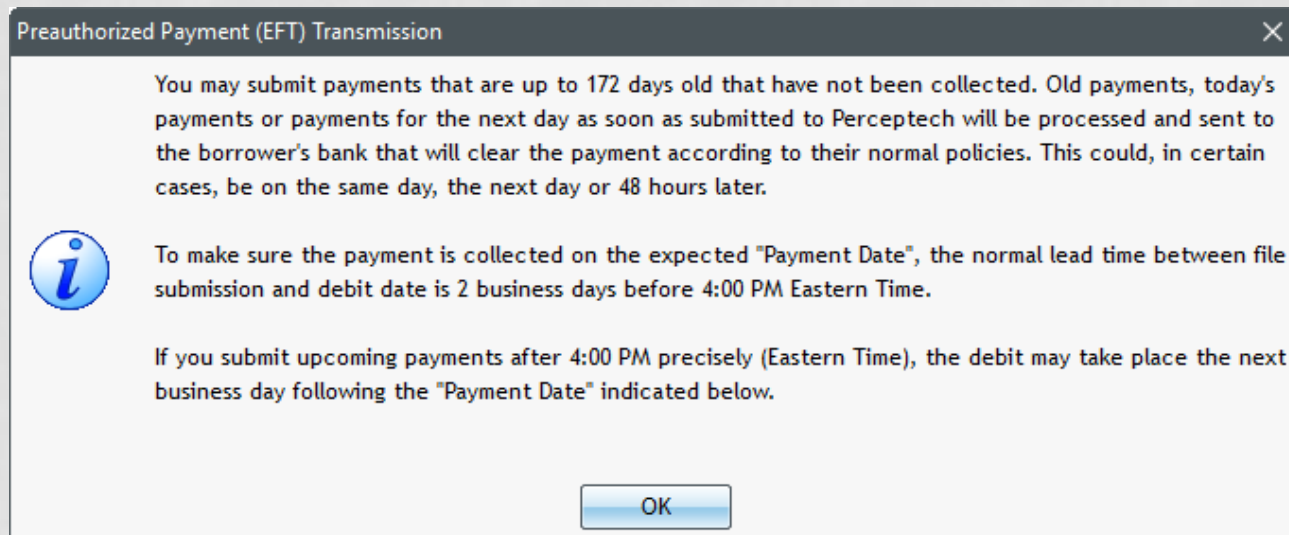
\*EFT Record: At least one Record is linked to this Account for EFT payment.

\* EFT Account Number: For new accounts, either enter your own EFT ID or the system will create a new one once the bank account is created.

Save  Exit

# EFT with Perceptech (Canada)

- Forgot to submit some EFT payments at some point?
- Submit *old* due payments (no need to be 48 hours ahead of time)
  - Payments will be debited ASAP by the system



# MLM 4.3 User Guide

- Available in PDF, HTML (on-line) and paper (\$)
- Please send an email to obtain the links or the price for the paper version
  - [support@margill.com](mailto:support@margill.com)



# MLM 4.3 User Guide (HTML)

Contents Index Search

Type in your search text and press  
Enter

45 page(s) found

## Margill Loan Manager - User Guide v 4.3



1. [Column Fees: Automatic](#)

Column Fees can be added automatically in a Results table when a change occurs in a Line status. Au...

2. [Fees, Insurance and Taxes by Column \(and Automatic\)](#)

Column Fees are much more evolved than Line Fees. They are generally used when recurrent fees (Admin...

3. [Late or partial payments](#)

A Borrower may make partial payments, late payments or even partial late payments. There are multipl...

4. [Additional Principal, Fees, Penalties, Insurance and Taxes](#)

It is possible to add additional principal and fees (insurance and taxes) to a payment table at any...

5. [Fees, Insurance and Taxes](#)

Adding Fees, Insurance and Taxes is extremely flexible in Margill Loan Manager (MLM). Four options a...

6. [Fees, Insurance and Taxes by Line status](#)

Line status fees should only be used to add sporadic fees (penalty, insurance or tax). They become c...

7. [Interest-only payments \(and Column Fees\)](#)

Very often, especially in corporate loans, a lender may give a Borrower a principal refund exemption...

8. [Adding lines \(payments, principal, fees, etc.\)](#)

Any Results table may be customized, updated and changed by adding new lines at the END of the table...

9. [Introduction](#)

To create a Results table (amortization, payment, investment or collection table)(also known as `sch...

10. [Record Data](#)

# What we're planning for version 4.4

- US: **Electronic Funds transfers** (ACH and credit card) with Intrix to deal with any bank (limited to Wells Fargo in versions 4.0-4.3)
- Vastly improved **document merge** tool for building contracts, invoices and statements
  - Now in DOCX and various reference periods
- **Alerts:** use **templates with merge data** to send emails – lone email or in batches
  - Example: Reminder email to all clients for whom the next payment is in 2 days
  - Example: Reminder email that payment was not paid
- **Automatic backups**
- Midnight recalculation of today's total for **improved software launch speeds**
- **4.4 or 4.5 – Compulsory fields** for Loan and Borrower
- Other goodies suggested by you!

## For Further Information

- What's new in more detail:  
<http://www.margill.com/notes/release-notesMLM-en.htm>
- Update to version 4.3: [www.margill.com/get](http://www.margill.com/get)
- Questions: 450-621-8283 or [mgelinas@margill.com](mailto:mgelinas@margill.com)
- We can include your questions and our answers in our new Knowledge Base (anonymously)

# Summary - What's new in 4.3?

- New **Global changes** fields (for Borrower)
- Alerts:
  - Add **new Alerts** directly in the Alerts module
  - Send Alerts to **multiple Borrower emails** at once
- Import **new payments of principal via an Excel sheet** and a host of other information
- Post payments with a **unique line ID** (paid, partial, unpaid...) and Excel sheet
- Record window **header**:
  - Display only the data you want to see (Record Number, Company, etc.)
- **EFT** with Perceptech (Canada)
  - Submit *old* due payments (no need to be 48 hours ahead of time)
- And... our **4.3 User Guide** is now available
  - PDF, Paper, HTML (on-line)

# Summary - What's new in 4.3?

- Main window:
  - Sort by **multiple fields** at once
  - Sort by **color**
- **9 new information columns** (monetary, numeric and text) in the payment schedule
  - **Escrow** (taxes and insurance) reporting
- Record list (Customized) can be **split by month, quarter and year**
  - Great for your forecasts!
- **Simple interest capitalized** method
- Interest rate up to **6 decimal points**
  - Show only the number of decimals you want
- Enter **irregular payments** without first computing
- **Automatic fees:**
  - For Paid Pmt 2 to 10
  - Can now be added so that accrued fees (**sales taxes** for example) become 0.00 if unpaid



# **Other New Stuff not covered in Webinar**

# Printing Payment schedule irritant fixed

- Irritant for some users....
- Accrued amounts not shown with this option – only transaction lines...

Report Printing Settings

Full schedule report  
 Report up to (date): 12/12/2016



End date method—  
 Exclude last day's interest and transactions  
 Include last day's transactions  
 Include last day's interest and transactions

Information to include in the report


<input checked="" type="checkbox"/> Annual Totals	<input checked="" type="checkbox"/> Date
<input type="checkbox"/> Quarterly Totals	<input checked="" type="checkbox"/> Page
<input checked="" type="checkbox"/> Include only transactions ?	<input checked="" type="checkbox"/> Headings
<input checked="" type="checkbox"/> Grand Total	<input checked="" type="checkbox"/> Calculation Settings
<input type="checkbox"/> Display Start Date column	<input checked="" type="checkbox"/> APR Information
<input checked="" type="checkbox"/> Display Interest rate column	<input checked="" type="checkbox"/> Data window
Fiscal Year-end: September	<input checked="" type="checkbox"/> Borrower
<input type="checkbox"/> Include annual and/or quarterly totals up to and including the of the month. By indicating *31*, the totals will be at the end of the month.	<input checked="" type="checkbox"/> Creditor

31

Printing Output  
Preview on Screen

Create Report  Cancel 

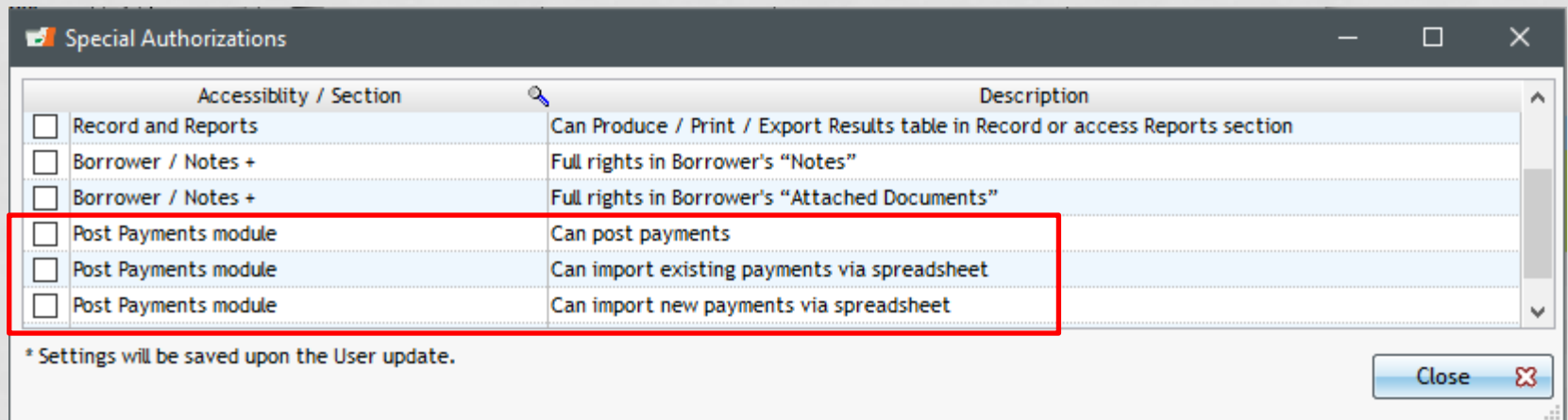
Report Printing Settings

 For annual or quarterly totals, with this choice, only the rows in the payment schedule will be displayed. Accrued amounts will be ignored and totals (annual or quarterly) will only include amounts shown.

OK

# Read-only – New rights to Post payments

- US: For *Sarbanes-Oxley Act (SOX)* compliance
  - *Section 404: Segregation of duties*
- Otherwise Read-only users can post payments



The screenshot shows a window titled "Special Authorizations" with a table of permissions. The table has two columns: "Accessibility / Section" and "Description". The following table represents the data shown in the screenshot:

Accessibility / Section	Description
<input type="checkbox"/> Record and Reports	Can Produce / Print / Export Results table in Record or access Reports section
<input type="checkbox"/> Borrower / Notes +	Full rights in Borrower's "Notes"
<input type="checkbox"/> Borrower / Notes +	Full rights in Borrower's "Attached Documents"
<input type="checkbox"/> Post Payments module	Can post payments
<input type="checkbox"/> Post Payments module	Can import existing payments via spreadsheet
<input type="checkbox"/> Post Payments module	Can import new payments via spreadsheet

\* Settings will be saved upon the User update.

Close 