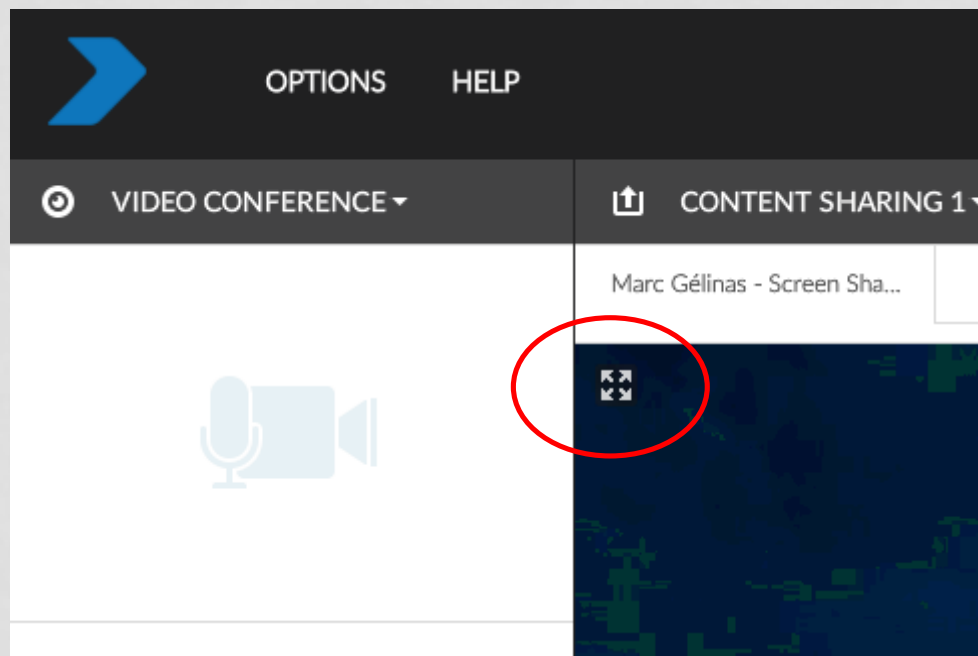




WHAT'S NEW IN VERSION 4.2

Dec.  
8  
2016

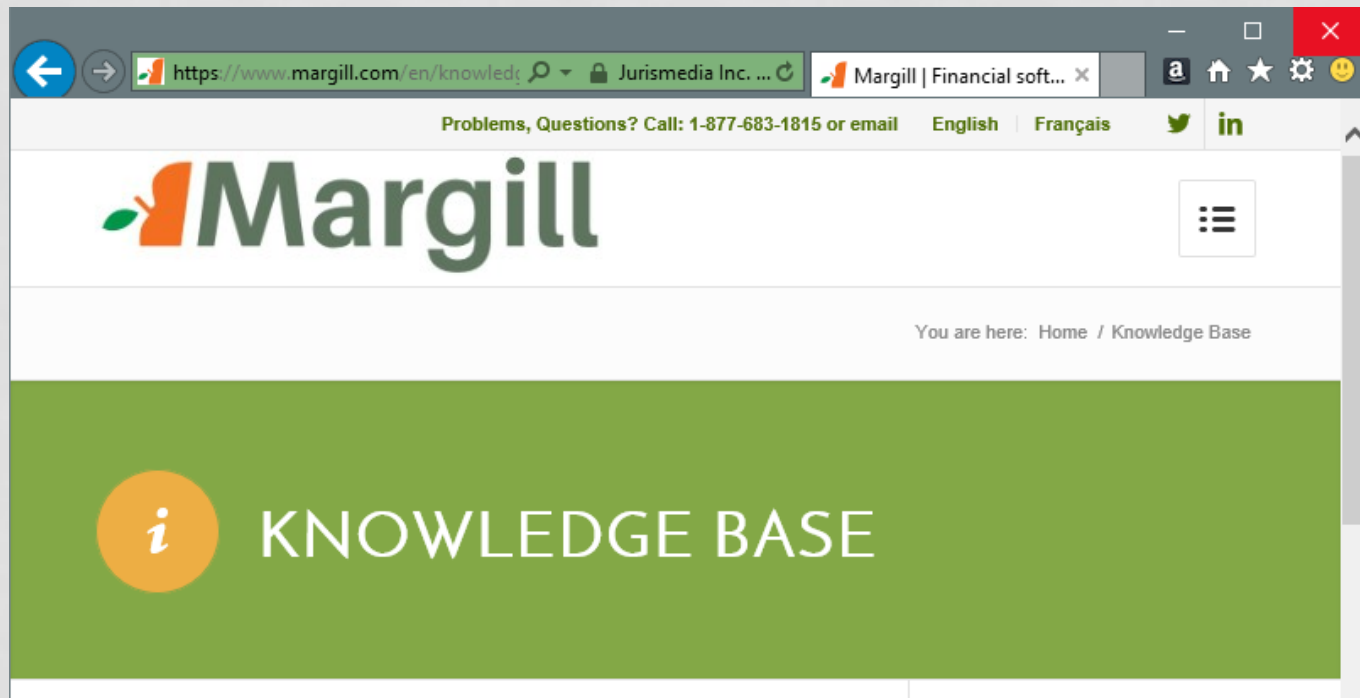
Webinar (15-20 minutes)



# New Website

Website launched on November 3<sup>rd</sup>, 2016

Knowledge Base will include, over time, a host of questions / answers / examples / tips and tricks



# Game Plan

- New website [www.margill.com](http://www.margill.com)
- Overview of the major changes in version 4.2
- Changes to come in version 4.3

## 3 Most Important Improvements

- **Automatic Column Fees**
  - Unpaid Pmt so charge \$25 for example
- **Global Database changes**
  - Record changes
  - Borrower changes
- **Post-payment tool**
  - Partial, late, partial late payments
  - Paid to Unpaid payments in batches
  - Add fees directly though window
  - Select only specific Records to display
  - Add payments via an Excel file

# Automatic Column Fees

User settings System settings (Administrators)

General Settings

[Unlock Records / Alerts](#) [Custom Fields](#) [Internet Connection](#)



[Borrower Maximum Credit](#) [Field Scroll Menus](#) [Email Connection](#)

[Mandatory Fields](#) [Line Payment Statuses](#) [Data and Backups](#)

[Column Fees: Titles](#) [Column Fees: Automatic](#)

Column Fees Titles

Column Fees Title	Original Title	Custom Title
Column Fees 1		NSF - Fees
Column Fees 2		Column Fees 2
Column Fees 3		Column Fees 3

Save and Exit  Cancel 

— □ ×

These Automatic Column Fees must be activated for each Record (via the "Advanced" tab of the Record).

[illegible]

Line status:

Unpaid Pmt

Add fees to Column:

NSF - Fees

Percentage

☐ Of true balance of preceding line

?

☐ Of the line's accrued interest

?

☐ Of unpaid portion of the payment

?

☒ Amount

25,00 \$

Interest behavior

☒ WITH interest on these fees

☐ NO interest on these fees

New

Edit


Delete Fees

Close

* Line status	* Pmt Date	* Payment	* NSF - Fees - Accrued	NSF - Fees - Paid	NSF - Fees - Balance	NSF - Fees - Pmt Type	* C
Paid Pmt	2016-07-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Paid Pmt	2016-08-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Paid Pmt	2016-09-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Paid Pmt	2016-10-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Paid Pmt (8)	2016-11-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Unpaid Pmt	2016-12-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Due Pmt 3	2016-12-08	1 000,00 \$	0,00 \$	0,00 \$	0,00 \$		0
Information							
Due Pmt							0
Due Pmt							0
Due Pmt							0
Due Pmt							0
Due Pmt							0
Due Pmt							0
Due Pmt							0
Due Pmt							0
Due Pmt	2017-09-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Due Pmt	2017-10-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0
Due Pmt	2017-11-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$		0

Margill Loan Manager (603) - Lucy Smith MLM inc. - File

Automatic Fees apply to line 12, Line status: Unpaid Pmt


 NSF - Fees: 25,00 \$ in Fees


Do you wish to continue?


Yes No


* Line status	* Pmt Date	* Payment	* NSF - Fees - Accrued	NSF - Fees - Paid	NSF - Fees - Balance	NSF - Fees - Pmt Type
Paid Pmt	2016-07-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$	
Paid Pmt	2016-08-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$	
Paid Pmt	2016-09-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$	
Paid Pmt	2016-10-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$	
Paid Pmt (8)	2016-11-05	5 155,50 \$	0,00 \$	0,00 \$	0,00 \$	
Unpaid Pmt	2016-12-05	0,00 \$	25,00 \$	0,00 \$	25,00 \$	
Due Pmt 3	2016-12-08	1 000,00 \$	0,00 \$	0,00 \$	25,00 \$	





 Creditor

 Credit Report

 APR

 Alerts

 Advanced

 Save

---

☐ Use 52, 26 & 13 periods for "Weekly", "Biweekly" and "Every 4 weeks" Compounding

☐ Use 52, 26 & 13 periods for 7, 14 & 28 day Payments

---

☐ No interest on: Add. Principal, Fees (all), Penalties, Invoices, Insurance, Taxes.  
You can nevertheless charge interest for any of the Line statuses above (individual lines) with the right mouse click, "Payments", "Untag..."

---

☐ Do not use "End of the month" if First Payment Date and/or Origination Date = 29 or 30 ?

---

☒ Use Automatic Column Fees for this Record

---

Grace period  days

---

Method: Normal (Compound, Effective Rate) Equal Periods  
Day Count: Actual/365  
Payment Method: Normal  
Short Period Method: Same as calculation

It is not necessary to activate the automatic Column Fees one by one by opening each of the Records...

# Global Database Changes

Margill Loan Manager - Record Summary

**File**

**Tools**

- Post Payments
- EFT
- Alerts
- Settings
- Users
- Various
- Backup
- Tables
- Reindexation
- F1 - Help

**Reports**

**Margill Loan Manager**

Display Filters

Status: All Borrower: All Minority Group: All

Active: All Sub-status Creditor: All Industry: All

Owner: All Type: All Long Menu: All

MLM Record Identification	Record Status	Borrower Last Name	Borrower First Name	Principal (Original)	Balance (at Current Date)	Balance Due Interest
120	Active	Williams	John	1 000,00	42,09	0
121	Active	Parent	Julie	10 000,00	4 372,32	287
122	Active	Williams	John	1 000 000,00	29 267,74	0
123	Active	Bernal	Lucie	000,00	1 287,81	0
124	Active	Barrett	Danie	000,00	6 579,78	8
125	Active	Parent	Julie	000,00	-425 916,41	-201 324
126	Active	Jackson	Micha	000,00	27 475,64	0
127	Active	Barrett	Danie	000,00	72 215,36	8 313
128	Active	Williams	John	000,00	6 551,01	0
129	Active	Brown	Mike	000,00	308,39	0
130	Active	Caron	Richa	000,00	275 699,53	-8 872
131	Active	Rodriguez	Sophi	000,00	144,88	0
132	Active	Simmons	Marti	000,00	68 911,63	4 944
133	Active	Prestley	Lars	000,00	12 150,28	1 230
134	Active	Williams	John	000,00	6 456,91	456
135	Active	Chaplin	Charlie	4 750 000,00	2 400 298,89	-12 548 177
136	Active	Hébert	Jocelyne	105 000,00	62 145,43	3 625

Global changes

## Global changes

Record various Fields / Options

Record Custom Fields (1 to 9)

Record Custom Fields (Unlimited)

[illegible]

- Loan Status
- Sub-status
- Record Type
- Owner
- Automatic Column Fees
- Record Submitted to Metro 2
- Currency
- Record Number
- Record Number (Numeric)
- Record Date
- Accounting ID
- Unique Identifier 1
- Unique Identifier 2
- Maximum Credit
- Compounding Period
- Method
- Grace Period
- Day count
- APR 1 Tag name
- APR 2 Tag name
- APR 3 Tag name
- APR 4 Tag name
- APR 5 Tag name

Refresh

Refresh

Refresh

[illegible]

## Global changes

Record various Fields / Options

Automatic Column Fees

Refresh



Record Custom Fields (1 to 9)

Refresh



Record Custom Fields (Unlimited)

Refresh



Automatic Column Fees	Current Values	Submit	MLM Record Id	Record Number	Record Number (Numeric)	Last Name, First Name	Company	
<input type="checkbox"/>		<input type="checkbox"/>	105	102	0	Rodriguez Sophia	Chell Industries inc	(4
<input type="checkbox"/>		<input type="checkbox"/>	102	102	0	Smith Lucy	MLM inc.	08
<input type="checkbox"/>		<input type="checkbox"/>	115	104	0	Butcher Julie		51
<input type="checkbox"/>		<input type="checkbox"/>	116	101	0	Thatcher Marina		
<input type="checkbox"/>		<input type="checkbox"/>	118					55
<input type="checkbox"/>		<input type="checkbox"/>	121					
<input type="checkbox"/>		<input type="checkbox"/>	123					
<input checked="" type="checkbox"/>	Active	<input type="checkbox"/>	125					
<input type="checkbox"/>		<input type="checkbox"/>	127			Barrett Daniel		27
<input type="checkbox"/>		<input type="checkbox"/>	128	101	123	Williams John	Williams inc.	55
<input type="checkbox"/>		<input type="checkbox"/>	132	101	0	Simmons Martin	Simmons et fils inc.	33
<input type="checkbox"/>		<input type="checkbox"/>	131	101	0	Rodriguez Sophia	Chell Industries inc	(4
<input type="checkbox"/>		<input type="checkbox"/>	129	101	0	Brown Mike	ABC Dental	12

Change selected line(s) to ▶

Select Automatic Column Fees:

Active

Not activated

Export table to Excel...


Print...

Save



## Borrower Update

ID	Business
10011	Lars
10012	Charlie
10013	Jocely
10014	Joan
10015	Marie-



Global changes

Copy the selected rows

Copy the column

Export table to Excel...

Select columns...

Borrower - Other Data		Notes +	Credit report
254396699	Bo		
1966-06-06	Marital Sta		
Williams inc.			
John	MI		
Williams			
5 Main Street, Suite 5			

### General


Banking Data

Refresh 

Birth Date

Refresh 

Marital Status

Refresh 

Owner

Unique Identifier 1  
Unique Identifier 2

Unique Identifier 2

[illegible]



# Change already managed payments (Paid) to other Line Statuses (Unpaid or other)

**Loan Payments**

Report from **2016-11-01** to (inclusively) **2016-11-30** ☐ Select all Due payments in the interval or before

☒ Use date interval ☒ Include all "Payment" Line statuses

Active Records from:  
☒ Main window  
☐ Manual selection / Spreadsheet

Refresh (F5) Print Bulk Payment Import

Seq.	MLM Record ID	Original Line	* Line status	* Payment Date	* Payment	Modified line	Last Name, First Name	Currency	* Expec. Pmt	True Balance	EFT Payment	* NSF - Fe Accrut
13	144	24	Paid Pmt	2016-11-22	1 103,41	<input type="checkbox"/>	Hébert, Jocelyne	SC	1 103,41	48 459,26 S	No	
14	145	24	Paid Pmt	2016-11-19	920,94	<input type="checkbox"/>	Nel...Joan	SC	920,94	11 531,98 S	No	
15	146	23	Paid Pmt	2016-11-19	603,51	<input type="checkbox"/>				603,51 S	No	
16	147	24	Paid Pmt	2016-11-19	913 573,57	<input type="checkbox"/>				913 573,57 S	No	
17	148	21	Paid Pmt	2016-11-19	82 651,45	<input type="checkbox"/>				82 651,45 S	No	
18	150	26	Paid Pmt	2016-11-19	39 227,87 S	<input type="checkbox"/>				39 227,87 S	No	
19	151	24	Paid Pmt	2016-11-19	11 213,89 S	<input type="checkbox"/>				11 213,89 S	No	
20	152	33	Paid Pmt	2016-11-19	8 161 498,22 S	<input type="checkbox"/>	Einstein, Albert			8 161 498,22 S	No	
21	154	24	Paid Pmt	2016-11-30	3 026,65	<input type="checkbox"/>	Cesar, Jules			3 026,65 S	No	
22	155	37	Paid Pmt	2016-11-01	1 000,00	<input type="checkbox"/>				1 000,00 S	No	
23	156	20	Paid Pmt	2016-11-01	673,77	<input type="checkbox"/>	Monroe, Marilyn			673,77 S	No	
24	157	22	Paid Pmt	2016-11-01	563,98	<input type="checkbox"/>	Rabbit, Jessika			563,98 S	No	
25	158	24	Paid Pmt	2016-11-30	492,87	<input type="checkbox"/>	Pelletier, Jacques			492,87 S	No	
26	159	24	Paid Pmt	2016-11-30	845,33	<input type="checkbox"/>	Parent, Julie			845,33 S	No	
27	160	23	Paid Pmt	2016-11-24	550,61	<input type="checkbox"/>	Fracas, Mara			550,61 S	No	
28	161	23	Paid Pmt	2016-11-14	3 148,09	<input type="checkbox"/>	Gélinas, Marcel			3 148,09 S	No	
29	162	24	Paid Pmt	2016-11-26	2 523,32	<input type="checkbox"/>	Jackson, Michael			2 523,32 S	No	
30	163	24	Paid Pmt	2016-11-30	1 577,20	<input type="checkbox"/>	Lévesque, René			1 577,20 S	No	

Payments 316

Only "Active" Records displayed in the Main MLM window are included in this table.

\* These columns are editable.

AComment may be added for each line even if no payment is posted.

Records in "yellow" are currently opened by other users and cannot be updated for the moment.

	Interval	Global
Total 'Payment' column:	3 176 255,29	3 184 612,59
Due Payments:	2 734,75	6 454,10
Paid Payments:	3 173 520,54	3 173 520,54
Outstanding Portion:	29 303,53	29 303,53
Extra Payment Amount:	1 302 000,00	1 302 000,00
EFT Payments:	4 637,95	4 637,95

These totals represent total units, all currencies included.


**Line status**



- Due Pmt
- Due Pmt 2
- Due Pmt 3
- Paid Pmt
- Add Pmt
- Unpaid Pmt
- Paid Pmt - Cash
- Paid Pmt (3)
- Paid Pmt (4)
- Paid Pmt (5)
- Paid Pmt (6)
- Paid Pmt (7)
- Paid Pmt (8)
- Paid Pmt (9)
- Paid Pmt (10)
- Unpaid Pmt (2)
- Unpaid Pmt (3)
- Unpaid Pmt (4)
- Unpaid Pmt (5)
- Unpaid Pmt (6)
- Unpaid Pmt (7)
- Unpaid Pmt (8)

Select All Apply Close






Column Fees can be entered manually or automatically

 Loan Payments

Report from   to (inclusively)   ☐ Select all Due payments in the interval or before

☒ Use date interval ☐ Include all "Payment" Line statuses

Seq.	 MLM Record ID 	Original Line	* Line status	* Payment Date	* Payment	* NSF - Fees - Accrued	Modified line
34	157	23	Paid Late Pmt	2016-12-05	563,98	25,00	<input checked="" type="checkbox"/>
35	158	25	Paid Late Pmt 	2016-12-31	492,87	25,00	<input checked="" type="checkbox"/>
36	159	25	Due Pmt	2016-12-30	845.33		<input type="checkbox"/>

## Display of specific Active Records only

[illegible]

## Display Payments

This tool allows you to display only the desired Active Records from an Excel sheet.

It also allows the user to enter these payments manually in the table below.

Only Active Records can be updated.

Line 1: Column title (title name is unimportant)

☒ Record ID (MLM)

☐ Unique Identifier 1

☐ Unique Identifier 2

☐ File Import

☒ Manual entry

# Manual Entry

or

# via Excel spreadsheet

Record ID (MLM)	Errors	Borrower
105		Chell Industries inc. Sophia Rodriguez
102		MLM inc. Lucy Smith
199		Chell Industries inc. Sophia Rodriguez
226		ABC Dental Mike Brown
333		MLM inc. Lucy Smith
112		Chell Industries inc. Sophia Rodriguez

To delete a row, change Record ID to 0

Clear



Display this(ese) Records



Cancel



	A	B	C
1	Record ID	Borrower First name	Borrower Name
2	125	Marieve	Parent
3	148	Marc	Gélinas
4	222	Sophia	Rodriguez
5	320	Charlie	Chaplin
6	555	Lucy	Smith
7			



**Display Payments**
— □ ×

This tool allows you to display only the desired Active Records from an Excel sheet.

It also allows the user to enter these payments manually in the table below.

Only Active Records can be updated.

Line 1: Column title (title name is unimportant)

☒ Record ID (MLM)
 ☐ Unique Identifier 1
 ☐ Unique Identifier 2

☒ **File Import**
☐ Manual entry

Column number to import (A=1, B=2...)

File to import



Record ID (MLM)	Errors	Borrower
125		Julie Parent
148		Marc Gélinas
222		Chell Industries inc. Sophia Rodriguez
320		Charlie Chaplin
555		MLM inc. Lucy Smith

# Other Goodies!

- **Record color**
  - Change through the Main window and Post payment tool
- **Guarantors**
- **Due Pmt 2 and Due Pmt 3**
  - Wish to add a special upcoming payment?
  - Easily see and manage your "Due Pmt - Extra"
- **For accounting:**
  - Obtain Paid Interest, Principal and Fees based on your special Line statuses (Paid Pmt 2 to 10).
- **Maximum credit by borrower**
- **Record Notes now accessible in the Alerts module**

# Record Color

**Margill Loan Manager**

Display Filters  

Status:  Borrower:  Minority Group:   
 Active:  Creditor:  Industry:   
 Owner:  Type:  Long Menu:

MLM Record Identification	Record Status	Borrower Last Name	Borrower First Name	Principal (Original)	Balance (at Current Date)	Balance Due Interest	Next Due Pmt - Amount (entire Loan)
135	Active	Chaplin	Charlie	4 750 000,00	2 400 298,89	-12 548 177,36	113 859,70
136	Active	Hébert	Jocelyne	105 000,00	62 145,43	3 625,07	1 475,97
137	Active	Barrett	Daniel	50 000,00	26 926,47	3 071,96	1 353,68
138	Active	Rodriguez	Sophia	100 000,00	9 925,44	140,20	3 226,72
139	Active	Brown	Mike	12 500,00	12 511,49	96,56	0,00
140	Active	Caron	Richard	1 000,00	265,61	0,00	0,00
141	Active	Simmon		100 000,00	6 462,14	0,00	0,00
142	Active	Prestley		100 000,00	66 449,23	6 861,85	2 439,43
143	Active	Chaplin		0,00	40 825,83	11 318,18	803,56
144	Active	Hébert		2,00	49 515,75	2 861,39	1 103,41
145	Active	Nel		0,00	12 431,61	484,80	920,94
146	Active	Walker		4 700,00	606,37	44,38	319,66
147	Active	Parent		1 000 000,00	917 652,68	97 201,05	4 603,96
148	Active	Gélinas		96 500,00	83 567,51	12 856,92	958,13
149	Active	Milic		8 500,00	1 411,38	0,00	0,00
150	Active	Ross		198 476,00	39 327,22	1 824,68	8 164,64
151	Active	Tremblay		10 350,00	11 320,23	36 462,82	388,23
152	Active	Einstein		8 500 000,00	8 173 715,55	600 888,54	12 711,68
153	Active	De Gaulle	Charles	500,00	0,00	0,00	0,00

Context menu for row 140:

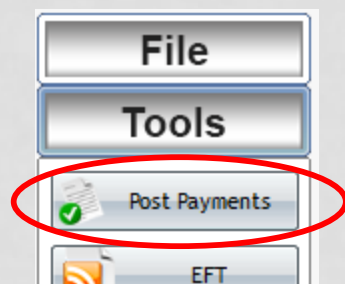
- Copy Records
- Delete Records
- Records' Color ▶
  - Choose Color
  - Remove Colors
- Global changes
- Copy
- Copy All
- Export Table to Excel...
- Export Table to Word...
- Export Table to XML...

Color Selection ✕


OK Cancel

Sorting by color in version 4.3 only

# Color via Post Payment tool



Loan Payments

Report from **2016-11-10** to (inclusively) **2016-11-30** ☐ Select all Due payments in the interval or before

☒ Use date interval ☒ Include all "Payment" Line statuses

Seq.	MLM Record ID	Original Line	* Line status	* Payment Date	* Payment	* NSF - Fees - Accrued	Modified line	
2	130	10	Paid Pmt	2016-11-30	150 000,00		<input type="checkbox"/>	Caro
3	135	28	Paid Pmt	2016-11-30	113 859,70		<input type="checkbox"/>	Chaj
4	142	24	Paid Pmt	2016-11-30	2 439,43		<input type="checkbox"/>	Pres
5	143	24	Paid Pmt	2016-11-30	803,56		<input type="checkbox"/>	Chaj
6	144	24	Paid Pmt	2016-11-22	1 103,41		<input type="checkbox"/>	Hébo
7	145	24	Paid Pmt	2016-11-19	920,94		<input type="checkbox"/>	Nel,
8	147	24	Paid Pmt	2016-11-29	4 603,96		<input type="checkbox"/>	Pare
9	148	21	Paid Pmt	2016-11-15	958,13		<input type="checkbox"/>	Gélin
10	151	24	Paid Pmt	2016-11-30	388,23		<input type="checkbox"/>	Tren
11	152	33	Paid Pmt	2016-11-19	12 711,68		<input type="checkbox"/>	Eins
12	154	24	Paid Pmt	2016-11-30	3 026,65		<input type="checkbox"/>	Cesa
13	158	24	Paid Pmt	2016-11-30	492,87		<input type="checkbox"/>	Pelle
14	159			2016-11-30	845,33		<input type="checkbox"/>	Pare
15	160			2016-11-24	550,61		<input type="checkbox"/>	Frac
16	161			2016-11-14	3 148,09		<input type="checkbox"/>	Gélin
17	162			2016-11-26	2 523,32		<input type="checkbox"/>	Jack
18	163			2016-11-30	1 577,20		<input type="checkbox"/>	Léve
19	164	24	Paid Pmt	2016-11-30	1 532,20		<input type="checkbox"/>	Bolt,

Payments 139

Only "Active" Records displayed in the Main MLM window are Interval

# Guarantor(s)

Margill Loan Manager

Calculation

Compute

Data

Borrower

Creditor

Credit Report

APR

Alerts

Advanced

Save

Print

Attach

Exit

Borrower Co-Borrower **Guarantor**

ID	Business	First Name	Last Name	Participation
10002	MLM inc.	Lucy	Smith	50,000 %
10019	JR Investment	Joe	Ross	50,000 %

Guarantor Guarantor - Other Data Notes + Employer

Social Sec. 654-987-321 Guarantor ID: 10002

Birth Date 1974-09-09 Marital Status Married

Business MLM inc.

First Name Lucy MI F Mrs.

Last Name Smith

Address 987 Swift

Address

City London

State/Prov. Country England

Zip/Postal code SW1A 1AA Phone 0

Mobile Fax

Email paul.coutu@hotmail.com

Occupation

? Unique Ident. 1 A2896

? Unique Ident. 2 testtesttesttest

New Select / Add Edit Remove

Other Info

Participation (%) 50,000 %

Loan Security

Description	Amount

Guarantors and Co-Borrowers are included in the Borrower Database



## Due Pmt (2) and (3)

Line	* Line status	* Pmt Date	* Payment	* Rate	Mathematical Principal	Accrued Interest	* Expec. Pmt
1	Paid Pmt	2016-07-01	704,58 \$	6,25 %	704,58 \$	0,00 \$	704,58 \$
2	Paid Pmt	2016-08-01	704,58 \$	6,25 %	552,00 \$	152,58 \$	704,58 \$
3	Unpaid Pmt	2016-09-01	0,00 \$	6,25 %	-174,71 \$	149,71 \$	704,58 \$
4	Due Pmt - Extra	2016-09-19	704,58 \$	6,25 %	614,30 \$	90,28 \$	0,00 \$
5	Due Pmt	2016-10-01	704,58 \$	6,25 %	645,71 \$	58,87 \$	704,58 \$
6	Due Pmt - Cash	2016-11-01	704,58 \$	6,25 %	560,53 \$	144,05 \$	704,58 \$
7	Due Pmt	2016-12-01	704,58 \$	6,25 %	563,45 \$	141,13 \$	704,58 \$
8	Due Pmt	2017-01-01	704,58 \$	6,25 %	566,38 \$	138,20 \$	704,58 \$
9	Due Pmt	2017-02-01	704,58 \$	6,25 %	569,33 \$	135,25 \$	704,58 \$
10	Due Pmt	2017-03-01	704,58 \$	6,25 %	572,30 \$	132,28 \$	704,58 \$

**Due Pmt – Extra:** Unexpected payment initially and which will compensate for an unpaid payment. " Expec. Pmt " is thus 0.00.

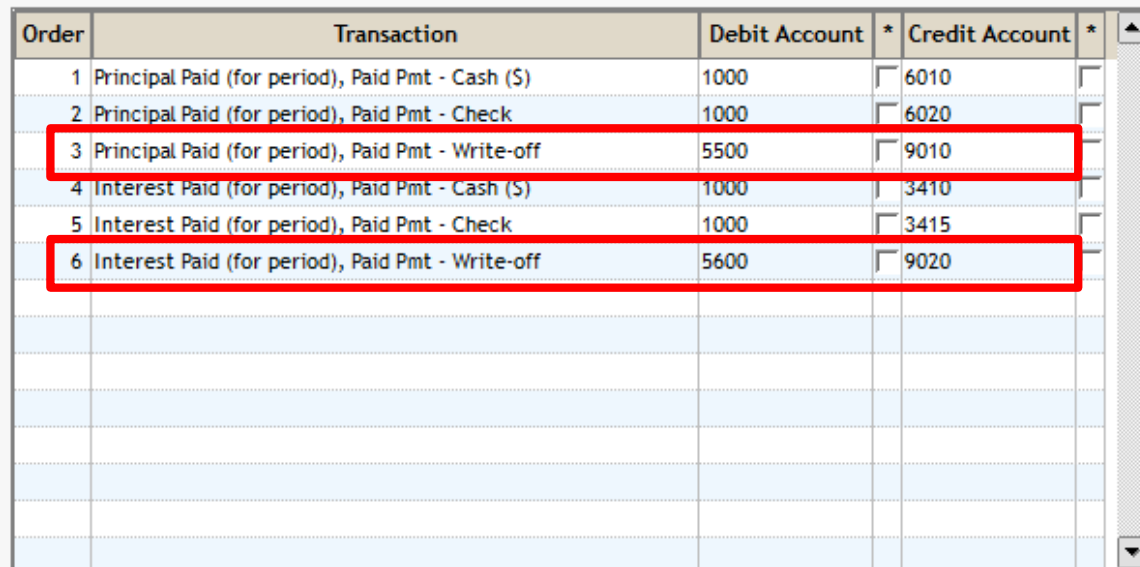
**Due Pmt – Cash:** "Special" payment which will not be a EFT payment and thus will be excluded from the EFT submitted.

# Paid Interest, Principal and Fees by Line Status

Accounting Entries (or Record List (Customized)) :

We isolate the *Paid Principal* and *Paid interest* according to a real "monetary" payments as opposed to, for example, the Line status "Paid Pmt – Write-off" (which is present to set the write-off amount) which is not a monetary (true cash) payment.

We thus obtain the amount of principal and interest lost....



Order	Transaction	Debit Account	* Credit Account *
1	Principal Paid (for period), Paid Pmt - Cash (S)	1000	6010
2	Principal Paid (for period), Paid Pmt - Check	1000	6020
3	Principal Paid (for period), Paid Pmt - Write-off	5500	9010
4	Interest Paid (for period), Paid Pmt - Cash (S)	1000	3410
5	Interest Paid (for period), Paid Pmt - Check	1000	3415
6	Interest Paid (for period), Paid Pmt - Write-off	5600	9020

\* From a Custom Field (or Accounting ID)

# Maximum Credit by Borrower

**Borrower Update**

ID	First Name	Last Name	Email
10009	Richard	Caron	crichard@margill.com
10010	Martin	Simmons	dev@mail.com
10011	Lars	Prestley	ebongiovanni@margill.com
10012	Charlie	Chaplin	info@margill.com
10013	Jocelyne	Hébert	jhebert@margill.com

**Borrower - Other Data**

**Borrower - Custom fields** **Unlimited fields (Table format)**

**Message if this Borrower is selected in a Record**

☒ Display the following message (max. 200 char.)

Do not loan to this borrower

**Maximum Credit Borrower**


? Maximum Credit Borrower  [Current Credit](#)

(Active Records only)

Awarning will appear when the Maximum Credit for each Borrower is reached (Active loans) based on one of the following criteria:

- ☐ None
- ☐ True Balance (Principal, Interest, Fees, etc.) at the current date
- ☒ Balance of the Principal and the Fees Financed (APR) at the current date
- ☐ Total original Principal and Fees Financed (APR)
- ☐ Total original Principal , Fees Financed (APR) and all Additional Principal Line statuses

**Borrower Update**

 Current credit for this Borrower: 90 610,22

OK

Maximum credit for all of this Borrower's loans and overextension according to various criteria

# Record and Borrower Notes in Alerts

Margill Loan Manager (603) - Lucy Smith MLM inc. - File

Calculation

Results Table

Data

Borrower

Creditor

Credit Report

Positive Payments = 171      Amount Financed (Original)      410 000,00 \$

Negative Payments = 0      Total Accrued Interest      462 171,61 \$

Balance      -5 264,57 \$      Total      872 171,61 \$

Close

Line	* Line status	* Pmt Date	* Payment	* Rate	Mathematical Principal	Accrued Interest	Balance
1	Paid Pmt	2016-01-05	5 155,50	12,60 %			
2	Paid Pmt	2016-02-05	5 155,50	12,60 %			
3	Paid Pmt	2016-03-05	5 155,50	12,60 %			
4	Paid Pmt	2016-04-05	5 155,50	12,60 %			
5	Paid Pmt	2016-05-05	5 155,50	12,60 %			
6	Paid Pmt	2016-06-05	5 155,50	12,60 %			

Alerts

Today's Alerts (2016-11-01)

Alert Types: Conditional Alerts      See the Alerts for: ADMIN

Done	Date generated	User	Alert - Task to accomplish	Type	Pmt Date	Line status
<input type="checkbox"/>	2016-11-01	ADMIN	Limite de crédit de l'Emprunteur dépassée!	Conditional Alerts		
<input type="checkbox"/>	2016-11-01	ADMIN	Limite de crédit de l'Emprunteur dépassée!	Conditional Alerts		

Show alerts from      2016-11-01      to      2016-11-01      Submit

Exit      All done      Generate Alerts      Send Email      Save      Notes      Record Alert

Record  
Borrower

Total alerts in system: 24722

# What's coming in 4.3?

- Simple interest capitalized method
- Record list (Customized) can be split by month, quarter and year
  - Great for your forecasts!
- Compulsory fields set by the Administrator for the loan and borrower
- Interest rate up to 6 decimal points
  - Show only the number of decimals you want
- 9 new columns (monetary, numeric and text) for extra information in the payment schedule
  - Escrow (taxes and insurance) reporting
- Enter irregular payments without first computing
- Automatic fees for Paid Pmt 2 to 10
- Automatic fees can now be added so that accrued fees (sales tax for example) becomes 0.00 if unpaid.
- We added new Global changes fields (for Borrower)
- Record window header :
  - Display only the data you want to see (Record Number, Company, etc.)

Margill Loan Manager (194) - Julie Butcher ABC inc. - File Dossier PS -20369 / 123456

Calculation

Results Table

Data

Borrower

Creditor

Credit Report

APR

Borrower

Co-Borrower

Guarantor

Borrower

Borrower - Other Data

Notes +

Employer

Social Sec.

123-456-789

Birth Date

1958-05-05

Marital Sta

Business

ABC inc.

First Name

Julie

Last Name

Butcher

Address

1298 First avenue

Address

City

Montreal

State/Prov.

Quebec

Country

Zip/Postal code

H3H 4A4

Phone

## What's coming in 4.3?

- Post payments with a unique line ID (paid, partial, unpaid...) and Excel sheet
- EFT with Perceptech (Canada)
  - Submit *old* due payments (no need to be 48 hours ahead of time)
- And... our 4.3 User Guide, at long last for some time in January if all goes well!

## For Further Information

- What's new in more detail:  
<http://www.margill.com/notes/release-notesMLM-en.htm>
- Update to version 4.2: [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)



## **Other innovations excluded from the webinar**

# Simple Interest between lines of Compound Interest

23	Due Pmt	2017-09-01	45 990,96 \$C	35,00 %	-25 923,04 \$C	67 209,35 \$	2 330 243,51
24	Due Pmt	2				\$C 67 965,44 \$	2 356 975,63
25	Due Pmt	2				\$C 68 745,12 \$	2 384 541,95
26	Due Pmt	2				\$C 69 549,14 \$	2 412 968,57
27	Due Pmt	2				\$C 70 378,25 \$	2 442 282,34
28	Due Pmt	2				\$C 71 233,23 \$	2 472 510,94
29	Due Pmt	2				\$C 72 114,90 \$	2 503 682,92
30	Due Pmt	2				\$C 73 024,09 \$	2 535 827,74
31	Due Pmt	2					
32	Due Pmt	2					
33	Due Pmt	2					
34	Due Pmt	2					
35	Due Pmt	2					
36	Due Pmt	2					
37	Due Pmt	2					
38	Due Pmt	2					
39	Due Pmt	2					
Totals			555 137,40 \$C		-1 874 244		

Insert Lines  
 Delete - Selected Lines  
 Interest Rates  
 Payments  
 Column Fees  
 Calculation Method  
 Payments, Principal and Interest - Selected Lines  
 Copy  
 Copy All  
 Export Table to Excel...  
 Export Table to Word...  
 Export Table to XML...

Same as calculation  
 Simple Interest Capitalized - Actual/366  
 Simple Interest Capitalized - Actual/365  
 Simple Interest Capitalized - Actual/360  
 Simple Interest Capitalized - 30/360  
 Simple Interest - Actual/366  
 Simple Interest - Actual/365  
 Simple Interest - Actual/360  
 Simple Interest - 30/360

# Bulk import of new payments and additional principal

Ctrl Alt Shift P from the Post Payments tool window

	A	B	C
1	Record ID	Date	Amount
2	125	05/12/2016	350,00
3	148	15/12/2016	958,13
4	222	01/12/2016	491,78
5	320	15/12/2016	325,25
6	555	20/12/2016	1025,9

, Paid Payments or Additional Principal from an Excel spreadsheet.  
manually in the table below.

Excel format specifications:

- Line 1: Column titles (title names are unimportant)
- Column 1: Record ID (MLM)
- Column 2: Date (Windows format from your workstation YYYY-MM-DD)
- Column 3: Always a positive amount

Line Status to import:

Paid Pmt

☒ File Import

☐ Manual entry

File to import

C:\Users\Sophie\Desktop\User 32545-Paid pmts december 2016.xlsx

XLSX Order	Record ID (MLM)	Pmt Date	Amount
2	125	2016-12-05	
3	148	2016-12-15	
4	222	2016-12-01	
5	320	2016-12-15	
6	555	2016-12-20	