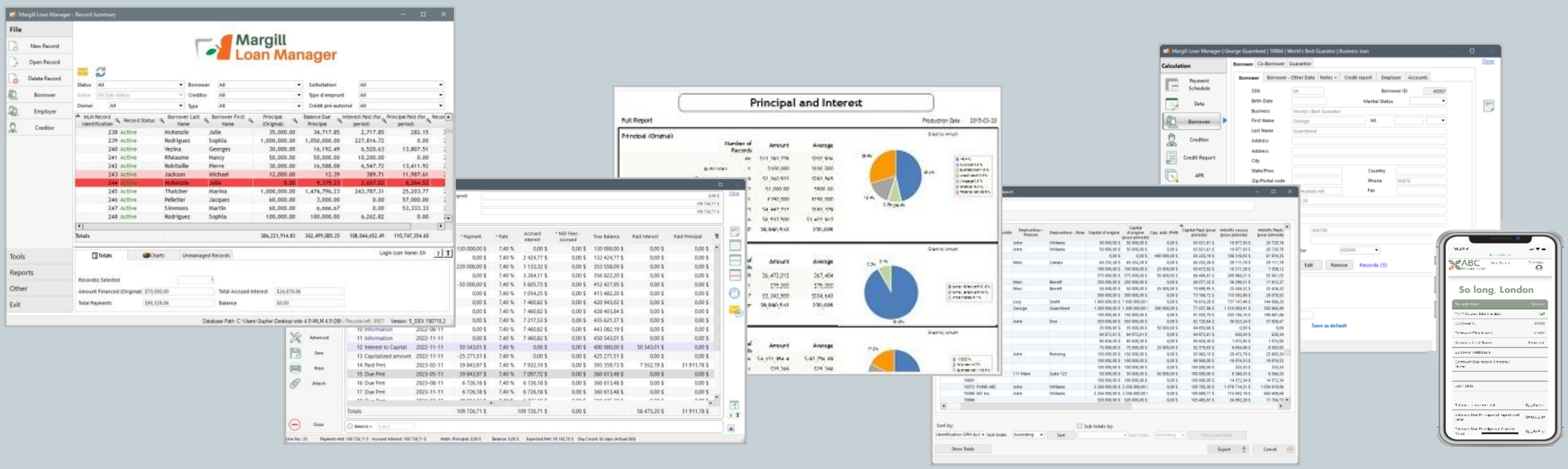
Margill Loan Manager 5.7

OVERVIEW OF MAIN WINDOWS AND FEATURES



Windows 11 · Windows 10 · Windows Server · Windows Azure · CITRIX · on Parallels · Cloud / SAAS

Word from our CEO

This presentation is very detailed... a little too much to my liking!

But don't worry, you might not need all of the features presented here, but they'll be available if you need them in the longer term.

Margill Loan Manager is a world-class solution accessible to all… It is a game changer compared to spreadsheets and many other loan servicing systems out there.

Our team, and myself personally, are available to assist you with your implementation, loan import and training!

Marc Gelinas, CEO

Clients

- Margill clients are located in over 50 countries
- Our typical clients:
  - Private lenders
  - Governments / Economic Development Agencies
  - Private and Publicly-traded companies
  - Banks
  - Accountants
  - Associations
  - Law firms
  - Lease companies

Partial list of clients
www.margill.com/clients-en.htm

Testimonials
www.margill.com/about/margill-client-testimonials-en.htm

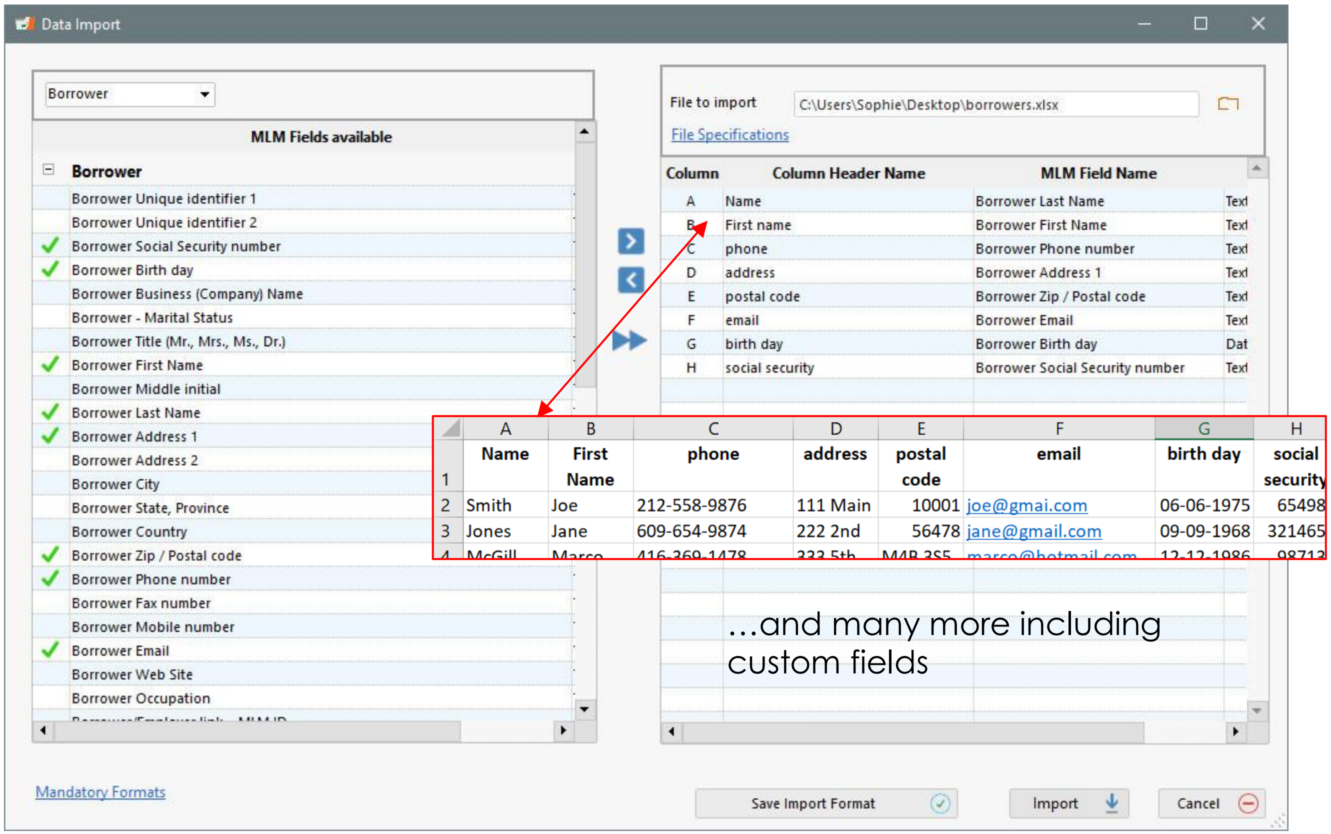
- Loan types:
  - Personal, Business, Inter-company, Employee/Shareholder, Auto, Student, Mortgages, Bridge, Construction, Agricultural, Factoring
  - Development loans (Corporate Community, Rural, Native and Energy Efficiency)
  - Legal (Judgment collection, Collection, Tax loans, Litigation loans)
  - Leases

Contents (1)

Contents (2)

- Web interface for Borrowers and Creditors
- Global database imports / changes / automatic data updates
- Software customization (by the user)
  - Custom fields
  - Custom pull-down menus
  - Custom payment types
  - Custom currencies and exchange rates
- Security / User Roles / Activity Logs
- Other distinctive features
- Some of our users…
- Demo available

Import your existing data in minutes

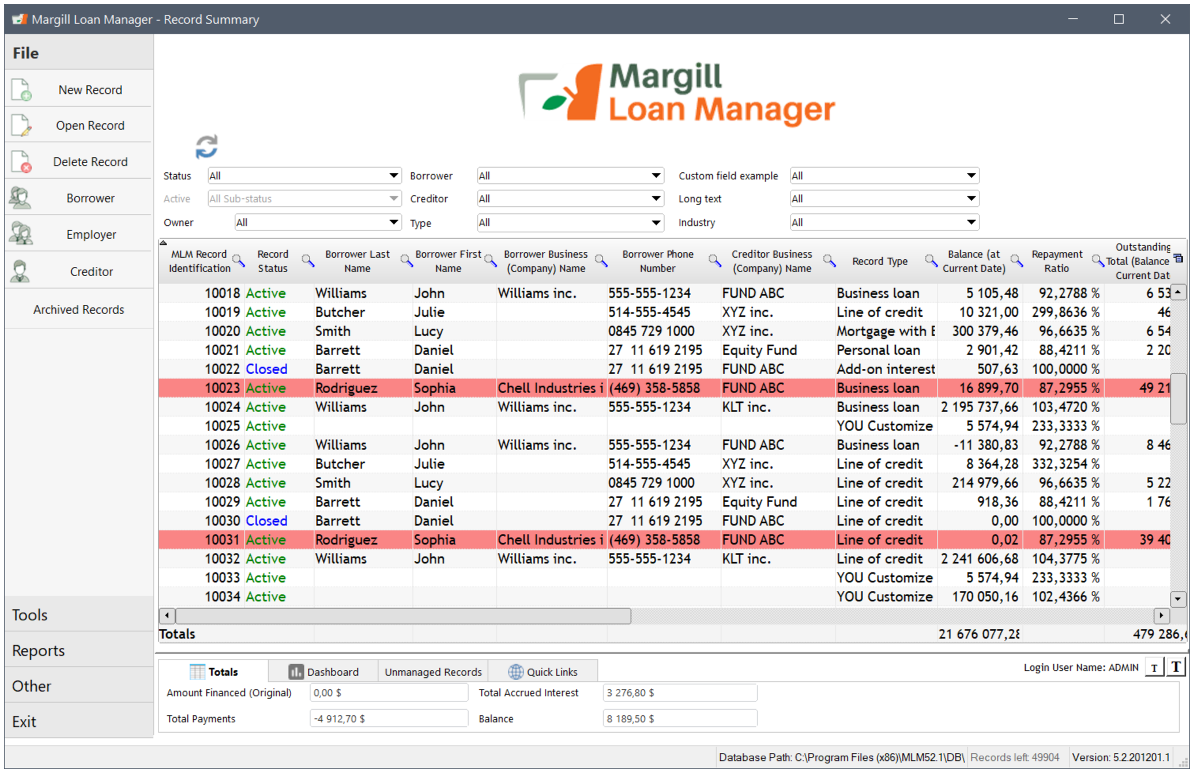


Import Loans, Payment history, Borrowers, Creditors and Employers

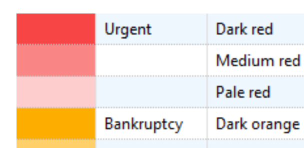
- Using an Excel sheet with headers and your data, import to Margill in seconds.
  - Simply indicate what each Excel column corresponds to in Margill…
- **Import loans** and regular and irregular **payments** (and other transactions) with Excel sheets

- See also the **automatic real-time data import and update** via JSON or Excel files

Main Window



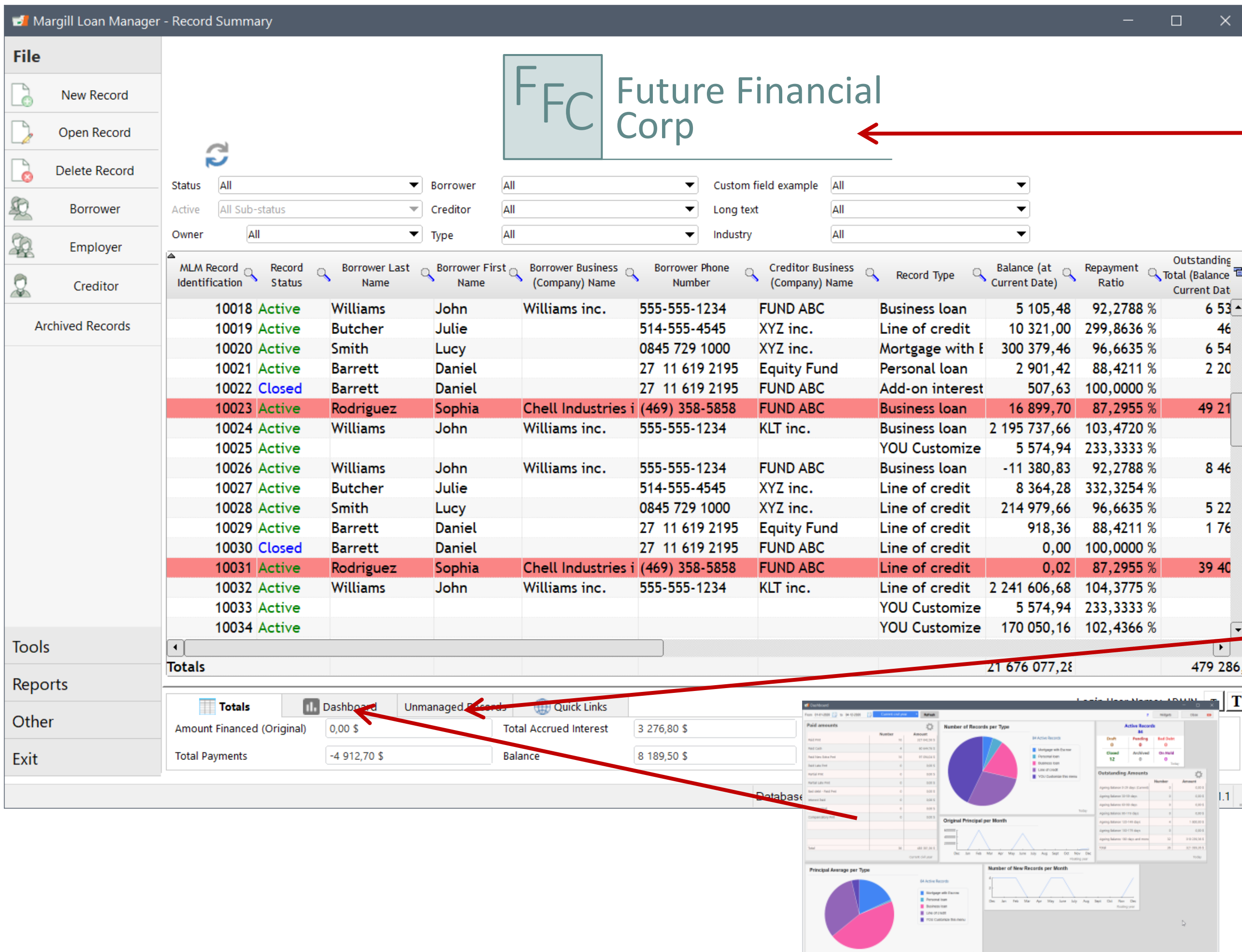
- See all your loans (records) in the Main window
- Display records according to certain criteria including custom fields
- Sort records as you wish
- Display according to your preferences from over 900 fields (name, email, loan type, loan amount, dates, balances, ageing, payment ratio, etc.)
- Customize the column titles displayed
- “Search” mode for large databases
- Color code your records



- Send emails and SMS in bulk (right mouse click)

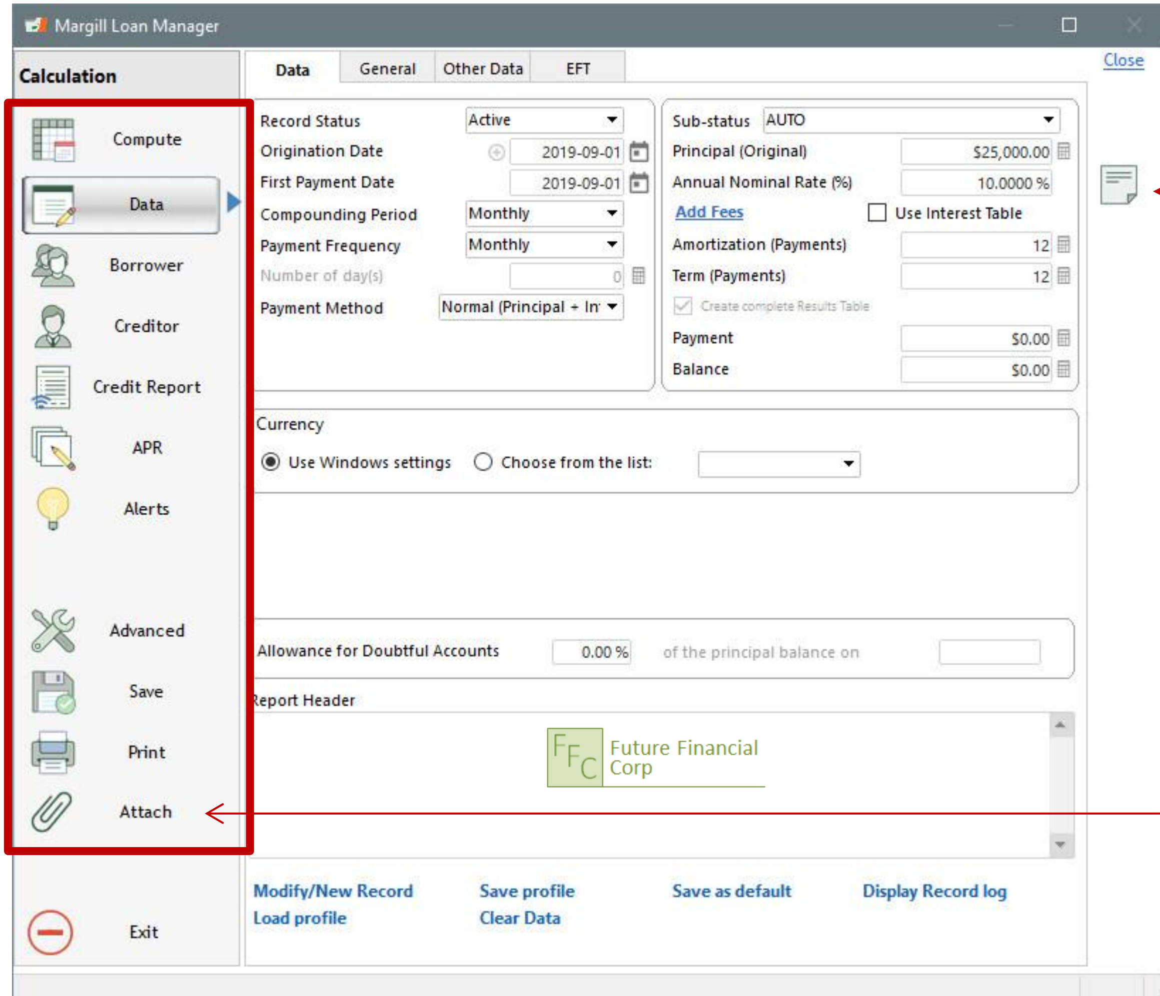
Send Email / SMS

Main Window



- White label the Main window to your company
- Make **Global database changes** in the database in seconds:
  - For example, change hundreds of loans from Active to Closed; add custom field data …
- Instant view of all loan payments that are not properly managed
- Dashboard with Widgets

Record Window

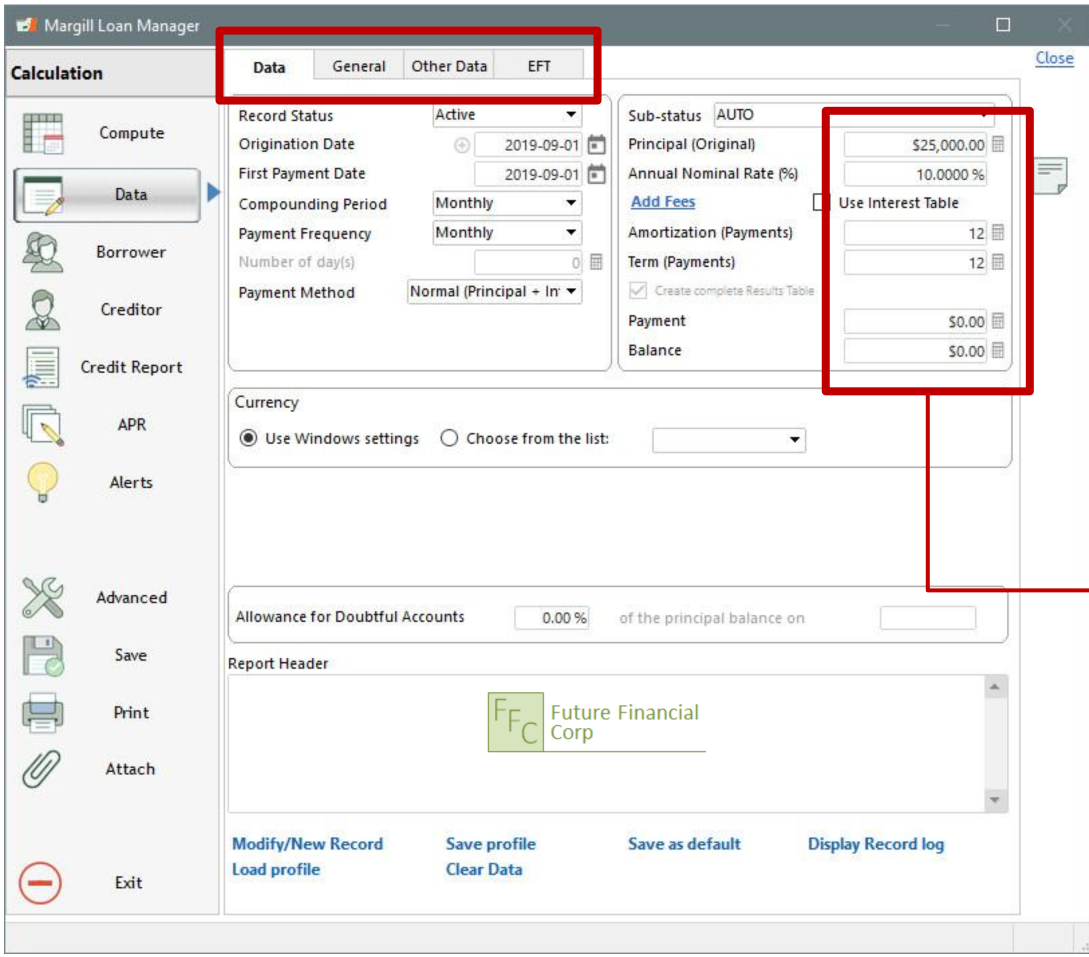


All data is contained in this window and its various tabs:

- Compute (becomes Results Table)
- Data
- Borrower (Co-Borrower / Guarantor)
- Creditor
- Credit Report
- APR, Alerts, Advanced
- Detailed timestamped Notes may also be added

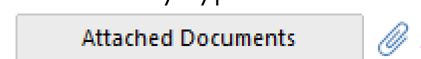
- Send the payment schedule by email, attach documents, print various reports in one click…

Data



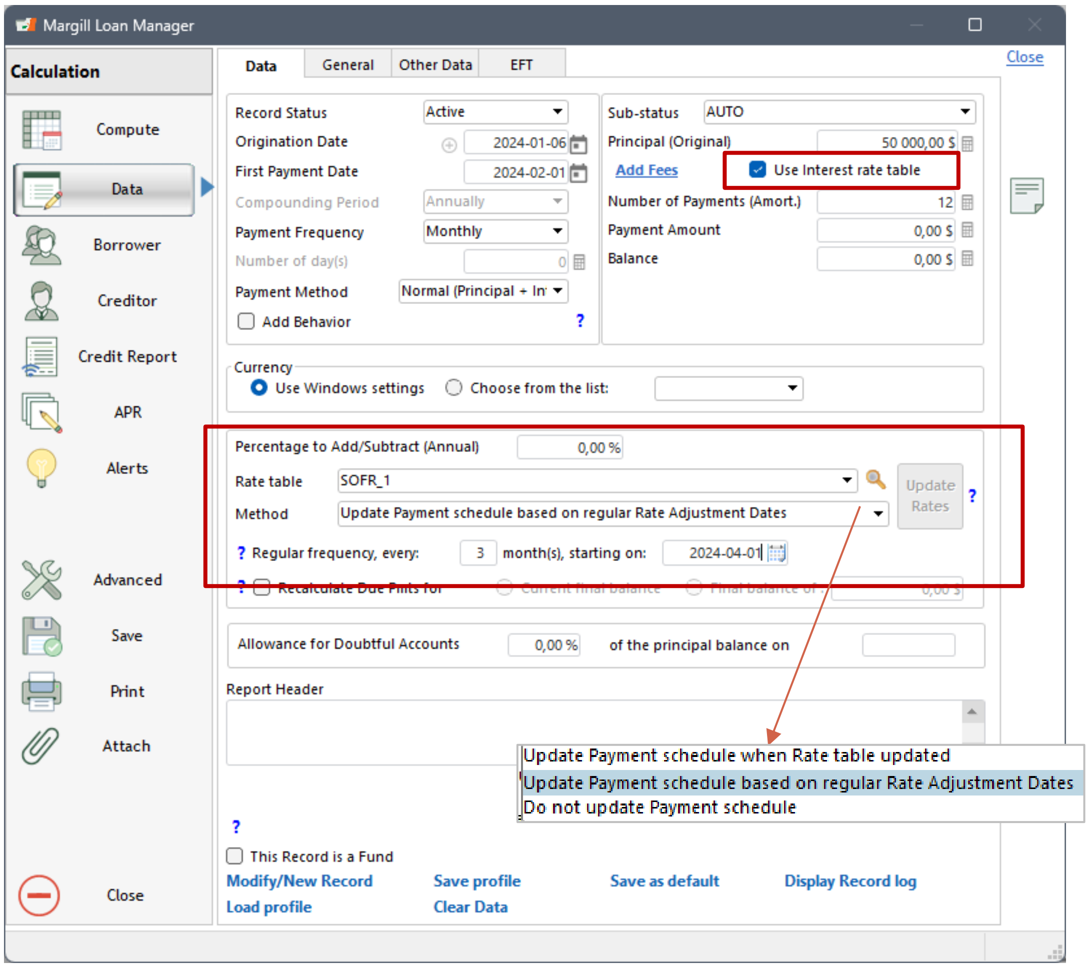
Data Tab

- Basic math data
  - A preliminary schedule can be completely customized after pressing on “Compute”
- Basic loan and identification information
- Payments can be monthly, twice monthly, quarterly, every week (7 days), etc.
- Attach any type of document



- Unknown variable computed
- Custom fields and custom menus
- Electronic Funds Transfer data

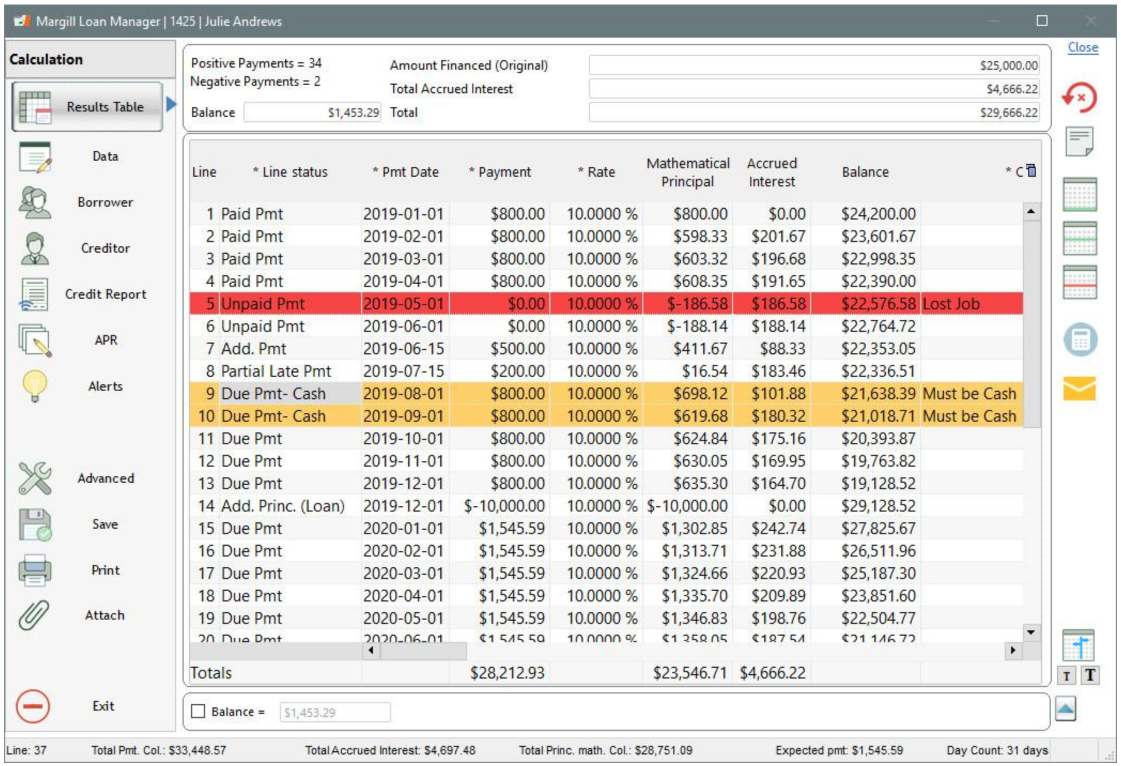
Data – Variable Rates



Variable Interest Rates – Automatic interest rates in Payment schedules

- Payment schedule update when the Interest table linked to it is itself updated.
- Two methods of updating the Payment schedule:
  - i) When the interest Rate table is updated;
  - ii) Adjustments at the desired frequency only (example: 1st of the month, of the quarter, annually, etc.)
- Multiple Interest tables in a portfolio
  - Table updates in bulk
- Variable rates + margin (+ or – x%)

Compute / Payment Schedule



Line	* Line status	* Pmt Date	* Payment	* Rate	Mathematical Principal	Accrued Interest	Balance	* C
1	Paid Pmt	2019-01-01	$800.00	10.0000 %	$800.00	$0.00	$24,200.00	
2	Paid Pmt	2019-02-01	$800.00	10.0000 %	$598.33	$201.67	$23,601.67	
3	Paid Pmt	2019-03-01	$800.00	10.0000 %	$603.32	$196.68	$22,998.35	
4	Paid Pmt	2019-04-01	$800.00	10.0000 %	$608.35	$191.65	$22,390.00	
5	Unpaid Pmt	2019-05-01	$0.00	10.0000 %	$-186.58	$186.58	$22,576.58	Lost Job
6	Unpaid Pmt	2019-06-01	$0.00	10.0000 %	$-188.14	$188.14	$22,764.72	
7	Add. Pmt	2019-06-15	$500.00	10.0000 %	$411.67	$88.33	$22,353.05	
8	Partial Late Pmt	2019-07-15	$200.00	10.0000 %	$16.54	$183.46	$22,336.51	
9	Due Pmt- Cash	2019-08-01	$800.00	10.0000 %	$698.12	$101.88	$21,638.39	Must be Cash
10	Due Pmt- Cash	2019-09-01	$800.00	10.0000 %	$619.68	$180.32	$21,018.71	Must be Cash
11	Due Pmt	2019-10-01	$800.00	10.0000 %	$624.84	$175.16	$20,393.87	
12	Due Pmt	2019-11-01	$800.00	10.0000 %	$630.05	$169.95	$19,763.82	
13	Due Pmt	2019-12-01	$800.00	10.0000 %	$635.30	$164.70	$19,128.52	
14	Add. Princ. (Loan)	2019-12-01	$-10,000.00	10.0000 %	$-10,000.00	$0.00	$29,128.52	
15	Due Pmt	2020-01-01	$1,545.59	10.0000 %	$1,302.85	$242.74	$27,825.67	
16	Due Pmt	2020-02-01	$1,545.59	10.0000 %	$1,313.71	$231.88	$26,511.96	
17	Due Pmt	2020-03-01	$1,545.59	10.0000 %	$1,324.66	$220.93	$25,187.30	
18	Due Pmt	2020-04-01	$1,545.59	10.0000 %	$1,335.70	$209.89	$23,851.60	
19	Due Pmt	2020-05-01	$1,545.59	10.0000 %	$1,346.83	$198.76	$22,504.77	
20	Due Pmt	2020-06-01	$1,545.59	10.0000 %	$1,358.05	$187.54	$21,146.72	
Totals			$28,212.93		$23,546.71	$4,666.22		

Trick: Use the right mouse click!!!

Compute / Payment Schedule Tab

- A preliminary payment schedule is first created
- You adapt to just about any payment scenario:
  - Principal and Interest (P&I)
  - Interest-only
  - Interest paid in advance or in arrears
  - Fixed principal
  - Principal-only
  - Lump sum payments
  - Unpaid payments
  - Partial and late payments
  - Extra payments
  - Interest charged
  - Fees, Insurance, Tax:
    - Recurring or occasional
    - Added as lines or as columns
    - Amount or percentage
    - Amounts accrued, paid, balances
    - Automatic fees
  - Add principal (Advance) any time
  - Insert and delete rows
  - Extend the loan and recompute the payments
  - Add a Comment to lines
  - Even add color to specific lines to emphasize specific needs or problems

Payment Schedule

Payment Schedule

69 columns; 28 of which data may be changed and the others are automatically calculated

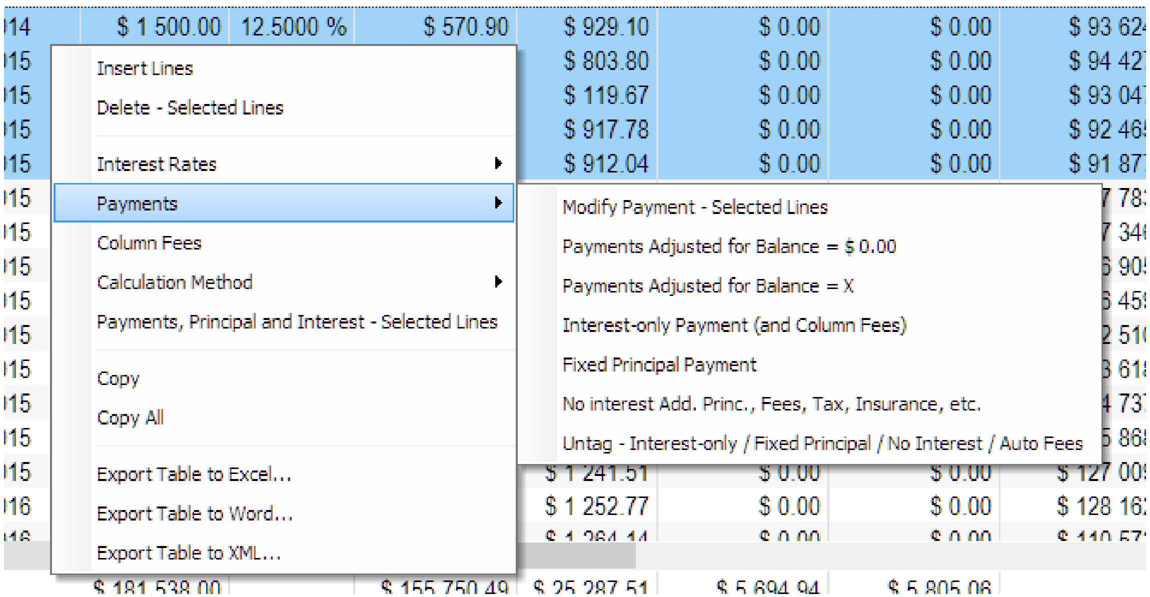
Show, hide unnecessary columns, change order with

Information includes:

- Accounting data
  - Paid Interest versus Accrued Interest
  - Paid Principal
- Alerts
- Line Comments + 9 other columns (to enter other data – Escrow payments for example)
- Outstanding amounts
- Multiple Balances:
  - Total, Balance before payment
  - Interest, Principal, etc…
- Fees (insurance, taxes) accrued, paid, balance (Escrow)
- Check and Returned check information
- And many others, for maximum information

* Line status	* Pmt Date	* Payment	* Rate	Mathematical Principal	Accrued Interest	Paid Interest	Paid Principal	Balance	* Comment
Paid Pmt	05-06-2014	$ 100.00	20.0000 %	$ -1 430.95	$ 1 530.95	$ 100.00	$ 0.00	$ 101 430.95	
Paid Pmt	05-07-2014	$ 100.00	20.0000 %	$ -1 452.85	$ 1 552.85	$ 100.00	$ 0.00	$ 102 883.80	
Unpaid Pmt	05-08-2014	$ 0.00	20.0000 %	$ -4 575.10	$ 1 575.10	$ 0.00	$ 0.00	$ 107 458.90	
Due Pmt	05-09-2014	$ 100.00	20.0000 %	$ -1 545.14	$ 1 645.14	$ 0.00	$ 0.00	$ 109 004.04	
Due Pmt	05-10-2014	$ 100.00	20.0000 %	$ -1 568.79	$ 1 668.79	$ 0.00	$ 0.00	$ 110 572.83	
Due Pmt	05-11-2014	$ 100.00	20.0000 %	$ -1 592.81	$ 1 692.81	$ 0.00	$ 0.00	$ 112 165.64	
Due Pmt	05-12-2014	$ 100.00	20.0000 %	$ -1 617.20	$ 1 717.20	$ 0.00	$ 0.00	$ 113 782.84	
Rate Change	01-01-2015	$ 0.00	20.0000 %	$ -1 515.70	$ 1 515.70	$ 0.00	$ 0.00	$ 115 298.54	
Due Pmt	05-01-2015	$ 100.00	20.2500 %	$ -128.84	$ 228.84	$ 0.00	$ 0.00	$ 115 427.38	
Due Pmt	05-02-2015	$ 100.00	20.2500 %	$ -1 687.46	$ 1 787.46	$ 0.00	$ 0.00	$ 117 114.84	
Due Pmt	05-03-2015	$ 100.00	20.2500 %	$ -1 713.59	$ 1 813.59	$ 0.00	$ 0.00	$ 118 828.43	
Add. Princ. (Loa	05-04-2015	$ -25 000.00	20.2500 %	$ -26 840.13	$ 1 840.13	$ 0.00	$ 0.00	$ 145 668.56	Loan 1234
Due Pmt	05-05-2015	$ 100.00	20.2500 %	$ -1 768.62	$ 1 868.62	$ 0.00	$ 0.00	$ 147 437.18	
Due Pmt	05-06-2015	$ 100.00	20.2500 %	$ -1 796.01	$ 1 896.01	$ 0.00	$ 0.00	$ 149 233.19	

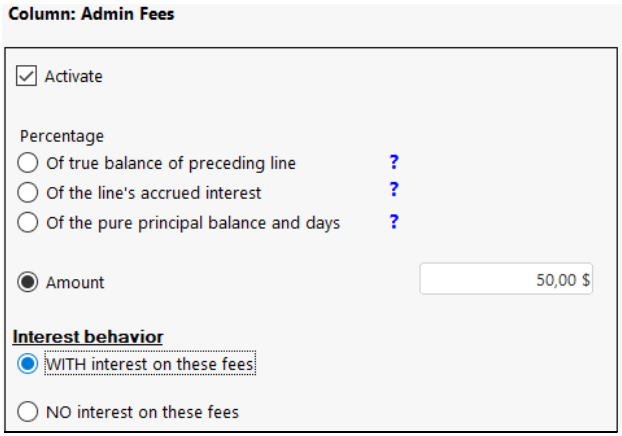
Payment Schedule



Right mouse click offers multiple options including:

- Change multiple payment amounts at once
- Re-compute (adjust) payments for a final balance = 0.00 or other amount
- Change interest rates
- Re-compute interest rates
- Add or change Column Fees
- Change Fee repayment priority
- No interest on new Principal, Fees, Insurance or other
- Special advanced calculation methods
- Interest-only payments for part of the loan
- Add color codes
- Export table to Excel
- And many more…

Fees / Tax / Insurance & Escrow Module



Description (modify)	Payment, Fees....English Description
Fees - Admin	Fees
Fees Paid - Admin	Fees Paid
Fees 2	Fees
Fees 2 Paid	Fees Paid
Fees 3	Fees
Fees 3 Paid	Fees Paid
Fees 4	Fees
Fees 4 Paid	Fees Paid
Fees 5	Fees
Fees 5 Paid	Fees Paid
Fees 6	Fees
Fees 6 Paid	Fees Paid

Powerful module to add regular and occasional fees

- Column Fees (6 types)
- Line Fees (6 types)

- **Column Fees** for recurring amounts (or occasional fees)
  - Amount or as a percentage of the balance, of the principal balance or of the accrued interest
  - Included in the payment
  - Can also be used for insurance or taxes
  - Automatically added for unpaid / late / partial payments

- **Line Fees** for occasional fees
  - Paid separately from the payment itself

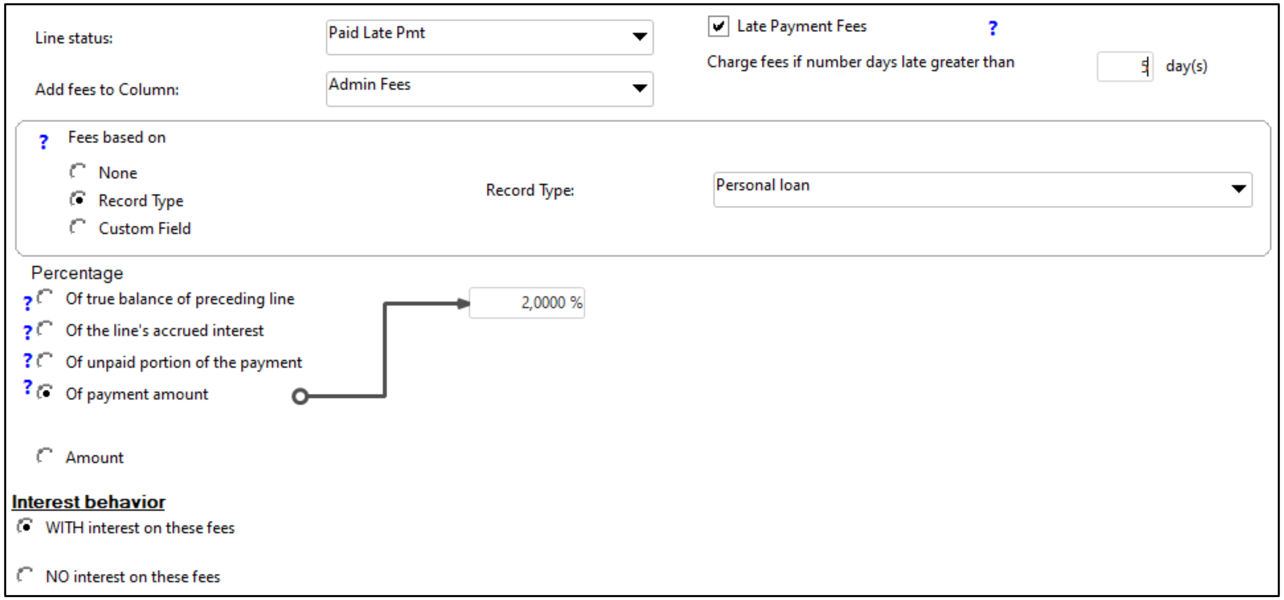
- All names may be customized by the user

- For **Escrow**: Tax and Insurance paid by borrower and then paid by Creditor (obtain Escrow account payments and balances)

Automatic Fees

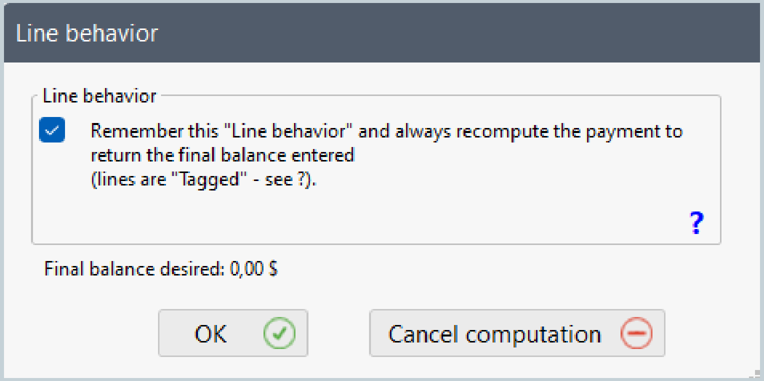
Payment is missed, late or partial? A checked bounced? Fees are charged for each cash advance?

- Create your own rules so fees are added automatically in such cases
- Charge set amount or percentage of balance, accrued interest or amount that SHOULD have been paid
- Charge interest on these fees or not
- Dozens of rules may be created based on payment type and fee type
- Fees based on days late
- Fees can apply based on financial instrument Type or a Custom field
- Leases: Payment is unpaid so sales tax automatically set 0.00



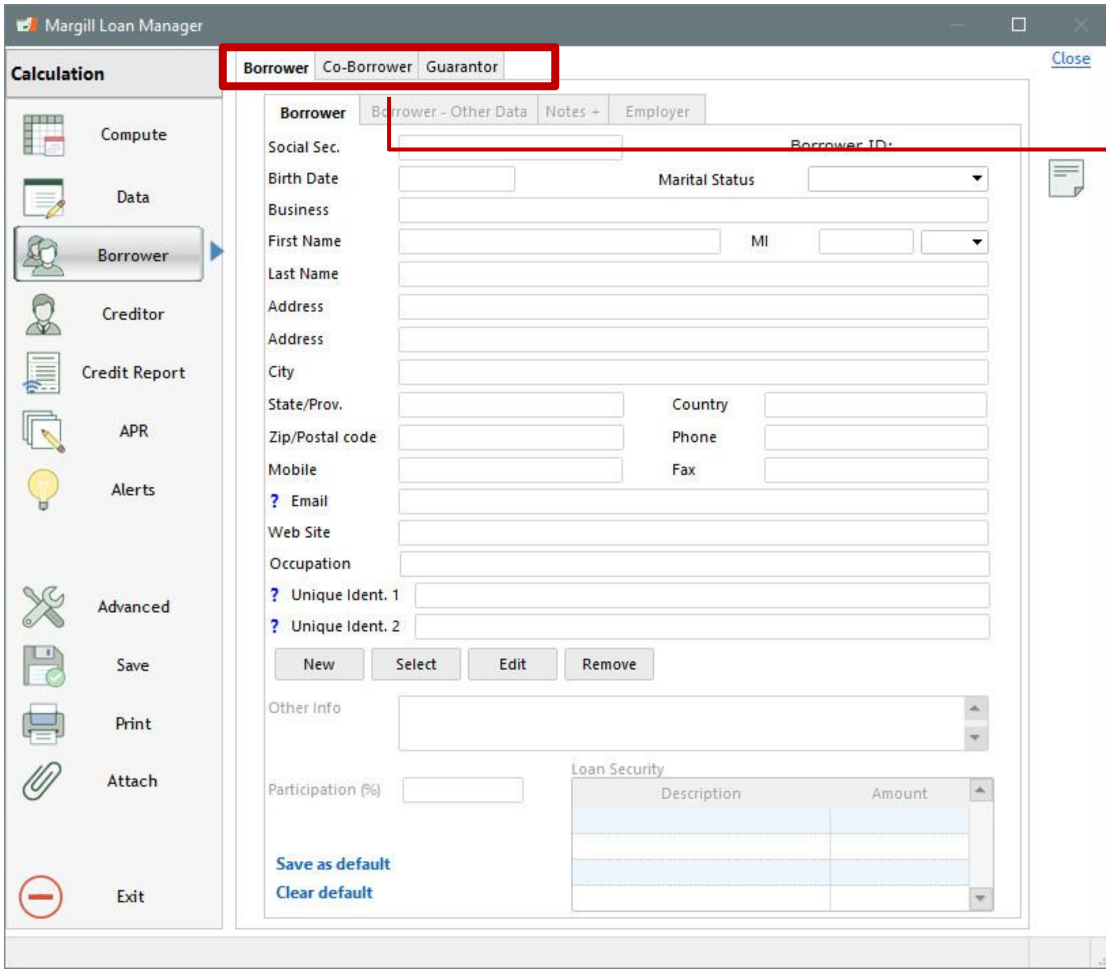
Automatic Payment Recalculation

- In the payment schedule, option to automatically recalculate the payments in the *future* based on what happened in the *past* (additional principal advances, unpaid payments, lump sum payments, interest rate changes, extra fees, etc.).
- Automatic recalculation for:
  - Interest-only payments
  - Fixed principal payments
  - Principal and interest (and fees) to give a final balance of 0.00 or X
- Can be applied to one, multiple or all payment lines
- For variable interest rates, option to recompute payments based on the interest rate increase or decrease



- These are quite advanced options

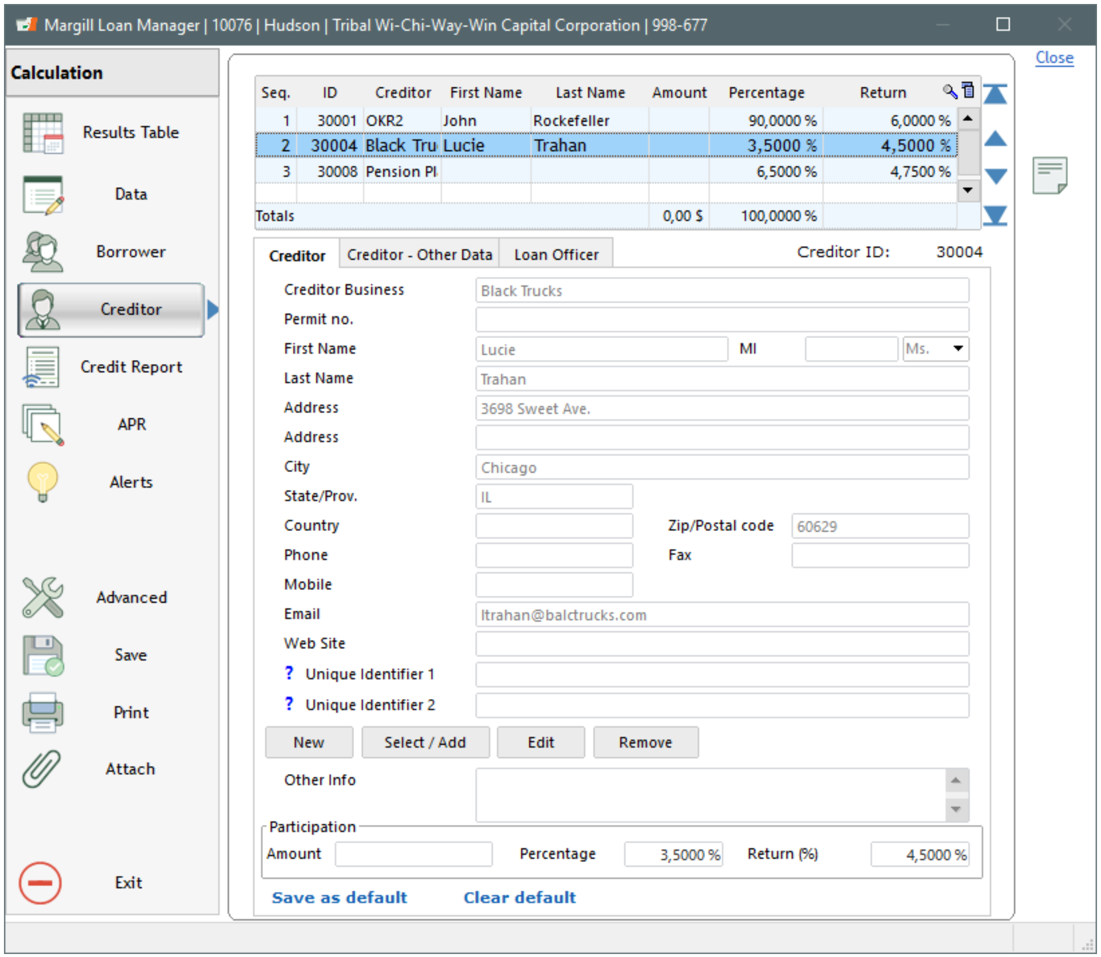
Borrower



Borrower Tab

- Borrower data
- Co-Borrower data
- Guarantor data
- Employer
- Custom fields
- Borrower Notes / Attached documents
- Borrower Maximum credit
- Multiple Co-borrowers and Guarantors
- Compulsory fields determined by administrator
- A Borrower/Co-Borrower/Guarantor can also be created independently of a loan

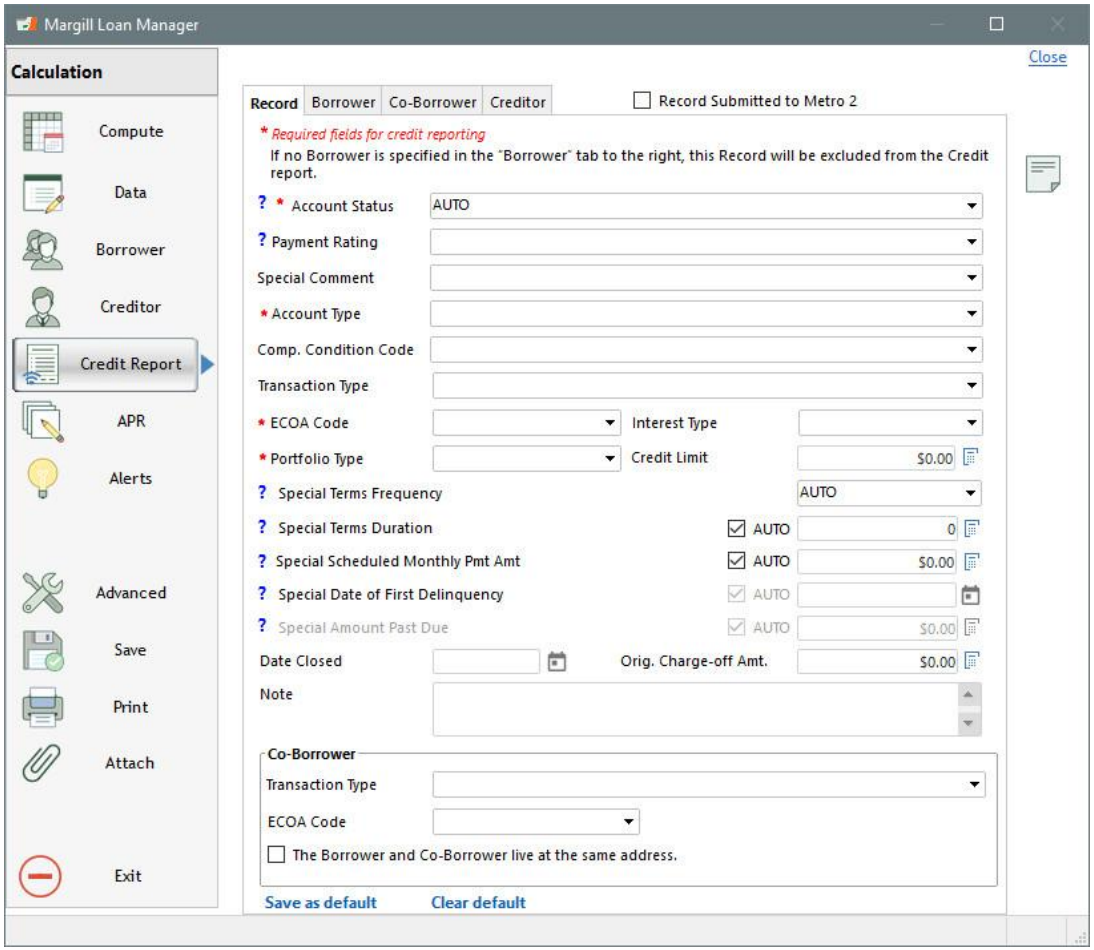
Creditor



Creditor Tab

- Creditor/Investor data
- Syndicated loans (multiple co-creditors for a loan)
  - on a percentage basis
  - amount
  - return for creditor
- Custom fields
- Compulsory fields determined by administrator
- Creditor's Loan officer associated to loan
- Optional complex participation/syndicated loans module available
- Advanced: Sub-creditors

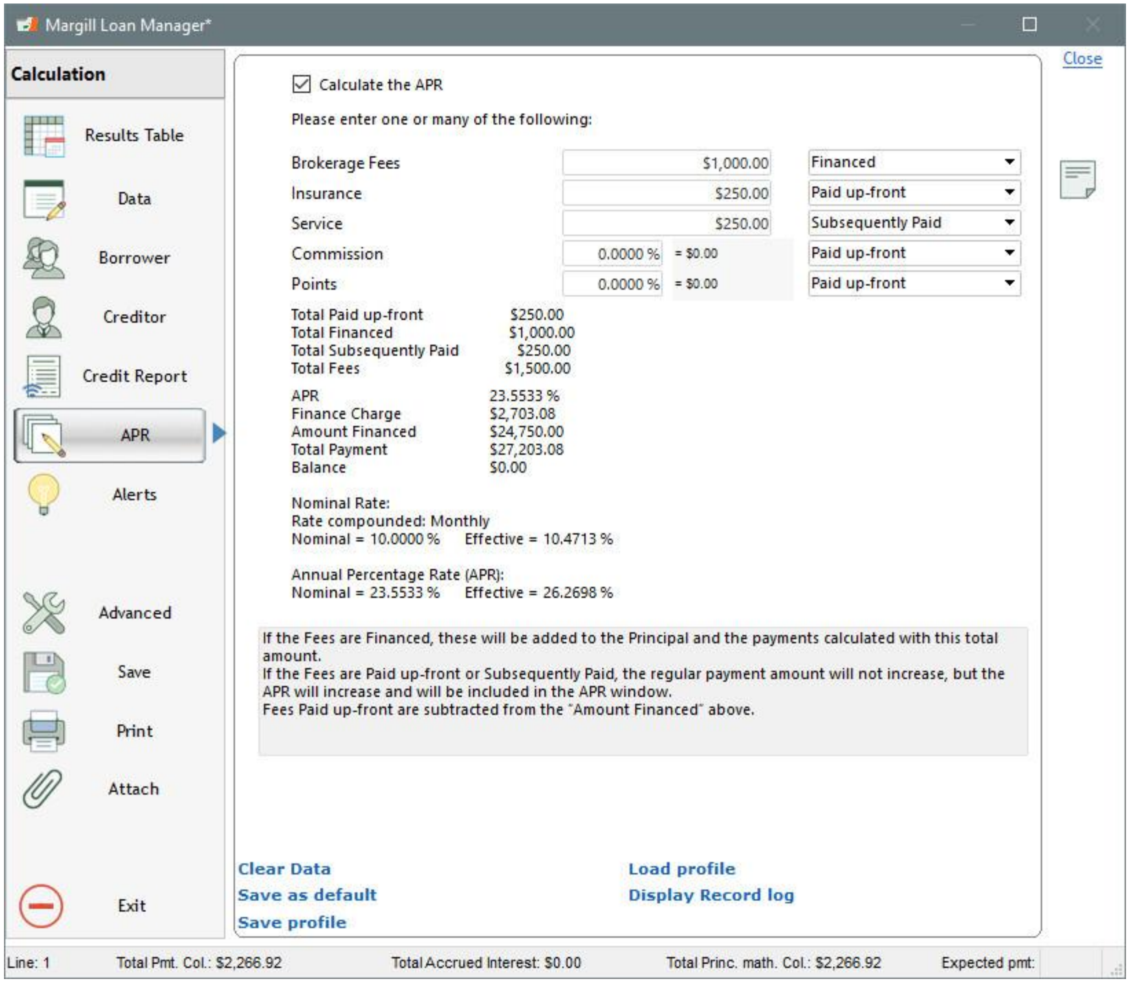
Credit Report



Credit Reporting Tab

- Report to Credit agencies: Equifax, Experian, Transunion…
  - Metro 2 reporting fields
- For United States and Canada
- Most fields are automatically updated based on payments
- Module to be used with *Credit Manager* software from *The Service Bureau*
- Quick data entry for compulsory Metro 2 data

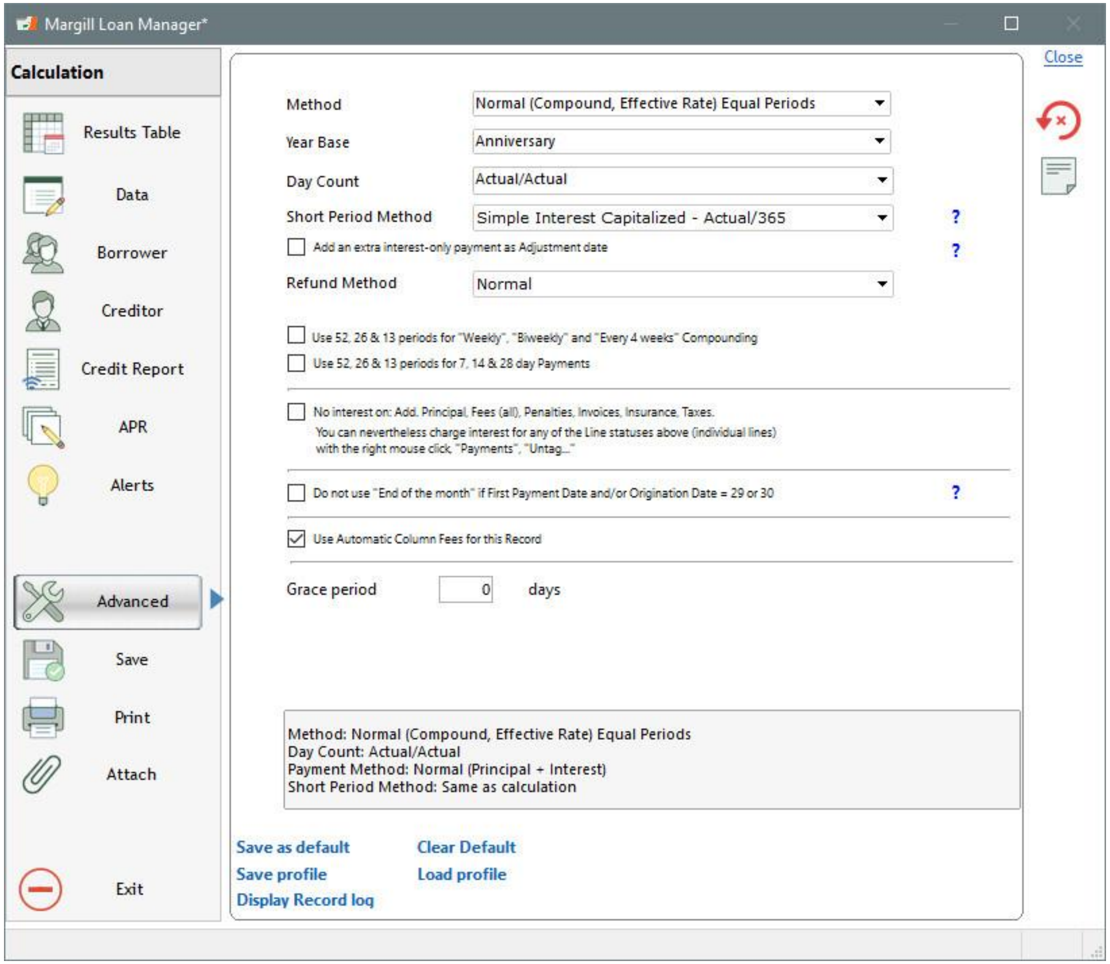
APR (Annual Percentage Rate)



APR / APY

- Extremely sophisticated Annual Percentage Rate calculation
- Up to 5 types of fees with custom names
- Fees can be:
  - Paid up front
  - Financed (added to the principal)
  - Paid subsequently
- Recurring fees can be factored in
- APR and APY are automatically calculated
- Rate up to 9999%
- Compliant with the majority of jurisdictions
  - Including, US Truth in Lending

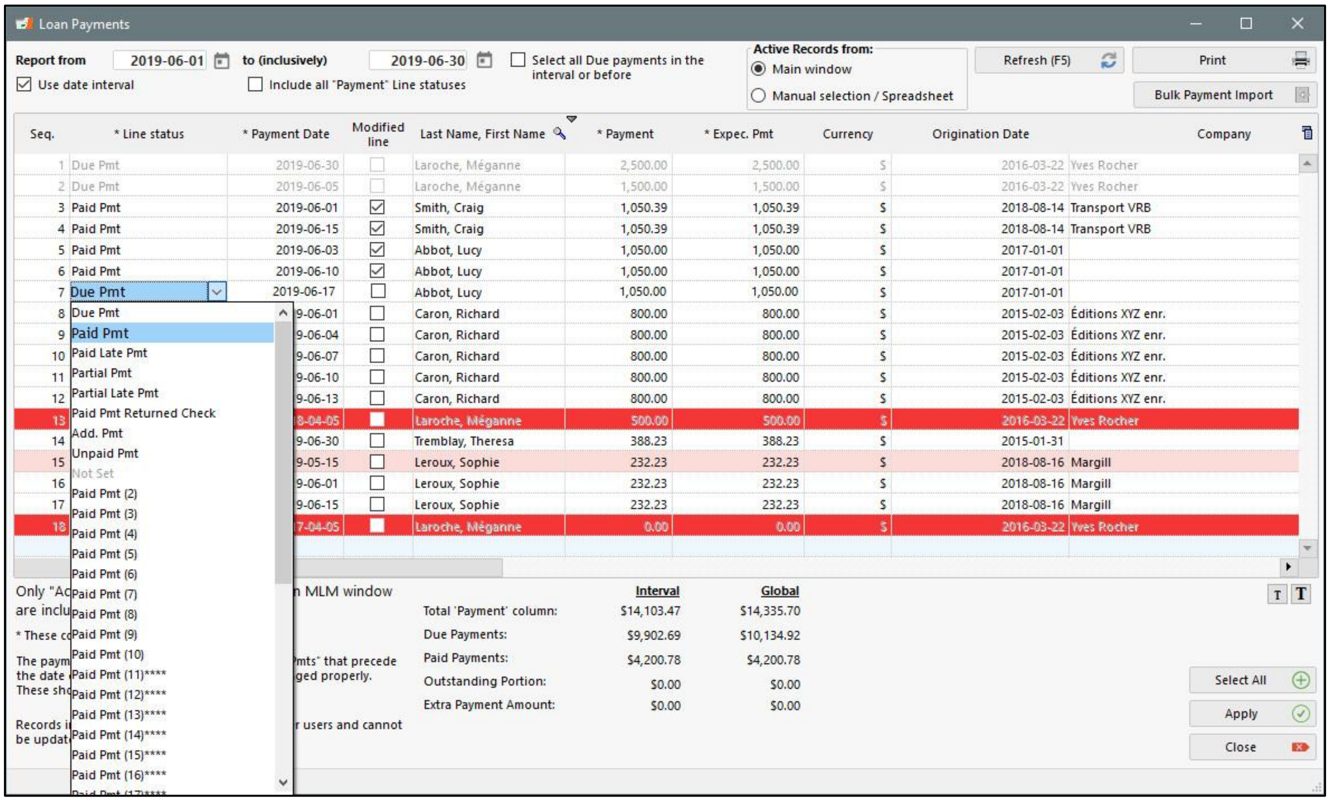
Advanced



Advanced Tab

- Payment method:
  - Compound interest
  - Simple interest
  - Simple interest capitalized
- Day count:
  - Actual/Actual
  - 30/360
  - 30/360 U
  - Actual/360
  - Actual /365
- "Short" periods special method and interest Adjustment date
- Payment on last day of month
- Automatic Fees or not on this Record
- InterestAdjustment Date (mostly for mortgages)
- And many others to obtain truly precise calculations

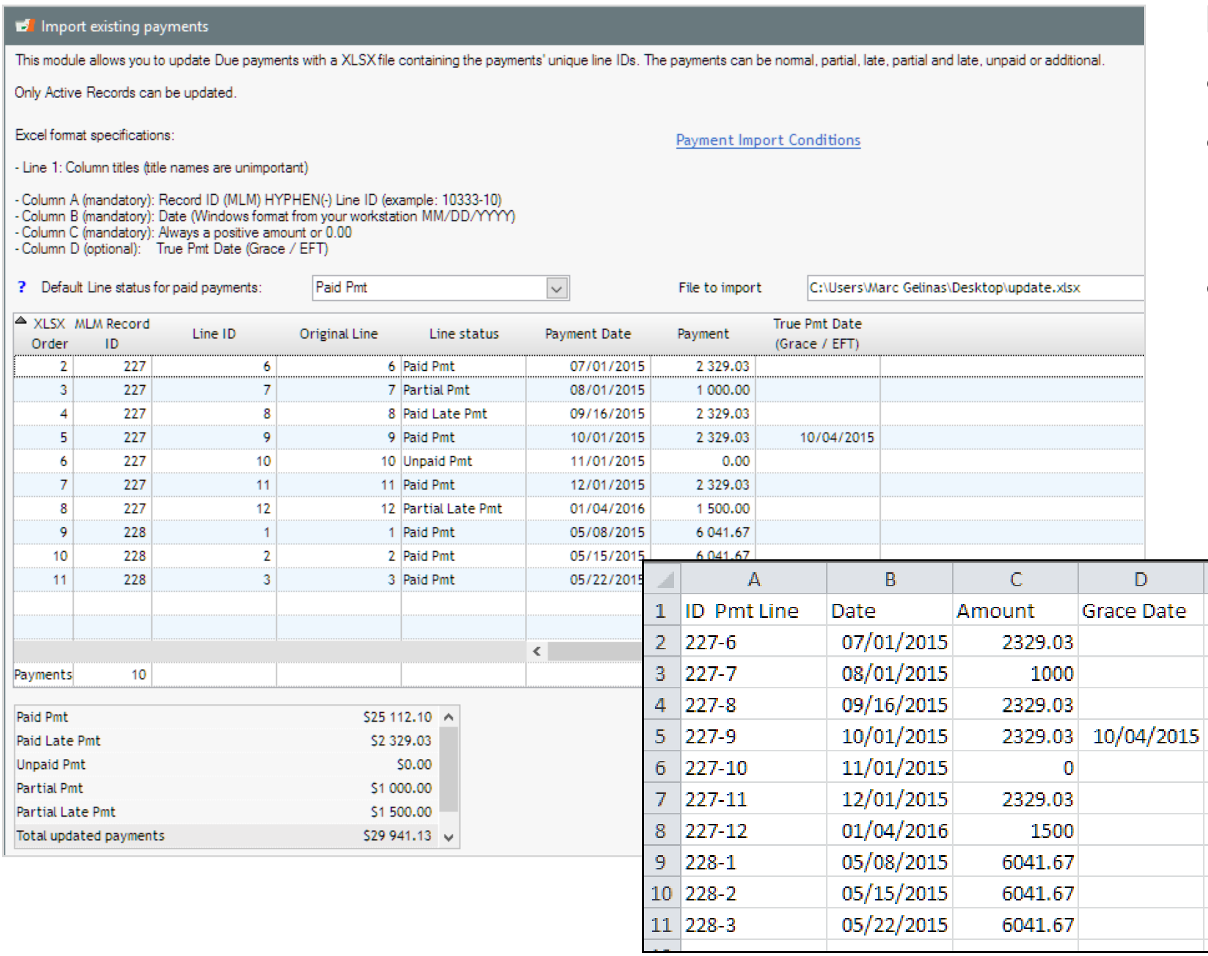
Post Payment Tool



Post Payment Tool

- Very powerful tool that allows you to see which payments are Due and to update these
- Update Due payments to Paid, Unpaid, Late, Partial, Customized payment status
- Also allows to change Paid payments to Unpaid, Late, Partial…
- Add Fees, Expected payment amount, Grace, Comment, Check number, etc.
- Display only desired payments with an Excel sheet or manually select loan numbers to display
- Even add color to problem loans

Post payments via Excel sheet

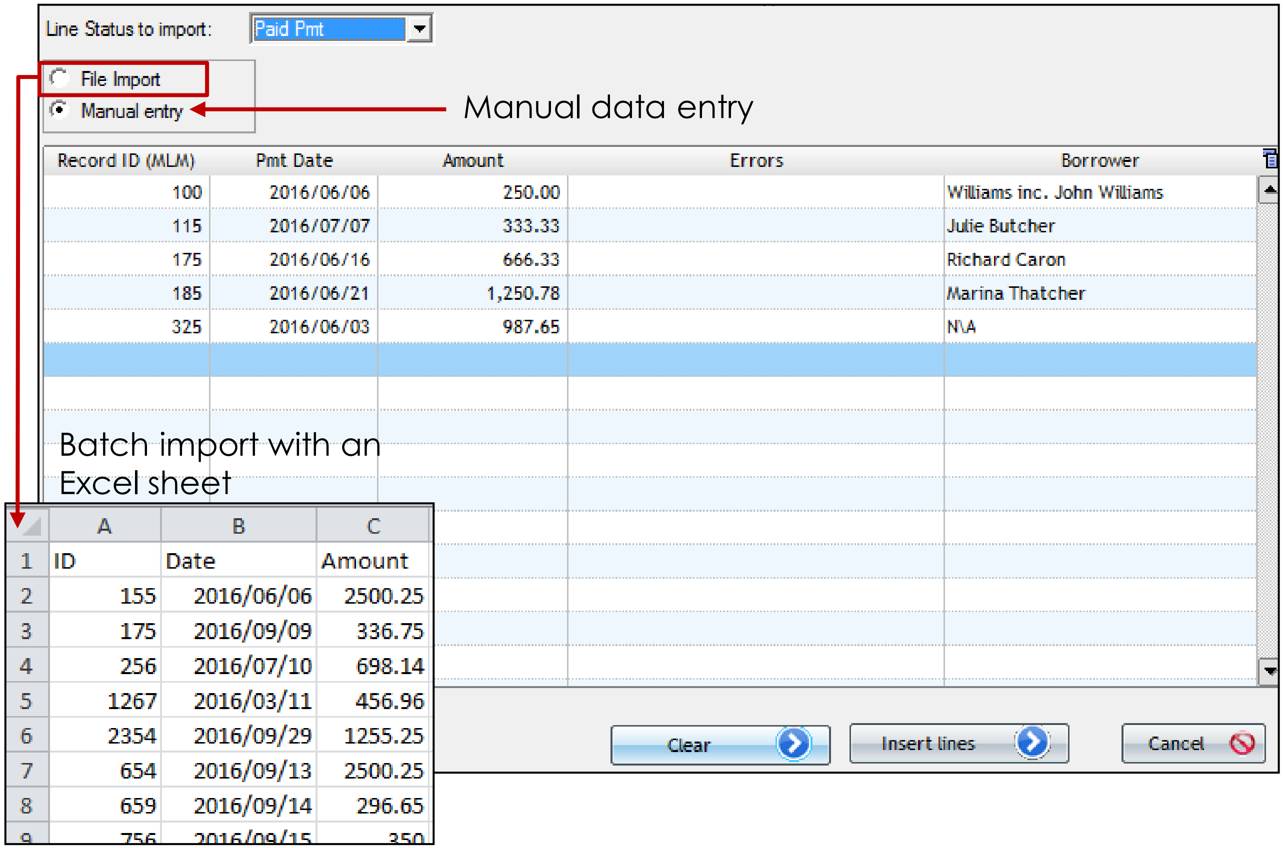


Update payments in batch via Excel

- Advanced option
- "Due payments" become:
  - Paid, Partial, Late, Unpaid, Additional, etc.
- Process:
  1. Export your payments from Margill to your ERP or banking system
  2. Update these payments by re-importing an Excel sheet with the banking results
  - Or: Precise date and amount import to generate a "Paid Pmt" without the need for an initial export to other system
- Each of the Payment schedule lines includes its unique identifier (to tie in to third-party software)

- See also the **automatic real-time data import and update** via Excel files

Extra Payment Import Tool



Record ID (MLM)	Pmt Date	Amount	Errors	Borrower
100	2016/06/06	250.00		Williams inc. John Williams
115	2016/07/07	333.33		Julie Butcher
175	2016/06/16	666.33		Richard Caron
185	2016/06/21	1,250.78		Marina Thatcher
325	2016/06/03	987.65		N\A

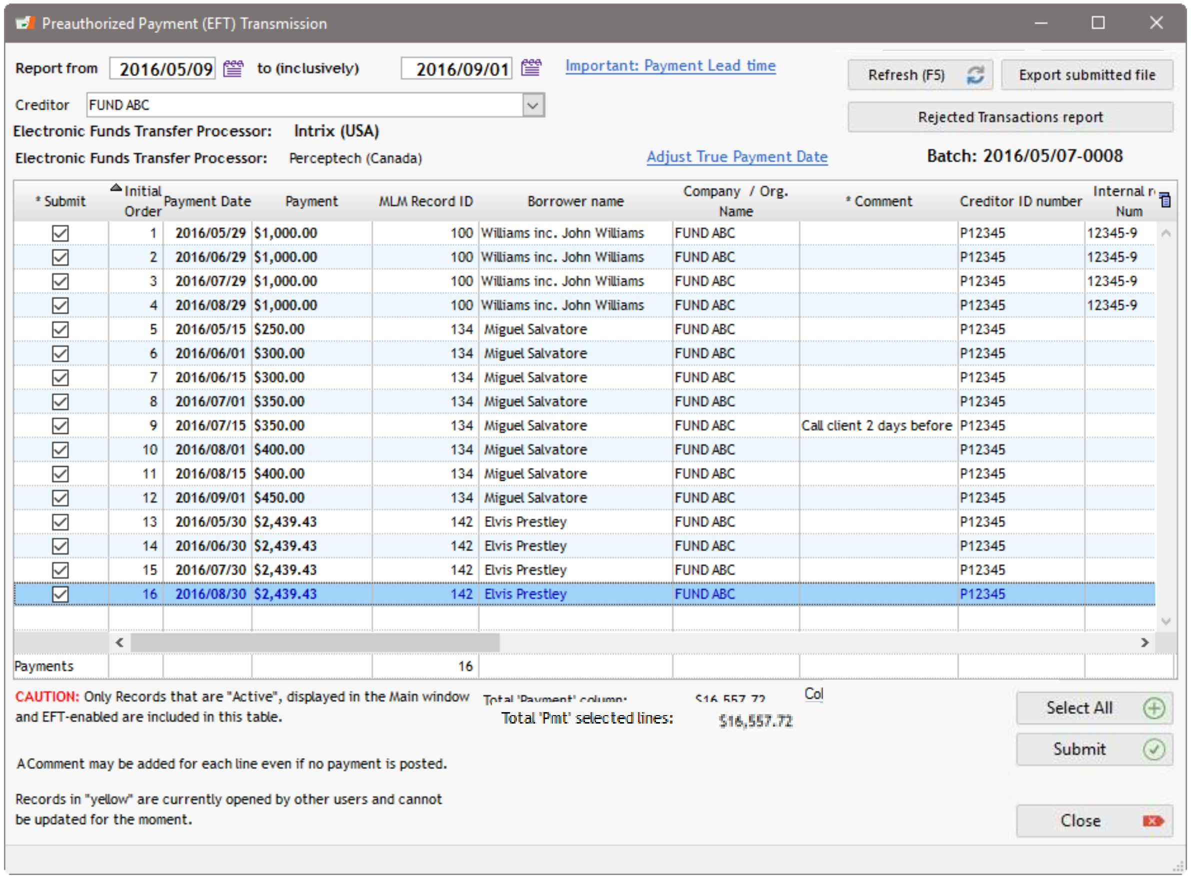
	A	B	C
1	ID	Date	Amount
2	155	2016/06/06	2500.25
3	175	2016/09/09	336.75
4	256	2016/07/10	698.14
5	1267	2016/03/11	456.96
6	2354	2016/09/29	1255.25
7	654	2016/09/13	2500.25
8	659	2016/09/14	296.65
9	756	2016/09/15	350

Import irregular payments in batches with Excel

- Add regular/irregular payments to any existing loan:
  - Due (upcoming) payment
  - Paid payment
  - Principal
  - Include Line Comments, Check no., Grace Date, and other data …
- Add with a simple Excel sheet or enter your data manually
- Ideal for loans that do not include regular set payments

- See also the **automatic real-time data import and update** via Excel files

Electronic Funds Transfer

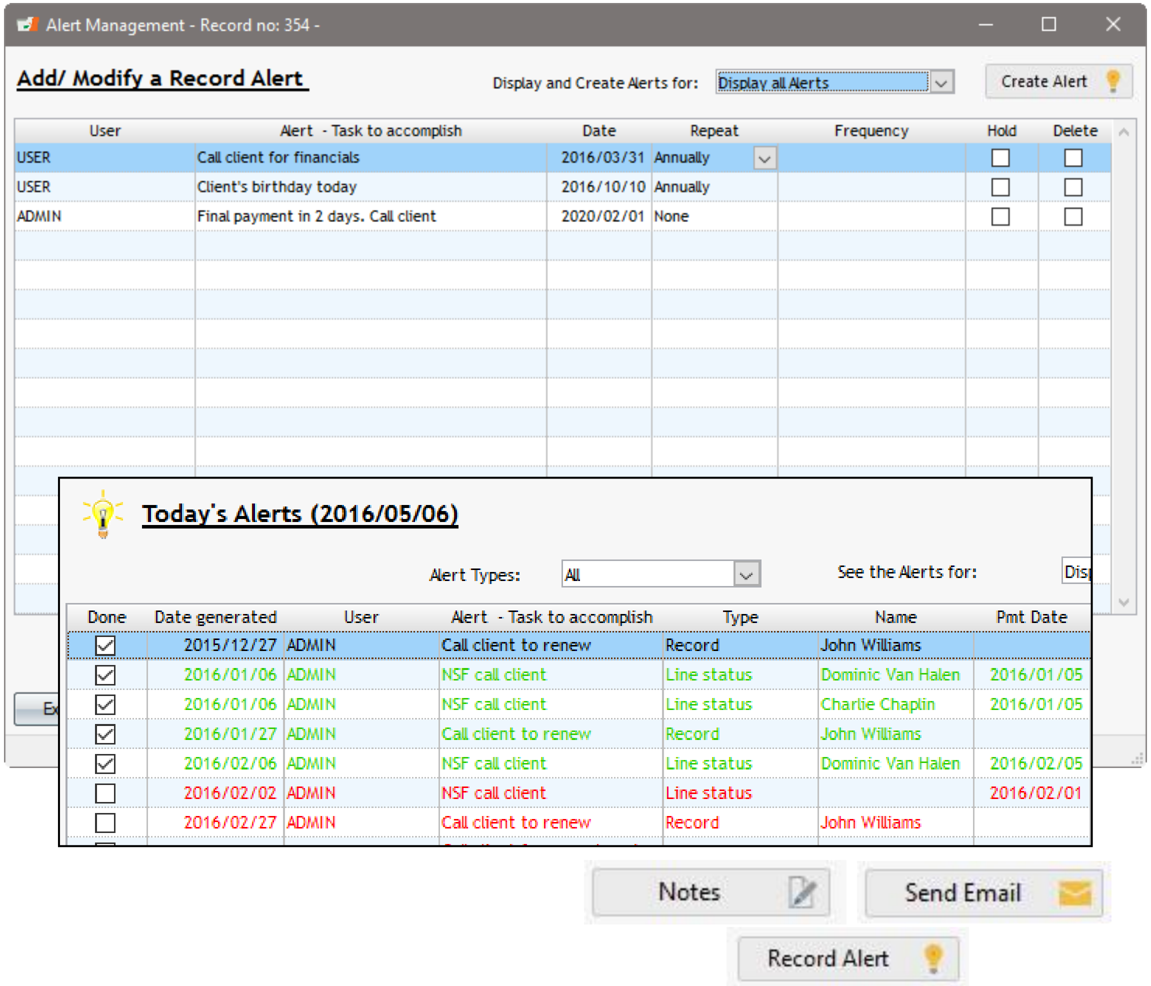


* Submit	Initial Order	Payment Date	Payment	MLM Record ID	Borrower name	Company / Org. Name	* Comment	Creditor ID number	Internal Num
☑	1	2016/05/29	$1,000.00	100	Williams inc. John Williams	FUND ABC		P12345	12345-9
☑	2	2016/06/29	$1,000.00	100	Williams inc. John Williams	FUND ABC		P12345	12345-9
☑	3	2016/07/29	$1,000.00	100	Williams inc. John Williams	FUND ABC		P12345	12345-9
☑	4	2016/08/29	$1,000.00	100	Williams inc. John Williams	FUND ABC		P12345	12345-9
☑	5	2016/05/15	$250.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	6	2016/06/01	$300.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	7	2016/06/15	$300.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	8	2016/07/01	$350.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	9	2016/07/15	$350.00	134	Miguel Salvatore	FUND ABC	Call client 2 days before	P12345	
☑	10	2016/08/01	$400.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	11	2016/08/15	$400.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	12	2016/09/01	$450.00	134	Miguel Salvatore	FUND ABC		P12345	
☑	13	2016/05/30	$2,439.43	142	Elvis Prestley	FUND ABC		P12345	
☑	14	2016/06/30	$2,439.43	142	Elvis Prestley	FUND ABC		P12345	
☑	15	2016/07/30	$2,439.43	142	Elvis Prestley	FUND ABC		P12345	
☑	16	2016/08/30	$2,439.43	142	Elvis Prestley	FUND ABC		P12345	

Electronic Funds Transfer

- Submit loan payments on a monthly (daily, weekly or other) basis
- Automatic management of paid and unpaid payments in the Payment schedule
- Direct deposit to your account
- For US, Canada, Europe
  - US : ACH (electronic check) via **NACHA** file or payment partner *VoPay*
  - Canada: *VoPay* or *Acceo* payment partners
  - Europe – SEPA file
  - E-Transfer (credit to Borrower) (US and Canada via *VoPay*)
  - Rejected payments management (if via payment partner)

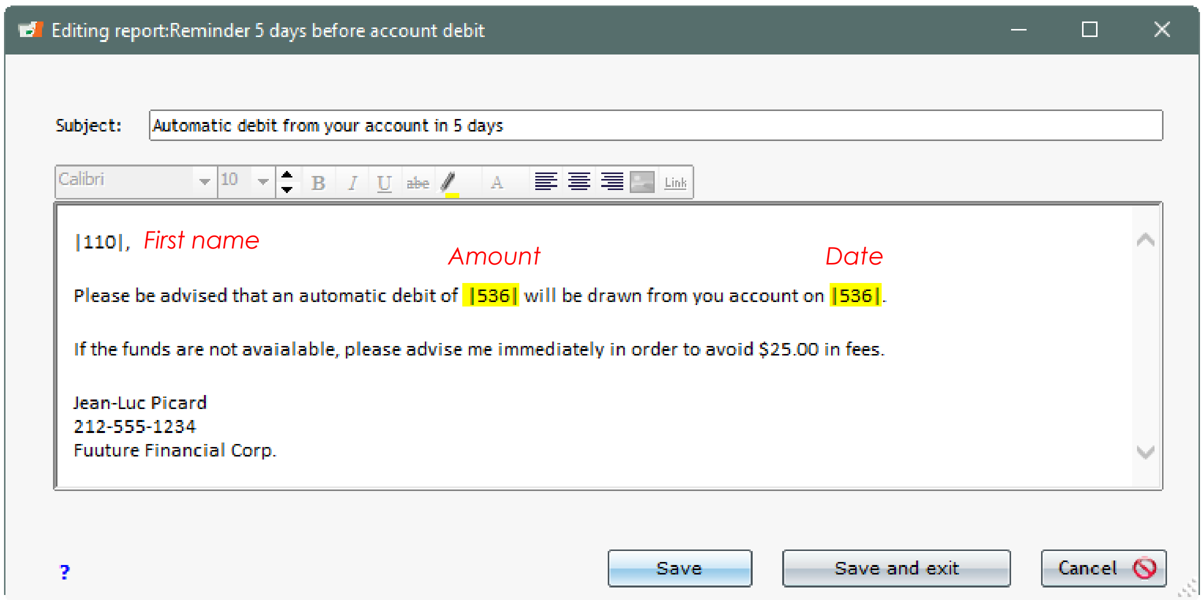
Alerts / Reminders



Alerts / Reminders

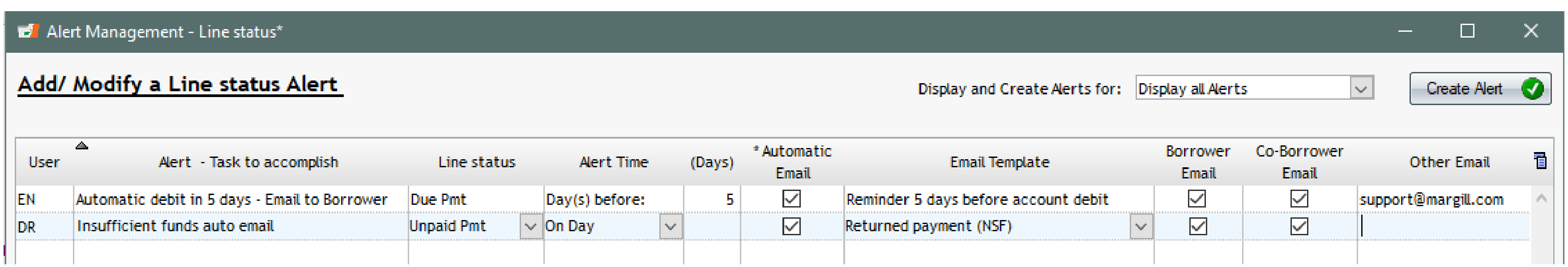
- Reminders advising you that something must be accomplished
  - These *tasks* are then managed: accomplished or "To do"
- Five (5) types of alerts are available:
  - General
  - Linked to a Record
    - ❖ Example: ask client for financials
  - Linked to a Line status
    - ❖ Example: advise me when a payment is 3 days late
  - Added on a payment line in the schedule
  - Based on mathematical conditions
- Add Notes to Record Notes or Borrower Notes directly in Alerts
- Send email or SMS to client
- Create new alerts

Automatic Reminders to Borrowers by Email or SMS



Alerts / Reminders to Borrowers and Co-Borrowers by email

- Automatically sent by email or by SMS
- Before payment, after payment, for late or unpaid payments, etc.
- E-mail template with subject, message and merge fields
- Sent at the desired time by Windows Task Scheduler or sent immediately after a change in the payment schedule
- Carbon copy

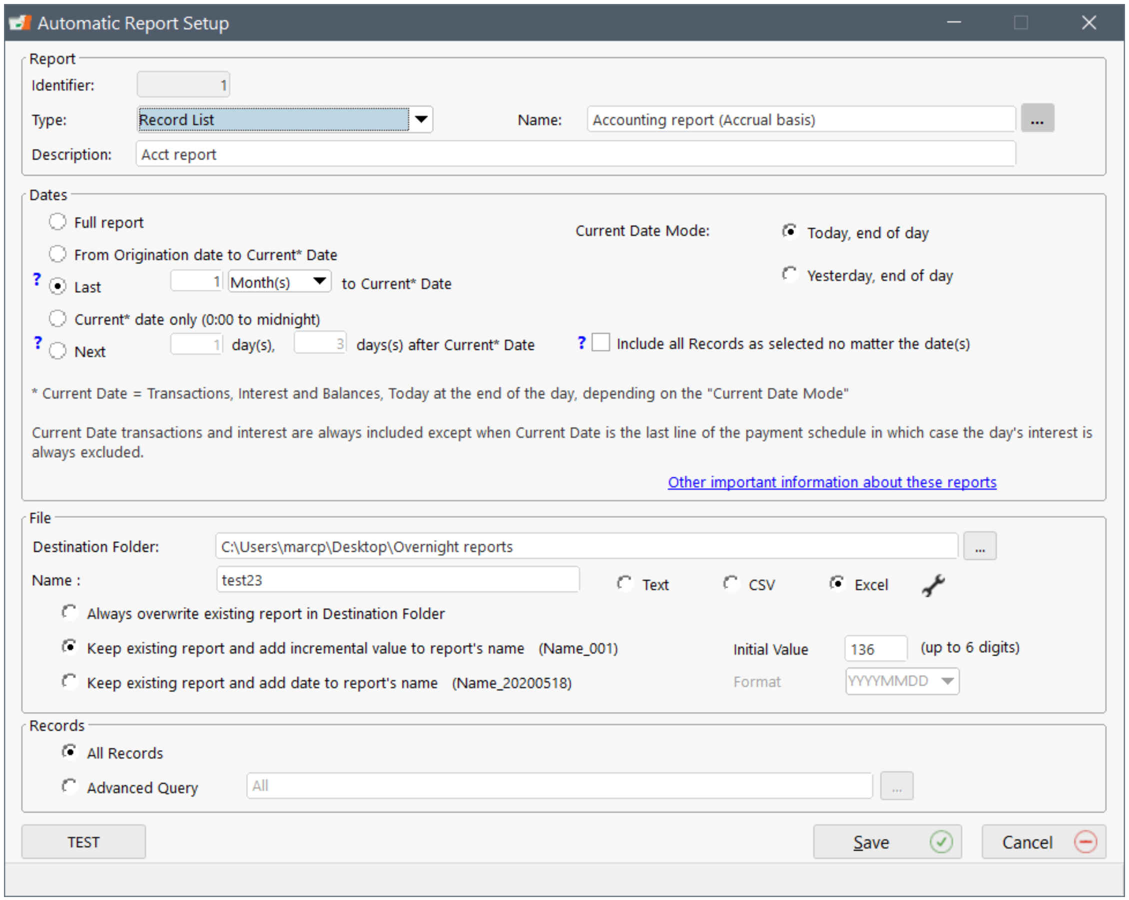


Reporting

Multiple reports

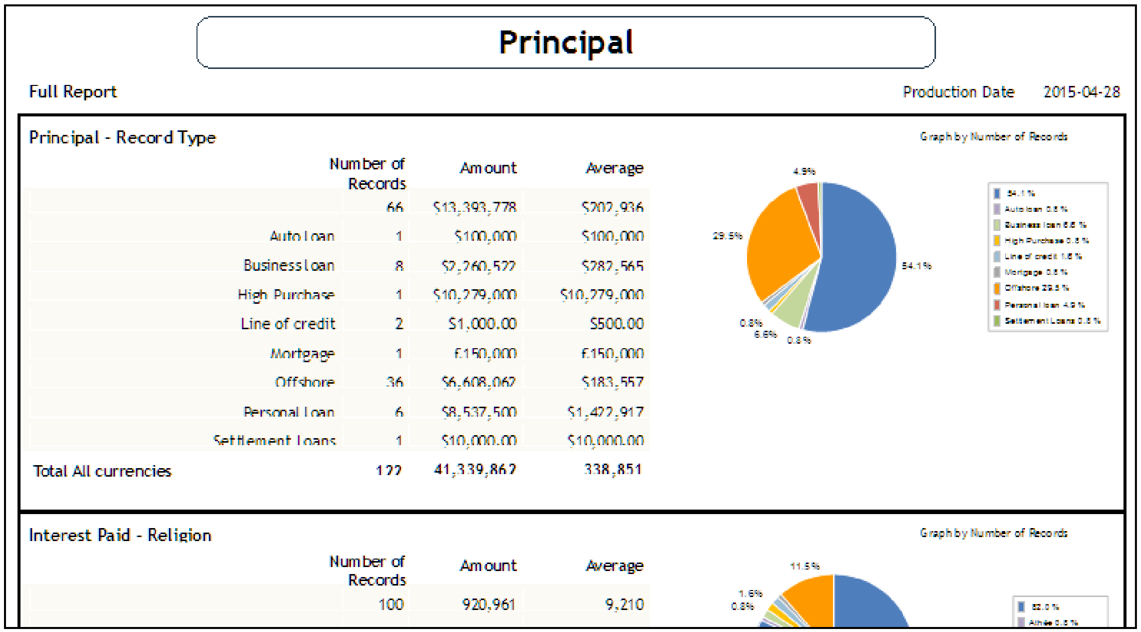
- Standard reports
- Amortization tables
- Reports you customize:
  - Executive Dashboard
  - Record List
  - Transactions report
  - Transactions report with split periods
  - Accounting report
    - Export to various accounting packages including QuickBooks and Sage
  - Data merges for your letters, contracts, invoices and statements – merge to Docx, PDF and RTF
  - Creditor / Investor statements
- Print, export to Excel or PDF
- Spreadsheets available directly in most reports
- We can create highly sophisticated reports based on your very specific needs

Reports produced automatically



- Reports produced automatically every night or at another frequency
- Allows import of these reports by third-party systems
- Report formats: Text, CSV, Excel and other formats
  - Customization of the final format
- Reports can be saved on drive, sent by email automatically or sent to FTP

Executive Dashboard



Principal

Full Report — Production Date 2015-04-28

Principal - Record Type

	Number of Records	Amount	Average
	66	$13,393,778	$202,936
Auto Loan	1	$100,000	$100,000
Business Loan	8	$2,260,522	$282,565
High Purchase	1	$10,279,000	$10,279,000
Line of credit	2	$1,000.00	$500.00
Mortgage	1	£150,000	£150,000
Offshore	36	$6,608,062	$183,557
Personal Loan	6	$8,537,500	$1,422,917
Settlement Loans	1	$10,000.00	$10,000.00
Total All currencies	122	41,339,862	338,851

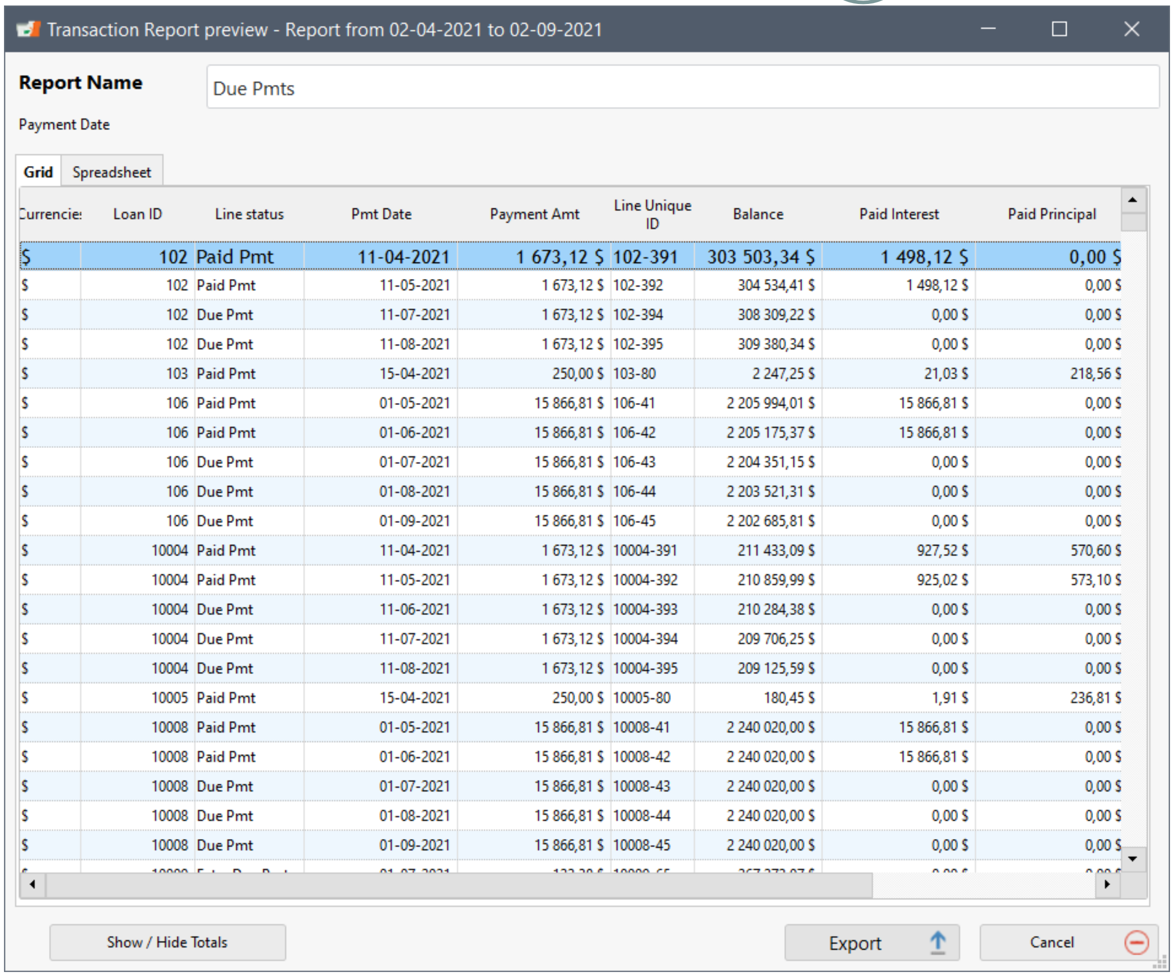
Interest Paid - Religion

	Number of Records	Amount	Average
	100	920,961	9,210

Executive Dashboard

- Create your reports using over 500 fields easily accessible by theme
- Quick portfolio overview
- Quickly obtain number of Records, amounts and averages based on multiple criteria the user decides
- Socio-economic reporting using your own custom fields and scroll menus

Transactions Report



Transaction Report preview - Report from 02-04-2021 to 02-09-2021

Report Name Due Pmts

Payment Date

Grid | Spreadsheet

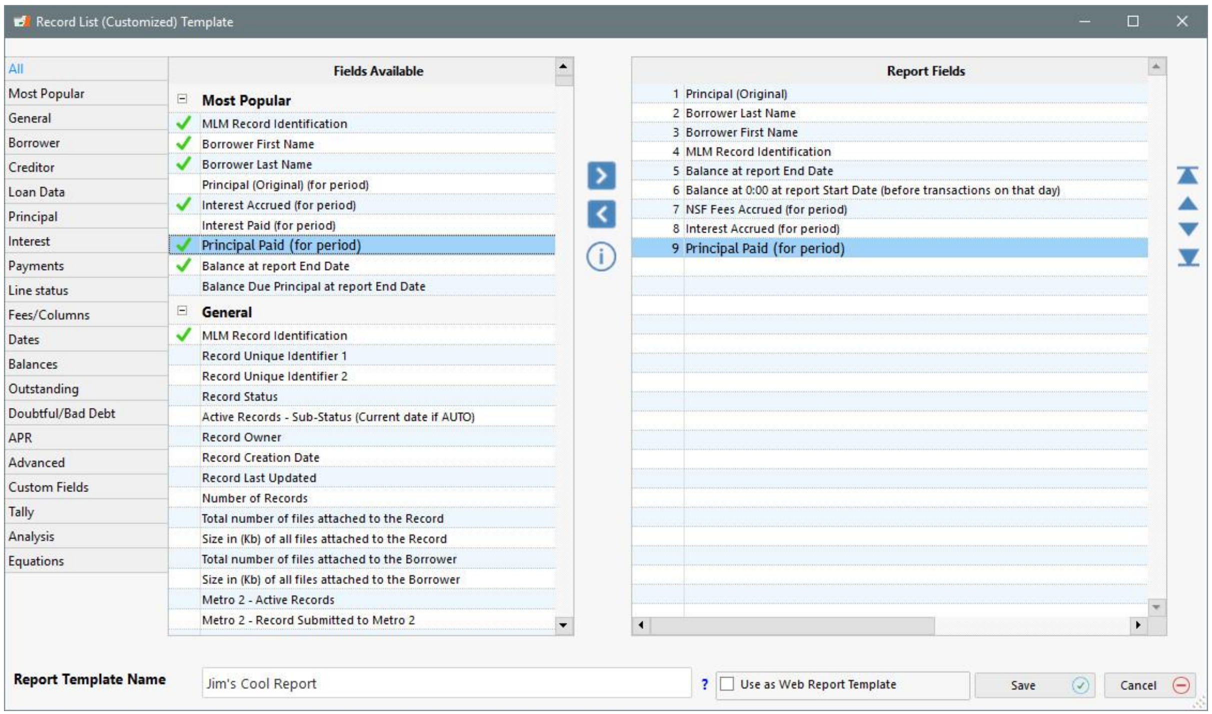
Currencies	Loan ID	Line status	Pmt Date	Payment Amt	Line Unique ID	Balance	Paid Interest	Paid Principal
$	102	Paid Pmt	11-04-2021	1 673,12 $	102-391	303 503,34 $	1 498,12 $	0,00 $
$	102	Paid Pmt	11-05-2021	1 673,12 $	102-392	304 534,41 $	1 498,12 $	0,00 $
$	102	Due Pmt	11-07-2021	1 673,12 $	102-394	308 309,22 $	0,00 $	0,00 $
$	102	Due Pmt	11-08-2021	1 673,12 $	102-395	309 380,34 $	0,00 $	0,00 $
$	103	Paid Pmt	15-04-2021	250,00 $	103-80	2 247,25 $	21,03 $	218,56 $
$	106	Paid Pmt	01-05-2021	15 866,81 $	106-41	2 205 994,01 $	15 866,81 $	0,00 $
$	106	Paid Pmt	01-06-2021	15 866,81 $	106-42	2 205 175,37 $	15 866,81 $	0,00 $
$	106	Due Pmt	01-07-2021	15 866,81 $	106-43	2 204 351,15 $	0,00 $	0,00 $
$	106	Due Pmt	01-08-2021	15 866,81 $	106-44	2 203 521,31 $	0,00 $	0,00 $
$	106	Due Pmt	01-09-2021	15 866,81 $	106-45	2 202 685,81 $	0,00 $	0,00 $
$	10004	Paid Pmt	11-04-2021	1 673,12 $	10004-391	211 433,09 $	927,52 $	570,60 $
$	10004	Paid Pmt	11-05-2021	1 673,12 $	10004-392	210 859,99 $	925,02 $	573,10 $
$	10004	Due Pmt	11-06-2021	1 673,12 $	10004-393	210 284,38 $	0,00 $	0,00 $
$	10004	Due Pmt	11-07-2021	1 673,12 $	10004-394	209 706,25 $	0,00 $	0,00 $
$	10004	Due Pmt	11-08-2021	1 673,12 $	10004-395	209 125,59 $	0,00 $	0,00 $
$	10005	Paid Pmt	15-04-2021	250,00 $	10005-80	180,45 $	1,91 $	236,81 $
$	10008	Paid Pmt	01-05-2021	15 866,81 $	10008-41	2 240 020,00 $	15 866,81 $	0,00 $
$	10008	Paid Pmt	01-06-2021	15 866,81 $	10008-42	2 240 020,00 $	15 866,81 $	0,00 $
$	10008	Due Pmt	01-07-2021	15 866,81 $	10008-43	2 240 020,00 $	0,00 $	0,00 $
$	10008	Due Pmt	01-08-2021	15 866,81 $	10008-44	2 240 020,00 $	0,00 $	0,00 $
$	10008	Due Pmt	01-09-2021	15 866,81 $	10008-45	2 240 020,00 $	0,00 $	0,00 $

Show / Hide Totals | Export | Cancel

Transactions

- List all desired transactions (payments, returned checks, fees, etc.), for some or all Records in seconds
- Transactions for a day, week, month, etc.
- Export to Excel or other format
- Quick totals

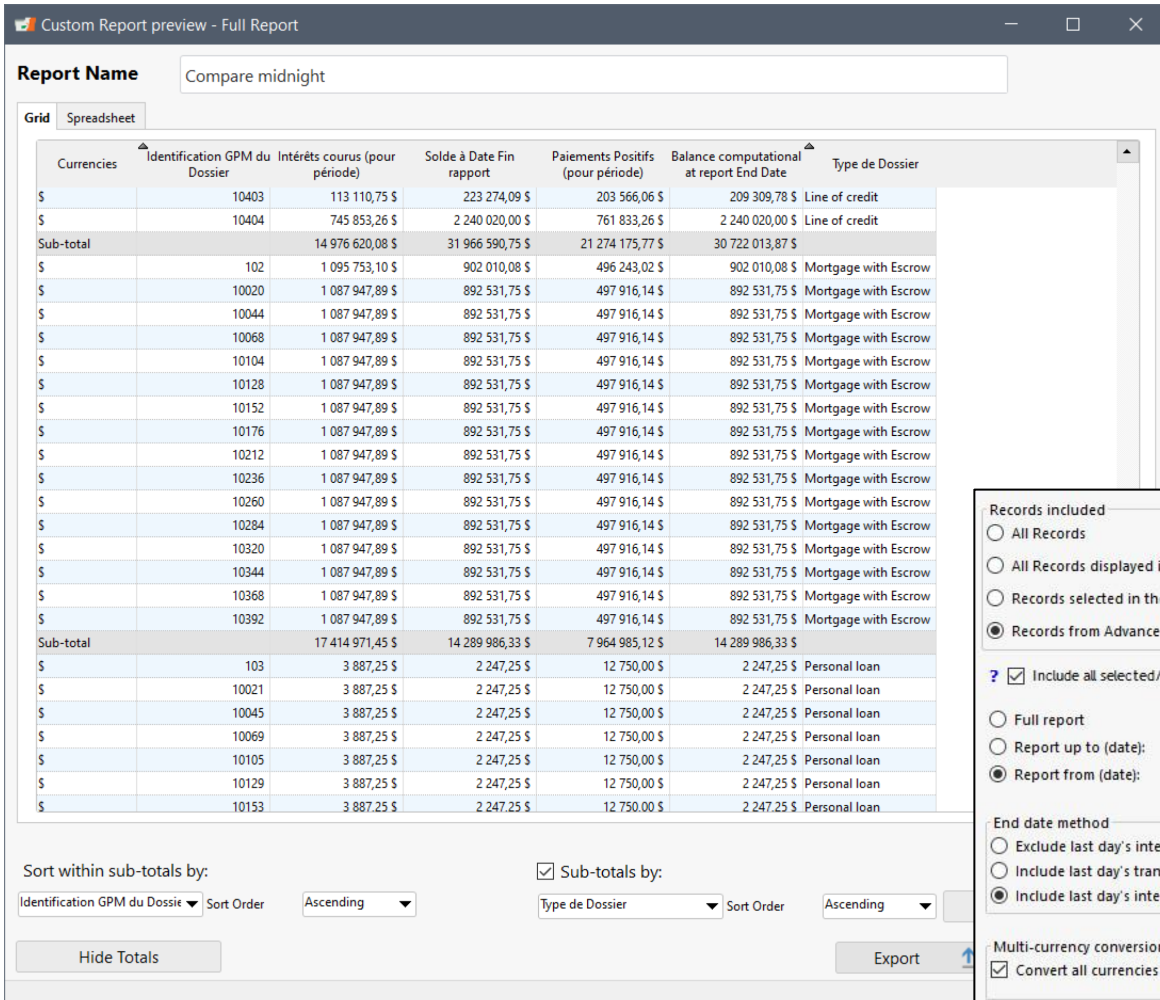
Record List



Record List

- Create your reports using over 1000 fields easily accessible by theme
- Obtain monthly, quarterly, yearly, etc. reports…
- Examples:
  - Record List
  - Total monthly payments
  - Total fees
  - Ageing of accounts
  - Outstanding amounts
  - Balances
  - And hundreds of others you create

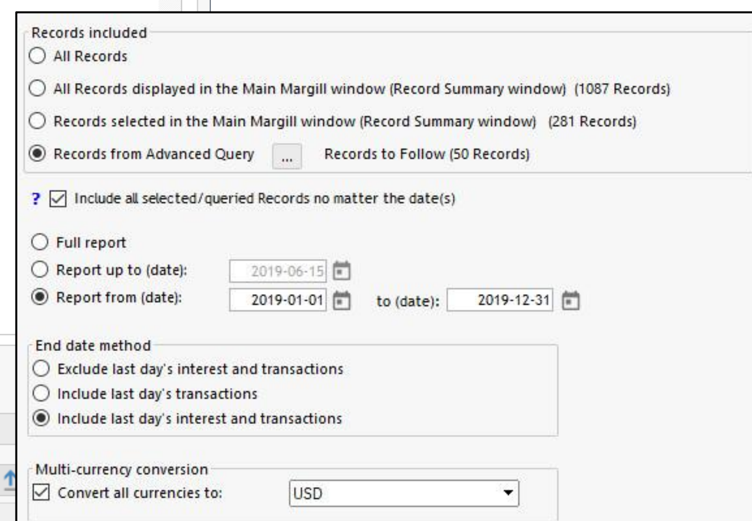
Record List (Results)



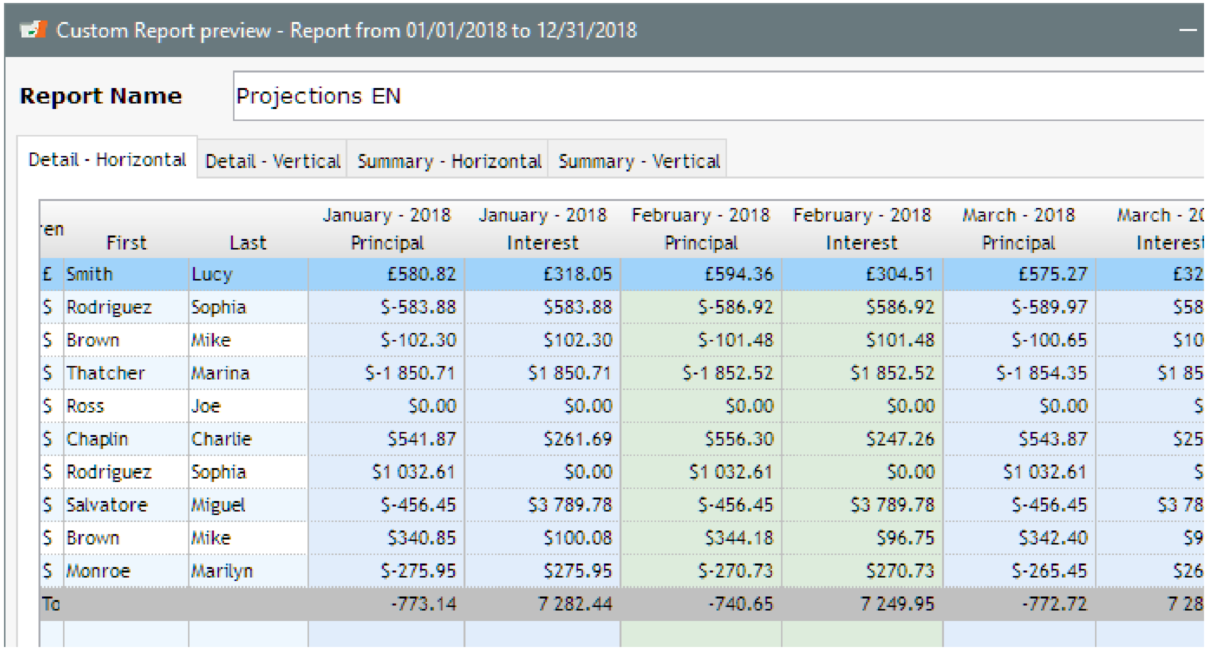
Currencies	Identification GPM du Dossier	Intérêts courus (pour période)	Solde à Date Fin rapport	Paiements Positifs (pour période)	Balance computational at report End Date	Type de Dossier
$	10403	113 110,75 $	223 274,09 $	203 566,06 $	209 309,78 $	Line of credit
$	10404	745 853,26 $	2 240 020,00 $	761 833,26 $	2 240 020,00 $	Line of credit
Sub-total		14 976 620,08 $	31 966 590,75 $	21 274 175,77 $	30 722 013,87 $	
$	102	1 095 753,10 $	902 010,08 $	496 243,02 $	902 010,08 $	Mortgage with Escrow
$	10020	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10044	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10068	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10104	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10128	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10152	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10176	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10212	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10236	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10260	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10284	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10320	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10344	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10368	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
$	10392	1 087 947,89 $	892 531,75 $	497 916,14 $	892 531,75 $	Mortgage with Escrow
Sub-total		17 414 971,45 $	14 289 986,33 $	7 964 985,12 $	14 289 986,33 $	
$	103	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan
$	10021	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan
$	10045	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan
$	10069	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan
$	10105	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan
$	10129	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan
$	10153	3 887,25 $	2 247,25 $	12 750,00 $	2 247,25 $	Personal loan

Record List

- Choose the dates you want
- Convert currencies
- Compute totals
- Export to Excel, CSV, etc.
- Sort by any criteria and add sub-totals
- Even predict the future based on the set future payments



Financial Projections

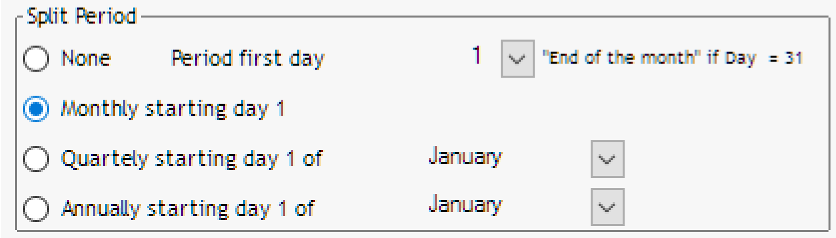


Custom Report preview - Report from 01/01/2018 to 12/31/2018

Report Name Projections EN

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

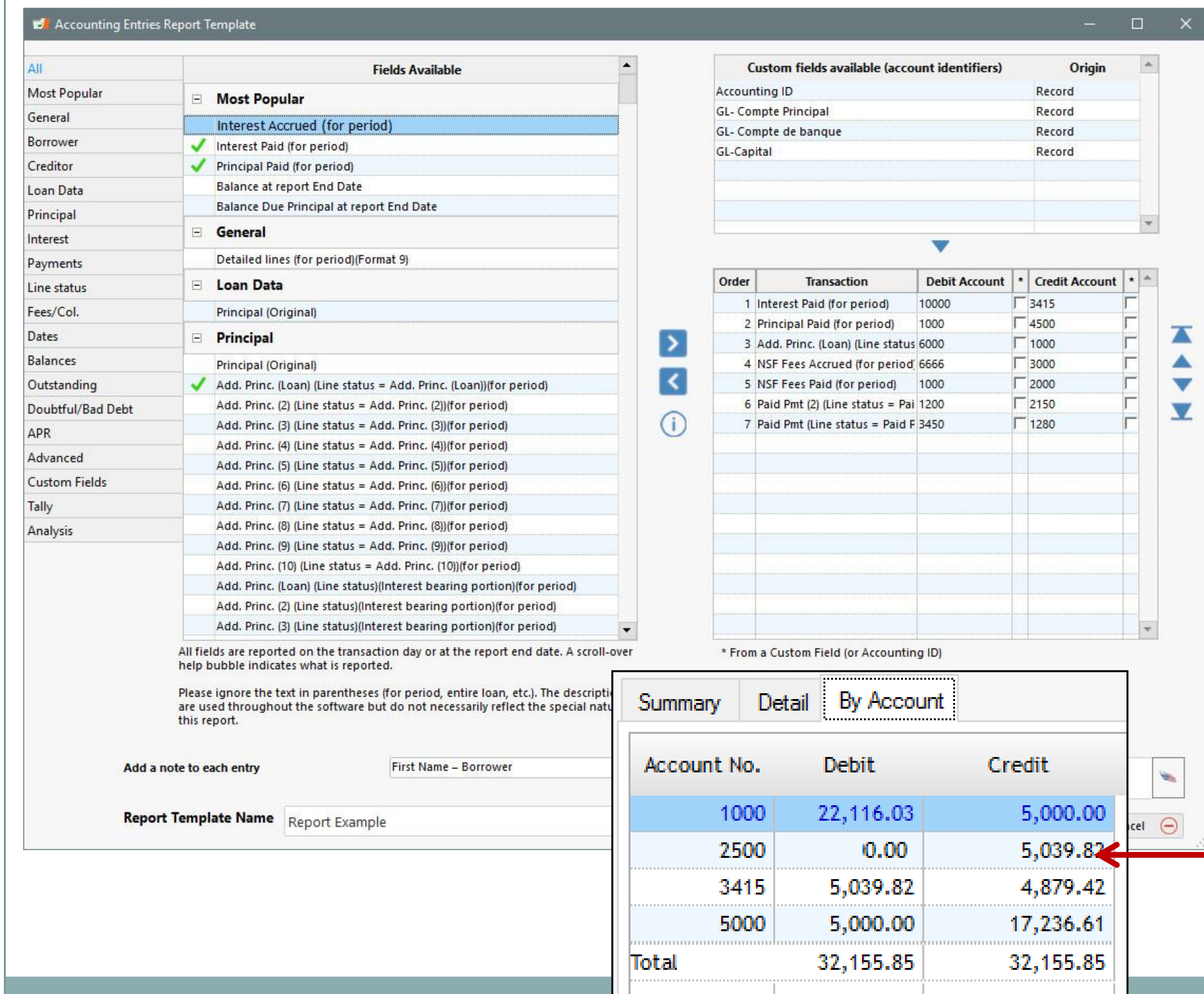
'en	First	Last	January - 2018 Principal	January - 2018 Interest	February - 2018 Principal	February - 2018 Interest	March - 2018 Principal	March - 20 Interest
£	Smith	Lucy	£580.82	£318.05	£594.36	£304.51	£575.27	£32
$	Rodriguez	Sophia	$-583.88	$583.88	$-586.92	$586.92	$-589.97	$58
$	Brown	Mike	$-102.30	$102.30	$-101.48	$101.48	$-100.65	$10
$	Thatcher	Marina	$-1 850.71	$1 850.71	$-1 852.52	$1 852.52	$-1 854.35	$1 85
$	Ross	Joe	$0.00	$0.00	$0.00	$0.00	$0.00	$
$	Chaplin	Charlie	$541.87	$261.69	$556.30	$247.26	$543.87	$25
$	Rodriguez	Sophia	$1 032.61	$0.00	$1 032.61	$0.00	$1 032.61	$
$	Salvatore	Miguel	$-456.45	$3 789.78	$-456.45	$3 789.78	$-456.45	$3 78
$	Brown	Mike	$340.85	$100.08	$344.18	$96.75	$342.40	$9
$	Monroe	Marilyn	$-275.95	$275.95	$-270.73	$270.73	$-265.45	$26
To			-773.14	7 282.44	-740.65	7 249.95	-772.72	7 28



Projections

- Produces a list of all selected Records and splits the totals or balances by:
  - Year, Quarter, Month
- Customize yourself with hundreds of fields to choose from
- Specify your fiscal year and even odd start of month date
- Four formats to chose from:
  - Detail, Summary, Vertical, Horizontal
- Export to Excel and other formats

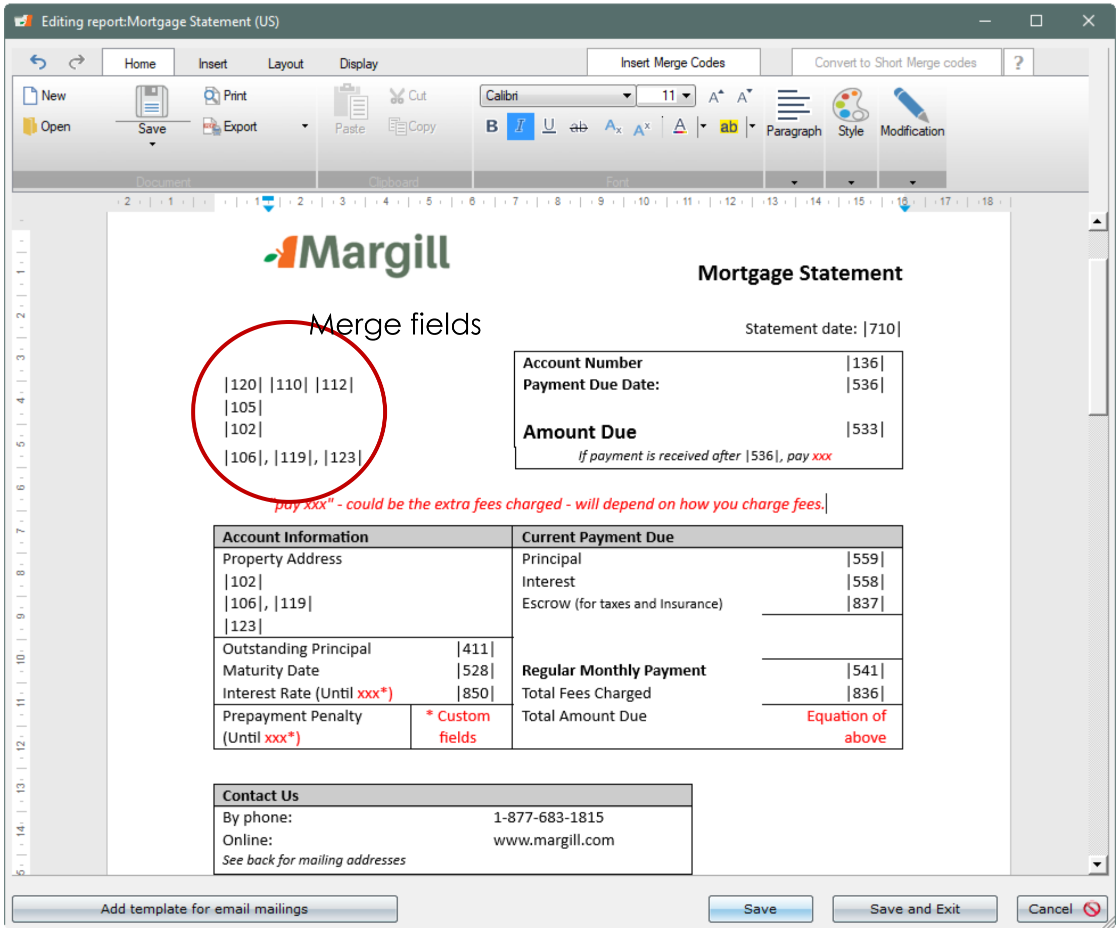
Export directly to General Ledger



Export to your accounting system's GL

- Export to
  - Quick Books
  - Sage
  - CSV, TXT or Excel
  - Others on a custom basis
- Create your own custom reports in seconds
- Enter GL Credit and Debit account numbers
- Static and dynamic GL numbers
- Debit and Credit totals by account
- Reports may include a fixed GL number or unique numbers for each Record
- Creditor Participation(%)
- Summary by account
- Reverse exported entries (in case of error)

Contracts, Letters, Invoices & Statements



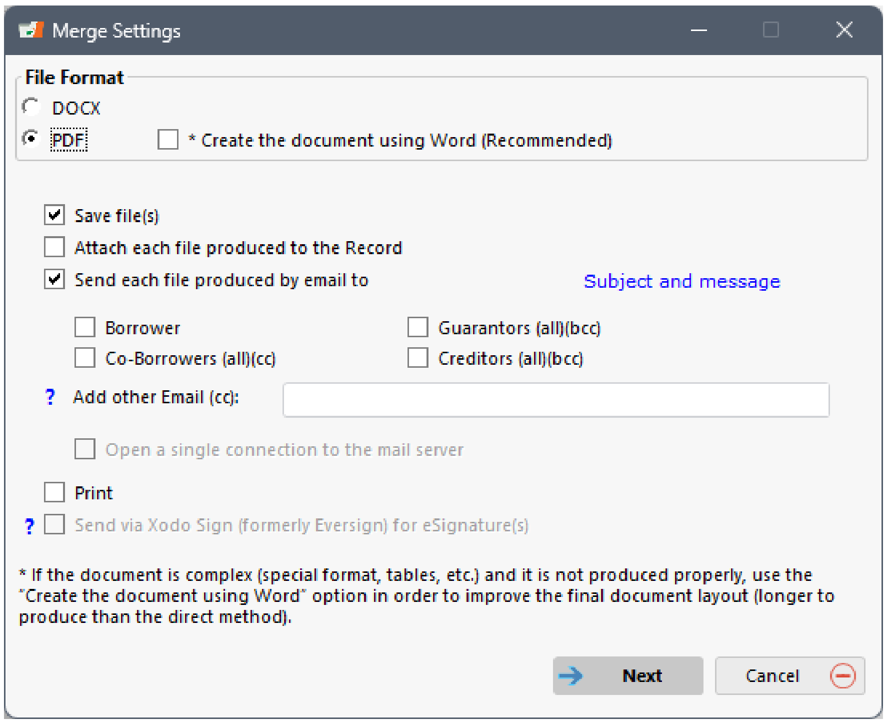
Merge to PDF, Word, RTF

- Produce contracts, letters, statements or invoices
- Draft your documents in Word and copy/paste to Margill
- Insert any of the 900+ data merge fields available.
- Add logos and images, payment schedule, etc.
- Add totals, subtractions, etc. with Mathematical Equations that you create
- Data, totals and balances for current month (year or other), previous period, year-to-date and start-of-loan to date

Option to create **finely tuned PDF** formats

- You send us your PDF, we create the personalized document

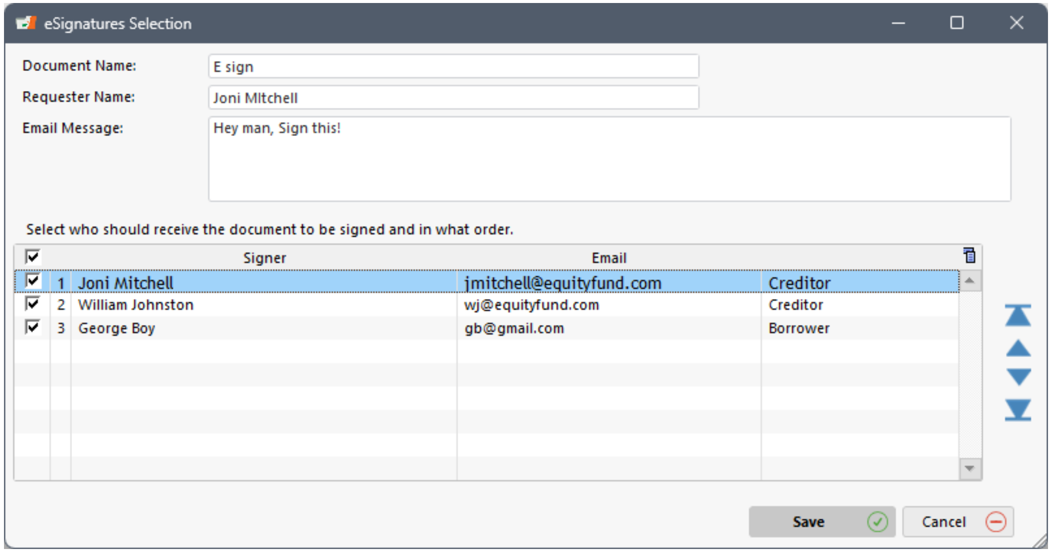
Contracts, Letters, Invoices & Statements



Document merge, multiple operations in one click (maybe two…)

- Save as Word (DOCX or RTF) document or in PDF format
- Email the document
  - Batch along with subject and borrower customized Message
  - Co-Borrowers, Guarantors, Creditors and other ad hoc email
- Attach merged documents to the Record
- Print
- From Record: eSignature(s) via Xodo Sign

eSignature



Electronic Signature with Xodo Sign (formerly Eversign)

- Select recipients
- Choose the signature order
  - Multiple signatures allowed
- Create a personalized message
- Xodo distributes documents and collects signatures to obtain a complete, legally signed document
- Subscription to Xodo required

Creditor / Investor Statements

ABC
Financial
Group

MONTHLY PORTFOLIO STATEMENT

September 10, 2019

FUND XYZ
11 Main Street, Suite 222
London, England
G1W 3D4

Please find below your loan portfolio from August 1, 2019 to August 31, 2019

Loan ID	Total Loan Amount	Interest Paid	Principal Paid	Principal Balance	Region
1000	50 000,00	19 322,33	41 922,04	8 077,96	North
1001	0,00	4 960,25	6 677,05	16 272,95	North
1002	250 000,00	70 760,72	27 092,08	222 907,92	West
1004	10 000,00	0,00	10 000,00	0,00	West
1005	150 000,00	53 113,82	138 910,16	11 089,84	East
	460 000,00	148 157,12	224 601,33	258 348,67	

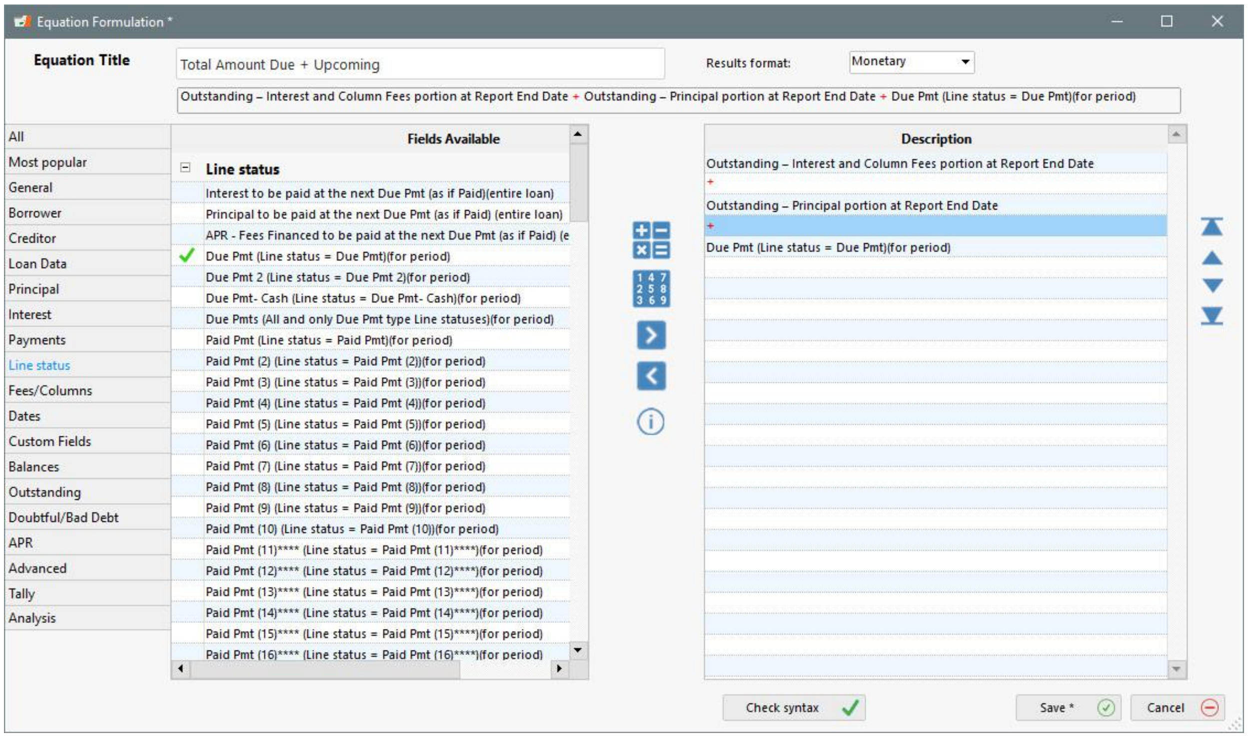
Please contact Ebenezer if you have any questions about this statement:

ABC Financial Group
Phone: 1-888-555-3698
Email: ES@abcfingroup.com

Creditor / Investor statements

- Create your own statements from hundreds of fields
- Loans in the portfolio are shown in table format (usually up to 9 columns of data – depending on paper size)
- Participation loan data (percentage and amounts) are calculated automatically in table for each creditor
- Multi-currency conversion
- Can be sent to creditors/ investors by email in bulk with PDF, DOCX or RTF attachments

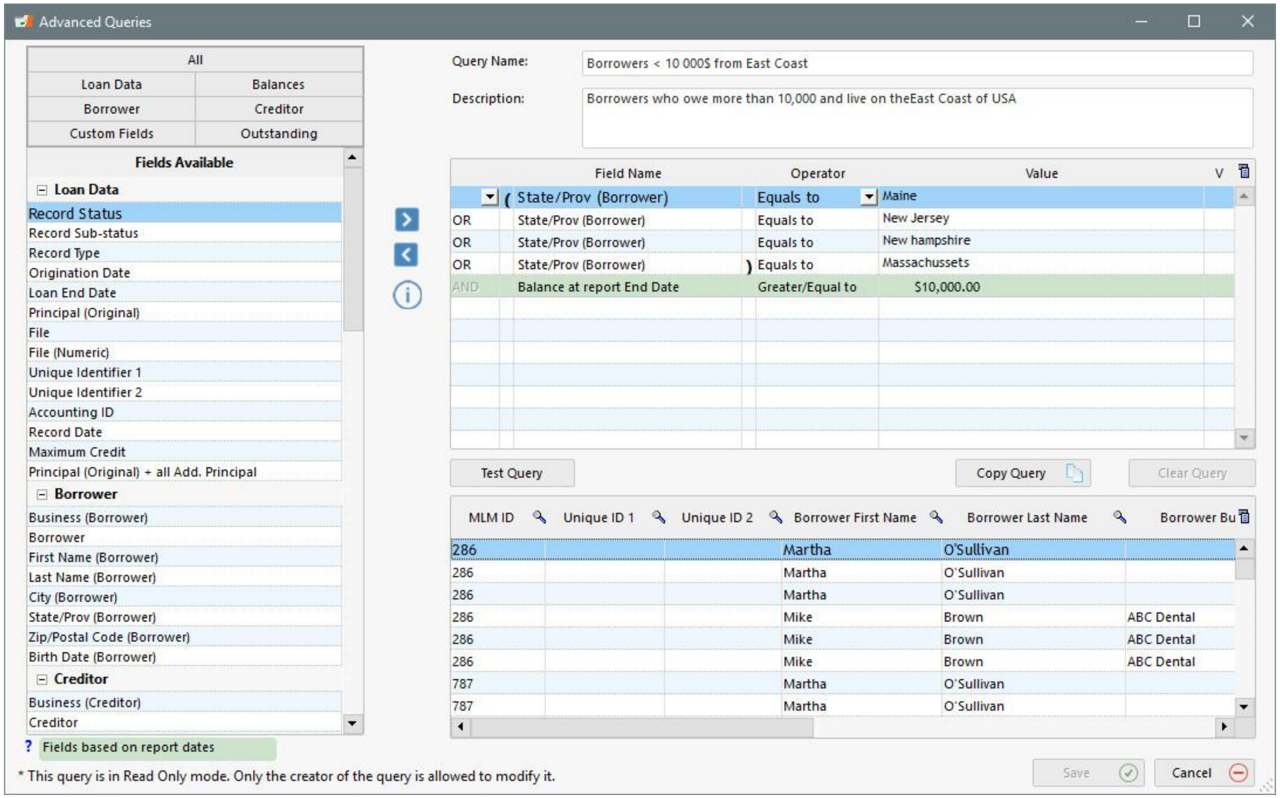
Mathematical Equations



Mathematical Equations

- Create your own Mathematical Equations using hundreds of fields. Used for:
  - Reporting special data not included in the regular fields
  - Totals in invoices or statements
  - Portfolio analysis (ratios…)
  - New dates or number of days
- Advanced equations including IF and IF NOT conditions

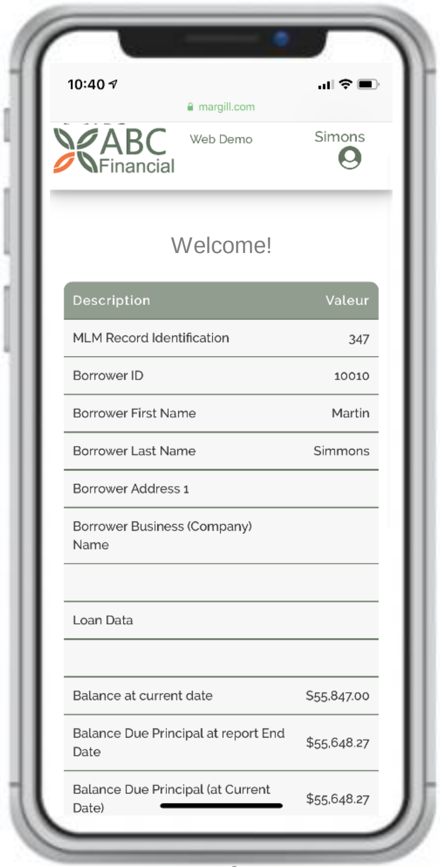
Advanced Queries



Advanced Queries for Record (Loan) inclusion in reports

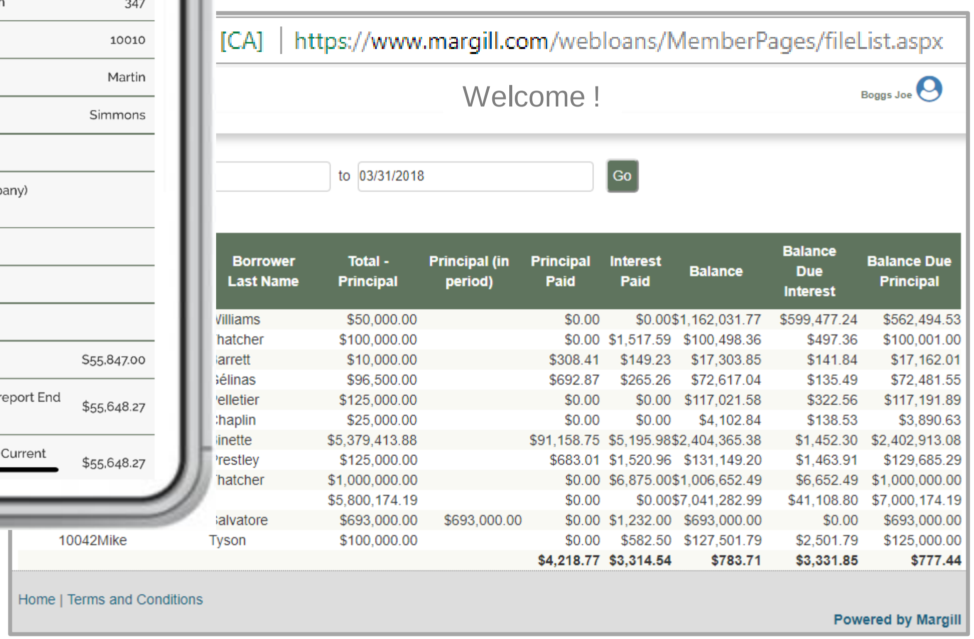
- Create your own queries using hundreds of fields.
  - Set very specific criteria for selecting Records when producing reports
  - Only Records that meet the criteria set out in the query will be used to produce the report

Web interface for Borrowers and Investors



Borrower loan data (Web or phone)

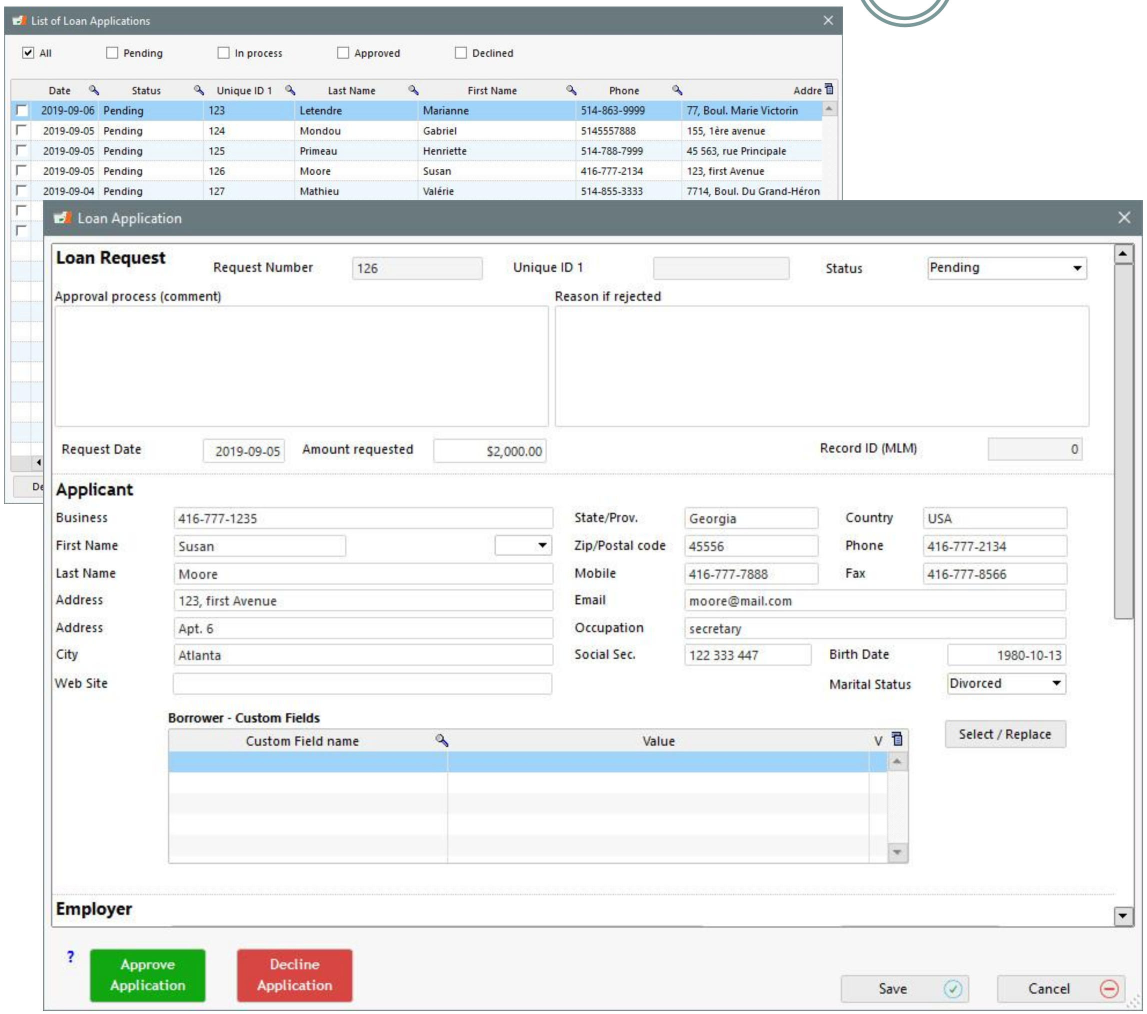
Investor (Creditor) loan data (Web recommended)



Web interface to data

- User-defined fields presented to Borrowers and/or Creditors including:
  - Balances
  - Next payment date and amount
  - Total interest and principal paid
  - Any of over 1000 fields
- Live data pulled from client Margill software to the Margill Web site
- User customized logo and texts (white label)
- Creditor participation (syndicated) loan portions

Loan Applications – Bulk Import



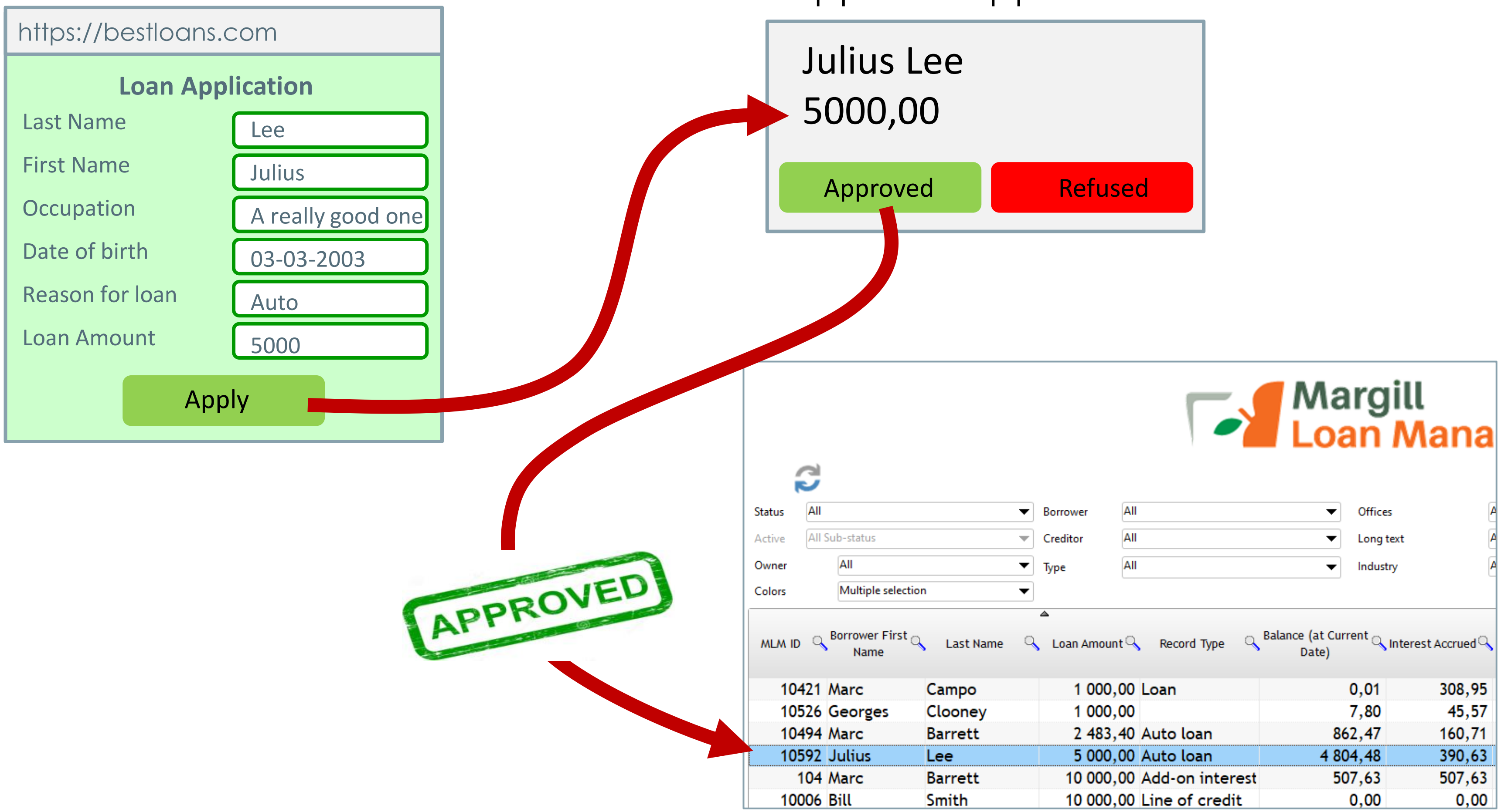
Website Applications

- Bulk import loan applications via Excel or JSON files
- Imports any custom data on the Borrower or Loan
- Identifies existing Borrowers
- Accept or decline the application
- Keep a history of all applications in a separate Margill database
- By approving an application, the information entered is automatically imported into a loan where the user simply completes the necessary information, such as the interest rate, the number of payments, etc.

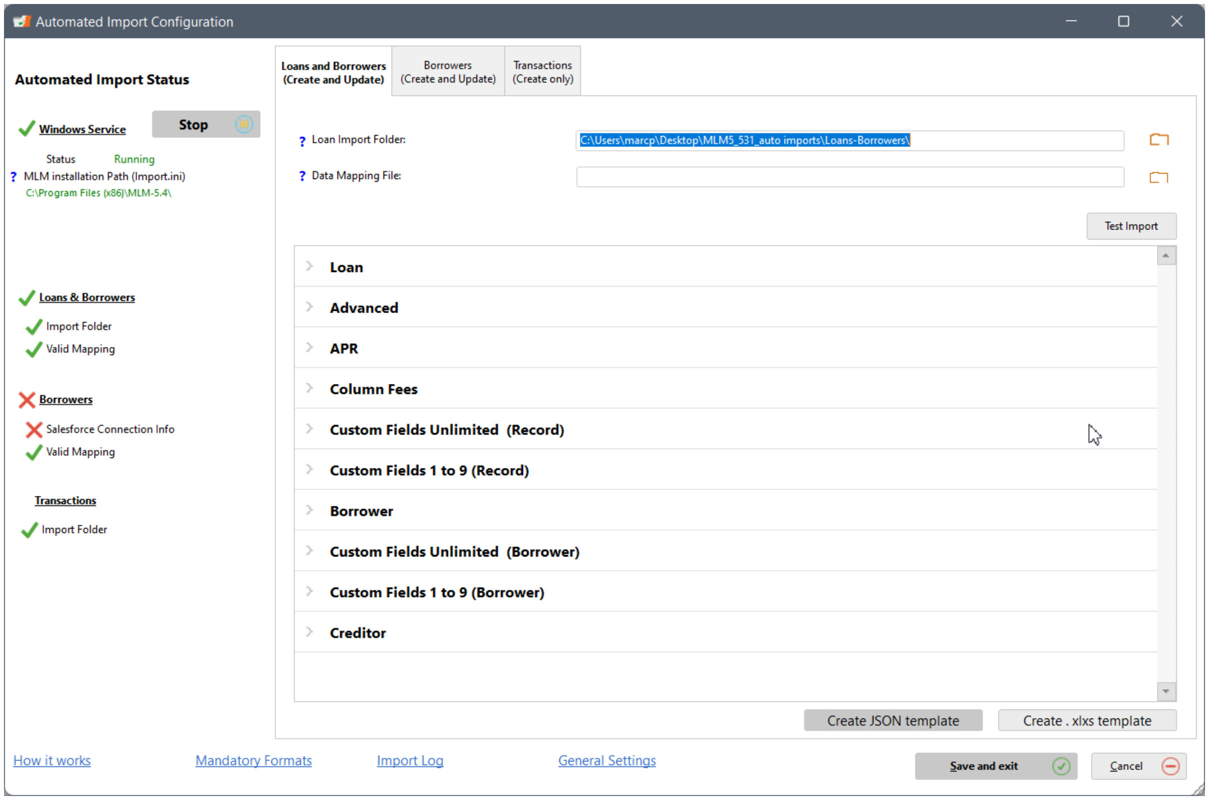
Web to Margill in real-time by API!

Loan request on-line form

Our or your loan approval app



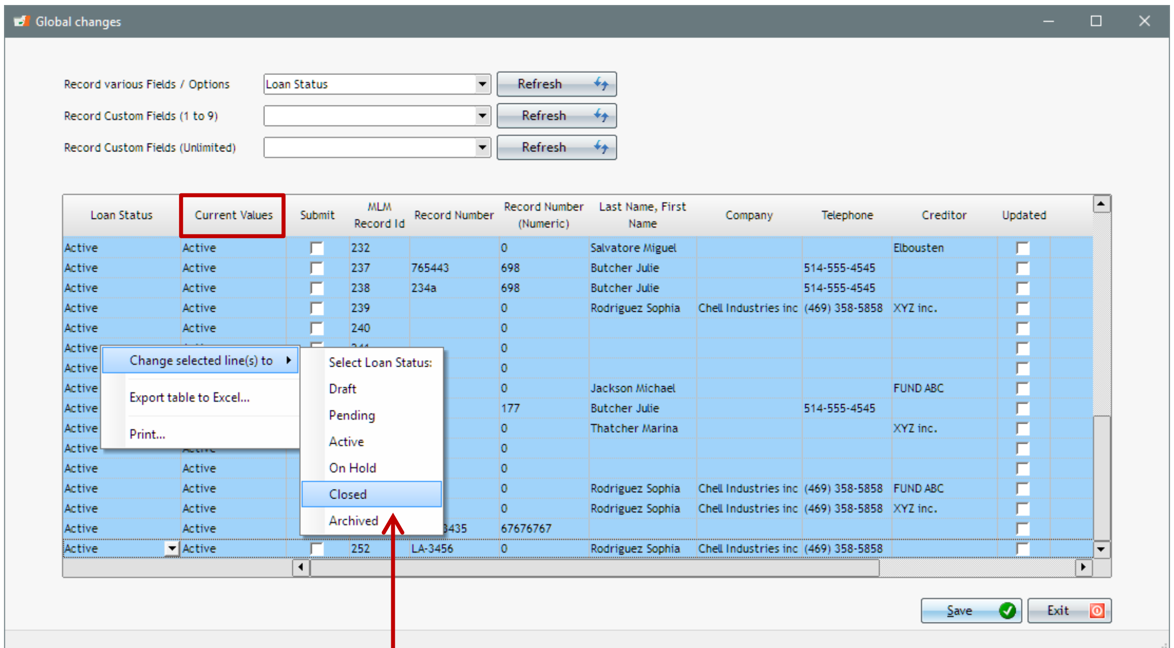
API – Create/Update automatically and in real-time Loans, Borrowers and new Transactions



API – Data creation and update

- Allows the import to Margill of data from other systems via JSON and Excel files or via Salesforce
- For Loans, Borrowers and new Transactions (Excel file)
- Salesforce API for Borrower data (any data can also flow back to SF)
- Updates data in real-time as new files are pushed on a network drive from your internal system (CRM or other) or from your web form
- Easy implementation
- Log of all activity including error logs that can be sent by email or SMS

Global Database Changes

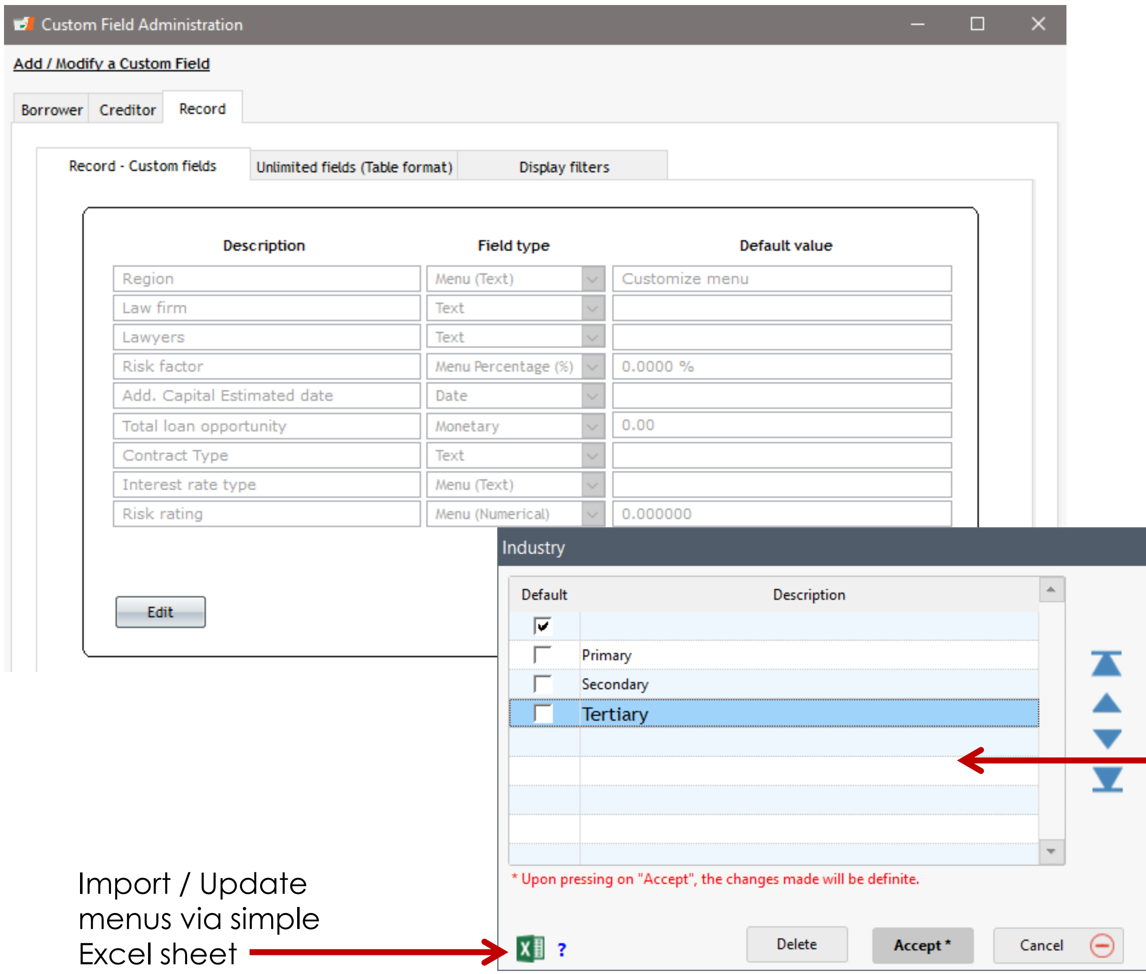


Changes dozens, hundreds, thousands of data elements in seconds:

- Change or update data
- Enter new data in various fields or custom fields
- Activate features such as Automatic fees
- Change Loan status
- Add loan number (IDs)
- Change calculation methods
- And many more…
- Import data via simple Excel sheet
- Update data in the payment schedule in bulk

- Example: 45 Records changed from "Active" to "Closed" (paid off loans at end of fiscal year)

Customize by yourself



Import / Update menus via simple Excel sheet

Custom financial instrument type

- Personal loan, Business, Auto, Mortgage, Line of credit, Lease, etc.

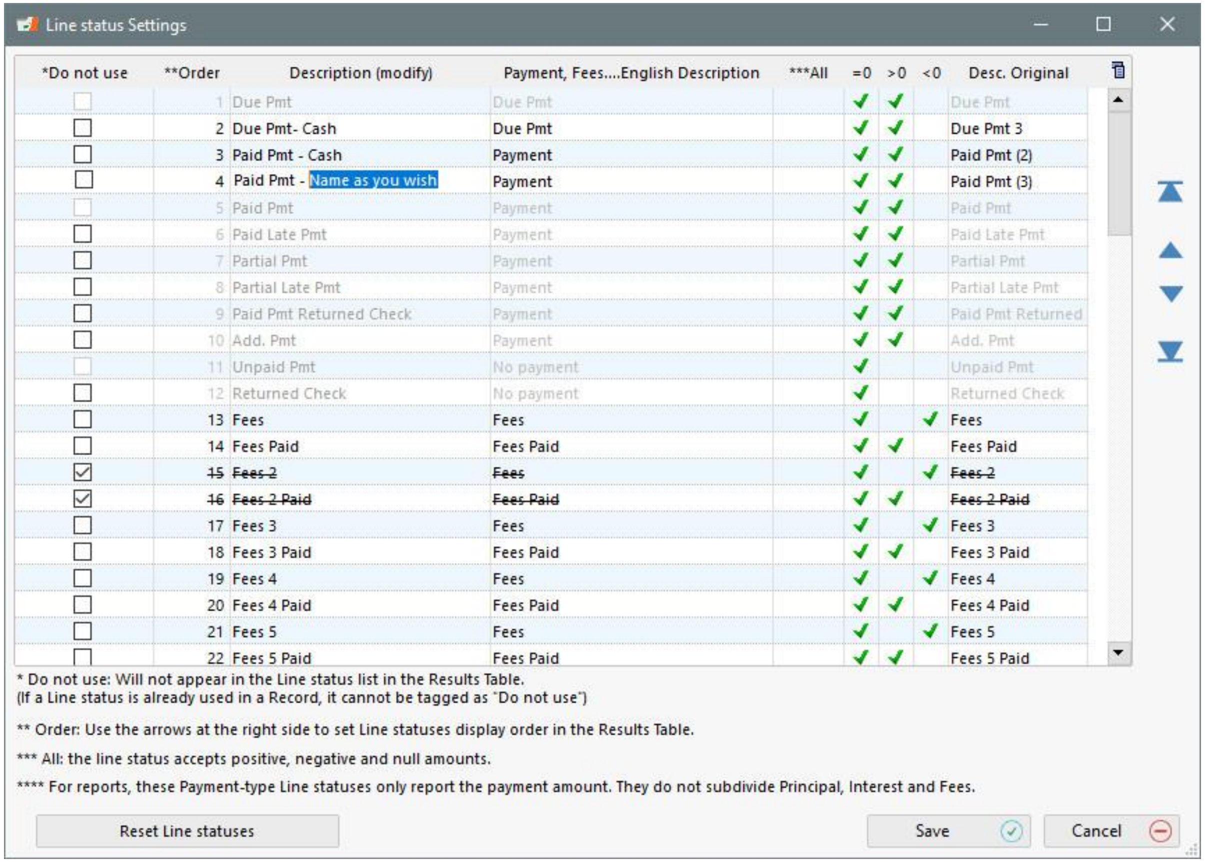
Custom fields

- Create custom fields for
  - Loan itself
  - Borrower / Co-Borrower / Guarantor
  - Creditor
- Various formats (text, monetary, date, drop-downs, etc.)
- Unlimited number of fields

Custom Menus

- Create custom drop-down menus in seconds for:
  - Custom fields
  - Other fields

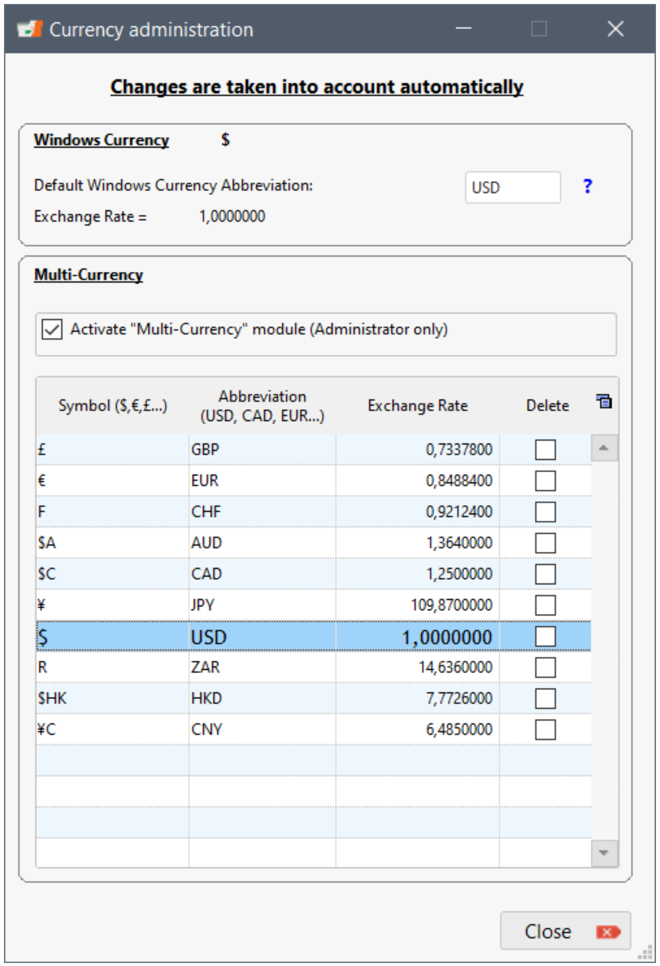
Transaction Type Line Statuses



Line Statuses

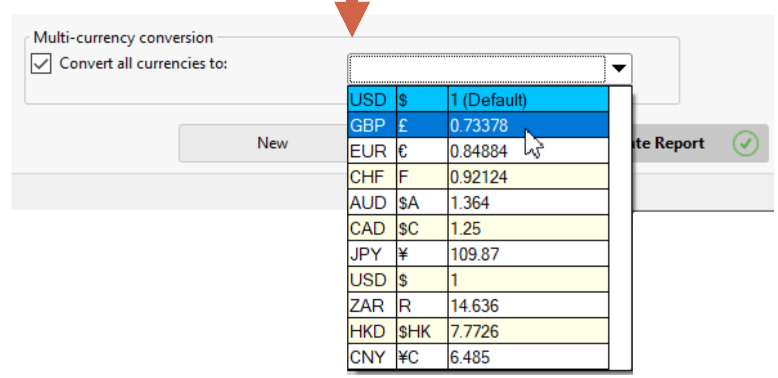
- Over 100 Line statuses allow you to customize how your payment is applied and reported in accounting:
  - Paid, Unpaid, Partial Pmt, Fees, Penalties, Insurance, Tax, Additional Principal, Investment, Adjustment, etc.
  - Name you own type of Payment (Paid Cash, Visa, ACH, Write-off…), Fees (Admin, NSF…) and Additional Principal
  - Isolate "Cash" and "Non-cash" payments: bad debt, transfer, foregiven…
  - Hide and move the Line statuses based on YOUR needs (not ours)
  - For special cases, even create your own "Due payment" – Due Cash, Due Check, etc.
  - Charge and pay interest (in advance)

Custom Currencies and Exchange Rates

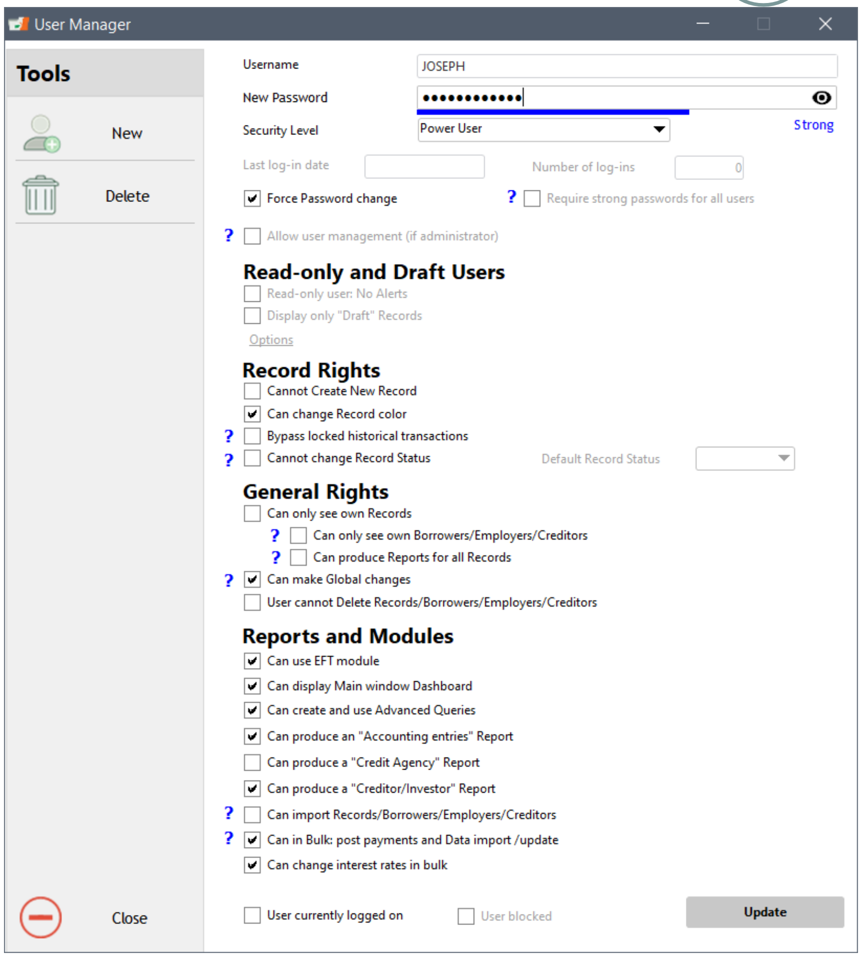


Currencies:

- Multi currency system
- Create as many currencies as you wish
- Update exchange rates any time (manually or via Excel sheet)
- Convert any currency to another in multiple reports



User Roles and Permissions

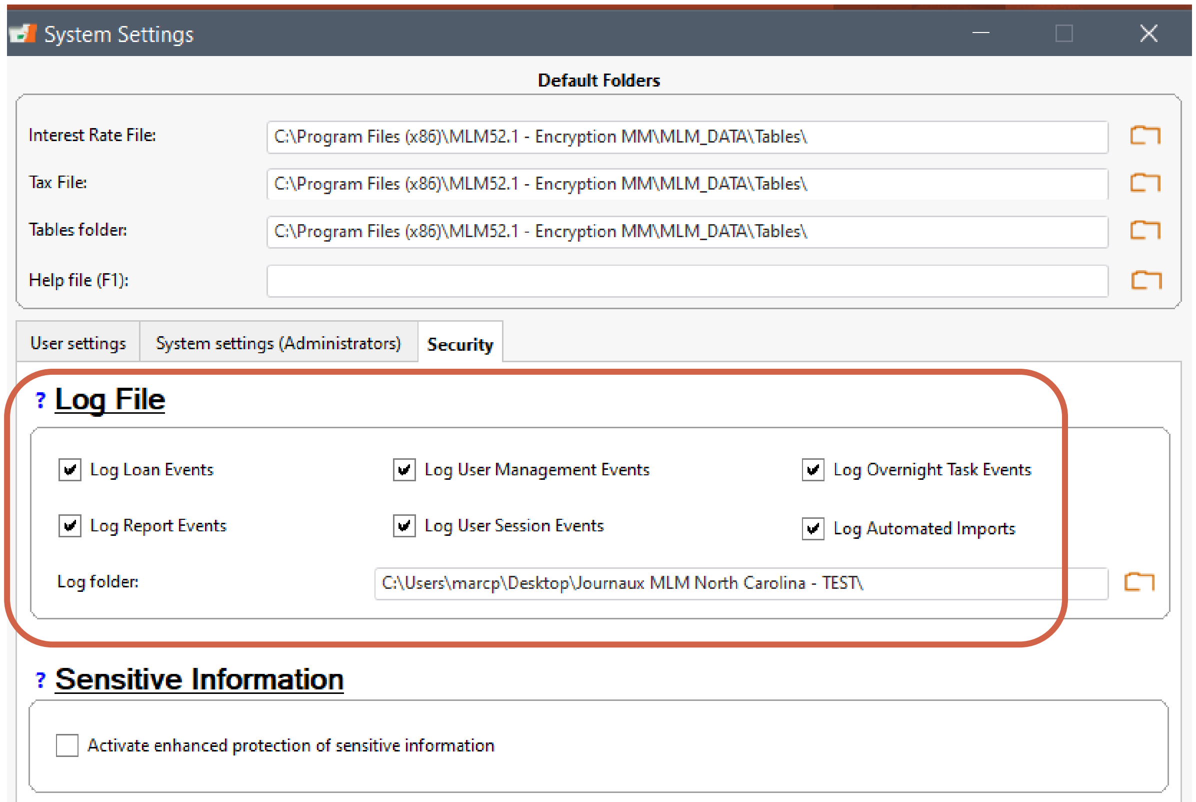


User roles :

- Super Administrator (ADMIN)
- Administrator
- Power User
- User
- Draft User
- Read-only user

- "Strong" passwords if required
- 5 login tries then user blocked
- Multifactor authentication (MFA) with smartphone
- Multiple permissions may be given or restricted

Activity Logs



Logs of changes and extraction to a JSON file to be retrieved by a third-party activity management system:

- Loan activity
- User management
- “Overnight” tasks and reports
- Activity reports
- User activity sessions
- Automated imports

Other Distinctive Features (1)

- Easy borrower, loan and transaction import via Excel
- Multi-Currency
- Fixed or variable interest rates
  - Interest rates from 0 to 6 decimal points
- Multi-User (Network) or single user
- Server/computer install or on the Cloud (Margill Azure Cloud - SAAS)
- Intuitive WYSIWIG interface – What You See Is What You Get
- Full Database Search engine
- Personalize your Record "Statuses"
- Sensitive Data (SSN and bank account) hidden
- Encrypted data
- Master and Affiliate loans (Advanced option)
- Unparalleled mathematical flexibility
- Unparalleled user customization

Other Distinctive Features (2)

- Salesforce (CRM) API (data import/export)
- Extra columns in payment schedule to include complementary data (Escrow payments to third parties for example)
- Blocking changes to historical transactions in payment schedule
- Direct scan documents (attach files to Record or Borrower)
- Send personalized emails/SMS in bulk to Borrowers with templates
- Test environment before updating to the latest version (parallel *Sandbox* version)
- Overnight auto backup
- Learn the basics in less than an hour
- Quick Start User Guide and the BIG User guide!
- Custom font size in tables (*we're all getting older…)*
- Ultra high resolution (4K) and small very high-resolution screen (>1080p) optimization
- Quick Tutorial directly in Margill / Knowledge Base: www.margill.com/en/knowledge-base/
- Our *pretty excellent, fantastic* customer support ;-). We are there for you!
- Custom development (reports and others)

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lendable
RUSH ENTERPRISES
Ascension
TENBROOK ORTHODONTICS
FCM FEDERATION OF CANADIAN MUNICIPALITIES
PRAIRIELAND FS, INC.
Saskatchewan Housing Corporation
safidi
EDF
DOMINICA Social Security
AGRICULTURE got to be NC North Carolina Agricultural Finance Authority
COLORADO Division of Water Resources Department of Natural Resources
iA Financial Group
CARICOM
KSE Kroenke Sports & Entertainment
BURKHART
U.S. LAWNS
SERVCO
ACCESS INDUSTRIES
Idaho Public Utilities Commission
FALKLAND ISLANDS DEVELOPMENT CORPORATION
LaSalle INVESTMENT MANAGEMENT
PACIFIC ISLANDS DEVELOPMENT BANK JULY 5, 1989
KUUJJUAMIUT INC.
SURESPORTS LENDING
GPF GAUTENG PARTNERSHIP FUND
COSMO AUTHENTIC WORLD KITCHEN
forward finance
TexasMortgage FINANCE
DrivenBrands
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ROCKY MOUNTAIN CHOCOLATE FACTORY
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AINSWORTH EXPERIENCE COUNTS
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PRA Group
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