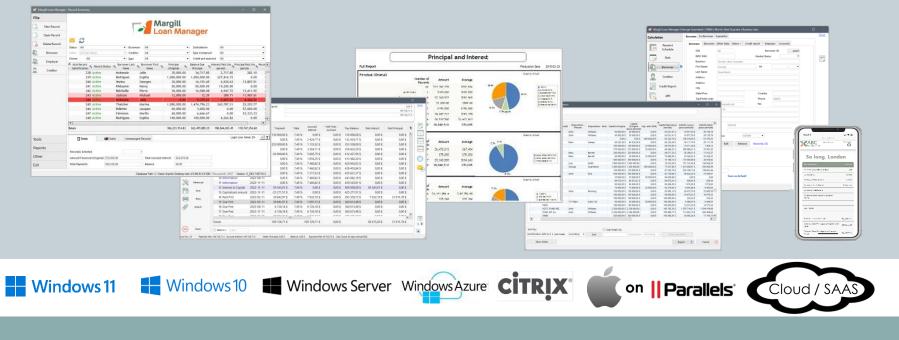


OVERVIEW OF MAIN WINDOWS AND FEATURES



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:
 - o Private lenders
 - o Governments / Economic Development Agencies
 - o Private and Publicly-traded companies
 - o Banks
 - o Accountants
 - o Associations
 - o Law firms
 - o Lease companies

• Loan types:

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

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

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

Contents (1)

- Import your existing data in a few minutes
- Main window
 - o Sort / Search / Global changes / Record Highlight
- Record window
 - o Data
 - Fixed rate / Variable rates
 - o Compute / Payment Schedule
 - o Fees / Tax / Insurance (Escrow) Module

Posting payments

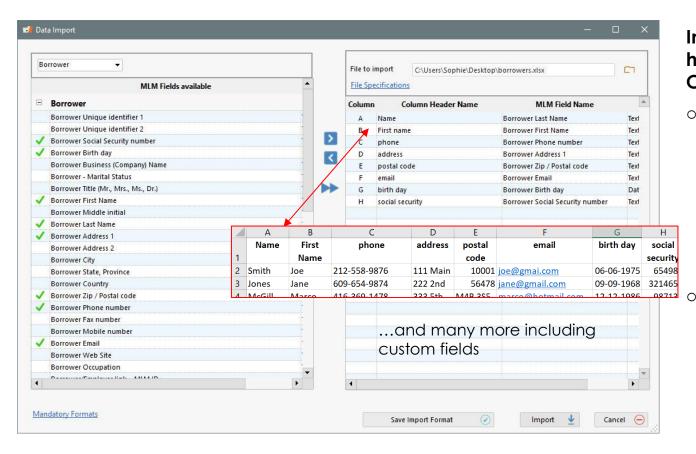
- Batch: Import new payments / post expected payments
- Electronic Funds Transfer (ACH)
- Alerts and automatic Emails to Borrowers
- Reporting
 - Custom reports
 - Automatically generated reports
 - o Merge tool to create documents and bulk email / Investor statements
 - o E-signature
 - Advanced Queries
 - Mathematical Equations

- o Creditor
- o Credit Report
- o APR, Advanced

Contents (2)

- Web interface for Borrowers and Creditors
- Global database imports / changes / automatic data updates
- Software customization (by the user)
 - o Custom fields
 - o 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



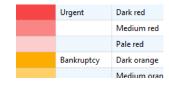
Import Loans, Payment history, Borrowers, Creditors and Employers

- 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

File												
B	New Record						Mar	rgill n Mana				
R.	Open Record						Loa	n Mana	iger			
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Ð.	Borrower		ll Sub-status		Creditor	All		· · · · · · · · · · · · · · · · · · ·	All	• •		
	Borrower							Long text				
9	Employer	Owner	All	•	Туре	All	•	Industry	All	•		
	Creditor	MLM Reco Identificat		Sorrower Last Name	Borrower Fi	rst of Borrower Business (Company) Name	Borrower I Numbe		usiness 🔍 Record Type 🔾	Balance (at Current Date)	Repayment . Ratio	Outstanding Total (Balance ¹ Current Dat
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		10	020 Active	Smith	Lucy		0845 729	1000 XYZ inc.	Mortgage with	E 300 379,46	96,6635 %	6 54
		10	021 Active	Barrett	Daniel		27 11 619	2195 Equity Fu	and Personal loan	2 901,42	88,4211 %	2 20
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		10	024 Active	Williams	John	Williams inc.	555-555-1	234 KLT inc.	Business loan	2 195 737,66	103,4720 %	
		10	025 Active						YOU Customize	5 574,94	233,3333 %	
		10	026 Active	Williams	John	Williams inc.	555-555-1	234 FUND AB	C Business loan	-11 380,83	92,2788 %	8 46
		10	027 Active	Butcher	Julie		514-555-4	545 XYZ inc.	Line of credit	8 364,28	332,3254 %	
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Exit		Total Paym		-4 912,70 \$		Balance	8 189,50 \$					

- See all your loans (records) in the Main window
- Display records according to certain criteria including custom fields
- o 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

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I brok um Garager		
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 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

🙎 Marg	gill Loan Manager		- 🗆	×	
alculat	ion	Data General Other Data EFT		Close	All data is contained in this
	Compute Data Borrower Creditor	Record Status Active Origination Date 2019-09-01 2019-09-01	Sub-status AUTO Principal (Original) \$25,000.00 Annual Nominal Rate (%) 10.0000 % Add Fees Use Interest Table Amortization (Payments) 12 Term (Payments) 12 Image: Create complete Results Table Payment \$0.00		 window and its various tabs Compute (becomes Results Table) Data Borrower (Co-Borrower / Guarantor)
	Credit Report APR Alerts	Currency Use Windows settings Choose from the list:	Balance S0.00		 Creditor Credit Report APR, Alerts, Advanced
	Advanced Save Print	Allowance for Doubtful Accounts 0.00 % Report Header FC Futur Corp	of the principal balance on		 Detailed timestamped Notes may also be added Send the payment schedule by email, attach
	Attach ←	Modify/New Record Save profile Load profile Clear Data	Save as default Display Record log		documents, print various reports in one click

Data

lation	Data General	Other Data EFT		
Compute	Record Status Origination Date	Active 2019-09-01	100	\$25,000.00
Data	First Payment Date	2019-09-01 Monthly	Annual Nominal Rate (%) Add Fees	10.0000 % Use Interest Table
Borrower	Payment Frequency Number of day(s)	Monthly •	Amortization (Payments) Term (Payments)	12 🖩
Creditor	Payment Method	Normal (Principal + In 🔻	Create complete Results Table Payment	\$0.00
Credit Report	<u></u>		Balance	\$0.00
APR	Use Windows setting	gs 🔿 Choose from the	list:	
Alerts	25			8
Alerts Advanced	Allowance for Doubtful A	Accounts 0.00 %	of the principal balance on	
	Allowance for Doubtful A Report Header	Accounts 0.00 %	of the principal balance on	
Advanced			ure Financial	
Advanced Save		F _F Futi	ure Financial	

Data Tab

- o 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

D 3

Attached Documents

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

Data – Variable Rates

🚽 Mar	gill Loan Manager	– 0	×
Calcula	tion	Data General Other Data EFT C	lose
	Compute	Record Status Active Sub-status AUTO Origination Date 2024-01-06 Principal (Original) 50 000,00 S Image: Sub-status 	
	Data	First Payment Date 2024-02-01 Compounding Period Annually	-
Q	Borrower	Payment Frequency Monthly Payment Amount 0,00 S Balance Number of day(s) 0 E Balance 0,00 S E	
	Creditor	Payment Method Normal (Principal + In 🔻	
	Credit Report	Currency Use Windows settings Choose from the list:	
	APR		1
P	Alerts	Percentage to Add/Subtract (Annual) 0,00 % Rate table SOFR_1 Vpdate Method Update Payment schedule based on regular Rate Adjustment Dates ? Regular frequency, every: 3 month(s), starting on: 2024-04-01	
X	Advanced	Recalculate Due Pints for Current final balance Final balance of y	J
B	Save	Allowance for Doubtful Accounts 0,00 % of the principal balance on	
	Print	Report Header	
Ø	Attach	Update Payment schedule when Rate table updated	
		Update Payment schedule based on regular Rate Adjustment Do not update Payment schedule ?	t Date
\bigcirc	Close	This Record is a Fund Modify/New Record Save profile Load profile Clear Data	

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.)
- o Multiple Interest tables in a portfolio

• Table updates in bulk

• Variable rates + margin (+ or -x%)

Compute / Payment Schedule

1	Negative Payments = 2	Positive Payments = 34 Amount Financed (Original) Negative Payments = 2 Total Accrued Interest						\$25,000.00 \$4.666.22
Results Table	Balance \$1,4	53.29 Total	ieu interest					\$29,666.22
Data	Line * Line status	* Pmt Date	* Payment	* Rate	Mathematical Principal	Accrued Interest	Balance	* C 🖥
Borrower	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	
Creditor	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	
Credit Report	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	
APR	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	
Alerts	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	
Advanced	13 Due Pmt	2019-12-01	\$800.00	10.0000 %	\$635.30	\$164.70	\$19,128.52	
ь Ь	14 Add. Princ. (Loan)	2019-12-01	\$-10,000.00	10.0000 %	\$-10,000.00	\$0.00	\$29,128.52	
Save	15 Due Pmt	2020-01-01	\$1,545.59	10.0000 %	\$1,302.85	\$242.74	\$27,825.67	
1	16 Due Pmt	2020-02-01	\$1,545.59	10.0000 %	\$1,313.71	\$231.88	\$26,511.96	
Print P	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	
Attach	19 Due Pmt	2020-05-01	\$1,545.59	10.0000 %	\$1,346.83	\$198.76	\$22,504.77	
	20 Due Dmt	2020-06-01	¢1 5/15 50	10 0000 %	¢1 258 05	¢1975/	¢71 1/6 77	•
	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

0

- 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:

- o Accounting data
 - Paid Interest versus Accrued Interest
 - Paid Principal
- o Alerts
- Line Comments + 9 other columns (to enter other data – Escrow payments for example)
- o Outstanding amounts

- Multiple Balances:
 - Total, Balance before payment
 - Interest, Principal, etc...
- Fees (insurance, taxes) accrued, paid, balance (Escrow)
- o Check and Returned check information
- o 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. (Lo	a 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

14	\$ 1 500.00 12.5000 % \$ 570.90		\$ 929.10	\$ 0.00	\$ 0.00	\$ 93 6	
15	Insert Lines	1	\$ 803.80	\$ 0.00	\$ 0.00	\$ 94 4	
5	Delete - Selected Lines		\$ 119.67	\$ 0.00	\$ 0.00	\$ 93 0	
5			\$ 917.78	\$ 0.00	\$ 0.00	\$ 92 4	
5	Interest Rates		\$ 912.04	\$ 0.00	\$ 0.00	\$ 91 8	
5	Payments •		Modify Pay	ment - Selected Lines		77	
5	Column Fees		Payments A	Adjusted for Balance =	= \$ 0.00	7 3	
5	Calculation Method		Payments A	Adjusted for Balance =	= X	6 9 6 4	
5	Payments, Principal and Interest - Selected Lines	Principal and Interest - Selected Lines Interest-only Payment (and Column Fees)					
5	Сору		Fixed Princi	pal Payment		25 36	
5	Copy All		No interest	Add. Princ., Fees, Ta	x, Insurance, etc.	4 7	
5			Untag - Int	erest-only / Fixed Prin	cipal / No Interest /	Auto Fees 58	
5	Export Table to Excel		5 1 241.51	\$ 0.00	\$ 0.00	\$ 127 0	
6	Export Table to Word	1	6 1 252.77	\$ 0.00	\$ 0.00	\$ 128 1	
6	Export Table to XML	4	1 06/ 1/	¢ ∩ ∩∩	¢ ∩ ∩∩	¢ 110 F	
	\$ 181 538 00 \$ 155 750 49	\$	25 287 51	\$ 5 694 94	\$ 5,805,06		

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
- o Change interest rates
- o Re-compute interest rates
- o 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

Column: Admin Fees

Activate		
Percentage Of true balance of preceding line Of the line's accrued interest Of the pure principal balance and days	? ? ?	
Amount		50,00 \$
Interest behavior WITH interest on these fees		
○ NO interest on these fees		

Description (modify)	Payment, FeesEnglish 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

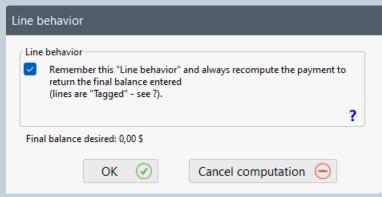
Payment is missed, late or partial? A checked bounced? Fees are charged for each cash advance?

- o 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
- o 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

Line status:	Paid Late Pmt 👻	✓ Late Payment Fees ?	
Add fees to Column:	Admin Fees 💌	Charge fees if number days late greater than	5 day(s)
? Fees based on			
 None Record Type Custom Field 	Record Type:	Personal Ioan	
Percentage ? ^(C) Of true balance of preceding line ? ^(C) Of the line's accrued interest ? ^(C) Of unpaid portion of the payment ? ^(C) Of payment amount	2,0000 %		
C Amount			
Interest behavior WITH interest on these fees			
C NO interest on these fees			

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

alculation	Borrower Co-Borrower Guara				Close
Compute		ther Data Note	s + Employer		
	Social Sec.			Borrower ID:	. 8
Data	Birth Date		Marital Status		•
	Business First Name		1		
Borrower	Last Name			MI	
6	Address				
Creditor	Address				
Credit Report	City				
Credit Report	State/Prov.		Country		
APR	Zip/Postal code		Phone		
	Mobile		Fax		
Alerts	? Email				
	Web Site				
	Occupation				
Advanced	? Unique Ident. 1				
	? Unique Ident. 2				
Bave Save	New Select	Edit	Remove		
	Other Info				*
Print					Ŧ
Attach	Participation (%)	1	oan Security		-1000
9			Description	Amount	-
					-
Exit	Save as default Clear default				-

Borrower Tab

- o Borrower data
- o Co-Borrower data
- o Guarantor data
- o Employer
- o Custom fields
- Borrower Notes / Attached documents
- o 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

🖬 Mar	rgill Loan Manager 100	76 Hudson 1	Tribal Wi-Cł	ni-Way-Win	n Capital Corpora	ition 998-677				
Calcula	tion	Seq. ID	Credit	or First N	ame Last Nar	me Amount	Percentage	Return	1	Close
			001 OKR2	John	Rockefeller		90,0000 %	6,0000 %	-	
	Results Table		001 Okk2		Trahan		3,5000 %	4,5000 %		
			008 Pensior		manan		6,5000 %	4,7500 %		=
	Data						0,0000 /0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	
		Totals				0,00 \$	100,0000 %		T	
Q	Borrower	Creditor	Creditor -	Other Data	Loan Officer		Cred	itor ID: 3	0004	
B	Creditor	Credito Permit r	r Business no.	BI	ack Trucks					
	Credit Report	First Na Last Na			icie ahan		MI	Ms.	•	
	APR	Address		36	598 Sweet Ave.				Ī.	
<u> </u>		Address	5						_	
(Alerts	City		Cł	hicago					
U		State/Pr	rov.	IL						
		Country	/			Zip/Po	stal code 60629)		
		Phone				Fax				
SC		Mobile								
	Advanced	Email		Itr	ahan@balctruck	s.com				
		Web Sit	te						-	
B	Save	? Unic	ue Identifie	er 1					-	
	Print		que Identifie						5	
		New	Sele	ct / Add	Edit	Remove				
0	Attach	Other In	nfo						.	
		Participati	ion —						*	
		Amount			Percentage	3,5000 9	% Return (%)	4,5000)%	
Θ	Exit		s default	Clea	ar default	5,5500		.,5000		
										/

Creditor Tab

- Creditor/Investor data
- Syndicated loans (multiple co-creditors for a loan)
 - on a percentage basis
 - amount
 - return for creditor
- o 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

ulation							
	Record Borrower Co-E	Sorrower Credit	or	Record S	ubmitted t	o Metro 2	
Compute			ower" tab to	the right, this	Record wil	be excluded from the	Credit
Data	report. ? * Account Status	AUTO					•
Borrower	? Payment Rating						•
2	Special Comment						•
Creditor	* Account Type						-
Credit Report	Comp. Condition Code						•
== =<,	Transaction Type			1 (0.607 1 (0.720 F)			•
APR	* ECOA Code	-		Interest Type			-
Alerts	* Portfolio Type		+	Credit Limit		\$0.00	
i Acro	? Special Terms Freque	ncy				AUTO	•
	? Special Terms Duration	on					D []
-	? Special Scheduled M	onthly Pmt Amt				\$0.0) (
Advanced	? Special Date of First	Delinquency			🗹 AUTO		Ē
Th.	? Special Amount Past	Due			AUTO	\$0.0	0
Save	Date Closed		ē	Orig. Charge-	off Amt.	\$0.0	0
Print	Note						*
EP							*
Attach	Co-Borrower	/					
	Transaction Type						•
	ECOA Code			*			
Exit	The Borrower and	Co-Borrower live	at the same	address.			
	Save as default	Clear default					

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)

alculat	ion	Calculate the APR				
	Results Table	Please enter one or many of the fo	ollowing:			
1.1	111-0111	Brokerage Fees		\$1,000.00	Financed	T
	Data	Insurance		\$250.00	Paid up-front	*
_0		Service		\$250.00	Subsequently Paid	•
0	Borrower	Commission	0.0000 %	= \$0.00	Paid up-front	•
200		Points	0.0000 %	= \$0.00	Paid up-front	•
	Creditor	Total Financed \$1, Total Subsequently Paid \$2	50.00 000.00 50.00 00.00			
	Credit Report	APR 23,55				
	APR	Finance Charge \$2,703 Amount Financed \$24,75 Total Payment \$27,20 Balance \$0.00	3.08 50.00			
Q N	Alerts	Nominal Rate: Rate compounded: Monthly Nominal = 10.0000 % Effective : Annual Percentage Rate (APR): Nominal = 23.5533 % Effective :	= 10.4713 % = 26.2698 %			
K	Advanced	If the Fees are Financed, these will be	added to the Princi	nal and the navm	ents calculated with this to	otal
B	Save	amount. If the Fees are Paid up-front or Subsec APR will increase and will be included Fees Paid up-front are subtracted fron	quently Paid, the reg in the APR window	gular payment am /.		
	Print					
Ŋ	Attach					
		Clear Data	Load	profile		
	F 11	Save as default		lay Record log	1	
-)	Exit	Save profile	The second s			

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

culat	tion	(
		Method	Normal (Compound, Effective Rate) Equal Periods		
	Results Table	Year Base	Anniversary	-	
	Data	Day Count	Actual/Actual		
0		Short Period Method	Simple Interest Capitalized - Actual/365	-	?
Q	Borrower	Add an extra interest-only	/ payment as Adjustment date		?
2		Refund Method	Normal	•	
2	Creditor	Use 57 26 & 13 periods fo	vr "Weekly", "Biweekly" and "Every 4 weeks" Compounding		
	Credit Report		or 7, 14 & 28 day Payments		
	APR		pal, Fees (all), Penalties, Invoices, Insurance, Taxes. rge interest for any of the Line statuses above (individual lines) . "Payments", "Untag"		
	Alerts	Do not use "End of the mo	onth" if First Payment Date and/or Origination Date = 29 or 30		?
		Use Automatic Column Fe	es for this Record		
X	Advanced	Grace period	0 days		
9	Save				
	Print	Method: Normal (Comp Day Count: Actual/Actua	ound, Effective Rate) Equal Periods		
Ŋ	Attach	Payment Method: Norm Short Period Method: S	ial (Principal + Interest)		
		Save as default Clear	r Default		
	Exit	Save profile Load Display Record log	l profile		

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
- o 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

🤳 Loan Pay	ments										- 0	
eport from	2019-06-01 💼	to (inclusive			interval	Il Due payments in th or before	e 💿 Main v	cords from: window al selection / Spreadsh	Refresh (F5)	22	Print Bulk Payment Import	1 t
Seq.	* Line status	* Payment D	Date	Modified line	Last Name, First Name 🔦	* Payment	* Expec. Pmt	Currency C	Drigination Date		Company	
1 Due	Pmt	2019-0	05-30		Laroche, Méganne	2.500.00	2.500.00	s	2016-03-22	Vves Rocher		
2 Due		2019-0			Laroche, Méganne	1,500.00	1,500.00	s	2016-03-22			
3 Paic	l Pmt	2019-0	06-01		Smith, Craig	1,050.39	1,050.39	s	2018-08-14	Transport V	RB	
4 Paic	i Pmt	2019-0			Smith, Craig	1,050.39	1,050.39	s	2018-08-14			
5 Paic	i Pmt	2019-0	06-03		Abbot, Lucy	1,050.00	1,050.00	s	2017-01-01	•		
6 Paic	i Pmt	2019-0	06-10		Abbot, Lucy	1,050.00	1,050.00	S	2017-01-01			
7 Due	Pmt 🗸	2019-0	06-17		Abbot, Lucy	1,050.00	1,050.00	s	2017-01-01			
8 Due		A 19-0	06-01		Caron, Richard	800.00	800.00	S	2015-02-03	Éditions XYZ	enr.	
9 Paid	d Pmt	9-0	06-04		Caron, Richard	800.00	800.00	S	2015-02-03	Éditions XYZ	enr.	
10 Paic	i Late Pmt	9-0	06-07		Caron, Richard	800.00	800.00	S	2015-02-03	Éditions XY2	enr.	
11 Part	ial Pmt	9-0	06-10		Caron, Richard	800.00	800.00	S	2015-02-03	Éditions XYZ	enr.	
12	ial Late Pmt	9-0	06-13		Caron, Richard	800.00	800.00	S	2015-02-03	Éditions XYZ	I enr.	
13	Pmt Returned Check	8.4	04-05		Laroche, Méganne	500.00	500.00	5	2016-03-22	Wes Rocher		
14	I. Pmt	9-0	06-30		Tremblay, Theresa	388.23	388.23	S	2015-01-31			
15	paid Pmt	9-(05-15		Leroux, Sophie	232.23	232.23	S	2018-08-16	Margill		
16	Set	9-0	06-01		Leroux, Sophie	232.23	232.23	S	2018-08-16	Margill		
17	i Pmt (2) i Pmt (3)	9-0	06-15		Leroux, Sophie	232.23	232.23	S	2018-08-16	Margill		
1.0	i Pmt (4)	7-	04-05		Laroche, Méganne	0.00	0.00	S	2016-03-22	Wes Rocher		
Concerning Section	1 Pmt (5)											
	1 Pmt (6)											+
only "Acpaic		n N	MLM w	indow		Interval	Global					T
re inclupaid	i Pmt (8)				Total 'Payment' column:	\$14,103.47	\$14,335.70					10011
These coPaic					Due Payments:	\$9,902.69	\$10,134.92					
he paym ^{Paic}	i Pmt (10)	mt	ts" that	precede	Paid Payments:	\$4,200.78	\$4,200.78					
ne date Paic	i Pmt (11)****		d prope		Outstanding Portion:	\$0.00	\$0.00				Select All	(
hese shepaic	i Pmt (12)****				Extra Payment Amount:	\$0.00	\$0.00					
	i Pmt (13)**** i Pmt (14)****	r u	isers an	d cannot	Excis Payment Amodit:	30.00	30.00				Apply	(
Paic	i Pmt (15)****										Close	8
1.000	d Pmt (16)****											

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

This module a	allows you to	update Due paymen	ts with a XLSX file	containing the paym	ents' unique line IDs.	The p	ayments can b	e nomal, pa	artial, late, partial and	l late, unpaid or additi	ional.	
Only Active F	Records can l	be updated.										
Excel format :	specifications	s:					Payment Imp	ort Condit	ions			
- Line 1: Colu	mn titles (title	names are unimport	ant)									
- Column B (m - Column C (m	nandatory): D nandatory): A	lecord ID (MLM) HYP late (Windows format lways a positive amo rue Pmt Date (Grace	from your workstat unt or 0.00									
? Default L	line status for	r paid payments:	Paid Pmt		\sim		File to import	C:\l	Jsers\Marc Gelinas	Desktop\update.xls>	ĸ	
XLSX ML Order	M Record	Line ID	Original Line	Line status	Payment Date		Payment	True Pmt (Grace /				
2	227	6	6	Paid Pmt	07/01/2015		2 329.03					
3	227	7	7	Partial Pmt	08/01/2015		1 000.00					
4	227	8	8	Paid Late Pmt	09/16/2015		2 329.03					
5	227	9	9	Paid Pmt	10/01/2015		2 329.03	10/0	4/2015			
6	227	10	10	Unpaid Pmt	11/01/2015		0.00					
7	227	11	11	Paid Pmt	12/01/2015		2 329.03					
8	227	12	12	Partial Late Pmt	01/04/2016		1 500.00					
9	228	1		Paid Pmt	05/08/2015		6 041.67					
10	228	2		Paid Pmt	05/15/2015		6.041.67			-	_	
11	228	3	3	Paid Pmt	05/22/2015	_	A		В	С	D	
						1	ID Pmt L	.ine	Date	Amount	Grace D	ate
					<	2	227-6		07/01/2015	2329.03		
Payments	10					3	227-7		08/01/2015	1000		
Paid Pmt			\$25.4	12.10 🔺		4	227-8		09/16/2015	2329.03		
Paid Late Pm	nt			29.03		5	227-9		10/01/2015	2329.03	10/04/	20
Unpaid Pmt				\$0.00		6	227-10		11/01/2015	0		
Partial Pmt			S1 0	00.00		7	227-11		12/01/2015			
Partial Late	Pmt		S1 5	00.00		·						
Total update	d payments		\$29.9	41.13 🗸		8	227-12		01/04/2016			
						9	228-1		05/08/2015			
						10	228-2		05/15/2015	6041.67		
						11	228-3		05/22/2015	6041.67		

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

Ч	Line Status to i File Import Manual en		mt 💽	1	ıl data entry	
	Record ID (M	LM) Pmt Da	ate	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
	Excel s			7		
1	A	B	C			
1	ID 155	Date 2016/06/06	Amount 2500.25			
3	175	2016/09/09				
4	256	2016/07/10				
5	1267	2016/03/11				
6	2354	2016/09/29			Clear 📎	Insert lines 📀 Cancel 🚫
7	654	2016/09/13				
8	659 756	2016/09/14		-		

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

reditor FU	IND ABC				\sim					
		sfer Process	sor: Intrix (US	A)			Reject	ed Transactions rep	ort	
ectronic Fu	inds Tran	sfer Process			A	djust True Payment	Date Bat	ch: 2016/05/07-	8000	
* Submit	▲Initial Order	Payment Date	e Payment	MLM Record ID	Borrower name	Company / Org. Name	* Comment	Creditor ID number	Internal Num	ln 1
\checkmark	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	
\checkmark	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		
\checkmark	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		
\checkmark	11	2016/08/15	\$400.00	134	Miguel Salvatore	FUND ABC		P12345		
\checkmark	12	2016/09/01	\$450.00	134	Miguel Salvatore	FUND ABC		P12345		
\checkmark	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		
\checkmark	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		
	<								1	>
iyments				16						
		that are "Aci luded in this t		the Main window	Total 'Payment' column Total 'Pmt' selected line	\$16 557 72	Col	Selec	t All	Ð
						310,337172		Sub		G

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
- o Direct deposit to your account
- o 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

User Alert - Task to accomptish Date Repeat Frequency Hold Delet Call ctient for financials 2016/03/31 Annually □ □ □ Client's birthday today 2016/10/10 Annually □ □ □ N Final payment in 2 days. Call client 2020/02/01 None □ □ N Final payment in 2 days. Call client 2020/02/01 None □ □ Image: State Sta											
Client's birthday today 2016/10/10 Annually	User			ccomplish				Frequenc	:y		
N Final payment in 2 days. Call client 2020/02/01 None Image: Call client							×				
Image: Control of the second secon	J			client							
Alert Types: All See the Alerts for: Dis Done Date generated User Alert - Task to accomplish Type Name Pmt Date ✓ 2015/12/27 ADMIN Call client to renew Record John Williams 2016/01/05 ✓ 2016/01/06 ADMIN NSF call client Line status Dominic Van Halen 2016/01/05 ✓ 2016/01/06 ADMIN NSF call client Line status Charlie Chaplin 2016/01/05 ✓ 2016/01/27 ADMIN Call client to renew Record John Williams ✓ 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/02 ADMIN NSF call client Line status 2016/02/05 2016/02/02 ✓ 2016/02/02 ADMIN NSF call client Line status 2016/02/01	•	i macpaymen	it iii z udys. Cau	luent	2020/02/01	none					
Alert Types: All See the Alerts for: Dis Done Date generated User Alert - Task to accomplish Type Name Pmt Date ✓ 2015/12/27 ADMIN Call client to renew Record John Williams 2016/01/05 ✓ 2016/01/06 ADMIN NSF call client Line status Dominic Van Halen 2016/01/05 ✓ 2016/01/06 ADMIN NSF call client Line status Chartie Chaptin 2016/01/05 ✓ 2016/01/27 ADMIN Call client to renew Record John Williams ✓ 2016/01/27 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/02 ADMIN NSF call client Line status 2016/02/05 2016/02/02											
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Alert Types: All See the Alerts for: Dis Done Date generated User Alert - Task to accomplish Type Name Pmt Date ✓ 2015/12/27 ADMIN Call client to renew Record John Williams ✓ 2016/01/06 ADMIN NSF call client Line status Dominic Van Halen 2016/01/05 ✓ 2016/01/06 ADMIN NSF call client Line status Chartie Chaptin 2016/01/05 ✓ 2016/01/27 ADMIN Call client to renew Record John Williams ✓ 2016/01/27 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/02 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/02 ADMIN NSF call client Line status 2016/02/01											
Alert Types: All See the Alerts for: Dis Done Date generated User Alert - Task to accomplish Type Name Pmt Date ✓ 2015/12/27 ADMIN Call client to renew Record John Williams ✓ 2016/01/06 ADMIN NSF call client Line status Dominic Van Halen 2016/01/05 ✓ 2016/01/06 ADMIN NSF call client Line status Chartie Chaptin 2016/01/05 ✓ 2016/01/27 ADMIN Call client to renew Record John Williams ✓ 2016/01/27 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/02 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 ✓ 2016/02/02 ADMIN NSF call client Line status 2016/02/01											
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2015/12/27 ADMIN Call client to renew Record John Williams 2016/01/06 ADMIN NSF call client Line status Dominic Van Halen 2016/01/05 2016/01/06 ADMIN NSF call client Line status Charlie Chaptin 2016/01/05 2016/01/07 ADMIN NSF call client Line status Charlie Chaptin 2016/01/05 2016/01/27 ADMIN Call client to renew Record John Williams 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 2016/02/02 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 2016/02/02 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05	्र्यंहूद :	Today's Aler	ts (2016/0		All			See the	Aerts for:		Di
2016/01/06 ADMIN NSF call client Line status Dominic Van Halen 2016/01/05 2016/01/06 ADMIN NSF call client Line status Charlie Chaplin 2016/01/05 2016/01/07 ADMIN Call client to renew Record John Williams 2016/02/05 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 2016/02/02 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 2016/02/02 ADMIN NSF call client Line status 2016/02/05				Alert Types:							
2016/01/06 ADMIN NSF call client Line status Charlie Chaplin 2016/01/05 2016/01/27 ADMIN Call client to renew Record John Williams 2016/02/05 2016/02/06 ADMIN NSF call client Line status Dominic Van Halen 2016/02/05 2016/02/02 ADMIN NSF call client Line status 2016/02/05	Done	Date generated	User	Alert Types: Alert - Task	to accomplish		Туре	Nar	me		
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2016/02/02 ADMIN NSF call client Line status 2016/02/01	Done	Date generated 2015/12/27 2016/01/06 2016/01/06	User ADMIN ADMIN ADMIN	Alert Types: Alert - Task Call client to NSF call clien NSF call clien	to accomplish renew t	Record Line st Line st	Type atus atus	Nar John Willia Dominic Va Charlie Ch	me ams an Halen aplin	Pmt 2016/	Date /01/05
	Done	Date generated 2015/12/27 2016/01/06 2016/01/06 2016/01/27	User ADMIN ADMIN ADMIN ADMIN	Alert Types: Alert - Task Call client to NSF call clien NSF call clien Call client to	t to accomplish renew t t renew	Record Line st Line st Record	Type atus atus	Nar John Willia Dominic Va Charlie Ch John Willia	me ams an Halen aplin ams	Pmt 2016/ 2016/	Date /01/05 /01/05
Call Cleric to renew Record Joint Williams	Done	Date generated 2015/12/27 2016/01/06 2016/01/07 2016/01/27 2016/02/06	User ADMIN ADMIN ADMIN ADMIN ADMIN	Alert Types: Alert - Task Call client to NSF call clien NSF call clien Call client to NSF call clien	t to accomplish renew t t t renew t	Record Line st Line st Record Line st	Type atus atus atus	Nar John Willia Dominic Va Charlie Ch John Willia	me ams an Halen aplin ams	Pmt 2016/ 2016/ 2016/	Date /01/05 /01/05 /02/05
	Done	Date generated 2015/12/27 2016/01/06 2016/01/07 2016/01/27 2016/02/06 2016/02/02	User ADMIN ADMIN ADMIN ADMIN ADMIN ADMIN	Alert Types: Alert - Task Call client to NSF call clien Call client to NSF call clien NSF call clien NSF call clien	t o accomplish renew t t renew t t	Record Line st Line st Record Line st Line st	Type atus atus atus atus atus	Nar John Willia Dominic Va Charlie Ch John Willia Dominic Va	me ams an Halen aplin ams an Halen	Pmt 2016/ 2016/ 2016/	/01/05 /01/05 /02/05

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
- o Send email or SMS to client
- o Create new alerts

Automatic Reminders to Borrowers by Email or SMS

1	Editing rep	ort:Reminder 5 days bef	ore account debit			-		×
	Subject:	Automatic debit from ye	wr account in 5 days					
	Calibri			Link				
	110 ,	First name	Amount		Date			^
	Please b	e advised that an auto	matic debit of <mark> 536 </mark> will be drawn fr	om you acco	unt on <mark> 536 </mark> .			
	If the fu	nds are not avaialable	please advise me immediately in ord	er to avoid \$	25.00 in fees.			
	Jean-Luc							
		Financial Corp.						\sim
	<u> </u>							
	?			Save	Save and exit		Cancel	0

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

🚽 Ale	rt Management - Line status*									- 0	×
Add/	Modify a Line status Alert					Display and Create Alerts for:	Di	splay all Alert:	5	✓ Create Alert	0
User	▲ Alert - Task to accomplish	Line status	; Alert 1	Time (Days)	* Automatic Email	Email Template		Borrower Email	Co-Borrower Email	Other Email	٦
EN	Automatic debit in 5 days - Email to Borrower	Due Pmt	Day(s) befo	ore: 5	\checkmark	Reminder 5 days before account debit		\checkmark	\checkmark	support@margill.com	\sim
DR	Insufficient funds auto email	Unpaid Pmt	✓ On Day	<u>~</u>		Returned payment (NSF)	~				

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

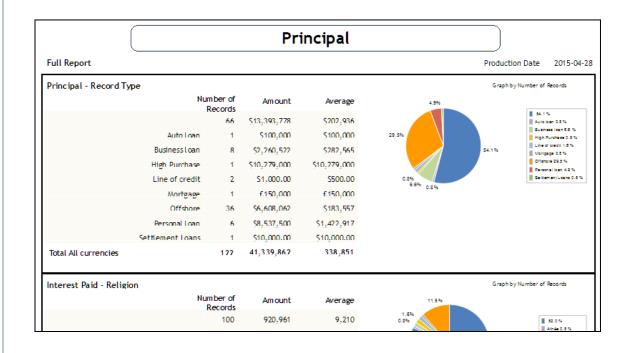
 merge to Docx, PDF and RTF
 - Creditor / Investor statements
- o Print, export to Excel or PDF
- Spreadsheets available directly in most reports
- We can create highly sophisticated reports based on your very specific needs

Reports produced automatically

Automatic Report Set	up				—	
Report						
Identifier:	1					
Type: Record Lis	t 🔹 Name:	Accounting report	rt (Accrual basis)			
Description: Acct repo	rt					
Dates						
O Full report		Current Date Mode	: © 1	oday, end of	dav	
O From Origination da	te to Current* Date					
? 💿 Last	1 Month(s) To Current* Date		Ο Y	'esterday, end	of day	
Current* date only (0:00 to midnight)					
O Next	1 day(s), 3 days(s) after Current* Date	? 📃 Include all Re	cords as selecte	d no matter t	he date(s)	
urrent Date transactions	ons, Interest and Balances, Today at the end of the da and interest are always included except when Curren	t Date is the last line o	of the payment s	chedule in wh		-
Current Date transactions always excluded.	and interest are always included except when Curren	t Date is the last line o		chedule in wh	these report	<u>15</u>
Current Date transactions always excluded. ille Destination Folder:	and interest are always included except when Current	t Date is the last line o	of the payment s	chedule in wh		<u>15</u>
Current Date transactions always excluded. ile Destination Folder: Name :	and interest are always included except when Current C:\Users\marcp\Desktop\Overnight reports test23	t Date is the last line o	of the payment s	chedule in wh	these report	<u>15</u>
Current Date transactions always excluded. ile Destination Folder: Name :	and interest are always included except when Current	t Date is the last line o	of the payment s	chedule in wh	these report	<u></u>
Current Date transactions always excluded. ile Destination Folder: Name : C Always overwrite (and interest are always included except when Current C:\Users\marcp\Desktop\Overnight reports test23	t Date is the last line o Other	of the payment s	chedule in wh	these report	<u></u>
Current Date transactions always excluded. Destination Folder: Name : C Always overwrite o Keep existing rep	and interest are always included except when Current C:\Users\marcp\Desktop\Overnight reports test23 existing report in Destination Folder	C Text	important infor	chedule in wh mation about	these report	<u></u>
Current Date transactions always excluded. Destination Folder: Name : Always overwrite (Keep existing report Keep existing report	and interest are always included except when Current C:\Users\marcp\Desktop\Overnight reports test23 existing report in Destination Folder ort and add incremental value to report's name (Na	C Text	of the payment s important infor CSV Initial Value	chedule in wh mation about Excel	these report	<u></u>
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Current Date transactions always excluded. Destination Folder: Name : C Always overwrite (Keep existing report Keep existing report Records	and interest are always included except when Current C:\Users\marcp\Desktop\Overnight reports test23 existing report in Destination Folder ort and add incremental value to report's name (Na	C Text	of the payment s important infor CSV Initial Value	chedule in wh mation about Excel	these report	<u></u>
Current Date transactions always excluded. File Destination Folder: Name : C Always overwrite of Keep existing report C Keep existing report Records C All Records	and interest are always included except when Current C:\Users\marcp\Desktop\Overnight reports test23 existing report in Destination Folder ort and add incremental value to report's name (Name_20200518	C Text	of the payment s important infor CSV Initial Value	Chedule in whether the second	these report	<u></u>

- 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



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 02-09-202

—

÷.,	rt Name	Due Pmts						
aymen	t Date							
Grid	Spreadsheet							
urrenc	ie: Loan ID	Line status	Pmt Date	Payment Amt	Line Unique ID	Balance	Paid Interest	Paid Principal
5	102	Paid Pmt	11-04-2021	1 673,12 \$	102-391	303 503,34 \$	1 498,12 \$	0,00 \$
5	102	Paid Pmt	11-05-2021	1 673,12 \$	102-392	304 534,41 \$	1 498,12 \$	0,00 9
5	102	Due Pmt	11-07-2021	1 673,12 \$	102-394	308 309,22 \$	0,00 \$	0,00
5	102	Due Pmt	11-08-2021	1 673,12 \$	102-395	309 380,34 \$	0,00 \$	0,00 9
5	103	Paid Pmt	15-04-2021	250,00 \$	103-80	2 247,25 \$	21,03 \$	218,56
5	106	Paid Pmt	01-05-2021	15 866,81 \$	106-41	2 205 994,01 \$	15 866,81 \$	0,00
5	106	Paid Pmt	01-06-2021	15 866,81 \$	106-42	2 205 175,37 \$	15 866,81 \$	0,00
5	106	Due Pmt	01-07-2021	15 866,81 \$	106-43	2 204 351,15 \$	0,00 \$	0,00
5	106	Due Pmt	01-08-2021	15 866,81 \$	106-44	2 203 521,31 \$	0,00 \$	0,00
5	106	Due Pmt	01-09-2021	15 866,81 \$	106-45	2 202 685,81 \$	0,00 \$	0,00
5	10004	Paid Pmt	11-04-2021	1 673,12 \$	10004-391	211 433,09 \$	927,52 \$	570,60
5	10004	Paid Pmt	11-05-2021	1 673,12 \$	10004-392	210 859,99 \$	925,02 \$	573,10
5	10004	Due Pmt	11-06-2021	1 673,12 \$	10004-393	210 284,38 \$	0,00 \$	0,00
5	10004	Due Pmt	11-07-2021	1 673,12 \$	10004-394	209 706,25 \$	0,00 \$	0,00 \$
5	10004	Due Pmt	11-08-2021	1 673,12 \$	10004-395	209 125,59 \$	0,00 \$	0,00
5	10005	Paid Pmt	15-04-2021	250,00 \$	10005-80	180,45 \$	1,91 \$	236,81 \$
5	10008	Paid Pmt	01-05-2021	15 866,81 \$	10008-41	2 240 020,00 \$	15 866,81 \$	0,00 \$
5	10008	Paid Pmt	01-06-2021	15 866,81 \$	10008-42	2 240 020,00 \$	15 866,81 \$	0,00
5	10008	Due Pmt	01-07-2021	15 866,81 \$	10008-43	2 240 020,00 \$	0,00 \$	0,00
5	10008	Due Pmt	01-08-2021	15 866,81 \$	10008-44	2 240 020,00 \$	0,00 \$	0,00
5	10008	Due Pmt	01-09-2021	15 866,81 \$	10008-45	2 240 020,00 \$	0,00 \$	0,00 \$
•	10000		01 07 2021	100.00 €	10000 CF	207 272 276	0.00.6	○ ●
-								

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
- o Quick totals

Record List

AIL	Fields Available	Report Fields
Aost Popular	Most Popular	1 Principal (Original)
General	MLM Record Identification	2 Borrower Last Name
lorrower	Borrower First Name	3 Borrower First Name
	A Barray and Name	4 MLM Record Identification
Creditor	Principal (Original) (for period)	5 Balance at report End Date
oan Data		6 Balance at 0:00 at report Start Date (before transactions on that day)
Principal	Interest Accrued (for period)	7 NSF Fees Accrued (for period)
nterest	Principal Daid (for period)	8 Interest Accrued (for period) 9 Principal Paid (for period)
ayments	Balance at report End Date) 9 Principal Paid (for period)
ine status	Balance Due Principal at report End Date	
	General	
ees/Columns		
ates	MLM Record Identification	
alances	Record Unique Identifier 1	
Outstanding	Record Unique Identifier 2	
oubtful/Bad Debt	Record Status	
	Active Records - Sub-Status (Current date if AUTO)	
APR	Record Owner	
dvanced	Record Creation Date	
Custom Fields	Record Last Updated	
ally	Number of Records	
Inalysis	Total number of files attached to the Record	
	Size in (Kb) of all files attached to the Record Total number of files attached to the Borrower	
quations	Size in (Kb) of all files attached to the Borrower	
	Metro 2 - Active Records	
	Metro 2 - Record Submitted to Metro 2	
		()

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)

epo	ort Name	Compare m	idnight								ecord List
•	Spreadsheet		langne							0	Choose the dates
	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 		•	0	Convert currencies
s		10403	113 110,75 \$	223 274,09 \$	203 566,06 \$	209 309,78 \$ L	ine of credit				Compute totale
S		10404	745 853,26 \$	2 240 020,00 \$	761 833,26 \$	2 240 020,00 \$ L	ine of credit			0	Compute totals
	o-total		14 976 620,08 \$	31 966 590,75 \$	21 274 175,77 \$						
S		102	1 095 753,10 \$	902 010,08 \$	496 243,02 \$		Mortgage with Escrow			0	Export to Excel, CS
S		10020	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow				
s		10044	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow			0	Sort by any criteric
s s		10068 10104	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow				sub-totals
s		10104	1 087 947,89 \$ 1 087 947,89 \$	892 531,75 \$ 892 531,75 \$	497 916,14 \$ 497 916,14 \$		Mortgage with Escrow Mortgage with Escrow				300-101013
s		10128	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow				Even prodict the f
s		10132	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow			0	Even predict the fu
s		10212	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow				on the set future p
s		10236	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow				
s		10260	1 087 947,89 \$	892 531,75 \$	497 916, 14 \$		Mortgage with Escrow	Records include	d		
s		10284	1 087 947,89 \$	892 531,75 \$	497 916,14 \$		Mortgage with Escrow	O All Records	u		
s		10320	1 087 947,89 \$	892 531,75 \$	497 916,14 \$	892 531,75 \$	Mortgage with Escrow				
s		10344	1 087 947,89 \$	892 531,75 \$	497 916,14 \$	892 531,75 \$ N	Mortgage with Escrow	All Records d	isplayed in	the Main Ma	rgill window (Record Summary window) (108
s		10368	1 087 947,89 \$	892 531,75 \$	497 916, 14 \$	892 531,75 \$ N	Mortgage with Escrow	O Records sele	cted in the	Main Margill	window (Record Summary window) (281 Rec
s		10392	1 087 947,89 \$	892 531,75 \$	497 916,14 \$	892 531,75 \$	Mortgage with Escrow	Records from	Advanced	Ouen	Records to Follow (50 Records)
Sub	o-total		17 414 971,45 \$	14 289 986,33 \$	7 964 985,12 \$	14 289 986,33 \$		C Records from	Auvanceu	Query	Records to Follow (50 Records)
S		103	3 887,25 \$	2 247,25 \$	12 750,00 \$	2 247,25 \$ F	Personal Ioan	? 🔽 Include all	selected/g	ueried Record	ds no matter the date(s)
s		10021	3 887,25 \$	2 247,25 \$	12 750,00 \$	2 247,25 \$ F	Personal loan				
S		10045	3 887,25 \$	2 247,25 \$	12 750,00 \$		Personal Ioan	O Full report			
s		10069	3 887,25 \$	2 247,25 \$	12 750,00 \$		Personal loan	O Report up to	(date):	2019-06	6-15
S		10105	3 887,25 \$	2 247,25 \$	12 750,00 \$		Personal Ioan	Report from	(date):	2019-01	1-01 🖬 to (date): 2019-12-31 🖬
s		10129	3 887,25 \$	2 247,25 \$	12 750,00 \$		Personal Ioan	- ·		2017 0	
5		10153	3 887.25 \$	2 247.25 \$	12 750.00 \$	2 24/.25 \$ 1	Personal Ioan	End date metho	d		
ort	within sub-	totals by:			☑ Sub-totals by:			C Exclude last			actions
entif	ication GPM d	u Dossie 🔻 Sort Order	Ascending 🗨		Type de Dossier	▼ Sort Order	Ascending 🗨	Include last	day's intere	est and transa	actions
	Hide Tot	als					Export	Multi-currency of	conversion	o: โ	JSD 👻

List

- ose the dates you want
- vert currencies
- pute totals
- rt to Excel, CSV, etc.
- by any criteria and add otals
- predict the future based ne set future payments

Financial Projections

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

Report Name F

e Projections EN

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

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

Split Period	
O None Period first day	1 v "End of the month" if Day = 31
Monthly starting day 1	
O Quartely starting day 1 of	January 🗸
O Annually starting day 1 of	January 🗸

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

🖬 Accounting Entries Report Template

All		Fields Available			C
Most Popular	Most Pop	ular			Accoun
General	Interest Ar	ccrued (for period)			GL- Con
Borrower	-	d (for period)			GL- Con
Creditor		id (for period)			GL-Capi
Loan Data	Balance at r	eport End Date			
Principal	Balance Du	e Principal at report End Date			
	General				
Payments	Detailed lin	es (for period)(Format 9)			
	Loan Data				Order
Fees/Col.	Principal (O	riginal			1
				-	2
	Principal			>	3
Balances	Principal (O				4
Outstanding 🗸		(Loan) (Line status = Add. Princ. (Loan))(for period)		5	5
Doubtful/Bad Debt		(2) (Line status = Add. Princ. (2))(for period)		\bigcirc	6
APR		(3) (Line status = Add. Princ. (3))(for period)		\bigcirc	7
Advanced		(4) (Line status = Add. Princ. (4))(for period)			
Custom Fields		(5) (Line status = Add. Princ. (5))(for period)			
		(6) (Line status = Add. Princ. (6))(for period)			
Tally		(7) (Line status = Add. Princ. (7))(for period)			
Analysis		(8) (Line status = Add. Princ. (8))(for period)			
		(9) (Line status = Add. Princ. (9))(for period)			
		(10) (Line status = Add. Princ. (10))(for period)			
		d. Princ. (Loan) (Line status)(Interest bearing portion)(for period)			
		 (2) (Line status)(Interest bearing portion)(for period) (3) (Line status)(Interest bearing portion)(for period) 	-		
A11 -	All fields are reported on the transaction day or at the report end date. A		•		* From
		ites what is reported.	vei		" From
are		ext in parentheses (for period, entire loan, etc.). The descripti ut the software but do not necessarily reflect the special natu	1	Summan	y
Add a note to	each entry	First Name – Borrower	Account N		
Report Tem	plate Name	Report Example			100
					2500
					341
					500
					2000

•		C	ustom fields available (acco	unt identifiers)		Origin		*	
		Accoun	iting ID			Record			
		GL- Cor	mpte Principal			Record			
		GL- Cor	mpte de banque			Record			
		GL-Cap	ital			Record			
								-	
				•				10000	
		Order	Transaction	Debit Account	*	Credit Account	*	*	
		1	Interest Paid (for period)	10000	Г	3415	Г		
	_	2	Principal Paid (for period)	1000	Г	4500	Г		-
	>	3	Add. Princ. (Loan) (Line status	6000	Г	1000	Г		
		4	NSF Fees Accrued (for period)	6666	Г	3000	Г		
	<	5	NSF Fees Paid (for period)	1000	Г	2000	Г		
			Paid Pmt (2) (Line status = Pai		Г	2150	Г		V
	(i)	7	Paid Pmt (Line status = Paid F	3450	Г	1280	Г		_
		-							
							-		
-								+	
er		* From	a Custom Field (or Accountin	g ID)					
	•						٦		
	Summar	У	Detail By Acco	unt					
	Accour	at No	. Debit	Cr.	_	dit			
	Accour	ic no.	. Debit			unc			-
		100	0 22,116.03		1	5,000.00	10	el	Θ
		250	0.00		5	5,039.82			
		341	5 5,039.82		4	4,879.42			
		500	0 5,000.00		17	7,236.61			
ŀ	Total		32,155.85		32	2,155.85			
ſ									

Export to your accounting system's GL

- o 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(%)
- o Summary by account
- Reverse exported entries (in case of error)

Contracts, Letters, Invoices & Statements

Merge fieldsStement date: [70]120 110 121 105 102 106 , 119 , 123 Stement date: [70]106 119 , 123 106 , 119 , 123 Stement date: [336] 16 pument lis received after [336], pay xerMount Merge fieldsAccount Number 136 Payment Due Date: [336] I fayment lis received after [336], pay xerDarker* could be the extra fees charged - will depend on how you charge fees.Ecount Information Unrent Payment Due Principal data Unterest 136 data Unterest 136 data data Outstanding Principal data	ab Paragraph Style Modification 122-1-13
Open Save Export Pade Constraint B V A <td>ab Paragraph Style Modification :12 · ·13 · ·14 · ·15 · ·15 · ·15 · ·17 · ·18 · lortgage Statement statement date: 710 [136] [533] ofter 536], pay xxx</td>	ab Paragraph Style Modification :12 · ·13 · ·14 · ·15 · ·15 · ·15 · ·17 · ·18 · lortgage Statement statement date: 710 [136] [533] ofter 536], pay xxx
Morge fields Statement date: [710] [120] [110] [112] Statement date: [710] [121] [121] Statement date: [710] [122] [121] Statement date: [710] [123] [121] Statement date: [710]	Iortgage Statement Statement date: 710 136 536 533 after 536 , pay xxx
Merge fields Statement date: [710] [120] [110] [112] Statement date: [710] [120] [100] [112] Statement date: [710] [120] [101] [112] Statement date: [710] [106] [119] [123] Statement date: [710] Inder the state of the state	Iortgage Statement Statement date: 710 136 536 533 after 536 , pay xxx
Merge fields Statement date: [710] [120] [110] [112] Account Number [136] [105] Payment Due Date: [536] [106], [119], [123] If payment is received after [536], pay xxx Day xxx" - could be the extra fees charged - will depend on how you charge fees. Account Information Property Address Principal [559] [102] Interest [558] [106], [119] Escrow (for taxes and Insurance) [837] [123] Outstanding Principal [411]	Statement date: 710 136 536 533 after 536 , pay xxx
Merge fields Statement date: [710] [120] [110] [112] Account Number [136] [105] Payment Due Date: [536] [106], [119], [123] If payment is received after [536], pay xax Day xax" - could be the extra fees charged - will depend on how you charge fees. Account Information Current Payment Due Property Address Principal [559] [106], [119] Escrow (for taxes and Insurance) [837] [123] Outstanding Principal [411]	Statement date: 710 136 536 533 after 536 , pay xxx
Account Number 136 120 112 105 102 106 , 119 , 106 , 119 , 106 , 120 Inderstand If payment Due Date: Inderstand If payment is received after 536 , pay xxx Property Address Principal 106 , 119 Interest 558 106 , 119 Escrow (for taxes and insurance) 837 123 411	136 536 533 after 536 , pay xxx
Account Number 136 120 110 12 105 102 Amount Due 533 106 , 119 , 123 If payment is received after 536 , pay xox pay xx*' - could be the extra fees charged - will depend on how you charge fees. Mecount Information Current Payment Due Property Address Principal 559 102 Interest 558 106 , 119 Escrow (for taxes and insurance) 837 123 Outstanding Principal 411	536 533 after 536 , pay xxx
 	536 533 after 536 , pay xxx
I105 I102 Istantian Istantian I106 Istantian Istantian Istantian Interest Istantian Istantian Istantian Interest <t< td=""><td>after 536 , pay xxx</td></t<>	after 536 , pay xxx
Account Information Current Payment is received after [536], pay xxx Property Address Principal [106], [119] Interest [106], [119] Escrow (for taxes and insurance) [123] Outstanding Principal	after 536 , pay xxx
Pury XX** - could be the extra fees charged - will depend on how you charge fees. Account Information Current Payment Due Property Address Principal 559 102 Interest 558 106 , 119 Escrow (for taxes and Insurance) 837 123 Outstanding Principal 411	
Account Information Current Payment Due Property Address Principal [559] 102 Interest [558] 106 , 119 Escrow (for taxes and insurance) [837] 123 Outstanding Principal [411]	you charge fees.
Account Information Current Payment Due Property Address Principal [559] 102 Interest [558] 106 , 119 Escrow (for taxes and insurance) [837] 123 Outstanding Principal [411]	
102 Interest 558 106 , 119 Escrow (for taxes and Insurance) 837 123 Outstanding Principal 411	
106], 119] Escrow (for taxes and Insurance) 837] 123] Outstanding Principal 411]	559
123 Outstanding Principal	
Outstanding Principal 411	e) 837
	541
Maturity Date [528] Regular Monthly Payment [541] Interest Rate (Until xxx*) [850] Total Fees Charged [836]	
(Until xxx*) fields above	
	Equation of
Contact Us	Equation of
contact os	Equation of
By phone: 1-877-683-1815	Equation of

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

😼 Merge Settings				×
File Format C DOCX C PDF * Create the doce	ument using Word (Recommended	d)		
 Save file(s) Attach each file produced to the second second		ubject and me	ssage	
 Borrower Co-Borrowers (all)(cc) 	Guarantors (all)(bcc) Creditors (all)(bcc)			
? Add other Email (cc):				
Open a single connection	to the mail server			
 Print Send via Xodo Sign (formerly E 	versign) for eSignature(s)			
* If the document is complex (special "Create the document using Word" of produce than the direct method).				to
	→	Next	Cancel	Θ

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

- Save as Word (DOCX or RTF) document or in PDF format
- o 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
- o Print
- From Record: eSignature(s) via Xodo Sign

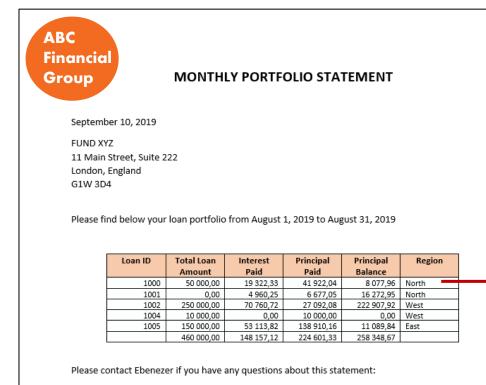
eSignature

-	eSig	gnatures Selection				—		>
Do	cum	ent Name:	E sign					
Rec	que	ter Name:	Joni Mltchell					
		lessage:	Hey man, Sign this!					
Sel	ect	who should receive t	the document to be signed and in wh Signer	Email			1	
V	1	Joni Mitchell		jmitchell@equityfund.com	Creditor			
▼	-	William Johnston		wj@equityfund.com	Creditor			7
•	3	George Boy		gb@gmail.com	Borrower			
								-
_								
							-	
					Save	Ca	ancel (Э

Electronic Signature with Xodo Sign (formerly Eversign)

- o Select recipients
- Choose the signature order
 - Multiple signatures allowed
- o 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 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

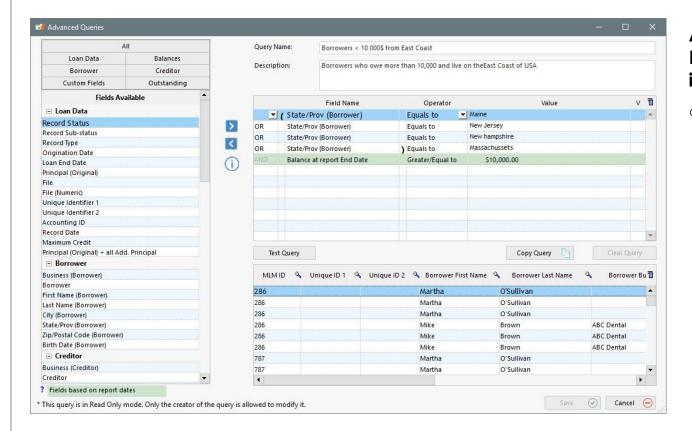
Mathematical Equations

🛃 Equation Formulation	on*	- C	1
Equation Title	Total Amount Due + Upcoming	Results format: Monetary 🔻	
	Outstanding – Interest and Column Fees portion at Report End Date + Outstanding	g - Principal portion at Report End Date + Due Pmt (Line status = Due Pmt)(for period)	
All	Fields Available	Description	*
Most popular	Line status	Outstanding – Interest and Column Fees portion at Report End Date	
General	Interest to be paid at the next Due Pmt (as if Paid)(entire Ioan)	*	
Borrower	Principal to be paid at the next Due Pmt (as if Paid) (entire Ioan)	Outstanding – Principal portion at Report End Date	
Creditor		■ *)	
	APR - Fees Financed to be paid at the next Due Pmt (as if Paid) (e	Due Pmt (Line status = Due Pmt)(for period)	
Loan Data		7	
Principal	Due Pmt 2 (Line status = Due Pmt 2)(for period) Due Pmt - Cash (Line status = Due Pmt- Cash)(for period) Cash (Line status = Due Pmt- Cash)(for period)		
Interest	Due Pmts (All and only Due Pmt type Line statuses)(for period)		
ayments	Paid Pmt (Line status = Paid Pmt)(for period)		
Line status	Paid Pmt (2) (Line status = Paid Pmt (2))(for period)		
	Paid Pmt (3) (Line status = Paid Pmt (3))(for period)		
Fees/Columns	Paid Pmt (4) (Line status = Paid Pmt (4))(for period)		
Dates	Paid Pmt (5) (Line status = Paid Pmt (5))(for period)		
Custom Fields	Paid Pmt (6) (Line status = Paid Pmt (6))(for period)		
Balances	Paid Pmt (7) (Line status = Paid Pmt (7))(for period)		
Outstanding	Paid Pmt (8) (Line status = Paid Pmt (8))(for period)		
Doubtful/Bad Debt	Paid Pmt (9) (Line status = Paid Pmt (9))(for period)		
	Paid Pmt (10) (Line status = Paid Pmt (10))(for period)		
APR	Paid Pmt (11)**** (Line status = Paid Pmt (11)****)(for period)		
Advanced	Paid Pmt (12)**** (Line status = Paid Pmt (12)****)(for period)		
Tally	Paid Pmt (13)**** (Line status = Paid Pmt (13)****)(for period)		
Analysis	Paid Pmt (14)**** (Line status = Paid Pmt (14)****)(for period)		
	Paid Pmt (15)**** (Line status = Paid Pmt (15)****)(for period)		
	Paid Pmt (16)**** (Line status = Paid Pmt (16)****)(for period)		-
		•	
		Check syntax 🗸 Save * 🧭 Can	cel (

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

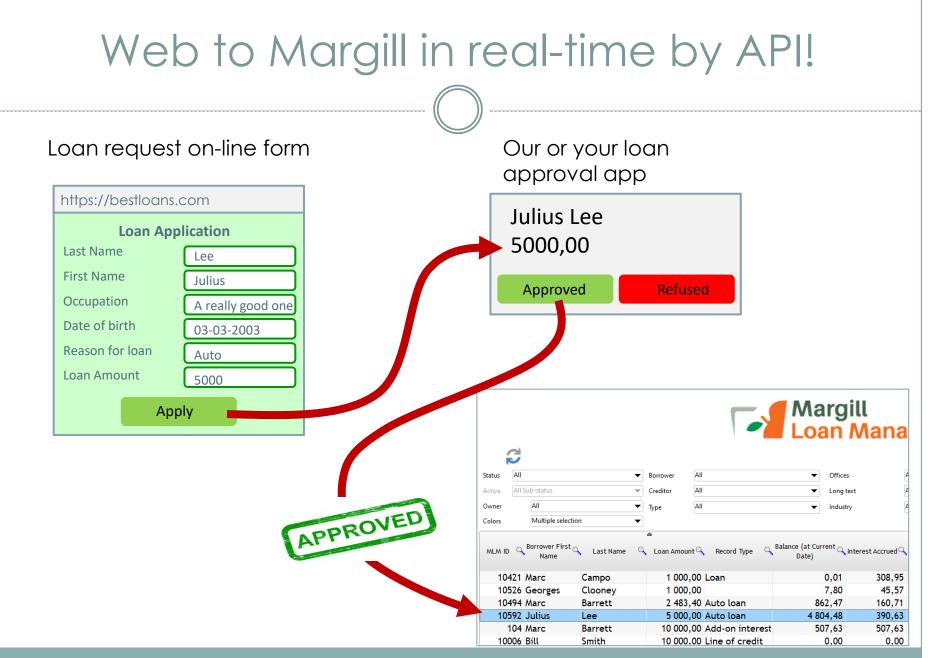
Web in	terface for Borrowers c	and Investors
10:40 7		Web interface to data
Margill.com	Borrower Ioan data (Web or phone)	 User-defined fields presented to Borrowers and/or Creditors including:
Welcome!	Investor (Creditor) Ioan data	 Balances
Description Valeur MLM Record Identification 347 Borrower ID 10010	(Web recommended)	 Next payment date and amount
Borrower First Name Martin Borrower Last Name Simmons	Welcome !	 Total interest and principal paid
Borrower Address 1	to 03/31/2018 Go	Any of over 1000 fields
Borrower Business (Company) Name Loan Data	Borrower Total - Principal (in Principal Interest Balance Due Balance Due Principal Last Name Principal period) Paid Paid Balance Due Principal ////////////////////////////////////	 Live data pulled from client Margill software to the Margill Web site
Balance at current date \$55.847.00 Balance Due Principal at report End Date \$55.648.27	arrett \$10,000,00 \$308,41 \$149,23 \$17,303,85 \$141,84 \$17,162,01 iélinas \$96,500,00 \$692,87 \$265,26 \$72,617,04 \$135,49 \$72,481,55 elletier \$125,000,00 \$0,00 \$107,012,18 \$322,56 \$117,191,89 haplin \$25,000,00 \$0,00 \$0,00 \$4,102,84 \$138,53 \$3,890,63 inette \$5,379,413,88 \$91,158,75 \$5,195,5852,404,365,38 \$1,452,30 \$2,402,913,08	 User customized logo and texts (white label)
Balance Due Principal (at Current \$55,648.27 Date) 10042Mike	restley \$125,000.00 \$683.01 \$1,520.96 \$131,149.20 \$1,463.91 \$129,685.29 hatcher \$1,000,000.00 \$0.00 \$6,652.00\$1,006,682.49 \$6,652.49 \$1,000,000.00 \$5,800,174.19 \$0.00 \$0.00 \$6,693,000.00 \$1,149,20 \$1,168.80 \$7,000,174.19 ialvatore \$6633,000.00 \$5,000,174.19 \$0.00 \$1,220.00 \$693,000.00 Tyson \$100,000.00 \$60.00 \$582.50 \$127,501.79 \$125,000.00 \$4,218.77 \$3,314.54 \$783.71 \$3,331.85 \$777.44	 Creditor participation (syndicated) loan portions
Home Terms and Condition	IS Powered by Margill	

Loan Applications – Bulk Import

Pendin							×	~	
Pendin	ng 🗌 In proce	ess 🗌 Appr	oved 🗌 Decli	lined					
Date Statu 19-09-06 Pending 19-09-05 Pending 19-09-05 Pending 19-09-05 Pending 19-09-04 Pending	123 124 125 126 127	Last Name Letendre Mondou Primeau Moore Mathieu	C First Marianne Gabriel Henriette Susan Valérie	Name	 Phone 514-863-9999 5145557888 514-788-7999 416-777-2134 514-855-3333 	Add 77, Boul. Marie Victorin 155, 1ère avenue 45 563, rue Principale 123, first Avenue 7714, Boul. Du Grand-Hére			
ៅ Loan Applica									
Loan Reques	Request in	lumber 126		Unique II Re	D 1 eason if rejected		Status	Pending	•
Request Date	2019-09-0	Amount requ		2,000.00			Record ID (MLM		0
	416-777-1235		3	2,000.00	State/Prov.	Georgia	Country	USA	0
Applicant Business First Name	416-777-1235 Susan		3	\$2,000.00	Zip/Postal code	45556	Country Phone	USA 416-777-2134	
Applicant Business First Name Last Name	416-777-1235 Susan Moore				Zip/Postal code Mobile	45556 416-777-7888	Country	USA	
Applicant Business First Name Last Name Address	416-777-1235 Susan Moore 123, first Avenue				Zip/Postal code Mobile Email	45556 416-777-7888 moore@mail.com	Country Phone	USA 416-777-2134	
Applicant Business First Name Last Name	416-777-1235 Susan Moore		3		Zip/Postal code Mobile	45556 416-777-7888	Country Phone	USA 416-777-2134	
Applicant Business First Name Last Name Address Address	416-777-1235 Susan Moore 123, first Avenue Apt. 6		3		Zip/Postal code Mobile Email Occupation	45556 416-777-7888 moore@mail.com secretary	Country Phone Fax	USA 416-777-2134 416-777-8566	
Applicant Business First Name Last Name Address Address City	416-777-1235 Susan Moore 123, first Avenue Apt. 6	e			Zip/Postal code Mobile Email Occupation	45556 416-777-7888 moore@mail.com secretary	Country Phone Fax Birth Date	USA 416-777-2134 416-777-8566 1980-1 Divorced	0-13
Applicant Business First Name Last Name Address Address City	416-777-1235 Susan Moore 123, first Avenue Apt. 6 Atlanta Borrower - Custon	e	3		Zip/Postal code Mobile Email Occupation	45556 416-777-7888 moore@mail.com secretary 122 333 447	Country Phone Fax Birth Date Marital Status	USA 416-777-2134 416-777-8566 1980-1	0-13
Applicant Business First Name Last Name Address Address City	416-777-1235 Susan Moore 123, first Avenue Apt. 6 Atlanta Borrower - Custon	e m Fields			Zip/Postal code Mobile Email Occupation Social Sec.	45556 416-777-7888 moore@mail.com secretary 122 333 447	Country Phone Fax Birth Date Marital Status	USA 416-777-2134 416-777-8566 1980-1 Divorced	0-13
Applicant Business First Name Last Name Address Address City	416-777-1235 Susan Moore 123, first Avenue Apt. 6 Atlanta Borrower - Custon	e m Fields			Zip/Postal code Mobile Email Occupation Social Sec.	45556 416-777-7888 moore@mail.com secretary 122 333 447	Country Phone Fax Birth Date Marital Status	USA 416-777-2134 416-777-8566 1980-1 Divorced	0-13
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Website Applications

- Bulk import loan applications via Excel or JSON files
- Imports any custom data on the Borrower or Loan
- o 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.



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

J Automated Import Configuration	- 0	×
Automated Import Status	Loans and Borrowers (Create and Update) (Create and Update) (Create only)	
V Windows Service Stop (a) Status Running ? MLM installation Path (Import.ini) COProgram Files (b86)/MLM-5.4	P Loan Import Folder: Ci\Users\marcp\Desktop\MLM5_531_auto imports\Loans=Borrowers\ C Data Mapping File: Text Import Text Import	٦
✓ Loans & Borrowers ✓ Import Folder ✓ Valid Mapping	Loan Advanced APR	•
Borrowers Salesforce Connection Info Valid Mapping	Column Fees Custom Fields Unlimited (Record) Custom Fields 1 to 9 (Record)	
Iransactions	Custom Fields (Kecora) Borrower Custom Fields Unlimited (Borrower)	
	Custom Fields 1 to 9 (Borrower) Creditor	
How it works Mandatory Fr	Create JSON template Create . xlxs template	•

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

Record v	arious Fields	/ Options	Loan Sta	atus			•	Refresh	* 7					
Record C	ustom Fields	(1 to 9)					•	Refresh	47					
Record C	ustom Fields	(Unlimited)					•	Refresh	4 7					
Loar	Status	Current Valu	Jes S	ubmit	MLM Record Id	Reco	d Number	Record Number (Numeric)	Last Name, First Name	Company	Telephone	Creditor	Updated	
Active		Active		Г	232			0	Salvatore Miguel			Elbousten	F	
Active		Active		Г	237	76544	3	698	Butcher Julie		514-555-4545			
Active		Active		Г	238	234a		698	Butcher Julie		514-555-4545			
Active		Active		Г	239			0	Rodriguez Sophia	Chell Industries inc	(469) 358-5858	XYZ inc.	F	
Active		Active		Г	240			0					L. L	
Active				-	244		L.	0						
Active	Change	selected line(s)	to 🕨	5	Select Loan St	atus:		0					Г	
Active					Draft			0	Jackson Michael			FUND ABC	Г	
Active	Export ta	able to Excel			Pending			177	Butcher Julie		514-555-4545		Г	
Active	Print							0	Thatcher Marina			XYZ inc.	Г	
Active _	P THICK.	AUCINE	_		Active			0					Г	
Active		Active		(On Hold			0					Γ	
Active		Active	Γ		Closed			0	Rodriguez Sophia	Chell Industries inc	(469) 358-5858	FUND ABC	Γ	
Active		Active		-				0	Rodriguez Sophia	Chell Industries inc	(469) 358-5858	XYZ inc.	Γ	
Active		Active			Archived		3435	67676767					Г	
Active		Active		Г	252	LA-34	56	0	Rodriguez Sophia	Chell Industries inc	(469) 358-5858		Г	
			•											Þ

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
- o Change Loan status
- Add loan number (IDs)
- Change calculation methods
- o 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

I / Modify	/ a Custom	Field							
rrower	Creditor	Record							
Reco	ord - Custom	n fields	Unlimited fields (Ta	ble format)	Display	filters	;		
ſ		De	scription	Fi	ield type		Default value		
	Region			Menu (Te	ext)	\sim	Customize menu		
	Law fir	m		Text		\sim			
	Lawyer			Text		\sim			
	Risk fa		·		rcentage (%)	-	0.0000 %		
			imated date	Date		\sim	0.00		
	Contra	an oppor	tunity	Monetar Text	У	\sim	0.00		
		t rate type	De	Menu (Te	ext)	\sim			
	Risk ra				umerical)	\sim	0.000000		
					Industry				
					Default		Description		*
	Edit				v				
C						Prim	hary		
							ondary		
						Ter	tiary		
								-	
									-
In	nport	/Up	date		* Upon pi	ressing	g on "Accept", the changes made will be definite		

Custom financial instrument type

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

Custom fields

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

Custom Menus

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

Transaction Type Line Statuses

	Description (modify)	Payment, FeesEnglish Description	***All	=0	>0	<0	Desc. Original	1
1	Due Pmt	Due Pmt		1	1		Due Pmt	•
2	Due Pmt- Cash	Due Pmt		1	1		Due Pmt 3	
3	Paid Pmt - Cash	Payment		1	1		Paid Pmt (2)	
4	Paid Pmt - Name as you wish	Payment		-	1		Paid Pmt (3)	
5	Paid Pmt	Payment		1	1		Paid Pmt	
6	Paid Late Pmt	Payment		1	1		Paid Late Pmt	
7	Partial Pmt	Payment		1	1		Partial Pmt	
8	Partial Late Pmt	Payment		1	1		Partial Late Pmt	
9	Paid Pmt Returned Check	Payment		1	1		Paid Pmt Returned	
10	Add. Pmt	Payment		1	1		Add. Pmt	
11	Unpaid Pmt	No payment		1			Unpaid Pmt	
12	Returned Check	No payment		1			Returned Check	
13	Fees	Fees		1		1	Fees	
14	Fees Paid	Fees Paid		1	1		Fees Paid	
15	Fees 2	Fees		1		1	Fees 2	
-16	Fees 2 Paid	Fees Paid		1	1		Fees 2 Paid	
17	Fees 3	Fees		1		1	Fees 3	
18	Fees 3 Paid	Fees Paid		1	1		Fees 3 Paid	
19	Fees 4	Fees		1		1	Fees 4	
20	Fees 4 Paid	Fees Paid		1	1		Fees 4 Paid	
21	Fees 5	Fees		1		1	Fees 5	
22	Fees 5 Paid	Fees Paid		1	1		Fees 5 Paid	-

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, Writeoff...), 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

Windows Currency	\$			
Default Windows Cu	rrency Abbreviation:	USD		?
Exchange Rate =	1,0000000			
Multi-Currency				
Activate "Multi-	Currency" module (Adm	iinistrator only)		
Symbol (\$,€,£)	Abbreviation (USD, CAD, EUR)	Exchange Rate	Delete	T
£	GBP	0,7337800		-
€	EUR	0,8488400		
F	CHF	0,9212400		
\$A	AUD	1,3640000		
\$C	CAD	1,2500000		
¥	JPY	109,8700000		
Ş	USD	1,0000000		
R	ZAR	14,6360000		
\$HK	HKD	7,7726000		
¥C	CNY	6,4850000		
				-

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

Multi-currency conve					•		
		USD	\$	1 (Default)			
		GBP	£	0.73378			\sim
	New	EUR	€	0.84884		te Report	\odot
		CHF	F	0.92124			
		AUD	\$A	1.364			
		CAD	\$C	1.25			
		JPY	¥	109.87			
		USD	\$	1			
		ZAR	R	14.636			
		HKD	\$HK	7.7726			
		CNY	¥C	6.485			

User Roles and Permissions

🚪 User Manager		×
Tools	Username JOSEPH	
	New Password	Ο
New	Security Level Power User 🔻	tron
	Last log-in date Number of log-ins 0	
Delete	Force Password change Require strong passwords for all users	
	- ? Allow user management (if administrator)	
	 ☐ Read-only user: No Alerts ☐ Display only "Draft" Records <u>Options</u> Record Rights ☐ Cannot Create New Record ☑ Can change Record color 	
	Bypass locked historical transactions Cannot change Record Status	
	General Rights □ Can only see own Records ? □ Can only see own Borrowers/Employers/Creditors ? □ Can produce Reports for all Records ? ✓ Can make Global changes □ User cannot Delete Records/Borrowers/Employers/Creditors	
	Reports and Modules Can use EFT module Can display Main window Dashboard Can create and use Advanced Queries Can produce an "Accounting entries" Report Can produce a "Credit Agency" Report Can produce a "Creditor/Investor" Report	

User roles :

- Super Administrator (ADMIN)
- o Administrator
- o Power User
- \circ User
- o Draft User
- o Read-only user
- o "Strong" passwords if required
- o 5 login tries then user blocked
- Multifactor authentication (MFA) with smartphone
- Multiple permissions may be given or restricted

Activity Logs

🚽 System Settings		×
	Default Folders	
Interest Rate File:	C:\Program Files (x86)\MLM52.1 - Encryption MM\MLM_DATA\Tables\	Ch
Tax File:	C:\Program Files (x86)\MLM52.1 - Encryption MM\MLM_DATA\Tables\	C ח
Tables folder:	C:\Program Files (x86)\MLM52.1 - Encryption MM\MLM_DATA\Tables\	C 1
Help file (F1):		C 1
User settings System settin	gs (Administrators) Security	
 Log File Log Loan Events Log Report Events Log folder: 	 Log User Management Events Log Overnight Task Events Log User Session Events Log Automated Imports C:\Users\marcp\Desktop\Journaux MLM North Carolina - TEST\ 	
Activate enhanced pro	tection of sensitive information	

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

- Loan activity
- o User management
- "Overnight" tasks and reports
- o Activity reports
- o User activity sessions
- o 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)

salesforce

- 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: <u>www.margill.com/en/knowledge-base/</u>
- Our pretty excellent, fantastic customer support ;-). We are there for you!
- Custom development (reports and others)

Some of our clients



Demo / Contact us

• Free 30-day fully functional trial:

www.margill.com/ncm

• Schedule a live 55 minute demo with us or for more information:

sales@margill.com support@margill.com

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