

# Moneylender Professional 2.0 User's Guide

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# Moneylender Professional 2.0 Users Guide

## Congratulations!!!

You've chosen one of the easiest, most versatile loan servicing applications ever created.

Follow the [QuickStart First Time User](#) tutorial and you can have your first loan set up in about two minutes.

Working in a [networked](#) multi-user environment couldn't be easier since Moneylender Professional 2.0 was built from the ground up around fast file access and efficient network use.

[Print statements](#) from the default templates, or create your own from scratch or by modifying a copy of an existing [statement or voucher template](#).

For detailed explanations of the elements of the main window visit the [Main Window](#) help topic.

You are welcome to run the program as a [demo](#) to get a feel for how it works. As a demo, Moneylender can still work in a network environment and deliver all of its features. Review the [Demo](#) help topic for details about the demo.

The screenshot shows the Moneylender Professional software interface. The window title is "Moneylender Professional - sampleportfolio.mlp". The menu bar includes File, Portfolio, Loan, Servicing, Other Records, Tools, Reports, and Help. Below the menu bar is a toolbar with various icons. The main area displays a table with the following columns: Account..., L, Borrower, Lender, Balance, Reg Pmt, Stat, Type, and Rate. The table contains several rows of loan data, with the row for account az364098 highlighted in blue.

Account...	L	Borrower	Lender	Balance	Reg Pmt	Stat	Type	Rate
az137456	U	Schroede...	Comdex Inc.	\$19,546.12	\$664.29	Paid	TRMs	12.00...
az234876	U	Wallace, J...	Flag Credit ...	\$65,000.00	\$1,381.06	Paid	SHD	10.00...
az243987	U	Xanadux ...	Crystal Loans	\$50,000.00	\$1,268.13	Paid	TRM	10.00...
az297368	U	Qualitycom	New Loan	\$2,000.00	\$86.16	Paid	TRM	14.00...
az342534	U	Warfield, ...	Joe's Cars	\$12,000.00	\$553.74	Paid	TRMs	10.00...
az345612	U	Cubis, Ru...	Region Bank	\$1,000.00	\$21.04	Paid	TRM	18.00...
az364098	U	Opulance ...	Citie Bank	\$1,000,00...	\$22,807.79	Paid	TRM	18.00...
az456213	U	Kealing, ...	First Bank	\$200,000.00	\$3,530.55	Paid	TRM	12.00...
az536956	U	Save It	Union Bank	\$60,000.00	\$2,079.92	Paid	TRM	15.00...

At the bottom of the window, there is a status bar with "Refresh Complete" on the left and "Auto-Backup Off" on the right.



## Demo Mode

Moneylender Professional will run as a demo until activated. To activate the program, click **Activate** from the [File Menu](#). If you are not sure if the program is active, click **About Moneylender** from the [Help Menu](#). The version number will end with "demo" if the program is not activated ("2.0.0.8demo" is a demo version, "2.0.0.8" is an activated version) During activation you will have the opportunity to purchase licenses with your credit card.

There are two handicaps in the demo which are removed when the program is activated:

**All text in your portfolio is limited to three characters.** You can enter as many characters as you like up to the full size of the text field, but only the first three characters will be saved.

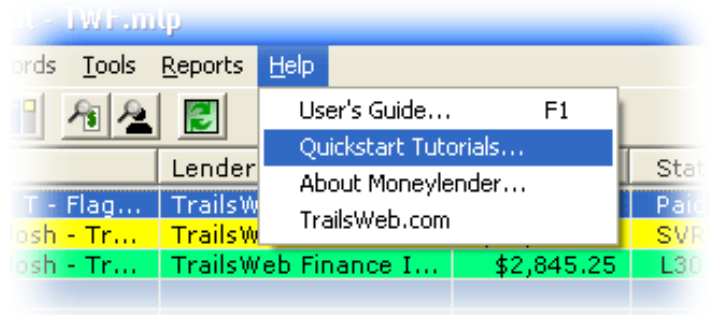
**Only the first three payments will be available on each loan.** You can enter more payments, but only the first three will appear in any dialog, or be used for any computations or reports.



# Quickstart Tutorials - Overview

There are many things you might want to do with Moneylender Professional. Below are brief walkthroughs for the most common tasks. Please take a moment to review any of the tutorials that might interest you.

You can always return to this page by clicking **Quickstart Tutorials** from the **Help** menu.



## [Using Moneylender for the First Time](#)

If you've never used Moneylender before, read this for an overview of the way Moneylender handles your loans.

## [Setting Up Loans](#)

Simple instructions to help walk you through setting up loans in Moneylender.

## [Moneylender Settings](#)

Information about configuring Moneylender from the Settings dialog.

## [Moneylender's Main Window](#)

A rundown of the components that make up the main screen.



# Quickstart - Using Moneylender for the First Time

## Create a New Portfolio

Everything you enter into Moneylender Professional is saved in a portfolio file. This file contains everything from the details of your loans, lenders and borrowers, to the specifics of the default and custom made statements and vouchers you'll send to your customers.

Almost everything in Moneylender's main window is grayed out until you have an open portfolio.

If this is your first time using Moneylender, click **File > New Portfolio** to open the New Portfolio File dialog. Moneylender defaults to the Moneylender Portfolios folder in your My Documents folder. It is recommended that you save your data there, unless you prefer another folder.

When choosing a name for your file you might want to use the name of your lending company, or another name that represents which loans and other records will be stored in this portfolio. You can have as many lenders in a single portfolio as you like.

When you click Save, the [Portfolio Settings](#) dialog will appear so you can make any customizations to how your data is handled. When you have configured the portfolio to suit, click OK.

**Next:** [Setting up Loans](#)

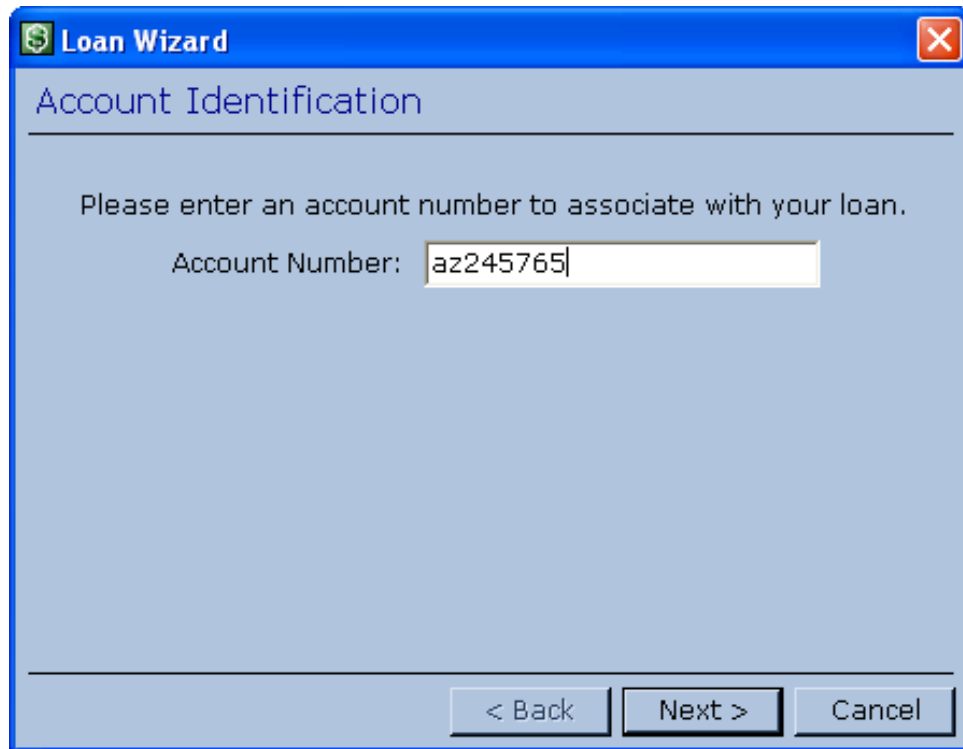


# Quickstart - Setting Up Loans

## Creating a New Loan

There are two ways you can open the Loan Wizard to create a new loan:

- clicking the New Loan  icon on the toolbar
- or clicking **Loan < New Loan** from the menu.

A screenshot of the "Loan Wizard" dialog box. The title bar says "Loan Wizard" with a close button. The main area is titled "Account Identification" and contains the text "Please enter an account number to associate with your loan." Below this is a text input field labeled "Account Number:" containing the text "az245765". At the bottom, there are three buttons: "< Back", "Next >", and "Cancel".

This will open the [Loan Wizard](#) to ask for all the details of your loan. As you progress through the Loan Wizard, you'll also be required to create a new [Borrower](#) and [Lender](#) to associate with the loan.

Detailed instructions for the Loan Wizard, are available in the [Loan Record](#) help topic.

When you have completed the wizard your new loan will appear in the [list of loans](#) in the [main window](#).

### **Next:** [Printing a Statement](#)

You may also wish to [Record Payments](#) or [View Reports](#) on your loan.



## Main Window

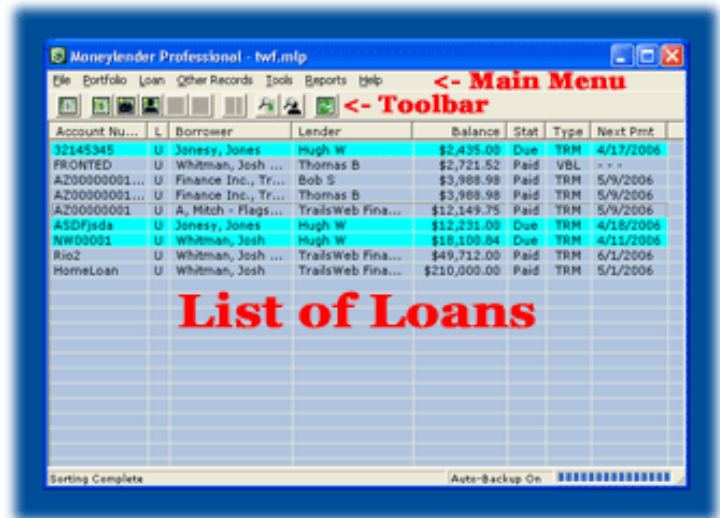
The main interface for Moneylender Professional 2.0 displays a list of the loans in your portfolio and allows you to manage, service, and report on those loans.

There are three major components to the main windows, described below: The [Main Menu](#), [Toolbar](#), and [List of Loans](#).

The Main Menu provides access to all of Moneylender's features. See the help topic [Main Menu](#) for details of every menu option.

The Toolbar provides quick access for the most common tasks and some additional support for working with the list of loans. See the help topic [Toolbar](#) for more about each button and what it does.

The List of Loans is the key to managing your loans. This list is the starting point for all loan servicing functions from recording payments to printing statements and vouchers. For details on this component see the [List of Loans](#) help topic.

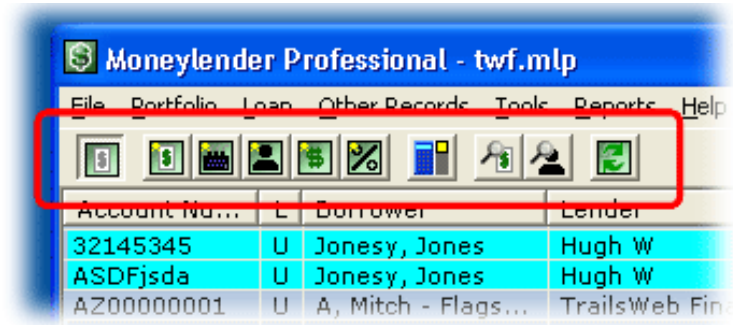






## Main Window Toolbar

The Toolbar in the [Main Window](#) has links to some of the most common tasks of interacting with Moneylender Professional. The New Payment, New Rate, and Recalculate Loan buttons are disabled unless exactly one loan is selected in the [list of loans](#).



### Show Closed Loans -

Toggle this button to show and hide closed loans. When pushed in, closed loans are displayed in the [list of loans](#). When popped out, closed loans are not shown in the main window. Changes will not take effect immediately, but you can press the Refresh button to reset the [list of loans](#) and display/hide the closed loans.

### New Loan -

Clicking this button will open a new [loan](#) in the [Loan Wizard](#). When the wizard completes, the loan is added to the portfolio.

### New Lender -

This button opens a new [lender](#) record in the Lender Wizard. The lender is added to the portfolio when the wizard completes.

### New Borrower -

This button opens a new [borrower](#) record in the Borrower Wizard. The borrower is added to the portfolio when the wizard completes.

### New Payment -

Only accessible when a loan is selected in the list of loans, this will open the Payment dialog with a new payment record.

### New Rate -

Only accessible when a loan is selected in the list of loans, this will open the Rate dialog with a new rate record, allowing you to change the interest rate on the selected loan.

### Recalculate Loan -

Only accessible when a loan is selected in the list of loans, this button will re-evaluate all records associated with a loan, re-computing principal, interest, late fees, other fees, and balances.

### Search for a Loan -

This button does not do anything. In future releases you will have the option of showing all loans in the window by default, or only showing loans when a search is done. This will help reduce network and file overheads. In a network environment, when a portfolio exceeds a set number of loans, all network users will be required to search the records instead of collecting them all, preventing MLP from overburdening your local area network. This functionality is not currently available, however.

### Search for a Borrower -

This opens the [Manage Borrowers](#) dialog. Using the search options in this dialog lets you find a specific borrower within your portfolio. You can also create, edit, and delete borrowers using this dialog.

### Refresh -

This will force a full refresh of the data in the [list of loans](#), updating any records that have been added, modified or recalculated since the last time they were collected for display.

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## List of Loans

The List of Loans, outlined in red to the right, is your gateway to managing your portfolio. It can display many different attributes of each loan, customizable from the [Moneylender Settings](#) dialog under the Columns tab. Clicking a column heading in the List of Loans will sort the list by the values in that column.

The list of loans can highlight late loans by changing the background color of their rows. Closed loans have gray text, and loans whose primary borrower or lender have been deleted will appear with bold red text.

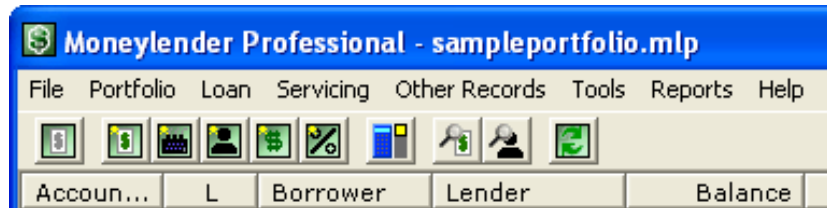
Many of Moneylender's features depend on a loan being selected in the list of loans. Some reports, toolbar buttons and most of the [Loan menu](#) options are only available when a loan is selected. Even though you can print statements for many loans at the same time, you must have a loan selected before you can open the [Print Template](#) dialog from the Loan menu.

Account Number	L	Borrower	Lender	Balance	Reg Pmt	Stat	Typ
32145345	U	Jonesy, Jones	Hugh W	\$2,435.00	\$54.13	Due	TRI
ASDFjads	U	Jonesy, Jones	Hugh W	\$12,231.00	\$1,019.25	Due	TRI
AZ00000001	U	A, Mitch - flags...	TrailsWeb Fina...	\$12,149.75	\$787.51	Paid	TRI
AZ00000001	Bob	U Finance Inc., Tr...	Bob S	\$3,988.98	\$258.76	Paid	TRI
AZ00000001	Tam	U Finance Inc., Tr...	Thomas B	\$3,988.98	\$258.76	Paid	TRI
FRONTED	U	Whitman, Josh ...	Thomas B	\$2,721.52	\$200.00	Paid	VB
NW000001	U	Whitman, Josh	Hugh W	\$18,100.84	\$415.17	Due	TRI
HomeLoan	U	Whitman, Josh	Trailsweb Fina...	\$210,000.00	\$724.34	Paid	TRI
Rio2	U	Whitman, Jssh ...	Trailsweb Fina...	\$49,712.00	\$501.80	Paid	TRI



## Main Menu Overview

The main menu, found at the top of Moneylender's window and circled in red to the right, provides you with all the tools you need to service your loans and maintain your records.



[The File menu](#) allows you to create, open, and change portfolios, connect to networked portfolios, manage Moneylender's application based settings, and exit the program.

[The Portfolio menu](#) provides access to portfolio based settings, network users and publishing, template management, and Metro2 reporting.

[The Loan menu](#) has every option that relates to a specific loan. Most of these options are disabled unless a loan is selected in the list of loans. From the [loan menu](#) you can create new loans, add and manage payments that apply to a loan, add and manage third party fees, change and manage the interest rate and regular payment on a loan, change the borrowers and lender associated with a loan, and close or delete a loan.

[The Servicing menu](#) appears in the main menu when a loan is selected in the list of loans in the main window. [The Servicing menu](#) allows you to create manage and print Quick Notes. You may also print statements, vouchers, and notices for loans in the current portfolio.

[The Other Records menu](#) allows you to create and manage borrowers, lenders, and third party records.

[The Tools menu](#) currently does nothing. In future releases this menu will have special features like a simple payment calculator for easily finding out information regarding potential or existing loans.

[The Reports menu](#) provides access to loan specific reports (only when a loan is selected in the list of loans), and portfolio wide reports.



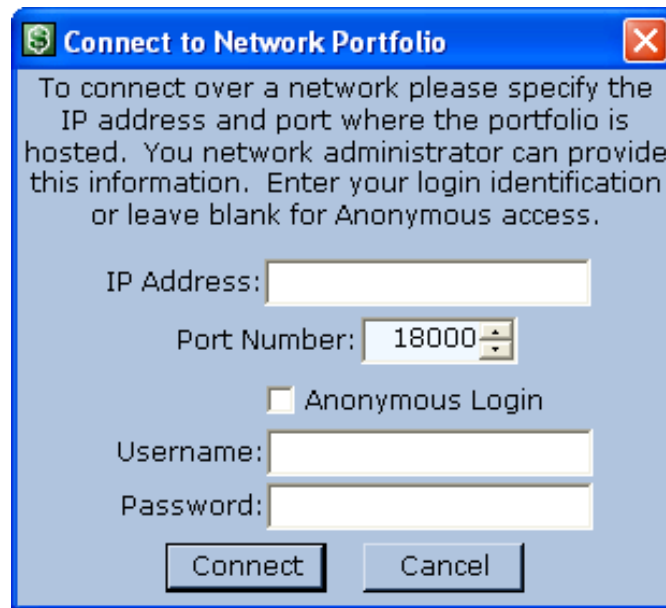
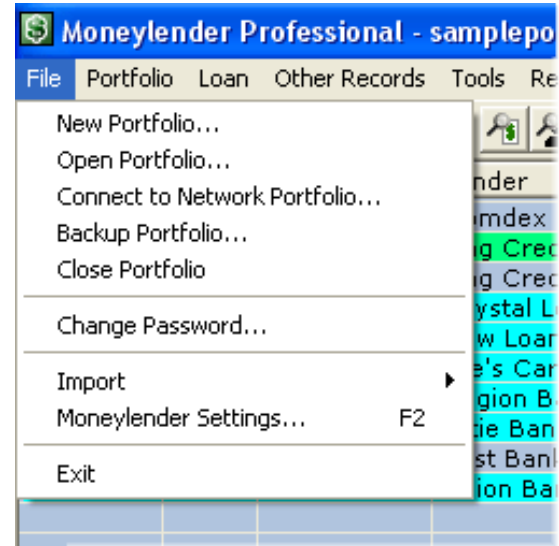
## File Menu

Available from the [Main Menu](#), the File menu allows you to create, open, and change portfolios, connect to networked portfolios, manage Moneylender's application based settings, and exit the program.

**New Portfolio** - Allows you to select a folder and file name for a new portfolio file. When creating a new portfolio, Moneylender will add the default templates, and open the [Portfolio Settings](#) dialog.

**Open Portfolio** - Opens a dialog to browse for portfolio (mlp) files on your computer.

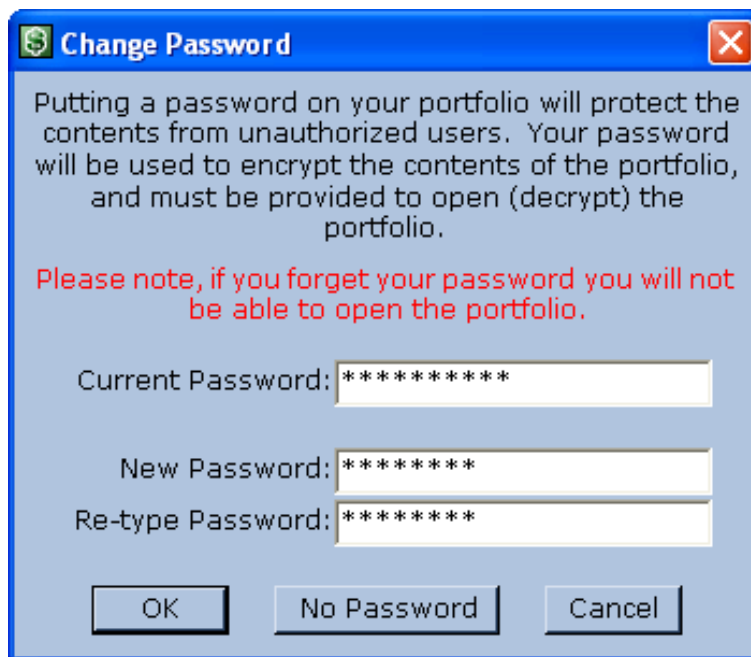
**Connect to Network Portfolio** - Allows you to enter the IP Address, Port, and login credentials for a network accessible portfolio. The IP and port are readily available from the system tray icon in the taskbar of the host computer.



**Backup Portfolio** - If running a local file portfolio you may use this command to save a copy of the portfolio to another file on your computer.

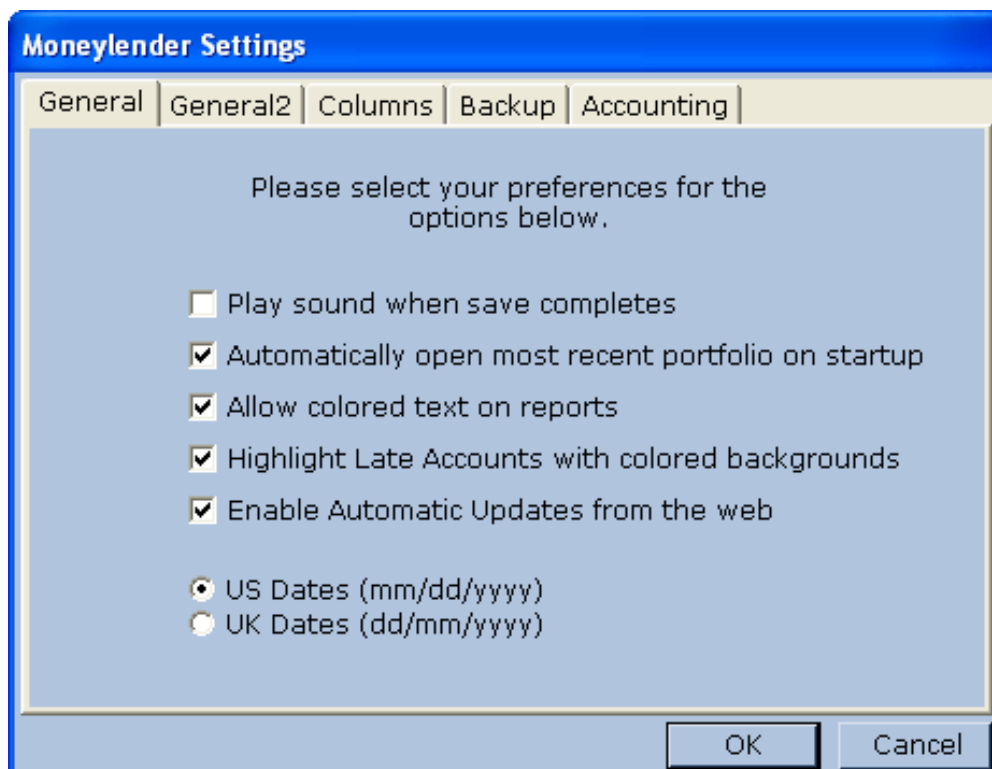
**Close Portfolio** - Closes any open file or network portfolio, disconnecting any currently connected users.

**Change Password** - With a file portfolio, allows you to enter a password required to open your portfolio. If the password is not entered exactly, the portfolio is completely indecipherable.



**Import > Import MLP v1.0 Portfolio** - Allows you to browse to an MLP1 portfolio file. Once selected, MLP2 will open this file and import all your MLP1 data into your new MLP2 portfolio.

**Moneylender Settings** - Opens the [Moneylender Settings](#) dialog, allowing control over program related functions like auto-backups and automatic updates from the internet.



**Exit** - Closes the current portfolio and exits the program.



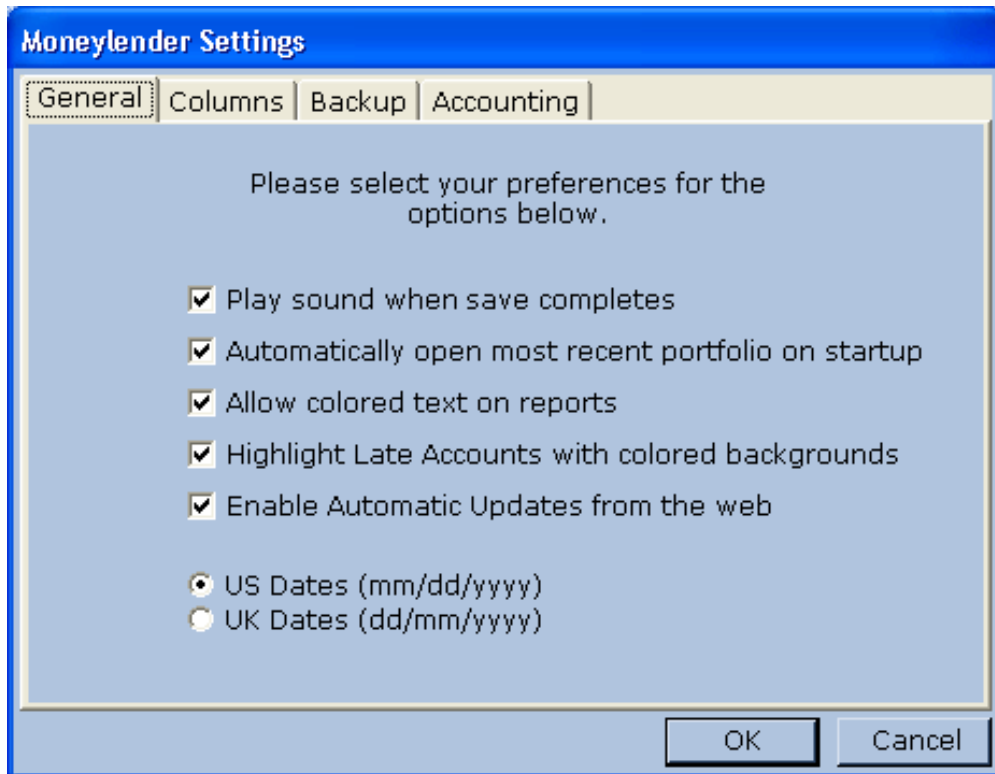
# Moneylender Settings

On the settings dialog (**File > Moneylender Settings** or **F2**) you can control many of Moneylender's behaviors.

## General Tab

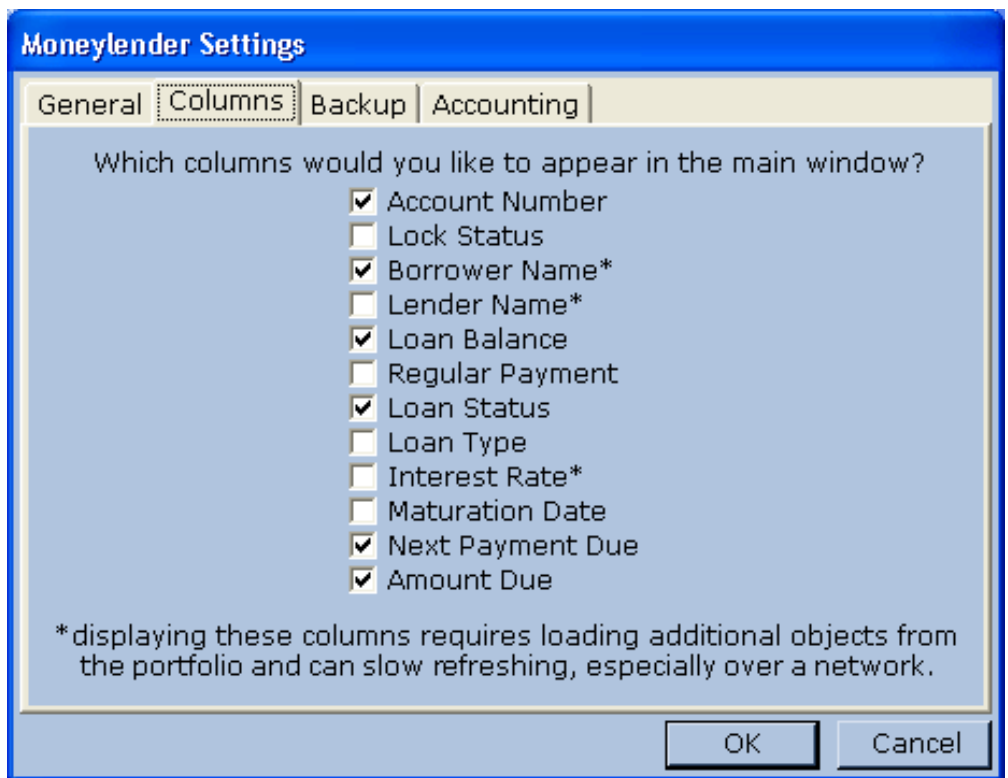
From the General tab you can turn several features on or off:

- The beep when MLP saves data to the portfolio (or receives the "save confirmation" back from a network host)
- Whether or not to open the last opened portfolio when the program starts.
- Whether or not to use colors in reports for color and black and white printing.
- Enable or disable the multi-colored backgrounds in the main window.
- Allow the program to check trailsweb.com to see if updates are available and download and install them if there are.
- The US/UK dates allow the portfolio to work in a multi-regional environment. The setting is specific to the computer it's on, and not the portfolio it's working with.



### Columns Tab

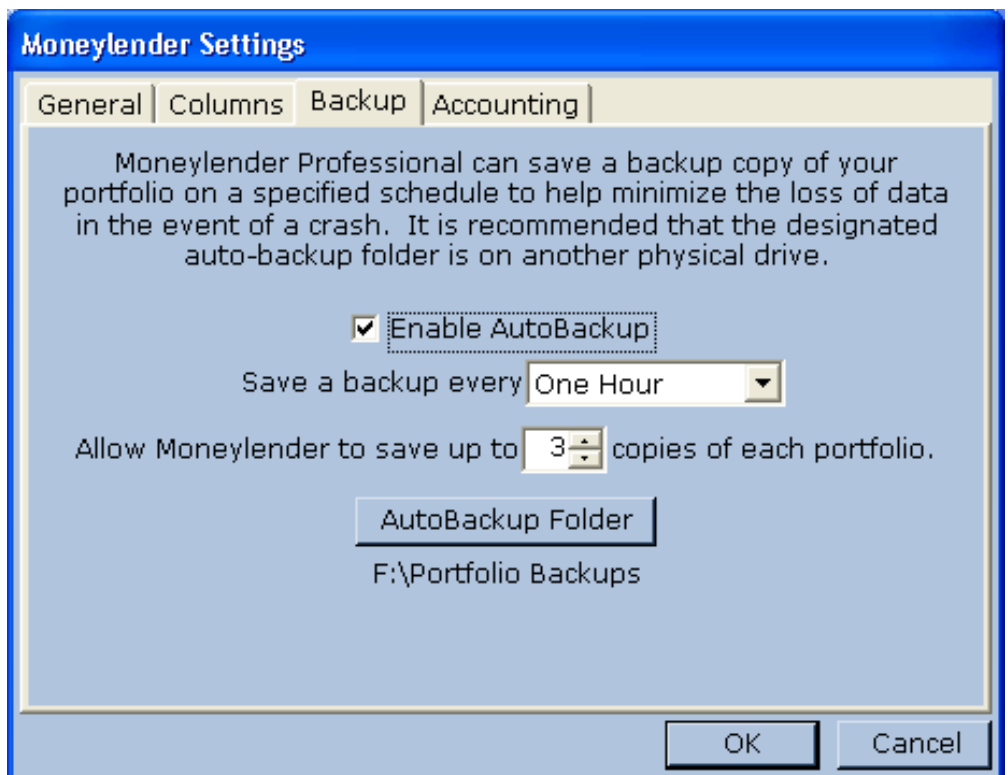
Moneylender's [main window](#) can display a variety of attributes of your loans. Using the check boxes under the Columns tab you can enable or disable what is displayed in the main window. Because some columns require looking up another record, like the borrower's name, they can have an adverse effect on network performance. These columns are marked with an asterisk.



### Backup Tab

Because losing data is a major setback, Moneylender has an auto-backup feature that will create a duplicate of your portfolio on a regular interval. It is strongly recommended that you enable auto-backup and select a folder on a different physical disk from your main portfolio. Moneylender will append the date and time of the save to the end of the file name for easy reference.

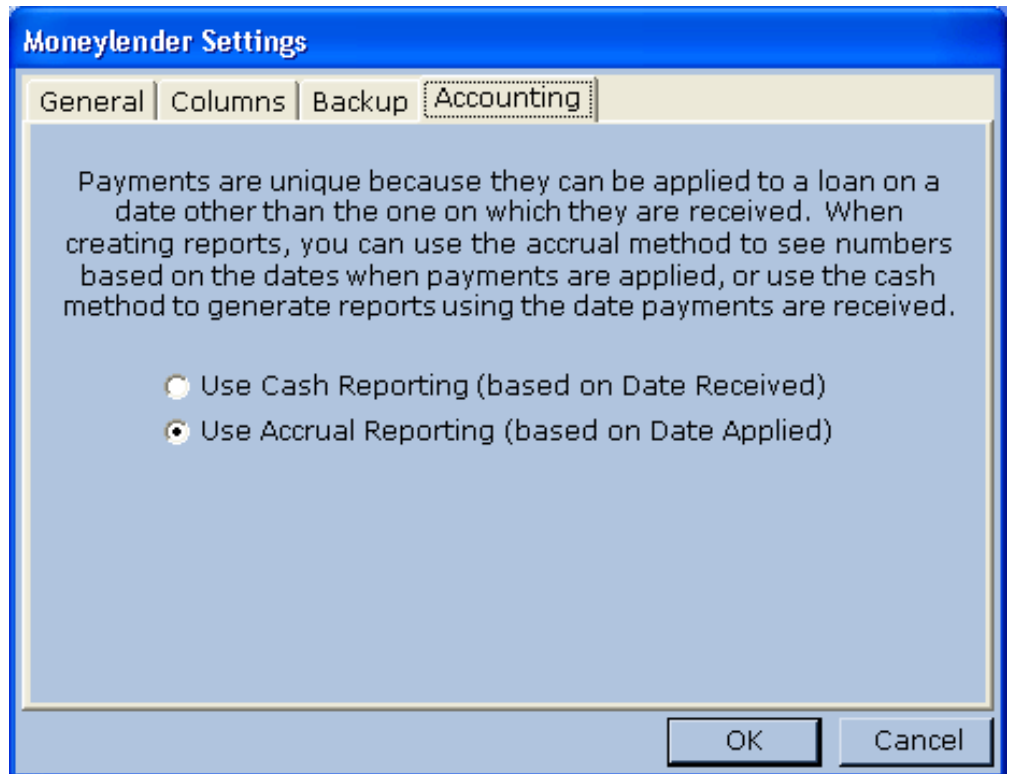
Only the specified number of copies will be made. Moneylender will overwrite the oldest backup with the newest one when it has reached the set number of copies.





### Accounting Tab-2

Depending on how you structure your income, Moneylender Professional can build reports using the payments' Date Received (for cash accounting) or Date Applied (for accrual accounting). Please note that even with Accrual Reporting, moneylender will only display amounts that have been received. It will not evaluate loans to determine the amount that should have been received and report those. In that sense, it is not a true accrual method, but does more closely represent the accrual basis for your accounts than the cash method.





# Portfolio Menu (Preliminary)

Available from the [Main Menu](#), the Portfolio menu provides access to portfolio based settings, network users and publishing, template management, and Metro2 reporting. This menu is only available when working directly on a file portfolio. It is disabled if this computer is connecting to a portfolio across the network.

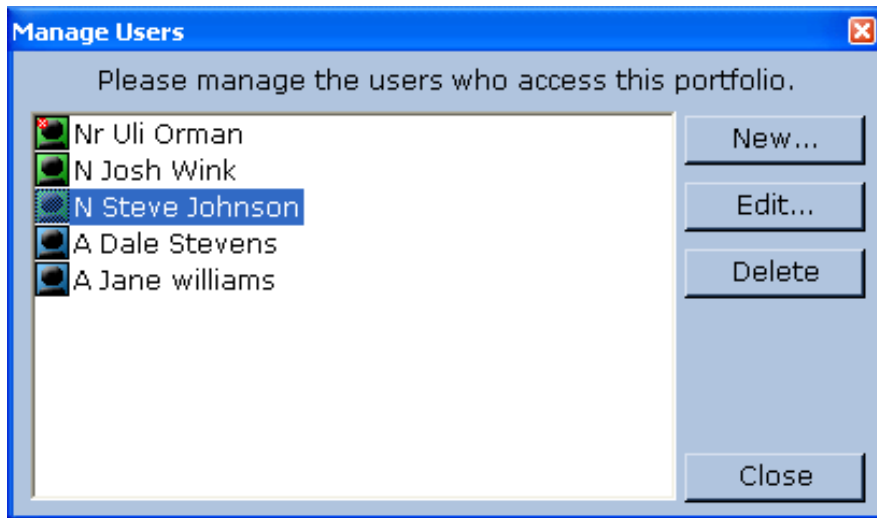
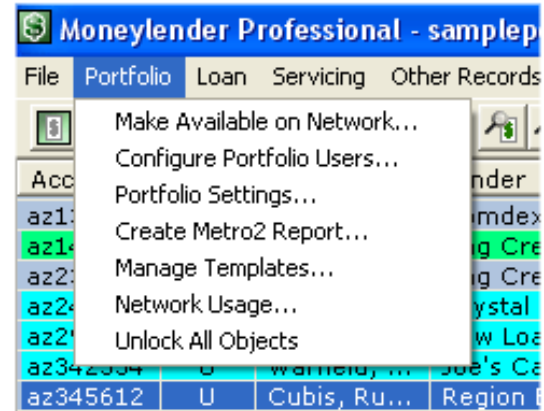
### Make Available on Network

- When checked, the portfolio is available via the computer's IP address and chosen port number. The IP and port number can be found by hovering the mouse over the MLP icon in the system tray on the taskbar as shown to the left.



### Configure Portfolio Users

- This command will open the [Manage Users](#) dialog, allowing you to create user accounts with a user's name, login ID, password, and [permission level](#).



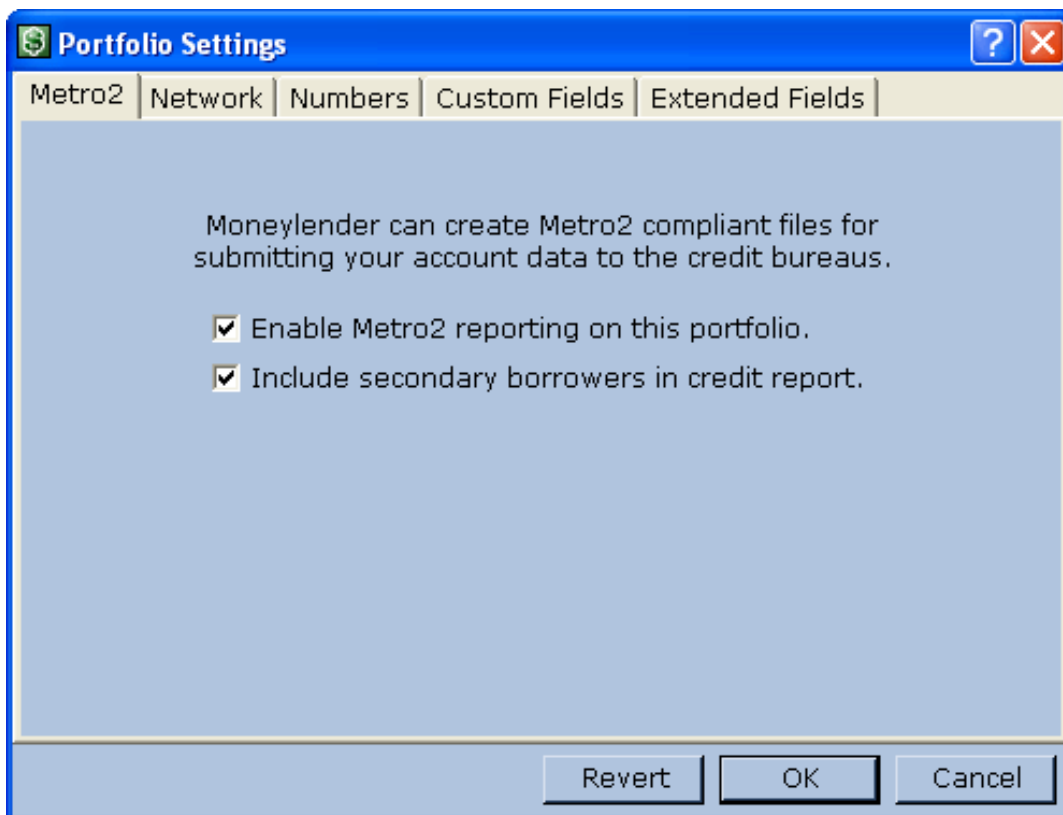
The 'Edit User' dialog box for Steve Johnson contains the following fields and controls:

- User Name: Steve Johnson
- LoginID: catmando
- Password: \*\*\*\*\* (with a 'Show' button)
- Permission: Normal (dropdown menu)
- Custom1: [empty text box]
- Custom2: [empty text box]
- Custom3: [empty text box]
- Custom4: [empty text box]
- Buttons: OK, Cancel

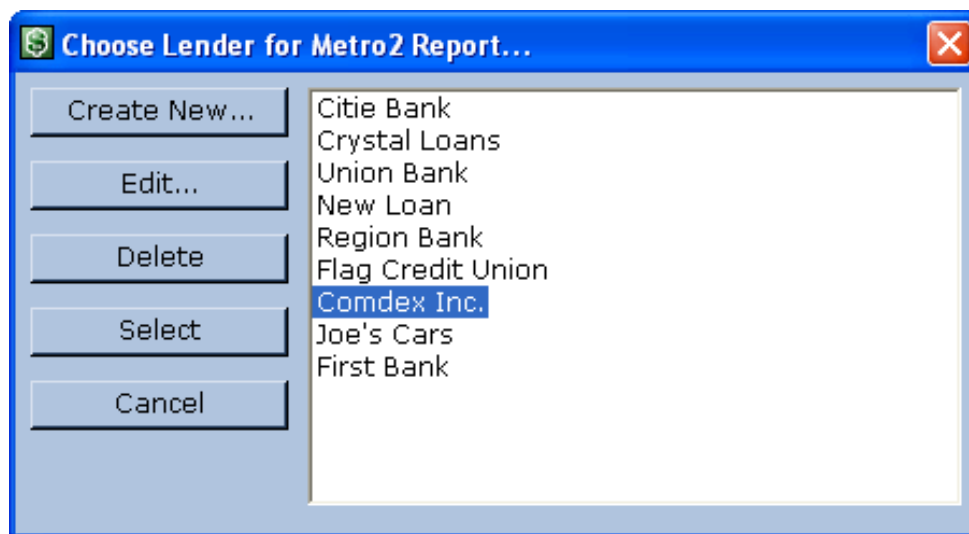
The 'Edit User' dialog box for Dennis Smith contains the following fields and controls:

- User Name: Dennis Smith
- LoginID: petrol1
- Password: \*\*\*\*\* (with a 'Show' button)
- Permission: Advanced (dropdown menu)
- Custom1: [empty text box]
- Custom2: [empty text box]
- Custom3: [empty text box]
- Custom4: [empty text box]
- Buttons: OK, Cancel

**Portfolio Settings** opens the [Portfolio Settings](#) dialog, for administering portfolio-wide settings like currency symbol, currency and rate precision (how many decimal points to display), network and Metro2 settings, and the names of the custom fields associated with different record types.



**Create Metro2 Report** allows you to choose a lender and generates a Metro2 compliant file containing all records associated with that lender.



**Lender Wizard** [Close]

Company Information

Payable To:

Company:

Service Phone:

Other Phone:

Fax:

Email Address:

Notes:

< Back   Next >   Finish   Cancel

**Lender Wizard** [Close]

Company Information

Payable To:

Company:

Service Phone:

Other Phone:

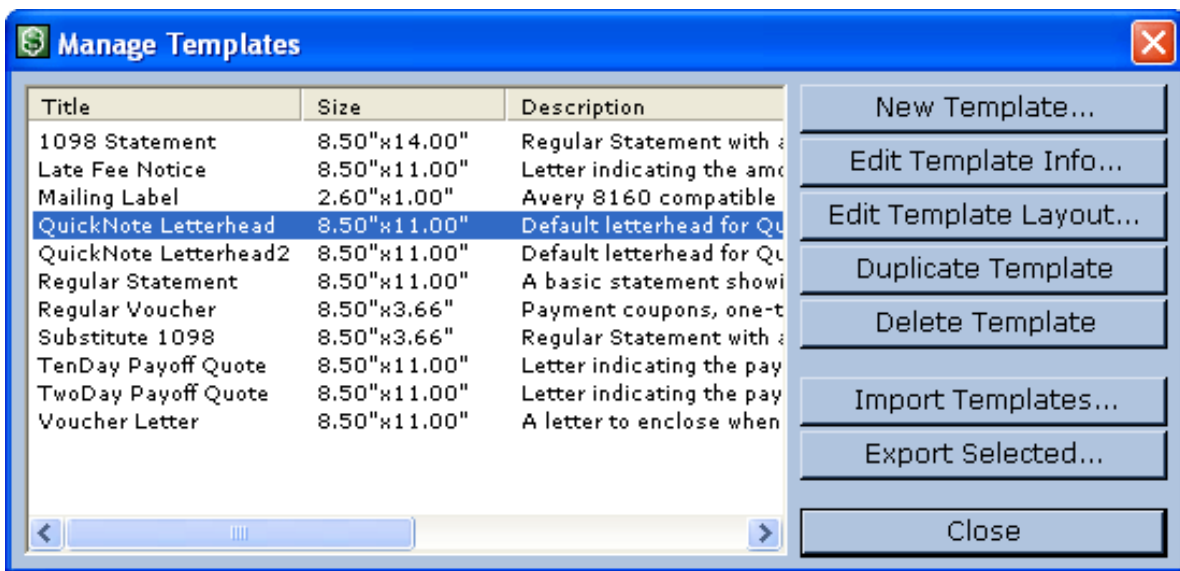
Fax:

Email Address:

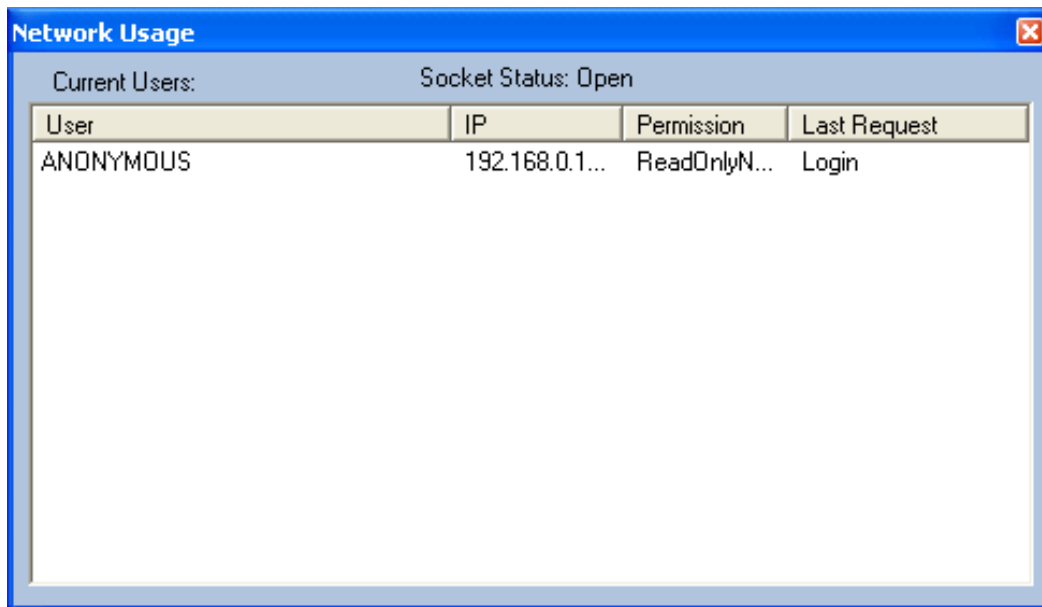
Notes:

< Back   Next >   Finish   Cancel

**Manage Templates** opens the [Manage Templates](#) dialog for creating, editing, designing, and deleting the templates in the current portfolio.



**Network Usage** displays an always-on-top window showing the current logged-in users, their IP address, and the last request type sent to the portfolio.



**Unlock All Objects** - If a loan is locked and a user is disconnected due to hardware or network failure, the record may be left unlocked indefinitely. Using Unlock All Objects will reset all records to the unlocked state. This will not interrupt edits by current users, but may create the potential for simultaneous modification of the same records. It is available to release a "frozen" record without requiring network users to log back on to the portfolio by closing and re-opening the portfolio.



## Portfolio Settings

With a portfolio open, click **Portfolio Settings** from the [Portfolio Menu](#) to open the Portfolio Settings dialog. It will also open automatically when you create a new portfolio file.

The Metro2 tab allows you to turn on and off the extra dialogs for managing Metro2 data in the Loan, Lender, and Borrower Wizards. If you do not use Moneylender's Metro2 reporting feature, turning Metro2 off makes creating loans, lenders, and borrowers faster and easier.

If you do use Metro2 reporting, you may also wish to turn on the Secondary borrower reporting if many of your loans have more than one borrower associated with them.

The screenshot shows the 'Portfolio Settings' dialog box with the 'Metro2' tab selected. The dialog has a blue title bar with a question mark and close button. Below the title bar are four tabs: 'Metro2', 'Network', 'Numbers', and 'Custom Fields'. The main area contains the following text and controls:

Moneylender can create Metro2 compliant files for submitting your account data to the credit bureaus.

- Enable Metro2 reporting on this portfolio.
- Include secondary borrowers in credit report.

At the bottom, there are three buttons: 'Revert', 'OK', and 'Cancel'.

The Network tab of the Portfolio Settings dialog is where you can adjust the port number that the portfolio is published to, enable anonymous access and set the anonymous [permission level](#), and enable or disable automatic network publishing when the portfolio opens.

The screenshot shows the 'Portfolio Settings' dialog box with the 'Network' tab selected. The dialog has a blue title bar with a question mark and close button. Below the title bar are four tabs: 'Metro2', 'Network', 'Numbers', and 'Custom Fields'. The main area contains the following text and controls:

Choose a port for publishing the portfolio over a network (1 to 32767)

Port Number:

- Automatically publish to network when portfolio opens

Maximum Concurrent Connections:   
(Use 0 for unlimited connections)

- Allow network users to access this portfolio anonymously

Anonymous users have permission level:

At the bottom, there are three buttons: 'Revert', 'OK', and 'Cancel'.

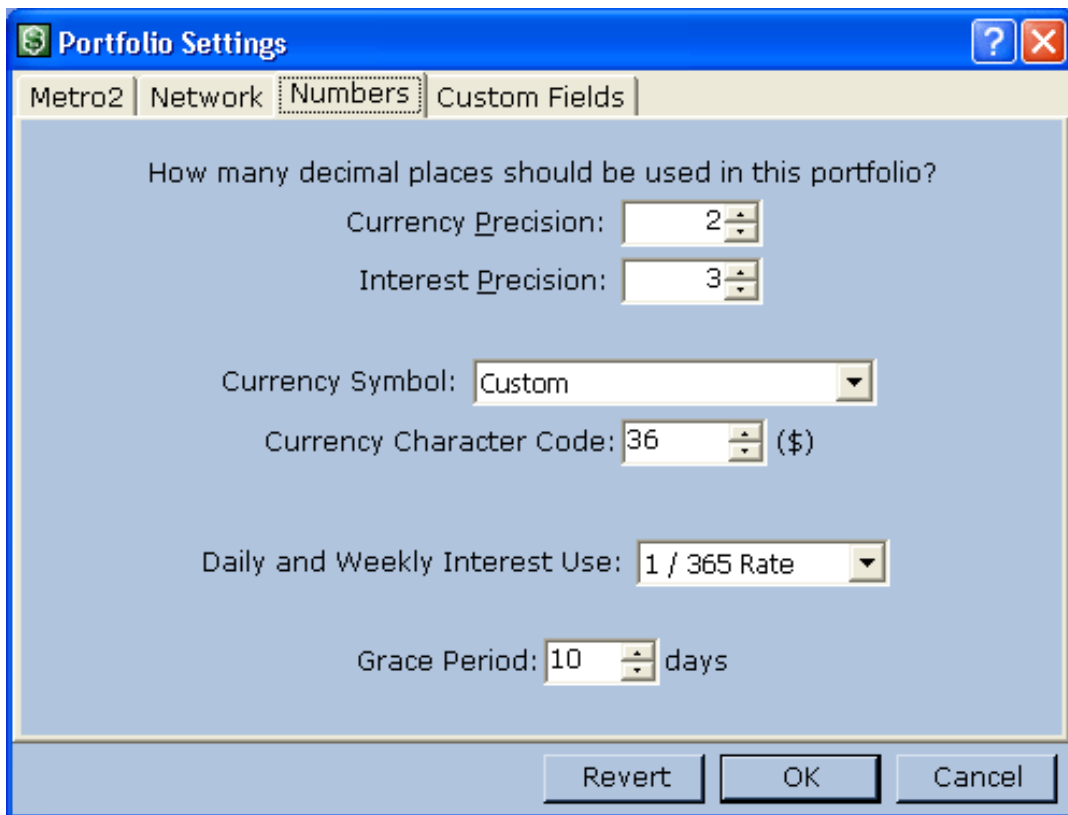
The Numbers tab lets you adjust how many decimal places to use with currency amounts, and with interest rate amounts. The currency precision also affects the rounding that occurs when calculating interest.

Changing the currency symbol on your portfolio is as easy as selecting it from the Currency Symbol drop-down. If your currency is not available, you can select Custom and adjust the Character Code to display the correct symbol. Character code is the Unicode number for your currency.

If you choose a currency symbol that does not display in Verdana (the font used in all of Moneylender's dialogs),

everywhere the program would display your symbol you'll see an empty rectangle. You can change the font in the text boxes in your [templates](#) to a font that does support your symbol so your customers will see the correct symbol even though it does not appear in Moneylender. When previewing a template during [printing](#) your currency character should appear correctly on the pages.

The Daily and Weekly Interest Modifier drop-down allows you to choose 1/360, 1/365, 1/366 interest computations. This number is only used for Daily and Weekly interest computations, monthly and other computations are not affected by this setting.



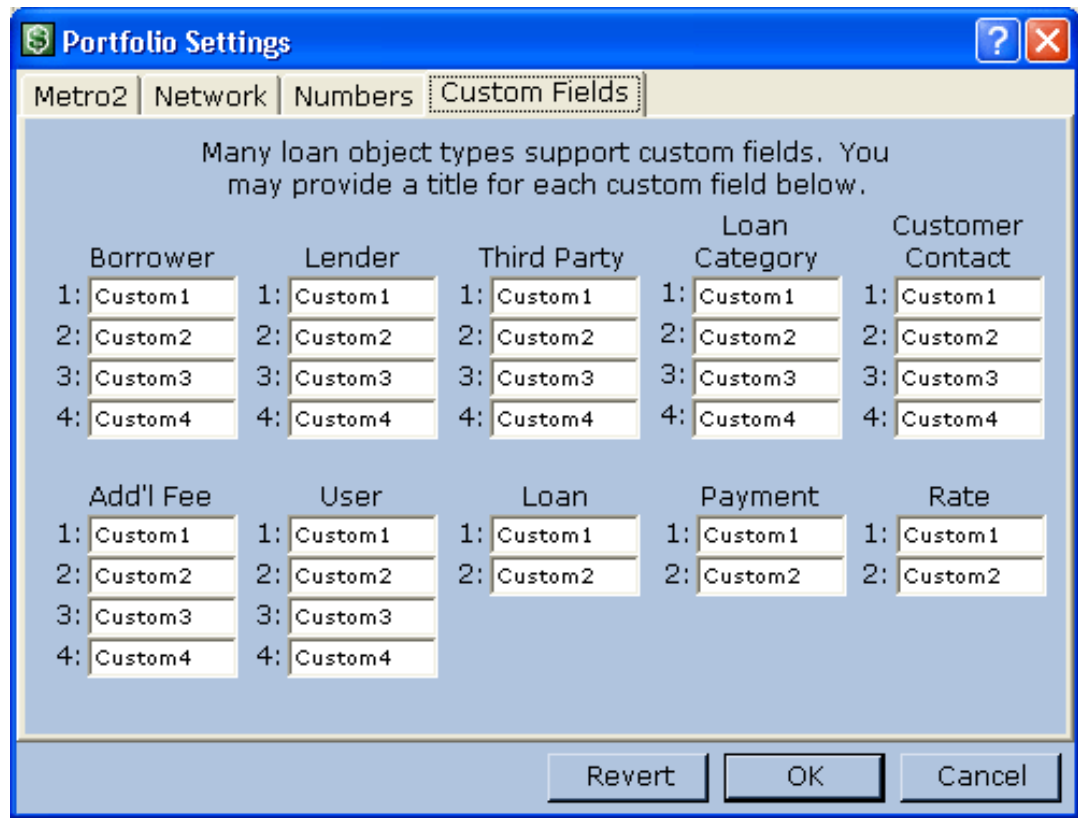
The screenshot shows the 'Portfolio Settings' dialog box with the 'Numbers' tab selected. The dialog has a title bar with a question mark and a close button. Below the title bar are four tabs: 'Metro2', 'Network', 'Numbers', and 'Custom Fields'. The main area contains the following settings:

- Question: "How many decimal places should be used in this portfolio?"
- Currency Precision: 2
- Interest Precision: 3
- Currency Symbol: Custom
- Currency Character Code: 36 (\$)
- Daily and Weekly Interest Use: 1 / 365 Rate
- Grace Period: 10 days

At the bottom are three buttons: 'Revert', 'OK', and 'Cancel'.



The Custom Fields tab allows you to change the label that appears next to custom fields in wizards and other dialogs. This can be useful for clarifying what type of information you want in each field. Custom values can be embedded in templates, allowing you to greatly adapt the software to match the specific nature of your loans.

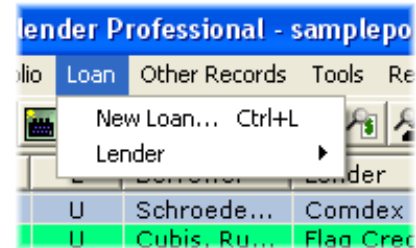




## Loan Menu (Preliminary)

Available from the [Main Menu](#), the Loan menu allows you to perform all tasks related to a single loan. Most of the items on this menu are not available unless there is a single loan selected in the list of loans.

**New Loan** opens the [Loan Wizard](#) with a new loan record. When the wizard completes, the loan will be recorded in the portfolio.



**Loan Wizard**

Account Identification

Please enter an account number to associate with your loan.

Account Number:

< Back    Next >    Cancel

### **Payoff Calculator** - The Payoff Calculator

**Payoff Calculator**

Please choose the date for the payoff

11/11/2006

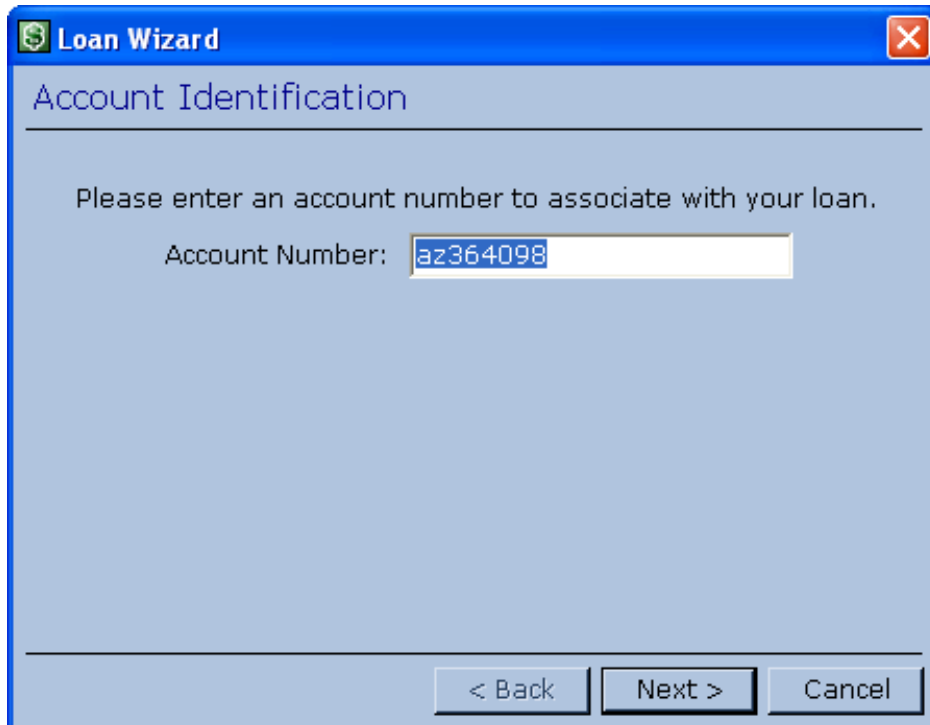
Payoff Date: 11/11/2006

Payoff Amount: \$992,631.89

**Recalculate Loan** - To save processor time, loans are calculated when the records are changed (such as adding a payment, changing the interest rate, etc.). This is usually sufficient during ordinary servicing of a loan. If a loan becomes delinquent or otherwise changes, it may be necessary to click **Recalculate Loan** to update the Amount Due, Amount Past Due, etc. for printing a current statement. Only the loan status is computed real-time based on the due date of the next payment and is not affected by the calculation

process.

**Edit Loan** opens the [Loan Wizard](#) with the currently selected loan. You can make changes to the loan in case you entered the wrong dates or interest structures. If you are changing the interest rate or regular payment during the course of a loan, use **Rates > Change Rate** and **Regular Payment > Change Regular Payment** from the Loan menu.



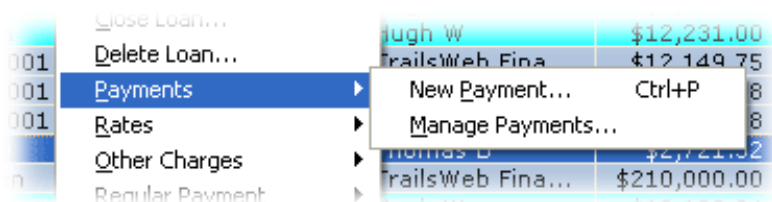
**Close Loan** - After a loan is repaid or sold and the appropriate payment information is noted in the records (for accuracy on reports) use **Close Loan** to mark the loan as closed and hide it on the list of loans. Clicking the Show Closed Loans button on the toolbar will display all open and closed loans in the portfolio. Clicking the Show Closed Loans button again will hide closed loans.

**Delete Loan** can be used to remove erroneous records from your portfolio. This will permanently remove the payment and other records, and they will not be reflected on reports. Do not use this to remove closed loans, use **Close Loan** instead.

**Payments** has two submenu items for managing the payments associated with the currently selected loan:

**Payments > New Payment** will open the [payment](#) dialog with a new payment record bound to the current loan.

**Payments > Manage Payments** will open the [Manage Payments](#) dialog, showing all payment records that apply to the currently selected loan. Payments may be created, edited, and deleted from this dialog.

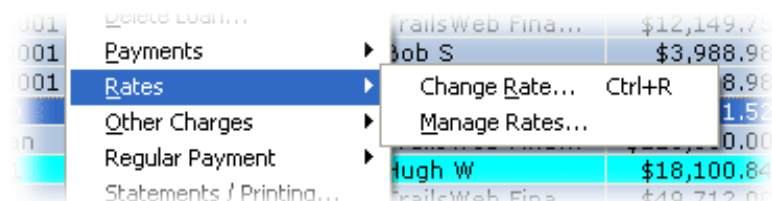


**Rates** has two submenu items for managing the interest rate over the life of a loan:

**Rates > Change Rate** allows you to create a [rate](#) record that will set the interest rate on a loan as of a specific date.

**Rates > Manage Rates** opens the [Manage Rates](#)

dialog for creating, editing, and deleting interest rate records.

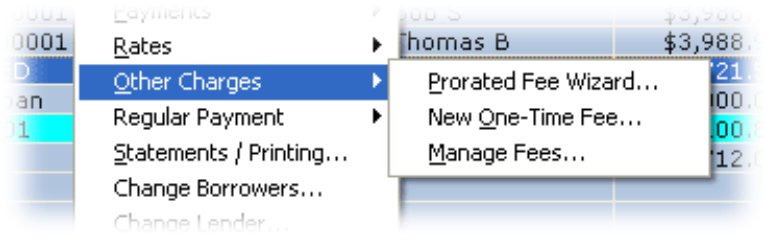


**Other Charges** has three submenu items for [creating and managing fees](#) associated with the selected loan and a [third party](#):

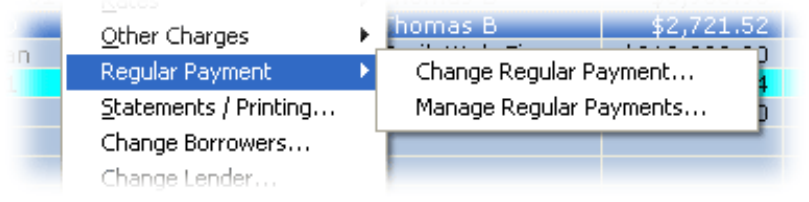
**Other Charges > Prorated Fee Wizard** is useful for applying a fee over a specific number of payments. If bi-annual payments are due in relation to a loan that pays monthly, for example, the Prorated Fee Wizard can split the payment evenly over six loan payments.

**Other Charges > New One-Time Fee** can be used to record a fee that applies once, such as a bounced check fee.

**Other Charges > Manage Fees** opens the [Manage Associated Fees](#) dialog for creating, editing, or deleting any of the fees associated with the selected loan.



**Regular Payment** has two submenu items for adjusting the [regular payment](#) (the amount due each payment cycle): **Regular Payment > Change Regular Payment** creates a new regular payment record specifying the regular payment amount and the date the new amount applies.

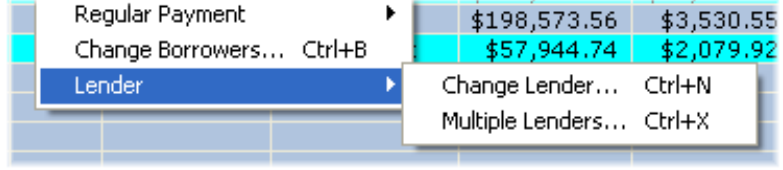


**Regular Payment > Manage Regular Payments** opens the [Manage Regular Payment](#) dialog for creating, editing, and deleting regular payment changes on a loan.

**Change Borrowers** opens the Borrowers dialog from the [Loan Wizard](#), allowing you to change which borrowers are associated with the loan.

The **Lender** Menu contains two sub-menus.

**Change Lender** opens the Lender dialog from the [Loan Wizard](#), allowing you to assign the loan to a different lender.

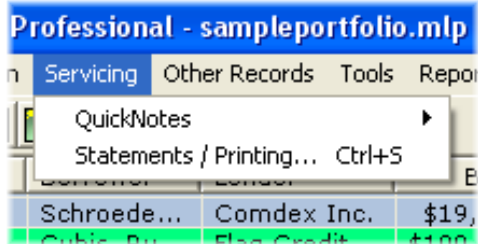


**Multiple Lenders**



## Servicing Menu (Preliminary)

Available from the [Main Menu](#), the Servicing menu allows you to create, manage, and print Quick Notes. You can also preview and print templates and loans.

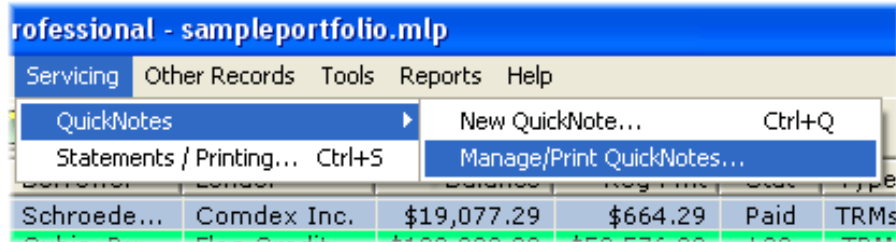


The Servicing Menu appears in the [Main Menu](#) when a loan is selected. Otherwise, it will not be visible.



## Quick Notes (Preliminary)

**Quick Notes** contains two submenu items, New Quick Note and Manage / Print Quick Notes.



Selecting **Quicknotes > New Quicknote** will open the Quick Note Dialog. The Quick Note dialog allows you to create new Quick Notes. The loan that is currently selected in the main window will automatically appear in the Loan field of the Quick Notes dialog.

QuickNote

Loan: 24abc123 - \$20,000.00

Template: QuickNote Letterhead

Short Desc: Loan is Due

Note Date: 10/ 5/2006

Field1: (max 3,000 characters)

Dear Sir,  
Your loan is due. Please send payment a.s.a.p.

Field2: (max 500 characters)

Thank You,  
Q-Loan Inc.

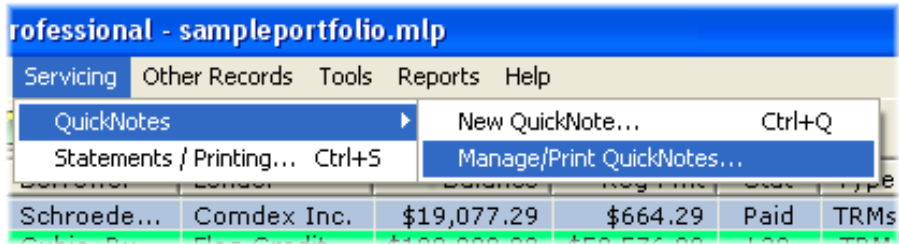
Buttons: Save, Cancel, Revert

From the Template drop down box select the default template, which is Quick Note Letterhead. Now, enter a short description for the Quick Note and select a date in the Note Date drop down calendar. Next, enter the data that you wish to appear in the Quick Note in Field 1 and Field 2. Click the Save button to save the Quick Note.

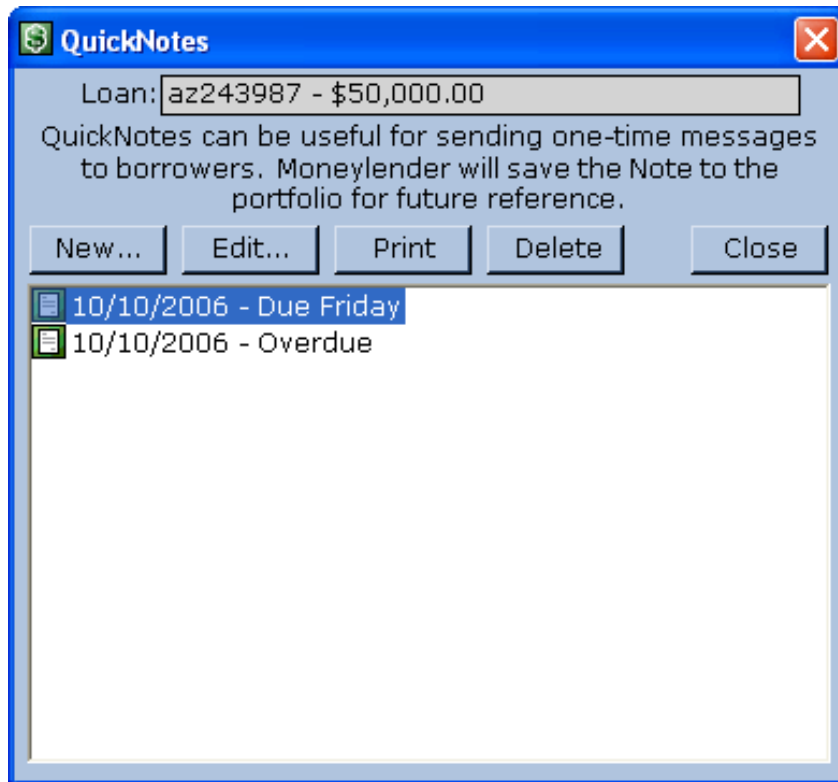
Clicking the Revert button in the Quick Note Dialog will delete anything that has not been saved, and clicking Cancel will close the Quick Note Dialog.

You may access Quick Notes that have been saved through the Quick Notes Manager Dialog.

## Quicknotes > Manage / Print Quicknotes



Selecting **Quicknotes > Manage / Print Quicknotes** will open the Quick Notes Manager Dialog. Select a Quick Note that has previously been saved from within the Manage Quick Notes dialog and click the edit button to open and edit.



The Quick Note is now open for editing.

Loan: az243987 - \$50,000.00

Template: QuickNote Letterhead

Short Desc: Due Friday

Note Date: 10/10/2006

Field1: (max 3,000 characters)

Mr. Thomas,  
Your payment is due friday.

Field2: (max 500 characters)

Thank You,  
Equinox Lending

To print a Quick Note, select the saved file in the Quick Note Manager dialog and click the print button.

The delete button will delete a selected Quick Note and the close button will close the Quick Notes Manager when pressed.

Loan: az243987 - \$50,000.00

QuickNotes can be useful for sending one-time messages to borrowers. Moneylender will save the Note to the portfolio for future reference.

New... Edit... Print Delete Close

- 10/10/2006 - Due Friday
- 10/10/2006 - Overdue

Clicking New in the Quick Notes Manager Dialog will open the Quick Note Dialog which allows you to create a new Quick Note for the currently selected loan.



**QuickNote** [X]

Loan:

Template:

Short Desc:  Note Date:

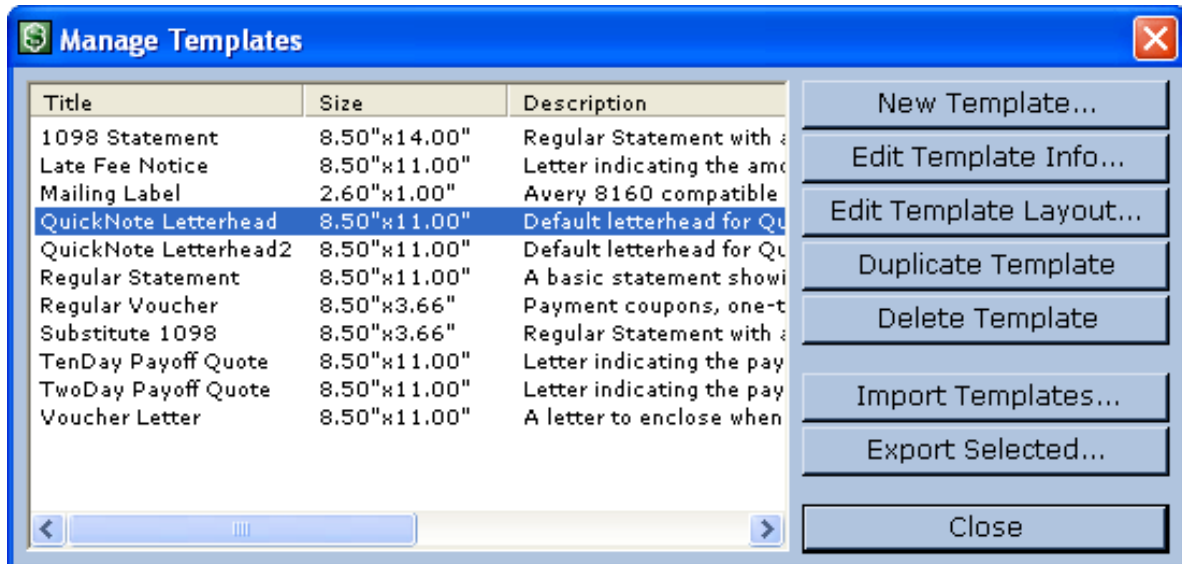
Field1: (max 3,000 characters)

Field2: (max 500 characters)





## Quick Note Letterhead Templates (Preliminary)

Custom templates may be created by going to the Portfolio Menu in the [Main Menu](#) and selecting Manage Templates.



You may create a new Quick Note Letterhead by selecting Quick Note Letterhead in the main window of the Template Manager. After selecting the Quick Note Letterhead, click the Duplicate Template button on the right of the Template Manager. A new Quick Note Template will now appear in the main window named Quick Note Letterhead 2. Edit the template by clicking the Edit Template Info button or Edit Template Layout button to the right of the Template Manager.

A custom Quick Note Letterhead can also be created by clicking the New Template button in the Template Manager. After clicking New Template the Edit Template Layout dialog will appear.

 **Edit Template Information** 

Please enter / modify the details of this template below.

Title:

Description:

(measurements in inches)

Template Size:	Width:	<input type="text" value="0.00"/>	Height:	<input type="text" value="0.00"/>
Offset on Page:	Left:	<input type="text" value="0.00"/>	Top:	<input type="text" value="0.00"/>
Spacing Between:	Horizontal:	<input type="text" value="0.00"/>	Vertical:	<input type="text" value="0.00"/>

Printed On:

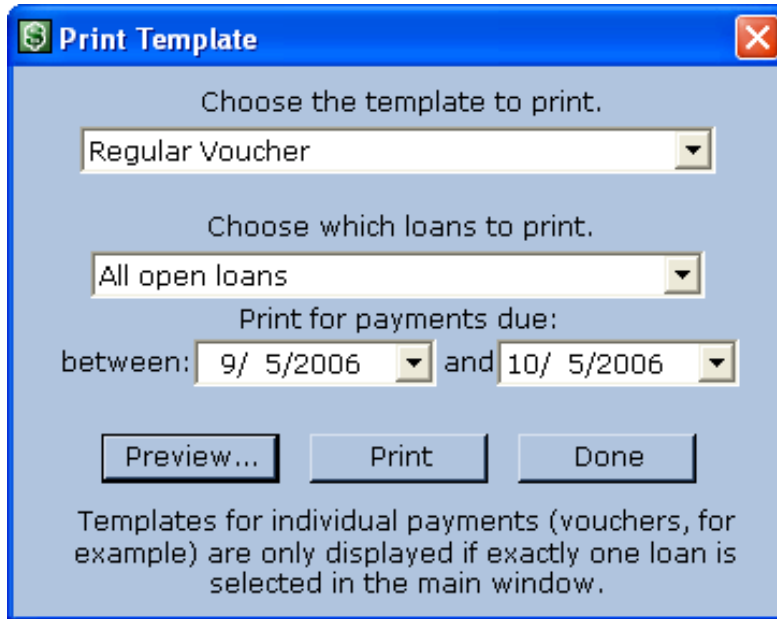
Documents Per Sheet: 3

Template focus:

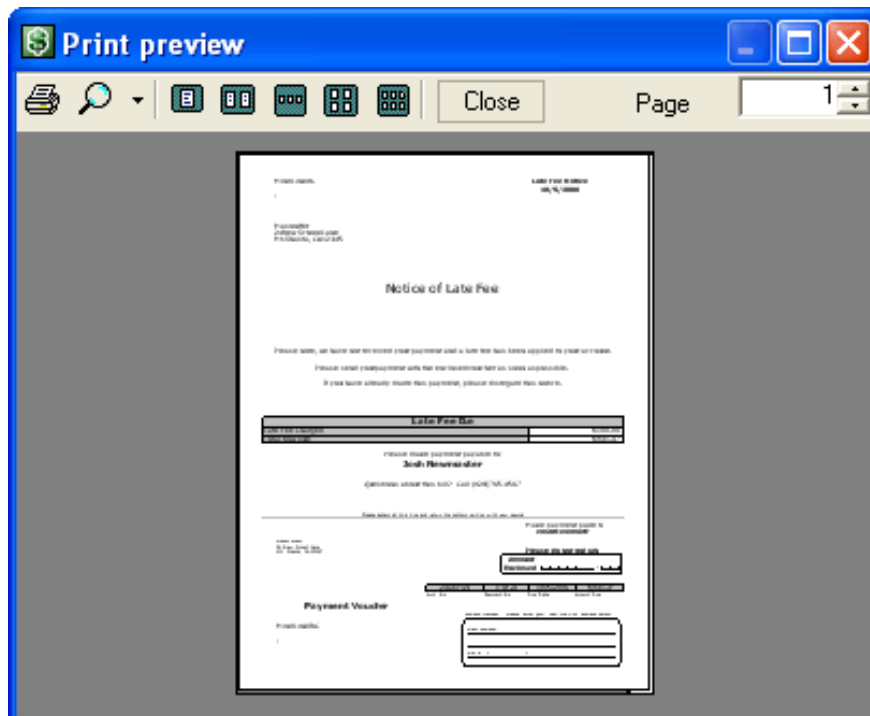


# Statements / Printing (Preliminary)

**Statements / Printing** allows you to select a template and the loans that you wish to print statements from.



Clicking the Preview button in the Print Template will display a preview of the document to be printed.





## Other Records Menu

Available from the [main menu](#), the Other Records menu allows you to create and manage borrowers, lenders, and third party records.

**New Borrower** opens the Borrower Wizard with a new borrower record. When the wizard is complete, the borrower will be added to the portfolio.



**Borrower Wizard**

Borrower Name

Please take a moment to tell us about your borrower.

First Name: Ian

Middle Name: David

Last Name: Brown

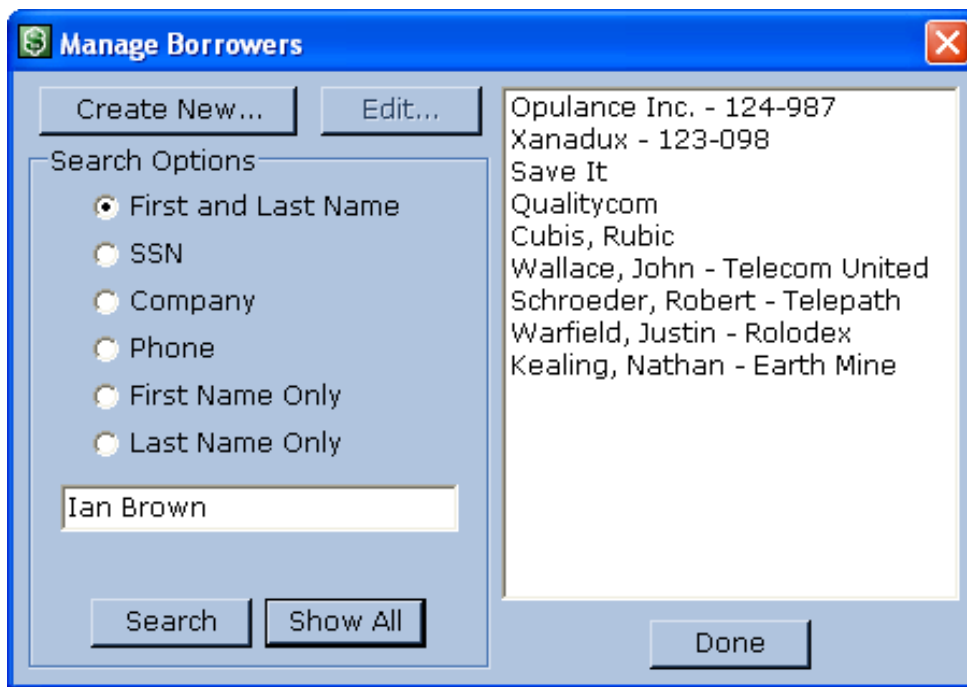
SSN  Other ID 345-87-222

Company: Identified Inc.

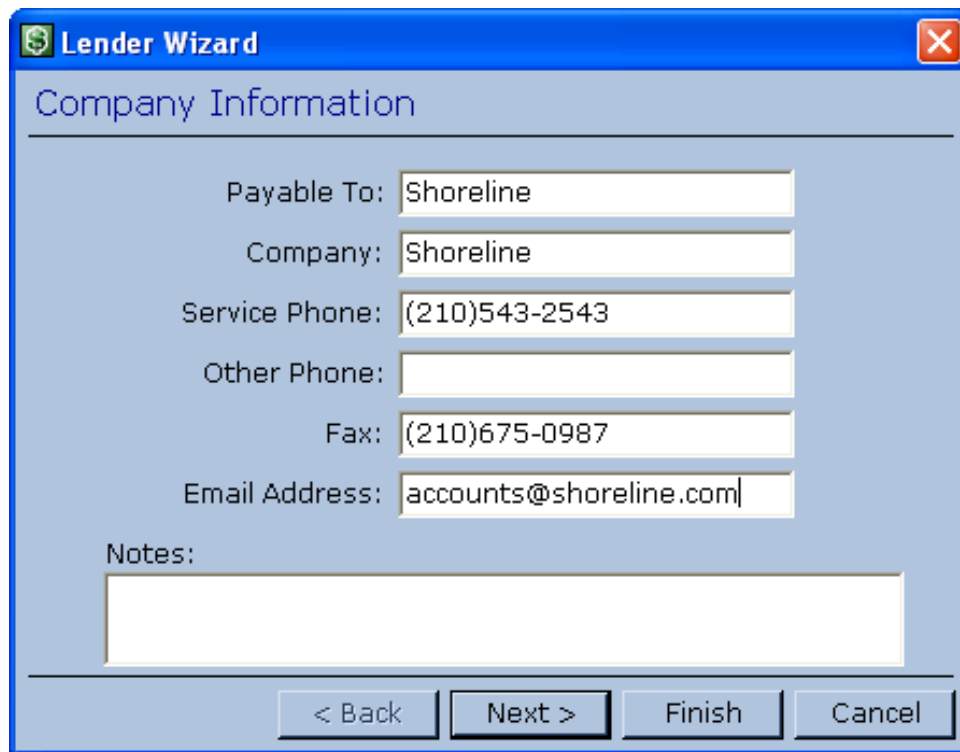
Notes:

< Back Next > Finish Cancel

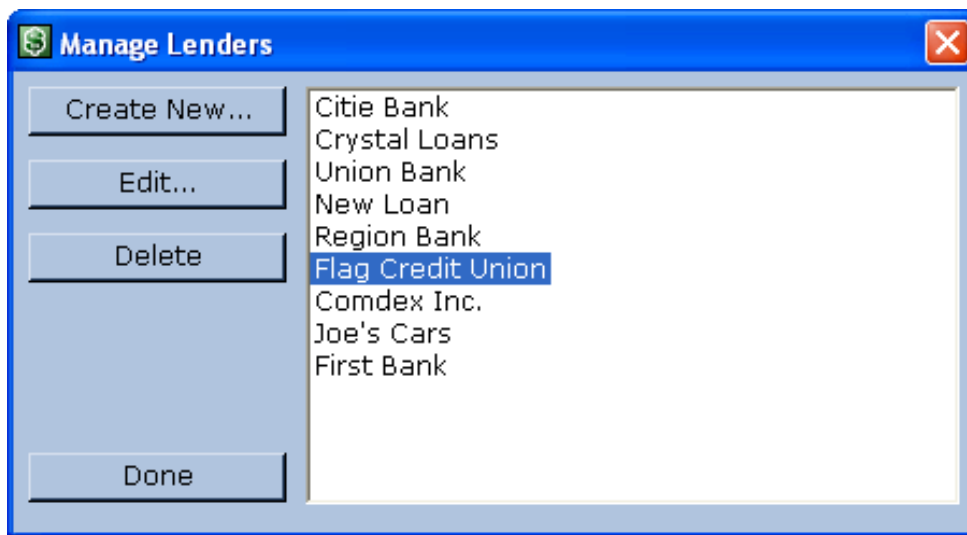
**Manage Borrowers** opens the Manage Borrowers dialog for creating, finding, editing, and deleting borrower records.



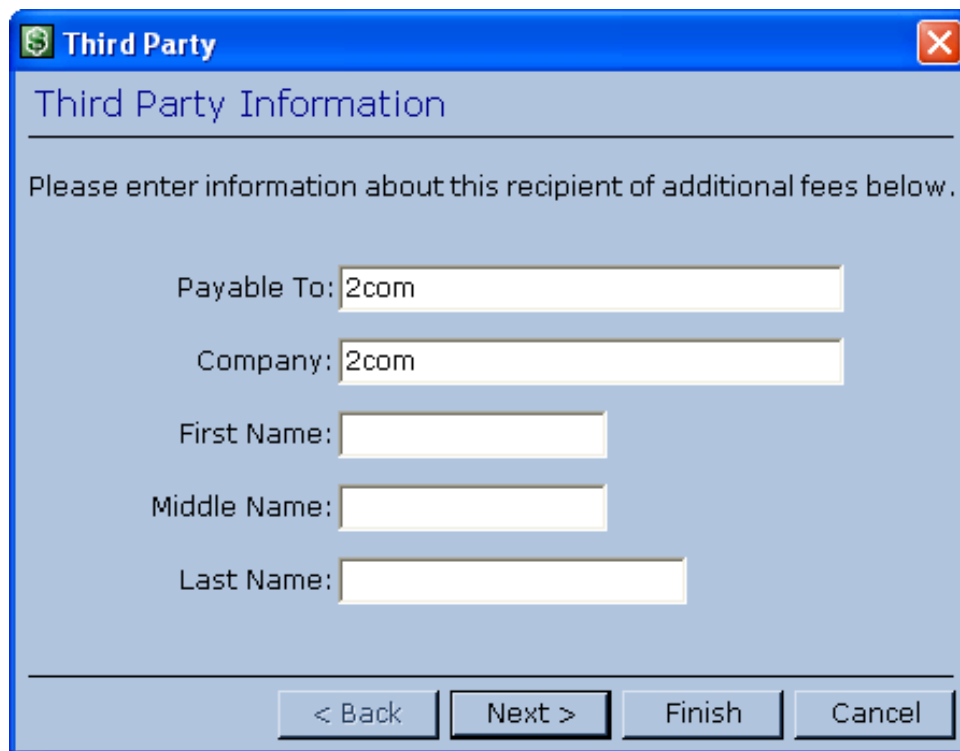
**New Lender** opens the Lender Wizard with a new lender record. When the wizard completes the lender is added to the portfolio.



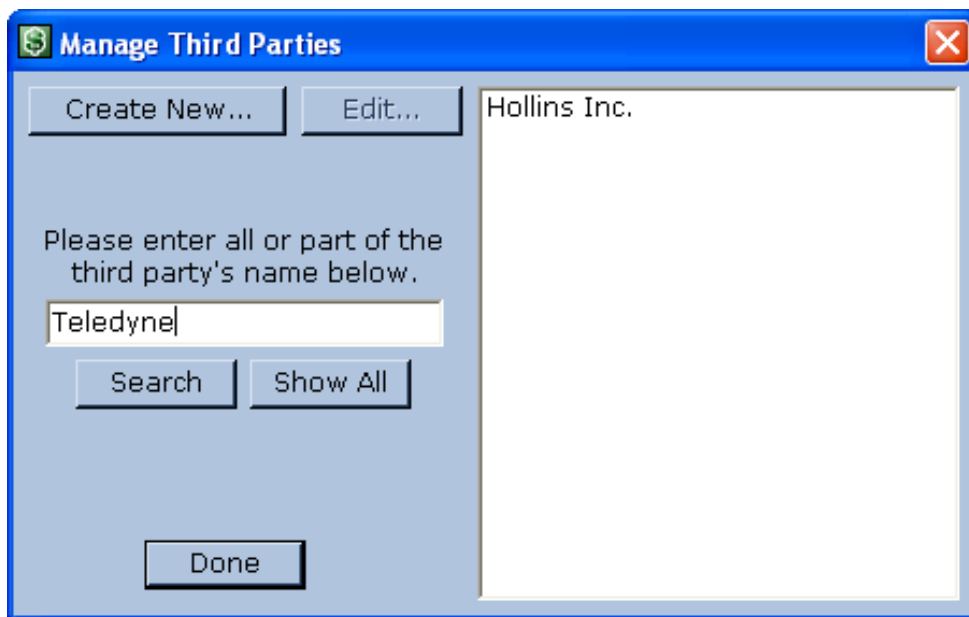
**Manage Lenders** opens the Manage Lenders dialog for creating, editing, and deleting lender records.



**New Third Party** opens the Third Party Wizard with a new third party record. When the wizard completes the third party is added to the portfolio.



**Manage Third Parties** opens the Manage Third Parties dialog for creating, finding, editing, and deleting third party records.







## The Borrower Record

Borrower records hold information about your borrower, from the name and address to their credit score, and even a picture.

To create a new borrower by opening a new borrower record in the Borrower Wizard click **New Borrower** from the [Other Records menu](#). To search, view and change all the borrowers in your portfolio click **Manage Borrowers** from the [Other Records menu](#).



## The Lender Record

Lenders contain data about the organization or individual who receives the [payments](#) on a [loan](#). Lender records contain the mailing and physical address of the lender, the name and Payable To values, Metro2 account IDs, and similar contact information used to help service your loans.

To create a new lender by opening a new lender record in the Lender Wizard click **New Lender** from the [Other Records menu](#). To view and change all the lenders in your portfolio click **Manage Lenders** from the [Other Records menu](#).



# The Third Party Record

Third Party records are used to manage who a [third party fee](#) should be paid to. When you charge a fee such as a property tax payment to a [loan](#), the Third Party is ultimately the entity that the fee is paid to.

To create a new third party by opening a new third party record in the Third Party Wizard click **New Third Party** from the [Other Records menu](#).

Third Party

### Third Party Information

Please enter information about this recipient of additional fees below.

Payable To:

Company:

First Name:

Middle Name:

Last Name:

< Back   Next >   Finish   Cancel

To search, view, and change the third parties in your portfolio click **Manage Third Party** from the [Other Records menu](#).

Manage Third Parties

Create New...   Edit...

Hollins Inc.

Please enter all or part of the third party's name below.

Search   Show All

Done

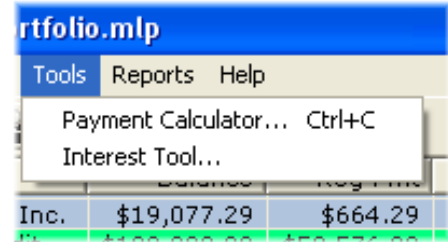




# Tools Menu

Available from the [Main Menu](#), the Tools menu is intended for quick calculators and similar features that don't directly manipulate specific records in a portfolio.

**Payment Calculator** opens a simple calculator routine for computing the regular payment, total paid, and interest paid on a loan with a given interest rate and payment schedule.



**Payment Calculator**

Principal: 100,000.00

Interest Rate: 12.000

Interest Type: Annual Rate

Interest Schedule: Monthly

Payments: 1 Anually

Regular Repayment Payment: \$112,000.00

Interest-Only Payment: \$12,000.00

\*Total Paid: \$112,000.00

\*Interest Paid: \$12,000.00

\*Assumes Regular Repayment

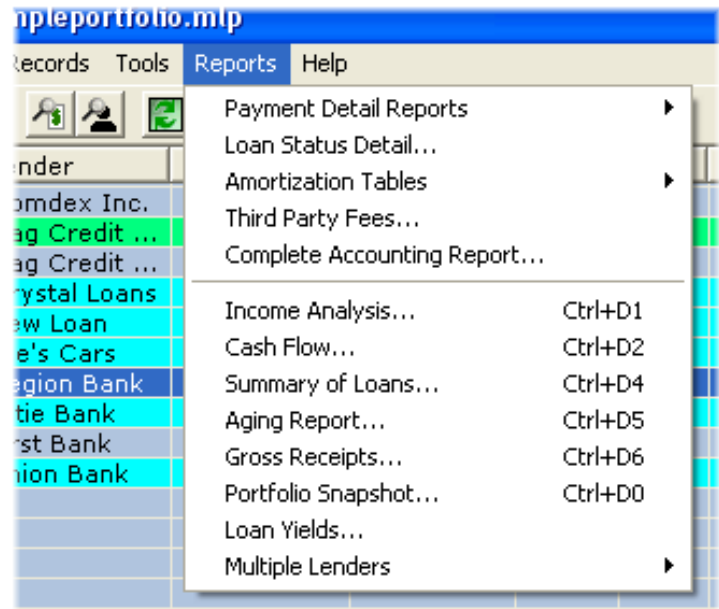
Create Loan... Done



## Reports Menu (Preliminary)

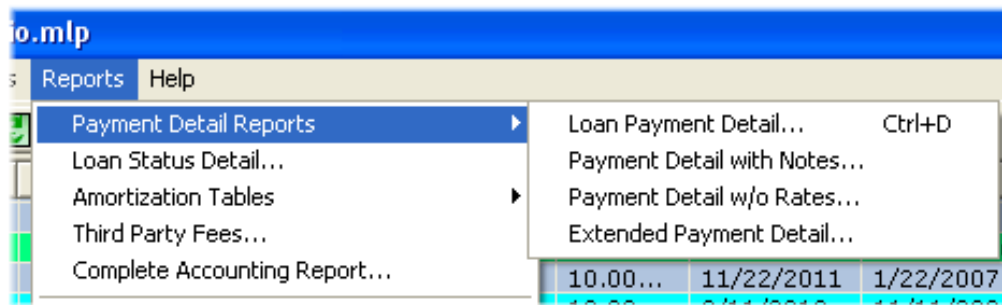
Available from the [Main Menu](#), the Reports menu allows you to print informational reports based on a single loan, or on the entire portfolio. To print a report on a single loan you must select the loan in the [list of loans](#) first.

The main difference between a report and a [statement](#) is that statements display only the current status of a loan, while reports generate numbers computed from a broad arrangement of records summarized and displayed in more complex ways. This distinction is the reason reports are not customizable but statements are. Because reports read a large number of records from the portfolio, especially the entire portfolio reports, it can take some time to generate the report, especially in a network environment.



### Single Loan Reports

**Payment Detail Reports** contains four sub-menu items.



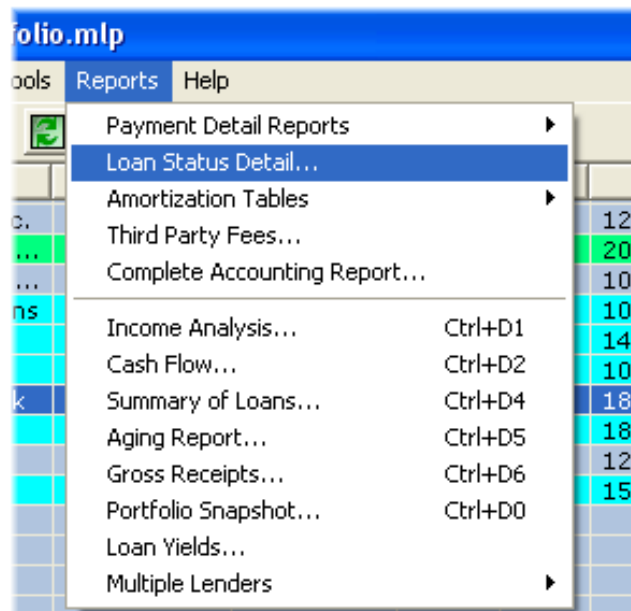
**Loan Payment Detail** generates a report showing the details of each payment applied to a specific loan.

**Payment Detail with Notes** is similar to the Loan Payment Detail but the font is smaller and it includes a column that shows the text from each [payment](#)'s Note field (such as check number, etc.)

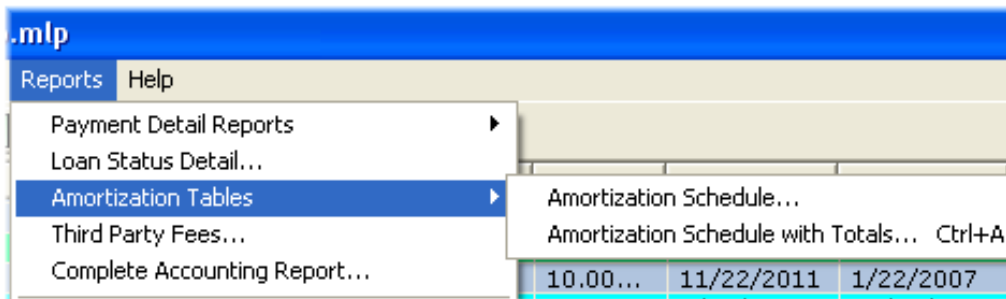
**Payment Detail Without Rates.**

**Extended Payment Detail.**

**Loan Status Detail** shows the status of a loan from due date to due date, and the total amount of payments received during that period.

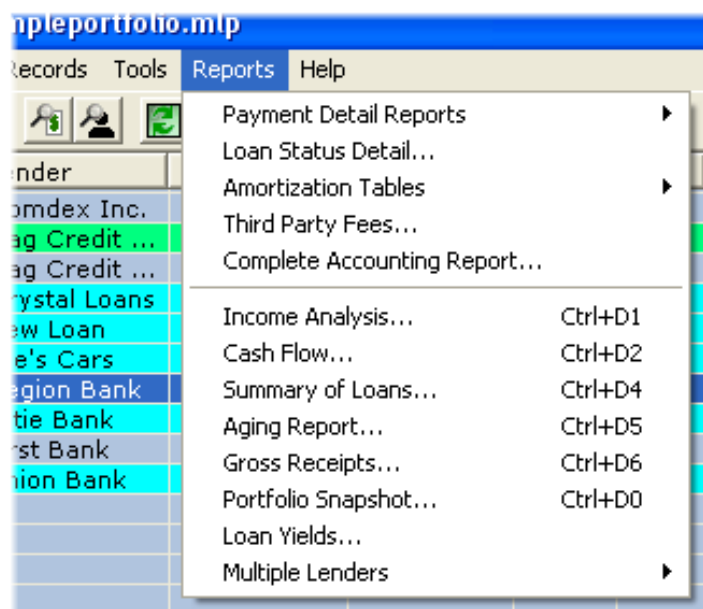


The **Amortization Tables** menu contains two sub-menu items.



**Amortization Schedule** prints the projected amortization table from open date to maturity, assuming only the [regular payment](#) is received each month. If the [regular payment](#) or [interest rate](#) varies over the life of the loan, it is reflected in the amortization schedule.

### Amortization Schedule with Totals



The **Third Party Fees**

# The Complete Accounting Report

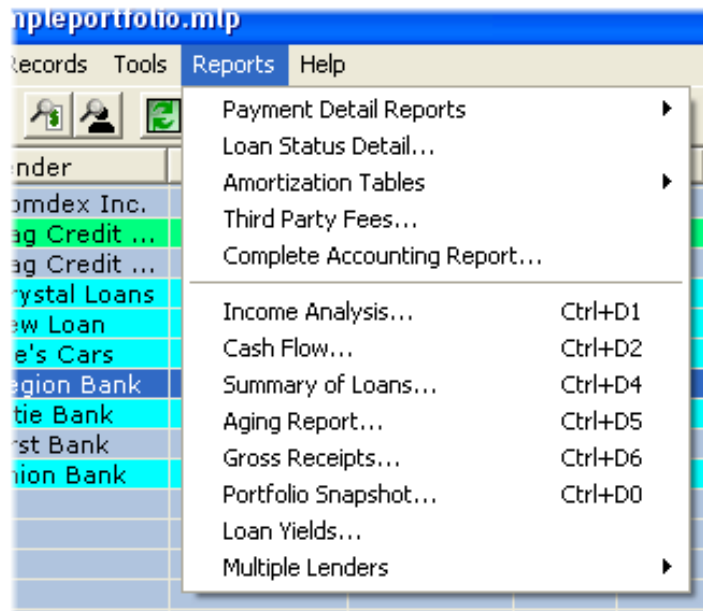
## Entire Portfolio Reports

**Income Analysis** shows the details of money received monthly over a selected date span. It also shows a breakdown of principal received and interest received.

**Cash Flow** shows a monthly comparison of principal amount of new loans with payments received for a selected date span.

**Summary of Loans** shows how much money was received on each loan for a specific period. The report is separated by lender if there is more than one lender in the portfolio.

## Aging Report

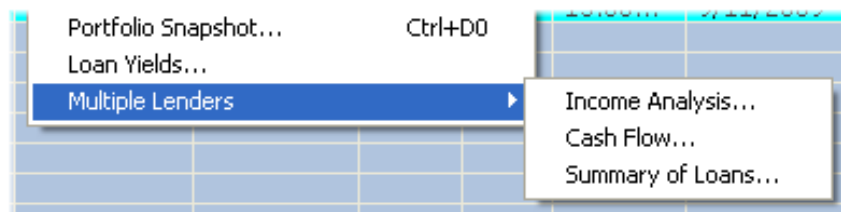


## Gross Receipts

## Portfolio Snapshot

## Loan Yields

The **Multiple Lenders** menu contains three sub-menu items.



## Income Analysis

## Cash Flow

## Summary of Loans





## Help Menu

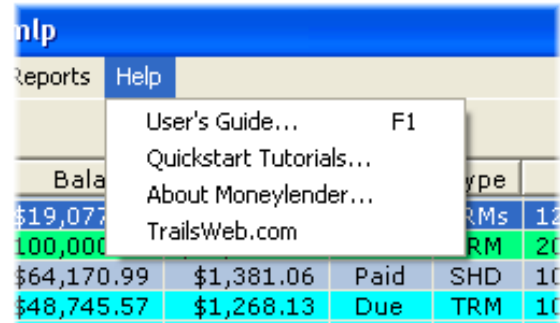
Available from the [Main Menu](#), the Help menu opens this help documentation, TrailsWeb.com, and shows the currently installed version numbers and serial numbers of the software.

**User's Guide** opens this documentation so you can get information on whatever you're looking for.

**Quickstart Tutorials** opens the User's Guide to the [Welcome to MLP2](#) tutorial.

**About Moneylender** displays the current software version and the local and activation keys if the program has a license installed on your computer. The software version is used by Moneylender for automatic updates. Moneylender also has a product version (2.0000) which corresponds with the purchasing and licensing system.

**TrailsWeb.com** is the website for Moneylender Professional's author. We built and continue to improve the program and welcome any suggestions or comments you might have about the software. Also we can help if you are having trouble using the program or discover a bug, crash, or error.





## Loans

Loans are the backbone of information in Moneylender Professional. Most of the information stored in a portfolio file is connected directly to a loan. Borrowers and Lenders are connected to multiple loans, or to no loan at all. Payment records, Interest Rate records, Regular Payment records, and Third Party Fee/Other Fee records are tied directly to a specific loan record. If the loan is deleted, the associated records are also deleted. The borrowers, lenders and third parties are not deleted, though.

For more information about the function and structure of each record type visit the following help topics:

[The Loan Record](#)

[The Payment Record](#)

[The Interest Rate Record](#)

[The Regular Payment Record](#)

[The Third Party Fee / Other Fee Record](#)


Loans are displayed in the [list of loans](#) in the [main window](#). Clicking a loan to select it enables many of the options in the program. If no loan is selected in the list of loans, most of the menu options are disabled under the [Loan menu](#) and the [Reports menu](#).



## The Loan Record

Loans are composed of many pieces of information, some you enter when you create or edit the loan, and most is computed by Moneylender automatically. Changes to loan records are done using the loan wizard. The loan wizard is a series of dialogs, structured to ensure a loan is not edited in a way that makes it invalid. Changing the maturity date to a date before the open date of the loan, for example, could cause major problems when calculating the balance on the loan.

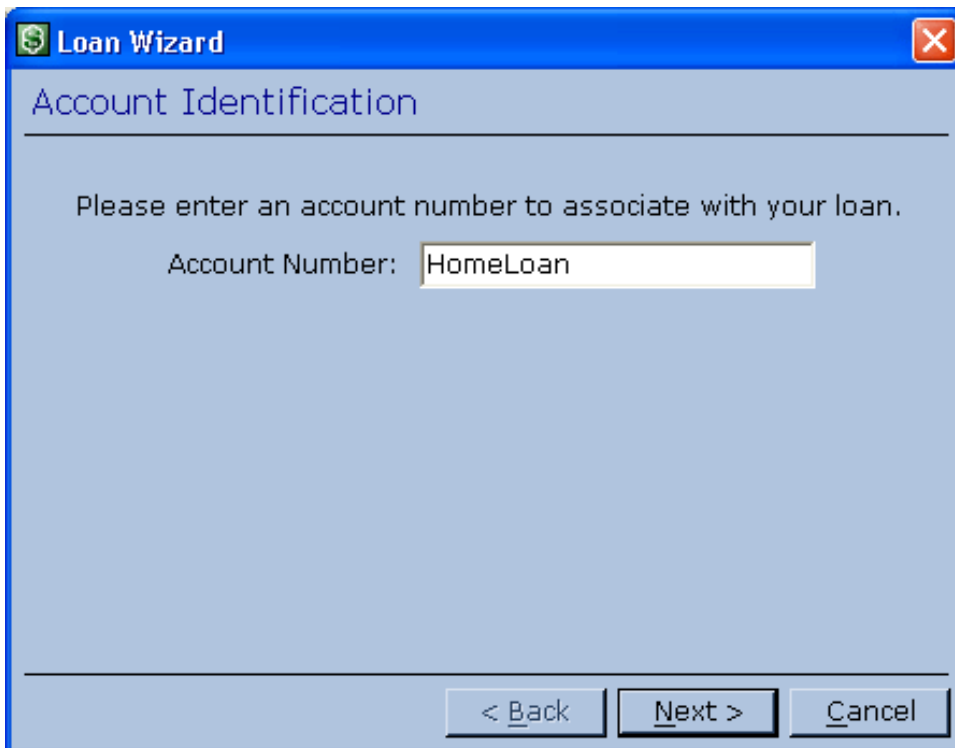
As records like [payments](#), [rates](#), [regular payment changes](#) and [third party fees](#) are created against a loan, it is automatically recalculated to incorporate this data into the balance and other computed values.

If you want to open the loan wizard with a new loan record (add a new loan to your portfolio), click **New Loan** from the [Loan menu](#) or click the New Loan () button on the [toolbar](#).

If you want to edit an existing loan, select it in the [list of loans](#) and click **Edit Loan** from the [Loan menu](#) or right-click the loan and click **Edit Loan** from the pop-up menu.

There are eleven dialogs in the loan wizard. Depending on the settings of your loan and your portfolio's [Metro2 settings](#) you may not see all of the screens. When Moneylender has enough data to handle your loan the Finish button will be available, and any subsequent screens contain support information for Moneylender's non-critical features.

## The Loan Wizard



**Loan Wizard**

Account Identification

Please enter an account number to associate with your loan.

Account Number:

< Back    Next >    Cancel

### Account Identification

To get started, a loan needs an account number to be identified by. Enter any combination of letters numbers or other characters as the account number.

Loan Wizard

Principal, Interest, and Late Fees

Please enter the amount of the loan.

Principal (\$): 210,000.00

Please enter the initial annual interest rate as a percentage.

Initial Rate (%): 6.500

Enter percentage like "14.6" not fraction like ".146"

Late Fee: 0.00

Fixed Fee Amount  
 % of Regular Payment

< Back    Next >    Cancel

## Principal, Interest, and Late Fees

Enter the amount of the loan as principal. Enter the annual interest rate as a percentage. In some cases, you might be using an interest rate that is not annual. If you charge a monthly rate, multiply that by twelve to get the annual rate. For example, you might charge 20% of the outstanding balance each month. To properly compute this interest, you need to enter 240 as the annual interest rate.

You can enter a flat fee amount or a percentage of the regular payment as the late fee for a loan.

Loan Wizard

Dates

Please choose the date the loan was created.

Created: 3/ 9/2006

Please choose first date that interest applies.

Interest Applies: 3/ 9/2006

Please choose the first date a payment is due.

First Payment: 5/ 1/2006

< Back    Next >    Cancel

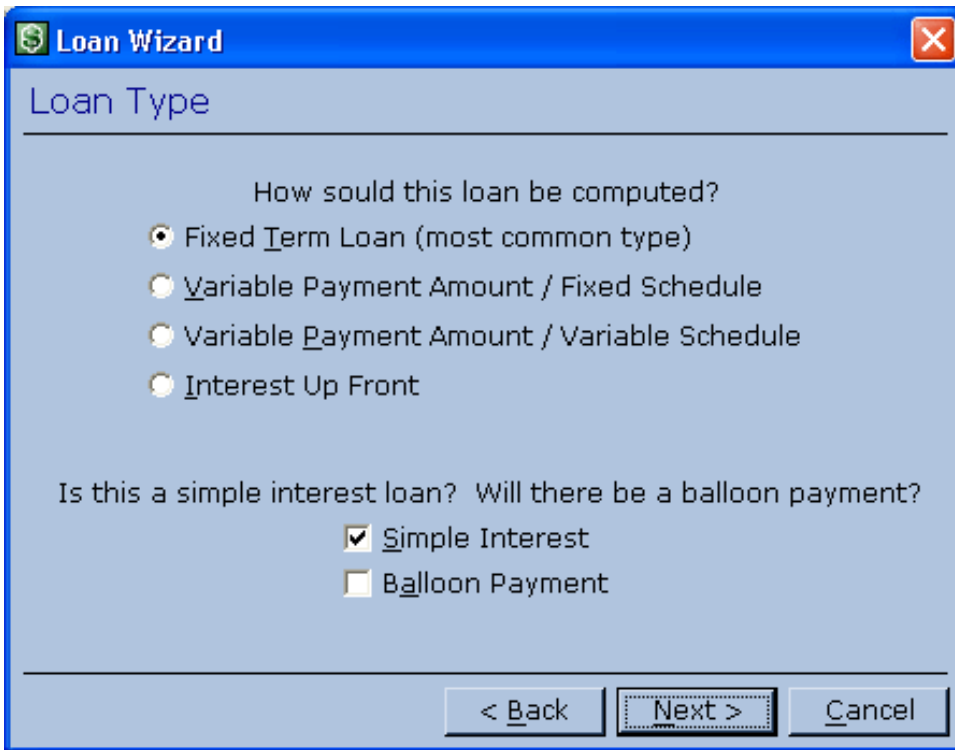
## Dates

When selecting dates for your loan, enter the first date that you started working on the loan as the Created date.

The date the loan funds, or the date that interest begins accruing should be entered in the Interest Applies field. If interest is computed on its own schedule, this is the basis for determining the interest cycle. If the loan is a regular fixed-term loan and the interest applies with the payments, like a mortgage, the period between the Interest Applies date and the First Payment date will be specially computed using the number of days between these dates as the basis for how much

interest to assess. Thus if 45 days elapse from Interest Applies to First Payment, interest is assessed for 45 days, not one month. Thereafter interest is computed using the standard formula for the payment schedule.

The First Payment date will be used to determine what the expected payment cycle will be. If payments arrive on a variable schedule, this date is still used for some calculations and should be set to the earliest date a payment might arrive.

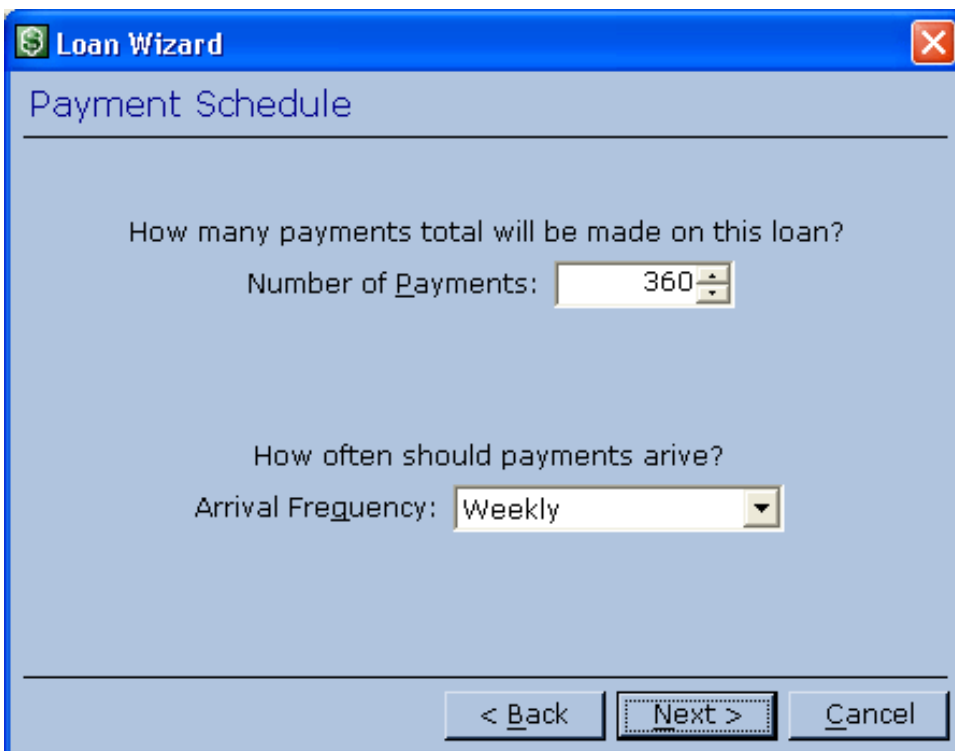


## Loan Type

The type of a loan determines which interest calculation algorithm is used to figure interest. Most loans are Fixed Term. Auto loans, mortgages, and many other installment loans are based on the idea of a payment arriving on a regular schedule, and interest applying on the same schedule. Certain scenarios where payments arrive at irregular intervals can be handled with the Variable/Variable setting, and pre-computed interest can be handled by selecting Interest Up Front. In the Interest Up Front scenario, you cannot change the interest rate or the regular payment amount during the course of the loan. The timing of payments only affects the

addition and repayment of [late fees](#) and [third party fees](#). Using a negative payment amount to add principal to an Interest Up Front loan will not affect the amount of interest charged.

If you are charging interest on any unpaid interest (compound interest) leave the Simple Interest box unchecked. If you only charge interest on the principal portion of the outstanding balance, check the Simple Interest box. In many places, simple interest is a legal requirement. Check with your local regulatory agency for the laws that apply to your loans.



## Payment Schedule

In a Variable/Variable scenario, the number of payments is disabled, but the arrival frequency can still be set. The loan will remain in Paid status at all times, regardless of the date the last payment was made.

In all other scenarios, Moneylender requires a specific number of payments, arriving on a set schedule to properly compute the loan.

**Loan Wizard**

### Loan Maturity

Moneylender has chosen the maturation date based on the payment count and frequency. In some cases you may wish to choose a different maturation date.

Loan Matures: 3/18/2013

< Back   Next >   Cancel

## Loan Maturation

Moneylender will determine the date when the last payment is made. If you want to create a balloon payment scenario, changing the Maturation Date to an earlier date will produce the desired effect. The balloon will appear on the Amortization Table Report that applies to the loan.

**Loan Wizard**

### Interest Schedule

When should interest be computed for the loan?

- Compound on Payment Schedule (most common)
- Compound on Separate Schedule

How often should the interest compound?

Compound Frequency: Weekly

< Back   Next >   Cancel

## Interest Schedule

In general, interest is computed on the payment schedule for fixed term loans and may be separated for variable payment schedule loans.

**Loan Wizard**

### Regular Payment

Please select a precomputed regular payment, or enter your own.

Regular Repayment (\$724.34)  
 Interest Only Payment (\$261.78)  
 Custom Regular Payment

Enter the amount expected for each payment.

Regular Payment (\$):

## Regular Payment

The Regular Payment amount can be set to a pre-set amortized repayment amount, an interest only payment, or any other schedule you like.

**Loan Wizard**

### Borrowers

Please manage the borrowers associated with this loan below. All mail correspondence, such as statements and vouchers, will default to the primary borrower's mailing address.

Primary:

Second:

Third:

Fourth:

## Borrowers

Add or select the borrowers that are associated with this loan. The primary borrower typically receives all correspondence.

**Loan Wizard**

### Lender

Please set the lender that is responsible for this loan. Payments on this loan should be made to the lender's Payable To field and mailed to the lender's Mailing Address.

TrailsWeb Finance Inc

< Back   Next >   Finish   Cancel

## Lender

Create or select the lender that collects on this loan.

**Loan Wizard**

### Metro2 Reporting Information

The information on this page is used when generating Metro2 reports. Check with your rep(s) from the credit bureau(s) if you have questions about how to enter these fields. You may ignore these fields if you do not submit to the credit bureaus

Portfolio Type:

Account Type:

Secondary Agency Code:

Secondary Agency Account No.:

Mortgage Identification Number (MIN):

Billing Cycle:

< Back   Next >   Finish   Cancel

## Metro2 Reporting Information

If Metro2 is enabled from the [Portfolio Settings](#) dialog, this window will give you the opportunity to enter loan specific reporting values.



The screenshot shows a window titled "Loan Wizard" with a close button in the top right corner. The main heading is "Custom Information". Below the heading is a horizontal line, followed by the instruction: "Enter any custom information here. You can change the names of these fields from the portfolio settings dialog." There are two single-line text input fields labeled "Custom1" and "Custom2". Below these is a larger text area labeled "Collateral Description:". At the bottom of the dialog is another large text area labeled "General Notes:". At the very bottom, there are three buttons: "< Back", "Finish", and "Cancel".


## Custom Information

You may wish to enter custom information into the custom fields, or describe the collateral on the loan. A general notes field is available for other information. Each of these fields can be inserted into statements, so you may find it useful to record unique loan specific information in one of the custom fields for inclusion on statements and other correspondence.



## The Payment Record

Every payment record is associated with a single [loan](#). Payment records hold the details of a specific payment. Some of the information you enter yourself, and some information is computed by Moneylender and used for creating reports and interest computations.

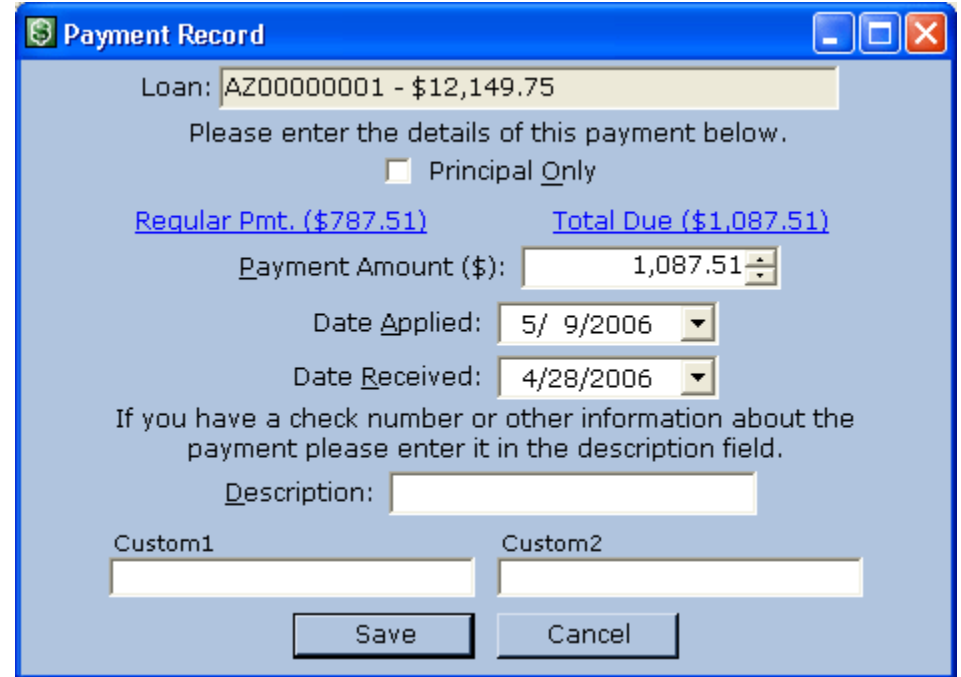
To record a new payment first select the loan from the [list of loans](#) in the [main window](#). Click **New Payment** from the [Loan menu](#), press the New Payment () button on the [toolbar](#), or right-click the loan and select **New Payment** from the pop-up menu to open the Payment Record dialog with a new payment record.

There are a few "**special amounts**" that cause Moneylender to handle a payment differently:

**Use a negative amount** to add principal to a loan on the date specified in the Date Applied field. When computing balances, Moneylender will recognize the negative number as a principal addition and cause that amount to become interest bearing along with the other unrepaid principal on the loan.

**Use zero** to defer a payment. Moneylender will make the appropriate change to the payment due date, and subtract the regular payment at the date the deferral payment is applied from the amount due.

**Use a positive number** to denote a payment received. Check the Principal Only box to force the payment to credit strictly to principal regardless of fees and interest unpaid on the account. If Principal Only is not checked, the payment will apply towards unpaid fees first, then any amount above the regular payment amount will be applied to any [late fees](#) due (managed separately from [third party fees / other fees](#)), then any unpaid interest assessed on the account is deducted. The remaining amount is credited toward the principal.



**Payment Record**

Loan: AZ000000001 - \$12,149.75

Please enter the details of this payment below.

Principal Only

[Regular Pmt. \(\\$787.51\)](#)      [Total Due \(\\$1,087.51\)](#)

Payment Amount (\$): 1,087.51

Date Applied: 5/ 9/2006

Date Received: 4/28/2006

If you have a check number or other information about the payment please enter it in the description field.

Description:

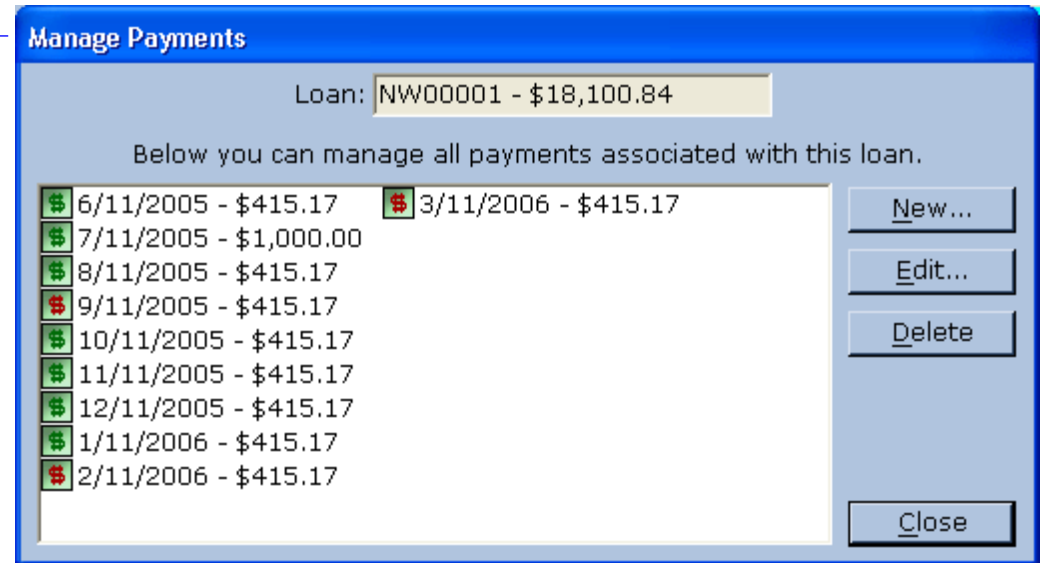
Custom1      Custom2

Save      Cancel

To edit or delete the payments on a loan, select the loan in the [list of loans](#) and click **Payments > Manage Payments** from the [Loan menu](#).

From this dialog you can create, edit and delete payments against your loan. To edit or delete a payment, you must first select a payment from the list.


Payments marked with a red icon have incurred a [late fee](#) because the date received is after the grace period.





# The Interest Rate Record

If the interest rate on your [loan](#) changes, you can record this change by creating an Interest Rate (or simply Rate) record.

To record a change in the interest rate first select the loan in the [list of loans](#) and either: click **Rates > Change Rate** from the [Loan menu](#), click the New Rate  button on the [toolbar](#), or right-click the loan and select **Change Interest Rate** from the pop-up menu.

Enter the interest rate as a percentage (such as 14.999) and not as a decimal multiple like (not like .14999).

Select the date when the new interest rate applies to the loan.

To view, edit or delete the rate records that apply to a specific [loan](#) click **Rates > Manage Rates** from the [Loan menu](#).

This opens the Manage Rates dialog, displaying the interest rate changes made to the loan. To edit or delete a rate record, select it in the list and the click the corresponding button.

**Set Interest Rate**

Loan: AZ00000001 - \$12,149.75

To change the interest rate on this loan, please enter the new rate and the date when this rate first applies to the loan below.

New Rate (%): 14.90

Enter as percentage (14.6) not fraction (.146)

Effective Date: 4/28/2006

Custom1 Custom2

OK Cancel

**Manage Rates**

Loan: HomeLoan - \$210,000.00

Below you can manage all rates associated with this loan.

6/1/2006 - 6.750%
8/1/2006 - 6.850%
11/1/2006 - 6.900%

New... Edit... Delete Close



# The Third Party Fee Record

Designed to accommodate anything from NSF fees to property tax payments, the third party fee (also called "other fees") will apply an amount to your [loan](#) that remains separate from other amounts, is paid before late fees, principal, or interest, and is linked to a [Third Party](#) record that contains business contact information.

There are two ways to create third party fees on an account. You can create a single fee, or you can pro-rate a fee across multiple payments.

To create a single fee select a loan from the [list of loans](#) then click **Other Fees > New One-Time Fee** from the [Loan menu](#). Create or select a [Third Party](#) record using the New and Existing buttons. Enter the amount of the fee, and select the date when the fee will be applied to the loan. By default, Moneylender will select the soonest future payment due date, but you may choose any due date between the first payment date and the maturation date.

If you need to track an account number with the fee you can enter it in the Account Number field. Additional information specific to this fee, such as an NSF transaction number, can be saved in the custom fields for future reference. You can change the labels of the custom fields from the Custom Fields tab of the [Portfolio Settings](#) dialog.

All fees are handled separately from the principal/interest computation and loan balance. If you wish to add interest bearing principal to a loan enter a negative payment as described in the help topic [The Payment Record](#).

To create a sequence of pro-rated fees click **Other Charges > Prorated Fee Wizard** from the [Loan menu](#). Create or select the [Third Party](#) to associate with the fees using the New and Existing buttons.

Enter the total amount to pro-rate and select Prorated over X payments and set the number of payments. For example entering six on a monthly payment loan will apply the Total amount evenly over six months. Select the start date for the fees, if you choose a date that would cause fees to apply after the loan's maturation date, you will be asked to change your selections. By default, Moneylender selects the next future payment due date. Thus, selecting the default date would apply the fees to the next six monthly payments.

If there is an account number associated with these fees enter it in the Account Number field.

Click **Apply Fee** to create the pro rated records. When managing fees on a loan, fees created with the prorated fee wizard display a (1/X), (2/X) indicator to show that it is part of a sequence.

To view, edit and delete fees applied to a loan, first select the loan in the [list of loans](#) and click **Other Charges > Manage Fees** from the [Loan menu](#). This opens the Manage Associated Fees dialog, displaying all fees applied to the selected loan.

To edit or delete a fee, select it in the list then click the corresponding button.

Manage Associated Fees

Loan: AZ00000001 - \$12,149.75

Below you can manage all fees associated with this loan.

4/9/2006 - \$300.00 (\$1,500.00 - 1/5)	New...
5/9/2006 - \$300.00 (\$1,500.00 - 2/5)	Edit...
6/9/2006 - \$300.00 (\$1,500.00 - 3/5)	Delete
7/9/2006 - \$300.00 (\$1,500.00 - 4/5)	
8/9/2006 - \$300.00 (\$1,500.00 - 5/5)	Close



## The Regular Payment Record

Regular Payment records allow you to change the regular payment of a loan during the course of loan servicing. The initial regular payment amount set on a loan is contained in the [loan](#) record itself and entered during the [loan wizard](#). Any time between the First Payment Date and the Maturation Date of the loan, you can adjust the regular payment amount (except with pre-computed Interest Up Front loans).

To create a new regular payment record click **Regular Payment > Change Regular Payment** from the [Loan menu](#), or right-click your loan and click **Change Regular Payment** from the pop-up menu.

Enter the new amount of the payment, and the date when this amount goes into effect.

To view, edit or delete the regular payment records associated with a specific loan, first select the loan by clicking it in the [list of loans](#). Then click **Regular Payment > Manage Regular Payments** from the [Loan menu](#). This will open the Manage Regular Payment dialog. Select a record from the list to edit or delete it.

**Regular Payment Change**

AZ00000001\_Bob - \$3,988.98

Enter the new regular payment amount. You can click the quicklinks to select a predetermined amount.

Date Applied: 4/28/2006

[Amortized \(\\$261.59\)](#)      [Interest Only \(\\$49.51\)](#)

Regular Payment(\$): 262

Current Regular Payment: \$262.00

Custom1:

Save      Cancel

**Manage Regular Payment**

AZ00000001\_Bob - \$3,988.98

New      Edit      Delete      Close

\$ 4/9/2006 - \$262.00



## Late Fees

A late fee is applied to a loan when the Date Received is after the Grace Period. The number of days in the grace period can be set from the Numbers tab of the [Moneylender Settings](#) dialog.

Late fees are handled automatically and can not be added or removed. If you need to eliminate or create a late fee, you can adjust the Date Received on a payment record so that it falls within or beyond the grace period.

When payments are applied to late fees, only the amount above the regular payment is applied. If the regular payment is \$100 and there are \$15 in late fees on the account, a \$100 payment will not be applied towards late fees, but a \$125 payment will repay the late fees in full and the remaining \$110 will credit towards repaying the principal and interest.

Any third party fees are deducted from the payment before late fees, interest, or principal.





# Sharing Data on a Network

Moneylender Professional has a highly optimized network interface for allowing multiple users to connect to a single portfolio.

Before opening the portfolio up to the network, you may wish to review the settings in the [Portfolio Settings](#) dialog under the Network tab.

The suggested network environment for operating Moneylender Professional is a 100mbps switched network or faster. A 10mbps network is usable for portfolios with a small number of loans. If you have more than ten or twenty loans, it is strongly recommended that you use at least a 100mbps network.

Click **Make Available on Network** on the [Portfolio Menu](#) to open the selected port and allow users to connect to your portfolio. The Moneylender Icon appears in the system tray on your taskbar when the portfolio is available to network users. If you need to quickly find the IP and Port of your portfolio to give to a colleague so they can connect, hovering the mouse over this icon will display the needed information.



**Creating User Accounts** When a user logs in they might log in anonymously if you've enabled anonymous access from the [Portfolio Settings](#) dialog. In most cases, though, you'll want each of your users to enter a login ID and password that only you and they know. Click **Configure Portfolio Users** from the [Portfolio Menu](#) to open the [Manage Users](#) dialog. From there you can create, edit and delete the accounts that allow different [permission levels](#) to your data.

To see who is connected to your portfolio, click **Network Usage** from the [Portfolio Menu](#) to open the Network Usage dialog. This shows a list of all the Users that are currently logged in, their IP addresses, permission levels, and the last network request received from them. The last Request will typically say Request during normal usage, but may say Request Many, Request Full, CheckLock, etc. This window updates itself every second and remains on top of other windows.

User	IP	Permission	Last Request
josh	192.168.0.101	Limited	Request

If a record is locked but no user is actually editing the record, it was probably left open when a user disconnected from the portfolio without finishing whatever update they were working on. Selecting **Unlock All Objects** from the [Portfolio Menu](#) will reset all locks to correct this state without having to close the portfolio and disconnect all connected users. If a record is being edited when the locks are reset, it creates the possibility for that record to be modified concurrently by another user, but the probability of that happening is generally small.



# Network Users

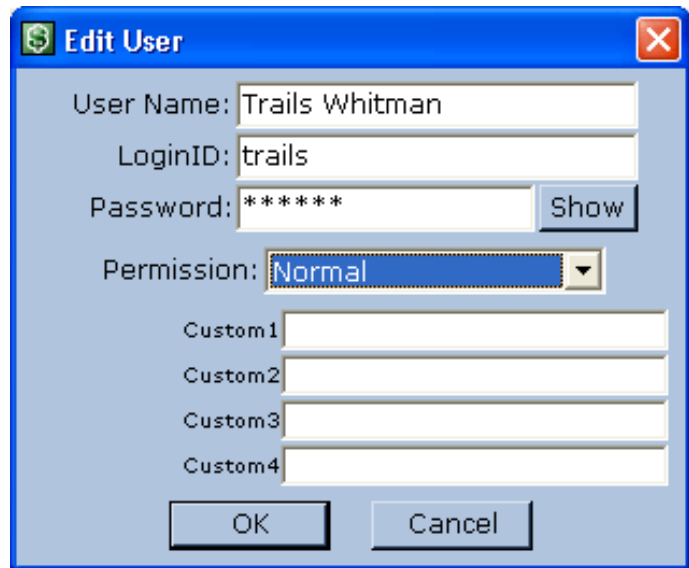
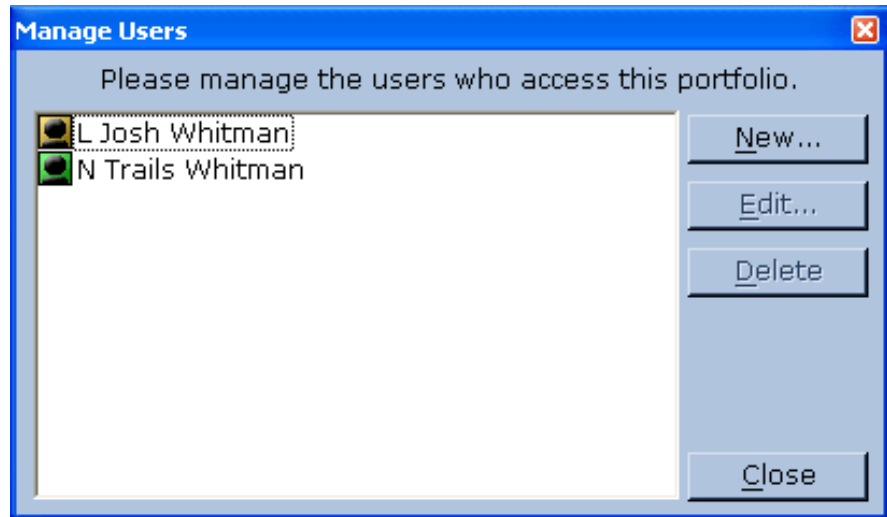
To manage the users allowed to access your portfolio through a [network](#) click **Configure Portfolio Users** from the [Portfolio Menu](#).

This opens the Manage Users dialog where you can create, edit and delete users.

Click New to create a User, or click a user from the list on the left side of the dialog and click Edit to open the Edit User dialog (pictured below). Enter your user's Full Name in the User Name field, and enter a shorter login ID in the LoginID field. The LoginID and Password must be entered by the user when they connect to your portfolio.

If a user forgets their password, you can open their account and click the Show button next to the password to display it as regular text.

Select the appropriate [permission level](#) from the drop-down. If you have additional information you'd like to store about users, you can use the Custom fields.





# Network Permission

Changing the [portfolio settings](#), managing [network users](#), creating Metro2 reports and managing [templates](#) are not allowed across the network, regardless of login permission. Generally this is for security and because some objects, especially template objects, are much larger than loan and payment records. Using the template designer, for example, in a network environment would be a very bandwidth intensive operation.

Moneylender regulates access to the data in your portfolio using five permission levels:

	Read-Only Normal	Normal	Advanced
View Loans	yes	yes	yes
Edit Loans	no	yes	yes
Initiate Loan Recalculation	no	yes	yes
Change Reg. Payments or Interest Rates	no	yes	yes
View Payments	no	yes	yes
Add Payments	no	yes	yes
Change/Delete Payments	no	yes	yes
View Borrowers	yes	yes	yes
Create/Change Borrowers	no	yes	yes
Delete Borrowers	no	no	yes
View Lenders	yes	yes	yes
Create/Change Lenders	no	yes	yes
Delete Lenders	no	no	yes
View Loan Based Reports	yes	yes	yes
View Portfolio Based Reports	no	no	yes
Print Templates	yes	yes	yes



# Working with Templates

Templates are a powerful feature for customizing and formatting the correspondence you send to your borrowers about their loans.

Templates are stored directly in the portfolio file. When a new portfolio is created the default templates are copied into the new portfolio where they can be changed independently from the original defaults.

Templates can also be copied to and from portfolio files from the [Manage Templates](#) dialog.

To open the Manage Templates dialog, select **Portfolio > Manage Templates** from the [Main Menu](#).

From the Manage Templates dialog, you can create new templates or duplicate existing ones, modify their layouts, and copy them to and from other portfolio files. The Manage Templates dialog opens two other windows as needed: the [Edit Template Information](#) dialog for managing the name, description, size, paper type and focus of a template; and the [Template Designer](#) dialog for managing the layout of a template.

## Selecting the Right Template Focus

Templates have two types, set by the Template Focus dropdown in the [Edit Template Information](#) dialog: **Individual Payments** and **Individual Loans**.

**Individual Payments** will create a voucher printing scenario. The date range for the vouchers can be selected from the [Print Templates](#) dialog before printing.

**Individual Loans** will create a statement/general correspondence scenario.

There are two differences, one is that Individual Payments templates can print many templates for a single loan at one time while Individual Loans templates can only be printed once for each loan at a time. The second is that some fields report different values depending on which type of template is printing. Individual Loans templates always display the current information associated with a loan. With an Individual Payments template the following tags differ as described:

*<LoanCurrentRate>* - Displays the interest rate as of the date of the voucher's specific payment due date.

*<LoanRegularPayment>* - Displays the regular payment as of the date of the voucher's specific payment due date.

*<LoanTodaysOtherFees>* - Displays the fees assessed to the loan for the period between the previous payment's due date and the voucher's payment's due date, including the due date of the current payment.

*<LoanAmountDue>* - Displays the regular payment plus any other fees as they are described above.

*<LoanNextPaymentDate>* - Displays the due date for the voucher's specific payment.

*<LoanNextPaymentNumber>* - Displays the payment number for the voucher's specific payment.  
All other fields are identical.

## Structure of a Template

Templates consist of a single Template record and any number of TemplateObject records associated with the Template records.

Template Objects come in four forms: **Text Box**, **Long Text Box**, **Shape** and **Image**.

**Common traits** of all template objects include position and size, color, name, and Z-Order. The position (Left and Top) is the distance from the upper left corner of the template's page to the upper left corner of the template object. Width and height determine the size in inches of the template object.

The name of the template object is useful for identifying the object from the list on the left side of the [Template Designer](#) dialog. The Color determines the color of the text in Text Boxes and Long Text Boxes, and the color of the line or fill in Shape objects. Changing the color has no effect on Image objects.

**Z-Order** is used to determine which objects are on top of other objects. A number from 1 to 100, this setting represents layers on top of each other. Objects are drawn in order of Z-Order and Name. If a solid-fill rectangle were placed in the same location as a text box, the rectangle might be drawn over the text box. Setting the text box's Z-Order to any number higher than the shape's Z-Order would ensure the text always appeared on top of the rectangle.

**Text Boxes** are useful for smaller amounts of text. They can contain up to 250 characters. **Long Text Boxes** are the same as text boxes but can hold up to 10,000 characters. Because a long text box object is much larger than a text box object, using text boxes wherever practical can significantly reduce the space needed in a portfolio file and improve printing times across a network. Try to use long text boxes only when the extra space is necessary.

**Text Boxes** and **Long Text Boxes** (referred to collectively as text boxes below) have an associated font which may be bold or italic and of any size. Each text box stores its font settings independently so they may be changed individually. The font color of the text is available from the Color option of the [Edit Template Object](#) dialog. An optional .01 inch border of a selectable color can be added around the text box, and a background fill may also be selected.

"Special Values" may be inserted into the text and always appear within <> signs. Clicking the <<Insert Value>> button in the [Edit Template Object](#) dialog displays the list of all recognized tags that may be added to a text object. When the statements are printed, the tags are replaced with the values from the corresponding Loans, Borrowers, and Lenders.

**Shapes** can be used to add graphical formatting to a template. A shape object can be either a line, rectangle, oval, or rounded rectangle. The line thickness may be set, or the shape can be filled completely.

**Images** allow you to put an image onto a statement. The image itself is stored within the portfolio file and need not remain on a computer's hard drive after adding it to a template. Template Images are very large objects and can quickly increase the total size of a portfolio if used too frequently. When an image is added as a template object it is reformatted into Moneylender's native image format. The image will be stretched or shunk to match the width and height specified in the template object. If an Image object is given the name <CompanyLogo> the image is replaced with the logo on file for the Lender associated with the current statement. Naming an Image <Borrower1Picture> will replace the image with the picture on record for the primary borrower associated with the current statement.

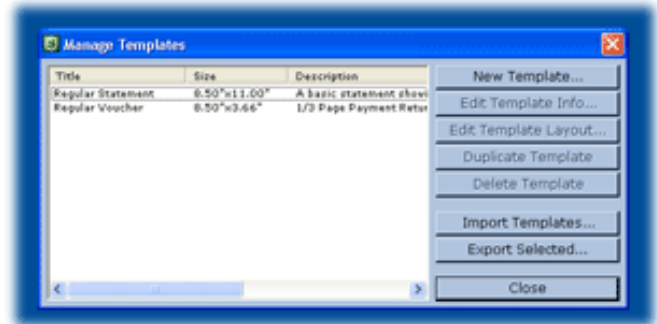


# Manage Templates

Selecting **Portfolio > Manage Templates** from the [Main Menu](#) opens the Manage Templates dialog. (Note: You cannot manage templates through a network.)

From this dialog you can Create, Edit, Design, Duplicate, Delete, Import and Export templates.

Edit Template Info, Edit Template Layout, Duplicate Template and Delete Template are only available when a template is selected in the list on the left side of the dialog.



Clicking New or Edit Info will open the [Edit Template Information](#) dialog where you can manage the name, description, type, and size of your templates.

Clicking Edit Layout will open the [Template Designer](#) where you can create and modify the appearance and content of your template.

Clicking Duplicate will create a copy of the selected template.

Import Templates does nothing, but will allow you to open another portfolio, select templates from that portfolio, and copy them into your original portfolio.

Export Selected Templates allows you to browse to another portfolio file, and inserts the selected templates into the other portfolio. By holding Shift while clicking on templates in the list you can select multiple consecutive templates, and by holding control while clicking on templates in the list, you can select multiple non-consecutive templates to export.



## Edit Template Information

The Edit Template Information dialog allows control over the name, description, size and type of a template.

The Title and Description are displayed in the [Manage Templates](#) dialog to easily identify a template. The name is also displayed on the [Print Template](#) dialog when selecting a template to print.

The size of the template itself may be adjusted. If Printed On is set to Custom, one template will be printed per page, and the paper type will be set to the same size as the template. If set to Letter or Legal size, Moneylender will automatically print as many as will fit on the page. This number is displayed as Documents Per Sheet under the Printed On drop-down.

The Template Focus drop-down determines whether the template behaves like a statement or a voucher. Individual Payments indicates voucher type, and Individual Loans indicates statement type. Details about the difference are available under the heading "Selecting the Right Template Focus" under the [Templates](#) help topic.

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**Edit Template Information**

Please enter / modify the details of this template below.

Title:

Description:

Page Size (Inches)

Width:  Height:

Printed On:

Documents Per Sheet: 1

Template focus:



# Template Designer

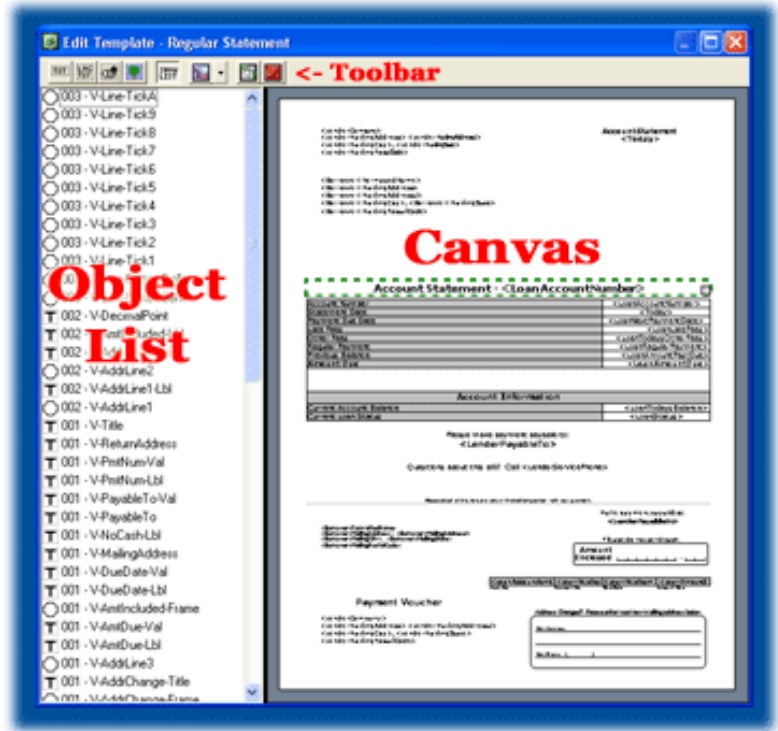
The Template Designer is a sophisticated tool for creating and modifying templates within your portfolio file.

There are four types of template objects, described in more detail under the heading "Structure of a Template" under the [Templates](#) help topic.





The three components of the template designer are the Canvas, the Object List, and the Toolbar.

## The Canvas

The Canvas represents a piece of paper with the same dimensions as your template. (You can set the size of the template in the [Edit Template Information](#) dialog.) Everything that appears on the canvas appears as it would when printed on paper. **Click** on a template object on the canvas to select it. A selected object is highlighted by a dashed green line around its border, and the corresponding entry in the Object List is also highlighted. **Right-click** an object to open its corresponding [Edit Template Object](#) dialog. **Click and Drag** an object to reposition it on the canvas. **Click and Drag the Grey Box** in the bottom, right corner of a highlighted object to adjust its size.







## The Object List






The Object list shows all template objects associated with the current template. If an object is underneath another object and cannot be selected using the canvas, you can select it by clicking its name in the Object List. **Click** an object in the list to select it. **Double-click** an object to open it in the [Edit Template Object](#) dialog. Each object type has its own icon in the Object List:  for Images,  for Long Text Boxes,  for Shapes, and  for Text Boxes.



## The Toolbar

The Toolbar allows you to create new template objects, and manage the existing ones.

The first four buttons on the toolbar can be toggled on and off one at a time. When depressed, clicking on the canvas, or clicking and dragging on the canvas will create a new Template Object. **Depressing** the  icon creates a new Text Box, the  icon creates a new Long Text Box, the  icon creates a new Shape, and  icon creates a new Image. **Click** the canvas to create the object at the position you clicked. **Click and Drag** to create the object with the position and size that match the box created during the drag motion.

The  icon will display the Object List when depressed, or hide the object list when normal.

The , , , , and  icons indicate the current zoom level. Use the drop-down menu to change the current zoom level.

The  icon opens the [Edit Template Object](#) dialog with the currently selected template object. The  icon deletes the currently selected template object.



To place a new template object on your template,

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# Edit Template Object

The Edit Template Object dialog allows you to control the specific properties of each Template object. This dialog has four forms, corresponding with the four kinds of template object.

The Text Box and Long Text Box appear identical in the Edit Template Object dialog, except that you can enter 10,000 characters of text when using a Long Text Box object and only 250 characters of text when using a Text Box object.

Click Change Font to select the face, size, and bold or italic options.

Checking Fill Background or Draw Border will add those effects to the Text Box object. Click the color boxes to the right of these check boxes to change their colors.

Type any text you would like to appear in the large box labeled Text:.

Clicking <<Insert Value>> opens a dialog displaying the list of all available tags for adding values from your records into the text. When

[printing](#) a template, these tags are replaced with the actual values from your records. In most cases, a description accompanies the tag, providing more information about the values each tag represents.

The Shape object has a very simple interface. Use the Color to set the color of the line or fill. Select the type of shape from the drop-down list.

If Solid Fill is checked, the selected shape will appear as a solid color on your template. If Solid Fill is not checked, you can adjust the thickness of the outline of the selected shape.

**Template TextBox - Heading**

Position (Inches)		Size (Inches)		Name and Color	
Left:	0.50	Width:	7.50	Name:	Heading
Top:	3.37	Height:	0.25	Color:	Black

Change Font: Verdana, 14.25pt

Alignment: Center

Text: <<Insert Value>>

Account Statement - <LoanAccountNumber>

Buttons: Revert, OK, Cancel

**Edit Template Shape**

Position (Inches)		Size (Inches)		Name and Color	
Left:	5.46	Width:	2.50	Name:	V-AmtIncluded-Frame
Top:	8.24	Height:	0.40	Color:	Black

Shape Type: Rounded Recta

Line Thickness (Inches): 0.01

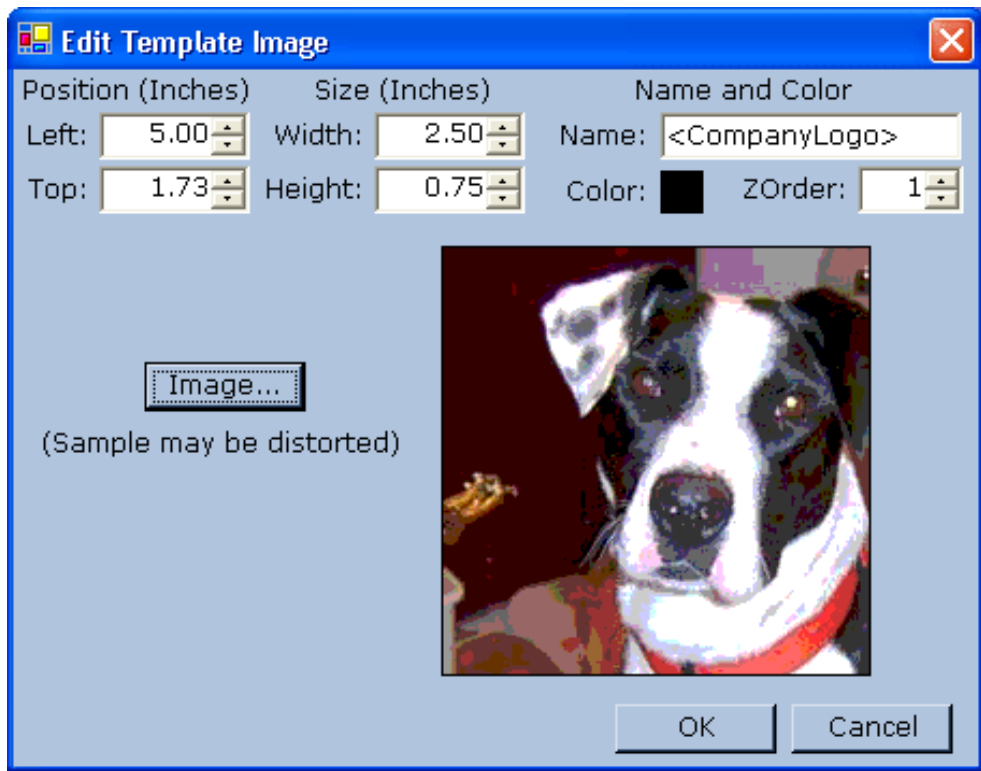
Buttons: Revert, OK, Cancel

The Image Object also has a simple interface in the Edit Template Object dialog. Click the Image button to browse your computer for the image you want to place on your template.

When imported the image will be resized and the colors will be adjusted. The Image will be stretched to match the size described in the Edit Template Object dialog. Thus, the relatively square image in the dialog on the right, when set to 2.50 x 0.75 appears like a flattened rectangle:



As described under the [Templates](#) help topic, setting the name of an Image Object to <CompanyLogo> will replace the image with the Lender's logo at print time, and setting the name to <Borrower1Picture> will replace the image with the primary Borrower's picture at print time.





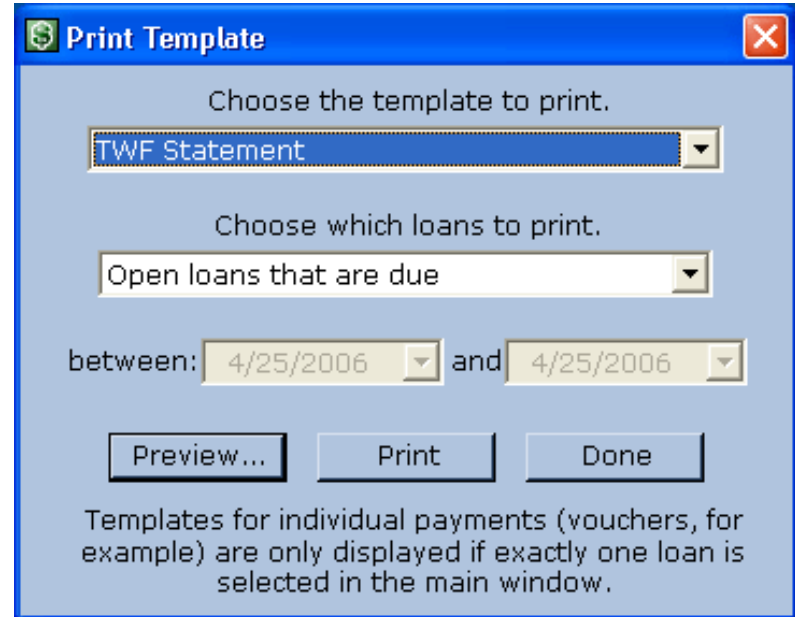
# Printing Templates

By selecting a loan in the [list of loans](#) and choosing **Statements / Printing** from the [Loan Menu](#) you can open the Print Template dialog.

The top drop-down contains the names of the templates in your portfolio file, the second drop-down has options for selecting which loans to print.

If an Individual Payments (voucher) template is selected in the top drop-down, you may choose either the current loan or all open loans from the second drop-down and the date range entered will be used to determine which payments are printed.

If an Individual Loans (statement) template is selected, you have a broader range of options for selecting loans, based on the dates the loans are due, and the date range can be used to select loans due within a specific range.



Click Preview to see the results of merging the loan data into the template. Clicking the print button from the preview dialog will immediately send the document to the default printer with the default settings. Clicking Print on the Print Template dialog opens the Printer Settings dialog where you can select a different printer, paper source, etc. When you have finished printing templates, click Done to close the dialog.