

Know where you stand with each debtor

Managing the risk associated with customer loan defaults is always a top priority for lenders. A healthy portfolio helps reduce risk and increase recovery of loss due to defaults. Ensuring your liens are perfected while also maintaining the lien position obtained at loan funding are critical to portfolio health. But gaining these important insights can be a cumbersome, time-consuming process with serious challenges:

- Doing searches one at a time is resource- and time-intensive
- For accurate results, it's critical to understand the right search logic to apply to find the correct liens
- Domain expertise is needed to understand the intricacies of how UCCs are filed and how to tabulate and aggregate the data for an actionable analysis

And the larger your portfolio, the more room for errors and costly mistakes. What if there were a better way?

Get the full picture

Our Lien Insights Report offers lenders an alternative to pulling this information one debtor at a time. In one comprehensive report, you receive detailed data on your estimated lien position for your debtors and insights into lien activity against the debtor.

Our Professional Services team has developed a proprietary and innovative approach to capturing and validating lien data to provide lenders with a more in-depth view on its debtors. As a result, you save time and resources and get actionable data to enable your team to more completely manage the health of your portfolio.

What we offer

The Lien Insights Report is another valuable service of the manage suite of products within iLien, the most advanced, complete, one-stop lien management system. Our solution uses enhanced technology to perform a thorough search, and applies advanced analytics and business logic to ensure added accuracy and a maximum number of matches.

Lien Insights Report advantages



Peace of mind

An industry expert has automated the manual process to help determine lien position with up-to-date data and logic.



Time savings

For a comparable report to cover the full debtor portfolio, you could manually do this yourself, which might take you on average two and a half months, or get our report in a fraction of the time. Knowing your lien position for new and existing debtors on a timely basis is critical for risk management.



Actionable insights

Understanding your position on a lien helps you negotiate with debtors if needed, or consider increasing loss provisions.



Audit or compliance documentation

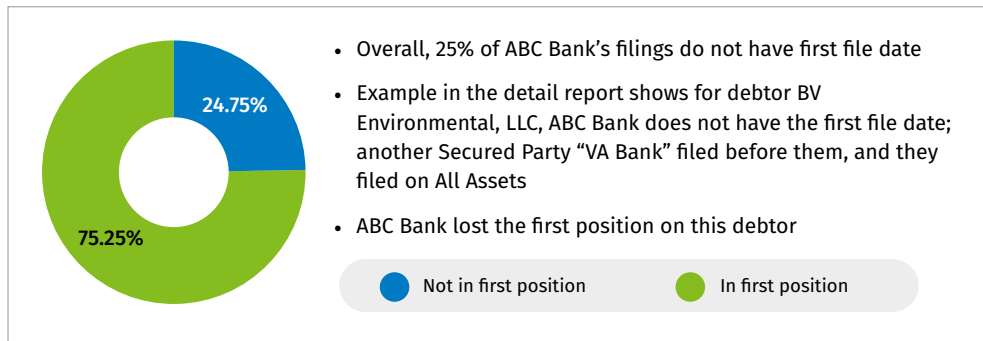
Auditors may request details on lien position validation when evaluating the soundness of your portfolio.

Each Lien Insights Report

- Pulls a list of debtors from public records with all UCCs filed on each debtor
- Calculates relevant factors to estimate lien position for each debtor
- Provides digitally searchable collateral description for the filings found for each debtor in the same report, which substantially cuts your manual search and review time and allows you to perform keyword search (new)
- Contains a lien insights summary report and a detailed report for each requested debtor, providing both a portfolio as well as debtor view
- Is available as a one-time report or recurring monthly/quarterly subscription; Recurring reports allow you to implement position monitoring for any high risk or new loans in a timely manner

Collectability risk

Lien insight (file date order)



Filing state	Filing number	Lien order	Debtor name	Secured party name	Collateral extracted (new)
NC	20210088196J22	2	BV Environmental, LLC	ABC Bank	Bobcat T66 R Series S/N B4SB18280
NC	20210000096J11 1	1	BV Environmental, LLC	VA Bank	All Assests

Accurate, data-driven insights into your lien portfolio are key to risk mitigation and holistic portfolio management, and can also help inform your collections, mergers and acquisitions, and bankruptcy activities.

See for yourself

Lien Solutions' Professional Services team helps clients implement solutions that are easy to use, secure, more efficient, and accurate. We'd like to offer you a complimentary report sample so you can see how the Lien Insights Report can save you time, mitigate risk, and help you manage your portfolio better.

Lien Insights Report in action

A customer recently acquired 1,600 debtors through an M&A project. They had very little knowledge about the health of this portfolio, and needed to validate if they held first position with these debtors.

This was a sizable project, with each debtor having on average four liens. With limited resources, they estimated it would take 2.5 months to review all the filings in order to determine their positions with these debtors.

The customer decided to use the Lien Insights Report to help them validate the lien positions for this portfolio. In three weeks, the analysis was completed, and all key findings were well documented. Based on these findings, they were able to report back to their management with confidence about where they stood with each debtor.

Total lien management

Effective portfolio management begins with search and file capabilities, but it doesn't end there. As the market leader, we are changing the game in lien management with end-to-end solutions that mitigate risk and allow you to operate more efficiently. Our manage suite offers an unparalleled set of capabilities that give you a complete, holistic view of your lien portfolio, so you are empowered to make better, more informed decisions.



For more information, visit www.wolterskluwer.com. Follow us on [LinkedIn](#), [Facebook](#), [YouTube](#), and [Instagram](#).

About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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