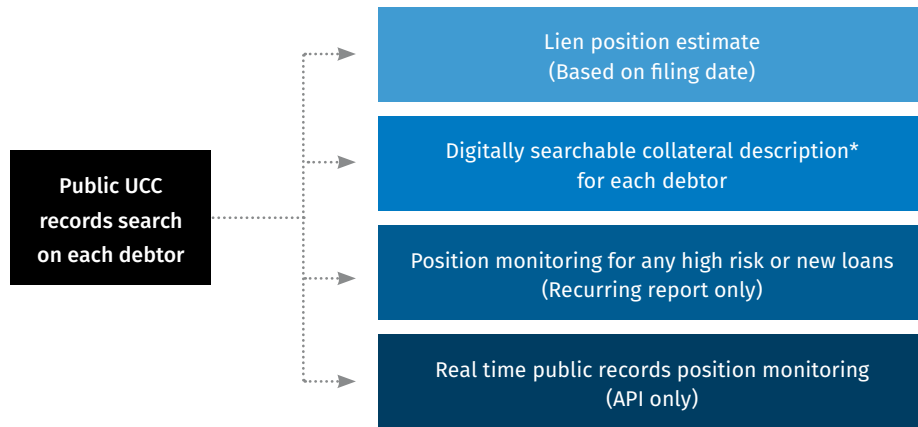


# Know where you stand with each debtor

A healthy portfolio is key to managing risk. Knowing your lien position for new and existing debtors on a timely basis is critical for risk management. This cannot be done without the domain expertise and resources to ensure lien perfection and maintain their position.

Wolters Kluwer’s Lien Insights Report provides a comprehensive view of the entire UCC lien portfolio including mergers and acquisitions activity. The report contains a lien insights summary and a detailed report for each requested debtor, providing both a portfolio as well as debtor view. This report can be provided via Excel spreadsheet or API. Real-time public records position monitoring is available through the API, even following a debtor business name change.

These actionable insights enable lenders to adjust their risk strategy and loss prevention measures. The report can reduce the review and validation of newly acquired portfolios by **up to 70%**, and it is audit or compliance documentation ready. It is available as a one-time or recurring report.



### The value our team brings

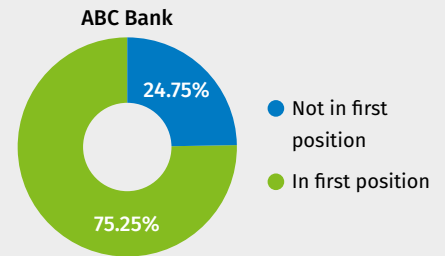
Our Professional Services experts help clients implement efficient, secure solutions quickly and cost-effectively with minimal disruption to daily workflows, leading to time and cost savings.

### Disclaimer

The Lien Insights Report is for informational purposes only and is not intended to be, and should not be relied upon, to determine lien position or lien priority. Customers should consult their legal counsel to make any determinations with respect to lien position or priority.

\* Collateral analytics is available via the spreadsheet version for 34 states, including: AK, AL, AR, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, NH, NY, OH, OK, OR, PA, SC, SD, TX, WA, WI

### Collectability risk example Lien insight (File date order)



- Overall, 25% of ABC Bank’s filings do not have a first file date
- In the detailed report for the debtor, BV Environmental, LLC, ABC Bank does not have the first file date; another secured party (VA Bank) filed before them, and they filed on all assets
- ABC Bank lost the first position on this debtor

|                            |                                   |                       |
|----------------------------|-----------------------------------|-----------------------|
| Filing state               | NC                                | NC                    |
| Filing number              | 20210088196J22                    | 20210000096J11        |
| Lien order                 | 2                                 | 1                     |
| Debtor name                | BV Environmental, LLC             | BV Environmental, LLC |
| Secured party name         | ABC Bank                          | VA Bank               |
| Collateral extracted (New) | Bobcat T66 R Series S/N B4SB18280 | All assets            |
| Blanket lien tagging       | N/A                               | Yes                   |



For more information, visit [www.wolterskluwer.com](http://www.wolterskluwer.com) or contact us at (800) 833-5778 x 3.  
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