



Financial Services

CompliSource® for Mortgage Lending

Proactively manage state mortgage lending laws and regulations.

Efficient and effective online regulatory intelligence to manage compliance with state mortgage and home equity lending law.

CompliSource® for Mortgage Lending provides regulatory intelligence on state laws and regulations governing first lien and junior lien, open-end and closed-end, residential mortgage loans. With CompliSource for Mortgage Lending, mortgage lenders and servicers can easily manage compliance documentation and proactively respond to regulatory change.

Continuously updated by a dedicated staff of attorneys, CompliSource for Mortgage Lending allows institutions to reduce risk associated with non-compliance by helping to manage ever-changing consumer lending laws and regulations, minimize the costs of outside counsel and reduce the amount of time and money spent preparing multistate summaries.

CompliSource is a digital web-based solution to manage state law compliance governing auto finance, consumer lending, and mortgage lending across all 51 U.S jurisdictions. The flexible modules of CompliSource provide an integrated compliance system for interpreting and applying complex and diverse consumer finance laws in day-to-day lending operations.

- Quickly identify, research, and monitor pending and enacted laws across all 51 U.S. jurisdictions.
- Easily search over 15 years of federal laws and regulations applicable to first and second mortgages and compare laws for each state.
- Filter information by lender, broker, or license type.
- Customize search criteria
- Annotate content for other users to see.
- Access easy-to-understand summaries of the laws governing each lending area and links to complete statutory text.
- Monitor changes and new activity through email alerts.

CompliSource for Mortgage Lending contains comprehensive and easy-to-understand summaries on laws governing specific areas of mortgage lending.

Lending Summary explains the scope and content of the state law(s) and regulations governing the documentation of open-end and closed-end real estate secured loans.

Foreclosure Summary provides a single source for all state default servicing information, including loan modification and foreclosure prevention requirements.

Fees and Charges Summary covers origination and servicing fees commonly charged by mortgage brokers, lenders, and servicers.

Licensing Summary covers all licensing matters for mortgage lenders, brokers, servicers, and originators.

Security Instrument Summary covers state law requirements for mortgages and deeds of trust including the formalities of execution, recording, assignment, and satisfaction.

Federal Preemption Summary covers key federal laws that preempt state mortgage lending laws.

Predatory Lending Summary explains the scope and exemptions of state “high cost” mortgage laws.

Debt Collection Summary sets forth state law prohibited collection methods.

Privacy Summary details state law regarding consumer protection of personal information and privacy rights.

With unlimited and no-cost support from our team of experts, CompliSource combines proven technology, regulatory content and the expertise of Wolters Kluwer.

To find out more about CompliSource or to request a demonstration, please visit WoltersKluwerFS.com or contact us at 877.266.7544.

About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments. The division’s prominent brands include: AppOne®, AuthenticWeb™, Bankers Systems®, BizFilings®, Capital Changes, CASH Suite™, CT Corporation, CT Lien Solutions, ComplianceOne®, Corsearch, Expere®, GainsKeeper®, LegalVIEW®, OneSumX®, Passport®, TyMetrix® 360, Uniform Forms™, VMP® Mortgage Solutions and Wiz®.

Wolters Kluwer N.V. (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2015 annual revenues of €4.2 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

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