

Compliance Solutions

Expere[®] for lending

Achieve document compliance certainty and accelerate lending workflows



Every lending line of business has its own document requirements. Regulations change quickly. Regulatory scrutiny is on the rise. Step up to every challenge with a single document compliance engine that offers greater agility, visibility, and ability to mitigate risk. Discover how Expere[®] ensures compliant document generation across loan types to drive efficiencies and enhance borrower experiences.



Mortgages made easier

Expere simplifies the complex documentation required for mortgages by automating compliance with federal regulations and agency guidelines. It supports accurate, rules-based documents from application to closing across all loan types and jurisdictions.



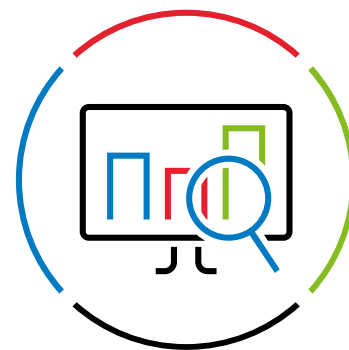
Commercial lending compliance

Expere handles the varying documentation needs of commercial loans, adapting to differences by state, business type, and loan complexity. Its content is customizable with either legal or plain language, making it easier to deliver compliant documents efficiently.



Accelerated consumer lending

Expere speeds up consumer loan processing by generating documents automatically and combining custom and shared content into a single file. This reduces manual errors and supports a seamless, compliant experience for borrowers.



Proven performance

With over 60 years as the leading resource for consistent, accurate, and timely compliance, Wolters Kluwer provides unparalleled compliance solutions.

Compliant. Efficient. Smart.

Expere embodies our vision for multi-asset class efficiency: Empowering clients with multiple lending lines of business to consolidate document generation on a single platform.



Mortgage



Commercial



Consumer

Achieve document-compliance certainty

Eliminate time-consuming manual processes. Reduce errors and accelerate document generation. Expere features standard content, plus rules maintained and warranted by Wolters Kluwer, designed to help you dynamically generate content fast. It integrates seamlessly with all major loan origination systems (LOS). By bringing transparency within and across loan types, Expere also reduces the time and stress associated with audits.



Mortgage

- Home equity agreement
- Home equity loan itemization of third-party fees
- Open-end home equity loan application with government monitoring
- Notice of right to receive copy of appraisal
- Real estate mortgage/deed of trust
- Standard flood hazard determination



Consumer

- Consumer direct lending (closed-end, open-end, real estate, and non-real estate)
- Automatic transfer authorization
- Credit applications
- Listing of potential buyers
- Right of rescission
- Second mortgage/home improvement applications
- Security agreements
- Truth in lending
- Verification requests



Commercial

Revolving lines of credits

- Working capital
- Letters of credit reimbursement line
 - Standby
 - Commercial
- Carveouts
 - Equipment loans
 - Acquisition loans
 - Term loans

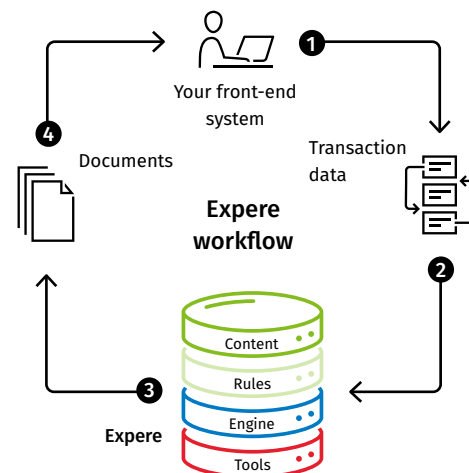
Non-revolving lines of credit

- Equipment
- Acquisition loans (non-real estate assets)
 - Demand loans
 - Term loans
 - Time loans
 - Construction-only loans
 - Construction and permanent loans
 - SBA loans (closing phase for 7(a) loans) and SBA express

Now with foreign language translation and ADA modules

Financial institutions looking to boost customer experience and capture new markets can easily accommodate multiple languages. You can create Expere-based content that is screen reader accessible and compatible with WCAG 2.0.

Generate the right documents at the right time for lending lines of business



For more information or to see an interactive demonstration of Expere, visit

wolterskluwer.com/en/solutions/expere →

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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