

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

Document-intensive mortgage requirements become simpler with Expere. We closely follow CFPB, FRB, OCC, FDIC, NCUA, and other federal regulators, as well as entities such as Fannie Mae and Freddie Mac. From application through closing, across jurisdictions and loan types, you can count on automated, warranted rules-based compliance documentation, only from Expere.

Commercial lending compliance

Commercial lending regulations vary by state and local jurisdiction. Documentation requirements vary by size and complexity of businesses and loans. Across commercial loan types and requirements, Expere ensures that you have efficient access to the compliant documents you need. Our compliance content can be customized and edited by category, product or transaction using attorney-style language or plain language, based on preference.

Accelerated consumer lending

An increasingly competitive lending market requires frictionless borrower experiences. Expere streamlines document generation across consumer loan types. It consolidates custom documents with shared language into a single document. Rules-driven automation reduces the risk of manual error. Compliance certainty is warranted.



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

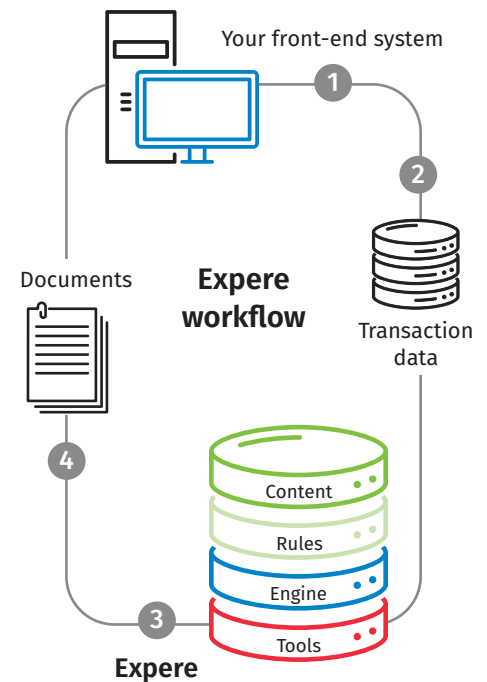
Eliminate time-consuming manual processes. Reduce errors and accelerate document generation. Expere features standard content, plus rules maintained and warranted by Wolters Kluwer, designed so you can dynamically generate content fast. It integrates seamlessly with all major loan origination systems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

Mortgage	Consumer
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 CREDIT <ul style="list-style-type: none"> • Working capital • Letters of credit reimbursement line <ul style="list-style-type: none"> – Standby – Commercial • Carveouts <ul style="list-style-type: none"> – Equipment loans – Acquisition loans – Term loans 	LINES OF CREDIT (NON-REVOLVING) <ul style="list-style-type: none"> • Equipment • Acquisition loans (non-real estate assets) <ul style="list-style-type: none"> – Demand loans – Term loans – Time loans – Construction-only loans – Construction and permanent loans – SBA loans (closing phase for 7(1) 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



About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to help ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (WKL) is a global leader in professional information, software solutions, and services for the healthcare; tax and accounting; governance, risk, and compliance; and legal and regulatory sectors. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with specialized technology and services. Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

For more information or to see an interactive demonstration of Expere, visit www.wolterskluwer.com/en/solutions/expere