

Expere® for loan servicing

Streamlining compliant content for loss mitigation, loan modification, and post-forbearance workouts

Maintaining document compliance throughout the life of the loan is critical — and challenging. Regulatory and loss mitigation programs change often, demanding constant monitoring and quick response. Requirements vary across different loan types, borrower situations, and jurisdictions — and oversight continues to rise. Volume is cyclical, yet institutions must remain vigilant. Turn to Expere for loss mitigation, default, and always-on compliance certainty that streamlines risk management, loan servicing, and internal audits.

Achieve document-compliance certainty

Expere keeps lenders abreast of federal, investor/insurer, and state compliance requirements. Our experts continually monitor for regulatory changes — then operationalize updates within systems, processes, training, and documents. Expere reduces foreclosures and time spent on problem loans by making servicing simpler: every document package is warranted compliant and complete every time.

Adhere to implementation timelines

Mandatory effective dates often come up fast. Reduce the strain on internal resources. Ensure seamless, timely response to regulatory and investor loss mitigation program changes. Expere streamlines and accelerates response, often enabling loan servicers to proactively prepare for pending changes. They efficiently scale to address both regulatory change and cyclical demand.

Be clear, concise, and borrower-centric

Expere features both standard and proprietary loss mitigation content and rules maintained and warranted by Wolters Kluwer. Our workflows accurately follow each lender's specific business rules for sound decision-making. We help lenders determine the best strategy for each borrower's unique situation to produce cleaner, more consistent, compliant, and borrower-friendly letters.



Proven performance

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

Expere helps financial institutions

- Meet stringent regulatory requirements
- Proactively manage change
- Deliver compliance consistency
- Provide a superior customer experience

Loss mitigation: simpler at every step

Expere® takes the stress out of compliance certainty. Implementation is quick: no need for a full integration with front-end systems. Fulfillment services include digital and print, with support for batch processing for high volumes. Business process outsourcing is available if required. One powerful platform provides access to solutions for loss mitigation, mortgage default, consumer default, and more.

Expere-supported process and document categories

Loss mitigation	Mortgage default	Consumer default
Solicitation	Notice of intent to foreclose	Notice of right to cure
Acknowledgment	Notice of right to cure	Notice of plan to sell
Evaluation	Breach or demand letters	Explanation of calculation of surplus or deficiency
Disaster relief	Forbearance	
Forbearance	Repayment plans	
Repayment	Deferral	
Trial period	FHA partial claims	
Loan modification agreements	USDA Mortgage Recovery Advance (MRA)	
Partial claims	Final loan modification agreements (Fannie Mae, Freddie Mac, FHA, USDA, VA)	

Transform your compliance practices

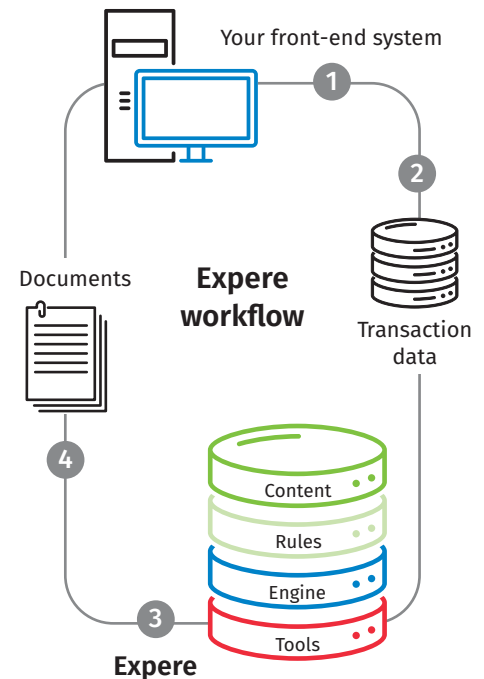
Today's complex regulatory and competitive environment demands a new way of managing document generation and compliance. Expere offers the scalability and compliance support financial institutions need to grow safely and profitably.

- Decades of cumulative experience monitoring the U.S. regulatory landscape
- Used by 35 of the top 100 U.S. banks
- 23 standard APIs supported
- 20 million+ document package requests in 2022

Language translation available

Many customers today have limited English proficiency — and regulators are taking notice. Expere offers language translation capabilities, so you can communicate more effectively and address any regulatory language translation requirements.

Generate the right documents at the right time for loss mitigation and default



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