

Compliance Solutions

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 helps lenders stay compliant with federal, state, and investor requirements by continuously updating documents and processes. Every document package is complete and warranted compliant, reducing risk and simplifying loan servicing.



Adhere to implementation timelines

Expere enables fast, efficient responses to regulatory changes, helping lenders meet tight deadlines without overloading internal teams. It supports proactive planning and scaling for both compliance updates and shifts in loan servicing demand.



Be clear, concise, and borrower-centric

Expere uses trusted, up-to-date content tailored to your business rules to generate clear and compliant loss mitigation letters. This ensures consistent communication and helps lenders choose the right approach for each borrower's situation.



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

- Solicitation
- Acknowledgment
- Evaluation
- Disaster relief
- Forbearance
- Repayment
- Trial period
- Loan modification agreements
- Partial claims



Mortgage default

- Notice of intent to foreclose
- Notice of right to cure
- Breach or demand letters
- Forbearance
- Repayment plans
- Deferral
- FHA partial claims
- USDA Mortgage Recovery Advance (MRA)
- Final loan modification agreements (Fannie Mae, Freddie Mac, FHA, USDA, VA)



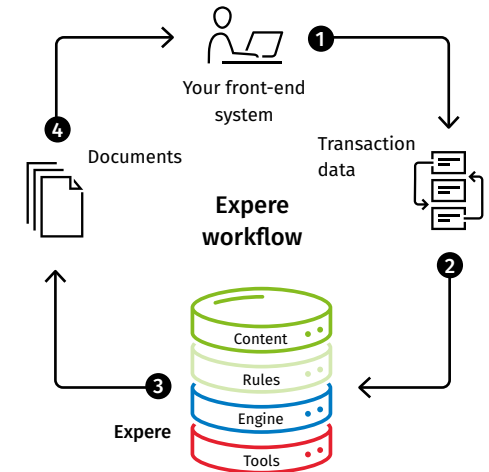
Consumer default

- Notice of right to cure
- Notice of plan to sell
- Explanation of calculation of surplus or deficiency

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



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

wolterskluwer.com/en/solutions/expere →

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.

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.

©2025 Wolters Kluwer Financial Services, Inc. All Rights Reserved.