

Wolters Kluwer eOriginal® eAsset® Management Platform

Unlock liquidity. Ensure compliance. Transform your lending.

CRE | Ag Real Estate | Multifamily | HELOC

The future of lending isn't just digital — it's compliant, scalable, and liquid

The time is now — federal liquidity channels are starting to open for new eAssets. We've enhanced our eAsset® Management platform so lenders can advance their capital liquidity through these new channels. Now is your time to take advantage of this opportunity.

The financial services landscape is shifting rapidly. Lending institutions need more than digital documents — they need fully compliant, enforceable digital lending assets that unlock capital, reduce risk, and position them for tomorrow's markets. eOriginal® eAsset Management platform is the industry's most robust digital lending solution, offering first-to-market capabilities across commercial real estate (CRE), agricultural real estate (Ag Real Estate), Multifamily, and HELOC.

That's where **Wolters Kluwer's eOriginal eAsset Management** platform comes in.



Four new electronic asset classes. One unified platform. Total advantage.

Whether you're creating multifamily loans, structuring commercial real estate deals, expanding your HELOC book, or financing agricultural real estate, the eAsset Management platform delivers a **single trusted solution**. Here are the advantages that the platform delivers across all asset classes (CRE, Ag Real Estate, Multifamily, and HELOC):

- Expansion of pledging channels across all supported asset classes
- Fully digital, compliant workflows
- Secure electronic custody with audit trails
- Secondary market readiness (e.g., securitization, sale, delivery)
- MERS® and non-MERS flexibility (for HELOC)

As shown in the graphic below, our platform has the most robust multi-asset class management capabilities, including well-established and newly introduced digital lending asset classes. It offers a unified approach to creating, managing, and monetizing commercial, consumer, and mortgage lending workflows.

eAsset® Management platform

Commercial

- ELF/C&I | eAsset
- CRE | eAsset
- Multifamily | eAsset
- Ag Real Estate | eAsset

Consumer

- Motor Vehicle | eAsset
- Vacation | eAsset
- Sustainable Home Impr. | eAsset
- HELOC | eAsset

Mortgage
MERS® eRegistry

- Conventional | eNote
- Government | eNote
- Jumbo | eNote
- eHELOC | eNote

New electronic asset class | Existing electronic asset class | Exclusive to Wolters Kluwer's platform

Who is it for

Built for lending professionals across origination, risk, treasury and capital markets, and others who support the lending lifecycle.

Banks, credit unions, and specialty lenders that want to increase capital velocity

Lenders aiming to expand digital asset classes for secondary market activities



Legal teams focused on enforceability and audit readiness

Institutions seeking to pledge eAssets

Lenders looking for a single platform to enable their digital adoption

Lenders seeking to digitize workflows

It supports a wide range of asset classes including CRE, Ag Real Estate, Multifamily, and HELOC, enabling scalable digital lending as illustrated in the graphic below:



Executive and Strategy leaders

- Enable digital lending strategies
- Expand liquidity options
- Strengthen competitive advantage
- Reduce operating cost



Lending and Treasury teams

- Electronically create and pledge all type of loans
- Flexibility and speed to achieve liquidity goals
- Eliminate paper-based bottlenecks



Compliance and Legal teams

- Secure, auditable, and legally enforceable eAssets
- Transferrable eAssets based on legal foundation adopted in all US states and jurisdictions
- Trusted assets in the market with first lien protection and full transparency to all control and rights holder activities

What it delivers

A single eAsset management platform that:

- Expands pledging channels across all supported asset classes such as CRE, Ag Real Estate, Multifamily, and HELOC
- Enables secure electronic custody with full audit trails
- Supports electronic pledging
- Integrates with eSignature tools
- Facilitates secondary market activities (securitization, sale, asset delivery)
- Creates compliant, digital lending assets

Key benefits

Goals	Results
Liquidity acceleration	Reduces time-to-funding from days to hours via rapid availability for pledging
Regulatory compliance	Ensures legal enforceability across all 50 states
Operational efficiency	Eliminates manual processes, reduces errors, and audit burden
Market agility	Enables scale, speed, and readiness for secondary market demands
Risk reduction	Secure storage, control, and entitlement enforcement

Ready to future-proof your digital lending operations?

Trusted by leading financial institutions, our compliant platform empowers you to modernize operations, reduce risk, and unlock liquidity across CRE, Ag Real Estate, Multifamily, and HELOC portfolios.

Speak with a Wolters Kluwer expert today to discover how digitizing your loan lifecycle — from creation to collateralization — can help transform lending into a competitive edge.

Schedule a demo →

Visit **wolterskluwer.com/solutions/eoriginal/easset-mgmt-for-new-asset-classes** to learn more.

Why it matters now

- Market demand for **eAsset acceptance** and **capital efficiency** is accelerating
- Manual, paper-based lending creates audit, fraud, and scalability risks
- Ensures your readiness for when Federal Liquidity channels begin to accept eAssets

Why Wolters Kluwer

- **First platform enabling compliant electronic pledging** across CRE, Ag Real Estate, Multifamily, and HELOC
- Built on the **trusted eOriginal eAsset platform**, a leader in digital lending for over three decades
- Platform is built to meet lenders where they are on their digital lending journey
- Validated by legal experts
- Deep expertise in **regulatory compliance, risk, and financial services technology**

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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