



Lien Solutions

Your proven partner
from start to finish

Perfection is at the very heart of sound lending. The contract you sign with a customer isn't enough to fully protect your interest. To do that, you must perfect your interest in the asset by filing a public notice with the appropriate state and county authorities.






As a lender, perfection gives you advantages over potential third parties who might later claim an interest in the same property. Becoming a secured lender helps you protect your position for repayment and is a fundamental part of financially responsible business practice.

Your partner in perfection

As a business, you understand how important it is to protect your assets, manage risks and ensure compliance. That's true whether you're a lender, loan servicer or other type of enterprise—and whether you're dealing with equipment, real estate, motor vehicles, or other assets. Whenever you're party to a security agreement, it's essential to perfect your security assets, regardless of the loan type.

Lien Solutions is your partner in perfection. We work with customers from financial institutions, to manufacturers, to title companies, and others. We support a full range of lending types and asset categories—and, we're ready to do business wherever you do. No one provides insights into more jurisdictional requirements, or has done so for longer than we have.

We turn this breadth of experience into comprehensive lien solutions that help simplify the complexities of dealing with multiple jurisdictions. We work with you across the entire lending cycle from the searches that support due diligence, to the filings that protect your assets—and to the ongoing management that maintains these protections over time. With Lien Solutions, you'll find the tools and best practices to perfect your financial interests, supported by customer-centric relationships with some of the longest-tenured professionals in the field. You'll also appreciate how we've turned our expertise into robust automated capabilities that integrate into your workflows—enhancing the impact of your people and processes.

Who we serve		
 Customer organizations	 Lending type	 Asset categories
Banks & Lenders Credit Unions Solar Organizations Servicers Manufacturers Distributors Leasing Organizations Title Companies Factors	Captive Finance Asset-Based Lending Equipment Leasing Mortgages Factoring Small Business Administration Equipment Finance Secured Loans Auto Financing	Solar Equipment Receivables Livestock, Crops Real Estate Vehicles Inventory Equipment Machinery Cash Accounts

Different businesses, similar challenges



Lien Solutions answers complexity with simplicity. For over 30 years, we have delivered lien expertise, information, and solutions across the lending cycle.

No matter the specific type of asset you need to secure, or the size or location of your business, Lien Solutions understands the kinds of common challenges you face. We help you overcome obstacles, simplify complexity and position yourself for success at key stages across the lending cycle.



Search and File, then Manage for the long term

We understand that mitigating risk starts by knowing as much as possible about the customers with whom you do business. Lien Solutions helps you perform the appropriate level of due diligence before lending or entering into a contract. We make sure you know where to search and how, to ensure that you have all the relevant information in hand. We then help you take the essential step of protecting your position by executing the filings that perfect your interests in assets. Because we work across the U.S., we're able to navigate the complexities of filing with different jurisdictions and offices. When it comes to filings, the devil is in the details, and our services help to speed and streamline the filing process—drastically reducing delays and errors. Once you've filed, we make sure that you continue to benefit from the protections you've put in place. We offer management tools so that you know which filings need to be updated or amended—when, where and with whom.



Compliance, security and accuracy—with speed

At every stage, maintaining compliance is key. That starts with deep familiarity of the relevant regulatory environment, and understanding the necessary conditions. Errors and omissions can be not only financially costly, they can jeopardize the protections you seek. Because we work across so many jurisdictions every day, we're up to date on the latest regulations from county to county, and from state to state. We also understand how important it is to keep your data secure, and we treat your confidential information—and that of your clients—as if it were our own.

Working smart means balancing speed with accuracy. Extra time spent means money lost, yet errors in searches and filings are even more time-consuming and costly to correct. That's why Lien Solutions equips you to get it right the first time, every time.



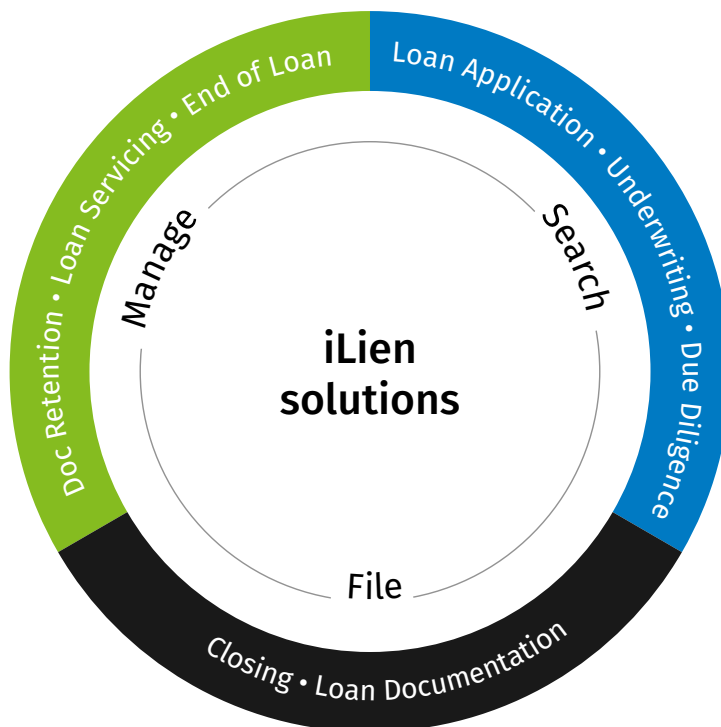
Keeping your customers happy

We understand that borrowers are your customers. While it's important to make sure your interests are protected, it's also essential to provide the kind of positive borrower experiences that go beyond single liens to create lifetime customers. When things are done the right way, they work well for everyone involved—from borrowers, to lenders, to servicers and others. Our goal is to make sure that the process benefits everyone.

Life of loan

A comprehensive look at iLien services

Conduct Search | Filings | Monitoring and Management



	Accelerate your search and filing	Put the industry's most advanced, automated suite of search and filing tools at your fingertips with file sharing, storage, and streamlined access across all jurisdictions.
	Comprehensive workflow	As the lien solutions leader, we deliver comprehensive lien management, including underwriting debtor due diligence and life-of-loan risk management solutions.
	More accurate outcomes	Better tools provide better outcomes—automatically monitor filings by other parties and changes to existing filings.
	Close the loop on loan filing	Be confident that contract terms and requirements are fulfilled, best practices are followed, compliance is ensured, and risk is mitigated.
	Documenting success	Our flexible solution for filing and documentation ensures vital servicing docs are found and filed, always available and updated.
	Continuous management insight	We provide comprehensive lien solutions and support—from loan application to the end of a loan.
	Superior loan servicing	Continue to expedite and simplify your workflow at the individual, departmental, and enterprise level.
	Retain control	With ongoing management services to help protect interest in collateral, our comprehensive system ensures you're in control.



Someone who's working for you



Lien Solutions has turned our decades of experience into cutting-edge technologies and services that make searching, filing and managing more efficient and accurate. Whether you use our automated tools or engage with our service experts, you'll benefit from the highest standard in public record search, nationwide document retrieval and document filing.

When there's no room for error, you need a trusted partner beside you. That's why in an industry where every transaction counts, Lien Solutions focuses on building relationships that deliver more.

We believe that how we do things has a direct impact on how much you benefit. We're always looking for new ways to turn our deep expertise into the advanced technology, excellent customer service and proven results that only an industry leader can provide—so you can accomplish more.

Lien Solutions has set the standard with pioneering image-based online searching and introduced electronic filing. We've brought the power of the Internet to portfolio management with our web-based solutions: iLien, iLienRED® and iLien Motor Vehicle. We're your single source for comprehensive tools to help handle all of your public record searching, lien filing and ongoing loan portfolio management. We deliver ways to work more efficiently, shorten credit-to-cash cycle time and reduce costs.

Each day, you'll feel the impact of our groundbreaking efforts to find new and better ways to manage the protection of your interests.

Automation and superior professional services

We combine the best of high-tech and high-touch. We've made a considerable commitment to advancing automation capabilities for filing, searching and managing. We've designed our cutting-edge technology solutions to optimize integration with your workflows, reducing the risk of error that was inherent to traditional and manual lien management.

And, when specific product capabilities aren't available to meet your needs, we offer the responsive professional services to help you get the job done. Our experts are ready to use their extensive industry insight to help you and your business meet your particular goals.



Benefits abound

Every day, we put unmatched insight and innovation to work for you in the form of actionable tools and services. Lien Solutions provides the leading technology and services to handle all of your searching, filing and managing needs more efficiently and accurately.



Technology that makes things easier for you

We've used our deep industry expertise to create cutting-edge technologies that simplify and streamline your workflow. Our iLien platform provides a flexible, user-friendly interface for conducting Uniform Commercial Code (UCC)-related searches, with companion products iLienRED for mortgage-related document management, and iLien Motor Vehicle for motor vehicle-related title and document management.

The power to manage your entire portfolio with ease and efficiency is now as close as your keyboard. For the greatest flexibility and control, our platforms give you a web-based work management center that enables file sharing, easy storage and serves as a single access point for everyone involved in a particular transaction. All the data entered and results received are reflected in the portfolio immediately. And you can customize the level of access or send specific files via email right from your desktop.



Fully web-based with no software installations

Because our solutions are web-based, there's no software for you to install in your IT environment. All of our cutting-edge capabilities are available right in your web browser. The sophistication of our technology results in many benefits for you—simplifying the process of overseeing the lending cycle, managing risk at every stage and ensuring compliance, all while reducing costs.



Built-in accuracy

Lien Solutions eliminates common filing errors that can jeopardize a secured interest. You need only enter filing data once for multiple purposes, reducing routine errors that come with redundant data entry. Immediate access to the most up-to-date requirements saves calls to jurisdictions to check on changes, and helps ensure that your filing will be accepted. Users are guided to complete all information required before the filing can be submitted, thus eliminating the risk of sending incomplete forms to the filing office, and the subsequent delays involved with rejected filings.



Superior support and leading customer service

Our jurisdictional experts have extensive expertise in the current regulatory environment; they track changes in rules and regulations every day and have first-hand knowledge of what it takes to search, file and manage successfully. There's no substitute for this real-world experience for increasing the thoroughness and accuracy of every search and filing, and throughout your ongoing portfolio management. We deliver it all with a consummate focus on the customer. You'll experience firsthand our well-earned reputation for the higher levels of customer service that make us a preferred partner.

✓ Online service

Conduct fast, accurate filings and public record searches, and manage your entire portfolio through iLien, iLienRED and iLien Motor Vehicle, our web-based management solutions for all of your lien-related activities.

✓ Flexibility

We are here to help you succeed. When you need additional flexibility, orders for search and retrieval services can be placed with our jurisdictional experts by email, phone or fax. Expert assistance is available when you have a question or need some help.

✓ Special projects

Our specialty is helping our clients tackle complex projects involving document and portfolio management and data analysis, whether you're preparing for a corporate acquisition or simply facing a tight deadline.

Spanning collateral types with a singular commitment

Whether your collateral consists of personal property, real estate or motor vehicles, you'll find support from one of our specialized lines of business. In each, we use our deep industry and jurisdictional knowledge to deliver the most valuable asset you can possess confidence in your lending decisions throughout the life of every loan.

UCC services and iLien: Search, file and manage

The expertise of our teams combines with our comprehensive iLien platform to help you benefit fully from the provisions of the Uniform Commercial Code (UCC).

Our flagship application, iLien, helps to speed workflow and provide more accurate outcomes. This web-based work management center enables file sharing and easy storage, and serves as a single access point to address all your searching needs.

You can use our iLien offerings to handle filings for UCC, Purchase Money Security Interest (PMSI), Canadian Personal Property Security Act (PPSA) and Effective Financing Statements. And, we help you stay current with the latest processes and procedures. For example, as more jurisdictions adopt electronic filing options, we're right there with you to help take advantage of faster and easier filing services.

Our search offerings support you across a full range of document retrievals and online search, including UCC, Corporate, Bankruptcy, Litigation and Tax Liens. Then, we help to make sure you maintain the perfection of your interests over time. Our portfolio management service keeps you up to date on events that might affect perfection over the life of a lien. For example, our auto-continuation service helps ensure that your filings don't lapse, but are automatically renewed at the appropriate intervals over the course of a loan.

In addition to Search, File and Manage capabilities, iLien also offers numerous ways to automate your workflow. Our web services-based programming interfaces can allow your systems to integrate directly with iLien capabilities. This minimizes error-prone data entry and avoids duplication resulting in more efficient lien management.

You'll find that iLien is a flexible solution that works for organizations of all sizes and can address the needs of a large organization across the entire enterprise. The solution provides a single point of access for those responsible for the credit-to-cash cycle—whether they're across the hall or across the country. And, it's all backed by built-in user support and tenured service teams who deliver decades of industry experience.

Real property services with iLienRED: Record

We've extended the power of our iLien platform to expedite and enhance the handling of all mortgage-related documents. Fueled by advanced technology and industry experts who work with over 3,600 jurisdictions nationwide, our real property services save time and costs by delivering more efficient, transparent and compliant mortgage back-end processing. In addition, because there is no software, there are no IT upgrades. Updates happen in seconds, real time.

With iLienRED, you experience the perfect mix of choice, control and automation—regardless of your recording process:

- ➔ With the Record on Demand option, any customer prepared and signed document images can be uploaded directly to iLienRED, allowing you to eRecord any mortgage related document with a willing county.

Or let us overnight your paper document to the jurisdiction and follow-up to ensure completion.

- ➔ The iLienRED platform also reduces the complexity and burden of generating and recording mortgage assignments and releases. You can enter the requisite data into iLienRED individually or upload data in bulk. iLienRED defaults to electronic recording where available and only prompts required county data fields. Lien Solutions can take it from there. Or, you can print the document and record on your own. It is that simple! Use our system to ensure accuracy and compliance with up-to-date templates and county fees while maintaining full control over the recording process.

Search

Our Real Property Search offerings include Ownership and Encumbrance, Chain of Title, Owner/Mortgage searches and more – for both residential and commercial properties. Customers can also take a quick glance at a property with our automated Quick Property or Legal Vesting Search.

Motor vehicle services and iLien Motor Vehicle: Title processing and management

iLien Motor Vehicle introduces the power of our platform to support and simplify vehicle titling and securitization. Like iLien and iLienRED, it's a comprehensive web-based solution that simplifies workflow while helping to minimize risks to lenders. With requirements and fees varying by jurisdiction, vehicle titling is notoriously complex and time-consuming. iLien Motor Vehicle helps to take the uncertainty out of the process by providing transparency into jurisdictional fees and requirements.

With iLien Motor Vehicle, you get a single source for end-to-end motor vehicle title solutions. The platform provides seamless access to a full range of title processing services to help improve the efficiency of your motor vehicle transactions, such as estimates, VIN searches, lien holder filings, title and registration and others. The platform also provides title management solutions to manage the life cycle of a title, whether paper or electronic. With one vendor and one invoice for every transaction and every jurisdiction, that adds up to simpler and more cost-effective operations.

Our Real-Time Estimates solution for consumer auto lenders helps you prepare your borrowers with fast, accurate, tax and fee estimates so they have what they need before visiting the DMV to ensure faster titling and a better borrower experience.

From filing to managing titles, iLien Motor Vehicle improves accuracy and builds efficiency into your workflow. As you track and manage your portfolio, we provide greater visibility into the status of your transactions and equip you with a single, comprehensive dashboard for addressing all the states where you have motor vehicle collateral.



What you can achieve

However you use our solutions and support, and for whatever collateral types, you'll experience benefits that help position your business for success today and tomorrow.

More with less	Speed with accuracy	Choice and flexibility
Time and budgets are tight. Savings begin by getting everything you need from one trusted provider—public record searches, document retrieval and filing, and ongoing portfolio monitoring and management. Value is enhanced by driving efficiencies with integrated, easy-to-use solutions and online management tools that enhance workflow, increase productivity, cut paperwork in half and speed the credit-to-cash cycle.	Fast only counts if it's accurate. Getting the details right is key to decreasing risk and increasing control. That takes jurisdictional experts who are immersed in the regulatory environment every day, fully up to speed and ready to meet all the necessary requirements. Lien Solutions has built our reputation for excellence in searching and filing by getting clients what you need, when you need it and getting it right the first time. Every time.	You don't adapt to us, we adapt to you. Our tools and services fit into your workflow with flexible technology designed to speed your searches and filings. You enjoy increased control when you securely manage your data through our fast, adaptable, web-based lien portfolio management system. Or, you can let us do the job, accessing any and all of our services the way you prefer—online or by phone, by fax or email. Then, simply share the results quickly and securely with colleagues and clients.

Times change, our commitment grows



It all starts here

Lien Solutions is the only source you need for complete nationwide searching, filing and managing services. You'll find deeply dedicated professionals who are committed to your success. Unrivalled familiarity across jurisdictions.

Sophisticated tools that are simple to use. Results that make sure you get it right, each time. A world of resources starts right here.

And, taking advantage of all we have to offer begins with a single conversation. **Call us today to talk to one of our experts.**

Lien Solutions is here to help you meet needs now, while always looking ahead to make sure you'll have what you need to build and maintain more effective portfolios next.

Power, personalized

In a world where demands are continually increasing, we commit to staying one step ahead. We understand that you need to make the most of your resources, and that takes tools and support with the power to get things done quickly and efficiently on your own terms. We streamline workflow to increase your focus and enable you to get the job done fast, while providing you with the flexibility to choose the options and to shape the steps that make the most sense for you.

We understand that choice and adaptability are key. And, in a continually changing world, we commit to building and delivering the capabilities you need to manage your portfolio and mitigate risk.

Speed with accuracy

Even when using our automated tools, you'll feel the impact of our vast network—more than 40 offices and 4,000 correspondents across the country. Together, our on-site jurisdictional expertise and online capabilities combine to deliver the most current and accurate results. You have direct access to the information you need, along with the ability to collaborate more effectively in a context of complete security.

We work closely with clients, partners and leaders throughout the industry, bringing together a diversity of talent to develop the thought leadership and insights that guide better solutions for you. Whether you're using our online tools from your desktop or dealing with one of our expert support professionals, you'll see our commitment to you shine through in both the processes and procedures you use and the results we help you achieve.

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 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 (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2020 annual revenues of €4.6 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

For more information about our solutions and organization, visit **[WoltersKluwer.com](https://www.wolterskluwer.com)**.

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