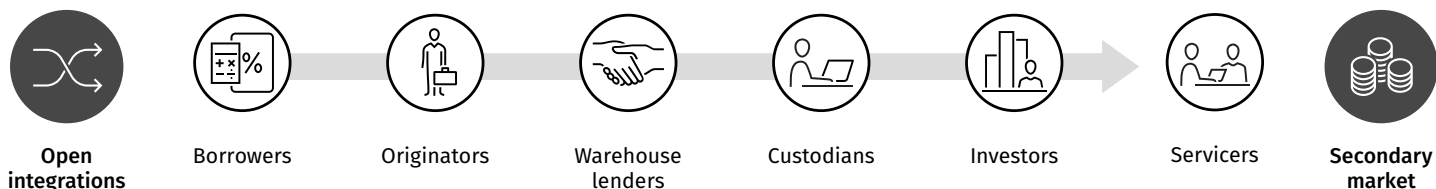


eOriginal[®] overview

eOriginal securely digitizes the lending process from the borrower to the secondary market.

eOriginal is the trusted leader in digital lending technology. Our proven platform securely digitizes the lending process from the borrower to the secondary market. We enable lenders, investors, and their partners to create, manage, and monetize digital loans, all protected by our Digital Asset Certainty.

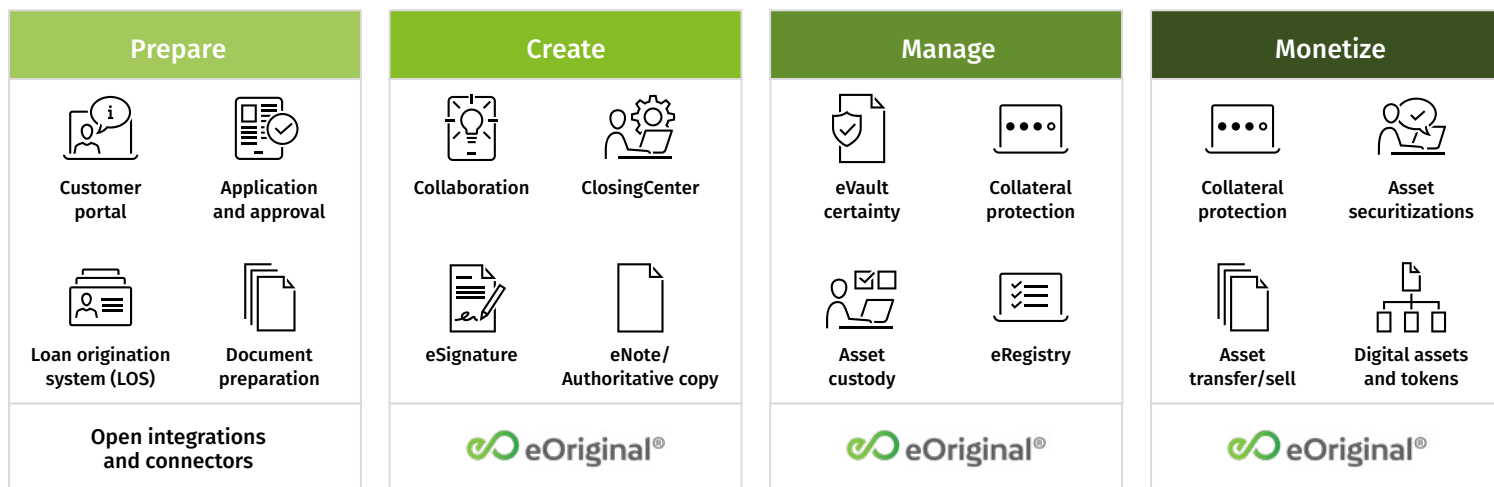
As the **choice of industry leaders**, top financial institutions, law firms, and credit rating agencies rely on eOriginal as a trusted partner.



Digital Asset Certainty

Providing an immutable history and digital chain of custody for all digital financial assets.

Ensuring digital certainty of secured party interest perfection throughout the entire digital financial asset lifecycle:
Create, store, assign, sell, securitize.



Experts in Digital Asset Certainty

eOriginal is the only company to provide **Digital Asset Certainty**, the assurance that digital loans meet and maintain the highest level of legal enforceability and compliance. We do this by creating an immutable “digital original” and an auditable chain of custody and evidence that ensures secured party interest perfection throughout the entire digital loan lifecycle.

UETA, ESIGN, & UCC 9-105 require “control” of authoritative copies by “a system that reliably establishes” that the person assigned, issued or transferred the authoritative copy.

The **safe harbor** for this control require systems that support digital loans to **create, store and assign** transferable records to meet each of the six stringent criteria.

When you have met these six criteria, you have **established a burden of proof** that you have an authoritative copy.
(Digital Asset Certainty)

eOriginal digital lending platform

Provides **Digital Asset Certainty** that only one immutable Digital Original™ exists with digital chains of custody and evidence for enforceability and perfection under UETA, ESIGN, and UCC 9-105.



Regulations and industry standards

• SBA Appendix 8 • ESRA • ELFA • MISMO



Safe Harbor

1. Authoritative copy
2. Assignee identification
3. Communications and maintenance

4. Secured party modification
5. Copy identification
6. Copy revisions



Laws

• ESIGN

• UETA

• UCC 9-105

Unparalleled digital lending ecosystem

eOriginal’s **unparalleled ecosystem** enables frictionless, secure and trusted transactions of digital loan assets. This fuels **transformational speed and capital efficiency** by accelerating the rate at which digital financial assets are created, stored, transferred, and sold into the secondary market.

Auto finance	Equipment lease and finance	Banking	Mortgage	Solar energy	Marketplace lending	Vacation ownership
CARVANA CARMAX TESLA HARLEY-DAVIDSON CYCLES dealertrack technologies RouteOne	MINTAKA FINANCIAL LEASE TEAM Altec Capital CISCO	usbank Bank of America WELLS FARGO Goldman Sachs	usbank GinnieMae Fannie Mae MERS Quicken Loans WELLS FARGO FAIRWAY <small>INDEPENDENT MORTGAGE CORPORATION</small>	SunEdison MOSAIC spruce BrightGrid <small>Renewable Energy Finance</small>	SoFi LendingClub earnest Funding Circle	WESTGATE RESORTS WYNDHAM DIAMOND RESORTS INTERNATIONAL Global CONNECTIONS <small>Escape. Explore. Discover.</small>

Our expertise by the numbers

As the choice of industry leaders, top financial institutions, law firms, and credit rating agencies rely on eOriginal as a trusted partner. We execute over 10 million transactions annually and over \$105 billion in securitizations have been executed on the eOriginal platform from some of the biggest financial institutions in the world.

We can help you start simply and scale quickly.

Expertise, experience, trust, and scale

1000+
clients

Industry's
largest digital
ecosystem

46+
million

Annual
transactions

515
valued over
\$185 billion

Digital
securitizations

723
credit
ratings

S&P, DBRS,
Moody's, KBRA,
Fitch

727
tri-party
agreement

Trusted 3rd
party legally tested
ECCAs

Our solutions power automotive eContracting.

90% of eContracts in automotive are currently stored in Wolters Kluwer eOriginal vaults.

About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software, and services for professionals in healthcare, tax and accounting, financial and corporate compliance, legal and regulatory, and corporate performance and ESG. 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.

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