

Financial Services

# Expere<sup>®</sup> Consumer and Home Equity Lending

**Today's complex regulatory environment demands a new way of managing document compliance. As the industry leader, only Expere offers the compliant content that financial institutions need to continue to grow safely and profitably.**

Expere is a fully automated, enterprise compliance content system powered by a vast knowledge base of compliance content and rules developed, maintained and warranted by Wolters Kluwer. It improves efficiencies and encourages growth across the entire enterprise by managing all aspects of compliance documentation – from automated document selection, assembly and packaging to content development, testing, integration and deployment.

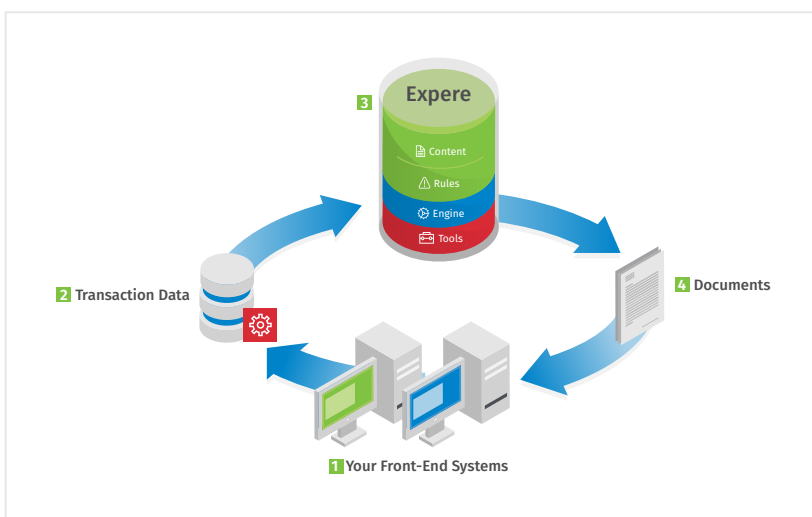
To date, over 2,000 financial institutions use Expere, including five out of the top 10 U.S. banks and 60 percent of the top 30 financial institutions.

**Expere helps financial institutions:**

- Meet stringent regulatory requirements
- Proactively manage change
- Deliver compliance consistency across all lines of business
- Generate a positive customer experience

**A consumer and home equity lending solution that grows with you**

When it comes to Consumer and Home Equity Lending, Expere provides clients with proprietary content and rules written, maintained and warranted by Wolters Kluwer. This industry-leading content has been tested and approved in the marketplace by both regulators and clients alike. Expere offers multiple collateral support and its dynamic capabilities enable documents to expand and contract as needed, based on transaction-specific requirements, such as the number of parties, collateral descriptions, number of signatures, etc., making them more consumer-friendly and reducing recording costs.



Generating the right document and packages for consumer and home equity lending.

**Expere for consumer lending supports the following:**

- Consumer Direct Lending (Closed-End, Open-End, Real Estate, and Non-Real Estate)
- Automatic Transfer Authorization
- Credit Applications
- Listing of Potential Buyers
- Right of Rescission
- Second Mortgage/Home
- Improvement Applications
- Security Agreements
- Truth in Lending
- Verification Requests

**Expere for home equity lending supports the following:**

- Home Equity Agreement
- Home Equity Loan Itemization of Third-Party Fees
- Open-End Home Equity Loan Application with Government Monitoring
- Notice of Right to Receive Copy of Appraisal
- Real Estate Mortgage/ Deed of Trust
- Standard Flood Hazard Determination

Wolters Kluwer's support doesn't stop at purchase. From loan product creation and document package reviews to implementation services and customer support, we partner with our clients to meet their evolving business needs, encouraging safe and profitable growth.

For more information or to see an interactive demonstration of Expere, visit [WoltersKluwerFS.com/Expere](https://WoltersKluwerFS.com/Expere).

**About Wolters Kluwer Governance, Risk & Compliance**

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments.

Wolters Kluwer N.V. (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 2017 annual revenues of €4.4 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.

© 2019 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

CS-19-5038 308392720 Expere Consumer and Home Equity Lending PS

