

Perfect your liens: Increase borrower compliance through dedicated outreach

A title cannot be processed if required documents are missing. Which means once a loan has closed and outstanding borrower requirements are discovered, your portfolio could face risks such as loan buyback or the inability to repossess. Lien Solutions has a team of motor vehicle experts who will contact borrowers on your behalf and provide customized guidance, like where to get an emissions test. Then, we'll immediately route for title processing once all required documents are received.*



On average, unperfected liens can be up to 20% of your portfolio. With an average vehicle value of \$23,000, that's a lot of risk. For a portfolio of 1,000 loans, you could be facing \$4.6 million in risk due to unperfected liens.



Comprehensive outreach campaign

Our team will implement a broad outreach effort via multiple communication mediums: Phone, email, UPS letter, and text.



Higher remediation rates

Customized communications and follow-up make it easier for the borrower to act in a timely manner.



A solution tailored to your needs

We can work through a backlog of cases or help with your day-to-day processing workflow.



Motor vehicle experts

Our specialized team is ready to assist you at every step of vehicle titling and management.

**This is not a standalone offer – it is only available to clients who will process the title and registration of the Borrower Contact orders with Lien Solutions. We reserve the right at our reasonable discretion to make this offering unavailable to you.*



How we minimize your portfolio risk:

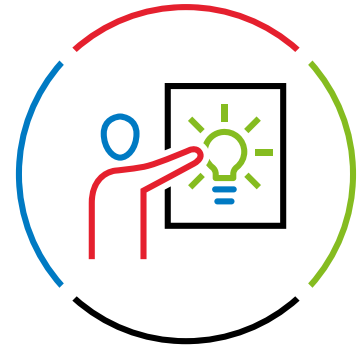
- **Initial research** – Review of documents required, received, and outstanding
- **Outreach** – Up to 12 touchpoints per month via multiple mediums
- **Follow up** – Tracking, gathering, and review of outstanding documents
- **Servicing** – Visibility into borrower documents in iLien Motor Vehicle
- **Title processing** – Immediately route for title processing once all required documents are received
- **Tracking and auditing** – A complete audit trail, including detailed contact attempts and type of contact

We are focused on the unique needs of the lender community

Our single-platform system, complemented by our jurisdictional knowledge and expertise, helps secure lien perfection quickly and reliably across diverse regulations in 2,900 jurisdictions in 50 states. As a trusted technology leader in automotive, Lien Solutions offers streamlined workflows for vehicle titling and title management for your entire motor vehicle portfolio.



For more information, visit liensolutions.com.



Discover the real benefits for your business:

- Shortens time to issue resolution
- Increases potential for borrower engagement
- Decreases percentage of unperfected liens
- Enhances visibility for internal audit compliance

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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