



Case Study: Farm Credit Lien Solutions

Farm Credit harvests optimal UCC workflows with iLien platform



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Background

Part of the nationwide Farm Credit System, the member-owned cooperative offers a diverse farm credit portfolio with a range of financial services that include loans for land, equipment, and operations. Serving customers throughout seven western and mid-west states, the organization supports more than 35 branch locations.

Challenge

The process of submitting and maintaining Uniform Commercial Code (UCC) filings posed a number of hurdles for the farm credit, including:



Understanding different filing specifications among the multiple Secretaries of State and county jurisdictions where it conducts business.



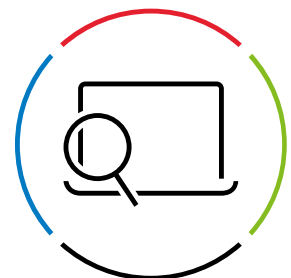
The inability to work quickly and efficiently, as employees had to manually search for information such as corporate names, amendments, terminations, and continuations. In order to determine which UCCs were about to expire or had already been terminated, staff members had to access each filing one at a time, which was both cumbersome and time-consuming.



Achieving accuracy was also a challenge; for example, knowing the exact name of the secured party and being able to input it properly each time.

The farm credit organization was seeking a comprehensive solution that would facilitate easy monitoring and management of UCC continuations, including the ability to search and file across all jurisdictions from a single source. Gaining efficiencies through standardized workflows was also a priority, as the company’s lack of an integrated system often resulted in numerous repeated tasks.

Simplifying the search and file process





Solution

By adopting the iLien platform, the farm credit organization gained a comprehensive set of tools that enables:



Greater consistency and accuracy with reduced errors

Rather than having to manually type selections, staff members can simply select the appropriate name from a dropdown list. The platform's collateral templates also decrease manual data entry by saving asset descriptions. ***"Once the collateral description is entered, it remains constant so you don't have to go back and input that information again. You can just pull it into your next filings,"*** explains the lender.



Faster and more streamlined workflows

Providing complete nationwide searching services for loan-and lease-related documentation activities, iLien has given the lender deep visibility into its entire portfolio, with the ability to quickly and easily prepare, process, and manage UCC and other filings.



Built-in jurisdictional expertise

Since each filing automatically includes the specific, necessary information, iLien alleviates the burden on staff members to have to retain extensive familiarity on the varying details and requirements across every jurisdiction.



Comprehensive search capabilities

iLien's open-ended search option automatically matches the search logic of the relevant jurisdictions so clients can be confident in the accuracy of results. Without the tool, it can be difficult to harness precise results unless search parameters are entered a specific way, since individual states use different search logic.



Single point of access

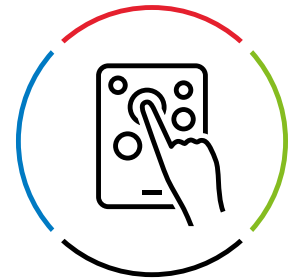
Because iLien provides one central source for all information, everyone involved in the transaction can provide input, with updates immediately reflected in the portfolio. Staff members can view and access all filings in a single location, enabling potential issues to be quickly identified and proactively resolved. ***"You can go to another state and do a search without going to that particular Secretary of State,"*** the client reports. ***"All through a single location."***



The ability to process UCC continuations in bulk






Since the farm credit organization no longer has to keep track of expiring liens one by one, there's less chance of a lien falling through the cracks and lapsing. ***"That's a huge benefit, because now we don't risk losing that first lien position,"*** the farm creditor acknowledges.

Automated tools optimize
UCC outcomes

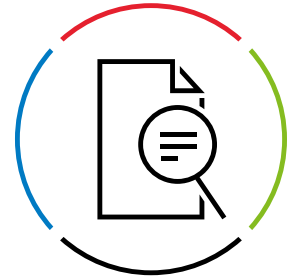


Results

Since implementing iLien, the farm credit is now able to:

-  Accurately process a high volume of UCCs with minimal staff intervention
-  Streamline workflows for greater efficiency
-  Easily view the status of collateral and lien position
-  Reduce manual input and rekeying of data, saving time and reducing errors
-  Gain vital coordination and consistency through centralized solution

Optimizing successful UCC filings



iLien benefits at a glance

- Less complexity and more transparency in the filing process
- Eliminates manual and time-consuming filing steps
- Improves accuracy with minimal re-keying of data
- Saves time and reduces costs
- Increases efficiency
- Scalable web-based turnkey solution
- Single filing platform and user interface applicable across all branches
- Provides a single depository to house all documents
- Accommodates front-and back-end integration with other systems
- Offers robust reporting capabilities

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