

# Trusted risk mitigation for ABLs and factors



By partnering with Lien Solutions, you won't miss a tax lien in time for you to act on it; your financing statements are recorded as required to achieve perfection; you can maintain perfection by acting when a situation of your borrower changes and puts your claim in jeopardy; and with our automated process, due diligence has never been easier. Our expert service teams and technology solutions provide peace of mind so you can have confidence in your investments.

Lenders who partner with Lien Solutions can:



**Put lien detection on “autopilot”** — You want to be alerted with immediacy to events in the external environment that can threaten your lien position. And you want the agility to react quickly to take action to protect yourself. Lien Solutions provides fully automated/paperless recurring searches at the county court and recorder abstracting levels, which is the surest and most complete method of detecting tax liens quickly and effectively. This timely, accurate information is combined with seamless automation and “red flag” alerts for quick, efficient management of risk.



**Stay perfected with UCC debtor and business entity monitoring** — Lien Solutions monitors for any change in debtor name or business entity status, so lenders can take action to maintain perfection whenever a change occurs in a borrower's situation. Lenders who subscribe to our monitoring service are informed when new UCC-1s or UCC-3s are filed against a given debtor in a given state. Automatic notification is also provided when an entity debtor has a name or status change considered an adverse event that affects its good standing status in its state of formation.



**Avoid losing a claim due to an incorrect debtor name** — Filing a UCC-1 with the incorrect legal variation of a name—however minor—may result in an invalid claim for your firm. Debtor name verification tools are built into our technology platform, providing a way to identify the exact correct debtor name through a legal name verification search. From there, lenders can also order copies of a company's Articles of Incorporation and amendments for the greatest protection.

Asset-based lenders and factors nationwide trust Lien Solutions to help them with lien detection and other threats to their position.



**Stay organized with a paperless process** — Like your processes, Lien Solutions is completely automated—no paper!



**Achieve fast recordation as well as cost savings with electronic filing** — File quickly and easily using our nationwide service teams, or you may file yourself online using our e-filing technology, available for most states.



**Reduce redundant work with simultaneous, multi-jurisdictional UCC filing and searches** — Using our technology platform, select multiple jurisdictions for a particular search name, all at the same time. You don't need to spend valuable time or risk typographical errors keying in data multiple times.



**Trust in our expert service teams** — Our seasoned service teams help ensure your financing statements are recorded as required to achieve perfection. This includes filing in the right jurisdiction, according to jurisdictional guidelines and under the exact correct debtor name. Our nationwide service teams consist of jurisdictional and industry experts, all extremely familiar with each Secretary of State and jurisdictional office requirements throughout the United States and related territories, including policies, procedures, fees, turnaround times and more.

With our fully automated/paperless scheduled searches and monitoring, robust technology solutions and the most experienced search and filing expertise available, Lien Solutions is unmatched in its value for perfection, detection, knowledge, service and automation. Contact us today for more information on how we can save you time and protect you from costly losses.

## About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to help 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 (WKL) is a global leader in professional information, software solutions, and services for the healthcare; tax and accounting; governance, risk and compliance; and legal and regulatory sectors. 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 2021 annual revenues of €4.8 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 19,800 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

©2022 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

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