



Financial Services

Compliant, dynamic and warranted loan documentation with the integration of Expere[®] and Empower.

Integrating the industry-leading compliance documentation of Expere[®] with the powerful loan origination capabilities of Empower provides lenders with a comprehensive solution that increases flexibility, accuracy and efficiency throughout the lending process.

In order to achieve and maintain growth while remaining profitable and compliant, financial services organizations need a solution that enables the efficient management of the lending process from beginning to end.

Currently used by over 2000 financial institutions, Wolters Kluwer's Expere is a centralized document system that provides a complete set of tools for creating, managing, integrating, testing and deploying documents. Expere's enterprise knowledge base, scalable technology, and holistic approach help ensure documentation is consistent and compliant across channels and lines of business.

Black Knight's LoanSphere Empower[®] is a state-of-the-art enterprise loan origination system (LOS) that provides the functionality for every facet of the origination process. Empower offers point-of-sale, processing, underwriting, closing, and post-closing capabilities for the consumer, retail, wholesale and home equity channels.



Meet regulatory requirements today and be primed for growth tomorrow with the seamless integration of Expere within Empower.

- Automatically updated and generated dynamic content
- Access to the latest compliance documentation
- Ability to easily add and edit documents
- Consistency across all lines of business
- Responsive support from a team of industry experts
- Improved lender and borrower experience

What makes Expere the right choice?

Expere improves efficiencies and encourages growth across the entire enterprise by managing compliance documentation throughout the loan cycle and across all lines of business and multiple channels.

Knowledge Base covering Mortgage and Home Equity for all 51 jurisdictions provides access to the most updated compliant content. Able to span across your enterprise, the Expere Knowledge Base also covers Consumer Lending, Commercial Lending, Deposit, IRA, and HSA (Health Savings Accounts).

Document Engine automatically generates the latest documents and document sets with no data entry required by users and eliminates inconsistencies across lines of business.

Authoring Tools offer ease of use and powerful control over custom documents and packages.

Industry-Leading Warranty demonstrates that Wolters Kluwer stands behind Expere's content and documentation.

Compliance you can trust

Expere is backed by the unique combination of industry knowledge, technology and responsive customer support provided by Wolters Kluwer. Our team of in-house compliance professionals identify, track, review and analyze legislation, regulations and case law to assess the impact on our solutions—and are considered a trusted resource to regulators as they evaluate how to put new measures into practice.

Together, Wolters Kluwer's Expere and Black Knight's Empower provide an integrated solution that drives increased efficiencies and greater accuracy while reducing operational risk and enhancing profitability throughout the entire loan origination process.

For more information on how the integration of Expere into Empower can help you strengthen your lending process and accelerate your success call **888.765.4939**.

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 2016 annual revenues of €4.3 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.

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When you have to be right