

# ComplianceOne® lending

**The loan origination system (LOS) that can be customized to your business! Save time and ensure compliance, while you delight your end client. ComplianceOne lending is the LOS of choice for commercial, consumer and mortgage lending.**

## Commercial lending

The single lending platform for your commercial lending transactions, including commercial real estate, agriculture and, construction loans. From loan origination and commercial credit creation to proposal letters and checklists, ComplianceOne enhances your lending processes.

- Functionality to help reduce exceptions and ensure quality, control, and the enforceability of your loan portfolio.
- Accommodate and combine multiple borrowers, guarantors, and collateral with detailed collateral descriptions and multiple parties.
- Handle multiple charters, jurisdictions, departments, and lending policies.
- Reduce the use of outside counsel with sophisticated, flexible, and customizable documents.

## Enjoy the many benefits

### ComplianceOne can bring you

- Don't waste budget on functionality you don't need. Add features only when you need them.
- Close loans faster with a hub origination system like ComplianceOne, giving you instant access to client data.
- Save time by having key services and interfaces, like credit bureau, flood, e-signatures, CRA/ HMDA reporting, anti-predatory lending, title searches, AVM, imaging and many more, right at your fingertips.
- Compliance content you can trust. No more wondering if your documents pass the compliance test.



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## Consumer lending

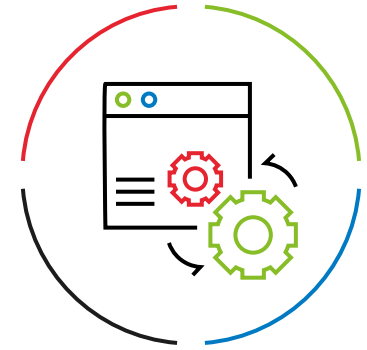
Not only can you use ComplianceOne as your lending solution for commercial lending but for consumer lending as well.

- ComplianceOne supports online applications for consumer loans
- Increase lending process efficiency through integrated application processing, credit bureau connections, identity verification, e-signatures, and imaging

## Mortgage lending

Originate in-house and secondary market consumer closed-end loans, giving you the required compliance content for a compliant mortgage package. As the preferred system for originating real property consumer loans, ComplianceOne mortgage users can sign on, initiate mortgage loan applications, manage workflow tasks, interface with core systems and services, and fulfill application and closing document packages.

- Provide exceptional client focus by having the key mortgage services at your fingertips through ComplianceOne, including identity verification, HOEPA calculations, risk determination (ATR/QM, HOEPA, HPML), credit bureau services, Fannie Mae DU, Freddie Mac LP, Flood, CRA/HMDA fair lending reporting, e-signatures, and more



**Utilizing a single system centered on compliance keeps your compliance front and center while also streamlining your lending process to open, document, and close your lending business.**

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## 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.

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Learn More about ComplianceOne at [WoltersKluwer.com/One](https://www.wolterskluwer.com/One).