



Wolters Kluwer

When you have to be right



Financial Services

CompliSource[®]



Your singular solution for comprehensive state consumer finance and mortgage lending laws and regulations.

CompliSource® is an integrated online compliance system for interpreting and applying complex and diverse consumer finance laws in day-to-day operations. With one singular tool, you'll have access to extensive analytical summaries, written by attorneys, on the laws and regulations governing key areas of the consumer finance industry across all 51 jurisdictions.

Financial institutions have been confidently using CompliSource for nearly 30 years. A staff of dedicated attorneys and paralegals continually update the information. Subscribers receive e-mail alerts to ensure that research across your footprint is accurate and comprehensive.

Regulatory intelligence made easy

CompliSource is the one source you need to stay on top of state law compliance.

Now, instead of dealing with multiple research resources, monitoring services and vendors as well as numerous subscriptions and state websites, you can turn to one single resource – CompliSource.

- Lower your risk of litigation by proactively addressing ever-changing laws and regulations.
- Reduce time and money spent preparing multi-state summaries and tracking and responding to legislative changes.
- If you're expanding your footprint or adding additional consumer lending products, you now have one tool that can seamlessly handle your increased state research needs.

Each of our CompliSource modules offer some of the most comprehensive compilations of information available about state laws and regulations and provide interpretive summaries for key substantive areas that analyze state laws with links to the complete statutory text.

CompliSource offers you more features

While other companies may offer a similar product and individual state websites contain some of the information needed, only CompliSource includes all 51 jurisdictions' information in one easy-to-use program, including:

- Unlimited content and technical support
- Topical summaries
- The ability to custom search multiple states and topics simultaneously, with export functionality
- One-click first and second mortgage loan comparisons for each state
- Filtering capability by lender, broker or licensing type
- Note-making ability
- Over a decade of consumer lending law history
- Entity-wide licenses with unlimited users
- Email updates

CompliSource Modules

Lending / Retail Installment Summary

Explains the scope and content of the state laws and regulations governing the substantive terms of the loan or contract, including the form of documentation required, required notices and required and prohibited provisions.

Fees and Charges Summary - Mortgage

Analyzes the permitted fees that may be assessed by mortgage brokers, lenders and servicers.

Includes both fees that are incurred by the broker, lender or server and those that are charged by third-parties, for example: maximum interest rate, prohibited charges, origination fees, delinquency fees, debt collection fees, rate lock fees, prepayment fees, modification fees, appraisal fees, release fees, attorneys' fees and dishonored check charges.

Fees and Charges Summary - All Others

Analyzes the permitted fees that may be assessed by a lender or creditor, including maximum finance charges or interest rate, prohibited charges, delinquency fees, deferral and debt collection fees, as well as attorneys' fees and dishonored check charges.

Licensing Summary - Mortgage

Covers all licensing matters for mortgage lenders, brokers, servicers and mortgage loan originators, including scope and exemptions from licensing applications requirements, license fees and advertising, education, branch office and recordkeeping requirements and license examinations.

Licensing Summary - All Others

Covers all licensing matters for creditors or lenders, including scope and exemptions from licensing, application requirements, license fees, advertising, recordkeeping requirements and licensee examinations.

Debt Collection Summary

Sets forth prohibited collection methods and defines the scope of the underlying law to identify which provisions apply to creditors as well as third-party collectors. Also describes debt collection disclosure requirements and state soldiers' and sailors' relief laws (SCRA).

Debt Collector Licensing Summary

Analyzes state laws regulating the licensing of debt collection agencies and debt collectors, including the scope and exemptions, application requirements, license fees, bond requirements, recordkeeping and reporting requirements, examinations and penalties.

	First & Second Mortgage	First & Second Mortgage Servicing	Motor Vehicle Indirect and Leasing	Motor Vehicle Direct	Watercraft Indirect	Watercraft Direct	Consumer Goods Indirect	Consumer Goods Direct	Unsecured Direct	Debt Collector Licensing	Student Loans	Buy Here Pay Here (BHPH) Financing
Lending / Retail Installment Summary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fees and Charges Summary - Mortgage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fees and Charges Summary - All Others	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Licensing Summary - Mortgage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Licensing Summary - All Others	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debt Collection Summary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Debt Collector Licensing Summary	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CompliSource Modules

Predatory Lending Summary

Explains the scope and exemptions of state “high cost” mortgage laws, applicable restrictions of fees and activities a lender may take, and notices required to be given. Includes content from the Lending, Fees and Charges, Licensing and Security Instrument Summaries.

Closing Practices Summary

Discusses each state’s restrictions and requirements specific to the closing of a residential mortgage loan. Includes content from the Lending, Fees and Charges, Licensing and Security Instrument Summaries.

Privacy Summary

Details state law regarding protection of personal information and privacy rights, including restrictions on telemarketing and financial disclosures, as well as data breach disclosure requirements.

Lease Summary

Explains the scope and content of the state laws and regulations governing the leasing of motor vehicles, including lease agreement requirements, insurance provisions, assignment provisions and penalties.

Lease Credit Insurance Summary

Details the laws and regulations that affect a lessor’s ability to offer credit insurance products to a lessee in connection with the lease obligation, including licensing, required disclosures and guaranteed automotive protection or GAP.

Credit Granting/Declination Summary

Sets forth any state requirements in the credit extension process, including credit application requirements, notification of the credit decision, explanation of adverse actions, credit freeze notifications and penalties for discriminatory practices.

Third-Party Lien Summary

Explains the state law provisions regarding liens available to third-party creditors (mechanics, garage men, towing, abandoned vehicles and self-storage facilities).

Breach of the Peace Summary

Provides an analysis of each state’s rule interpreting the elements of a breach of the peace and possible damages that may result if conduct rises to the level of breaching the peace.

	First & Second Mortgage	First & Second Mortgage Servicing	Motor Vehicle Indirect and Leasing	Motor Vehicle Direct	Watercraft Indirect	Watercraft Direct	Consumer Goods Indirect	Consumer Goods Direct	Unsecured Direct	Debt Collector Licensing	Student Loans	Buy Here Pay Here (BHPH) Financing
Predatory Lending Summary	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Practices Summary	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy Summary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lease Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lease Credit Insurance Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Granting/Declination Summary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Third-Party Lien Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Breach of the Peace Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

CompliSource Modules

Debt Collectors Manuals

Customized document for collection personnel that describe permissible collection conduct and incorporates company collection policies and procedures.

Credit Reporting / Credit Libel Summary

Sets forth the rule and applications of the rule of what constitutes libel and defamation in a consumer credit reporting arena. The summary cites applicable state case law to support the conclusions.

Unsecured Closed-End Loan Summary

Explains the scope and content of state consumer protections laws and regulations governing the terms of unsecured loans made by a federally chartered financial institution, including the form of the loan document required, credit granting requirements as well as required and prohibited loan provisions.

UETA State Variation Summary

Highlights the differences between the official version of the Uniform Electronic Transactions Act (UETA) and the version of UETA as enacted by the state.

First & Second Mortgage	First & Second Mortgage Servicing	Motor Vehicle Indirect and Leasing	Motor Vehicle Direct	Watercraft Indirect	Watercraft Direct	Consumer Goods Indirect	Consumer Goods Direct	Unsecured Direct	Debt Collector Licensing	Student Loans	Buy Here Pay Here (BHPH) Financing
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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. The division's prominent brands include: AppOne®, AuthenticWeb™, Bankers Systems®, BizFilings®, Capital Changes, CASH Suite™, CT Corporation, CT Lien Solutions, ComplianceOne®, Corsearch, Expere®, GainsKeeper®, LegalVIEW®, OneSumX®, Passport®, TyMetrix® 360, Uniform Forms™, VMP® Mortgage Solutions and Wiz®.

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 2015 annual revenues of €4.2 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.

© 2017 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

Contact information:

Wolters Kluwer
130 Turner Street
Building 3, 4th Floor
Waltham, MA 02453
United States
800.481.1522

For more information about our solutions and organization, visit WoltersKluwer.com, or for our financial services solutions, visit WoltersKluwerFS.com.