

## Financial Services

# *Expere<sup>®</sup> and EarlyResolution<sup>®</sup>* *Loss Mitigation Integration*

**Document preparation is an integral and time sensitive part of the Loss Mitigation process. Expere's integration with DXC Celeriti's Early Resolution workflow provides servicers with seamless loss mitigation document preparation.**

**Expere Loss Mitigation**, integrated via a standard collection of API calls, includes a robust set of documents and packages to support loss mitigation programs for Fannie Mae and Freddie Mac, as well as government loss mitigation programs for the VA, FHA, and USDA. The product also includes support for CFPB Servicing Rule (loss mitigation) related notices as well as support for state level requirements (including the District of Columbia).

Expere generates accurate and compliant documentation throughout the entire loss mitigation process – providing cost savings, increased efficiency, a better user experience and improved customer service.

DXC Celeriti's EarlyResolution data is leveraged to automatically select, generate and package required documentation based on compliance rules for factors such as transaction, investor program requirements, state and federal mandates as well as institutional policies. The documents display in a user-view which allows for quality control checks prior to borrower delivery.

Through the integration with EarlyResolution, servicers can route documents to Wolters Kluwer's SAS 70 certified fulfillment center for printing and mailing. EarlyResolution can also automatically send document images to the servicers imaging solution for retention purposes.



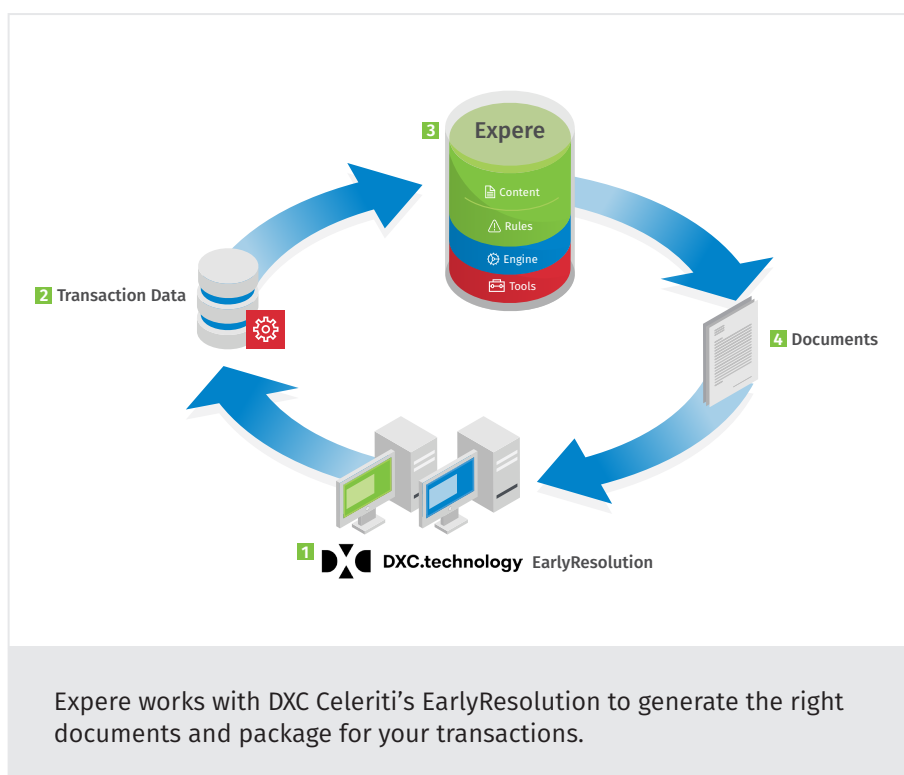
### **Advantages of the EarlyResolution integration with Expere:**

1. Supports real-time processing via a standard collection of API calls.
2. Seamless management of all aspects of compliance documentation, from automated document selection, assembly and packaging to content management, testing, integration and deployment.
3. Wolters Kluwer Expere Loss Mitigation content is proactively monitored and updated timely, keeping you compliant with changing Federal, State, and Investor/ Insurer loss mitigation program requirements.
4. Ability to leverage Wolters Kluwer's SAS 70 certified fulfillment center for printing and mailing.

## Compliance Content You Can Count On

Expere is backed by the unique combination of industry knowledge, technology and responsive customer support provided by Wolters Kluwer. Expere delivers warranted, enterprise-wide compliance consistency. Over 50 compliance attorneys and analysts provide expert monitoring of both state and federal jurisdictions at the enterprise level. Financial institutions have access to the right documentation for the right transaction — and it is all up-to-date.

For more information on how Expere and the EarlyResolution workflow can help strengthen your Loss Mitigation process and accelerate your success, contact your DXC Technology or Wolters Kluwer sales representative.



## About DXC Celeriti

A leading innovator in global banking and payments systems, DXC Celeriti (a division of DXC Technology) provides clients with end-to-end solutions and implementation strategies that meet pressing business needs while reducing cost, time and risk. DXC is a thought-to-finish partner for financial services institutions, helping modernize channel, middle and back office environments while extending the useful life of, and capital investment in, current platforms. Capabilities range from process automation, cloud migration and run-the-bank services, to delivering cutting-edge banking, payments and lending capabilities through seamless integration of certified Fintech partners.

## About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to 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 (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 2018 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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