

Financial Services

Expere® Loss Mitigation

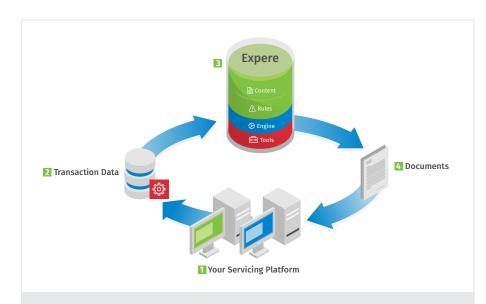
Today's complex regulatory environment demands a new way of managing document compliance. As the industry leader, only Expere offers the compliant content that financial institutions need to continue to grow safely and profitably.

Expere is an enterprise compliance content system powered by a vast knowledge base of compliance content and rules developed, maintained and warranted by Wolters Kluwer. It improves efficiencies and encourages growth across the entire enterprise by managing all aspects of compliance documentation – from automated document selection, assembly and packaging to content development, testing, integration and deployment.

To date, over 2,000 financial institutions use Expere, including five out of the top 10 U.S. banks and 60 percent of the top 30 financial institutions.

Expere helps financial institutions:

- Meet stringent regulatory requirements
- Proactively manage change
- Deliver compliance consistency across all lines of business
- Generate a positive customer experience
- Loss Mitigation for Sound Decision-Making



Generating the right document and packages for loss mitigation. Expere Loss Mitigation also supports batch processing.

Expere features both standard and proprietary Loss Mitigation content and rules maintained and warranted by Wolters Kluwer. Expere's Loss Mitigation workflow helps lenders determine the best strategy for each borrower's unique situation and accurately follows our client's specific business rules for sound decisionmaking.

Categories of loss mitigation documents available within Expere's Loss Mitigation offering include

- Solicitation
- Acknowledgment
- Evaluation
- Disaster Relief
- Forbearance
- Repayment
- Trial Period
- · Loan Modification Agreements
- Partial Claims
- · Servicing Transfer

Wolters Kluwer's support doesn't stop at purchase. From loan product creation and document package reviews to implementation services and customer support, we partner with our clients to meet their evolving business needs, encouraging safe and profitable growth.

For more information or to see an interactive demonstration of Expere, visit WoltersKluwerFS.com/Expere.

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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