



End-to-end  
Management  
of the Lending  
Cycle with iLien

Lien Solutions

# *A Complete Relationship for Comprehensive Solutions*





**As a financial services professional, protecting your organization's interests is one of your top priorities. That means managing every stage of the lending cycle to mitigate risk, ensure compliance and apply best practices. This can be a complex, time-consuming and detail-dependent process. That's why we provide comprehensive lien solutions and support – from loan application to the end of a loan. We deliver searching, automated filing and ongoing management services to help protect your interest in collateral. Enabled by our market-leading web-based tool, iLien, we bring ease and automation to:**

- Conducting lien searches
- Retrieving Uniform Commercial Code (UCC) and corporate records
- Creating UCC-1, UCC-3 and other filings
- Tracking business entity and debtor status
- Conducting recurring post-closing due diligence

## Use iLien to Search, File and Manage

With rich capabilities across all jurisdictions, we provide the single relationship you need to simplify the complexities of search and filing, reduce errors and optimize results.

### Meeting Your Needs Across the Lending Cycle

We're your one-stop shop for support at

every stage of the lending cycle. We have decades of experience supporting high-volume, high-risk, multijurisdictional secured transactions. The expertise of our teams and our comprehensive iLien platform help you simplify complexities and mitigate risks across the life of a loan.

## Life of Loan

### A comprehensive look at iLien Services

Conduct Search | Filings | Monitoring and Management

#### Accelerate Your Search

Put the industry's most advanced, automated suite of search and filing tools at your fingertips with file sharing, storage, and streamlined access across all jurisdictions.

#### Comprehensive Workflow

As the lien solutions leader, we deliver comprehensive lien management, including underwriting debtor due diligence and life-of-loan risk management solutions.

#### More Accurate Outcomes

Better tools provide better outcomes – automatically monitor filings by other parties and changes to existing filings.

#### Close the Loop on Loan Filing

Be confident that contract terms and requirements are fulfilled, best practices are followed, compliance is ensured, and risk is mitigated.

#### Documenting Success

Our flexible solution for filing and documentation ensures vital servicing docs are found and filed, always available and updated.

#### Continuous Management Insight

We provide comprehensive lien solutions and support – from loan application to the end of a loan.



#### Superior Loan Servicing

Continue to expedite and simplify your workflow at the individual, departmental, and enterprise level.

#### Retain Control

With ongoing management services to help protect interest in collateral, our comprehensive system ensures you're in control.

## *An Unparalleled Tool Backed by Unparalleled Teams*

*We've designed iLien for financial services professionals like you. You get a user-friendly management system for all your search, filing and other public records needs. iLien will help expedite and simplify your organization's workflow at the individual, departmental and enterprise level. Put the industry's most advanced, automated suite of search and filing tools at your fingertips.*



### **iLien: Automated Ease and Efficiency for Searching and Filing**

We speed up workflow and ensure more accurate outcomes with our flagship application, iLien. This web-based work management center enables file sharing and easy storage, and serves as a single access point to fulfill all of your search and filing needs.

Within iLien you can access two primary solution sets. Use the iLien File solution set to handle multiple types of filings, including Uniform Commercial Code (UCC), Purchase Money Security Interest (PMSI), Canadian Personal Property Security Act (PPSA) and agricultural Effective Financing Statements (EFS) filings. And use the iLien Search solution set for a full range of document retrievals and online search, including UCC, Corporate, Bankruptcy, Litigation and Tax Liens.

We also provide two key management services to help ensure that you maintain the perfection of your interests that you put in place. Use iLien Monitoring service to stay up to date on events that might affect perfection and your position over the life of a lien. Use iLien Auto-Continuation service to ensure that your filings don't lapse, but are automatically renewed at the appropriate intervals over the course of a loan.

### Total Yet Tailored

iLien provides a total solution that's tailored to the way you use it. By signing up for the complete iLien Solution, you gain access to the full suite of filing and searching capabilities. You have the flexibility to use capabilities that support different types of loans and manage varied collateral. This makes the solution a good fit for your entire enterprise. As different departments address various parts of the lending cycle, they can draw on the solution sets and services they require.

### Simplify and Speed Workflow – from Your Desktop

With iLien, you're able to conduct public record searches, retrieve and view actual UCC and corporate records, create filings and keep track of your entire portfolio. It's all made possible by a single web-based application customized to your company's workflow and needs – and delivered at your fingertips. Your own screen becomes your link to public record sources of UCC, corporate and real property, as well as tax, lien and judgment data.

iLien is a flexible enterprise-wide solution. It provides a single point of access for those responsible for the credit-to-cash cycle – whether they're across the hall or across the country. By giving users varying levels of access to match their roles, we heighten productivity while providing greater security. Workflow is further enhanced with powerful preference settings that let users customize how information appears on their screens.

And, it's all backed by built-in user support and tenured service teams who deliver decades of industry experience.



*Lien Solutions is the single relationship you need to simplify the complexities of search, file and management.*

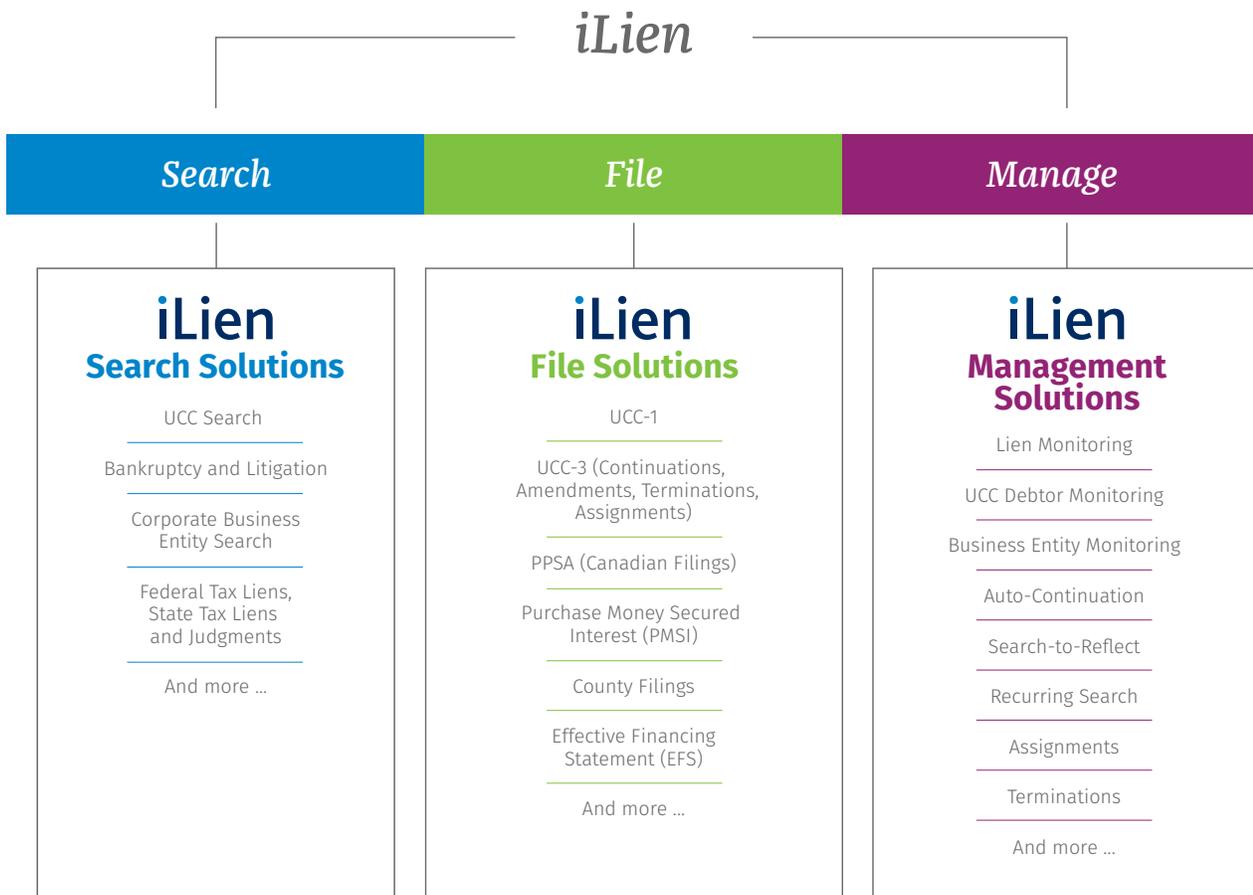


## Put Our Experience to Work for You

We support you with more than 30 years of experience in the financial services industry. As the lien solutions leader, we're ready to help you with comprehensive lien management, debtor due diligence and life-of-loan risk management solutions. Backing you with deep expertise and innovative tools, we help search, file and manage so you can streamline workflows, reduce backlogs, and address compliance and transparency. Delivered through our iLien solution, our deep subject matter and industry expertise translates into better results for you, each time. The ultimate benefits of this complete solution are greater efficiency, accuracy, savings and –most importantly– peace of mind.

## iLien Services

Our web-based work management center serves as a single access point to meet all of your search and filing needs.





## Explore All of Wolters Kluwer's Lien Management Solutions

### Lien Filing

- UCC-1 Financing Statement
- Secured Party Representation
- Purchase Money Secured Interest (PMSI)
- County Filings
- PPSA – Canadian UCC
- Effective Financing Statement (EFS)

### Lien Management

- Amendments
- Continuations
- Auto-Continuations
- Terminations
- Debtor Name Monitoring
- Business Entity Monitoring

### Comprehensive Search

- UCC Search
- Bankruptcy and Litigation
- Corporate Business Entity Search
- Federal Tax liens, State Tax Liens and Judgments
- Specialty Searches

### Corporate Searches and Document Retrieval

- Business Entity Search
- Corporate Doc Retrieval
- Articles of Incorporation
- Litigation Research
- Certificates of Good Standing
- Annual/Biennial Report

### Real Property

- Document Prep & Recording
- Document Retrieval
- Flood Determinations
- Real Property Searches
- Reports Customization

### Custom Reporting

- Business Development Reports
- Pending Expiration Reports
- Customer Reports

### Risk Mitigation

- Search-to-Reflect
- Recurring Search
- Debtor Validation
- Lien Monitoring

### Motor Vehicle Services

- Title Processing
- Electronic Title Management
- Paper Title Management

### Customized Solutions

- Customized Filing and Search Interfaces
- Customized Automated Workflows
- Bulk Filing
- Online Portfolio Management

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