



## Lien Solutions | Professional Services

### > Lien Insights Report

# Know Where You Stand with Each Debtor

Managing the risk associated with customer loan defaults is always a top priority for lenders. A healthy portfolio helps reduce risk and increase recovery of loss due to defaults. Ensuring your liens are perfected while also maintaining the lien position obtained at loan funding are critical to portfolio health. But gaining these important insights can be a cumbersome, time-consuming process with serious challenges:

- Doing searches one at a time is resource and time intensive
- For accurate results, it's critical to understand the right search logic to apply to find the correct liens
- Domain expertise is needed to understand the intricacies of how UCCs are filed and how to tabulate and aggregate the data for an actionable analysis

And the larger your portfolio, the more room for errors and costly mistakes. What if there were a better way?

### Get the Full Picture

Our **Lien Insights Report** offers lenders an alternative to pulling this information one debtor at a time. In one comprehensive report you receive detailed data on your estimated lien position for your debtors and insights into lien activity against the debtor.

Our Professional Services team has developed a proprietary and innovative approach to capturing and validating lien data to provide lenders with a more in-depth view on its debtors. As a result, you save time and resources and get actionable data to enable your team to more completely manage the health of your portfolio.

## LIEN INSIGHTS REPORT ADVANTAGES



**Assess debtors**  
Know the risks of your customers better



**Monitor and manage risk**  
Understand risk on an individual debtor and portfolio-wide basis



**Improve credit relationships**  
Know about changes in liens that can impact future negotiations with a debtor








**Make better, more informed business decisions**  
Get insights on predictability, measuring of risk and lien compliance

## What We Offer

The Lien Insights Report is another valuable service of the Manage suite within iLien, the most advanced, complete, one-stop lien management system. Our solution uses enhanced technology to perform a thorough search and applies advanced analytics and business logic to ensure added accuracy and a maximum number of matches.

### Each Lien Insights Report:



-  Pulls a list of debtors from public records with all UCCs filed on each debtor
-  Calculates relevant factors to estimate lien position for each debtor
-  Achieves a much higher accuracy rate than a manual search process
-  Prepares a lien insights summary report and a detailed report for each requested debtor, providing both a portfolio as well as debtor view
-  Comes in an easy-to-consume Excel or .csv format

Accurate, data-driven insights into your lien portfolio are key to risk mitigation and holistic portfolio management and can also help inform your collections, mergers and acquisitions and bankruptcy activities.

## See for Yourself

Lien Solutions' Professional Services team helps clients implement solutions that are easy to use, secure, more efficient and accurate. **We'd like to offer you a complimentary report sample** so you can see how the Lien Insights Report can save you time, mitigate risk and help you manage your portfolio better.

A Lien Solutions sales representative can tell you more about how a Lien Insights Report can help you better assess and manage the health of your lien portfolio, while reducing risk. Call 800.833.5778 and choose option 3 today.

## Total Lien Management

Effective portfolio management begins with search and file capabilities, but it doesn't end there. As the market leader, we are changing the game in lien management with end-to-end solutions that mitigate risk and allow you to operate more efficiently. Our Manage suite offers an unparalleled set of capabilities that give you a complete, holistic view of your lien portfolio, so you are empowered to make better, more informed decisions.



In addition, the Lien Insights Report is for informational purposes only and is not intended to be, and should not be relied upon, to determine lien position or lien priority. Customers should consult their legal counsel to make any determinations with respect to lien position or priority.

