



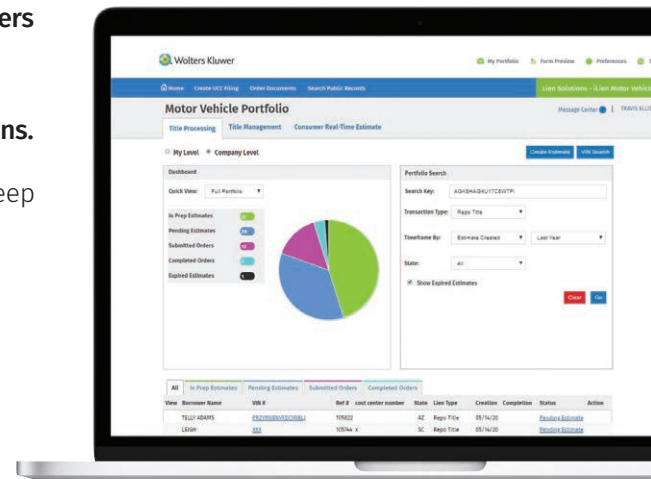
Lien Solutions | iLien Motor Vehicle

## Managing risks and costs during skyrocketing defaults

With unprecedented unemployment due to the economic downturn, lenders are preparing for record loan defaults and credit losses. Lien Solutions is committed to supporting lenders by helping you minimize your risk exposure and handle an avalanche of vehicle and equipment repossessions.

In the current economic environment, many borrowers are struggling to keep up with their car loan payments. As a result, lenders need a solution that lets them quickly and cost-effectively secure repossession titles to resell repossessed vehicles as soon as possible.

Managing 50 unique jurisdictional requirements and fees, while operating under stay-at-home orders or working with skeleton crews, can make handling an increasing repossession titling workload time consuming and complex. Lien Solutions' automated solution helps lenders manage a large volume of repossession titling transactions with **speed, accuracy, and at the right price.**



**SPECIAL OFFER: Get \$5 off all repossession transactions** (excluding jurisdictional and correspondents' fees) until December 31, 2020. We will also **waive the Application Programming Interface (API) integration fee** for work that starts before December 31, 2020.



**Right Price:** We have saved customers up to **\$40 in state fees per repossession title**; we will work with you to understand your redemption rates and state footprint so we can find the most cost-effective way to process repossession titles.



**Speed:** We help our customers **reduce processing times** by optimizing the repossession workflow, automating manual processes, and finding alternative ways to expedite processing titles.



**Risk Mitigation and Scalability:** We can help scale your team to handle the growing repossession titling backlog to help ensure that nothing falls through the cracks.



**Expertise:** We understand the state-specific requirements for repossessions, and we are closely monitoring jurisdictional closures or changes in processing titles. We have developed alternative methods for processing title work with speed and accuracy.



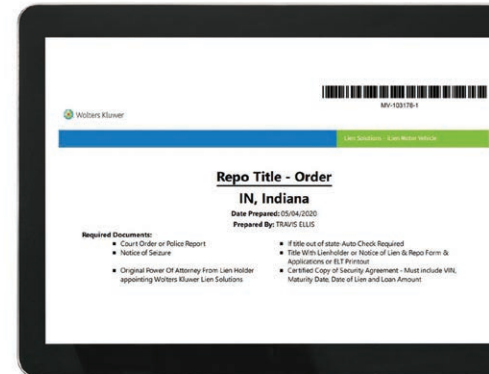
**Visibility:** You'll have visibility into your transaction status with our SaaS platform, iLien Motor Vehicle. We timestamp every step to provide an audit trail for you.



**Flexibility:** We work with many lenders and can accommodate a variety of processing workflows. Our customers use our SaaS platform to upload and track repossession work. If an easier option, you can provide us with a spreadsheet of titles for us to resolve for you. We are here to help and can accommodate you with a process that is fast and simple.



**Integrations:** We can reduce turnaround times, provide superior visibility, and deliver ease of use via API integrations with your loan origination system. By integrating now, you will be ready to process high volumes of repossession work seamlessly.



We offer a **Repossession Title** that removes the owner and adds the lienholder to the title and a **Repossession Affidavit** for when the jurisdiction doesn't issue a Repossession Title by keeping the original title intact and attaching the affidavit.

We are here to help! Contact us at 800.833.5778 x3 or visit [liensolutions.com/repo](https://www.liensolutions.com/repo).

