



From Start  
to Finish

Lien Solutions

***Your Proven  
Partner***





Perfection is at the very heart of sound lending. The contract you sign with a customer isn't enough to fully protect your interest. To do that, you must perfect your interest in the asset by filing a public notice with the appropriate state and county authorities.

As a lender, perfection gives you advantages over potential third parties who might later claim an interest in the same property. Becoming a secured lender helps you protect your position for repayment and is a fundamental part of financially responsible business practice.

# Your Partner in Perfection

As a business, you understand how important it is to protect your assets, manage risks and ensure compliance. That's true whether you're a lender, loan servicer or other type of enterprise – and whether you're dealing with equipment, real estate, motor vehicles or other assets. Whenever you're party to a security agreement, it's essential to perfect your security assets, regardless of the loan type.

Lien Solutions is your partner in perfection. We work with customers from financial institutions, to manufacturers, to title companies and others. We support a full range of lending types and asset categories. And, we're ready to do business wherever you do. No one provides insights into more jurisdictional requirements, or has done so for longer than we have.

We turn this breadth of experience into comprehensive lien solutions that help simplify the complexities of dealing with multiple jurisdictions. We work with you across the entire lending cycle from the searches that support



due diligence, to the filings that protect your assets – and to the ongoing management that maintains these protections over time. With Lien Solutions, you'll find the tools and best practices to perfect your financial interests, supported by customer-centric relationships with some of the longest-tenured professionals in the field. You'll also appreciate how we've turned our expertise into robust automated capabilities that integrate into your workflows – enhancing the impact of your people and processes.

## Who We Serve

Customer Organizations	Lending Types	Asset Categories
Banks & Lenders	Captive Finance	Solar Equipment
Credit Unions	Asset-Based Lending	Receivables
Solar Organizations	Equipment Leasing	Livestock, Crops
Servicers	Mortgages	Real Estate
Manufacturers	Factoring	Vehicles
Distributors	Small Business Administration	Inventory
Leasing Organizations	Equipment Finance	Equipment
Title Companies	Secured Loans	Machinery
Factors	Auto Financing	Cash Accounts

# Different Businesses, Similar Challenges

No matter the specific type of asset you need to secure, or the size or location of your business, Lien Solutions understands the kinds of common challenges you face. We help you overcome obstacles, simplify complexity and position yourself for success at key stages across the lending cycle.

## Search and File, then Manage for the long term

We understand that mitigating risk starts by knowing as much as possible about the customers with whom you do business. Lien Solutions helps you perform the appropriate level of due diligence before lending or entering into a contract. We make sure you know where to search and how, to ensure that you have all the relevant information in hand.

We then help you take the essential step of protecting your position by executing the filings that perfect your interests in assets. Because we work across the U.S., we're able to navigate the complexities of filing with different jurisdictions and offices. When it comes to filings, the devil is in the details, and our services help to speed and streamline the filing process – drastically reducing delays and errors.

Once you've filed, we make sure that you continue to benefit from the protections you've put in place. We offer management tools so that you know which filings need to be updated or amended – when, where and with whom.

## Compliance, security and accuracy – with speed

At every stage, maintaining compliance is key. That starts with deep familiarity of the relevant regulatory environment, and understanding the necessary conditions. Errors and omissions can be not only financially costly, they can jeopardize the protections you seek. Because we work across

so many jurisdictions every day, we're up to date on the latest regulations from county to county, and from state to state. We also understand how important it is to keep your data secure, and we treat your confidential information – and that of your clients – as if it were our own.

Working smart means balancing speed with accuracy. Extra time spent means money lost, yet errors in searches and filings are even more time-consuming and costly to correct. That's why Lien Solutions equips you to get it right the first time, every time.

## Keeping your customers happy

We understand that borrowers are your customers. While it's important to make sure your interests are protected, it's also essential to provide the kind of positive borrower experiences that go beyond single liens to create lifetime customers. When things are done the right way, they work well for everyone involved – from borrowers, to lenders, to servicers and others. Our goal is to make sure that the process benefits everyone.

*Lien Solutions  
Answers Complexity  
with Simplicity.*

*For over 30 years, we have delivered lien expertise, information and solutions across the lending cycle.*

# Life of Loan

## A comprehensive look at iLien Services

Conduct Search | Filings | Monitoring and Management

### Accelerate Your Search and Filing

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.





## Someone Who's Working for You

When there's no room for error, you need a trusted partner beside you. That's why in an industry where every transaction counts, Lien Solutions focuses on building relationships that deliver more.

We believe that how we do things has a direct impact on how much you benefit. We're always looking for new ways to turn our deep expertise into the advanced technology, excellent customer service and proven results that only an industry leader can provide – so you can accomplish more.

Lien Solutions has set the standard with pioneering image-based online searching and introduced electronic filing. We've brought the power of the Internet to portfolio management with our web-based solutions: iLien, iLienRED® and iLienMVP®. We're your single source for comprehensive tools to help handle all of your public record searching, lien filing and ongoing loan portfolio management. We deliver ways to work more efficiently, shorten credit-to-cash cycle time and reduce costs.

Each day, you'll feel the impact of our groundbreaking efforts to find new and better ways to manage the protection of your interests.

*Lien Solutions has turned our decades of experience into cutting-edge technologies and services that make searching, filing and managing more efficient and accurate.*

*Whether you use our automated tools or engage with our service experts, you'll benefit from the highest standards in public record search, nationwide document retrieval and document filing.*

### **Automation and superior professional services**

We combine the best of high-tech and high-touch. We've made a considerable commitment to advancing automation capabilities for filing, searching and managing. We've designed our cutting-edge technology solutions to optimize integration with your workflows, reducing the risk of error that was inherent to traditional and manual lien management.

And, when specific product capabilities aren't available to meet your needs, we offer the responsive professional services to help you get the job done. Our experts are ready to use their extensive industry insight to help you and your business meet your particular goals.

## Benefits Abound

Every day, we put unmatched insight and innovation to work for you in the form of actionable tools and services. Lien Solutions provides the leading technology and services to handle all of your searching, filing and managing needs more efficiently and accurately.

### Technology that makes things easier for you

We've used our deep industry expertise to create cutting-edge technologies that simplify and streamline your workflow. Our iLien platform provides a flexible, user-friendly interface for conducting Uniform Commercial Code (UCC)-related searches, with companion products *iLienRED™* for mortgage-related document management, and *iLienMVP™* for motor vehicle-related title and document management.

The power to manage your entire portfolio with ease and efficiency is now as close as your keyboard. For the greatest flexibility and control, our platforms give you a web-based work management center that enables file sharing, easy storage and serves as a single access point for everyone involved in a particular transaction. All the data entered and results received are reflected in the portfolio immediately. And you can customize the level of access or send specific files via e-mail right from your desktop.

### Fully web-based – with no software installations

Because our solutions are web-based, there's no software for you to install in your IT environment. All of our cutting-edge capabilities are available right in your web browser. The sophistication of our technology results in many benefits for you – simplifying the process of overseeing the lending cycle, managing risk at every stage and ensuring compliance, all while reducing costs.

### Built-in accuracy

Lien Solutions eliminates common filing errors that can jeopardize a secured interest. You need only enter filing data once for multiple purposes, reducing routine errors that come with redundant data entry. Immediate access to the most up-to-date requirements saves calls to jurisdictions to

check on changes, and helps ensure that your filing will be accepted. Users are guided to complete all information required before the filing can be submitted, thus eliminating the risk of sending incomplete forms to the filing office, and the subsequent delays involved with rejected filings.

### Superior support and leading customer service

Our jurisdictional experts have extensive expertise in the current regulatory environment; they track changes in rules and regulations every day and have first-hand knowledge of what it takes to search, file and manage successfully. There's no substitute for this real-world experience for increasing the thoroughness and accuracy of every search and filing, and throughout your ongoing portfolio management. We deliver it all with a consummate focus on the customer. You'll experience firsthand our well-earned reputation for the higher levels of customer service that make us a preferred partner.

### Online Services

Conduct fast, accurate filings and public record searches, and manage your entire portfolio through iLien, *iLienRED* and *iLienMVP*, our web-based management solutions for all of your lien-related activities.

### Flexibility

We are here to help you succeed. When you need additional flexibility, orders for search and retrieval services can be placed with our jurisdictional experts by e-mail, phone or fax. Expert assistance is available when you have a question or need some help.

### Special Projects

Our specialty is helping our clients tackle complex projects involving document and portfolio management and data analysis, whether you're preparing for a corporate acquisition or simply facing a tight deadline.

## Spanning Collateral Types with a Singular Commitment

Whether your collateral consists of personal property, real estate or motor vehicles, you'll find support from one of our specialized lines of business. In each, we use our deep industry and jurisdictional knowledge to deliver the most valuable asset you can possess – confidence in your lending decisions throughout the life of every loan.



### UCC Services and iLien: Search, File and Manage

The expertise of our teams combines with our comprehensive iLien platform to help you benefit fully from the provisions of the

Uniform Commercial Code (UCC).

Our flagship application, iLien, helps to speed workflow and provide more accurate outcomes. This web-based work management center enables file sharing and easy storage, and serves as a single access point to address all your searching needs.

You can use our iLien offerings to handle filings for UCC, Purchase Money Security Interest (PMSI), Canadian Personal Property Security Act (PPSA) and Effective Financing Statements. And, we help you stay current with the latest processes and procedures. For example, as more jurisdictions adopt electronic filing options, we're right there with you to help take advantage of faster and easier filing services.

Our search offerings support you across a full range of document retrievals and online search, including UCC, Corporate, Bankruptcy, Litigation and Tax Liens. Then, we help to make sure you maintain the perfection of your interests over time. Our portfolio management service keeps you up to date on events that might affect perfection over the life of a lien. For example, our auto-continuation service helps ensure that your filings don't lapse, but are automatically renewed at the appropriate intervals over the course of a loan.

In addition to Search, File and Manage capabilities, iLien also offers numerous ways to automate your workflow. Our web services-based programming interfaces can allow your systems to integrate directly with iLien capabilities. This minimizes error-prone data entry and avoids duplication resulting in more efficient lien management.

You'll find that iLien is a flexible solution that works for organizations of all sizes and can address the needs of a large organization across the entire enterprise. The solution 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. And, it's all backed by built-in user support and tenured service teams who deliver decades of industry experience.

### **Real Property Services and iLienRED®: Record, Search and Flood**

iLienRED (Real Estate Documents) extends the power of our iLien platform to expedite and enhance the creation, management and recordation of mortgage-related documents. Fueled by advanced technology and industry experts who work with over 3,600 jurisdictions nationwide, iLienRED saves time and costs by delivering more efficient, transparent and compliant mortgage back-end processing. In addition, because there is no software, there are no IT upgrades. Updates happen in seconds, real time.

With iLienRED, you'll experience the perfect mix of choice, control and automation. You can enter the requisite data for a particular recordation, then let Lien Solutions complete the rest of the process for you. Alternatively, you can print the document and record on your own – using our system to ensure accuracy and compliance, but maintaining full control over the recording process.

The platform can also reduce the complexity and burden of preparing and recording mortgage assignments and curing defective assignments. iLienRED is one of the industry's fastest, easiest and most efficient solutions for generating and recording mortgage assignments. Our offerings include Ownership and Encumbrance, Chain of Title, Owner/Mortgage searches and more – for both residential and commercial properties. Customers can also take a quick glance at a property with our automated Quick Property Search or our Legal Vesting search.

We offer flood determination services for lenders who need to understand if a property is in a flood hazard zone prior to approving a loan – and we can also track map and flood zone changes over the life of a loan.

### **Motor Vehicle Services and iLienMVP®: Title Processing and Management**

iLienMVP introduces the power of our platform to support and simplify vehicle titling and securitization. Like iLien and iLienRED, it's a comprehensive web-based solution that simplifies workflow while

helping to minimize risks to lenders. With requirements and fees varying by jurisdiction, vehicle titling is notoriously complex and time-consuming. iLienMVP helps to take the uncertainty out of the process by providing transparency into jurisdictional fees and requirements.

With iLienMVP, you get a single source for end-to-end motor vehicle title solutions. The platform provides seamless access to a full range of title processing services to help improve the efficiency of your motor vehicle transactions, such as estimates, VIN searches, lien holder filings, title and registration and others. The platform also provides title management solutions to manage the life cycle of a title, whether paper or electronic. With one vendor and one invoice for every transaction and every jurisdiction, that adds up to simpler and more cost-effective operations.

From filing to managing titles, iLienMVP improves accuracy and builds efficiency into your workflow. As you track and manage your portfolio, we provide greater visibility into the status of your transactions and equip you with a single, comprehensive dashboard for addressing all the states where you have motor vehicle collateral.





## What You Can Achieve

However you use our solutions and support, and for whatever collateral types, you'll experience benefits that help position your business for success today and tomorrow.

### **More with less**

Time and budgets are tight. Savings begin by getting everything you need from one trusted provider – public record searches, document retrieval and filing, and ongoing portfolio monitoring and management. Value is enhanced by driving efficiencies with integrated, easy-to-use solutions and online management tools that enhance workflow, increase productivity, cut paperwork in half and speed the credit-to-cash cycle.

### **Speed with accuracy**

Fast only counts if it's accurate. Getting the details right is key to decreasing risk and increasing control. That takes jurisdictional

experts who are immersed in the regulatory environment every day, fully up to speed and ready to meet all the necessary requirements. Lien Solutions has built our reputation for excellence in searching and filing by getting clients what you need, when you need it and getting it right the first time. Every time.

### **Choice and flexibility**

You don't adapt to us, we adapt to you. Our tools and services fit into your workflow with flexible technology designed to speed your searches and filings. You enjoy increased control when you securely manage your data through our fast, adaptable, web-based lien portfolio management system. Or, you can let us do the job, accessing any and all of our services the way you prefer – online or by phone, by fax or e-mail. Then, simply share the results quickly and securely with colleagues and clients.

## Times Change, Our Commitment Grows

Lien Solutions is here to help you meet needs now, while always looking ahead to make sure you'll have what you need to build and maintain more effective portfolios next.

### Power, personalized

In a world where demands are continually increasing, we commit to staying one step ahead. We understand that you need to make the most of your resources, and that takes tools and support with the power to get things done quickly and efficiently – on your own terms. We streamline workflow to increase your focus and enable you to get the job done fast, while providing you with the flexibility to choose the options and to shape the steps that make the most sense for you.

We understand that choice and adaptability are key. And, in a continually changing world, we commit to building and delivering the

capabilities you need to manage your portfolio and mitigate risk.

### Supported at every step

Even when using our automated tools, you'll feel the impact of our vast network – more than 40 offices and 4,000 correspondents across the country. Together, our on-site jurisdictional expertise and online capabilities combine to deliver the most current and accurate results. You have direct access to the information you need, along with the ability to collaborate more effectively in a context of complete security.

We work closely with clients, partners and leaders throughout the industry, bringing together a diversity of talent to develop the thought leadership and insights that guide better solutions for you. Whether you're using our online tools from your desktop or dealing with one of our expert support professionals, you'll see our commitment to you shine through in both the processes and procedures you use and the results we help you achieve.

## It All Starts Right Here

*Lien Solutions is the only source you need for complete nationwide searching, filing and managing services. You'll find deeply dedicated professionals who are committed to your success. Unrivalled familiarity across jurisdictions. Sophisticated tools that are simple to use. Results that make sure you get it right, each time. A world of resources starts right here. And, taking advantage of all we have to offer begins with a single conversation. Call us today to talk to one of our experts.*



**Contact information:**

Lien Solutions  
2929 Allen Parkway  
Suite 3300  
Houston, TX 77019  
800.833.5778  
lien.solutions@wolterskluwer.com

Please visit [www.liensolutions.com](http://www.liensolutions.com)  
for more information.

Lien Solutions is not a law firm and does not provide legal, accounting or other professional advice.  
Customers should consult with their legal counsel and other advisors regarding their use of the products and services offered by Lien Solutions.  
©2017 CT Corporation System and its affiliates. All rights reserved.

WKLS1236-UCC-2-201703