

The Challenges with Maintaining Portfolio Perfection are Real – and Measurable

To demonstrate the magnitude of changes that can impact filing status, Lien Solutions reviewed our client portfolio during the second half of 2016.*



**Number of
alerts generated**

**by our portfolio monitoring
solution**

386,334

for the six-month period alone

Including:

name changes by a debtor



status changes -
dissolutions or mergers
by debtors



UCC-1 and UCC-3 related
filings



**Monitoring is an
important part of
ensuring perfection by
catching the errors that
can compromise it. →**

In 2016

30,500

**business liens monitored
for perfection →**

approximately

1,300

**of them had critical perfection
issues in the debtor name ↓**



**Discrepancies in debtor names
can range from minor to major.
Even small discrepancies can
have a big impact on perfection.**



**This is just one
of the issues
that can render
a filing non-
compliant.**

**6% of filings of just one
large client portfolio**

(more than 50,000 filings)

**were on debtors which are either
Inactive, Dissolved, Merged, Withdrawn,
or Not-Compliant entities as per
Secretary of State offices.**



Having an Expert Partner Is Key

Over decades in the industry, Lien Solutions has proven the value of comprehensive lien management, debtor due diligence and monitoring and risk management solutions.

*Client data for Monitor was analyzed in aggregate over a six month period (August-December 2016)