

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.

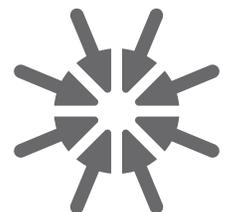


This is just one of the issues that can render a filing non-compliant.

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were on debtors which are either Inactive, Dissolved, Merged, Withdrawn, or Not-Compliant entities as per Secretary of State offices.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