




Medici

Commercial Lending
Documentation System



Wolters Kluwer
Financial Services



Commercial lending can be one of your most profitable lines of businesses. It can also be the most complicated and risk-filled. To make the most of your commercial lending program, it's imperative to have a system in place to help you easily and consistently—yet flexibly—create compliant, enforceable loan documents for even your most complex commercial loans.

Medici Puts You in Control

Medici is a database-driven, expert software system that organizes and assembles commercial loan documents. With these features, Medici can help you generate additional fee income, increase your commercial lending productivity, and reduce your risk in commercial lending.

As a Wolters Kluwer Financial Services product, the Medici software is regularly updated to address the most current business and legal changes. The result: clear, professional, and compliance-ready documentation for your commercial lending transactions.

Medici centralizes your commercial lending administration and expedites the loan process with a combination of dynamic and static documents for commercial/industrial loans and real estate loans for large and small businesses utilizing:

- Up-to-date technology that operates with Microsoft® Office to generate standard Microsoft Word documents.
- A built-in database to link borrowers and guarantors to transactions and accounts.
- A database driven user interface with storage of text in a Microsoft SQL server database providing an easy-to-update system.
- System security and centralized administration of policies that allows authorized staff to easily manage a range of user access rights and change document language as needed.
- Secure, password-protected communications to easily email loan documents.
- Standard installation and implementation procedures to get you up and running quickly.

Flexible and Professional Documentation

Ideal for organizations with separate commercial lending departments, Medici allows you to prepare documents unique to each transaction with sophisticated, attorney-like results for simple and complex loans.

Reduce the use of outside and in-house counsel with Medici's superior document content. Not only does this lower closing costs for your borrowers, but it also provides the opportunity to increase fee income through document preparation charges. Medici's professional looking enforceable loan documents are dynamically created based on your commercial lending policy and the specific requirements for each loan.

Medici steps you through a series of questions as if an attorney were sitting with you. The answers for each question dictate the next question as well as the overall structure and content of the loan documents. This allows non-lawyers to quickly produce necessary document packages to close even the most complicated commercial loans.

- Create documents for all types of commercial loans, such as working capital lines of credit, equipment and other lines of credit, term loans, and commercial real estate loans (including construction loans).
- Easily modify existing loans with extension and/or modification agreements.
- Produce high-quality, custom-drafted loan documents, offering the professional look your borrowers expect.
- Allow authorized users to easily customize loan documents to meet specific transaction needs with Microsoft Word.
- Pre-define institution specific language, loan terms, and other requirements customized by product, division, line of business, or territory to ensure your policies are consistently being enforced.
- Preset and reuse templates for frequent transactions types to further enhance productivity.



Ongoing Support and Training

When you choose Wolters Kluwer Financial Services, you receive reliable, ongoing service and support from day one. In fact, we take support so seriously, we offer it in a variety of ways—including customer and software support available online and over the phone.

Our live, toll-free support staff is highly trained with significant experience in commercial lending transactions. You can get the quality support you need at any time with the medium that's most convenient for you:

- Call us at 1-888-391-7900, ext. 1 for immediate, personalized service.
- Email us at MediciSupport@wolterskluwer.com for answers, resources, and information at your convenience.
- Visit our SupportLine web site at <http://support.wolterskluwerfs.com> for additional and more detailed information and support.

Wolters Kluwer Financial Services offers effective introductory training as a prerequisite for users and system administrators to ensure the success of each Medici implementation. This training is offered on-site or at one of our corporate locations. As users become more efficient, we also offer advance training to enhance productivity and customization skills. Additionally, we offer select commercial lending and deposit training courses through our **Compliance University™ On-Line Learning** solution.



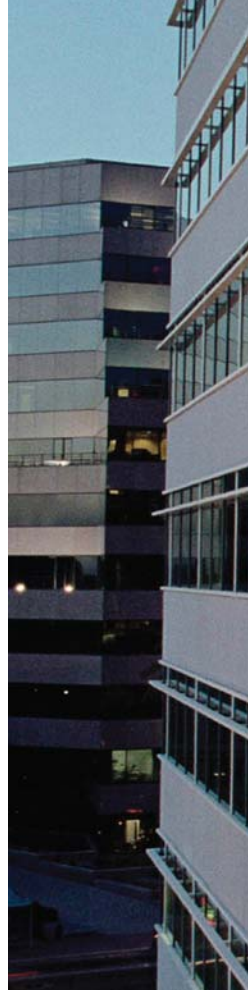
Consider Medici an extension of your organization—performing as professionally, expertly, and in sync with your operations as your most valuable employees. Medici helps you gain control over your commercial lending business and increases the consistency of your policies throughout your organization by conforming to critical security measures.

Take comfort in knowing you have up-to-date documentation and disclosures by the most trusted compliance provider in the industry. **Visit www.WoltersKluwerFS.com, contact your Wolters Kluwer Financial Services Account Representative, or call 1-800-552-9410 for more information.**

Your Commercial Lending Process

From loan origination and commercial credit creation to proposal letters and closing check lists, Medici enhances your process with turnkey functionality to help reduce exceptions and ensure quality, control, and the enforceability of your loan portfolio.

- Conduct small business, middle market, and specialty lending with continually monitored compliance management.
- Accommodate and combine multiple borrowers, guarantors, and collateral—with detailed collateral descriptions and multiple parties.
- Prepare optional commitment or proposal letters and efficiently reuse the information to produce closing documents.
- Handle multiple charters, jurisdictions, departments, and lending policies.
- Reduce the use of outside counsel with sophisticated, flexible, and customizable documents—yet easily collaborate with outside counsel to revise documents as necessary.



About Wolters Kluwer Financial Services

Wolters Kluwer Financial Services is a leading provider of compliance, content, technology, and services for banking, securities, and insurance. We bring together some of the industry's most trusted and reliable solutions to help financial organizations address compliance requirements, reduce risk, and operate more efficiently. Our leading brand families include Bankers Systems, Expere[®], PCi, and VMP[®] Mortgage Solutions. From paper documents, software, and training resources to fully integrated technology solutions, we deliver the products and services you need in today's rapidly and constantly changing financial services industry.

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