



From Manual to Modern

Technology in Lien Waiver Management for Credit Departments

Rethinking How Lien Rights Might Apply to You

Today's Panel



Alec Papesch

Director of Strategic
Partnerships
NCS Credit



Marla Zurlo

Key Account Representative
NCS Credit



Adrian Segedy

Director of Sales
NCS Credit

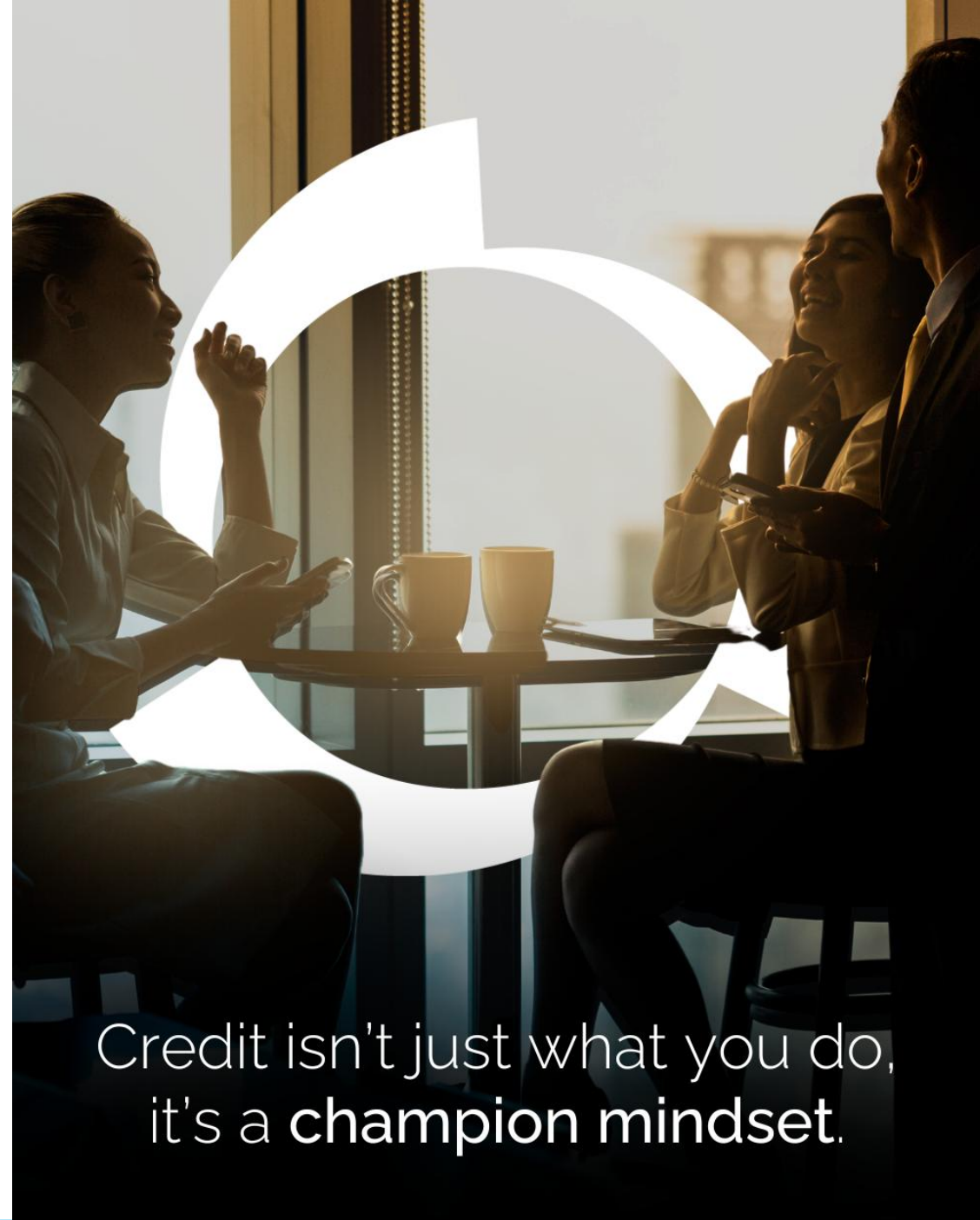


Heather Kimmel

Director of Credit
*Wholesale Electric Supply Co. of
Houston, Inc.*

Today's Agenda

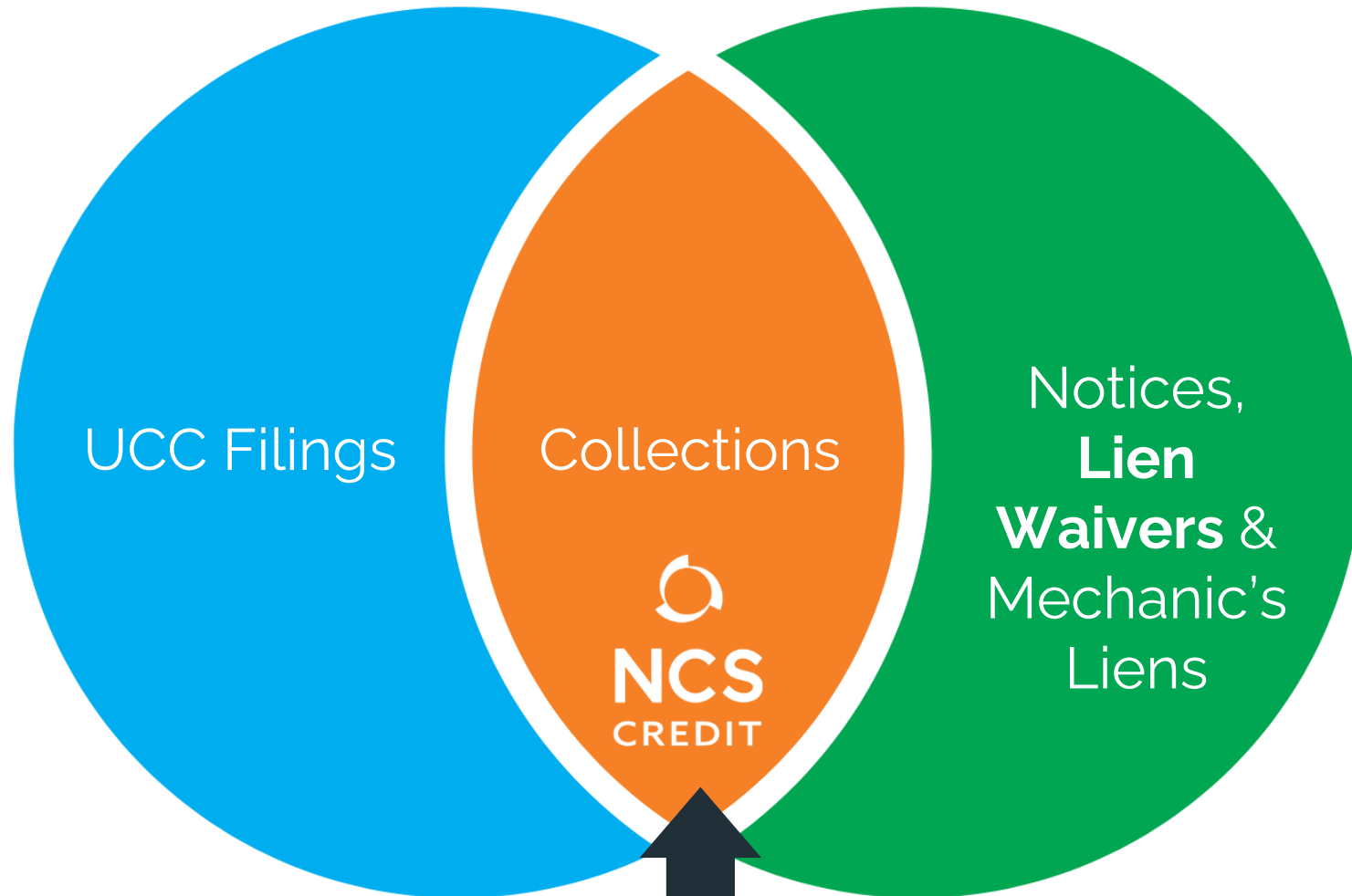
- Secured Transactions
- Understanding Lien Waivers
- Lien Waiver Technology
- Hear from Heather Kimmel
- Survey Results



Credit isn't just what you do,
it's a **champion mindset.**

Secured Transactions

"We believe everyone deserves to get paid for the work that they do."

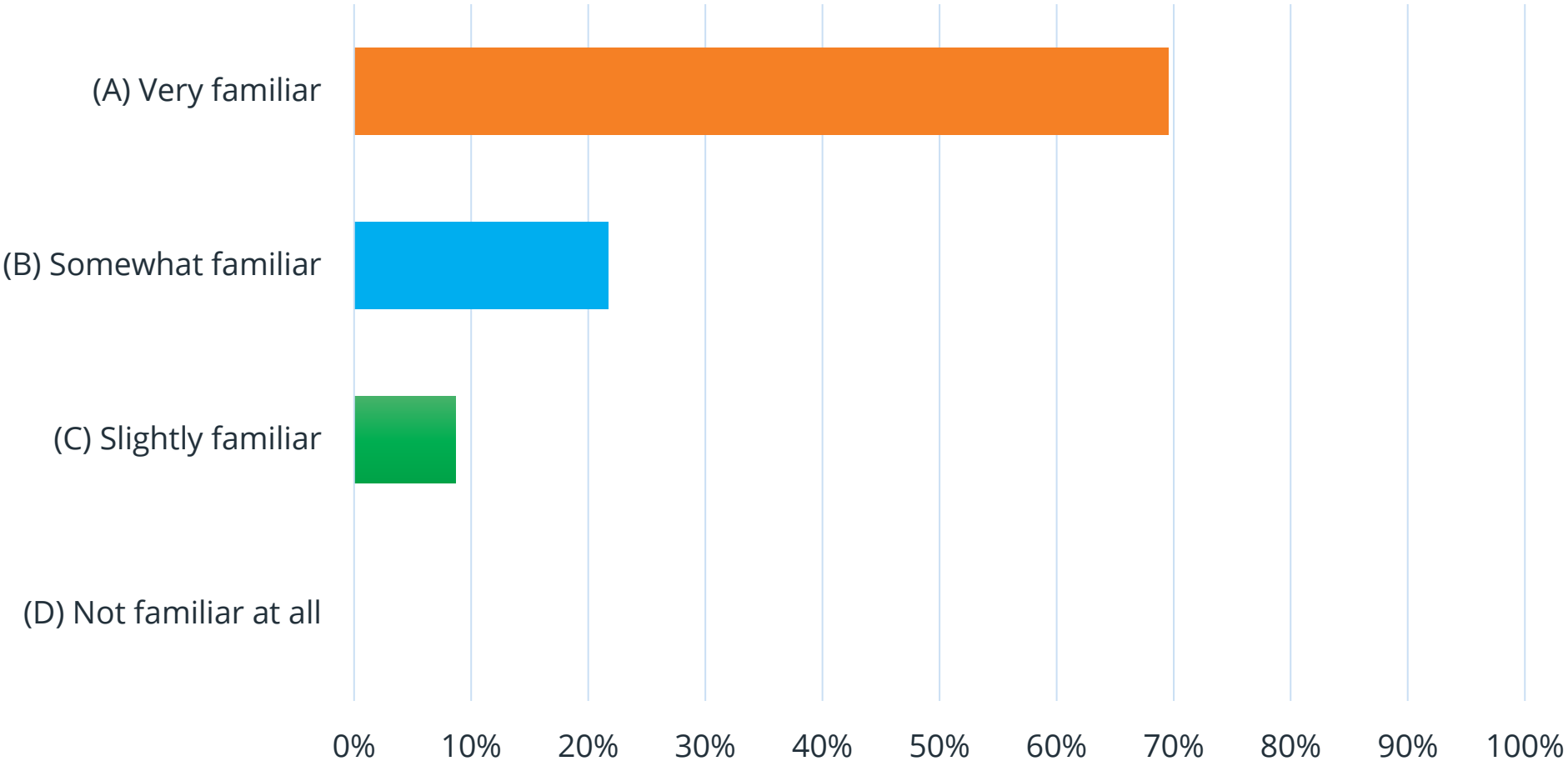


Secured Party

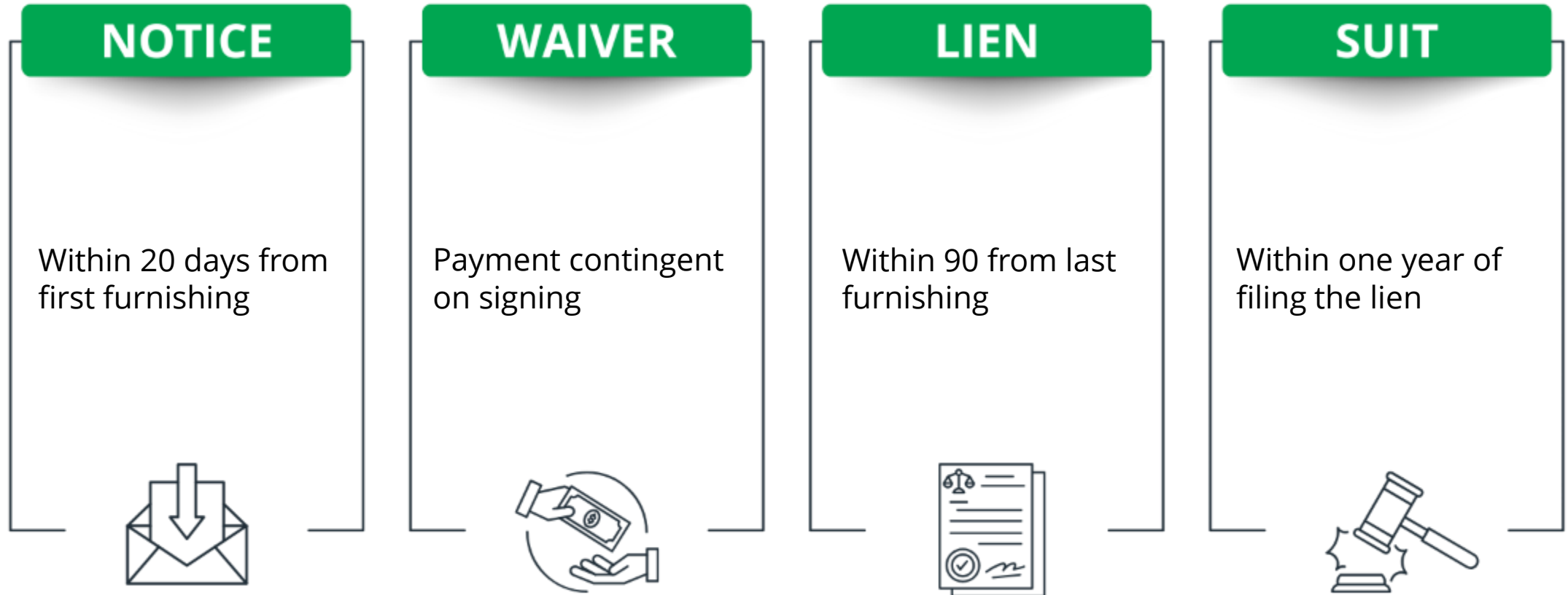


In an analysis of Q1 & Q2 2025 commercial bankruptcy plans, **secured creditors recovered an average of 77% more** than unsecured creditors.

How Familiar Are You with The Purpose of Lien Waivers?

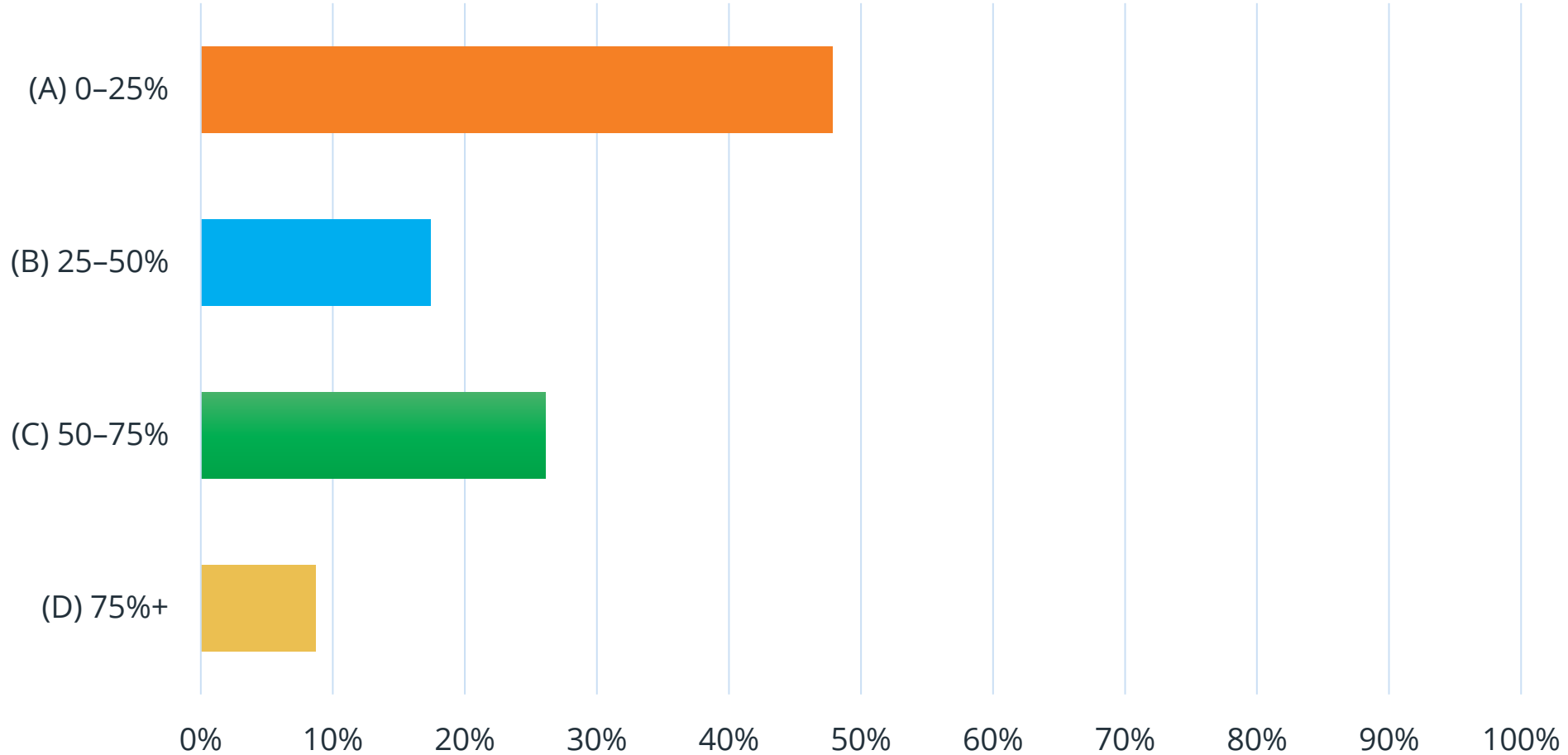


Notice & Mechanic's Lien Process: 4 Steps



**Above deadlines are examples*

What Percentage of Your Customers Require Lien Waivers?

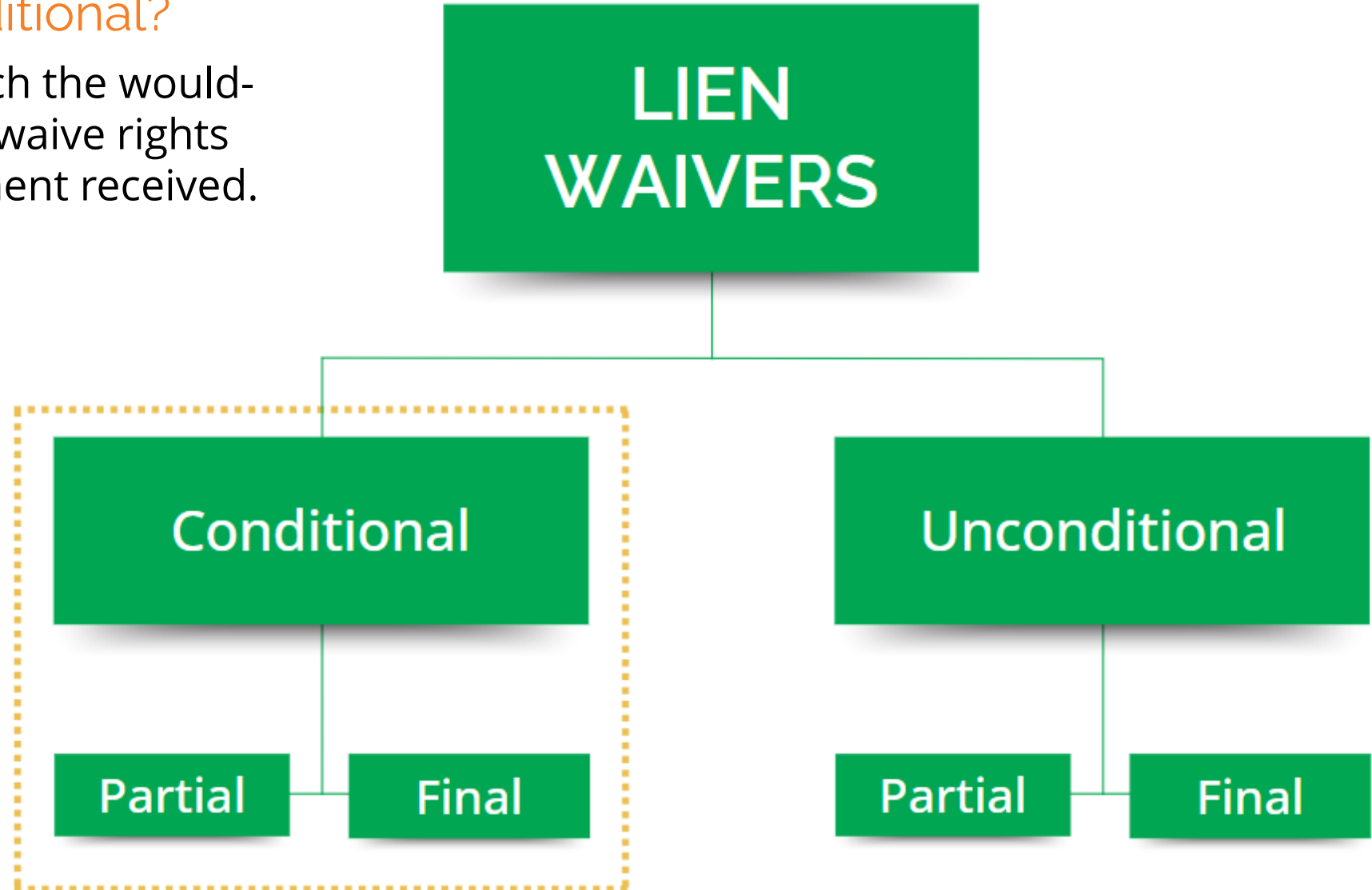


Understanding Lien Waivers

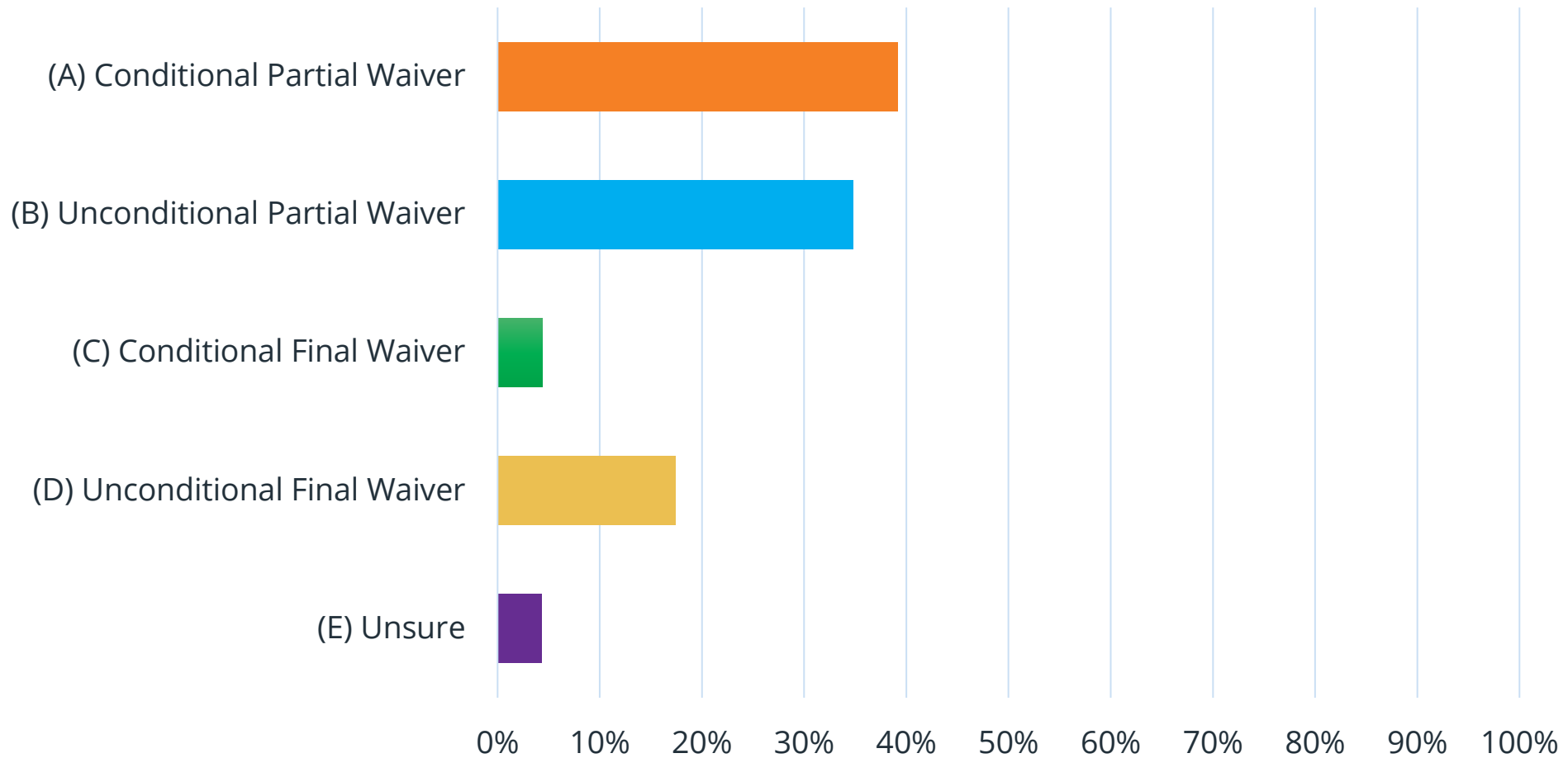
Conditional or Unconditional?

A signed document in which the would-be lien claimant agrees to waive rights to its claim based on payment received.

Conditional lien waivers are preferred, because the **“conditions” provide the creditor with leverage**, in the event payment is not received or does not clear.



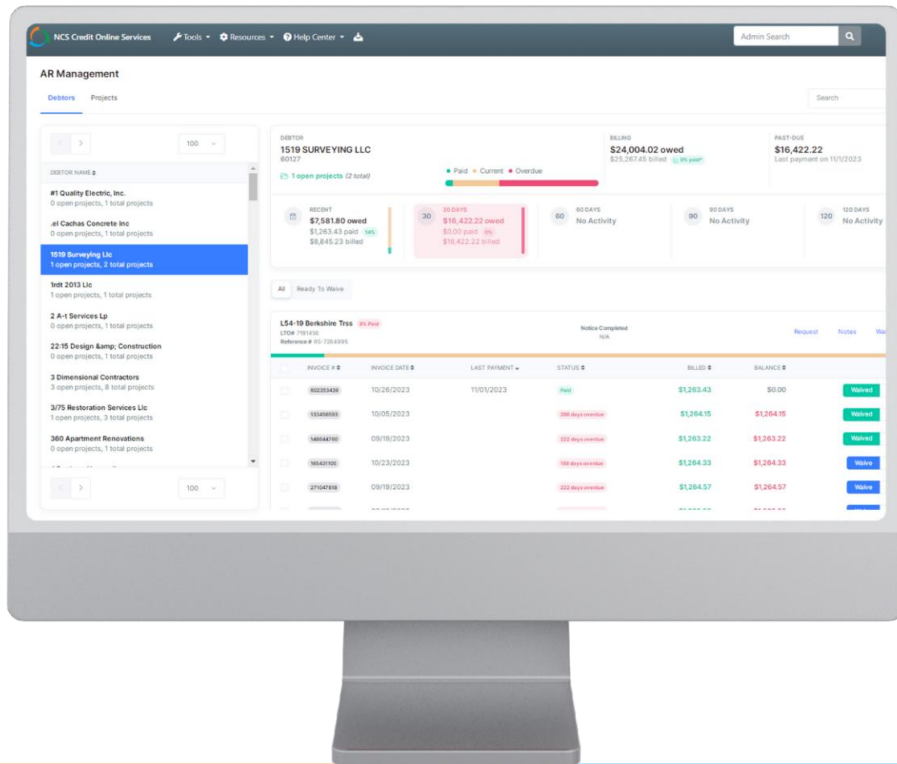
What Type of Lien Waivers Do You Most Commonly Encounter?



Lien Waiver Technology

The Future of the Credit Department

- Smaller teams
- Less time
- More work



Empowering through Automation

Construction Credit Technology Evolution



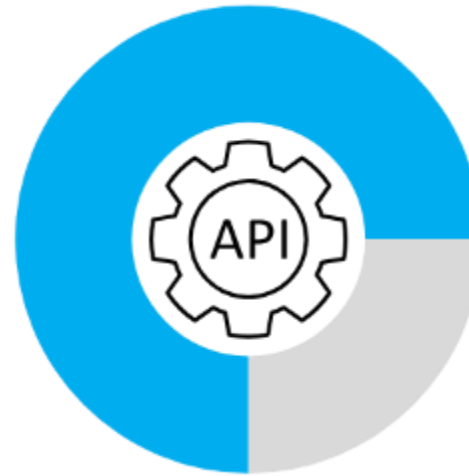
Job Info App

Digital Job Information Sheet



Import File

Export CRM to Project Portal



API

System to system communication



A/R Management

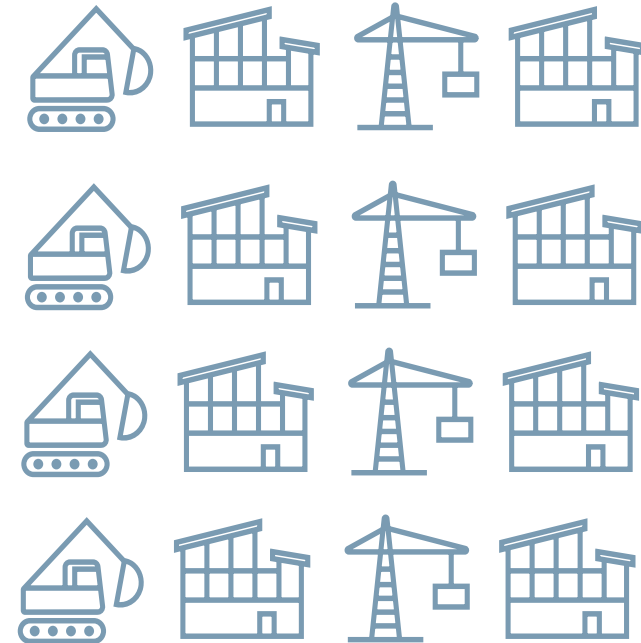
System to system communication with A/R

Lien Waiver Management

When your customer remits payment.

Except, you have 20 projects with that customer...

- Which project should the payment apply to?
- How many **systems** do you have to search to find the right information?
- How much **time** will you spend matching the payment to the project?

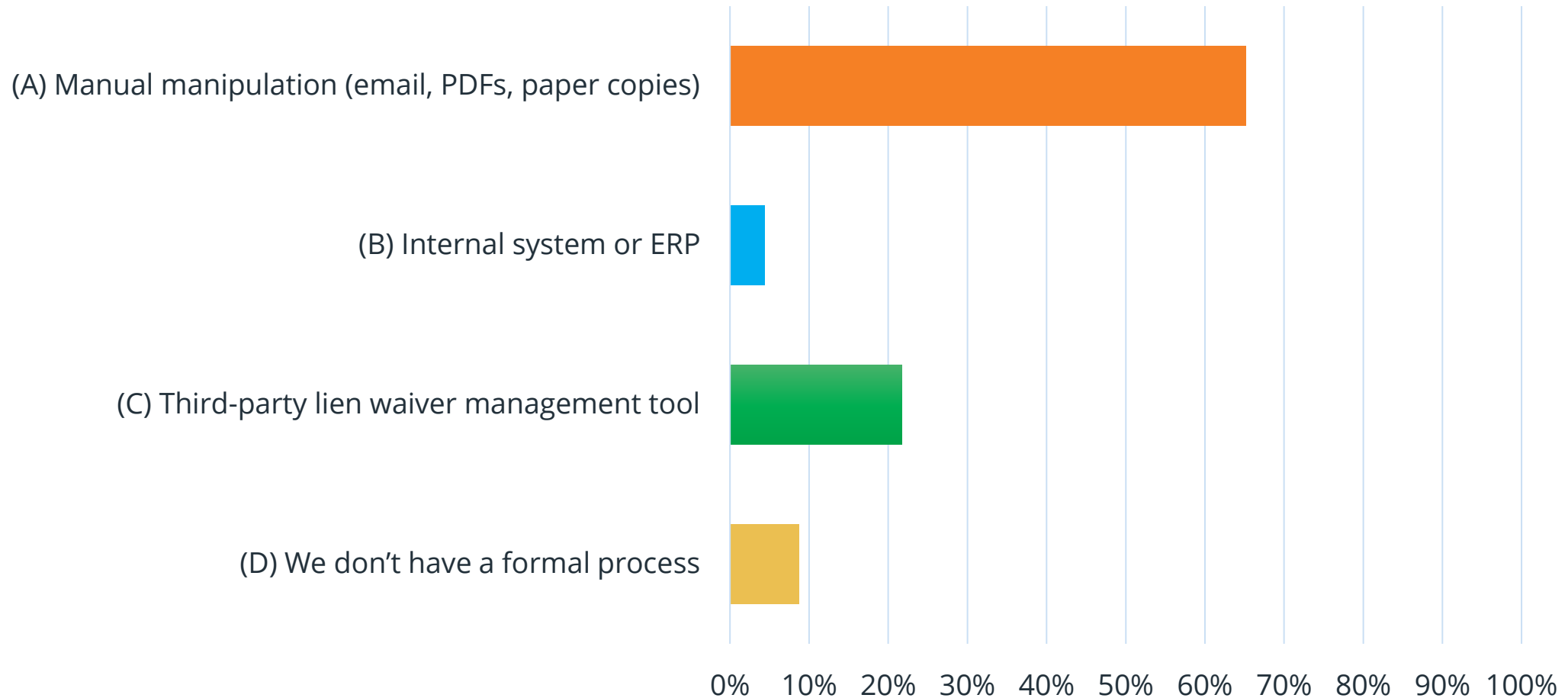


NCS Credit's Lien Waiver Management

Technology saving you time and money!



How Do You Typically Manage Lien Waivers in Your Process?

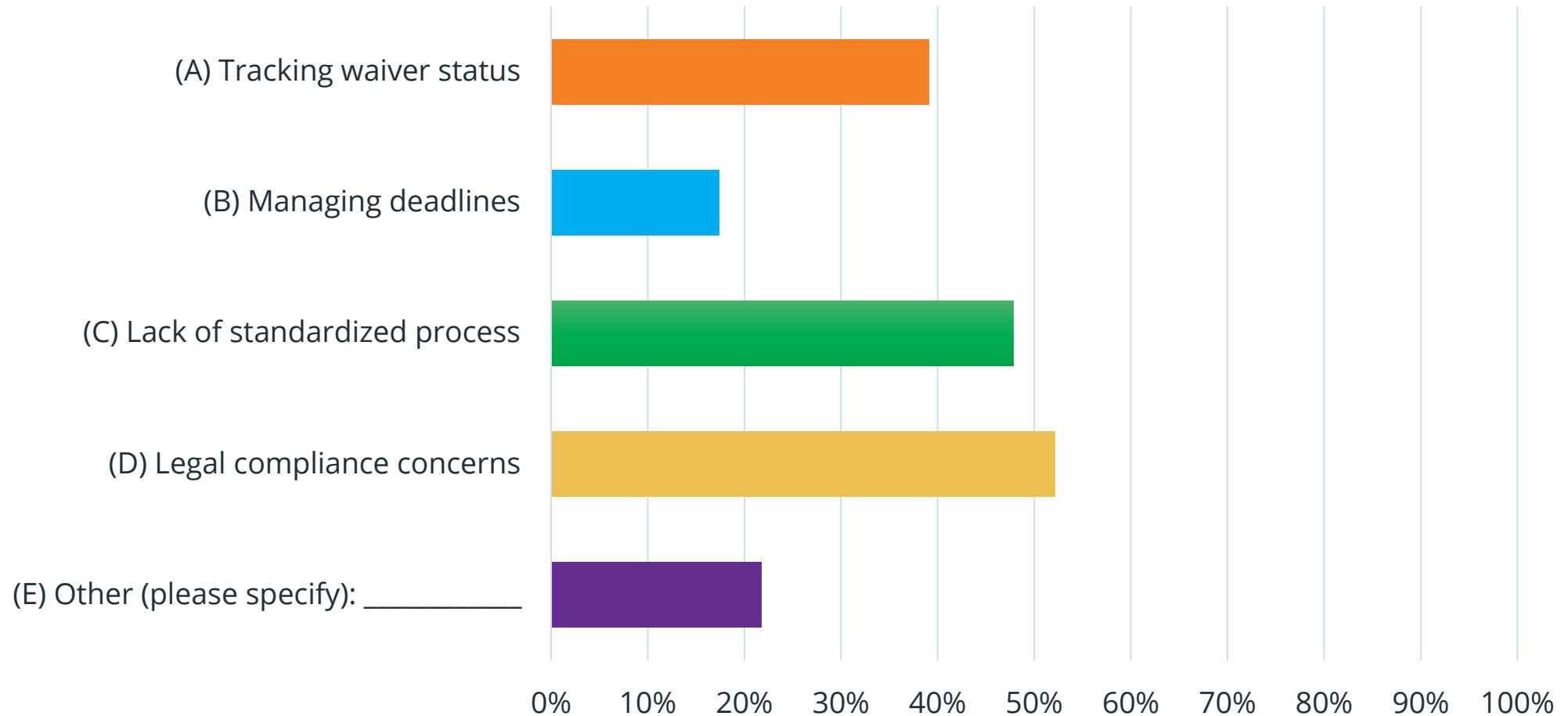




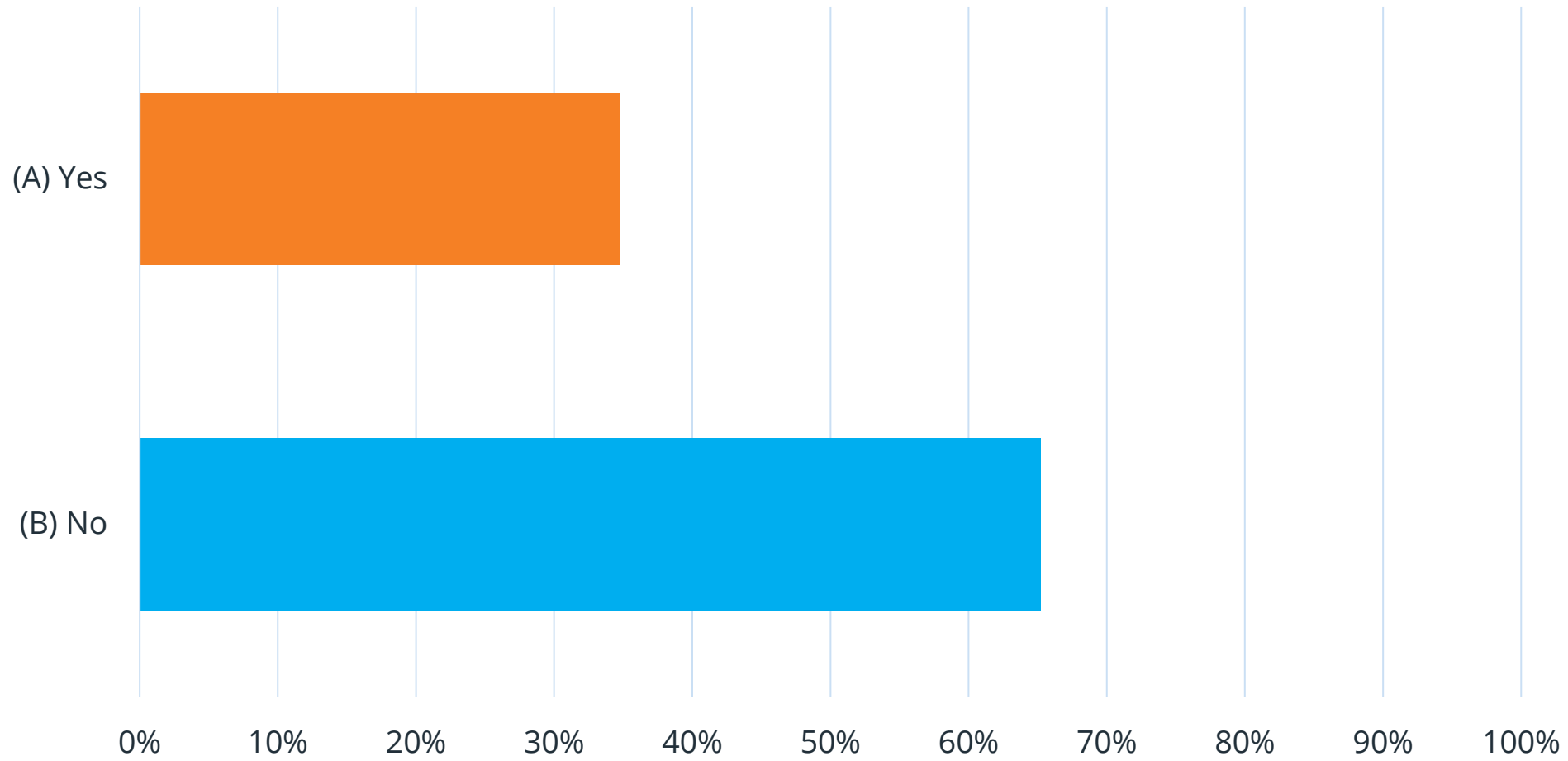
Stories from Your Peer

Hear from Heather Kimmel

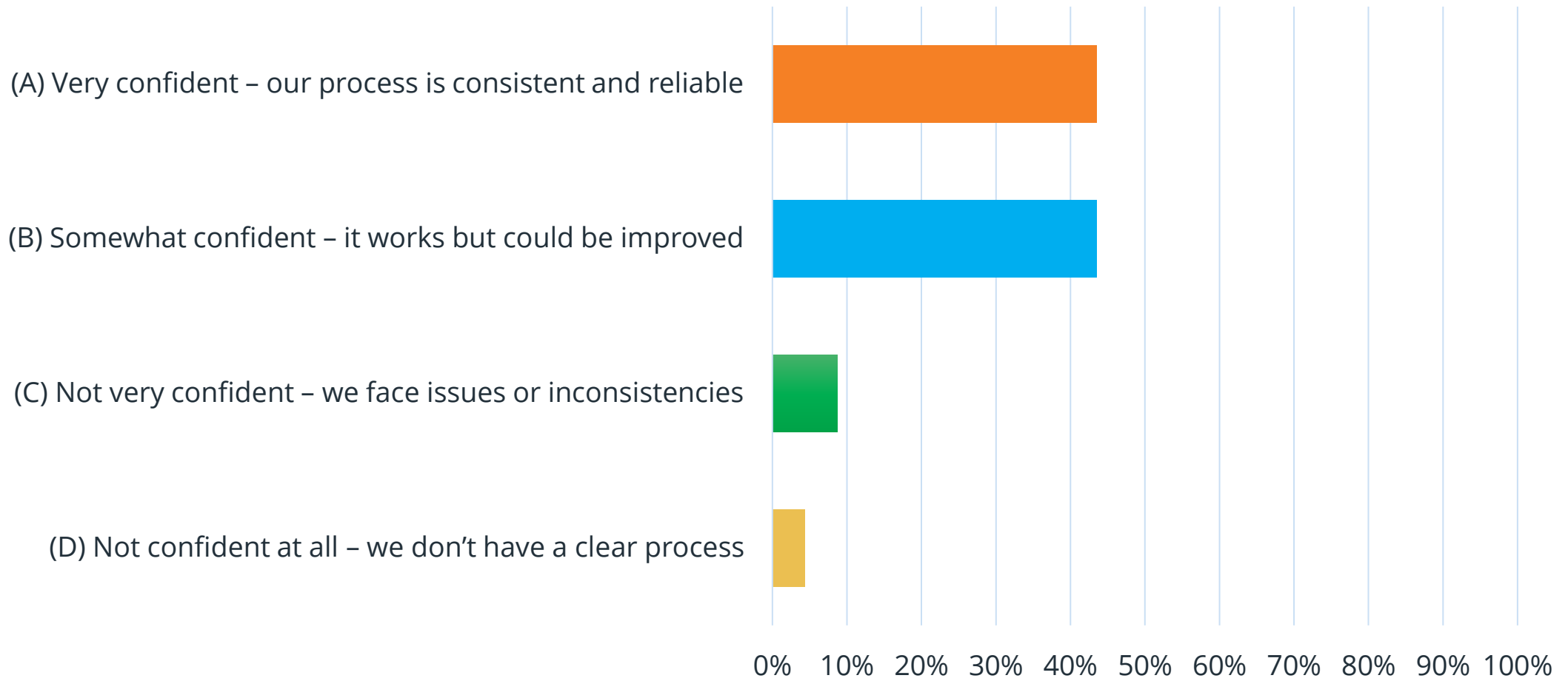
What Challenges Do You Encounter with Lien Waivers? (Select All that Apply)



Does Your Company Have an Approval Path for Large Dollar Lien Waiver Sign-off?



How Confident Are You in Your Current Lien Waiver Process?





Alec Papesch



Adrian Segedy



Marla Zurlo



Heather Kimmel

Thank You!



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