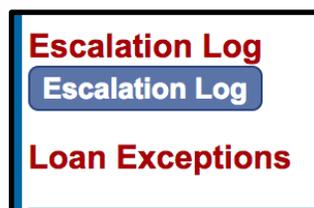


1. CBC Mortgage Agency's Due Diligence Partner completes an initial review of the loan from the initial package that the correspondent uploads.
  - a. It is critical that you use the Stacking Order document available on our website to organize your documents BEFORE uploading.
    - i. This will improve the indexing results and produce fewer repetitious conditions for documentation that may have already been included in the initial upload, but are indexed incorrectly due to not following the stacking order.
2. Our Due Diligence Provider conditions each loan.
  - a. A Purchase Clearing Specialist is assigned to each loan but is not responsible for the initial upload review nor conditioning the file.
3. Correspondents are to use the *Escalation Log* in our system as their first effort for the following issues:
  - a. A condition is unclear and requires clarification so they are specifically aware of what is required to clear the condition.
  - b. They disagree with the validity of the condition and would like to present their justification and reasoning as to why they feel it is invalid or waived.
4. If the response from our due diligence review team is unclear or further escalation is needed:
  - a. At this time, please contact the assigned Purchase Clearing Specialist for further assistance.
  - b. *You may receive a faster response by following the above escalation process as outlined (usually within 24 hours), as opposed to waiting for the assigned Purchase Clearing Specialist to respond to your email.*
  - c. You will receive notification directly when they have responded to your escalation.

As indicated in No. 3 above, any questions pertaining to the validity, meaning, interpretation or clarification of a condition, please use the aforementioned *Escalation Log Process* first as instructed below.



1. First select the condition you would like to dispute or address from the drop-down menu of the *Deficiency* tab (see screenshot below).

Response Turn-Time = 24

### NEW ESCALATION

Viewing Permissions:  All Users  Internal Only

Type:

Deficiency:

Please enter your escalation description

Appraisal is incomplete. COMMENT: FHA - FHA Conditional Commitment 92800.5-B must be in the file on

Appraisal Other: COMMENT: FHA - Appraisal Logging Screen - FHA Connection printout must be in file f

Assets UW - DPA documentation incomplete/missing COMMENT: Correct 92900LT secondary financing Source

Closing Package COMMENT: Chenoa Fund Condition: Provide proof that the Home Loan Toolkit was issued

Compliance CD- Other COMMENT: Final Cd dtd 02/20 page 3, section L, line 6 is labeled incorrect and

FHA Docs Need Proof UFMIP is paid

**Selected Escalation**

To ask a question for clarification, please use the following format: [Question] [Escalation ID] [Escalation Title]

Understand the wording of a question to understand what is being asked.

- PLEASE REMEMBER to type your summary in the *Escalation Description* box and then select *Add New Escalation*. Please make sure to upload all supporting documentation to our system as you would with the trailing docs (see screenshot below).

### NEW ESCALATION

Viewing Permissions:  All Users  Internal Only

Type:

Deficiency:

**Escalation Description**

TYPE SUMMARY HERE|

**Add New Escalation**