

BULLETIN 18OCT10

TO: Operations and Productions

Date: October 10, 2018

SUBJECT: Underwriting Escalation Process

******* IMPORTANT NOTICE *******

In order to be consistent, we ask that you please discuss any questions regarding conditions, loan approval, or the loan decision directly with the underwriter first. We have found that in most cases any issues that you may have can be worked through when we take the time to discuss with those who are most knowledgeable of the loan file. Should a resolution not be reached after a discussion with the Underwriter, it is then appropriate to escalate your questions/concerns to management.

Please follow this hierarchy for loan file review/discussion.

- First contact should always be with the underwriter assigned to your file.
- Should that underwriter be out of the office or should a resolution not be reached, please contact the Underwriting Manager, Allison Barth.
- Should the Underwriting Manager be out of the office or if further escalation is required, please reach out to the Deputy Director of Operations, Leigh Goffett – Pilut.

Thank you,
Operations Group
Towne Family of Companies