



## POA Legal Review Screen

(Revised 11/19/19)

Effective Thursday, 11/21/19, Transaction Managers will be required to complete the POA Legal Review checklist prior to submitting a file to the Legal Department for POA review.

### NEW SCREEN:

Patriot Act Borrower Documentation  
**POA Legal Review**  
 Prepayment Penalty

### STEP 1.

TM to complete all questions on POA Legal Review Screen.

	Yes	No	Notes
1. Fully executed POA uploaded to DV?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
2. Copy of ID for Attorney In Fact (AIF) is uploaded to DV?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
3. AIF's name on the POA matches the ID provided?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
* IF NO, the borrower must provide a new POA that has the AIF's name matching the ID. DO NOT submit to legal review.			
4. Title must provide confirmation of ALL of the following:			
a. Approve new POA	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
b. Acknowledge the requirement that the POA must be recorded concurrently with the security instrument	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
c. Affirm that a copy of the recorded POA be provided to CSC	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
* Must contain confirmation of ALL of the above			
5. Relationship letter regarding who the AIF is completed by the borrower is uploaded to DV?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
6. Is AIF a licensed RE Agent/Broker or employed by any party benefiting from the closing of this transaction?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
* IF YES, CSC cannot approve POA for use with this transaction. DO NOT submit for Legal review.			
7. Name Match			
a. Borrower's name is spelled correctly?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
b. Borrower's name matches how docs will be drawn?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
* IF NO, obtain updated vesting (Grant Deed to confirm actual vesting for docs)			
8. Was POA executed outside the United States? One of the items below must be satisfied before submitting to Legal.	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
a. Was the POA executed at a US Embassy?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
b. Was the POA executed using an Apostille from a participating country as part of the Hague Treaty Convention of 1961? <a href="#">Link to countries under the Hague Treaty</a>	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
9. Is the POA "specific" to the transaction:			
a. POA states the purpose of the POA?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
b. POA calls out either the Property by its correct address or legal description or the CSC loan?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
10. Is POA legible and clear?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
a. Are pages blurry, cut off or missing?	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No
b. Is Notary Stamp clear and fully visible, including stamp with name and expiration of the notary, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	Check box Yes/No

### STEP 2.

TM to input date POA REQUEST SUBMITTED to Legal department for review. TM should not submit the file for legal review until all "FAILS" identified in the "Notes" column have been corrected.

[POA Request Submitted](#)

AUTO SET NEW TASK – LGL – POA Request Submitted – due 3 -5 days

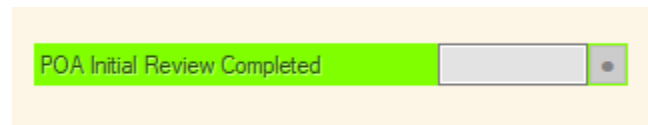
**\*TM to upload all POA items to DV and "attach" items to task email for Legal Review**

**NOTE WILL AUTOMATICALLY BE ADDED TO THE CONVO LOG:**

**POA Request Submitted by TM for Legal Review – 3 -5 day turn time**

### STEP 3.

Legal Assistant will complete his/her initial review of the items provided.

A screenshot of a task field in a software interface. The field has a light green background and contains the text "POA Initial Review Completed". To the right of the text is a small grey rectangle with a black dot, indicating a dropdown menu.

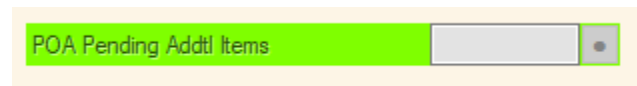
NOTE WILL AUTOMATICALLY BE ADDED TO THE CONVO LOG:

POA Initial Review completed by Legal Assistant; Pending Final Legal Review

### STEP 4.

If it is determined that additional items are needed, the Legal Assistant will input a date to identify "Pending Addtl items". A task email will be sent identifying the list of items required.

The Legal Assistant will close out the LGL – POA REQUEST SUBMITTED task, as the file will then be assigned to back to the Transaction Manager to collect the additional items.

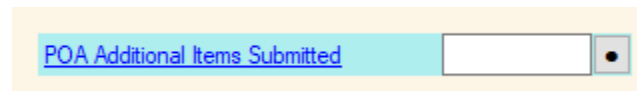
A screenshot of a task field in a software interface. The field has a light green background and contains the text "POA Pending Addtl Items". To the right of the text is a small grey rectangle with a black dot, indicating a dropdown menu.

NOTE WILL AUTOMATICALLY BE ADDED TO THE CONVO LOG:

POA Initial Review completed by Legal Assistant; Addtl Items needed before POA can be submitted for final Legal Review

AUTO SET NEW TASK – TM – POA Additional Items Needed – due same day as task creation

### **\*\*ADDITIONAL REVIEWS\*\***

A screenshot of a task field in a software interface. The field has a light blue background and contains the text "POA Additional Items Submitted". To the right of the text is a small grey rectangle with a black dot, indicating a dropdown menu.

TM to use the POA Additional Items Submitted field to task the file back for additional review.

AUTO SET NEW TASK – LGL – POA Additional Items Submitted – due 3 -5 days

***\*TM to upload all POA items to DV and "attach" items to task email for Legal Review***

NOTE WILL AUTOMATICALLY BE ADDED TO CONVO LOG:

POA Additional Items Submitted by TM for Legal Review – 3 -5 day turn time

A screenshot of a task field in a software interface. The field has a light green background and contains the text "POA Additional Items Reviewed". To the right of the text is a small grey rectangle with a black dot, indicating a dropdown menu.


Legal Assistant to use the POA Additional Items Reviewed field to identify that the items have been reviewed and are in line for final review.

NOTE WILL AUTOMATICALLY BE ADDED TO CONVO LOG:

POA Additional Items reviewed by Legal Assistant; Pending Final Legal Review

#### STEP 5.

Legal Assistant will input the date that Legal has approved the POA and the file will be tasked back to the TM with all POA requirements.



AUTO SET NEW TASK – TM – POA Approved – due same day as task creation

NOTE WILL AUTOMATICALLY BE ADDED TO CONVO LOG:

POA Request Approved – email confirmation sent to TM to upload to DV

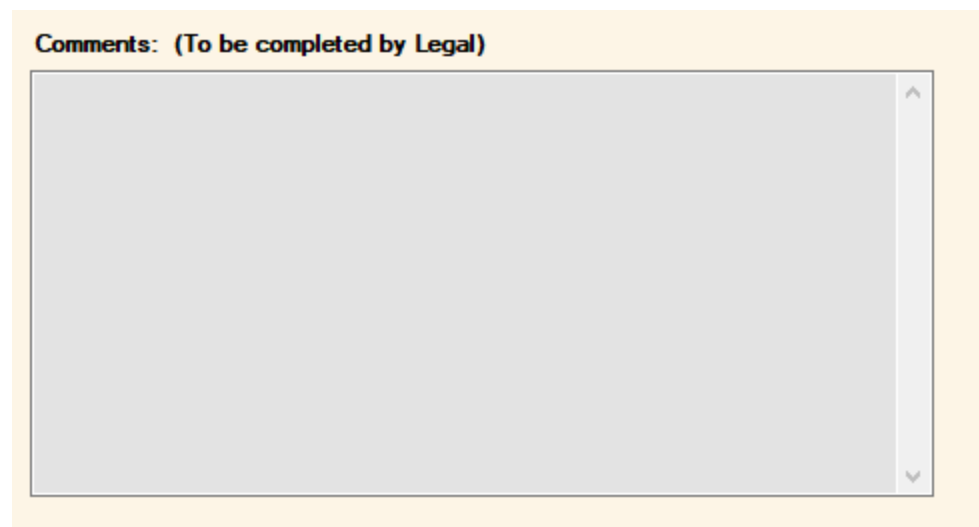
#### STEP 6.

TM to upload POA approval email to DV.

#### POA Screen comments to be completed by the Legal Assistant

*\*\*Field cannot be changed or modified by any other role*

Info identified in this comment section will auto populate within the TASK email sent to the TM.



#### STANDARD POA REQUIREMENTS

- The AIF must execute documents as names are shown.
- Name of borrower (s) on POA must match both Warranty Deed and Loan Documents
- INTERNAL: Funding Department to verify CPL from major title company prior to closing