

2019 - NGS

Document
Processing
Procedure

Servicing Admins

Created by Servicing Admins. Dep.
for internal use only
v.Feb.2019

Document Processing Procedure

Servicing Admin staff must deal with many different types of correspondences promptly and accurately.

Incoming correspondence will reach the Servicing Admin team in several different ways; this includes traditional mail, some written by hand, and some by fax or email. There will also be differences in the way in which items are addressed. Some may be addressed to a company, a department, and some to individuals either by name or by title. Other items may be inadequately or illegibly addressed. Some of items that may contain checks, money order, or sensitive information.

Purpose

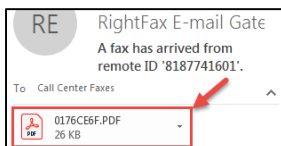
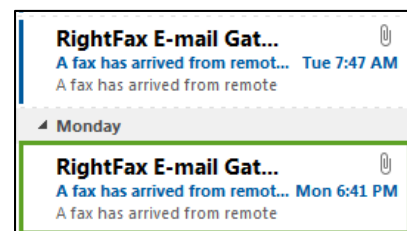
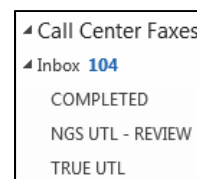
This procedure establishes the guidelines for handling documents received from both customers and other third parties. The Servicing Admin team will record, review and process any received documents within 48 hours.

Incoming Faxes

The Servicing Admin team receives documents sent via the fax number **(877) 821-4730**; these documents are then transmitted via email to a centralized shared inbox (**CallCenterFaxes@westlakefinancial.com**) accessible through Microsoft Outlook.

1. Access Faxed Documents

- a. Access the incoming faxed documents via Outlook and search for the **Call Center Faxes** inbox (click the arrow to expand the folder to view the additional folders as seen right).
- b. Start from the oldest message. If multiple people are working on the inbox, then each person will work on an individual date, starting from the oldest. For example, employee A will work on Tuesday and Thursday's faxes and employee B will work on Wednesday and Friday's faxes.
- c. Each message will contain an attached PDF file. Open the PDF file by double-clicking the attachment.



2. Document Review

The PDF file will open in a new window. Review the document to find an account number or any personally identifiable information (**PII**) that may help link the document to a customer's account. Examples of PII include:

- Customer's Full Name
- Social Security number/Taxpayer identification number
- Customer Telephone numbers
- Customer Mailing address or a personal email address
- Vehicle Identification Number (VIN)

- a. **Determine the Type of Document Received** – Determine if the type of document that has been received is providing information, requesting information, or is not-relevant. Below are some of the most common types of faxes.

i. Information/Document Is Being Requested

1. Credit Inquiry
2. Debt Validation Response
3. Letter of Guarantee
4. Name Change Requests
5. Vehicle Permit Requests
6. W-9 Request
7. Welcome Letter

ii. Information Is Being Provided

1. Address Updates/Changes
2. Attorney Representation
3. Bank Statements linked to Issue/Refund
4. Bankruptcy Attorney Representation
5. Bankruptcy Case Notices
6. Bankruptcy Related Documents
7. Cease and Desist
8. Check for Postings
9. Claim Documents
10. High Risk Complaints
11. Credit Disputes/Hard Inquiry Disputes
12. Dealer signed ACH Forms
13. Death Certificates
14. Debt Validation Letter
15. Driver's License/SSN
16. Extension Agreements
17. Garnishments on Customers
18. ID Theft Claims
19. Issues with Account/Vehicle
20. Letters of Judgement
21. Military Orders

22. Miscellaneous Requests with Important Information
23. Miscellaneous Returned Mail
24. Possible Voluntary Surrender
25. Power of Attorney
26. Privacy Choices
27. Proof of Employment linked to Issue
28. Proof of Insurance
29. Proof of Payment linked to Issue
30. Registration/Tags Issue
31. Repair Orders
32. Signed ACH Form
33. Third Party Authorization Letter
34. Third Party Authorization Letter for Release
35. Title Requests

iii. Non-Relevant Information – Please escalate until you are familiar with non-relevant documents.

1. Check Stubs/Remittance Reports (No Checks Attached)
2. Detached Billing Statements
3. Detached Serious Default Notices
4. Empty Documents
5. Lockbox Pages
6. Miscellaneous Information Not Important to Document Account
7. Parking Citations

b. Locating the account - Search the document for an account number or any personally identifiable information (**PII**) that may help find the account in our system.

- i. If information on the document is **not** legible, then move the message to the “**TRUE UTL**” folder and proceed with the next fax.
- ii. If an account number is found, then enter it in Daybreak/Collection App and confirm any additional **PII** items match the information on the account.
 1. If items of **PII** match the account, then proceed to step C.
 2. If other items of **PII** do **NOT** match the account, then escalate the review by moving the message to the **NGS UTL – REVIEW folder** and proceed with the next fax.
 3. If no other items of **PII** are available, then escalate the review by moving the message to the **NGS UTL – REVIEW folder** and proceed with the next fax.
- iii. If **NO** account number is found, then use any **PII** found that may help find the account in our system.
 1. If you cannot find the account in our system using any of the **PII** items on the document and information is being provided or requested, then escalate the review by moving the message to the **NGS UTL – REVIEW folder**.
 2. If you find the account in our system using any of the **PII** items, then confirm any additional **PII** items match the account.

- a. If additional items of **PII match** the account, then proceed to step C.
- b. If other items of **PII do not** match the account, then escalate the review by moving the message to the **NGS UTL – REVIEW folder** and proceed with the next fax.
- c. If **no** other items of **PII** are available, then escalate the review by moving the message to the **NGS UTL – REVIEW folder** and proceed with the next fax.



- c. Once you have determined the type of document and verified it belongs to the account, then save the opened file in the secured file path.
 - i. In the opened PDF file, select **File > Save As**. The document type will determine which secured file path to use below:
 1. **Signed ACH form** – Save it in W:\Servicing Admin__SERVICING ADMIN DOC ARCHIVE_Admin Docs\2019_ACH Forms
 2. **Signed Extension Agreement** – Save it in W:\Servicing Admin__SERVICING ADMIN DOC ARCHIVE_Admin Docs\2019_Extension Agreements
 3. **SSN/DL Documents** – Save it in W:\Servicing Admin__SERVICING ADMIN DOC ARCHIVE_Admin Docs\2019_SSN Documents
 4. **Information/Document Requests** – Save it in W:\Servicing Admin__SERVICING ADMIN DOC ARCHIVE_Admin Docs\2019_CSR Requests
 5. **All Other Documents** – Save it in W:\Servicing Admin__SERVICING ADMIN DOC ARCHIVE_Admin Docs\2019_2019 MISC Documents
 - ii. Once the desired secured file path is selected, save the filename as:
[Account Number] [Document Description] [Method Received] [Date Received]
Example: 7654321 Signed ACH Form via Fax 2/14/2019
3. **Processing Document** Once the document is saved in the archives, process the document accordingly:
- a. **INFORMATION/DOCUMENT REQUESTS** – If the document received is requesting information or requesting a document, then send the attachment in an email to CSR Request (csr-request@westlakefinancial.com).
 - i. Below are the most common received requests via fax:
 1. Credit Rating Request
 2. Debt Validation Request
 3. Letter of Guarantee Request
 4. Name Change Requests
 5. SSN/DL Review Requests
 6. Vehicle Permit Requests
 7. Welcome Letter Requests
 8. W-9 Request

- ii. If the document is requesting information or a document that you are not familiar with, then escalate the document by moving the message to the **NGS UTL – REVIEW** folder (ensure to leave message marked unread).
- iii. Once the email has been sent to CSR Request, enter the call activities in Daybreak/OFSLL to create a record of the document being processed:
 1. Adding a Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** Enter the Result according to the type of document.
 - SSN/DL Documents – SDR (SSN Discrepancy Review)
 - Debt Validation Request – DVR (Debt Validation Request)
 - Miscellaneous Documents – OBI (Obtained New Information)
 - c. **Condition:** None
 - d. **Follow up Dt:** Today's date.
 - e. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR SSN/DL SENT TO CSR REQUEST CC FILENET
- iv. If the document is regarding a SSN or Name Change request, then enter the second call activity in Daybreak/OFSLL to queue the account for review:
 1. Add second Call Activity:
 - a. **Action:** AMR (Account Maintenance Request)
 - b. **Result:** Enter the result code according to the type of document:
 - SSN documents – **SDR** (SSN Discrepancy Review)
 - Name Change documents – **NCR** (Name Change Request)
 2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

Note: if you have questions or concerns, then escalate document review to Supervisor/Servicing Admins

- b. **INFORMATION IS BEING PROVIDED** – If the document received is providing information, then complete the process for those common faxes providing information shown below:
 - i. **NGS Admins Responsibility** – The documents below will be completed by NGS Admins.
 1. Address/Phone Number Updates or Changes
 2. Cease and Desist
 3. Death Certificates
 4. Signed Extension Agreements
 5. Privacy Choices
 6. Signed ACH Form
 7. Third Party Authorization Letter
 8. Miscellaneous Returned Mail
 - ii. Once the document has been correctly identified, continue with the respective process as follows:
-

ACH Setup - Recurring ACHs may be managed in the **Pmt Modes** tab, click on the “Recurring” radio-button near the top of the ACH information window. The **Default** and **Status** columns will indicate which ACH is currently active and scheduled to withdrawal on **Pmt Day** after **Start Dt**.

View	Format			Freeze		Detach		Wrap		<input checked="" type="radio"/> Recurring	<input type="radio"/> One-Time Phone	<input type="radio"/> All		Copy
Default	Status	Bank Name	Account Type	Pmt Day	Pmt Amt	Start Dt	Routing #	Account #						
Y	ACTIVE	FIRST TENNESSEE BANK	CHECKING	18	380.00	06/18/2018	084000026	xxxxxx0412						
Y	INACTIVE	FIRST TENNESSEE BANK	CHECKING	18	380.00	05/18/2018	084000026	xxxxxx0412						

1. Verify that the ACH form has been signed by the bank account holder or the customer.
 - a. If the ACH form is not signed, then do not proceed with ACH setup and add Call Activity:
 - i. **Action:** IFR (Incoming Fax Received)
 - ii. **Result:** OBI (Obtained New Information)
 - iii. **Comment:** IFR ACH Form not signed – unable to complete setup
 - b. If the ACH form is missing bank account information, then add Call Activity:
 - i. **Action:** IFR (Incoming Fax Received)
 - ii. **Result:** OBI (Obtained New Information)
 - iii. **Comment:** IFR ACH Form missing bank info
2. If an Active ACH exists, verify if the ACH information is already in the system.
 - a. If the ACH information is already on file, then add Call Activity:
 - i. **Action:** IFR (Incoming Fax Received)
 - ii. **Result:** OBI (Obtained New Information)
 - iii. **Comment:** IFR ACH Form – ACH Already setup
 - b. If the ACH information is new, then cancel the Active ACH before you proceed with the ACH setup.
 - i. **Cancelling in Collection App**
 1. View Active Recurring ACHs in the **Others** tab under the Bank Information section.
 2. To cancel the ACH, click on the Stop ACH button.

- ii. **Cancelling ACH in OFSLL**
 1. To cancel the ACH, click on the **Edit** button.
 2. Change the status from Active to Inactive.

3. Click on the “Save and Return” button.

3. Determine if there are any payments made or arrangements.
 - a. If the ACH withdrawal date may create a duplicate payment as customer has either already made a payment or schedule a payment arrangement, then delay the start date by 1 month.

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

4. Once you have verified that ACH is OK to setup, add the Call Activity:

- a. **Action:** IFR (Incoming Fax Received)
- b. **Result:** ASR (ACH Setup Request)
- c. **Condition:** None
- d. **Comment:** [Method Received] [Document Description] [CC FILENET]

IFR Signed ACH Form CC FILENET

5. **New ACH Setup**

- a. In the ACH tab in Daybreak, select the “Recurring” radio-button near the top of the ACH information window and click on **Add**.
- b. Enter the customer’s ACH information:
- c. **Bank Name:** Enter the name of the financial institution.
 - i. You may search for name of financial institution using the routing number provided.
- d. **Routing #:** Enter the Bank Routing Number (9-digits).
- e. **Account Type:** Confirm the type of account (Checking/Savings)
- f. **Account #:** Enter the Bank Account Number
- g. **Pmt Day:** Enter day of month ACH will withdrawal.
- h. **Pmt Amt:** Enter regular monthly payment amount.
- i. **Start Dt:** Enter date to begin ACH withdrawals.
 - i. Payment will be withdrawn on the **Pmt Day** on or after the **Start Dt**.
 - ii. If start date has passed, then setup ACH to begin the following month on Pmt day.
- j. Once setup has been successfully completed, enter the following call activity:
 - i. **Action:** AMC (Account Maintenance Completed)
 - ii. **Result:** ASC (ACH Setup Completed)
 - iii. **Comment:** ACH Setup Completed – Starts [MM/DD/YYYY]

* Action	AMC ACCT MAINT CLC
* Result	ASC ACH SETUP COMI
Comment	ACH SETUP COMPLETE - STARTS 8/02/2018

- k. Once the call activity is entered, then upload the document to Filenet.
 - i. **Do not upload** any copies of SSN’s, Checks, or Credit Cards to Filenet.

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

Address/Phone Number Updates – This process applies when a customer submits a “Change of Address” or “Telephone Number” update request. Generally, customers will submit the notice slip that is included in their billing statement (see right).

1. Determine if the updated information is a new address or new telephone number.

- a. If an address is provided, then:
 - i. Verify if the address is already in our system:
 - 1. If address already exists, then add the Call activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** OTH (Other)

CHANGE OF ADDRESS OR TELEPHONE NUMBER:	
Check the appropriate box	<input type="checkbox"/> Mailing Address <input type="checkbox"/> Telephone Number
Name:	_____
New Address:	_____
Email:	_____
Signature Required:	_____
Telephone #: Home ()	_____
Work ()	_____
Cell ()	_____

- c. **Comment: [Method Received] [Document Description] CC FILENET**
IFR Change of Address (COA) already in system CC FILENET
 - ii. If the address is new, then:
 1. Add the Call activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: OBI** (Obtained New Information)
 - c. **Comment: [Method Received] [Document Description] CC FILENET**
IFR Change of Address (COA) CC FILENET
 2. Once call activity is entered, go to the **Add/Update Address** step below.
 - b. If the written consent for a phone number is provided and;
 - i. The phone number already exists, then:
 1. Add the Call activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: OTH** (Other)
 - c. **Comment: [Method Received] [Document Description] CC FILENET**
IFR Phone Number Provided but already in system CC FILENET
 2. Add New Comment:
 - a. **Type:** Regular
 - b. **Sub Type:** Collection
 - c. **Comment: [Cust Name] Authorizes [Number] as [Phone Type] Contact**
Jane Doe Authorizes 9999999999 as Cell Contact
 3. Ensure the “Written Consent” indicator is enabled on Daybreak/Collection App.
 - ii. The phone number is new, then:
 1. Add the Call activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: OBI** (Obtained New Information)
 - c. **Comment: [Method Received] [Document Description] CC FILENET**
IFR New Phone Number CC FILENET
 2. Add New Comment:
 - a. **Type:** Regular
 - b. **Sub Type:** Collection
 - c. **Comment: [Cust Name] Authorizes [Number] as [Phone Type] Contact**
Jane Doe Authorizes 9999999999 as Cell Contact
 3. Once the call activity and comment are added, then proceed to the **Add/Update a phone number** step below.

Add/Update a Phone Number

1. Collection App

- a. In the **Work Space > Phone** tab
- b. Enter the new or updated telephone information in the empty fields shown near the top.

Phone #	(999) 999-9999	Phone Type	HOME PHONE ▼	Applicant Type	PRIMARY ▼	Source	Agent ▼	Add Phone
---------	----------------	------------	--------------	----------------	-----------	--------	---------	-----------

- c. Add the Phone Number in the **PHONE #** field.
- d. Select the **Phone Type** (Home, Work, Other, or Car/Mobile Phone)
 - iii. If the phone type is unknown, select Other.
- e. Applicant Type: Primary or Joint.
- f. Source: Agent
- g. Click on **Add Phone**

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

2. OFSLL

- a. In the **Customer Details > Telecom** Sub tab click on **Add**.
- b. Enter in the new or updated telephone information.
- c. **Type:** Select the phone type accordingly (example: Home, Cell, etc.).
- d. **Phone:** Enter the 10-digit phone number.
- e. **Current:** Ensure indicator is enabled.
- f. **Comment:** Document how update request was received.
- g. **WC:** Ensure the "Written Consent" indicator is enabled due to the correspondence received.

* Type	CAR/MOBILE PHONE	VC	<input type="checkbox"/>
Phone	999-999-9999	WC	<input checked="" type="checkbox"/>
Extn		SC	<input type="checkbox"/>
* Current	<input checked="" type="checkbox"/>	DNC	<input type="checkbox"/>
Comment	RCVD ADDRESS/PHONE UPDATE NOTICE		
		Time Zone	

- h. Select the "Save and Return".
- i. Upload received correspondence to FileNet.
 - i. **Do not upload** any copies of SSN's, Checks, or Credit Cards to FileNet.

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

Add/Update an Address

1. Collection App

- a. In the main collection app page, click on the home address hyperlink in the customer section for the respective party (Primary/Secondary).
- b. Enter the address information:
 - i. **Address Type:** If a P.O. Box select "Other", otherwise select "Home".
 - ii. **Postal Type:** If a P.O. Box select "Post Office Box", otherwise select "Normal Address".
 - iii. **Address 1:** Enter street number and street name.
 - iv. **Address 2:** Enter the apartment number if one is provided.
 - v. **City:** Enter the city name.
 - vi. **State:** Enter the state name.
 - vii. **Zip Code:** Enter the address Zip code.
- c. Click on **Add** to save the address.

Home Address	PO BOX 905 LAC DU FLAMBEAU WI 54538
---------------------	-------------------------------------

Add Address	
Customer Name	DANIEL ALLEN
Customer Type	Primary
Address Type	HOME
Postal Type	POST OFFICE BOX
Address 1	PO BOX 905
Address 2	
City	LAC DU FLAMBEAU
State	Wisconsin
Zip Code	54538

- d. Upload received correspondence to FileNet.
 - i. **Do not upload** any copies of SSN's, Checks, or Credit Cards to FileNet.

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

2. OFSLL

- a. In the **Customer Details > Addresses** sub tab, select the account holder to be updated in the Customer Information; click on **Add** or **Edit** under the Address Information section.
- b. Fill in the required parameters:
 - i. **Type:** If a P.O. Box select "Other", otherwise select "Home".
 - ii. **Country:** Select United States.
 - iii. **Postal Address Type:** If a P.O. Box select "Post Office Box", otherwise select "Normal Address".
 - iv. **Address #:** Enter the new address number.
 - v. **Street Name:** Enter the new street name (if P.O. Box leave blank).
 - vi. **Street Type:** Select accordingly.
 - vii. **Apt #:** Enter the apartment number if one is provided.
 - viii. **Zip:** Enter the address zip code.
 - 1. Pressing Enter after entering the zip code will prompt the **Search: Zip** window.
 - 2. Select the drop-down menu to also see the "Search: Zip" link.
 - ix. **City:** Enter the city name
 - x. **State:** Enter the state name.
 - xi. Select the "Save and Return" option.

The screenshot shows a web form for adding or editing an address. The form includes fields for Type, Current, Confirmed, Mailing, Permission to Call, Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address, and Zip. A search window is open for the Zip field, showing a list of results for the zip code 54538. The results are:

Zip	City	State Code
54538	LAC DU FLAMBEAU	WI
54538	LAC DU FLAMBU	WI

- xii. Upload received document to FileNet.
 - 1. **Do not upload** any copies of SSN's, Checks, or Credit Cards to FileNet.

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

Cease and Desist – The Fair Debt Collection Practices Act (FDCPA) provides individuals the right to provide notification that they do not wish to receive further communication.

- 1. If the cease request is for a specific number or location (e.g. a reference, third party, place of employment) then:
 - a. Confirm the specific phone number(s) to cease.
 - b. Check the DNC box on the specific number(s) in Daybreak/Collection App
 - c. Add the Call activity:

- i. **Action: IFR** (incoming Fax Received)
 - ii. **Result: OBI** (Obtained New Information)
 - iii. **Comment: [Method Received] [Document Description] [CC FILENET]**
IFR Do Not Call (DNC) Request to 999-999-9999 CC FILENET
- 2. If the cease request indicates to not make further phone calls at any number, then:
 - a. Add the Call Activity:
 - i. **Action: IFR** (Incoming Fax Received)
 - ii. **Result: OBI** (Obtained New Information)
 - iii. **Comment: [Method Received] [Document Description] [CC FILENET]**
IFR Cease & Desist (C&D) Request on all phone calls CC FILENET
 - b. Add the second Call Activity:
 - i. **Action: ACC** (Account Condition Request)
 - ii. **Result: CED** (Cease and Desist)
 - iii. **Comment: None**
 - c. Email the dialer team (dialerexclusions@westlakefinancial.com) to place a block on any manual calling.
- 3. If the request indicates to Cease **ALL** communications, verbal and written, then:
 - a. Add the Call Activity:
 - i. **Action: IFR** (Incoming Fax Received)
 - ii. **Result: OBI** (Obtained New Information)
 - iii. **Comment: [Method Received] [Document Description] [CC FILENET]**
IFR Cease & Desist (C&D) Request on All communications CC FILENET
 - b. Add the second Call Activity:
 - i. **Action: ACC** (Account Condition Request)
 - ii. **Result: CED** (Cease and Desist)
 - iii. **Comment: None**
 - c. Add the third Call Activity:
 - i. **Action: ACC** (Account Condition Request)
 - ii. **Result: SCL** (Stop Collection Letters)
 - iii. **Comment: None**
 - d. Email the dialer team (dialerexclusions@westlakefinancial.com) to place a block on any manual calling.

Note: if you have questions or concerns, then escalate document review to Supervisor/Servicing Admins

Death Certificates – In the unfortunate event of a customer’s death, it is important to condition the account properly to not disturb the family and, if possible, identify the Executor/Administrator of the customer’s estate. This procedure defines the circumstances under which agents will either proceed with normal servicing of the account, or refer the matter to the Legal Department, when a deceased party is identified.

When a customer is deceased, the action taken will be based on three (3) factors:

- a. Number of account holders on the account
- b. Availability of third party to retain the vehicle
- c. Contact with “Executor/Administrator” of the estate

1. One (1) Account Holder on Account

- a. Once the death certificate is received:
 - i. Add the Call Activity:
 1. **Action:** IFR (Incoming Fax Received)
 2. **Result:** OBI (Obtained New Information)
 3. **Comment:** [Method Received] [Document Description] [CC FILENET]
IFR Death Certificate CC FILENET
 - ii. Add the a 'Do Not Call' (DNC) on any personal phone numbers for the deceased customer and their references.
- b. Add the second Call Activity:
 - i. **Action:** ACC (Account Condition Request)
 - ii. **Result:** DCP (Deceased Primary)
 - iii. **Comment:** *Death Certificate for Jane Doe CC FILENET*
- c. Determine if there is an interested party willing to retain the vehicle:
 - i. If the customer is deceased and there is **no** interested party willing to retain the vehicle:
 1. Send an email to Agent OFRs (AgentOFRs@westlakefinancial.com) to review the account for repossession.
 - ii. If there **is** a third party willing to retain the vehicle:
 1. Add New Comment:
 - a. **Type:** Regular
 - b. **Sub Type:** Collection
 - c. **Comment:** *Third Party must payoff account or agree on a settlement within 30 days of contact, or Vehicle may be repossessed.*

2. Two (2) Account Holders on Account

- a. If one of the two customers on the account is deceased and the death certificate has been received:
 - i. Add the Call Activity:
 1. **Action:** IFR (Incoming Fax Received)
 2. **Result:** OBI (Obtained New Information)
 3. **Comment:** [Method Received] [Document Description] [CC FILENET]
IFR Death Certificate CC FILENET
 - ii. Add the a 'Do Not Call' (DNC) on any personal phone numbers for the deceased customer and their references.
 - iii. If the deceased customer was the Primary on the account, then the Cosigner will need to be changed to Primary to allow the billing statements to be sent to the new responsible party and their address.
 1. Go to the **Westlake Intranet** page.
 2. Select **Daybreak/OFSLL Links** and click on the **Swap Prim and Coxer*** link.
 - a. Enter your windows credentials.
 3. Enter the account number that needs to have the account holders swapped.
 4. Click on **Swap Cosigner**
 - iv. Once the deceased customer has been swapped to Cosigner, then add the Call Activity:

1. **Action: ACC** (Account Condition Request)
 2. **Result: DCS** (Deceased Secondary)
 3. **Comment: Death Certificate for Jane Doe CC FILENET**
- b. If both customers on the account are deceased and both death certificate were received, then:
- i. Add the Call Activity:
 1. **Action: IFR** (Incoming Fax Received)
 2. **Result: OBI** (Obtained New Information)
 3. **Comment: [Method Received] [Document Description] [CC FILENET]**
IFR Death Certificate CC FILENET
 - ii. Add the a 'Do Not Call' (DNC) on any personal phone numbers for the deceased customers and their references.
 - iii. Add the Call Activity for any account holder confirmed as deceased by:
 1. PRIMARY – add the Call Activity:
 - a. **Action: ACC** (Account Condition Request)
 - b. **Result: DCP** (Deceased Primary)
 - c. **Comment: Death Certificate for Jane Doe CC FILENET**
 2. COSIGNER – add the Call Activity:
 - a. **Action: ACC** (Account Condition Request)
 - b. **Result: DCS** (Deceased Secondary)
 - c. **Comment: Death Certificate for John Doe CC FILENET**
 - iv. Determine if there is an interested party willing to retain the vehicle:
 1. If both customers are deceased and there is **no** interested party willing to retain the vehicle:
 - a. Send an email to Agent OFRs (AgentOFRs@westlakefinancial.com) to review the account for repossession.
 2. If there **is** a third party willing to retain the vehicle:
 - a. Add New Comment:
 - i. **Type:** Regular
 - ii. **Sub Type:** Collection
 - iii. **Comment:** *Third Party must payoff account or agree on a settlement within 30 days of contact, or Vehicle may be repossessed.*

3. Refer Account to Legal Department

- a. If the customer is deceased and we are contacted by an executor of the estate or an attorney:
- i. Add First Call Activity:
 1. **Action: IFR** (Incoming Fax Received)
 2. **Result: XOT** (Transferred to Other)
 3. **Comment: [Method Received] [Document Description] [CC FILENET]**
IFR Executor of the Estate SENT TO Legal CC FILENET
 - ii. Add Second Call Activity:
 1. **Action: ACC** (Account Condition Request)
 2. **Result: LRR** (Legal Review Request)
 3. **Comment: None**

- iii. Once the call activity is entered, then upload the document to Filenet.
 - 1. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
- iv. Once uploaded to Filenet, then email the document as an attachment to
(Westlake_LegalDepartment@westlakefinancial.com)

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

Third Party Authorization Letter – Customer may provide authorization to obtain information regarding their account to a 3rd party.

1. Verify the authorization letter has the customer's full name and signature.
 - a. If the letter is not signed by customer, then:
 - i. Add Call Activity:
 1. **Action: IFR** (Incoming Fax Received)
 2. **Result: OBI** (Obtained New Information)
 3. **Comment:** Enter the comment as:
[Method Received] [Document Description] [CC FILENET]
IFR 3rd Party Auth Letter Not Signed by Customer CC FILENET
2. Verify the authorization letter has the 3rd party's full name.
 - a. If the letter does not have the 3rd Party's full name, then:
 - i. Add Call Activity:
 1. **Action: IFR** (Incoming Fax Received)
 2. **Result: OBI** (Obtained New Information)
 3. **Comment:** Enter the comment as:
[Method Received] [Document Description] [CC FILENET]
IFR 3rd Party Auth Letter – Missing 3rd Party Name CC FILENET
3. Once verified, then add the Call Activity:
 - a. Add Call Activity:
 - i. **Action: IFR** (Incoming Fax Received)
 - ii. **Result: OBI** (Obtained New Information)
 - iii. **Comment:** Enter the comment as:
[Method Received] [Document Description] [CC FILENET]
IFR 3rd Party Auth CC FILENET
 - b. Add New Comment:
 - i. **Alert:** Yes, add the alert checkbox.
 - ii. **Type:** Regular
 - iii. **Sub Type:** Collection
 - iv. **Comment:** Enter the comment as:
[3rd Party's Full Name] – AUTHORIZED 3rd PARTY (Relationship) CC FILENET
Jane Doe – Authorized 3rd Party (Sister) CC FILENET
4. Once the call activities are entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

Signed Extension Agreements - In select states an agreement, signed by all parties to the contract, is required. If there is a co-signer on the account, then both the primary and co-signer must be presented with the extension agreement and the signed document(s) must be returned before an extension arrangement can be approved.

1. Verify that all account holders signed the extension agreement.
 - a. If the Primary's signature is missing, then add the call activity:
 - i. **Action:** IFR (Incoming Fax Received)
 - ii. **Result:** OBI (Obtained New Information)
 - iii. **Comment:** IFR SEA – PENDING Primary SIGNATURE CC FILENET
 - b. If the Cosigner's signature is missing, then add the call activity:
 - i. **Action:** IFR (Incoming Fax Received)
 - ii. **Result:** OBI (Obtained New Information)
 - iii. **Comment:** IFR SEA – PENDING Cosigner SIGNATURE CC FILENET
2. Once all required signatures are verified, then add the Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** SEA (Signed Extension Agreement)
 - c. **Comment:** [Method Received] [Document Description] [Date Of SEA] [CC FILENET]
IFR SEA DATED 2/16/2019 CC FILENET
3. Once the call activities are entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

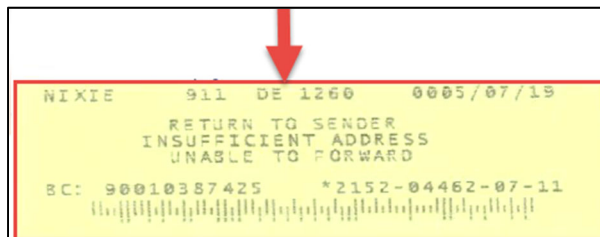
Note: if you have questions or concerns, then escalate document review to Supervisor/Service Admins

Privacy Choices – Customers may contact us to limit the sharing of information and provide a completed “Opt-Out” notice. The account must be appropriately flagged in our system.

Mail-in Form		
Mark any/all you want to limit:		
<input checked="" type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
<input checked="" type="checkbox"/> Do not share personal information with nonaffiliates to market to me.		
Name	«cust_full_name»	Mail to: Westlake Financial Services C/O WFS, WCC, WFI, or Westlake Direct P.O. Box 76809 Los Angeles, CA 90076-0809
Address		
City, State, Zip		
Account Number:	«acct_number»	

1. Add First Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** OBI (Obtained New Information)
 - c. **Comment:** [Method Received] [Document Description] [CC FILENET]
IFR Privacy Opt Out CC FILENET
2. Add Second Call Activity:
 - a. **Action:** ACC (Account Condition Request)
 - b. **Result:** POO (Privacy Opt-Out)
 - c. **Comment:** None
3. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

Miscellaneous Return Mail – We may receive mail that was sent to the customer but has been returned to sender as it was not deliverable. These may include Notice-of-Intent (**NOI**), Right-to-Cure (**RTC**) letters, or other correspondence sent by Westlake, WCC, WFI, or WPM (billing statements, serious default notices, legal demands). Return mail may be identified by the “Return to Sender” sticker on the envelope.



Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

1. Right-to-Cure (RTC)

- a. Add Call Activity:
 - i. **Action:** RTM (Returned Mail)
 - ii. **Result:** RTM (Returned Mail)
 - iii. **Comment:** [Method Received] [Document Description] [Date of Notice]
ICM Returned Mail RTC dated 1/12/2019
- b. Once the call activity is entered, then proceed to next document.
 - i. **Do not upload** to Filenet as we already have the original documents.

2. Notice-of-Intent (NOI) – A notice of our plan to sell the property/vehicle

- a. Add Call Activity:
 - i. **Action:** RTM (Returned Mail)
 - ii. **Result:** NOI (NOI Returned Undelivered)
 - iii. **Comment:** [Method Received] [Document Description] [Date of Notice]
ICM Returned NOI dated 1/12/2019
- b. Once the call activity is entered, then proceed to next document.
 - i. **Do not upload** to Filenet as we already have the original documents.

3. Miscellaneous Return mail.

- a. Add Call Activity:
 - i. **Action:** RTM (Returned Mail)
 - ii. **Result:** RTM (Returned Mail)
 - iii. **Comment:** [Method Received] [Document Description] [Date of Notice]
ICM Returned Mail Legal Demand dated 1/12/2019
- b. Once the call activity is entered, then proceed to next document.
 - i. **Do not upload** to Filenet as we already have the original documents.

- c. **INFORMATION IS BEING PROVIDED INTENDED FOR ANOTHER DEPARTMENT** – If the document received is providing information, then send the document to the appropriate department for review. Common faxes providing information shown below and once processed, enter the correct call activity in Daybreak/OFSLL.

i. **BANKRUPTCY REVIEW**

- Bankruptcy Case Notices
- Bankruptcy Attorney Representation
- Bankruptcy Related Documents

1. Add Call Activity:

- a. **Action: IFR** (Incoming Fax Received)
- b. **Result: BKR** (Bankruptcy Review Request)
- c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR BK Notice SENT TO BK DEPT CC FILENET

2. Once the call activity is entered, then upload the document to Filenet.

- a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

3. Once uploaded to Filenet, then email the document as an attachment to
(Bankruptcy_Specialists@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

ii. **COMPLIANCE REVIEW**

- Military Orders for SCRA
- Voluntary Surrender for SCRA account
- High Risk Complaints from:
 1. Consumer Financial Protection Bureau (CFPB)
 2. State Regulatory and/or Attorney General
 3. Better Business Bureau (BBB)

1. Add Call Activity:

- a. **Action: IFR** (Incoming Fax Received)
- b. **Result: XOT** (Transferred to Other)
- c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR Military Orders SENT TO Compliance CC FILENET

2. Once the call activity is entered, then upload the document to Filenet.

- a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

3. Once uploaded to Filenet, then email the document as an attachment to
(Westlake_CEC_Dept@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

iii. CREDIT DISPUTE REVIEW

- Credit Reporting Disputes
 - Hard Inquiry Disputes
2. Add Call Activity:
 - d. **Action:** IFR (Incoming Fax Received)
 - e. **Result:** XOT (Transferred to Other)
 - f. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR Credit Dispute SENT TO CreditBureaus CC FILENET
 2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 3. Once uploaded to Filenet, then email the document as an attachment to
CreditBureaus@westlakefinancial.com

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

iv. CONSUMER LITIGATION REVIEW

- Garnishments on Customers
 - Letters of Judgement
1. Add Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** XOT (Transferred to Other)
 - c. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR Judgement SENT TO Cons Lit CC FILENET
 2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 3. Once uploaded to Filenet, then email the document as an attachment to
ConsumerLitigationSpecialists@westlakefinancial.com

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

v. DEALER COMPLIANCE REVIEW

- Issues with dealer/vehicle
1. Add Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** XDC (Transferred to Dealer Compliance)
 - c. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR Dealer Issue SENT TO Dealer Compliance CC FILENET
 2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 3. Once uploaded to Filenet, then email the document as an attachment to
DealerCompliance@westlakefinancial.com

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

vi. ESCALATED SERVICING ADMIN REVIEW

- Check for Postings
- Miscellaneous Requests with Important Information
- Documents in Spanish

1. Add Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** XOT (Transferred to Other)
 - c. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR REMITTANCE REPORT SENT TO SERVICING ADMINS CC FILENET
2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.

Note: if you have questions or concerns, then escalate the review to Supervisor/Servicing Admins

vii. INSURANCE REVIEW

- Proof of Insurance
 - Claim Documents
 - Police Report related to vehicle theft
1. Add Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** XIN (Transferred to Insurance)
 - c. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR Proof of Insurance (POI) SENT TO Insurance CC FILENET
 2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 3. Once uploaded to Filenet, then email the document as an attachment to
(insuranceclaims@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Servicing Admins

viii. LEGAL REVIEW

- ID Theft Claims
 - Attorney Representation
 - Power of Attorney
1. Add First Call Activity:
 - a. **Action:** IFR (Incoming Fax Received)
 - b. **Result:** XOT (Transferred to Other)
 - c. **Comment:** [Method Received] [Document Description] [Dept Sent To]
IFR Power of Attorney (POA) SENT TO Legal CC FILENET
 2. If the document is in relation to an ID Theft Claim or Attorney Representation, then add the second Call Activity:
 - a. **Action:** ACC (Account Condition Request)
 - b. **Result:** LRR (Legal Review Request)
 - c. **Comment:** None
 3. If the document is in relation to an ID Theft Claim, then add a third Call Activity:

- a. **Action: DDE or DDL** (Direct Dispute Electronic or Direct Dispute Letter)
 - b. **Result: IDT** (Identify Theft)
 - c. **Condition: None**
4. Once the call activity is entered, then upload the document to Filenet.
 - b. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
5. Once uploaded to Filenet, then email the document as an attachment to (Westlake_LegalDepartment@westlakefinancial.com)
6. If the Legal Department responds to a Power of Attorney that the POA is legally sufficient/effective, then make a notation of this on the account.
 - a. Example: "James Doe – Legal POA as per legal dept."

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

ix. REINSTATEMENT ADMINS REVIEW

- Third Party Authorization Letter for Release
1. Add Call Activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: XOT** (Transferred to Other)
 - c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR 3rd Party Release Auth SENT TO Reinstatement Admins CC FILENET
 2. Once the call activity is entered, then upload the document to Filenet.
 - a. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 3. Once uploaded to Filenet, then email the document as an attachment to (reinstatement_admins@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

x. SALES REVIEW

- Dealer signed ACH Forms
1. Add Call Activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: XOT** (Transferred to Other)
 - c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR Dealer Signed ACH SENT TO RMS Dept CC FILENET
 2. Once the call activity is entered, then upload the document to Filenet.
 - b. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 3. Once uploaded to Filenet, then email the document as an attachment to (RMS_Dept@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

xi. SUPERVISOR REVIEW

- Repair Orders
- Bank Statements linked to Issue/Refund
- Proof of Payment linked to Issue

- Proof of Employment linked to Issue
 - Possible Voluntary Surrender
1. If it is a possible Voluntary Surrender, then add Call Activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: PVS** (Possible Voluntary Surrender)
 - c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR Possible Voluntary Surrender SENT TO Supervisors All CC FILENET
 2. Otherwise, add Call Activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: XOT** (Transferred to Other)
 - c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR Bank Statement Requesting Refund SENT TO Supervisors All CC FILENET
 3. Once the call activity is entered, then upload the document to Filenet.
 - b. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 4. Once uploaded to Filenet, then email the document as an attachment to
 (Supervisors_All@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

xii. TITLE REVIEW

- Title Requests
 - Registration/Tags Issue
1. Add Call Activity:
 - a. **Action: IFR** (Incoming Fax Received)
 - b. **Result: XTT** (Transferred to Titles)
 - c. **Comment: [Method Received] [Document Description] [Dept Sent To]**
IFR Title Request SENT TO Titles CC FILENET
 1. Once the call activity is entered, then upload the document to Filenet.
 - b. **Do not upload** any copies of SSN's, Checks, or Credit Cards to Filenet.
 2. Once uploaded to Filenet, then email the document as an attachment to
 (Westlake_Titles@westlakefinancial.com)

Note: if you have questions or concerns, then escalate the review to Supervisor/Service Admins

4. Once the document has been processed, move the message to the **Completed** folder.