

From: Mitchell Guibord <mguibord87@gmail.com>
Sent: Friday, July 23, 2021 12:54 PM
To: Jacki Young <jacki.young@nifa.org>; tim.kenny@nifa.org
Subject: NIFA open records request

Hello, this is a request for information made under Freedom of Information / NE Open Records law.

The request is for information from the single family underwriting department and any departments with information relevant to the information requested below.

Information requested (all related to single family lending):

1. **External loan scenario questions & answers:** All messages from and responses to lenders and potential borrowers regarding any of the following: loan scenarios, guidelines, guideline interpretations, income calculation questions, lending policies, and guidelines. Guidelines include any guidelines of bond regulations, mortgage agencies, IRS, or your agency.

To simplify this aspect (part 1) of the request: If there is a scenario desk or underwriting group email where these messages are typically sent, this may serve as the sole source for this part of the request assuming the responses to each question are also provided.

Time period requested for this part : 1/1/21 to date (continue through a date no earlier than 15 days prior to the date this part of the request is fulfilled).

2. **Internal loan scenario questions & answers:** all emails and messages on any messaging systems, such as Teams, regarding any of the following: loan scenarios, guideline interpretations, income calculation questions, lending policies, and guidelines whether related to bond regulations, mortgage agency guidelines, IRS guidelines, or guidelines of your agency and whether related to general policies or specific files.

To simplify this aspect (part 2) of the request: If there are managers to whom underwriters typically send these requests, these managers' email boxes and messaging systems may serve as the sole source for this part of the request assuming the responses to each question are also provided.

Time period requested for this part: 1/1/21 to date (continue through a date no earlier than 15 days prior to the date this part of the request is fulfilled).

3. **Internal underwriting memos and updates** regarding guideline interpretations or underwriting policies.

To simplify this aspect (part 3): If these updates are typically communicated by the manager to the underwriting staff, the email boxes of any managers / supervisors may be the sole source for this part of the request assuming any follow up questions and interactions are also provided.

Time period requested for this part : 1/1/21 to date (continue through a date no earlier than 15 days prior to the date this part of the request is fulfilled).

4. **Underwriting and audit escalations:** all questions and issues escalated to underwriting manager regarding any active or closed file where there is a question from the underwriter or lender over any condition(s) for either final approval or post-closing purchase of the file.

*Time period requested for this part : **Last 18 months: 1/21/21 to date** (continue through a date no earlier than 15 days prior to the date this part of the request is fulfilled).*

5. **Post-closing defects.** All internal and external messages regarding any loan that was not purchased, and regarding any file where purchase was delayed over 30 days due to open conditions or underwriting defects that were discovered in audit.

*Time period requested for this part: **Last 18 months: 1/21/21 to date** (continue through a date no earlier than 15 days prior to the date this part of the request is fulfilled).*

6. **Underwriting policy discussions and deliberations.** All emails among managers and/or directors regarding underwriting guidelines or interpretation of guidelines.

Since this type of request can be stressful for staff, we would like to put minds at ease and thank them for gathering this information. This request is for research purposes, and there is no cause for concern. We're not evaluating individuals, and there's absolutely no relation to any regulatory or legal procedures.

If any aspect of this request will take more than a week longer than other parts, please send the items that parts incrementally as they become available.

Format: electronic form is requested. .txt file is preferable

Specifications:

- All borrower identification data to be anonymized/deleted.
- The identity of lenders may be anonymized/deleted (does not matter).
- The identity of staff who wrote the email may be anonymized/deleted (does not matter), but their positions should be apparent (e.g., underwriter, manager, ect.)
- Email headers should include subject line and date. The rest of the header may be deleted (does not matter)

Thank you very much!

Mitchell Guibord