

Wholesale CEMA Process

For CEMA transactions in New York, ResMac requires all loans be closed by one of the ResMac approved attorneys listed in this document.

Steps to be taken by Broker:

- 1) Loan Submissions that will request a CEMA to be completed needs to be reflected in Loan Submission Form.
- 2) Ensure all GFE disclosure figures are inclusive of CEMA applicable fees and charges, including closing agent fees/ charges.
- 3) Broker will choose from the below list and contact attorney firm directly.
- 4) Broker will perform all follow up and communication with the attorney to ensure all ResMac requirements can be satisfied.
- 5) Broker will obtain approval to proceed with the CEMA, provided the attorney has received, reviewed and validated (all) prior original mortgage note(s), mortgage(s), assignment(s), previous CEMA(s) are acceptable.
- 6) Broker will work with attorney and previous lender(s) should documents contain any deficiencies, or original documents are delayed. *Please note that ResMac will not accept lost note affidavits.*
- 7) Confirm with ResMac that CEMA documents have been approved **PRIOR TO** scheduling a closing

ResMac's Closing Department will coordinate all documents as per individual loan closing instructions. Closing agents will prepare the following documents: Gap Note, Gap mortgage and CEMA document.



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