1. Mortgage broker/banker sends an email to CEMA@adlerrosenberg.com, requesting a new CEMA order, including the following information:
   a. A completed CEMA Order Request form **(See Exhibit A)**
   b. Current mortgage statement for the loan being assigned
   c. Title report, if available. If not, it should be sent as soon as it becomes available.

2. Adler Rosenberg & Associates LLP (AR) will provide a breakdown of estimated costs and savings to the broker and theLender via email.

3. Upon approval of broker and/or theLender, AR will reach out directly to the borrower via email, cc'ing the broker, outlining the CEMA process and any upfront costs associated thereto. **We will provide borrowers with electronic methods for payment and signature, where available, in the interest of expediting the process.**

4. Broker should stress to the borrower the importance of an expedient start to the process, given some of the current turn times with assigning lenders.

5. AR will inform the broker once the CEMA order is successfully placed with the assigning bank.

6. In the meantime, upon receipt of the title report, AR will review and work directly with the title company to clear any open mortgages, liens, and judgements.

7. AR will inform the broker once underlying collateral documents are received and conduct a thorough review for accuracy and completeness. Any deficiencies will be cured to the extent possible, within theLender's guidelines.

8. Once title and underlying collateral documents have been reviewed and approved, AR will inform the broker and theLender that the file is clear to close from a legal standpoint.

9. Once the loan is cleared to close by theLender, AR will communicate with the borrower or their attorney, if applicable, regarding scheduling a closing.

10. After a closing date is confirmed, AR will communicate with the assigning bank to schedule an exchange of the payoff funds for the original collateral documents and to obtain a final payoff.

11. theLender will send closing documents to AR in advance of the closing, at which point AR will prepare any necessary CEMA documents on the loan.

12. AR will conduct the closing with the borrower at the scheduled time.

13. AR will send the original signed loan documents, along with the complete collateral file from the assigning bank to theLender via overnight courier.

14. An authorized signor at theLender will countersign the CEMAs and send two originals back to AR. One will be maintained in the files of AR and one will be given to the title company for recording, along with the Gap Mortgage, Assignment, and 255 Affidavit.

15. *IMPORTANT NOTE: It is imperative that whomever receives the overnight package from AR at theLender treats it with the utmost care and concern. At no point should the original collateral file or signed CEMA documents be shredded or destroyed as these are irreplaceable documents that are necessary for the enforceability of the loan. The original collateral file must be maintained on-file as hard-copy originals and, as stated above, two copies of the fully executed CEMA must be returned to AR.*

adlerrosenberg
AND ASSOCIATES LLP.

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Phone: 212-729-7468
Fax: 212-729-7968
Email: cema@adlerrosenberg.com

Please email requests to: cema@adlerrosenberg.com

CEMA/Assignment Order Request
Complete this form when requesting an Assignment of Mortgage from another lender to theLENDER.

Requestor's Information:

Requestor's Information:

Borrower Information:

Borrower(s) Name(s):

Complete Property Address:

Borrower(s) Social Security Number(s):

Current Loan Information:

Current Lender's Name:

Current Lender's Loan Number:

Unpaid Principal Balance of Current Loan: