

Escalated Case Process

An escalated case is one in which the borrower, housing counselor, federal agency or elected official believe that the loss mitigation resolution did not meet expectations for one of the following reasons:

- The loss mitigation solution or foreclosure alternative was inappropriately applied based on Fannie Mae guidelines
- Fraudulent servicing practices are alleged
- Inappropriate initiation or failure to suspend foreclosure actions in violation of Fannie Mae's guidelines are alleged
- A complaint is threatening litigation
- Violation of Fannie Mae policy time frames for borrower outreach, evaluation or borrower response time frame is alleged

Please Note that a general inquiry pertaining to the status of an evaluation is not considered an escalated case.

To initiate an escalated case:

- The case may be submitted by phone at 1-800-526-6999; please ask to speak directly with the Vice President of Loan Servicing and indicate your desire to proceed with an escalated case.
- The case may also be submitted via email at: loanadmin@gnms.com
- The case may alternatively be submitted via US mail at:
 - Greater Nevada Mortgage Services
 - PO Box 4138
 - Carson City, NV 89702
 - Attn: Escalated Case
- The submitter must provide:
 - The borrower name and loan number
 - Reason for escalation based upon the reasons listed above
 - Supporting documentation for escalation, if available

GNMS Service response details and time frames:

- Each escalated case will be investigated by someone independent from the initial evaluation.
- Each escalated case submitted will receive a written acknowledgement response within three business days following receipt of the case.
- Each escalated case submitted will result in a response/resolution within 30 days or if such response/resolution cannot be completed in 30 days, a status update will minimally be provided until a final resolution can be communicated as applicable.

Please Note: An escalated case will not postpone a foreclosure referral.