



LSI is responsible for ensuring that all customers gain a positive experience through the closing process. However, there are times that a customer may be dissatisfied or have concerns with the way their loan is proceeding. If a problem is not resolved to the satisfaction of the customer, the problem may become a customer complaint that requires escalation.

As one of LSI's Signing Agents, we require that the below workflow is followed if faced with complaints during any Bank of America signing. Please note that this workflow is only required for issues that rise to the level of a "complaint" as defined below and that are not resolved to the satisfaction of the customer. When in doubt, follow the workflow described below.

BANK OF AMERICA DEFINITION OF "COMPLAINT"

Bank of America defines a "complaint" as a situation in which a customer demonstrates dissatisfaction with the handling or resolution of an issue which results in the customer:

- Requesting to **go on record** as being dissatisfied with the condition or resolution of a service request; or
- Referencing **legal or media assistance**; or
- Requesting to **escalate** the issue **beyond your immediate management**.

Complaint Trigger Language

A customer's use of "complaint trigger language" aids in identifying which complaints must follow this workflow. If a customer uses complaint trigger language and the customer's issue is not resolved by the first point of contact, then the complaint must be escalated as described herein. Examples of complaint trigger language include:

- I'm going to contact the news media.
- I'm going to contact the radio station, so they can tell everyone.
- I'm going to call my attorney.
- This is not legal.
- I want the number/address for your president, so that I can call/write a letter.
- I expect you to respond to my problem in writing.

Customer Criticism and Media Buzz – Do Not Require Escalation Through Workflow

It is critical to distinguish customer complaint trigger language from other types of language a customer may use which is considered a "customer criticism" or "media buzz." Customer criticism and media buzz language do not require escalation as described in this workflow.

Examples of **customer criticism** language include:

- Your bank is horrible.
- Your fees are too high and I don't like them.
- I am going to tell all of my neighbors about this.
- I am closing my accounts because you don't know how to conduct business.

Examples of **media buzz** language include:

- You can't refund my fees, but you sure can take the TARP money.
- You're charging all of these fees to make up for your losses.
- How can you get away with charging this new annual fee on my credit card?
- I heard your bank president on the news last night.

Please confirm these are BAC provided..

Notice that in the examples of criticism and media buzz language, the customer does not request to "go on record," reference media or legal assistance, or escalate beyond immediate management.

Point-of-Contact Resolution

There may be a situation in which a customer uses complaint trigger language, but the problem is able to be resolved to the customer's satisfaction by the end of the interaction. In these types of situations, the LSI Signing Agent is not required to escalate the problem as a complaint. **The Signing Agent must always escalate a complaint if there is ever a question as to whether or not a complaint should be escalated.**

WORKFLOW FOR HANDLING UNRESOLVED COMPLAINTS

If you determine the complaint meets the Bank of America definition and has not been resolved to the customer's satisfaction, or you are uncertain whether it meets these criteria, follow the steps described below.

During Business Hours: Signing Agent Handoff – Phone

1. If a complaint occurs during regular business hours, the LSI Signing Agent will call the LSI Customer Service Team listed on his/her Confirmation for Signing Agent document.
2. The LSI Signing Agent will provide the LSI associate with all of the critical information related to the concern, including:
 - a. The customer's name;
 - b. The customer's LSI order number; and
 - c. A description of the customer's concern and steps taken to resolve it.
3. The LSI Associate will proceed with following the Bank of America Customer Complaint Escalation Process.

Outside of Business Hours: Signing Agent Handoff – Email

1. If a complaint occurs outside of regular business hours, an email must be sent to LSI’s Bank of America Team at: BOACustomerComplaints@lsi-lps.com.
2. The email to the escalation mailbox must contain all of the following required information:
 - a. The subject line must read – “LSI Title Company – Complaint;” and
 - b. The body of the email must contain:
 - i. The customer’s name;
 - ii. The customer’s LSI order number; and
 - iii. A description of the customer’s concern and steps taken to resolve it.
3. An acknowledgement response will be sent from the mailbox confirming that the complaint was received and that the customer will be contacted within 24 hours.
4. The LSI Associate will proceed with following the Bank of America Customer Complaint Escalation Process.

If you have any questions, please contact the LSI National Vendor Management Group by calling (800) 756-3524 ext. 5035, or send an email to nationalvendormanagement@lsi-lps.com.

National Vendor Management

LSI Title Company