

Validation Guide (Property Docs)

WIKI OVERVIEW

- **Wiki Purpose:** To systematically review and approve/reject Property Docs by cross-referencing details such as address consistency with CFE Bills, verifying subscriber and co-subscriber IDs, confirming document types, names, and visible first and second names against set criteria, validating marriage certificates if necessary, ensuring street details alignment, checking for name change requirements in the platform, and providing clear approval notes or reasons for rejection.
 - **Wiki Owner:** Joseph Canaan
 - **Validity:** n/a
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Approval Requirements for the Property Docs

Follow the [Underwriting Criteria \(Mainstream Valid Rules\)](#)

Process to review and approve/reject the Property Docs

1. Open [this link](#) to see the pending property docs for revision
2. Open the CFE Bill to check that the address in the bill is the same as in the property doc.
3. Open the subscriber and co-subscriber ID's in order to check that the names and surnames match the property doc.
4. Identify the type of document to approve and check if it can be approved according to the characteristics described below for each case
 - Expiration date: Current year only for predial if it requires a name change in the CFE bill, if it does not require a name change, we can accept a document from any year.
 - Name of the document: Has to match the name of our subscriber or co-subscriber.
 - First and second names need to be visible in the property doc. Otherwise, we need an extra certified document that validates that the person may appear with just one name in certain documents.
 - If the signer or co-signer has their partner's last name, a marriage certificate is required as an extra document to approve the property doc.
 - The street name and external number: They must match the CFE bill and the property document.
5. Verify if it requires name change or not in the platform: If it does, the option "true" must be selected in the platform section "cambio de nombre".
6. If a change of name or address is needed consult the [following link](#) to see which requirements are needed for each state or CFE office.
7. Add the approval note or the rejection reason

Template for approval:

"Notas de aprobación de doc de propiedad:

Installer Notes

Persona que debe firmar:

Cambio de nombre (YES/NO)

Cambio de dirección (YES/NO)

Cambio de tarifa (YES/NO)

Requiere RFC (YES/NO)
Recibo cuenta con RMU (YES/NO) :
CFE Número de recibo que queda activo:
Oficina de CFE:

Property doc Notes
Propietario:
Documento:
Dirección en doc de propiedad:

Nombre en recibo CFE:
Dirección en recibo de CFE:"



Flux diagram of the process:



IDB Eligibility Requirements:

Before approving the property doc make sure to add the corresponding IDB tag if necessary

- Summary: Cases in which the project is not IDB eligible: (Jonah comment - not IDB eligible or not approvable?)
 - If the street name isn't the same in the property deed and CFE receipt and it is not mentioned as a boundary.
 - If notary deeds are already in process and there are no other property documents. (You can request the notary to generate a notarized letter showing the buyer, the property address, and, if possible, the cadastral code, this letter doesn't have expiration date)
 - If the CFE bill lists two external numbers, where one belongs to the entrance of the subdivision and the other to the external number of the property, and the external number and street of the property don't match between the property document and the CFE bill.
 - Non residential projects.
 - Links between documents, as only one document is provided to lenders.
 - Any Property doc approved with an informal document.
- Action needed: When a property document does not fulfill the IDB criteria for a subscription product BOTH the "idb_skip" and "special approval" tags must be added only if it can later on be eligible for IDB (by a name change, address change or more documentation from the lead). If this is not possible, then ONLY the "idb_skip" tag must be added.
 - ??Add "idb_skip" --> attributes "property_document_for_MGM"
 - Not needed for non residential projects
 - Whenever a property document is approved with an informal document the 'informal_document' tag must be added in OPS.

Cases not listed here

When cases arise that are not described in this list or do not fully match any of these situations, the following steps will be necessary:

1. Initiate a conversation on Slack. The Approval Analyst and your manager must be tagged.
 - In this conversation, provide the context of the situation.

2. Subsequently, escalate the case for Jonah's approval. It is important to try to obtain any documents that help validate our client as the property owner. The Approval Analyst will be responsible for emailing Jonah for approval.
 - If you wish to expedite the process, the EE or manager can generate a summary with the context/obstacle we are facing and send the email directly to the Approval Analyst.
 - The email will be copied to the EE and the manager so they are informed of the approval. If you wish to add more information regarding the case, you can respond directly to the email that the Approval Analyst sent.
 3. Once Jonah's approval is obtained, the project can proceed.
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