

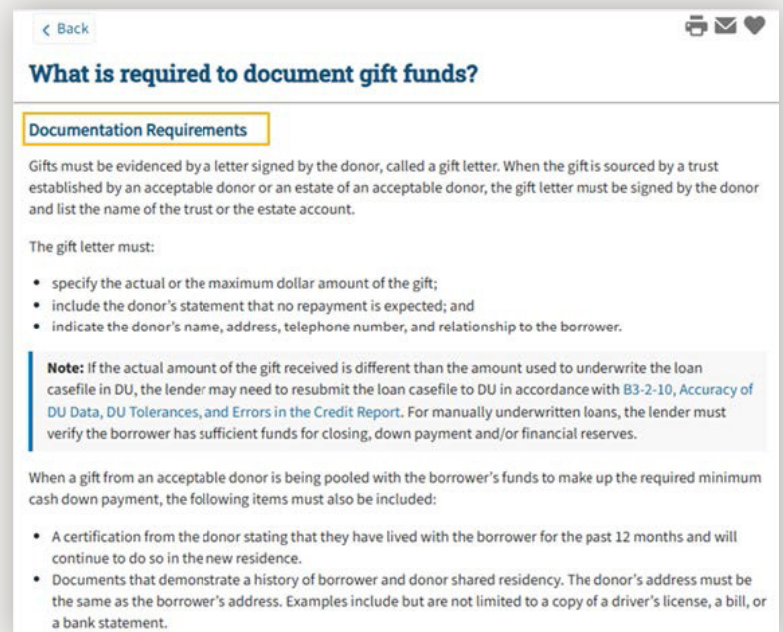
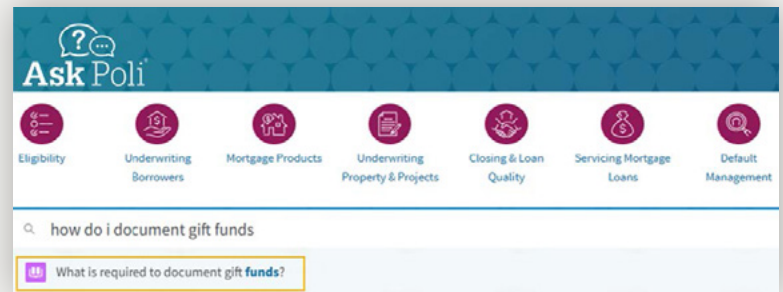


Ask Poli: An unconventional QC resource

Are you looking for insights that can help you reduce risk, increase certainty, and enhance your overall quality control (QC) efforts? Our self-service business tool, Ask Poli®, can help you get the right answers to policy-related questions when you need them, but did you also know Ask Poli is capable of a lot more? Ask Poli offers features that provide you with greater insights to help inform QC processes. Explore how you can maximize Ask Poli as a QC resource.

Finding answers to policy-related questions is simple and easy in Ask Poli.

- ✔ **Quick Results.** Simply enter your question or keywords in the search bar. You can also use the navigational icons to browse topics for policy answers. For example, you can ask, “How do I document gift funds?” or simply type in “gift funds”.
- ✔ **Relevant and Instant Answers.** Answers come straight from the latest Fannie Mae sources including the Guides, Lender Letters, the Eligibility Matrix, FAQs, Job Aids, Fact Sheets, and Product User Guides.
- ✔ **Real-time Optimization.** Experts update content real-time and a trending list of industry-related questions keep you up to date on the latest information.



The Ask Poli Insights Dashboard

The Ask Poli Insights Dashboard, available exclusively via Fannie Mae Connect™, provides key metrics around what policy topics are generating a high volume of questions across the mortgage industry. Leverage additional data points available in the dashboard to identify high volume questions within your organization and learn how they align with what other lenders are asking. For example, your prefunding QC team can use this data to adapt samples to areas that might be confusing for your origination and underwriting teams. You can also leverage trending search topics to help enhance your current testing protocols and pivot your focus in prefunding or post-closing discretionary reviews.

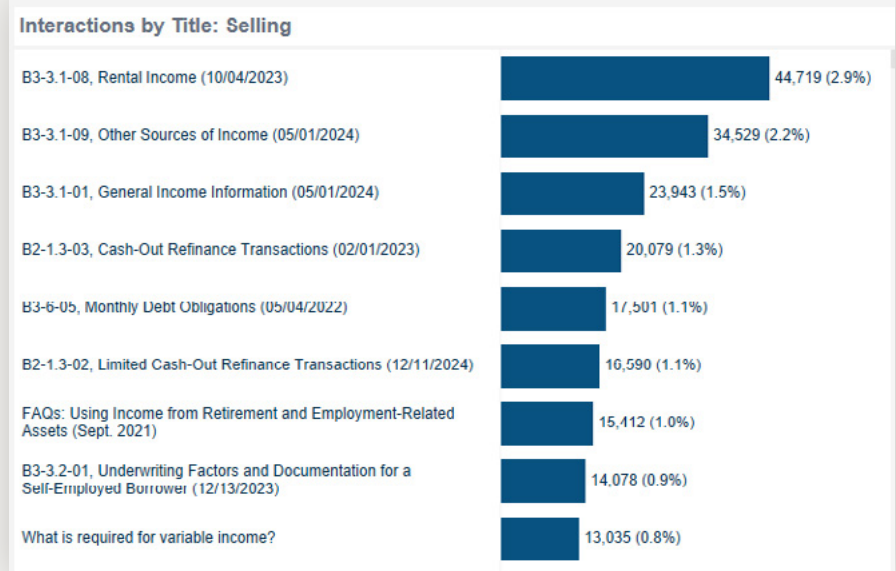
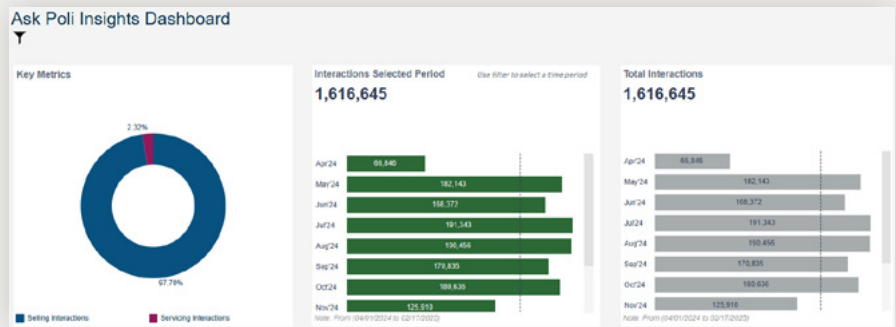
Using the gift document requirements example on page 1, QC can review loans in prefunding and/or post-closing where gift funds are being used to ensure funds are

properly documented. Your QC results may reveal that frequently searched topics uncover a training gap. You can then share that information with your operational teams, helping to identify and close internal knowledge gaps.

The Ask Poli dashboard can also be used to determine if the top-trending questions correspond to defects cited in your reviews. If you are finding there is no alignment, the information contained in the Ask Poli dashboard could reveal a precursor to future defects. On the other hand, if Fannie Mae has announced a new policy and the report reflects no inquiries made on the policy change, that might warrant a deeper dive into loan files affected by the new policy by performing prefunding and post-closing discretionary reviews focusing on those areas.

Ask yourself:

- Are we familiar with the Ask Poli Insights Dashboard that is available exclusively through Fannie Mae Connect?
- Could our QC sampling strategy be improved by leveraging the Ask Poli dashboard metrics as a source of data?



The Ask Poli Insights Dashboard provides key metrics around what policy topics are generating a high volume of questions both industry-wide and within your organization.

How can QC teams use the Ask Poli dashboard effectively?

Forecasting

Monitoring the frequently searched topics of your organization may highlight potential areas of concern or forecast potential issues that may affect your QC in future reviews. You may benefit from the industry perspective of questions, which can help you see trending topics.

Discretionary Reviews

Identifying the most frequently searched topics in your organization may highlight the need for additional discretionary selections in your prefunding and post-closing reviews. With this information, you can pivot your prefunding and post-closing selection criteria to include loans originated with the same criteria as the top-trending search topics. The top-trending searches can also assist in performing look-back reviews as a discretionary selection, allowing you to detect, prevent, and correct potential defects in your prefunding reviews and adjust controls as necessary. Ultimately, you can tease out the root cause of the issue and create an action plan to fix it.

Training team

The policy content in Ask Poli may help your QC team keep up to date on the “hot topics” surfacing in the mortgage industry. Insight into your origination team’s frequently searched questions can help to make certain your QC team is aware of new or unusual loan transactions as well as identify gaps in staff training that can be addressed before they become bigger challenges.

Next steps

- Visit Fannie Mae Connect and set up the Ask Poli Insights Dashboard as a report favorite.
- Create a weekly calendar reminder to review the dashboard — the data is updated daily.
- Use the dashboard to identify trending questions, share this information with your operations team, and use it to drive training for QC and operations staff.
- Leverage top-trending search topics as a guide to establish parameters for targeted reviews in both the prefunding and post-closing processes.
- Use the results of targeted reviews to establish or modify your controls to combat and reduce errors.
- Create a feedback loop with operations teams to keep them informed on what new areas you are highlighting for testing based on top questions.

Resources

[Ask Poli](#)

[Fannie Mae Connect](#)

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