



External Appeals Process

The External Appeals Process will only be used once an individual Community Futures office has exhausted all their own Appeals Processes.

1. File is turned over to the CFNA
2. The CFNA finds a third-party office outside of the submitting CF's region, to review the Policies and Procedures of the office submitting the Appeal.
3. The third-party CF office reviews the loan file to ensure all Policy and Procedures have been followed correctly while adjudicating the application.
4. Third-party CF office reports their finding back to the CFNA with a recommendation as to whether the decision on the loan should be upheld or if there was a breach of Policy and Procedures.
5. The CFNA Shares the decision of the third-party review with the submitting CF Board. At no time shall the CFNA speak or interact directly with the appealing client.

Note: The CFNA, nor the third-party office have the authority to require the submitting office to change their decision even if it is found that Policy and Procedure have been breached.