NAI

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Vendor Risk Review Report

Synthetic Mortgage Vendor Sample

EVIDENCE STATUS

Confidence: Illustrative

Freshness: Synthetic Fixed Snapshot

PUBLIC SYNTHETIC DEMONSTRATION | ADVISORY ONLY

Synthetic Sample

A fictional mortgage lender requested a review of evidence supporting oversight of a document-processing vendor.

Executive Summary

The sample review identifies potential gaps in due-diligence evidence, service-level monitoring, issue escalation, and annual review records. The report helps prepare leadership for a risk-based vendor discussion without certifying the vendor or replacing legal and compliance review.

Vendor Review Snapshot

EVIDENCE ITEMS

18

Synthetic vendor records reviewed.

REVIEW AREAS

5

Governance areas included in scope.

POTENTIAL GAPS

4

Items requiring management review.

CRITICAL ISSUES

0

No critical issue asserted in this sample.

Risk Review

Area	Potential Gap	Recommended Review
Due diligence	Current financial and control-review evidence is not listed in one inventory.	Confirm required records, owners, review dates, and accepted limitations.
Service monitoring	Service-level exceptions are tracked, but trends are not summarized for leadership.	Add recurring exception and aging indicators to the oversight review.
Issue escalation	Escalation criteria are described differently across two procedures.	Approve one decision path with clear severity and notification rules.
Annual review	The latest review package does not show final management approval.	Record approval, conditions, follow-up actions, and next review date.

Executive-Ready Recommendations

- Create one approved vendor evidence inventory with owners and review dates.
- Summarize service exceptions, aging, and repeat issues for quarterly review.
- Align escalation procedures and require a documented decision for material exceptions.
- Track review conditions through evidence-based completion and verification.

Suggested Decision

Continue the relationship subject to management review of the identified potential gaps and approval of a time-bounded action plan. This sample does not make a legal or regulatory determination.

Report Limitations

- This synthetic, demonstration-only sample supports human-led advisory review, planning, and executive discussion. It was not generated from automated mortgage evidence processing. Nguyen AI identifies potential gaps and helps prepare advisory, executive-ready recommendations. Nguyen AI does not provide legal advice, audit opinions, regulatory certification, guaranteed compliance, underwriting decisions, or agency or investor approval.
- The vendor, contract terms, evidence, and review results are fictional.
- Vendor approval and contracting decisions remain with authorized client personnel.