

Veto Record

RECORDED

Payoff demand review · File 26-2287
 Fictional sample · reviewer J. Martinez

DISBURSEMENT	Payoff demand · \$184,920.16
WHAT CHANGED	Payee + wire destination
CHANGE VIA	email · domain not verified
DEMAND MATCH	amount and payee changed
SOURCE PATH	known servicer path · no confirmation
OPEN ITEM	trusted-source confirmation
EVIDENCE RETAINED	5 of 6
OFFICE ACTION	Hold pending confirmation
REVIEWER	J. Martinez · before release
SIGNED	2026-05-26T14:28 UTC
RECORD HASH	sha256:4e3cf8a1...6af713

Veto records the review. It does not approve, authorize, guarantee, insure, verify, release funds, or make wires safe to send. The escrow office remains the release authority.

THE EVIDENCE

What each line rests on.

Change via · revised payoff demand

CLAIM	The payoff demand should use the revised amount, payee, and wire destination.
SOURCE	A revised payoff demand received by email from a sender domain not already in the file.
CHECK	Sender, amount, payee, and destination compared against the payoff demand already in the file.
RESULT	Amount, payee, and destination changed. Sender domain was not already documented.
LIMITATION	A revised demand can be legitimate. A document alone does not prove source authority.

Callback · known servicer path

CLAIM	The revised demand came from the lender or servicer.
SOURCE	The servicer contact path already in the file — not the number from the revised email.
CHECK	Called the known servicer path and asked for confirmation of the revised amount, payee, and destination.
RESULT	No confirmation before the release cutoff. A message and file note were retained.
LIMITATION	No answer does not prove the revised demand is false. It leaves source authority unconfirmed.

Stayed open · trusted-source confirmation

CLAIM	The office had a trusted-source basis for the revised payoff demand.
SOURCE	None on file.
CHECK	Searched the file for confirmation from the known servicer path or an updated demand from that path.
RESULT	Not present.
LIMITATION	Without it, the file cannot show why the revised demand should be paid. This is why the office held.

CALLBACK RECORD

2026-05-26 13:50 UTC — Called through the known servicer path in the file.

Asked the servicer to confirm the revised amount, payee, and wire destination.

No confirmation before cutoff. Message and file note retained.

Outcome: revised demand not confirmed.

EVENT TIMELINE

2026-05-26 · 13:12 UTC

Revised payoff demand received by email. Amount, payee, and wire destination differed from the demand in the file.

13:28 UTC

Sender, amount, payee, and destination compared against the existing demand and file contact path.

13:50 UTC

Callback placed through the known servicer path in the file. No confirmation received before cutoff.

14:05 UTC

Trusted-source confirmation requested and noted in the file.

14:24 UTC

No trusted-source confirmation received. Office decision: hold pending confirmation. Funds not released.

14:28 UTC

Veto Record signed and recorded.