



Account Retention Standards

Account Retention Standards are intended to drive behavior compatible with creating and maintaining a broker client base that yields a reliable flow of high-quality loan submissions and fundings. The Standards drive best-in-class account growth and maintenance activities including consistently cultivating new broker relationships as well as maintaining ongoing and regular contact with existing broker clients to provide updates and training on Citadel Servicing's products, pricing, and processes.

Limits on Number of Accounts

There are no limits to the number of accounts a Salesperson can have at any given time. However, the Account Executive must demonstrate some level of activity for the account to remain in their ownership.

Broker Offices with 25+ MLO's

If a singular Broker Office has at least 25 MLO's, and if approval is granted from the SVP that owns the account, then it becomes possible for more than one AE to share that account.

Protected Accounts and Timeframes

Salespeople are provided a specified amount of time to properly cultivate an account before the account is moved to available from lack of loan level activity.

- Newly signed up Accounts are protected for a period of 180 calendar days from the date of the Broker Approval.
- Existing accounts are protected for a period of 180 calendar days from the date of the most recent loan level activity defined as either a new loan submission or a loan funding.

Account Dispute Resolution

Any disputes regarding accounts will be decided by the SVP's. If dispute resolution cannot be resolved with the two SVP's involved with the account, then the remaining three SVP's will resolve the dispute by majority vote.

Terminated Employees

Any account(s) previously assigned to terminated employees will be assigned to the terminated employee's Sales Manager. The Sales Manager will distribute the account(s) at their own discretion in order to achieve maximum account penetration. Reassigned accounts from terminated employees will be protected for 90 days from the date they were assigned to the Sales Manager regardless of whether or not it is reassigned to another Salesperson.