



CITADEL
SERVICING CORPORATION

Cross-Collateral Procedure Update Overview

Cross Collateralization Byte Updates

Cross Collateral Screen:

This newly created screen contains all cross-collateral property information. The information entered here will be automatically populated onto the Appraisal Collateral Review Screen and exported into Servicing Director.

Cross Collateral Properties		
Subject Property		
Address:	<input type="text" value="123 Anywhere St."/>	
City:	<input type="text" value="Someplace"/>	
State:	<input type="text" value="WI"/>	
Zip:	<input type="text" value="92626"/>	
County:	<input type="text" value="Alleghany"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>
Additional Real Estate Collateral 1		
Address:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text"/>	
Zip:	<input type="text"/>	
County:	<input type="text"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>
Additional Real Estate Collateral 2		
Address:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text"/>	
Zip:	<input type="text"/>	
County:	<input type="text"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>
Additional Real Estate Collateral 3		
Address:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text"/>	
Zip:	<input type="text"/>	
County:	<input type="text"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>
Additional Real Estate Collateral 4		
Address:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text"/>	
Zip:	<input type="text"/>	
County:	<input type="text"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>
Additional Real Estate Collateral 5		
Address:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text"/>	
Zip:	<input type="text"/>	
County:	<input type="text"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>
Additional Real Estate Collateral 6		
Address:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text"/>	
Zip:	<input type="text"/>	
County:	<input type="text"/>	
Est. Value:	<input type="text"/>	Total Liens: <input type="text"/>

ACR Cross Collateral Screen:

The ACR Cross Collateral Screen will be used by the valuation team when reviewing appraisals for files with Cross Collateralization. The subject property information is available on this screen so that the “Appraisal Collateral Review” screen does not need to be used at all when the Cross-Collateral Indicator is checked.

Appraisal Collateral Review	
VALUATION NOT COMPLETE BECAUSE: <div style="display: flex; justify-content: space-between; align-items: center;"> <div> <input type="text"/> Valuation Stopped Date: <input type="text"/> </div> <div style="border: 1px solid white; padding: 2px; text-align: center;"> See Conversation Log for additional details </div> </div>	
REVIEWED VALUE: <input type="text"/> Appraisal Collateral Review Date: <input type="text"/> REVIEWER: <input type="text"/> <div style="border: 1px solid white; padding: 2px; text-align: center;"> Review will be deemed COMPLETE if date is entered </div>	
If there is a revised value or any changes made to the review screen, check the following box:	
RE -REVIEWED VALUE <input type="text"/> Appraisal Collateral Review <input type="text"/> NEW REVIEWER <input type="text"/>	
Loan Number: <input type="text"/> Approval Disclos Borrower(s) Last Name: <input type="text"/> Sample Property Address: <input type="text"/> 123 Anywhere St., Someplace, WI 92626 Right Click for GPS: <input type="text"/> Transaction Details: CLTV: 70.00 % / Refinance / Cash-Out Investment Property / Credit Grade: / Doc Type:	
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Subject Property</div> Property Type: <input type="text"/> 1st Appraisal: Value: <input type="text"/> Date: <input type="text"/> AMC: <input type="text"/> 2nd Appraisal: Value: <input type="text"/> Date: <input type="text"/> AMC: <input type="text"/> BPO 90 Day As Is List Price: <input type="text"/> BPO 90 Day As Is Sales Price: <input type="text"/> Original/Final List Price: <input type="text"/> Listed for Sale (DOM): <input type="text"/> Property Sq. Ft: <input type="text"/> Lot Size SF: <input type="text"/> #Bedrooms: <input type="text"/> #Baths: <input type="text"/> Remaining Economic Life: <input type="text"/> - Years Zoning: <input type="text"/> <input type="text"/> Amenities: <input type="text"/>	

Additional Print Options will be available in this screen for sending the Appraisal Analysis to DocVelocity. Any documents that do not apply to the specific loan file in question can be unchecked when printing.

Document Name	Size	Form No	Appical
<input checked="" type="checkbox"/> CSC Appraisal Collateral Review	Legal		
<input checked="" type="checkbox"/> CSC Appraisal Revised Collateral Rev...	Legal		
<input checked="" type="checkbox"/> ACR Additional Collateral Review 1	Legal		
<input checked="" type="checkbox"/> ACR Additional Collateral Review 2	Legal		
<input checked="" type="checkbox"/> ACR Additional Collateral Review 3	Legal		
<input checked="" type="checkbox"/> ACR Additional Revised Collateral Re...	Legal		
<input checked="" type="checkbox"/> ACR Additional Revised Collateral Re...	Legal		
<input checked="" type="checkbox"/> ACR Additional Revised Collateral Re...	Legal		

Appraisal Collateral Review Screen:

The Appraisal Collateral Review screen has been modified to mirror the formatting of the “ACR Cross Collateral” screen. All fields remain unchanged aside from their location on the screen.

Appraisal Collateral Review	
VALUATION NOT COMPLETE BECAUSE: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	See Conversation Log for additional details
Valuation Stopped Date: <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	
REVIEWED VALUE: <div style="border: 1px solid black; width: 100px; height: 15px;"></div> REVIEWER: <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	Appraisal Collateral Review Date: <div style="border: 1px solid black; width: 100px; height: 15px;"></div> <div style="border: 1px solid black; padding: 2px; font-size: small;">Review will be deemed COMPLETE if date is entered</div>
If there is a revised value or any changes made to the review screen, check the following box:	
RE-REVIEWED VALUE <div style="border: 1px solid black; width: 100px; height: 15px;"></div> NEW REVIEWER <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	Appraisal Collateral Review <div style="border: 1px solid black; width: 100px; height: 15px;"></div>
<div style="font-size: small;"> Loan Number: Approval Disclos Borrower(s) Last Name: Sample Property Address: 123 Anywhere St., Someplace, IL 92626 Right Click for GPS: IL Transaction Details: CLTV: 70.00 % / Refinance / Cash-Out Investment Property / Credit Grade: / Doc Type: </div>	

Property 1

Property Type:
1st Appraisal: Value:**Date:****AMC:**
2nd Appraisal: Value:**Date:****AMC:**
BPO 90 Day As Is List Price:**BPO 90 Day As Is Sales Price:**
Original/Final List Price:**Listed for Sale (DOM):**
Property Sq. Ft:**Lot Size SF:****#Bedrooms:****#Baths:**
Remaining Economic Life: - Years **Zoning:**
Amenities:
CONDITION:

SALES COMPARISON APPROACH:

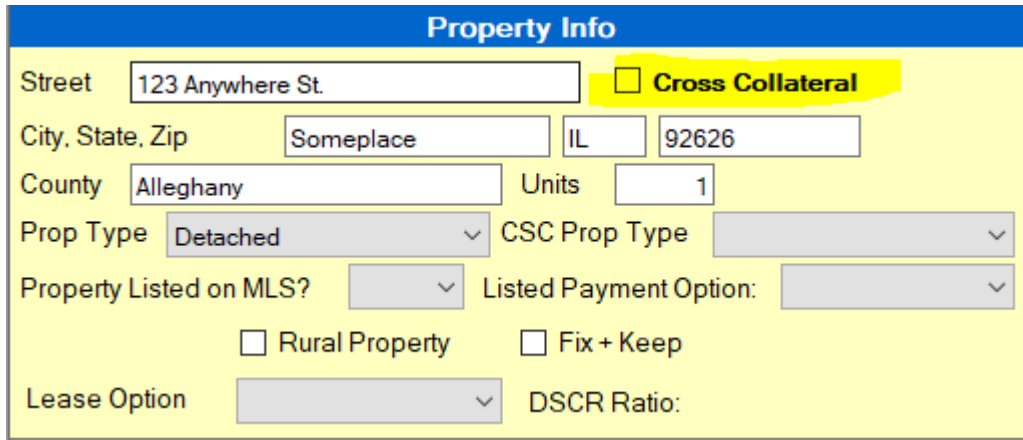
Valuation Notes:

ADDITIONAL RELEVANT SALES:

ADDRESS:	SALES-PRICE:	YB:	BR:	DATE:	GLA:	LOT:	PROXIMITY:
• <div style="border: 1px solid black; width: 150px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>
• <div style="border: 1px solid black; width: 150px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>
• <div style="border: 1px solid black; width: 150px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>
• <div style="border: 1px solid black; width: 150px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>
• <div style="border: 1px solid black; width: 150px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>
• <div style="border: 1px solid black; width: 150px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 20px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>	<div style="border: 1px solid black; width: 50px; height: 15px;"></div>

ULA Screen

The Cross-Collateral Indicator has been added to the ULA screen under the Property Information section. This Indicator will drive all of the systems logic that needs to be applied to Cross Collateral loan files.



Property Info

Street: 123 Anywhere St. ☐ **Cross Collateral**

City, State, Zip: Someplace IL 92626

County: Alleghany Units: 1

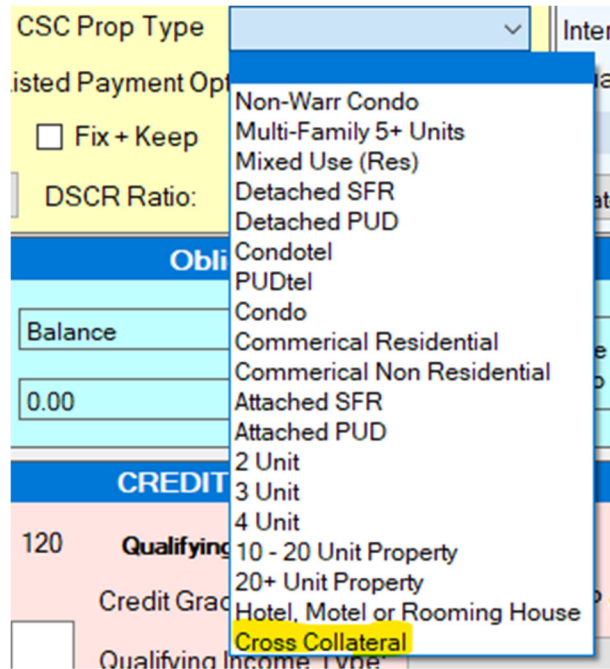
Prop Type: Detached CSC Prop Type: [Dropdown]

Property Listed on MLS?: [Dropdown] Listed Payment Option: [Dropdown]

☐ Rural Property ☐ Fix + Keep

Lease Option: [Dropdown] DSCR Ratio:

The dropdown option “Cross Collateral” has been added for the “CSC Prop Type” field. This field outputs onto the CSC Approval and Underwriter Worksheet.



CSC Prop Type [Dropdown] Inter

Listed Payment Option: [Dropdown]

☐ Fix + Keep

DSCR Ratio: [Text Box]

Obligation

Balance: [Text Box]

0.00

CREDIT

120 **Qualifying**

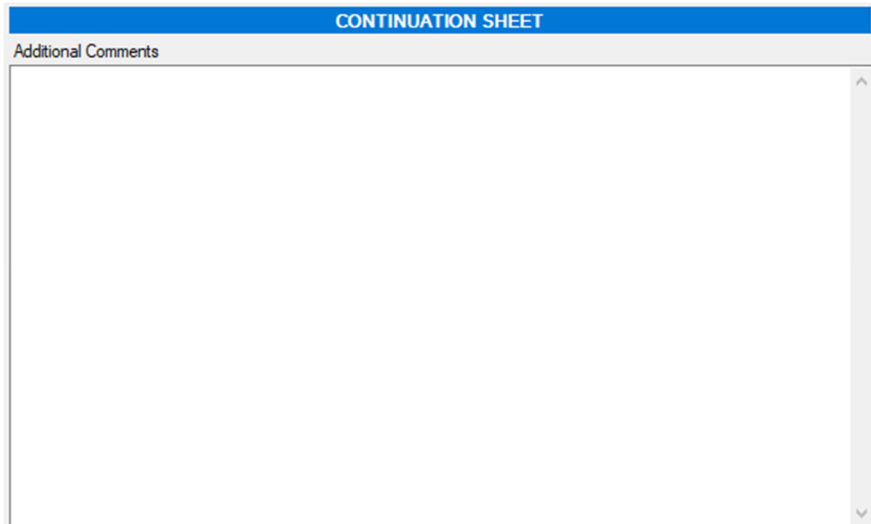
Credit Grade: [Text Box]

Qualifying Income Type: [Text Box]

Non-Warr Condo
Multi-Family 5+ Units
Mixed Use (Res)
Detached SFR
Detached PUD
Condotel
PUDtel
Condo
Commerical Residential
Commerical Non Residential
Attached SFR
Attached PUD
2 Unit
3 Unit
4 Unit
10 - 20 Unit Property
20+ Unit Property
Hotel, Motel or Rooming House
Cross Collateral

Macros

1. BytePro will automatically copy the address information from the “Cross Collateral” screen to the “Additional Comments” box on the “1003 page 4” screen.



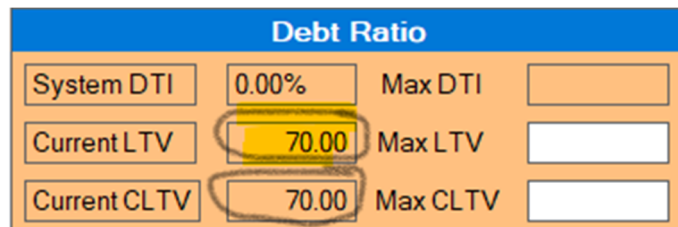
The screenshot shows a window titled "CONTINUATION SHEET" with a sub-header "Additional Comments". Below the header is a large, empty text area with a vertical scrollbar on the right side, indicating it is a scrollable field for entering comments.

2. BytePro will automatically override the “LTV” and “CLTV” fields on the “1008 Transmittal screen”.




The screenshot shows a section titled "LTV Ratios" with a link "(explain)". Below the title are two input fields: "LTV" with a value of "70.00" and a percentage sign, and "CLTV/TLTV" with a value of "70.00" and a percentage sign.

These fields will be filled with the values from the “CSC LTV” and “CSC CLTV” fields.



The screenshot shows a section titled "Debt Ratio". It contains six input fields arranged in three rows. The first row has "System DTI" (0.00%) and "Max DTI". The second row has "Current LTV" (70.00) and "Max LTV". The third row has "Current CLTV" (70.00) and "Max CLTV". The values 70.00 for Current LTV and Current CLTV are circled in yellow.

This macro will trigger whenever a new value is entered into the “Appraised Value”, “Base Loan”, or “Mortgage Subordination” fields on the “ULA Screen” screen.



The screenshot shows a section titled "Loan Details". It contains five input fields: "Appraised Value" (200,000.00), "Purchase Price" (200,000.00), "Base Loan" (140,000.00), "Reconciled Value", and "Mortgage Subordination". The fields "Appraised Value", "Base Loan", and "Mortgage Subordination" are highlighted in yellow.

Form Updates

Cross Collateralization Submission Form

The Cross-Collateral Submission Form can be used in addition to the AE Synopsis to provide information regarding the additional properties.


CITADEL
SERVICING CORPORATION
☐ **PREMIER**

Cross Collateral Submission Form

Date: _____

CLEAR FORM

CONTACT INFORMATION

Broker Name: _____ **CSC AE:** _____

☐ **New Submission** ☐ **Re-Submission** **Previous Loan #:** _____

Borrower Name(s): _____

LOAN INFORMATION

Requested Loan Amount: _____ **LTV:** _____ **CLTV:** _____

Estimated Value: _____ **Purchase Price:** _____ **FICO:** _____

ODF ONLY:

- ☐ Foreign National
- ☐ Biz Purp/OO/2nd (SE Only)
- ☐ Biz Purp/NOO/No TRID/Purchase Only
- ☐ Cross Collateral
- ☐ Fix & Keep
- ☐ Close in Entity
- ☐ DSCR > 1
- ☐ DSCR ≥ .75 – ≤ 1

Subject Property Address	_____	Estimated Value	_____
Additional Collateral	_____	Estimated Value	_____
Additional Collateral	_____	Estimated Value	_____
Additional Collateral	_____	Estimated Value	_____

*** This form is to be submitted in the case of cross collateralization along with the AE synopsis

Addendum to Loan Estimate

The addendum to the Loan Estimate will generate when the Cross-Collateral Indicator is checked. This form will populate with the property information entered on the Cross-Collateral Screen. (fields will auto-populate)

ADDENDUM TO LOAN ESTIMATE

This Addendum contains additional information. It does not replace any information disclosed on the Loan Estimate.

Property & Security Interest

[ExtendedFields.CrossCollateral2_Address]
[ExtendedFields.CrossCollateral2_City],[ExtendedFields.CrossCollateral2_State],[ExtendedFields.CrossCollateral2_Zip]

Property & Security Interest

[ExtendedFields.CrossCollateral3_Address]
[ExtendedFields.CrossCollateral3_City],[ExtendedFields.CrossCollateral3_State],[ExtendedFields.CrossCollateral3_Zip]

Property & Security Interest

[ExtendedFields.CrossCollateral4_Address]
[ExtendedFields.CrossCollateral4_City],[ExtendedFields.CrossCollateral4_State],[ExtendedFields.CrossCollateral4_Zip]

Addendum to Closing Disclosure

The addendum to the Closing Disclosure will generate when the Cross-Collateral Indicator is checked. This form will populate with the property information entered on the Cross-Collateral Screen. (fields will auto-populate)

ADDENDUM TO CLOSING DISCLOSURE

This Addendum contains additional information. It does not replace any information disclosed on the Closing Disclosure.

Property & Security Interest

[ExtendedFields.CrossCollateral2_Address]
[ExtendedFields.CrossCollateral2_City],[ExtendedFields.CrossCollateral2_State],[ExtendedFields.CrossCollateral2_Zip]

Property & Security Interest

[ExtendedFields.CrossCollateral3_Address]
[ExtendedFields.CrossCollateral3_City],[ExtendedFields.CrossCollateral3_State],[ExtendedFields.CrossCollateral3_Zip]

Property & Security Interest

[ExtendedFields.CrossCollateral4_Address]
[ExtendedFields.CrossCollateral4_City],[ExtendedFields.CrossCollateral4_State],[ExtendedFields.CrossCollateral4_Zip]

Processes and Responsibilities by Departments:

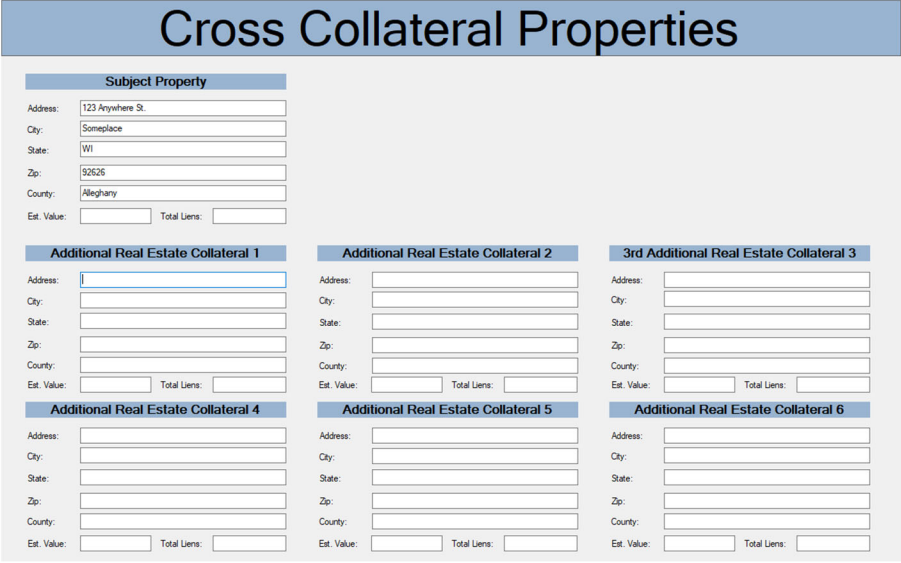
Wholesale:

Account Executives:

The account executive is responsible for completing the AE Synopsis and confirming that the Broker completed the Cross-Collateral Submission form at submission.

Loan Setup:

The Loan Setup team will review the Cross-Collateral Submission Sheet and enter the property addresses and estimated value for all cross-collateral properties on the “Cross Collateral” screen in BytePro (for wholesale loans). The “Total Lien” fields should be left blank during loan setup.



Cross Collateral Properties						
Subject Property						
Address: 123 Anywhere St.						
City: Someplace						
State: WI						
Zip: 52626						
County: Allegheny						
Est. Value:				Total Lien:		
Additional Real Estate Collateral 1						
Address:						
City:						
State:						
Zip:						
County:						
Est. Value:				Total Lien:		
Additional Real Estate Collateral 2						
Address:						
City:						
State:						
Zip:						
County:						
Est. Value:				Total Lien:		
3rd Additional Real Estate Collateral 3						
Address:						
City:						
State:						
Zip:						
County:						
Est. Value:				Total Lien:		
Additional Real Estate Collateral 4						
Address:						
City:						
State:						
Zip:						
County:						
Est. Value:				Total Lien:		
Additional Real Estate Collateral 5						
Address:						
City:						
State:						
Zip:						
County:						
Est. Value:				Total Lien:		
Additional Real Estate Collateral 6						
Address:						
City:						
State:						
Zip:						
County:						
Est. Value:				Total Lien:		

For purchase transactions the property being purchased will always be entered in the “Subject Property” section of the “Cross Collateral” screen.

The Loan Setup team will check the “Cross Collateral” checkbox on the status screen.

(Screenshot when developed)

Valuations for all properties are subject to the ECOA Valuation Rule and a copy must be sent to the borrower at least 3 days prior to closing. Proof of delivery for all valuations must be uploaded to DocVelocity.

Transaction Management:

The Transaction Manager is responsible for requesting and retrieving any additional information required by the underwriter as conditioned in BytePro.

Retail:

Loan Officers:

The Loan Officer will be responsible for including the list of all additional properties which will be cross collateralized on the “Cross Collateralization Submission Form” (available on the intranet. The Conversation Log should be noted that this file will involve cross-collateral

Loan Processors:

The Loan Processor will be responsible reviewing the “Cross Collateralization Submission Form” and inputting all address information and estimated values on the “Cross Collateral” screen.

Cross Collateral Properties					
Subject Property					
Address: <input type="text" value="123 Anywhere St."/>					
City: <input type="text" value="Someplace"/>					
State: <input type="text" value="WI"/>					
Zip: <input type="text" value="92626"/>					
County: <input type="text" value="Alleghany"/>					
Est. Value: <input type="text"/>		Total Liens: <input type="text"/>			
Additional Real Estate Collateral 1		Additional Real Estate Collateral 2		3rd Additional Real Estate Collateral 3	
Address: <input type="text"/>		Address: <input type="text"/>		Address: <input type="text"/>	
City: <input type="text"/>		City: <input type="text"/>		City: <input type="text"/>	
State: <input type="text"/>		State: <input type="text"/>		State: <input type="text"/>	
Zip: <input type="text"/>		Zip: <input type="text"/>		Zip: <input type="text"/>	
County: <input type="text"/>		County: <input type="text"/>		County: <input type="text"/>	
Est. Value: <input type="text"/>		Est. Value: <input type="text"/>		Est. Value: <input type="text"/>	
Total Liens: <input type="text"/>		Total Liens: <input type="text"/>		Total Liens: <input type="text"/>	
Additional Real Estate Collateral 4		Additional Real Estate Collateral 5		Additional Real Estate Collateral 6	
Address: <input type="text"/>		Address: <input type="text"/>		Address: <input type="text"/>	
City: <input type="text"/>		City: <input type="text"/>		City: <input type="text"/>	
State: <input type="text"/>		State: <input type="text"/>		State: <input type="text"/>	
Zip: <input type="text"/>		Zip: <input type="text"/>		Zip: <input type="text"/>	
County: <input type="text"/>		County: <input type="text"/>		County: <input type="text"/>	
Est. Value: <input type="text"/>		Est. Value: <input type="text"/>		Est. Value: <input type="text"/>	
Total Liens: <input type="text"/>		Total Liens: <input type="text"/>		Total Liens: <input type="text"/>	

For purchase transactions the property being purchased will always be entered in the “Subject Property” section of the “Cross Collateral” screen.

The Loan Setup team will check the “Cross Collateral” checkbox on the status screen.

(Screenshot when developed)

Valuations for all properties are subject to the ECOA Valuation Rule and a copy must be sent to the borrower at least 3 days prior to closing. Proof of delivery for all valuations must be uploaded to DocVelocity.

Wholesale & Retail:

Disclosures:

The Closing and Funding department will be responsible for verifying that addresses for all cross-collateralized properties are displaying accurately on the closing disclosures and the appropriate forms in the closing package. *(additional guidance to be added as available)*

Valuation Specialist:

The Valuation Specialist will review all appraisals as required based on their collateral status. The “ACR Cross Collateral” screen has sections to detail information for each cross-collateralized property. The analysis for all properties will be included in DocVelocity.

Appraisal Collateral Review																																																									
VALUATION NOT COMPLETE BECAUSE: See Conversation Log for additional details																																																									
Valuation Stopped Date: <input type="text"/>																																																									
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Loan Number: <input type="text"/> Approval/Disclor Borrower(s) Last Name: Sample Property Address: 123 Anywhere St., Someplace, IL 52626 Right Click for GPS: <input type="text"/> Transaction Details: CLTV: 70.00 % / Refinance / Cash-Out Investment Property / Credit Grade: / Doc Type:																																																									
Property 1 Property Type: <input type="text"/> 1st Appraisal: Value: <input type="text"/> Date: <input type="text"/> AMC: <input type="text"/> 2nd Appraisal: Value: <input type="text"/> Date: <input type="text"/> AMC: <input type="text"/> BPO 90 Day As Is List Price: <input type="text"/> BPO 90 Day As Is Sales Price: <input type="text"/> Original/Final List Price: <input type="text"/> Listed for Sale (DOM): <input type="text"/> Property Sq. Ft: <input type="text"/> Lot Size SF: <input type="text"/> #Bedrooms: <input type="text"/> #Baths: <input type="text"/> Remaining Economic Life: <input type="text"/> - Years Zoning: <input type="text"/> Amenities: <input type="text"/> CONDITION: <input type="text"/> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																																																									
SALES COMPARISON APPROACH: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>																																																									
Valuation Notes: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>																																																									
ADDITIONAL RELEVANT SALES: <input type="text"/>																																																									
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The “Appraisal Collateral Review Date” field on the “Appraisal Collateral Review” screen OR the “ACR Cross Collateral” screen will be the trigger that reviews of all collateral valuation have been complete. This date should not be entered until valuations for all Cross-Collateral properties have been reviewed. This field is the same on both screens and entering data in either field will automatically fill the other.

Underwriting:

The Underwriter will be responsible for confirming that the loan is cross-collateralized and confirming the “Cross Collateral” indicator is checked on the “ULA Screen”.

Property Info			
Street	<input type="text" value="123 Anywhere St."/>	<input type="checkbox"/> Cross Collateral	
City, State, Zip	<input type="text" value="Someplace"/>	IL	<input type="text" value="92626"/>
County	<input type="text" value="Alleghany"/>	Units	<input type="text" value="1"/>
Prop Type	<input type="text" value="Detached"/>	CSC Prop Type	<input type="text"/>
Property Listed on MLS?	<input type="text"/>	Listed Payment Option:	<input type="text"/>
<input type="checkbox"/> Rural Property		<input type="checkbox"/> Fix + Keep	
Lease Option	<input type="text"/>	DSCR Ratio:	

When the Valuation Team has completed their review, the Underwriter will be responsible for entering the reconciled value on the “ULA Screen” under the Loan Information section.

Loan Information			
Loan Product		Loan Details	
Occupancy Type	<input type="text" value="Investment Property"/>	Appraised Value	<input type="text" value="200,000.00"/>
Purpose of Loan	<input type="text" value="Refinance"/>		<input type="text"/>
Refinance Type	<input type="text" value="Cash-Out/Debt Cons"/>	Purchase Price	<input type="text" value="200,000.00"/>
Loan Program Code	<input type="text" value="7 Yr / 1 Yr ARM"/>	Base Loan	<input type="text" value="140,000.00"/>
Change Loan Program	<input type="text" value="Home Screen"/>	Reconciled Value	<input type="text"/>

Note: Reconciled Value Purchase = Purchase Price + value of each Cross-Collateral Property
 Reconciled Value Refinance = Sum of value of each Cross-Collateral Property

Closing/Funding:

The Closing and Funding department will be responsible for verifying that addresses for all cross-collateralized properties are displaying accurately on the closing disclosures and the appropriate forms in the closing package.

(additional guidance to be added as available)

*Any questions related to this process should be directed to the Compliance Department via email
CSCQC@CitadelServicing.com.*