



Notice of Change to Settlement Agent Approval Process

09/28/17

Dear Closing Professional,

Please be advised that Citadel Servicing Corporation has enhanced our background checks and credential verification procedures for closing professionals. For this process, we have retained Secure Insight (aka Secure Settlements, Inc.), an independent third party risk evaluation firm to conduct diligence reviews.

All closing professionals wishing to do business with Citadel Servicing Corporation will need to register with Secure Insight by completing an application online. We ask that you complete this application as soon as possible. Turn time for processing is 7 to 10 business days once all required items have been submitted to Secure Insight. Incomplete applications or failure to provide required items will extend the processing time.

For the protection of our clients and business partners, we must ensure that we conduct a risk evaluation of third party service providers, including closing professionals, in accordance with industry best practices and guidance imposed by the Consumer Financial Protection Bureau. We also believe that this process will reduce administrative burden on you as the review will be automated through Secure Insight and displayed in a shared database for others lenders, too.

The online application may be accessed at www.secureinsight.com . **The current fee of \$199.00/year will change to \$279.00/year effective 10/15/17.** Closing agents who register on or after 10/15/17 will be charged \$279.00/year. The cost to Closing Professionals for registration is normally \$349.00/year; however Citadel Servicing Corporation has entered into an agreement with Secure Insight which allows our Closing Professionals to register at a reduced rate of \$279.00/year. **When registering, please be sure to use the Promo Code of CIDL199 at checkout in order to take advantage of the discount.**

Please Note: No refunds will be issued if you fail to use the promo code. In addition, this code is not valid if you have previously registered with Secure Insight.

The diligence process will include the following:

- One authorized signer for the trust/escrow account;
- Each branch location we are doing business with must register

If an agent or settlement service provider poses an unacceptable risk to consumers or our business partners, we reserve the right to deny such person or company access to funds, closing documents, consumer information, etc. The risk criteria will be evaluated in the lender's sole and absolute discretion.

Please do not wait to register; any delays in processing may cause subsequent delays in scheduling a closing. If you have already registered with Secure Insight, please provide us with your Secure Insight registration number.

Should you have questions please contact us at (949) 900-6630 or if you require technical assistance with the registration process, please contact Secure Insight at (877) 758-7878. Thank you for your understanding and anticipated cooperation.

Sincerely,

Citadel Servicing Corporation
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