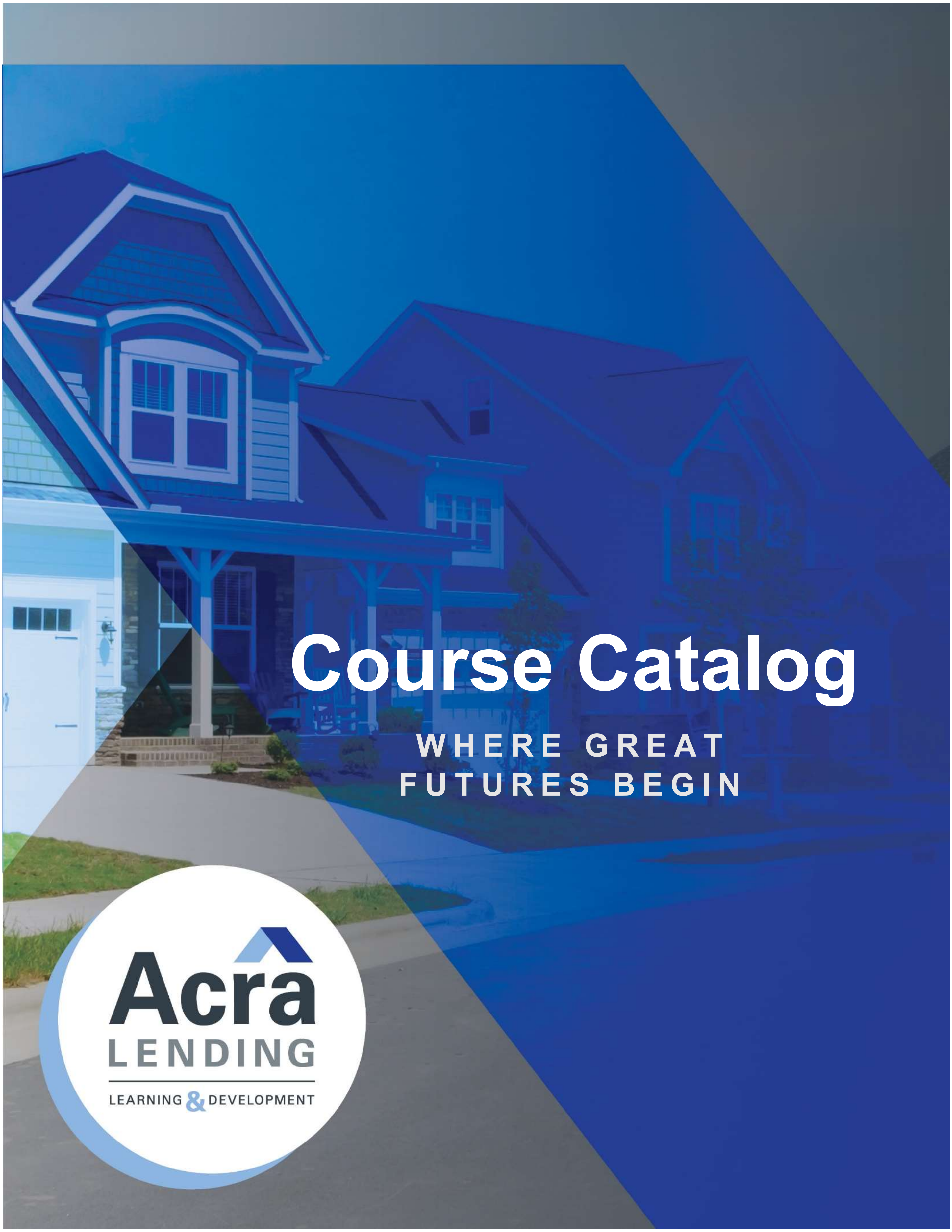
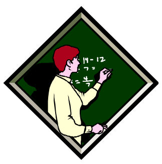

Course Catalog
WHERE GREAT
FUTURES BEGIN
Acra
LENDING
LEARNING & DEVELOPMENT

# Table of Contents

## Variety of Educational Approaches

**Acra Lending is all about quality training and it is delivered in the following methods:**



**Instructor – Led**

**Scheduled, Instructor-Led courses by industry professionals. Courses are designed to meet your specific training needs as well as the needs of the company. You will benefit by participating in discussions and challenging exercises with your peers on various topics.**

**Self-study Workbook**

**Students receive a course workbook to utilize as a reference guide.  their own pace. Each course has a specific time frame to be completed by and is concluded with an on-line test that needs to be completed.**

**E-Learning**

**Skill training completed on-line. This platform is also utilized for training remotely via ZOOM. Some sessions are available via the Learning Management System (LMS) on Paylocity**

**OJT: On the Job Training**

**Working one-on-one with a senior person(s) within the department to gain greater knowledge of the processes and the systems.**

# Section 1

## Career Enhancement

### Career Enhancement

**101 – New Hire Orientation**

This course is designed for employees that are new to the company. Company history, organizational structure, departmental overview, compliance courses, online systems and pertinent Human Resources policies are reviewed in the session.

**Learning Outcome**: Understand the company and the various departments and functions. Review and acknowledge company policies and on-line systems.

Participants: New Employees – Mandatory

3 hours

---

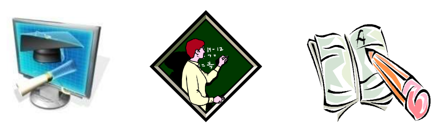
**103 – Employee & Safety Training**

This session reviews all of the building and employee safety plans. All emergency procedures and policies of the company are discussed.

**Learning Outcome**: Review and understand the importance of safety and all related emergency procedures.

Participants: All Employees – Posted on the Cintranet

1.0 hour



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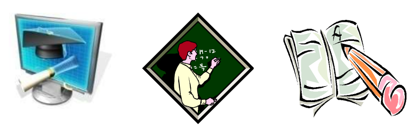
**105 – E-mail Essentials**

This course introduces employees to E-mail techniques commonly used in electronic correspondence. The session also covers information regarding Outlook in priority setting, calendaring and action determination.

**Learning Outcome**: Increased productivity and knowledge of the system.

Participants: All Employees

1 hour



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**106 – Cintranet Training**

An informative and comprehensive overview covering all of the features and tools available on the Cintranet portal.

**Learning Outcome**: Increased productivity and knowledge of the system.

Participants: All Employees

½ hour

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## Career Enhancement

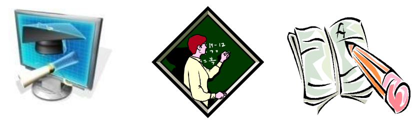
### 110 – Time Management Fundamentals for Employee

This course will provide you with the tools on how to have a more productive day. This course will also provide you with valuable tools so your day can run well and timely. Course content:  Benefits to Organizing and Prioritizing, Tips, Techniques and Best Practices, Setting Goals, Controlling Daily Distractions and The Six D's of Interruptions.

**Learning Outcome:** How to successfully set up priorities for the day; become proficient in managing distractions, drop-ins, and interruptions; better plan time for unplanned activities; and develop an effective Time Management Action Plan.

Participants: All Employees

1 hour



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### 111 – Effective Communication for Employees

This course reviews: Building trust with your manager and team members, sharing your knowledge, providing feedback and how to have direct communication with others. All of these topics are valuable to Communication and will give you valuable insight.

**Learning Outcome:** Increased communication skills with team members and management.

Participants: All Employees

1 hour

---

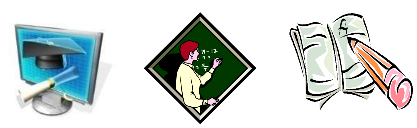
### 112 – Fundamentals of Effective Meetings

This course provides attendees with superior skill building techniques and tools on how to better participate in, plan, organize, and facilitate productive meetings resulting in measurable time and money savings.  This course includes special communication techniques that promote higher group interactivity, which is critical for successful business meetings.  At the end of this training session, attendees will be better prepared to improve their productivity and measure actual time and money efficiency savings

**Learning Outcome**: You will be able to improve your meeting skills and have greater productivity.

Participants: All Employees

1 hour



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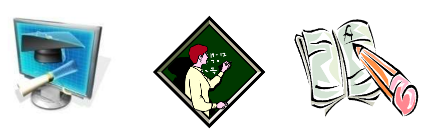
### 114 – Formula for Commitment – Accountability + Attitude = Commitment

This course details the formula for commitment. Course summary points include: How commitment means ownership of results, a review of the 8 behaviors that can destroy commitment, and the 10 important statements that build commitment at work.

**Learning Outcome:**  How to incorporate Accountability and Attitude in the workplace. Understand that attitude is a choice. Learn how to follow-through on commitment.

Participants: All Employees

1 hour



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## Career Enhancement

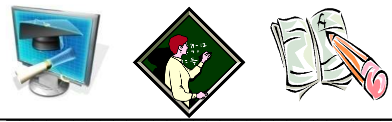
### 115 – Preventing Workplace Harassment

This course prepares employees to deal with difficult workplace issues by focusing on “gray areas” of interpersonal behavior and the law, such as: What is and what is not unlawful harassment? Where is the line drawn between consensual dating and harassment? Are employees allowed to display materials demonstrating their religious beliefs in the workplace? Can a customer or a vendor's conduct toward employees cause unlawful harassment? Do harassment rules apply at organization parties or off-site events? When is a hug or a shoulder rub appropriate in the workplace?

**Learning Outcome:** How to better understand the various gray areas of harassment in the workplace.

Participants: All Employees - Mandatory

1 hour



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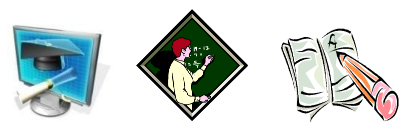
### 119 – Internal Customer Care - Customer Service

This session focuses on treating fellow employees as customers. The workshop will review the behaviors that may occur with employees and how to identify internal clients and being responsive to their needs. The session will also review following up in a timely manner and the importance of being proactive.

**Learning Outcome:** Improved internal communication. Confirms the importance of internal customer service and the importance of following up and being proactive.

Participants: All Employees

1 hour



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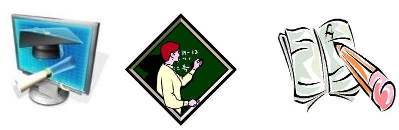
### 120 – “You Own It”

This session’s learning objective will be for you to better understand and incorporate the fundamentals of ownership in your job. Being an owner involves several key points and this course will focus on “Providing Service of Unequalled Excellence” and how being an owner is important to being successful.

**Learning Outcome:** The importance of ownership and the importance of customer service as it applies to you and your position. You “own” your attitude and how it is utilized with internal and external customers.

Participants: All Employees

1 hour



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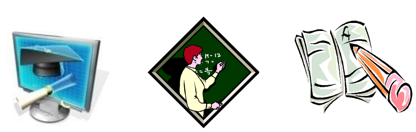
### 121 – Managing Emotions and Proactivity

We’re going to examine the impact of Managing Emotions & Proactivity in Customer Service! You will learn a Recap of The Telephone Doctor Key Points, Three Levels of Customer Service, and Tools for Proactivity, Rapport Building and Emotions and Shifting Gears.

**Learning Outcome:** This training program primarily focuses on the importance of managing your emotional state and how to be very proactive with your internal and external customers.

Participants: All Employees

1 hour



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**Career Enhancement**

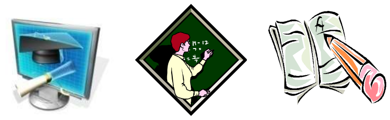
**122 – The Art of Welcoming Incoming Calls**

This session will review creating the Customer's First Impression, Guidelines for Creating Positive Impressions. Your First Impressions, The Bureaucratic Bounce, what is it and how to avoid it, how to Acknowledge Your Callers Request, The Dreaded Hold, Speaking Clearly, Always Remember…and on every call, Say Thank You!

**Learning Outcome:** This training program primarily focuses on the importance of the first impression to the caller whether internal or external.

Participants: All Employees

1 hour



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**Career Enhancement**

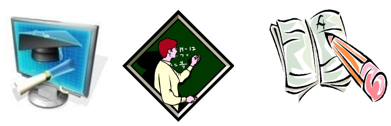
**123 – Problem Solving Skills**

We're going to examine Problem Solving Skills. You will learn: The importance of Creating High Value. A new skill titled the "Sequence". Review various Problem-Solving Approaches. Examine a Key in Customer Service and the importance of how to Review your Listening Skills

**Learning Outcome:** The importance of utilizing your skills with internal and external customers, focusing quickly, determining what course of action to take and deploying your Problem Solving skills as quickly as possible. The session will also review how to utilize Active Listening as a refresher.

Participants: All Employees

1 hour



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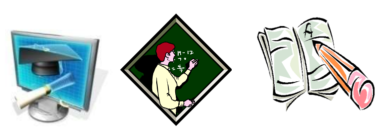
**124 – Creating Memorable & Loyal Experiences**

When was the last time you received truly memorable customer service? Creating and reaffirming solid relationships with customers is extremely important. This helps to retain and build future business. Taking service to this level involves empathy and a significant array of communication skills. The goal is for individuals to clearly know how to consistently create positive memorable experiences.

**Learning Outcome:** This training program primarily focuses on the importance of utilizing listening skills, providing empathy and the personalization of the situation when interacting with internal as well as the external customer.

Participants: All Employees

1 hour



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**Career Enhancement**

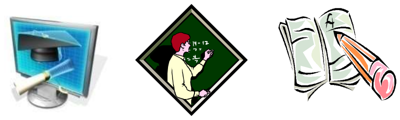
**125 – Mortgage 101 Sales**

The course provides an overview of the Mortgage Industry and the various facets it impacts. A comprehensive listing of tools and resource materials are also covered to assist you in understanding the various forms, calculations and history

**Learning Outcome:** This program primarily focuses on the mortgage industry, learning about the history, terms, compliance, forms and sales techniques.

Participants: Account Executives

24 hours



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**126 – Steps to Success Account Executive**

The instructor led sessions provide the tools, job requirements and production standards for an Account Executive. A comprehensive list of tools and resource materials are provided in the guide, as well as, knowledgeable departmental sessions from Underwriting, Funding, Transaction Management and Sales.

**Learning Outcome**: This training program primarily focuses on the importance of the AE's job, and also teaches products, pricing and sales to become successful.

Participants: Account Executives

40 hours

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**127 – Steps to Success - MLO**

The instructor led sessions provide the tools, job requirements and production standards for a Retail Loan Officer. A comprehensive list of tools and resource materials are provided in the guide, as well as, knowledgeable departmental sessions from Underwriting, Funding, Transaction Management and Sales.

Learning Outcome: This training program primarily focuses on the importance of the RLO's job, and also teaches products, pricing and sales to become successful.

Participants: Retail Loan Officers

40 hours

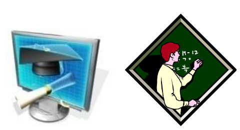
---

**128 – Three Month Bank Statement**

The overview is specific to the requirements of the program with specific examples and explanations to structure and submit loans under this product type.

Participants: Account Executives, Transactions Managers, Retail Loan Officers, Processors

1 hour



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**Career Enhancement**

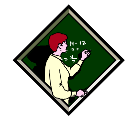
**129 – 12 Month Bank Statement Review**

The overview is specific to the requirements of the program with specific examples and explanations to structure and submit loans under this product type.

**Learning Outcome:**

Participants: Account Executives, Transactions Managers, Retail Loan Officers, Processors

1 hour

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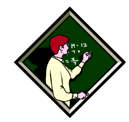
**134 – Mortgage Loan Servicing Overview**

This guide reviews the many facets of Mortgage Servicing. This reviews the processes that Citadel Servicing Corporation uses for Collecting Payments, Escrow Administration, Loan Investor Accounting and Default Management.

Participants: All Employees

1 hour

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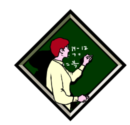
**135 – Customer Service: Empathy Statements**

This is an overview of Empathy Statements. The importance of building rapport with the customer is paramount to success in ANY business. The differentiator in any business is service.

Participants: All Employees

1 hour

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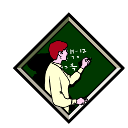
**136 – NICE inContact Softphone MAX**

This overview is specific to the telephone system and its documentation features in the Servicing division. A Quick Guide is part of the session to understand the specifics of answering the calls to maintain compliance.

Participants: All Employees

1 hours

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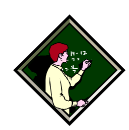
**138 – Expectations of Sales**

Tailored for all Account Executives: Working with your Transaction Manager, managing Broker expectations, communication, problem management and escalation of issues.

Participants: Account Executives

1 hour

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**Career Enhancement**

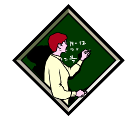
### 139 – Foreign Nationals

A review of who qualifies for the ODF FN program and documentation requirements.

**Career Enhancement**

Participants: All Employees – Account Executives, Retail Loan Officers, Transaction Manager, Loan Processors

1 hour

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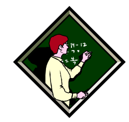
### 140 – DSCR

How Debt Service Coverage Ratio is calculated across applicable programs

Participants: All Employees – Account Executives, Retail Loan Officers, Transaction Managers, Loan Processors

1 hour

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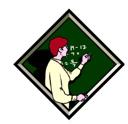
### 141 – Non-Prime Refresh

A one-hour review of the Non-Prime program including rate sheet pricing, borrower type and program highlights.
Participants: All Employees – Account Executives Mandatory

1 hour

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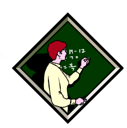
### 143 – Appraisals A to Z

This one-hour course reviews the different criteria used by Appraisers to determine the value of a property. The course also outlines common issues in an appraisal report that can cause loans to be declined, as well as a review of an actual appraisal file.

Participants: All employees

1 hour

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**Career Enhancement**

**144 – Hazard Insurance Review**

An overview of the Hazard Insurance requirements for the closing department.

Participants: All Employees

1 hour

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**145 – Common Conditions Overview**

A review of the top 25 common conditions and their specific requirements.

Participants: All Employees

1 hour

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**146 – Leading by Example**

**LEADERSHIP IS ACTION - NOT WORDS**

This ability to translate intention into reality and to act on your intention comes from **commitment** - *a characteristic common to all individuals who are recognized as leaders*.

**Commitment** consists of a set of positive beliefs coupled with an equally appropriate set of positive actions and behaviors. Without this action and behavior, there is no commitment, merely good intentions. Effective team members not only say they want to do the **"right" thing**; they follow through with appropriate actions - they **"walk the way they talk."**

Participants: All Employees

1 hour

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**147 – Common Suspense**

This session will review the common causes of files that are suspended or declined. Additionally, how to avoid these situations from occurring.

Participants: All Employees

1 hour

---

**148 – Loan Re-Work**

A walk through of when and how a loan re-work is submitted. This course is designed to learn what triggers the loan to be reworked, and to improve the quality of the loan being submitted.

Participants: All Employees

1 hour

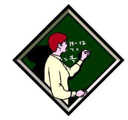
---

### 149 – MERS

This course offers an overview of the MERS process, including manual registration procedures and investor line variations. Additionally, the course reviews the importance of MERS to the lending process and the impacts electronic registration have had on the industry.

Participants: All Employees

1 hour

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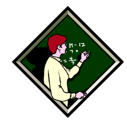
### 150 – Customer Service Skills that Matter

When most business publications talk about customer service skills, things like “being a people person” tend to take the spotlight. Sometimes this can be so vague and generic that it’s hardly a help to anyone looking to get involved in customer service support positions within a company. With that said, let’s get into some specific skills that every team can master to “WOW” the customers that they interact with on a daily basis

Participants: All Employees

1 hour

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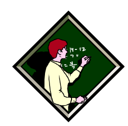
### 151 – Deadlines, Pressures and Staying Cool

- Nothing is more of a dread in the workplace like tight deadlines, but when well managed they are rarely as impossible as they might seem.
- Many of us find ourselves juggling difficult deadlines
- Deadlines are often challenging and can be highly stressful – which is why so many people try to push back on them.
- Despite these pressures, it’s best to accept that deadlines are generally non-negotiable.

Participants: All Employees

1 hour

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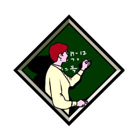
### 152 – Mortgage Servicing 101

The course provides an overview of Mortgage Servicing and the various departments associated with it. A general review of what each department does and resources utilized in servicing loans for investors

Participants: All Employees

1 hour

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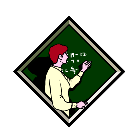
### 153 – Fuel Your Productivity

How do you ignite your productivity?
The key is time allocation. You will need to come up with a plan for each day, accounting for variables outside of those tasks that may distract you or derail your ability to remain “in the zone.” Then, *hold yourself accountable*. This session reviews keeping yourself accountable.

Participants: All Employees

1 hour

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# Section 2

## Management & Leadership

Acra Lending and Citadel Servicing Company’s management development program is designed to assist you in becoming successful in your role with various instructor lead classroom training sessions.

In this section, you will also find the Management Career Development Certified Training that details the career path for all management. This blend of learning also includes questions pertinent to the various courses reviewed.

The Management Certified Courses and Certifications are forwarded to both your supervisor and Human Resources to track your completion and scoring for future promotional opportunities.

## Management & Leadership

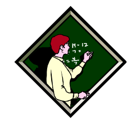
### 301 – Management 101 for New Workplace Leaders

In this course, the following items will be reviewed: understanding some of the key differences between your old role as an individual contributor and your new role as a workplace leader; addressing the changes you will experience while adapting to your new role; managing yourself to project an image as an effective workplace leader; avoiding some of the common mistakes that new workplace leaders make; and learning how to listen, coach, and delegate effectively. You will need to learn to anticipate the expectations that others have of you as a member of the leadership team.

**Learning Outcome:** Understand the key responsibilities and roles of a first time Workplace Leader including Common Mistakes. Communicate effectively to develop, guide, and motivate a team to successful performance. Understand the basic concepts of communication, delegation, and providing effective feedback.

Participants: Team Leads, Supervisors and Managers

12 hours

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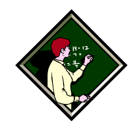
### 303 – Workplace Coach

In your role you will need to utilize your coaching skills. This course will review the skills of good workplace coaching and how to get an agreement from employee’s in correcting a problem as well as securing a commitment to act.

**Learning Outcome:** Increased productivity and commitment from your team members.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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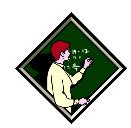
### 306 – Interviewing Skills

The hiring of an employee is a costly endeavor in both dollars and time. This includes the time taken to screen and interview candidates, to train new employees, and the cost of lost work time while this is happening. Effective interview skills are vital in hiring the best candidate to reduce these costs and to have an employee that is committed to Acra Lending or CSC and will help us in meeting our organizational goals and moving forward. This course provides you with the tools needed to interview with confidence and ask the correct questions.

**Learning Outcome:** Learn the basic skills for conducting interviews. Interviewing skills best practices. How to prepare questions for each interview. Effectively open and close an interview. Understand the laws regulations in regards to interviewing.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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## Management & Leadership

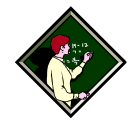
### 307 – Team Building & Motivation

Motivation is a feeling that is derived from an emotion, a desire, or a physiological need that provokes action. Motivation can either be intrinsic, which means it involves factors that motivate us from within or extrinsic, which deals with factors outside of us. Motivation is unique to each individual and it changes over time according to the situation. Team Building refers to a wide range of activities, usually in a business context, for improving team performance. Team building is pursued via a variety of practices. Linking the two is a challenge to management. In order to make the connection with your employees you will need to: identify their needs, provide clear acceptable and unacceptable performance standards and identify their role within the group and organization. Team Building activities help to build and solidify Motivation when delivered properly to your team.

**Learning Outcome:** Understand Motivation, Assess Employee Motivation Levels, Meet Employees Motivational Needs, Rewards and Recognition, as well as Encouraging Self-Motivation from your employees.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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### 309 – Building Strong Communication Skills

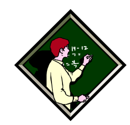
Review the four key dimensions of communication: Building Trust, Sharing Knowledge, Providing Feedback and Direct Communication. All of these topics are valuable to Communication and will give you valuable insight. Walk the Talk – As a manager your influence is constant. Perception is everything. Learn the skills of leading by example.

**Learning Outcome:** Building Trust, Sharing Knowledge, Communication Styles, and Effective Feedback

Direct Communication.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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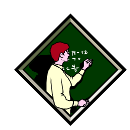
### 313 – Effective Leadership

Managers distribute their time among a variety of functions to ensure success of the operations of the organization. This course will review the following functions: Leadership – What is it? Maintaining a Positive Attitude, Leadership Styles, Effective Listening, Mastering Time, Leaders – The Changing Role, Leading by Example, Motivation, Constructive Feedback, Vision and What Makes Good Leaders Great**.**

**Learning Outcome:** Increased employee productivity and understanding of what an effective leader is and does.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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## Management & Leadership

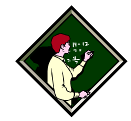
### 320 – Managing Effective Meetings

In any given day you will attend several meetings. You may also be the facilitator in those meetings. This course will provide you with the tools on how to have effective meetings. This course will also provide you with valuable tools so your meetings are well run and timely.

**Learning Outcome:** Learn how to develop and deliver a well-run meeting. Selecting the right people to attend the meeting. Importance of pre-work. Preparing and sticking to a Meeting Agenda. Managing a well-run meeting and follow-up after a meeting.

Participants: Team Leads, Supervisors and Managers

1.5 hours



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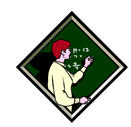
### 325 – Addressing Employee Performance Issues

This course gives you the tools to correctly identify disciplinary issues, to initiate the Corrective Action Process in a timely manner, define the Philosophy behind Progressive Corrective Action, outline and understand the Progressive Corrective Action Process and maintain Clear, Factual, Specific Documentation. You will also write a Seven Point Written Warning and conduct a Corrective Action Session.

**Learning Outcome:** Understand the importance of documenting performance issues and the importance of following the complete process.

Participants: Supervisors and Managers

1.5 hours



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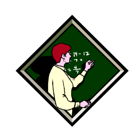
### 326 – Time Management

In your role you will be tasked with accomplishing several projects or tasks in any given day. This course will provide you with the tools on how to have a more productive day with emphasis on organization timeliness. We will review the Benefits to Organizing and Prioritizing, Tips, Techniques and Best Practices, as well as Setting Goals, Controlling Daily Distractions and The Six D’s of Interruptions.

**Learning Outcome:** How to successfully set up priorities for the day; become proficient in managing distractions, drop-ins, and interruptions; better preparedness for unplanned activities; and develop an effective Time Management Action Plan.

Participants: Supervisors and Managers

1.5 hours



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## Management & Leadership

### 327 – Employee Performance Management Training - TBD

**Learning Outcome:** You will learn how to successfully utilize the online system to document and set goals for your employees.

Participants: Supervisors and Managers

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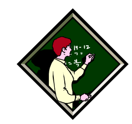
### 328 – Effective Delegation

When delegating a task or project, there are key steps to delegate effectively. By following those steps, you can delegate with confidence and eliminate the need to micromanage. This course takes you through the steps for effective delegation.

**Learning Outcome:** You will learn tools to enhance your productivity as well as assist team members in taking on additional duties and responsibilities.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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### 330 – FMLA California Law Specific- In Development

Review CFRA - California Family Rights Act, FMLA- Family Medical Leave Act and PDL- Pregnancy Disability Act.

Participants: Supervisors and Managers

1.5 hours

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### 332 – American Disabilities Act (ADA) for Managers – In Development

This instructor led management course will provide you with a basic understanding of the legal requirements regarding ADA (Americans with Disabilities Act) as it relates to the workplace, including explanations about ‘who is covered under ADA’ and defining some key terms such as ‘reasonable accommodations’ and ‘essential functions. This course will also help you to avoid actions that are prohibited by the law.

Participants: Supervisors and Managers

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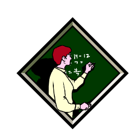
### 333 – Leading by Example

There are many managers, but very few of them are leaders. This session will outline the importance of Leading versus Managing. **LEADERSHIP IS ACTION - NOT WORDS.** This ability to translate intention into reality and to act on your intention comes from **Commitment** - *a characteristic common to all individuals who are recognized as leaders*.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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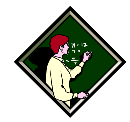
## Management & Leadership

### 334 – The Power of One-on-Ones

The Importance of One-on-Ones includes reviewing and discussing the following: Ask how your employees are feeling at work, are they meeting their goals? If not why? Find out what your employees are most excited about. Find out what they dread. Is there anything you can do to help employees be more successful? Why is having a meeting once a week so hard? Have a schedule and stick to it. Being present in the meeting. Facilitating the discussion. Case Studies review.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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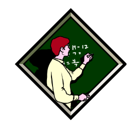
### 335 – Conflict Management

Conflict Management is the practice of being able to identify and handle conflicts sensibly, fairly, and efficiently. Since conflicts in a business are a natural part of the workplace. It is important that there are people who understand conflicts and know how to resolve them. Case Studies review.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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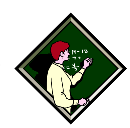
### 336 – Change Management

Change is something that happens in businesses frequently. Change can occur in an organization’s internal or external environment. As a result, this process of change is constant. Change management looks at the drivers of change in the business environment.

Effective managers are proactive in creating solutions to improve the organization’s performance. This means that they must also manage employees through the change process.

Participants: Team Leads, Supervisors and Managers

1.5 hours

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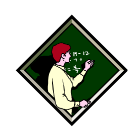
### 337 – Effective Leadership

This session will outline the importance of **Leading** versus **Managing** to be an effective leader in the workplace. This session reviews the importance of influences and your leadership skills.

Participants: Supervisors and Managers

1.5 hours

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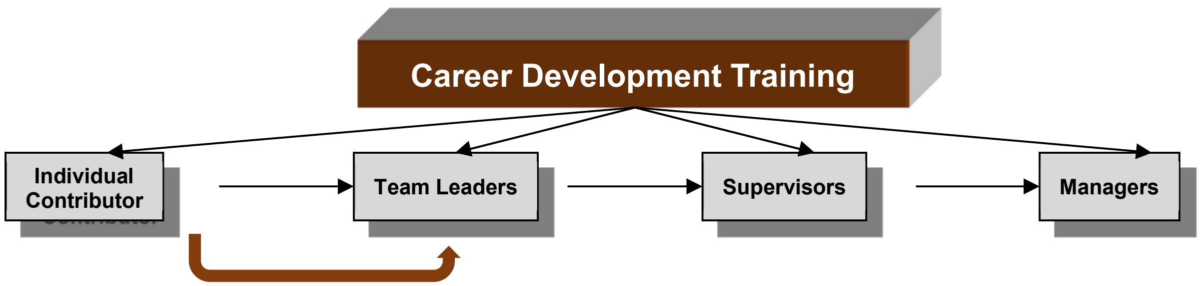
**Management Career Development Certified Training**

***Transitioning from an Individual Contributor to a Team Leader***




**Transitioning from an Individual Contributor to a Team Leader**

**FOUR-STEP CERTIFICATION CRITERIA:**

1. Be selected by your management team or notify your manager that you would like to be considered for a future ***Team Leader Position.***
2. After being approved by the manager, he/she will send an e-mail to the Learning & Development Department. This will begin the registration process for Instructor-Led Courses.
3. Once the applicant completes the required Instructor-Led courses, he/she will need to pass a written Certification Exam with a minimum score of 90%.
4. Once all of the criteria have been successfully met, the applicant will now be eligible for future consideration and promotion to ***Team Leader.***

**These courses encompass 11 different Management sessions that are specific to the understanding and directing of team members.**

**NOTE:** Mandatory classes are in **RED.** Electives are in **BLUE**.

**Instructor-Led Courses:**

| Course # | # of Hours | Course Name |
|---|---|---|
| | 12 | Management 101 Sessions for New Workplace Leaders – **MANDATORY*** |
| | 2 | Preventing Harassment – Management Edition -Mandatory - **ELECTIVE** |

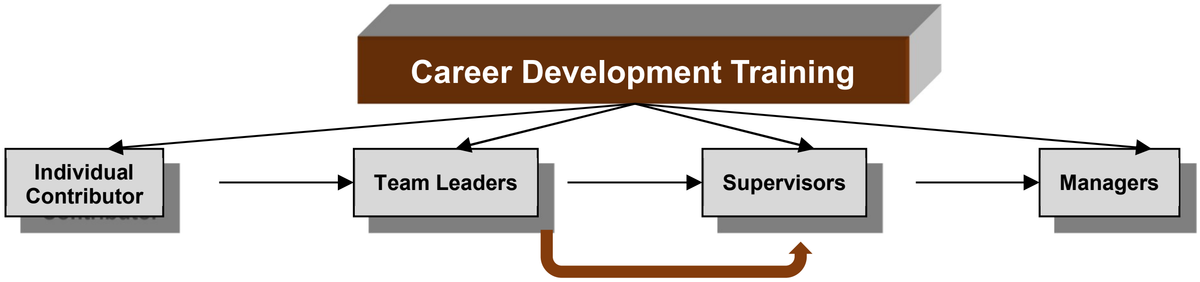
**These courses encompass 11 different Management sessions that are specific to the understanding and directing of team members.**

**Individual Curriculums will be established outlining the specific courses at management direction.**

**NOTE:** *Any Customer Service courses, Industry Knowledge courses, and/or Microsoft Application courses taken during the previous 2 years will apply to the curriculum requirements.*

**Management Career Development Certified Training**

***Transitioning from a Team Leader to a Supervisor***




## Transitioning from a Team Leader to a Supervisor

**FOUR-STEP CERTIFICATION CRITERIA:**

1. Be selected by your management team or notify your manager that you would like to be considered for a future ***Supervisor Position.***
2. After being approved by the manager, he/she will send an e-mail to the Learning & Development Department. This will begin the registration process for Instructor-Led Courses.
3. Once the applicant completes the required Instructor-Led Courses, he/she will need to pass a written Certification Exam with a minimum score of 90%.
4. Once all of the criteria have been successfully met, the applicant will now be eligible for future consideration and promotion to ***Supervisor.***

**NOTE:** Mandatory classes are in **RED.** Electives are in **BLUE**.

**Instructor-Led Courses:**

| Course # | # of Hours | Course Name |
|---|---|---|
| | 12 | Management 101 Sessions for New Workplace Leaders - **MANDATORY** |
| | 2 | Preventing Harassment – Management Edition -Mandatory - **ELECTIVE** |
| | 2 | Employee Performance Management Training –**MANDATORY*** |
| | 2 | FMLA Training – California Only – **ELECTIVE*** |
| | 1 ½ | American with Disabilities Act (ADA) – **ELECTIVE*** |
| | 1 ½ | Time & Attendance – **MANDATORY*** |
| | 1 ½ | E-Mail Essentials – **MANDATORY** |

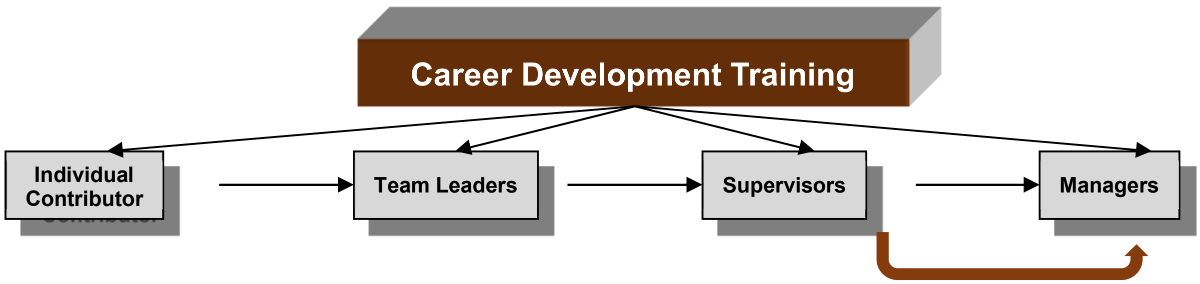
**These courses encompass 11 different Management sessions that are specific to the understanding and directing of team members.**

**Individual Curriculum will be established outlining the specific courses at management direction.**

**NOTE:** *Any Customer Service courses, Industry Knowledge courses, and/or Microsoft Application courses taken during the previous 2 years will apply to the curriculum requirements.*

**Management Career Development Certified Training**

***Transitioning from a Supervisor to a Manager***




**Transitioning from a Supervisor to a Manager Certification:**

**FOUR-STEP CERTIFICATION CRITERIA:**

1 Be selected by your management team or notify your manager that you would like to be considered for a future ***Manager Position.***
2. After being approved by the manager, he/she will send an e-mail to the Learning & Development Department. This will begin the registration process for Instructor-Led Courses.
3. Once the applicant completes the required Instructor-Led Courses, he/she will need to pass a written Certification Exam with a minimum score of 90%.
4. Once all of the criteria have been successfully met, the applicant will now be eligible for future consideration and promotion to ***Manager.***

**NOTE:** Mandatory classes are in **RED.** Electives are in **BLUE**.

**Instructor-Led Courses:**

| Course # | # of Hours | Course Name |
|---|---|---|
| | 12 | Management 101 Sessions for New Workplace Leaders - **MANDATORY** |
| | 2 | Employee Performance Management Training –**MANDATORY*** |
| | 2 | FMLA Training – California Only – **ELECTIVE*** |
| | 1 ½ | American with Disabilities Act (ADA) – **ELECTIVE*** |
| | 1 ½ | Time & Attendance – **MANDATORY*** |
| | 1 ½ | E-Mail Essentials – **MANDATORY** |

**NOTE:** *Any Customer Service courses, Industry Knowledge courses, and/or Microsoft Application courses taken during the previous 2 years will apply to the curriculum requirements.*

**Individual Curriculums will be established outlining the specific courses at management direction.**

# Section 3

## Management & Leadership – Senior Managers

Acra Lending / Citadel Servicing Corporation has partnered with various Senior Managers to create the “next level” of training for the leaders of the company. The sessions will enhance your Management Skills and create more robust Leaderships Skills that can be utilized in your various areas.

This will allow the company to reach the next level and continue to be successful, entrepreneurial, and profitable in the years to come.

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**Management & Leadership – Senior Managers**

**502 – Succession Planning - TBD**

This is a series of sessions that introduces the participants to organizationally prepare for the future. The course introduces how to prepare for the future by identifying and cultivating talent to assume key leadership or backup positions on a temporary or permanent basis.

Participants: Senior Managers, Vice Presidents, Directors

8 Hours

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# Section 4

## Microsoft Applications

The courses are available via online. To enroll, send an email to the Learning & Development mailbox and be sure that you have your managers approval.

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### Microsoft Applications

**601 – Microsoft Excel I COMING SOON**

In this course, students will learn the basics of spreadsheets using Excel. The course is facilitated by a “Certified” Microsoft Trainer. A notice of Scheduled Enrollment dates will be sent by CSCU when the course is offered.

Participants: All Employees

2 Hours

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**602 – Microsoft Excel II COMING SOON**

This course develops additional workplace skills including Charting, Database, and more advanced features of Excel. The course is facilitated by a “Certified” Microsoft Trainer. A notice of Scheduled Enrollment dates will be sent by CSCU when the course is offered.

Participants: All Employees

2 Hours

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**603 – Microsoft Excel III COMING SOON**

The Advanced class continues and enhances use of the Excel system by familiarizing attendees with Charting, Mapping, and more advanced features of the system. The course is facilitated by a “Certified” Microsoft Trainer. A notice of Scheduled Enrollment dates will be sent by CSCU when the course is offered.

Participants: All Employees

2 Hours

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**604 – Microsoft Excel IV COMING SOON**

Excel IV is a new session that gives an in-depth view of charts and graphs and how to customize their individual elements and create organized source data for efficient reporting.

Participants: All Employees

2 Hours

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## Section 5

### Industry Knowledge

As an employee of Acra Lending / Citadel Servicing Corporation, learning about the industry is paramount to understanding how your job, as well as those of others, relate to the industry.

The courses help the participants understand the “big picture” and how to increase their knowledge as well as to become more proactive and creditable when speaking with internal or external customers.

Enhance your fundamental knowledge. Having that knowledge is great for your career.

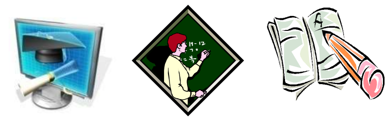
## Industry Knowledge

### 801- Transaction Manager

This course reviews the relationship with the Account Executives and the processing of loans. This important role interfaces with Underwriters, Brokers and borrowers. The session will review DocVelocity, BytePro, and the way to process the various tasks associated with the job.

Participants: All Employees

16 hours



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### 802 – Disclosure Processing

This session helps to develop a working knowledge of federal and multi-state laws and agency disclosure guidelines for residential mortgage origination while working in the Loan Origination Software (“LOS”) system. Various aspects of these systems will be reviewed in this class.

Participants: All Employees

16 Hours

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### 803 – Loan Set-up

This course will review the process of setting up loan files for required documents. An overview of data entry of new loans into Acra Lending’s Loan Operating System (BytePro), to ensure accuracy and speed will also be included. Roles for this department also include assisting Transaction Managers as needed in sorting/editing of new files or conditions.

Participants: All Employees

16 Hours

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### 804 – Loan Processor

In this session, we review and determine what documentation is required to meet investor guidelines. Other items covered are: the best ways to communicate and respond promptly to internal and external customers and how to utilize pipeline reports to effectively manage loans and prioritize daily workflow. A review of document management systems and processes to update all information appropriately and accurately in system will also be covered. In addition, guidelines and loan programs will be reviewed to ensure understanding of Acra Lending’s products.

Participants: All Employees

16 Hours

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## Industry Knowledge

**805 – Junior Underwriting – TBD**

Participants: All Employees

40 Hours

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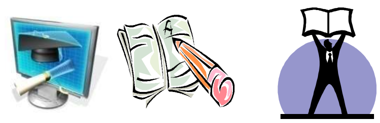
**806 – Underwriting**

This session for all new Underwriters to the firm concentrates on utilizing the Underwriting Worksheet as well as understanding the guidelines. Side by side with a senior underwriter shadowing for several days.



Participants: All Employees

40 Hours

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**807 – Funding Assistant**

This guide works in conjunction with side-by-side training in the Funding Assistant role. Items reviewed include: MERS, Post Fund CD's, Post Close CD's, Shipping, Closing Protection Letters, Fraud Guard, Lenders Instructions, Verification of Employment and Miscellaneous items including various reports.

Participants: All Employees

40 Hours

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**808 – Document Drawing Process**

This guide works in conjunction with the side-by-side training of a Document Drawer. The guide offers screen by screen navigation in BytePro with step-by-step instructions and requirements of each of the necessary fields needed for completion

Participants: All Employees

40 Hours

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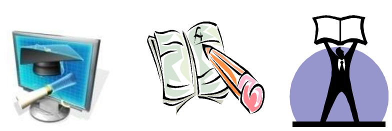
**809 – Document Drawing Process for Funding / Ameris**

This guide works in conjunction with the side-by-side training of a Document Drawer. This guide offers screen by screen navigation in BytePro with step-by-step instructions and requirements of each of the necessary fields needed for completion



Participants: All Employees

40 Hours

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## Industry Knowledge

### 810 – Collections Module

This guide works in conjunction with side-by-side training in the Collector role. Topics reviewed include: D&H screen navigation, how to discuss payments due with the borrower, notating comments and capturing all of the important information when on a call.

Participants: All Employees

40 Hours

Participants: All Employees

24 Hours

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### 811 – Document Control

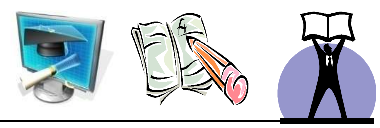
This guide works in conjunction with side-by-side training in the Document Control role. Topics reviewed include: Verification of loan data, Assignment data, Deed of Trust and Title Policy data.

Participants: All Employees

40 Hours

Participants: All Employees

24 Hours



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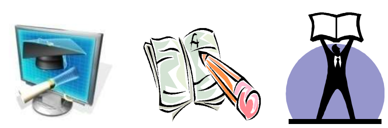
### 812 – Tax & Insurance

This guide works in conjunction with side-by-side training in the Tax & Insurance role. Topics reviewed include: Verification of Insurance information in the D&H system, Verification of Tax information, Correction of data, as well as reviewing accounts and completing Escrow Analysis.

Participants: All Employees

24 Hours



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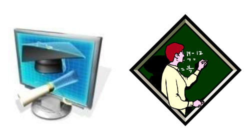
### 813 – Bankruptcy Fundamentals

This course reviews the different types of Bankruptcies and what it means to file in order to explain the differences of each type and how bankruptcies work. Additionally, the course covers investor guidelines related to bankruptcy,

Participants: All Employees

1.5 Hours



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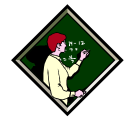
## Industry Knowledge

### 814 – NICE inContact Softphone Max

This guide works in conjunction with side-by-side training in the Customer Service and Collections role. The guide reviews the step-by-step ways to use NICE InContact system, as well as Answering Incoming Calls, Working the Queue, Agent Reports and Dispositioning.

Participants: All Employees

40 Hours

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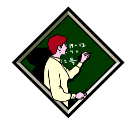
### 815 – Tax & Insurance for Customer Service

To increase knowledge of the Tax & Insurance process, this guide reviews the various screens needed in researching customer questions when calling in. Additionally, specifically addressing Policy Number, Policy Type, Coverage Amount, Premium Due Dates, Escrow Balances and Payments on the Account.

Participants: All Employees

24 Hours

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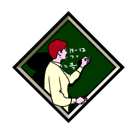
### 816 – MERS Mortgage Electronic Registration

This user guide reviews the MERS database created in 1995 in depth. The system utilized by the real estate finance industry for residential and commercial loan trading, shows the importance of data entry and the chain of title.

Participants: All Employees

1 hour

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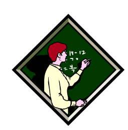
### 817 – Mortgage Basics

This session reviews the History of Mortgages as well as the following topics: What is a Mortgage Loan, Types of Lien Holders, Warehouse Lines of Credit, Origination and Closing, Securitization, Servicing, Payoffs, Mortgage Types, Non-Prime, Credit, Compliance, Appraisals and Acra Lending loan programs.

Participants: All Employees

1 hour

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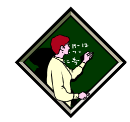
## Industry Knowledge

### 818 – Collections & Loss Mitigation

A review of the collection process and terms. A review of Short-Term Hardship, Long Term Hardship, Collection efforts Day 17 thru 21, Short Sale, Foreclosure, Deed-In-Lieu and the Servicing Director screens and forms associated with these functions.

Participants: All Employees

1 Hours

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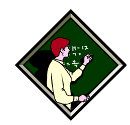
### 819 – Doc Velocity Set-up Guide

A review of screens and functions of the Doc Velocity system.

Participants: All Employees

1 Hour

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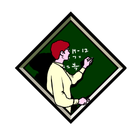
### 820 – Borrower Portal Guide

This is two separate step by step guides for Online Account Access and Internal Borrower Portal Guide that highlights the specific fields to reset the borrower information as well as process multiple functions in the system.

Participants: All Employees

1 Hour

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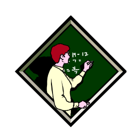
### 821 – Bankruptcy Process

This module reviews the specific details in:

- Review of what steps to take once a borrower has informed CSC that they have filed for Bankruptcy.
- Coverage of Servicing screens that need to be utilized in Bankruptcy situations.
- List of required documentation needed when speaking to a borrower regarding a Bankruptcy.

Participants: All Employees

1 Hour

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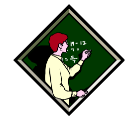
## Industry Knowledge

### 822 – Closing Disclosure Review

A review of the Post Funding Closure Disclosure which reviews various samples and detail the key items that need to be reviewed. This encompasses Refinance and Purchase transactions.

Participants: All Employees

1 hour

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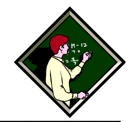
### 823 – Hazard Insurance Review

This session focuses on the specific document types required. Additionally, Insured Parties are reviewed, Insured Locations, Effective Dates, Dwelling Coverages and explanations, Deductibles, Premiums, Mortgagee Clause, Authorized Representative and Carrier Qualifications & Ratings.

Participants: All Employees

1 Hour

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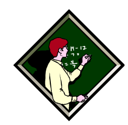
### 824 – Conditions Review

A review of the most common and repetitive conditions that are assigned out from Underwriting to Sales and TM's and how to eliminate them or satisfy them.

Participants: All Employees

1 Hour

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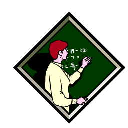
### 825 – Doc Velocity Review – Servicing

This instructor led sessions walks you through how to navigate the Doc Velocity system and locate information. This assists when looking for specific documents to discuss with the borrower.

Participants: All Employees

1 Hour

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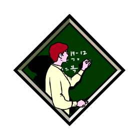
### 826 – BOX Review

This session reviews the uploading process to Box as well as Submitting a Loan, Conditions Upload and Sync to desktop.

Participants: All Employees

1 Hour

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# Section 6

## Compliance

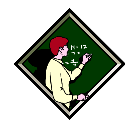
**901 – BSA/AML Bank Secrecy Act – Anti-Money Laundering**

At the conclusion of the class, Acra Lending and Citadel Servicing Corporation (CSC) employees will be able to understand the following concepts:

- Bank Secrecy Act (BSA)
- Anti-Money Laundering (AML)
- The Patriot Act
- Customer Identification Program (CIP)
- Office of Foreign Asset Control (OFAC)
- Suspicious Activity Report SAR
- Document Retention

Participants: All Employees – completed at new hire and annually.

1 Hour

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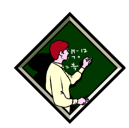
**902 – TRID / Truth in Lending Real Estate Settlement Procedures Act Integrated Disclosure Rule**

This session reviews the TRID process as it is implemented here at Acra Lending & CSC. The new Integrated Disclosures must be provided by a creditor or mortgage broker that receives an application from a consumer for a closed-end credit transaction secured by real property on or after October 3, 2015.

Participants: All Employees – completed at new hire

1 Hour

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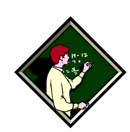
**903 – Harassment Prevention Management California Required Course**

- Understand the CA and Federal laws regarding sexual harassment
- Define all types of Harassment
- How to investigate an allegation of harassment
- Establish a set of guidelines for conducting harassment investigations
- Review Bullying/Abusive Behavior
- New Transgender Regulations
- Describe a manager's responsibilities in preventing and handling all harassment issues
- Steps to follow when handling a complaint of harassment

Participants: All Team Leads, Supervisors, Managers and Senior Leaders – completed every 2 years
2 Hours

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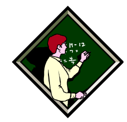
## Compliance

### 904 – FDCPA – Fair Debt Collection Practices Act

In this session the Fair Debt Collection Practices Act (FDCPA) (15 USC 1692 et seq.), which became effective in March 1978, was designed to eliminate abusive, deceptive, and unfair debt collection practices is reviewed.
It also protects reputable debt collectors from unfair competition and encourages consistent state action to protect consumers from abuses in debt collection.

Participants: All Employees – completed at new hire and annually.

1 Hour

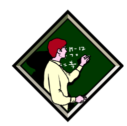
### 905 – Harassment Prevention – All Non-Management Team Members

At the close of this session, you will be able to:

- Explain what harassment is.
- Know why it is important to prevent all types of harassment in our workplace.
- Tell the difference between workplace bullying, illegal discrimination and harassment based on protected group status.
- Understand your responsibilities.

Participants: All Team Members

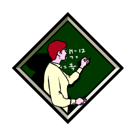
1 Hour

### 906 – Home Mortgage Disclosure Act –HMDA – In Development

The session reviews that collection of data elements when data entering a loan. The information covered includes:

- Identification Rules
- Reporting
- Transition Rules
- Demographic Data Collection
- All Reportable Data



Participants: All Team Members

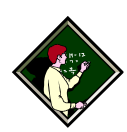
1 Hour

### 907 – Error Resolution, Information Requests, & Qualified Written Responses

This session will review the policy of Acra Lending /CSC to respond to customer complaints, disputes and issues swiftly and to take each compliant seriously. The overview covers timeline and responsible parties. Additionally, how to document and the specifics required.

Participants: All Employees – completed at new hire and annually.

1 Hour

## Compliance

### 908 – Mortgage Advertising & Marketing Guidelines

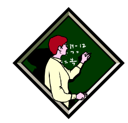
Advertising and marketing are integral parts of connecting with customers and promoting Acra Lending's success. However, it is important that all advertising and marketing messaging is carried out lawfully.

In this presentation we will discuss how to:

- Ensure that all messaging is truthful and not misleading.
- Create materials without infringing on third-party intellectual property rights.
- Protect Acra Lending's intellectual property rights.
- Carry out campaigns and promotions lawfully.

Participants: All Employees – completed at new hire and annually.

1 Hour

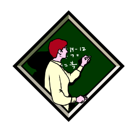



### 909 – Per Diem Interest

Complying with the Per Diem Interest under California Civil Code 2948.5 is imperative. This session will review all of the steps that are needed to remain in compliance.

Participants: All Employees

1 Hour

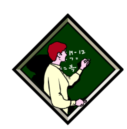



### 910 – Standards for Safeguarding Customer Information

This session will review the requirements for all borrower electronically transmitted information. How CSC requires the encryption or password protection of sensitive customer information when it is transmitted electronically via pubic networks and is not under the purview of CSC's Electronic Communication Consent Agreement.

Participants: All Employees – completed at new hire and annually.

1 Hour

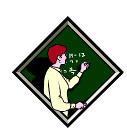



### 911 – Identifying and Reporting Fraudulent or Suspicious Activity

This session will review Acra Lending and Citadel Servicing Corporations is commitment to keeping borrower's information secure and ensure there are no incidents of possible fraud and/or suspicious activity. Ensure borrowers are informed about ways they can easily confirm that they're receiving authentic calls and emails from Acra Lending or CSC.

Participants: All Employees

1 Hour

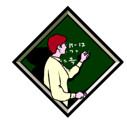
## Compliance

### 912 – What is the Right of Rescission?

This session reviews:

- What is the Right of Rescission?
- What it does not cover
- How borrowers exercise their rights
- How the 3-day countdown is triggered

Participants: All Employees

1 Hour

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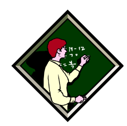
### 913 – California Consumer Protection Act – CCPA

This session will review the importance of adhering to the new enforcement of the California Consumer Protection Act. Effective January 1, 2020, it reviews the update Privacy Policies including California Consumer Privacy Notices. This session is mandatory including all new team members.

Participants: All Employees – completed at new hire

1 Hour

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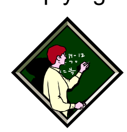
### 914 – Document Retention Policy – DRP

Compliance guidelines for retaining or deleting records is extremely important. This presentation will review the document retention policy is and why it is important. Litigation holds and when they are necessary and best practices for complying with CSC's DRP.

1 Hour

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