

As many of you may have already observed, Citadel Servicing Corporation over the past ten months have been making significant improvements to the way we operate through our investment in personnel and technology. As part of this continued growth, we are rebranding and bringing a fresh new look and feel to the originations side of our business. Acra Lending will launch on **Monday January 4, 2021** and will sport a brand-new logo and new look. This marks a significant milestone in our journey, providing an opportunity to reflect on everything that we have achieved during this trying year and everything that we aspire to become as we move forward into an exciting future.

With this update we will launch two new websites. Citadel Servicing (www.citadelservicing.com) will remain as the servicing side of our business and Acra Lending (www.acralending.com) will focus on originations. Our mission is what we have always known best about ourselves: to deliver best-in-class lending solutions and the optimal customer service to help our customers achieve their residential purchase and investment goals.

The New Logo and Brand

Acra Lending's new logo and visual identity are inspired by our core principle and spirit of being a pioneer in lending solutions — not only helping our customers achieve their purchase and investment goals but also providing them with a great customer experience.



We are incredibly proud of the work that we will continue to do as Acra Lending and Citadel Servicing respectively. We are thankful for our employees, the partnerships, and customers that have accompanied us on our continued journey.

As always, if you have any questions, please do not hesitate to reach out to us! Until then, keep an eye on the launch of Acra Lending at the start of 2021 as we continue our growth to be the #1 Private Mortgage Lender.

Have a great New Years and here is to a great 2021!

Sincerely,



Keith Lind
Executive Chairman & President



Kyle Gunderlock
Chief Executive Officer