

Once creating a file, the LSU Clerk wants to make sure we add the “Application Date” and select “Wholesale” from “Origination Channel”:

STATUS		CRITICAL DATES	
Follow Up Flag	<input type="text"/>	<u>Application Date</u>	<input type="text"/>
Loan Status	Not Assigned	<u>Sched. Approval Date</u>	<input type="text"/>
<u>Origination Channel</u>	<input type="text"/>	<u>Sched. Closing Date</u>	<input type="text"/>
Template File:	No	<u>Signing Date & Time</u>	<input type="text"/> Time: <input type="text"/>
<u>Synchronized File:</u>	No	<u>Case No. Date:</u>	<input type="text"/>
		Agency Case No:	<input type="text"/>
<input type="button" value="Jump to Status Screen"/>		<input type="button" value="Jump to Processing Log"/>	<input type="button" value="Jump to Conversation Log"/>
		<input type="button" value="Jump to Notes"/>	

The LSU Clerk will make sure that the E-Mail listed in Byte matches the E-Consent in DV. Also, make sure that the borrower’s information is correct and matches what is on the 1003:

BORROWERS				
<input type="button" value="Add Borrower"/> <input type="button" value="Delete Borrower"/> <input type="button" value="Move / Sw"/>				
Application 1 - Borrower				
Name	First	Middle	Last	Suffix
D.O.B.	<input type="text"/>	Age <input type="text"/>	Nickname <input type="text"/>	<input type="text"/>
SSN	<input type="text"/>	Taxpayer ID Type	SSN	<input type="text"/>
Non - Person Entity <input type="checkbox"/>				
Work	<input type="text"/>	Home	<input type="text"/>	
<u>Mobile</u>	<input type="text"/>	Fax	<input type="text"/>	
<u>E-Mail</u>	<input type="text"/>			
Street	<input type="text"/>			
Cty-St-Zip	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<u>Credit</u>	- (-, -, -)			
Citizen	<input type="text"/>	Self Employed	<input type="checkbox"/>	
CAIVRS	<input type="text"/>	Order	LDP/SAM	<input type="text"/>
First Time Homebuyer	<input type="checkbox"/>	MLA	<input type="text"/>	

After checking that the borrower's information is correct and matches the information on the 1003, we have to add the File Assignments. Which is adding the Account Executive, Transaction Manager, JR Transaction Manager, Disclosure Processor, Disclosure Supervisor, Assistant TM, Funding Manager, UW Supervisor, QC Analysis, TM Supervisor, Disclosure Clerk, Legal and Sales Manager:

FILE ASSIGNMENTS			
Account Executive	[Not Assigned]	Loan Officer Manager	[Not Assigned]
Transaction Manager	[Not Assigned]	Loan Officer	[Not Assigned]
JR Transaction Manager	[Not Assigned]	JR Loan Officer	[Not Assigned]
Disclosure Processor	[Not Assigned]	Loan Processor	[Not Assigned]
Disclosure Supervisor	[Not Assigned]	JR Processor	[Not Assigned]
Assistant TM	[Not Assigned]	QC Analyst	[Not Assigned]
Underwriter	[Not Assigned]	TM Supervisor	[Not Assigned]
Doc Drawer	[Not Assigned]	Shipper Manager	[Not Assigned]
Doc Drawer - 2nd	[Not Assigned]	Shipper	[Not Assigned]
Funder	[Not Assigned]	Document Control	[Not Assigned]
Closer	[Not Assigned]	Valuation Specialist	[Not Assigned]
Closing Support Specialist	[Not Assigned]	Secondary	[Not Assigned]
Assistant Funder	[Not Assigned]	Disclosure Clerk	[Not Assigned]
Funding Manager	[Not Assigned]	Legal	[Not Assigned]
Lock Desk	[Not Assigned]	Sales Manager	[Not Assigned]
Underwriting Supervisor	[Not Assigned]	Pre-Screen	[Not Assigned]
Vetting Specialist	SusanT	Post Closing Manager	[Not Assigned]

NOTE Please be sure you are assigned at the ATM

We also want to check that the property address matches what we have on the 1003 and, add the Subject Property County, which can be found on the 1003 or SiteX:

SUBJECT PROPERTY INFO		REGISTRATION AND LOCK INFO	
Property TBD <input type="checkbox"/>	Property Has No Address <input type="checkbox"/>	Date Registered	<input type="text"/>
Street	<input type="text"/>	Lock Days	<input type="text"/> Fill Lock Info
City, State, Zip	<input type="text"/>	Extensions	Ext 1 <input type="text"/> Ext 2 <input type="text"/> Ext 3 <input type="text"/>
County	<input type="text"/> Units <input type="text"/>	Date Locked	<input type="text"/>
Property Type	<input type="text"/>	Lock Exp. Date	<input type="text"/> Floating <input type="checkbox"/>
Parcel No	<input type="text"/>	Date Canceled	<input type="text"/>
Assessed Value	<input type="text"/>		
Jump to Subject Property Screen			

The LSU Clerk then will check that the Loan Info provided is correct and matches the AE Synopsis. I've highlighted the sections we need to focus on:

LOAN INFO	
Loan Product	
Occupancy Type	<input type="text"/>
Loan Purpose	<input type="text"/>
Loan Program Code	<input type="text"/> Select
Loan Program Name	<input type="text"/>
Mortgage Type	<input type="text"/>
Amortization Type	<input type="text"/> Options
Buydowns	<input type="text"/> <input type="text"/>
Loan Term	<input type="text"/> Due in <input type="text"/>
Interest Rate	<input type="text"/> % Qual Rate <input type="text"/>
Interest Only Term	<input type="text"/> months
Bi-weekly Loan	<input type="checkbox"/>
Loan Details	
Appraised Value	<input type="text"/> Estimated ?
Price/Value	<input type="text"/>
Base Loan	<input type="text"/> Calculate
PMI Type	<input type="text"/> Quote
MIP Percent	<input type="text"/> % Financed
Loan with MIP/FF	<input type="text"/>
MIP/FF Paid in Cash	<input type="text"/>
Monthly MI Premium	<input type="text"/> % yr 11-30: <input type="text"/> %
Other Loan Info	
Escrow Waiver	<input type="text"/>
1st Time Homebuyer	<input type="text"/>
Relocation Loan	<input type="checkbox"/>

All of this is done on the home screen and that information will then show on the intake screen as seen below:

Origination Channel	<input type="text"/>
Application Date	<input type="text"/> Use the autofill button to input today's date

FILE ASSIGNMENTS	
Transaction Manager	
Account Executive	* Verify in Sales Force that the AE on the AE Synopsis is assigned to the Broker's Account
TM Supervisor	* Review the most recent AE/TM Assignments list (TM overflow assignments may be made)
Funding Manager	
Underwriting Supervisor	
Home Screen	
* Go to Home Screen to make any changes to File Assignments	

Under Loan Info- we must make sure we include the Income Type, which can be found on the AE Synopsis. If the Submission is a Purchase, we need to be sure we are adding the Closing Date under "LSU-Purchase Contract COE". If a file is submitted as Non-TRID and the broker is requesting the file to be disclosed as TRID, we must check the box to let the Disclosure Department know to Disclose properly. We must also include the "Credit Grade" which can be found on the AE Synopsis. If the file is DSCR, we must add the "DSCR Ratio" listed on the AE Synopsis as well. In addition we must add the "Contact Information" for the "Selling Agent" and "Listing Agent" which is found on the Purchase Contract.

LOAN INFO	
Loan Product	
Occupancy Type	<input type="text"/> UNIT # <input type="text" value="1"/> <input type="checkbox"/> Non-TRID loan request to disclose as TRID
Purpose of Loan	<input type="text" value="LSU - Purchase Contract COE"/> <input type="text"/>
Refinance Type	<input type="text"/>
Loan Details	
Base Loan	<input type="text"/> * Loan Amount must match AE Synopsis, Submission Sheet, and 1003
Purchase Price	<input type="text"/> * Purchase Price should match AE Synopsis, Submission Sheet, 1003, Purchase Contract and/or Addendum
Appraised Value	<input type="text"/>
Interest Rate	<input type="text"/>
Income Type	<input type="text"/>
LSU Credit Grade	<input type="text"/> Submitted DSCR Ratio <input type="text"/>

CONTACT INFORMATION	
Selling Agent	
Company Name	<input type="text"/>
Company Address	Street: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip: <input type="text"/>
State License #	<input type="text"/>
Contact First Name	Contact Last Name <input type="text"/>
State Contact Lic #	<input type="text"/>
Email	<input type="text"/>
Phone	<input type="text"/>
Listing Agent	
Company Name	<input type="text"/>
Company Address	Street: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip: <input type="text"/>
State License #	<input type="text"/>
Contact First Name	Contact Last Name <input type="text"/>
State Contact Lic #	<input type="text"/>
Email	<input type="text"/>
Phone	<input type="text"/>

Then the LSU Clerk must check the 1003. You will go to the “URLA Borrower Info” screen and review to make sure the ALL information on the 1003 matches the information in Byte. If there are multiple borrowers, be sure you are checking this information for all borrowers.

The screenshot displays the 'URLA Borrower Info' screen. On the left is a navigation menu with items like 'Conversation Log', 'Subject Property', 'Field Notes', 'Application Summary', 'Changed Circumstances', 'Fee History', 'Loan Estimate Page 1', 'Loan Estimate Page 2', 'Loan Estimate Page 3', 'GFE 2010 Pages 1 and 2', 'GFE 2010 Page 2', 'Fee Worksheet', 'FL - Disclosures', 'Truth in Lending / Reg Z', 'Anti-Steering Disclosure', 'Aggregate Escrow', 'Amortization Schedule', 'URLA Borrower Info' (highlighted), 'URLA Lender Loan Info', '1003 Page 1', '1003 Page 2', '1003 Page 3', '1003 Page 4', '1003 GMI Addendum', 'Disclosures', 'IRS 1098', and 'Patriot Act Borrower Doc'. The main content area has two sections: 'LOAN IDENTIFIERS' and 'PERSONAL INFORMATION'. The 'LOAN IDENTIFIERS' section contains fields for 'Lender Case No.' (FX2112555), 'Agency Case No.' (empty), 'ULI' (254900E6AIE4Z8YQM970-FX2112555-74), and 'Agency Case No. Date' (empty). The 'PERSONAL INFORMATION' section includes fields for 'Name (first, middle, last, suffix)', 'SSN', 'Date of Birth', 'Citizenship' (dropdown), 'Home Phone', 'Mobile Phone', 'Work Phone', 'Email', 'Type of Credit' (Individual Credit: 1 Borrower), 'Martial Status' (dropdown), '# of Dependents', 'Ages', 'Current Residence' (with an 'Edit' link), and a table with columns 'Address', 'How Long', and 'Status'. The 'Address' field has a red 'R' icon.

Then, under Secondary Marketing, we need to add the investor. That means we have to select if its Non-Prime, Non-Prime Foreign National, Non-Prime Non License, Etc. which can be accessed on the intake screen as seen below:

The screenshot shows the 'SECONDARY MARKETING' screen. At the top is a blue header with the text 'SECONDARY MARKETING'. Below it is a purple box labeled 'Investor'. Underneath is a blue button labeled 'Secondary Marketing'. Below the button is a note: '* Select correct Investor Code'. Further down is a section titled 'Review the AE Synopsis; Select the Correct Program Type:'. Below this title are three bullet points: '• Non-Prime (NP)', '• Non-Prime Foreign National Borrower(s) (NPFN)', and '• Jumbo Prime (JP)'. The first two bullet points are highlighted in yellow.

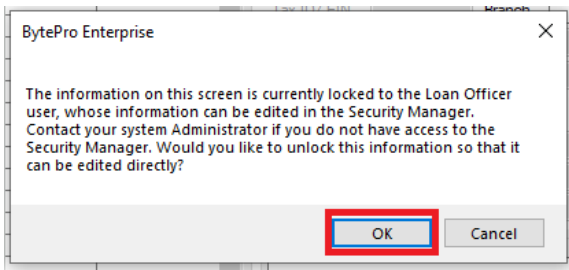
After the LSU Clerk answers the questions on the Intake Screen, the LSU Clerk must go in to the "Parties Screen" and fill out the Broker, Lender, Loan Officer, and Loan Processor's information:

Type	Name	Company	Work	Mobile	E-Mail
Account Executive	Bill Fairbanks	Citadel...	(949) 900-0934	(949) 900-0934	bill.fairbanks@acralending.com
Appraiser					
Appraiser 2					
Assistant Funder					
Assistant TM	Paria...	Citadel...	(818) 274-8714		PariaA@citadelservicing.com
Borrower Attorney					
Broker					
Builder Or Seller					
Closer					
Closing Support Specialist					
Contractor					
Correspondent Lender					
Credit Bureau					
CSC Account Executive					
Disclosure Clerk					
Disclosure Processor					
Disclosure Supervisor					
Doc Drawer					
Doc Drawer - 2nd					
Document Control					
Escrow Company					
FHA Agent					
FHA Mortgagee Rep					
FHA Originating Lender					
FHA Post Closing Mortgagee...					
FHA Sponsoring Lender					
Flood Determination Company					
Flood Insurance Company					
Funder					
Funding Manager					
Hazard Insurance Company					
Hazard Insurance Company 2					
Home Owner's Association					
Inspector					
Investor					
JR Loan Officer					
JR Processor					
JR Transaction Manager					
Legal					
Lender		Acra Lending	(888) 800-7661		disclosures@citadelservicing.com
Lender Attorney					
Listing Agent					
Loan Officer					
Loan Officer Manager					
Loan Processor					
Loan Seller					

On The Broker Section we must click the little box with 3 lines in the middle and select either the Broker Company or Branch. We then want to add the LO's First and Last Name, Title will be "Loan Officer". Then add LO's NMLS Number and License Number (Green). We also want to add the Broker License number (Red). We will add the Work and Mobile phone numbers and LO's email and LP's Email all under "E-Mail 1"

Under Lender, you will add the License Number listed on the License Permission Sheet:

Under Loan Officer and Loan Processor you will need to first click on "Yes" next to "Info Locked" on the top right. Then "OK"



Then you will be able to edit the information. You will only add the First and Last name, Phone numbers and Email Address. Do not add the NMLS or State License to these sections.

Loan Officer

User Name [Not Assigned] Info Locked: [No](#)

General

Company [dropdown]

Name (F, M, L) [dropdown] [dropdown]

Title [text]

Street [text]

City State Zip [text] [text] [text]

License No [text] Company Lic. [text]

NMLS ID [text] Company NMLS [text]

Tax ID/ EIN [text] Branch [text]

Home [text] Other [text]

Pager [text] Work [text]

Mobile [text] Fax [text]

E-Mail 1 [text]

E-Mail 2 [text]

E-Mail 3 [text]

Notes [text area]

After the Parties Screen, the LSU Clerk must do the HMDA on the Intake Screen by selecting the FFIEC Geocoding System and look up the Property Address and then add the information giving on the highlighted boxes below:

HMDA

Subject property address must match the Submission Sheet, Origination Statement Info, 1003, Preliminary Title Report, Appraisal and Purchase Contract (if applicable).

Property Information

Property TBD ☐ Property Has No Address ☐

Street 4744 Brushfire Street

City, State, Zip North Las Vegas NV 89031 State Code 32

County Clark County Code 003 ☐ N/A

FFIEC Geocoding System Census Tract 0036.09 ☐ N/A

Units 1

CSC will NOT accept loans that show a property as TBD (to be determined)

Enter the geocoding information (County Code and Census Tract)

Use the FFIEC Geocoding System to obtain details. Select the link then enter the subject property address and use the geocoding information provided and input the County code and Census Tract. (MSA No is not required).

The LSU Clerk must run Data Verify from the intake screen. Click "Fraud Detection Screen" under the "Underwriting Tools" section. After running Data Verify, the LSU Clerk must upload it to DV and check off "Yes". The LSU Clerk must retrieve the Tax Cert which can be found by clicking "Tax Certificate Search". It will take you to the "Netronline" website which you will then select the "State" for the subject property address and the "County" for the subject property address. Once in the County website, you will select the website that says "Tax Collector" and search the subject property address/APN/First and Last Name of the owner. Some Counties will not have an option for "Tax Collector" which you will then select "Treasurer" which you can then look up the subject property/APN/First and Last Name of the owner. You will print the most recent Tax Cert into DV and name it "Tax Certificate – Internal TCD Report: COND #4512" and add the date under "Underwriting Tools" in Byte.

UNDERWRITING TOOLS

RUN Data Verify Report

Fraud Detection Screen

Data Verify report is uploaded to DV? ☐ Yes ☐ No

- Look for **RED** flags
- LSU to report **RED** flags to Quality Control via email at: CSCQC@citadelservicing.com

[USPS](#)

* **Verify subject property mailing address. Print to DV.**

[ZILLOW](#)

* **IMPORTANT: Be sure to expand each section to capture ALL details listed. Print to DV.**

[REDFIN](#)

* **ONLY use REDFIN if you are unable to print "details" from Zillow. Print both to DV.**

TAX CERTIFICATE SEARCH

- Not required to search for TX, PA, NJ
- Print tax certificate/bill that reflects the "millage rates" of the subject property. Print to DV.
- Notate the Convo Log detailing why TAX CERT was not able to be uploaded to DV
- Upload Netronline to DV labeled as Tax Certificate-Internal TCD Report: Cond #4512

Netronline Tax Cert Pulled ☐

CoreLogic Fraud

Credit Plus Fraud

Credit Technologies Fraud

DataVerify

First American FraudGUARD

pointservices.com

For the Foreign National Verification, if the file is FN we need to make sure we search the borrowers mailing address on Smarty Street and then upload it to DV. The LSU Clerk then needs to answer the questions and fill out the information need. If the file is not FN just select N/A:

FOREIGN NATIONAL VERIFICATION

SMARTY STREETS

Investor NP * only to be completed on NPFN

NPFN - mailing address has been run through Smarty Streets

Smarty Streets address verification has been uploaded to DV

NPFN mailing address fields have been completed

☐ Yes ☐ No ☒ N/A

☐ Yes ☐ Unverifiable

☐ Yes ☐ Unverifiable

Primary Application

☐ Primary Borrower Foreign Address Verified

Street

City Zip

Province

Country

Co-Signer Application

☐ Co-Signer Foreign Address Verified

Street

City Zip

Province

Country

check off the boxes that apply to the file

*** Review the AE Synopsis and select ALL boxes that apply**

New Broker (First 5 Loan Subs)	<input type="checkbox"/> Check if Yes	
Re-Submission of previously APPROVED loan	<input type="checkbox"/> Check if Yes	* Notify TM Management/Director of Operations, 'cc' LSU Supervisor and AE once file is ready for review; LSU cannot submit to UW without management approval
Re-Submission of previously DECLINED loan	<input type="checkbox"/> Check if Yes	* Validate that Notice of Adverse Action notice has been processed for prior submission
Prior CSC Loan #	<input type="text"/>	
Premier Broker Loan?	<input type="checkbox"/> Check if Yes	Assign Loan # with "71" prefix ex: 7111234
Business Purpose Loan? <input type="checkbox"/> Check if Yes		
* Only applies to NON-PRIME		
* Mark "Business Purpose" for all NOO DSCR+ qualifying transactions		
* Mark "Business Purpose" for a NOO Investment Purchase transaction		
* Mark "Business Purpose" for a NOO DTI – NON-TRID transaction		
* Mark "Business Purpose" for a "Non-Person Entity" CLOSING IN A BUSINESS NAME		
<i>DOES not apply to loans closing in a "Trust"</i>		
Non-Licensed Originator?	<input type="checkbox"/> Check if Yes	
NPFN Loan?	<input type="checkbox"/> Check if Yes	
ODF+ Loan?	<input type="checkbox"/> Check if Yes	
ODF+ NL Loan?	<input type="checkbox"/> Check if Yes	
Commercial Loan?	<input type="checkbox"/> Check if Yes	
Cross Collateral Loan?	<input type="checkbox"/> Check if Yes	
Lender Paid/Credit Loan?	<input type="checkbox"/> Check if Yes	IMPORTANT: Verify in Sales Force that broker is approved for LPC? If not yet approved, contact Vendor Management for confirmation.
Check Box if Loan is Lender Paid (Wholesale) or Lender Credit (Retail)		
This selection can not be changed after loan has been disclosed. See manager for any issues		LPC allowed on NON-OWNER NON-PRIME only; not allowed on Jumbo Prime
Broker is approved to receive LPC?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
LPC Comp Tier(s) approved:	<input type="text"/>	
* LSU clerk must document the conversation log regarding LPC compensation		
Non-Person Entity?	<input type="checkbox"/> Check if Yes	
* Not allowed on Jumbo Prime product		
<u>Personal Guarantor:</u>		
Application 3:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	
Application 4:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	
Application 5:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	
Application 6:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	
* Application 1 will always be the Entity		
* Application 1 Co-Borrower will always be blank		
SPECIAL PRICING		
Special Pricing Program	<input type="text"/>	
Competitor Name	<input type="text"/>	
Check if Special Pricing Loan	<input type="checkbox"/> <input type="text"/> <input type="text"/>	

Print the DRAFT-Broker 1008/1003, check the box and print it in to DV

DRAFT - Broker 1008/1003 Printed to DV? ☒ Check if Yes * Check Yes if Completed

Fill out the Appraisal Detail:

Appraisal Details

1. Was an appraisal provided at submission?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
2. Is the appraisal a "COLOR" PDF?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
<i>* IF NO, appraisal should not be tasked for appraisal review</i>	
3. The appraisal effective date is less than 180 days?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
4. JUMBO PRIME PROGRAM - LSU has confirmed that the property type on Synopsis/Sub Form does not reflect CONDOTEL, PUDTEL	<input type="checkbox"/> Correct <input type="checkbox"/> Incorrect <input checked="" type="checkbox"/> N/A
5. JUMBO PRIME PROGRAM - for 2-4 unit properties, LSU has confirmed occupancy is NOT a second home?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A

LSU Appraisal Received Date: LSU Appraisal Effective Date: Age of Appraisal at Sub:

Check that the correct AE was assigned in DV and file has been moved to AE's Cabinet:

DV ASSIGNMENT

LSU clerk has reviewed DV to ensure that the file is moved in to the correct AE's cabinet? ☒ Yes ☐ No

Account Executive: **Alex Smith**

Lastly, before submitting the file we need to check for Broker Credentials. You will go into the Cintranet and go to the Management Tab and click on WP Users.

Cintranet

Haylee Couron

Dashboard

Management

WP Users

Welcome to Cintranet, Haylee!

Search Files, Posts, Events, or Users

You will then search up the LO and LP's emails to see if Credentials have already been created. If Credentials have already been assigned, we do not add a date on the Request Box and we add the credentials in byte.

Users Per Page: 10

Username	Name	Email
lovej1639006114	John Love	jlove@seatrustmortgage.com

If no credentials are in the Cintranet, we need request Broker Portal credentials. To do so, we need to add today's date which will then pop up an email as seen below:

NOTE The email needs to be sent using this format, otherwise, the automated system will not be able to create the credentials.

Reply
 Reply All
 Forward
 IM
 Tue 12/14/2021 11:06 AM
 HC Haylee Couron
Priority Request - New Submission - Broker Portal Log In - 7038402 / Guerrero
 To webupdates@citadelservicing.com
 Cc Bill Dennis; Mayra Mendoza

Broker Company Name: Veritas Funding
 Broker Company NMLS: 2174221

LO First Name: William
 LO Last Name: Davis
 LO Email: ddavis@vfund.com

LP First Name: Heidi
 LP Last Name: Foster
 LP Email: gdoster@vfund.com

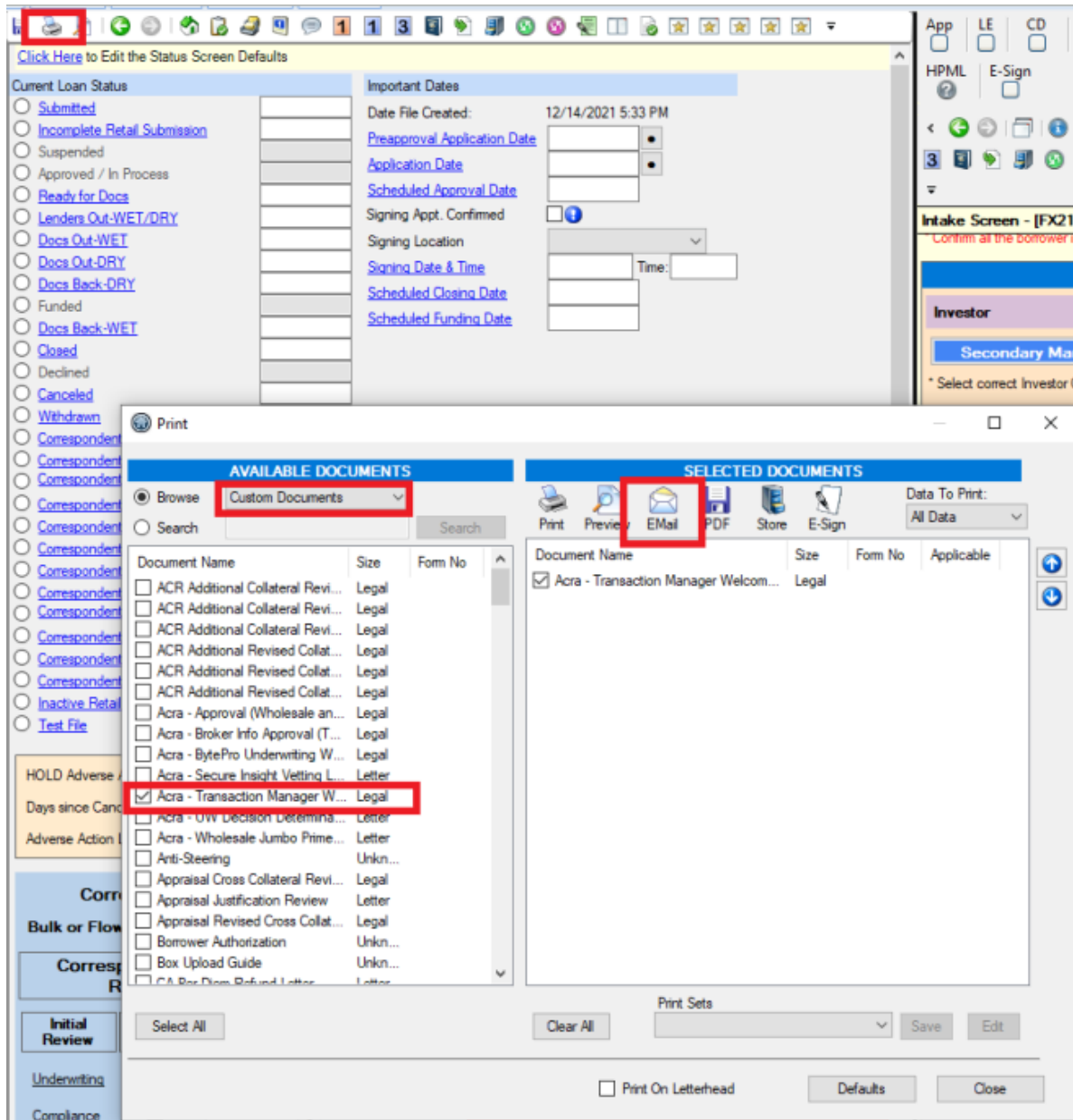
That information is generated from the party screen which will be sent to Web Updates and the TM. You will want to CC Haylee and Mayra. It will also trigger a task that will need to be completed after Web Updated sends you the Broker Credentials. After sending the email we will then head to the Conversation Log and add the following comments:

	11/11/2022 9:20 AM		Property Tax Cert from Netronline uploaded to DV
	04/12/2022 2:20 PM		LSU requested broker portal credentials.
	04/12/2022 2:22 PM		< Haylee Couron : 4/12/2022 2:22 PM PDT > FILE SUBMITTED - EMAILED WELCOME LETTER - AE: NICK HARVEY
	04/12/2022 2:22 PM	BOX	< Haylee Couron : 4/12/2022 2:23 PM PDT > SENT INVITE TO AE


**The first comment is created automatically after requesting the Tax Cert. The second comment is created automatically after requesting the broker credentials. (If credentials did not need to be requested, then that comment will not be there.) **

From here, if you have not been shown how to run credit yourself, you will message Mayra and Haylee to let them know that this file is ready to run credit. **THIS MUST BE DONE PRIOR TO HITTING SUBMIT. DO NOT SUBMIT UNLESS HAYLEE AND MAYRA CONFIRM THAT CREDIT WAS RAN.**

Then you will draft up the welcome letter. You will click on "Print" on the top left of your screen. Then you will deselect anything that shows up on the right side. Then you will go to "Custom Documents" and select "Acra – Transaction Manager Welcome Letter". Then click on "Email".



We are sending the welcome letter to both the LO and LP and CC the AE, TM, Mayra and Haylee. We also want to make sure to attach the "Broker Portal Conditions Upload Guide" and "Broker Portal Login Overview".




Fri 2/19/2021 4:44 PM




Loan Set Up


*** DO NOT REPLY *** 7031509 IRON SERVICE LLC WELCOME LETTER


To


 csegarralans@gmail.com

Cc

 Karen Petersen;  Carla Boudreau;  Mayra Mendoza

 7031509 IRON SERVICE LLC Welcome Letter.pdf
116 KB

 Acra Broker Portal Conditions Upload Guide.pdf
343 KB

 Acra Broker Portal Login Overview.pdf
668 KB

Thank you for your loan submission! The attached Welcome Letter contains some important information regarding this transaction.

Our current underwriting turn time for new submissions is 6 - 7 business days.

The rate lock for NON-PRIME loans will occur once the loan is approved and will be locked for a period of 30 days.


This loan does not fall under TRID regulations. Initial disclosures will not be issued by Acra Lending. You may proceed to order the appraisal at your discretion.

You can access our **FORMS and BROKER PORTAL** via our website www.acralending.com.

CONTACT INFO:


Carla Boudreau
Transaction Manger
(949)-284-4330 ext. 227
carla.boudreau@acralending.com

Karen Peterson
Account Executive
(407) 252-7979
karen.peterson@acralending.com



Acra
LENDING

The Leader in Today's Non-QM Programs

 (949) 900-6630

[25531 Commercentre Drive, Ste 160](#)
[Lake Forest, CA 92630](#)

If still in training, you will ask Mayra or Haylee to review the file and your welcome letter. Once you've been given the okay to submit, you will head over to the "Status" screen where you can then hit the Submit button.

IMPORTANT: Make sure that the date and the black button have generated before you exit the file. If these do not pop up, that means the loan hasn't been submitted and could mess up trackers later.

Status - [7038406]

[Click Here](#) to Edit the Status Screen Defaults

Current Loan Status

☒ Submitted

12/14/2021

☐ Incomplete Retail Submission

☐ Suspended

☐ Approved / In Process

☐ Ready for Docs

☐ Lenders Out-WET/DRY

☐ Docs Out-WET

☐ Docs Out-DRY

☐ Docs Back-DRY

☐ Funded

☐ Docs Back-WET

☐ Closed

☐ Declined

☐ Canceled

☐ Withdrawn

☐ Correspondent - Submitted - Flow

☐ Correspondent - Submitted - Bulk

☐ Correspondent - Approved / In Pro...

☐ Correspondent - CL Sub-Eligible

☐ Correspondent - Eligible Bulk

☐ Correspondent - Clear To Close

☐ Correspondent - Clear to Purchase

☐ Correspondent - Purchased

☐ Correspondent - Commitment Docs ...

☐ Correspondent - Canceled

☐ Correspondent - Denied

☐ Correspondent - Withdrawn

☐ Inactive Retail Lead

☐ Test File

Important Dates

Date File Created:

12/14/2021 11:37 AM

[Preapproval Application Date](#)

•

[Application Date](#)

12/14/2021

•

[Scheduled Approval Date](#)

Signing Appt. Confirmed

☐

!

Signing Location

▼

[Signing Date & Time](#)

Time:

[Scheduled Closing Date](#)

[Scheduled Funding Date](#)

Follow Up

[Follow Up Date](#)

Follow Up Flag

▼

☐ Exclude file from custom reports

Lock Information

Lock Days

Fill Lock Info

Extensions

Ext 1

Ext 2

Ext 3

[Date Locked](#)

•

[Lock Exp. Date](#)

Floating ☐

[Date Canceled](#)

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