



## INTERNAL MEMORANDUM

Date: October 31, 2021  
From: Sara Abdalian, Director of Funding and Post Closing Management  
To: Sales and Operations  
RE: Funding Off of Scanned Docs

Effective immediately, Acra Lending, a DBA of Citadel Servicing Corporation ("**Acra**"), is making the following guideline and procedural updates:

### Fundings:

The Funding Team will be funding all files both WET and DRY off of Scanned docs as long as the Closing Agent or Acra has the original loan documents. If the original loan documents are in the hands of the Closing Agent we will require a shipping label showing that the documents will be overnighted to Acra.