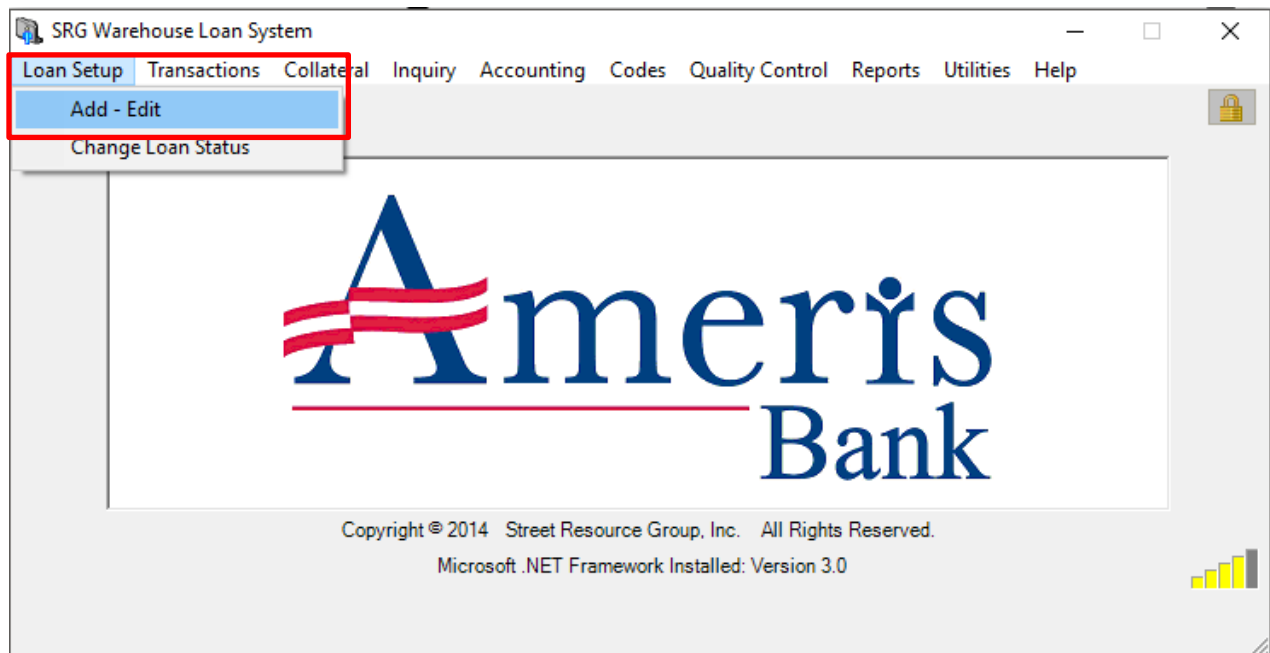


Wire Request AmerisBank



Documents needed to complete input:

1. Fannie Mae Exported File from BytePro.
2. Title Wiring Instructions
3. Approved Funding Figures
4. Underwriting Worksheet
5. Final 1003
6. Copies of the Note, Deed, Transaction Request, & Underwriting worksheet uploaded to the L Drive.



Click Loan Setup and select Add – Edit.

Ameris Bank - New Loan Setup

ID Name Account Status

Request | Underwriting | Documents | Validation | Status History | Comments | Reports

Citadel BC

Product Code Term

Note Amount Date

Rate P&I

Requested PITI

First Due Ins

Other Funds

WH Principal

Orig Participation ☒

Funds to Send ☐ FTS

Name1 A Investor

SSN1 DOB

Sex1 Race1

Income1 Eth1

Name2

SSN2 DOB

Sex2 Race2

Income2 Eth2

Address

City

State ZIP [GM](#)

County Census

MERS

Agent Agent ID

ID Via To

Name Order

Primary Further Credit To Final Credit To

Citibank N.A.

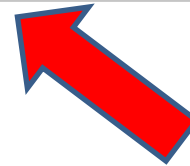
Moon Township/PA

021272655

Loan Setup By [imoussa](#)

Find 1 of 42 Warn Copy **Import** Start New Loan Add Delete Save

Click Import



Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans

Request Underwriting Documents Import Format

Product Code: FICO 700+ Note Amount: \$275,000.00 Rate: 5.2500%

Requested: 4/16/2018 First Due: 6/ 1/2018 Other Funds: \$0.00 WH Principal: 71.5712%

Orig Participation: ☒ Funds to Send: ☐

Import Format: FNMA3.2

File Name:

Import Loan

Settings Import Format Import Results

Import Format Settings

No. of Columns	87
Column Separator	Comma
Column Names in First Row	YES
Auto Generate Loan Number	YES
Copy Loan No to Mtgee Loan No	NO
Calculate Funds to Send	YES
Calculate Mtg Prin and Int Pmt	YES

Originator: Citadel Servicing Corporation

Investor: Investor Product Code:

Closing Agent Search Method: Bank ABA Number AND Final Bank Account Number

If Search for Agent Fails then...: Return and ERROR and do not import loan

Default Closing Agent:

Loan Setup By: imoussa

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Select FNMA3.2 from Input Format drop down.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: WorkInProgress

Request: Underwriting Documents

Product Code: FICO 700+ Note Amount: \$275,000.00 Rate: 5.2500% Requested: 4/16/2018 First Due: 6/ 1/2018 Other Funds: \$0.00 WH Principal: 71.5712% Orig Participation: ☒ Funds to Send: ☐

Ameris Bank - Import Loans

Import Format: FNMA3.2 Import Loan

File Name: Browse

Settings | Import Format | Import Results

Import Format Settings

No. of Columns	87
Column Separator	Comma
Column Names in First Row	YES
Auto Generate Loan Number	YES
Copy Loan No to Mtgee Loan No	NO
Calculate Funds to Send	YES
Calculate Mtg Prin and Int Pmt	YES

Originator: Citadel Servicing Corporation

Investor: Investor Product Code

Closing Agent Search Method: Bank ABA Number AND Final Bank Account Number

If Search for Agent Fails then...: Return and ERROR and do not import loan

Default Closing Agent: Closing Agent

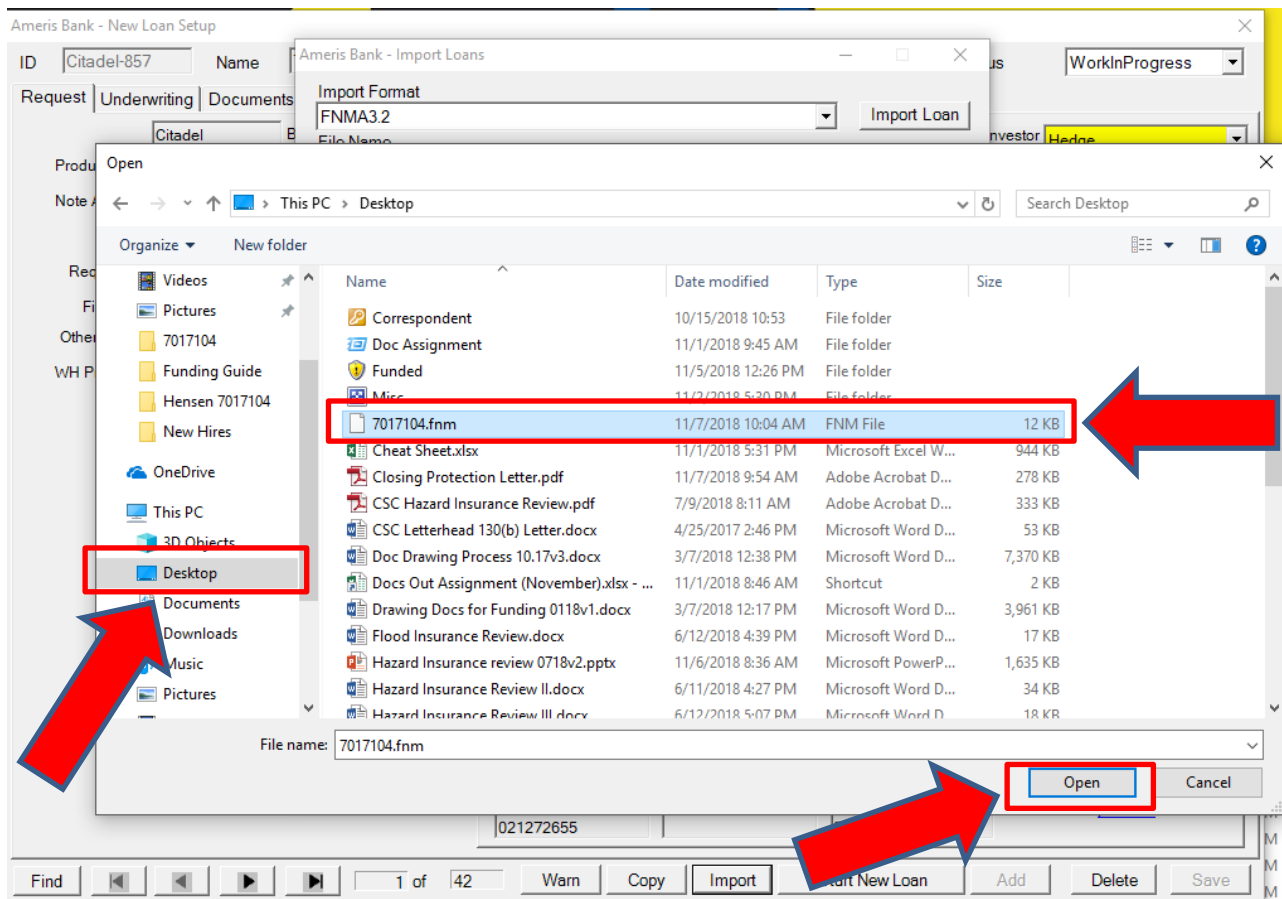
Loan Setup By: imoussa

021272655 759697923

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Click Browse

Notes:



Locate the File saved from Byte and click open..

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: WorkInProgress

Request Underwriting Documents

Product Code: FICO 700+

Note Amount: \$275,000.00

Rate: 5.2500%

Requested: 4/16/2018

First Due: 6/1/2018

Other Funds: \$0.00

WH Principal: 71.5712%

Orig Participation: ☒

Funds to Send: ☐

Ameris Bank - Import Loans

Import Format: FNMA3.2

File Name: C:\Users\finder03.CSC\Desktop\7017104.fnm

Import Loan

Browse

Settings Import Format Import Results

Import Format Settings

No. of Columns	87
Column Separator	Comma
Column Names in First Row	YES
Auto Generate Loan Number	YES
Copy Loan No to Mtgee Loan No	NO
Calculate Funds to Send	YES
Calculate Mtg Prin and Int Pmt	YES

Originator: Citadel Servicing Corporation

Investor: Investor Product Code

Closing Agent Search Method: Bank ABA Number AND Final Bank Account Number

If Search for Agent Fails then...: Return and ERROR and do not import loan

Default Closing Agent:

Loan Setup By: imoussa

021272655 759697923

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

31

Click Import Loans.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans WorkInProgress

Ameris Bank - Fannie Mae 3.2 Import

Save Cancel

Account No	Loan Name	Branch	Request Dt	Note Dt	Note Amount	Whse Amount	Product Code	Investor	Final Account No	Closing Agent	CA #
7017104	Henson, Jaime		11/7/18	11/7/18	451000.00	0					

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Verify request Date if not same day.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans

WorkInProgress

Ameris Bank - Fannie Mae 3.2 Import

Save Cancel

Account No	Loan Name	Branch	Request Dt	Note Dt	Note Amount	Whse Amount	Product Code	Investor	Final Account No	Closing Agent	CA
7017104	Henson, Jaime		11/7/18	11/7/201	451000.00	0					

Find < < > > 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Verify Note Date from Loan Documents.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans WorkInProgress

Ameris Bank - Fannie Mae 3.2 Import

Save Cancel

Account No	Loan Name	Branch	Request Dt	Note Dt	Note Amount	Whse Amount	Product Code	Investor	Final Account No	Closing Agent	CA A
7017104	Henson, Jaime		11/7/18	11/2/2018...	451000.00		<div> FICO 500-550 FICO 550-600 FICO 600-650 FICO 650-700 FICO 700+ JUMBO > 1 Mi </div>				

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Select Product Code based off of Credit Score.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans Status: WorkInProgress

Ameris Bank - Fannie Mae 3.2 Import

Save Cancel

Account No	Loan Name	Branch	Request Dt	Note Dt	Note Amount	Whse Amount	Product Code	Investor	Final Account No	Closing Agent	CA /
7017104	Henson, Jaime		11/7/18	11/2/2018...	451000.00	0	FICO 600-650	Hedge			
								Beach Point			
								Hedge			
								Investors Heritage Li			
								MFA Financial - Well			
								Morgan Stanley			
								Nomura			
								ORIGINATOR PAYM			
								ORIGINATOR PAYC			
								Pimco			
								RETURN WIRE			
								Wells Fargo Bank - C			

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Choose Investor. (Always Hedge)

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans WorkInProgress

Ameris Bank - Fannie Mae 3.2 Import

Save Cancel

Account No	Loan Name	Branch	Request Dt	Note Dt	Note Amount	Whse Amount	Product Code	Investor	Final Account No	Closing	Percent	CA 4
7017104	Henson, Jaime		11/7/18	11/2/2018...	451000.00	0	FICO 600-650	Hedge				

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Click in the field for Final Account No.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans WorkInProgress

Ameris Bank - Fannie Mae 3.2 Import

Account No	Loan Name	Branch	Request Dt	Note Dt	Note Amount	Whse Amount	Product Code	Investor	Fit No	Closing Agent	CA /
7017104	Henson, Jaime		11/7/18	11/2/2018...	451000.00	0	FICO 600-650	Hedge	81397	Lawyers Title Co...	16755 Von

Save Cancel

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Click Save

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Ameris Bank - Import Loans

Request Underwriting Documents

Product Code: FICO 700+

Note Amount: \$275,000.00

Rate: 5.2500%

Requested: 4/16/2018

First Due: 6/1/2018

Other Funds: \$0.00

WH Principal: 71.5712%

Orig Participation: ☒

Funds to Send: ☐

Investor: Hedge

Takeout: 100.0000000000%

Expiration: 4/16/2018

Pool:

Officer:

Stodian:

Administrator:

Participant:

Seller:

Builder:

MI Co:

Servicer:

Title UW:

To: Closing Agent

Loan Setup By: imoussa

Import Format: FNMA3.2

File Name: C:\Users\lunder03.CSC\Desktop\7017104.fnm

Import Loan

Browse

Settings Import Format Import Results

Henson, Jaime

Translate: Appraisal Type

OK

The value for the following was not found in the system.

Please choose a translation for this value.

Full

Closing Agent Search Method: Bank ABA Number AND Final Bank Account Number

If Search for Agent Fails then...: Return and ERROR and do not import loan

Default Closing Agent:

021272655 759697923

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

NOTE: While the sytem is processing, you may receive pop-up validations requesting Doc Type (Full Doc), Appraisal Type (Full), or Loan Type (NP).

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-857 Name: Citadel

Request Underwriting Documents

Product Code: FICO 700+

Note Amount: \$275,000.00

Rate: 5.2500%

Requested: 4/16/2018

First Due: 6/1/2018

Other Funds: \$0.00

WH Principal: 71.5712%

Orig Participation: ☒

Funds to Send: ☐

Ameris Bank - Import Loans

Import Format: FNMA3.2

File Name: C:\Users\funder03.CSC\Desktop\7017104.fnm

Import Loan

Browse

Settings Import Format Import Results

Import Format Settings

No. of Columns: 87

Column Separator: Comma

Column Names in First Row: YES

Auto Generate Loan Number: YES

Copy Loan No to Mtgee Loan No: YES

Calculate Funds to Send: YES

Calculate Mtg Prin and Int Pmt: YES

Originator: Citadel Servicing Corporation

Investor: Investor Product Code

Closing Agent Search Method: Bank ABA Number AND Final Bank Account Number

If Search for Agent Fails then...: Return and ERROR and do not import loan

Default Closing Agent:

Import Successful - 1 loans imported.

OK

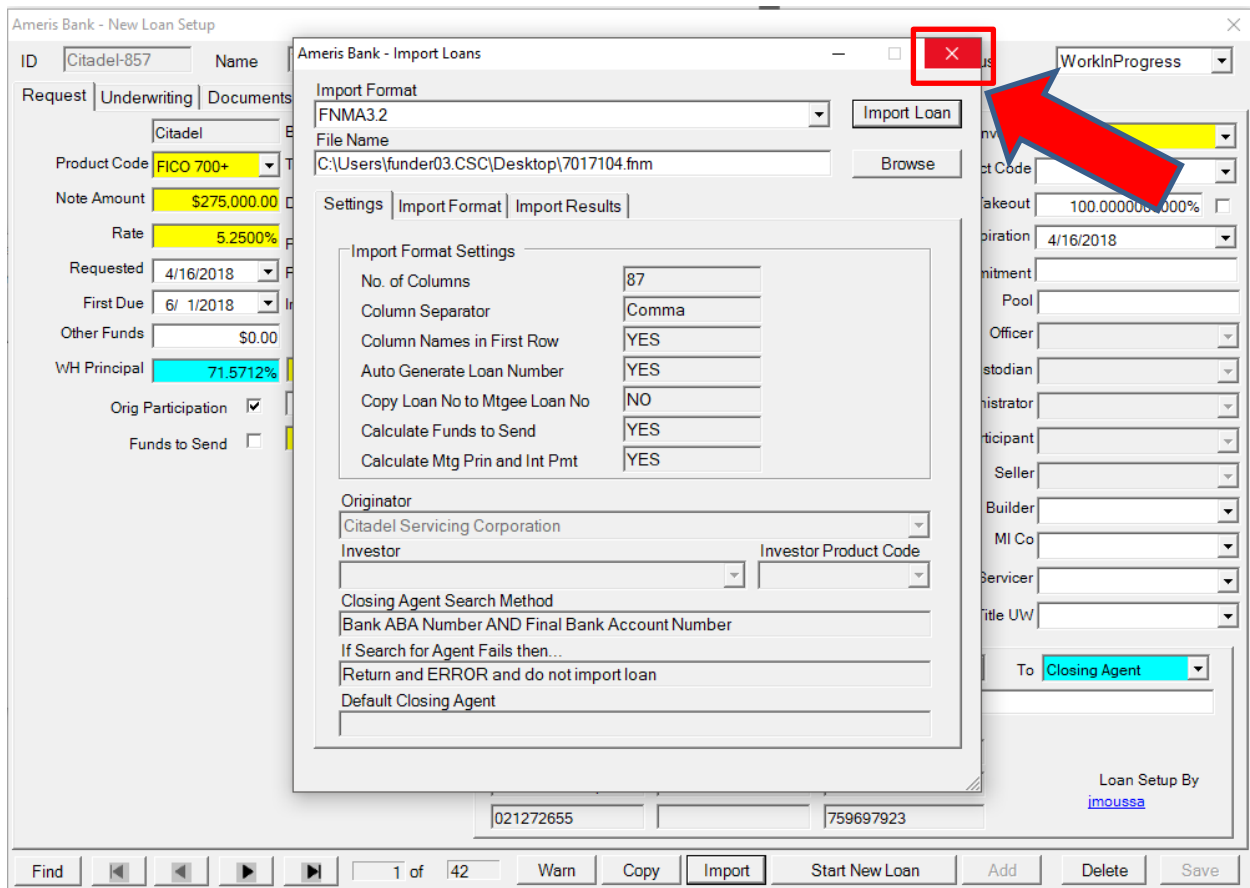
Loan Setup By: imoussa

021272655 759697923

Find 1 of 42 Warn Copy Import Start New Loan Add Delete Save

Click OK

Notes:



Close Window.

NOTE: Information for your loan will begin to populate once the Import Loans Window is closed.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request Underwriting Documents Validation Status History Comments Reports

Product Code: FICO 600-650 Term: 360
 Note Amount: \$451,000.00 Date: 11/ 2/2018
 Rate: 7.7500% P&I: \$3,231.02
 Requested: 11/ 7/2018 PITI: \$0.00
 First Due: 1/ 1/2019 Ins: \$0.00
 Other Funds: \$0.00
 WH Principal: 98.0000% \$441,980.00
 Orig Participation: ☒ \$0.00
 Funds to Send: ☐ \$441,980.00 **FTS**

Name1: Jaime Henson
 SSN1: 549 85 8428 DOB: 3/29/1958
 Sex1: M Race1: Asian
 Income1: \$8,235.57 Eth1: Not Hispanic or Latino
 Name2: Suzette B. Henson
 SSN2: 716 89 6912 DOB: 12/29/1973
 Sex2: F Race2: Asian
 Income2: \$1,446.28 Eth2: Not Hispanic or Latino
 Address: 44 Glenbrook Avenue
 City: Daly City
 State: California ZIP: 94015
 Census: MERS:

Investor: Hedge
 Product Code:
 Takeout: 100.0000000000%
 Expiration: 11/ 7/2018
 Commitment:
 Pool:
 Officer:
 Custodian:
 Administrator:
 Participant:
 Seller:
 Builder:
 MI Co:
 Mtg Servicer:
 Title UW:

Agent Address Agent ID Agent Acct New
 ID: LAWTC-17 Via: Wire To: Closing Agent
 Name: Lawyers Title Company Order:
 Primary: Union Bank Further Credit To: Final Credit To: Lawyers Title Company
 122000496 9101081397

Loan Setup By: dherish

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Click the FTS button

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request Underwriting Documents Validation Status History Comments Reports

Product Code: FICO 600-650 Term: 360 Note Amount: \$451,000.00 Date: 11/ 2/2018 Rate: 7.7500% P&I: \$3,231.02

Requested: 11/ 7/2018 PITI: \$0.00 First Due: 1/ 1/2019 Ins: \$0.00 Other Funds: \$0.00

WH Principal: 98.0000% \$441,980.00

Orig Participation: ☒ \$0.00 Funds to Send: ☐ \$441,980.00 FTS

Name1: Jaime Henson SSN1: 549 85 8428 DOB: 3/29/1958 Sex1: M Race1: Asian

Income1: \$8,235.57 Eth1: Not Hispanic or Latino

Name2: Suzette Henson SSN2: 716 89 6912 DOB: 12/29/1973 Sex2: F Race2: Asian

Investor: Hedge

Product Code: Takeout: 100.0000000000% Expiration: 11/ 7/2018

Commitment: Pool: Officer: Custodian: Administrator: Participant: Seller: Builder: MI Co: Mtg Servicer: Title UW:

Ameris Bank - Enter... OK Cancel

Amount: County: Census: MERS:

Agent: Address: Agent ID: Agent Acct: New

ID: LAWTC-17 Via: Wire To: Closing Agent

Name: Lawyers Title Company Order:

Primary: Union Bank Further Credit To: Final Credit To: Lawyers Title Company

122000496 9101081397

Loan Setup By: dherish

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Enter the Wire Amount from approved Internal Funding Figures.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request Underwriting Documents Validation Status History Comments Reports

Product Code: FICO 600-650 Term: 360 Note Amount: \$451,000.00 Date: 11/ 2/2018 Rate: 7.7500% P&I: \$3,231.02

Requested: 11/ 7/2018 PITI: \$0.00 First Due: 1/ 1/2019 Ins: \$0.00 Other Funds: \$0.00

WH Principal: 98.0000% \$441,980.00

Orig Participation: ☒ \$0.00 Funds to Send: ☐ \$441,980.00 FTS

Name1: Jaime Henson SSN1: 549 85 8428 DOB: 3/29/1958 Sex1: M Race1: Asian

Income1: \$8,235.57 Eth1: Not Hispanic or Latino

Name2: Suzette B. Henson SSN2: 716 89 6912 DOB: 12/29/1973 Sex2: F Race2: Asian

Investor: Hedge Product Code: Takeout: 100.0000000000% Expiration: 11/ 7/2018

Commitment: Pool: Officer: Custodian: Administrator: Participant: Seller: Builder: MI Co: Servicer: Title UW:

Agent Address Agent ID Agent Acct New

ID: LAWTC-17 Via: Wire To: Closing Agent

Name: Lawyers Title Company Order:

Primary: Union Bank Further Credit To: Final Credit To: Lawyers Title Company

122000496 9101081397

Loan Setup By: [dherish](#)

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Click OK

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request Underwriting Documents Validation Status History Comments Reports

Citadel BC [] Name1: Jaime Henson Investor: Hedge

Product Code: FICO 600-650 Term: 360 SSN1: 549 85 8428 DOB: 3/29/1958 Product Code: []

Note Amount: \$451,000.00 Date: 11/ 2/2018 Sex1: M Race1: Asian Takeout: 100.0000000000%

Rate: 7.7500% P&I: \$3,231.02 Income1: \$8,235.57 Eth1: Not Hispanic or Latino Expiration: 11/ 7/2018

Requested: 11/ 7/2018 PITI: \$0.00 Name2: Suzette B. Henson Commitment: []

First Due: 1/ 1/2019 Ins: \$0.00 SSN2: 716 89 6912 DOB: 12/29/1973 Pool: []

Other Funds: \$0.00 WH Principal: 98.0000% \$441,980.00 Sex2: F Race2: Asian Officer: []

Orig Participation: ☒ \$1,903.19 Income2: \$1,446.28 Eth2: Not Hispanic or Latino Custodian: []

Funds to Send: ☐ \$443,883.19 FTS Address: 44 Glenbrook Avenue Administrator: []

City: Daly City Participant: []

State: California ZIP: 94015 GM Seller: []

County: [] Census: [] Builder: []

MERS: [] MI Co: []

Mtg Servicer: [] Title UW: []

Agent Address Agent ID Agent Acct New

ID: LAWTC-17 Via: Wire To: Closing Agent

Name: Lawyers Title Company Order: []

Primary: Union Bank Further Credit To: [] Final Credit To: Lawyers Title Company

122000496 9101081397

Loan Setup By: dherish

Find [] 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Verify Orig Participation matches the amount listed on the top right of the approved Internal Funding Figures from Byte.

W/H:	06
Participated \$:	\$ 1,903.19
W/H Portion:	\$ 441,980.00
CSC Portion:	\$ 9,020.00
CSC Interest:	\$ 2,330.17

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request: **Underwriting** Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type	Appraisal Date	Credit Score
Transaction Type	Appraised Value	Gross Income
Property Type	Sales Price	Job Length
Doc Type	Other Liens	Self Employed
Rate Type	LTV	Recurring Payment
Amort Type	CLTV	Cash Reserves
Lien Position	Appraisal Type	Debt Ratio 1
Occupancy	Appraiser FN/LN	Debt Ratio 2
Balloon Note	Appraiser Co	External Grade
Piggy Back	Appraiser License	Internal Grade
Underwriting Score	Appraiser City State	Broker
Underwriting System	Real Est. Agent FN/LN	Acquisition Source
Underwriting Date	Real Est. Agent Co	Acquisition Cost
Valuation Type	Real Est. Agent License	
	Real Est. Agent City State	

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Proceed to the Underwriting Tab

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request Underwriting Documents Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: Appraisal Date: 1/ 1/1900 Credit Score: 0

Transaction Type: R Appraised Value: \$970,000.00 Gross Income: \$9,681.85

Property Type: SFR Sales Price: \$0.00 Job Length: 4

Doc Type: Full Other Liens: \$0.00 Self Employed: ☐

Rate Type: 5/1 LTV: 46.00 Recurring Payment: \$0.00

Amort Type: 10/1 CLTV: 46.00 Cash Reserves: 0.0000

Lien Position: 2/1 BD Appraisal Type: Full Debt Ratio 1: 33.37%

Occupancy: 5/1 Appraiser FN/LN: Peter J. Mui Debt Ratio 2: 33.37%

Balloon Note: 7/1 Appraiser Co: Effort Appraisal group External Grade:

Piggy Back: BL 30/15 Appraiser License: AR028724 Internal Grade:

Underwriting Score: 0 Appraiser City State: CA Broker:

Underwriting System: Real Est. Agent FN/LN: Acquisition Source:

Underwriting Date: 1/ 1/1900 Real Est. Agent Co: Acquisition Cost: 0.0000

Valuation Type: Real Est. Agent License: Real Est. Agent City State:

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Select Rate Type from drop down to match Amort Type. (FX 30, 5/1, 7/1)

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request | Underwriting | Documents | Validation | Status History | Comments | Reports

Page 1 | Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type:	Appraisal Date: 1/ 1/1900	Credit Score: 0
Transaction Type: R	Appraised Value: \$970,000.00	Gross Income: \$9,681.85
Property Type: SFR	Sales Price: \$0.00	Job Length: 4
Doc Type: Full	Other Liens: \$0.00	Self Employed: <input type="checkbox"/>
Rate Type: 5/1	LTV: 46.00	Recurring Payment: \$0.00
Amort Type: ARM	CLTV: 46.00	Cash Reserves: 0.0000
Lien Position: 1	Appraisal Type: Full	Debt Ratio 1: 33.37%
Occupancy: 00	Appraiser FN/LN: Peter J. Mui	Debt Ratio 2: 33.37%
Balloon Note: <input type="checkbox"/>	Appraiser Co: Effort Appraisal group	External Grade:
Piggy Back: <input type="checkbox"/>	Appraiser License: AR028724	Internal Grade:
Underwriting Score: 0	Appraiser City State: CA	Broker:
Underwriting System:	Real Est. Agent FN/LN:	Acquisition Source:
Underwriting Date: 1/ 1/1900	Real Est. Agent Co:	Acquisition Cost: 0.0000
Valuation Type:	Real Est. Agent License:	
	Real Est. Agent City State:	

Find ◀ ▶ 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Place cursor in the Sales Price field and press Tab.

NOTE: This is required even if loan is a Refinance. LTV & CLTV will not properly calculate until this is done.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request Underwriting Documents Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: Appraisal Date: 1/ 1/1900 Credit Score: 0

Transaction Type: R Appraised Value: \$970,000.00 Gross Income: \$9,681.85

Property Type: SFR Sales Price: \$0.00 Job Length: 4

Doc Type: Full Other Liens: \$0.00

Rate Type: 5/1 LTV: 46.49

Amort Type: ARM CLTV: 46.49

Lien Position: 1 Real Type: Full

Occupancy: OO Appraiser FN/LN: Peter J. Mui

Balloon Note: ☐ Appraiser Co: Effort Appraisal group

Piggy Back: ☐ Appraiser License: AR028724

Underwriting Score: 0 Appraiser City State: CA

Underwriting System: Real Est. Agent FN/LN: Real Est. Agent Co: Real Est. Agent License: Real Est. Agent City State:

Underwriting Date: 1/ 1/1900

Valuation Type:

Cash Reserves: 0.0000 Debt Ratio 1: 33.37% Debt Ratio 2: 33.37%

Self Employed: ☐ Recurring Payment: \$0.00 External Grade: Internal Grade: Broker:

Acquisition Source: Acquisition Cost: 0.0000

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Verify LTV & CLTV match figures on the Underwriter Worksheet.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request: Underwriting Documents Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: Appraisal Date: 1/ 1/1900 Credit Score: 610

Transaction Type: R Appraised Value: \$970,000.00 Gross Income: \$9,681.65

Property Type: SFR Sales Price: \$0.00 Job Length: 4

Doc Type: Full Other Liens: Self Employed: ☐

Rate Type: 5/1 LTV: 46.49 Recurring Payment: \$0.00

Amort Type: ARM CLTV: 46.49 Cash Reserves: 0.0000

Lien Position: 1 Appraisal Type: Full Debt Ratio 1: 33.37%

Occupancy: 00 Appraiser FN/LN: Peter J. Mui Debt Ratio 2: 33.37%

Balloon Note: ☐ Appraiser Co: Effort Appraisal group External Grade:

Piggy Back: ☐ Appraiser License: AR028724 Internal Grade:

Underwriting Score: 0 Appraiser City State: CA Broker:

Underwriting System: Real Est. Agent FN/LN: Acquisition Source:

Underwriting Date: 1/ 1/1900 Real Est. Agent Co: Acquisition Cost: 0.0000

Valuation Type: Real Est. Agent License: Real Est. Agent City State:

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Enter Borrower Credit Score from the Underwriter Worksheet.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request: Underwriting Documents Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: Appraisal Date: 1/ 1/1900 Credit Score: 610

Transaction Type: R Appraised Value: \$970,000.00 Gross Income: \$9,681.85

Property Type: SFR Sales Price: \$0.00 Job Length: 4

Doc Type: Full Other Liens: \$0.00 Self Employed: ☐

Rate Type: 5/1 LTV: Recurring Payment: \$0.00

Amort Type: ARM CLTV: 46.49 Cash Reserves: 0.0000

Lien Position: 1 Appraisal Type: Full Debt Ratio 1: 33.37%

Occupancy: 00 Appraiser FN/LN: Peter J. Mui Debt Ratio 2: 33.37%

Balloon Note: ☐ Appraiser Co: Effort Appraisal group External Grade:

Piggy Back: ☐ Appraiser License: AR028724 Internal Grade:

Underwriting Score: 0 Appraiser City State: CA Broker:

Underwriting System: Real Est. Agent FN/LN: Acquisition Source:

Underwriting Date: 1/ 1/1900 Real Est. Agent Co: Acquisition Cost: 0.0000

Valuation Type: Real Est. Agent License: Real Est. Agent City State:

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Verify Gross Income matches figure on Underwriter Worksheet.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request: Underwriting | Documents | Validation | Status History | Comments | Reports

Page 1 | Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: <input type="text"/>	Appraisal Date: 1/ 1/1900	Credit Score: 610
Transaction Type: R	Appraised Value: \$970,000.00	Gross Income: \$9,681.85
Property Type: SFR	Sales Price: \$0.00	Job Length: 4
Doc Type: Full	Other Liens: \$0.00	Self Employed: <input type="checkbox"/>
Rate Type: 5/1	LTV: 46.49	Mortgage Payment: \$0.00
Amort Type: ARM	CLTV:	Cash Reserves: 0.0000
Lien Position: 1	Appraisal Type: Full	Debt Ratio 1: 33.37%
Occupancy: OO	Appraiser FN/LN: Peter J. Mui	Debt Ratio 2: 33.37%
Balloon Note: <input type="checkbox"/>	Appraiser Co: Effort Appraisal group	External Grade:
Piggy Back: <input type="checkbox"/>	Appraiser License: AR028724	Internal Grade:
Underwriting Score: 0	Appraiser City State: CA	Broker:
Underwriting System:	Real Est. Agent FN/LN:	Acquisition Source:
Underwriting Date: 1/ 1/1900	Real Est. Agent Co:	Acquisition Cost: 0.0000
Valuation Type:	Real Est. Agent License:	
	Real Est. Agent City State:	

Find ◀ ▶ ▶▶ 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Verify years for Job Length matches Final 1003.

Notes:

Ameris Bank - New Loan Setup

ID: Name: Account: Status:

Request | Underwriting | **Documents** | Comments | Reports

Doc ID	Name	Type	Recei...	Date	Wai...	Tickler 1	Reference	Comments
1003	1003 - Final	PreFund						
APPR...	Appraisal (Pa...	PreFund						
CPL/ICL	Closing Protec...	PreFund						
Credit	Credit Report	PreFund						
LOAN ...	Loan Approval...	PreFund						
TITLE ...	TITLE COMMI...	PreFund						
WIRE I...	LOAN WIRE I...	PreFund						
Signed...	Signed Note	PostFund						

Buttons: Add, Edit, Refresh, Add Image

Find | Navigation | 43 of 43 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Proceed to Documents Tab.

Notes:

Ameris Bank - New Loan Setup

ID: Citadel-1908 Name: Henson, Jaime Account: 7017104 Status: WorkInProgress

Request | Underwriting | Documents | Validation | Status History | Comments | Reports

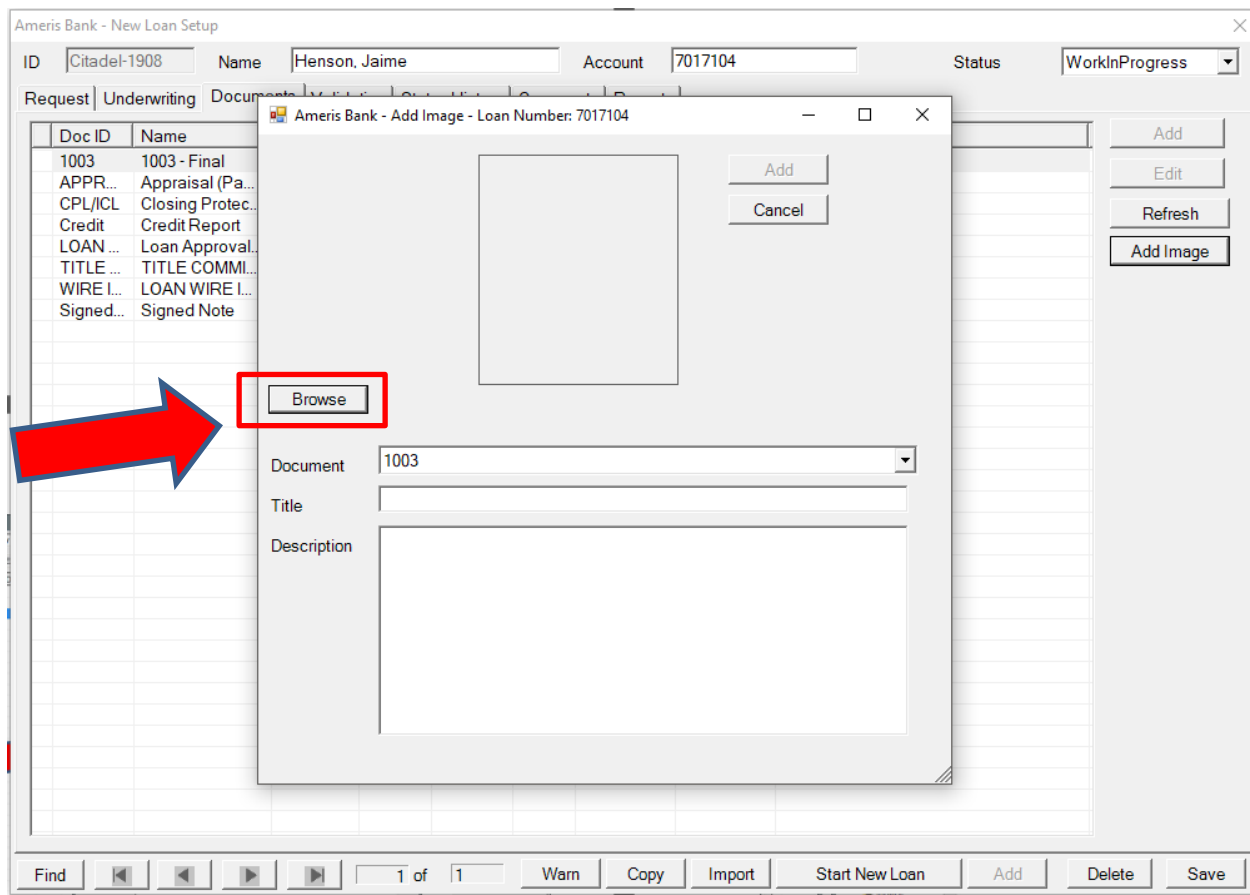
Doc ID	Name	Type	Recei...	Date	Wai...	Tickler 1	Reference	Comments
1003	1003 - Final	PreFund						
APPR...	Appraisal (Pa...	PreFund						
CPL/ICL	Clo... Protec...	PreFund						
Credit	...	PreFund						
LOANroval...	PreFund						
TITLEMMI...	PreFund						
WIRE I...	...RE I...	PreFund						
Signed...	...ote	PostFund						

Find 43 of 43 Warn Copy Import Start New Loan Add Delete Save

Buttons: Add, Edit, Refresh, Add Image

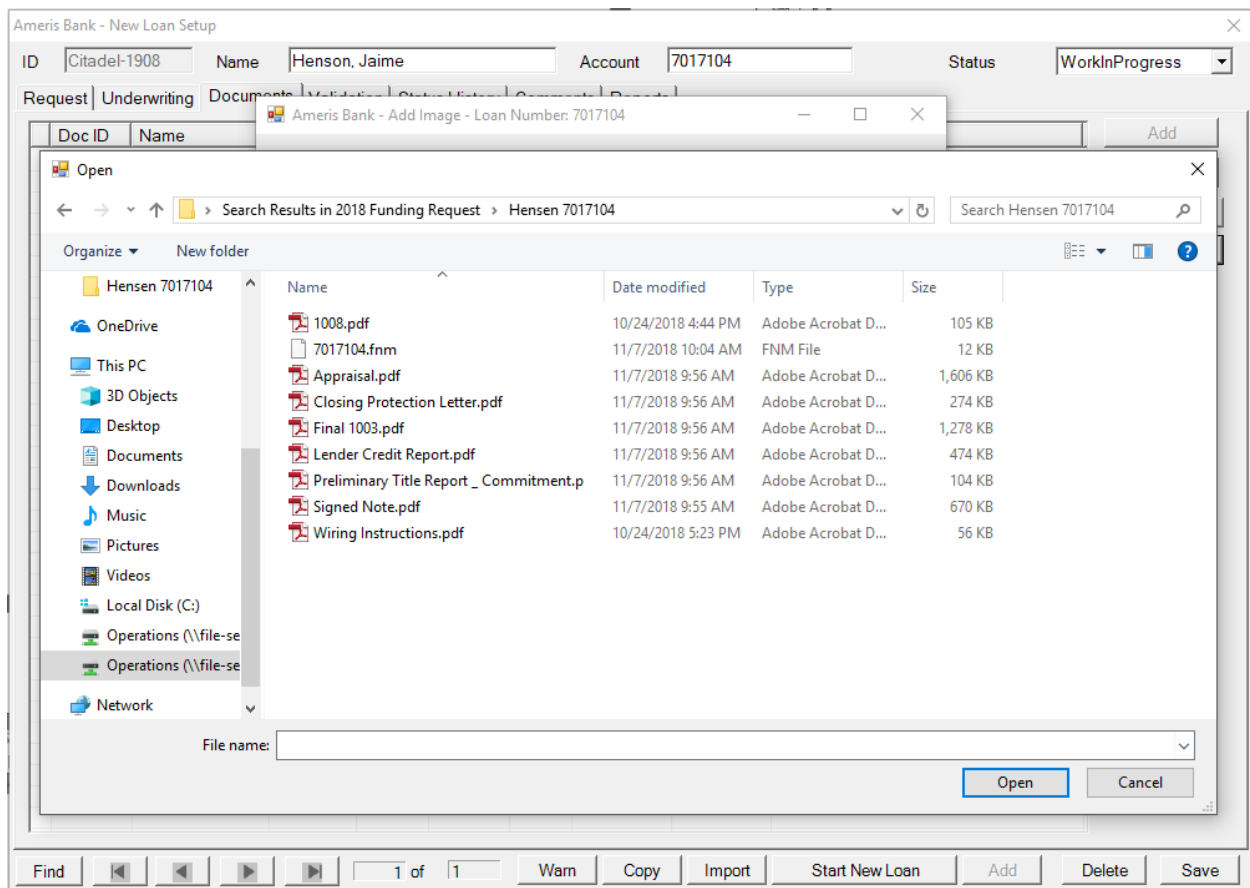
Highlight Document to be uploaded and Click Add Image.

Notes:



Click Browse.

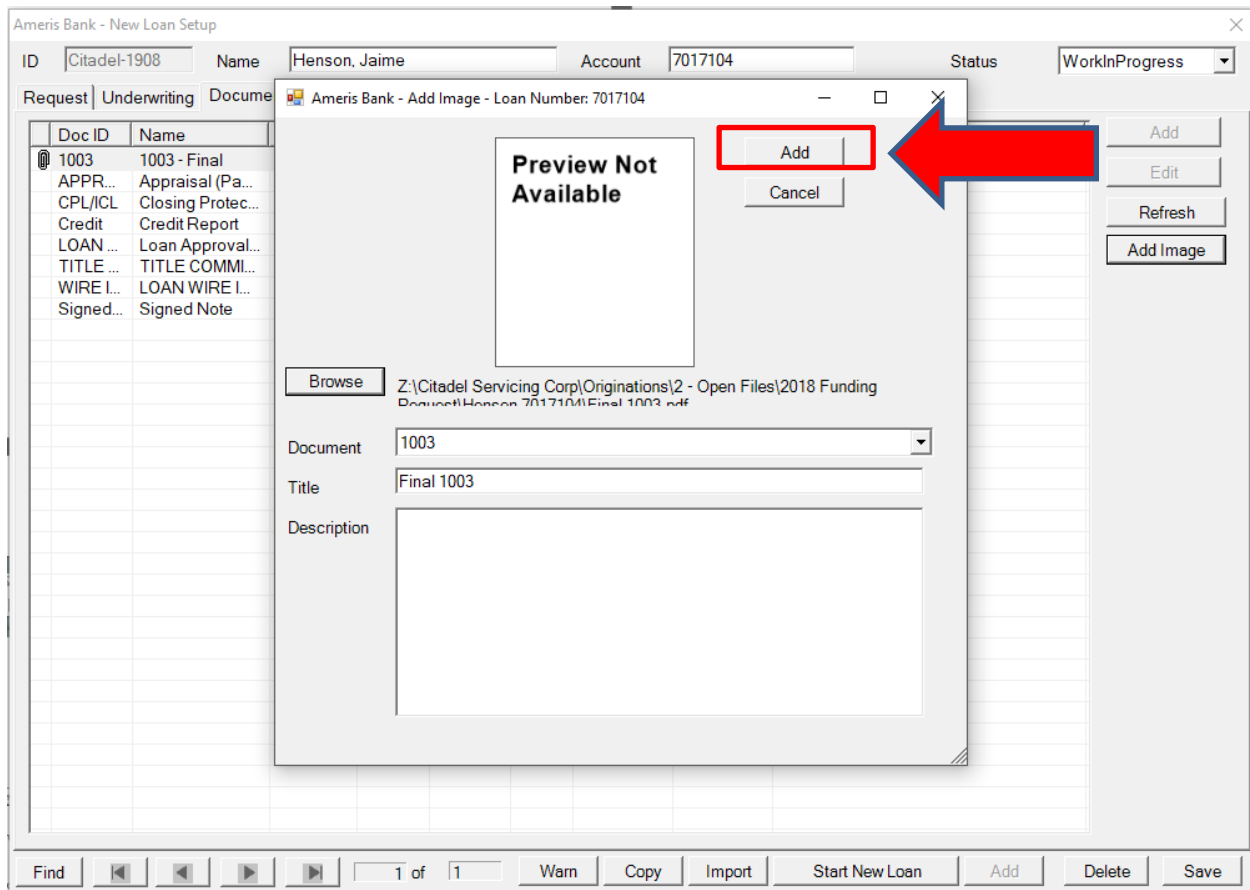
Notes:



Locate documents saved to the L Drive:

Click Operations (\\CSC-SERVER) (L:) > Citadel Servicing Corp. > Originations > Open Files > 2018 Funding Request - Enter Loan Number in Search Field.

Notes:



Click Add.

NOTE: Multiple documents can be uploaded under one line item.
Attachments cannot exceed 5,000 MB.

Notes:

Ameris Bank - New Loan Setup

ID: Name: Account: Status:

Request | Underwriting | Documents | Validation | Status History | Comments | Reports

Doc ID	Name	Type	Recei...	Date	Wai...	Tickler 1	Reference	Comments
1003	1003 - Final	PreFund						
APPR...	Appraisal (Pa...	PreFund						
CPL/ICL	Closing Protec...	PreFund						
Credit	Credit Report	PreFund						
LOAN ...	Loan Approval...	PreFund						
TITLE ...	TITLE COMMI...	PreFund						
WIRE I...	LOAN WIRE I...	PreFund						
Signed...	Signed Note	PostFund						

Find | < < > > | 1 of 1 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Buttons: Add, Edit, Refresh, Add Image

Repeat Upload Process until 1003, Appraisal (First 3 Pgs.), CPL, Lender Credit Rpt., Loan Approval (UW Worksheet), Title Commitment, Wire, & Signed NOte have all been uploaded.

Notes:

Ameris Bank - New Loan Setup

ID: Name: Account: Status:

Request | Underwriting | Documents | Validation | Status History | Comments | Reports

Doc ID	Name	Type	Recei...	Date	Wai...	Tickler 1	Reference	Comments
1003	1003 - Final	PreFund						
APPR...	Appraisal (Pa...	PreFund						
CPL/ICL	Closing Protec...	PreFund						
Credit	Credit Report	PreFund						
LOAN ...	Loan Approval...	PreFund						
TITLE ...	TITLE COMM...	PreFund						
WIRE I...	LOAN WIRE I...	PreFund						
Signed...	Signed Note	PostFund						

Find | < | < | > | > | 1 of 1 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Click on Status drop down and select Submitted.

Notes:

Ameris Bank - New Loan Setup

ID: Name: Account: Status:

Request | Underwriting | Documents | Validation | Status History | Comments | Reports

Doc ID	Name	Type	Recei...	Date	Wai...	Tickler 1	Reference	Comments
1003	1003 - Final	PreFund						
APPR...	Appraisal (Pa...	PreFund						
CPL/ICL	Closing Protec...	PreFund						
Credit	Credit Report	PreFund						
LOAN ...	Loan Approval...	PreFund						
TITLE ...	TITLE COMMI...	PreFund						
WIRE I...	LOAN WIRE I...	PreFund						
Signed...	Signed Note	PostFund						

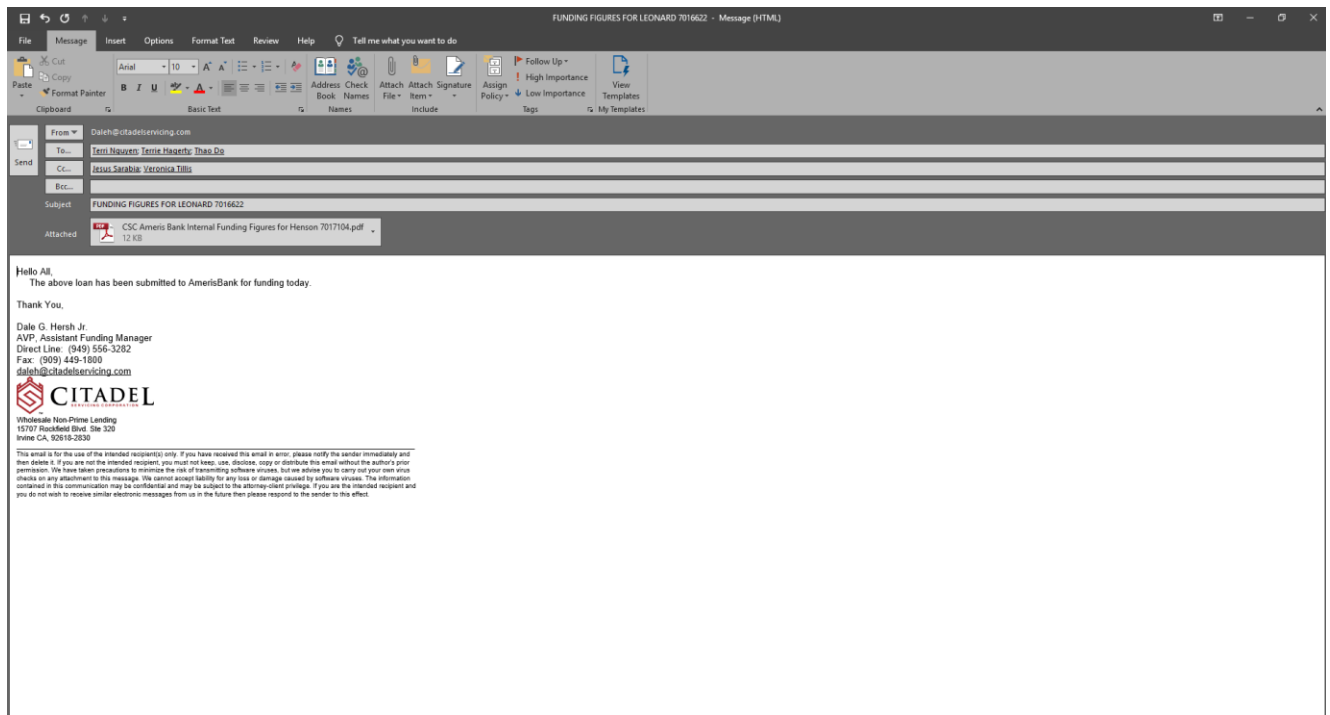
Buttons: Add, Edit, Refresh, Add Image

Footer: Find, Navigation, 1 of 1, Warn, Copy, Import, Start New Loan, Add, Delete, **Save**

Click Save

You can now close this window

Notes:



Send an e-mail to Accounting advising the loan is funding with Approved Internal Funding Figures from Byte attached:

Terrie Hagerty terrieh@citadelservicing.com

Terri Nguyen tnguyen@citadelservicing.com

Thao Do thaod@citadelservicing.com

CC:

Veronica Tillis (veronicat@citadelservicing.com)

Dale Hersh daleh@citadelservicing.com

Jesus Sarabia (jesuss@citadelservicing.com)

NOTE: Subject Line must be in all caps. See sample above.