

Wire Request Silvergate



CITADEL
SERVICING CORPORATION



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.

NOTE: For loans of \$1,000,000.00 or more, the Full Appraisal Report and Lender Credit Report will be required.



Click Loan Setup and select Add – Edit.

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

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

Product Code: NP-TPO Term: 360 Note Amount: \$304,000.00 Date: 3/31/2014 Rate: 10.2500% P&I: \$2,724.15

Requested: 3/31/2014 PITI: \$0.00 First Due: 5/1/2014 Ins: \$0.00 Other Funds: \$0.00 WH Principal: 80.0000% \$243,200.00

Orig Participation: ☒ \$0.00 Funds to Send: ☐ \$243,200.00 FTS

Name1: Jose M. Andrade SSN1: 558 76 0593 DOB: 11/14/1959 Sex1: M Race1: White Income1: \$0.00 Eth1: Not Hispanic or Latino

Name2: Pamela S. Andrade SSN2: 544 27 1700 DOB: 11/14/1959 Sex2: F Race2: White Income2: \$0.00 Eth2: Not Hispanic or Latino

Address: 1026 North Logan Street City: Santa Ana State: California ZIP: 92701 GM County: Census: MERS:

Investor: REMIC Product Code: NP-TPO Takeout: 100.0000000000% Expiration: 3/31/2014 Commitment: Pool: Officer: ebatlis Custodian: Administrator: Participant: Seller: Builder: MI Co: Mtg Servicer: Title UW:

Agent ID: UNASSIGNED-1 Via: Wire To: Closing Agent Order: Name: Unassigned

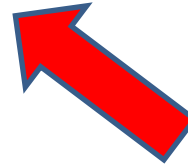
Primary: Further Credit To: Final Credit To: X X X X X X X X X X

999999999

Loan Setup By: iflores

Find | 1 of 36 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Click Import.



Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Silvergate Bank - Import Loans Status: WorkInProgress

Request: Underwriting Documents ma

Product Code: NP-TPO

Note Amount: \$304,000.00

Rate: 10.2500%

Requested: 3/31/2014

First Due: 5/1/2014

Other Funds: \$0.00

WH Principal: 80.0000%

Orig Participation: ☒

Funds to Send: ☐

Import Format: FNMA3.2

File Name:

Import Loans

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 Mitgee 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:

Investor: REMIC

Product Code: NP-TPO

Exp: 100.000000000000%

Commitment:

Pool:

Officer: lebatlis

Custodian:

Administrator:

Participant:

Seller:

Builder:

MI Co:

Mtg Servicer:

Title UW:

To: Closing Agent

Loan Setup By: iflores

Find | 1 of 36 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Select FNMA3.2 from Input Format drop down.

Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Silvergate Bank - Import Loans

Product Code: Import Format: FNMA3.2 Import Loans

Note Amount: File Name: Browse

Rate: Settings Import Format Import Results

Requested: Import Format Settings

First Due: No. of Columns: 87

Other Funds: Column Separator: Comma

WH Principal: Column Names in First Row: YES

Orig: Auto Generate Loan Number: YES

Fu: 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:

Investor: REMIC

Product Code: NP-TPO

Takeout: 100.0000000000%

Expiration: 3/31/2014

Commitment:

Pool:

Officer: ebatlis

Custodian:

Administrator:

Participant:

Seller:

Builder:

MI Co:

Mtg Servicer:

Title UW:

Via: Wire To: Closing Agent

Order:

Final Credit To:

X

X

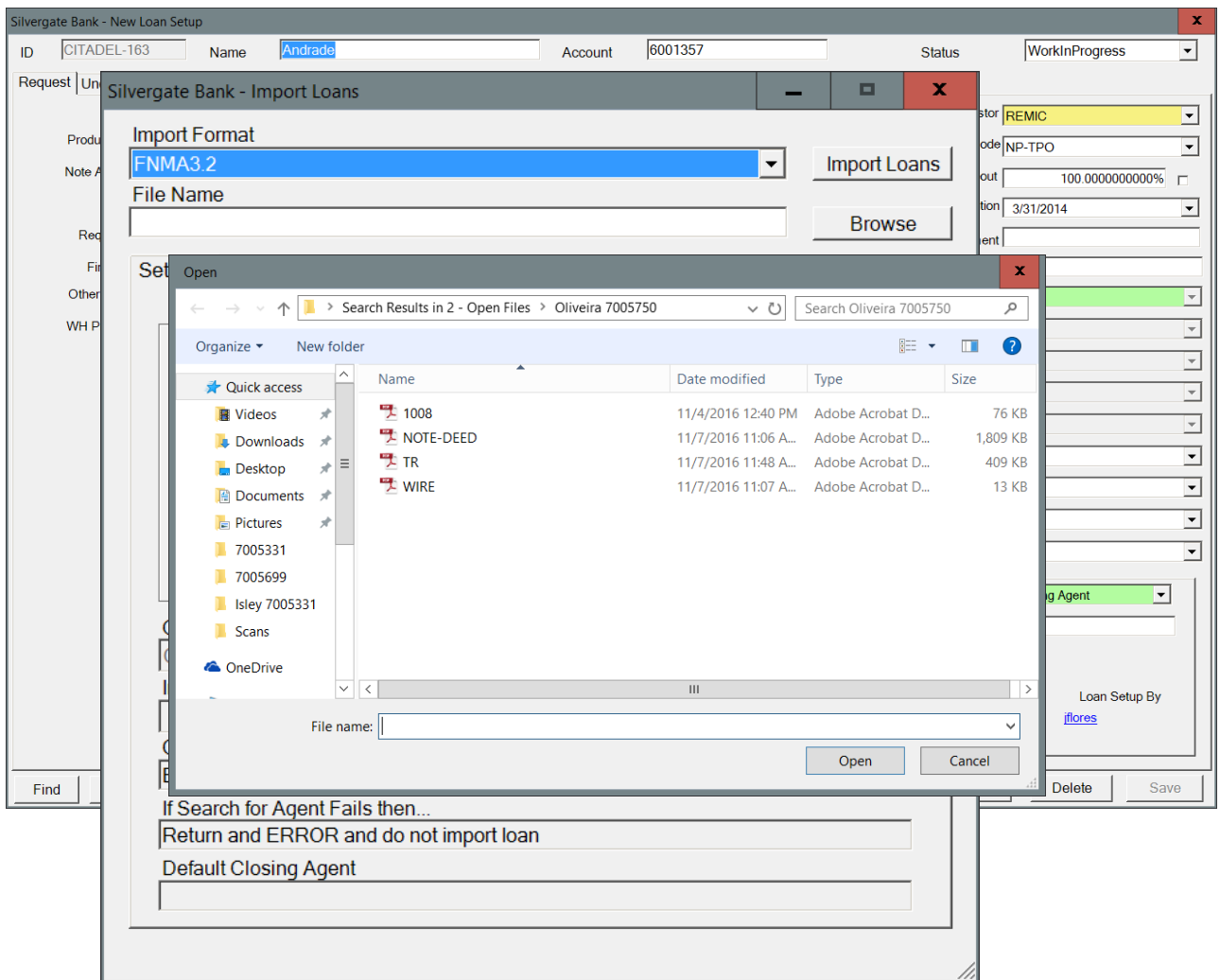
X

Loan Setup By: iflores

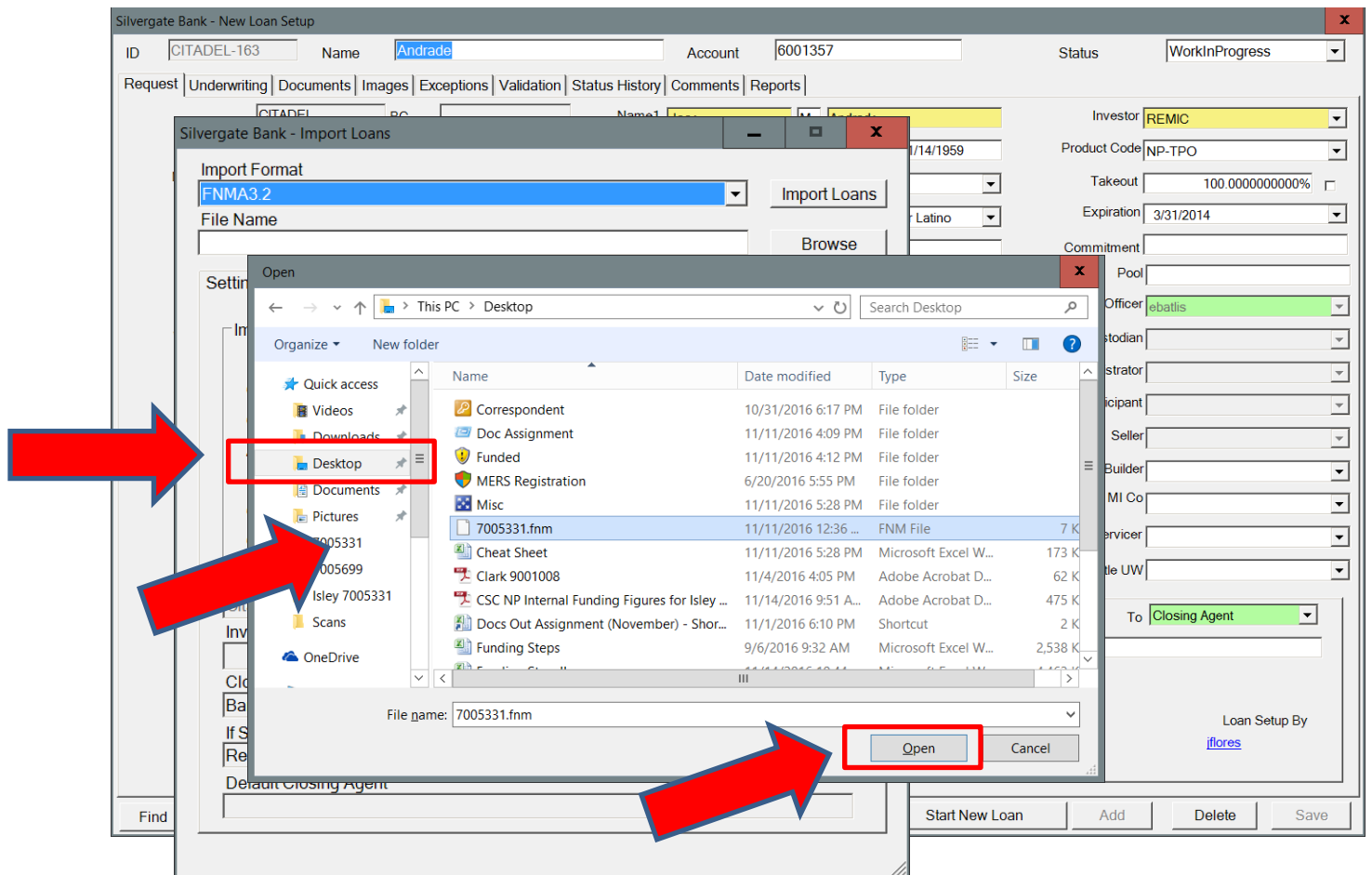
Find 1 of 36 Warn Copy Import Start New Loan Add Delete Save

Click Browse

Notes:



Locate the File saved from Byte. See next page for details



Select Desktop from left column, highlight desired loan, and click open.

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL BC Name1: Jose M. Andrade Investor: REMIC

Product Code: NP-TPO Term: 360 SSN1: 558 76 0593 DOB: 11/14/1959 Product Code: NP-TPO

Silvergate Bank - Fannie Mae 3.2 Import

Save Cancel

Account...	Loan Name	Branch	Request...	Note Dt	Note Am...	Whse Am...	Product C...	Investor	Final Accoun...	Closing Agent	CA Address	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/16	11/14/16	260000.00	0						1514 Cumber...	Fort Myers

Find

Verify request Date if not same day.

Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL BC Name1: Jose M. Andrade Investor: REMIC

Product C: Silvergate Bank - Fannie Mae 3.2 Import

Note Amortization Table:

Account...	Loan Name	Branch	Request	Note Dt	Note Am...	Whse Am...	Product C...	Investor	Final Accoun...	Closing Agent	CA Address	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/1...	11/14/20...	260,000.00	0						1514 Cumber...	Fort Myers

999999999 X

Find 1 of 36 Warn Copy Import Start New Loan Add Delete Save

Verify Note Date from Loan Documents.

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Product Code: NP-TPO BC Name1: Jose M. Andrade Investor: REMIC

Term: 360 SSN1: 558 76 0593 DOB: 11/14/1959 Product Code: NP-TPO

Note Amount: Silvergate Bank - Fannie Mae 3.2 Import

Rate:

Requested: 3/3 First Due: 5/ Other Funds: WH Principal: Orig Par: Funds:

Save Cancel

Account...	Loan Name	Branch	Request...	Note Dt	Note Am...	Whse Am...	Product C...	Investor	Final Accoun...	Closing Agent	CA Address	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/16	11/14/20...	260000.00	0	FN HOSP NP NP-Cor NP-Cor-Jumt NP-J NP-TPO NP-TPO-J SPL TPO-SPL TPO-SPL-J					1514 Cumber...	Fort Myers

Find

Select Product Code: NP-TPO – Non-Prime under \$550,000.00.

NP-TPO-J – Non-Prime \$550,000.00 or more.

TPO-SPL – ODF under \$550,000.00.

TPO-SPL-J – ODF \$550,000.00 or more.

>Warehouse Lender 01 in Byte.

>Warehouse Lender 02 in Byte

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Product Code: NP-TPO BC: Term: 360 SSN1: 558 76 0593 DOB: 11/14/1959 Investor: REMIC

No. Silvergate Bank - Fannie Mae 3.2 Import

Save Cancel

Account...	Loan Name	Branch	Request...	Note Dt	Note Am...	Whse Am...	Product C...	Investor	Final Accoun...	Closing Agent	CA Address	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/16	11/14/20...	260000.00	0	NP-TPO	<div> 400 Capital Resi Beach Point Cap Family Benefit Li Investors Herita Originator Payof PIMCO REMIC Residential Cred Returned Wire Seer Capital Pa Trinity Life Insur Unassigned </div>				1514 Cumber...	Fort Myers

Find

In selecting the investor, choose PIMCO

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL BC Name1: Jose M. Andrade Investor: REMIC

Prod: Silvergate Bank - Fannie Mae 3.2 Import

Note: Save Cancel

Account	Loan Name	Branch	Request	Note Dt	Note Am	Whse Am	Product C	Invest	Final Account	Closing Agent	CA Address	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/16	11/14/20...	260000.00	0	NP-TPO	PIMC				1514 Cumber...	Fort Myers

Re F Oth WH

Find 1 of 36 Warn Copy Import Start New Loan Add Delete Save

Click Final Accounting.

[illegible]

Enter Title Account Number from Wiring Instructions.

Notes:

[illegible]

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Silvergate Bank - Fannie Mae 3.2 Import

Save Cancel

Account...	Loan Name	Branch	Request...	Note Dt	Note Am...	Whse Am...	Product C...	Investor	Final Accoun...	Closing Agent	CA Address	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/16	11/14/20...	260000.00	0	NP-TPO	PIMCO				1514 Cumber...	Fort Myers

Silvergate Bank - Closing Agent - Find by Account

Account Number: 1894255478 Search Records Found: 1 Max Records Shown: 100

Account	Name	ID	Address	Address 2	City	State	Zip
1894255478	WFG Title Insurance Company f...	WFG	16700 Valley View	Suite 275	La Mirada	CA	90638

Find < > 1 of 36 Warn Copy Import Start New Loan Add Delete Save

Verify Title Company matches and double click to select. If no information appears, see the next page.

[illegible]

If Title Account informations does not appear, type X for the Account Number and click Search.
Double Click to select Unassigned.

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

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

Silvergate Bank - Fannie Mae 3.2 Import

Save Cancel

Account...	Loan Name	Branch	Request...	Note Dt	Note Am...	Whse Am...	Product C...	Investor	Final Accoun...	Closing Agent	Prop Address	Prop City
7005331	Isley IV, Jose...		11/14/16	11/14/20...	260000.00	0	NP-TPO	PIMCO	X	Unassigned	1514 Cumber...	Fort Myers

Find Import Start New Loan Add Delete Save

Click Save

Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Product Code: NP-TPO Term: 3/31/2014 Note Amount: \$304,000.00 Rate: 10.2500% Requested: 3/31/2014 First Due: 5/1/2014 Other Funds: \$0.00 WH Principal: 80.0000% \$243,200.00 Orig Participation: ☒ \$0.00 Funds to Send: ☐ \$243,200.00

Silvergate Bank - Import Loans

Import Format: FNMA3.2 File Name: C:\Users\User\Desktop\7005331.fnm

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: iflores

Find 1 of 36 Warn Copy Import Start New Loan Add Delete Save

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

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Note: CITADEL Silvergate Bank - Import Loans

Product Code: NP-TPO Import Format: FNMA3.2 Import Loans

Note Amount: \$ File Name: C:\Users\User\Desktop\7005331.fnm Browse

Rate: Requested: 11/14/2011 First Due: 1/1/2011

Other Funds: WH Principal: Orig Participant: Funds to Set

Investor: PIMCO Product Code: NP-TPO Takeout: 100.0000000000% Expiration: 11/14/2016

Commitment: Pool: Officer: abatis Custodian: Administrator: Participant: Seller: Builder: MI Co: Mtg Servicer: Title UW: To: Closing Agent

Loan Setup By: dhersh

Find Find

Add Delete Save

Import Format Settings

No. of Columns: 87 Column Separator: Comma

Import Format: FNMA3.2

File Name: C:\Users\User\Desktop\7005331.fnm

Import Loans

Settings Import Format Import Results

Import Format Settings

No. of Columns: 87 Column Separator: Comma

Import Successful - 1 loans imported.

OK

Click OK

Silvergate Bank - New Loan Setup

ID: CITADEL-163 Name: Andrade Account: 6001357 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL Silvergate Bank - Import Loans

Product Code: NP-TPO Note Amount: \$304,000 Rate: 10.250%

Requested: 3/31/2014 First Due: 5/1/2014 Other Funds: \$0 WH Principal: 80.000%

Orig Participation: ☒ Funds to Send: ☐

Import Format: FNMA3.2 File Name: C:\Users\User\Desktop\7005331.fnm

Import Loans 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:

Investor: REMIC

Expiration: 3%

Commitment: Pool: Officer: ebatis

Custodian: Administrator: Participant: Seller: Builder: MI Co: Mtg Servicer: Title UW: To: Closing Agent

Loan Setup By: flores

Find 1 of 36 Warn Copy Import Start New Loan Add Delete Save

Close Window.

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

Click the FTS button

[illegible]

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL BC

Product Code: NP-TPO Term: 360

Note Amount: \$260,000.00 Date: 11/14/2016

Rate: 7.7500% P&I: \$1,862.67

Requested: 11/14/2016 PITI: \$0.00

First Due: 1/1/2017 Ins: \$0.00

Other Funds: \$0.00

WH Principal: 95.0000% \$247,000.00

Orig Participation: ☒ \$0.00

Funds to Send: ☐ \$247,000.00 FTS

Name1: Joseph K. Isley IV

SSN1: 589 50 3842 DOB: 1/20/1972

Sex1: M Race1: White

Income1: \$9,231.45 Eth1: Not Hispanic or Latino

Name2: Race2: Eth2:

SSN2: DOB:

Sex2: Race2: Eth2:

Income2: Eth2:

Address: 1514 Cumberland Court

City: Fort Myers

State: Florida ZIP: 33919 GM

County: Census:

MERS:

Investor: PIMCO

Product Code: NP-TPO

Takeout: 100.0000000000%

Expiration: 11/14/2016

Commitment:

Pool:

Officer: ebatlis

Custodian:

Administrator:

Participant:

Seller:

Builder:

MI Co:

Closing Agent: Closing Agent

Loan Setup By: dherish

Amount:

OK Cancel

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Enter the Wire Amount from approved Internal Funding Figures.

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL BC

Product Code: NP-TPO Term: 360

Note Amount: \$260,000.00 Date: 11/14/2016

Rate: 7.7500% P&I: \$1,862.67

Requested: 11/14/2016 PITI: \$0.00

First Due: 1/1/2017 Ins: \$0.00

Other Funds: \$0.00

WH Principal: 95.0000% \$247,000.00

Orig Participation: ☒ \$0.00

Funds to Send: ☐ \$247,000.00 FTS

Name1: Joseph K. Isley IV

SSN1: 589 50 3842 DOB: 1/20/1972

Sex1: M Race1: White

Income1: \$9,231.45 Eth1: Not Hispanic or Latino

Name2:

SSN2: DOB:

Sex2: Race2:

Income2: Eth2:

Address: 1514 Cumberland Court

City: Fort Myers

State: Florida ZIP: 33919 GM

County: Census:

MERS:

Investor: PIMCO

Product Code: NP-TPO

Takeout: 100.0000000000%

Expiration: 11/14/2016

Commitment:

Pool:

Officer: ebatlis

Custodian:

Administrator:

Participant:

Seller:

Builder:

MI Co:

Mto Servicer:

Closing Agent:

By:

Amount: 256281.91 OK Cancel

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Click OK.

Silvertgate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

CITADEL BC Name1: Joseph K. Isley IV Investor: PIMCO

Product Code: NP-TPO Term: 360 SSN1: 589 50 3842 DOB: 1/20/1972 Product Code: NP-TPO

Note Amount: \$260,000.00 Date: 11/14/2016 Sex1: M Race1: White Takeout: 100.0000000000%

Rate: 7.7500% P&I: \$1,862.67 Income1: \$9,231.45 Eth1: Not Hispanic or Latino Expiration: 11/14/2016

Requested: 11/14/2016 PITI: \$0.00 Name2: SSN2: DOB: Commitment:

First Due: 1/ 1/2017 Ins: \$0.00 Sex2: Race2: Pool:

Other Funds: \$0.00 WH Principal: 95.0000% \$247,000.00 Income2: Eth2: Officer: eballis

Orig Participation: ☒ \$9,281.91 Address: 1514 Cumberland Court Custodian:

Funds to Send: ☐ \$256,281.91 FTS City: Fort Myers Administrator:

State: Florida ZIP: 33919 GM Participant:

County: Census: Seller:

MERS: Builder:

MI Co:

Mtg Servicer:

Title UW:

Agent: Address: Agent ID: Agent Acct: New

ID: UNASSIGNED-1 Via: Wire To: Closing Agent

Name: Unassigned Order:

Primary: Further Credit To: Final Credit To:

X X X

X X X

999999999 X

Loan Setup By: dheresh

Find 37 of 37 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.

From Internal Funding Figures

W/H:	01
Participated \$:	\$ 9,281.91
W/H Portion:	\$ 247,000.00
CSC Portion:	\$ 13,000.00
CSC Interest:	\$ 951.53

Silvergate Bank - New Loan Setup

ID CITADEL-2737 Name Isley IV, Joseph K. Account 7005331 Status WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 | Page 2

Approve ☐ Date Approved

Loan Type <u>NP</u>	Appraisal Date <u>1/ 1/1900</u>	Credit Score <u>0</u>
Transaction Type <u>Refi</u>	Appraised Value <u>\$405,000.00</u>	Gross Income <u>\$9,231.45</u>
Property Type <u>SFR</u>	Sales Price <u>\$0.00</u>	Job Length <u>25</u>
Doc Type <u>FullDoc</u>	Other Liens <u>\$0.00</u>	Self Employed <input type="checkbox"/>
Rate Type <u></u>	LTV <u>64.00</u>	Recurring Payment <u>\$0.00</u>
Amort Type <u>ARM</u>	CLTV <u>64.00</u>	Cash Reserves <u>0.0000</u>
Lien Position <u>1</u>	Appraisal Type <u>FULL</u>	Debt Ratio 1 <u>20.18%</u>
Occupancy <u>OO</u>	Appraiser FN/LN <u>Luping Lai</u>	Debt Ratio 2 <u>20.18%</u>
Balloon Note <input type="checkbox"/>	Appraiser Co <u>Proteck Valuation Services</u>	External Grade <u></u>
Piggy Back <input type="checkbox"/>	Appraiser License <u>AR033750</u>	Internal Grade <u></u>
Underwriting Score <u>0</u>	Appraiser City State <u>FL</u>	Broker <u></u>
Underwriting System <u></u>	Real Est. Agent FN/LN <u></u>	Acquisition Source <u></u>
Underwriting Date <u>1/ 1/1900</u>	Real Est. Agent Co <u></u>	Acquisition Cost <u>0.0000</u>
Valuation Type <u></u>	Real Est. Agent License <u></u>	
	Real Est. Agent City State <u></u>	

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Proceed to the Underwriting Tab

Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

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

Transaction Type: Refi Appraised Value: \$405,000.00 Gross Income: \$9,231.45

Property Type: SFR Sales Price: \$0.00 Job Length: 25

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

Rate Type: Recurring Payment: \$0.00

Amort Type: ARM Cash Reserves: 0.0000

Lien Position: FIXED Debt Ratio 1: 20.18%

Occupancy: OO Debt Ratio 2: 20.18%

Balloon Note: ☐ Appraiser FN/LN: Luping Lai

Piggy Back: ☐ Appraiser Co: Proteck Valuation Services

Underwriting Score: 0 Appraiser License: AR033750

Underwriting System: Appraiser City State: FL

Underwriting Date: 1/ 1/1900 Real Est. Agent FN/LN:

Valuation Type: Real Est. Agent Co:

Real Est. Agent License:

Real Est. Agent City State:

Acquisition Source:

Acquisition Cost: 0.0000

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Select Rate Type from drop down to match Amort Type. (ARM or FIXED)

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

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

Transaction Type: Refi Appraised Value: \$405,000.00 Gross Income: \$9,231.45

Property Type: SFR Sales Price: \$0.00 Job Length: 25

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

Rate Type: ARM LTV: 64.00 Recurring Payment: \$0.00

Amort Type: ARM CLTV: 64.00 Cash Reserves: 0.0000

Lien Position: 1 Appraisal Type: FULL Debt Ratio 1: 20.18%

Occupancy: OO Appraiser FN/LN: Luping Lai Debt Ratio 2: 20.18%

Balloon Note: ☐ Appraiser Co: Proteck Valuation Services External Grade:

Piggy Back: ☐ Appraiser License: AR033750 Internal Grade:

Underwriting Score: 0 Appraiser City State: FL 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 37 of 37 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.

.26

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

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

Transaction Type: Refi Appraised Value: \$405,000.00 Gross Income: \$9,231.45

Property Type: SFR Sales Price: \$0.00 Job Length: 25

Doc Type: FullDoc Other Liens: LTV: 64.20 Self Employed: ☐ \$0.00

Rate Type: ARM CLTV: 64.20 0.0000

Amort Type: ARM

Lien Position: 1 Appraisal Type: FULL Debt Ratio 1: 20.18%

Occupancy: OO Appraiser FN/LN: Luping Lai Debt Ratio 2: 20.18%

Balloon Note: ☐ Appraiser Co: Proteck Valuation Services External Grade:

Piggy Back: ☐ Appraiser License: AR033750 Internal Grade:

Underwriting Score: 0 Appraiser City State: FL 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 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Verify LTV & CLTV match figures on the Underwriter Worksheet.

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: NP Appraisal Date: 1/ 1/1900 Credit Score: 566

Transaction Type: Refi Appraised Value: \$405,000.00 Gross Income: \$0,281.45

Property Type: SFR Sales Price: \$0.00 Job Length: 25

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

Rate Type: ARM LTV: 64.20 Recurring Payment: \$0.00

Amort Type: ARM CLTV: 64.20 Cash Reserves: 0.0000

Lien Position: 1 Appraisal Type: FULL Debt Ratio 1: 0.00%

Occupancy: OO Appraiser FN/LN: Luping Lai Debt Ratio 2: 0.00%

Balloon Note: ☐ Appraiser Co: Proteck Valuation Services External Grade:

Piggy Back: ☐ Appraiser License: AR033750 Internal Grade: B

Underwriting Score: 0 Appraiser City State: FL 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 < < > > 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Enter First Borrower Credit Score from the Underwriter Worksheet.

Notes:

Silvertgate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: NP Appraisal Date: 1/ 1/1900 Credit Score: 566

Transaction Type: Refi Appraised Value: \$405,000.00 Gross Income: \$9,231.45

Property Type: SFR Sales Price: \$0.00 Job Length: 25

Doc Type: FullDoc Other Liens: LTV: 20

Rate Type: ARM CLTV: 64.20

Amort Type: ARM Appraisal Type: FULL

Lien Position: 1 Appraiser FN/LN: Luping Lai

Occupancy: OO Appraiser Co: Proteck Valuation Services

Balloon Note: ☐ Appraiser License: AR033750

Piggy Back: ☐ Appraiser City State: FL

Underwriting Score: 0 Real Est. Agent FN/LN: Real Est. Agent Co: Real Est. Agent License: Real Est. Agent City State:

Underwriting System: Underwriting Date: 1/ 1/1900 Valuation Type:

Self Employed: ☐ Recurring Payment: \$0.00 Cash Reserves: 0.0000 Debt Ratio 1: 0.00% Debt Ratio 2: 0.00% External Grade: Internal Grade: B Broker: Acquisition Source: Acquisition Cost: 0.0000

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Verify Gross Income matches figure on Underwriter Worksheet.

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request: Underwriting Documents Images Exceptions Validation Status History Comments Reports

Page 1 Page 2

Approve ☐ Underwriter: Date Approved:

Loan Type: NP Appraisal Date: 1/ 1/1900 Credit Score: 566

Transaction Type: Refi Appraised Value: \$405,000.00 Gross Income: \$9,231.45

Property Type: SFR Sales Price: \$0.00 Job Length: 25

Doc Type: FullDoc Other Liens: \$0.00

Rate Type: ARM LTV: 64.28

Amort Type: ARM CLTV: 64.28

Lien Position: 1 Appraisal Type: FULL

Occupancy: OO Appraiser FN/LN: Luping Lai

Balloon Note: ☐ Appraiser Co: Proteck Valuation Services

Piggy Back: ☐ Appraiser License: AR033750

Underwriting Score: 0 Appraiser City State: FL

Underwriting System: Real Est. Agent FN/LN:

Underwriting Date: 1/ 1/1900 Real Est. Agent Co:

Valuation Type: Real Est. Agent License:

Real Est. Agent City State:

Self Employed: ☐ Recurring Payment: \$0.00

Cash Reserves: 0.0000

Debt Ratio 1: 0.00%

Debt Ratio 2: 0.00%

External Grade:

Internal Grade: B

Broker:

Acquisition Source:

Acquisition Cost: 0.0000

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Verify years for Job Length matches Final 1003.

Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request | Underwriting | **Documents** | Images | History | Comments | Reports

Doc ID	Name	Type	Rec...	Da...	Wa...	Tickler	Refere...	Comments
LOCK	Investor Co...	PreFu...						
MERS	MERS	PreFu...						
NOTE2	Note	PreFu...						
TR	Transaction...	PreFu...						
WIRE	Wiring Instr...	PreFu...						
1008	Transmittal ...	PostF...						
DEED	Security De...	PostF...						

Find | ◀ | ▶ | ▶▶ | 37 of 37 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Buttons: Add, Edit, Refresh, Add Image

Proceed to Documents Tab.

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

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

Doc ID	Name	Type	Rec...	Date	Wa...	Tickler 1	Refere...	Comments
LOCK	Investor Co...	PreFu...						
MERS	MERS	PreFu...						
NOTE2	Note	PreFu...						
TR	Transaction...	PreFu...						
WIRE	wiring insu...	PreFu...						
1008	Transmittal...	PostF...						
DEED	Security De...	PostF...						

Add
Edit
Refresh
Add Image

Find | 37 of 37 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Highlight Document to be uploaded and Click Add Image.

Notes:

Silvertgate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

Request Underwriting Documents Images Exceptions Validation Status History Comments Reports

Doc ID	Name	Type	Rec...	Date	Wa...	Tickler 1	Refere...	Comments
LOCK	Investor Co...	PreFu...						
MERS	MERS	PreFu...						
NOTE2	Note	PreFu...						
TR	Transaction...	PreFu...						
WIRE	Wiring Instr...	PreFu...						
1008	Transmittal ...	PostF...						
DEED	Security De...	PostF...						

Silvertgate Bank - Add Image - Loan Number: 7005331

Browse

Document: NOTE2

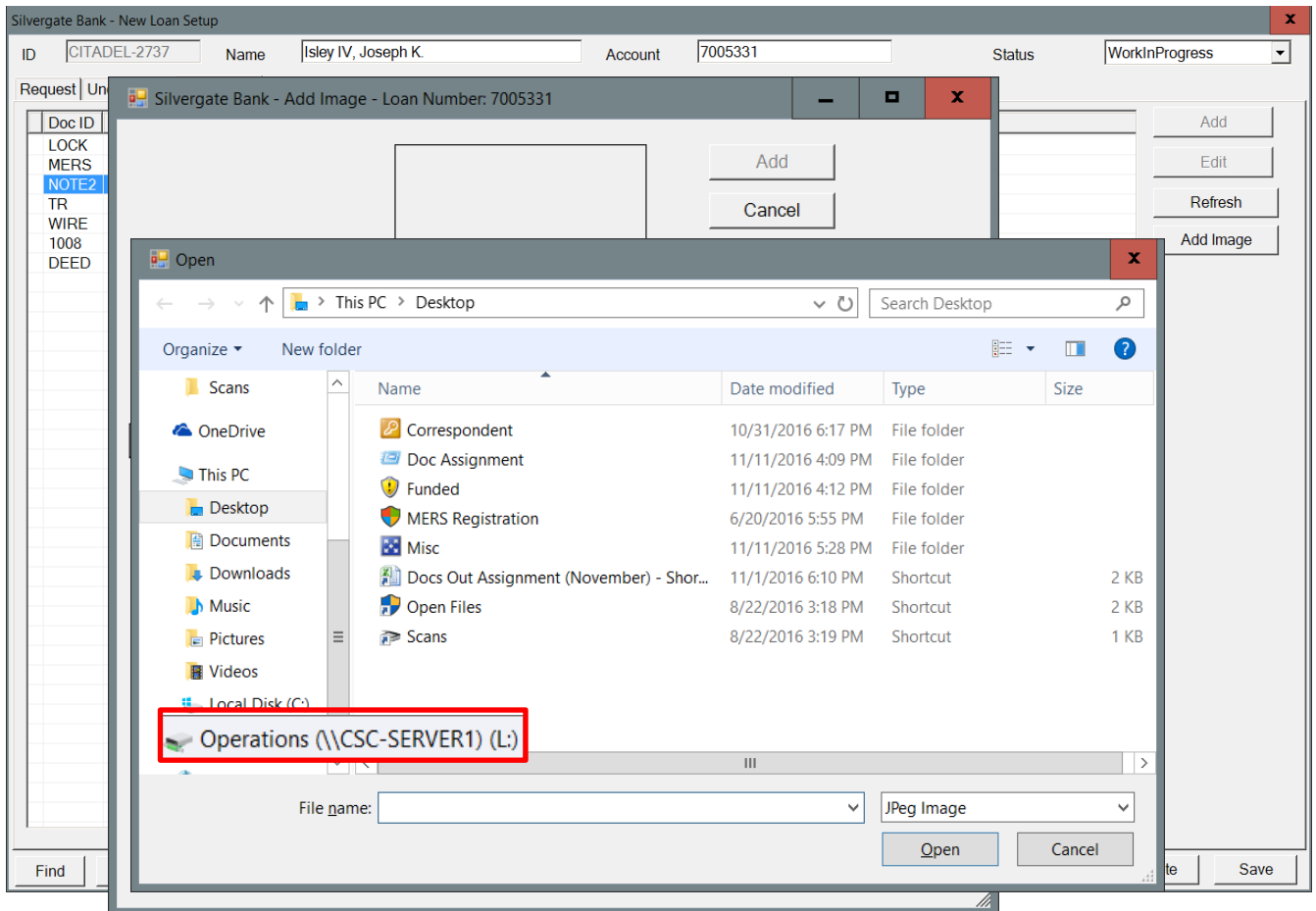
Title:

Description:

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Click Browse.

33.



Locate documents saved to the L Drive:
 Click Operations (\\CSC-SERVER) (L:) - Citadel Servicing Corp. - Originations - Open Files - Enter
 Loan Number in Search Field.

34.

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

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

Doc ID	Name	Type
LOCK	Investor Co...	Pref
MERS	MERS	Pref
NOTE2	Note	Pref
TR	Transaction...	Pref
WIRE	Wiring Instr...	Pref
1008	Transmittal...	Post
DEED	Security De...	Post

Silvergate Bank - Add Image - Loan Number: 7005331

Preview Not Available

Add Cancel

Browse L:\Citadel Servicing Corp\Originations\2 - Open Files\Isley 7005331\NOTE-DEED.pdf

Document: NOTE2

Title: NOTE-DEED

Description:

Find | 37 of 37 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Click Add.

NOTE: Multiple documents can be uploaded under one line item.
Attachments cannot exceed 3,000 MB.

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

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

Doc ID	Name	Type	Rec...	Date	Wa...	Tickler 1	Refere...	Comments
LOCK	Investor Co...	PreFu...						
MERS	MERS	PreFu...						
NOTE2	Not...	PreFu...						
TR	Transaction...	PreFu...						
WIRE	Wiring Instr...	PreFu...						
1008	Transmittal ...	PostF...						
DEED	Security De...	PostF...						

Find | 37 of 37 | Warn | Copy | Import | Start New Loan | Add | Delete | Save

Repeat Upload Process until NOTE, TR, WIRE, 1008 (UW Worksheet), and DEED have all been uploaded.

Notes:

Silvergate Bank - New Loan Setup

ID: CITADEL-2737 Name: Isley IV, Joseph K. Account: 7005331 Status: WorkInProgress

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

Doc ID	Name	Type	Rec...	Date	Wa...	Ticker 1	Refere...	Comments
LOCK	Investor Co...	PreFu...						
MERS	MERS	PreFu...						
NOTE2	Note	PreFu...						
TR	Transaction...	PreFu...						
WIRE	Wiring Instr...	PreFu...						
1008	Transmittal ...	PostF...						
DEED	Security De...	PostF...						

Find 37 of 37 Warn Copy Import Start New Loan Add Delete Save

Click on Status drop down and select Submitted.

Silvergate Bank - New Loan Setup


ID Name Account Status

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

Doc ID	Name	Type	Rec...	Date	Wa...	Tickler 1	Refere...	Comments
LOCK	Investor Co...	PreFu...						
MERS	MERS	PreFu...						
NOTE2	Note	PreFu...						
TR	Transaction...	PreFu...						
WIRE	Wiring Instr...	PreFu...						
1008	Transmittal ...	PostF...						
DEED	Security De...	PostF...						

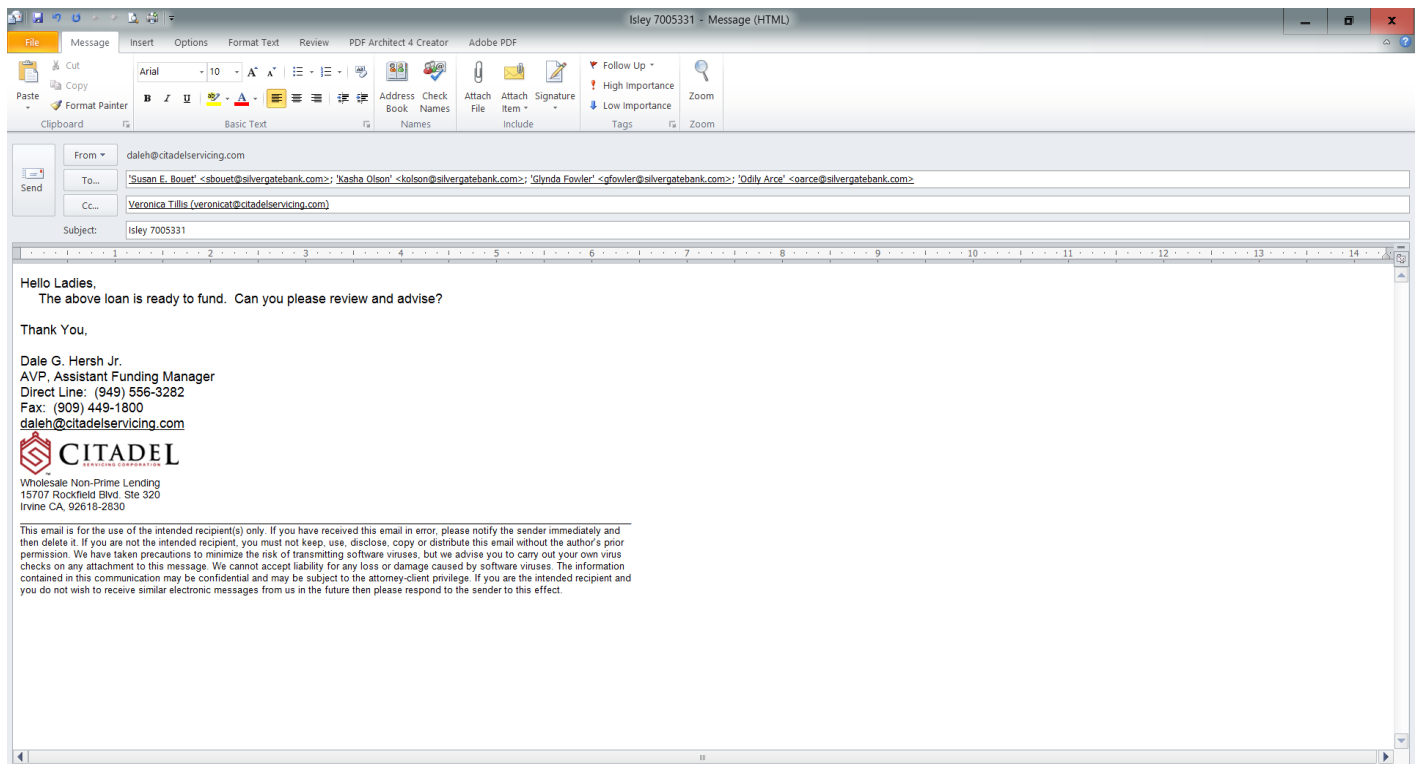
Add
Edit
Refresh
Add Image

Find | ◀ | ▶ | 37 of 37 | Warn | Copy | Import | Start New Loan | Save



Click Save.
You can now close this Window

Notes:



Send an e-mail to Silvergate advising the loan is ready for funding:

'Susan E. Bouet' sbouet@silvergatebank.com

'Kasha Olson' kolson@silvergatebank.com

'Glynda Fowler' gflower@silvergatebank.com

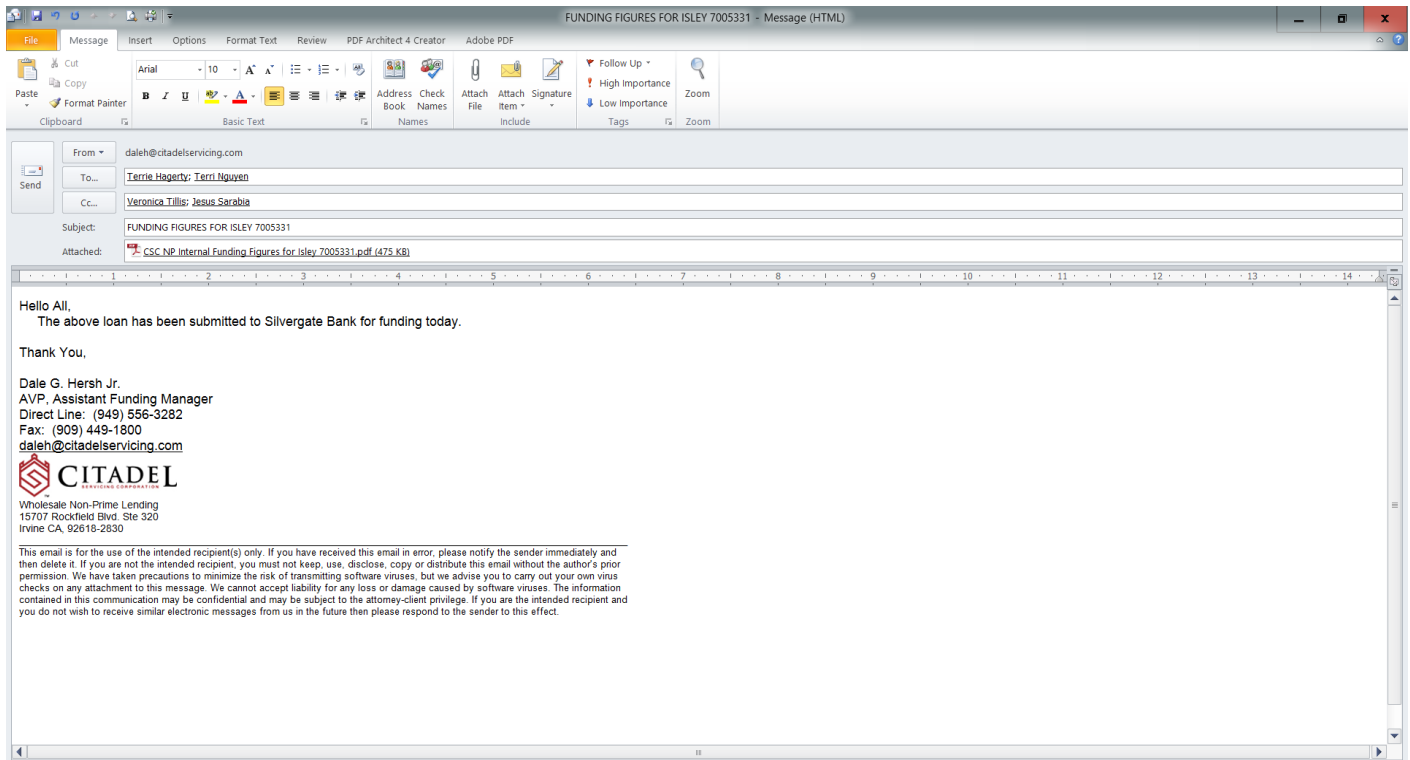
'Odily Arce' oarce@silvergatebank.com

CC:

Veronica Tillis (veronicat@citadelservicing.com)

Dale Hersh daleh@citadelservicing.com

See Sample Above.



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 tn Nguyen@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.