



CITADEL
SERVICING CORPORATION

Non-TRID State Specific Disclosure

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Process Update Overview

Non-TRID State Specific Disclosure Requirements

State laws require CSC to provide borrower's with specific Rate Lock and Loan Commitment documents on files which are not subject to TRID. This process will outline which documents are required, by state, and provide guidance on how to generate them out of BytePro.

Disclosures By State:

Washington DC:

Required Document: DC Loan Commitment
Programs: Foreign National & Second Home
Timing: Within 3 days of Approval

New Jersey:

Required Document: NJ Loan Commitment
Programs: Foreign National & Second Home
Timing: Within 3 days of Approval

Virginia:

Required Document: VA Loan Commitment
Programs: All Non-TRID Programs
Timing: Within 3 days of Application

Washington State:

Required Document: WA Rate Lock Agreement
Programs: Foreign National & Second Home
Timing: Within 3 days of Approval

Wyoming:

Required Document: WY Loan Commitment
Programs: Foreign National & Second Home
Timing: Within 3 days of Approval

BytePro Tasks

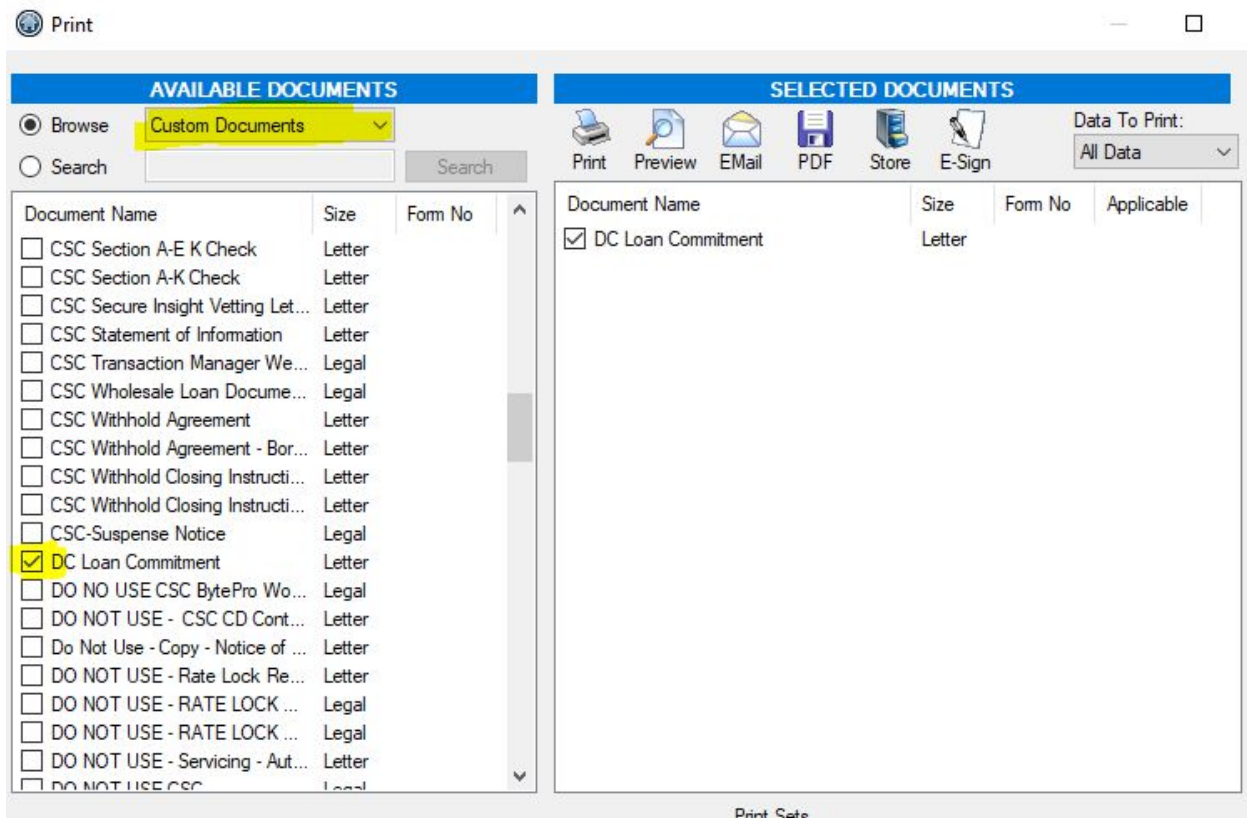
The Disclosure Processor will receive a task in BytePro assigned to them titled **“State Specific Commitment/Rate-Lock Send Task”**.

This task is automatically generated on the appropriate files along with the normal disclosures task. This task only applies to loans which are not subject to TRID and do not have normal disclosures issued.

The Disclosure Processor is responsible for generating and issuing the appropriate document. When completed, both the “State Specific Commitment/Rate-Lock Send Task” and the normal disclosure send task may be cleared.

Generating Documents in BytePro

All of the above listed documents can be found in BytePro by clicking the “Print Icon” from any screen. From the “Browse” dropdown menu, select the “Custom Documents” option to show all CSC Custom Documents. Click the checkbox next to the form listed above that matches the state of the subject property.



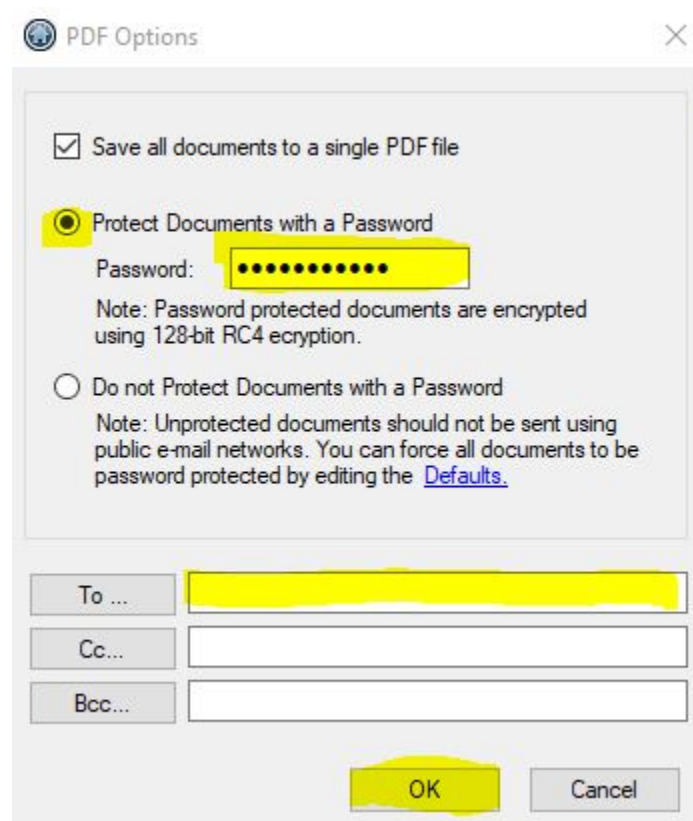
Print □

AVAILABLE DOCUMENTS			SELECTED DOCUMENTS		
<input checked="" type="radio"/> Browse Custom Documents Search			<div> </div> <div> Data To Print: All Data </div>		
Document Name	Size	Form No	Document Name	Size	Form No
<input type="checkbox"/> CSC Section A-E K Check	Letter		<input checked="" type="checkbox"/> DC Loan Commitment	Letter	
<input type="checkbox"/> CSC Section A-K Check	Letter				
<input type="checkbox"/> CSC Secure Insight Vetting Let...	Letter				
<input type="checkbox"/> CSC Statement of Information	Letter				
<input type="checkbox"/> CSC Transaction Manager We...	Legal				
<input type="checkbox"/> CSC Wholesale Loan Docume...	Legal				
<input type="checkbox"/> CSC Withhold Agreement	Letter				
<input type="checkbox"/> CSC Withhold Agreement - Bor...	Letter				
<input type="checkbox"/> CSC Withhold Closing Instructi...	Letter				
<input type="checkbox"/> CSC Withhold Closing Instructi...	Letter				
<input type="checkbox"/> CSC-Suspense Notice	Legal				
<input checked="" type="checkbox"/> DC Loan Commitment	Letter				
<input type="checkbox"/> DO NO USE CSC BytePro Wo...	Legal				
<input type="checkbox"/> DO NOT USE - CSC CD Cont...	Letter				
<input type="checkbox"/> Do Not Use - Copy - Notice of ...	Letter				
<input type="checkbox"/> DO NOT USE - Rate Lock Re...	Letter				
<input type="checkbox"/> DO NOT USE - RATE LOCK ...	Legal				
<input type="checkbox"/> DO NOT USE - RATE LOCK ...	Legal				
<input type="checkbox"/> DO NOT USE - Servicing - Aut...	Letter				
<input type="checkbox"/> DO NOT USE CSC	Legal				

Print Set

If an E-consent has been provided the “Email” function may be utilized to deliver the document to the borrower. If not, the document must be printed and mailed to the borrower.

Select the option “Protect Documents with a Password” and enter “Citadel****”(replace the asterisks with the last 4 digits of the borrower’s social security number). Enter the borrower’s email address in the “To” field and hit the OK button when ready to issue.



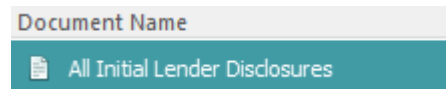
The image shows a "PDF Options" dialog box with a close button (X) in the top right corner. It contains two main sections. The first section has a checked checkbox "Save all documents to a single PDF file". Below it is a radio button "Protect Documents with a Password" which is selected and highlighted with a yellow box. Next to it is a "Password:" label followed by a text box containing ten dots, also highlighted with a yellow box. A note below states: "Note: Password protected documents are encrypted using 128-bit RC4 encryption." Below this is an unselected radio button "Do not Protect Documents with a Password" with a note: "Note: Unprotected documents should not be sent using public e-mail networks. You can force all documents to be password protected by editing the [Defaults](#)." The second section contains three email address fields labeled "To ...", "Cc...", and "Bcc...". The "To ..." field is highlighted with a yellow box. At the bottom are "OK" and "Cancel" buttons, with the "OK" button highlighted in yellow.

If the borrower has not provided an E-Consent form to CSC the disclosure will need to be mailed. Use the Print Icon to print a copy of the disclosure and send a hard copy to the borrower.

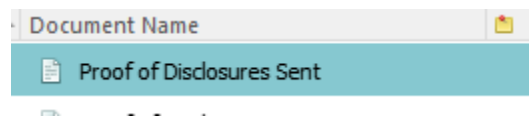
Documenting DocVelocity

The Disclosure Processor will be responsible for documenting the delivery of this disclosure is DocVelocity using the same procedures that apply to a full Initial Disclosure Package.

A copy of the issued State Specific Disclosure is required to be uploaded under the title “All Initial Lender Disclosures”.



A copy of the email, or proof of printed form delivery is required to be uploaded under the title “Proof of Disclosures Sent”.



Any questions can be directed to your manager or the Compliance Department