



Social Media Guidelines



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INTRODUCTION

Social media has become a regular part of everyday communication. The below guide is to help you maximize your outreach through this channel and reach your customers by promoting You and Acra Lending's Programs.

This guide can be used to ensure that you know how to use social media on the company's time and how to best represent the company online. In this guide, you'll learn about how to setup up and what should be included on your profile, how to update, share information/collateral and best practices for communicating with customers.

THE PURPOSE OF SOCIAL MEDIA

Before we get started, it's important that Acra Lending has established social media policies and guidelines to protect our employees and customers. In addition, the goal with this guide is to make employees comfortable to use social media.

PROTECT COMPANY AND CUSTOMER INFORMATION

Company and customer information should be treated with confidentiality and proprietary. It's important to understand what is appropriate to share publicly.

Information shared through Social Media channels can be tracked, and any false information, rumors, or information used against the company could result in liability.

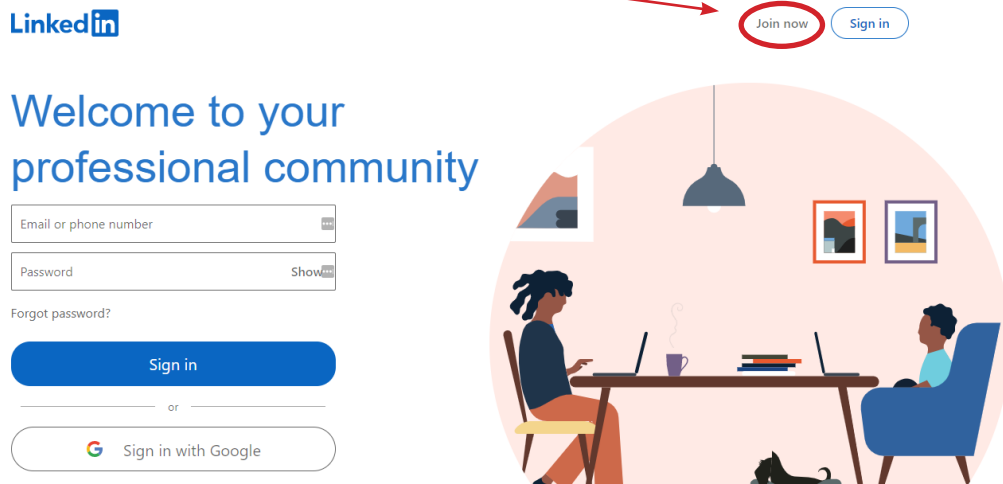
Below are some examples of what kind of content and information should not be shared:

- Non-public financial or operational information
- Personal Information: never share personal information about yourself or customers
- Legal Information: anything to do with a legal issue, legal case, or attorneys
- Confidential Information: do not publish, post or release information that is considered confidential or sensitive

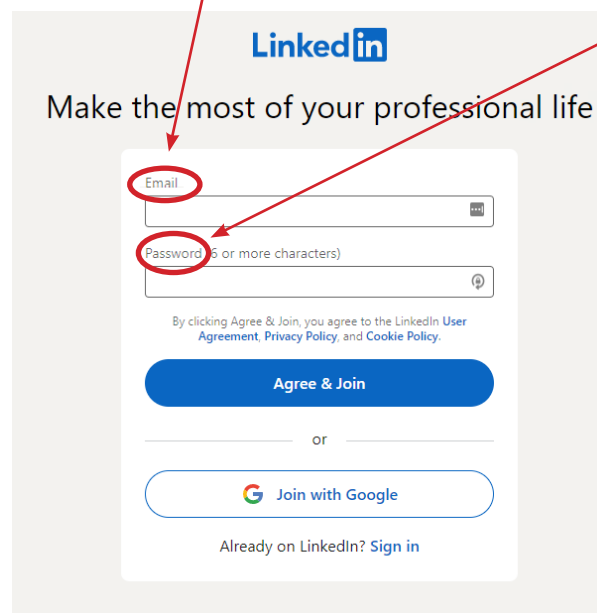
SETTING UP YOUR LINKEDIN ACCOUNT & PROFILE

LinkedIn is a great channel to reach customers. If you do not have a LinkedIn account follow the below steps to set one up. If you have one already you can jump to next section.

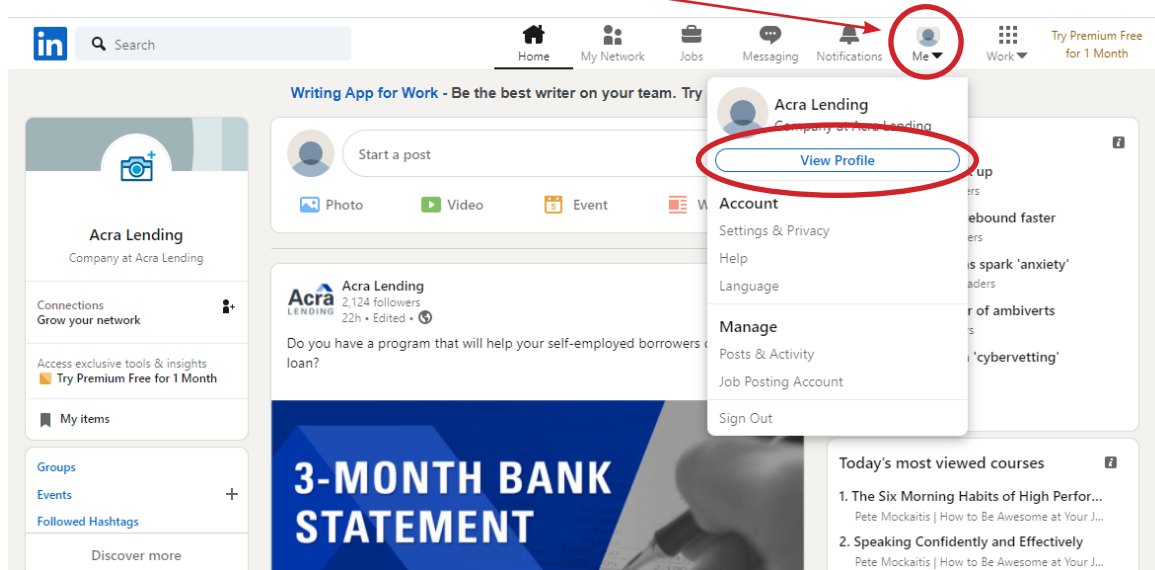
1. Go to www.linkedin.com
2. Click on 'Join now'



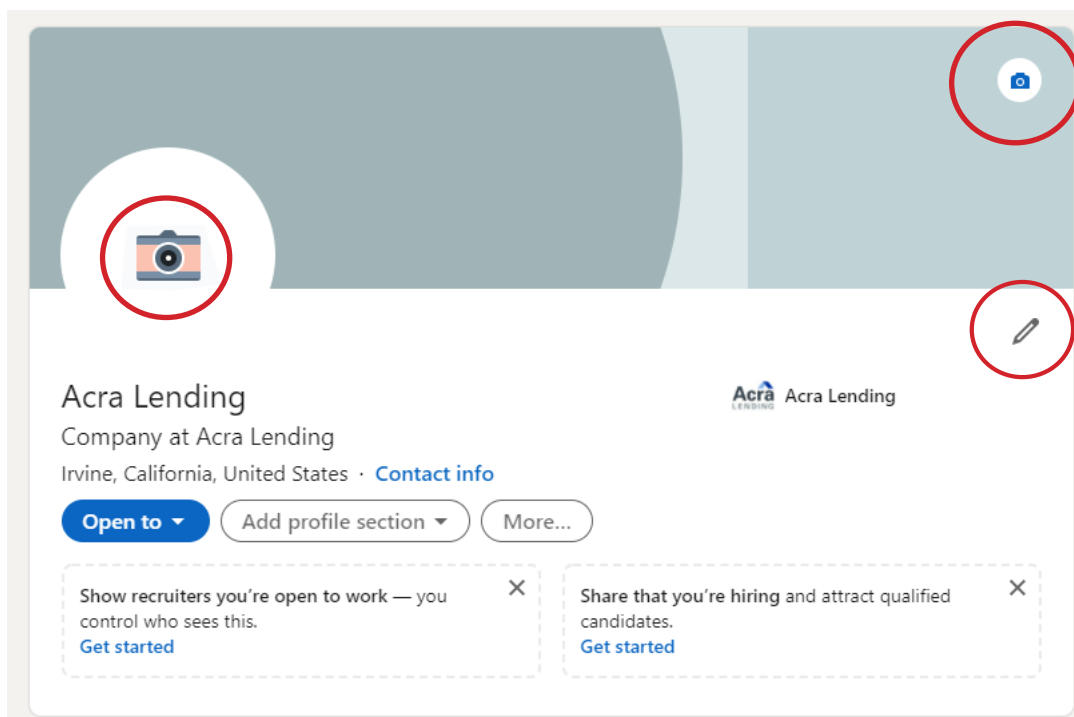
3. On next screen fill in your **Email Address** (personal or Acra Lending) and **Password**



4. Once you have gone through the setup process, navigate to your profile. To do this, click on the **icon** top right of the screen and click on **'View Profile'**.



5. On next screen you can add your profile photo, background image and work experience.



WHAT SHOULD BE ON MY LINKEDIN PROFILE?

It is highly recommended that your LinkedIn profile is updated to show that you are employed by Acra Lending. Below are a few examples of bios you can add to your profile:

General:

Acra Lending a dba of Citadel Servicing Corp. (CSC) is the leader in Non-QM Wholesale and Correspondent Mortgage Lending products. We offer a range of programs and services geared toward helping mortgage professionals achieve their clients' purchase and investment goals. We specialize in loan programs for Self-Employed, Investors and Foreign Nationals.

Sales:

At Acra Lending we focus on "helping our customers" by providing Non-QM mortgage solutions. Acra offers tailor-made programs for Brokers looking to expand their product offering to meet their customer's needs. We provide an incomparable opportunity to tap into a market of borrowers who may not qualify under traditional guidelines with our suite of programs. Being able to provide industry leading programs to meet the needs of our customers is what we do best.

States we lend in: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MT, NC, NE, NH, NJ, NV, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI & WY

*Texas - Primary Purchase & R/T & INV or 2nd Home: Purchase & Refinance

RESOURCES

There is a library of approved social media images available on the Cintranet for use.


This can be found here:

Sales > Flyers & Programs > LinkedIn/Social Images

If you cannot find an image you are looking for or have an idea of one you would like creating, you can reach out to the Marketing Department who will be able to assist.

LinkedIn and other social media platforms should be used to promote our suite of programs, connect with industry professionals, provide updates to your customers and prospecting. It is recommended that you post at least once a week. Examples of posts are below:

[illegible][illegible]




Acra Lending
2,124 followers
1mo • 🌐

BREAKING NEWS! We have just dropped rates on our 3-Month Bank Statement Program!


Call us at (888) 800-7661 or visit <https://acralending.com/> learn more!

#NonQM #Nonprime #mortgagelending #mortgages #mortgageproducts




RATE DROP


ON OUR **3-MONTH BANK STATEMENT** PROGRAM



The Leader in Today's Non-QM Programs

Acra Lending is a filer of the Uniform Securities Information Bulletin for Issuers (USIB) under the Uniform Securities Act of 1933, as amended, and the Uniform Securities Act of 1956, as amended, and is registered with the California Department of Financial Protection and Consumer Assistance. The information contained herein is not intended to be relied upon in connection with any securities transaction. The information contained herein is not intended to be relied upon in connection with any securities transaction. The information contained herein is not intended to be relied upon in connection with any securities transaction. The information contained herein is not intended to be relied upon in connection with any securities transaction.






Acra Lending
2,124 followers
1w •



Starting Today (April 1st), new GSE guidelines for Freddie Mac & Fannie Mae will substantially limit the percentage of investment property and 2nd home loans that can be sold.

Acra can help you meet your customers' needs with no limit on 2nd home and investment property loans. Contact us today to find out more! (888) 800-7661 or visit: acralending.com

#nonqm #brokers #lendingsolutions #solutionsprovider #investmentproperties



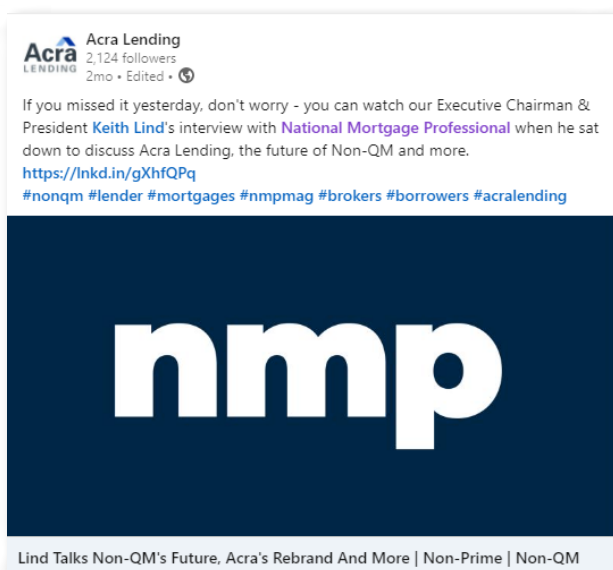
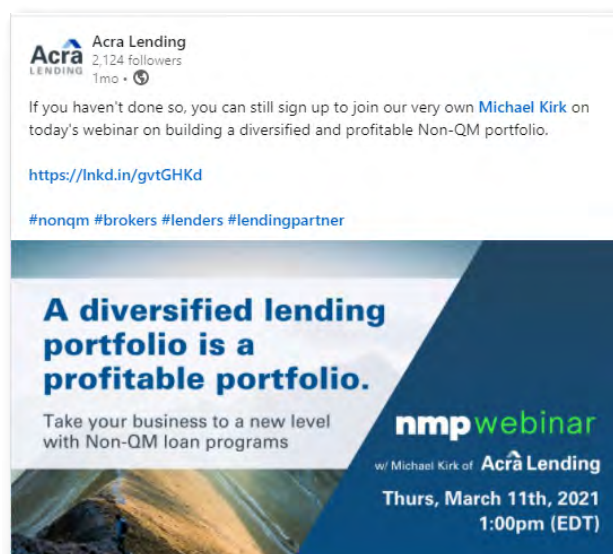
**SOLUTIONS FOR
YOUR 2ND HOME
& INVESTMENT
PROPERTY LOANS**

Example 3 – Job Postings



Example 4 – Articles / Tradeshows / Webinars



COPYRIGHT AND FAIR USE

Not everything on the internet is free to use. Just because it's easily accessible, doesn't mean that you're not infringing on copyrights if you share it. For example, you can't just find an image in a search engine and share it without giving credits to the photographer. By doing this, you're infringing on copyright laws, and could get in trouble if the artist/photographer decides to take action against you. When sharing articles, images, videos, and other content credit the source.

BE RESPONSIBLE AND USE COMMON SENSE

When posting any content be responsible and use common sense. For example:

- Never participate in a Social Media conversation when the topic being discussed may be considered a crisis for the company. Even leaving anonymous comments can be traced back to you or the company through your IP address
- Refrain from participating in sensitive topics, such as religion or politics. Conversations around that nature often result in heated debates.
- Don't slam the competition or Acra Lending. Make sure you speak diplomatically, and have the facts straight.
- Don't speak "on behalf" of Acra Lending. Stick to what you know, if you're not an expert on the subject, refer people to someone who has that expertise.
- Add value: make sure when you're sharing content that you add your point of view, opinion, and expertise. There are millions of words to choose from, choose yours carefully to create the best impact. Do not promise, guarantee or false advertise.
- Keep it cool: There's a fine line between healthy debate and provocative reactions. Remember, you're trying to connect with people and have fun. If you made a mistake, just be upfront about it. People prefer honesty.

SOCIAL ETIQUETTE: BE PROFESSIONAL, HAVE FUN AND BUILD RELATIONSHIPS

Social media is about building relationships. These relationships will be much more rewarding if you have meaningful conversations instead of just pushing agendas. Also, nobody wants to be "pitch-slapped." You're there to connect, promote and, have fun.

QUESTIONS AND SUPPORT

If you have any questions relating to Social Media or need additional support and training you can reach out to the Marketing Department or Learning & Development Team who will be able to assist.