BOX

General Overview

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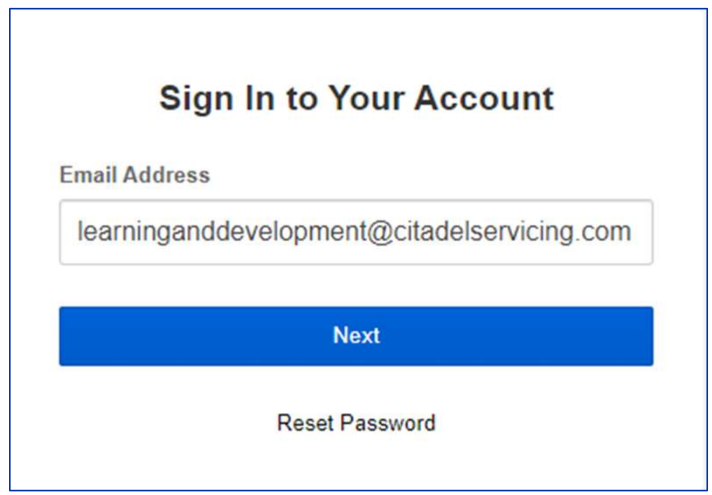
BOX

- Box is a cloud content management and file sharing service for businesses.
- We utilize Box in a variety of different ways here at the company, from sharing training material for new hires to allowing brokers, clients and employees to safely and securely transmit sensitive documents and information.
- Due to the sensitive nature of the materials that can be shared, Compliance plays a vital role in ensuring that we are protecting both our clients and our employees while utilizing this system.

BOX GETTING STARTED

- New Box accounts are created by IT at new hire. After that, if there are any issues, they are managed by the QC Dept, if changes to the account settings are required.
- For New Hires, you will open up your internet browser and go to: **citadelservicing.app.box.com**.
- Save the site to your favorites in your bookmarks bar for easy access.
- Enter your company email address as your user name.

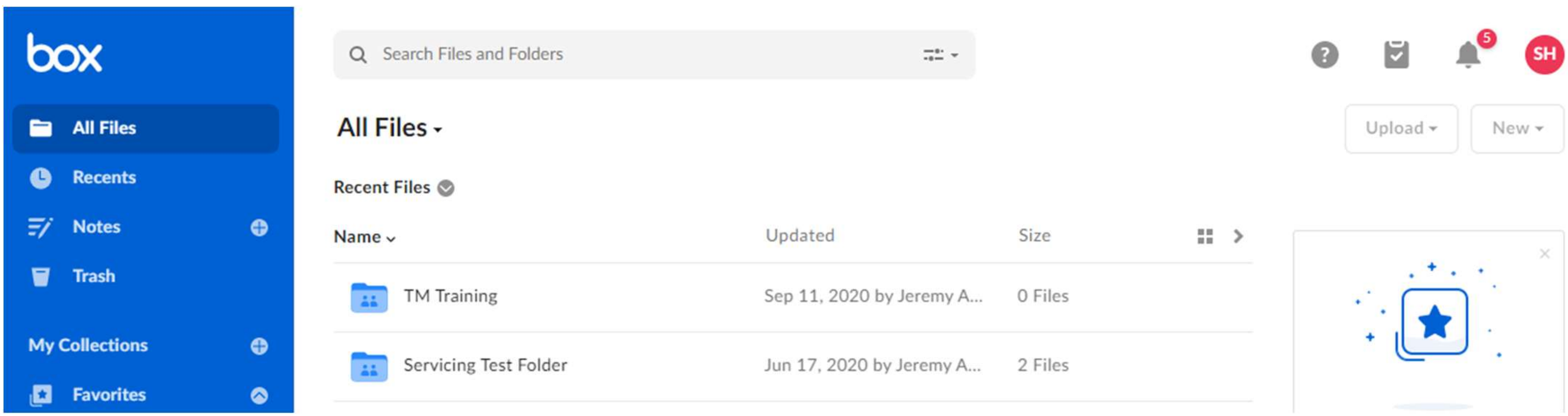


BOX GETTING STARTED

- You will have received an email with instructions to set up your password at new hire.
- In your Outlook inbox, search for Box to locate the email. Follow the instructions.
- Please note that Box Sync is not the same as Box. These are two different platforms that perform two different functions. You need to use the web browser to get to Box.
- Once your password is setup and you are logged in, you will see a main screen.

BOX GETTING STARTED

- Here you will see files that have been shared with you so you can access them.
- You will also be able to create and share folders and content with others depending on your position and system permissions.



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BOX FOR SERVICING

- In Servicing, Box is also utilized by the Borrower to upload documents to the company in a secure way.
- The servicing employee will create a new folder in Box for each specific borrower and it will be labeled with the borrowers loan number AND the primary borrower’s last name.
- The servicer has to then share this folder to the Borrowers using the primary email address provided on the E-consent form – this is mandatory and there are no exceptions.
- We are not allowed to use any other email when sharing a folder other than the approved primary borrower email on the E-consent.
- If the Borrower provides a different email address to be used or if granting access to an authorized third party, **a new e-consent is required.**

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BOX FOR SERVICING

- The borrower then accepts the invitation and uploads their documents to our servicing department. A notification is generated to the servicing employee so they know that new documents have been added to Box.
- We can also use this same platform to provide secure documents from the company to the borrower.
- The servicing employee will have a main designated folder for borrower uploads where each borrower’s individual folder is housed.

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BOX FOR SERVICING

- It is **extremely critical that you DO NOT share [Your Name] Borrower Uploads with an external email. This main upload folder is NEVER shared with an outside collaborator** as they will be able to access every borrower folder within. This is a huge compliance violation as these folders house sensitive information.
- Example:

BOX COMPLIANCE

- In order to ensure we are abiding by strict protection and privacy laws, Compliance does audits every two weeks to ensure all protocols are being followed.
- Compliance will check to see that the main upload folder is not shared with any collaborators outside the company AND they will also be checking to ensure the correct emails and collaborators have been added when sharing Box uploads.
- Again, the email that is utilized to share the folder must be the approved primary borrower email from the e-consent.
- If the Borrower provides a different email address to be used or if granting access to an authorized third party, a new e-consent is required.

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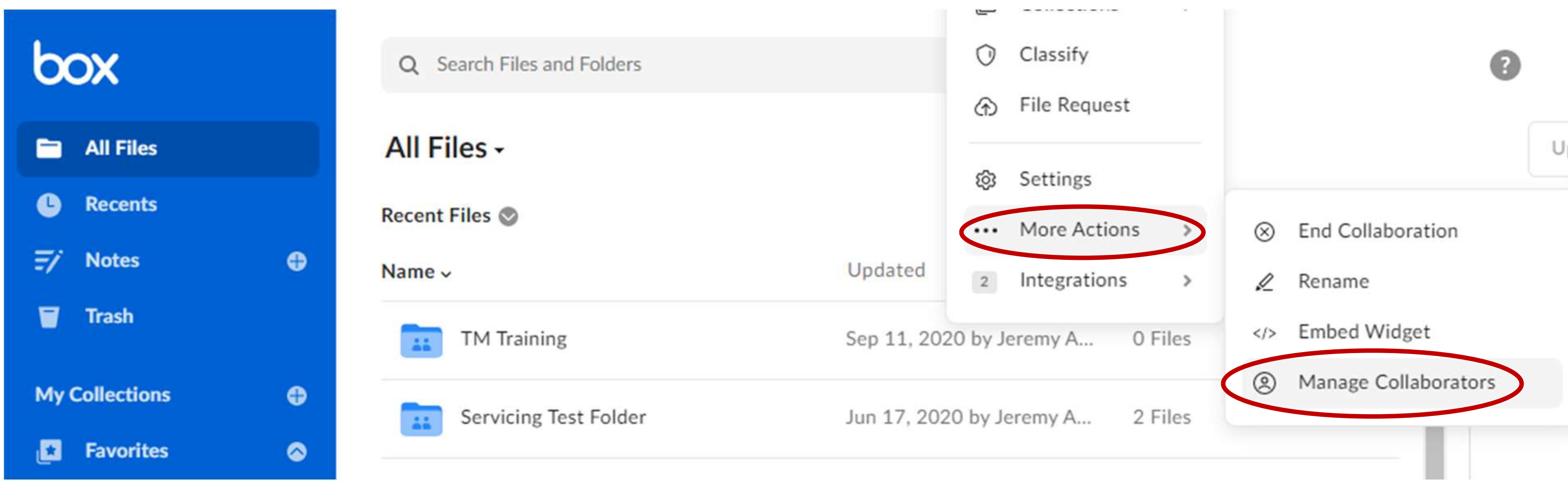
BOX COMPLIANCE

- The file must be named with the loan number and the primary borrower's last name.
- Only those authorized to access the information should be added to the folder.
- To repeat from earlier, NEVER add a borrower or outside collaborator to the main borrower upload folder as they will be able to access all other borrower files in the folder.

BOX COMPLIANCE

- To check the collaborators you have shared on a file, select the folder you want to review, click the **…** icon, go to **… More Actions** and scroll down to **Manage Collaborators** and select.



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BOX COMPLIANCE

- This will show you everyone that the file is shared with and the email that was used to share the file.

Collaborators in TM Training

Name	Email Address	Permissions
KG Kyle Gunderlock	kyleg@citadelservicing.com	Owner
II IT	--	Co-owner
JA Jeremy Abbott	Jeremya@citadelservicing.com	Co-owner
SH Shabbie Hutton	Shabbieh@citadelservicing.com	Co-owner

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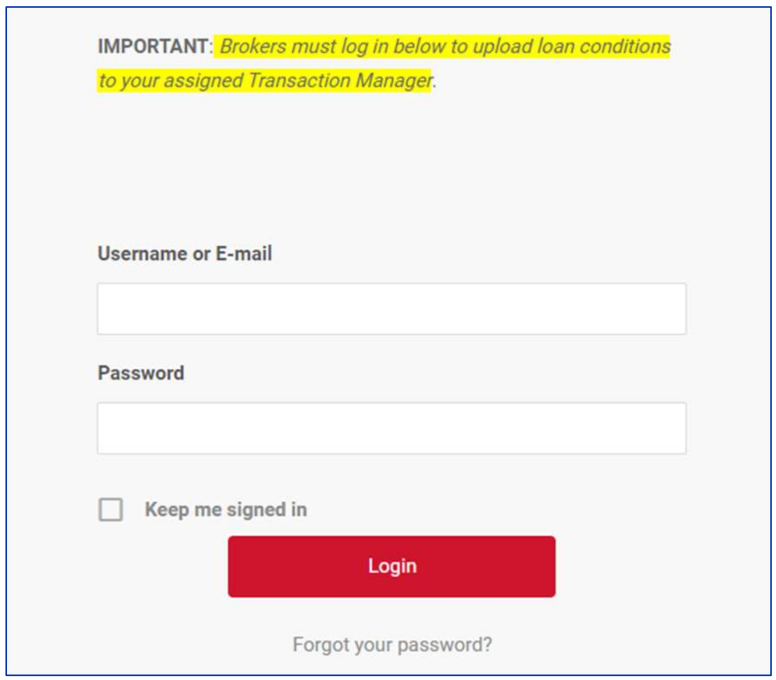
BOX BROKER PORTAL

- For the Broker Portal, the Broker uploads their conditions via our website through the portal. They will need to use credentials to login.



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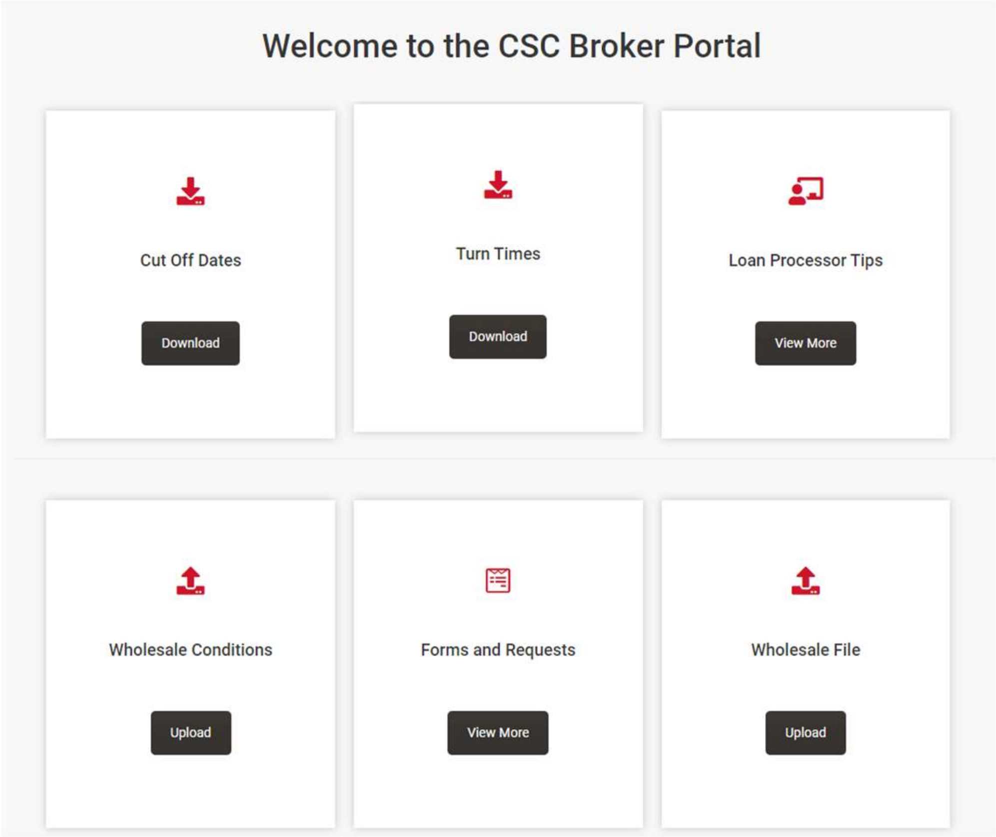
BOX BROKER PORTAL

- Brokers can either:
  1) Upload new files to their AE or;
  2) Upload conditions to the Transaction Manager.



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BOX BROKER PORTAL

- Once the broker is logged in these items are uploaded with the loan number and the Primary Borrowers last name.
- This information is entered by the Broker into the portal and transferred to Box to create the folder.
- The TM then gets a notification from Box that the file was uploaded with new additions and they go in and work the items.

BOX REFERENCE GUIDES

- For the Broker Portal Guide, please reference the external guide we have created specifically for Brokers for more information via the cintranet.
- For a guide for servicing employees to add borrowers to Box, please reference the Adding Borrowers to Box reference guide in the cintranet.
- For more information for TM’s regarding uploading conditions from Box, please reference the BOX – Uploading Conditions from TM Drop Folder to DV on the cintranet.
- As in all cases, please reach out to your supervisor to make sure you are using the most updated and accurate policies and procedures at all times.