



NON-TRID

REQUIRED ITEMS NEEDED IN ORDER TO PREP THE FILE FOR DOCS

THE FILE CANNOT BE MOVED TO DOCS UNTIL ALL PTD CONDITIONS ARE SIGNED OFF/CLEARED.

Please review requirements listed on the Approval in the **PRIOR TO CD/DOC PREP** section.

REQUIRED ITEMS

- Vesting – must indicate exactly how docs are to be drawn.
**provide name of spouse to avoid delays in states that have non-title spouse requirements*
- Hazard insurance/HO6 and Invoice – borrowers name(s) to match the vesting, property address to match title, policy to have all the required information
**please reference the “Evidence of Insurance” outline for additional insurance requirements*
- Flood insurance and Invoice – if required
- Master Condo Policy – if required
- Appraisal must be reviewed and given value by Acra Lending; UW must issue revised approval reflecting reconciled value.
- Borrower to respond to the appraisal valuation e-mail. This is sent once the appraisal is reviewed and given value. Broker LO/Processor/AE/TM will be ‘cc’ on the email to the borrower.
- Settlement Agent Fee Form – *include all RE Agent licensing info for purchase transactions*
 - (all areas need to be completed and signed/dated by the closing agent)
[Settlement Agent Fee Form](#)
 - Licensing numbers must be provided for Buyer Agent/Seller Agent/Closing Agent
 - Acra DOES not allow for a Buyer/Selling Agent to be affiliated with the closing agent.
 - Broker owned closing agents cannot be used.
- Most recent Est CD/Settlement Statement – (showing all fees – Lender/broker fees, impounds and prepaids, and any payoffs)
provided **COMBINED statement for purchase transactions*
- Loan Doc order form (all areas need to be completed and signed/dated by the broker/processor)
- Appraisal invoice issued from AMC (cannot accept a broker issued invoice)



- Credit Report Invoice
- Contract Processor Invoice – if applicable
- Wire Instructions – must have 2 loan identifiers on it (borrowers name - matching the vesting, property address - matching the title report, loan #, file/title #)
- CPL – needs to have the borrowers name – matching the vesting, property address, order/file #, Citadel's Loss payee information.
CPL's are ONLY valid for 30 days and must be valid at time of closing.

LOSS PAYEE INFO TO BE LISTED ON ALL INSURANCE AND CPL:

Citadel Servicing Corporation
ISAOA
25531 Commercentre Drive #160
Lake Forest, CA 92630
Loan #: