



## INTERNAL MEMORANDUM

Date: March 24, 2021  
From: Sara Abdalian, Director of Funding and Post Closing Management  
To: Funding Department  
RE: Title fees and CICs/Cures

Effective immediately, Acra Lending, a DBA of Citadel Servicing Corporation, is making the following guideline and procedural updates:

From Final Loan Estimate to Initial Closing Disclosure:

If a new title fee is introduced or a title fee is increased, a cure is not required, regardless if it surpasses the tolerance threshold. Subject to a borrower chosen title company.

From Initial Closing Disclosure to Signing Date:

If a new title fee in section C is introduced or a title fee is increased, a cure is not required unless it surpasses the tolerance thresholds. Subject to a borrower chosen title company and there is a valid change in circumstances.