

INTERNAL MEMORANDUM

Date: October 7, 2021

From: Sara Abdalian, Director of Funding and Post Closing Management

To: Sales and Operations

RE: Major Title Company/Agent Verification

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

Major Title Company/Agent Verification:

This new process is intended to replace the requirement for Secure Insight.

The Closing/Settlement Agent must be either (1) from a Major Title Company or (2) underwritten by a Major Title Company (this can be seen on the Closing Protection Letter).

The list for Major Title Companies is on the Cintranet located here:

<u>Agent Verification - Major Title Companies</u>

NOTE: If a file does not fall under either of the above options, typically Closing/Settlements Agents have multiple Title Companies that they work with and have a Major Title Company in their arsenal.