

Contact Information	
<b>Hours of Operation:</b> Monday through Friday 8:00 AM to 5:00 PM PST	
Seller Responsibilities	
<ul style="list-style-type: none"> <li>❖ Upload new loan submissions thru Acra Portal: <a href="https://acracorrespondent.com">https://acracorrespondent.com</a> Label Loan Folder: Borrower Name – New Submission <ul style="list-style-type: none"> <li>• Include-Eligibility Review Submission Form as a separate PDF (located on Acra Portal)</li> <li>• Include-Program Specific Checklist as a separate PDF (located on Acra Portal)</li> <li>• Include-XML 3.4 File as a separate PDF</li> <li>• Upload separate PDF for all credit documents, separate PDF for all asset documents, etc...</li> </ul> </li> <li>❖ NOTE: DSCR, Bank Statement, Full Doc &amp; ATR-In-Full, Jumbo Prime require the following: <ul style="list-style-type: none"> <li>• Two forms of govt. issued ID – One must be Soc. Sec. Card or Processed SSA-89 Form</li> </ul> </li> <li>❖ Upload condition thru Acra Portal: <a href="https://acracorrespondent.com">https://acracorrespondent.com</a> Label Conditions Folder: Borrower Name - Conditions <ul style="list-style-type: none"> <li>• All conditions (100%) must be uploaded at one time. Piecemealed conditions are not accepted.</li> <li>• Each condition must be a separate PDF and labeled with the corresponding condition number on the Approval Eligibility Review Certificate</li> <li>• We cannot review unlabeled condition or one PDF with multiple conditions</li> </ul> </li> <li>❖ Appraisal(s) can be uploaded as one PDF condition</li> <li>❖ Upload closed loan package for purchase thru Acra Portal: <a href="https://acracorrespondent.com">https://acracorrespondent.com</a> <ul style="list-style-type: none"> <li>• Submit one PDF for Closing Package-must be final and complete document set provided by closing agent. Label PDF Closing Folder – Borrower Name – Acra Loan Number</li> <li>• Submit one PDF for Compliance Package. Label PDF Compliance Folder – Borrower Name – Acra Loan Number</li> </ul> </li> <li>❖ Non-Trid Loans (DSCR) <ul style="list-style-type: none"> <li>• Proof appraisal delivery processes were followed <ul style="list-style-type: none"> <li>○ Verification of receipt of appraisal signed by borrower or ECOA waiver signed by borrower</li> </ul> </li> </ul> </li> <li>❖ TRID Loans <ul style="list-style-type: none"> <li>• Include ALL Disclosures issued to borrower by Seller <ul style="list-style-type: none"> <li>○ Initial disclosures, LE's, COC's, closing disclosures and Final CD</li> </ul> </li> </ul> </li> </ul> <p><b>NOTE: Uploads that are not properly separated and labeled correctly will not be reviewed and will cause significant delays in having the file and/or conditions reviewed.</b></p>	
Available Products	
<b>Available</b> <ul style="list-style-type: none"> <li>❖ DSCR Investor</li> <li>❖ Bank Statements (12 months or 3 months)</li> <li>❖ Full Doc &amp; ATR-In-Full</li> <li>❖ Jumbo Prime</li> <li>❖ Foreign National</li> <li>❖ ITIN</li> </ul>	

General Information	
<p>Lock Desk hours: 7:30 AM to 3:30 PM Pacific Time, Monday - Friday</p> <p><b>Lock online thru Acra Portal via website:</b>  <a href="https://acracorrespondent.com">https://acracorrespondent.com</a></p> <p><b>Non-Prime Loans:</b> cannot be locked until the file has been reviewed and an Eligibility Review Certificate has been issued.</p> <p><b>Jumbo Prime Loans:</b> cannot be locked until the appraisal has been reviewed by Acra.</p>	
<p><b>Fees:</b></p> <p>Admin. Fee:</p> <ul style="list-style-type: none"> <li>\$995</li> <li>\$100 Tax Service Fee</li> </ul>	<p><b>Citadel Servicing Corporation MERS Number:</b>  MERS ID: 1007419</p>

**Pre-Purchase & Post Purchase Requirements**

**PRE PURCHASE REQUIREMENTS:**

- ❖ Confirmation of MERS # and provide proof of MERS Registration
  - Transfer MERS to Acra Lending **after** loan is purchased This must be done within 48 hours of the being purchased.
- ❖ ACRA will charge \$100 for Tax Service fee that will be reflected on the Purchase Advise.
- ❖ Seller to provide payment history from date of loan funding. Payment history must include full itemization of Escrow Account
- ❖ Seller to provide Good Bye Letter
  - Seller is required to deliver notification of loan sale and change of servicer to borrower at least 15 days prior to the first payment due to Acra
  - Good Bye Letter to be signed by authorized representative of Seller
  - New Service should read as follows:
    - Citadel Servicing Corporation dba Acra Lending  
Attn: Payment Processing  
15707 Rockfield Blvd., Ste. 320  
Irvine, CA 92618-2830  
888-800-7661

**POST PURCHASE REQUIREMENTS:**

- ❖ Seller to provide proof of transfer of Flood Cert.
  - Citadel Servicing Corporation dba Acra Lending  
ISAOA 25531  
Email to: [Tidepartment@citadelservicing.com](mailto:Tidepartment@citadelservicing.com)  
Include: ACRA Loan Number
- ❖ Seller to provide proof of transfer of Hazard Insurance Mortgagee transfer to:
  - Citadel Servicing Corporation dba Acra Lending  
ISAOA 25531  
Email to: [Tidepartment@citadelservicing.com](mailto:Tidepartment@citadelservicing.com)  
Include: ACRA Loan Number

Collateral Delivery Address	
<p><b>Collateral Delivery Address:</b> Provide original Note, Bailee Letter and Executed Allonge made payable to Citadel Servicing Corporation dba Acra Lending</p> <p>ACRA Lending Attention Post Closing 25541 Commercentre Drive, Suite 250 Lake Forest, CA 92630 888-800-7661</p>	<p><b>Note Endorsement:</b> Citadel Servicing Corporation dba Acra Lending Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)</p>
Trailing Documents	
<p><b>Trailing Documents to be sent to:</b> <b>Citadel Servicing Corporation</b> <b>ATTN: Trailing Documents</b> <b>25531 Commercenter Drive. Suite 160</b> Lake Forest, CA 92630 ACRA Loan #</p> <p>Post Close Trailing Doc's can also be emailed to the following: <a href="mailto:shipping@citadelservicing.com">shipping@citadelservicing.com</a></p>	<ul style="list-style-type: none"> <li>❖ Original recorded security instrument,</li> <li>❖ Original Recorded Deeds and POA's</li> <li>❖ Original recorded assignments to Acra,</li> <li>❖ Original Final Title Policy</li> </ul>