01/14/2021

**Ref: Advertising, Marketing and Promotional Materials**

Hello Acra Team,

Recently, there was an unauthorized advertisement posted on social media. Although we encourage initiative in promoting our loan products, the subject advertisement was posted without Marketing, Compliance, and Legal review. These types of unauthorized actions can expose the company to avoidable regulatory risk and statutory liability.

Please remember that the long-standing Company policy requires that all advertising and marketing materials, including posts on social media, must first be submitted to Marketing for review and subsequent approval before implementation in the market place. A Form to request the development of any and all advertising, marketing, or promotional materials, including on materials posted to social media are available on Cintranet for your ease of use. <https://cintra.citadelservicing.com/marketing#nav-request>

Also remember that any marketing material sent, shared or posted is taken from the Cintranet or our Website only, as they contain the most updated content. Though it may sometimes be easier to download and store such information on desktop, in doing so you may be sharing information that is incorrect, outdated and / or no longer valid.

Please consult our marketing guides, policies and procedures for questions. These are always available to you for reference under the Marketing tab on the Cintranet. If you need a refresher course in Acra Lending’s Mortgage Advertising and Marketing Guidelines, please reach out to our Learning and Development team.

If you have posted any unauthorized content, immediate removal is required. If it cannot be removed, please notify your manager and the Marketing Department.

We thank you in advance for your cooperation.

Compliance