



RE: Notice of Change to Settlement Agent Approval Process – Updated 1/04/21

Dear Closing Professional,

As part of our regulatory requirements and for the protection of our mutual customers, Acra Lending uses Secure Insight, (aka Secure Settlements, Inc.) as an independent third-party risk evaluation firm for closing professionals. Secure Insight maintains a database of over 70,000 closing agents and is trusted throughout the mortgage lending industry for fulfilling due diligence requirements.

Any closing professional doing business with Acra Lending needs to register each of their branch locations with Secure Insight. We require an authorized signer on the Trust Account to register before funds can be disbursed from the branch's Trust Account. We ask that you complete this application as soon as possible.

Registration can easily be accomplished by visiting <https://secureinsight.com/agent-registration> and completing an online application. Please register upon receipt of this letter, as any delays in processing the registration may cause subsequent delays in scheduling a closing. Turn time for processing is 7 to 10 business days once all required items have been submitted to Secure Insight. Incomplete applications or failure to provide required items will extend the processing time.

For your convenience and savings, Acra Lending has secured a waiver of the normal \$349 registration fee for our closing professionals. This means that you can **register now at no cost** and continue to be registered for all lenders using Secure Insight to help meet their due diligence requirements. You will not have to pay a fee at your annual renewal either.

To take advantage of this waiver, use the code CIDL279 during your registration. This code is valid only for new registrations. Secure Insight is unable to issue refunds or credits if the code is not used during the initial registration process. Should you require technical assistance with your registration, please contact Secure Insight directly at (877) 758-7878.

If you have already registered with Secure Insight, please email us your registration number so we can add it to your company information. If you have questions about our due diligence requirements please call us at (949) 900-6630 and ask to speak with the Transaction Manager assigned to this file. If available, please email your registration number to the Transaction Manager assigned to this file.

For the mutual protection of all parties, we reserve the right to deny such person or company access to funds, closing documents, consumer information, etc. when a closing company poses an unacceptable risk to consumers or our business partners, the risk criteria will be evaluated in the lender's sole and absolute discretion.

We are confident this regulatory required evaluation process will ensure a smoother, more efficient working relationships between our company and our closing professionals, and we look forward to your participation.

Sincerely,

Acra Lending
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Lake Forest, CA 92630
Telephone: (949) 900-6630