



Portal Guide:

Glide – Processor

Citadel Servicing Corporation dba Acra Lending



Create Application

1. From any page in Glide, click the “Create Application” tab on the left-hand side menu.
2. Select the appropriate occupancy type from the prompted selections.
 - a. If “Non-Owner Occupied – Non Entity” was selected in the previous step, select the application type when prompted.
3. The system will navigate to the “New Loan Creation” screen.
 - a. If prompted to upload an xml file:
 - 1) Click the “Upload a 3.4 XML” section to upload the appropriate file from your computer.
 - 2) Click “Create Application” to navigate to the application draft page.
 - 3) Review all data on the “1003” tab for accuracy.
 - 4) Navigate to the “Pricing” tab and click the “Generate Quick Quote” button to navigate to the list of approved and rejected products for the entered set of terms.
 - 5) Click into an approved product to open the detail panel with adjustment and stack of rate tables.
 - 6) Click the “Update Application” button on the corresponding detail panel.
 - 7) The system will log the updates and navigate to the “Income desk” tab.
 - a) If requesting a bank statement analysis, fill the required fields, then click the “Next” button.
 - b) Complete bank statement analysis process as appropriate.
 - 8) Navigate to the “Minimum Document” tab on the application page to upload all required and relevant documents in .pdf form.
 - a) If uploading an appraisal, include the appropriate .xml and .pdf files.
 - 9) Click the “Authorization” tab.
 - 10) Review the generated 1003 form.
 - 11) Review the authorization statement below the document.
 - 12) Check the authorization checkbox, then click the “Submit Loan” button.
 - b. If prompted to fill out the Acra Commercial Application:
 - 1) Fill out all required and relevant fields on the “Subject Property” screen, then click the “Save & Continue” button.
 - 2) Fill out all required and relevant fields on the “Loan Information” screen, then click the “Save & Continue” button.
 - 3) Select the desired borrower type from the “Select Type” drop-down on the newly loaded screen.
 - 4) Fill out all required and relevant newly generated fields, then click the “Save” button.
 - 5) Fill out all required and relevant information in the newly generated Guarantor or Borrower section depending on prior selections.
 - a) If there are additional guarantors/borrowers, click the “+ Add New” button and repeat step 5.



- 6) When all guarantor/borrower information is entered, click the “Save All Guarantors” or “Save All Borrowers” button.
- 7) Click “OK” on the “Success!” pop-up window.
- 8) Select “Yes” or “No” for each question in the “Answer Yes/No” section as appropriate, then click the “Save” button.
- 9) Click “OK” on the “Success!” pop-up window.
- 10) Click the “Save & Continue” button at the bottom of the screen.
- 11) Click “OK” on the “Success!” pop-up window.
 - a) If the “Proceed to pricing” button is unavailable, review the previous steps for incomplete information.
- 12) When available, click the “Proceed to pricing” button.
- 13) Review all data on the “Application” tab for accuracy.
- 14) Navigate to the “Pricing” tab and click the “Generate Quick Quote” button to navigate to the list of approved and rejected products for the entered set of terms.
- 15) Click into an approved product to open the detail panel with adjustment and stack of rate tables.
- 16) Click the “Update Application” button on the corresponding detail panel.
- 17) The system will log the updates and navigate to the “Income desk” tab.
 - a) If requesting a bank statement analysis, fill the required fields, then click the “Next” button.
 - b) Complete bank statement analysis process as appropriate.
- 18) Navigate to the “Minimum Document” tab on the application page to upload all required and relevant documents in .pdf form.
 - a) If uploading an appraisal, include the appropriate .xml and .pdf files.
- 19) Click the “Authorization” tab.
- 20) Review the generated Application form.
- 21) Review the authorization statement below the document.
- 22) Check the authorization checkbox, then click the “Submit Loan” button.

Submitted Loans

1. After loan submission, click the “OK” button on the “Updated Loan” pop-up window.
 2. In the “Loan Summary” tab on the “Loan Setup” page, the “Loan Status” section will display the Loan Setup date.
 3. As the application moves through stages of review, the “Loan Status” section will update accordingly.
 4. The “Application Status” column on the “Pipeline” page will also reflect the current stage of the application.
 5. The “Underwriting” tab will display conditions when the loan has been underwritten.
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Reviewing and Uploading Conditions

1. Navigate to your “Pipeline” page and click the loan number of the desired loan.
 2. Click into the “Underwriting” screen to review condition information.
 3. Review listed conditions and contact your Account Manager with questions as needed.
 4. Click the “Choose File” button next to the desired condition to upload requested documents.
 5. Click the “View Docs” button to review any previously uploaded document(s).
 6. Click the “View Notes” button to review any notes on previously uploaded document(s).
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