Broker Guide:

Change of Circumstance

Citadel Servicing Corporation dba Acra Lending

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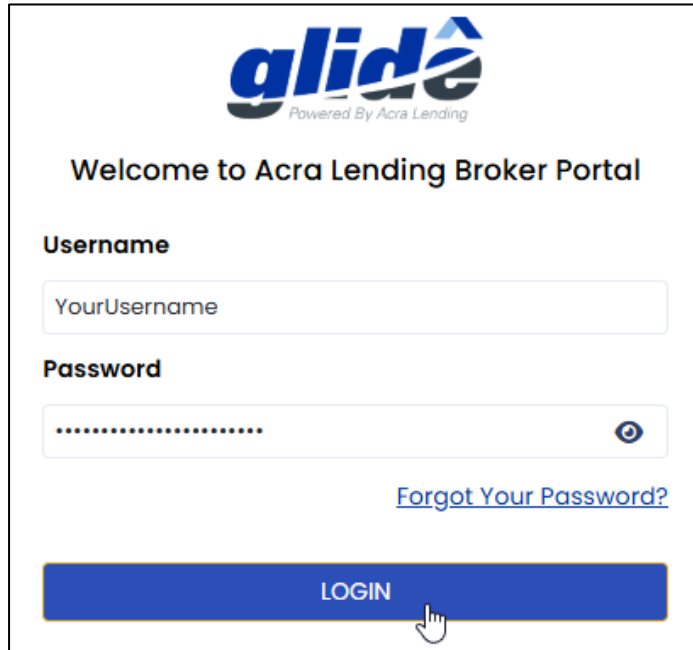CITADEL SERVICING CORPORATION dba ACRA LENDING

Please Note:
Business Operations will no longer accept manual Change of Circumstance (CoC) PDF documentation.

Requesting Change of Circumstance
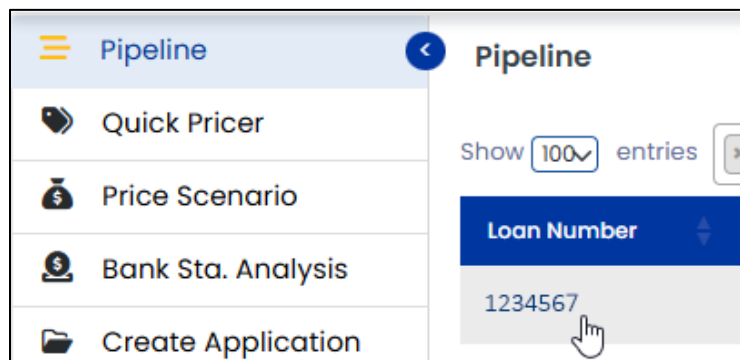
1. Log in to Glide.

2. From the "Pipeline" page, click into the desired loan file.

3. Navigate to the "Change of Circumstance" tab and click the "Add New Request" button.

a. *Note:* The "Add New Request" button will only be available when the loan file is in the following statuses: Underwriting, In Suspense, Processing, Rework Review, Clear to Close, Closing Preparation, and Document Preparation.

Underwriting	In Suspense	Processing	Rework Review	Clear to Close	Closing Preparation	Document Preparation

4. In the "Change of Circumstance Request" pop-up form, fill out all relevant and required data fields regarding the CoC request.

Change of Circumstance Request ✕

CONTACT INFORMATION

Broker Name: _____   Date: _____   NON-LICENSED ORIGINATOR: ☐

Acra Lending Loan Number: _____   Acra Lending Account Executive: _____

Borrower Name(s): _____

Subject Property Address: _____

LOAN INFORMATION

Requested Loan Amount: $_____   Estimated Value: $_____   Purchase Price: $_____   LTV: ____%

Manner In Which Title Will Be Held:
☐ Individual
☐ Entity – $495 Entity Review Fee *(Provide required Entity Doc)*
☐ Trust – $395 Trust Review Fee *(Provide required Trust Doc)*

ACRA LENDING QUOTED GRADE

REQUESTED INTEREST RATE: _____ %   REQUESTED PRICE: _____   *(Ex. Price base 100 = Par)*

RE-WORK REQUEST *:
_____

BROKER MUST ALSO PROVIDE THE FOLLOWING:
☐ Borrower Paid Comp (BPC): Broker Origination _____ %   OR Flat Fee $_____
☐ Lender Paid Comp (LPC) _____ %   *(Broker must be approved for LPC)*
☐ Appraisal Fee $_____   *(Broker must provide invoice)*
☐ 2nd Appraisal Fee $_____   *(Broker must provide invoice)*
☐ 442 Fee $_____   *(Broker must provide invoice)*
☐ Credit Report $_____   *(Broker must provide invoice)*
☐ Contract Processing Fee $_____   *(Provide Invoice AND NMLS Licensing Registration for processor; cannot be an employee of broker or NMLS sponsored by broker)*
☐ List other fees to be redisclosed: _____
(Fees not disclosed or under disclosed are subject to a RESPA cure)

BROKER MUST ALSO PROVIDE THE FOLLOWING:
• Estimated settlement statement reflecting the terms being processed
• Fully executed addendum to purchase contract IF there are changes to purchase price, etc
• Note: Additional documentation may be required

Supporting Documents
[Choose Files] No file chosen

3 Ada Parkway, Suite 200A, Irvine CA 92618
(888) 800-7661 | www.acralending.com

[Submit]   [Close]

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a. Verify the "Contact Information" section has auto-populated appropriately.

CONTACT INFORMATION		
Broker Name: Broker Name	Date: 12/30/2025	NON-LICENSED ORIGINATOR: ☐
Acra Lending Loan Number: 1234567	Acra Lending Account Executive:	Account Executive Name
Borrower Name(s): Jane Doe		
Subject Property Address: 123 Street Road, City, CA 12345		

b. Enter relevant information in the "Re-Work Request" textbox. This field is required to submit a CoC request and has a 25-character minimum limit.

RE-WORK REQUEST *:

25-character limit. Required field.

c. If applicable, upload supporting documentation by clicking the "Choose File" button at the bottom of the form.

Supporting Documents

Choose Files   No file chosen

d. Once the form has been appropriately filled, click the "Submit" button.

Submit   Close

5. If working on a Consumer loan, click the "Confirm" button in the "Disclaimer" pop-up window.

(!)

DISCLAIMER

ATTENTION: Changes to loan terms may require that Acra Lending issue **RE-DISCLOSURES** to the borrower(s). There is a 72 hour turn-time for re-disclosures to be issued once the terms have been approved by underwriting. The borrower must confirm receipt of the **RE-DISCLOSURES**.

Mail Box Rule and Regulatory waiting periods apply for all Loan Estimates and Closing Disclosures and **CANNOT** be waived. The Mail Box Rule timeframe can be shortened if receipt (via email from the borrower) is confirmed.
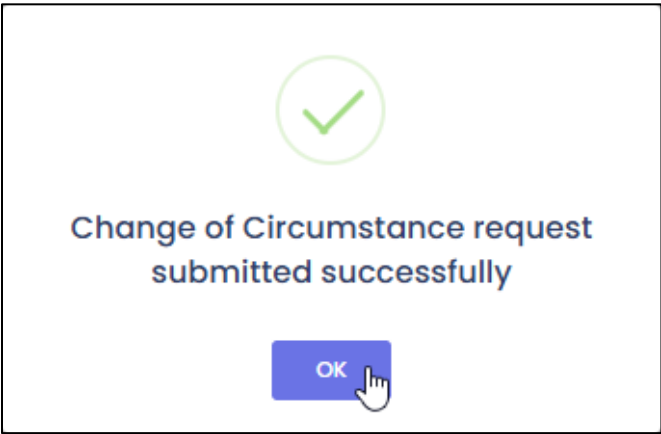
Confirm   Cancel

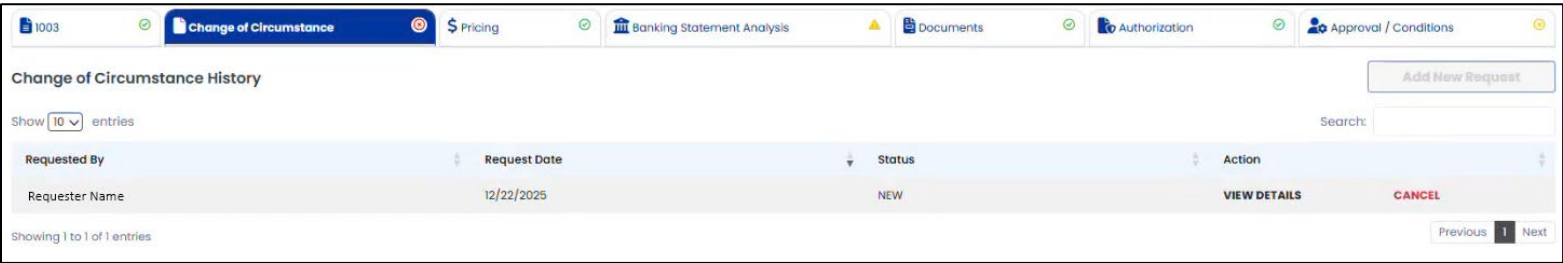CITADEL SERVICING CORPORATION dba ACRA LENDING

6. Click the "OK" button in the success pop-up window.

7. Upon submission, the request will be listed in the "Change of Circumstance History" table, and no new requests can be submitted until the current request has been completed or canceled.

➢ The CoC submission can only be canceled while the "Status" is listed as "New."

➢ The CoC submission details can be viewed at any time by clicking the "View Details" button in the "Action" column
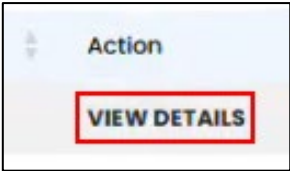
8. The system will automatically notify following parties via email that a CoC request has been submitted to the loan file:

- Account Executive
- Assistant Account Executive
- Account Manager
- Broker
- Processor
- Underwriter

From: Glide_Support <Glide-Support@acralending.com>
Sent: Tuesday, December 30, 2025 7:22 AM
To:
Subject: Change of Circumstance Requested - Loan 1234567

Hello,

A New Change of Circumstance (COC) has been Requested for the following loan:

- **Loan Number:** 1234567
- **Borrower Name:** Jane Doe
- **Requested By:** Requester Name
- **Date/Time Requested:** 12/30/2025 7:22 AM

Click here to view the details of this request

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Reviewing Change of Circumstance Status

1. You will be notified via email once the Underwriter begins working on the CoC request.

From: Glide_Support <Glide-Support@acralending.com>
Sent: Tuesday, December 30, 2025 8:54 AM
To:
Subject: Change of Circumstance in Progress - Loan 1234567

Hello,

The Change of Circumstance (COC) updates are in Progress for the following loan:

- **Loan Number:** 1234567
- **Borrower Name:** Jane Doe
- **Submitted By:** Requester Name
- **Date/Time In Progress:** 12/30/2025 8:54 AM

Click here to view the details of this request

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➢ While the CoC request is under review it can no longer be cancelled, the request status will display as "In Progress", and you will be unable to click the "Add New Request" button.

2. You will be notified via email once the CoC request has been completed.

➢ Once the CoC request has been approved, the status in Glide will display as "Completed" and the "Add New Request" button will become available for new request submissions.

Version Control Grid

Version	Edits	Editor	Date
v 1.0	Initial Document created	AV	01.15.26

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