



Acra LENDING

Broker Guide:
Change of Circumstance
Citadel Servicing Corporation dba Acra Lending



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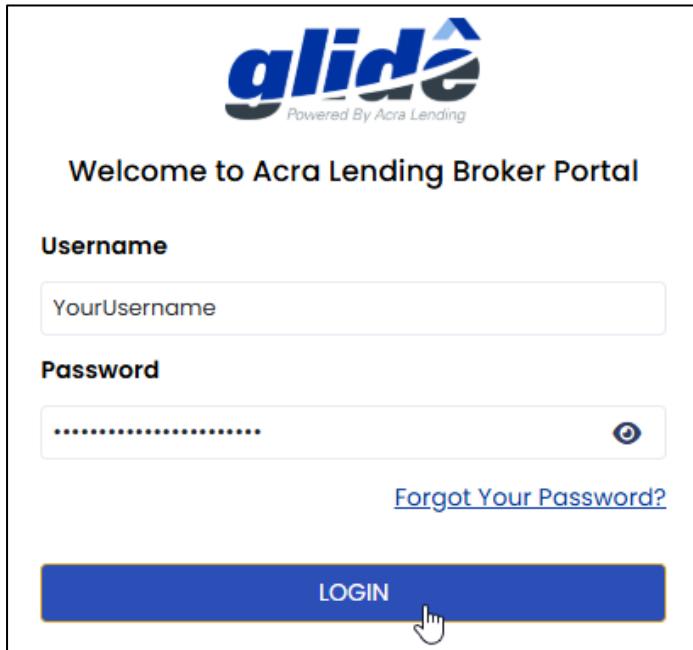


Please Note:

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

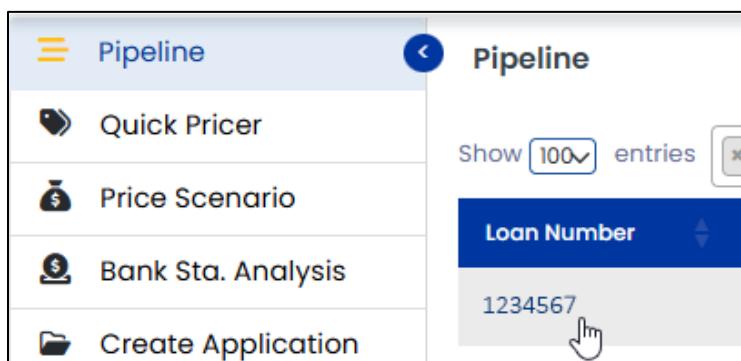
Requesting Change of Circumstance

1. Log in to Glide.



The image shows the Acra Lending Broker Portal login page. It features the 'glide' logo with 'Powered By Acra Lending' below it. The main heading is 'Welcome to Acra Lending Broker Portal'. There are two input fields: 'Username' with 'YourUsername' typed in, and 'Password' with a masked password. Below the password field is a 'Forgot Your Password?' link. A large blue 'LOGIN' button is at the bottom, with a cursor icon pointing to it.

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



The image shows the Pipeline page in the Acra Lending Broker Portal. On the left is a sidebar with 'Pipeline' in blue, followed by 'Quick Pricer', 'Price Scenario', 'Bank Sta. Analysis', and 'Create Application'. On the right is a main panel titled 'Pipeline' with a 'Show 100 entries' dropdown and a 'Loan Number' search field containing '1234567'. A cursor icon is pointing to the search field.

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



The image shows the 'Change of Circumstance History' page. At the top, there is a navigation bar with tabs: '1003', 'Change of Circumstance' (which is highlighted with a red box), '\$ Pricing', 'Banking Statement Analysis', 'Documents', 'Authorization', and 'Approval / Conditions'. Below the navigation bar is a table with a single row showing '10 entries'. The table has columns for 'Change of Circumstance History' and 'Add New Request' (which is highlighted with a red box). At the bottom of the page is a footer with the text 'CITADEL SERVICING CORPORATION dba ACRA LENDING'.



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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: _____ \$
(Broker must be approved for BPC)

Lender Paid Comp (LPC): _____ %
(Broker must provide invoice)

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

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(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
Acra Lending Loan Number:	1234567	Acra Lending Account Executive:	NON-LICENSED ORIGINATOR: <input type="checkbox"/>
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**.

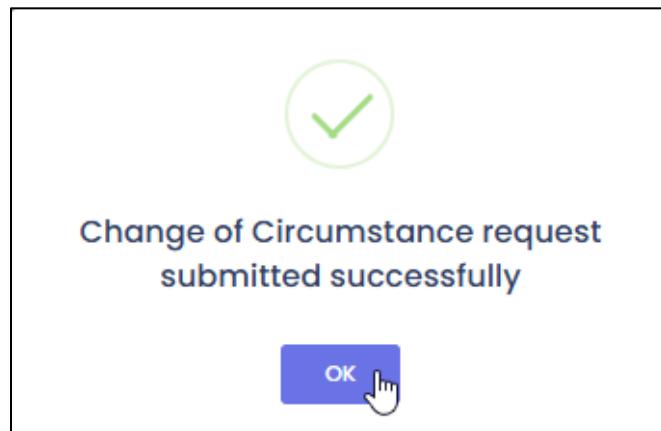
Mail Box Rule and Regulatory waiting periods apply for all Loan Estimates and Closing Disclosures and **CANNOT** be waived. The Mail Box Rule timeframe can be shortened if receipt (via email from the borrower) is confirmed.

Confirm  **Cancel**

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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.

Change of Circumstance History						Add New Request
Requested By	Request Date	Status	Action			
Requester Name	12/22/2025	NEW	VIEW DETAILS CANCEL			
Showing 1 to 1 of 1 entries						

➤ The CoC submission can only be canceled while the “Status” is listed as “New.”

Status	Action
NEW	VIEW DETAILS CANCEL

➤ The CoC submission details can be viewed at any time by clicking the “View Details” button in the “Action” column





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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: [REDACTED]

Subject: Change of Circumstance Requested - Loan1234567

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: [REDACTED]

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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Procedure Guide: Change of Circumstance

- 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.

Change of Circumstance History			
Add New Request			
Show 10 entries			
Requested By	Request Date	Status	Action
Requester Name	12/30/2025	IN PROGRESS	VIEW DETAILS

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

From: Glide_Support <Glide-Support@acralending.com>
Sent: Tuesday, December 30, 2025 9:23 AM
To: [REDACTED]
Subject: Change of Circumstance is Completed - Loan 1234567

Hello,

Change of Circumstance (COC) has been Completed for the following loan:

- **Loan Number:** 1234567
- **Borrower Name:** Jane Doe
- **Completed By:** Requester Name
- **Date/Time Completed:** 12/30/2025 9:23 AM

[Click here to view the details of this request](#)

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- 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.

Change of Circumstance History			
Add New Request			
Show 10 entries			
Requested By	Request Date	Status	Action
Requester Name	12/30/2025	COMPLETED	VIEW DETAILS



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Version Control Grid

Version	Edits	Editor	Date
v 1.0	Initial Document created	AV	01.15.26