



## **Broker Guide:**

### Rework Requests

Citadel Servicing Corporation dba Acra Lending

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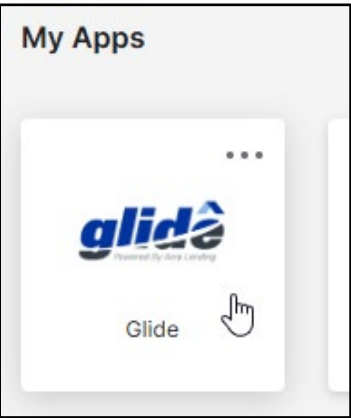


*Please Note:*

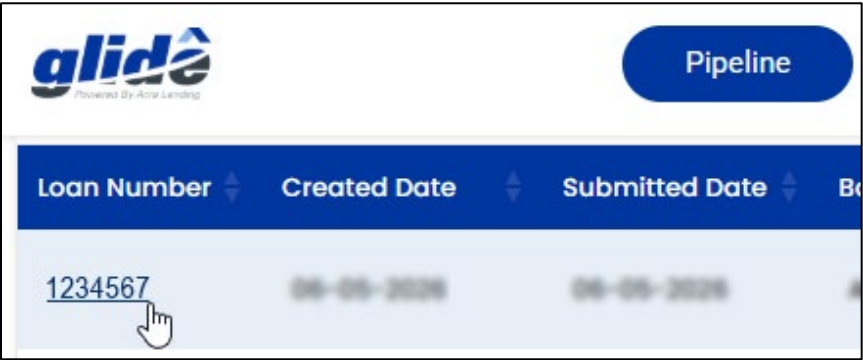
*Business Operations will no longer accept manual Rework Request PDF documentation.*

## Rework Requests

1. Log in to Glide using your Okta portal.



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



3. Navigate to the "Rework Request" tab and click the "Add New Request" button.





- a. 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 “Rework Request” pop-up form, fill out all relevant and required data fields on the “Reason” page, then click the “Next Step” button.

**1 Reason**

2 Changes

3 Pricing

4 Fees

5 Review

**Loan Information**

|                          |            |          |              |                  |                                 |              |                    |
|--------------------------|------------|----------|--------------|------------------|---------------------------------|--------------|--------------------|
| Loan Number              | 1000000000 | Borrower | John Doe     | Property Address | 1234 Main St, Anytown, IL 60000 | Loan Amount  | \$100,000          |
| Purchase/Appraisal Price | \$100,000  | LTV      | 80.00%       | DSCR             | 1.25                            | Loan Program | 30 Year Fixed Rate |
| Change Date              | 10/1/2020  | Status   | Underwriting |                  |                                 |              |                    |

STEP 1 OF 5

**Reason for Change**

**Reason Category** (Select all that apply) \*

☐ Lock period expiration  
☐ Property value change  
☐ Occupancy type change  
☐ Documentation type change  
☐ Escrow waiver  
☐ Acts of God, war, disaster, or other emergency  
☐ Credit quality change due to new information  
☐ Product type OR Loan program change  
☐ Manner in which title will be held change

☐ Loan amount change  
☐ Property type change  
☐ Transaction type change  
☐ Compensation type change (LPC vs BPC)  
☐ Unique property unknown or undisclosed during application  
☐ Underwriting requirements for additional services  
☐ Parties are added or removed from title  
☐ Discovery of undisclosed unreleased liens  
☐ Lender quotes basic owner's title insurance policy, but the borrower selects an enhanced owner's title policy

**Reason Detail** \*

**Supporting Documents** \*

Choose Files

No file chosen

Close

Save Draft

Next Step →



## Broker Guide: Rework Requests

- Fill out all relevant and required data fields on the “Changes” page, then click the “Next Step” button.

- Select the desired product type from the “Approved Products” table on the “Pricing” page.

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7. Select the desired rate type from newly displayed table.

| Rate   | Price | Est Payment |
|--------|-------|-------------|
| 6.125% |       |             |

8. If an exceptions request needs to be submitted, click the “Request Exception” button.

- a. If an exceptions request is submitted, the “Rework Request” form will automatically close and all progress will be saved as a locked draft in the “Rework Request History” table. Once the exception request has been decisioned, click the “Edit Draft” button in the “Action” column to continue the rework request.

| Status | Action               |
|--------|----------------------|
| DRAFT  | EDIT DRAFT<br>CANCEL |

9. Once all selections have been made on the “Pricing” page, click the “Next Step” button.

Save Draft Previous Step Next Step →



10. As needed, click the “Add Additional Fee” button on the “Fees” page.

| Fee               | Borrower Current | Seller/Lender Current |
|-------------------|------------------|-----------------------|
| Underwriting Fees | \$1,895.00       | -                     |
| Tax Service Fee   | \$69.00          | -                     |

11. Select the desired option from the “Select Fee” dropdown field, fill the currency fields, and upload supporting documentation if applicable. Add additional fees as needed.

| Fee               | Borrower Current | Seller/Lender Current | Borrower Requested | Seller/Lender Requested | Documents | Action |
|-------------------|------------------|-----------------------|--------------------|-------------------------|-----------|--------|
| Underwriting Fees | \$1,895.00       | -                     | -                  | -                       | -         |        |
| Tax Service Fee   | \$69.00          | -                     | -                  | -                       | -         |        |

a. If the “Appraisal Fee” the “Credit Report Fee” are selected, the invoice must be uploaded to the “Documents” column before the rework request can be continued.

12. Once all fees have been entered, click the “Next Step” button.

Save DraftPrevious StepNext Step →



## Broker Guide: Rework Requests

13. Verify all information displayed on the “Review” page is accurate, then click the “Submit” button.

STEP 5 OF 5

### Review & Validate

Please review all details before submitting the rework request.

✓ Reason

✓ Changes

✓ Pricing

✓ Fees

5 Review

**Loan Information**

|                          |            |          |              |                  |                                |              |                    |
|--------------------------|------------|----------|--------------|------------------|--------------------------------|--------------|--------------------|
| Loan Number              | 123456789  | Borrower | John Doe     | Property Address | 123 Main St, Anytown, CA 90210 | Loan Amount  | \$100,000          |
| Purchase/Appraisal Price | \$120,000  | LTV      | 83.33%       | DSCR             | 1.25                           | Loan Program | Fixed Rate 30 Year |
| Change Date              | 10/26/2023 | Status   | Underwriting |                  |                                |              |                    |

**Reason for Change** Edit

Category

Detail

**Requested Changes** Edit

| CATEGORY        | CURRENT      | NEW          |
|-----------------|--------------|--------------|
| Pricing Updates | -            | Requested    |
| Loan Amount     | \$100,000.00 | \$100,000.00 |
| Fee Updates     | -            | Requested    |

**Pricing** Edit

**Fees Summary** Edit

Save Draft

Previous Step

Submit

14. 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

15. Click the “OK” button in the success pop-up window.

✓

### Rework Request submitted successfully

OK

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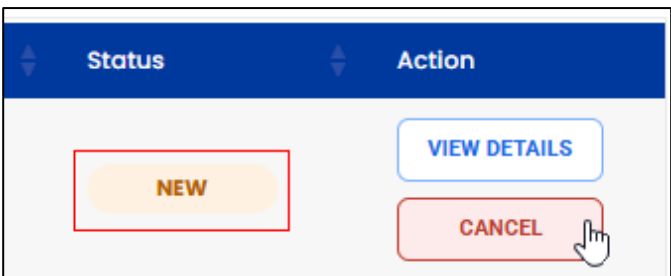
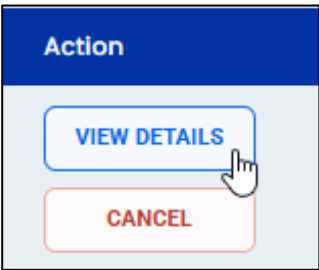


## Broker Guide: Rework Requests

16. Upon submission, the request will be listed in the “Rework Request History” table, and no new requests can be submitted until the current request has been completed or canceled.

| Rework Request History |              |                              |          |        |                                                        |  |
|------------------------|--------------|------------------------------|----------|--------|--------------------------------------------------------|--|
| Show 10 entries        |              | Search: <input type="text"/> |          |        |                                                        |  |
| Requested By           | Request Date | Completed Date               | Decision | Status | Action                                                 |  |
| Broker AC              | 8/17/2020    | -                            | -        | NEW    | <a href="#">VIEW DETAILS</a><br><a href="#">CANCEL</a> |  |

- Rework request details can be viewed at any time by clicking the “View Details” button, but the rework request can only be canceled while the “Status” is listed as “New.”



- The system will automatically notify the following parties via email that a rework request has been submitted to the loan file:
- Account Executive
  - Assistant Account Executive
  - Account Manager
  - Broker
  - Processor
  - Underwriter

17. When you receive notification that the rework request status has changed, navigate back to the “Rework Request History” table to review the decision.

| Requested By | Request Date | Completed Date | Decision | Status    | Action                       |
|--------------|--------------|----------------|----------|-----------|------------------------------|
| Broker AC    | 8/17/2020    | 8/17/2020      | Approved | COMPLETED | <a href="#">VIEW DETAILS</a> |

| Requested By | Request Date | Completed Date | Decision | Status | Action                       |
|--------------|--------------|----------------|----------|--------|------------------------------|
| Broker AC    | 8/17/2020    | -              | Denied   | DENIED | <a href="#">VIEW DETAILS</a> |





## Broker Guide: Rework Requests

### Version Control Grid

| Version | Edits                    | Editor | Date     |
|---------|--------------------------|--------|----------|
| v 1.0   | Initial Document created | AV     | 07.16.26 |