Portal Guide:

Glide – Loan Officer

Citadel Servicing Corporation dba Acra Lending

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Logging In

1. Sign in with two-factor authentication.
2. The system will navigate to your account's Pipeline page.

Quick Pricer

1. Click the "Quick Pricer" tab.
2. Select the occupancy type.
3. Select the loan type if Non-Owner Occupied was selected in the previous step.
4. Fill out all required and relevant fields.
   a. Note: To save the entered data to your "Price Scenario" tab to resume later, click the "Save Scenario" button.
5. Click the "Generate Quick Quote" button to navigate to the list of approved and rejected products for the entered set of terms.
6. Click into an approved product to open the detail panel with rate/price information.

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.

Sharing Your Pipeline with Other Users

1. To share your pipeline with another user, click the "Settings" button on the side-bar menu.
2. Click the "User Delegation" button on the "Settings" side-bar menu.
3. Select the desired user from the "Assign LO" dropdown field.
4. Enter the desired start and end dates for the pipeline share in the "Effective From" and "Expires At" date fields.
5. Select the desired loan type by clicking the related button in the "Share Loan Type" section.
    a. *Note:* If "Specific Loans" is selected, you must click-to-highlight the desired files from the "Non-selected" box and move them to the "Selected" box by clicking the single right arrow.
6. Click the "Save" button to share the selected "Share Loan Type" with the desired user.
7. Click the "OK" button in the success pop-up window.

8. The “User Delegation” screen will now list the sharing event details in the table at the bottom of the screen.
    a. *Note:* To revoke the pipeline share before the End Date, click the red X in the corresponding “Action” column, then click “OK” in the Success pop-up window.

- To return to main Glide, click the “Back” button on the side-bar menu.
- To logout, click the “Logout” button on the side-bar menu.

Version Control Grid

Version	Edits	Editor	Date
v 1.0	Initial Document created	AV	11.16.23
v 1.1	Quick Pricer section added / Creating Application section updated with field-specific steps	AV	01.24.24
v 1.2	Sharing Pipeline section added	AV	10.18.24