



Portal Guide:

Glide – Exceptions Training – Loan Officer
Citadel Servicing Corporation dba Acra Lending



Exceptions Training – Loan Officer

1. Log in to Glide.
2. The system will navigate to your account's individual "Pipeline" page.
3. If you are creating a new loan submission, click the "Quick Pricer" tab on the lefthand side menu.
 - a. Select the occupancy type.
 - b. If Non-Owner Occupied was selected in the previous step, select the loan type.
 - c. Fill out all required and relevant fields with all necessary information.
 - d. Jump to [Step 5](#).
4. If you are requesting an exception for an existing loan, click the desired loan number on the "Pipeline" page to open the corresponding "Loan Information" page.
 - a. Click into the "Pricing" tab.
 - b. Fill out all required and relevant fields with all necessary information.
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 the product you would like to request an exception for.
7. Click the "Request Exception" button in the open detail panel.
8. Enter relevant comments in the "Remarks" textbox regarding the exception request.
9. Click the "Choose File" button in the "Supporting Doc" section.
 - a. In the pop-up window, select the appropriate PDF, then click the "Open" button.
 - i. *Note:* Supporting documentation is required for submission.
10. Click into the "Exception Type" dropdown field and select the appropriate exception type from the available options.
11. Ensure all data regarding the request has been accurately entered, then click the "Request Exception" button.
 - i. *Note:* Once a pricing exception has been requested, it cannot be retracted or deleted. If a pricing exception was submitted in error or you would like to proceed without a pricing exception, a new loan file will need to be created.
12. Click "OK" in the "A New Exception is created" pop-up window.
13. If you need to add further remarks to the submitted exception request, navigate to the "Exceptions" tab on the lefthand side menu.
 - a. Click the related "Exception ID" number.
 - b. Enter relevant comments using the "Remarks" textbox in the "Update Remarks" section.
 - c. Click the "Update" button, then click "OK" in the "Updated Successfully" pop-up window.



14. If you need modify the submitted exception request, click the corresponding “Click here to Re-Price” button in the “Action” column.
 - a. Click the “Modify Exception” button.
 - b. Modify the exception request as needed using the displayed fields, then click the “Continue” button to navigate to the list of approved and rejected products for the entered set of terms.
 - c. Click into the product you would like to request an exception for.
 - d. Click the “Request Exception” button in the open detail panel.
 - e. Enter relevant comments in the “Remarks” textbox regarding the exception modification.
 - f. Click the “Choose File” button in the “Supporting Doc” section, then select the appropriate PDF in the pop-up window and click the “Open” button.
 - g. Click into the “Exception Type” dropdown field and select the appropriate exception type from the available options.
 - h. Ensure all data regarding the request has been accurately entered, then click the “Request Exception” button.
 - i. Click “OK” in the “Your exception request has been modified and is awaiting review” pop-up window.
15. Monitor the “Exceptions” tab for change in status.
 - a. If the “Status” changes to “On Hold/Clarification”, review and assist with resolving any required clarifications.
 - b. If the “Status” changes to “Deny”, the exceptions request has been rejected and no further action is taken.
 - c. If the “Status” changes to “Countered”, jump to [Step 16](#).
 - d. If the “Status” changes to “Approved”, jump to [Step 17](#).
16. Navigate to the “Exceptions” tab on the lefthand side menu and click the related “Exception ID” number.
 - a. Review the counter and use the “Counter Status” dropdown field to select either “Counter Accepted” or “Counter Denied” as appropriate.
 - b. If you accepted the counter, return to [Step 15](#).
 - c. If you denied the counter but want to adjust the exception for resubmission, return to [Step 14](#).
 - d. If you denied the counter and **do not** want to adjust the exception, the exceptions request has been rejected and no further action is taken.
17. Click the corresponding “Click here to Re-Price” button in the “Action” column to open the pricing page.
18. Click the appropriate scenario from the listed options to open a price adjustment detail panel.



19. Click the “Create Application” button to display fillable detail fields.
 20. Fill in all required and relevant data fields, then click the “Create Application” button again.
 21. The system will navigate to the “New Loan Creation” screen.
 22. Proceed with the standard application creation process.
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Version Control Grid

Version	Edits	Editor	Date
v 1.0	Initial Document created	AV	01.24.24
v 1.1	Supporting documentation information added; Modifying and updating exception request information added; Exception request countered information added	AV	03.25.26