

TURN TIMES



TRANSACTION MANAGEMENT

24 hours to review conditions delivered and provide feedback

Extended turn times will apply to partial PTD delivery. Brokers must follow the condition delivery instructions to avoid processing delays.

UNDERWRITING

NEW SUBMISSIONS - INITIAL UW	48-72 HRS
PTD CONDITIONS	24-48 HRS
VALUATION REVIEW	48-72 HRS
RE-WORKS	48 HRS
UW SUSPENSE REVIEWS	24-48 HRS
2ND SIGN REVIEW OF SUSPENSE FILES	24-48 HRS

**Turn times are subject to change*

FUNDING

FINAL CD'S (TRID)/INITIAL DOC PREPS (NON-TRID) ..	24-48 HRS
LENDERS OUT	24-48 HRS
<i>Sent out same day if CD/Initial Doc Prep was previously completed</i>	
DOCS OUT	24-48 HRS
<i>From receipt of updated statement based on Lenders Instructions issued</i>	
FINAL CLOSING PACKAGE REVIEWS	24-48 HRS
<i>DRY STATES (and all OO REFIs)</i>	

WET STATE CUT-OFF TIME 12:00PM (PST)

DRY STATE CUT-OFF TIME 3:00PM (PST)

(AZ, CA, ID, NV, OR, WA)



CITADEL
SERVICING CORPORATION

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