



The table below displays the states as used by CSC for Dry vs. Wet closings

| Wet States                                                                                                                                                                                    | Dry States                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <p>Alabama<br/>Arkansas<br/>Colorado<br/>Delaware<br/>District of Columbia<br/>Florida<br/>Georgia<br/>Indiana<br/>Kansas<br/>Kentucky<br/>Louisiana<br/>Maine<br/>Maryland<br/>Minnesota</p> | <p>Arizona<br/>California<br/>Idaho<br/>Nevada<br/>Oregon<br/>Utah*<br/>Washington</p> |

\*Utah is both a Wet and Dry State. Info is subject to change

For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the general public is prohibited. Rates and programs are subject to change without notice. Citadel Servicing Corporation is an Equal Opportunity Employer and does not discriminate against individuals on the basis of race, gender, color, religion, national origin, age, disability, veteran status, or other classification protected by law.

