

## Subordination Request Form

### 1. FILL OUT AND PRINT FORM

ONLY typed forms will be accepted. All sections of the form are required.

### 2. SEND YOUR COMPLETED FORM (WITH REQUIRED DOCS) TO

RBS CITIZENS NA  
Subordination Department  
443 Jefferson Blvd, RJW212  
Warwick RI, 02886

### 3. REQUIRED DOCUMENT CHECKLIST:

1. Copy of the new appraisal - Dated <120 days
2. Copy of the **customer signed** Commitment Letter **or a customer signed** HUD 1 **or a customer signed** Good Faith Estimate
3. Copy of the loan application (1003) **and** Underwriting Transmittal Summary (1008)
4. A check in the amount of \$200.00 payable to RBS CITIZENS NA
  - Please include FedEx Account # or UPS Return Label. If one can not be provided please include \$15.00 for overnight delivery
  - Customers can authorize us to debit their Citizens/Charter One checking account by including instructions with the documents being mailed (must be **signed** by the customer)
5. Preliminary Title Report, Section B1 (must show vesting, legal description & recorded lien(s))
6. If a customer is refinancing through **HASP/HARP** or **FHLMC Mortgage Relief** Programs:
  - Documentation from the Bank/Financial Institution verifying the borrowers are refinancing under this program is required.
  - AVM/BPO/DU Findings dated <120 days or Freddie Macs Home Value Explorer is acceptable instead of the full appraisal

**\*Standard processing is 5 business days, delays may occur during peak times.**

**INFORMATION REQUIRED FOR SUBORDINATIONS:**

NEW LENDER:

REQUESTED BY (NOT CUSTOMER):                      REQUESTOR PHONE NUMBER:

REQUESTOR EMAIL ADDRESS:                      REQUESTOR FAX NUMBER:

CUSTOMER NAME:                      HELOC / HELOAN ACCOUNT #:

COLLATERAL STREET ADDRESS:                      STATE:                      ZIP CODE:

**REQUIRED DOCUMENTATION FOR SUBORDINATIONS:**

COPY OF NEW APPRAISAL (DATED < 120 DAYS)

COPY OF THE CUSTOMER SIGNED COMMITMENT LETTER **OR** A CUSTOMER SIGNED HUD 1 **OR** A CUSTOMER SIGNED GOOD FAITH ESTIMATE

COPY OF THE LOAN APPLICATION (1003) AND UNDERWRITING TRANSMITTAL SUMMARY (1008)

CHECK IN THE AMOUNT OF \$200.00 PAYABLE TO CITIZENS BANK

(Customers can authorize us to debit their Citizens/Charter One checking account by including instructions with the documents being mailed (must be **signed** by the customer)

FEDEX ACCOUNT # **OR** UPS RETURN LABEL **OR** \$15.00 OVERNIGHT DELIVERY FEE

PRELIMINARY TITLE REPORT, SECTION B1 (MUST SHOW VESTING, LEGAL DESCRIPTION & RECORDED LIEN(S))

New Mortgage Amount:                      Appraisal Value: \$

**Where should we mail the originals? (No overnight delivery to a PO Box)**

**COMPANY:**

**ATTN:**

**ADDRESS:**

**CITY:**

**STATE:**

**ZIP:**

**\* REQUESTER'S OVERNIGHT ACCOUNT NUMBER FOR OVERNIGHT DELIVERY:**

FEDEX #:

**What type of first mortgage transaction?                      Fixed or ARM?                      If ARM, what type?**

Cash Out Refinance                      Fixed

Streamline Refinance (no cash-out)                      ARM

**Does the equity line need to be decreased?                      YES                      NO**

If yes, what is the new credit limit? \$

**Customer's signature below agreeing to DECREASE the line of credit as indicated above**

**CUSTOMER SIGNATURE:** \_\_\_\_\_

**For Internal Use Only:**

Loan Balance/Line Amount: \_\_\_\_\_ CLTV: \_\_\_\_\_ Modified to: \_\_\_\_\_ Date: \_\_\_\_\_

Processor: \_\_\_\_\_ Manager Approval: \_\_\_\_\_