



## Consumer Lending Home Equity Subordination Requirements

• Packages cannot be accepted by mail. Please fax completed form and required documents (Maximum 50 Pages per fax) to 877-557-7543. All fields are required. Incomplete forms can not be processed. Put N/A if not applicable.

• Call 866-732-1685 for Customer Service Inquiries – We are not able to accommodate “RUSH” requests.

Package Submitted By .....		Phone Number .....	Email Address .....	
STMP Loan Number .....		Client SunTrust Equity 17 Digit Account Number (can be found in Platform for STM requests or on the clients statement for Non-SunTrust first lien requests.)		
(Suntrust first lien requests only) .....		Check box that applies:		
		CCO <input type="checkbox"/> Non-CCO <input type="checkbox"/>		
<b>Required Documents</b>				
• Loan Application (Form 1003)		• Underwriter's Transmittal Summary (Form 1008)		
• Full Appraisal (Less than 90 days old)		• Title Commitment Search (Less than 30 days old)		
• NO Broker Appraisals		• Income Verification - may be required for self employed borrowers (ie Tax Returns)		
• NO Re-certifications		• Flood Insurance Declaration Page.		
<b>If Flood Insurance is required, be prepared to provide proof of insurance to cover the combined 1<sup>st</sup> and 2<sup>nd</sup> loan amounts.</b>				
Borrower Name(s) .....				
Primary SSN .....		Secondary SSN .....		
<b>Closing Agent Information (This is who and where you want the completed subordination mailed.)</b>				
Agent Name .....		Contact Name .....	Phone Number (Include area code.) .....	
Street Address .....		City .....	State .....	ZIP Code .....
Send Completed Original Documents Via				
<input type="checkbox"/> Regular Mail		<input type="checkbox"/> FedEx: Provide Account Number _____		<b>We cannot accept UPS</b>
		(only accepted carrier)		
Broker Name (if applicable) .....		Broker Phone Number .....		
New First Mortgage Lender (Exactly how it should appear on sub agreement) .....		New First Loan Amount .....		
		\$		
Contact Name .....		Phone Number .....		
SunTrust Modification Required? .....		New Modified Line Amount .....		
<input type="checkbox"/> Yes <input type="checkbox"/> No		\$		
<b>Turn around times start from date of receipt of all required documents and fees.</b>				
<b>Subordinations with a New SunTrust Mortgage First Lien</b>		<b>Subordinations involving a Non-SunTrust Mortgage First Lien</b>		
• 3 business days for rate/term refinance transactions		• Minimum 20 business days		
• 5 business days for cash out transactions		• \$200 Subordination Fee		
• No subordination fee required		• \$50 Revision fee*		
		Submit fee(s) to: Consumer Lending, Subordination Area FL-Orlando-9136 SunTrust Bank 7455 Chancellor Drive, Orlando, FL 32809		

\*Any revisions to the 1<sup>st</sup> mortgage refinance loan amount will be assessed the revision fee if request is received within 30 days from completion date. Revisions older than 30 days or lender name changes will be considered a new package and an additional \$200 fee will be required. All fees are non-refundable and must be paid prior to SunTrust releasing the prepared documents. **Credit and debit card payments are not accepted.**

<b>Customer Authorization to Charge Fee(s) to SunTrust Checking Account or Equity Line of Credit (Line cannot be suspended)</b>		
Account Number .....	Print Name .....	Signature .....