



Consumer Lending Home Equity Subordination Requirements

*****SUBORDINATION REQUESTS ARE NOT ACCEPTED BY MAIL*****

- Please complete this form and FAX 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. Please print clearly. All faxed documents must be clean and clear. Processing fees can be sent in the mail, address below.
- Call 866-732-1685 for Customer Service Inquiries – We are not able to accommodate “RUSH” requests.

Package Submitted By		Phone Number	Email Address	
REQUIRED: Client's SunTrust Equity 17 Digit Account Number (can be found in ChannelLink for STM requests or on the client's statement for Non-SunTrust first lien requests.) Request will be rejected if 17 digit acct # is inaccurate or omitted.			FOR SUNTRUST MORTGAGE USE ONLY	
			CCO <input type="checkbox"/> Non-CCO <input type="checkbox"/> Harp2 <input type="checkbox"/>	
Required Documents (Cannot accept by mail. Must fax package to 877-557-7543)				
<ul style="list-style-type: none">• SunTrust Subordination Acknowledgement and Agreement (Borrower signatures required for subordination request to be considered and processed)• Loan Application (Form 1003)• Full Appraisal (Less than 120 days old)<ul style="list-style-type: none">◦ NO Broker Appraisals◦ NO Re-certifications• Underwriter's Transmittal Summary (Form 1008)• Title Commitment Search (Less than 30 days old)• Income Verification - may be requested at a later date – do not submit with initial request• Flood Insurance Declaration Page.				
If Flood Insurance is required, be prepared to provide proof of insurance to cover the combined 1st and 2nd loan amounts.				
Borrower Name(s)				
Primary SSN		Secondary SSN		
Closing Agent Information (This is who and where you want the completed subordination mailed.)				
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 only _____ We cannot accept UPS (only accepted carrier)				
New First Mortgage Lender (Exactly how it should appear on sub agreement)			New First Loan Amount	
			\$	
Contact Name			Phone Number	
SunTrust Modification Required? <input type="checkbox"/> Yes <input type="checkbox"/> No			New Modified Line Amount (Minimum modification that can be prepared is \$10k) \$	
Turn around times start from date of receipt of all required documents and fees.				
Subordinations with a New SunTrust Mortgage First Lien <ul style="list-style-type: none">• 3 business days for rate/term refinance transactions• 5 business days for cash out transactions• No subordination fee required			Subordinations involving a Non-SunTrust Mortgage First Lien <ul style="list-style-type: none">• Minimum 15 business days• \$250 Subordination Processing Fee• \$50 Revision/Reprint fee* (Revision requests must be faxed) Submit fee(s) to: Consumer Lending, Subordination Area FL-Orlando-9136 SunTrust Bank 7455 Chancellor Drive, Orlando, FL 32809	

*Any revisions to the 1st 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 \$250 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.**

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