

# Correspondent Mortgage Bulletin

Information for Correspondent Lenders of SunTrust Mortgage, Inc.

September 19, 2014 • COR14-098



Alert

Update

Reminder

Clarification

Training  
Information

Preview

## MO Lenders Required to Provide NMLS ID in October

For lenders located in the state of Missouri (MO), SunTrust Mortgage, Inc. requires the company and loan originator Nationwide Mortgage Licensing System (NMLS) identification number on the application, note, and security instrument for all applications taken on or after October 1, 2014.

### Intended Audience

Origination Processing	Secondary Marketing	Underwriting	Closing Delivery Funding	Compliance Legal	Other
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### Effective Dates

**Wednesday, October 1, 2014**  
Effective for lenders located in the state of Missouri (MO) for new loan applications on or after this date.

### Background Information

Correspondent lenders that did not have an NMLS number assigned, and operating solely in the state of Missouri, were not required to provide this ID number until October 1, 2014. Any company that had an NMLS number assigned at the time the application was taken, and operated outside of the state of Missouri, was required to provide it. Correspondent lenders in all states are required to include the Company ID number on the URLA.

### Bulletin Details

#### NMLS Identification Numbers on Loan Documents

- As a reminder, SunTrust Mortgage requires the company and loan originator NMLS identification number on the following documents:
  - Uniform Residential Loan Application (URLA)(1003),
  - note (or loan contract), and
  - the security instrument
- SunTrust Mortgage will pend any loan files missing the NMLS identification numbers on these documents.

### Action Required

#### Closing, Delivery, and Funding, Compliance, and Legal Starting October 1, 2014

Review documents outlined in this bulletin for the NMLS identification numbers prior to submitting the loan to SunTrust Mortgage for purchase, including loans originated by companies operating solely in the state of Missouri.

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## Bulletin Details, continued

### NMLS Identification Numbers on Loan Documents (continued)

As an additional reminder, correspondent lenders are urged to consult with their Legal and Compliance departments for information, interpretation, and/or additional requirements related to the NMLSR requirement.

## Other Resources

Support Group	Description and Contact Information:
Correspondent Relations Coordinator	Specific questions on applying this procedure to specific loan files. Direct contact information for each correspondent relations coordinator is located in General Section 1.01: The Correspondent Division
Emerging banker Account Executive	Specific questions on applying this procedure to specific loan files. Direct contact information for each Account Executive is located in General Section 1.01: The Correspondent Division
Resource Center	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact the Resource Center at 800.382.2111, Option 1, Option 2.

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