

UCD Update for SunTrust Effective For February 23, 2018

SunTrust has amended its policy and will not require the XML file to be uploaded for loans submitted to the LendingSpace Portal.

To meet Fannie Mae's and Freddie Mac's delivery requirements, SunTrust will require sellers to comply with GSEs' (Fannie Mae's and Freddie Mac's) UCD mandate for all conventional conforming loans **delivered on and after February 23, 2018**.

- The lender is required to submit acceptable results reports from FNMA and FHLMC at closed loan submission. "Acceptable" is currently defined as having no fails.
- The lender is responsible for credentials for the use of both Freddie and Fannie's systems. Submission and validation of your UCD file before closing with both GSEs' systems is required. SunTrust will use the results of that validation in our review process before purchasing a loan.
- The GSE's will require the UCD for all loans they acquire, regardless of whether the TILA-RESPA Integrated Disclosure (TRID) Regulation requires the Closing Disclosure.

For questions, please contact your SunTrust client relations team by dialing 1-800-382-2111 and select option 1.

Thank you for your continued partnership with SunTrust Mortgage, we appreciate your business!

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