

Our PEND decisions have been on the rise, as well as the number of resubmissions. In order to help we are providing the below suggestions for a clean loan submission. Your time as well as your borrower's is very important to us. The fewer submissions the quicker we can get you a final decision. Working towards a clear path to close at initial review is our goal. Please see the check list we have outlined below - we hope this will be helpful to you.

Please make sure to take advantage of our underwriting support to help address questions or concerns prior to submission:

Email: Correspondent.Underwriting@SunTrust.com 9a.m. to 7p.m. EST

Phone: 800-382-2111 option #4, 8a.m. to 8p.m. EST

A Path to Clean Submissions:

- Provide a cover letter:
 - Address any concerns or clarity
 - Provide details for unusual situation

Use the most recent submission checklist:

- Put loan file in order by the checklist
- Submit all documents as one upload (when possible)

- Update your submission 1003 and AUS with all verified information:
 - Check assets, income, debts, etc.
 - Review Income:
 - Provide written analysis of income
 - Do not include state tax returns
 - Review paystubs for possible undisclosed debt
 - Submit the required year's tax returns as noted per AUS
 - Review bank statements:
 - Submit all pages
 - Address large deposits
 - Review for possible undisclosed debt
 - Confirm the credit report submitted is the one merged with AUS:
 - Provide signed inquiry letter
 - Verify correct property type:
 - many errors at purchase review due to loans submitted as SFR and closed as a PUD
 - Uploading conditions:
 - It is helpful to use the decision letter as a checklist to ensure you have all conditions
 - Upload as one package
 - Submit all documents as one upload (when possible)
- If you have any questions on conditions call the assigned underwriter first, they will be glad to assist you.**

Thank you for your business!
Your SunTrust Mortgage Correspondent Team