

## SunTrust Update for Properties Potentially Impacted by Hurricane Michael

SunTrust has lifted its suspension of funding loans in counties affected by Hurricane Michael. As a result SunTrust is funding in the counties listed for FL, GA, AL, NC, SC, VA, and MD.

For Conventional loans in FL, GA, and AL, please provide final inspection or lender certification from an officer of the company, dated on or after October 11, with color photos due to Hurricane Michael.

For Conventional loans in NC, SC, VA, or MD, please provide final inspection or lender certification from an officer of the company dated on or after October 12, with color photos due to Hurricane Michael.

For FHA loans in all states, a final inspection will be required and must be completed by an FHA roster appraiser. FHA backed loans require an official FEMA end date prior to inspection, and as such, the date of inspection is still to be determined.

All loans in impacted areas have been pended and will be updated as new information arises. Please refer to the individual loan pends for further direction on each loan.

### Alabama

Baldwin	Barbour	Bullock	Bulter	Coffee
Conecuh	Covington	Crenshaw	Dale	Escambia
Geneva	Henry	Houston	Mobile	Pike
Russell				

### Florida

Bay	Calhoun	Citrus	Columbia	Dixie
Escambia	Franklin	Gadsden	Gilchrist	Gulf
Hamilton	Hernando	Holmes	Jackson	Jefferson
Lafayette	Leon	Levy	Liberty	Madison
Okaloosa	Pasco	Santa Rosa	Suwannee	Taylor
Wakulla	Walton	Washington		

**Georgia**

Appling	Atkinson	Bacon	Baker	Baldwin
Ben Hill	Berrien	Bibb	Bleckley	Brantley
Brooks	Bryan	Bulloch	Burke	Calhoun
Camden	Candler	Charlton	Chatham	Chattahoochee
Clay	Clinch	Coffee	Colquitt	Columbia
Cook	Crawford	Crisp	Decatur	Dodge
Dooly	Dougherty	Early	Echols	Effingham
Elbert	Emanuel	Evans	Glascock	Glynn
Grady	Greene	Hancock	Hart	Houston
Irwin	Jasper	Jeff Davis	Jefferson	Jenkins
Johnson	Jones	Lamar	Laurens	Lee
Liberty	Lincoln	Long	Lowndes	Macon
Marion	McDuffie	McIntosh	Miller	Mitchell
Monroe	Montgomery	Morgan	Muscogee	Oglethorpe
Peach	Pierce	Pulaski	Putnam	Quitman
Randolph	Richmond	Schley	Screven	Seminole
Stewart	Sumter	Talbot	Taliaferro	Tattnall
Taylor	Telfair	Terrell	Thomas	Tift
Toombs	Treutlen	Turner	Twiggs	Upton
Ware	Warren	Washington	Wayne	Webster
Wheeler	Wilcox	Wilkes	Wilkinson	Worth
Cobb	Douglas			

**Maryland**

Charles	St Marys	Wilcomico	Worcester	
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**North Carolina**

Alamance	Alexander	Anson	Avery	Beaufort
Bladen	Brunswick	Buncombe	Burke	Cabarrus
Caldwell	Carteret	Catawba	Chatham	Cleveland
Columbus	Craven	Cumberland	Dare	Davidson
Davie	Duplin	Durham	Edgecombe	Forsyth
Franklin	Gaston	Granville	Greene	Guilford
Halifax	Harnett	Haywood	Henderson	Hoke
Hyde	Iredell	Jackson	Johnston	Jones
Lee	Lenoir	Lincoln	McDowell	Martin
Mecklenburg	Mitchell	Montgomery	Moore	Nash
New Hanover	Onslow	Orange	Pamlico	Pender
Person	Pitt	Polk	Randolph	Richmond
Robeson	Rowan	Rutherford	Sampson	Scotland
Stanly	Transylvania	Tyrrell	Union	Vance
Wake	Warren	Washington	Wayne	Wilson
Yancey	Caswell	Rockingham		

**South Carolina**

Abbeville	Aiken	Allendale	Anderson	Bamberg
Barnwell	Beaufort	Berkeley	Calhoun	Charleston
Cherokee	Chester	Chesterfield	Clarendon	Colleton
Darlington	Dillon	Dorchester	Edgefield	Fairfield
Florence	Georgetown	Greenville	Greenwood	Hampton
Horry	Jasper	Kershaw	Lancaster	Laurens
Lee	Lexington	Marion	Marlboro	McCormick
Newberry	Oconee	Orangeburg	Pickens	Richland
Saluda	Spartanburg	Sumter	Union	Williamsburg
York				

**Virginia**

Brunswick	Buckingham	Campbell	Charlotte	Chesterfield
Dinwiddie	Fluvanna	Giles	Greensville	Halifax
Henrico				

If FEMA declares a disaster area, Correspondent lenders should use the following criteria when determining if the mortgage loan can be delivered to SunTrust:

#### Agency Loans:

- Certifications must be performed after the FEMA declaration date.
- Completed appraisal update 1004D or lender certifications on company letterhead signed by an officer of the company with color photos are required for impacted disaster areas.
- If the property has been damaged and the damage does not affect the safety, soundness, or the structural integrity of the property and the repair items are covered by insurance, the lender may deliver the loan to SunTrust.
  - In these circumstances, the lender must obtain documentation of the professional estimates or the repair cost and must ensure that sufficient insurance proceeds are available for the borrower's benefit to guarantee the completion of the repairs.

#### Key Products:

- Completed appraisal update 1004D or Third Party inspection.

For information specific to product, please refer to the following resources:

- [Correspondent Seller Guide](#)
  - Agency Loans: Section 2.01
  - Key Jumbo: Section 2.06

#### Lender Handbooks

- [FHA Connection](#)
- [VA Portal](#)

FEMA maintains a current list of all federally declared disaster areas on the [FEMA website](#). FEMA may be contacted at (202) 646-2500 or (800) 621-FEMA (3362).

If a loan has been purchased by SunTrust, the client should contact our Home Preservation Client Relations Department at (855) 223-4680.

If you have any questions, please reach out to your SunTrust Internal Sales team directly or by dialing (800) 382-2111 and selecting option # 1.

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