

SUNTRUST
CORRESPONDENT CLOSING CHECKLIST FOR IMAGED FILES



THIS SECTION MUST BE COMPLETED IN ITS ENTIRETY:

Date Submitted: _____ SunTrust Loan #: _____
 Borrowers' Last Name: _____
 Correspondent Lender: _____
 Correspondent Lender's Contact Person: _____
 Contact Person's Phone Number: _____
 Contact Person's Fax Number: _____
 Contact Person's Alternate Fax Number: _____
 Contact Person's Email Address: _____

ALL DOCUMENTS NOTED BELOW ARE REQUIRED FOR IMMEDIATE PURCHASE:

CLOSING DOCUMENTS

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| <ul style="list-style-type: none"> <input type="checkbox"/> SPECIAL FEATURE CODES (SFCs) IDENTIFIED IN LENDINGSPACE (see Section 1.08 of the Correspondent Seller Guide for further information) <input type="checkbox"/> BAILEE LETTER, IF FUNDS WERE OBTAINED FROM WAREHOUSE LENDER (Effective 09-01-2010) <ul style="list-style-type: none"> <input type="checkbox"/> ST WIRE AUTHORIZATION <input type="checkbox"/> HOMEOWNERS COUNSELING DISCLOSURE W/10 AGENCIES <input type="checkbox"/> LENDER'S LOCK AGREEMENT WITH BORROWER <input type="checkbox"/> FOR ARM LOANS, FULLY INDEXED RATE NOTED ON THE CLOSING INSTRUCTIONS OR THE TRUTH-IN-LENDING DISCLOSURE
 ARM INDEX VALUE _____
 INDEX DATE _____ <input type="checkbox"/> HPML APR TEST SCREEN SHOT, IF APPLICABLE <input type="checkbox"/> COPY OF MI CHECK WHEN LENDER PAID <input type="checkbox"/> COPY OF ORIGINAL NOTE ENDORSED TO SUNTRUST BANK <input type="checkbox"/> ALLONGE (IF APPLICABLE) <input type="checkbox"/> POST-CONSUMMATION CLOSING DISCLOSURE (PCD) IF APPLICABLE <input type="checkbox"/> ASSIGNMENT/INTERIM ASSIGNMENT <input type="checkbox"/> DEED OF TRUST/MORTGAGE <input type="checkbox"/> IF THE SUBJECT PROPERTY IS A LEASEHOLD: <ul style="list-style-type: none"> <input type="checkbox"/> CROSS DEFAULT RIDER <input type="checkbox"/> SECTION 9 OF DEED OF TRUST/MORTGAGE AMENDED (AS A RIDER OR SECOND SENTENCE OF THE LAST PARAGRAPH IN SECTION ADDED) TO MEET FANNIE MAE REQUIREMENTS <input type="checkbox"/> SUBORDINATION AGREEMENT (if applicable)
 COPY OF 2ND NOTE OR HELOC AGREEMENT <input type="checkbox"/> INITIAL APPLICATION (1003) – FULLY EXECUTED <input type="checkbox"/> COMPLETED 1003 DEMOGRAPHIC ADDENDUM INFORMATION W/INITIAL OR FINAL 1003 FOR APPLICATION DATES ON OR AFTER 1/1/18 <input type="checkbox"/> FINAL APPLICATION (1003) – FULLY EXECUTED <input type="checkbox"/> CD STATEMENT (FINAL/FULLY EXECUTED) <ul style="list-style-type: none"> <input type="checkbox"/> IF THE SUBJECT PROPERTY IS A LEASEHOLD, CD REFLECTS GROUND RENT ESCROW UNLESS PAID BY HOA <input type="checkbox"/> CD - ITEMIZED FINANCE CHARGES <input type="checkbox"/> XML FILE AND UCD FINDINGS FOR BOTH AGENCIES SUBMITTED ON ALL LOANS WITH NOTES DATES ON OR AFTER 09/25/17 | <ul style="list-style-type: none"> <input type="checkbox"/> HAZARD POLICY <input type="checkbox"/> FLOOD INSURANCE POLICY (IF APPLICABLE) <input type="checkbox"/> FLOOD INSURANCE APPLICATION (IF APPLICABLE) <input type="checkbox"/> FLOOD DETERMINATION <input type="checkbox"/> SIGNED FLOOD NOTICE (IF APPLICABLE) <input type="checkbox"/> TAX INFORMATION SHEET (FULLY COMPLETED) <input type="checkbox"/> PMI CERTIFICATE (IF APPLICABLE) <input type="checkbox"/> COPY OF CHECK FOR SINGLE PREMIUM PMI <input type="checkbox"/> PMI DISCLOSURE (IF APPLICABLE) <input type="checkbox"/> AMORTIZATION SCHEDULE (CONV MI LOANS ONLY) <input type="checkbox"/> PROOF OF MARKET RENT-INVESTMENT PROPERTY <input type="checkbox"/> SIGNED NOTICE OF RIGHT TO CANCEL (IF APPLICABLE) <input type="checkbox"/> ARM DISCLOSURE (IF APPLICABLE) <input type="checkbox"/> TITLE INSURANCE BINDER/POLICY <input type="checkbox"/> FINAL IRS FORM 4506-T <input type="checkbox"/> BUYDOWN AGREEMENT (IF APPLICABLE) <input type="checkbox"/> TRUST AGREEMENT (IF APPLICABLE) <input type="checkbox"/> POWER OF ATTORNEY (IF APPLICABLE) <input type="checkbox"/> INITIAL ESCROW ACCOUNT DISCLOSURE <input type="checkbox"/> SURVEY (IF APPLICABLE) <input type="checkbox"/> SAME NAME AND SIGNATURE AFFIDAVIT <input type="checkbox"/> ADDRESS CERTIFICATION
 <input type="checkbox"/> COMPLETION ESCROW AGREEMENT (FOR NEW CONSTRUCTION ONLY)
 <input type="checkbox"/> FIRST PAYMENT LETTER <input type="checkbox"/> OCCUPANCY STATEMENT <input type="checkbox"/> SIGNED AUTHORIZATION TO RELEASE INFORMATION/BLANKET AUTHORIZATION <input type="checkbox"/> MODIFICATION AGREEMENT, IF APPLICABLE <input type="checkbox"/> ESCROW WAIVER ON CD <input type="checkbox"/> SERVICE PROVIDER LIST <input type="checkbox"/> PAY HISTORY IF MORE THAN 10 DAYS HAVE PASSED SINCE FIRST PAYMENT DATE
 <input type="checkbox"/> ORIGINAL NOTE TO BE MAILED TO: |
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SUNTRUST
 ATTENTION: NOTES DEPARTMENT
 MAIL CODE: RVW 4303
 1001 SEMMES AVENUE
 RICHMOND, VA 23224

SUNTRUST
CORRESPONDENT CLOSING CHECKLIST FOR IMAGED FILES



Borrowers' Last Name: _____
 Correspondent Lender: _____
 Correspondent Lender's Contact Person: _____

ALL DOCUMENTS NOTED BELOW ARE REQUIRED FOR IMMEDIATE PURCHASE:

CREDIT PACKAGE

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> AUS FINDINGS (DU, LP OR FINAL DO FINDINGS) <input type="checkbox"/> SUNTRUST UNDERWRITING APPROVAL/COMMITMENT (IF APPLICABLE) <input type="checkbox"/> MI COMPANY APPROVAL (IF APPLICABLE) <input type="checkbox"/> LENDER'S INTERNAL APPROVAL (IF APPLICABLE) <input type="checkbox"/> TRANSMITTAL SUMMARY 1008 <input type="checkbox"/> FHA/VA APPROVALS (HUD LT / VA LOAN ANALYSIS) <input type="checkbox"/> FHA CASE QUERY <input type="checkbox"/> CREDIT REPORT(S) <input type="checkbox"/> APPRAISAL – CONVENTIONAL/FHA/VA <ul style="list-style-type: none"> <input type="checkbox"/> UNIFORM COLLATERAL DATA PORTAL (UCDP) SUMMARY SUBMISSION REPORT (SSR) <input type="checkbox"/> APPRAISER STATE LICENSE OR CERTIFICATION (REQUIRED FOR CONVENTIONAL LOANS ONLY. NOT REQUIRED IF LOAN IS DOCUMENTED WITH A DU PROPERTY INSPECTION WAIVER (PIW) OR DU REFI PLUS™ PROPERTY FIELDWORK WAIVER (PFW)) <input type="checkbox"/> APPRAISAL REPORT DISCLOSURE (IF NOT ON LE) <input type="checkbox"/> APPRAISAL REPORT ACKNOWLEDGEMENT (OR SIGNED WAIVER) <input type="checkbox"/> VERIFICATION OF EMPLOYMENT, PAYSTUBS, AND/OR W-2S, AS REQUIRED <input type="checkbox"/> VERBAL VERIFICATION(S) OF EMPLOYMENT <ul style="list-style-type: none"> <input type="checkbox"/> SEE SELLER GUIDE FOR DETAILS <input type="checkbox"/> MERS REGISTRATION | <ul style="list-style-type: none"> <input type="checkbox"/> TAX RETURNS <input type="checkbox"/> VERIFICATION OF DEPOSIT AND/OR BANK STATEMENTS <input type="checkbox"/> ADDITIONAL ASSET EXHIBITS <input type="checkbox"/> GIFT LETTER <input type="checkbox"/> VERIFICATION OF GIFT FUND TRANSFER FROM DONOR TO BORROWER <input type="checkbox"/> MORTGAGE/RENTAL VERIFICATION(S) <input type="checkbox"/> LOAN VERIFICATION(S) <input type="checkbox"/> CREDIT EXPLANATION LETTER <input type="checkbox"/> SALES CONTRACT – FULLY EXECUTED <input type="checkbox"/> CONDO WARRANTY (COR 0212A) <input type="checkbox"/> SATISFACTORY COMPLETION/APPRaisal UPDATE -FORM 1004D <input type="checkbox"/> LEASE(S) <input type="checkbox"/> DIVORCE DECREE/SEPARATION AGREEMENT <input type="checkbox"/> CONTRACT FOR SALE OF PRESENT HOME/LISTING AGREEMENT <input type="checkbox"/> COPY OF CD/SETTLEMENT STATEMENT FROM SALE OF PREVIOUS HOME <input type="checkbox"/> TERMITE INSPECTION (IF APPLICABLE) <input type="checkbox"/> FHA/VA DISCLOSURES <input type="checkbox"/> EVIDENCE OF SOCIAL SECURITY NUMBER <input type="checkbox"/> NET TANGIBLE BENEFIT FORM (IF DU REFI PLUS LOAN OR OTHERWISE APPLICABLE) <input type="checkbox"/> ALL LOAN ESTIMATES <ul style="list-style-type: none"> <input type="checkbox"/> CHANGED CIRCUMSTANCE LETTER(S) FOR ALL LE'S AND CD'S <input type="checkbox"/> ALL OTHER INITIAL DISCLOSURES <input type="checkbox"/> OTHER: _____ |
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