

SUNTRUST COMBO SECOND MORTGAGE OR EZ TWO SECONDARY FINANCING  
SUBORDINATION CHECKLIST – DU REFI PLUS™

SunTrust Loan Number (1 <sup>st</sup> ): (Loan Number of the new 1 <sup>st</sup> mortgage)
SunTrust Loan Number (2 <sup>nd</sup> ): (SunTrust Mortgage Loan Number is 10 digits)
Original Principal Balance: \$ (Existing 1 <sup>st</sup> mortgage)
Current Unpaid Principal Balance: \$ (Existing 1 <sup>st</sup> mortgage)

Borrower/Co-Borrower Name:
Subject Property Address:
New 1 <sup>st</sup> Mortgage Balance \$

**Instructions:** This checklist is **REQUIRED** to be completed and placed in the loan file on ALL DU Refi Plus loan transactions with a SunTrust Combo Second Mortgage or EZ Two secondary financing that is being subordinated.

**Note:** Subordinations request for SunTrust Equity Lines and Equity Loans must be submitted to SunTrust Orlando, FL Consumer Sales Center.

Reference: See [Section 1.26a: Subordinations for DU Refi Plus](#) of the *Correspondent Seller Guide* for subordination request procedures for SunTrust Equity Lines and Equity Loans.

	SunTrust Combo Second Mortgage or EZ Two	Yes	No																																		
1. Borrower	Is the borrower(s) on the new first mortgage the same as the existing mortgage being refinanced?  If no, the following guidelines apply: <ul style="list-style-type: none"><li>Adding a borrower to or removing a borrower from a Fannie Mae first mortgage transaction is allowed when subordinating a SunTrust Combo Second Mortgage or EZ Two.</li><li>The borrower(s) being added to or removed from the Fannie Mae first mortgage, that are also on the SunTrust second mortgage note, SunTrust secondary financing agreement and/or on the security instrument and title to the property that secures the SunTrust secondary financing can NOT be removed from the SunTrust Combo Second Mortgage or EZ Two second mortgage.</li><li>Borrower(s) cannot be added to or removed from the existing SunTrust Combo Second Mortgage or EZ Two mortgage regardless of being added or removed from the new Fannie Mae first mortgage.</li></ul>	<input type="checkbox"/>	<input type="checkbox"/>																																		
2. Maximum Allowable Financed Closing Cost/Prepays	Is the financed closing cost/prepaid lesser of 4% or \$5,000?  If no, the financed closing cost/prepays must be reduced to lesser of 4% or \$5,000 in order for the SunTrust Combo Second Mortgage or EZ Two secondary financing to be eligible for subordination.	<input type="checkbox"/>	<input type="checkbox"/>																																		
3. Payment History	Is the Combo Second Mortgage or EZ Two more than 60 days past due?  If yes, the loan must be referred to SunTrust's Loss Mitigation Department.	<input type="checkbox"/>	<input type="checkbox"/>																																		
4. Loan Type	Is the current Fannie Mae first mortgage a fixed rate loan?  If yes, the new Fannie Mae first mortgage must be a fixed rate loan.	<input type="checkbox"/>	<input type="checkbox"/>																																		
5. Other Lien Indicator Code and Other Financing Loan Number  <i>*To be completed by an Internal SunTrust Correspondent Teammate.</i>	Is the other lien indicator code entered in the systems as either 1 or 3 and other financing info loan number entered in MLCS in flow 05/01 screen MOB?  If no, the system must be corrected to reflect the other lien indicator code and other financing info loan number.	<input type="checkbox"/>	<input type="checkbox"/>																																		
6. Program Code Agency  <i>*To be completed by an Internal SunTrust Correspondent Teammate.</i>	Is the program code reflected in MLCS as one (1) of the following codes?  <b>Agency:</b> <table><tr><th>Program Name</th><th>Program Code</th></tr><tr><td>DU Refi Plus – Agency 30 Year Fixed, Fully Amortizing</td><td>C30RP</td></tr><tr><td>DU Refi Plus – Agency 20 Year Fixed, Fully Amortizing</td><td>C20RP</td></tr><tr><td>DU Refi Plus – Agency 15 Year Fixed, Fully Amortizing</td><td>C15RP</td></tr><tr><td>DU Refi Plus – Agency 10 Year Fixed, Fully Amortizing</td><td>C10RP</td></tr><tr><td>DU Refi Plus – Agency 5/1 ARM, Fully Amortizing, 2/2/5 caps</td><td>A51RP</td></tr><tr><td>DU Refi Plus – Agency 5/1 ARM, Fully Amortizing, 5/2/5 caps</td><td>51RP</td></tr><tr><td>DU Refi Plus – Agency 7/1 ARM, Fully Amortizing</td><td>71RP</td></tr><tr><td>DU Refi Plus – Agency 10/1 ARM, Fully Amortizing</td><td>10RP</td></tr><tr><td>DU Refi Plus – Non-STM - Agency 30 Year Fixed, Fully Amortizing</td><td>C30NRP</td></tr><tr><td>DU Refi Plus – Non-STM– Agency 20 Year Fixed, Fully Amortizing</td><td>C20NRP</td></tr><tr><td>DU Refi Plus – Non-STM - Agency 15 Year Fixed, Fully Amortizing</td><td>C15NRP</td></tr><tr><td>DU Refi Plus – Non-STM - Agency 10 Year Fixed, Fully Amortizing</td><td>C10NRP</td></tr><tr><td>DU Refi Plus –Non-STM - Agency 5/1 ARM, Fully Amortizing, 2/2/5 caps</td><td>A51NRP</td></tr><tr><td>DU Refi Plus –Non-STM - Agency 5/1 ARM, Fully Amortizing, 5/2/5 caps</td><td>51NRP</td></tr><tr><td>DU Refi Plus – Non-STM - Agency 7/1 ARM, Fully Amortizing</td><td>71NRP</td></tr><tr><td>DU Refi Plus – Non-STM - Agency 10/1 ARM, Fully Amortizing</td><td>10NRP</td></tr></table>	Program Name	Program Code	DU Refi Plus – Agency 30 Year Fixed, Fully Amortizing	C30RP	DU Refi Plus – Agency 20 Year Fixed, Fully Amortizing	C20RP	DU Refi Plus – Agency 15 Year Fixed, Fully Amortizing	C15RP	DU Refi Plus – Agency 10 Year Fixed, Fully Amortizing	C10RP	DU Refi Plus – Agency 5/1 ARM, Fully Amortizing, 2/2/5 caps	A51RP	DU Refi Plus – Agency 5/1 ARM, Fully Amortizing, 5/2/5 caps	51RP	DU Refi Plus – Agency 7/1 ARM, Fully Amortizing	71RP	DU Refi Plus – Agency 10/1 ARM, Fully Amortizing	10RP	DU Refi Plus – Non-STM - Agency 30 Year Fixed, Fully Amortizing	C30NRP	DU Refi Plus – Non-STM– Agency 20 Year Fixed, Fully Amortizing	C20NRP	DU Refi Plus – Non-STM - Agency 15 Year Fixed, Fully Amortizing	C15NRP	DU Refi Plus – Non-STM - Agency 10 Year Fixed, Fully Amortizing	C10NRP	DU Refi Plus –Non-STM - Agency 5/1 ARM, Fully Amortizing, 2/2/5 caps	A51NRP	DU Refi Plus –Non-STM - Agency 5/1 ARM, Fully Amortizing, 5/2/5 caps	51NRP	DU Refi Plus – Non-STM - Agency 7/1 ARM, Fully Amortizing	71NRP	DU Refi Plus – Non-STM - Agency 10/1 ARM, Fully Amortizing	10NRP	<input type="checkbox"/>	<input type="checkbox"/>
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Contact Information
Underwriter Name:
Phone Number:
Email Address:

\_\_\_\_\_  
Underwriter Signature

\_\_\_\_\_  
Date

- Notes:**
- The loan **MUST** be approved prior to the Subordination Agreement being submitted for signature.
  - The Subordination Agreement and this checklist can be mailed to the address below, faxed to 804-675-9792, or emailed to [fnma/fhlmcsubordinations@suntrust.com](mailto:fnma/fhlmcsubordinations@suntrust.com).

SunTrust Mortgage  
1001 Semmes Avenue  
Mail Code RVW-3002  
Attn: Subordinations  
Richmond, VA 23224