A community benefits. A business grows.



Grow your business and community with special incentives for originating CRA-eligible loans.

Investing in your community is rewarding—now in more ways than ever. Right now, special incentives on Community Reinvestment Act (CRA) eligible loans can help drive opportunity for your clients and your business. At SunTrust Correspondent Lending, we're committed to helping people achieve financial confidence. And nothing builds confidence quite like owning a home. With our CRA loans, the opportunity to own becomes achievable for those who may have felt it was out of reach.

For us, the ultimate reward is investing in our communities and watching them flourish. That's why we make CRA loans a priority and why we are asking for your support. You'll help families in your community achieve financial confidence through homeownership—all while earning rewards that will strengthen your business.

We're offering a special combination of pricing incentives on all CRA-eligible transactions.

- 1. Earn bps for all CRA-eligible Agency loans.
- 2. Earn the following incentives when loans are in the MSAs² below.

MSA	Total BPS

To see if your loan qualifies for the incentive(s), take the following steps:

- 1. Go to suntrustgeocoder.com
- 2. Enter Password: CORRES
- **3.** Input your borrower's annual income and property address
- You will receive either a "Qualified" or "not-Qualified" value
- 5. If "Qualified," lock your loan at LendingSpace
- 6. Complete the CRA Census Tract Verification Form (COR 0560A), if required. Email completed form to SunTrust.Corr.CRA@suntrust.com within 48 hours of loan being locked.

If the form is received within 48 hours of lock, SunTrust will validate the information and make the appropriate price adjustment.

Contact me with any questions!

The information contained herein is intended as informational material for the sole and exclusive use of the business entities to which it was distributed and is subject to change without written notice.

¹This price adjustment will be applied once the emailed CRA Census Tract Verification Form (COR 0560A) has been verified. Price incentive is subject to change without prior written notice and is limited to loans submitted to SunTrust Correspondent Lending with property addresses located within the selected states:

² Additional pricing incentive is subject to change without prior written notice and is limited to loans submitted to SunTrust Correspondent Lending with property addresses located in the delineated SunTrust assessment areas, which may not include the entire MSA. This price adjustment will be applied once the emailed CRA Census Tract Verification Form (COR 0560A) has been verified. For income qualified loans, eligibility is subject to change depending on final income calculation.