



**SUNTRUST
CORRESPONDENT UNDERWRITING SUBMISSION CHECKLIST**

“This Form MUST be Included with Your Submission File”

THIS SECTION MUST BE COMPLETED - <u>IN ITS ENTIRETY</u>					
SunTrust Loan Number					
Borrower's Name					
Purchase - COE Date					
Client contacts for Underwriter communication					
Client Company Name					
<u>Primary Contact [Processor]</u>					
	PH				
	Email				
<u>Secondary Contact</u>					
	PH				
	Email				
SunTrust Contacts					
SunTrust Lock Desk	All pricing issues	PH:	800-382-2111 Opt. 2	Email	Correspondentlockdesk@suntrust.com
SUBMISSION CHECKLIST					
Required Credit Documents - Missing documents will delay your loan until missing items are received					
<input type="checkbox"/>	Submission Form “this form”: we need the contact information above to notify you on status updates				
<input type="checkbox"/>	1003/ Initial Loan Application “Signed” Gov. Monitoring Info, home phone, DOB and NMLS for LO & Company				
<input type="checkbox"/>	1003 Addendum with Demographic information on/or after 1/01/2018				
<input type="checkbox"/>	1003/ Final Submission Application “Unsigned” Gov. Monitoring Info, home phone, DOB and NMLS for LO & Company				
<input type="checkbox"/>	1008/ Transmittal Summary				
<input type="checkbox"/>	LOE's & Cover Letters				
<input type="checkbox"/>	DU or LP findings Finalized to SunTrust **note: Key Jumbo is manually underwritten, no AUS required**				
<input type="checkbox"/>	Appraisal Waiver or PIA: Indicate Yes or No; Client to confirm in writing they are opting for the waiver and an appraisal has not been ordered. For Refinance Transactions, Include “Property Ownership Affidavit” [COR 0061] [may be signed as a PTC]				
<input type="checkbox"/>	Credit Report: Age of Document: Agency and Key: 120 days as of Note Date				
<input type="checkbox"/>	Income & Assets: Age of Document: Agency and Key: 120 days as of Note Date				
<input type="checkbox"/>	Preliminary Title Report:				
<input type="checkbox"/>	Purchase Contract: Legible, All Addendums & Counter Offers included & Signed by all parties (Not required for initial Credit Only submissions)				
SUNTRUST PROCESSING AID					
Credit Package Submission Instructions					
<ol style="list-style-type: none"> 1. Client must Not deliver the Appraisal <i>before</i> delivering the Credit File 2. Credit File is uploaded to Lending Space: https://LoanSphereLendingSpace.bkconnect.com/stm/SRVLPSPORTAL/ “Org. ID” is always: STM 3. Upload the Credit File in <u>separate file</u> from the Disclosures file [do not mix disclosures and credit documentation in same file] 4. When uploading the Credit file, it must be labeled: UW Credit Package & Submitted using “Submit to Underwriting” 5. When uploading the Credit Only file (TBD address), it must be labeled: UW Credit Package & Submitted using “Submit to Credit Only Approval”. 6. Subsequent Credit <u>Conditions</u> must be labeled: UW Pend Conditions & submitted using “Submit Conditions”. 					
Disclosures					
Upload Disclosures as a <u>separate File from your Credit File</u> [i.e. Do Not Upload Disclosures in the same file as the credit pkg.]					
Flood Cert					
If Flood Determination is Zone A or V – Escrows Are Required by Fed. Law! Impound for, min. Flood Insurance [regardless of LTV]					
Appraisals					
**Appraisals are uploaded to www.gofnc.com/suntrust					
<ol style="list-style-type: none"> 1. Upload Appraisal to in MISMO 2.6 XML Appraisal Format 2. Appraisals must be labeled “MISMO XML Appraisal” 3. Upload Purchase Contract if applicable 					
SSR reports					
Upload SSR's to LendingSpace/ SSR's must match the final SunTrust approved Appraisal					
Note: You Must upload SSRs for <u>both</u> Fannie & Freddie					
Mortgage Insurance					
The MI Cert is ordered by the Correspondent [thru Correspondent's own chosen MI company] - PTC condition					
Condo Warranty					
** Condo Warranty is “emailed” to Mortgage.CondoDesk@suntrust.com					
<ol style="list-style-type: none"> 1. Please Check the Fannie Mae approved Project List and the SunTrust Approved Condo list in section 1.06 of our ST Seller Guide. If condo is on the list provide a screen shot and circle the condo project on the list. 2. Include: Condo Submission Form COR0215 3. Include: Applicable Condo Warranty Documents [See Condo Submission Form for Documents Required] Note: CCR's are required “if” the condo Unit Owners carry their own hazard/flood insurance [example: detached condo's] Note: Key Jumbo requires full warranty Note: For Applicable Warranty Required : DU: see Property & Appraisal Section of findings; LP: see seller guide 					