



**TRUIST**  
**CORRESPONDENT UNDERWRITING SUBMISSION CHECKLIST**

**“This Form MUST be Included with Your Submission File”**

THIS SECTION MUST BE COMPLETED - <u>IN ITS ENTIRETY</u>					
Truist 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				
Truist Contacts					
Truist Lock Desk	All pricing issues	PH:	800-382-2111 Opt. 2	Email:	Correspondentlockdesk@suntrust.com
SUBMISSION CHECKLIST					
<b>Required Credit Documents</b> - Missing documents will delay your loan until missing items are received					
Submission Form <b>“this form”</b> : we need the contact information above to notify you on status updates					
1003/ Initial Loan Application <b>“Signed”</b> Gov. Monitoring Info, home phone, DOB and NMLS for LO & Company					
1003 Addendum with Demographic information					
1003/ Final Submission Application <b>“Unsigned”</b> Gov. Monitoring Info, home phone, DOB and NMLS for LO & Company					
1008/ Transmittal Summary					
LOE's & Cover Letters					
DU or LP findings <b>Finalized to Truist</b> **note: Key Loan Program is manually underwritten, no AUS required**					
Appraisal Waiver or PIA: Indicate <b>Yes</b> or <b>No</b> to confirm in writing the borrower(s) are opting for the waiver and <b>an appraisal has not been ordered</b> . For Refinance Transactions, Include “Property Ownership Affidavit” [COR 0061] [may be signed as a PTC] (if not indicated <b>Yes or No this will be conditioned for</b> )					
Credit Report: Age of Document: Agency and Key: 120 days as of Note Date					
Income & Assets: Age of Document: Agency and Key: 120 days as of Note Date					
Flood Cert: Must be submitted with the credit file on ALL loans that Truist underwrites.					
Preliminary Title Report:					
Purchase Contract: Legible, All Addendums & Counter Offers included & Signed by all parties (Not required for initial Credit Only submissions)					
TRUIST PROCESSING AID					
<b>Credit Package Submission Instructions</b>					
1. Client must <b>Not</b> deliver the Appraisal <i>before</i> delivering the Credit File					
2. Credit File is uploaded to Lending Space: <a href="https://LoanSphereLendingSpace.bkconnect.com/stm/SRVLPSPORTAL/">https://LoanSphereLendingSpace.bkconnect.com/stm/SRVLPSPORTAL/</a> “Org. ID” is always: <b>STM</b>					
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: <b>UW Credit Package</b> & Submitted using <b>“Submit to Underwriting”</b>					
5. <b>When uploading the Credit Only file (TBD address), it must be labeled: UW Credit Package &amp; Submitted using “Submit to Credit Only Approval”.</b>					
6. Subsequent Credit <u>Conditions</u> must be labeled: <b>UW Pend Conditions</b> & submitted using <b>“Submit Conditions”</b> .					
<b>Disclosures</b>					
Upload Disclosures as a <u>separate File from your Credit File</u> [i.e. Do <b>Not</b> Upload Disclosures in the same file as the credit pkg.]					
<b>Flood Cert</b>					
<b>If Flood Determination is Zone A or V – Escrows Are Required by Fed. Law! Impound for, min. Flood Insurance</b> [regardless of LTV]					
<b>Appraisals</b>					
**Appraisals are uploaded to the Doc Center in LendingSpace					
1. Upload Appraisal in MISMO XML format to the Doc Center in Lending Space: <a href="https://LoanSphereLendingSpace.bkconnect.com/stm/SRVLPSPORTAL/">https://LoanSphereLendingSpace.bkconnect.com/stm/SRVLPSPORTAL/</a>					
2. Upload Purchase Contract if applicable					
<b>SSR reports</b>					
Upload SSR's to LendingSpace/ SSR's must match the final Truist approved Appraisal					
<b>Note:</b> You Must upload SSRs for <u>both</u> Fannie & Freddie					
<b>Mortgage Insurance</b>					
<b>The MI Cert is ordered by the Correspondent [thru Correspondent's own chosen MI company]</b> - PTC condition					
<b>Condo Warranty</b>					
** Condo Warranty is “emailed” to <a href="mailto:Mortgage.CondoDesk@suntrust.com">Mortgage.CondoDesk@suntrust.com</a>					
1. Please Check the Fannie Mae approved Project List and the Truist Approved Condo list in <a href="#">Section 1.06: Condominium and PUD Approval Requirements</a> , within the Truist Seller Guide. If condo is on the list provide a screen shot and circle the condo project on the list.					
2. <b>Include:</b> Condo Submission Form <a href="#">COR 0215</a>					
3. <b>Include:</b> Applicable Condo Warranty Documents [See Condo Submission Form for Documents Required]					
<b>Note:</b> <b>CCR's are required “if” the condo Unit Owners carry their own hazard/flood insurance</b> [example: detached condo's]					
<b>Note:</b> Key Jumbo requires full warranty					
<b>Note:</b> For Applicable Warranty Required : DU: see Property & Appraisal Section of findings; LP: see seller guide					