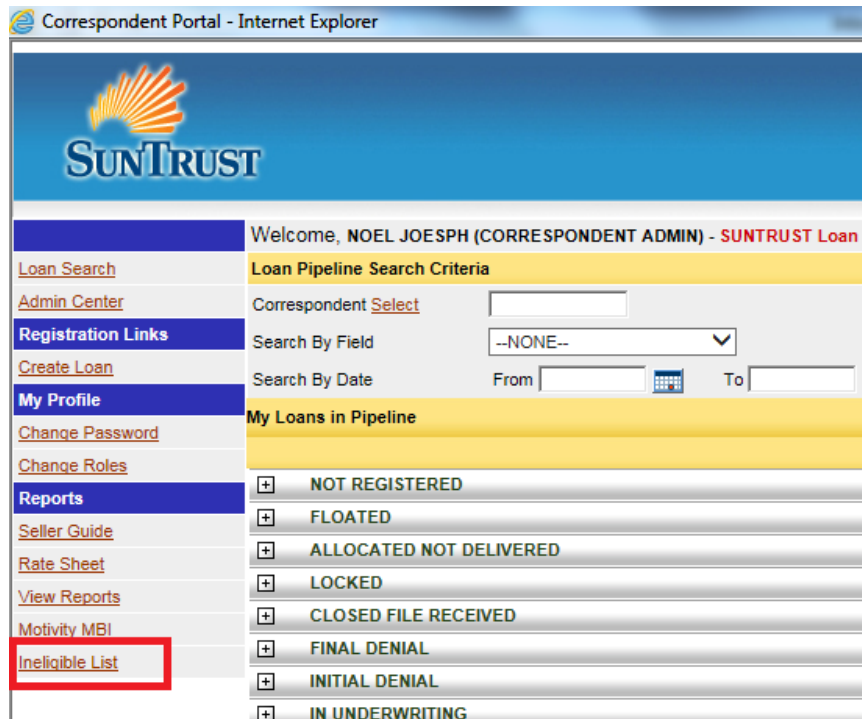


Instructions for Accessing the SunTrust Ineligible List

Step 1: Login to Correspondent LendingSpace Portal

Step 2: Login with any Role.

Step 3 : On the left navigational panel you would see 'Ineligible List' link.



The screenshot displays the SunTrust Correspondent Portal interface. The browser title is "Correspondent Portal - Internet Explorer". The SunTrust logo is visible at the top left. The main content area shows a welcome message for "NOEL JOESPH (CORRESPONDENT ADMIN)" and a "Loan Pipeline Search Criteria" section with search filters. The left navigation menu includes links for "Loan Search", "Admin Center", "Registration Links", "Create Loan", "My Profile", "Change Password", "Change Roles", "Reports", "Seller Guide", "Rate Sheet", "View Reports", "Motivity MBI", and "Ineligible List". The "Ineligible List" link is highlighted with a red box. Below the search criteria, a "My Loans in Pipeline" section lists various loan statuses: NOT REGISTERED, FLOATED, ALLOCATED NOT DELIVERED, LOCKED, CLOSED FILE RECEIVED, FINAL DENIAL, INITIAL DENIAL, and IN UNDERWRITING.

Step 4: On clicking the Link you would get a Separate Window opened which is a PDF document which will have the Ineligible List.

The screenshot shows the SunTrust Correspondent Portal interface. On the left, a navigation menu includes links for Loan Search, Admin Center, Registration Links, Create Loan, My Profile, Change Password, Change Roles, Reports, Seller Guide, Rate Sheet, View Reports, Motivity MBI, and Ineligible List. The main content area displays a PDF document titled "INSTRUCTIONS FOR USING THE SUNTRUST MORTGAGE INELIGIBLE LISTING OF INDIVIDUALS AND COMPANIES WHICH SUNTRUST WILL NOT CONDUCT BUSINESS." The PDF text states: "The SunTrust Ineligible List contains confidential and proprietary information intended solely for the use of SunTrust Correspondent clients and is not for distribution to any other entity not directly affiliated with or not having a business relationship with SunTrust Mortgage, Inc. The individuals and companies identified on this list are excluded from any involvement in the loan origination of transactions for sale to SunTrust Mortgage, Inc., whether directly or indirectly." A red warning message follows: "By accessing this list and employing it in your loan sales to SunTrust, you agree to treat the existence and the content of this list as confidential and proprietary. You may only use this list to screen parties involved in the origination of the mortgage by playing a role in the origination of the mortgage or in the underlying real estate transaction such as: borrowers, trustees on the deed, builders, developers, property sellers, loan officers, loan processors, underwriters, mortgage brokers, correspondents, mortgage service providers, appraisers, title insurers, real estate brokers and agents, and closing or settlement agents." The background of the portal shows a search bar, a "Sign Out" link, and a "Time Zone : EST" indicator. A yellow banner with the text "UNACCEPTABLE DELIVERY" is visible on the right side of the page.