

SunTrust Declining Market Index

Severely Declining Market - 20% LTV/TLTV Reduction

State	Geography (MSA)	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
None			

Significantly declining - 15% LTV/TLTV Reduction

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
None			

Moderately declining - 10% LTV/TLTV Reduction

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
VA	Winchester, VA-WV	Frederick County, VA; Winchester County, VA; Hampshire, WV	Frederick County, VA; Winchester County, VA; Hampshire, WV

Minimally declining -discretionary

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
None			

Over-heating discretionary

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
FL	Miami-Fort Lauderdale-West Palm Beach, FL	Broward County, FL; Palm Beach County, FL; Miami-Dade County, FL - Condominiums - 5%	Broward County, FL; Palm Beach County, FL; Miami-Dade County, FL - Condominiums - 10%

Revised as 4/5/2019