

## Signature Requirements for Loan Applications

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Topic	Impacted Document	Impacted Products	Current Guidelines	Revised Guidelines Effective for NEW AND EXISTING Loan Applications ON OR AFTER May 20, 2016
<b>Initial Loan Application</b>	<b>Section 1.05 – Underwriting</b>	<ul style="list-style-type: none"> <li>• Standard Agency</li> <li>• Agency Plus</li> <li>• DU Refi Plus™</li> <li>• Key Loan Program</li> <li>• FHA</li> <li>• VA</li> </ul>	<p><b>VA Loan Applications</b> For ALL VA transactions, SunTrust requires an initial Uniform Residential Loan Application (FNMA 1003), as well as, pages one and two of the HUD/VA Addendum to Uniform Residential Loan Application (HUD-92900-A/VA-26-1802a) to be <b>fully executed by all borrowers and the lender’s interviewer prior to submission of the file to SunTrust for purchase.</b></p> <p><b>Conventional Loans</b> For all conventional loan transactions, SunTrust requires the initial Uniform Residential Loan Application (FNMA 1003) to be <b>fully executed by all borrowers and the lender’s interviewer prior to submission of the file to SunTrust.</b></p> <p><b>Note:</b> As a clarification to the previous announcement, for purposes of documentation for underwriting and purchases of FHA, VA and Conventional loans, SunTrust will accept photocopies, facsimile or imaged electronic documents to satisfy this requirement.</p>	<b>Topic removed in its entirety from Section 1.05 Underwriting.</b>
<b>Application Requirements (1003)</b>	<b>Section 1.35 – Compliance Overview</b>	<ul style="list-style-type: none"> <li>• Standard Agency</li> <li>• Agency Plus</li> <li>• DU Refi Plus™</li> <li>• Texas Cash-Out [50(a)(6) Refinance First Mortgages</li> <li>• Key Loan</li> <li>• Jumbo Solution Second Mortgage</li> <li>• FHA</li> <li>• VA</li> </ul>	<p><b>Miscellaneous</b></p> <p><b>Application Requirements (1003)</b></p> <ul style="list-style-type: none"> <li>• SunTrust requires the initial 1003 Loan application to be signed and dated by all borrowers and lenders/interviewer.                             <ul style="list-style-type: none"> <li>• For FHA loans, HUD/VA addendum (page 1&amp;2) signed and dated by all borrowers and lenders/interviewer.</li> </ul> </li> </ul>	<p><b>Subtopic below removed in its entirety.</b></p> <p><b>Miscellaneous</b></p> <p><del><b>Application Requirements (1003)</b></del></p> <ul style="list-style-type: none"> <li>• <del>SunTrust requires the initial 1003 Loan application to be signed and dated by all borrowers and lenders/interviewer.</del></li> <li>• <del>For FHA loans, HUD/VA addendum (page 1&amp;2) signed and dated by all borrowers and lenders/interviewer.</del></li> </ul>

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Loan Application Requirements	Section 2.01 – Agency Loan Programs	<ul style="list-style-type: none"> <li>Standard Agency (non-AUS, DU &amp; LP)</li> <li>Agency Plus (non-AUS &amp; DU)</li> <li>DU Refi Plus™</li> <li>Texas Cash-Out [50(a)(6) Refinance First Mortgages (DU)</li> </ul>	<b>Not currently addressed in Section 2.01: Agency Loan Programs</b>	<p><b>Application and Consumer Compliance</b></p> <p><b>Loan Application Requirements (New Subtopic)</b></p> <ul style="list-style-type: none"> <li><b>Non-AUS</b> <ul style="list-style-type: none"> <li>A loan application must be documented on the following forms:                             <ul style="list-style-type: none"> <li>the <i>Uniform Residential Loan Application</i> (Form 1003 or Form 1003(S))</li> <li>if applicable, a <i>Statement of Assets and Liabilities</i> (Form 1003A or Form 1003AS).</li> </ul> </li> <li>The initial loan application must include sufficient information for the underwriter to reach an informed decision about whether to approve the mortgage loan.</li> <li>The final loan application signed by the borrower must include all income and debts disclosed or identified during the mortgage process.</li> <li>A complete, signed, and dated version of the original and final Form 1003 or Form 1003(s) must be included in the mortgage file.</li> <li>Except as provided below, if either the note or the security instrument is executed pursuant to a power of attorney, then the final (but not the original) loan application may also be executed pursuant to that same power of attorney. Notwithstanding the preceding sentence, a power of attorney may be used to execute both the original and final Form 1003 or Form 1003(s) if either:                             <ul style="list-style-type: none"> <li>a borrower is on military service with the United States armed forces serving outside the United States or deployed aboard a United States vessel, as long as the power of attorney expressly states an intention to secure a loan on a specific property, or</li> <li>such use is required of lender by applicable law.</li> </ul> </li> </ul> <p>Reference: See “Power of Attorney” subsequently presented in the “Closing and Loan Settlement Documentation” topic for additional guidance regarding requirements for the use of a power of attorney.</p> <ul style="list-style-type: none"> <li><b>Fannie Mae DU</b> <ul style="list-style-type: none"> <li>Follow DU guidelines, which are the same as non-AUS guidelines.</li> </ul> </li> <li><b>Freddie Mac LP</b> <ul style="list-style-type: none"> <li>Follow LP requirements, which are as follows:                             <ul style="list-style-type: none"> <li>The Form 65, <i>Uniform Residential Loan Application</i>, must be used for all mortgage applications. The Form 65A, <i>Statement of Assets and Liabilities</i>, may be used to supplement the Form 65, if needed.</li> </ul> </li> </ul> </li> </ul> </li></ul>

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				<p><b>Note:</b> A copy of the initial Form 65, <i>Uniform Residential Loan Application</i>, as well as the final signed application, must be included in the mortgage file.</p> <ul style="list-style-type: none"> <li>• The Form 65 and Form 65A used for a mortgage must be the version current as of the date of the loan application.</li> <li>• The lender must not make any changes or additions to the Form 65 or Form 65A, except for changes and modifications that are required or permitted by the provisions in Freddie Mac’s Seller Guide <a href="#">Exhibit 5</a>, Authorized Changes to Notes, Riders, Security Instruments and the Uniform Residential Loan Application. The format (font, type size, page size, number of pages and margins) of the Form 65 and Form 65A may be adjusted as necessary, to make the document easier to read and complete or to reduce the number of pages. In doing so, additional blocks, lines or spaces may be added to allow all relevant information to be included but sections, blocks or lines may not be removed. The Freddie Mac and Fannie Mae taglines must remain intact. Any adjustments made to the format of these forms must be made pursuant to all applicable law.</li> <li>• A completed Form 65 and Form 65A, if necessary, is used to begin the process of determining the borrower's credit reputation and capacity to repay the mortgage. If a residential mortgage credit report (RMCR) is ordered, the information on the Form 65 must be provided to the consumer reporting agency that is to issue the RMCR. The lender may elect to complete the liabilities portion of the application directly from the credit reports either manually or through an automated process.</li> <li>• The final Form 65 and Form 65A, if used, must reflect accurate and complete information as of the note date. All of the borrower's debts incurred through the note date must be included on final Form 65 and Form 65A, if used, and must be considered in the calculation of the borrower's monthly debt payment-to-income ratio. The final Form 65 and Form 65A, if used, must be complete, legible, dated and signed by the borrowers signing the note.</li> <li>• Information on the initial application must be entered as originally provided by the borrower and/or, if applicable, as listed on the credit report(s), whether handwritten or typed. The information given by the borrowers on the application must be consistent with both the identifying information in the credit reports as well as with the verifications in the mortgage file. For any mortgage in which there is a</li> </ul>

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				<p>material discrepancy, the lender must prepare a written statement explaining the discrepancy.</p> <ul style="list-style-type: none"> <li>The signature block for joint credit should be signed only if there are co-applicants both of whose income and assets/liabilities are being used for qualification purposes. The signature block should not be signed if there are co-applicants but one is signing because that person has community property or similar rights.</li> </ul> <p><b>Note:</b> SunTrust Mortgage clarifies that for underwriting and purchases of Agency loans, SunTrust Mortgage will accept photocopies, facsimile or imaged electronic documents to satisfy these loan application requirements.</p>
<b>Power of Attorney</b>	<b>Section 2.01 – Agency Loan Programs</b>	<ul style="list-style-type: none"> <li>Standard Agency (non-AUS. DU &amp; LP)</li> <li>Agency Plus (non-AUS &amp; DU)</li> <li>DU Refi Plus™</li> </ul>	<p><b>Non-AUS</b></p> <ul style="list-style-type: none"> <li><b>Overview</b> <ul style="list-style-type: none"> <li>Except as provided below, an attorney-in-fact or agent under a power of attorney may sign the security instrument and/or note, as long as the lender obtains a copy of the applicable power of attorney. In jurisdictions where a power of attorney used for a signature on a security instrument must be recorded with the security instrument, the lender must ensure that recordation has been effected. The name(s) on the power of attorney must match the name(s) of the person on the affected loan document, and the power of attorney must be dated such that it was valid at the time the affected loan document was executed. The power of attorney must be notarized and, unless otherwise required by applicable law, must reference the address of the subject property. If applicable law requires an original power of attorney for enforcement or foreclosure purposes, an original (rather than a copy) must be forwarded to the document custodian.</li> </ul> </li> <li><b>Allowable Attorneys-in-Fact or Agents Under a Power of Attorney</b> <ul style="list-style-type: none"> <li>Except as otherwise required by applicable law, or unless they are the borrower’s relative, none of the following persons connected to the transaction shall sign the security instrument or note as the attorney-in-fact or agent under a power of attorney: <ul style="list-style-type: none"> <li>the lender;</li> <li>any affiliate of the lender;</li> <li>any employee of the lender or any other affiliate of the lender;</li> <li>the loan originator;</li> <li>the employer of the loan originator;</li> <li>any employee of the employer of the loan originator;</li> <li>the title insurance company providing the title insurance policy or any affiliate of such title insurance company (including, but not limited to, the title agency closing the loan), or any employee of either such title insurance company or</li> </ul> </li> </ul> </li> </ul>	<p><b>Non-AUS</b></p> <ul style="list-style-type: none"> <li><b>Overview</b> <ul style="list-style-type: none"> <li>Except as provided below, an attorney-in-fact or agent under a power of attorney may sign the security instrument and/or note, as long as the lender obtains a copy of the applicable power of attorney. In jurisdictions where a power of attorney used for a signature on a security instrument must be recorded with the security instrument, the lender must ensure that recordation has been effected. The name(s) on the power of attorney must match the name(s) of the person on the affected loan document, and the power of attorney must be dated such that it was valid at the time the affected loan document was executed. The power of attorney must be notarized and, unless otherwise required by applicable law, must reference the address of the subject property. If applicable law requires an original power of attorney for enforcement or foreclosure purposes, an original (rather than a copy) must be forwarded to the document custodian.</li> </ul> </li> <li><b>Allowable Attorneys-in-Fact or Agents Under a Power of Attorney</b> <ul style="list-style-type: none"> <li>Except as otherwise required by applicable law, or unless they are the borrower’s relative, none of the following persons connected to the transaction shall sign the security instrument or note as the attorney-in-fact or agent under a power of attorney: <ul style="list-style-type: none"> <li>the lender;</li> <li>any affiliate of the lender;</li> <li>any employee of the lender or any other affiliate of the lender;</li> <li>the loan originator;</li> <li>the employer of the loan originator;</li> <li>any employee of the employer of the loan originator;</li> </ul> </li> </ul> </li> </ul>

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			<p>any such affiliate; or</p> <ul style="list-style-type: none"> <li>any real estate agent with a financial interest in the transaction or any person affiliated with such real estate agent.</li> <li>As used herein, the borrower's relative includes any person defined as a relative (per Agency guidelines), or a person who is a fiancé, fiancée, or domestic partner of the borrower.</li> <li>SunTrust Mortgage <u>will not accept</u> the option Fannie Mae provides for refinance transactions to use a recorded, interactive session conducted via the internet.</li> <li><b>Restrictions on the Use of a Power of Attorney</b> <ul style="list-style-type: none"> <li>Except as required by applicable law, a power of attorney may not be utilized to sign a security instrument or note if either (or both) of the following applies: <ul style="list-style-type: none"> <li>No other borrower executes such loan document in person in the presence of a notary public. Exceptions: A power of attorney may be utilized to sign such loan document for each borrower as long as the attorney-in-fact or agent under the power of attorney is either the borrower's attorney-at-law or the borrower's relative.</li> <li>The transaction is a cash-out refinance.</li> </ul> </li> </ul> </li> <li><b>Additional Requirements</b> <ul style="list-style-type: none"> <li>If a power of attorney is used because the lender determines such use is required by applicable law, the lender must include in the mortgage loan file a written statement that explains the circumstances. Such statement must be provided to the document custodian with the power of attorney.</li> </ul> </li> </ul> <p><b>Fannie Mae DU</b> Follow DU requirements, which are the same as non-AUS guidelines.</p> <p><b>Freddie Mac LP</b> Follow LP requirements, which are noted below:</p> <ul style="list-style-type: none"> <li>Freddie Mac will permit the note, the security instrument and other closing documents to be executed by a person acting as attorney-in-fact pursuant to authority granted by a borrower under a power of attorney (POA) in the following circumstances: <ul style="list-style-type: none"> <li>In a hardship or emergency situation; and</li> <li>When a lender determines that applicable law requires use of a POA</li> </ul> </li> <li>The person acting as attorney-in-fact should have a familial, personal or fiduciary relationship with the borrower, and should not be employed by or affiliated with any party to the loan transaction other than the borrower. If a POA is used, the mortgage must be covered by a title insurance policy in accordance with the requirements outlined in <a href="#">Section 1.16: Title Insurance</a>. If the lender has determined use of a POA is required by applicable law, the lender must include a written statement that explains the circumstances in the mortgage file and deliver the statement to the Document</li> </ul>	<ul style="list-style-type: none"> <li>the title insurance company providing the title insurance policy or any affiliate of such title insurance company (including, but not limited to, the title agency closing the loan), or any employee of either such title insurance company or any such affiliate; or</li> <li>any real estate agent with a financial interest in the transaction or any person affiliated with such real estate agent.</li> <li>As used herein, the borrower's relative includes any person defined as a relative (per Agency guidelines), or a person who is a fiancé, fiancée, or domestic partner of the borrower.</li> <li>SunTrust Mortgage <u>will not accept</u> the option Fannie Mae provides for refinance transactions to use a recorded, interactive session conducted via the internet.</li> <li><b>Restrictions on the Use of a Power of Attorney</b> <ul style="list-style-type: none"> <li>Except as required by applicable law, a power of attorney may not be utilized to sign a security instrument or note if either (or both) of the following applies: <ul style="list-style-type: none"> <li>No other borrower executes such loan document in person in the presence of a notary public. Exceptions: A power of attorney may be utilized to sign such loan document for each borrower as long as the attorney-in-fact or agent under the power of attorney is either the borrower's attorney-at-law or the borrower's relative.</li> <li>The transaction is a cash-out refinance.</li> </ul> </li> </ul> </li> <li><b>Additional Requirements</b> <ul style="list-style-type: none"> <li>If a power of attorney is used because the lender determines such use is required by applicable law, the lender must include in the mortgage loan file a written statement that explains the circumstances. Such statement must be provided to the document custodian with the power of attorney.</li> </ul> </li> </ul> <p style="background-color: yellow;">Reference: See the Loan Application Requirements subtopic within the <i>Application and Consumer Compliance</i> topic for additional information concerning use of a POA with the original and final loan application</p> <p><b>Fannie Mae DU</b> Follow DU requirements, which are the same as non-AUS guidelines.</p> <p><b>Freddie Mac LP</b> Follow LP requirements, which are noted below:</p> <ul style="list-style-type: none"> <li>Freddie Mac will permit the note, the security instrument and other closing documents to be executed by a person acting as attorney-in-fact pursuant</li> </ul>

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			<p>Custodian with the Note.</p> <ul style="list-style-type: none"> <li>If a POA is used, the original POA must be attached to and delivered with the Note to the Document Custodian, unless it is recorded with the Security Instrument. If the original POA is sent for recordation with the Security Instrument, a copy of the POA must be delivered with the Note. When the POA is returned from the recording office, either the original or a copy with recording information must be delivered to the Document Custodian and filed with the Note.</li> </ul>	<p>to authority granted by a borrower under a power of attorney (POA) in the following circumstances:</p> <ul style="list-style-type: none"> <li>In a hardship or emergency situation; and</li> <li>When a lender determines that applicable law requires use of a POA</li> </ul> <ul style="list-style-type: none"> <li>The person acting as attorney-in-fact should have a familial, personal or fiduciary relationship with the borrower, and should not be employed by or affiliated with any party to the loan transaction other than the borrower. If a POA is used, the mortgage must be covered by a title insurance policy in accordance with the requirements outlined in <a href="#">Section 1.16: Title Insurance</a>. If the lender has determined use of a POA is required by applicable law, the lender must include a written statement that explains the circumstances in the mortgage file and deliver the statement to the Document Custodian with the Note.</li> <li>If a POA is used, the original POA must be attached to and delivered with the Note to the Document Custodian, unless it is recorded with the Security Instrument. If the original POA is sent for recordation with the Security Instrument, a copy of the POA must be delivered with the Note. When the POA is returned from the recording office, either the original or a copy with recording information must be delivered to the Document Custodian and filed with the Note.</li> </ul>
Loan Application Requirements	Section 2.06 – Key Loan Program	<ul style="list-style-type: none"> <li>Key Loan</li> <li>Jumbo Solution 2<sup>nd</sup> Mortgage</li> </ul>	<p><b>Application and Consumer Compliance</b>  <i>No existing subtopic for loan application requirements.</i></p>	<p><b>Application and Consumer Compliance</b>  <i>New subtopic being added to product description for Key Loan Program.</i></p> <p><b>Loan Application Requirements</b>  SunTrust requires the initial Uniform Residential Loan Application (Form 1003/65) to be <b>fully executed by all borrowers and the lender’s interviewer prior to the closed loan file submission to SunTrust.</b></p> <p><b>Note:</b> SunTrust will accept photocopies, facsimile or imaged electronic documents to satisfy this requirement.</p>

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FHA Loan Applications	Section 2.22 – FHA 203b Loan Program	<ul style="list-style-type: none"> <li>FHA</li> </ul>	<p><b>Application, Disclosures and Consumer Compliance</b> <i>No existing subtopic for loan application requirements.</i></p>	<p><b>Application, Disclosures and Consumer Compliance</b> <i>New subtopic being added.</i></p> <p><i>Note: Correspondent Lenders follow HUD requirements. The Correspondent FHA product description only addresses information specific to SunTrust.</i></p> <p><b>FHA Loan Applications</b> SunTrust will accept photocopies, facsimile or imaged electronic documents to satisfy this requirement.</p>												
Standard Origination / Processing Documents	Section 2.23 – Veterans Administration (VA) Loan Program	<ul style="list-style-type: none"> <li>VA</li> </ul>	<p><b>Loan Submission and Underwriting</b></p> <p><b>Standard Origination / Processing Documents</b> The listing of VA documentation includes, but is not limited to, those forms shown in the table below.</p> <p><i>Excerpt of table shown below pertaining to loan application and HUD Addendum to the loan application:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e0e0e0;">Origination Documents</th> <th style="background-color: #e0e0e0;">VA Form Number</th> <th style="background-color: #e0e0e0;">SunTrust Form Numbers</th> </tr> </thead> <tbody> <tr> <td>SunTrust requires an initial Uniform Residential Loan Application (FNMA 1003), as well as, pages one and two of the HUD/VA Addendum to Uniform Residential Loan Application (HUD-92900-A / VA-26-1802a) to be <b>fully executed by all borrowers and the lender's interviewer prior to submission of the file to SunTrust.</b></td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">N/A</td> </tr> </tbody> </table> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>Loan submissions which do not have a fully executed initial Uniform Residential Loan Application and applicable addendum will be PENDED subject to the borrower(s) and lender's interviewer signing and dating the application and addendum.</li> <li>A signed faxed copy of the initial loan application and addendum may be used to submit the file to underwriting; however, <b>the original signed initial loan application and addendum must be submitted prior to the time of purchase.</b></li> </ul>	Origination Documents	VA Form Number	SunTrust Form Numbers	SunTrust requires an initial Uniform Residential Loan Application (FNMA 1003), as well as, pages one and two of the HUD/VA Addendum to Uniform Residential Loan Application (HUD-92900-A / VA-26-1802a) to be <b>fully executed by all borrowers and the lender's interviewer prior to submission of the file to SunTrust.</b>	N/A	N/A	<p><b>Loan Submission and Underwriting</b></p> <p><b>Standard Origination / Processing Documents</b></p> <p><b>Uniform Residential Loan Application (URLA) with revised VA form 26-1802a, HUD/VA Addendum to URLA</b></p> <ul style="list-style-type: none"> <li>These forms may be signed and dated anytime from the date of initial application to the date of closing.</li> <li>These forms must be properly completed and legible, but do not have to be typed.</li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>These forms must be executed and completed prior to submission of the closed loan file to SunTrust.</li> <li>SunTrust will accept photocopies, facsimile or imaged electronic documents to satisfy this requirement.</li> <li>Loan submissions which do not have a fully executed initial Uniform Residential Loan Application and applicable addendum will be PENDED subject to the borrower(s) and lender's interviewer signing and dating the application and addendum.</li> </ul> <p><b>Additional Documentation</b> The listing of VA documentation includes, but is not limited to, those forms shown in the table below.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e0e0e0;">Origination Documents</th> <th style="background-color: #e0e0e0;">VA Form Number</th> <th style="background-color: #e0e0e0;">SunTrust Form Numbers</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </tbody> </table> <p><i>The rest of the table remains unchanged. Information pertaining to the loan application and the HUD addendum to the loan application are removed and</i></p>	Origination Documents	VA Form Number	SunTrust Form Numbers			
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			HUD/VA Addendum to Uniform Residential Loan Application must be fully executed by all borrowers and the lender's interviewer prior to submission of the file to SunTrust.	26-1802a (AKA HUD form 92900-a)	N/A	