

Homeowner Checklist

For Your Information Only - Do Not Return with Your Borrower Response Package

GET STARTED – Use this checklist to ensure you have completed all required forms and have the right information.

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps.
	<input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
Step 2	<input type="checkbox"/> Complete and sign the enclosed Borrower Assistance Form. Must be signed by all borrowers (notarization is not required) and must include:
	<input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to make payments <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
Step 3	<input type="checkbox"/> Complete and sign a dated copy of the enclosed IRS Form 4506-T.
	<input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506T (Request for Transcript of Tax Return) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506T signed and dated by both joint filers
Step 4	<input type="checkbox"/> Provide required Hardship documentation. This documentation will be used to verify your hardship.
	<input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)
Step 5	<input type="checkbox"/> Provide required Income documentation. This documentation will be used to verify your hardship and all of your income (including any alimony or child support that you choose to disclose and rely upon to qualify).
	<input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.
Step 6	<div> <input type="checkbox"/> Gather and send your completed Borrower Response Package immediately. </div> <div> <input type="checkbox"/> For Home Retention Requests, you must send in all required documentation listed in steps 2-5 above, and summarized below: <ul style="list-style-type: none"> • Borrower Assistance Form * • Form 4506-T * • Income Documentation as outlined on Page 2 of the Borrower Assistance Form * • Hardship Documentation as outlined on Page 3 of the Borrower Assistance Form * • Additional Lien Information – copy of recent statement </div> <div> <input type="checkbox"/> For Home Liquidation Requests, you must send in all required documentation as outlined above PLUS: <ul style="list-style-type: none"> • 2 most recent bank statements • Last 2 years worth of tax returns • Sales contract (if applicable) • Estimated HUD-1 (if applicable) • Affidavit of Arm's Length Transaction signed by all parties * • 3rd Party Authorization Form * </div> <div style="margin-top: 10px;"> <p>* Indicates form available for download at: https://www.suntrust.com/loans/equity-line-of-credit/financial-hardship-loans </p> </div> <div style="margin-top: 20px;"> <p>Please fax all documents to (866) 243-7720 or you may mail the documents to: SunTrust Bank P.O. Box 85130 VA-RVW-7954 Richmond, VA 23285 </p> </div>