



SUBORDINATION CHECKLIST INSTRUCTIONS

Please thoroughly complete all sections and submit with all requested documents. The following items must be included in your request:

1. Completed Subordination Checklist
2. Interest rate and term of the existing 1st lien that is getting paid off.
3. Completed FNMA form 1008- Underwriting Transmittal Summary
4. Completed FNMA form 1003- Uniform Residential Loan Application
5. Good Faith Estimate
6. Lenders Approval Letter
7. HUD1 Preliminary
8. Title Commitment- must show vesting, legal description, effective date and our recorded lien(s)
9. Property Appraisal or Electronic Valuation
10. Current Verification of Employment (omit if HARP)
11. Third Party Authorization form signed by the borrower(s)
12. New lien holders name exactly the way it should appear on the subordination document
13. Fed Ex or UPS shipping label

All subordinations are expedited and worked as soon as possible. Current completion timeframe is 12-15 days.

There is a \$250.00 non-refundable processing fee due at the time of submission. Please send payment payable to Embrace:

Mailing Address: Embrace Home Loans
Subordination Requests
PO BOX 19210
Charlotte, NC 28219-0229



SUBORDINATION CHECKLIST INSTRUCTIONS

Please complete all sections:

Embrace Account Information:

Loan Number: _____
Borrower 1: _____
Borrower 2: _____
Property Address: _____

Requestor Contact Information:

Name: _____
Company: _____
Phone: _____
Email: _____

Shipping Details:

Prepaid Shipping label included
Fed Ex
UPS
Shipping Account Number: _____

New 1st Mortgage Information:

Company Name: _____
Amount: _____
Payment P&I: _____
Rate: _____
Term: _____

Yes No Request is part of Homeowners Affordability Refinance Plan (HARP)
Yes No Request is part of Homeowners Affordability Modification Plan (HAMP)

Subordination requests should be sent directly to Embrace.

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