

SUBORDINATION INSTRUCTIONS



Please complete all sections of this form and submit it along with all requested items. Loan terms must match across all documents.

The following items must be included in your request:

- Completed Subordination Request Form
- \$250 Check Payable to CrossCountry Mortgage, LLC*
- Unpaid principal balance (UPB), interest rate, term, and principal/interest/tax/insurance (PITI) of the existing 1st lien that is getting paid off
- Completed Form 1008 - Underwriting Transmittal Summary
- Completed Form 1003 - Uniform Residential Loan Application
- New Lenders Approval Letter or loan estimate
- Preliminary Closing Disclosure
- Title Commitment - must show vesting, legal description, effective date and our recorded lien(s)
- Property appraisal, BPO, or electronic valuation (or a waiver stating a valuation is not required)
- Current Verification of Employment (omit if HARP)
- Third-Party Authorization form signed by the borrower(s)
- New lien holders name exactly the way it should appear on the subordination document
- FedEx or UPS shipping label

All subordinations are expedited and worked as soon as possible. Current completion time-frame is 12–15 business days.

Please be advised if the subordination request package is incomplete and/or inaccurate, any missing and/or corrected items should be received within 30 business days or the request will be closed and the package in its entirety must be resubmitted. If loan terms change, updated and accurate loan documents must be submitted.

*There is a \$250.00 non-refundable processing fee due at the time of submission for the states listed below. If the subject property is not in one of the following states, or the subject property is backed by an FHA-insured loan, no fee is required. This fee is charged for the submission and is not dependent on approval or denial.

Alaska	Kentucky	New York	Utah
Arkansas	Louisiana	North Dakota	Vermont
Connecticut	Missouri	Ohio	Virginia
Delaware	Montana	Oregon	Washington
Florida	Nebraska	Rhode Island	Washington, DC
Georgia	Nevada	South Carolina	West Virginia
Hawaii	New Hampshire	South Dakota	
Idaho	New Mexico	Tennessee	

Please send payment payable to CrossCountry Mortgage, LLC, all required documents, and completed checklist to CrossCountry Mortgage, LLC ("CrossCountry Mortgage"):

Email:
Partial_Releases_Subordinations@YouAreHome.com

Fax Toll-Free:
877-776-1112

Mailing Address:
CrossCountry Mortgage, LLC
ATTN: Subordination Requests
P.O. Box 19409
Charlotte, NC 28219-9409

Overnight Address:
CrossCountry Mortgage, LLC
ATTN: Subordination Requests
446 Wrenplace Road
Fort Mill, SC 29715

What should I do if I have additional questions?

If you need a payoff statement, or have questions or concerns, please call us at 800-224-7984. Specialists are available Monday through Friday from 8:00 AM until 9:00 PM and Saturday from 10:00 AM until 3:00 PM Eastern Time.

SUBORDINATION REQUEST FORM



Please complete all sections and submit with all requested items. Loan terms must match across all documents.

Customer Contact Information

Loan Number: _____

Borrower 1: _____

Borrower 2: _____

Property Address: _____

Street, City, State, and Zip Code

Requestor Contact Information

Name: _____

Company: _____

Phone: _____ Email: _____

Shipping Details

Prepaid Shipping Label included

FedEx UPS Shipping Account Number: _____

New 1st Mortgage Information

Company Name: _____

Lien Holder Name: _____

Loan 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)

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Partial_Releases_Subordinations@YouAreHome.com

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