

Correspondent Seller Guide Contacts Update

Note: Truist specific overlays are underlined.

Topic	Impacted Document	Impacted Products	Current Standards	Revised Standards
Correspondent Division Contacts	Section 1.01 - The Correspondent Division <i>Correspondent Seller Guide</i>	<ul style="list-style-type: none"> • Standard Agency (non-AUS, DU & LPA) • Agency Plus (DU & LPA) • Agency Plus Select (DU & LPA) • HomeReady® (non-AUS & DU) • Home Possible® (LPA) • Texas Section 50(a)(6) Mortgages (non-AUS, DU & LPA) • CorrAdvantage • Key • FHA • VA • RD 	<p>Key Correspondent Division Contacts</p> <p>Matthew Holland, Senior Vice President 804.291.0306 Head of Correspondent and Warehouse Lending Channel Matthew.W.Holland@truist.com</p> <p>Elizabeth Godwin, Senior Vice President 804.291.0164 Correspondent National Operations Leader Elizabeth.Godwin@truist.com</p> <p>Tina Wells, Vice President 252.296.0268 Client Delight Manager Tina.Wells@truist.com</p> <p>Ana Restrepo, Vice President 252.296.0359 Delegated Quality Manager Ana.Restrepo@truist.com</p> <p>Debbie Markert, Senior Vice President 804.291.0874 National Correspondent Credit Leader Debbie.Markert@truist.com</p> <p>Meredith Cox, Senior Vice President 252.296.0234 Campus Manager Quality Assurance, Compliance and Flood Meredith.Cox@truist.com</p> <p>Madeline LaRose, Assistant Vice President 804.319.2461 Offshore Funding Manager Correspondentfunding.COR@truist.com</p> <p>LaTasha Wagstaff, Vice President 804.319.4585 Execution & Implementation Manager LaTashaT.Wagstaff@truist.com</p> <p>Vicky Hamilton, Senior Vice President 949.341.5858 Senior Campus Manager Vicky.L.Hamilton@truist.com</p> <p>Bridgett Tedder, Assistant Vice President 252.296.0942 Onshore Funding Manager Correspondentfunding.COR@truist.com</p>	<p>Key Correspondent Division Contacts</p> <p>Matthew Holland, Senior Vice President 804.291.0306 Head of Correspondent and Warehouse Lending Channel Matthew.W.Holland@truist.com</p> <p>Jon Highfield, Senior Vice President 407.835.6622 Head of Correspondent and Mortgage Warehouse Lending Jonathan.Highfield@truist.com</p> <p>Elizabeth Godwin, Senior Vice President 804.291.0164 Correspondent National Operations Leader Head of Third-Party Operations and Post Closing Elizabeth.Godwin@truist.com</p> <p>Tina Wells, Vice President 252.296.0268 Client Delight Manager Officer Tina.Wells@truist.com</p> <p>Ana Restrepo, Vice President 252.296.0359 Delegated Quality Manager Ana.Restrepo@truist.com</p> <p>Debbie Markert, Senior Vice President 804.291.0874 National Correspondent Credit Leader Director of Third-Party Credit Debbie.Markert@truist.com</p> <p>Mary Katherine Brizendine, Vice President 804.319.2408 Director of Post Closing and Shared Services Mary.Brizendine@truist.com</p> <p>Meredith Cox, Senior Vice President 252.296.0234 Campus Manager Quality Assurance, Compliance and Flood Meredith.Cox@truist.com</p> <p>Madeline LaRose, Assistant Vice President 804.319.2461 Offshore Funding Manager Correspondentfunding.COR@truist.com</p> <p>LaTasha Wagstaff, Vice President 804.319.4585 Execution & Implementation Manager LaTashaT.Wagstaff@truist.com</p>

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			Kassy Whitlow	252.296.0901 Kassy.Whitlow@truist.com		Kassy Whitlow 252.296.0901 Kassy.Whitlow@truist.com
			Tara Lyons	252.296.0907 Tara.Lyons@truist.com		Tara Lyons 252.296.0907 Tara.Lyons@truist.com
			Debra Burke	252.296.0443 Debra.Burke@truist.com		Debra Burke 252.296.0443 Debra.Burke@truist.com
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			Rebecca Wilson	252.296.0410 RLWilson@truist.com		Rebecca Wilson <u>Brady</u> 252.296.0410 RLWilson@truist.com RLBrady@truist.com
			Samantha Joann Edmondson	252.296.0446 Samantha.Edmondson@truist.com		Samantha Joann Edmondson 252.296.0446 Samantha.Edmondson@truist.com
			Stephanie Bass	252.296.0862 Stephanie.Bass@truist.com		Stephanie Bass 252.296.0862 Stephanie.Bass@truist.com
			Amber Langley	525.296.0421 Amber.Langley@truist.com		Amber Langley 525.296.0421 Amber.Langley@truist.com
						<u>Carly Thomas</u> 804.291.0790 Carly.Thomas@truist.com
			Correspondent Delegated Sales Team Marcus Patrick, Senior Vice President 704.954.3315 Correspondent Sales Manager Marcus.Patrick@truist.com Cristy DeWitt, Senior Vice President 904.710.8175 Correspondent Senior Production Manager Cristy.Dewitt@truist.com		Correspondent Delegated Sales Team Marcus Patrick, Senior Vice President 704.954.3315 Correspondent <u>Division</u> Sales Manager Marcus.Patrick@truist.com 803.320.4685 Cristy DeWitt, Senior Vice President 904.710.8175 Correspondent Senior Production <u>Division Sales</u> Manager Cristy.Dewitt@truist.com	

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			Karen Anderson, Vice President Account Manager Karen.Anderson@truist.com	AZ, CO, NM, UT	480.205.4485	Natylia Bradberry Correspondent Relations hip Coordinator Natylia.Bradberry@truist.com		619.866.0591
			Michaela McVey Correspondent Relations Coordinator Michaela.McVey@truist.com		213.458.8731	Karen Anderson, Vice President Account Manager Karen.Anderson@truist.com	AZ, CO, NM, UT, ID, MT, OR, WA, WY	480.205.4485
			Steven Campbell, Vice President Account Manager Steven.Campbell@truist.com	KY, NC, OH, SC	800.803.5549	Michaela McVey Correspondent Relations hip Coordinator Michaela.McVey@truist.com		213.458.8731
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Diane Grady Correspondent Relations Coordinator Diane.Grady@truist.com		804.923.0703																											
Eric Blanks, Vice President Account Manager Eric.Blanks@truist.com	FL, GA, IL	706.338.6012																											
Lincoln Branscome Correspondent Relations Coordinator Lincoln.Branscome@truist.com		804.923.0702																											
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			Key Non-Delegated Contacts			Key Non-Delegated Contacts																							
			Matthew Holland, Senior Vice President Head of Mortgage Correspondent and Warehouse Lending Channel Matthew.W.Holland@truist.com		804.291.0306	Matthew Holland, Senior Vice President Head of Mortgage Correspondent and Warehouse Lending Channel Matthew.W.Holland@truist.com	804.291.0306																						
			Cristy DeWitt, Senior Vice President Correspondent Senior Production Manager Cristy.DeWitt@truist.com		904.710.8175	Jon Highfield, Senior Vice President Head of Correspondent and Mortgage Warehouse Lending Jonathan.Highfield@truist.com	407.835.6622																						
			Vicky Hamilton, Senior Vice President		949.341.5858	Cristy DeWitt, Senior Vice President	904.710.8175																						

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			<p>Senior Campus Manager Vicky.L.Hamilton@truist.com</p> <p>Debbie Markert, Senior Vice President 804.291.0874 National Correspondent Credit Leader Debbie.Markert@truist.com</p> <p>Marcus Patrick, Senior Vice President 704.954.3315 Correspondent Division Sales Manager Marcus.Patrick@truist.com</p>	<p>Correspondent Senior Production <u>Division Sales</u> Manager Cristy.DeWitt@truist.com</p> <p>Vicky Hamilton, Senior Vice President 949.341.5858 Senior Campus Manager <u>Director of Set up and Purchase Review</u> Vicky.L.Hamilton@truist.com</p> <p>Debbie Markert, Senior Vice President 804.291.0874 National Correspondent Credit Leader <u>Director of Third-Party Credit</u> Debbie.Markert@truist.com</p> <p>Marcus Patrick, Senior Vice President 704.954.3315 Correspondent Division Sales Manager Marcus.Patrick@truist.com 803.320.4685</p>																		
			<p>Inside Sales Managers</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #1a2b4d; color: white;"> <th style="width: 40%;">Inside Sales Managers</th> <th style="width: 30%;">States</th> <th style="width: 30%;">Phone Number</th> </tr> </thead> <tbody> <tr> <td> Southeast Region Rachel Bailey Truist Correspondent Lending 1001 Semmes Ave., Mail Code 306-40-05-55 Richmond, VA 23224 Rachel.Bailey@truist.com </td> <td>AL, AR, CT, DC, DE, FL, GA, IN, KY, LA, MA, MD, ME, MI, MO, MS, NC, NH, NJ, NY, OH, PA, RI, SC, TN, TX, VA, VT, WV</td> <td style="text-align: center;">804.658.4461 (Office)</td> </tr> <tr> <td> Northwest Region, Non-Delegated Barbara Nelson Truist Correspondent Lending 133 Technology Drive, Suite 250 Irvine, CA 92618 Barbara.Nelson@truist.com </td> <td>AZ, CA, CO, IA, ID, IL, KS, MN, MT, ND, NE, NM, NV, OK, OR, SD, UT WA, WI, WY</td> <td style="text-align: center;">949.542.3811 (Office)</td> </tr> </tbody> </table>	Inside Sales Managers	States	Phone Number	Southeast Region Rachel Bailey Truist Correspondent Lending 1001 Semmes Ave., Mail Code 306-40-05-55 Richmond, VA 23224 Rachel.Bailey@truist.com	AL, AR, CT, DC, DE, FL, GA, IN, KY, LA, MA, MD, ME, MI, MO, MS, NC, NH, NJ, NY, OH, PA, RI, SC, TN, TX, VA, VT, WV	804.658.4461 (Office)	Northwest Region, Non-Delegated Barbara Nelson Truist Correspondent Lending 133 Technology Drive, Suite 250 Irvine, CA 92618 Barbara.Nelson@truist.com	AZ, CA, CO, IA, ID, IL, KS, MN, MT, ND, NE, NM, NV, OK, OR, SD, UT WA, WI, WY	949.542.3811 (Office)	<p>Inside Sales Managers</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #1a2b4d; color: white;"> <th style="width: 40%;">Inside Sales Managers</th> <th style="width: 30%;">States</th> <th style="width: 30%;">Phone Number</th> </tr> </thead> <tbody> <tr> <td> Southeast Region Rachel Bailey Truist Correspondent Lending 1001 Semmes Ave., Mail Code 306-40-05-55 Richmond, VA 23224 Rachel.Bailey@truist.com </td> <td>AL, AR, CT, DC, DE, FL, GA, IN, KY, LA, MA, MD, ME, MI, MO, MS, NC, NH, NJ, NY, OH, PA, RI, SC, TN, TX, VA, VT, WV</td> <td style="text-align: center;">804.658.4461 (Office)</td> </tr> <tr> <td> Northwest Region, Non-Delegated Barbara Nelson Truist Correspondent Lending 133 Technology Drive, Suite 250 <u>1001 Semmes Ave.,</u> Irvine, CA 92618 <u>Richmond, VA 23224</u> Barbara.Nelson@truist.com Barbara.Nelson@truist.com </td> <td>AZ, CA, CO, IA, ID, IL, KS, MN, MT, ND, NE, NM, NV, OK, OR, SD, UT WA, WI, WY</td> <td style="text-align: center;">949.542.3811 (Office) 425.417.6264</td> </tr> </tbody> </table>	Inside Sales Managers	States	Phone Number	Southeast Region Rachel Bailey Truist Correspondent Lending 1001 Semmes Ave., Mail Code 306-40-05-55 Richmond, VA 23224 Rachel.Bailey@truist.com	AL, AR, CT, DC, DE, FL, GA, IN, KY, LA, MA, MD, ME, MI, MO, MS, NC, NH, NJ, NY, OH, PA, RI, SC, TN, TX, VA, VT, WV	804.658.4461 (Office)	Northwest Region, Non-Delegated Barbara Nelson Truist Correspondent Lending 133 Technology Drive, Suite 250 <u>1001 Semmes Ave.,</u> Irvine, CA 92618 <u>Richmond, VA 23224</u> Barbara.Nelson@truist.com Barbara.Nelson@truist.com	AZ, CA, CO, IA, ID, IL, KS, MN, MT, ND, NE, NM, NV, OK, OR, SD, UT WA, WI, WY	949.542.3811 (Office) 425.417.6264
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			<p>Underwriting</p> <p>Judy Hall, Vice President 804.319.2068</p>	<p>Underwriting</p> <p>Judy Hall, Vice President 804.319.2068</p>																		

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			<p>Underwriting Manager Richmond, VA Judy.Hall@truist.com</p> <p>Terri Rex, Vice President 213.442.1545 Underwriting Manager Irvine, CA Terri.Rex@truist.com</p> <p>Trena Hoskins, Vice President 770.936.3341 Underwriting Manager Duluth, GA Trena.Hoskins@truist.com</p> <p>Lisa Kurtz, Vice President 804.319.2455 Underwriting Support Manager Richmond, VA Lisa.Kurtz@truist.com</p> <p>Underwriting Support and General Underwriting Questions (8 a.m. – 8 p.m. EST) 800.382.2111</p> <p>Loan Status Calls and Current Underwriting Turn Time 800.382.2111</p> <p>Conventional Underwriting Scenarios and Questions E-mail Box (8 a.m. – 6 p.m. EST) Correspondent.Underwriting@truist.com</p> <p>Reference: See Appraisal Delivery Reference Guide for information on where and how to submit appraisals.</p>	<p>Non-Delegated Underwriting Manager Richmond, VA Judy.Hall@truist.com</p> <p>Terri Rex, Vice President 213.442.1545 Non-Delegated Underwriting Manager Irvine, CA Terri.Rex@truist.com</p> <p>Trena Hoskins, Vice President 770.936.3341 Non-Delegated Underwriting Manager Duluth, GA Trena.Hoskins@truist.com</p> <p>Lisa Kurtz, Vice President 804.319.2455 Non-Delegated Underwriting Support Manager Richmond, VA Lisa.Kurtz@truist.com</p> <p>Underwriting Support and General Underwriting Questions (8 a.m. – 8 p.m. EST) 800.382.2111</p> <p>Loan Status Calls and Current Underwriting Turn Time 800.382.2111</p> <p>Conventional Underwriting Scenarios and Questions E-mail Box (8 a.m. – 6 p.m. EST) Correspondent.Underwriting@truist.com</p> <p>Reference: See Appraisal Delivery Reference Guide for information on where and how to submit appraisals.</p>
			<p>Purchase Review/CSR</p> <p>Vicky Hamilton, Senior Vice President Senior Campus Manager Vickly.L.Hamilton@truist.com</p> <p>Desiree Craig, Vice President Non-Delegated Purchase Manager Desiree.Craig@truist.com</p> <p>Christina Tsang, Assistant Vice President Customer Service Representative Christina.Tsang@truist.com</p>	<p>Purchase Review/CSR</p> <p>Vicky Hamilton, Senior Vice President Senior Campus Manager Director of Set up and Purchase Review Vickly.L.Hamilton@truist.com</p> <p>Desiree Craig, Vice President Non-Delegated Purchase Manager Director of Client Support and Funding Desiree.Craig@truist.com</p> <p>Christina Tsang, Assistant Vice President Customer Service Representative Christina.Tsang@truist.com</p>

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			<p>Correspondent Support Contacts</p> <p>Registration/ Lock-in Staff</p> <p>LaTekia Taylor, Officer 804.923.0651 Lock Desk Team Lead LaTekia.Taylor@truist.com</p> <p>Thomas E. Kimmey Subject Matter Expert (SME) - Pricing Thomas.e.Kimmey@truist.com</p> <p>Kim Goodbody, Vice President 804.923.0650 Pricing Administration Manager Kim.Goodbody@truist.com</p> <p>Kay Marshall, Senior Vice President 804.291.2402 Capital Markets Client Strategy Kay.Marshall@truist.com</p>	<p>Correspondent Support Contacts</p> <p>Registration/ Lock-in Staff</p> <p>LaTekia Taylor, Officer 804.923.0651 Lock Desk Team Lead LaTekia.Taylor@truist.com</p> <p>Thomas E. Kimmey Subject Matter Expert (SME) - Pricing Thomas.e.Kimmey@truist.com</p> <p>Kim Goodbody, Vice President 804.923.0650 Pricing Administration Manager Kim.Goodbody@truist.com</p> <p>Kay Marshall, Senior Vice President 804.291.2402 Capital Markets Client Strategy Kay.Marshall@truist.com</p>

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			<p>Lock-in and Registration Desk</p> <p>Hours of Operation 8:30 a.m. to 7:00 p.m. EST</p> <p>Lock in Desk E-mail Box for Changes and General Questions: Correspondentlockdesk@truist.com</p> <p>Note: Locks are not accepted through email, except when LendingSpace is unavailable.</p>	<p>Lock-in and Registration Desk</p> <p>Hours of Operation 8:30 a.m. to 7:00 p.m. EST</p> <p>Lock in Desk E-mail Box for Changes and General Questions: Correspondentlockdesk@truist.com</p> <p>Note: Locks are not accepted through email, except when LendingSpace is unavailable</p>
			<p>CorrAdvantage Support Contacts</p> <p>Funding:</p> <p>Bridgett Tedder, Assistant Vice President 252.296.0942 Bridgett.Tedder@Truist.com</p> <p>Closed Loan Set Up:</p> <p>DeAndra Lucas, Assistant Vice President 252.360.2039 Deandra.Lucas@truist.com</p> <p>Final Documents: MTG.CorrespondentFD@truist.com</p>	<p>CorrAdvantage Support Contacts</p> <p>Funding:</p> <p>Bridgett Tedder, Assistant Vice President 252.296.0942 Bridgett.Tedder@Truist.com</p> <p>Closed Loan Set Up:</p> <p>DeAndra Lucas, Assistant Vice President 252.360.2039 Deandra.Lucas@truist.com</p> <p>Pamela Rooker, Assistant Vice President 804.814.1809 Pam.Rooker@truist.com</p> <p>Final Documents: MTG.CorrespondentFD@truist.com</p>

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Lock Desk E-mail Address	Section 1.03 Loan Registration and Lock in Procedures <i>Correspondent Seller Guide</i>	<ul style="list-style-type: none"> Standard Agency (non-AUS, DU & LPA) Agency Plus (DU & LPA) Agency Plus Select (DU & LPA) HomeReady® (non-AUS & DU) Home Possible® (LPA) Texas Section 50(a)(6) Mortgages (non-AUS, DU & LPA) CorrAdvantage Key FHA VA RD 	<p>Extension Fees</p> <p>If delivery is not made after the 60 days of total extensions, the loan is subject to worse case pricing. See below for extension periods and fees:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr style="background-color: #2c2c4c; color: white;"> <th style="width: 30%;">Extension Period</th> <th style="width: 70%;">Extension Fee</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 Day</td> <td style="text-align: center;">0.02%</td> </tr> <tr> <td style="text-align: center;">2 Days</td> <td style="text-align: center;">0.04%</td> </tr> <tr> <td style="text-align: center;">3 Days</td> <td style="text-align: center;">0.06%</td> </tr> <tr> <td style="text-align: center;">4-60 Days</td> <td style="text-align: center;">.020 for each additional day up to 60 days</td> </tr> </tbody> </table> <p>Notes:</p> <ul style="list-style-type: none"> All extensions are cumulative. Correspondent lenders may have extensions not to exceed a total of sixty (60) days. Policies are subject to change without notice. Correspondent lenders may contact the Truist Lock-In and Registration Desk for further information at 800-382-2111. 	Extension Period	Extension Fee	1 Day	0.02%	2 Days	0.04%	3 Days	0.06%	4-60 Days	.020 for each additional day up to 60 days	<p>Extension Fees</p> <p>If delivery is not made after the 60 days of total extensions, the loan is subject to worse case pricing. See below for extension periods and fees:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr style="background-color: #2c2c4c; color: white;"> <th style="width: 30%;">Extension Period</th> <th style="width: 70%;">Extension Fee</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 Day</td> <td style="text-align: center;">0.02%</td> </tr> <tr> <td style="text-align: center;">2 Days</td> <td style="text-align: center;">0.04%</td> </tr> <tr> <td style="text-align: center;">3 Days</td> <td style="text-align: center;">0.06%</td> </tr> <tr> <td style="text-align: center;">4-60 Days</td> <td style="text-align: center;">.020 for each additional day up to 60 days</td> </tr> </tbody> </table> <p>Notes:</p> <ul style="list-style-type: none"> All extensions are cumulative. Correspondent lenders may have extensions not to exceed a total of sixty (60) days. Policies are subject to change without notice. <p>Correspondent lenders may contact the Truist Lock-In and Registration Desk for further information at 800-382-2111 Correspondentlockdesk@truist.com.</p>	Extension Period	Extension Fee	1 Day	0.02%	2 Days	0.04%	3 Days	0.06%	4-60 Days	.020 for each additional day up to 60 days
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