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CLOSING ACCOMMODATIONS

- **Will rate locks expire due to closing delays related to COVID-19?**

If COVID-19 impacts your ability to close before your rate lock expires, your loan officer will be available to discuss options and identify solutions. We're here for you, and we'll work with you on your unique circumstances.

We also want our clients to benefit from the current interest rate environment, so we've extended the rate lock period on refinances to 90 days.

- **What closing accommodations are available if the buyer, seller or settlement agent are affected by COVID-19?**

We'll work with you and your settlement agent. Each scenario is different, so we'll handle closing accommodations on a case-by-case basis.

For example, some settlement agents may offer mobile notaries to help you with the in-person review and signing of documents. Or some settlement agents may overnight the documents directly to you with a request to sign in the presence of a notary and return the completed documents to the agent.

Please note that at the moment, SunTrust and BB&T (now Truist) do not offer electronic signatures for closing documents.

- **Will my closing be delayed if court houses are closed?**

Some county courthouses have closed as a precautionary measure. Although there may be delays, some loan closings may not be impacted if electronic recording capabilities are available. We'll work with each county individually to see if this is the case. Where electronic recording capabilities are not available, we'll work with our title insurance partners on all available interim options.

LOAN REQUIREMENTS AND DOCUMENTATION

- **Can the inspection process be modified without the appraiser going inside the house?**

In cases where a full appraisal is necessary, an appraiser is required to complete an interior and exterior inspection of the home. However, we're prepared to follow the guidance from government agencies and offer flexibility if an appraiser, after speaking with the client, determines that an interior appraisal is unattainable. Please speak with your loan officer to discuss any potential alternative appraisal options.

Everyone's health and safety is our priority. Our appraisers are expected to follow and comply with the guidelines from the CDC, State and local officials. If you or a member of your household are ill, you may reschedule your appointment by calling your mortgage loan officer or loan processor.

Please note: Based on Federal and/or State quarantine mandates, service level agreements may take longer than usual and may affect your closing date.

Rest assured that we closely monitor changes to investor and government agency guidelines to adjust requirements accordingly.

- **What happens if my employment verification can't be completed due to shutdowns?**

Employment verification is required prior to loan closing. We'll make every attempt to validate employment, but if we're unable to do so, your closing may be delayed.

Rest assured that we closely monitor changes to government and agency guidelines to adjust requirements and offer alternatives as well as solutions.

- **My income and job have been affected by COVID-19. How does this impact my application?**

We're working with each client individually to find solutions. Please reach out to your loan officer or loan processor. We're in close contact with government agencies to adjust requirements as necessary.

- **Will expiration dates for loan documentation be extended?**

Loan documentation expiration dates for paystubs, bank statements, etc. are based government and agency guidelines. We're currently working with these organizations to identify available extensions and alternatives.

- **What's the best way to submit loan documentation?**

We can receive secure loan documentation via the online portal, email, regular mail or fax. We encourage you to use our online portal for ease and convenience.

If the above options aren't available, we can still accept documentation through our branches. Please note that beginning Saturday, March 21, we adjusted our branch services for precaution and safety. We're serving clients through drive-thru lanes only, with lobbies available by

appointment only. Should you choose to make an appointment for document delivery, reach out to your loan officer to secure an appointment at the branch.

To learn more about branch availability, visit [suntrust.com](https://www.suntrust.com) or [bbt.com](https://www.bbt.com), and see the Truist Coronavirus response information near the top of the page. You can also find this information on your mobile app.