



REGIONS EXTERNAL SUBORDINATION REQUEST FORM FOR HOME EQUITY

Instructions for completing the Regions External Subordination Request Form for Home Equity

1. Fill out and print this form. This is an interactive PDF and can be completed using your PC.
2. ALL Fields must be completed
 - a. Handwritten requests may cause a delay in processing.
3. Customer must sign the form where indicated at the bottom. Forms not signed by the Customer will not be processed.
4. Submit the form using one of the following methods:
 - a. Fax signed form and supporting documentation to: (205) 261-0639
 - b. Email scanned signed form and supporting documentation to: subordinationsupport@regions.com
 - c. Mail signed form and supporting documentation to:

Regions Bank
Consumer Lending – Subordinations
2050 Parkway Office Circle
ALBH40502B
Birmingham, AL 35244-1805
5. Questions may be submitted to subordinationsupport@regions.com

The standard processing time for external subordination requests is 10 business days. Delays may occur during peak times.

REQUESTOR INFORMATION			
Requestor:		Phone Number:	
Email Address:		Fax Number:	
		Ext:	

CUSTOMER INFORMATION			
Customer Name:		Social Security Number:	
HELOC Closed Date:		HELOC/HELOAN Account #:	
HARP Loan?	<input type="checkbox"/> Yes (rate increase will not apply) <input type="checkbox"/> No	HELOC/HELOAN Mortgage Recorded Date:	
HELOC/HELOAN Recording Information:	Book _____ Page _____	State ____ County _____	
New First Mortgage Transaction:	<input type="checkbox"/> Cash Out Refinance <input type="checkbox"/> Streamline Refinance (no cash out)		
New First Mortgage Lender:			
New Mortgage Amount:	\$ _____	Appraised Value:	\$ _____
Refinance Balance: (existing 1 st mortgage)	\$ _____	CLTV:	_____ %
Does the Equity Line need to be decreased? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, What is the new Credit Limit?		\$ _____

REQUIRED SUPPORTING DOCUMENTS ON PROPOSED 1 ST MORTGAGE	
<input type="checkbox"/> 1003 Loan Application (all pages)	<input type="checkbox"/> Preliminary Title Report, Section B1 <i>(Must show vesting, legal description, & our recorded lien(s))</i>
<input type="checkbox"/> Final Appraisal (first 2 pages only)	<input type="checkbox"/> Interest Rate Lock Document
<input type="checkbox"/> Lender Confirmation of HARP Loan product (if HARP request)	

AMENDMENT INFORMATION
Upon Underwriting review, an amendment will be faxed to you to obtain the customer’s signature. Once the signed amendment and the HUD-1 (if required to pay down 2nd) have been received in the Subordination Department, the subordination agreement will be faxed and mailed to the following.



SUBORDINATION MAILING INFORMATION						
Mail to Attention of:				Address:		
Company Name:				City:		
Phone Number:		Ext:		State:	Zip Code:	
Email Address:						
<p align="center">*Originals will be mailed via <u>US Postal Service or FedEx overnight delivery ONLY</u>. No overnight delivery to PO Boxes. If FedEx overnight delivery is requested, the REQUESTOR must provide a FedEx account number.</p>						
FedEx Overnight Delivery Requested:	<input type="checkbox"/> Yes <input type="checkbox"/> No		Requester's FedEx Acct #:			

CUSTOMER SUBORDINATION ACKNOWLEDGEMENT			
<p align="center"><i>I request that Regions Bank subordinate my HELOC to the new first mortgage I have requested. I agree that the original terms of the HELOC credit agreement may be amended and the interest rate on the HELOC may be increased in connection with the subordination. I agree that a <u>non-refundable fee of \$200</u> may be imposed for processing this subordination request (unless my request is declined or withdrawn).</i></p>			
Customer Name (Please Print)			Customer Signature
Date:			
Customer Name (Please Print)			Customer Signature
Date:			