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## Geocoder Updates for CRA Pricing Incentive and Website Address/URL

Truist Bank (Truist) updates the Geocoder with revised census tract and income limit information. The Truist Geocoder website address/URL is now [www.truistgeocoder.com](http://www.truistgeocoder.com).

### Effective Dates

Effective June 21, 2022.

### Background Information

To be eligible for our Community Reinvestment Act (CRA) pricing incentive, Correspondent Lenders use our Geocoder to determine property eligibility and any applicable income limit for the property location. The Geocoder now includes refreshed income limits and census tract information.

The CRA pricing incentive encourages home financing in certain low to moderate income areas and for low to moderate income individuals and families. At the same time, the CRA pricing incentive contributes to Truist's CRA lending goals.

### Bulletin Details

#### Target Area for CRA Pricing Incentive

The CRA pricing incentive is based on Truist Bank's CRA assessment areas. To determine if your loan qualifies for the incentive(s), take the following steps:

Step	Action
1	Go to <a href="http://www.truistgeocoder.com">www.truistgeocoder.com</a>
2	Enter Password: CORRES
3	Input your borrower's annual income and property address
4	You will receive either a "Qualified" or "not-Qualified" value
5	If "Qualified", lock your loan via LendingSpace
6	Complete the CRA Census Tract Verification Form ( <a href="#">COR 0560A</a> ), if required. Email completed form to <a href="mailto:Truist.Corr.CRA@Truist.com">Truist.Corr.CRA@Truist.com</a> within 48 hours of loan being locked.

If the form is received within 48 hours of lock, Truist will validate the information and make the appropriate price adjustment.

Refer to the [Loan Registration and Lock-in Procedures](#) in the *Correspondent Seller Guide* for additional details.

## Bulletin Details, continued

### Truist Geocoder

The Truist Geocoder website address/URL is [www.truistgeocoder.com](http://www.truistgeocoder.com)

**Note:**

- Your bookmarks or browser favorites should be updated to the new URL.

### Former Guidelines

Previously, the website address/URL used to access the Truist geocoder was [www.suntrustgeocoder.com](http://www.suntrustgeocoder.com)

## Other Resources

Support Group	Description and Contact Information:
Correspondent Relations Coordinator	Specific questions on applying this procedure to specific loan files. Contact Correspondent Relations Coordinators at 800.382.2111, Option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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