

[Alert](#)
[Update](#)
[Reminder](#)
[Clarification](#)
[Training Information](#)
[Preview](#)

## Social Security Validation Update

Truist Bank (Truist) announces an update to Social Security Number (SSN) validation requirements for Agency and Key Loan programs.

### Effective Dates

Effective with new and existing loan applications as of January 16, 2026.

### Background Information

Truist is continually working to enhance the client experiences when doing business with Truist. As part of this effort, Truist recently reviewed the requirements for validating a borrower's Social Security Number for Agency and Key Loan programs. As a result of this review, Truist is updating our published requirements.

### Bulletin Details

#### Social Security Validation

Previously, when inconsistencies were discovered with a borrower's SSN, lenders were required to certify that the borrower's social security number had been validated by a social security validation vendor (FraudShield or Precise ID, TruValidate™ Fraud Alerts, and Identity Scan or FraudIQ).

With this update, *Section 1.36 Social Security Validation Standard* will be retired, and the following requirements will apply for Fannie Mae non-AUS, Fannie Mae DU, Freddie Mac LPA and Key Loans:

- If Loan Delivery or credit data reveals SSN inconsistencies, the lender must attempt to resolve these issues. If a lender is unable to resolve, the lenders must validate the SSN directly with the Social Security Administration (SSA) using either Form SSA-89 or the Electronic Consent Based SSN Verification (eCBSV) service. Any third-party vendor must verify directly with the SSA, and lenders must retain documentation of validation in the loan file.
- If the SSN is validated by SSA but discrepancies remain, the loan must be delivered with **Special Feature Code 162**.
- If the SSN cannot be validated by SSA, the loan is not eligible for delivery to Truist.

**Reminder:** Each borrower must have a valid Social Security number (SSN); Truist does not permit the use of an ITIN in place of an SSN.

### Before and After Matrix

[Click here](#) to see the before and after matrix that provides a detailed overview of the standard revisions.



# Product Release

Information for Correspondent Lenders of Truist Bank  
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## Revised Materials

Click [Agency Loan Standard](#), [Key Loan Standard](#), [Loan Delivery and Purchase Review Standard](#), [Fraud Prevention Standard](#) to review the revised product materials.

## Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator 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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