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Agency Postponed Improvements Flexibility

Truist Bank (Truist) announces a new flexibility for postponed improvements and completion escrow account requirements for certain Agency non-AUS and Desktop Underwriter® (DU®) loans.

Effective Dates

Effective for existing and new loan applications on or after October 10, 2025.

Background Information

Truist will permit lenders to waive the completion escrow account requirement for postponed improvements when certain conditions are met. Truist has evaluated this flexibility and is publishing the guidance in our Agency loan standard.

Bulletin Details

Agency Postponed Improvements

Truist will permit lenders to waive a completion escrow account for Agency loan types when certain conditions are met. Eligible transactions include non-AUS and DU 1-unit primary residences and DU second homes, purchase transactions only.

Lenders will not be required to establish a completion escrow account for Postponed Improvements that meet the following requirements:

- the Postponed Improvements are related to inclement weather or a shortage of building materials; and
- the cost to complete such Postponed Improvements does not exceed the lesser of \$12,000 and 2.00% of the “as completed” appraised value of the mortgaged property.

Use SFC 263 to identify loans originated in accordance with the above completion escrow waiver requirements.

Before and After Matrix

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

Revised Materials

Click [Agency Loan Standard](#) to review the revised product material.



Product Release

Information for Correspondent Lenders of Truist Bank
October 10, 2025 • COR25-062

Former Standards

See the before and after matrix provided in the Bulletin Details section of this bulletin to access the former standards.

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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