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Preview

Addition of AIR and PDCIR Guidance for Agency Products

Truist Bank (Truist) is taking the opportunity to update collateral PPM standards for Agency products with Appraiser Independence Requirements (AIR) and Property Data Collector Independence Requirements (PDCIR).

Effective Dates

Effective immediately for all new and existing locks as of December 19, 2025.

Background Information

Truist continues to seek opportunities to improve client experience in doing business with Truist. A review of the *Correspondent Seller Guide* has identified an opportunity to include specific AIR and PDCIR requirements.

Bulletin Details

In addition to the links for AIR and PDCIR requirements that are currently published in Truist's standards, the expanded requirements will now be included.

- The Appraiser Independence Requirements (AIR) set forth standards to safeguard the independence, objectivity, and impartiality of appraisers and other Independent Parties throughout the valuation process for 1- to 4-unit residential properties.
- The Property Data Collector Independence Requirements (PDCIR) set forth standards to safeguard the independence, objectivity, and impartiality of property data collectors and other Independent Parties throughout the property data collection process.

Before and After Matrix

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

Revised Material

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

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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