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## Clarification of the Housing Payment History Requirements for the Key Loan Program

Truist Bank (Truist) clarifies the 24-month housing history requirements when borrowers are living together for the Key Loan Program.

### Effective Dates

Effective for new and existing locks on or after February 27, 2026.

### Background Information

A 24-month housing history (mortgage, rental, or combination of the two) is required for all borrower(s) on the loan application when borrowers are living together.

### Bulletin Details

#### Housing History Requirements

Truist updates the Key Loan Standard to add the following guidance:

- If all borrowers have resided together for the last 24-months, only one borrower on the loan is required to meet the 24-month verification of mortgage/rent history.

**Example:** Co-borrower is not on the lease or mortgage note with the borrower but has resided with the borrower for the last 24-months.

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

#### 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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