Correspondent Contact Updates and Clarifications for Taxes and Insurance

Truist Bank (Truist) updates *Correspondent Seller Guide* materials to reflect changes made to contact lists as well as clarifications to Tax Information and Hazard Insurance.

Effective Date

Effective for existing and new locks on or after March 13, 2026.

Background Information

Truist continues to seek opportunities to improve client experiences in doing business with Truist. A review of the *Correspondent Seller Guide* identifies opportunities to update Truist contact information and clarify requirements for hazard insurance and property taxes.

Bulletin Details

Related Bulletins

Key Correspondent Division Contacts

Key Non-Delegated Contacts

Correspondent Support Contacts

Truist updates the *Correspondent Seller Guide* Contacts to reflect the correct information needed to reach support teammates.

Hazard Insurance Policy and/or Binders

Truist clarifies the existing requirement with the addition of the following Note:

- Hazard premiums due within 60 days of closing for purchase transactions and 45 days of closing for refinance transactions must be paid by the settlement agent with evidence of payment forwarded to Truist.

  Note: If hazard premiums are due within 30 days of Truist purchasing the loan, evidence of payment by the lender/current servicer is required.

Bulletin Details, continued

Tax Information Sheet

Truist clarifies the existing requirement with the addition of the following Note:

- Taxes that are due within thirty (30) days of closing must be paid by the settlement agent with evidence of payment forwarded to Truist, unless the borrower has waived tax escrows.

  Note: If taxes are due within thirty (30) days of Truist purchasing the loan, evidence of payment by the lender/current servicer is required.

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 The Correspondent Division and Loan Delivery and Purchase Review Standard to review the revised product materials.

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.