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Texas Equity 50(a)(6) Product Requirement Clarification

Truist Bank (Truist) updates *Correspondent Seller Guide* materials to reflect information added to the Texas 50(a)(6) standard.

Effective Date

Effective for existing and new locks on or after April 03, 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 the Texas 50(a)(6) standard to clarify that non-occupant co-borrowers are not permitted on a 50(a)(6) loan.

Bulletin Details

Security Property

Truist updates the existing Note with the following:

- Non-occupant co-borrowers are not permitted

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 [Texas Section \[50\(a\)\(6\)\] Mortgages 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.



Product Release

Information for Correspondent Lenders of Truist Bank
April 03, 2026 • COR26-021

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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