TRUIST

Product Release

Information for Correspondent Lenders of Truist Bank
August 21, 2026 • COR26-048

Alert	**Update**	Reminder	Clarification	Training Information	Preview

Correspondent System Conversion to Empower Seller Portal

Truist Bank (Truist) announces the onset of the transition from the LendingSpace loan origination software platform to the Seller Portal (Empower) LOS platform.

Effective Dates

Effective for new locks on or after August 24, 2026 for lenders who have been notified they are included in the Wave 1 implementation.

Background Information

Truist is upgrading the Correspondent channel's loan origination software to Seller Portal (Empower) due to the sunsetting of LendingSpace and the enhanced performance and capabilities available through the Seller Portal platform. Truist will be implementing the transition for lenders in waves. During implementation, both LendingSpace and Seller Portal will be in use until the lender rollout is complete, the LendingSpace pipeline is run off, and all new loans are originated through Seller Portal. During the initial implementation phase, the *Correspondent Seller Guide* is being updated to add guidance for Seller Portal while both platforms are in use. Also included in this initiative are updates to standards around contact information, corrections of broken links, the addition of a banner to the FHA and VA standards for the suspension of the Ease-In Payment Reduction Feature, the addition of a banner to Section 1.05 Underwriting Standard for the suspension of the Credit Only Underwriting option, updates to Correspondent forms, and the addition of Seller Portal training information to the Communications tab of truistsellerguide.com.

Bulletin Details

The Correspondent Division

- Updates to Correspondent contact information have been made.
- Updates to include guidance for Seller Portal (Empower) have been added.

Loan Registration and Lock-in Procedures

- Updates to include guidance for Seller Portal (Empower) have been added.

Underwriting Standard

- Updates to include guidance for Seller Portal (Empower) have been added.
- The following banner has been added to the standard:
  Effective immediately, the Credit Only Underwriting option is suspended.

Bulletin Details, continued

Appraisal Standard
- Updates to include guidance for Seller Portal (Empower) have been added.

Loan Delivery and Purchase Review Standard
- Updates to include guidance for Seller Portal (Empower) have been added.

Post Closing Documents Standard
- Corrections to broken links have been completed.

Interested Party Contributions Limits Standard
- Corrections to broken links have been completed.

Properties Purchased at Auction Standard
- Corrections to broken links have been completed.

Subordination of Truist Second Mortgage Loans Standard
- Updates to remove outdated guidance have been completed.

Ineligible Settlement Agent Standard
- Updates to include guidance for Seller Portal (Empower) have been added.

CorrAdvantage Standard
- Updates to include guidance for Seller Portal (Empower) have been added.
- Corrections to broken links have been completed.

Key Loan Standard
- Corrections to broken links have been completed.
- Updates to the maximum number of borrowers have been made.

The FHA 203(b) Loan Standard
- Updates to include guidance for Seller Portal (Empower) have been added.
- The following banner has been added to the standard:
  Effective immediately for all new and existing locks, the Ease-In Payment Reduction Feature is suspended.

Veterans Administration Loan Standard
- Updates to include guidance for Seller Portal (Empower) have been added.
- Corrections to any broken links have been completed.
- The following banner has been added to the standard:
  Effective immediately for all new and existing locks, the Ease-In Payment Reduction Feature is suspended.

Bulletin Details, continued

Rural Development Loan Standard

- Updates to include guidance for Seller Portal (Empower) have been added.
- Corrections to any broken links have been completed.

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, Loan Registration and Lock-in Procedures, Underwriting Standard, Appraisal Standard, Loan Delivery and Purchase Review Standard, Post Closing Documents Standard, Interested Party Contributions Limits Standard, Properties Purchased at Auction Standard, Subordination of Truist Second Mortgage Loans Standard, Ineligible Settlement Agent Standard, CorrAdvantage Standard, Key Loan Standard, FHA 203(b) Loan Standard, Veterans Administration Loan Standard, Rural Development Loan Standard, COR 0013, and COR 0005 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.