

Section 1.36 – Social Security Validation Standard

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Social Security Validation

General

- The borrower(s) identity must be verified by validating that borrower(s) Social Security Number (SSN) reflected on the application was issued to the borrower and is consistent on all credit documentation.
 - Truist is not currently pulling Social Security verifications from the Social Security Administration at this time. A vendor or the SSI Administration will be able to provide verifications to clients with an applicable fee.
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Related Bulletins

Related bulletins are provided below in PDF format. To view the list of published bulletins, select the applicable year below.

- [2026](#)
- [2025](#)
- [2023](#)
- [2022](#)
- [2020](#)

Note: There were no related bulletins published in 2019, 2021, and **2024**.

Unacceptable Social Security Number Validation Documents/Tools

- The social security number **cannot be validated** in MERS.
 - Truist does not allow the use of an Individual Tax Identification Number (ITIN) in lieu of a valid SSN. An ITIN is a nine-digit number, beginning with the number 9, issued by the IRS for tax reporting purposes to non-U.S. citizens who are not eligible to obtain an SSN.
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