



# HELOC & Fixed Second Mortgage Subordination Request Form

SUBMISSION DATE: \_\_\_\_\_

Requested By: \_\_\_\_\_ Phone: \_\_\_\_\_

Company: \_\_\_\_\_

E-mail address: \_\_\_\_\_

**Send Completed Agreement to:**

Company: \_\_\_\_\_

Attention: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

E-mail address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Name of New First Mortgage Company as it will appear on Subordination (and Trustee, if applicable):

\_\_\_\_\_

Customer Name: \_\_\_\_\_ Neighbors CU # \_\_\_\_\_

Property Address: \_\_\_\_\_

**Please complete this cover sheet & send with ALL of the following documents:**

- Uniform Underwriting and Transmittal Sheet (1008)
- Completed copy of the new Loan Application (1003)
- Loan Estimate or Prelim Closing Disclosure
- FHA Streamline – Form HUD-92900-A, First Mortgage Approval and AVM
- VA Streamline – Form VA 26-1802a, VA Streamline IRRRL Worksheet & AVM
- Current Appraisal or AUS findings showing appraisal waiver – **ALL PAGES**
- Current Title Work – **ALL PAGES**
- Homeowners Insurance Declaration Page showing enough dwelling coverage for both loans. Must have us listed as 2<sup>nd</sup> Mortgagee with Loan number:  
*Neighbors Credit Union, 6300 S. Lindbergh Blvd., St. Louis, MO 63123, Loan #xxxxx-xxx*
- Credit report for all borrowers on our original loan
- Borrowers Authorization form signed by all borrowers
- Payment of \$150.00 (complete attached Subordination Fee Payment Form)
- Return label to send the original subordination agreement (UPS preferred)

**Email submission to:** [Subordination@NeighborsCU.org](mailto:Subordination@NeighborsCU.org)

**Or mail to:** Neighbors Credit Union, Attn: Home Equity - Subordination

6300 South Lindbergh Blvd., St. Louis, MO 63123

**Phone:** 314-892-5400, Option 4, Option 1, Option 1

# Subordination Fee Payment Form

Please indicate your payment method below of \$150.00  
from either the Borrower or Lender

Borrowers Name: \_\_\_\_\_

## **Payment from Lender:**

\_\_\_\_\_ Check made payable to Neighbors Credit Union (mail or deliver to Home Equity Dept.-  
Subordination, 6300 S. Lindbergh Blvd., St. Louis, MO 63123)

\_\_\_\_\_ Please charge our Corporate Credit Card (\$150.00 + \$7.00 Processing Fee = \$157.00):

Master Card       Discover       VISA DEBIT ONLY

Card Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Company Name on Card: \_\_\_\_\_

Individual Name on Card: \_\_\_\_\_

Expiration: \_\_\_\_\_ / \_\_\_\_\_      3 Digit CVV Code \_\_\_\_\_

Billing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

## **Payment from Borrower (Member) – SIGNATURE REQUIRED:**

\_\_\_\_\_ Check made payable to Neighbors Credit Union (mail or deliver to Home Equity Dept.-  
Subordination, 6300 S. Lindbergh Blvd., St. Louis, MO 63123)

\_\_\_\_\_ Please withdraw from my Neighbors Credit Union Account: Acct # \_\_\_\_\_

Savings       Checking       Draw from HELOC (if available)

\_\_\_\_\_ Please charge our Personal Credit Card (\$150.00 + \$7.00 Processing Fee = \$157.00):

MasterCard       Discover       VISA DEBIT ONLY

Card Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Company Name on Card: \_\_\_\_\_

Individual Name on Card: \_\_\_\_\_

Expiration: \_\_\_\_\_ / \_\_\_\_\_      3 Digit CVV Code \_\_\_\_\_

Billing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**By signing below, I/we authorize** Neighbors Credit Union to obtain the subordination processing fee as indicated above. I/We understand that if this is an electronic transaction, these funds may be withdrawn from my account immediately; and that the fee will be refunded if this transaction is canceled. I/we certify that I/we am/are an authorized user of the above account, and that I/we will not dispute the payment transaction to Neighbors Credit Union so long as the transaction corresponds to the execution of the Subordination Agreement.

\_\_\_\_\_  
Borrower/Authorized User on Above Account

\_\_\_\_\_  
Co-Borrower/Authorized User on Above Account

Date: \_\_\_\_\_