### BECU Loan Number | Borrower Name | CoBorrower Name
---|---|---

### Property Address
All requests are reviewed to ensure that the existing BECU loan will remain within BECU guidelines.

#### Requesting Mortgage Lender/Broker to Complete and Submit to BECU
- Borrower must sign authorization for subordination on page 2.
- Email all request packages to Subordination@BECU.org or fax to 206.835.8094. **Do not mail request packages.**
- IF RATE LOCK DATE EXPIRES IN LESS THAN 10 BUSINESS DAYS, YOU MAY BE REQUIRED TO EXTEND THE RATE LOCK DATE.
- BECU will not accommodate rush requests and applications will be processed in the order received.

#### The following must be provided to BECU to review the subordination request:
- [ ] Commitment Letter or Loan Approval
- [ ] Copy of Loan Application showing new mortgage amount
- [ ] Copy of the Preliminary Title Search
- [ ] Copy of the Current Value – **Note:** BECU requires current property value for all requests even if it is not a requirement of the new mortgage refinance (AVM acceptable, Underwriting findings not accepted)
- [ ] Cash Out $__________________ Reason for Cash Out ________________________
- [ ] For Cash Out, provide copy of Credit Report, Tax Returns, Pay Stubs, W-2
- [ ] Overnight pre-paid mailing label or FedEx or UPS account number (see below)

Email completed request package to Subordination@BECU.org or fax to Subordinations at 206.835.8094
For subordination questions, call 800.233.2328

### New Mortgage Lender (Name to appear on subordination) | Contact Name for Questions/Addtional Info
---|---

### Phone Number | Fax Number | Email Address
---|---|---

### New 1st Mortgage
- Proposed New Loan Amount $__________________
- Proposed New Payment $__________________
- Principal/Interest
- Interest Only
- Proposed New Loan Type
  - [ ] Fixed
  - [ ] ARM
  - [ ] Opt/ARM
  - [ ] Neg/AM
  - [ ] Other, please specify__________________

**Note:** If New Loan Type is ARM, Opt/ARM or Neg/AM, complete page 2 of this request form
- Interest Rate ____________ Maturity Date ____________

### Index (ARMS only, check which applies)
- [ ] Libor
- [ ] Prime Rate
- [ ] 11th District Cost of Funds
- [ ] Non – convertible 12 month Treasury Average
- [ ] Other

### Overnight Mailing Requirements
- [ ] Provide a pre-paid UPS or FedEx mailing label **OR**
- [ ] Provide UPS or FedEx mailing account number
- [ ] Complete info below if providing mailing account number

#### Mailing Details
- [ ] UPS account # ____________________
- [ ] FedEx account # ____________________
- [ ] Mailing label included in request package

### Overnight to | Attention
---|---
### Subordination Authorization

By signing below, I/we request the subordination of our BECU loan.

**BORROWER SIGNATURE**

**COBORROWER SIGNATURE**

### Proposed New Loan Information

Complete this page if the new loan is an ARM, Opt/ARM, or Neg/Am

| Proposed New Loan Type | ARM | Opt/ARM | Neg/AM | Other, please specify  
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<td><strong>Amortization</strong> (check which applies)</td>
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<tr>
<td>Principal &amp; Interest</td>
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<td>Interest Only</td>
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<td>□ Neg/Am Potential – 10%</td>
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<td>□ Neg/Am Potential – 20%</td>
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<td>□ Neg/Am Potential – 25%</td>
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<td><strong>Term</strong> (check which applies)</td>
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<td>□ Less than 15 years</td>
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**Initial Payment Adjustment**  
(Time period for first payment adjustment required for ARMS, HELOCs, Negative Amortizations, and Interest Only Loans.)

**Subsequent Payment Adjustments**  
(How often the payment adjusts after the initial adjustment. Required for HELOCs, Negative Amortizations, and Interest Only Loans.)

If form is not signed electronically, please return completed and signed request by:
- Emailing Subordination@BECU.org
- Mailing to BECU MS 1155-2, PO Box 97050, Seattle, WA 98124-9750
- Faxing to: 206-835-8094