



125 South Fifth Avenue
 Ann Arbor, MI 48104
 Consumer Loan Department
 sharrigan@boaa.com

To:	From: Stephanie Harrigan
Attn:	Phone: (734) 327-0034
Fax:	Fax: (734) 669-2491
Phone:	Date:
RE: Subordination Requirements	Pages: Cover

Urgent For Review Per Your Request Please Reply Please Recycle

Instructions for Subordination requests:

PLEASE ALLOW AT LEAST 10 BUSINESS DAYS TO PROCESS

Please provide the following items to the attention of Stephanie Harrigan via one of the following methods:

- a) e-mail: sharrigan@boaa.com
- b) fax: (734) 669-2491
- c) mail: Bank of Ann Arbor
 Attn: Stephanie Harrigan
 125 South Fifth Avenue
 Ann Arbor, MI 48104

1. Name and address of new lender (exactly as it is to appear on subordination document)
2. Contact information of person working on the file (for questions or additional information on the request)
3. Date needed (please allow at least 10 business days for processing)
4. Return instructions and pre-paid envelope for return (please also indicate if you would like a copy of the document e-mailed or faxed to you)

****Please note that we do not ship with FedEx. If you would like the document returned via FedEx, please include a pre-paid shipping label and a FedEx envelope****

5. \$250 underwriting/processing fee – **non-refundable** (in advance, via check payable to Bank of Ann Arbor)
6. Documents from the new mortgage needed to underwrite subordination:
 - a. Borrower(s) name(s)
 - b. Property address
 - c. New loan amount
 - d. Title commitment
 - e. Copy of promissory note for current 1st REM (that is being paid off)
 - f. Appraisal
 - g. Application
 - h. Borrower’s certification and authorization
 - i. Credit report
 - j. Income verification (pay stubs, W2s, tax returns)
 - k. Verified assets

This form is in no way to be construed as an approval. Written notification of the decision will be sent to the requestor. Approval may require modification of the terms of the present loan based on current Bank of Ann Arbor lending policies and pricing.