



## Subordination Request Requirements

In order for Gesa Credit Union to subordinate to another lender, certain information and documentation is required. Listed below are the instructions and information needed in order to process the subordination request.

- \$275.00 Subordination processing fee is required prior to release of the request
  - This can be provided via check or an authorized transfer from the member's GESA account
  - Send checks payable to Gesa Credit Union referencing "Subordination Fee" and the borrower's last name.
    - Gesa Credit Union Attn: Mortgage Subordinations  
51 Gage Blvd.  
Richland, WA 99352
  - Authorized transfer from member's GESA account (see pg. 2)
- Copy of the full appraisal or assessment used to determine value for the new loan
- Copy of the LE/CD showing the new loan amount and verification that if there is cash out, what those funds will be used for
- Copy of the Preliminary Title Report
- Copy of the full 1003
- Copy of the 1008
- Prepaid mailing label to send subordination agreement back to requesting lender
- For files with PIWs please provide DU/AU

**Max LTV up to 90% on Conventional Loans**

**Max LTV up to 75% on Manufactured Homes and Jumbo Loans**

**ALL DOCUMENTATION MUST BE RECEIVED FOR THE REQUEST TO BE PROCESSED  
MISSING DOCUMENTS OR PAYMENT WILL DELAY PROCESSING**

**Please send all requested documentation via email to [Subordination@gesa.com](mailto:Subordination@gesa.com). Please do not mail Subordination Package.** Once reviewed and an approval decision is granted we will send a subordination agreement to the new lender. **Important! Due to increased volumes, please plan for up to 2-3 weeks for processing.**

Please contact either Jennifer Reum or Lisa Smith if you have any further questions.

Jennifer Reum  
Mortgage Processor/Underwriter  
Gesa Credit Union  
Email: [subordination@gesa.com](mailto:subordination@gesa.com)

Lisa Smith  
Mortgage Processor/Underwriter  
Gesa Credit Union  
Email: [subordination@gesa.com](mailto:subordination@gesa.com)

## Subordination Fee Authorization

Transfer from Gesa: Checking  Savings  Account # \_\_\_\_\_

*I authorize Gesa Credit Union to charge the Gesa Checking or Savings account as indicated in this authorization form according to the terms outlined above. This payment authorization is for the goods/services described above, for an amount not to exceed \$150.00 and is valid for one time use only. I certify that I am an authorized user of this account and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.*

Signature of Member

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