



SUBORDINATION REQUEST

Documents Required:

- a) If new loan is a Rate/Term Refinance:
 - Mortgage Application/1003
 - Underwriting Transmittal Summary/1008
 - Appraisal Report or Value Module
 - Commitment Letter
 - Subordination Agreement prepared for execution

- b) If new loan is a Cash-out Refinance:
 - Mortgage Application/1003
 - Underwriting Transmittal Summary/1008
 - Verification of Income
 - Appraisal Report or Value Module
 - Commitment Letter
 - Credit Report
 - Subordination Agreement prepared for execution

Fee required at time of request:

- \$100.00

Maximum Total Loan to Value:

- 80%

Exceptions:

- Exceptions are made on a case by case basis should the TLTV exceed 80%
- Due to the nature of HARP loans, greater consideration will be given for TLTV'S in excess of 80%

Documents should be forwarded to: Country Bank
15 South Street, Suite C,
Ware, MA 01082
ATTN: Retail Lending Operations/Subordination Request
Or
subordinationrequests@countrybank.com

Any questions regarding the subordination request should be directed to
subordinationrequests@countrybank.com