



P.O. Box 9408  
Denver, CO 80209-0408

### Subordination Request Form

Westerra Credit Union (WCU) will consider requests for subordination of Equity Loans (Fixed Equity Loans and Home Equity Lines of Credit) after a thorough review. Second homes and investment properties will be considered on a case-by-case basis. WCU will not be responsible for any additional fees or expenses due to the processing of the subordination request.

#### Required Items needed for the consideration of your request:

- Completed Subordination Request Form (use this form as your cover sheet)
- Payment of the \$150.00 non-refundable subordination fee; this must be received before the subordination request will be reviewed. The funds must be paid using one of the following methods:
  1. Our member can make a deposit for the fee to their share account. Once the funds are available in the account, send a secure message through online banking requesting that the funds be debited from the account for the subordination fee, note "Subordination" in the message line.
  2. Overnight a check to:  
Westerra Credit Union,  
Attention: Subordinations Department C,  
3700 E Alameda Ave.,  
Denver, CO 80209
- Copy of appraisal (copy of AUS approval acceptable to WCU without an appraisal)
- Subordination Agreement (provided by the Lender requesting the subordination)
- Copy of preliminary title work (**There must be verbiage stating we are subordinating our Deed of Trust**)
- 1003 - Uniform Residential Loan Application
- 1008 - Uniform Underwriting Approval or Transmittal Summary (FICO & Income must be listed)
- Preliminary Loan Estimate worksheet or the preliminary Closing Disclosure
- FedEx envelope label. We do not use USPS Express or any other courier, if you use UPS you will need to provide a return label and an UPS envelope. If UPS is not used or a FedEx label is not provided the subordination will be sent through regular USPS mail.
- TO OBTAIN A SECURED LINK THAT YOU CAN USE TO UPLOAD A PDF PACKET OF THE REQUIRED ITEMS ABOVE. SEND YOUR REQUEST FOR THE SECURED LINK TO: [subordinations@westerracu.com](mailto:subordinations@westerracu.com).

First Name	Last	Suffix	Westerra Loan Number
Subject Property Street Address for Subordination	City	State	Zip Code
Appraised Value \$	Amount of Cash Out \$	Reason for Cash Out	
Purpose for Refinance: Rate or Term Reduction, etc.			Closing Date (MM/DD/YY) / /
Requestor's Exact Name		Requestor's Contact Name	
Requestor's Email Address	Requestor's Phone No. - -	Requestor's Fax No. - -	

#### WCU Next Steps

Please allow up to 20 business days for processing from the date we receive all required documentation. Requests cannot be processed until the non-refundable fee and all required items are received.

Approved subordination requests will be sent using the means described above FedEx envelope & label provided.

Contact the Credit Union at [subordinations@westerracu.com](mailto:subordinations@westerracu.com) for assistance.