



MORTGAGE SITE MAP & I.A. v4.0

November 27, 2001

SunTrust Mortgage Site Map

Apply

1. Prequalify
2. Purchase
 - A. Apply Online
 - B. Application Checklist
 - C. Closing Costs Checklist
3. Refinance
 - A. Top Five Reasons to Refinance
 - B. Refinancing FAQ
 - C. Refinance Calculator
 - D. Refinancing Costs Calculator
 - E. Refi Machine
4. Custom Quote

My Account

1. View Current Mortgage Information (Log In)
2. Request or Update a Payoff Statement
3. Request Loan Documentation
4. Register for SurePay (automatic mortgage payment plan)

Research

1. SunTrust Library
 - A. Buying/Selling a New Home
 - 1) Why It Still Pays to Buy a House
 - 2) Four Great Reasons to Buy
 - 3) How to Increase Your Purchasing Power
 - 4) Selecting a Real Estate Professional
 - 5) Seven Ways to Accumulate a Down Payment
 - 6) For Things to Avoid When Purchasing a Home
 - 7) Showing Your Home More Effectively
 - B. Financing and Refinancing Your Home
 - 1) The Three Biggest Mistakes People Make When Refinancing or Purchasing a New Home
 - 2) How Does My Loan Get Approved?
 - 3) Your Credit Report
 - 4) Ways to Rebuild Your Credit
 - 5) Why Should I Want a 15-Year Loan?
 - 6) Why Should I Want a Bi-Weekly Mortgage Payment Plan?
 - 7) Check Out Your Credit Report Online (Equifax)

- 8) Top Five Reasons to Refinance
 - C. Taking Care of Your New Home
2. Glossary
3. News
 - A. Today's Top Real Estate News
 - B. Daily Market Update
4. FAQs
 - A. General Questions
 - B. First-Time Homebuyer
 - C. Refinancing
 - D. Experienced Homebuyer
 - E. Home-building
 - Can I get help buying the land on which I want to build my house?
 - Do I have to get a construction loan first and then get a mortgage loan later - with two closings?
 - F. Second Home
 - What's the difference between an investment property and a second home?
 - How much can I borrow for my second home?
 - What kinds of second homes/vacation properties will SunTrust finance?
 - What can SunTrust do to help me with my second home or vacation property?
 - Can I get cash out of my vacation home equity?
 - What closing costs can I expect?
 - What information do I need to have available for loan application?
 - G. Relocation
 - H. Home Equity
 - What can I do with my home equity?
 - Why is an equity line an advantageous financing tool?
 - What are the different types of home equity lines offered by SunTrust Mortgage?
 - When is an equity line a good choice versus an equity loan?
 - How much can I borrow?
 - In which states can SunTrust offer equity lines?
 - What's the minimum I can borrow?
 - How long can I have to pay back the line?
 - How are my monthly payments calculated?
 - Where can I find qualified contractors to help with the home improvements that I want equity to help finance?
 - I. ARMs
 - J. Escrow Accounts
 - K. Property Insurance
 - L. Mortgage Insurance
 - M. Property Taxes
 - N. Year-End Statement
 - O. Real Estate Owned Property



Today's Rates

1. STM Interest Rates
2. Rate Watch
3. Custom Quote
4. Informational Rates
5. Rate History
6. Loan Officer Finder
7. APR Examples

Tools

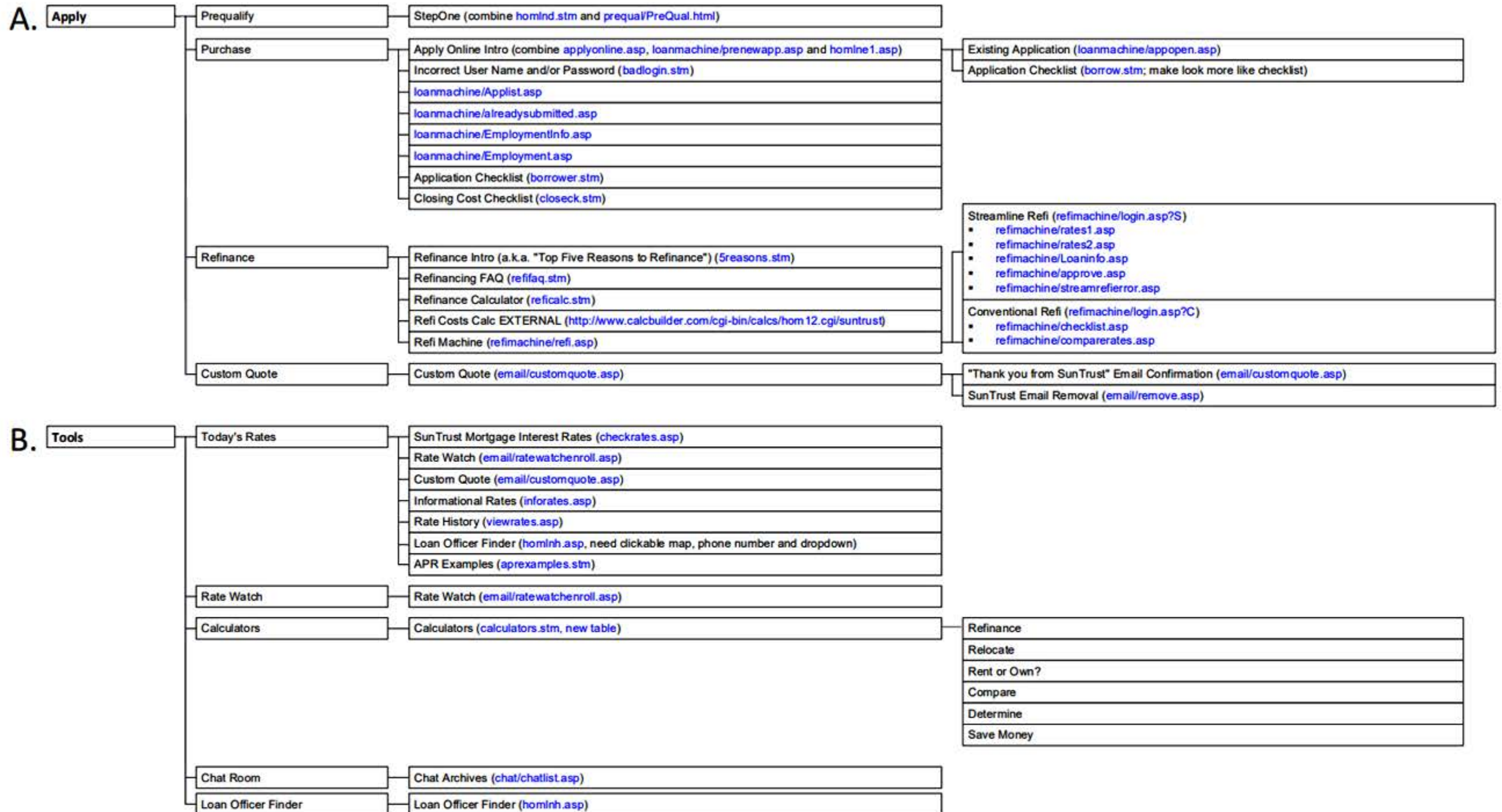
1. Today's Rates
 - A. STM Interest Rates
 - B. Rate Watch
 - C. Custom Quote
 - D. Informational Rates
 - E. Rate History
 - F. Loan Officer Finder
- A. APR Examples
- B. Rate Watch
2. Calculators
 - A. Refinance
 - Costs
 - Savings
 - SunTrust options
 - B. Relocate
 - Costs
 - Timeline/Task Wizard
 - Community comparisons
 - Salary comparisons
 - School reports
 - C. Rent or Own?
 - Owner's tax savings
 - Better off renting?
 - Rent-Buy Wizard
 - D. Compare
 - Loan offers
 - Fixed or adjustable rate
 - 15- or 30-year term
 - STM Loan Analyzer
 - E. Determine
 - Monthly payments and amortization
 - House affordability

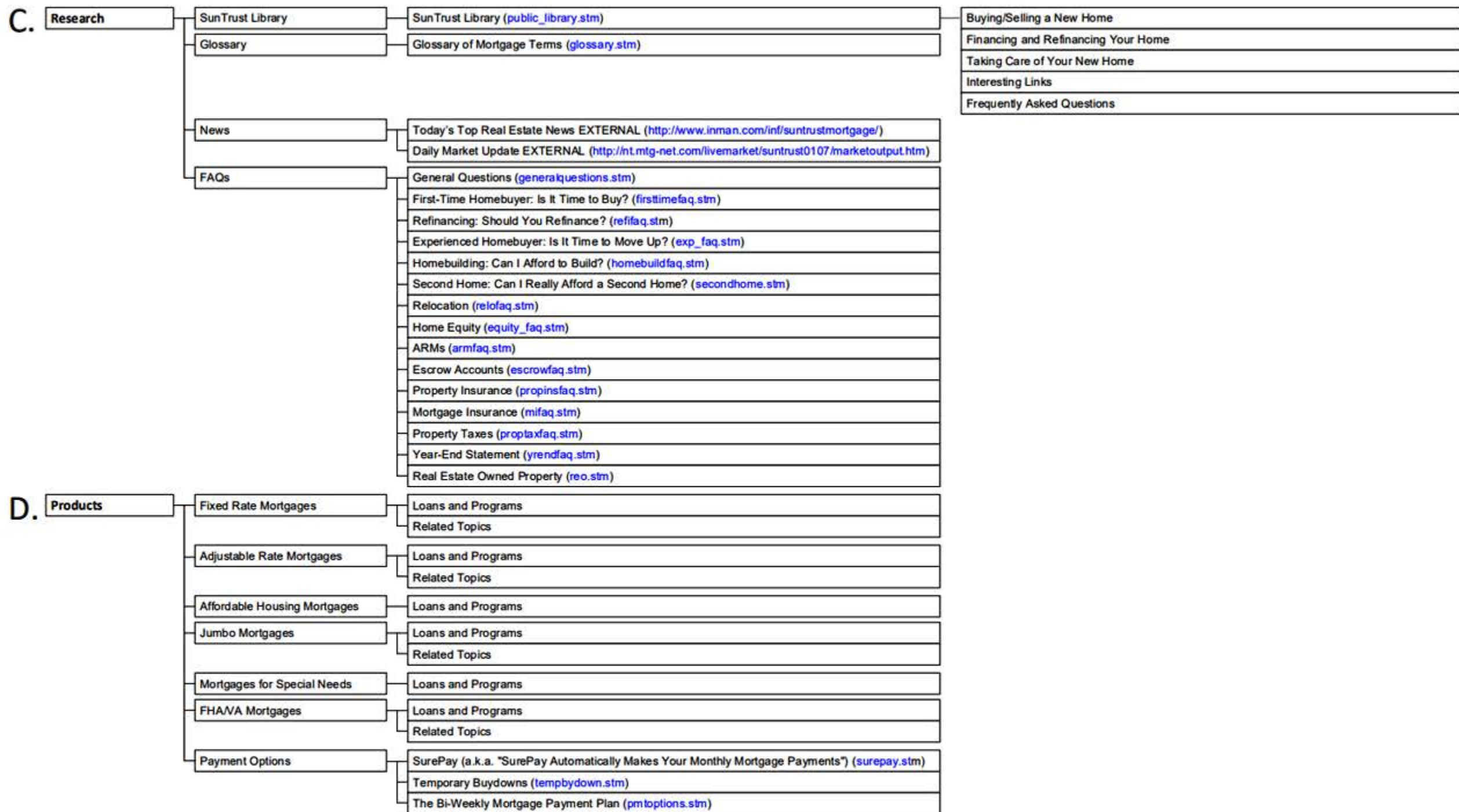
- Fixed-rate payments
 - ARM payments
 - Closing costs
 - Down Payment
- F. Save Money
- Reduce PMI
 - Pay points to lower rate
 - Make extra payments
- G. Chat Room
- H. Loan Officer Finder

Products

1. Fixed Rate Mortgages
 - A. 10-30-Year Fixed Rate
 - B. ARM Alternative
 - C. Balloon Mortgage
2. Adjustable-Rate Mortgages
 - A. One-Year Treasury ARM
 - B. Intermediate Treasury ARM
 - C. COFI ARM
3. Affordable Housing Mortgages
 - A. Community Choice Products
 - B. Gift Fund Programs for Down Payment Assistance
 - C. Rural Development Guaranteed Rural Housing 100% Loan Program
 - D. Flex 97% Loan Program
 - E. Community Homebuyer 3/2 Program
 - F. Affordable Gold 3/2 Program
 - G. Unsecured Loan for Affordable Housing
 - H. SunTrust Home Ownership Plan
4. Jumbo Mortgages
 - A. 10-30-Year Jumbo Fixed Rate
 - B. One-Year Treasury ARM
 - C. Intermediate Treasury ARM
 - D. COFI ARM
5. Mortgages for Special Needs
 - A. FHA 203k
 - B. Lot Loan
 - C. Construction-Permanent Loan
 - D. SunTrust Combo
 - E. No Income Verification Loan
 - F. No Ratio Loan
 - G. No Doc Loan
 - H. SunTrust Equity Line
 - I. Alternate Documentation







E.	About STM	Customer Service	Call, Click or Visit (a.k.a. "Welcome to the SunTrust Mortgage Call Center" (telemtg.stm))
		SunTrust Mortgage Brief	SunTrust Mortgage Brief (suntrustbrief.stm)
		State Licensing	State Licensing (statelicensing.stm)
		Business Partners	Business Partners (www.stmpartners.com)
		Loan Officer Finder	Loan Officer Finder (a.k.a. "Contact Us Live!") (homlnh.asp)
		Site Map	Site Map (sitemap.stm)
		Cornerstones	Cornerstones (cornerstone.stm)

F.	Today's Rates	Today's Rates	SunTrust Mortgage Interest Rates (checkrates.asp)
			Rate Watch (email/ratewatchenroll.asp)
			Custom Quote (email/customquote.asp)
			Informational Rates (inforates.asp)
			Rate History (viewrates.asp)
			Loan Officer Finder (homlnh.asp)
			APR Examples (aprexamples.stm)

My Account	Customer Service Center	Customer Service Center (ccn/CCNmenu.asp)
		1098 Form Access (xvrui/1098.asp)
		Update Your Contact Information (ccn/CCNpiu.asp?submit1=ADDR)
		View Your Amortization Schedule (ccn/CCNamortreq.asp?submit1=AMOR)
		Request/Update Payoff Statement (ccn/CCNPOctr.asp)
		Request Loan Documentation (req_form.asp)

SunTrust Mortgage Search	SunTrust Mortgage Search (search/search.asp)
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GE's Homebuyer Privileges	GE HB Privileges Introduction (Gehomebuyer.stm)	GE Homebuyer Privileges EXTERNAL (http://www.gehomenow.com/Homebuyer/homebuyerprivileges/defaultdirect.asp...)
		Apply Online (combine: applyonline.asp , loanmachine/prenewapp.asp , homline1.asp)

Site Map	Site Map (sitemap.stm , needs rewrite)
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Footer	APR Examples (aprexamples.stm)
	Privacy Statement (privacy.stm)
	Licensing (statelicensing.stm)
	Disability Services (link to suntrust disability services page at www.suntrust.com/common/frameset/frameset.asp?source=/common/disability_svcs/index.asp&num=1)
	Security (link to suntrust.com security page at www2.suntrust.com/security.html)

