



Loan Subordination Request Checklist

Los Angeles Police Federal Credit Union requires the following documentation to proceed with approval of your request to subordinate our loan:

- Written request from our member(s) to subordinate second trust deed
- Appraisal with photos (if applicable)
- Preliminary title report
- Loan commitment detailing terms and conditions (AUS/1008/Approval)
- A completed subordination agreement provided by the new lender
- Processing fee of \$250 payable to LAPFCU. If the member has an account with LAPFCU, we will withdraw the funds with an authorization noted in their letter.
- FedEx return label for the original Subordination Agreement

Please note that cash-out refinances are subject to property loan-to-value ratio conforming to LAPFCU's lending guidelines, and we will not subordinate our loan if your new first mortgage is an adjustable rate loan that allows for negative amortization.

Should you have any questions, or if I may be of further assistance, please feel free to contact me.

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