



Have you ever wondered just what your investors are looking at when they review a loan for purchase?

It's really not a MYSTERY. The biggest thing is CONSISTENCY!

As easy as that sounds, while trying to meet the expectations of your customers, realtors, underwriters, closers and shippers, we know how easy it is to miss something!

What if you had a tool that would help you catch common investor errors before you closed or shipped your loans?

Cornerstone Correspondent Lending Division (CLD) is committed to providing tools that will help you minimize risk while maximizing volume...SO, we have developed the **Cornerstone Correspondent Pre Closing/Shipping Audit Checklist**.

OK...there is no way to make that sound really exciting. However, we are very pleased to be able to offer this tool to our valued customers, and we believe that you will be very excited by the prospect of fewer (if any) purchase conditions!

The attached checklist represents 90-95% of all purchase exceptions. Five to ten minutes on every loan could save hours of frustration caused by having to go back to your customers, realtors, underwriters and title companies. Need more reasons? How about fewer lock extension fees, agency audit exceptions, or even repurchase demands?

You will find the **Cornerstone Correspondent Pre Closing/Shipping Audit Checklist** available for immediate use in the FORMS section of our web-site: www.chlcorrespondent.com.

Please include a copy of the completed checklist in your file submissions*

Don't hesitate to contact us if you have questions regarding these, or any other issues. We can be reached as follows: abreidenbach@houseloan.com or (505)814-7784, jposen@houseloan.com or (505)814-7788, ncorlett@houseloan.com or (214-780-0770).

As always, your business is greatly appreciated!

***Although not mandatory, we are strongly recommending the use of this form as a Correspondent Best Practice.**