

**Breech, Mariana**

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**From:** CLD ABQ  
**Sent:** Wednesday, February 2, 2022 1:15 PM  
**To:** CLD ABQ  
**Subject:** CHL, Changes to VOE (VVOE) and Refreshed Credit Requirements



**TO:** Correspondent Lenders  
**FROM:** Jason Kershaw, Operations Manager  
**DATE:** February 2, 2022  
**RE:** Important Changes to Verbal VOE (VVOE) and Refreshed Credit Requirements

Effective February 3, 2022.

**VVOE:**

- Effective with locks accepted on February 3, 2022- Cornerstone will now require the VVOE to be completed within 10 Calendar days of the Note, please be aware this does not affect locks accepted prior to February 3<sup>rd</sup> or loans currently being underwritten or submitted for purchase.

**Refreshed Credit:**

- Effective with locks accepted on February 3, 2022- Cornerstone will now require the Refreshed Credit report to be completed within 10 Calendar days of the Note, please be aware this does not affect locks accepted prior to February 3<sup>rd</sup> or loans currently being underwritten or submitted for purchase.

As always, your business is greatly appreciated. If you have questions regarding this, or any other issue, we can be reached as follows: [jkershaw@houseloan.com](mailto:jkershaw@houseloan.com) or 505-814-7780 [jmayes@houseloan.com](mailto:jmayes@houseloan.com) or 918-900-6015