

DELIVERY SUBMISSION GUIDELINES

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| Note Endorsement | <p>The original note must be endorsed as follows: Pay to the Order of Cornerstone Home Lending Without Recourse <u>Complete Correspondent Company Name</u> <u>X Signature of Officer (signature stamp not permitted)</u> Officer's Name and Title</p> <p>Endorsements must be signed by officers authorized in the Correspondent's Corporate Resolution. If an Allonge is used, it must include the Cornerstone loan number, the date of the note, borrower names, property address & loan amount in addition to the endorsement.</p> |
| MERS | <p>Cornerstone's MERS Organization ID for transfer is 1001770.</p> <ul style="list-style-type: none"> • All loans must be registered with MERS within 7 days of Note. • All loans must be transferred to Cornerstone within 5 days of purchase. <p>Agency ID#s are as follows:</p> <ul style="list-style-type: none"> • FNMA 1000130 • FHLMC 1000106 • GNMA (Govt) 1000249 |
| Hazard/Flood Insurance Loss Payee | <p>Cornerstone Home Lending, its successors and/or assigns, as their interest may appear P.O. Box 961254 Ft. Worth, TX 76161</p> |
| PMI Insurance Clause | <p>Cornerstone Home Lending P.O. Box 961254 Ft. Worth, TX 76161</p> |
| Servicing Transfer Address | <p>Cornerstone Home Lending Attn: Loan Servicing 1177 West Loop South, Suite 700 Houston, TX 77027 877-461-1819</p> |
| Correspondence Address | <p>Cornerstone Home Lending, Inc. Attn: Loan Servicing 1177 West Loop South, Suite 700 Houston, TX 77027</p> |
| 4506T Address | <p>Section #5 of 4506T should be blank OR should show the following address: Credit Plus, Inc. 31550 Winter Place Parkway Salisbury, MD 21804 800-258-3488</p> |
| Customer Service # | 877-461-1819 |
| Hours of Operation | Monday through Friday, 7:30 am – 5:00 pm Central Time |
| Servicing Web-site | www.houseloan.com |
| Correspondent Web-site | www.chlcorrespondent.com |

How to Submit

1. Submit through Correspondent web-site secure portal: www.chlcorrespondent.com under the Secure File/Condition Submission Portal icon; **OR**
2. Send hard file to: Cornerstone Home Lending, Inc
 1177 West Loop South, Suite 600
 Houston, TX 77027
 Attn: Shipping Department

(note: if sending hard file, an original PDF of the appraisal will still need to be submitted to the secure portal referenced above;)

Delivery Tips for Success

1. Clear ALL duplicates from file prior to submission. Loans are imaged upon receipt, and before purchase review. Duplicates significantly slow down the imaging process, and can create major delays in purchase review.
2. When sending loan through secure submission portal:
 - Scanner resolution set to 200dpi
 - Document format set to multipage PDF or TIFF, If TIFF compression set to CCITT Group 4 (black and white, fax ready)
 - PDF documents must not be password protected/encrypted or have any security enabled
 - PDF documents must not have Interactive Form Fields or Text-over-Image
 - Image must be aligned vertically and top side up
 - Appraisals must be in PDF format in color
 - **Cornerstone will attempt to work with imaged documents provided, but reserves the right to deny a document package due to poor or insufficient image quality.**
 - Make sure you select the correct type of Form to be submitted
 - PURCHASE FILE (delegated submission for purchase review) = **complete** closing and credit package; must submit an accompanying original color appraisal PDF.
 - U/W SUBMISSION (non-delegated files to be underwritten) = underwriting submission for non-delegated lenders or non-delegated products (DU Refi Plus or Jumbo). Use Credit Documents section above.
 - CLOSING FILE (closing package for non-delegated approved/closed file) = the closing package for the purchase review of an underwriting package previously approved by a Cornerstone underwriter. Use Closing Documents section above.
3. *COLLATERAL PACKAGE – must be sent separately. See Collateral Package Checklist in Forms Section of the CHL Correspondent web-site: www.chlcorrespondent.com.

To Clear Conditions

Purchase conditions will be shown on the Purchase Pending Notification as CLD conditions. All CLD conditions will need to be

