



**Cornerstone**  
HOME LENDING, INC.  
Correspondent Lending Division

**TO: Correspondent Lenders**

**FROM: Angela Breidenbach, Operations Manager**

**DATE July 31, 2013**

**RE: Jumbo ARM Product**

Cornerstone Correspondent Lending Division is pleased to announce that we have added a 5/1 and a 10/1 Jumbo ARM to our product offering. Rates are available in our pricing engine and on our rate sheets beginning today.

An updated Jumbo guideline manual is attached and will be posted to the correspondent web-site: <http://chlcorrespondent.com/> in the next 48 hours.

Additionally, we are attaching the ARM Disclosures that must be used in conjunction with these products. These will be posted in fill able PDF format in the Forms section of the correspondent web-site.

As always, your business is greatly appreciated. If you have questions regarding this, or any other issue, we can be reached as follows: [abreidenbach@houseloan.com](mailto:abreidenbach@houseloan.com) or (505)814-7784, [jposen@houseloan.com](mailto:jposen@houseloan.com) or (505)814-7788.