



Cornerstone
HOME LENDING, INC.
Correspondent Lending Division

TO: Correspondent Lenders
FROM: Angela Breidenbach, Operations Manager
DATE: March 4, 2013
RE: Secure Portal Enhancement
Endorsement Change Reminder

Secure Portal Enhancement

You asked, we listened!

Effective Thursday, March 7, 2013 you will notice several upgrades to our Secure Loan Package Upload Portal:

- All drop down options (PURCHASE FILE, UW SUBMISSION, CLOSING FILE) now have a **Document Collection Box**. This will allow you to upload more than one PDF at a time. It is VERY IMPORTANT to remember the following steps:
 - The **Upload** button uploads your PDFs into the Document Collection Box.
 - The **Release** button releases the PDFs to Cornerstone.
 - **Cornerstone will not receive the file until you hit the **Release** button.**
- Within the Document Collection Box, there is now an option to delete a PDF. If you accidentally upload a PDF for the wrong file, you may delete it before releasing the loan to Cornerstone.
- Once you have released a file to us, you will now have the option of viewing the documents for a period of 14 days.

Endorsement Change Reminder

Friday March 15, 2013 will be the last day we will accept note endorsements under Cornerstone Mortgage Company. There will be no exceptions.

Please make sure that you have corrected your note endorsements to us as follows:

Cornerstone Home Lending Inc
Without Recourse

Correspondent Company Name (typed)

X Signature of Officer
Officer's Name and Title (typed)

Date (typed) *not required

An updated Collateral Package checklist can be found in the Forms section of our Correspondent Partner web-site: www.chlcorrespondent.com.

Additionally, all other servicing and transfer documentation must read as follows:

Hazard/Flood Insurance Loss Payee	<p>Cornerstone Home Lending Inc, its successors and/or assigns, as their interest may appear c/o Central Loan Administration and Reporting P.O. Box 202028 Florence, SC 29502-2028</p>
PMI Insurance Clause	<p>Cornerstone Home Lending, Inc. c/o Central Loan Administration and Reporting P.O. Box 77412 Ewing, NJ 08628</p>
Payment Addresses	<ul style="list-style-type: none"> • Properties located in AL, AZ, CA, CO, HI, ID, MT, NE, NV, NM, ND, OR, SD, UT, WA, WY and Guam <p style="text-align: center;">Cornerstone Home Lending, Inc. P.O. Box 51301 Los Angeles, CA 90051-5601</p> • All other states <p style="text-align: center;">Cornerstone Home Lending, Inc. P.O. Box 986 Newark, NJ 07184-0986</p>
Correspondence Address	<p>Cornerstone Home Lending, Inc. P O Box 77404 Ewing, NJ 08628</p>

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 or (505)814-7784, jposen@houseloan.com or (505)814-7788, ncorlett@houseloan.com or (214)780-0770.