

TO: Correspondent Lenders

FROM: Angela Breidenbach, Operations Manager

DATE May 31, 2013

RE: National Mortgage Insurance

Cornerstone Correspondent Lending is pleased to announce that, effective immediately, we will accept mortgage insurance written by National MI.

This is an exciting new company, and we encourage you to contact your local National MI representative for additional details as to how National MI can benefit you and your borrowers.

As with all other mortgage insurance companies, Cornerstone will not accept custom coverage. See the Product Guidelines and Overlays section of our Correspondent web-site: <a href="www.chlcorrespondent.com">www.chlcorrespondent.com</a> for additional information.

As always, your business is greatly appreciated. If you have questions regarding this, or any other issue, we can be reached as follows: <a href="mailto:abreidenbach@houseloan.com">abreidenbach@houseloan.com</a> or (505)814-7784, <a href="mailto:jposen@houseloan.com">jposen@houseloan.com</a> or (505)814-7788, <a href="mailto:ncorlett@houseloan.com">ncorlett@houseloan.com</a> or (214)780-0770.