



TO: Correspondent Lenders

FROM: Angela Breidenbach, Operations Manager

DATE: June 25, 2015

RE: Properties located in a FEMA Declared Disaster Area

Effective immediately, Cornerstone Correspondent Lending (CLD) will not require an inspection on properties located in a FEMA declared disaster area.

We will require a completed Certification of Property Condition Prior to Closing (see attached). This document is also posted on the correspondent web site: www.chlcorrespondent.com in the Forms section.

This requirement will remain in effect until 120 days after the expiration date of the declared disaster for the counties listed in such declaration.

The following is a list of all Texas counties that have a Federal Disaster Declaration issued as of June 6th, 2015:

Bastrop, Blanco, Caldwell, Cooke, Dallas, Denton, Eastland, Fannin, Fort Bend, Gaines, Grayson, Guadalupe, Harris, Hays, Henderson, Hildago, Johnson, Liberty, Milam, Montague, Navarro, Nueces, Rusk, Smith, Travis, Van Zandt, Walker, Wichita, Williamson, and Wise.

Please note that an end date of this incident has been set on June 19th, 2015. As always, your business is greatly appreciated. If you have questions regarding this issue, please contact me or Jason Kershaw. Our e-mail addresses are as follows: abreidenbach@houseloan.com and jkershaw@houseloan.com.

