



**TO:** Correspondent Lenders  
**FROM:** Angela Breidenbach, Operations Manager  
**DATE** January 2, 2013  
**RE:** Pre Closing/Shipping Checklist Update

From time to time, we receive requests for a copy of the checklist that we use when reviewing your loans for purchase. Although there are no secrets, the checklist we use is 9 pages (legal size) long and generally takes a seasoned reviewer about an hour to complete. In addition, it is in a constant state of updating and improvement. So, in lieu of sending a copy of our reviewer's checklist, we are providing a tool that you may find useful when preparing your loans for closing/ purchase submission.

Attached, you will find an updated version of the **Cornerstone Correspondent Lending Division Pre Closing/Shipping Checklist**. The updates are based on agency audit feedback that we received throughout last year, and have incorporated into our internal review process. Please note, that the first page of the checklist is an exact duplicate of the first page that the CLD reviewers use when checking your files for purchase, and it is where 90% of all errors are found. We estimate that completing this checklist will take 5-10 minutes of your time, but will more than likely result in perfect submissions. This could ultimately save countless hours of searching files and correcting documents.

This is NOT a mandatory form, but many of our lenders that have used the previous version love this tool as a way to maximize purchase efficiency!

HAPPY NEW YEAR!



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