Newly Closed Loans

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Welcome!

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Who We Are

Congratulations on your recent closing! We are happy to support you as the servicer of your loan. At Cornerstone, our goal is to make homeownership easy and convenient, every step of the way.

As your loan servicer, you can expect us to:

- Send statements.
- Receive and apply your payments.
- Pay property tax and/or home insurance premiums from your escrow account, if you have one.
- Notify you of updates relevant to your loan.
- Provide year-end statements.
- Assist with anything you need!

We're here to make managing your loan easy and convenient. We offer an array of convenient digital services, account options, tools, and educational materials designed to make homeownership easier. We're excited to serve you!

Getting Started

My loan just closed. What do I need to do next?

Look for a welcome email from Cornerstone with information about how to get started with your online account, ways to contact us, when and how to make payments, and a glance at some of the convenient services we offer.

Where can I find my loan information?

We offer 24/7 access to your loan details online. Click *Login or Register* to get started. Once logged in, go to *My Loan* to see your loan balance, information about payments due, interest rate, amortization schedule, payoff date, and more.

Where can I find my loan number?

Log into your online account and click or tap *My Loan*. You will find your loan number right under your loan balance—click or tap the link to see your complete loan number.

How will you communicate with me?

We can communicate with you in a variety of ways—email, secure messaging online, by phone, and by mail. To set your communication preferences, log into your account, go to *My Loan*, find the *Loan Information* section, and click *Edit*.

Your First Payment

When will I receive my first billing statement?

If your loan just closed, please look out for your first statement in the coming weeks, before your first payment is due.

Can I opt out of receiving paper statements in the mail?

Yes, you can opt to enroll for electronic statements online or by phone. Once enrolled, you'll receive an email each time a statement is ready online instead of receiving paper copies in the mail. Enrolling is quick and easy! Log into your online account, click or tap *Documents*, and go to the *Statement Delivery Preferences* section.

When is my monthly payment due?

You can see the date your next payment is due anytime online. When you log into your online account, your payment amount and due date will be displayed on your *Dashboard* and in the *Payment* section.

How can I make my monthly payments?

You can set up automatic payments (recurring monthly or biweekly ACH drafts), or make and schedule one-time payments online, by phone, and by mail. Choose the option most convenient for you! Check out the **Payments and Payoffs** FAQs for detailed information.

Will I be charged a late fee if my payment is late?

A late fee is assessed if your payment is not received by the end of the grace period. The grace period, which is specified in your Note, is the number of days after your due date when a late fee will not be charged. If you make your payment after the grace period ends, a late fee will be assessed.