

MEMO #2013-20

TO: Distribution DATE: November 6, 2013

RE: HPML Matrix **EFFECTIVE DATE:** November 6, 2013

Please follow this link for the CMG Correspondent Lending's HMPL Matrix: http://bit.ly/1cFb8LN

This matrix will apply to all loans submitted with a note date on or after November 1, 2013.

Please contact your Correspondent Regional Manager or your Correspondent Liaison with any questions.

